State:	*Indiana*	***Filing Company:***	*Indiana Compensation Rating Bureau*
TOI/Sub-TOI:	*16.0 Workers Compensation/16.0004 Standard WC*		
Product Name:	*January 1, 2013 Advisory Rate Filing*		
Project Name/Number:	*/*		

Filing at a Glance

Company:	Indiana Compensation Rating Bureau
Product Name:	January 1, 2013 Advisory Rate Filing
State:	Indiana
TOI:	16.0 Workers Compensation
Sub-TOI:	16.0004 Standard WC
Filing Type:	Rate
Date Submitted:	09/13/2012
SERFF Tr Num:	INCR-128685672
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	1/1/2013 RATES
Co Status:	
Effective Date Requested (New):	01/01/2013
Effective Date Requested (Renewal):	01/01/2013
Author(s):	Ron Cooper
Reviewer(s):	Kathryn Koch (primary)
Disposition Date:	09/26/2012
Disposition Status:	Filed
Effective Date (New):	01/01/2013
Effective Date (Renewal):	01/01/2013

Indiana DOI "FILED"
via SERFF on 09/26/12

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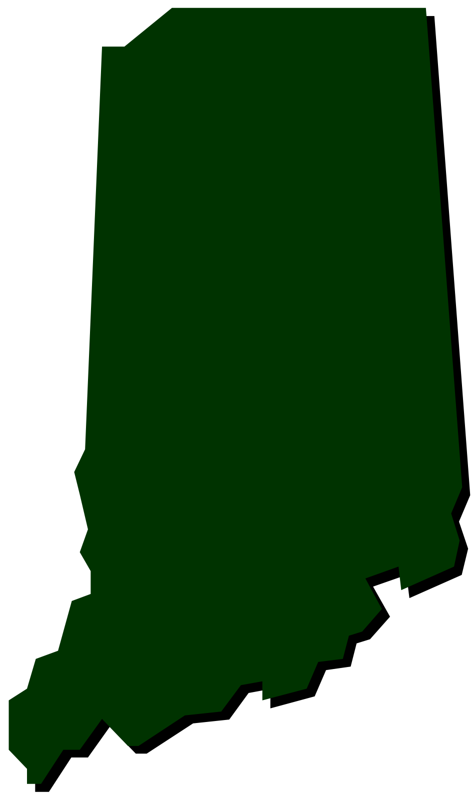
Advisory rates mandatory
for assigned risk business.
See Exhibit V for assigned risk
rates starting on page 52 of
PDF document.



VOLUNTARY ADVISORY and ASSIGNED RISK RATES
ADVISORY LOSS COSTS
TO BECOME EFFECTIVE JANUARY 1, 2013

INDIANA COMPENSATION RATING BUREAU
5920 Castleway West Drive • Indianapolis, Indiana 46250
317.842.2800 • 800.622.4208 • Fax: 317.842.3717 • icrb.net

September 14, 2012

Steve Robertson
Commissioner of Insurance
Indiana Department of Insurance
311 W. Washington St., Suite 300
Indianapolis, IN 46204-2787

RE: Workers Compensation Advisory Loss Costs, Rates, and Rating Values: Indiana Voluntary and Assigned Risk Markets

Dear Commissioner Robertson:

In accordance with the applicable statutes and regulations in the state of Indiana, I am filing for your consideration and approval workers compensation advisory loss costs, advisory rates and rating values for the Indiana voluntary market and assigned risk rates and rating values for the Indiana assigned risk market. This filing proposes a 4.3% increase to the overall voluntary loss cost level and a 5.0% increase to the overall voluntary and assigned risk rate level to become effective on January 1, 2013 for new and renewal business.

The following are of special note as a result of item filings approved in Indiana:

1. As a result of Item B-1397, effective July 1, 2007, the experience for Class Codes 7704, 7710, and 7711 is combined to determine a single loss cost for Class Codes 7710 and 7711.
2. As a result of Item B-1413, effective January 1, 2011, Class Codes 7600, 7601, 7611, 7612, and 7613 are combined to reflect the final phase of a three-phase transition program. Class Codes 7601, 7611, 7612, and 7613 are discontinued.
3. As a result of Item B-1415, effective January 1, 2011, Class Codes 5645 and 5651 are combined to reflect the final phase of a three-phase transition program. Class Code 5651 is discontinued.
4. As a result of Item E-1402, effective January 1, 2013, the experience rating split point changed from 5,000 to 10,000.
5. As a result of Items R-1404 and R-1405, the advisory premium reduction percentages, loss elimination ratios, deductible credits and retrospective rating plan parameters are updated.
6. The Coal 1016 Large Mine, Small Mine, and New Mine distinctions have been eliminated.

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

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

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

Sincerely,

Ronald W. Cooper

Ronald W. Cooper, CWCP
President

Actuarial content prepared by:

Robert J Moss

Robert Moss, ACAS, MAAA
Associate Actuary, NCCI

Enclosure

NCCI National Council on Compensation Insurance, Inc.

Actuarial Certification

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

Filing Prepared by:

Robert Moss, ACAS, MAAA
Associate Actuary
Actuarial and Economic Services

National Council on Compensation Insurance, Inc.

National Council on Compensation Insurance, Inc.

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Background and Filing Procedure

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

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

The filing also contains advisory loss costs. The prospective loss costs are intended to cover the indemnity and medical benefits provided under the system, as well as some of the expenses associated with providing these benefits (loss adjustment expenses). They do not, however, contemplate any other costs associated with providing workers compensation insurance (such as commissions, taxes, etc.).

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

In this filing, the ICRB is proposing that the Commissioner approve a 4.3% increase in the current voluntary loss costs and a 5.0% increase in the current voluntary advisory rates and assigned risk rates (which went into effect on January 1, 2012), and that the new rates become effective on January 1, 2013. This document will explain why these changes are necessary.

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

Employers unable to secure coverage in the voluntary market can apply for such coverage in the assigned risk market. The proposed rates for the voluntary market are also applicable to the assigned risk policies, with a proposed effective date of January 1, 2013. Currently, assigned risk policies with premium greater than $2,500 are assessed a 25% surcharge, with the surcharge being applied to the premium amount above $2,500.

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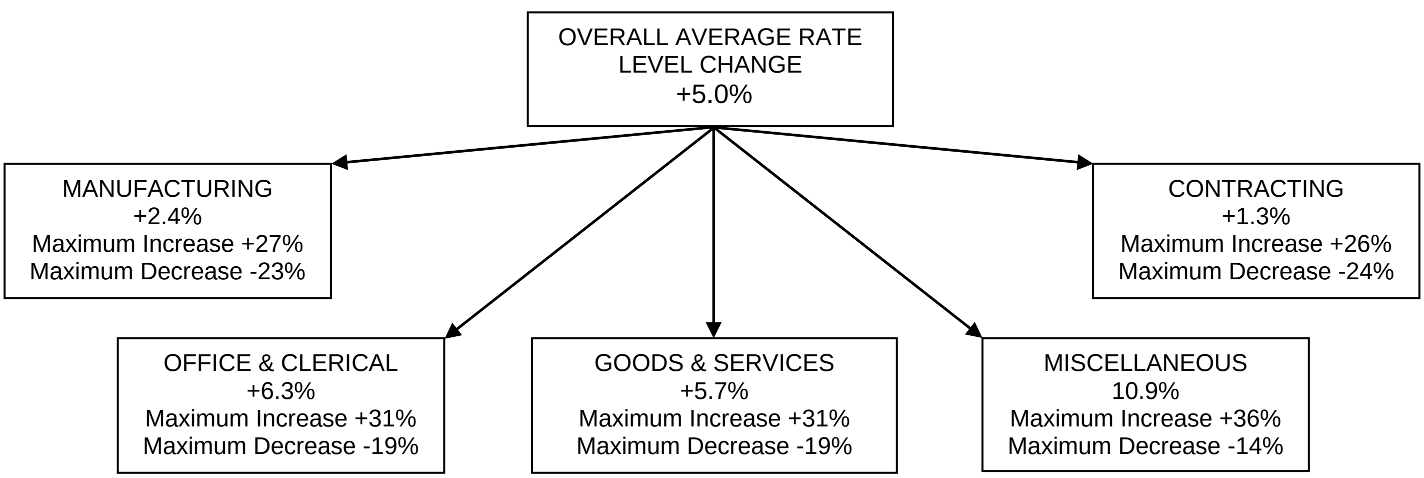
Proposed Overall Average Change in Voluntary Loss Cost Level

Key Components	Percentage Change
Experience, Trend and Benefit	+3.7%
Loss-Based Expenses	0.0%
Offset for Change in EL Factors	+0.9%
Offset for Change in MMP parameters	-0.3%
Change in Voluntary Loss Costs	**+4.3%**
Change in Expenses and Taxes	+0.7%
Change in Voluntary Rate Level	**+5.0%**
Change in Assigned Risk Rate Level	**+5.0%**

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



There are four key components in this filing: experience, trend, benefits, and expenses. They will each be separately discussed.

Experience

NCCI analyzed the emerging experience of Indiana workers compensation policies in recent years. The primary focus of our analysis was on premiums and losses from policy years 2009 and 2010, evaluated as of December 31, 2011 (a policy year captures the premiums and losses from the block of policies that had effective dates during a given year). The most recently available full policy year is 2010 since the last policy had an effective date of December 31, 2010 and did not expire until December 31, 2011. During this year's analysis, after reviewing various possible experience periods, the use of the two most recently available full policy years of data was selected as most appropriate in terms of providing balance between stability and responsiveness.

It should be noted that NCCI adjusts (via premium and loss on-level factors) the historical policy year experience to reflect approved rate level changes as well as statutory benefit level changes implemented since that time period.

Different aggregations of limited loss experience were analyzed in preparation of this filing. These were (i) paid losses (benefit amounts already paid by insurers on reported claims) and (ii) the sum of paid losses plus case reserves (paid losses and the amounts set aside to cover future payments on those claims). For use in this filing, NCCI utilized loss development factors based on each of these two loss aggregations. This is consistent with NCCI filings made in the past several years in Indiana. Loss development factors are needed since paid losses and case reserve estimates on a given claim change over time until the claim is finally closed. The loss development factors are based on how paid losses and case reserve estimates changed over time for claims from older years.

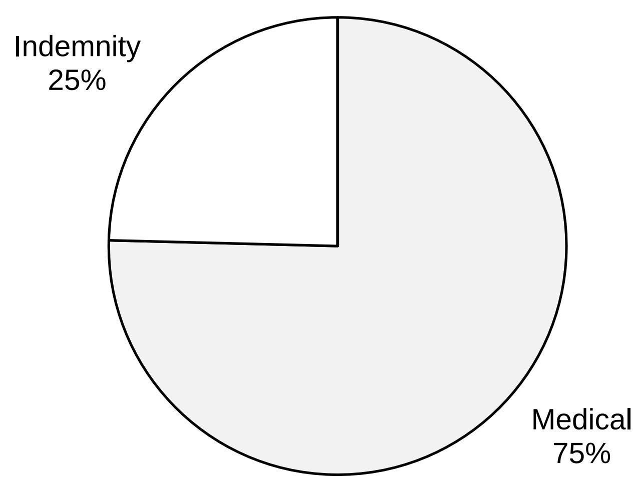
Key Components (Continued)

Trend

As noted previously, the filing relies primarily on the experience from policy years 2009 and 2010. However, the proposed loss costs are intended for use with policies with effective dates starting on January 1, 2013. Therefore, it is necessary to use trend factors that forecast how much the future Indiana workers compensation experience will differ from the past. These trend factors measure anticipated changes in the amount of indemnity and medical benefits as compared with anticipated changes in the amount of workers' wages. For example, if benefit costs are expected to grow faster than wages, then a trend factor greater than zero is indicated. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero is indicated.

In order to appreciate the impact of the various filing components on overall system costs, it is helpful to consider the separate indemnity and medical segments of Indiana benefit costs.

Distribution of Indiana Benefit Costs



As can be seen, 75% of Indiana's total benefit costs are medical. This percentage is higher than most other states.

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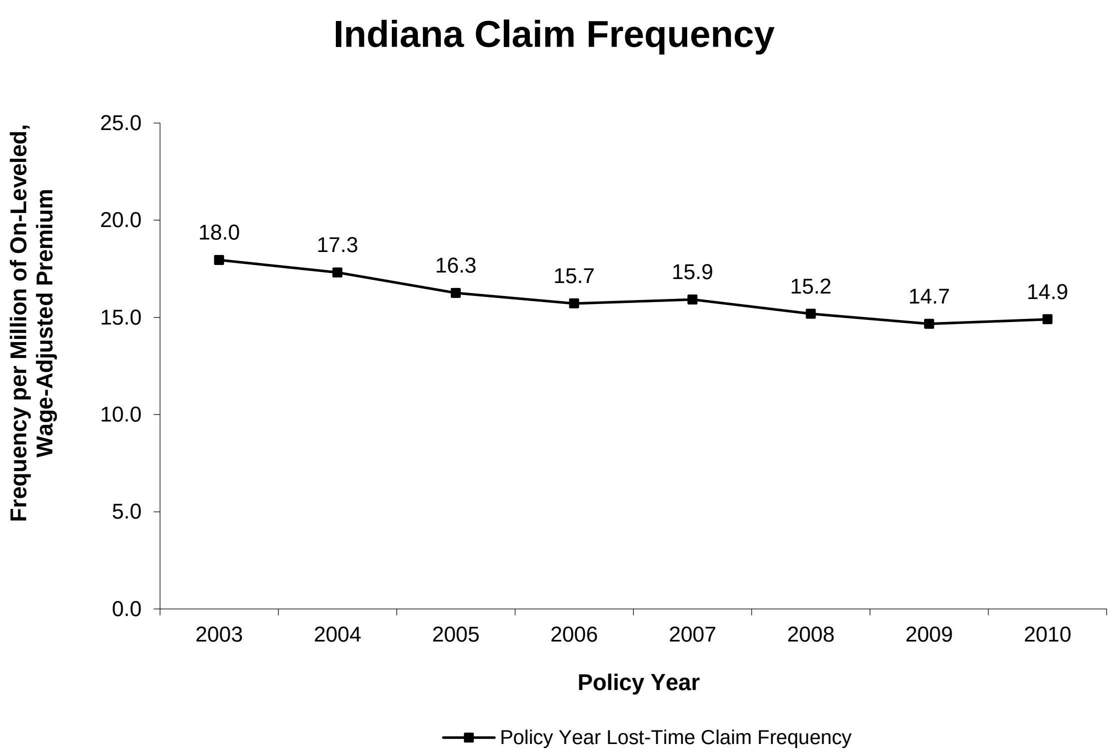
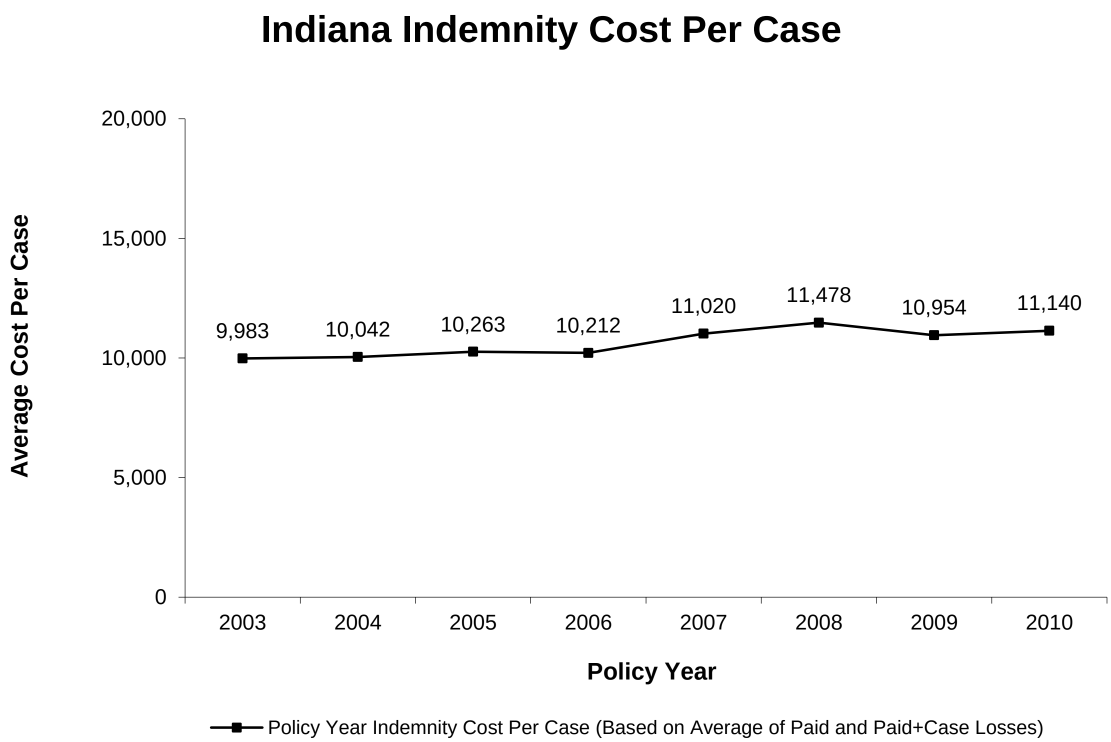
Let us begin by analyzing a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Indiana lost-time claims (i.e., those claims where a worker has received wage replacement benefits due to a compensable workplace injury). The data in the chart reflect premiums at today's loss cost and wage levels.



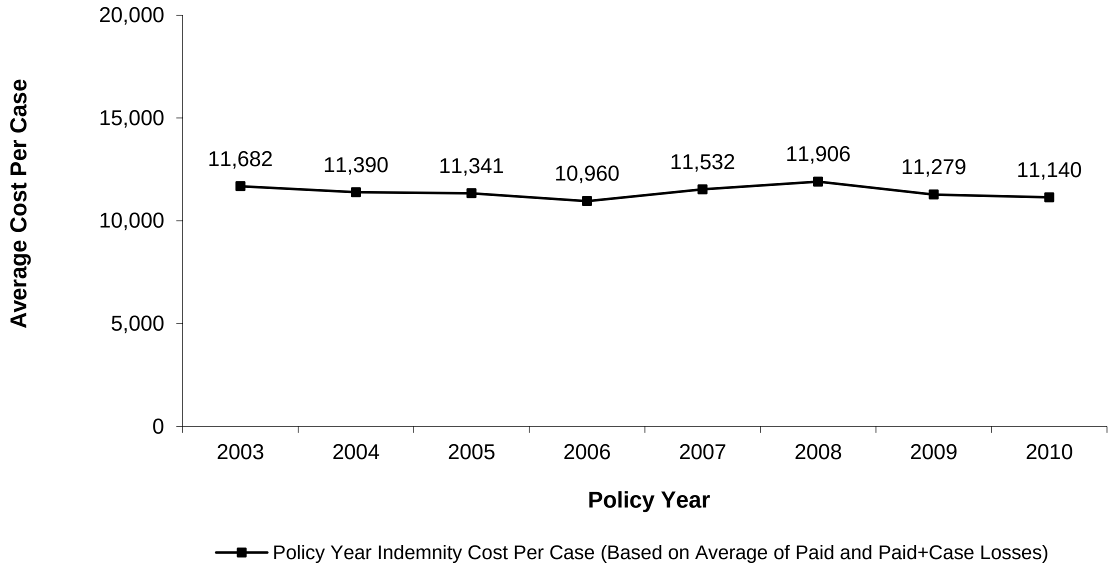
As this chart illustrates, Indiana's claim frequency has declined since 2003 but has leveled off in recent years.

