State:	*Indiana*	***Filing Company:***	*Indiana Compensation Rating Bureau*
TOI/Sub-TOI:	*16.0 Workers Compensation/16.0004 Standard WC*		
Product Name:	*January 1, 2016 Advisory Rate Filing*		
Project Name/Number:	*/*		

Filing at a Glance

Company:	Indiana Compensation Rating Bureau
Product Name:	January 1, 2016 Advisory Rate Filing
State:	Indiana
TOI:	16.0 Workers Compensation
Sub-TOI:	16.0004 Standard WC
Filing Type:	Rate
Date Submitted:	09/21/2015
SERFF Tr Num:	INCR-130253641
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	1/1/2016 RATES
Co Status:	
Effective Date Requested (New):	01/01/2016
Effective Date Requested (Renewal):	01/01/2016
Author(s):	Ron Cooper
Reviewer(s):	Kate Kixmiller (primary), Bob Reeder, Thomas Faust
Disposition Date:	11/05/2015
Disposition Status:	Filed
Effective Date (New):	
Effective Date (Renewal):	

State:	Indiana	**Filing Company:**	Indiana Compensation Rating Bureau
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
Product Name:	January 1, 2016 Advisory Rate Filing		
Project Name/Number:	/		

General Information

Project Name:
Project Number:
Reference Organization:
Reference Title:
Filing Status Changed: 11/05/2015
State Status Changed:
Created By: Ron Cooper
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Pending
Domicile Status Comments:
Reference Number:
Advisory Org. Circular: ICRB Circular 2015-06
Company Status Changed:
Deemer Date:
Submitted By: Ron Cooper

Filing Description:

Full filing of advisory loss costs, advisory rates and rating values for both voluntary and assigned risk business effective January 1, 2016 for new and renewal policies. This filing proposes a 1.3% increase to the overall voluntary loss cost level and a 3.2% increase to the overall voluntary and assigned risk rate level.

Company and Contact

Filing Contact Information

Ron Cooper, President
5920 Castleway W Dr
Indianapolis, IN 46250

rcooper@icrb.net
317-842-2800 [Phone] 301 [Ext]

Filing Company Information

Indiana Compensation Rating Bureau
5920 Castleway W Dr
Indianapolis, IN 46250
(317) 842-2800 ext. 301[Phone]

CoCode:
Group Code:
Group Name: ICRB
FEIN Number: 35-0837318

State of Domicile: Indiana
Company Type: Rating Organization
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: $35.00
Retaliatory? No
Fee Explanation:
Per Company: Yes

Company	Amount	Date Processed	Transaction #
Indiana Compensation Rating Bureau	$35.00	09/21/2015	100257324

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Kate Kixmiller	11/05/2015	11/05/2015

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Amended Filing	Ron Cooper	11/05/2015	11/05/2015

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Extension Acknowledged	Note To Filer	Kate Kixmiller	10/29/2015	10/29/2015
Extend review time until November 5, 2015	Note To Reviewer	Ron Cooper	10/29/2015	10/29/2015
Extend review time until October 30, 2015	Note To Reviewer	Ron Cooper	10/19/2015	10/19/2015

Disposition

Disposition Date: 11/05/2015
Effective Date (New):
Effective Date (Renewal):
Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Indiana Compensation Rating Bureau	1.900%	2.500%	$16,112,000	100,000	$848,000,000	%	%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	80 Filing Description/Cover Letter/NAIC Transmittal		Yes
Supporting Document	82 Actuarial Support		Yes
Rate	January 1, 2016 Rate Filing		Yes
Rate	Technical Supplement		Yes
Rate	A sheets (class codes)		Yes
Rate	Amended Filing		Yes

State: Indiana **Filing Company:** Indiana Compensation Rating Bureau
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: January 1, 2016 Advisory Rate Filing
Project Name/Number: /

Amendment Letter

Submitted Date: 11/05/2015

Comments:

The ICRB accepts the Commissioner’s proposal to decrease the profit and contingency provision from 3.0%, as had been proposed, to 2.5% (the current approved value). This reduces the premium level change by 0.7% and results in an overall average premium level change of +1.9% effective on January 1, 2016, for new and renewal policies.

Changed Items:

No Form Schedule Items Changed.

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Amended Filing	Rate Filng, Exhibit IV; Tech Supp, Exhibit II-B	New		11/05/2015 By:

No Supporting Documents Changed.

State:	*Indiana*	***Filing Company:***	*Indiana Compensation Rating Bureau*
TOI/Sub-TOI:	*16.0 Workers Compensation/16.0004 Standard WC*		
Product Name:	*January 1, 2016 Advisory Rate Filing*		
Project Name/Number:	*/*		

Post Submission Update Request Processed On 11/05/2015

Status:	Allowed
Created By:	Ron Cooper
Processed By:	Kate Kixmiller
Comments:	

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	01/01/2016	01/01/2015
Effective Date Requested (Renew)	01/01/2016	01/01/2015

Rate Information:

Field Name	Requested Change	Prior Value
Rate Change Type	Increase	Decrease
Overall Pct. of Last Revision	-3.700%	-7.700%
Effective Date of Last revision	01/01/2015	01/01/2014

Company Rate Information:

Company Name:Indiana Compensation Rating Bureau

Field Name	Requested Change	Prior Value
Overall % Indicated Change	1.900%	3.200%
Overall % Rate Impact	2.500%	3.200%
Written Premium Change for this Program	$16112000	$27136000

State: Indiana **Filing Company:** Indiana Compensation Rating Bureau
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: January 1, 2016 Advisory Rate Filing
Project Name/Number: /

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		January 1, 2016 Rate Filing		New		January 1, 2016 Rate Filing 09-21-15.pdf
2		Amended Filing	Rate Filng, Exhibit IV; Tech Supp, Exhibit II-B	New		January 1, 2016 Filing Amendment 11-05-15.pdf

Indiana

Advisory Loss Costs and Rates Filing
Proposed Effective January 1, 2016

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

November 5, 2015

Stephen W. 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 – Proposed to be Effective 1/1/2016

Dear Commissioner Robertson:

NCCI has amended the Indiana workers compensation voluntary and assigned risk premium and rate level changes in accordance with your proposal to decrease the profit and contingency provision from 3.0%, as had been proposed, to 2.5% (the current approved value). This change results in an overall average premium level change of +1.9% effective on January 1, 2016, for new and renewal policies. We are enclosing only certain select exhibits that have changed from the original filing.

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

We respectfully request that the filing be "Filed" electronically via the NAIC SERFF system as soon as practicable.

Sincerely,

Ronald W. Cooper

Ronald W. Cooper, CWCP
President

Actuarial content prepared by:

Robert J Moss

Robert Moss, ACAS, MAAA
Associate Actuary, NCCI

Enclosure

INDIANA
SUMMARY OF PROPOSED CHANGES

Proposed Effective Date **January 1, 2016**

I. Industrial Classifications

	Filed	Amended
Overall Loss Cost Level Change	+1.3%	+1.3%
Overall Premium Level Change	**+2.6%**	**+1.9%**
By Component		
Change in Benefits	+1.7%	+1.7%
Change in Experience and Trend	-0.1%	-0.1%
Change in Loss-based Expenses	-0.3%	-0.3%
Overall Loss Cost Level Change	+1.3%	+1.3%
Change in Production and General Expenses	+0.3%	+0.3%
Change in Taxes and Assessments	+0.3%	+0.3%
Change in Profit and Contingencies Provision	+0.7%	0.0%
Overall Premium Level Change	**+2.6%**	**+1.9%**
Offset for the Change in Expense Constant	+0.6%	+0.6%
Overall Rate Level Change	+3.2%	+2.5%
Premium Change By Industry Group		
Manufacturing	+2.8%	+2.1%
Contracting	+2.5%	+1.8%
Office & Clerical	+0.6%	0.0%
Goods & Services	+3.0%	+2.3%
Miscellaneous	+2.7%	+2.0%
Overall	+2.6%	+1.9%

II. Miscellaneous Values	Current	Filed	Amended
Expense Constant	$250	$160	$160
Minimum Premium Multiplier	315	315	315
Maximum Minimum Premium	$1,500	$1,500	$1,500

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

September 21, 2015

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 the 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 1.3% increase to the overall voluntary loss cost level and a 3.2% increase to the overall voluntary and assigned risk rate level to become effective on January 1, 2016 for new and renewal business.

Please note the following in connection with this filing:

1. As a result of Item B-1397, effective July 1, 2007, data for new Class Codes 7710 and 7711 was previously combined with historical data for discontinued Class Code 7704 to determine a single rate for Class Codes 7710 and 7711. Since there is no historical data remaining for Class Code 7704 in the experience period used for ratemaking, the data for Class Codes 7710 and 7711 is no longer being combined. However, a single combined rate is still calculated for Class Codes 7710 and 7711 via a payroll weighted average of the separately indicated rates for these two Class Codes.

2. As a result of Items R-1410 and R-1411, the retrospective rating plan parameters were updated.

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.

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

We respectfully request that the filing be "Filed" electronically via the NAIC SERFF system within thirty days.

Sincerely,

Ronald W. Cooper, CWCP
President

Actuarial content prepared by:

Robert Moss, ACAS, MAAA
Associate Actuary, NCCI

Enclosure

Actuarial Certification

I, Rob Moss, am an Assistant Actuary for the National Council on Compensation Insurance, Inc. I am an Associate of the Casualty Actuarial Society and a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to provide the actuarial report contained herein.

The information contained in this report has been prepared under my direction 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.

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

INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2016

Table of Contents

INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2016

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 1.3% increase in the current voluntary loss costs and a 3.2% increase in the current voluntary advisory rates and assigned risk rates (which went into effect on January 1, 2015), and that the new rates become effective on January 1, 2016. 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, 2016. 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. This filing proposes no change to the assigned risk surcharge.

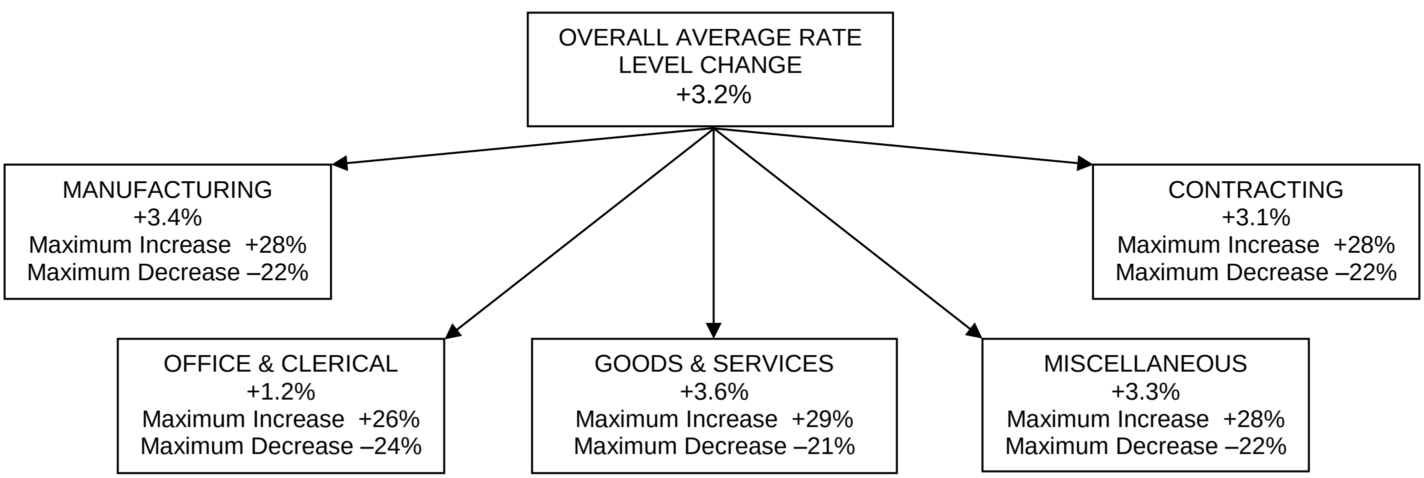
INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2016

Summary of Proposed Changes

Key Components	Percentage Change
Change in Experience, Trend and Benefits	+1.6%
Change in Loss-based Expenses	–0.3%
Overall Voluntary Loss Cost Change	**+1.3%**
Change in Production and General Expenses	+0.3%
Change in Taxes and Assessments	+0.3%
Offset for Change in Expense Constant	+0.6%
Change in Profit and Contingencies Provision	+0.7%
Overall Voluntary Rate Level Change	**+3.2%**
Overall Assigned Risk Rate Level Change	**+3.2%**

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 these five groups is displayed below, as well as the largest increase and largest decrease possible for a classification in each of those groups.



INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2016

Key Components

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 2012 and 2013, evaluated as of December 31, 2014 (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 2013 since the last policy had an effective date of December 31, 2013 and did not expire until December 31, 2014. 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 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.

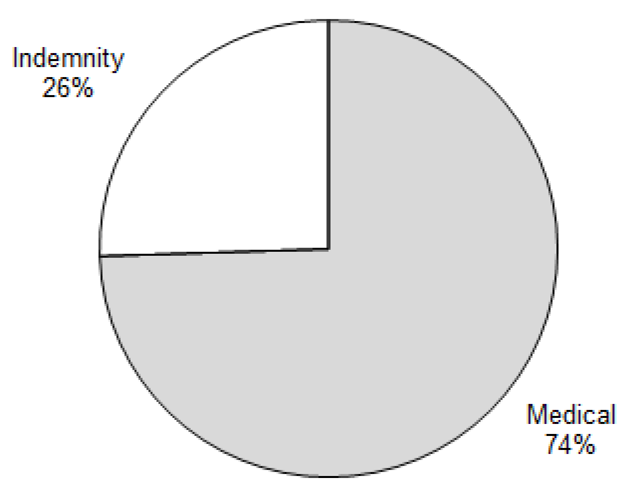
Key Components (Continued)

Trend

As noted previously, the filing relies primarily on the experience from policy years 2012 and 2013. However, the proposed rates and loss costs are intended for use with policies with effective dates starting on January 1, 2016. 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.

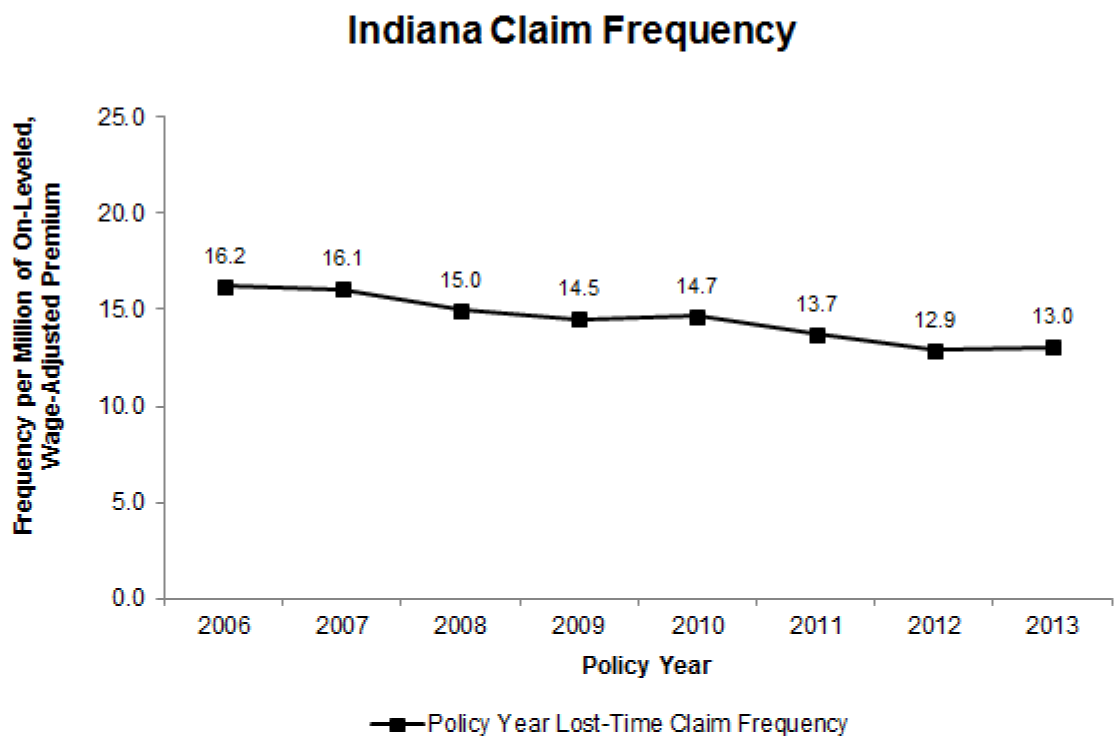
In order to appreciate the impact of the various filing components on overall system costs, it is helpful to consider the separate indemnity and medical segments of Indiana benefit costs.

Distribution of Indiana Benefit Costs



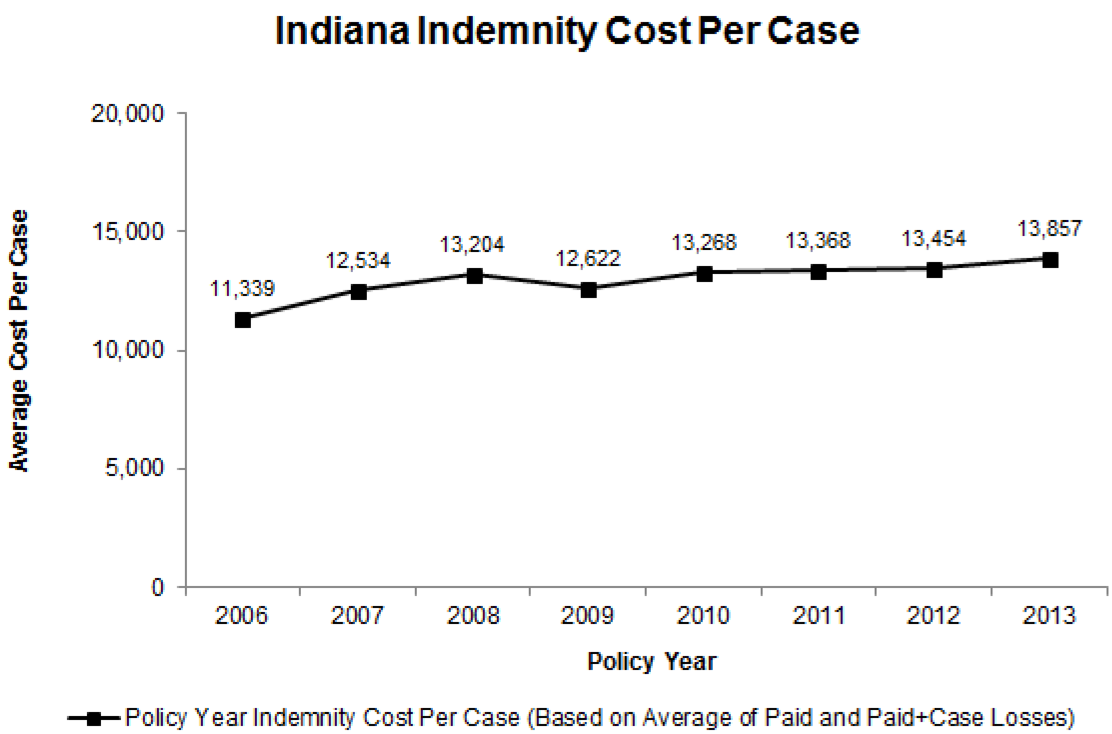
As can be seen, almost three quarters of Indiana's total benefit costs are medical. This percentage is higher than in most other states.

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.

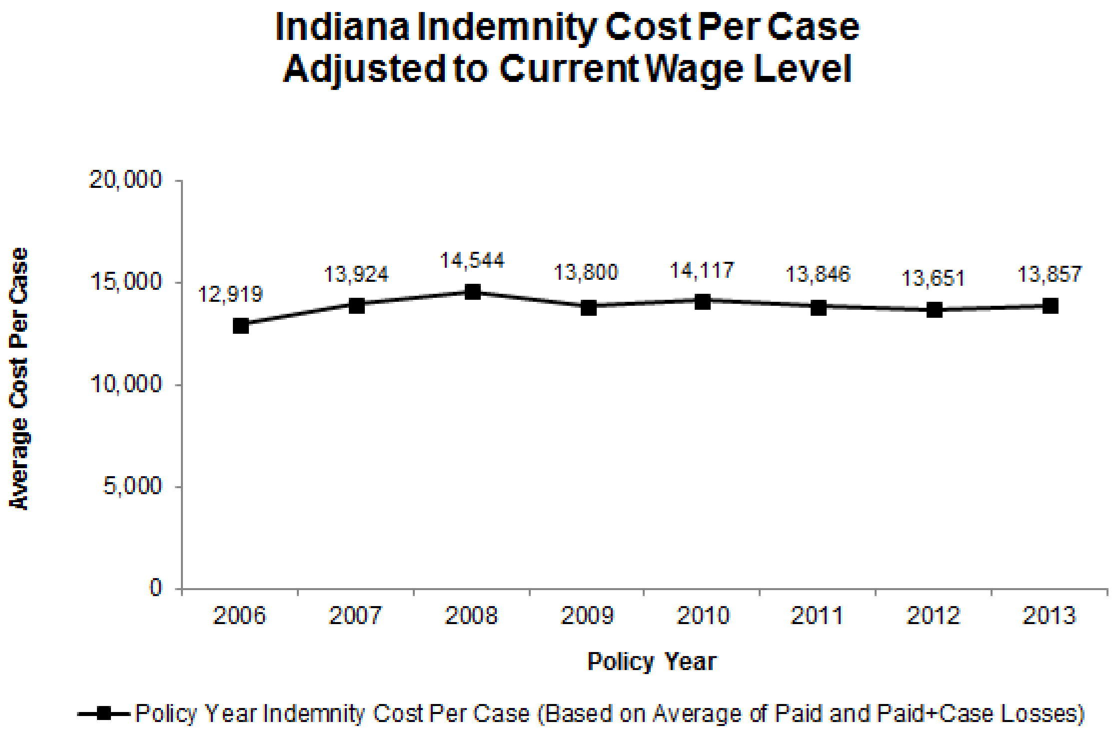


As this chart illustrates, Indiana's claim frequency has generally declined over the past eight years.

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.

