



INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2015

EXHIBIT IV

Advisory **Loss Costs** and Advisory Rates

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

Exhibit IV

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Effective January 1, 2015

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
0005	3.00	2.20	1195	1.56	0.42	2003	3.57	2.61	1375	1.87	0.42
0008	2.15	1.57	927	1.08	0.39	2014	3.20	2.34	1258	1.55	0.36
0016	4.69	3.43	1500	2.26	0.36	2016	2.48	1.82	1031	1.32	0.43
0034	3.00	2.20	1195	1.57	0.42	2021	2.56	1.87	1056	1.29	0.39
0035	2.89	2.12	1160	1.54	0.43	2039	1.27	0.93	650	0.68	0.43
0036	2.86	2.09	1151	1.50	0.42	2041	2.05	1.50	896	1.09	0.43
0037	3.46	2.53	1340	1.74	0.39	2065	1.91	1.40	852	1.01	0.42
0042	5.59	4.09	1500	2.82	0.39	2070	3.81	2.79	1450	2.00	0.42
0050	6.40	4.68	1500	3.35	0.42	2081	2.40	1.76	1006	1.25	0.42
0059D	0.40	0.29	-	0.09	0.30	2089	2.58	1.89	1063	1.35	0.42
0065D	0.08	0.06	-	0.02	0.36	2095	2.28	1.67	968	1.19	0.42
0066D	0.08	0.06	-	0.02	0.36	2105	2.46	1.80	1025	1.31	0.43
0067D	0.08	0.06	-	0.02	0.36	2110	2.22	1.63	949	1.19	0.43
0079	4.27	3.13	1500	2.08	0.36	2111	1.51	1.11	726	0.81	0.43
0083	4.07	2.98	1500	2.13	0.42	2112	3.22	2.36	1264	1.71	0.43
0106	8.44	6.18	1500	3.85	0.32	2114	1.44	1.05	704	0.77	0.43
0113	3.21	2.35	1261	1.69	0.42	2121	1.30	0.95	660	0.68	0.42
0170	3.31	2.42	1293	1.74	0.42	2130	1.84	1.35	830	0.96	0.42
0251	2.87	2.10	1154	1.50	0.42	2131	1.63	1.19	763	0.86	0.42
0400	6.12	4.48	1500	3.12	0.39	2143	1.82	1.33	823	0.97	0.43
0401	7.93	5.80	A	3.61	0.32	2157	3.48	2.55	1346	1.83	0.42
0766N	0.36	0.26	-	-	-	2172	1.30	0.95	660	0.67	0.39
0771N	0.52	0.38	-	-	-	2174	2.08	1.52	905	1.11	0.43
0908P	145.00	106.00	395	76.19	0.42	2211	7.04	5.15	1500	3.40	0.36
0913P	427.00	313.00	677	224.68	0.42	2220	2.13	1.56	921	1.11	0.42
1005*	3.28	2.39	1283	1.09	0.30	2286	1.23	0.90	637	0.66	0.43
1016X*	9.28	6.80	1500	3.03	0.30	2288	4.03	2.95	1500	2.17	0.43
1164D	3.24	2.37	1271	1.38	0.30	2300	1.59	1.16	751	0.88	0.50
1165D	2.56	1.87	1056	1.16	0.32	2302	1.26	0.92	647	0.66	0.42
1320	6.15	4.50	1500	2.79	0.32	2305	1.45	1.06	707	0.74	0.39
1322	6.40	4.68	1500	2.94	0.32	2361	1.62	1.19	760	0.85	0.42
1430	3.38	2.47	1315	1.64	0.36	2362	1.01	0.74	568	0.53	0.42
1438	2.94	2.15	1176	1.34	0.32	2380	1.87	1.37	839	0.98	0.42
1452	1.75	1.28	801	0.85	0.36	2386	1.01	0.74	568	0.54	0.43
1463	9.18	6.72	1500	4.20	0.32	2388	1.42	1.04	697	0.76	0.43
1472	3.97	2.91	1500	1.80	0.32	2402	2.06	1.51	899	1.00	0.36
1604X	4.34	3.18	1500	2.14	0.36	2413	1.90	1.39	849	0.99	0.42
1624D	1.78	1.30	811	0.81	0.32	2416	1.59	1.16	751	0.83	0.42
1642	1.93	1.41	858	0.93	0.36	2417	1.07	0.78	587	0.56	0.42
1654	10.99	8.04	1500	5.28	0.36	2501	2.06	1.51	899	1.08	0.42
1655	2.01	1.47	883	0.97	0.36	2503	1.25	0.92	644	0.66	0.43
1699	3.05	2.23	1211	1.48	0.36	2534	1.66	1.22	773	0.88	0.43
1701	2.52	1.84	1044	1.22	0.36	2570	3.75	2.75	1431	2.00	0.43
1710D	3.19	2.33	1255	1.51	0.36	2585	2.33	1.71	984	1.25	0.43
1741D	3.50	2.56	1353	1.18	0.30	2586	1.59	1.16	751	0.83	0.42
1747	1.51	1.11	726	0.73	0.36	2587	2.82	2.06	1138	1.51	0.43
1748	4.06	2.97	1500	1.95	0.36	2589	1.33	0.97	669	0.70	0.42
1803D	5.86	4.29	1500	2.39	0.32	2600	1.79	1.31	814	0.97	0.43
1852D	1.89	1.38	845	0.78	0.30	2623	4.15	3.04	1500	2.10	0.39
1853	1.29	0.94	656	0.66	0.39	2651	1.22	0.89	634	0.65	0.43
1860	1.23	0.90	637	0.66	0.43	2660	1.66	1.22	773	0.89	0.43
1924	1.54	1.13	735	0.82	0.43	2670	1.08	0.79	590	0.60	0.50
1925	2.74	2.01	1113	1.38	0.39	2683	1.02	0.75	571	0.55	0.43
2001	-	-	-	1.87	0.42	2688	1.79	1.31	814	0.96	0.43
2002	1.75	1.28	801	0.93	0.43	2701	11.13	8.15	1500	5.37	0.36

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ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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Exhibit IV

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Effective January 1, 2015

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
2702	17.04	12.47	1500	7.33	0.30	3220	1.05	0.77	581	0.55	0.42
2709	11.51	8.43	1500	5.59	0.36	3223	2.40	1.76	1006	1.32	0.50
2710	7.40	5.42	1500	3.36	0.32	3224	3.01	2.20	1198	1.63	0.43
2714	3.50	2.56	1353	1.87	0.43	3227	2.08	1.52	905	1.11	0.43
2731	4.06	2.97	1500	1.96	0.36	3240	2.67	1.95	1091	1.42	0.43
2735	3.91	2.86	1482	2.08	0.43	3241	1.69	1.24	782	0.89	0.42
2759	6.51	4.77	1500	3.47	0.43	3255	1.25	0.92	644	0.69	0.50
2790	1.39	1.02	688	0.74	0.43	3257	2.16	1.58	930	1.13	0.42
2797	2.33	1.71	984	1.22	0.42	3270	1.76	1.29	804	0.93	0.42
2799	2.47	1.81	1028	1.26	0.39	3300	3.85	2.82	1463	2.01	0.42
2802	3.25	2.38	1274	1.64	0.39	3303	2.86	2.09	1151	1.52	0.43
2812	-	-	-	1.22	0.42	3307	2.65	1.94	1085	1.39	0.42
2835	1.84	1.35	830	1.02	0.50	3315	2.76	2.02	1119	1.48	0.43
2836	1.65	1.21	770	0.91	0.50	3334	2.21	1.62	946	1.17	0.42
2841	2.92	2.14	1170	1.56	0.43	3336	1.96	1.43	867	0.94	0.36
2881	2.93	2.14	1173	1.63	0.50	3365	4.81	3.52	1500	2.33	0.36
2883	2.33	1.71	984	1.22	0.42	3372	2.85	2.09	1148	1.43	0.39
2913	1.85	1.35	833	1.03	0.50	3373	4.14	3.03	1500	2.16	0.42
2915	2.46	1.80	1025	1.24	0.39	3383	0.76	0.56	489	0.40	0.43
2916	2.56	1.87	1056	1.17	0.32	3385	0.55	0.40	423	0.29	0.43
2923	2.13	1.56	921	1.14	0.43	3400	3.17	2.32	1249	1.60	0.39
2942	1.30	0.95	660	0.73	0.50	3507	2.31	1.69	978	1.21	0.42
2960	2.95	2.16	1179	1.55	0.42	3515	1.42	1.04	697	0.75	0.42
3004	1.25	0.92	644	0.60	0.36	3548	2.49	1.82	1034	1.30	0.42
3018	1.57	1.15	745	0.76	0.36	3559	1.85	1.35	833	0.97	0.42
3022	2.33	1.71	984	1.24	0.43	3574	1.25	0.92	644	0.66	0.43
3027	2.62	1.92	1075	1.27	0.36	3581	1.17	0.86	619	0.62	0.43
3028	2.37	1.73	997	1.24	0.42	3612	1.88	1.38	842	0.95	0.39
3030	4.51	3.30	1500	2.18	0.36	3620	3.71	2.72	1419	1.79	0.36
3040	4.74	3.47	1500	2.30	0.36	3629	1.51	1.11	726	0.81	0.43
3041	2.91	2.13	1167	1.52	0.42	3632	2.18	1.60	937	1.10	0.39
3042	2.96	2.17	1182	1.50	0.39	3634	1.42	1.04	697	0.76	0.43
3064	4.77	3.49	1500	2.51	0.42	3635	1.88	1.38	842	0.99	0.42
3069	-	-	-	1.15	0.42	3638	1.16	0.85	615	0.62	0.43
3076	2.20	1.61	943	1.15	0.42	3642	1.47	1.08	713	0.77	0.42
3081D	3.91	2.86	1482	1.85	0.36	3643	1.59	1.16	751	0.83	0.42
3082D	3.59	2.63	1381	1.69	0.36	3647	1.79	1.31	814	0.90	0.39
3085D	3.06	2.24	1214	1.45	0.36	3648	1.32	0.97	666	0.70	0.43
3110	2.18	1.60	937	1.15	0.42	3681	0.93	0.68	543	0.50	0.43
3111	1.84	1.35	830	0.96	0.42	3685	0.56	0.41	426	0.30	0.43
3113	1.27	0.93	650	0.67	0.42	3719	0.79	0.58	499	0.34	0.30
3114	2.49	1.82	1034	1.31	0.42	3724	3.22	2.36	1264	1.47	0.32
3118	1.39	1.02	688	0.74	0.43	3726	3.33	2.44	1299	1.45	0.30
3119	0.77	0.56	493	0.43	0.50	3803	3.13	2.29	1236	1.65	0.42
3122	1.13	0.83	606	0.60	0.43	3807	1.54	1.13	735	0.82	0.43
3126	1.57	1.15	745	0.82	0.42	3808	2.40	1.76	1006	1.21	0.39
3131	1.01	0.74	568	0.53	0.42	3821X	5.13	3.76	1500	2.59	0.39
3132	2.70	1.98	1101	1.41	0.42	3822X	3.71	2.72	1419	1.87	0.39
3145	1.96	1.43	867	1.02	0.42	3824X	3.41	2.50	1324	1.72	0.39
3146	1.57	1.15	745	0.82	0.42	3826	0.43	0.31	385	0.23	0.42
3169	1.45	1.06	707	0.76	0.42	3827	1.85	1.35	833	0.94	0.39
3175D	3.87	2.83	1469	1.99	0.42	3830	1.23	0.90	637	0.62	0.39
3179	1.19	0.87	625	0.63	0.43	3851	2.77	2.03	1123	1.48	0.43
3180	1.63	1.19	763	0.87	0.43	3865	1.44	1.05	704	0.80	0.50
3188	0.93	0.68	543	0.50	0.43	3881	3.87	2.83	1469	2.04	0.42

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ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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Exhibit IV