Let us look at the indemnity side of benefits. The chart below shows Indiana's historical average indemnity cost per case figures for the most recent eight years. The data in the below chart reflect losses at today's statutory benefit levels.



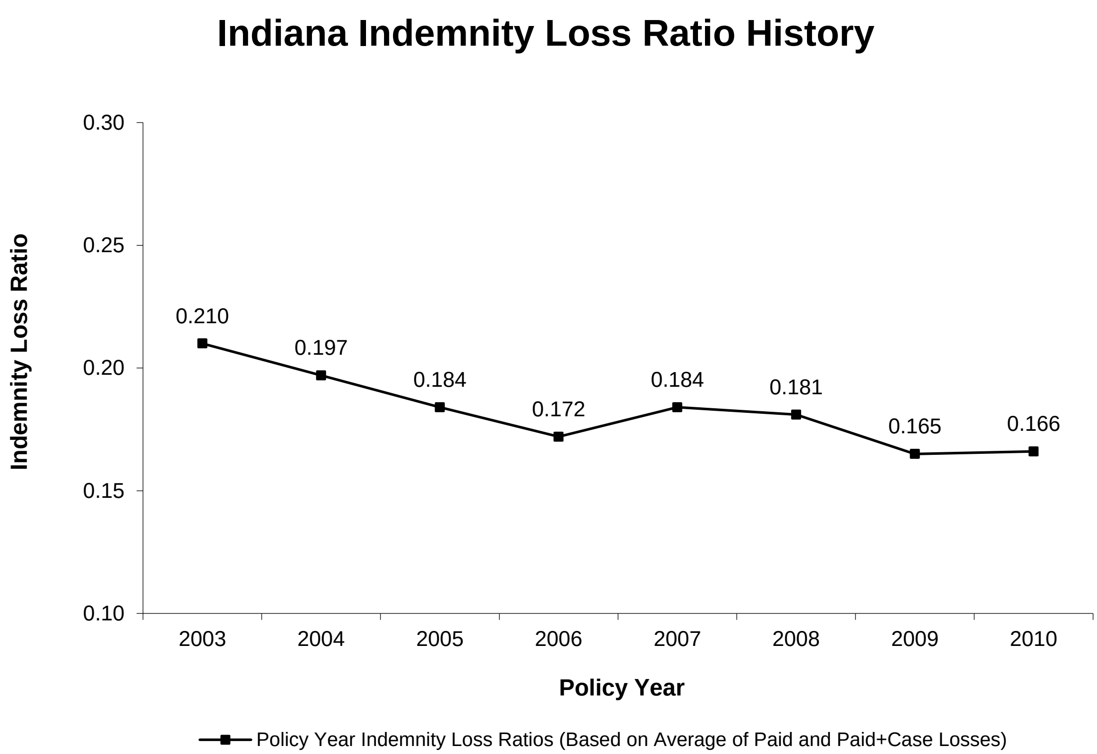
After removing the impact of the growth in workers' wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.

Indiana Indemnity Cost Per Case
Adjusted to Current Wage Level



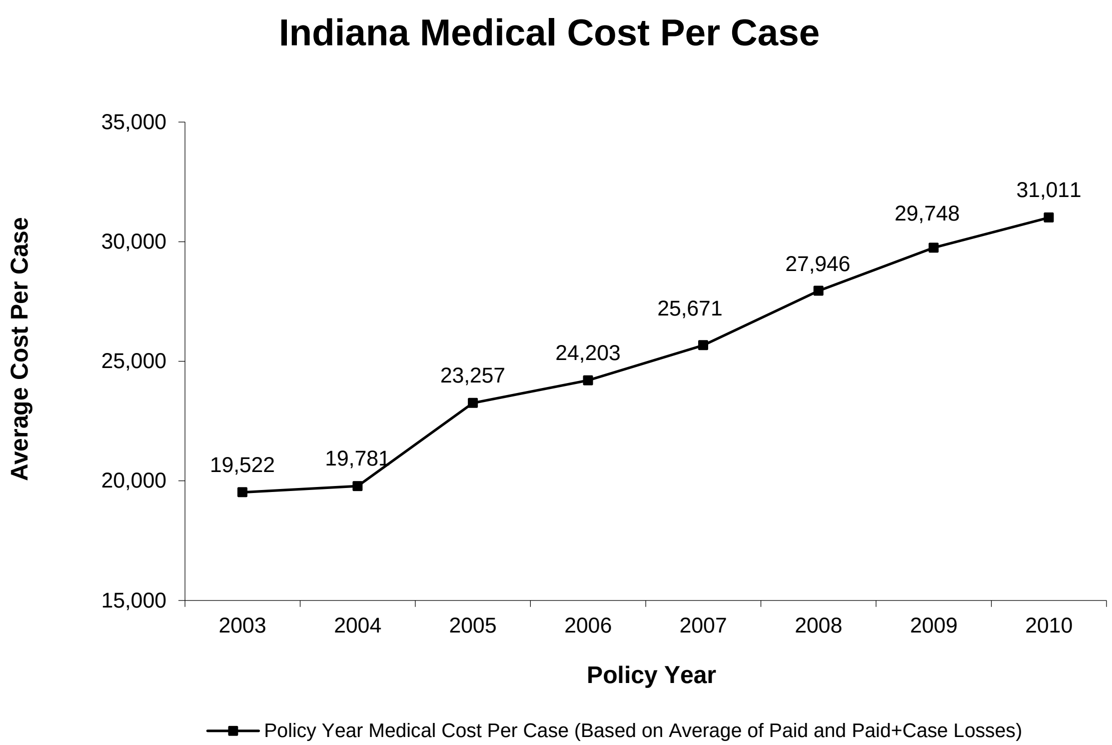
As this chart illustrates, the average indemnity cost per case in excess of wage growth has remained fairly consistent over time.

The indemnity loss ratios below result after combining the observed changes in Indiana's average claim frequency with the corresponding changes in Indiana's average indemnity cost per case. An indemnity loss ratio represents the proportion of premium dollars that are necessary to cover indemnity (wage replacement) benefits on behalf of injured workers. The data in the chart reflect premiums at today's loss costs and losses at today's statutory benefit levels.



In last year's Indiana filing, NCCI proposed an indemnity trend factor of -3.0% per year. Based on our analysis this year, we are proposing to change the current indemnity trend factor to -2.5% per year. This means that indemnity benefits are once again expected to increase at a slower pace than workers' wages.

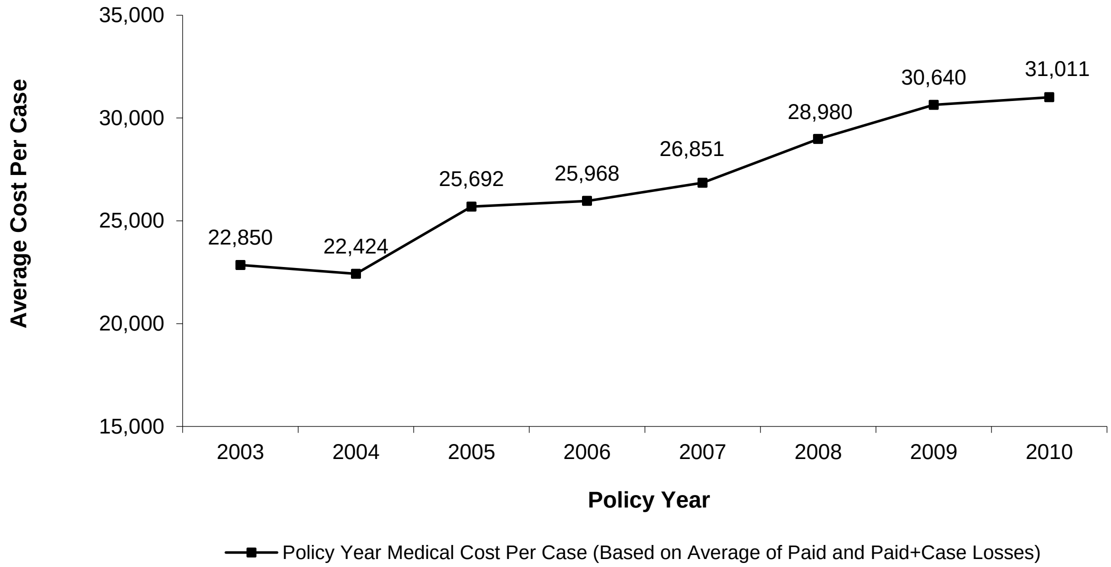
Indiana's average medical cost over time (claim severity) is tracked in the following chart. The data in the below chart reflect losses at today's statutory benefit levels.



Before adjusting the average cost per case figures to a common wage level, this chart shows that Indiana's average medical severity figures have increased steadily since 2004.

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

Indiana Medical Cost Per Case Adjusted to Current Wage Level

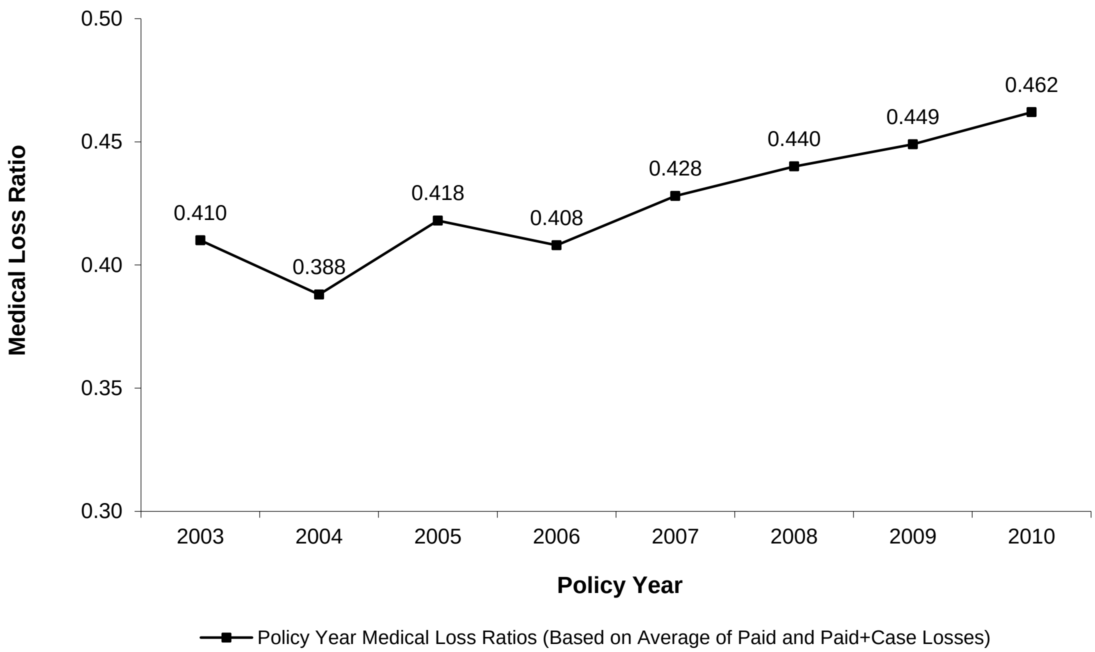


The average Indiana medical cost per case in excess of wage growth has increased consistently since 2004 as shown above. Considering the fact that 75% of the state's benefits are medical, claims cost changes in this area can notably impact the workers compensation system.

(Note: Unlike indemnity benefits, the level of workers compensation medical benefits is not directly based on average weekly wages. Even so, it is still instructive to review the changes in medical average cost per case in excess of wage growth—as this allows one to combine the change in the wage-adjusted medical average cost per case by the similarly-adjusted change in claim frequency in order to approximate the change over time in the overall medical loss ratios.)

The medical loss ratios below result after combining the observed changes in Indiana's average claim frequency with the corresponding changes in the average medical cost per case. A medical loss ratio represents the proportion of premium dollars that are necessary to cover medical benefits on behalf of injured workers. The data in the chart reflect premiums at today's rates and losses at today's statutory benefit levels.

Indiana Medical Loss Ratio History



Medical loss ratios show a steady increase since 2006. In last year's Indiana filing, NCCI proposed a medical trend factor of +2.0% per year. Based on our analysis this year, we are proposing to increase the medical trend factor to +2.5% per year. This means that the rate of growth in medical benefits is once again expected to increase at a faster pace than workers' wages.

Key Components (Continued)

Benefits

Workers injured in Indiana receive wage replacement (indemnity) benefits at a rate of two-thirds of their pre-injury weekly wage. These benefits are subject to a weekly minimum and maximum. In Indiana, legislation must be enacted to change benefit levels. Since no legislation was enacted, there are no benefit changes in the 1/1/2013 filing.

Key Components (Continued)

Loss-Based Expenses

The proposed loss costs and rates include a provision for loss adjustment expenses (LAE). Since an INsafe assessment is not expected to be levied this year, the proposed loss costs and rates will not include a provision for the INsafe assessment.

LAE is included in the loss costs by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision). After examining LAE indications based on both Indiana specific data and countrywide data, NCCI is proposing no change to the currently approved LAE provision of 16.1% of losses.

Production and General Expense

The proposed rates include a provision for production and general expenses. The latest data from the Insurance Expense Exhibit (which is reported annually by insurers to state insurance departments) is used to derive the Indiana expense provision.

The current provision in the rates for production expense is 17.3% of premium. This filing proposes an increase in this provision to 17.6%.

The current provision in the rates for general expenses is 4.9% of premium. This filing proposes an increase in this provision to 5.1% of premium.

The overall rate change due to the proposed production and general expense provisions is an increase of 0.7%.

Premium Taxes and Assessments

This filing proposes no change to the current approved provision for Premium Tax (1.3%) and Miscellaneous (0.3%).

Underwriting Contingency Provision

By law, Indiana’s rates must be determined such that Indiana’s workers compensation insurers can be expected to earn a return that is adequate, fair and not excessive. Analysis and determination of an underwriting contingencies provision is necessary to ensure this premise is maintained.

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Current rates contain an underwriting contingency provision of 2.5%. In this filing, NCCI is proposing no change to the currently approved provision.

Assigned Risk Market

As previously mentioned, an overall average increase of 5.0% to the current assigned risk rate level is being proposed effective January 1, 2013.

A number of programs have been instituted in Indiana. These programs help to assure that the assigned risk market is self-funding. This means that the premium collected in the assigned risk market should pay for losses generated by employers in that market. These programs also encourage employers in the assigned risk market to seek coverage in the voluntary market. They are listed below:

- The Loss Sensitive Rating Program, (LSRP) which is designed to promote safety, loss control, depopulation of the residual market, and premium enhancement. LSRP is a mandatory assigned risk retrospective rating program that, effective 1/1/2012, is applicable to employers with standard premium equal to or exceeding $250,000.

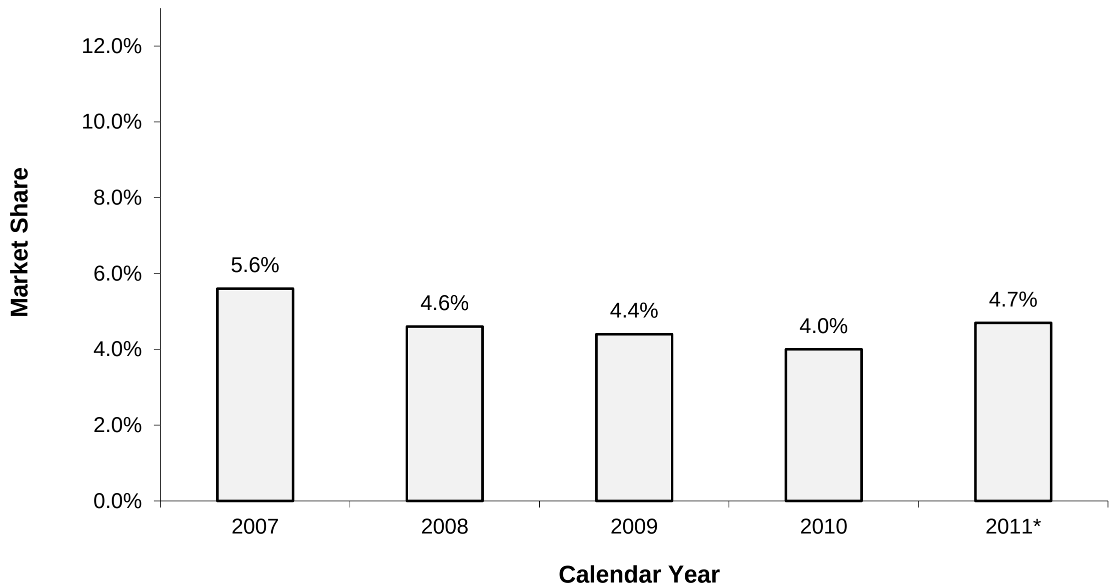
- An assigned risk surcharge applies to policies with premium greater than $2500. Effective January 1, 2011, the surcharge applies only to the portion of premium above $2,500.

- A Take Out Credit Program designed to encourage insurers and agents to move employers out of the assigned risk market. The Program provides a financial incentive for insurers when they remove employers from the residual market by insuring them in the voluntary market. Credits are applied to an insurer's Plan participation base.

- Removal of premium discounts, which affects larger employers.

The following chart shows the history of assigned risk market shares in Indiana. The assigned risk market shares have been declining over the most recent five years.

Indiana Assigned Risk Market Shares



* Preliminary, Source: ICRB website

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Conclusion

This filing document provides a high-level perspective in support of increasing Indiana's current voluntary loss costs, and voluntary and assigned risk rate levels by an average of 4.3% and 5.0%, respectively.

Here are some of the key observations:

- The financial data experience period evaluated as of December 31, 2011 shows moderate deterioration when compared with the experience period evaluated as of December 31, 2010 on which the previous filing was based.

- Indemnity loss ratios are no longer decreasing at the same pace as earlier years, in part driven by the flattening frequency of lost-time claims.

- Medical loss ratios continue to show a significant upward trend.

The following pages contain additional exhibits that may be of interest, as well as the proposed voluntary loss costs, assigned risk rates, and rating values by classification.