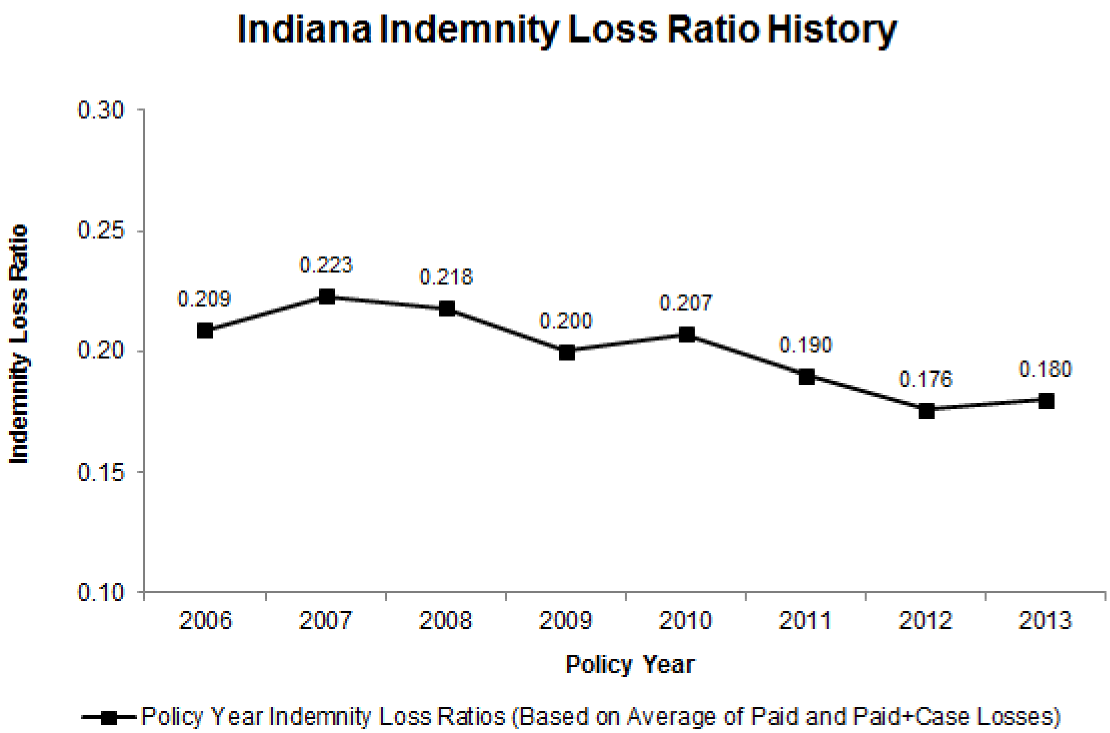


After removing the impact of the growth in workers' wages that occurred over this time period, the change in the average indemnity cost per case in excess of wage growth is shown in the following chart.



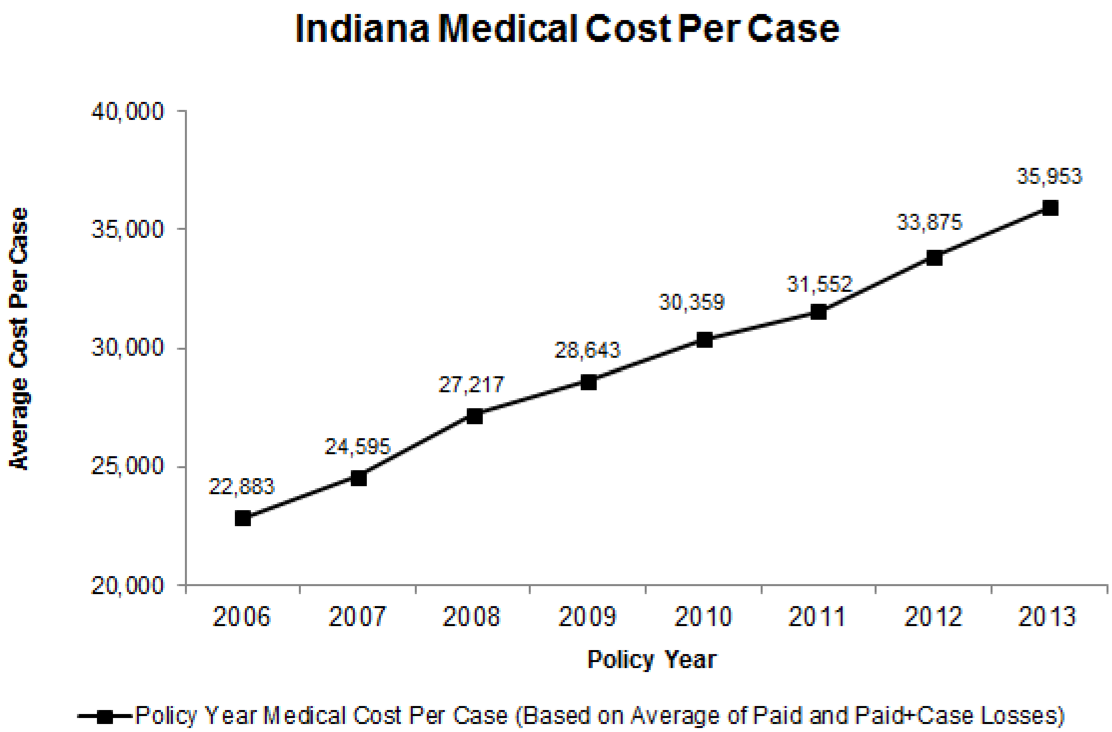
As this chart illustrates, the average indemnity cost per case in excess of wage growth has remained fairly consistent over time.

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 rates and losses at today's statutory benefit levels.



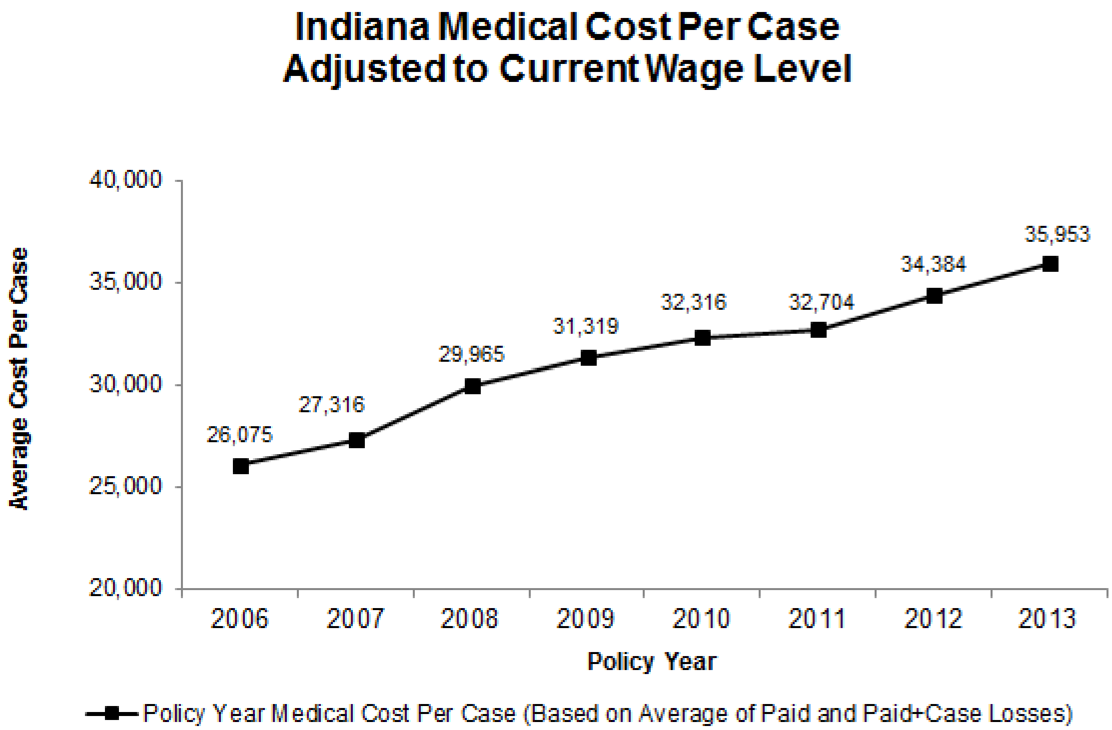
Indemnity loss ratios have generally decreased since 2006. In last year's Indiana filing, NCCI proposed an indemnity trend factor of –3.0% per year. Based on our analysis this year, we are proposing no change to the indemnity trend factor. This means that indemnity benefits are once again expected to 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 2006.

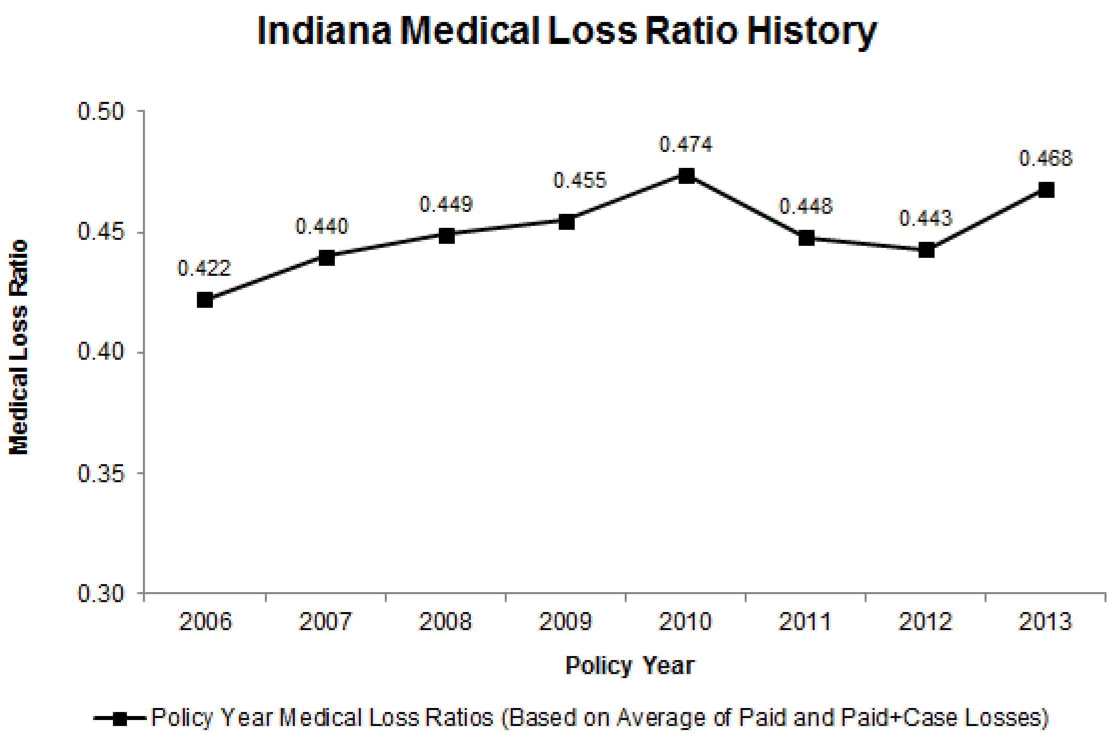
After removing the impact of the growth in workers' wages that occurred over this time period, the change in the average medical cost per case in excess of wage growth is shown in the following chart.



The average Indiana medical cost per case in excess of wage growth has increased consistently since 2006 as shown above. Considering the fact that nearly three quarters 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.



Medical loss ratios increased steadily from 2006 to 2010 before fluctuating in the latest three years. In last year's Indiana filing, NCCI proposed a medical trend factor of +1.5% per year. Based on our analysis this year, we are proposing to decrease the medical trend factor to +1.0% 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.