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Effective January 1, 2015

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
4000	4.99	3.65	1500	2.27	0.32	4561	-	-	-	0.98	0.39
4021	2.92	2.14	1170	1.41	0.36	4568	1.93	1.41	858	0.93	0.36
4024D	3.40	2.49	1321	1.62	0.36	4581	0.79	0.58	499	0.36	0.32
4034	6.20	4.54	1500	2.99	0.36	4583	3.71	2.72	1419	1.68	0.32
4036	1.99	1.46	877	0.96	0.36	4611	0.43	0.31	385	0.23	0.43
4038	1.47	1.08	713	0.81	0.50	4635	1.59	1.16	751	0.68	0.30
4053	1.51	1.11	726	0.79	0.42	4653	2.26	1.65	962	1.19	0.43
4061	5.50	4.03	1500	2.96	0.43	4665	4.08	2.99	1500	1.97	0.36
4062	2.52	1.84	1044	1.33	0.42	4670	5.00	3.66	1500	2.40	0.36
4101	2.10	1.54	912	1.06	0.39	4683	3.38	2.47	1315	1.77	0.42
4109	0.53	0.39	417	0.29	0.43	4686	1.30	0.95	660	0.63	0.36
4110	0.71	0.52	474	0.38	0.42	4692	0.56	0.41	426	0.30	0.43
4111	1.32	0.97	666	0.71	0.43	4693	0.76	0.56	489	0.39	0.42
4112	-	-	-	0.38	0.42	4703	1.47	1.08	713	0.77	0.42
4113	1.72	1.26	792	0.90	0.42	4716X	1.94	1.42	861	1.05	0.43
4114	2.05	1.50	896	1.07	0.42	4717	1.63	1.19	763	0.91	0.50
4130	2.37	1.73	997	1.24	0.42	4720	1.81	1.32	820	0.94	0.42
4131	5.24	3.84	1500	2.80	0.43	4740	0.62	0.45	445	0.30	0.36
4133	1.67	1.22	776	0.90	0.43	4741	1.26	0.92	647	0.66	0.42
4149	0.44	0.32	389	0.25	0.50	4751	2.62	1.92	1075	1.26	0.36
4150	-	-	-	0.25	0.50	4766NX	2.62	1.92	1189	1.14	0.30
4206	2.18	1.60	937	1.14	0.42	4771NX	2.92	2.14	1334	1.26	0.30
4207	1.20	0.88	628	0.58	0.36	4777	3.20	2.34	1258	1.39	0.30
4239	1.50	1.10	723	0.72	0.36	4825	0.65	0.48	455	0.32	0.36
4240	1.82	1.33	823	0.97	0.43	4828	1.63	1.19	763	0.82	0.39
4243	1.81	1.32	820	0.95	0.42	4829	1.19	0.87	625	0.54	0.32
4244	1.91	1.40	852	1.00	0.42	4902	2.43	1.78	1015	1.30	0.43
4250	1.32	0.97	666	0.69	0.42	4923	0.89	0.65	530	0.46	0.42
4251	2.40	1.76	1006	1.26	0.42	5020	3.99	2.92	1500	1.94	0.36
4263	2.25	1.65	959	1.18	0.42	5022	4.59	3.36	1500	2.11	0.32
4273	1.53	1.12	732	0.80	0.42	5037	9.82	7.19	1500	4.27	0.30
4279	1.93	1.41	858	1.01	0.42	5040	7.21	5.28	1500	3.13	0.30
4282	1.60	1.17	754	0.87	0.43	5057	4.22	3.09	1500	1.83	0.30
4283	1.25	0.92	644	0.65	0.42	5059	10.09	7.39	1500	4.35	0.30
4299	1.57	1.15	745	0.84	0.43	5069	66.45	48.64	1500	28.82	0.30
4304	3.69	2.70	1412	1.85	0.39	5102	4.07	2.98	1500	1.87	0.32
4307	1.66	1.22	773	0.92	0.50	5146	4.08	2.99	1500	1.98	0.36
4351	0.71	0.52	474	0.37	0.42	5160	1.42	1.04	697	0.65	0.32
4352	0.90	0.66	534	0.48	0.43	5183	1.93	1.41	858	0.93	0.36
4360	0.80	0.59	502	0.43	0.43	5188	2.76	2.02	1119	1.35	0.36
4361	0.71	0.52	474	0.38	0.43	5190	2.28	1.67	968	1.10	0.36
4362	-	-	-	0.43	0.43	5191	0.78	0.57	496	0.41	0.42
4410	2.82	2.06	1138	1.47	0.42	5192	2.82	2.06	1138	1.48	0.42
4420	1.63	1.19	763	0.75	0.32	5213	4.30	3.15	1500	1.97	0.32
4431	1.23	0.90	637	0.68	0.50	5215	4.31	3.15	1500	2.19	0.39
4432	1.05	0.77	581	0.59	0.50	5221	3.58	2.62	1378	1.74	0.36
4439	1.96	1.43	867	0.98	0.39	5222	4.38	3.21	1500	2.01	0.32
4452	2.03	1.49	889	1.06	0.42	5223	3.87	2.83	1469	1.87	0.36
4459	2.36	1.73	993	1.23	0.42	5348	2.90	2.12	1164	1.41	0.36
4470	1.67	1.22	776	0.88	0.42	5402	2.62	1.92	1075	1.40	0.43
4484	2.30	1.68	975	1.20	0.42	5403	5.58	4.08	1500	2.55	0.32
4493	1.57	1.15	745	0.82	0.42	5437	4.11	3.01	1500	2.00	0.36
4511	0.49	0.36	404	0.25	0.39	5443	3.05	2.23	1211	1.60	0.42
4557	1.96	1.43	867	1.05	0.43	5445	3.74	2.74	1428	1.71	0.32
4558	1.19	0.87	625	0.62	0.42	5462	4.79	3.51	1500	2.32	0.36

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CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
5472	3.61	2.64	1387	1.57	0.30	6845F	12.61	9.23	1500	4.31	0.26
5473	8.12	5.94	1500	3.48	0.30	6854	2.12	1.55	918	0.91	0.30
5474	4.05	2.96	1500	1.85	0.32	6872F	10.25	7.50	1500	3.51	0.26
5478	2.80	2.05	1132	1.37	0.36	6874F	21.67	15.86	1500	7.41	0.26
5479	5.44	3.98	1500	2.75	0.39	6882	3.44	2.52	1334	1.50	0.30
5480	2.80	2.05	1132	1.29	0.32	6884	5.75	4.21	1500	2.55	0.30
5491	1.49	1.09	719	0.68	0.32	7016M	1.94	1.42	861	0.84	0.30
5506	5.19	3.80	1500	2.23	0.30	7024M	2.16	1.58	930	0.94	0.30
5507	3.31	2.42	1293	1.52	0.32	7038M	4.49	3.29	1500	1.94	0.30
5508D	9.33	6.83	1500	4.51	0.36	7046M	5.09	3.73	1500	2.21	0.30
5535	4.27	3.13	1500	2.07	0.36	7047M	3.35	2.45	1305	1.35	0.30
5537	3.98	2.91	1500	1.93	0.36	7050M	7.74	5.67	1500	3.10	0.30
5551	10.46	7.66	1500	4.51	0.30	7090M	4.99	3.65	1500	2.16	0.30
5606	1.14	0.83	609	0.52	0.32	7098M	5.65	4.14	1500	2.46	0.30
5610	3.91	2.86	1482	2.05	0.42	7099M	8.77	6.42	1500	3.53	0.30
5645	7.27	5.32	1500	3.32	0.32	7133	3.43	2.51	1330	1.57	0.32
5651	-	-	-	3.32	0.32	7151M	4.17	3.05	1500	1.91	0.32
5703	10.05	7.36	1500	4.87	0.36	7152M	7.19	5.26	1500	3.04	0.32
5705	8.30	6.08	1500	3.98	0.36	7153M	4.63	3.39	1500	2.12	0.32
5951	0.33	0.24	354	0.17	0.43	7222	4.41	3.23	1500	2.14	0.36
6003	8.61	6.30	1500	4.24	0.36	7228	4.61	3.37	1500	2.25	0.36
6005	4.96	3.63	1500	2.39	0.36	7229	6.06	4.44	1500	2.80	0.32
6017	3.73	2.73	1425	1.82	0.36	7230	7.22	5.29	1500	3.67	0.39
6018	1.99	1.46	877	0.97	0.36	7231	7.91	5.79	1500	4.03	0.39
6045	2.56	1.87	1056	1.24	0.36	7232	3.83	2.80	1456	1.76	0.32
6204	8.31	6.08	1500	3.81	0.32	7309F	15.76	11.54	1500	5.40	0.26
6206	2.42	1.77	1012	1.04	0.30	7313F	4.50	3.29	1500	1.54	0.26
6213	1.57	1.15	745	0.72	0.32	7317F	11.11	8.13	1500	3.81	0.26
6214	2.16	1.58	930	0.93	0.30	7327F	28.11	20.58	1500	9.59	0.26
6216	5.89	4.31	1500	2.54	0.30	7333M	2.29	1.68	971	1.02	0.30
6217	3.11	2.28	1230	1.42	0.32	7335M	2.54	1.86	1050	1.12	0.30
6229	3.10	2.27	1227	1.41	0.32	7337M	3.94	2.88	1491	1.60	0.30
6233	3.22	2.36	1264	1.49	0.32	7350F	12.40	9.08	1500	4.41	0.28
6235	7.49	5.48	1500	3.23	0.30	7360	3.53	2.58	1362	1.70	0.36
6236	7.44	5.45	1500	3.60	0.36	7370	6.02	4.41	1500	3.15	0.42
6237	1.16	0.85	615	0.56	0.36	7380	3.51	2.57	1356	1.78	0.39
6251D	5.43	3.97	1500	2.50	0.32	7382	3.35	2.45	1305	1.75	0.42
6252D	7.77	5.69	1500	3.35	0.30	7390	3.91	2.86	1482	2.06	0.42
6260D	6.06	4.43	1500	2.64	0.30	7394M	3.27	2.39	1280	1.44	0.30
6306	2.70	1.98	1101	1.23	0.32	7395M	3.63	2.66	1393	1.60	0.30
6319	2.42	1.77	1012	1.11	0.32	7398M	5.63	4.12	1500	2.29	0.30
6325	3.65	2.67	1400	1.67	0.32	7402	0.17	0.12	304	0.09	0.42
6400	4.19	3.07	1500	2.13	0.39	7403	3.61	2.64	1387	1.74	0.36
6503	1.09	0.80	593	0.59	0.43	7405N	1.20	0.88	754	0.59	0.36
6504	2.10	1.54	912	1.12	0.43	7420	6.06	4.44	1500	2.66	0.30
6702M*	4.14	3.03	1500	2.01	0.36	7421	0.76	0.56	489	0.35	0.32
6703M*	7.14	5.23	1500	3.19	0.36	7422	1.28	0.94	653	0.55	0.30
6704M*	4.60	3.37	1500	2.23	0.36	7425	2.08	1.52	905	0.91	0.30
6801F	6.36	4.66	1500	2.33	0.32	7431N	0.59	0.43	499	0.26	0.30
6811	9.21	6.74	1500	4.43	0.36	7445N	0.40	0.29	-	-	-
6824F	9.37	6.86	1500	3.32	0.28	7453N	0.20	0.15	-	-	-
6826F	7.69	5.63	1500	2.81	0.32	7502	1.78	1.30	811	0.86	0.36
6834	2.69	1.97	1097	1.36	0.39	7515	0.99	0.72	562	0.42	0.30
6836	2.95	2.16	1179	1.42	0.36	7520	2.79	2.04	1129	1.46	0.42
6843F	14.11	10.33	1500	4.83	0.26	7538	5.33	3.90	1500	2.32	0.30