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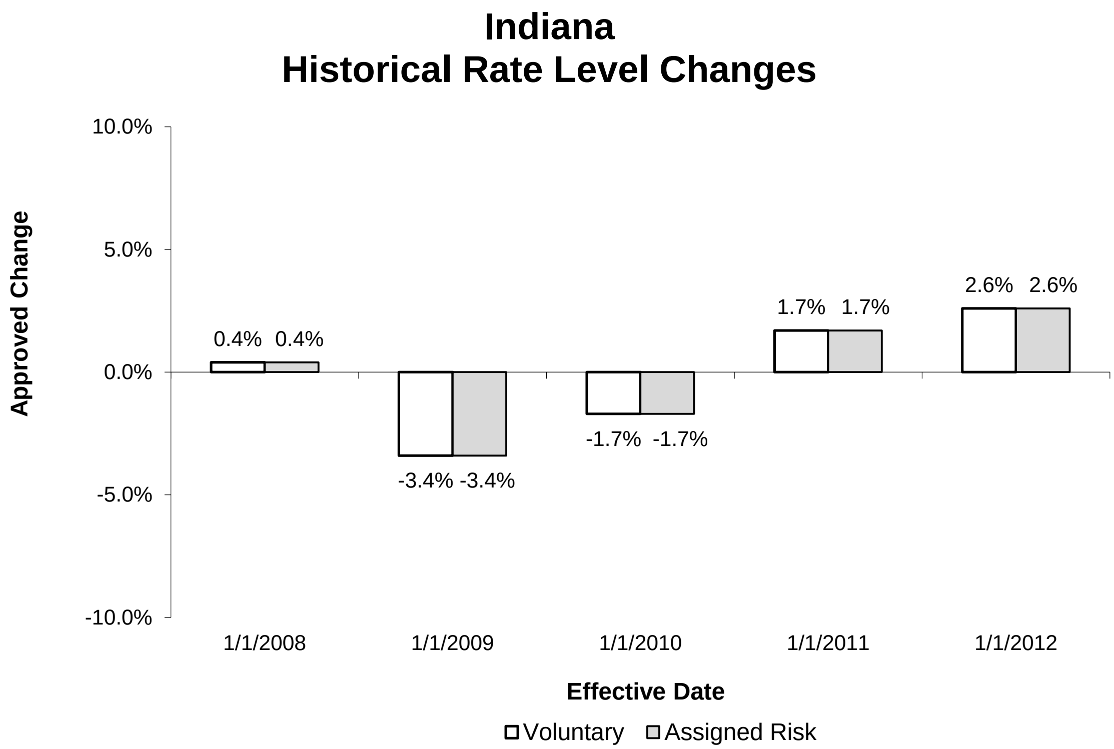
EXHIBIT I



The chart above shows the average approved voluntary and assigned risk rate level changes in Indiana for each of the last five years.

National Council on Compensation Insurance, Inc.

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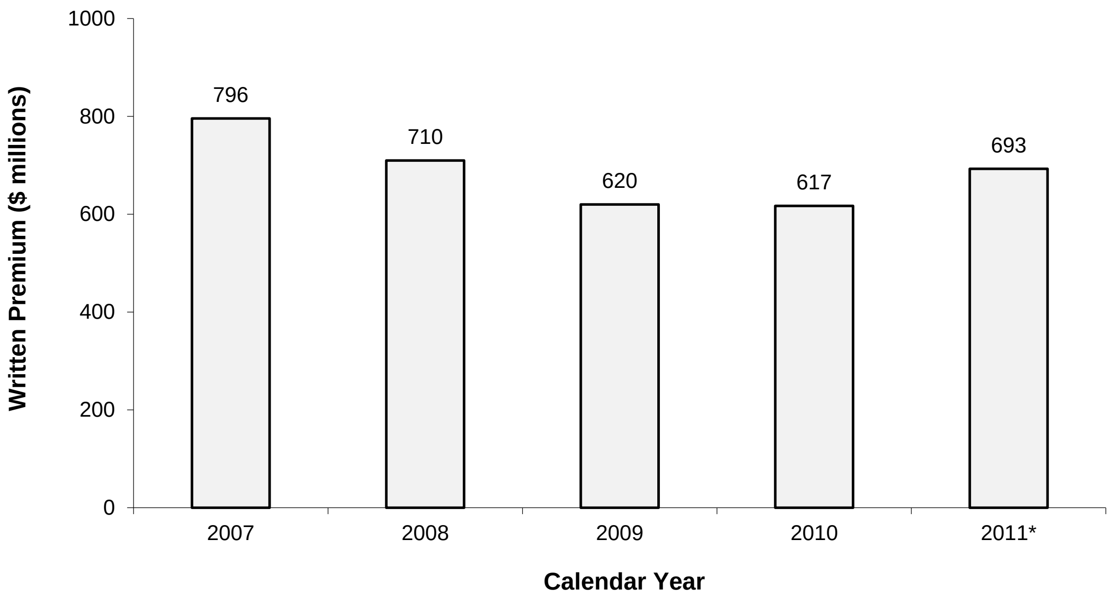
EXHIBIT II

Indiana Written Premium



* Preliminary, Source: NAIC Annual Statement Data

This exhibit illustrates Indiana's calendar year written premium totals for the latest five years.

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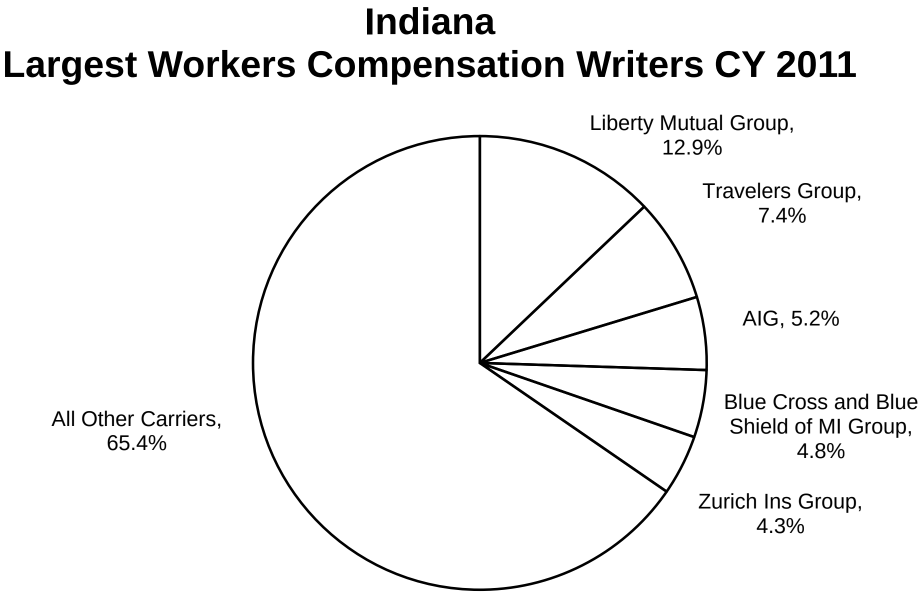
EXHIBIT III



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Indiana in 2011 are shown in this chart.

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EXHIBIT IV

Advisory Loss Costs and Advisory Rates

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

Effective January 1, 2013

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
0005	3.06	2.24	1214	1.39	0.34	2001	–	–	–	1.86	0.34
0008	2.21	1.62	946	0.98	0.31	2002	2.83	2.07	1141	1.31	0.35
0016	3.91	2.86	1250	1.68	0.28	2003	4.04	2.96	1250	1.86	0.34
0034	3.35	2.45	1250	1.53	0.34	2014	3.10	2.27	1227	1.33	0.28
0035	2.55	1.87	1053	1.19	0.35	2016	2.17	1.59	934	1.02	0.35
0036	2.87	2.10	1154	1.33	0.34	2021	3.17	2.32	1249	1.42	0.31
0037	3.46	2.53	1250	1.54	0.31	2039	1.27	0.93	650	0.61	0.35
0042	5.79	4.24	1250	2.57	0.31	2041	2.80	2.05	1132	1.32	0.35
0050	8.33	6.10	1250	3.83	0.34	2065	2.93	2.14	1173	1.37	0.35
0059D	0.46	0.34	–	0.08	0.25	2070	5.12	3.75	1250	2.37	0.34
0065D	0.09	0.07	–	0.02	0.28	2081	2.60	1.90	1069	1.19	0.34
0066D	0.09	0.07	–	0.02	0.28	2089	3.26	2.39	1250	1.49	0.34
0067D	0.09	0.07	–	0.02	0.28	2095	2.80	2.05	1132	1.28	0.34
0079	3.46	2.53	1250	1.48	0.28	2105	2.43	1.78	1015	1.14	0.35
0083	4.78	3.50	1250	2.18	0.34	2110	2.38	1.74	1000	1.12	0.35
0106	11.00	8.05	1250	4.41	0.26	2111	1.84	1.35	830	0.87	0.35
0113	3.15	2.31	1242	1.43	0.34	2112	3.05	2.23	1211	1.43	0.35
0170	3.30	2.42	1250	1.50	0.34	2114	1.48	1.08	716	0.70	0.35
0251	3.25	2.38	1250	1.50	0.34	2121	1.64	1.20	767	0.75	0.34
0400	5.96	4.36	1250	2.76	0.31	2130	2.58	1.89	1063	1.18	0.34
0401	7.20	5.27	A	2.88	0.26	2131	2.88	2.11	1157	1.33	0.34
0766N	0.38	0.28	–	–	–	2143	2.05	1.50	896	0.97	0.35
0771N	0.50	0.37	–	–	–	2156	–	–	–	2.45	0.34
0908P	132.00	97.00	382	61.25	0.35	2157	5.28	3.86	1250	2.45	0.34
0909	–	–	–	61.25	0.35	2172	1.31	0.96	663	0.60	0.31
0912	–	–	–	306.63	0.34	2174	1.95	1.43	864	0.93	0.35
0913P	669.00	490.00	919	306.63	0.34	2211	6.31	4.62	1250	2.66	0.28
1005*	7.00	5.12	1250	1.39	0.25	2220	3.39	2.48	1250	1.54	0.34
1016X*	14.83	10.86	1250	3.17	0.25	2286	1.59	1.16	751	0.75	0.35
1164D	3.57	2.61	1250	1.27	0.25	2288	3.90	2.85	1250	1.87	0.35
1165D	3.33	2.43	1250	1.32	0.26	2300	1.58	1.16	748	0.78	0.39
1320	7.50	5.49	1250	2.96	0.25	2302	1.42	1.04	697	0.65	0.34
1322	7.29	5.34	1250	2.98	0.26	2305	1.65	1.21	770	0.75	0.31
1430	5.05	3.70	1250	2.15	0.28	2361	1.84	1.35	830	0.85	0.34
1438	3.69	2.70	1250	1.47	0.26	2362	1.20	0.88	628	0.55	0.34
1452	1.87	1.37	839	0.81	0.28	2380	1.99	1.46	877	0.91	0.34
1463	14.33	10.49	1250	5.87	0.26	2386	1.22	0.89	634	0.59	0.36
1472	2.83	2.07	1141	1.11	0.25	2388	1.65	1.21	770	0.78	0.35
1604X	6.88	5.04	1250	3.10	0.28	2402	3.48	2.55	1250	1.57	0.28
1624D	2.37	1.73	997	0.94	0.26	2413	1.71	1.25	789	0.79	0.34
1642	2.88	2.11	1157	1.23	0.28	2416	1.37	1.00	682	0.63	0.34
1654	10.36	7.58	1250	4.39	0.28	2417	1.37	1.00	682	0.64	0.34
1655	2.99	2.19	1192	1.29	0.28	2501	2.24	1.64	956	1.02	0.34
1699	3.16	2.31	1245	1.37	0.28	2503	1.31	0.96	663	0.62	0.35
1701	3.14	2.30	1239	1.35	0.28	2534	2.11	1.54	915	0.99	0.35
1710D	3.99	2.92	1250	1.69	0.28	2570	3.75	2.75	1250	1.77	0.35
1741D	4.42	3.24	1250	1.25	0.25	2585	2.67	1.95	1091	1.26	0.35
1747	1.65	1.21	770	0.72	0.28	2586	2.02	1.48	886	0.92	0.34
1748	3.00	2.20	1195	1.27	0.28	2587	3.84	2.81	1250	1.81	0.35
1803D	6.13	4.48	1250	2.19	0.26	2589	1.36	1.00	678	0.62	0.34
1852D	2.19	1.61	940	0.74	0.24	2600	1.52	1.11	729	0.74	0.36
1853	1.53	1.12	732	0.72	0.31	2623	3.69	2.70	1250	1.66	0.31
1860	1.27	0.93	650	0.60	0.35	2651	1.36	1.00	678	0.64	0.35
1924	2.10	1.54	912	0.99	0.35	2660	1.81	1.32	820	0.85	0.35
1925	3.38	2.47	1250	1.49	0.31	2670	1.27	0.93	650	0.62	0.38

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CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
2683	1.36	1.00	678	0.64	0.35	3175D	3.53	2.58	1250	1.59	0.34
2688	2.17	1.59	934	1.02	0.35	3179	1.31	0.96	663	0.62	0.35
2701	8.53	6.24	1250	3.69	0.28	3180	2.15	1.57	927	1.01	0.35
2702	20.44	14.96	1250	7.34	0.25	3188	1.17	0.86	619	0.56	0.35
2709	12.96	9.49	1250	5.67	0.28	3220	1.49	1.09	719	0.70	0.35
2710	8.88	6.50	1250	3.50	0.25	3223	2.83	2.07	1141	1.35	0.38
2714	3.94	2.88	1250	1.86	0.35	3224	3.01	2.20	1198	1.44	0.35
2731	3.45	2.53	1250	1.48	0.28	3227	2.76	2.02	1119	1.30	0.35
2735	4.03	2.95	1250	1.89	0.35	3240	2.51	1.84	1041	1.19	0.35
2759	7.02	5.14	1250	3.29	0.35	3241	1.93	1.41	858	0.89	0.34
2790	1.48	1.08	716	0.69	0.35	3255	1.37	1.00	682	0.67	0.38
2797	2.69	1.97	1097	1.24	0.34	3257	2.40	1.76	1006	1.10	0.34
2799	2.59	1.90	1066	1.16	0.31	3270	1.86	1.36	836	0.86	0.34
2802	3.81	2.79	1250	1.71	0.31	3300	3.60	2.64	1250	1.66	0.34
2812	–	–	–	1.31	0.34	3303	2.18	1.60	937	1.02	0.35
2835	2.17	1.59	934	1.07	0.38	3307	3.13	2.29	1236	1.43	0.34
2836	2.10	1.54	912	1.02	0.38	3315	3.20	2.34	1250	1.51	0.35
2841	3.88	2.84	1250	1.80	0.35	3334	2.61	1.91	1072	1.22	0.35
2881	2.89	2.12	1160	1.40	0.38	3336	2.63	1.93	1078	1.12	0.28
2883	2.86	2.09	1151	1.31	0.34	3365	4.89	3.58	1250	2.13	0.28
2913	2.49	1.82	1034	1.22	0.38	3372	3.45	2.53	1250	1.54	0.31
2915	2.67	1.95	1091	1.19	0.31	3373	5.71	4.18	1250	2.60	0.34
2916	2.79	2.04	1129	1.11	0.26	3383	0.99	0.72	562	0.47	0.35
2923	2.38	1.74	1000	1.11	0.35	3385	0.69	0.51	467	0.33	0.35
2942	1.50	1.10	723	0.75	0.39	3400	3.73	2.73	1250	1.67	0.31
2960	2.66	1.95	1088	1.23	0.34	3507	2.85	2.09	1148	1.31	0.34
3004	1.73	1.27	795	0.76	0.28	3515	1.62	1.19	760	0.76	0.35
3018	1.81	1.32	820	0.78	0.28	3548	3.05	2.23	1211	1.40	0.34
3022	3.70	2.71	1250	1.73	0.35	3559	2.58	1.89	1063	1.18	0.34
3027	2.71	1.98	1104	1.17	0.28	3574	1.31	0.96	663	0.62	0.35
3028	3.20	2.34	1250	1.46	0.34	3581	1.43	1.05	700	0.67	0.35
3030	6.15	4.50	1250	2.62	0.28	3612	2.26	1.65	962	1.01	0.31
3040	5.25	3.84	1250	2.29	0.28	3620	3.95	2.89	1250	1.69	0.28
3041	2.94	2.15	1176	1.35	0.34	3629	1.73	1.27	795	0.81	0.35
3042	3.57	2.61	1250	1.61	0.31	3632	2.30	1.68	975	1.02	0.31
3064	4.75	3.48	1250	2.20	0.34	3634	1.48	1.08	716	0.70	0.35
3066	–	–	–	1.21	0.35	3635	2.15	1.57	927	0.98	0.34
3069	2.48	1.82	1031	1.06	0.28	3638	1.52	1.11	729	0.72	0.35
3076	2.58	1.89	1063	1.21	0.35	3642	1.16	0.85	615	0.53	0.34
3081D	4.54	3.32	1250	1.90	0.28	3643	1.67	1.22	776	0.77	0.34
3082D	4.32	3.16	1250	1.80	0.28	3647	2.21	1.62	946	0.99	0.31
3085D	3.05	2.24	1211	1.29	0.28	3648	1.37	1.00	682	0.64	0.35
3110	2.67	1.95	1091	1.24	0.34	3681	1.02	0.75	571	0.47	0.35
3111	2.17	1.59	934	1.00	0.34	3685	0.75	0.55	486	0.35	0.35
3113	1.53	1.12	732	0.71	0.34	3719	0.91	0.67	537	0.33	0.25
3114	2.51	1.84	1041	1.16	0.34	3724	3.70	2.71	1250	1.49	0.26
3118	1.43	1.05	700	0.67	0.35	3726	3.85	2.82	1250	1.42	0.25
3119	0.94	0.69	546	0.47	0.39	3803	2.63	1.93	1078	1.22	0.35
3122	1.73	1.27	795	0.80	0.35	3807	1.92	1.41	855	0.90	0.35
3126	2.07	1.52	902	0.95	0.34	3808	2.66	1.95	1088	1.19	0.31
3131	1.08	0.79	590	0.49	0.34	3821X	5.69	4.17	1250	2.53	0.31
3132	2.85	2.09	1148	1.30	0.34	3822X	4.15	3.04	1250	1.86	0.31
3145	2.23	1.63	952	1.02	0.34	3824X	3.57	2.61	1250	1.60	0.31
3146	1.81	1.32	820	0.83	0.34	3826	0.55	0.40	423	0.25	0.35
3169	1.48	1.08	716	0.69	0.35	3827	1.62	1.19	760	0.73	0.31