Indiana House Enrolled Act (HEA) 1320 was enacted on April 26, 2013. HEA 1320 included provisions that became effective from 2013 through 2016. A brief summary of the pertinent provisions of HEA 1320 that impact this filing are described below.

In the last of the three phases that were enacted as part of HEA 1320, effective July 1, 2016, there will be an increase in the amount payable in dollars per degree of impairment for permanent partial disability. The table below summarizes the changes to awards per degree of permanent partial (PP) impairment from the currently approved values:

Award per degree of impairment	Current	7/1/2016
1-10 degrees	$ 1,633	$ 1,750
11-35 degrees	$ 1,835	$ 1,952
36-50 degrees	$ 3,024	$ 3,186
51-100 degrees	$ 3,873	$ 4,060

This last phase of HEA 1320 also includes an increase in the maximum weekly wage used in the determination of benefits from $1,105 to $1,170 and also increases the maximum aggregate benefit payable from $368,000 to $390,000

The direct impact of the changes to the permanent partial awards, and the maximum weekly wage and maximum aggregate benefit amounts effective July 1, 2016 is estimated to be +1.0% on overall Indiana system costs.

The prorated impact of the increase in impairment awards, maximum weekly wage and maximum aggregate benefit amounts is estimated to be +0.8% on overall Indiana system costs.

Key Components (Continued)

In addition, NCCI estimates that recent Indiana medical fee schedule updates, which reflect changes in reimbursements for inpatient and outpatient services, will increase overall system costs by +0.8%

For additional details, please refer to Appendix C-I and C-II of the Technical Supplement.

Key Components (Continued)

Loss-Based Expenses

The proposed loss costs and rates include a provision for loss adjustment expenses (LAE). 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 to decrease the currently approved LAE provision from 15.4% to 15.2% of losses.

The Indiana Department of Labor (DOL) has not issued a notice for the INSafe tax assessment since the last assessment was levied in 2014. In this filing, we are proposing to reduce the applicable provision from 0.2% to 0.0% of losses.

After taking into account the changes in the LAE provision and the INSafe assessment, NCCI is proposing to decrease the total loss based expense provision from 15.6% to 15.2%

Production and General Expense & Offset for the Change in Expense Constant

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.

This filing proposes no change to the currently approved production expense provision of 17.8% of premium, and a change in the general expense provision from 4.9% to 5.5% of premium. A 0.3% increase results from the use of the updated expense data and reflects changes in these expenses over time.

This filing also proposes a reduction in the expense constant from $250 to $160. The change in the expense constant is the result of a recent study. A 0.6% increase in rates is needed to implement the reduction in the expense constant in a revenue-neutral manner.

Key Components (Continued)

Premium Taxes and Assessments

This filing proposes no change to the current approved provision for Premium Tax (1.3%) and Miscellaneous (0.3%). In 2014, an assessment was levied for the Insurance Guaranty Association's Workers Compensation Account. In this filing, we are proposing to include a provision of 0.2% of premium for the Insurance Guaranty Association assessment.

Profit and 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 a profit and contingency provision is necessary to ensure this premise is maintained.

This filing proposes an increase in the currently approved 2.5% profit and contingency provision to 3.0% based upon the results from NCCI's latest internal rate of return model. The overall rate change due to the proposed profit and contingency provision is an increase of 0.7%.

INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2016

Assigned Risk Market

As previously mentioned, an overall average increase of 3.2% to the current assigned risk rate level is being proposed effective January 1, 2016.

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 $2,500. Effective January 1, 2011, the surcharge applies only to the portion of premium above $2,500.

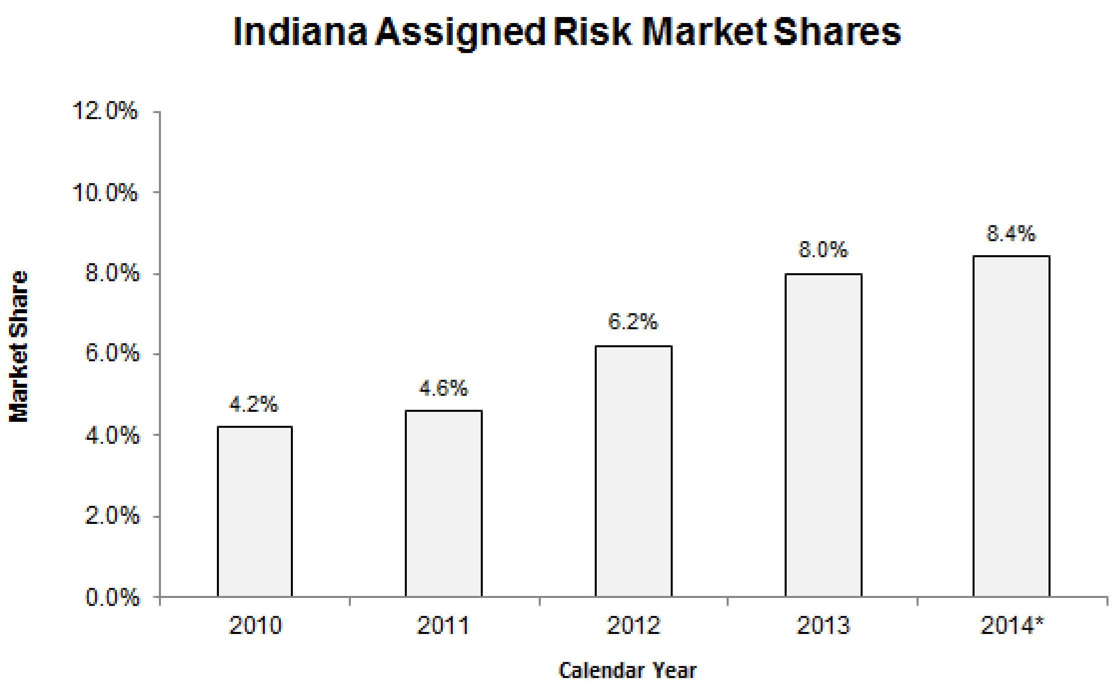
- A Take Out Credit Program designed to encourage insurers and agents to move employers out of the assigned risk market. The Program provides a financial incentive for insurers when they remove employers from the residual market by insuring them in the voluntary market. Credits are applied to an insurer’s 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 share has increased slightly in the latest year.

INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2016



*Preliminary, Source: ICRB website

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 1.3% and 3.2%, respectively.

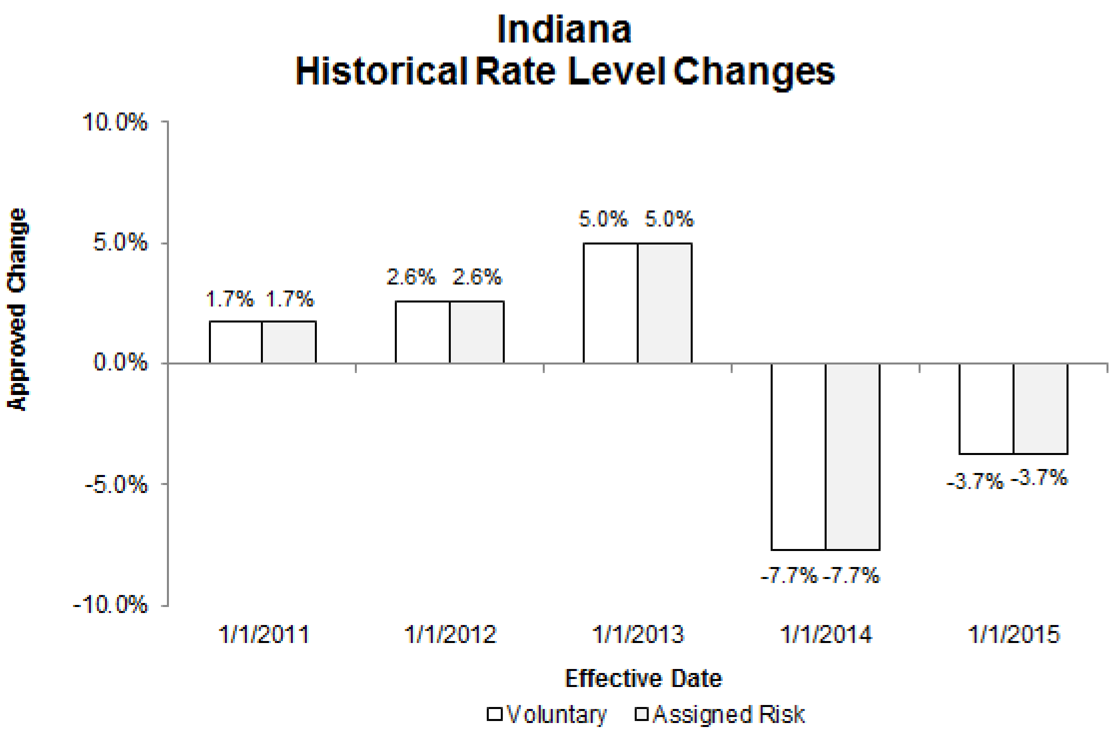
Here are some of the key observations:

- The financial data experience period evaluated as of December 31, 2014 shows slight deterioration when compared with the experience period evaluated as of December 31, 2013 on which the previous filing was based.
- The going-forward projections for medical costs are slightly down, resulting in a slight decrease in the medical loss ratio trend projection.
- Changes in indemnity benefit awards effective 7/1/2016 mark the final stage of implementation for HEA 1320.
- A slightly higher profit and contingency provision is being proposed based upon the results from NCCI's latest internal rate of return model.

INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2016

EXHIBIT I

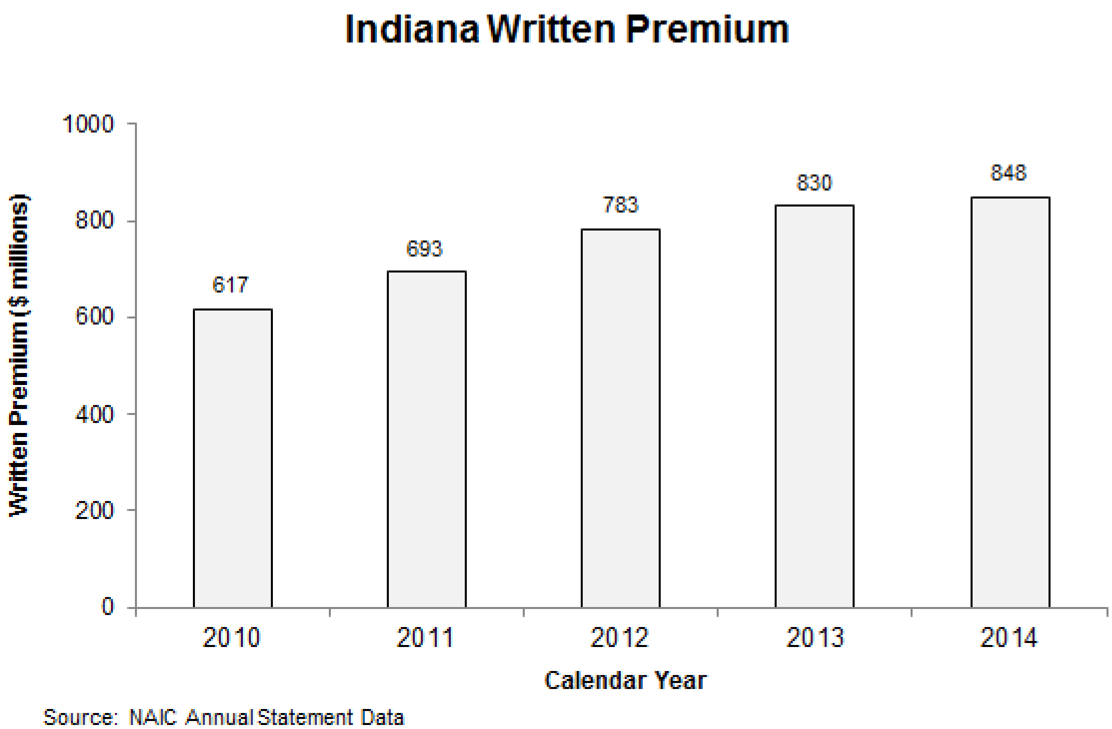


The chart above shows the average approved voluntary and assigned risk rate level changes in Indiana for each of the last five years.

INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2016

EXHIBIT II



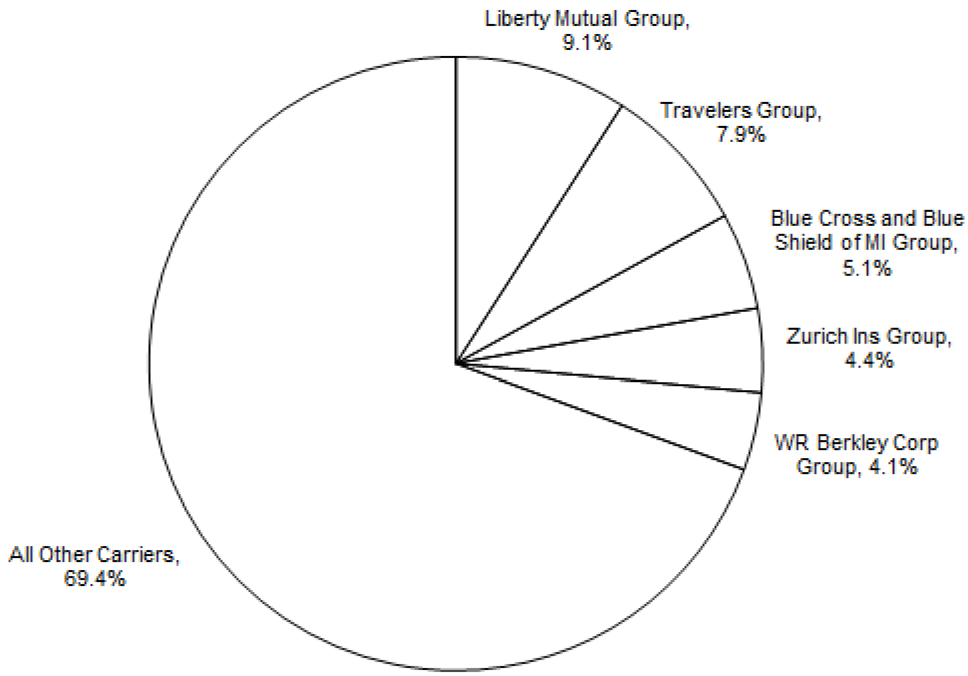
This exhibit illustrates Indiana's calendar year written premium totals for the latest five years.

INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2016

EXHIBIT III

Indiana
Largest Workers Compensation Writers CY 2014



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Indiana in 2014 are shown in this chart.

INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2016

EXHIBIT IV

Advisory Loss Costs and Advisory Rates

Effective January 1, 2016

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
0005	3.09	2.24	1133	1.53	0.42	2003	3.42	2.47	1237	1.70	0.42
0008	2.21	1.60	856	1.06	0.39	2014	3.29	2.38	1196	1.51	0.35
0016	5.37	3.89	1500	2.46	0.35	2016	2.73	1.98	1020	1.39	0.43
0034	3.05	2.21	1121	1.51	0.42	2021	2.46	1.78	935	1.18	0.39
0035	2.84	2.06	1055	1.44	0.43	2039	1.30	0.94	570	0.66	0.43
0036	2.91	2.11	1077	1.45	0.42	2041	2.06	1.49	809	1.04	0.43
0037	3.56	2.58	1281	1.71	0.39	2065	1.53	1.11	642	0.76	0.42
0042	5.76	4.17	1500	2.76	0.39	2070	4.12	2.98	1458	2.05	0.42
0050	6.07	4.39	1500	3.02	0.42	2081	2.32	1.68	891	1.15	0.42
0059D	0.41	0.29	–	0.09	0.30	2089	2.63	1.91	988	1.31	0.42
0065D	0.08	0.06	–	0.02	0.35	2095	2.44	1.77	929	1.21	0.42
0066D	0.08	0.06	–	0.02	0.35	2105	2.49	1.80	944	1.27	0.43
0067D	0.08	0.06	–	0.02	0.35	2110	2.32	1.68	891	1.18	0.43
0079	5.09	3.69	1500	2.37	0.35	2111	1.57	1.14	655	0.80	0.43
0083	4.49	3.25	1500	2.22	0.42	2112	3.54	2.56	1275	1.79	0.43
0106	8.83	6.39	1500	3.82	0.32	2114	1.83	1.32	736	0.93	0.43
0113	3.40	2.46	1231	1.70	0.42	2121	1.53	1.11	642	0.75	0.42
0170	3.58	2.60	1288	1.79	0.42	2130	1.77	1.28	718	0.88	0.42
0251	2.75	1.99	1026	1.37	0.42	2131	1.56	1.13	651	0.78	0.42
0400	6.34	4.59	1500	3.07	0.39	2143	1.78	1.29	721	0.90	0.43
0401	9.67	7.00	A	4.18	0.32	2157	3.51	2.54	1266	1.75	0.42
0766N	0.40	0.29	–	–	–	2172	1.21	0.88	541	0.59	0.39
0771N	0.44	0.32	–	–	–	2174	2.14	1.55	834	1.09	0.43
0908P	150.00	109.00	310	74.80	0.42	2211	6.67	4.83	1500	3.07	0.35
0913P	388.00	281.00	548	194.05	0.42	2220	1.78	1.29	721	0.89	0.42
1005*	3.03	2.20	1114	0.94	0.30	2286	1.18	0.86	532	0.60	0.43
1016X*	9.14	6.62	1500	2.82	0.30	2288	4.56	3.30	1500	2.33	0.43
1164D	2.99	2.16	1102	1.21	0.30	2300	1.49	1.08	629	0.79	0.49
1165D	2.18	1.58	847	0.94	0.32	2302	1.39	1.01	598	0.69	0.42
1320	4.77	3.45	1500	2.05	0.32	2305	1.56	1.13	651	0.75	0.39
1322	5.84	4.23	1500	2.54	0.32	2361	1.57	1.14	655	0.78	0.42
1430	2.91	2.11	1077	1.34	0.35	2362	1.04	0.75	488	0.52	0.42
1438	2.70	1.96	1011	1.17	0.32	2380	1.97	1.42	781	0.98	0.42
1452	1.71	1.24	699	0.78	0.35	2386	1.28	0.93	563	0.66	0.43
1463	9.22	6.68	1500	3.99	0.32	2388	1.54	1.11	645	0.78	0.43
1472	4.55	3.29	1500	1.96	0.32	2402	2.06	1.49	809	0.94	0.35
1604X	3.95	2.86	1404	1.85	0.35	2413	2.15	1.56	837	1.07	0.42
1624D	1.80	1.30	727	0.77	0.32	2416	1.53	1.11	642	0.76	0.42
1642	1.80	1.30	727	0.82	0.35	2417	1.07	0.78	497	0.53	0.42
1654	8.52	6.17	1500	3.91	0.35	2501	2.10	1.52	822	1.04	0.42
1655	1.85	1.34	743	0.85	0.35	2503	1.33	0.96	579	0.68	0.43
1699	2.90	2.10	1074	1.33	0.35	2534	1.59	1.15	661	0.81	0.43
1701	2.49	1.80	944	1.14	0.35	2570	3.46	2.50	1250	1.76	0.43
1710D	2.90	2.10	1074	1.31	0.35	2585	2.61	1.89	982	1.34	0.43
1741D	3.57	2.59	1285	1.15	0.30	2586	1.45	1.05	617	0.72	0.42
1747	1.60	1.16	664	0.74	0.35	2587	2.49	1.80	944	1.28	0.43
1748	5.15	3.73	1500	2.34	0.35	2589	1.56	1.13	651	0.78	0.42
1803D	5.92	4.29	1500	2.29	0.32	2600	2.13	1.54	831	1.09	0.43
1852D	1.99	1.44	787	0.78	0.30	2623	5.01	3.63	1500	2.40	0.39
1853	1.36	0.99	588	0.66	0.39	2651	1.13	0.82	516	0.57	0.43
1860	1.27	0.92	560	0.65	0.43	2660	1.59	1.15	661	0.81	0.43
1924	1.56	1.13	651	0.79	0.43	2670	1.33	0.96	579	0.70	0.49
1925	2.72	1.97	1017	1.30	0.39	2683	1.05	0.76	491	0.54	0.43
2001	–	–	–	1.70	0.42	2688	2.07	1.50	812	1.05	0.43
2002	1.97	1.42	781	0.99	0.43	2701	13.48	9.76	1500	6.17	0.35