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

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

Exhibit IV

Page S5

Effective January 1, 2015

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
7539	1.52	1.11	729	0.69	0.32	8263	6.01	4.40	1500	3.02	0.39
7540	2.28	1.67	968	0.98	0.30	8264	4.40	3.22	1500	2.13	0.36
7580	2.31	1.69	978	1.11	0.36	8265	5.30	3.88	1500	2.41	0.32
7590	3.34	2.44	1302	1.69	0.39	8279	6.62	4.85	1500	3.01	0.32
7600	2.94	2.15	1176	1.43	0.36	8288	7.18	5.26	1500	3.44	0.36
7601	-	-	-	1.43	0.36	8291	3.49	2.55	1349	1.76	0.39
7605	1.94	1.42	861	0.94	0.36	8292	2.62	1.92	1075	1.37	0.42
7610	0.40	0.29	376	0.20	0.39	8293	6.91	5.06	1500	3.36	0.36
7611	-	-	-	1.43	0.36	8304	3.79	2.77	1444	1.83	0.36
7612	-	-	-	1.43	0.36	8350	3.51	2.57	1356	1.61	0.32
7613	-	-	-	1.43	0.36	8380	2.38	1.74	1000	1.20	0.39
7698X	3.08	2.25	1220	1.29	0.30	8381	1.78	1.30	811	0.90	0.39
7699X	2.26	1.65	962	1.07	0.36	8385	2.15	1.57	927	1.04	0.36
7705	5.16	3.78	1500	2.60	0.39	8392	2.19	1.60	940	1.14	0.42
7710X	5.07	3.71	1500	2.28	0.32	8393X	2.00	1.46	880	1.05	0.42
7711X	5.07	3.71	1500	2.28	0.32	8500	5.35	3.92	1500	2.57	0.36
7720	2.49	1.82	1034	1.20	0.36	8601	0.43	0.31	385	0.22	0.39
7725X	1.91	1.40	852	0.85	0.32	8602	0.54	0.40	420	0.27	0.39
7855	3.41	2.50	1324	1.65	0.36	8603	0.11	0.08	285	0.06	0.42
8001	1.81	1.32	820	0.97	0.43	8606	2.40	1.76	1006	1.10	0.32
8002	1.81	1.32	820	0.95	0.42	8709F	5.71	4.18	1500	1.95	0.26
8006	1.95	1.43	864	1.02	0.42	8719	3.09	2.26	1223	1.33	0.30
8008	1.13	0.83	606	0.60	0.43	8720	1.38	1.01	685	0.67	0.36
8010	1.74	1.27	798	0.93	0.43	8721	0.48	0.35	401	0.23	0.36
8013	0.37	0.27	367	0.19	0.42	8723	0.19	0.14	310	0.10	0.42
8015	0.64	0.47	452	0.34	0.42	8725	1.84	1.35	830	0.88	0.36
8017	1.31	0.96	663	0.70	0.43	8726F	4.41	3.23	1500	1.61	0.32
8018	2.23	1.63	952	1.19	0.43	8734M	0.45	0.33	392	0.21	0.36
8021	3.01	2.20	1198	1.57	0.42	8737M	0.40	0.29	376	0.19	0.36
8031	2.30	1.68	975	1.20	0.42	8738M	0.69	0.51	467	0.31	0.36
8032	1.83	1.34	826	0.97	0.43	8742	0.33	0.24	354	0.16	0.36
8033	1.96	1.43	867	1.02	0.42	8745	2.76	2.02	1119	1.39	0.39
8037	1.61	1.18	757	0.86	0.43	8748	0.58	0.42	433	0.29	0.39
8039	1.88	1.38	842	1.00	0.43	8755	0.36	0.26	363	0.17	0.36
8044	2.36	1.73	993	1.19	0.39	8799	0.63	0.46	448	0.33	0.42
8045	0.39	0.29	373	0.21	0.43	8800	1.03	0.75	574	0.57	0.50
8046	2.02	1.48	886	1.06	0.42	8803	0.09	0.07	278	0.04	0.36
8047	0.90	0.66	534	0.48	0.43	8805M	0.23	0.17	322	0.12	0.42
8058	2.21	1.62	946	1.15	0.42	8810	0.17	0.12	304	0.09	0.42
8072	0.63	0.46	448	0.33	0.43	8814M	0.21	0.15	316	0.11	0.42
8102	1.20	0.88	628	0.64	0.43	8815M	0.36	0.26	363	0.17	0.42
8103	2.63	1.93	1078	1.33	0.39	8820	0.13	0.10	291	0.07	0.39
8105	2.23	1.63	952	1.20	0.43	8824	2.45	1.79	1022	1.31	0.43
8106	3.15	2.31	1242	1.53	0.36	8825	1.78	1.30	811	0.99	0.50
8107	2.12	1.55	918	1.03	0.36	8826	1.93	1.41	858	1.01	0.42
8111	2.10	1.54	912	1.10	0.42	8829	1.89	1.38	845	0.99	0.42
8116	2.62	1.92	1075	1.37	0.42	8831	1.36	1.00	678	0.71	0.42
8203	5.13	3.76	1500	2.69	0.42	8832	0.26	0.19	332	0.14	0.42
8204	2.91	2.13	1167	1.41	0.36	8833	0.82	0.60	508	0.43	0.42
8209	3.06	2.24	1214	1.61	0.42	8835	2.37	1.73	997	1.24	0.42
8215	2.93	2.14	1173	1.42	0.36	8842	2.85	2.09	1148	1.49	0.42
8227	3.27	2.39	1280	1.41	0.30	8855	0.22	0.16	319	0.11	0.42
8232	2.81	2.06	1135	1.36	0.36	8856	0.17	0.12	304	0.09	0.42
8233	2.36	1.73	993	1.15	0.36	8864	1.63	1.19	763	0.85	0.42
8235	3.31	2.42	1293	1.74	0.42	8868	0.35	0.26	360	0.18	0.43

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

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

Exhibit IV

Page S6

Effective January 1, 2015

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
8869	1.17	0.86	619	0.62	0.43						
8871	0.13	0.10	291	0.07	0.43						
8901	0.17	0.12	304	0.09	0.39						
9012	1.31	0.96	663	0.66	0.39						
9014X	2.56	1.87	1056	1.34	0.42						
9015	3.39	2.48	1318	1.78	0.42						
9016	3.20	2.34	1258	1.67	0.42						
9019	1.65	1.21	770	0.80	0.36						
9033	1.95	1.43	864	1.02	0.42						
9040	2.74	2.01	1113	1.46	0.43						
9044	1.58	1.16	748	0.84	0.43						
9052	2.14	1.57	924	1.14	0.43						
9058	1.27	0.93	650	0.70	0.50						
9059	-	-	-	0.62	0.43						
9060	1.36	1.00	678	0.73	0.43						
9061	1.27	0.93	650	0.70	0.50						
9062	1.58	1.16	748	0.87	0.49						
9063	0.99	0.72	562	0.53	0.43						
9077F	4.97	3.64	1500	1.89	0.39						
9082	1.40	1.02	691	0.77	0.50						
9083	1.32	0.97	666	0.73	0.50						
9084	1.54	1.13	735	0.80	0.42						
9088a	a	a	a	a	a						
9089	1.00	0.73	565	0.53	0.43						
9093	1.96	1.43	867	1.04	0.43						
9101	3.91	2.86	1482	2.08	0.43						
9102	2.88	2.11	1157	1.50	0.42						
9154	1.88	1.38	842	0.98	0.42						
9156	1.73	1.27	795	0.87	0.39						
9170	5.71	4.18	1500	2.45	0.30						
9178	6.41	4.69	1500	3.51	0.49						
9179	14.36	10.51	1500	7.62	0.43						
9180	5.79	4.24	1500	2.77	0.36						
9182	1.66	1.22	773	0.87	0.42						
9186	8.15	5.97	1500	3.70	0.32						
9220	4.17	3.05	1500	2.10	0.39						
9402	3.71	2.72	1419	1.80	0.36						
9403	4.47	3.27	1500	2.04	0.32						
9410	2.74	2.01	1113	1.43	0.42						
9501	3.11	2.28	1230	1.57	0.39						
9505	2.48	1.82	1031	1.25	0.39						
9516	4.15	3.04	1500	2.02	0.36						
9519	4.06	2.97	1500	1.96	0.36						
9521	2.80	2.05	1132	1.36	0.36						
9522	1.63	1.19	763	0.85	0.42						
9534	2.99	2.19	1192	1.37	0.32						
9554	11.91	8.72	1500	5.44	0.32						
9586	0.65	0.48	455	0.36	0.50						
9600	1.70	1.24	786	0.92	0.43						
9620	0.84	0.61	515	0.43	0.39						

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

Effective January 1, 2015

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.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.40	S	1710D	0.07	S	3175D	0.08	S
0065D	0.08	S	1741D	0.77	S	4024D	0.04	S
0066D	0.08	S	1803D	0.63	S	5508D	0.07	S
0067D	0.08	S	1852D	0.07	Asb	6251D	0.06	S
1164D	0.06	S	3081D	0.07	S	6252D	0.09	S
1165D	0.04	S	3082D	0.08	S	6260D	0.07	S
1624D	0.02	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 \$0.76. (For coverage written separately for federal benefits only, \$0.74. For coverage written separately for state benefits only,\$0.02.)
- 1016 Rate includes a non-ratable disease element of \$2.27. (For coverage written separately for federal benefits only, \$2.22. For coverage written separately for state benefits only, \$0.05.)
- 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 2.095 and elr x 1.935.
- 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, 2015

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	0.29	S	1710D	0.05	S	3175D	0.06	S
0065D	0.06	S	1741D	0.56	S	4024D	0.03	S
0066D	0.06	S	1803D	0.46	S	5508D	0.05	S
0067D	0.06	S	1852D	0.05	Asb	6251D	0.04	S
1164D	0.04	S	3081D	0.05	S	6252D	0.07	S
1165D	0.03	S	3082D	0.06	S	6260D	0.05	S
1624D	0.01	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 \$0.55. (For coverage written separately for federal benefits only, \$0.54. For coverage written separately for state benefits only, \$0.01.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$1.67. (For coverage written separately for federal benefits only, \$1.63. For coverage written separately for state benefits only, \$0.04.)
- 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 2.095 and elr x 1.935.
- 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.

Effective January 1, 2015

MISCELLANEOUS VALUES - ADVISORY RATES

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

Employee operated vehicle.....	\$62,500
Leased or rented vehicle.....	\$41,700

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

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11..... \$250

Maximum Weekly 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” \$3,200

Minimum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E – “Executive Officers” and “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” \$700

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 Amount	With Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$0	5.8%	5.1%	4.8%	4.2%	3.7%	3.1%
\$500	9.3%	7.8%	7.2%	6.1%	5.2%	4.0%	3.8%
\$1,000	11.6%	9.7%	8.8%	7.4%	6.2%	4.7%	4.5%
\$1,500	13.2%	11.0%	10.1%	8.4%	7.1%	5.3%	5.1%
\$2,000	14.4%	12.1%	11.0%	9.2%	7.8%	5.9%	5.6%
\$2,500	15.5%	13.0%	11.8%	10.0%	8.4%	6.3%	6.1%
\$3,000	16.4%	13.8%	12.6%	10.6%	8.9%	6.8%	6.5%
\$3,500	17.1%	14.4%	13.2%	11.1%	9.4%	7.2%	6.9%
\$4,000	17.8%	15.1%	13.8%	11.7%	9.9%	7.6%	7.2%
\$4,500	18.5%	15.6%	14.3%	12.1%	10.3%	7.9%	7.5%
\$5,000	19.1%	16.2%	14.8%	12.6%	10.7%	8.2%	7.8%

Effective January 1, 2015

MISCELLANEOUS VALUES - ADVISORY RATES(cont.)

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	4.4%	3.4%	3.0%	2.3%	1.8%	1.2%
\$1,000	7.2%	5.7%	5.0%	3.9%	3.1%	2.1%	2.1%
\$1,500	9.2%	7.3%	6.6%	5.2%	4.2%	2.8%	2.8%
\$2,000	10.7%	8.7%	7.8%	6.3%	5.1%	3.5%	3.5%
\$2,500	12.0%	9.8%	8.8%	7.1%	5.8%	4.1%	4.1%
\$3,000	13.1%	10.8%	9.7%	7.9%	6.5%	4.6%	4.6%
\$3,500	14.1%	11.7%	10.5%	8.6%	7.1%	5.1%	5.0%
\$4,000	15.0%	12.4%	11.2%	9.3%	7.7%	5.6%	5.4%
\$4,500	15.8%	13.1%	11.9%	9.9%	8.2%	6.0%	5.8%
\$5,000	16.5%	13.8%	12.5%	10.4%	8.7%	6.4%	6.2%

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..... 65%

(Multiply a Non-F classification rate by a factor of 1.65 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.56) and the adjustment for differences in loss-based expenses (1.059).).

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. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective January 1, 2015

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	10.3%	9.0%	8.5%	7.5%	6.6%	5.4%	5.0%
\$500	16.5%	13.8%	12.7%	10.7%	9.1%	7.1%	6.6%
\$1,000	20.4%	17.0%	15.6%	13.0%	11.0%	8.3%	7.9%
\$1,500	23.2%	19.4%	17.7%	14.8%	12.5%	9.4%	9.0%
\$2,000	25.4%	21.3%	19.4%	16.3%	13.7%	10.3%	9.9%
\$2,500	27.2%	22.8%	20.9%	17.5%	14.8%	11.2%	10.7%
\$3,000	28.8%	24.2%	22.1%	18.6%	15.7%	11.9%	11.5%
\$3,500	30.2%	25.4%	23.2%	19.6%	16.6%	12.6%	12.1%
\$4,000	31.4%	26.5%	24.3%	20.5%	17.4%	13.3%	12.7%
\$4,500	32.5%	27.5%	25.2%	21.4%	18.1%	13.9%	13.2%
\$5,000	33.6%	28.4%	26.1%	22.2%	18.8%	14.5%	13.7%

Deductible Amount	Without Coinsurance Loss Elimination Ratios HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	7.7%	6.0%	5.3%	4.1%	3.2%	2.0%	2.0%
\$1,000	12.6%	10.0%	8.9%	7.0%	5.5%	3.6%	3.6%
\$1,500	16.1%	12.9%	11.5%	9.2%	7.4%	5.0%	5.0%
\$2,000	18.9%	15.3%	13.7%	11.0%	8.9%	6.1%	6.1%
\$2,500	21.2%	17.3%	15.5%	12.6%	10.3%	7.2%	7.2%
\$3,000	23.1%	19.0%	17.1%	14.0%	11.5%	8.1%	8.1%
\$3,500	24.8%	20.5%	18.5%	15.2%	12.6%	9.0%	8.9%
\$4,000	26.4%	21.9%	19.8%	16.3%	13.6%	9.8%	9.6%
\$4,500	27.8%	23.1%	20.9%	17.4%	14.5%	10.6%	10.3%
\$5,000	29.1%	24.3%	22.0%	18.4%	15.4%	11.3%	10.9%

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

Employee operated vehicle.....	\$62,500
Leased or rented vehicle.....	\$41,700

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

Maximum Weekly 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” \$3,200

Minimum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E – “Executive Officers” and “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” \$700

Terrorism - (Advisory Loss Cost) 0.01

Effective January 1, 2015

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..... 65%

(Multiply a Non-F classification loss cost by a factor of 1.65 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.56) and the adjustment for differences in loss-based expenses (1.059).)

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. The Experience Rating Plan Manual should be referenced for the latest approved eligibility amounts by state.