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CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
3830	1.21	0.89	631	0.54	0.31	4493	1.90	1.39	849	0.88	0.34
3851	2.74	2.01	1113	1.29	0.35	4511	0.57	0.42	430	0.26	0.31
3865	1.99	1.46	877	0.98	0.38	4557	2.10	1.54	912	0.99	0.35
3881	4.34	3.18	1250	2.03	0.35	4558	1.62	1.19	760	0.75	0.34
4000	5.07	3.71	1250	2.03	0.26	4561	–	–	–	0.83	0.31
4021	3.45	2.53	1250	1.48	0.28	4568	2.27	1.66	965	0.99	0.28
4024D	3.85	2.82	1250	1.65	0.28	4581	1.22	0.89	634	0.49	0.26
4034	6.88	5.04	1250	2.94	0.28	4583	3.57	2.61	1250	1.41	0.25
4036	1.92	1.41	855	0.83	0.28	4611	0.44	0.32	389	0.21	0.35
4038	1.95	1.43	864	0.95	0.38	4635	1.67	1.22	776	0.60	0.25
4053	2.24	1.64	956	1.03	0.34	4653	1.62	1.19	760	0.76	0.35
4061	7.11	5.20	1250	3.37	0.35	4665	5.16	3.78	1250	2.21	0.28
4062	3.20	2.34	1250	1.48	0.34	4670	3.57	2.61	1250	1.56	0.28
4101	2.08	1.52	905	0.93	0.31	4683	2.70	1.98	1101	1.23	0.34
4109	0.65	0.48	455	0.32	0.38	4686	1.77	1.30	808	0.76	0.28
4110	1.00	0.73	565	0.47	0.35	4692	0.77	0.56	493	0.36	0.35
4111	1.61	1.18	757	0.77	0.35	4693	0.81	0.59	505	0.37	0.34
4112	–	–	–	0.47	0.35	4703	1.49	1.09	719	0.69	0.34
4113	1.93	1.41	858	0.88	0.34	4716X	1.89	1.38	845	0.92	0.36
4114	2.35	1.72	990	1.08	0.34	4717	1.77	1.30	808	0.87	0.38
4130	2.46	1.80	1025	1.13	0.34	4720	1.96	1.43	867	0.89	0.34
4131	4.49	3.29	1250	2.09	0.35	4740	0.69	0.51	467	0.29	0.28
4133	2.69	1.97	1097	1.27	0.35	4741	1.30	0.95	660	0.60	0.34
4149	0.65	0.48	455	0.32	0.38	4751	3.07	2.25	1217	1.29	0.27
4150	–	–	–	0.32	0.38	4766NX	2.82	2.06	1250	1.05	0.25
4206	2.57	1.88	1060	1.20	0.35	4771NX	2.86	2.09	1250	1.03	0.25
4207	0.96	0.70	552	0.42	0.28	4777	3.32	2.43	1250	1.20	0.25
4239	1.65	1.21	770	0.72	0.28	4825	0.69	0.51	467	0.30	0.28
4240	2.35	1.72	990	1.10	0.35	4828	1.61	1.18	757	0.72	0.31
4243	1.93	1.41	858	0.89	0.34	4829	1.25	0.92	644	0.50	0.26
4244	2.21	1.62	946	1.01	0.34	4902	2.21	1.62	946	1.04	0.35
4250	1.55	1.13	738	0.71	0.34	4923	1.20	0.88	628	0.54	0.34
4251	2.46	1.80	1025	1.13	0.34	5020	4.47	3.27	1250	1.95	0.28
4263	2.49	1.82	1034	1.14	0.34	5022	5.14	3.76	1250	2.09	0.26
4273	1.73	1.27	795	0.80	0.34	5037	13.20	9.66	1250	4.92	0.25
4279	2.39	1.75	1003	1.11	0.34	5040	11.59	8.48	1250	4.26	0.25
4282	1.90	1.39	849	0.94	0.36	5057	4.80	3.51	1250	1.75	0.25
4283	1.76	1.29	804	0.81	0.34	5059	11.89	8.70	1250	4.32	0.25
4299	1.71	1.25	789	0.81	0.35	5069	48.16	35.25	1250	17.69	0.25
4304	3.35	2.45	1250	1.48	0.31	5102	5.32	3.89	1250	2.17	0.26
4307	1.79	1.31	814	0.87	0.38	5146	4.80	3.51	1250	2.11	0.28
4351	0.62	0.45	445	0.29	0.34	5160	1.58	1.16	748	0.64	0.26
4352	1.06	0.78	584	0.50	0.35	5183	2.56	1.87	1056	1.10	0.28
4360	1.03	0.75	574	0.49	0.35	5188	3.20	2.34	1250	1.40	0.28
4361	0.82	0.60	508	0.38	0.35	5190	2.83	2.07	1141	1.22	0.28
4362	–	–	–	0.49	0.35	5191	0.87	0.64	524	0.40	0.34
4410	2.91	2.13	1167	1.33	0.34	5192	3.04	2.23	1208	1.41	0.34
4420	2.12	1.55	918	0.85	0.26	5213	4.56	3.34	1250	1.83	0.26
4431	1.33	0.97	669	0.65	0.38	5215	4.74	3.47	1250	2.14	0.31
4432	1.40	1.02	691	0.69	0.38	5221	4.15	3.04	1250	1.81	0.28
4439	1.87	1.37	839	0.83	0.31	5222	4.65	3.40	1250	1.89	0.26
4452	2.21	1.62	946	1.01	0.34	5223	3.59	2.63	1250	1.55	0.28
4459	2.35	1.72	990	1.08	0.34	5348	3.26	2.39	1250	1.42	0.28
4470	2.02	1.48	886	0.93	0.34	5402	2.42	1.77	1012	1.17	0.35
4484	2.73	2.00	1110	1.25	0.34	5403	6.98	5.11	1250	2.80	0.26

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CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
5437	4.21	3.08	1250	1.84	0.28	6824F	11.48	8.40	1250	3.71	0.22
5443	3.85	2.82	1250	1.73	0.34	6826F	8.25	6.04	1250	2.76	0.24
5445	4.11	3.01	1250	1.66	0.26	6834	2.80	2.05	1132	1.26	0.31
5462	5.29	3.87	1250	2.29	0.28	6836	3.86	2.83	1250	1.65	0.28
5472	4.92	3.60	1250	1.84	0.25	6843F	16.91	12.38	1250	5.10	0.21
5473	10.89	7.97	1250	3.94	0.25	6845F	15.67	11.47	1250	4.74	0.21
5474	4.97	3.64	1250	1.98	0.26	6854	3.25	2.38	1250	1.17	0.25
5478	2.74	2.01	1113	1.21	0.28	6872F	12.73	9.32	1250	3.86	0.21
5479	6.15	4.50	1250	2.77	0.31	6874F	24.42	17.88	1250	7.38	0.21
5480	3.71	2.72	1250	1.50	0.26	6882	3.38	2.47	1250	1.29	0.25
5491	2.59	1.90	1066	1.03	0.26	6884	8.17	5.98	1250	3.21	0.26
5506	5.41	3.96	1250	1.94	0.25	7016M	2.72	1.99	1107	1.01	0.25
5507	4.91	3.59	1250	1.99	0.26	7024M	3.02	2.21	1201	1.13	0.25
5508D	10.91	7.99	1250	4.74	0.28	7038M	5.49	4.02	1250	2.07	0.25
5535	4.42	3.24	1250	1.92	0.28	7046M	5.63	4.12	1250	2.09	0.25
5537	4.32	3.16	1250	1.87	0.28	7047M	4.67	3.42	1250	1.65	0.25
5538	–	–	–	1.58	0.28	7050M	9.44	6.91	1250	3.35	0.25
5551	11.57	8.47	1250	4.19	0.25	7090M	6.10	4.47	1250	2.30	0.25
5606	1.15	0.84	612	0.46	0.26	7098M	6.26	4.58	1250	2.32	0.25
5610	4.21	3.08	1250	1.92	0.34	7099M	9.68	7.09	1250	3.38	0.25
5645	8.36	6.12	1250	3.33	0.26	7133	4.42	3.24	1250	1.79	0.26
5651	–	–	–	3.33	0.26	7151M	5.37	3.93	1250	2.18	0.26
5703	12.95	9.48	1250	5.64	0.28	7152M	9.23	6.76	1250	3.52	0.26
5705	8.03	5.88	1250	3.37	0.28	7153M	5.97	4.37	1250	2.42	0.26
5951	0.35	0.26	360	0.17	0.35	7222	4.67	3.42	1250	2.05	0.28
6003	7.33	5.37	1250	3.23	0.28	7228	5.75	4.21	1250	2.53	0.28
6005	5.30	3.88	1250	2.28	0.28	7229	6.24	4.57	1250	2.60	0.26
6017	4.70	3.44	1250	2.10	0.28	7230	5.68	4.16	1250	2.58	0.31
6018	2.23	1.63	952	0.99	0.28	7231	9.45	6.92	1250	4.36	0.31
6045	2.97	2.17	1186	1.27	0.28	7232	3.82	2.80	1250	1.56	0.26
6204	9.85	7.21	1250	3.96	0.26	7309F	15.87	11.62	1250	4.78	0.21
6206	2.88	2.11	1157	1.05	0.25	7313F	5.47	4.00	1250	1.66	0.21
6213	1.74	1.27	798	0.70	0.26	7317F	11.73	8.59	1250	3.56	0.21
6214	2.58	1.89	1063	0.94	0.25	7327F	28.71	21.02	1250	8.62	0.21
6216	5.03	3.68	1250	1.84	0.25	7333M	3.11	2.28	1230	1.22	0.26
6217	3.92	2.87	1250	1.57	0.26	7335M	3.45	2.53	1250	1.35	0.26
6229	3.73	2.73	1250	1.50	0.26	7337M	5.34	3.91	1250	1.97	0.26
6233	3.70	2.71	1250	1.52	0.26	7350F	10.92	7.99	1250	3.56	0.22
6235	8.24	6.03	1250	2.98	0.25	7360	3.97	2.91	1250	1.71	0.28
6236	7.94	5.81	1250	3.47	0.28	7370	5.72	4.19	1250	2.60	0.34
6237	1.27	0.93	650	0.56	0.28	7380	3.82	2.80	1250	1.73	0.31
6251D	5.74	4.20	1250	2.32	0.26	7382	3.60	2.64	1250	1.65	0.34
6252D	14.40	10.54	1250	5.43	0.25	7390	3.86	2.83	1250	1.79	0.34
6260D	7.17	5.25	1250	2.71	0.25	7394M	3.92	2.87	1250	1.48	0.25
6306	4.03	2.95	1250	1.62	0.26	7395M	4.36	3.19	1250	1.65	0.25
6319	2.39	1.75	1003	0.98	0.26	7398M	6.74	4.93	1250	2.40	0.25
6325	4.36	3.19	1250	1.75	0.26	7402	0.21	0.15	316	0.10	0.34
6400	5.21	3.81	1250	2.37	0.31	7403	3.80	2.78	1250	1.62	0.28
6503	2.08	1.52	905	0.98	0.35	7405N	2.31	1.69	1220	1.06	0.29
6504	2.08	1.52	905	0.98	0.35	7420	8.04	5.89	1250	3.06	0.25
6702M*	5.44	3.98	1250	2.36	0.28	7421	1.23	0.90	637	0.50	0.26
6703M*	9.36	6.85	1250	3.84	0.28	7422	1.82	1.33	823	0.67	0.25
6704M*	6.05	4.43	1250	2.63	0.28	7425	2.93	2.14	1173	1.12	0.25
6801F	7.60	5.56	1250	2.58	0.25	7431N	0.80	0.59	587	0.30	0.25
6811	10.83	7.93	1250	4.55	0.28	7445N	0.77	0.56	–	–	–

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

Effective January 1, 2013

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
7453N	0.27	0.20	–	–	–	8209	3.16	2.31	1245	1.45	0.34
7502	1.99	1.46	877	0.86	0.28	8215	3.03	2.22	1204	1.30	0.28
7515	0.98	0.72	559	0.35	0.24	8227	4.00	2.93	1250	1.45	0.25
7520	3.05	2.23	1211	1.39	0.34	8232	3.53	2.58	1250	1.51	0.28
7538	5.80	4.25	1250	2.13	0.25	8233	2.63	1.93	1078	1.16	0.28
7539	1.86	1.36	836	0.75	0.26	8235	3.98	2.91	1250	1.85	0.35
7540	2.57	1.88	1060	0.92	0.24	8263X	6.23	4.56	1250	2.77	0.31
7580	2.50	1.83	1038	1.07	0.28	8264	5.62	4.11	1250	2.44	0.28
7590	4.70	3.44	1250	2.12	0.31	8265	5.11	3.74	1250	2.02	0.25
7600	2.88	2.11	1157	1.25	0.28	8279	7.77	5.69	1250	3.04	0.25
7601	–	–	–	1.25	0.28	8288	7.65	5.60	1250	3.19	0.27
7605	2.03	1.49	889	0.88	0.28	8291	3.19	2.34	1250	1.43	0.31
7610	0.37	0.27	367	0.17	0.31	8292	2.70	1.98	1101	1.24	0.34
7611	–	–	–	1.25	0.28	8293	7.56	5.53	1250	3.34	0.28
7612	–	–	–	1.25	0.28	8304	5.12	3.75	1250	2.21	0.28
7613	–	–	–	1.25	0.28	8350	3.72	2.72	1250	1.50	0.26
7698X	2.10	1.54	912	0.71	0.24	8380	2.59	1.90	1066	1.16	0.31
7699X	2.79	2.04	1129	1.12	0.27	8381	1.70	1.24	786	0.76	0.31
7704	–	–	–	1.94	0.25	8385	3.04	2.23	1208	1.31	0.28
7705	5.71	4.18	1250	2.55	0.31	8392	2.63	1.93	1078	1.20	0.34
7710X	5.04	3.69	1250	1.94	0.25	8393X	2.06	1.51	899	0.96	0.34
7711X	5.04	3.69	1250	1.94	0.25	8500X	6.82	4.99	1250	2.89	0.28
7720	2.70	1.98	1101	1.14	0.28	8601	0.57	0.42	430	0.26	0.31
7725X	2.15	1.57	927	0.80	0.25	8602	0.54	0.40	420	0.25	0.31
7855	4.48	3.28	1250	1.95	0.28	8603	0.20	0.15	313	0.09	0.34
8001	2.19	1.60	940	1.02	0.35	8606	2.74	2.01	1113	1.11	0.26
8002	1.97	1.44	871	0.90	0.34	8709F	7.65	5.60	1250	2.31	0.21
8006	2.02	1.48	886	0.93	0.34	8719	3.45	2.53	1250	1.23	0.24
8008	1.24	0.91	641	0.57	0.35	8720	1.48	1.08	716	0.63	0.28
8010	1.90	1.39	849	0.88	0.35	8721	0.39	0.29	373	0.17	0.28
8013	0.49	0.36	404	0.22	0.34	8723	0.21	0.15	316	0.10	0.34
8015	0.60	0.44	439	0.28	0.34	8725	1.52	1.11	729	0.65	0.28
8017	1.40	1.02	691	0.65	0.35	8726F	4.93	3.61	1250	1.65	0.24
8018	2.21	1.62	946	1.03	0.35	8734M	0.50	0.37	408	0.22	0.28
8021	2.76	2.02	1119	1.25	0.34	8737M	0.45	0.33	392	0.19	0.28
8031	2.65	1.94	1085	1.20	0.34	8738M	0.77	0.56	493	0.31	0.28
8032	2.40	1.76	1006	1.13	0.35	8742	0.37	0.27	367	0.16	0.28
8033	2.20	1.61	943	1.00	0.34	8745	3.20	2.34	1250	1.43	0.31
8037	1.40	1.02	691	0.65	0.35	8748	0.66	0.48	458	0.30	0.31
8039	1.71	1.25	789	0.80	0.35	8755	0.34	0.25	357	0.15	0.28
8044	2.43	1.78	1015	1.09	0.31	8799	0.69	0.51	467	0.32	0.34
8045	0.42	0.31	382	0.20	0.35	8800	1.29	0.94	656	0.62	0.38
8046	2.10	1.54	912	0.97	0.34	8803	0.10	0.07	282	0.04	0.28
8047	0.95	0.70	549	0.45	0.35	8805M	0.28	0.20	338	0.13	0.34
8058	2.44	1.79	1019	1.11	0.34	8810	0.21	0.15	316	0.10	0.34
8072	0.65	0.48	455	0.30	0.35	8814M	0.26	0.19	332	0.12	0.34
8102	1.44	1.05	704	0.68	0.35	8815M	0.44	0.32	389	0.20	0.34
8103	2.84	2.08	1145	1.28	0.31	8820	0.14	0.10	294	0.06	0.31
8105	2.84	2.08	1145	1.36	0.35	8824	2.68	1.96	1094	1.25	0.35
8106	3.73	2.73	1250	1.61	0.28	8825	2.21	1.62	946	1.07	0.38
8107	2.70	1.98	1101	1.17	0.28	8826	2.29	1.68	971	1.04	0.34
8111	2.57	1.88	1060	1.19	0.34	8829	2.10	1.54	912	0.96	0.34
8116	2.76	2.02	1119	1.27	0.34	8831	1.41	1.03	694	0.64	0.34
8203	5.80	4.25	1250	2.67	0.34	8832	0.29	0.21	341	0.13	0.34
8204	3.07	2.25	1217	1.34	0.28	8833	0.80	0.59	502	0.37	0.34

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

Effective January 1, 2013

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
8835	2.50	1.83	1038	1.14	0.34
8842	2.99	2.19	1192	1.35	0.34
8855	0.21	0.15	316	0.10	0.34
8856	0.21	0.15	316	0.10	0.34
8861	–	–	–	0.84	0.34
8864	1.86	1.36	836	0.84	0.34
8868	0.37	0.27	367	0.17	0.35
8869	1.26	0.92	647	0.58	0.35
8871	0.16	0.12	300	0.07	0.35
8901	0.17	0.12	304	0.08	0.31
9012	1.16	0.85	615	0.52	0.31
9014X	2.77	2.03	1123	1.27	0.34
9015	3.35	2.45	1250	1.55	0.34
9016	2.84	2.08	1145	1.29	0.34
9019	1.85	1.35	833	0.81	0.28
9033	1.68	1.23	779	0.78	0.34
9040	3.63	2.66	1250	1.69	0.35
9044	1.86	1.36	836	0.87	0.35
9052	2.24	1.64	956	1.05	0.35
9058	1.47	1.08	713	0.71	0.38
9059	–	–	–	0.58	0.35
9060	1.47	1.08	713	0.68	0.35
9061	1.63	1.19	763	0.78	0.38
9062	1.14	0.83	609	0.55	0.38
9063	1.15	0.84	612	0.53	0.35
9077F	4.61	3.37	1250	1.62	0.33
9082	1.75	1.28	801	0.84	0.38
9083	1.52	1.11	729	0.73	0.38
9084	1.63	1.19	763	0.74	0.34
9088a	a	a	a	a	a
9089	0.73	0.53	480	0.35	0.35
9093	1.94	1.42	861	0.89	0.35
9101	3.95	2.89	1250	1.85	0.35
9102	3.04	2.23	1208	1.38	0.34
9110	–	–	–	0.84	0.34
9154	1.71	1.25	789	0.77	0.34
9156	1.79	1.31	814	0.80	0.31
9170	5.05	3.70	1250	1.79	0.24
9178	7.67	5.61	1250	3.61	0.38
9179	16.64	12.18	1250	7.68	0.35
9180	6.04	4.42	1250	2.54	0.28
9182	1.66	1.22	773	0.75	0.34
9186	14.19	10.39	1250	5.58	0.25
9220	4.59	3.36	1250	2.04	0.31
9402	4.99	3.65	1250	2.15	0.28
9403	5.43	3.97	1250	2.17	0.26
9410	2.78	2.03	1126	1.27	0.34
9501	2.91	2.13	1167	1.30	0.31
9505	2.38	1.74	1000	1.07	0.31
9516	4.29	3.14	1250	1.89	0.28
9519	3.23	2.36	1250	1.39	0.28
9521	3.05	2.23	1211	1.32	0.28
9522	1.81	1.32	820	0.83	0.34
9534	3.64	2.66	1250	1.45	0.26
9554	11.46	8.39	1250	4.61	0.26
9586	0.62	0.45	445	0.30	0.38
9600	1.62	1.19	760	0.79	0.36
9620	0.84	0.61	515	0.37	0.31

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

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.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.46	S	1710D	0.09	S	3175D	0.07	S
0065D	0.09	S	1741D	0.97	S	4024D	0.04	S
0066D	0.09	S	1803D	0.66	S	5508D	0.09	S
0067D	0.09	S	1852D	0.09	Asb	6251D	0.06	S
1164D	0.07	S	3081D	0.08	S	6252D	0.17	S
1165D	0.06	S	3082D	0.10	S	6260D	0.09	S
1624D	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 the USL&HW Assessment.

M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

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

P Classification is computed on a per capita basis.

X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

1005 Rate includes a non-ratable disease element of $3.21. (For coverage written separately for federal benefits only, $2.41. For coverage written separately for state benefits only,$0.80.)