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

Effective January 1, 2016

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
2702	16.67	12.07	1500	6.85	0.30	3220	1.11	0.81	510	0.56	0.42
2709	11.33	8.20	1500	5.22	0.35	3223	2.66	1.93	998	1.39	0.49
2710	7.86	5.69	1500	3.39	0.32	3224	2.85	2.06	1058	1.47	0.43
2714	3.98	2.88	1414	2.04	0.43	3227	2.15	1.56	837	1.10	0.43
2731	4.29	3.11	1500	1.96	0.35	3240	2.93	2.12	1083	1.49	0.43
2735	4.68	3.39	1500	2.37	0.43	3241	1.89	1.37	755	0.94	0.42
2759	7.00	5.07	1500	3.56	0.43	3255	1.45	1.05	617	0.76	0.49
2790	1.37	0.99	592	0.70	0.43	3257	2.04	1.47	803	1.01	0.42
2797	2.31	1.68	888	1.15	0.42	3270	1.72	1.24	702	0.86	0.42
2799	3.14	2.27	1149	1.53	0.39	3300	4.56	3.30	1500	2.25	0.42
2802	4.12	2.98	1458	1.98	0.39	3303	3.63	2.63	1303	1.85	0.43
2812	–	–	–	1.11	0.42	3307	2.72	1.97	1017	1.35	0.42
2835	1.94	1.40	771	1.02	0.49	3315	3.04	2.20	1118	1.55	0.43
2836	1.71	1.24	699	0.90	0.49	3334	2.04	1.47	803	1.03	0.42
2841	2.87	2.08	1064	1.46	0.43	3336	2.00	1.45	790	0.91	0.35
2881	2.56	1.86	966	1.35	0.49	3365	5.14	3.72	1500	2.37	0.35
2883	2.21	1.60	856	1.11	0.42	3372	2.91	2.11	1077	1.39	0.39
2913	1.78	1.29	721	0.94	0.49	3373	3.98	2.88	1414	2.00	0.42
2915	2.37	1.72	907	1.14	0.39	3383	0.84	0.61	425	0.43	0.43
2916	3.07	2.22	1127	1.33	0.32	3385	0.58	0.42	343	0.29	0.43
2923	2.23	1.62	862	1.14	0.43	3400	3.13	2.26	1146	1.49	0.39
2942	1.42	1.03	607	0.75	0.49	3507	2.38	1.73	910	1.19	0.42
2960	3.32	2.40	1206	1.65	0.42	3515	1.63	1.18	673	0.81	0.42
3004	1.30	0.94	570	0.60	0.35	3548	1.94	1.40	771	0.96	0.42
3018	1.77	1.28	718	0.81	0.35	3559	2.15	1.56	837	1.07	0.42
3022	2.43	1.76	925	1.24	0.43	3574	1.11	0.81	510	0.57	0.43
3027	2.35	1.70	900	1.08	0.35	3581	1.21	0.88	541	0.61	0.43
3028	2.38	1.73	910	1.19	0.42	3612	1.92	1.39	765	0.92	0.39
3030	4.29	3.11	1500	1.97	0.35	3620	3.52	2.55	1269	1.61	0.35
3040	4.85	3.51	1500	2.23	0.35	3629	1.53	1.11	642	0.78	0.43
3041	3.69	2.67	1322	1.84	0.42	3632	2.20	1.60	853	1.06	0.39
3042	2.87	2.08	1064	1.38	0.39	3634	1.46	1.06	620	0.74	0.43
3064	4.47	3.24	1500	2.23	0.42	3635	2.12	1.53	828	1.05	0.42
3069	–	–	–	1.17	0.42	3638	1.16	0.84	525	0.59	0.43
3076	2.35	1.70	900	1.17	0.42	3642	1.72	1.24	702	0.85	0.42
3081D	3.73	2.70	1335	1.68	0.35	3643	1.75	1.27	711	0.87	0.42
3082D	3.50	2.53	1263	1.56	0.35	3647	1.66	1.20	683	0.80	0.39
3085D	3.09	2.24	1133	1.39	0.35	3648	1.43	1.04	610	0.73	0.43
3110	2.63	1.91	988	1.31	0.42	3681	0.95	0.69	459	0.48	0.43
3111	2.09	1.51	818	1.04	0.42	3685	0.67	0.48	371	0.34	0.43
3113	1.36	0.99	588	0.68	0.42	3719	0.78	0.57	406	0.32	0.30
3114	2.46	1.78	935	1.23	0.42	3724	2.88	2.09	1067	1.25	0.32
3118	1.33	0.96	579	0.68	0.43	3726	3.15	2.28	1152	1.30	0.30
3119	0.81	0.59	415	0.43	0.49	3803	3.05	2.21	1121	1.53	0.42
3122	1.13	0.82	516	0.57	0.43	3807	1.37	0.99	592	0.70	0.43
3126	1.51	1.09	636	0.75	0.42	3808	2.69	1.95	1007	1.29	0.39
3131	1.11	0.81	510	0.56	0.42	3821X	5.32	3.85	1500	2.55	0.39
3132	2.82	2.04	1048	1.40	0.42	3822X	3.49	2.52	1259	1.66	0.39
3145	1.94	1.40	771	0.96	0.42	3824X	3.63	2.63	1303	1.74	0.39
3146	1.56	1.13	651	0.77	0.42	3826	0.47	0.34	308	0.23	0.42
3169	1.53	1.11	642	0.76	0.42	3827	1.98	1.43	784	0.95	0.39
3175D	3.82	2.77	1363	1.86	0.42	3830	1.42	1.03	607	0.68	0.39
3179	1.31	0.95	573	0.67	0.43	3851	2.79	2.02	1039	1.42	0.43
3180	1.88	1.36	752	0.95	0.43	3865	1.42	1.03	607	0.74	0.49
3188	1.04	0.75	488	0.53	0.43	3881	4.18	3.03	1477	2.10	0.42

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

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

Effective January 1, 2016

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
4000	4.78	3.46	1500	2.06	0.32	4561	–	–	–	1.00	0.39
4021	3.34	2.42	1212	1.53	0.35	4568	1.88	1.36	752	0.86	0.35
4024D	3.32	2.40	1206	1.50	0.35	4581	0.73	0.53	390	0.32	0.32
4034	5.71	4.13	1500	2.62	0.35	4583	3.40	2.46	1231	1.46	0.32
4036	2.23	1.62	862	1.02	0.35	4611	0.41	0.29	289	0.21	0.43
4038	1.87	1.35	749	0.99	0.49	4635	1.78	1.29	721	0.73	0.30
4053	1.40	1.01	601	0.70	0.42	4653	2.59	1.88	976	1.31	0.43
4061	4.73	3.42	1500	2.43	0.43	4665	3.89	2.82	1385	1.79	0.35
4062	2.52	1.83	954	1.26	0.42	4670	6.36	4.60	1500	2.90	0.35
4101	2.09	1.51	818	1.00	0.39	4683	3.91	2.83	1392	1.94	0.42
4109	0.49	0.35	314	0.25	0.43	4686	1.34	0.97	582	0.62	0.35
4110	0.68	0.49	374	0.34	0.42	4692	0.56	0.40	336	0.28	0.43
4111	1.30	0.94	570	0.66	0.43	4693	0.72	0.52	387	0.36	0.42
4112	–	–	–	0.34	0.42	4703	1.51	1.09	636	0.76	0.42
4113	1.74	1.26	708	0.86	0.42	4716X	2.01	1.45	793	1.03	0.43
4114	2.21	1.60	856	1.10	0.42	4717	1.68	1.22	689	0.88	0.49
4130	2.52	1.83	954	1.26	0.42	4720	1.75	1.27	711	0.87	0.42
4131	4.64	3.36	1500	2.35	0.43	4740	0.75	0.55	396	0.34	0.35
4133	1.62	1.17	670	0.83	0.43	4741	1.36	0.99	588	0.68	0.42
4149	0.46	0.33	305	0.24	0.49	4751	2.21	1.60	856	1.01	0.35
4150	–	–	–	0.24	0.49	4766NX	2.94	2.13	1212	1.21	0.30
4206	2.03	1.47	799	1.01	0.42	4771NX	2.46	1.78	1074	1.01	0.30
4207	1.37	0.99	592	0.63	0.35	4777	3.07	2.22	1127	1.27	0.30
4239	1.56	1.13	651	0.71	0.35	4825	0.64	0.46	362	0.29	0.35
4240	1.80	1.30	727	0.91	0.43	4828	1.59	1.15	661	0.76	0.39
4243	1.92	1.39	765	0.95	0.42	4829	1.21	0.88	541	0.53	0.32
4244	2.10	1.52	822	1.05	0.42	4902	2.82	2.04	1048	1.44	0.43
4250	1.37	0.99	592	0.69	0.42	4923	0.73	0.53	390	0.37	0.42
4251	2.17	1.57	844	1.08	0.42	5020	3.94	2.85	1401	1.82	0.35
4263	2.53	1.83	957	1.26	0.42	5022	4.38	3.17	1500	1.91	0.32
4273	1.54	1.11	645	0.77	0.42	5037	9.56	6.92	1500	3.95	0.30
4279	1.84	1.33	740	0.92	0.42	5040	6.55	4.75	1500	2.70	0.30
4282	1.46	1.06	620	0.76	0.43	5057	4.30	3.11	1500	1.78	0.30
4283	1.10	0.80	507	0.55	0.42	5059	11.16	8.08	1500	4.58	0.30
4299	1.62	1.17	670	0.82	0.43	5069	57.56	41.68	1500	23.82	0.30
4304	4.27	3.09	1500	2.04	0.39	5102	4.40	3.19	1500	1.92	0.32
4307	1.71	1.24	699	0.90	0.49	5146	4.00	2.90	1420	1.84	0.35
4351	0.75	0.55	396	0.38	0.42	5160	1.41	1.02	604	0.61	0.32
4352	1.08	0.78	500	0.55	0.43	5183	1.82	1.32	733	0.83	0.35
4360	0.83	0.60	421	0.42	0.43	5188	2.74	1.98	1023	1.27	0.35
4361	0.72	0.52	387	0.37	0.43	5190	2.52	1.83	954	1.16	0.35
4362	–	–	–	0.42	0.43	5191	0.88	0.64	437	0.44	0.42
4410	2.97	2.15	1096	1.48	0.42	5192	3.04	2.20	1118	1.51	0.42
4420	1.63	1.18	673	0.71	0.32	5213	4.54	3.29	1500	1.97	0.32
4431	1.22	0.88	544	0.64	0.49	5215	4.15	3.01	1467	2.00	0.39
4432	1.04	0.75	488	0.55	0.49	5221	3.43	2.48	1240	1.58	0.35
4439	2.10	1.52	822	1.00	0.39	5222	4.11	2.98	1455	1.79	0.32
4452	2.09	1.51	818	1.03	0.42	5223	4.90	3.54	1500	2.24	0.35
4459	2.40	1.74	916	1.19	0.42	5348	2.91	2.11	1077	1.34	0.35
4470	1.84	1.33	740	0.92	0.42	5402	2.99	2.16	1102	1.52	0.43
4484	2.26	1.64	872	1.12	0.42	5403	5.46	3.95	1500	2.37	0.32
4493	1.88	1.36	752	0.93	0.42	5437	4.16	3.01	1470	1.92	0.35
4511	0.49	0.35	314	0.23	0.39	5443	2.64	1.91	992	1.32	0.42
4557	1.95	1.41	774	1.00	0.43	5445	3.75	2.72	1341	1.63	0.32
4558	1.18	0.86	532	0.59	0.42	5462	5.35	3.88	1500	2.46	0.35