Effective January 1, 2015
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,497	0.04	844,337	--	890,909	0.44
1,498	--	6,052	0.05	890,910	--	940,179	0.45
6,053	--	10,705	0.06	940,180	--	992,387	0.46
10,706	--	15,459	0.07	992,388	--	1,047,804	0.47
15,460	--	20,316	0.08	1,047,805	--	1,106,737	0.48
20,317	--	33,981	0.09	1,106,738	--	1,169,531	0.49
33,982	--	50,583	0.10	1,169,532	--	1,236,580	0.50
50,584	--	65,349	0.11	1,236,581	--	1,308,331	0.51
65,350	--	79,727	0.12	1,308,332	--	1,385,297	0.52
79,728	--	94,107	0.13	1,385,298	--	1,468,070	0.53
94,108	--	108,664	0.14	1,468,071	--	1,557,331	0.54
108,665	--	123,497	0.15	1,557,332	--	1,653,877	0.55
123,498	--	138,672	0.16	1,653,878	--	1,758,637	0.56
138,673	--	154,241	0.17	1,758,638	--	1,872,707	0.57
154,242	--	170,244	0.18	1,872,708	--	1,997,385	0.58
170,245	--	186,721	0.19	1,997,386	--	2,134,225	0.59
186,722	--	203,705	0.20	2,134,226	--	2,285,097	0.60
203,706	--	221,234	0.21	2,285,098	--	2,452,277	0.61
221,235	--	239,341	0.22	2,452,278	--	2,638,561	0.62
239,342	--	258,062	0.23	2,638,562	--	2,847,423	0.63
258,063	--	277,436	0.24	2,847,424	--	3,083,232	0.64
277,437	--	297,502	0.25	3,083,233	--	3,351,563	0.65
297,503	--	318,300	0.26	3,351,564	--	3,659,645	0.66
318,301	--	339,876	0.27	3,659,646	--	4,017,018	0.67
339,877	--	362,277	0.28	4,017,019	--	4,436,540	0.68
362,278	--	385,552	0.29	4,436,541	--	4,935,967	0.69
385,553	--	409,758	0.30	4,935,968	--	5,540,535	0.70
409,759	--	434,953	0.31	5,540,536	--	6,287,350	0.71
434,954	--	461,199	0.32	6,287,351	--	7,233,313	0.72
461,200	--	488,566	0.33	7,233,314	--	8,470,337	0.73
488,567	--	517,129	0.34	8,470,338	--	10,157,184	0.74
517,130	--	546,970	0.35	10,157,185	--	12,593,736	0.75
546,971	--	578,175	0.36	12,593,737	--	16,422,597	0.76
578,176	--	610,844	0.37	16,422,598	--	23,314,538	0.77
610,845	--	645,082	0.38	23,314,539	--	39,395,721	0.78
645,083	--	681,005	0.39	39,395,722	--	119,801,597	0.79
681,006	--	718,743	0.40	119,801,598	AND OVER		0.80
718,744	--	758,436	0.41				
758,437	--	800,242	0.42				
800,243	--	844,336	0.43				

(a) G	7.15
(b) State Per Claim Accident Limitation	\$179,000
(c) State Multiple Claim Accident Limitation	\$358,000
(d) USL&HW Per Claim Accident Limitation	\$475,500
(e) USL&HW Multiple Claim Accident Limitation	\$951,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$15,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.51
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.51.)</i>	

Effective January 1, 2015
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 -- 38,458	17,875	1,234,098 -- 1,269,826	143,000	2,484,985 -- 2,520,729	268,125
38,459 -- 66,190	21,450	1,269,827 -- 1,305,557	146,575	2,520,730 -- 2,556,474	271,700
66,191 -- 98,055	25,025	1,305,558 -- 1,341,289	150,150	2,556,475 -- 2,592,219	275,275
98,056 -- 131,670	28,600	1,341,290 -- 1,377,022	153,725	2,592,220 -- 2,627,964	278,850
131,671 -- 166,103	32,175	1,377,023 -- 1,412,756	157,300	2,627,965 -- 2,663,710	282,425
166,104 -- 200,968	35,750	1,412,757 -- 1,448,490	160,875	2,663,711 -- 2,699,455	286,000
200,969 -- 236,085	39,325	1,448,491 -- 1,484,225	164,450	2,699,456 -- 2,735,201	289,575
236,086 -- 271,362	42,900	1,484,226 -- 1,519,961	168,025	2,735,202 -- 2,770,947	293,150
271,363 -- 306,744	46,475	1,519,962 -- 1,555,698	171,600	2,770,948 -- 2,806,693	296,725
306,745 -- 342,201	50,050	1,555,699 -- 1,591,435	175,175	2,806,694 -- 2,842,439	300,300
342,202 -- 377,712	53,625	1,591,436 -- 1,627,173	178,750	2,842,440 -- 2,878,185	303,875
377,713 -- 413,263	57,200	1,627,174 -- 1,662,911	182,325	2,878,186 -- 2,913,931	307,450
413,264 -- 448,846	60,775	1,662,912 -- 1,698,650	185,900	2,913,932 -- 2,949,677	311,025
448,847 -- 484,452	64,350	1,698,651 -- 1,734,389	189,475	2,949,678 -- 2,985,424	314,600
484,453 -- 520,078	67,925	1,734,390 -- 1,770,128	193,050	2,985,425 -- 3,021,170	318,175
520,079 -- 555,720	71,500	1,770,129 -- 1,805,869	196,625	3,021,171 -- 3,056,917	321,750
555,721 -- 591,375	75,075	1,805,870 -- 1,841,609	200,200	3,056,918 -- 3,092,663	325,325
591,376 -- 627,040	78,650	1,841,610 -- 1,877,350	203,775	3,092,664 -- 3,128,410	328,900
627,041 -- 662,714	82,225	1,877,351 -- 1,913,091	207,350	3,128,411 -- 3,164,157	332,475
662,715 -- 698,396	85,800	1,913,092 -- 1,948,832	210,925	3,164,158 -- 3,199,904	336,050
698,397 -- 734,085	89,375	1,948,833 -- 1,984,574	214,500	3,199,905 -- 3,235,651	339,625
734,086 -- 769,779	92,950	1,984,575 -- 2,020,316	218,075	3,235,652 -- 3,271,398	343,200
769,780 -- 805,478	96,525	2,020,317 -- 2,056,059	221,650	3,271,399 -- 3,307,145	346,775
805,479 -- 841,182	100,100	2,056,060 -- 2,091,801	225,225	3,307,146 -- 3,342,892	350,350
841,183 -- 876,889	103,675	2,091,802 -- 2,127,544	228,800	3,342,893 -- 3,378,639	353,925
876,890 -- 912,599	107,250	2,127,545 -- 2,163,287	232,375	3,378,640 -- 3,414,125	357,500
912,600 -- 948,313	110,825	2,163,288 -- 2,199,030	235,950		
948,314 -- 984,029	114,400	2,199,031 -- 2,234,774	239,525		
984,030 -- 1,019,748	117,975	2,234,775 -- 2,270,518	243,100		
1,019,749 -- 1,055,468	121,550	2,270,519 -- 2,306,262	246,675		
1,055,469 -- 1,091,191	125,125	2,306,263 -- 2,342,006	250,250		
1,091,192 -- 1,126,915	128,700	2,342,007 -- 2,377,750	253,825		
1,126,916 -- 1,162,641	132,275	2,377,751 -- 2,413,494	257,400		
1,162,642 -- 1,198,368	135,850	2,413,495 -- 2,449,239	260,975		
1,198,369 -- 1,234,097	139,425	2,449,240 -- 2,484,984	264,550		

For Expected Losses greater than \$3,414,125, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(7.15) / (\text{Expected Losses} + (700)(7.15))$$

G = 7.15

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

APPLICABLE TO ADVISORY RATES

Effective January 1, 2015

**INDIANA
RR 1
Exhibit IV**

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.77	1.42	1.34	1.13	0.97	0.82	0.72

2. Tax Multipliers

a. State (non-F Classes)	1.018
b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage	1.059

3. Expected Loss Ratio

0.594

**Expected Loss and
Allocated Expense Ratio**

0.670

4. Table of Expense Ratios

Type A: 2014-01
Type B: 2014-01

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	0.390	0.425	0.442	0.469	0.492	0.523	0.531
\$15,000	0.348	0.386	0.403	0.433	0.459	0.493	0.504
\$20,000	0.315	0.355	0.372	0.404	0.431	0.467	0.480
\$25,000	0.289	0.329	0.346	0.378	0.407	0.444	0.459
\$30,000	0.267	0.307	0.324	0.356	0.386	0.423	0.441
\$35,000	0.248	0.288	0.305	0.337	0.367	0.405	0.424
\$40,000	0.231	0.271	0.288	0.320	0.351	0.388	0.408
\$50,000	0.205	0.243	0.259	0.291	0.321	0.359	0.380
\$75,000	0.159	0.193	0.208	0.237	0.267	0.303	0.327
\$100,000	0.130	0.160	0.174	0.201	0.229	0.263	0.288
\$125,000	0.109	0.137	0.150	0.175	0.202	0.233	0.258
\$150,000	0.095	0.120	0.132	0.155	0.180	0.210	0.235
\$175,000	0.083	0.107	0.118	0.139	0.163	0.191	0.215
\$200,000	0.074	0.096	0.106	0.126	0.149	0.175	0.199
\$225,000	0.067	0.087	0.097	0.115	0.137	0.162	0.186
\$250,000	0.061	0.080	0.089	0.106	0.127	0.151	0.174
\$275,000	0.056	0.073	0.082	0.099	0.118	0.141	0.164
\$300,000	0.051	0.068	0.077	0.092	0.111	0.132	0.155
\$325,000	0.048	0.063	0.072	0.086	0.104	0.125	0.147
\$350,000	0.044	0.059	0.067	0.081	0.099	0.118	0.140
\$375,000	0.041	0.056	0.063	0.077	0.094	0.112	0.133
\$400,000	0.039	0.053	0.060	0.072	0.089	0.107	0.128
\$425,000	0.036	0.050	0.057	0.069	0.085	0.102	0.122
\$450,000	0.034	0.047	0.054	0.065	0.081	0.097	0.118
\$475,000	0.033	0.045	0.051	0.062	0.077	0.093	0.113
\$500,000	0.031	0.043	0.049	0.060	0.074	0.089	0.109
\$600,000	0.025	0.036	0.041	0.051	0.064	0.077	0.096
\$700,000	0.022	0.030	0.036	0.044	0.056	0.068	0.086
\$800,000	0.019	0.027	0.031	0.039	0.050	0.060	0.077
\$900,000	0.016	0.023	0.028	0.035	0.045	0.055	0.071
\$1,000,000	0.014	0.021	0.025	0.031	0.041	0.050	0.065
\$2,000,000	0.006	0.010	0.012	0.015	0.021	0.026	0.037
\$3,000,000	0.004	0.006	0.007	0.009	0.014	0.017	0.026
\$4,000,000	0.002	0.004	0.005	0.007	0.010	0.012	0.019
\$5,000,000	0.002	0.003	0.004	0.005	0.007	0.009	0.015
\$6,000,000	0.001	0.002	0.003	0.004	0.006	0.008	0.012
\$7,000,000	0.001	0.002	0.002	0.003	0.005	0.006	0.010
\$8,000,000	0.001	0.001	0.002	0.002	0.004	0.005	0.008
\$9,000,000	0.001	0.001	0.002	0.002	0.003	0.004	0.007
\$10,000,000	0.001	0.001	0.001	0.002	0.003	0.004	0.006

**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	0.432	0.470	0.487	0.516	0.540	0.572	0.580
\$15,000	0.388	0.429	0.447	0.478	0.506	0.541	0.552
\$20,000	0.353	0.396	0.414	0.447	0.477	0.514	0.528
\$25,000	0.325	0.368	0.386	0.421	0.451	0.490	0.506
\$30,000	0.301	0.344	0.363	0.397	0.429	0.468	0.486
\$35,000	0.280	0.323	0.342	0.377	0.409	0.449	0.468
\$40,000	0.263	0.305	0.323	0.358	0.391	0.431	0.452
\$50,000	0.233	0.275	0.292	0.327	0.360	0.400	0.422
\$75,000	0.183	0.221	0.236	0.269	0.301	0.340	0.365
\$100,000	0.151	0.185	0.199	0.229	0.260	0.297	0.323
\$125,000	0.129	0.159	0.173	0.200	0.229	0.264	0.290
\$150,000	0.112	0.140	0.153	0.178	0.206	0.238	0.265
\$175,000	0.099	0.125	0.137	0.161	0.187	0.217	0.243
\$200,000	0.089	0.113	0.124	0.146	0.171	0.200	0.226
\$225,000	0.081	0.103	0.114	0.134	0.158	0.186	0.211
\$250,000	0.074	0.095	0.105	0.124	0.147	0.173	0.198
\$275,000	0.068	0.088	0.097	0.116	0.137	0.162	0.187
\$300,000	0.063	0.082	0.091	0.108	0.129	0.153	0.177
\$325,000	0.058	0.076	0.085	0.102	0.122	0.144	0.168
\$350,000	0.054	0.071	0.080	0.096	0.115	0.137	0.160
\$375,000	0.051	0.067	0.075	0.091	0.109	0.130	0.153
\$400,000	0.048	0.063	0.071	0.086	0.104	0.124	0.147
\$425,000	0.045	0.060	0.068	0.082	0.099	0.118	0.141
\$450,000	0.043	0.057	0.065	0.078	0.095	0.113	0.135
\$475,000	0.041	0.054	0.062	0.074	0.091	0.109	0.130
\$500,000	0.038	0.052	0.059	0.071	0.087	0.105	0.126
\$600,000	0.032	0.044	0.050	0.061	0.075	0.090	0.111
\$700,000	0.027	0.038	0.043	0.053	0.066	0.080	0.099
\$800,000	0.024	0.033	0.038	0.047	0.059	0.071	0.090
\$900,000	0.021	0.029	0.034	0.042	0.053	0.064	0.082
\$1,000,000	0.018	0.026	0.031	0.038	0.048	0.059	0.076
\$2,000,000	0.008	0.012	0.015	0.018	0.025	0.031	0.043
\$3,000,000	0.005	0.007	0.009	0.012	0.016	0.020	0.030
\$4,000,000	0.003	0.005	0.006	0.008	0.012	0.015	0.022
\$5,000,000	0.003	0.004	0.005	0.006	0.009	0.011	0.018
\$6,000,000	0.002	0.003	0.004	0.005	0.007	0.009	0.014
\$7,000,000	0.002	0.002	0.003	0.004	0.006	0.007	0.012
\$8,000,000	0.001	0.002	0.002	0.003	0.005	0.006	0.010
\$9,000,000	0.001	0.002	0.002	0.003	0.004	0.005	0.008
\$10,000,000	0.001	0.001	0.002	0.002	0.003	0.004	0.007

7.