1016 Rate includes a non-ratable disease element of $6.23. (For coverage written separately for federal benefits only, $4.69. For coverage written separately for state benefits only, $1.54.)

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 2.088 and elr x 1.967.

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.

Effective January 1, 2013

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.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.34	S	1710D	0.07	S	3175D	0.05	S
0065D	0.07	S	1741D	0.71	S	4024D	0.03	S
0066D	0.07	S	1803D	0.48	S	5508D	0.07	S
0067D	0.07	S	1852D	0.07	Asb	6251D	0.04	S
1164D	0.05	S	3081D	0.06	S	6252D	0.12	S
1165D	0.04	S	3082D	0.07	S	6260D	0.07	S
1624D	0.02	S	3085D	0.04	S			

Asb=Asbestos, S=Silica

F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for the USL&HW Assessment.

M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

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

P Classification is computed on a per capita basis.

X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

1005 Advisory loss cost includes a non-ratable disease element of $2.35. (For coverage written separately for federal benefits only, $1.76. For coverage written separately for state benefits only, $0.59.)

1016 Advisory loss cost includes a non-ratable disease element of $4.56. (For coverage written separately for federal benefits only, $3.43. For coverage written separately for state benefits only, $1.13.)

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 2.088 and elr x 1.967.

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.

MISCELLANEOUS VALUES - ADVISORY RATES

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

Employee operated vehicle………………………………………………………………………… $60,400.00
Leased or rented vehicle…………………………………………………………………………… $40,200.00

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 – "Executive Officers," "Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies" as amended in Indiana Special Rules, and the ***Basic Manual*** footnote instructions for Code 9178 – "Athletic Sports or Park: Non-Contact Sports," and Code 9179 – "Athletic Sports or Park: Contact Sports" $3,100.00

Minimum Payroll applicable in accordance with ***Basic Manual*** Rule 2-E – "Executive Officers" and "Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies" ………………………. $650.00

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

Maximum surcharge per aircraft……………………………………………………………………… $1,000.00
Per passenger seat…………………………………………………………………………………… $100.00

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	9.1%	5.1%
Next	1,550,000	11.3%	6.5%
Over	1,750,000	12.3%	7.5%

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

Deductible	With Coinsurance Premium Reduction Percentages HAZARD GROUP						
Amount	A	B	C	D	E	F	G
$0	6.3%	5.6%	5.1%	4.7%	4.2%	3.5%	2.9%
$500	10.4%	8.7%	7.9%	7.0%	6.2%	4.8%	4.0%
$1,000	12.9%	10.9%	9.8%	8.6%	7.6%	5.8%	4.8%
$1,500	14.5%	12.3%	11.1%	9.8%	8.6%	6.6%	5.4%
$2,000	15.7%	13.3%	12.0%	10.6%	9.3%	7.2%	5.9%
$2,500	16.7%	14.2%	12.8%	11.3%	10.0%	7.7%	6.3%
$3,000	17.6%	15.0%	13.5%	11.9%	10.5%	8.1%	6.7%
$3,500	18.4%	15.6%	14.1%	12.5%	11.0%	8.5%	7.0%
$4,000	19.1%	16.3%	14.7%	13.0%	11.5%	8.9%	7.4%
$4,500	19.8%	16.9%	15.3%	13.5%	12.0%	9.3%	7.7%
$5,000	20.4%	17.4%	15.8%	14.0%	12.4%	9.6%	8.0%

MISCELLANEOUS VALUES - ADVISORY RATES(cont.)

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	**B**	**C**	**D**	**E**	**F**	**G**
$500	5.1%	4.0%	3.4%	2.9%	2.5%	1.7%	1.4%
$1,000	8.2%	6.7%	5.8%	4.9%	4.2%	3.0%	2.4%
$1,500	10.3%	8.4%	7.4%	6.3%	5.5%	3.9%	3.2%
$2,000	11.7%	9.7%	8.6%	7.4%	6.4%	4.6%	3.8%
$2,500	13.0%	10.8%	9.6%	8.3%	7.2%	5.2%	4.3%
$3,000	14.1%	11.8%	10.5%	9.1%	7.9%	5.8%	4.7%
$3,500	15.1%	12.6%	11.3%	9.8%	8.5%	6.3%	5.2%
$4,000	16.0%	13.4%	12.0%	10.4%	9.1%	6.8%	5.6%
$4,500	16.8%	14.1%	12.7%	11.1%	9.7%	7.3%	6.0%
$5,000	17.6%	14.8%	13.3%	11.6%	10.2%	7.7%	6.3%

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……………...…..………....……………...………. 61%

(Multiply a Non-F classification rate by a factor of 1.61 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 (1.068).).

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.

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	11.2%	9.9%	9.1%	8.3%	7.5%	6.1%	5.1%
$500	18.4%	15.5%	14.0%	12.4%	11.0%	8.6%	7.1%
$1,000	23.0%	19.3%	17.4%	15.3%	13.5%	10.4%	8.5%
$1,500	25.8%	21.8%	19.7%	17.3%	15.3%	11.7%	9.6%
$2,000	27.9%	23.7%	21.4%	18.8%	16.6%	12.7%	10.5%
$2,500	29.7%	25.2%	22.8%	20.1%	17.7%	13.6%	11.2%
$3,000	31.3%	26.6%	24.0%	21.2%	18.7%	14.4%	11.9%
$3,500	32.7%	27.8%	25.1%	22.2%	19.6%	15.1%	12.5%
$4,000	34.0%	28.9%	26.1%	23.1%	20.4%	15.8%	13.1%
$4,500	35.1%	29.9%	27.1%	24.0%	21.2%	16.5%	13.6%
$5,000	36.2%	30.9%	28.0%	24.9%	22.0%	17.1%	14.1%

Deductible Amount	Without Coinsurance Loss Elimination Ratios HAZARD GROUP						
	A	B	C	D	E	F	G
$500	9.0%	7.0%	6.1%	5.1%	4.4%	3.0%	2.4%
$1,000	14.6%	11.8%	10.3%	8.8%	7.5%	5.3%	4.2%
$1,500	18.2%	15.0%	13.2%	11.2%	9.7%	6.9%	5.6%
$2,000	20.9%	17.3%	15.3%	13.1%	11.4%	8.2%	6.7%
$2,500	23.1%	19.2%	17.0%	14.7%	12.8%	9.3%	7.6%
$3,000	25.0%	20.9%	18.6%	16.1%	14.0%	10.3%	8.4%
$3,500	26.8%	22.4%	20.0%	17.4%	15.1%	11.2%	9.2%
$4,000	28.4%	23.8%	21.3%	18.5%	16.2%	12.1%	9.9%
$4,500	29.9%	25.1%	22.5%	19.6%	17.2%	12.9%	10.6%
$5,000	31.2%	26.3%	23.6%	20.7%	18.1%	13.7%	11.2%

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

Employee operated vehicle………………………………………………………………………………… $60,400.00
Leased or rented vehicle………………………………………………………………………………… $40,200.00

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost)……………………………………. 0.01

Maximum Payroll applicable in accordance with ***Basic Manual*** Rule 2-E – "Executive Officers," "Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies" as amended in Indiana Special Rules, and the ***Basic Manual*** footnote instructions for Code 9178 – "Athletic Sports or Park: Non-Contact Sports," and Code 9179 – "Athletic Sports or Park: Contact Sports" $3,100.00

Minimum Payroll applicable in accordance with ***Basic Manual*** Rule 2-E – "Executive Officers" and "Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies" ……………………….. $650.00

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

Maximum surcharge per aircraft…………………………………………………………………………… $1,000.00
Per passenger seat………………………………………………………………………………………… $100.00

Terrorism - (Advisory Loss Cost) ……………………………………………………………………………… 0.01

MISCELLANEOUS VALUES - ADVISORY LOSS COSTS (cont.)

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with ***Basic Manual*** Rule 3-A-4.. 61%

(Multiply a Non-F classification loss cost by a factor of 1.61 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 (1.068).)

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, 2013

TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,340	0.04	755,770	--	797,457	0.44
1,341	--	5,417	0.05	797,458	--	841,559	0.45
5,418	--	9,582	0.06	841,560	--	888,290	0.46
9,583	--	13,837	0.07	888,291	--	937,895	0.47
13,838	--	18,185	0.08	937,896	--	990,646	0.48
18,186	--	30,417	0.09	990,647	--	1,046,853	0.49
30,418	--	45,277	0.10	1,046,854	--	1,106,869	0.50
45,278	--	58,495	0.11	1,106,870	--	1,171,093	0.51
58,496	--	71,364	0.12	1,171,094	--	1,239,986	0.52
71,365	--	84,236	0.13	1,239,987	--	1,314,076	0.53
84,237	--	97,266	0.14	1,314,077	--	1,393,975	0.54
97,267	--	110,543	0.15	1,393,976	--	1,480,394	0.55
110,544	--	124,126	0.16	1,480,395	--	1,574,165	0.56
124,127	--	138,062	0.17	1,574,166	--	1,676,269	0.57
138,063	--	152,386	0.18	1,676,270	--	1,787,869	0.58
152,387	--	167,134	0.19	1,787,870	--	1,910,355	0.59
167,135	--	182,338	0.20	1,910,356	--	2,045,401	0.60
182,339	--	198,027	0.21	2,045,402	--	2,195,045	0.61
198,028	--	214,235	0.22	2,195,046	--	2,361,789	0.62
214,236	--	230,993	0.23	2,361,790	--	2,548,742	0.63
230,994	--	248,334	0.24	2,548,743	--	2,759,816	0.64
248,335	--	266,295	0.25	2,759,817	--	3,000,001	0.65
266,296	--	284,912	0.26	3,000,002	--	3,275,766	0.66
284,913	--	304,225	0.27	3,275,767	--	3,595,652	0.67
304,226	--	324,275	0.28	3,595,653	--	3,971,168	0.68
324,276	--	345,110	0.29	3,971,169	--	4,418,209	0.69
345,111	--	366,776	0.30	4,418,210	--	4,959,360	0.70
366,777	--	389,328	0.31	4,959,361	--	5,627,838	0.71
389,329	--	412,821	0.32	5,627,839	--	6,474,574	0.72
412,822	--	437,318	0.33	6,474,575	--	7,581,840	0.73
437,319	--	462,885	0.34	7,581,841	--	9,091,745	0.74
462,886	--	489,595	0.35	9,091,746	--	11,272,715	0.75
489,596	--	517,528	0.36	11,272,716	--	14,699,947	0.76
517,529	--	546,769	0.37	14,699,948	--	20,868,957	0.77
546,770	--	577,416	0.38	20,868,958	--	35,263,303	0.78
577,417	--	609,571	0.39	35,263,304	--	107,234,996	0.79
609,572	--	643,350	0.40	107,234,997		AND OVER	0.80
643,351	--	678,880	0.41				
678,881	--	716,301	0.42				
716,302	--	755,769	0.43				

(a) G	6.40
(b) State Per Claim Accident Limitation	$160,500
(c) State Multiple Claim Accident Limitation	$321,000
(d) USL&HW Per Claim Accident Limitation	$492,000
(e) USL&HW Multiple Claim Accident Limitation	$984,000
(f) Employers Liability Accident Limitation	$55,000
(g) Primary/Excess Loss Split Point	$10,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.51

(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.51.)

Effective January 1, 2013

TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES

Experience Rating Plan - ERA

Expected Losses			Ballast Values	Expected Losses			Ballast Values	Expected Losses			Ballast Values
0	--	34,424	16,000	1,104,647	--	1,136,628	128,000	2,224,322	--	2,256,317	240,000
34,425	--	59,247	19,200	1,136,629	--	1,168,611	131,200	2,256,318	--	2,288,312	243,200
59,248	--	87,770	22,400	1,168,612	--	1,200,594	134,400	2,288,313	--	2,320,308	246,400
87,771	--	117,859	25,600	1,200,595	--	1,232,579	137,600	2,320,309	--	2,352,304	249,600
117,860	--	148,680	28,800	1,232,580	--	1,264,564	140,800	2,352,305	--	2,384,300	252,800
148,681	--	179,887	32,000	1,264,565	--	1,296,550	144,000	2,384,301	--	2,416,296	256,000
179,888	--	211,321	35,200	1,296,551	--	1,328,537	147,200	2,416,297	--	2,448,292	259,200
211,322	--	242,897	38,400	1,328,538	--	1,360,525	150,400	2,448,293	--	2,480,288	262,400
242,898	--	274,568	41,600	1,360,526	--	1,392,513	153,600	2,480,289	--	2,512,284	265,600
274,569	--	306,306	44,800	1,392,514	--	1,424,501	156,800	2,512,285	--	2,544,281	268,800
306,307	--	338,092	48,000	1,424,502	--	1,456,490	160,000	2,544,282	--	2,576,277	272,000
338,093	--	369,914	51,200	1,456,491	--	1,488,480	163,200	2,576,278	--	2,608,274	275,200
369,915	--	401,764	54,400	1,488,481	--	1,520,470	166,400	2,608,275	--	2,640,271	278,400
401,765	--	433,636	57,600	1,520,471	--	1,552,460	169,600	2,640,272	--	2,672,267	281,600
433,637	--	465,525	60,800	1,552,461	--	1,584,451	172,800	2,672,268	--	2,704,264	284,800
465,526	--	497,428	64,000	1,584,452	--	1,616,442	176,000	2,704,265	--	2,736,261	288,000
497,429	--	529,342	67,200	1,616,443	--	1,648,433	179,200	2,736,262	--	2,768,258	291,200
529,343	--	561,266	70,400	1,648,434	--	1,680,425	182,400	2,768,259	--	2,800,255	294,400
561,267	--	593,199	73,600	1,680,426	--	1,712,417	185,600	2,800,256	--	2,832,252	297,600
593,200	--	625,138	76,800	1,712,418	--	1,744,409	188,800	2,832,253	--	2,864,249	300,800
625,139	--	657,083	80,000	1,744,410	--	1,776,402	192,000	2,864,250	--	2,896,247	304,000
657,084	--	689,033	83,200	1,776,403	--	1,808,395	195,200	2,896,248	--	2,928,244	307,200
689,034	--	720,988	86,400	1,808,396	--	1,840,388	198,400	2,928,245	--	2,960,241	310,400
720,989	--	752,946	89,600	1,840,389	--	1,872,381	201,600	2,960,242	--	2,992,239	313,600
752,947	--	784,908	92,800	1,872,382	--	1,904,375	204,800	2,992,240	--	3,024,236	316,800
784,909	--	816,872	96,000	1,904,376	--	1,936,369	208,000	3,024,237	--	3,056,000	320,000
816,873	--	848,840	99,200	1,936,370	--	1,968,363	211,200				
848,841	--	880,809	102,400	1,968,364	--	2,000,357	214,400				
880,810	--	912,781	105,600	2,000,358	--	2,032,351	217,600				
912,782	--	944,755	108,800	2,032,352	--	2,064,346	220,800				
944,756	--	976,730	112,000	2,064,347	--	2,096,341	224,000				
976,731	--	1,008,707	115,200	2,096,342	--	2,128,336	227,200				
1,008,708	--	1,040,685	118,400	2,128,337	--	2,160,331	230,400				
1,040,686	--	1,072,665	121,600	2,160,332	--	2,192,326	233,600				
1,072,666	--	1,104,646	124,800	2,192,327	--	2,224,321	236,800				

For Expected Losses greater than $3,056,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

Ballast = (0.10)(Expected Losses) + 2500(Expected Losses)(6.40) / (Expected Losses + (700)(6.40))

G = 6.40

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.84	1.40	1.26	1.14	1.00	0.82	0.65

2. Tax Multipliers

a. State (non-F Classes) 1.016
b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage 1.070

3.

Expected Loss Ratio	Expected Loss and Allocated Expense Ratio
0.599	0.674

4. Table of Expense Ratios

Type A: 2012-01
Type B: 2012-01

5. 2013 Table of Expected Loss Ranges

Effective January 1, 2013

6. Excess Loss Factors

(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups A	B	C	D	E	F	G
$10,000 †	0.366	0.405	0.425	0.447	0.468	0.503	0.525
$15,000 †	0.318	0.361	0.383	0.407	0.431	0.470	0.497
$20,000 †	0.282	0.326	0.349	0.374	0.400	0.442	0.473
$25,000	0.254	0.297	0.321	0.347	0.374	0.418	0.452
$30,000	0.230	0.274	0.297	0.323	0.352	0.396	0.433
$35,000	0.211	0.253	0.277	0.303	0.332	0.378	0.416
$40,000	0.195	0.236	0.259	0.285	0.315	0.361	0.401
$50,000	0.169	0.208	0.231	0.256	0.285	0.332	0.374
$75,000	0.128	0.161	0.182	0.204	0.233	0.278	0.323
$100,000	0.104	0.132	0.151	0.172	0.199	0.241	0.287
$125,000	0.088	0.112	0.130	0.149	0.174	0.214	0.260
$150,000	0.077	0.099	0.116	0.133	0.157	0.194	0.240
$175,000	0.068	0.088	0.104	0.120	0.142	0.178	0.223
$200,000	0.061	0.080	0.094	0.109	0.131	0.165	0.208
$225,000	0.056	0.072	0.087	0.101	0.121	0.154	0.196
$250,000	0.052	0.067	0.081	0.094	0.113	0.145	0.187
$275,000	0.048	0.062	0.075	0.087	0.106	0.136	0.177
$300,000	0.045	0.058	0.070	0.082	0.100	0.129	0.169
$325,000	0.042	0.054	0.066	0.077	0.094	0.123	0.162
$350,000	0.039	0.051	0.062	0.073	0.089	0.117	0.156
$375,000	0.037	0.048	0.059	0.069	0.085	0.111	0.150
$400,000	0.035	0.046	0.056	0.066	0.081	0.107	0.144
$425,000	0.034	0.044	0.054	0.063	0.077	0.102	0.139
$450,000	0.032	0.042	0.052	0.060	0.074	0.098	0.135
$475,000	0.031	0.040	0.049	0.058	0.071	0.095	0.130
$500,000	0.030	0.038	0.048	0.055	0.069	0.091	0.126
$600,000	0.026	0.033	0.042	0.048	0.060	0.080	0.113
$700,000	0.023	0.030	0.038	0.043	0.054	0.072	0.103
$800,000	0.022	0.028	0.035	0.040	0.050	0.066	0.096
$900,000	0.020	0.025	0.032	0.037	0.046	0.061	0.089
$1,000,000	0.019	0.024	0.030	0.035	0.043	0.057	0.084
$2,000,000	0.011	0.014	0.018	0.021	0.026	0.036	0.056
$3,000,000	0.009	0.011	0.014	0.016	0.020	0.027	0.044
$4,000,000	0.007	0.009	0.012	0.013	0.016	0.023	0.037
$5,000,000	0.006	0.008	0.010	0.011	0.014	0.020	0.032
$6,000,000	0.005	0.006	0.009	0.010	0.012	0.017	0.028
$7,000,000	0.005	0.006	0.008	0.009	0.011	0.015	0.026
$8,000,000	0.005	0.006	0.007	0.008	0.010	0.014	0.024
$9,000,000	0.005	0.005	0.007	0.008	0.009	0.013	0.022
$10,000,000	0.004	0.005	0.007	0.007	0.009	0.012	0.021

† Per Item R-1399, this loss limit is now applicable for retrospective rating in this state.