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

Effective January 1, 2016

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
5472	3.70	2.68	1326	1.53	0.30	6845F	10.41	7.54	1500	3.43	0.26
5473	8.13	5.89	1500	3.31	0.30	6854	2.32	1.68	891	0.95	0.30
5474	4.90	3.54	1500	2.12	0.32	6872F	9.65	6.99	1500	3.18	0.26
5478	3.19	2.31	1165	1.48	0.35	6874F	19.25	13.94	1500	6.34	0.26
5479	6.12	4.43	1500	2.94	0.39	6882	3.48	2.52	1256	1.44	0.30
5480	3.24	2.34	1181	1.41	0.32	6884	5.32	3.85	1500	2.25	0.30
5491	1.36	0.99	588	0.59	0.32	7016M	1.79	1.29	724	0.74	0.30
5506	5.71	4.13	1500	2.34	0.30	7024M	1.99	1.44	787	0.83	0.30
5507	3.35	2.42	1215	1.46	0.32	7038M	4.28	3.10	1500	1.76	0.30
5508D	9.62	6.97	1500	4.42	0.35	7046M	5.23	3.79	1500	2.17	0.30
5535	4.19	3.03	1480	1.93	0.35	7047M	2.98	2.16	1099	1.19	0.30
5537	4.26	3.08	1500	1.95	0.35	7050M	7.13	5.16	1500	2.81	0.30
5551	10.33	7.48	1500	4.24	0.30	7090M	4.76	3.44	1500	1.96	0.30
5606	1.14	0.83	519	0.50	0.32	7098M	5.81	4.21	1500	2.41	0.30
5610	4.57	3.31	1500	2.28	0.42	7099M	8.70	6.30	1500	3.45	0.30
5645	8.02	5.81	1500	3.47	0.32	7133	3.00	2.17	1105	1.30	0.32
5651	–	–	–	3.47	0.32	7151M	3.64	2.64	1307	1.58	0.32
5703	9.27	6.72	1500	4.27	0.35	7152M	6.07	4.39	1500	2.51	0.32
5705	10.55	7.64	1500	4.82	0.35	7153M	4.05	2.93	1436	1.76	0.32
5951	0.30	0.22	255	0.15	0.43	7222	4.46	3.23	1500	2.05	0.35
6003	9.84	7.13	1500	4.62	0.35	7228	4.65	3.36	1500	2.15	0.35
6005	4.38	3.17	1500	2.00	0.35	7229	6.48	4.70	1500	2.85	0.32
6017	3.70	2.68	1326	1.72	0.35	7230	8.26	5.98	1500	3.99	0.39
6018	1.93	1.39	768	0.90	0.35	7231	7.88	5.71	1500	3.82	0.39
6045	2.88	2.09	1067	1.33	0.35	7232	3.80	2.75	1357	1.66	0.32
6204	7.09	5.13	1500	3.09	0.32	7309F	14.47	10.48	1500	4.77	0.26
6206	2.39	1.73	913	0.98	0.30	7313F	3.70	2.68	1326	1.22	0.26
6213	1.53	1.11	642	0.67	0.32	7317F	11.04	8.00	1500	3.64	0.26
6214	2.12	1.53	828	0.87	0.30	7327F	25.53	18.49	1500	8.41	0.26
6216	5.98	4.33	1500	2.45	0.30	7333M	2.04	1.47	803	0.86	0.30
6217	3.32	2.40	1206	1.44	0.32	7335M	2.26	1.64	872	0.96	0.30
6229	3.38	2.44	1225	1.46	0.32	7337M	3.40	2.46	1231	1.38	0.30
6233	3.19	2.31	1165	1.40	0.32	7350F	13.50	9.78	1500	4.62	0.28
6235	6.69	4.85	1500	2.75	0.30	7360	3.41	2.47	1234	1.56	0.35
6236	7.75	5.61	1500	3.56	0.35	7370	6.38	4.62	1500	3.17	0.42
6237	1.19	0.86	535	0.55	0.35	7380	3.59	2.60	1291	1.73	0.39
6251D	5.91	4.28	1500	2.58	0.32	7382	3.64	2.64	1307	1.81	0.42
6252D	6.03	4.36	1500	2.46	0.30	7390	3.74	2.71	1338	1.87	0.42
6260D	5.20	3.76	1500	2.17	0.30	7394M	2.75	1.99	1026	1.16	0.30
6306	3.16	2.29	1155	1.38	0.32	7395M	3.06	2.21	1124	1.28	0.30
6319	2.69	1.95	1007	1.17	0.32	7398M	4.58	3.31	1500	1.83	0.30
6325	3.59	2.60	1291	1.56	0.32	7402	0.18	0.13	217	0.09	0.42
6400	4.45	3.22	1500	2.15	0.39	7403	3.44	2.49	1244	1.57	0.35
6503	1.01	0.73	478	0.52	0.43	7405N	1.01	0.73	585	0.47	0.35
6504	2.34	1.70	897	1.19	0.43	7420	5.75	4.16	1500	2.39	0.30
6702M*	3.35	2.42	1215	1.54	0.35	7421	0.64	0.46	362	0.28	0.32
6703M*	5.56	4.03	1500	2.46	0.35	7422	1.24	0.90	551	0.51	0.30
6704M*	3.71	2.69	1329	1.71	0.35	7425	1.73	1.25	705	0.72	0.30
6801F	5.99	4.34	1500	2.11	0.31	7431N	0.55	0.40	390	0.23	0.30
6811	8.62	6.24	1500	3.94	0.35	7445N	0.34	0.24	–	–	–
6824F	9.56	6.92	1500	3.27	0.28	7453N	0.18	0.13	–	–	–
6826F	7.33	5.31	1500	2.58	0.31	7502	1.81	1.31	730	0.83	0.35
6834	2.77	2.01	1033	1.33	0.39	7515	1.11	0.81	510	0.45	0.30
6836	2.71	1.96	1014	1.24	0.35	7520	3.07	2.22	1127	1.53	0.42
6843F	10.70	7.75	1500	3.53	0.26	7538	4.82	3.49	1500	2.00	0.30

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

Effective January 1, 2016

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
7539	1.46	1.06	620	0.63	0.32	8263	5.68	4.11	1500	2.71	0.39
7540	2.23	1.62	862	0.92	0.30	8264	4.57	3.31	1500	2.11	0.35
7580	2.67	1.93	1001	1.22	0.35	8265	4.94	3.57	1500	2.13	0.32
7590	3.06	2.21	1124	1.46	0.39	8279	6.91	5.00	1500	2.98	0.32
7600	3.26	2.36	1187	1.50	0.35	8288	8.67	6.28	1500	3.94	0.35
7601	–	–	–	1.50	0.35	8291	3.88	2.81	1382	1.86	0.39
7605	2.42	1.75	922	1.12	0.35	8292	2.81	2.03	1045	1.40	0.42
7610	0.42	0.30	292	0.20	0.39	8293	8.04	5.82	1500	3.72	0.35
7611	–	–	–	1.50	0.35	8304	4.56	3.30	1500	2.09	0.35
7612	–	–	–	1.50	0.35	8350	3.41	2.47	1234	1.48	0.32
7613	–	–	–	1.50	0.35	8380	2.37	1.72	907	1.14	0.39
7698X	3.93	2.85	1398	1.57	0.30	8381	1.82	1.32	733	0.87	0.39
7699X	2.08	1.50	815	0.93	0.36	8385	2.31	1.68	888	1.06	0.35
7705	5.03	3.65	1500	2.41	0.39	8392	2.30	1.67	885	1.14	0.42
7710X	4.27	3.09	1500	1.83	0.32	8393X	2.13	1.55	831	1.07	0.42
7711X	4.27	3.09	1500	1.83	0.32	8500	4.82	3.49	1500	2.20	0.35
7720	2.59	1.88	976	1.18	0.35	8601	0.40	0.29	286	0.19	0.39
7725X	2.01	1.45	793	0.84	0.32	8602	0.68	0.49	374	0.33	0.39
7855	2.75	1.99	1026	1.27	0.35	8603	0.09	0.06	188	0.04	0.42
8001	1.78	1.29	721	0.90	0.43	8606	2.46	1.78	935	1.07	0.32
8002	2.07	1.50	812	1.02	0.42	8709F	5.51	3.99	1500	1.81	0.26
8006	2.01	1.45	793	1.00	0.42	8719	2.84	2.06	1055	1.16	0.30
8008	1.12	0.81	513	0.57	0.43	8720	1.33	0.96	579	0.61	0.35
8010	1.83	1.32	736	0.93	0.43	8721	0.47	0.34	308	0.22	0.35
8013	0.35	0.25	270	0.17	0.42	8723	0.18	0.13	217	0.09	0.42
8015	0.66	0.47	368	0.33	0.42	8725	1.89	1.37	755	0.86	0.35
8017	1.34	0.97	582	0.68	0.43	8726F	3.91	2.83	1392	1.38	0.31
8018	2.44	1.77	929	1.24	0.43	8734M	0.45	0.32	302	0.20	0.35
8021	3.22	2.33	1174	1.59	0.42	8737M	0.40	0.29	286	0.19	0.35
8031	2.28	1.65	878	1.13	0.42	8738M	0.67	0.48	371	0.29	0.35
8032	1.93	1.39	768	0.98	0.43	8742	0.33	0.24	264	0.15	0.35
8033	2.12	1.53	828	1.05	0.42	8745	3.06	2.21	1124	1.46	0.39
8037	2.06	1.49	809	1.04	0.43	8748	0.61	0.44	352	0.29	0.39
8039	1.93	1.39	768	0.98	0.43	8755	0.36	0.26	273	0.16	0.35
8044	2.46	1.78	935	1.19	0.39	8799	0.78	0.57	406	0.39	0.42
8045	0.40	0.29	286	0.20	0.43	8800	1.25	0.91	554	0.66	0.49
8046	2.17	1.57	844	1.08	0.42	8803	0.09	0.06	188	0.04	0.35
8047	0.91	0.66	447	0.47	0.43	8805M	0.22	0.16	229	0.11	0.42
8058	2.12	1.53	828	1.05	0.42	8810	0.16	0.12	210	0.08	0.42
8072	0.68	0.49	374	0.34	0.43	8814M	0.19	0.14	220	0.09	0.42
8102	1.41	1.02	604	0.72	0.43	8815M	0.32	0.23	261	0.15	0.42
8103	2.17	1.57	844	1.04	0.39	8820	0.15	0.11	207	0.07	0.39
8105	2.18	1.58	847	1.12	0.43	8824	2.50	1.81	948	1.27	0.43
8106	3.34	2.42	1212	1.53	0.35	8825	1.64	1.19	677	0.86	0.49
8107	2.35	1.70	900	1.08	0.35	8826	1.93	1.39	768	0.96	0.42
8111	2.14	1.55	834	1.07	0.42	8829	1.97	1.42	781	0.98	0.42
8116	2.73	1.98	1020	1.36	0.42	8831	1.43	1.04	610	0.71	0.42
8203	5.17	3.75	1500	2.58	0.42	8832	0.28	0.20	248	0.14	0.42
8204	3.72	2.70	1332	1.70	0.35	8833	0.85	0.62	428	0.42	0.42
8209	3.19	2.31	1165	1.59	0.42	8835	2.34	1.70	897	1.17	0.42
8215	2.59	1.88	976	1.19	0.35	8842	2.97	2.15	1096	1.47	0.42
8227	3.04	2.20	1118	1.25	0.30	8855	0.22	0.16	229	0.11	0.42
8232	3.23	2.34	1177	1.48	0.35	8856	0.21	0.15	226	0.10	0.42
8233	2.34	1.70	897	1.08	0.35	8864	1.61	1.16	667	0.80	0.42
8235	3.26	2.36	1187	1.62	0.42	8868	0.36	0.26	273	0.18	0.43

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

Effective January 1, 2016

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
8869	1.15	0.83	522	0.58	0.43
8871	0.12	0.09	198	0.06	0.43
8901	0.19	0.14	220	0.09	0.39
9012	1.28	0.93	563	0.62	0.39
9014X	2.52	1.83	954	1.26	0.42
9015	3.47	2.51	1253	1.73	0.42
9016	3.58	2.60	1288	1.78	0.42
9019	1.67	1.21	686	0.77	0.35
9033	2.45	1.78	932	1.22	0.42
9040	2.67	1.93	1001	1.36	0.43
9044	1.71	1.24	699	0.86	0.43
9052	2.17	1.57	844	1.11	0.43
9058	1.41	1.02	604	0.74	0.49
9059	–	–	–	0.58	0.43
9060	1.32	0.96	576	0.67	0.43
9061	1.25	0.91	554	0.66	0.49
9062	1.76	1.27	714	0.92	0.49
9063	0.98	0.71	469	0.50	0.43
9077F	4.93	3.57	1500	1.82	0.39
9082	1.45	1.05	617	0.76	0.49
9083	1.26	0.91	557	0.66	0.49
9084	1.45	1.05	617	0.72	0.42
9088a	a	a	a	a	a
9089	1.01	0.73	478	0.51	0.43
9093	2.41	1.75	919	1.22	0.43
9101	4.04	2.93	1433	2.05	0.43
9102	2.91	2.11	1077	1.45	0.42
9154	1.94	1.40	771	0.96	0.42
9156	1.81	1.31	730	0.87	0.39
9170	6.70	4.85	1500	2.73	0.30
9178	7.21	5.22	1500	3.75	0.48
9179	13.97	10.12	1500	7.06	0.43
9180	6.77	4.90	1500	3.08	0.35
9182	2.11	1.52	825	1.05	0.42
9186	7.66	5.54	1500	3.29	0.32
9220	4.29	3.11	1500	2.06	0.39
9402	3.55	2.57	1278	1.64	0.35
9403	4.49	3.25	1500	1.95	0.32
9410	2.37	1.72	907	1.17	0.42
9501	3.25	2.35	1184	1.56	0.39
9505	2.50	1.81	948	1.20	0.39
9516	4.32	3.13	1500	1.99	0.35
9519	4.17	3.02	1474	1.92	0.35
9521	3.07	2.22	1127	1.41	0.35
9522	2.01	1.45	793	1.00	0.42
9534	2.93	2.12	1083	1.27	0.32
9554	12.04	8.71	1500	5.24	0.32
9586	0.64	0.46	362	0.34	0.49
9600	1.74	1.26	708	0.89	0.43
9620	0.84	0.61	425	0.40	0.39