Retrospective Development Factors

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

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

APPLICABLE TO ADVISORY **LOSS COSTS**

Effective January 1, 2015

**INDIANA
RR 3
Exhibit IV**

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.77	1.42	1.34	1.13	0.97	0.82	0.72

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	0.531	0.580	0.602	0.639	0.671	0.713	0.723
\$15,000	0.474	0.526	0.550	0.590	0.626	0.672	0.687
\$20,000	0.430	0.484	0.508	0.550	0.588	0.636	0.655
\$25,000	0.394	0.449	0.472	0.516	0.555	0.605	0.626
\$30,000	0.364	0.418	0.442	0.486	0.527	0.577	0.601
\$35,000	0.338	0.392	0.415	0.460	0.501	0.552	0.578
\$40,000	0.315	0.369	0.392	0.436	0.478	0.529	0.556
\$50,000	0.279	0.331	0.353	0.396	0.438	0.489	0.519
\$75,000	0.216	0.263	0.283	0.324	0.364	0.413	0.446
\$100,000	0.177	0.219	0.237	0.274	0.313	0.359	0.393
\$125,000	0.149	0.187	0.204	0.238	0.275	0.318	0.352
\$150,000	0.129	0.164	0.180	0.211	0.245	0.286	0.320
\$175,000	0.113	0.145	0.160	0.189	0.222	0.260	0.294
\$200,000	0.101	0.131	0.145	0.172	0.203	0.239	0.272
\$225,000	0.091	0.119	0.132	0.157	0.187	0.221	0.253
\$250,000	0.083	0.109	0.121	0.145	0.173	0.205	0.237
\$275,000	0.076	0.100	0.112	0.135	0.161	0.192	0.223
\$300,000	0.070	0.093	0.104	0.125	0.151	0.180	0.211
\$325,000	0.065	0.086	0.097	0.118	0.142	0.170	0.200
\$350,000	0.060	0.081	0.091	0.111	0.135	0.161	0.191
\$375,000	0.056	0.076	0.086	0.104	0.127	0.153	0.182
\$400,000	0.053	0.072	0.081	0.099	0.121	0.145	0.174
\$425,000	0.050	0.068	0.077	0.094	0.115	0.139	0.167
\$450,000	0.047	0.064	0.073	0.089	0.110	0.133	0.160
\$475,000	0.044	0.061	0.070	0.085	0.105	0.127	0.154
\$500,000	0.042	0.058	0.067	0.081	0.101	0.122	0.149
\$600,000	0.035	0.049	0.056	0.069	0.087	0.105	0.131
\$700,000	0.029	0.042	0.049	0.060	0.076	0.092	0.117
\$800,000	0.025	0.036	0.043	0.053	0.068	0.082	0.106
\$900,000	0.022	0.032	0.038	0.047	0.061	0.074	0.096
\$1,000,000	0.020	0.029	0.034	0.042	0.055	0.068	0.089
\$2,000,000	0.008	0.013	0.016	0.021	0.028	0.035	0.050
\$3,000,000	0.005	0.008	0.010	0.013	0.018	0.023	0.035
\$4,000,000	0.003	0.005	0.007	0.009	0.013	0.017	0.026
\$5,000,000	0.002	0.004	0.005	0.007	0.010	0.013	0.021
\$6,000,000	0.002	0.003	0.004	0.005	0.008	0.010	0.017
\$7,000,000	0.002	0.002	0.003	0.004	0.006	0.008	0.014
\$8,000,000	0.001	0.002	0.003	0.003	0.005	0.007	0.012
\$9,000,000	0.001	0.002	0.002	0.003	0.004	0.006	0.010
\$10,000,000	0.001	0.001	0.002	0.002	0.004	0.005	0.008

**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	0.589	0.640	0.663	0.702	0.736	0.780	0.790
\$15,000	0.528	0.584	0.609	0.651	0.689	0.737	0.752
\$20,000	0.481	0.539	0.564	0.609	0.649	0.700	0.719
\$25,000	0.442	0.501	0.526	0.573	0.615	0.667	0.689
\$30,000	0.410	0.469	0.494	0.541	0.584	0.638	0.662
\$35,000	0.382	0.440	0.465	0.513	0.557	0.612	0.638
\$40,000	0.358	0.416	0.440	0.488	0.532	0.587	0.615
\$50,000	0.318	0.374	0.398	0.445	0.490	0.545	0.575
\$75,000	0.249	0.300	0.322	0.366	0.410	0.463	0.497
\$100,000	0.206	0.252	0.272	0.312	0.354	0.404	0.440
\$125,000	0.175	0.217	0.235	0.273	0.312	0.360	0.396
\$150,000	0.153	0.191	0.208	0.243	0.280	0.325	0.360
\$175,000	0.135	0.170	0.187	0.219	0.254	0.296	0.332
\$200,000	0.121	0.154	0.169	0.199	0.233	0.273	0.308
\$225,000	0.110	0.140	0.155	0.183	0.215	0.253	0.287
\$250,000	0.100	0.129	0.143	0.169	0.200	0.236	0.270
\$275,000	0.092	0.119	0.132	0.158	0.187	0.221	0.254
\$300,000	0.085	0.111	0.124	0.147	0.176	0.208	0.241
\$325,000	0.079	0.104	0.116	0.138	0.166	0.196	0.229
\$350,000	0.074	0.097	0.109	0.130	0.157	0.186	0.218
\$375,000	0.069	0.092	0.103	0.123	0.149	0.177	0.208
\$400,000	0.065	0.086	0.097	0.117	0.142	0.169	0.200
\$425,000	0.062	0.082	0.092	0.111	0.135	0.161	0.192
\$450,000	0.058	0.078	0.088	0.106	0.129	0.154	0.184
\$475,000	0.055	0.074	0.084	0.101	0.124	0.148	0.178
\$500,000	0.052	0.071	0.080	0.097	0.119	0.142	0.171
\$600,000	0.044	0.059	0.068	0.083	0.102	0.123	0.151
\$700,000	0.037	0.051	0.059	0.072	0.090	0.109	0.135
\$800,000	0.032	0.045	0.052	0.063	0.080	0.097	0.122
\$900,000	0.028	0.040	0.046	0.057	0.072	0.088	0.112
\$1,000,000	0.025	0.036	0.042	0.051	0.066	0.080	0.103
\$2,000,000	0.011	0.016	0.020	0.025	0.034	0.042	0.058
\$3,000,000	0.007	0.010	0.012	0.016	0.022	0.028	0.040
\$4,000,000	0.005	0.007	0.009	0.011	0.016	0.020	0.030
\$5,000,000	0.003	0.005	0.007	0.008	0.012	0.015	0.024
\$6,000,000	0.003	0.004	0.005	0.006	0.009	0.012	0.019
\$7,000,000	0.002	0.003	0.004	0.005	0.008	0.010	0.016
\$8,000,000	0.002	0.003	0.003	0.004	0.006	0.008	0.013
\$9,000,000	0.002	0.002	0.003	0.003	0.005	0.007	0.012
\$10,000,000	0.001	0.002	0.002	0.003	0.004	0.006	0.010

4.

Retrospective Pure Premium Development Factors

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



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

Type A: 2014-01

WC Premium Range		Expense	WC Premium Range		Expense	WC Premium Range		Expense
From	To	Ratio	From	To	Ratio	From	To	Ratio
0	- 10,055	0.367	21,928	- 22,469	0.319	393,334	- 424,799	0.271
10,056	- 10,167	0.366	22,470	- 23,037	0.318	424,800	- 461,739	0.270
10,168	- 10,282	0.365	23,038	- 23,636	0.317	461,740	- 505,714	0.269
10,283	- 10,399	0.364	23,637	- 24,266	0.316	505,715	- 558,947	0.268
10,400	- 10,520	0.363	24,267	- 24,931	0.315	558,948	- 624,705	0.267
10,521	- 10,643	0.362	24,932	- 25,633	0.314	624,706	- 707,999	0.266
10,644	- 10,769	0.361	25,634	- 26,376	0.313	708,000	- 816,923	0.265
10,770	- 10,898	0.360	26,377	- 27,164	0.312	816,924	- 965,454	0.264
10,899	- 11,030	0.359	27,165	- 27,999	0.311	965,455	- 1,179,999	0.263
11,031	- 11,165	0.358	28,000	- 28,888	0.310	1,180,000	- 1,517,142	0.262
11,166	- 11,304	0.357	28,889	- 29,836	0.309	1,517,143	- 1,824,799	0.261
11,305	- 11,446	0.356	29,837	- 30,847	0.308	1,824,800	- 1,983,478	0.260
11,447	- 11,592	0.355	30,848	- 31,929	0.307	1,983,479	- 2,172,380	0.259
11,593	- 11,741	0.354	31,930	- 33,090	0.306	2,172,381	- 2,401,052	0.258
11,742	- 11,895	0.353	33,091	- 34,339	0.305	2,401,053	- 2,683,529	0.257
11,896	- 12,052	0.352	34,340	- 35,686	0.304	2,683,530	- 3,041,333	0.256
12,053	- 12,214	0.351	35,687	- 37,142	0.303	3,041,334	- 3,509,230	0.255
12,215	- 12,380	0.350	37,143	- 38,723	0.302	3,509,231	- 4,147,272	0.254
12,381	- 12,551	0.349	38,724	- 40,444	0.301	4,147,273	- 5,068,888	0.253
12,552	- 12,727	0.348	40,445	- 42,325	0.300	5,068,889	- 6,517,142	0.252
12,728	- 12,907	0.347	42,326	- 44,390	0.299	6,517,143	- 9,123,999	0.251
12,908	- 13,093	0.346	44,391	- 46,666	0.298	9,124,000	- 15,206,666	0.250
13,094	- 13,284	0.346	46,667	- 49,189	0.298	15,206,667	- 45,619,999	0.249
13,285	- 13,481	0.345	49,190	- 51,999	0.297	45,620,000	- And Above	0.249
13,482	- 13,684	0.344	52,000	- 55,151	0.296			
13,685	- 13,893	0.343	55,152	- 58,709	0.295			
13,894	- 14,108	0.342	58,710	- 62,758	0.294			
14,109	- 14,330	0.341	62,759	- 67,407	0.293			
14,331	- 14,559	0.340	67,408	- 72,799	0.292			
14,560	- 14,796	0.339	72,800	- 79,130	0.291			
14,797	- 15,041	0.338	79,131	- 86,666	0.290			
15,042	- 15,294	0.337	86,667	- 95,789	0.289			
15,295	- 15,555	0.336	95,790	- 107,058	0.288			
15,556	- 15,826	0.335	107,059	- 121,333	0.287			
15,827	- 16,106	0.334	121,334	- 139,999	0.286			
16,107	- 16,396	0.333	140,000	- 165,454	0.285			
16,397	- 16,697	0.332	165,455	- 200,377	0.284			
16,698	- 17,009	0.331	200,378	- 208,235	0.283			
17,010	- 17,333	0.330	208,236	- 216,734	0.282			
17,334	- 17,669	0.329	216,735	- 225,957	0.281			
17,670	- 18,019	0.328	225,958	- 235,999	0.280			
18,020	- 18,383	0.327	236,000	- 246,976	0.279			
18,384	- 18,762	0.326	246,977	- 259,024	0.278			
18,763	- 19,157	0.325	259,025	- 272,307	0.277			
19,158	- 19,569	0.324	272,308	- 287,027	0.276			
19,570	- 19,999	0.323	287,028	- 303,428	0.275			
20,000	- 20,449	0.322	303,429	- 321,818	0.274	First	- 10,000	0.0%
20,450	- 20,919	0.322	321,819	- 342,580	0.273	Next	- 190,000	9.1%
20,920	- 21,411	0.321	342,581	- 366,206	0.273	Next	- 1,550,000	11.3%
21,412	- 21,927	0.320	366,207	- 393,333	0.272	Over	- 1,750,000	12.3%
						Expected Loss Ratio:		0.594
						Tax Multiplier:		1.041