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

Per Accident Limitation	**Hazard Groups A**	**B**	**C**	**D**	**E**	**F**	**G**
$10,000 †	0.411	0.453	0.474	0.497	0.519	0.555	0.578
$15,000 †	0.362	0.407	0.431	0.457	0.482	0.522	0.550
$20,000 †	0.324	0.371	0.396	0.423	0.451	0.494	0.526
$25,000	0.294	0.342	0.367	0.395	0.424	0.470	0.505
$30,000	0.269	0.317	0.343	0.371	0.401	0.448	0.486
$35,000	0.248	0.295	0.321	0.350	0.381	0.429	0.469
$40,000	0.231	0.277	0.303	0.331	0.363	0.412	0.454
$50,000	0.202	0.246	0.271	0.299	0.332	0.382	0.427
$75,000	0.156	0.194	0.218	0.243	0.275	0.324	0.373
$100,000	0.128	0.161	0.183	0.207	0.237	0.285	0.334
$125,000	0.109	0.139	0.159	0.181	0.210	0.255	0.305
$150,000	0.097	0.123	0.142	0.162	0.190	0.233	0.282
$175,000	0.086	0.110	0.128	0.147	0.173	0.214	0.263
$200,000	0.078	0.100	0.117	0.135	0.160	0.199	0.247
$225,000	0.071	0.091	0.108	0.125	0.149	0.186	0.234
$250,000	0.066	0.085	0.101	0.117	0.140	0.176	0.223
$275,000	0.061	0.079	0.094	0.109	0.131	0.166	0.212
$300,000	0.057	0.073	0.088	0.102	0.124	0.158	0.203
$325,000	0.053	0.069	0.083	0.097	0.117	0.150	0.195
$350,000	0.050	0.065	0.079	0.091	0.111	0.143	0.187
$375,000	0.047	0.061	0.074	0.087	0.106	0.137	0.180
$400,000	0.045	0.058	0.071	0.083	0.101	0.131	0.174
$425,000	0.043	0.055	0.068	0.079	0.097	0.126	0.168
$450,000	0.041	0.053	0.065	0.075	0.093	0.121	0.163
$475,000	0.039	0.050	0.062	0.072	0.089	0.117	0.158
$500,000	0.038	0.048	0.060	0.070	0.086	0.113	0.153
$600,000	0.033	0.042	0.052	0.061	0.075	0.099	0.137
$700,000	0.030	0.037	0.047	0.054	0.067	0.089	0.125
$800,000	0.028	0.035	0.043	0.050	0.061	0.082	0.116
$900,000	0.025	0.032	0.040	0.046	0.057	0.075	0.108
$1,000,000	0.024	0.030	0.037	0.043	0.053	0.070	0.102
$2,000,000	0.014	0.017	0.023	0.026	0.032	0.044	0.068
$3,000,000	0.011	0.013	0.017	0.020	0.025	0.034	0.053
$4,000,000	0.009	0.011	0.014	0.016	0.020	0.028	0.045
$5,000,000	0.008	0.009	0.012	0.014	0.017	0.024	0.039
$6,000,000	0.006	0.008	0.011	0.012	0.015	0.021	0.034
$7,000,000	0.006	0.007	0.010	0.011	0.013	0.019	0.031
$8,000,000	0.006	0.007	0.009	0.010	0.012	0.017	0.029
$9,000,000	0.005	0.006	0.008	0.009	0.011	0.016	0.027
$10,000,000	0.005	0.006	0.008	0.009	0.011	0.015	0.025

† Per Item R-1399, this loss limit is now applicable for retrospective rating in this state.

7. **Retrospective Development Factors**

With Loss Limit 1st Adj.	2nd Adj.	3rd Adj.	4th Adj.	Without Loss Limit 1st Adj.	2nd Adj.	3rd Adj.	4th Adj.
0.04	0.02	0.01	0.01	0.08	0.04	0.02	0.02

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
1.84	1.40	1.26	1.14	1.00	0.82	0.65

2. **2013 Table of Expected Loss Ranges**
Effective January 1, 2013

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

Per Accident Limitation	Hazard Groups A	B	C	D	E	F	G
$10,000 †	0.500	0.553	0.581	0.611	0.639	0.687	0.717
$15,000 †	0.435	0.493	0.523	0.556	0.589	0.642	0.679
$20,000 †	0.385	0.445	0.477	0.511	0.547	0.604	0.646
$25,000	0.346	0.406	0.438	0.474	0.511	0.571	0.617
$30,000	0.315	0.374	0.406	0.442	0.480	0.542	0.592
$35,000	0.289	0.346	0.378	0.414	0.454	0.516	0.569
$40,000	0.266	0.323	0.355	0.390	0.430	0.493	0.548
$50,000	0.231	0.284	0.315	0.349	0.390	0.453	0.511
$75,000	0.175	0.220	0.248	0.279	0.318	0.379	0.442
$100,000	0.142	0.180	0.207	0.235	0.271	0.329	0.392
$125,000	0.120	0.154	0.178	0.204	0.238	0.293	0.355
$150,000	0.105	0.135	0.158	0.181	0.214	0.266	0.327
$175,000	0.093	0.121	0.142	0.164	0.195	0.243	0.304
$200,000	0.084	0.109	0.129	0.149	0.179	0.225	0.285
$225,000	0.076	0.099	0.118	0.137	0.165	0.210	0.268
$250,000	0.071	0.092	0.110	0.128	0.155	0.198	0.255
$275,000	0.065	0.085	0.103	0.120	0.145	0.186	0.243
$300,000	0.061	0.079	0.096	0.112	0.137	0.176	0.231
$325,000	0.057	0.074	0.090	0.105	0.129	0.168	0.222
$350,000	0.054	0.070	0.085	0.100	0.122	0.159	0.213
$375,000	0.051	0.066	0.081	0.094	0.116	0.152	0.204
$400,000	0.048	0.062	0.077	0.090	0.111	0.146	0.197
$425,000	0.046	0.059	0.073	0.086	0.106	0.140	0.190
$450,000	0.044	0.057	0.070	0.082	0.101	0.134	0.184
$475,000	0.043	0.054	0.068	0.079	0.097	0.129	0.178
$500,000	0.041	0.052	0.065	0.076	0.094	0.125	0.173
$600,000	0.036	0.046	0.057	0.066	0.082	0.109	0.155
$700,000	0.032	0.041	0.051	0.059	0.073	0.098	0.141
$800,000	0.030	0.038	0.048	0.055	0.068	0.090	0.131
$900,000	0.028	0.035	0.044	0.051	0.062	0.084	0.122
$1,000,000	0.026	0.032	0.041	0.047	0.058	0.078	0.115
$2,000,000	0.015	0.019	0.025	0.029	0.036	0.049	0.077
$3,000,000	0.012	0.014	0.019	0.022	0.027	0.038	0.060
$4,000,000	0.010	0.012	0.016	0.018	0.022	0.031	0.051
$5,000,000	0.009	0.011	0.014	0.016	0.019	0.027	0.044
$6,000,000	0.007	0.009	0.012	0.013	0.016	0.023	0.039
$7,000,000	0.007	0.008	0.011	0.012	0.015	0.021	0.035
$8,000,000	0.006	0.008	0.010	0.011	0.014	0.019	0.032
$9,000,000	0.006	0.007	0.009	0.010	0.013	0.018	0.030
$10,000,000	0.006	0.007	0.009	0.010	0.012	0.016	0.028

† Per Item R-1399, this loss limit is now applicable for retrospective rating in this state.

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

Per Accident Limitation	Hazard Groups A	B	C	D	E	F	G
$10,000 †	0.562	0.618	0.647	0.679	0.709	0.758	0.789
$15,000 †	0.494	0.556	0.589	0.624	0.658	0.713	0.751
$20,000 †	0.442	0.507	0.541	0.578	0.616	0.675	0.719
$25,000	0.401	0.467	0.502	0.539	0.580	0.642	0.690
$30,000	0.368	0.432	0.468	0.506	0.548	0.612	0.664
$35,000	0.339	0.403	0.439	0.478	0.520	0.586	0.641
$40,000	0.315	0.378	0.413	0.452	0.496	0.563	0.620
$50,000	0.276	0.336	0.371	0.409	0.453	0.521	0.583
$75,000	0.213	0.265	0.297	0.332	0.376	0.443	0.510
$100,000	0.175	0.220	0.250	0.283	0.324	0.389	0.457
$125,000	0.149	0.189	0.217	0.247	0.287	0.348	0.417
$150,000	0.132	0.168	0.194	0.222	0.259	0.318	0.386
$175,000	0.118	0.150	0.175	0.201	0.237	0.293	0.360
$200,000	0.106	0.136	0.160	0.184	0.218	0.272	0.338
$225,000	0.097	0.125	0.148	0.170	0.203	0.254	0.319
$250,000	0.090	0.116	0.138	0.159	0.191	0.240	0.304
$275,000	0.083	0.107	0.129	0.149	0.179	0.227	0.290
$300,000	0.077	0.100	0.120	0.140	0.169	0.215	0.277
$325,000	0.073	0.094	0.113	0.132	0.160	0.205	0.266
$350,000	0.068	0.088	0.107	0.125	0.152	0.195	0.255
$375,000	0.065	0.083	0.102	0.118	0.145	0.187	0.246
$400,000	0.061	0.079	0.097	0.113	0.138	0.179	0.237
$425,000	0.059	0.075	0.092	0.108	0.132	0.172	0.229
$450,000	0.056	0.072	0.089	0.103	0.127	0.165	0.222
$475,000	0.054	0.069	0.085	0.099	0.122	0.159	0.215
$500,000	0.052	0.066	0.082	0.095	0.117	0.154	0.209
$600,000	0.045	0.057	0.071	0.083	0.102	0.135	0.187
$700,000	0.040	0.051	0.064	0.074	0.091	0.121	0.171
$800,000	0.038	0.047	0.059	0.068	0.084	0.111	0.158
$900,000	0.035	0.044	0.055	0.063	0.077	0.103	0.148
$1,000,000	0.032	0.040	0.051	0.059	0.072	0.096	0.139
$2,000,000	0.019	0.024	0.031	0.036	0.044	0.060	0.093
$3,000,000	0.015	0.018	0.024	0.027	0.034	0.046	0.073
$4,000,000	0.012	0.015	0.020	0.022	0.028	0.038	0.061
$5,000,000	0.011	0.013	0.017	0.019	0.024	0.033	0.054
$6,000,000	0.009	0.011	0.014	0.016	0.020	0.028	0.047
$7,000,000	0.008	0.010	0.013	0.015	0.018	0.025	0.043
$8,000,000	0.008	0.009	0.012	0.014	0.017	0.023	0.039
$9,000,000	0.007	0.009	0.011	0.013	0.015	0.021	0.036
$10,000,000	0.007	0.008	0.011	0.012	0.014	0.020	0.034

† Per Item R-1399, this loss limit is now applicable for retrospective rating in this state.

4. Retrospective Pure Premium Development Factors

With Loss Limit				Without Loss Limit			
1st Adj.	2nd Adj.	3rd Adj.	4th Adj.	1st Adj.	2nd Adj.	3rd Adj.	4th Adj.
0.06	0.03	0.01	0.01	0.12	0.06	0.03	0.03

National Council on Compensation Insurance, Inc.

Table of Expense Ratios - Excluding Taxes and Including Profit and Contingencies

Type A: 2012-01

WC Premium Range From		To	Expense Ratio
0	-	10,055	0.361
10,056	-	10,167	0.360
10,168	-	10,282	0.359
10,283	-	10,399	0.358
10,400	-	10,520	0.357
10,521	-	10,643	0.356
10,644	-	10,769	0.355
10,770	-	10,898	0.355
10,899	-	11,030	0.354
11,031	-	11,165	0.353
11,166	-	11,304	0.352
11,305	-	11,446	0.351
11,447	-	11,592	0.350
11,593	-	11,741	0.349
11,742	-	11,895	0.348
11,896	-	12,052	0.347
12,053	-	12,214	0.346
12,215	-	12,380	0.345
12,381	-	12,551	0.344
12,552	-	12,727	0.343
12,728	-	12,907	0.342
12,908	-	13,093	0.341
13,094	-	13,284	0.340
13,285	-	13,481	0.339
13,482	-	13,684	0.338
13,685	-	13,893	0.337
13,894	-	14,108	0.336
14,109	-	14,330	0.335
14,331	-	14,559	0.334
14,560	-	14,796	0.333
14,797	-	15,041	0.332
15,042	-	15,294	0.331
15,295	-	15,555	0.331
15,556	-	15,826	0.330
15,827	-	16,106	0.329
16,107	-	16,396	0.328
16,397	-	16,697	0.327
16,698	-	17,009	0.326
17,010	-	17,333	0.325
17,334	-	17,669	0.324
17,670	-	18,019	0.323
18,020	-	18,383	0.322
18,384	-	18,762	0.321
18,763	-	19,157	0.320
19,158	-	19,569	0.319
19,570	-	19,999	0.318
20,000	-	20,449	0.317
20,450	-	20,919	0.316
20,920	-	21,411	0.315
21,412	-	21,927	0.314

WC Premium Range From		To	Expense Ratio
21,928	-	22,469	0.313
22,470	-	23,037	0.312
23,038	-	23,636	0.311
23,637	-	24,266	0.310
24,267	-	24,931	0.309
24,932	-	25,633	0.308
25,634	-	26,376	0.307
26,377	-	27,164	0.307
27,165	-	27,999	0.306
28,000	-	28,888	0.305
28,889	-	29,836	0.304
29,837	-	30,847	0.303
30,848	-	31,929	0.302
31,930	-	33,090	0.301
33,091	-	34,339	0.300
34,340	-	35,686	0.299
35,687	-	37,142	0.298
37,143	-	38,723	0.297
38,724	-	40,444	0.296
40,445	-	42,325	0.295
42,326	-	44,390	0.294
44,391	-	46,666	0.293
46,667	-	49,189	0.292
49,190	-	51,999	0.291
52,000	-	55,151	0.290
55,152	-	58,709	0.289
58,710	-	62,758	0.288
62,759	-	67,407	0.287
67,408	-	72,799	0.286
72,800	-	79,130	0.285
79,131	-	86,666	0.284
86,667	-	95,789	0.283
95,790	-	107,058	0.283
107,059	-	121,333	0.282
121,334	-	139,999	0.281
140,000	-	165,454	0.280
165,455	-	200,377	0.279
200,378	-	208,235	0.278
208,236	-	216,734	0.277
216,735	-	225,957	0.276
225,958	-	235,999	0.275
236,000	-	246,976	0.274
246,977	-	259,024	0.273
259,025	-	272,307	0.272
272,308	-	287,027	0.271
287,028	-	303,428	0.270
303,429	-	321,818	0.269
321,819	-	342,580	0.268
342,581	-	366,206	0.267
366,207	-	393,333	0.266

WC Premium Range From		To	Expense Ratio
393,334	-	424,799	0.265
424,800	-	461,739	0.264
461,740	-	505,714	0.263
505,715	-	558,947	0.262
558,948	-	624,705	0.261
624,706	-	707,999	0.260
708,000	-	816,923	0.259
816,924	-	965,454	0.259
965,455	-	1,179,999	0.258
1,180,000	-	1,517,142	0.257
1,517,143	-	1,824,799	0.256
1,824,800	-	1,983,478	0.255
1,983,479	-	2,172,380	0.254
2,172,381	-	2,401,052	0.253
2,401,053	-	2,683,529	0.252
2,683,530	-	3,041,333	0.251
3,041,334	-	3,509,230	0.250
3,509,231	-	4,147,272	0.249
4,147,273	-	5,068,888	0.248
5,068,889	-	6,517,142	0.247
6,517,143	-	9,123,999	0.246
9,124,000	-	15,206,666	0.245
15,206,667	-	45,619,999	0.244
45,620,000	-	And Above	0.243

First	-	10,000	0.0%
Next	-	190,000	9.1%
Next	-	1,550,000	11.3%
Over	-	1,750,000	12.3%

Expected Loss Ratio:	0.599
Tax Multiplier:	1.042

NCCI National Council on Compensation Insurance, Inc.

Table of Expense Ratios - Excluding Taxes and Including Profit and Contingencies

Type B: 2012-01

WC Premium Range From		To	Expense Ratio
0	-	10,099	0.361
10,100	-	10,303	0.360
10,304	-	10,515	0.359
10,516	-	10,736	0.358
10,737	-	10,967	0.357
10,968	-	11,208	0.356
11,209	-	11,460	0.355
11,461	-	11,724	0.355
11,725	-	11,999	0.354
12,000	-	12,289	0.353
12,290	-	12,592	0.352
12,593	-	12,911	0.351
12,912	-	13,246	0.350
13,247	-	13,599	0.349
13,600	-	13,972	0.348
13,973	-	14,366	0.347
14,367	-	14,782	0.346
14,783	-	15,223	0.345
15,224	-	15,692	0.344
15,693	-	16,190	0.343
16,191	-	16,721	0.342
16,722	-	17,288	0.341
17,289	-	17,894	0.340
17,895	-	18,545	0.339
18,546	-	19,245	0.338

WC Premium Range From		To	Expense Ratio
19,246	-	19,999	0.337
20,000	-	20,816	0.336
20,817	-	21,702	0.335
21,703	-	22,666	0.334
22,667	-	23,720	0.333
23,721	-	24,878	0.332
24,879	-	26,153	0.331
26,154	-	27,567	0.331
27,568	-	29,142	0.330
29,143	-	30,909	0.329
30,910	-	32,903	0.328
32,904	-	35,172	0.327
35,173	-	37,777	0.326
37,778	-	40,799	0.325
40,800	-	44,347	0.324
44,348	-	48,571	0.323
48,572	-	53,684	0.322
53,685	-	59,999	0.321
60,000	-	67,999	0.320
68,000	-	78,461	0.319
78,462	-	92,727	0.318
92,728	-	113,333	0.317
113,334	-	145,714	0.316
145,715	-	200,606	0.315
200,607	-	213,548	0.314

WC Premium Range From		To	Expense Ratio
213,549	-	228,275	0.313
228,276	-	245,185	0.312
245,186	-	264,799	0.311
264,800	-	287,826	0.310
287,827	-	315,238	0.309
315,239	-	348,421	0.308
348,422	-	389,411	0.307
389,412	-	441,333	0.307
441,334	-	509,230	0.306
509,231	-	601,818	0.305
601,819	-	735,555	0.304
735,556	-	945,714	0.303
945,715	-	1,323,999	0.302
1,324,000	-	1,809,565	0.301
1,809,566	-	1,981,904	0.300
1,981,905	-	2,190,526	0.299
2,190,527	-	2,448,235	0.298
2,448,236	-	2,774,666	0.297
2,774,667	-	3,201,538	0.296
3,201,539	-	3,783,636	0.295
3,783,637	-	4,624,444	0.294
4,624,445	-	5,945,714	0.293
5,945,715	-	8,323,999	0.292
8,324,000	-	13,873,333	0.291
13,873,334	-	41,619,999	0.290
41,620,000	-	And Above	0.289
First	-	10,000	0.0%
Next	-	190,000	5.1%
Next	-	1,550,000	6.5%
Over	-	1,750,000	7.5%
Expected Loss Ratio:			0.599
Tax Multiplier:			1.042

National Council on Compensation Insurance, Inc.

Table of Expense Ratios - Excluding Allocated Loss Adjustment Expense and Taxes and Including Profit and Contingencies

Type A: 2012-01

WC Premium Range From		To	Expense Ratio
0	-	10,055	0.286
10,056	-	10,167	0.285
10,168	-	10,282	0.284
10,283	-	10,399	0.284
10,400	-	10,520	0.283
10,521	-	10,643	0.282
10,644	-	10,769	0.281
10,770	-	10,898	0.280
10,899	-	11,030	0.279
11,031	-	11,165	0.278
11,166	-	11,304	0.277
11,305	-	11,446	0.276
11,447	-	11,592	0.275
11,593	-	11,741	0.274
11,742	-	11,895	0.273
11,896	-	12,052	0.272
12,053	-	12,214	0.271
12,215	-	12,380	0.270
12,381	-	12,551	0.269
12,552	-	12,727	0.268
12,728	-	12,907	0.267
12,908	-	13,093	0.266
13,094	-	13,284	0.265
13,285	-	13,481	0.264
13,482	-	13,684	0.263
13,685	-	13,893	0.262
13,894	-	14,108	0.261
14,109	-	14,330	0.260
14,331	-	14,559	0.260
14,560	-	14,796	0.259
14,797	-	15,041	0.258
15,042	-	15,294	0.257
15,295	-	15,555	0.256
15,556	-	15,826	0.255
15,827	-	16,106	0.254
16,107	-	16,396	0.253
16,397	-	16,697	0.252
16,698	-	17,009	0.251
17,010	-	17,333	0.250
17,334	-	17,669	0.249
17,670	-	18,019	0.248
18,020	-	18,383	0.247
18,384	-	18,762	0.246
18,763	-	19,157	0.245
19,158	-	19,569	0.244
19,570	-	19,999	0.243
20,000	-	20,449	0.242
20,450	-	20,919	0.241
20,920	-	21,411	0.240
21,412	-	21,927	0.239

WC Premium Range From		To	Expense Ratio
21,928	-	22,469	0.238
22,470	-	23,037	0.237
23,038	-	23,636	0.236
23,637	-	24,266	0.236
24,267	-	24,931	0.235
24,932	-	25,633	0.234
25,634	-	26,376	0.233
26,377	-	27,164	0.232
27,165	-	27,999	0.231
28,000	-	28,888	0.230
28,889	-	29,836	0.229
29,837	-	30,847	0.228
30,848	-	31,929	0.227
31,930	-	33,090	0.226
33,091	-	34,339	0.225
34,340	-	35,686	0.224
35,687	-	37,142	0.223
37,143	-	38,723	0.222
38,724	-	40,444	0.221
40,445	-	42,325	0.220
42,326	-	44,390	0.219
44,391	-	46,666	0.218
46,667	-	49,189	0.217
49,190	-	51,999	0.216
52,000	-	55,151	0.215
55,152	-	58,709	0.214
58,710	-	62,758	0.213
62,759	-	67,407	0.212
67,408	-	72,799	0.211
72,800	-	79,130	0.211
79,131	-	86,666	0.210
86,667	-	95,789	0.209
95,790	-	107,058	0.208
107,059	-	121,333	0.207
121,334	-	139,999	0.206
140,000	-	165,454	0.205
165,455	-	200,377	0.204
200,378	-	208,235	0.203
208,236	-	216,734	0.202
216,735	-	225,957	0.201
225,958	-	235,999	0.200
236,000	-	246,976	0.199
246,977	-	259,024	0.198
259,025	-	272,307	0.197
272,308	-	287,027	0.196
287,028	-	303,428	0.195
303,429	-	321,818	0.194
321,819	-	342,580	0.193
342,581	-	366,206	0.192
366,207	-	393,333	0.191

WC Premium Range From		To	Expense Ratio
393,334	-	424,799	0.190
424,800	-	461,739	0.189
461,740	-	505,714	0.188
505,715	-	558,947	0.187
558,948	-	624,705	0.187
624,706	-	707,999	0.186
708,000	-	816,923	0.185
816,924	-	965,454	0.184
965,455	-	1,179,999	0.183
1,180,000	-	1,517,142	0.182
1,517,143	-	1,824,799	0.181
1,824,800	-	1,983,478	0.180
1,983,479	-	2,172,380	0.179
2,172,381	-	2,401,052	0.178
2,401,053	-	2,683,529	0.177
2,683,530	-	3,041,333	0.176
3,041,334	-	3,509,230	0.175
3,509,231	-	4,147,272	0.174
4,147,273	-	5,068,888	0.173
5,068,889	-	6,517,142	0.172
6,517,143	-	9,123,999	0.171
9,124,000	-	15,206,666	0.170
15,206,667	-	45,619,999	0.169
45,620,000	-	And Above	0.168

First	-	10,000	0.0%
Next	-	190,000	9.1%
Next	-	1,550,000	11.3%
Over	-	1,750,000	12.3%

Expected Loss and ALAE Ratio: 0.674

Tax Multiplier: 1.042

National Council on Compensation Insurance, Inc.

Table of Expense Ratios - Excluding Allocated Loss Adjustment Expense and Taxes and Including Profit and Contingencies

Type B: 2012-01

WC Premium Range From		To	Expense Ratio
0	-	10,099	0.286
10,100	-	10,303	0.285
10,304	-	10,515	0.284
10,516	-	10,736	0.284
10,737	-	10,967	0.283
10,968	-	11,208	0.282
11,209	-	11,460	0.281
11,461	-	11,724	0.280
11,725	-	11,999	0.279
12,000	-	12,289	0.278
12,290	-	12,592	0.277
12,593	-	12,911	0.276
12,912	-	13,246	0.275
13,247	-	13,599	0.274
13,600	-	13,972	0.273
13,973	-	14,366	0.272
14,367	-	14,782	0.271
14,783	-	15,223	0.270
15,224	-	15,692	0.269
15,693	-	16,190	0.268
16,191	-	16,721	0.267
16,722	-	17,288	0.266
17,289	-	17,894	0.265
17,895	-	18,545	0.264
18,546	-	19,245	0.263

WC Premium Range From		To	Expense Ratio
19,246	-	19,999	0.262
20,000	-	20,816	0.261
20,817	-	21,702	0.260
21,703	-	22,666	0.260
22,667	-	23,720	0.259
23,721	-	24,878	0.258
24,879	-	26,153	0.257
26,154	-	27,567	0.256
27,568	-	29,142	0.255
29,143	-	30,909	0.254
30,910	-	32,903	0.253
32,904	-	35,172	0.252
35,173	-	37,777	0.251
37,778	-	40,799	0.250
40,800	-	44,347	0.249
44,348	-	48,571	0.248
48,572	-	53,684	0.247
53,685	-	59,999	0.246
60,000	-	67,999	0.245
68,000	-	78,461	0.244
78,462	-	92,727	0.243
92,728	-	113,333	0.242
113,334	-	145,714	0.241
145,715	-	200,606	0.240
200,607	-	213,548	0.239

WC Premium Range From		To	Expense Ratio
213,549	-	228,275	0.238
228,276	-	245,185	0.237
245,186	-	264,799	0.236
264,800	-	287,826	0.236
287,827	-	315,238	0.235
315,239	-	348,421	0.234
348,422	-	389,411	0.233
389,412	-	441,333	0.232
441,334	-	509,230	0.231
509,231	-	601,818	0.230
601,819	-	735,555	0.229
735,556	-	945,714	0.228
945,715	-	1,323,999	0.227
1,324,000	-	1,809,565	0.226
1,809,566	-	1,981,904	0.225
1,981,905	-	2,190,526	0.224
2,190,527	-	2,448,235	0.223
2,448,236	-	2,774,666	0.222
2,774,667	-	3,201,538	0.221
3,201,539	-	3,783,636	0.220
3,783,637	-	4,624,444	0.219
4,624,445	-	5,945,714	0.218
5,945,715	-	8,323,999	0.217
8,324,000	-	13,873,333	0.216
13,873,334	-	41,619,999	0.215
41,620,000	-	And Above	0.214

First	10,000	0.0%
Next	190,000	5.1%
Next	1,550,000	6.5%
Over	1,750,000	7.5%

Expected Loss and ALAE Ratio: 0.674
Tax Multiplier: 1.042

National Council on Compensation Insurance, Inc.

INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2013

EXHIBIT V

Proposed Assigned Risk Rates and Rating Values

Effective January 1, 2013

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	3.06	1214	1.39	0.34	2001	–	–	1.86	0.34	2683	1.36	678	0.64	0.35
0008	2.21	946	0.98	0.31	2002	2.83	1141	1.31	0.35	2688	2.17	934	1.02	0.35
0016	3.91	1250	1.68	0.28	2003	4.04	1250	1.86	0.34	2701	8.53	1250	3.69	0.28
0034	3.35	1250	1.53	0.34	2014	3.10	1227	1.33	0.28	2702	20.44	1250	7.34	0.25
0035	2.55	1053	1.19	0.35	2016	2.17	934	1.02	0.35	2709	12.96	1250	5.67	0.28
0036	2.87	1154	1.33	0.34	2021	3.17	1249	1.42	0.31	2710	8.88	1250	3.50	0.25
0037	3.46	1250	1.54	0.31	2039	1.27	650	0.61	0.35	2714	3.94	1250	1.86	0.35
0042	5.79	1250	2.57	0.31	2041	2.80	1132	1.32	0.35	2731	3.45	1250	1.48	0.28
0050	8.33	1250	3.83	0.34	2065	2.93	1173	1.37	0.35	2735	4.03	1250	1.89	0.35
0059D	0.46	–	0.08	0.25	2070	5.12	1250	2.37	0.34	2759	7.02	1250	3.29	0.35
0065D	0.09	–	0.02	0.28	2081	2.60	1069	1.19	0.34	2790	1.48	716	0.69	0.35
0066D	0.09	–	0.02	0.28	2089	3.26	1250	1.49	0.34	2797	2.69	1097	1.24	0.34
0067D	0.09	–	0.02	0.28	2095	2.80	1132	1.28	0.34	2799	2.59	1066	1.16	0.31
0079	3.46	1250	1.48	0.28	2105	2.43	1015	1.14	0.35	2802	3.81	1250	1.71	0.31
0083	4.78	1250	2.18	0.34	2110	2.38	1000	1.12	0.35	2812	–	–	1.31	0.34
0106	11.00	1250	4.41	0.26	2111	1.84	830	0.87	0.35	2835	2.17	934	1.07	0.38
0113	3.15	1242	1.43	0.34	2112	3.05	1211	1.43	0.35	2836	2.10	912	1.02	0.38
0170	3.30	1250	1.50	0.34	2114	1.48	716	0.70	0.35	2841	3.88	1250	1.80	0.35
0251	3.25	1250	1.50	0.34	2121	1.64	767	0.75	0.34	2881	2.89	1160	1.40	0.38
0400	5.96	1250	2.76	0.31	2130	2.58	1063	1.18	0.34	2883	2.86	1151	1.31	0.34
0401	7.20	A	2.88	0.26	2131	2.88	1157	1.33	0.34	2913	2.49	1034	1.22	0.38
0766N	0.38	–	–	–	2143	2.05	896	0.97	0.35	2915	2.67	1091	1.19	0.31
0771N	0.50	–	–	–	2156	–	–	2.45	0.34	2916	2.79	1129	1.11	0.26
0908P	132.00	382	61.25	0.35	2157	5.28	1250	2.45	0.34	2923	2.38	1000	1.11	0.35
0909	–	–	61.25	0.35	2172	1.31	663	0.60	0.31	2942	1.50	723	0.75	0.39
0912	–	–	306.63	0.34	2174	1.95	864	0.93	0.35	2960	2.66	1088	1.23	0.34
0913P	669.00	919	306.63	0.34	2211	6.31	1250	2.66	0.28	3004	1.73	795	0.76	0.28
1005*	7.00	1250	1.39	0.25	2220	3.39	1250	1.54	0.34	3018	1.81	820	0.78	0.28
1016X*	14.83	1250	3.17	0.25	2286	1.59	751	0.75	0.35	3022	3.70	1250	1.73	0.35
1164D	3.57	1250	1.27	0.25	2288	3.90	1250	1.87	0.35	3027	2.71	1104	1.17	0.28
1165D	3.33	1250	1.32	0.26	2300	1.58	748	0.78	0.39	3028	3.20	1250	1.46	0.34
1320	7.50	1250	2.96	0.25	2302	1.42	697	0.65	0.34	3030	6.15	1250	2.62	0.28
1322	7.29	1250	2.98	0.26	2305	1.65	770	0.75	0.31	3040	5.25	1250	2.29	0.28
1430	5.05	1250	2.15	0.28	2361	1.84	830	0.85	0.34	3041	2.94	1176	1.35	0.34
1438	3.69	1250	1.47	0.26	2362	1.20	628	0.55	0.34	3042	3.57	1250	1.61	0.31
1452	1.87	839	0.81	0.28	2380	1.99	877	0.91	0.34	3064	4.75	1250	2.20	0.34
1463	14.33	1250	5.87	0.26	2386	1.22	634	0.59	0.36	3066	–	–	1.21	0.35
1472	2.83	1141	1.11	0.25	2388	1.65	770	0.78	0.35	3069	2.48	1031	1.06	0.28
1604X	6.88	1250	3.10	0.28	2402	3.48	1250	1.57	0.28	3076	2.58	1063	1.21	0.35
1624D	2.37	997	0.94	0.26	2413	1.71	789	0.79	0.34	3081D	4.54	1250	1.90	0.28
1642	2.88	1157	1.23	0.28	2416	1.37	682	0.63	0.34	3082D	4.32	1250	1.80	0.28
1654	10.36	1250	4.39	0.28	2417	1.37	682	0.64	0.34	3085D	3.05	1211	1.29	0.28
1655	2.99	1192	1.29	0.28	2501	2.24	956	1.02	0.34	3110	2.67	1091	1.24	0.34
1699	3.16	1245	1.37	0.28	2503	1.31	663	0.62	0.35	3111	2.17	934	1.00	0.34
1701	3.14	1239	1.35	0.28	2534	2.11	915	0.99	0.35	3113	1.53	732	0.71	0.34
1710D	3.99	1250	1.69	0.28	2570	3.75	1250	1.77	0.35	3114	2.51	1041	1.16	0.34
1741D	4.42	1250	1.25	0.25	2585	2.67	1091	1.26	0.35	3118	1.43	700	0.67	0.35
1747	1.65	770	0.72	0.28	2586	2.02	886	0.92	0.34	3119	0.94	546	0.47	0.39
1748	3.00	1195	1.27	0.28	2587	3.84	1250	1.81	0.35	3122	1.73	795	0.80	0.35
1803D	6.13	1250	2.19	0.26	2589	1.36	678	0.62	0.34	3126	2.07	902	0.95	0.34
1852D	2.19	940	0.74	0.24	2600	1.52	729	0.74	0.36	3131	1.08	590	0.49	0.34
1853	1.53	732	0.72	0.31	2623	3.69	1250	1.66	0.31	3132	2.85	1148	1.30	0.34
1860	1.27	650	0.60	0.35	2651	1.36	678	0.64	0.35	3145	2.23	952	1.02	0.34
1924	2.10	912	0.99	0.35	2660	1.81	820	0.85	0.35	3146	1.81	820	0.83	0.34
1925	3.38	1250	1.49	0.31	2670	1.27	650	0.62	0.38	3169	1.48	716	0.69	0.35

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

Effective January 1, 2013

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3175D	3.53	1250	1.59	0.34
3179	1.31	663	0.62	0.35
3180	2.15	927	1.01	0.35
3188	1.17	619	0.56	0.35
3220	1.49	719	0.70	0.35
3223	2.83	1141	1.35	0.38
3224	3.01	1198	1.44	0.35
3227	2.76	1119	1.30	0.35
3240	2.51	1041	1.19	0.35
3241	1.93	858	0.89	0.34
3255	1.37	682	0.67	0.38
3257	2.40	1006	1.10	0.34
3270	1.86	836	0.86	0.34
3300	3.60	1250	1.66	0.34
3303	2.18	937	1.02	0.35
3307	3.13	1236	1.43	0.34
3315	3.20	1250	1.51	0.35
3334	2.61	1072	1.22	0.35
3336	2.63	1078	1.12	0.28
3365	4.89	1250	2.13	0.28
3372	3.45	1250	1.54	0.31
3373	5.71	1250	2.60	0.34
3383	0.99	562	0.47	0.35
3385	0.69	467	0.33	0.35
3400	3.73	1250	1.67	0.31
3507	2.85	1148	1.31	0.34
3515	1.62	760	0.76	0.35
3548	3.05	1211	1.40	0.34
3559	2.58	1063	1.18	0.34
3574	1.31	663	0.62	0.35
3581	1.43	700	0.67	0.35
3612	2.26	962	1.01	0.31
3620	3.95	1250	1.69	0.28
3629	1.73	795	0.81	0.35
3632	2.30	975	1.02	0.31
3634	1.48	716	0.70	0.35
3635	2.15	927	0.98	0.34
3638	1.52	729	0.72	0.35
3642	1.16	615	0.53	0.34
3643	1.67	776	0.77	0.34
3647	2.21	946	0.99	0.31
3648	1.37	682	0.64	0.35
3681	1.02	571	0.47	0.35
3685	0.75	486	0.35	0.35
3719	0.91	537	0.33	0.25
3724	3.70	1250	1.49	0.26
3726	3.85	1250	1.42	0.25
3803	2.63	1078	1.22	0.35
3807	1.92	855	0.90	0.35
3808	2.66	1088	1.19	0.31
3821X	5.69	1250	2.53	0.31
3822X	4.15	1250	1.86	0.31
3824X	3.57	1250	1.60	0.31
3826	0.55	423	0.25	0.35
3827	1.62	760	0.73	0.31

CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3830	1.21	631	0.54	0.31
3851	2.74	1113	1.29	0.35
3865	1.99	877	0.98	0.38
3881	4.34	1250	2.03	0.35
4000	5.07	1250	2.03	0.26
4021	3.45	1250	1.48	0.28
4024D	3.85	1250	1.65	0.28
4034	6.88	1250	2.94	0.28
4036	1.92	855	0.83	0.28
4038	1.95	864	0.95	0.38
4053	2.24	956	1.03	0.34
4061	7.11	1250	3.37	0.35
4062	3.20	1250	1.48	0.34
4101	2.08	905	0.93	0.31
4109	0.65	455	0.32	0.38
4110	1.00	565	0.47	0.35
4111	1.61	757	0.77	0.35
4112	–	–	0.47	0.35
4113	1.93	858	0.88	0.34
4114	2.35	990	1.08	0.34
4130	2.46	1025	1.13	0.34
4131	4.49	1250	2.09	0.35
4133	2.69	1097	1.27	0.35
4149	0.65	455	0.32	0.38
4150	–	–	0.32	0.38
4206	2.57	1060	1.20	0.35
4207	0.96	552	0.42	0.28
4239	1.65	770	0.72	0.28
4240	2.35	990	1.10	0.35
4243	1.93	858	0.89	0.34
4244	2.21	946	1.01	0.34
4250	1.55	738	0.71	0.34
4251	2.46	1025	1.13	0.34
4263	2.49	1034	1.14	0.34
4273	1.73	795	0.80	0.34
4279	2.39	1003	1.11	0.34
4282	1.90	849	0.94	0.36
4283	1.76	804	0.81	0.34
4299	1.71	789	0.81	0.35
4304	3.35	1250	1.48	0.31
4307	1.79	814	0.87	0.38
4351	0.62	445	0.29	0.34
4352	1.06	584	0.50	0.35
4360	1.03	574	0.49	0.35
4361	0.82	508	0.38	0.35
4362	–	–	0.49	0.35
4410	2.91	1167	1.33	0.34
4420	2.12	918	0.85	0.26
4431	1.33	669	0.65	0.38
4432	1.40	691	0.69	0.38
4439	1.87	839	0.83	0.31
4452	2.21	946	1.01	0.34
4459	2.35	990	1.08	0.34
4470	2.02	886	0.93	0.34
4484	2.73	1110	1.25	0.34