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

Type B: 2014-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.367
10,100	10,303	0.366
10,304	10,515	0.365
10,516	10,736	0.364
10,737	10,967	0.363
10,968	11,208	0.362
11,209	11,460	0.361
11,461	11,724	0.360
11,725	11,999	0.359
12,000	12,289	0.358
12,290	12,592	0.357
12,593	12,911	0.356
12,912	13,246	0.355
13,247	13,599	0.354
13,600	13,972	0.353
13,973	14,366	0.352
14,367	14,782	0.351
14,783	15,223	0.350
15,224	15,692	0.349
15,693	16,190	0.348
16,191	16,721	0.347
16,722	17,288	0.346
17,289	17,894	0.346
17,895	18,545	0.345
18,546	19,245	0.344

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.343
20,000	20,816	0.342
20,817	21,702	0.341
21,703	22,666	0.340
22,667	23,720	0.339
23,721	24,878	0.338
24,879	26,153	0.337
26,154	27,567	0.336
27,568	29,142	0.335
29,143	30,909	0.334
30,910	32,903	0.333
32,904	35,172	0.332
35,173	37,777	0.331
37,778	40,799	0.330
40,800	44,347	0.329
44,348	48,571	0.328
48,572	53,684	0.327
53,685	59,999	0.326
60,000	67,999	0.325
68,000	78,461	0.324
78,462	92,727	0.323
92,728	113,333	0.322
113,334	145,714	0.322
145,715	200,606	0.321
200,607	213,548	0.320

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.319
228,276	245,185	0.318
245,186	264,799	0.317
264,800	287,826	0.316
287,827	315,238	0.315
315,239	348,421	0.314
348,422	389,411	0.313
389,412	441,333	0.312
441,334	509,230	0.311
509,231	601,818	0.310
601,819	735,555	0.309
735,556	945,714	0.308
945,715	1,323,999	0.307
1,324,000	1,809,565	0.306
1,809,566	1,981,904	0.305
1,981,905	2,190,526	0.304
2,190,527	2,448,235	0.303
2,448,236	2,774,666	0.302
2,774,667	3,201,538	0.301
3,201,539	3,783,636	0.300
3,783,637	4,624,444	0.299
4,624,445	5,945,714	0.298
5,945,715	8,323,999	0.298
8,324,000	13,873,333	0.297
13,873,334	41,619,999	0.296
41,620,000	And Above	0.295
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:		0.594
Tax Multiplier:		1.041



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

Type A: 2014-01

WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio
0 - 10,055	0.291	21,928 - 22,469	0.243	393,334 - 424,799	0.195
10,056 - 10,167	0.290	22,470 - 23,037	0.242	424,800 - 461,739	0.194
10,168 - 10,282	0.289	23,038 - 23,636	0.241	461,740 - 505,714	0.193
10,283 - 10,399	0.288	23,637 - 24,266	0.240	505,715 - 558,947	0.192
10,400 - 10,520	0.287	24,267 - 24,931	0.239	558,948 - 624,705	0.191
10,521 - 10,643	0.286	24,932 - 25,633	0.238	624,706 - 707,999	0.190
10,644 - 10,769	0.285	25,634 - 26,376	0.237	708,000 - 816,923	0.189
10,770 - 10,898	0.284	26,377 - 27,164	0.236	816,924 - 965,454	0.188
10,899 - 11,030	0.283	27,165 - 27,999	0.235	965,455 - 1,179,999	0.187
11,031 - 11,165	0.282	28,000 - 28,888	0.234	1,180,000 - 1,517,142	0.186
11,166 - 11,304	0.281	28,889 - 29,836	0.233	1,517,143 - 1,824,799	0.185
11,305 - 11,446	0.280	29,837 - 30,847	0.232	1,824,800 - 1,983,478	0.184
11,447 - 11,592	0.279	30,848 - 31,929	0.231	1,983,479 - 2,172,380	0.183
11,593 - 11,741	0.278	31,930 - 33,090	0.230	2,172,381 - 2,401,052	0.182
11,742 - 11,895	0.277	33,091 - 34,339	0.229	2,401,053 - 2,683,529	0.181
11,896 - 12,052	0.276	34,340 - 35,686	0.228	2,683,530 - 3,041,333	0.180
12,053 - 12,214	0.275	35,687 - 37,142	0.227	3,041,334 - 3,509,230	0.179
12,215 - 12,380	0.274	37,143 - 38,723	0.226	3,509,231 - 4,147,272	0.178
12,381 - 12,551	0.273	38,724 - 40,444	0.225	4,147,273 - 5,068,888	0.177
12,552 - 12,727	0.272	40,445 - 42,325	0.224	5,068,889 - 6,517,142	0.176
12,728 - 12,907	0.271	42,326 - 44,390	0.223	6,517,143 - 9,123,999	0.175
12,908 - 13,093	0.270	44,391 - 46,666	0.222	9,124,000 - 15,206,666	0.174
13,094 - 13,284	0.270	46,667 - 49,189	0.222	15,206,667 - 45,619,999	0.174
13,285 - 13,481	0.269	49,190 - 51,999	0.221	45,620,000 - And Above	0.173
13,482 - 13,684	0.268	52,000 - 55,151	0.220		
13,685 - 13,893	0.267	55,152 - 58,709	0.219		
13,894 - 14,108	0.266	58,710 - 62,758	0.218		
14,109 - 14,330	0.265	62,759 - 67,407	0.217		
14,331 - 14,559	0.264	67,408 - 72,799	0.216		
14,560 - 14,796	0.263	72,800 - 79,130	0.215		
14,797 - 15,041	0.262	79,131 - 86,666	0.214		
15,042 - 15,294	0.261	86,667 - 95,789	0.213		
15,295 - 15,555	0.260	95,790 - 107,058	0.212		
15,556 - 15,826	0.259	107,059 - 121,333	0.211		
15,827 - 16,106	0.258	121,334 - 139,999	0.210		
16,107 - 16,396	0.257	140,000 - 165,454	0.209		
16,397 - 16,697	0.256	165,455 - 200,377	0.208		
16,698 - 17,009	0.255	200,378 - 208,235	0.207		
17,010 - 17,333	0.254	208,236 - 216,734	0.206		
17,334 - 17,669	0.253	216,735 - 225,957	0.205		
17,670 - 18,019	0.252	225,958 - 235,999	0.204		
18,020 - 18,383	0.251	236,000 - 246,976	0.203		
18,384 - 18,762	0.250	246,977 - 259,024	0.202		
18,763 - 19,157	0.249	259,025 - 272,307	0.201		
19,158 - 19,569	0.248	272,308 - 287,027	0.200		
19,570 - 19,999	0.247	287,028 - 303,428	0.199		
20,000 - 20,449	0.246	303,429 - 321,818	0.198	First - 10,000	0.0%
20,450 - 20,919	0.246	321,819 - 342,580	0.198	Next - 190,000	9.1%
20,920 - 21,411	0.245	342,581 - 366,206	0.197	Next - 1,550,000	11.3%
21,412 - 21,927	0.244	366,207 - 393,333	0.196	Over - 1,750,000	12.3%
				Expected Loss and ALAE Ratio:	0.670
				Tax Multiplier:	1.041



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

Type B: 2014-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.291
10,100	10,303	0.290
10,304	10,515	0.289
10,516	10,736	0.288
10,737	10,967	0.287
10,968	11,208	0.286
11,209	11,460	0.285
11,461	11,724	0.284
11,725	11,999	0.283
12,000	12,289	0.282
12,290	12,592	0.281
12,593	12,911	0.280
12,912	13,246	0.279
13,247	13,599	0.278
13,600	13,972	0.277
13,973	14,366	0.276
14,367	14,782	0.275
14,783	15,223	0.274
15,224	15,692	0.273
15,693	16,190	0.272
16,191	16,721	0.271
16,722	17,288	0.270
17,289	17,894	0.270
17,895	18,545	0.269
18,546	19,245	0.268

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.267
20,000	20,816	0.266
20,817	21,702	0.265
21,703	22,666	0.264
22,667	23,720	0.263
23,721	24,878	0.262
24,879	26,153	0.261
26,154	27,567	0.260
27,568	29,142	0.259
29,143	30,909	0.258
30,910	32,903	0.257
32,904	35,172	0.256
35,173	37,777	0.255
37,778	40,799	0.254
40,800	44,347	0.253
44,348	48,571	0.252
48,572	53,684	0.251
53,685	59,999	0.250
60,000	67,999	0.249
68,000	78,461	0.248
78,462	92,727	0.247
92,728	113,333	0.246
113,334	145,714	0.246
145,715	200,606	0.245
200,607	213,548	0.244

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.243
228,276	245,185	0.242
245,186	264,799	0.241
264,800	287,826	0.240
287,827	315,238	0.239
315,239	348,421	0.238
348,422	389,411	0.237
389,412	441,333	0.236
441,334	509,230	0.235
509,231	601,818	0.234
601,819	735,555	0.233
735,556	945,714	0.232
945,715	1,323,999	0.231
1,324,000	1,809,565	0.230
1,809,566	1,981,904	0.229
1,981,905	2,190,526	0.228
2,190,527	2,448,235	0.227
2,448,236	2,774,666	0.226
2,774,667	3,201,538	0.225
3,201,539	3,783,636	0.224
3,783,637	4,624,444	0.223
4,624,445	5,945,714	0.222
5,945,715	8,323,999	0.222
8,324,000	13,873,333	0.221
13,873,334	41,619,999	0.220
41,620,000	And Above	0.219
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:		0.670
Tax Multiplier:		1.041



INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2015

EXHIBIT V

Proposed **Assigned Risk** Rates and Rating Values

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective January 1, 2015

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	3.00	1195	1.56	0.42	2003	3.57	1375	1.87	0.42	2702	17.04	1500	7.33	0.30
0008	2.15	927	1.08	0.39	2014	3.20	1258	1.55	0.36	2709	11.51	1500	5.59	0.36
0016	4.69	1500	2.26	0.36	2016	2.48	1031	1.32	0.43	2710	7.40	1500	3.36	0.32
0034	3.00	1195	1.57	0.42	2021	2.56	1056	1.29	0.39	2714	3.50	1353	1.87	0.43
0035	2.89	1160	1.54	0.43	2039	1.27	650	0.68	0.43	2731	4.06	1500	1.96	0.36
0036	2.86	1151	1.50	0.42	2041	2.05	896	1.09	0.43	2735	3.91	1482	2.08	0.43
0037	3.46	1340	1.74	0.39	2065	1.91	852	1.01	0.42	2759	6.51	1500	3.47	0.43
0042	5.59	1500	2.82	0.39	2070	3.81	1450	2.00	0.42	2790	1.39	688	0.74	0.43
0050	6.40	1500	3.35	0.42	2081	2.40	1006	1.25	0.42	2797	2.33	984	1.22	0.42
0059D	0.40	-	0.09	0.30	2089	2.58	1063	1.35	0.42	2799	2.47	1028	1.26	0.39
0065D	0.08	-	0.02	0.36	2095	2.28	968	1.19	0.42	2802	3.25	1274	1.64	0.39
0066D	0.08	-	0.02	0.36	2105	2.46	1025	1.31	0.43	2812	-	-	1.22	0.42
0067D	0.08	-	0.02	0.36	2110	2.22	949	1.19	0.43	2835	1.84	830	1.02	0.50
0079	4.27	1500	2.08	0.36	2111	1.51	726	0.81	0.43	2836	1.65	770	0.91	0.50
0083	4.07	1500	2.13	0.42	2112	3.22	1264	1.71	0.43	2841	2.92	1170	1.56	0.43
0106	8.44	1500	3.85	0.32	2114	1.44	704	0.77	0.43	2881	2.93	1173	1.63	0.50
0113	3.21	1261	1.69	0.42	2121	1.30	660	0.68	0.42	2883	2.33	984	1.22	0.42
0170	3.31	1293	1.74	0.42	2130	1.84	830	0.96	0.42	2913	1.85	833	1.03	0.50
0251	2.87	1154	1.50	0.42	2131	1.63	763	0.86	0.42	2915	2.46	1025	1.24	0.39
0400	6.12	1500	3.12	0.39	2143	1.82	823	0.97	0.43	2916	2.56	1056	1.17	0.32
0401	7.93	A	3.61	0.32	2157	3.48	1346	1.83	0.42	2923	2.13	921	1.14	0.43
0766N	0.36	-	-	-	2172	1.30	660	0.67	0.39	2942	1.30	660	0.73	0.50
0771N	0.52	-	-	-	2174	2.08	905	1.11	0.43	2960	2.95	1179	1.55	0.42
0908P	145.00	395	76.19	0.42	2211	7.04	1500	3.40	0.36	3004	1.25	644	0.60	0.36
0913P	427.00	677	224.68	0.42	2220	2.13	921	1.11	0.42	3018	1.57	745	0.76	0.36
1005*	3.28	1283	1.09	0.30	2286	1.23	637	0.66	0.43	3022	2.33	984	1.24	0.43
1016X*	9.28	1500	3.03	0.30	2288	4.03	1500	2.17	0.43	3027	2.62	1075	1.27	0.36
1164D	3.24	1271	1.38	0.30	2300	1.59	751	0.88	0.50	3028	2.37	997	1.24	0.42
1165D	2.56	1056	1.16	0.32	2302	1.26	647	0.66	0.42	3030	4.51	1500	2.18	0.36
1320	6.15	1500	2.79	0.32	2305	1.45	707	0.74	0.39	3040	4.74	1500	2.30	0.36
1322	6.40	1500	2.94	0.32	2361	1.62	760	0.85	0.42	3041	2.91	1167	1.52	0.42
1430	3.38	1315	1.64	0.36	2362	1.01	568	0.53	0.42	3042	2.96	1182	1.50	0.39
1438	2.94	1176	1.34	0.32	2380	1.87	839	0.98	0.42	3064	4.77	1500	2.51	0.42
1452	1.75	801	0.85	0.36	2386	1.01	568	0.54	0.43	3069	-	-	1.15	0.42
1463	9.18	1500	4.20	0.32	2388	1.42	697	0.76	0.43	3076	2.20	943	1.15	0.42
1472	3.97	1500	1.80	0.32	2402	2.06	899	1.00	0.36	3081D	3.91	1482	1.85	0.36
1604X	4.34	1500	2.14	0.36	2413	1.90	849	0.99	0.42	3082D	3.59	1381	1.69	0.36
1624D	1.78	811	0.81	0.32	2416	1.59	751	0.83	0.42	3085D	3.06	1214	1.45	0.36
1642	1.93	858	0.93	0.36	2417	1.07	587	0.56	0.42	3110	2.18	937	1.15	0.42
1654	10.99	1500	5.28	0.36	2501	2.06	899	1.08	0.42	3111	1.84	830	0.96	0.42
1655	2.01	883	0.97	0.36	2503	1.25	644	0.66	0.43	3113	1.27	650	0.67	0.42
1699	3.05	1211	1.48	0.36	2534	1.66	773	0.88	0.43	3114	2.49	1034	1.31	0.42
1701	2.52	1044	1.22	0.36	2570	3.75	1431	2.00	0.43	3118	1.39	688	0.74	0.43
1710D	3.19	1255	1.51	0.36	2585	2.33	984	1.25	0.43	3119	0.77	493	0.43	0.50
1741D	3.50	1353	1.18	0.30	2586	1.59	751	0.83	0.42	3122	1.13	606	0.60	0.43
1747	1.51	726	0.73	0.36	2587	2.82	1138	1.51	0.43	3126	1.57	745	0.82	0.42
1748	4.06	1500	1.95	0.36	2589	1.33	669	0.70	0.42	3131	1.01	568	0.53	0.42
1803D	5.86	1500	2.39	0.32	2600	1.79	814	0.97	0.43	3132	2.70	1101	1.41	0.42
1852D	1.89	845	0.78	0.30	2623	4.15	1500	2.10	0.39	3145	1.96	867	1.02	0.42
1853	1.29	656	0.66	0.39	2651	1.22	634	0.65	0.43	3146	1.57	745	0.82	0.42
1860	1.23	637	0.66	0.43	2660	1.66	773	0.89	0.43	3169	1.45	707	0.76	0.42
1924	1.54	735	0.82	0.43	2670	1.08	590	0.60	0.50	3175D	3.87	1469	1.99	0.42
1925	2.74	1113	1.38	0.39	2683	1.02	571	0.55	0.43	3179	1.19	625	0.63	0.43
2001	-	-	1.87	0.42	2688	1.79	814	0.96	0.43	3180	1.63	763	0.87	0.43
2002	1.75	801	0.93	0.43	2701	11.13	1500	5.37	0.36	3188	0.93	543	0.50	0.43

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2015

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
3220	1.05	581	0.55	0.42	4000	4.99	1500	2.27	0.32	4561	-	-	0.98	0.39
3223	2.40	1006	1.32	0.50	4021	2.92	1170	1.41	0.36	4568	1.93	858	0.93	0.36
3224	3.01	1198	1.63	0.43	4024D	3.40	1321	1.62	0.36	4581	0.79	499	0.36	0.32
3227	2.08	905	1.11	0.43	4034	6.20	1500	2.99	0.36	4583	3.71	1419	1.68	0.32
3240	2.67	1091	1.42	0.43	4036	1.99	877	0.96	0.36	4611	0.43	385	0.23	0.43
3241	1.69	782	0.89	0.42	4038	1.47	713	0.81	0.50	4635	1.59	751	0.68	0.30
3255	1.25	644	0.69	0.50	4053	1.51	726	0.79	0.42	4653	2.26	962	1.19	0.43
3257	2.16	930	1.13	0.42	4061	5.50	1500	2.96	0.43	4665	4.08	1500	1.97	0.36
3270	1.76	804	0.93	0.42	4062	2.52	1044	1.33	0.42	4670	5.00	1500	2.40	0.36
3300	3.85	1463	2.01	0.42	4101	2.10	912	1.06	0.39	4683	3.38	1315	1.77	0.42
3303	2.86	1151	1.52	0.43	4109	0.53	417	0.29	0.43	4686	1.30	660	0.63	0.36
3307	2.65	1085	1.39	0.42	4110	0.71	474	0.38	0.42	4692	0.56	426	0.30	0.43
3315	2.76	1119	1.48	0.43	4111	1.32	666	0.71	0.43	4693	0.76	489	0.39	0.42
3334	2.21	946	1.17	0.42	4112	-	-	0.38	0.42	4703	1.47	713	0.77	0.42
3336	1.96	867	0.94	0.36	4113	1.72	792	0.90	0.42	4716X	1.94	861	1.05	0.43
3365	4.81	1500	2.33	0.36	4114	2.05	896	1.07	0.42	4717	1.63	763	0.91	0.50
3372	2.85	1148	1.43	0.39	4130	2.37	997	1.24	0.42	4720	1.81	820	0.94	0.42
3373	4.14	1500	2.16	0.42	4131	5.24	1500	2.80	0.43	4740	0.62	445	0.30	0.36
3383	0.76	489	0.40	0.43	4133	1.67	776	0.90	0.43	4741	1.26	647	0.66	0.42
3385	0.55	423	0.29	0.43	4149	0.44	389	0.25	0.50	4751	2.62	1075	1.26	0.36
3400	3.17	1249	1.60	0.39	4150	-	-	0.25	0.50	4766NX	2.62	1189	1.14	0.30
3507	2.31	978	1.21	0.42	4206	2.18	937	1.14	0.42	4771NX	2.92	1334	1.26	0.30
3515	1.42	697	0.75	0.42	4207	1.20	628	0.58	0.36	4777	3.20	1258	1.39	0.30
3548	2.49	1034	1.30	0.42	4239	1.50	723	0.72	0.36	4825	0.65	455	0.32	0.36
3559	1.85	833	0.97	0.42	4240	1.82	823	0.97	0.43	4828	1.63	763	0.82	0.39
3574	1.25	644	0.66	0.43	4243	1.81	820	0.95	0.42	4829	1.19	625	0.54	0.32
3581	1.17	619	0.62	0.43	4244	1.91	852	1.00	0.42	4902	2.43	1015	1.30	0.43
3612	1.88	842	0.95	0.39	4250	1.32	666	0.69	0.42	4923	0.89	530	0.46	0.42
3620	3.71	1419	1.79	0.36	4251	2.40	1006	1.26	0.42	5020	3.99	1500	1.94	0.36
3629	1.51	726	0.81	0.43	4263	2.25	959	1.18	0.42	5022	4.59	1500	2.11	0.32
3632	2.18	937	1.10	0.39	4273	1.53	732	0.80	0.42	5037	9.82	1500	4.27	0.30
3634	1.42	697	0.76	0.43	4279	1.93	858	1.01	0.42	5040	7.21	1500	3.13	0.30
3635	1.88	842	0.99	0.42	4282	1.60	754	0.87	0.43	5057	4.22	1500	1.83	0.30
3638	1.16	615	0.62	0.43	4283	1.25	644	0.65	0.42	5059	10.09	1500	4.35	0.30
3642	1.47	713	0.77	0.42	4299	1.57	745	0.84	0.43	5069	66.45	1500	28.82	0.30
3643	1.59	751	0.83	0.42	4304	3.69	1412	1.85	0.39	5102	4.07	1500	1.87	0.32
3647	1.79	814	0.90	0.39	4307	1.66	773	0.92	0.50	5146	4.08	1500	1.98	0.36
3648	1.32	666	0.70	0.43	4351	0.71	474	0.37	0.42	5160	1.42	697	0.65	0.32
3681	0.93	543	0.50	0.43	4352	0.90	534	0.48	0.43	5183	1.93	858	0.93	0.36
3685	0.56	426	0.30	0.43	4360	0.80	502	0.43	0.43	5188	2.76	1119	1.35	0.36
3719	0.79	499	0.34	0.30	4361	0.71	474	0.38	0.43	5190	2.28	968	1.10	0.36
3724	3.22	1264	1.47	0.32	4362	-	-	0.43	0.43	5191	0.78	496	0.41	0.42
3726	3.33	1299	1.45	0.30	4410	2.82	1138	1.47	0.42	5192	2.82	1138	1.48	0.42
3803	3.13	1236	1.65	0.42	4420	1.63	763	0.75	0.32	5213	4.30	1500	1.97	0.32
3807	1.54	735	0.82	0.43	4431	1.23	637	0.68	0.50	5215	4.31	1500	2.19	0.39
3808	2.40	1006	1.21	0.39	4432	1.05	581	0.59	0.50	5221	3.58	1378	1.74	0.36
3821X	5.13	1500	2.59	0.39	4439	1.96	867	0.98	0.39	5222	4.38	1500	2.01	0.32
3822X	3.71	1419	1.87	0.39	4452	2.03	889	1.06	0.42	5223	3.87	1469	1.87	0.36
3824X	3.41	1324	1.72	0.39	4459	2.36	993	1.23	0.42	5348	2.90	1164	1.41	0.36
3826	0.43	385	0.23	0.42	4470	1.67	776	0.88	0.42	5402	2.62	1075	1.40	0.43
3827	1.85	833	0.94	0.39	4484	2.30	975	1.20	0.42	5403	5.58	1500	2.55	0.32
3830	1.23	637	0.62	0.39	4493	1.57	745	0.82	0.42	5437	4.11	1500	2.00	0.36
3851	2.77	1123	1.48	0.43	4511	0.49	404	0.25	0.39	5443	3.05	1211	1.60	0.42
3865	1.44	704	0.80	0.50	4557	1.96	867	1.05	0.43	5445	3.74	1428	1.71	0.32
3881	3.87	1469	2.04	0.42	4558	1.19	625	0.62	0.42	5462	4.79	1500	2.32	0.36