CLASS CODE	RATE	MIN PREM	ELR	D RATIO
4493	1.90	849	0.88	0.34
4511	0.57	430	0.26	0.31
4557	2.10	912	0.99	0.35
4558	1.62	760	0.75	0.34
4561	–	–	0.83	0.31
4568	2.27	965	0.99	0.28
4581	1.22	634	0.49	0.26
4583	3.57	1250	1.41	0.25
4611	0.44	389	0.21	0.35
4635	1.67	776	0.60	0.25
4653	1.62	760	0.76	0.35
4665	5.16	1250	2.21	0.28
4670	3.57	1250	1.56	0.28
4683	2.70	1101	1.23	0.34
4686	1.77	808	0.76	0.28
4692	0.77	493	0.36	0.35
4693	0.81	505	0.37	0.34
4703	1.49	719	0.69	0.34
4716X	1.89	845	0.92	0.36
4717	1.77	808	0.87	0.38
4720	1.96	867	0.89	0.34
4740	0.69	467	0.29	0.28
4741	1.30	660	0.60	0.34
4751	3.07	1217	1.29	0.27
4766NX	2.82	1250	1.05	0.25
4771NX	2.86	1250	1.03	0.25
4777	3.32	1250	1.20	0.25
4825	0.69	467	0.30	0.28
4828	1.61	757	0.72	0.31
4829	1.25	644	0.50	0.26
4902	2.21	946	1.04	0.35
4923	1.20	628	0.54	0.34
5020	4.47	1250	1.95	0.28
5022	5.14	1250	2.09	0.26
5037	13.20	1250	4.92	0.25
5040	11.59	1250	4.26	0.25
5057	4.80	1250	1.75	0.25
5059	11.89	1250	4.32	0.25
5069	48.16	1250	17.69	0.25
5102	5.32	1250	2.17	0.26
5146	4.80	1250	2.11	0.28
5160	1.58	748	0.64	0.26
5183	2.56	1056	1.10	0.28
5188	3.20	1250	1.40	0.28
5190	2.83	1141	1.22	0.28
5191	0.87	524	0.40	0.34
5192	3.04	1208	1.41	0.34
5213	4.56	1250	1.83	0.26
5215	4.74	1250	2.14	0.31
5221	4.15	1250	1.81	0.28
5222	4.65	1250	1.89	0.26
5223	3.59	1250	1.55	0.28
5348	3.26	1250	1.42	0.28
5402	2.42	1012	1.17	0.35
5403	6.98	1250	2.80	0.26

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

Effective January 1, 2013

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5437	4.21	1250	1.84	0.28	6824F	11.48	1250	3.71	0.22	7453N	0.27	–	–	–
5443	3.85	1250	1.73	0.34	6826F	8.25	1250	2.76	0.24	7502	1.99	877	0.86	0.28
5445	4.11	1250	1.66	0.26	6834	2.80	1132	1.26	0.31	7515	0.98	559	0.35	0.24
5462	5.29	1250	2.29	0.28	6836	3.86	1250	1.65	0.28	7520	3.05	1211	1.39	0.34
5472	4.92	1250	1.84	0.25	6843F	16.91	1250	5.10	0.21	7538	5.80	1250	2.13	0.25
5473	10.89	1250	3.94	0.25	6845F	15.67	1250	4.74	0.21	7539	1.86	836	0.75	0.26
5474	4.97	1250	1.98	0.26	6854	3.25	1250	1.17	0.25	7540	2.57	1060	0.92	0.24
5478	2.74	1113	1.21	0.28	6872F	12.73	1250	3.86	0.21	7580	2.50	1038	1.07	0.28
5479	6.15	1250	2.77	0.31	6874F	24.42	1250	7.38	0.21	7590	4.70	1250	2.12	0.31
5480	3.71	1250	1.50	0.26	6882	3.38	1250	1.29	0.25	7600	2.88	1157	1.25	0.28
5491	2.59	1066	1.03	0.26	6884	8.17	1250	3.21	0.26	7601	–	–	1.25	0.28
5506	5.41	1250	1.94	0.25	7016M	2.72	1107	1.01	0.25	7605	2.03	889	0.88	0.28
5507	4.91	1250	1.99	0.26	7024M	3.02	1201	1.13	0.25	7610	0.37	367	0.17	0.31
5508D	10.91	1250	4.74	0.28	7038M	5.49	1250	2.07	0.25	7611	–	–	1.25	0.28
5535	4.42	1250	1.92	0.28	7046M	5.63	1250	2.09	0.25	7612	–	–	1.25	0.28
5537	4.32	1250	1.87	0.28	7047M	4.67	1250	1.65	0.25	7613	–	–	1.25	0.28
5538	–	–	1.58	0.28	7050M	9.44	1250	3.35	0.25	7698X	2.10	912	0.71	0.24
5551	11.57	1250	4.19	0.25	7090M	6.10	1250	2.30	0.25	7699X	2.79	1129	1.12	0.27
5606	1.15	612	0.46	0.26	7098M	6.26	1250	2.32	0.25	7704	–	–	1.94	0.25
5610	4.21	1250	1.92	0.34	7099M	9.68	1250	3.38	0.25	7705	5.71	1250	2.55	0.31
5645	8.36	1250	3.33	0.26	7133	4.42	1250	1.79	0.26	7710X	5.04	1250	1.94	0.25
5651	–	–	3.33	0.26	7151M	5.37	1250	2.18	0.26	7711X	5.04	1250	1.94	0.25
5703	12.95	1250	5.64	0.28	7152M	9.23	1250	3.52	0.26	7720	2.70	1101	1.14	0.28
5705	8.03	1250	3.37	0.28	7153M	5.97	1250	2.42	0.26	7725X	2.15	927	0.80	0.25
5951	0.35	360	0.17	0.35	7222	4.67	1250	2.05	0.28	7855	4.48	1250	1.95	0.28
6003	7.33	1250	3.23	0.28	7228	5.75	1250	2.53	0.28	8001	2.19	940	1.02	0.35
6005	5.30	1250	2.28	0.28	7229	6.24	1250	2.60	0.26	8002	1.97	871	0.90	0.34
6017	4.70	1250	2.10	0.28	7230	5.68	1250	2.58	0.31	8006	2.02	886	0.93	0.34
6018	2.23	952	0.99	0.28	7231	9.45	1250	4.36	0.31	8008	1.24	641	0.57	0.35
6045	2.97	1186	1.27	0.28	7232	3.82	1250	1.56	0.26	8010	1.90	849	0.88	0.35
6204	9.85	1250	3.96	0.26	7309F	15.87	1250	4.78	0.21	8013	0.49	404	0.22	0.34
6206	2.88	1157	1.05	0.25	7313F	5.47	1250	1.66	0.21	8015	0.60	439	0.28	0.34
6213	1.74	798	0.70	0.26	7317F	11.73	1250	3.56	0.21	8017	1.40	691	0.65	0.35
6214	2.58	1063	0.94	0.25	7327F	28.71	1250	8.62	0.21	8018	2.21	946	1.03	0.35
6216	5.03	1250	1.84	0.25	7333M	3.11	1230	1.22	0.26	8021	2.76	1119	1.25	0.34
6217	3.92	1250	1.57	0.26	7335M	3.45	1250	1.35	0.26	8031	2.65	1085	1.20	0.34
6229	3.73	1250	1.50	0.26	7337M	5.34	1250	1.97	0.26	8032	2.40	1006	1.13	0.35
6233	3.70	1250	1.52	0.26	7350F	10.92	1250	3.56	0.22	8033	2.20	943	1.00	0.34
6235	8.24	1250	2.98	0.25	7360	3.97	1250	1.71	0.28	8037	1.40	691	0.65	0.35
6236	7.94	1250	3.47	0.28	7370	5.72	1250	2.60	0.34	8039	1.71	789	0.80	0.35
6237	1.27	650	0.56	0.28	7380	3.82	1250	1.73	0.31	8044	2.43	1015	1.09	0.31
6251D	5.74	1250	2.32	0.26	7382	3.60	1250	1.65	0.34	8045	0.42	382	0.20	0.35
6252D	14.40	1250	5.43	0.25	7390	3.86	1250	1.79	0.34	8046	2.10	912	0.97	0.34
6260D	7.17	1250	2.71	0.25	7394M	3.92	1250	1.48	0.25	8047	0.95	549	0.45	0.35
6306	4.03	1250	1.62	0.26	7395M	4.36	1250	1.65	0.25	8058	2.44	1019	1.11	0.34
6319	2.39	1003	0.98	0.26	7398M	6.74	1250	2.40	0.25	8072	0.65	455	0.30	0.35
6325	4.36	1250	1.75	0.26	7402	0.21	316	0.10	0.34	8102	1.44	704	0.68	0.35
6400	5.21	1250	2.37	0.31	7403	3.80	1250	1.62	0.28	8103	2.84	1145	1.28	0.31
6503	2.08	905	0.98	0.35	7405N	2.31	1220	1.06	0.29	8105	2.84	1145	1.36	0.35
6504	2.08	905	0.98	0.35	7420	8.04	1250	3.06	0.25	8106	3.73	1250	1.61	0.28
6702M*	5.44	1250	2.36	0.28	7421	1.23	637	0.50	0.26	8107	2.70	1101	1.17	0.28
6703M*	9.36	1250	3.84	0.28	7422	1.82	823	0.67	0.25	8111	2.57	1060	1.19	0.34
6704M*	6.05	1250	2.63	0.28	7425	2.93	1173	1.12	0.25	8116	2.76	1119	1.27	0.34
6801F	7.60	1250	2.58	0.25	7431N	0.80	587	0.30	0.25	8203	5.80	1250	2.67	0.34
6811	10.83	1250	4.55	0.28	7445N	0.77	–	–	–	8204	3.07	1217	1.34	0.28

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

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8209	3.16	1245	1.45	0.34
8215	3.03	1204	1.30	0.28
8227	4.00	1250	1.45	0.25
8232	3.53	1250	1.51	0.28
8233	2.63	1078	1.16	0.28
8235	3.98	1250	1.85	0.35
8263X	6.23	1250	2.77	0.31
8264	5.62	1250	2.44	0.28
8265	5.11	1250	2.02	0.25
8279	7.77	1250	3.04	0.25
8288	7.65	1250	3.19	0.27
8291	3.19	1250	1.43	0.31
8292	2.70	1101	1.24	0.34
8293	7.56	1250	3.34	0.28
8304	5.12	1250	2.21	0.28
8350	3.72	1250	1.50	0.26
8380	2.59	1066	1.16	0.31
8381	1.70	786	0.76	0.31
8385	3.04	1208	1.31	0.28
8392	2.63	1078	1.20	0.34
8393X	2.06	899	0.96	0.34
8500X	6.82	1250	2.89	0.28
8601	0.57	430	0.26	0.31
8602	0.54	420	0.25	0.31
8603	0.20	313	0.09	0.34
8606	2.74	1113	1.11	0.26
8709F	7.65	1250	2.31	0.21
8719	3.45	1250	1.23	0.24
8720	1.48	716	0.63	0.28
8721	0.39	373	0.17	0.28
8723	0.21	316	0.10	0.34
8725	1.52	729	0.65	0.28
8726F	4.93	1250	1.65	0.24
8734M	0.50	408	0.22	0.28
8737M	0.45	392	0.19	0.28
8738M	0.77	493	0.31	0.28
8742	0.37	367	0.16	0.28
8745	3.20	1250	1.43	0.31
8748	0.66	458	0.30	0.31
8755	0.34	357	0.15	0.28
8799	0.69	467	0.32	0.34
8800	1.29	656	0.62	0.38
8803	0.10	282	0.04	0.28
8805M	0.28	338	0.13	0.34
8810	0.21	316	0.10	0.34
8814M	0.26	332	0.12	0.34
8815M	0.44	389	0.20	0.34
8820	0.14	294	0.06	0.31
8824	2.68	1094	1.25	0.35
8825	2.21	946	1.07	0.38
8826	2.29	971	1.04	0.34
8829	2.10	912	0.96	0.34
8831	1.41	694	0.64	0.34
8832	0.29	341	0.13	0.34
8833	0.80	502	0.37	0.34
8835	2.50	1038	1.14	0.34
8842	2.99	1192	1.35	0.34
8855	0.21	316	0.10	0.34
8856	0.21	316	0.10	0.34
8861	–	–	0.84	0.34
8864	1.86	836	0.84	0.34
8868	0.37	367	0.17	0.35
8869	1.26	647	0.58	0.35
8871	0.16	300	0.07	0.35
8901	0.17	304	0.08	0.31
9012	1.16	615	0.52	0.31
9014X	2.77	1123	1.27	0.34
9015	3.35	1250	1.55	0.34
9016	2.84	1145	1.29	0.34
9019	1.85	833	0.81	0.28
9033	1.68	779	0.78	0.34
9040	3.63	1250	1.69	0.35
9044	1.86	836	0.87	0.35
9052	2.24	956	1.05	0.35
9058	1.47	713	0.71	0.38
9059	–	–	0.58	0.35
9060	1.47	713	0.68	0.35
9061	1.63	763	0.78	0.38
9062	1.14	609	0.55	0.38
9063	1.15	612	0.53	0.35
9077F	4.61	1250	1.62	0.33
9082	1.75	801	0.84	0.38
9083	1.52	729	0.73	0.38
9084	1.63	763	0.74	0.34
9088a	a	a	a	a
9089	0.73	480	0.35	0.35
9093	1.94	861	0.89	0.35
9101	3.95	1250	1.85	0.35
9102	3.04	1208	1.38	0.34
9110	–	–	0.84	0.34
9154	1.71	789	0.77	0.34
9156	1.79	814	0.80	0.31
9170	5.05	1250	1.79	0.24
9178	7.67	1250	3.61	0.38
9179	16.64	1250	7.68	0.35
9180	6.04	1250	2.54	0.28
9182	1.66	773	0.75	0.34
9186	14.19	1250	5.58	0.25
9220	4.59	1250	2.04	0.31
9402	4.99	1250	2.15	0.28
9403	5.43	1250	2.17	0.26
9410	2.78	1126	1.27	0.34
9501	2.91	1167	1.30	0.31
9505	2.38	1000	1.07	0.31
9516	4.29	1250	1.89	0.28
9519	3.23	1250	1.39	0.28
9521	3.05	1211	1.32	0.28
9522	1.81	820	0.83	0.34
9534	3.64	1250	1.45	0.26
9554	11.46	1250	4.61	0.26
9586	0.62	445	0.30	0.38
9600	1.62	760	0.79	0.36
9620	0.84	515	0.37	0.31

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

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FOOTNOTES

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.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.46	S	1710D	0.09	S	3175D	0.07	S
0065D	0.09	S	1741D	0.97	S	4024D	0.04	S
0066D	0.09	S	1803D	0.66	S	5508D	0.09	S
0067D	0.09	S	1852D	0.09	Asb	6251D	0.06	S
1164D	0.07	S	3081D	0.08	S	6252D	0.17	S
1165D	0.06	S	3082D	0.10	S	6260D	0.09	S
1624D	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 the USL&HW Assessment.

M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

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

P Classification is computed on a per capita basis.

X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

1005 Rate includes a non-ratable disease element of $3.21. (For coverage written separately for federal benefits only, $2.41. For coverage written separately for state benefits only, $0.80.)

1016 Rate includes a non-ratable disease element of $6.23. (For coverage written separately for federal benefits only, $4.69. For coverage written separately for state benefits only, $1.54.)

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 2.088 and elr x 1.967.

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.

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MISCELLANEOUS VALUES

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

Employee operated vehicle…… $60,400.00
Leased or rented vehicle…… $40,200.00

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	0.40
Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.161
Tax Multiplier	1.016

Loss Development Factors	
1st Adjustment	0.08
2nd Adjustment	0.04
3rd Adjustment	0.02
4th Adjustment	0.02

Maximum Payroll applicable in accordance with ***Basic Manual*** Rule 2-E – “Executive Officers,” “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” as amended in Indiana Special Rules, and the ***Basic Manual*** footnote instructions for Code 9178 – “Athletic Sports or Park: Non-Contact Sports,” and Code 9179 – “Athletic Sports or Park: Contact Sports” $3,100.00

Minimum Payroll applicable in accordance with ***Basic Manual*** Rule 2-E – “Executive Officers” and “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” …… $650.00

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

Maximum surcharge per aircraft…… $1,000.00
Per passenger seat…… $100.00

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	6.3%	5.6%	5.1%	4.7%	4.2%	3.5%	2.9%
$500	10.4%	8.7%	7.9%	7.0%	6.2%	4.8%	4.0%
$1,000	12.9%	10.9%	9.8%	8.6%	7.6%	5.8%	4.8%
$1,500	14.5%	12.3%	11.1%	9.8%	8.6%	6.6%	5.4%
$2,000	15.7%	13.3%	12.0%	10.6%	9.3%	7.2%	5.9%
$2,500	16.7%	14.2%	12.8%	11.3%	10.0%	7.7%	6.3%
$3,000	17.6%	15.0%	13.5%	11.9%	10.5%	8.1%	6.7%
$3,500	18.4%	15.6%	14.1%	12.5%	11.0%	8.5%	7.0%
$4,000	19.1%	16.3%	14.7%	13.0%	11.5%	8.9%	7.4%
$4,500	19.8%	16.9%	15.3%	13.5%	12.0%	9.3%	7.7%
$5,000	20.4%	17.4%	15.8%	14.0%	12.4%	9.6%	8.0%

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MISCELLANEOUS VALUES (cont.)

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP A	B	C	D	E	F	G
$500	5.1%	4.0%	3.4%	2.9%	2.5%	1.7%	1.4%
$1,000	8.2%	6.7%	5.8%	4.9%	4.2%	3.0%	2.4%
$1,500	10.3%	8.4%	7.4%	6.3%	5.5%	3.9%	3.2%
$2,000	11.7%	9.7%	8.6%	7.4%	6.4%	4.6%	3.8%
$2,500	13.0%	10.8%	9.6%	8.3%	7.2%	5.2%	4.3%
$3,000	14.1%	11.8%	10.5%	9.1%	7.9%	5.8%	4.7%
$3,500	15.1%	12.6%	11.3%	9.8%	8.5%	6.3%	5.2%
$4,000	16.0%	13.4%	12.0%	10.4%	9.1%	6.8%	5.6%
$4,500	16.8%	14.1%	12.7%	11.1%	9.7%	7.3%	6.0%
$5,000	17.6%	14.8%	13.3%	11.6%	10.2%	7.7%	6.3%

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…………….. 61%

(Multiply a Non-F classification rate by a factor of 1.61 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 (1.068).)

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.

A 25% residual market surcharge is applicable to the premium in excess of $2,500 of the standard premium, subject to audit.

INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2013

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