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2015

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
5472	3.61	1387	1.57	0.30	6845F	12.61	1500	4.31	0.26	7539	1.52	729	0.69	0.32
5473	8.12	1500	3.48	0.30	6854	2.12	918	0.91	0.30	7540	2.28	968	0.98	0.30
5474	4.05	1500	1.85	0.32	6872F	10.25	1500	3.51	0.26	7580	2.31	978	1.11	0.36
5478	2.80	1132	1.37	0.36	6874F	21.67	1500	7.41	0.26	7590	3.34	1302	1.69	0.39
5479	5.44	1500	2.75	0.39	6882	3.44	1334	1.50	0.30	7600	2.94	1176	1.43	0.36
5480	2.80	1132	1.29	0.32	6884	5.75	1500	2.55	0.30	7601	-	-	1.43	0.36
5491	1.49	719	0.68	0.32	7016M	1.94	861	0.84	0.30	7605	1.94	861	0.94	0.36
5506	5.19	1500	2.23	0.30	7024M	2.16	930	0.94	0.30	7610	0.40	376	0.20	0.39
5507	3.31	1293	1.52	0.32	7038M	4.49	1500	1.94	0.30	7611	-	-	1.43	0.36
5508D	9.33	1500	4.51	0.36	7046M	5.09	1500	2.21	0.30	7612	-	-	1.43	0.36
5535	4.27	1500	2.07	0.36	7047M	3.35	1305	1.35	0.30	7613	-	-	1.43	0.36
5537	3.98	1500	1.93	0.36	7050M	7.74	1500	3.10	0.30	7698X	3.08	1220	1.29	0.30
5551	10.46	1500	4.51	0.30	7090M	4.99	1500	2.16	0.30	7699X	2.26	962	1.07	0.36
5606	1.14	609	0.52	0.32	7098M	5.65	1500	2.46	0.30	7705	5.16	1500	2.60	0.39
5610	3.91	1482	2.05	0.42	7099M	8.77	1500	3.53	0.30	7710X	5.07	1500	2.28	0.32
5645	7.27	1500	3.32	0.32	7133	3.43	1330	1.57	0.32	7711X	5.07	1500	2.28	0.32
5651	-	-	3.32	0.32	7151M	4.17	1500	1.91	0.32	7720	2.49	1034	1.20	0.36
5703	10.05	1500	4.87	0.36	7152M	7.19	1500	3.04	0.32	7725X	1.91	852	0.85	0.32
5705	8.30	1500	3.98	0.36	7153M	4.63	1500	2.12	0.32	7855	3.41	1324	1.65	0.36
5951	0.33	354	0.17	0.43	7222	4.41	1500	2.14	0.36	8001	1.81	820	0.97	0.43
6003	8.61	1500	4.24	0.36	7228	4.61	1500	2.25	0.36	8002	1.81	820	0.95	0.42
6005	4.96	1500	2.39	0.36	7229	6.06	1500	2.80	0.32	8006	1.95	864	1.02	0.42
6017	3.73	1425	1.82	0.36	7230	7.22	1500	3.67	0.39	8008	1.13	606	0.60	0.43
6018	1.99	877	0.97	0.36	7231	7.91	1500	4.03	0.39	8010	1.74	798	0.93	0.43
6045	2.56	1056	1.24	0.36	7232	3.83	1456	1.76	0.32	8013	0.37	367	0.19	0.42
6204	8.31	1500	3.81	0.32	7309F	15.76	1500	5.40	0.26	8015	0.64	452	0.34	0.42
6206	2.42	1012	1.04	0.30	7313F	4.50	1500	1.54	0.26	8017	1.31	663	0.70	0.43
6213	1.57	745	0.72	0.32	7317F	11.11	1500	3.81	0.26	8018	2.23	952	1.19	0.43
6214	2.16	930	0.93	0.30	7327F	28.11	1500	9.59	0.26	8021	3.01	1198	1.57	0.42
6216	5.89	1500	2.54	0.30	7333M	2.29	971	1.02	0.30	8031	2.30	975	1.20	0.42
6217	3.11	1230	1.42	0.32	7335M	2.54	1050	1.12	0.30	8032	1.83	826	0.97	0.43
6229	3.10	1227	1.41	0.32	7337M	3.94	1491	1.60	0.30	8033	1.96	867	1.02	0.42
6233	3.22	1264	1.49	0.32	7350F	12.40	1500	4.41	0.28	8037	1.61	757	0.86	0.43
6235	7.49	1500	3.23	0.30	7360	3.53	1362	1.70	0.36	8039	1.88	842	1.00	0.43
6236	7.44	1500	3.60	0.36	7370	6.02	1500	3.15	0.42	8044	2.36	993	1.19	0.39
6237	1.16	615	0.56	0.36	7380	3.51	1356	1.78	0.39	8045	0.39	373	0.21	0.43
6251D	5.43	1500	2.50	0.32	7382	3.35	1305	1.75	0.42	8046	2.02	886	1.06	0.42
6252D	7.77	1500	3.35	0.30	7390	3.91	1482	2.06	0.42	8047	0.90	534	0.48	0.43
6260D	6.06	1500	2.64	0.30	7394M	3.27	1280	1.44	0.30	8058	2.21	946	1.15	0.42
6306	2.70	1101	1.23	0.32	7395M	3.63	1393	1.60	0.30	8072	0.63	448	0.33	0.43
6319	2.42	1012	1.11	0.32	7398M	5.63	1500	2.29	0.30	8102	1.20	628	0.64	0.43
6325	3.65	1400	1.67	0.32	7402	0.17	304	0.09	0.42	8103	2.63	1078	1.33	0.39
6400	4.19	1500	2.13	0.39	7403	3.61	1387	1.74	0.36	8105	2.23	952	1.20	0.43
6503	1.09	593	0.59	0.43	7405N	1.20	754	0.59	0.36	8106	3.15	1242	1.53	0.36
6504	2.10	912	1.12	0.43	7420	6.06	1500	2.66	0.30	8107	2.12	918	1.03	0.36
6702M*	4.14	1500	2.01	0.36	7421	0.76	489	0.35	0.32	8111	2.10	912	1.10	0.42
6703M*	7.14	1500	3.19	0.36	7422	1.28	653	0.55	0.30	8116	2.62	1075	1.37	0.42
6704M*	4.60	1500	2.23	0.36	7425	2.08	905	0.91	0.30	8203	5.13	1500	2.69	0.42
6801F	6.36	1500	2.33	0.32	7431N	0.59	499	0.26	0.30	8204	2.91	1167	1.41	0.36
6811	9.21	1500	4.43	0.36	7445N	0.40	-	-	-	8209	3.06	1214	1.61	0.42
6824F	9.37	1500	3.32	0.28	7453N	0.20	-	-	-	8215	2.93	1173	1.42	0.36
6826F	7.69	1500	2.81	0.32	7502	1.78	811	0.86	0.36	8227	3.27	1280	1.41	0.30
6834	2.69	1097	1.36	0.39	7515	0.99	562	0.42	0.30	8232	2.81	1135	1.36	0.36
6836	2.95	1179	1.42	0.36	7520	2.79	1129	1.46	0.42	8233	2.36	993	1.15	0.36
6843F	14.11	1500	4.83	0.26	7538	5.33	1500	2.32	0.30	8235	3.31	1293	1.74	0.42

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2015

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
8263	6.01	1500	3.02	0.39	8869	1.17	619	0.62	0.43					
8264	4.40	1500	2.13	0.36	8871	0.13	291	0.07	0.43					
8265	5.30	1500	2.41	0.32	8901	0.17	304	0.09	0.39					
8279	6.62	1500	3.01	0.32	9012	1.31	663	0.66	0.39					
8288	7.18	1500	3.44	0.36	9014X	2.56	1056	1.34	0.42					
8291	3.49	1349	1.76	0.39	9015	3.39	1318	1.78	0.42					
8292	2.62	1075	1.37	0.42	9016	3.20	1258	1.67	0.42					
8293	6.91	1500	3.36	0.36	9019	1.65	770	0.80	0.36					
8304	3.79	1444	1.83	0.36	9033	1.95	864	1.02	0.42					
8350	3.51	1356	1.61	0.32	9040	2.74	1113	1.46	0.43					
8380	2.38	1000	1.20	0.39	9044	1.58	748	0.84	0.43					
8381	1.78	811	0.90	0.39	9052	2.14	924	1.14	0.43					
8385	2.15	927	1.04	0.36	9058	1.27	650	0.70	0.50					
8392	2.19	940	1.14	0.42	9059	-	-	0.62	0.43					
8393X	2.00	880	1.05	0.42	9060	1.36	678	0.73	0.43					
8500	5.35	1500	2.57	0.36	9061	1.27	650	0.70	0.50					
8601	0.43	385	0.22	0.39	9062	1.58	748	0.87	0.49					
8602	0.54	420	0.27	0.39	9063	0.99	562	0.53	0.43					
8603	0.11	285	0.06	0.42	9077F	4.97	1500	1.89	0.39					
8606	2.40	1006	1.10	0.32	9082	1.40	691	0.77	0.50					
8709F	5.71	1500	1.95	0.26	9083	1.32	666	0.73	0.50					
8719	3.09	1223	1.33	0.30	9084	1.54	735	0.80	0.42					
8720	1.38	685	0.67	0.36	9088a	a	a	a	a					
8721	0.48	401	0.23	0.36	9089	1.00	565	0.53	0.43					
8723	0.19	310	0.10	0.42	9093	1.96	867	1.04	0.43					
8725	1.84	830	0.88	0.36	9101	3.91	1482	2.08	0.43					
8726F	4.41	1500	1.61	0.32	9102	2.88	1157	1.50	0.42					
8734M	0.45	392	0.21	0.36	9154	1.88	842	0.98	0.42					
8737M	0.40	376	0.19	0.36	9156	1.73	795	0.87	0.39					
8738M	0.69	467	0.31	0.36	9170	5.71	1500	2.45	0.30					
8742	0.33	354	0.16	0.36	9178	6.41	1500	3.51	0.49					
8745	2.76	1119	1.39	0.39	9179	14.36	1500	7.62	0.43					
8748	0.58	433	0.29	0.39	9180	5.79	1500	2.77	0.36					
8755	0.36	363	0.17	0.36	9182	1.66	773	0.87	0.42					
8799	0.63	448	0.33	0.42	9186	8.15	1500	3.70	0.32					
8800	1.03	574	0.57	0.50	9220	4.17	1500	2.10	0.39					
8803	0.09	278	0.04	0.36	9402	3.71	1419	1.80	0.36					
8805M	0.23	322	0.12	0.42	9403	4.47	1500	2.04	0.32					
8810	0.17	304	0.09	0.42	9410	2.74	1113	1.43	0.42					
8814M	0.21	316	0.11	0.42	9501	3.11	1230	1.57	0.39					
8815M	0.36	363	0.17	0.42	9505	2.48	1031	1.25	0.39					
8820	0.13	291	0.07	0.39	9516	4.15	1500	2.02	0.36					
8824	2.45	1022	1.31	0.43	9519	4.06	1500	1.96	0.36					
8825	1.78	811	0.99	0.50	9521	2.80	1132	1.36	0.36					
8826	1.93	858	1.01	0.42	9522	1.63	763	0.85	0.42					
8829	1.89	845	0.99	0.42	9534	2.99	1192	1.37	0.32					
8831	1.36	678	0.71	0.42	9554	11.91	1500	5.44	0.32					
8832	0.26	332	0.14	0.42	9586	0.65	455	0.36	0.50					
8833	0.82	508	0.43	0.42	9600	1.70	786	0.92	0.43					
8835	2.37	997	1.24	0.42	9620	0.84	515	0.43	0.39					
8842	2.85	1148	1.49	0.42										
8855	0.22	319	0.11	0.42										
8856	0.17	304	0.09	0.42										
8864	1.63	763	0.85	0.42										
8868	0.35	360	0.18	0.43										

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

Effective January 1, 2015
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.40	S	1710D	0.07	S	3175D	0.08	S
0065D	0.08	S	1741D	0.77	S	4024D	0.04	S
0066D	0.08	S	1803D	0.63	S	5508D	0.07	S
0067D	0.08	S	1852D	0.07	Asb	6251D	0.06	S
1164D	0.06	S	3081D	0.07	S	6252D	0.09	S
1165D	0.04	S	3082D	0.08	S	6260D	0.07	S
1624D	0.02	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 \$0.76. (For coverage written separately for federal benefits only, \$0.74. For coverage written separately for state benefits only, \$0.02.)
- 1016 Rate includes a non-ratable disease element of \$2.27. (For coverage written separately for federal benefits only, \$2.22. For coverage written separately for state benefits only, \$0.05.)
- 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 2.095 and elr x 1.935.
- 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, 2015

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

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

"Taxicab Co.":

Employee operated vehicle.....	\$62,500
Leased or rented vehicle.....	\$41,700

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

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11..... \$250

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

Basic Premium Factor	0.40	Loss Development Factors	
Minimum Premium Factor	0.75	1st Adjustment	0.07
Maximum Premium Factor	1.75	2nd Adjustment	0.04
Loss Conversion Factor	1.154	3rd Adjustment	0.02
Tax Multiplier	1.018	4th Adjustment	0.01

Maximum Weekly 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” \$3,200

Minimum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E – “Executive Officers” and “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” \$700

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	5.8%	5.1%	4.8%	4.2%	3.7%	3.1%
\$500	9.3%	7.8%	7.2%	6.1%	5.2%	4.0%	3.8%
\$1,000	11.6%	9.7%	8.8%	7.4%	6.2%	4.7%	4.5%
\$1,500	13.2%	11.0%	10.1%	8.4%	7.1%	5.3%	5.1%
\$2,000	14.4%	12.1%	11.0%	9.2%	7.8%	5.9%	5.6%
\$2,500	15.5%	13.0%	11.8%	10.0%	8.4%	6.3%	6.1%
\$3,000	16.4%	13.8%	12.6%	10.6%	8.9%	6.8%	6.5%
\$3,500	17.1%	14.4%	13.2%	11.1%	9.4%	7.2%	6.9%
\$4,000	17.8%	15.1%	13.8%	11.7%	9.9%	7.6%	7.2%
\$4,500	18.5%	15.6%	14.3%	12.1%	10.3%	7.9%	7.5%
\$5,000	19.1%	16.2%	14.8%	12.6%	10.7%	8.2%	7.8%

Effective January 1, 2015

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	4.4%	3.4%	3.0%	2.3%	1.8%	1.2%
\$1,000	7.2%	5.7%	5.0%	3.9%	3.1%	2.1%	2.1%
\$1,500	9.2%	7.3%	6.6%	5.2%	4.2%	2.8%	2.8%
\$2,000	10.7%	8.7%	7.8%	6.3%	5.1%	3.5%	3.5%
\$2,500	12.0%	9.8%	8.8%	7.1%	5.8%	4.1%	4.1%
\$3,000	13.1%	10.8%	9.7%	7.9%	6.5%	4.6%	4.6%
\$3,500	14.1%	11.7%	10.5%	8.6%	7.1%	5.1%	5.0%
\$4,000	15.0%	12.4%	11.2%	9.3%	7.7%	5.6%	5.4%
\$4,500	15.8%	13.1%	11.9%	9.9%	8.2%	6.0%	5.8%
\$5,000	16.5%	13.8%	12.5%	10.4%	8.7%	6.4%	6.2%

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..... 65%

(Multiply a Non-F classification rate by a factor of 1.65 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.56) and the adjustment for differences in loss-based expenses (1.059).)

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. 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.