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

Effective January 1, 2016

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	0.41	S	1710D	0.06	S	3175D	0.08	S
0065D	0.08	S	1741D	0.78	S	4024D	0.04	S
0066D	0.08	S	1803D	0.64	S	5508D	0.08	S
0067D	0.08	S	1852D	0.08	Asb	6251D	0.07	S
1164D	0.06	S	3081D	0.07	S	6252D	0.07	S
1165D	0.04	S	3082D	0.08	S	6260D	0.06	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 $2.29. (For coverage written separately for federal benefits only, $2.24. 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 2.022 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, 2016

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	0.04	S	3175D	0.06	S
0065D	0.06	S	1741D	0.57	S	4024D	0.03	S
0066D	0.06	S	1803D	0.46	S	5508D	0.06	S
0067D	0.06	S	1852D	0.06	Asb	6251D	0.05	S
1164D	0.04	S	3081D	0.05	S	6252D	0.05	S
1165D	0.03	S	3082D	0.06	S	6260D	0.04	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 $1.66. (For coverage written separately for federal benefits only, $1.62. 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 2.022 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.

MISCELLANEOUS VALUES - ADVISORY RATES

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

Employee operated vehicle………………………………………………………………………………. $64,000
Leased or rented vehicle………………………………………………………………………………. $42,700

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

Expense Constant applicable in accordance with ***Basic Manual*** Rule 3-A-11………………………………. $160

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” $3,300

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	**With Coinsurance Premium Reduction Percentages HAZARD GROUP**						
Amount	**A**	**B**	**C**	**D**	**E**	**F**	**G**
$0	5.6%	4.9%	4.6%	4.0%	3.5%	2.9%	2.7%
$500	8.8%	7.4%	6.8%	5.7%	4.8%	3.8%	3.6%
$1,000	10.9%	9.1%	8.3%	6.9%	5.8%	4.5%	4.3%
$1,500	12.4%	10.3%	9.4%	7.8%	6.6%	5.0%	4.8%
$2,000	13.6%	11.4%	10.3%	8.6%	7.2%	5.5%	5.3%
$2,500	14.6%	12.2%	11.1%	9.3%	7.8%	6.0%	5.8%
$3,000	15.4%	13.0%	11.8%	9.9%	8.3%	6.4%	6.2%
$3,500	16.2%	13.6%	12.4%	10.4%	8.7%	6.8%	6.6%
$4,000	16.8%	14.2%	13.0%	10.9%	9.2%	7.1%	6.9%
$4,500	17.4%	14.8%	13.5%	11.3%	9.6%	7.5%	7.2%
$5,000	18.0%	15.3%	13.9%	11.8%	9.9%	7.8%	7.5%

MISCELLANEOUS VALUES - ADVISORY RATES(cont.)

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
$500	4.0%	3.1%	2.8%	2.1%	1.6%	1.1%	1.1%
$1,000	6.6%	5.2%	4.7%	3.6%	2.9%	1.9%	1.9%
$1,500	8.5%	6.8%	6.1%	4.8%	3.8%	2.6%	2.6%
$2,000	10.0%	8.1%	7.2%	5.8%	4.6%	3.3%	3.3%
$2,500	11.2%	9.2%	8.2%	6.6%	5.3%	3.8%	3.8%
$3,000	12.3%	10.1%	9.0%	7.3%	6.0%	4.3%	4.3%
$3,500	13.2%	10.9%	9.8%	8.0%	6.6%	4.8%	4.8%
$4,000	14.1%	11.7%	10.5%	8.6%	7.1%	5.2%	5.2%
$4,500	14.8%	12.3%	11.1%	9.2%	7.6%	5.7%	5.6%
$5,000	15.5%	13.0%	11.7%	9.7%	8.1%	6.1%	6.0%

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 (1.53) and the adjustment for differences in loss-based expenses (1.054).).

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.

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	With Coinsurance Loss Elimination Ratios HAZARD GROUP						
Amount	A	B	C	D	E	F	G
$0	9.9%	8.6%	8.1%	7.1%	6.2%	5.2%	4.8%
$500	15.6%	13.1%	12.0%	10.0%	8.5%	6.7%	6.3%
$1,000	19.3%	16.1%	14.7%	12.2%	10.3%	7.9%	7.5%
$1,500	22.0%	18.3%	16.7%	13.9%	11.6%	8.9%	8.5%
$2,000	24.1%	20.1%	18.3%	15.2%	12.8%	9.8%	9.4%
$2,500	25.8%	21.6%	19.7%	16.4%	13.8%	10.6%	10.2%
$3,000	27.3%	23.0%	20.9%	17.5%	14.7%	11.3%	11.0%
$3,500	28.6%	24.1%	22.0%	18.4%	15.5%	12.0%	11.6%
$4,000	29.8%	25.2%	23.0%	19.3%	16.3%	12.6%	12.3%
$4,500	30.9%	26.2%	23.9%	20.1%	17.0%	13.2%	12.8%
$5,000	31.9%	27.0%	24.7%	20.8%	17.6%	13.8%	13.3%

Deductible	Without Coinsurance Loss Elimination Ratios HAZARD GROUP						
Amount	A	B	C	D	E	F	G
$500	7.2%	5.5%	4.9%	3.7%	2.9%	1.9%	1.9%
$1,000	11.8%	9.3%	8.2%	6.4%	5.1%	3.4%	3.4%
$1,500	15.1%	12.1%	10.8%	8.5%	6.8%	4.7%	4.7%
$2,000	17.7%	14.4%	12.8%	10.2%	8.2%	5.8%	5.8%
$2,500	19.9%	16.2%	14.5%	11.7%	9.5%	6.8%	6.8%
$3,000	21.8%	17.9%	16.0%	13.0%	10.6%	7.7%	7.7%
$3,500	23.5%	19.4%	17.4%	14.2%	11.6%	8.5%	8.5%
$4,000	24.9%	20.7%	18.6%	15.3%	12.6%	9.3%	9.3%
$4,500	26.3%	21.9%	19.7%	16.3%	13.4%	10.0%	10.0%
$5,000	27.5%	23.0%	20.8%	17.2%	14.3%	10.7%	10.6%

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

Employee operated vehicle………………………………………………………………………………… $64,000
Leased or rented vehicle………………………………………………………………………………… $42,700

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" $3,300

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

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 (1.53) and the adjustment for differences in loss-based expenses (1.054).)

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, 2016

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

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,549	0.04	873,859	--	922,060	0.44
1,550	--	6,264	0.05	922,061	--	973,052	0.45
6,265	--	11,080	0.06	973,053	--	1,027,086	0.46
11,081	--	16,000	0.07	1,027,087	--	1,084,441	0.47
16,001	--	21,027	0.08	1,084,442	--	1,145,434	0.48
21,028	--	35,170	0.09	1,145,435	--	1,210,424	0.49
35,171	--	52,351	0.10	1,210,425	--	1,279,817	0.50
52,352	--	67,634	0.11	1,279,818	--	1,354,077	0.51
67,635	--	82,515	0.12	1,354,078	--	1,433,734	0.52
82,516	--	97,398	0.13	1,433,735	--	1,519,401	0.53
97,399	--	112,464	0.14	1,519,402	--	1,611,784	0.54
112,465	--	127,815	0.15	1,611,785	--	1,711,705	0.55
127,816	--	143,521	0.16	1,711,706	--	1,820,128	0.56
143,522	--	159,634	0.17	1,820,129	--	1,938,186	0.57
159,635	--	176,197	0.18	1,938,187	--	2,067,224	0.58
176,198	--	193,249	0.19	2,067,225	--	2,208,848	0.59
193,250	--	210,828	0.20	2,208,849	--	2,364,996	0.60
210,829	--	228,969	0.21	2,364,997	--	2,538,021	0.61
228,970	--	247,709	0.22	2,538,022	--	2,730,819	0.62
247,710	--	267,086	0.23	2,730,820	--	2,946,983	0.63
267,087	--	287,137	0.24	2,946,984	--	3,191,037	0.64
287,138	--	307,904	0.25	3,191,038	--	3,468,751	0.65
307,905	--	329,429	0.26	3,468,752	--	3,787,605	0.66
329,430	--	351,760	0.27	3,787,606	--	4,157,473	0.67
351,761	--	374,944	0.28	4,157,474	--	4,591,663	0.68
374,945	--	399,033	0.29	4,591,664	--	5,108,554	0.69
399,034	--	424,085	0.30	5,108,555	--	5,734,260	0.70
424,086	--	450,161	0.31	5,734,261	--	6,507,188	0.71
450,162	--	477,325	0.32	6,507,189	--	7,486,226	0.72
477,326	--	505,649	0.33	7,486,227	--	8,766,503	0.73
505,650	--	535,211	0.34	8,766,504	--	10,512,330	0.74
535,212	--	566,094	0.35	10,512,331	--	13,034,076	0.75
566,095	--	598,391	0.36	13,034,077	--	16,996,813	0.76
598,392	--	632,202	0.37	16,996,814	--	24,129,732	0.77
632,203	--	667,637	0.38	24,129,733	--	40,773,194	0.78
667,638	--	704,816	0.39	40,773,195	--	123,990,464	0.79
704,817	--	743,873	0.40	123,990,465		AND OVER	0.80
743,874	--	784,955	0.41				
784,956	--	828,223	0.42				
828,224	--	873,858	0.43				

(a) G	7.40
(b) State Per Claim Accident Limitation	$184,500
(c) State Multiple Claim Accident Limitation	$369,000
(d) USL&HW Per Claim Accident Limitation	$469,500
(e) USL&HW Multiple Claim Accident Limitation	$939,000
(f) Employers Liability Accident Limitation	$55,000
(g) Primary/Excess Loss Split Point	$16,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.53

(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.53.)

Effective January 1, 2016

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 -- 39,803	18,500	1,277,248 -- 1,314,226	148,000	2,571,872 -- 2,608,866	277,500
39,804 -- 68,505	22,200	1,314,227 -- 1,351,206	151,700	2,608,867 -- 2,645,861	281,200
68,506 -- 101,484	25,900	1,351,207 -- 1,388,187	155,400	2,645,862 -- 2,682,856	284,900
101,485 -- 136,274	29,600	1,388,188 -- 1,425,169	159,100	2,682,857 -- 2,719,851	288,600
136,275 -- 171,911	33,300	1,425,170 -- 1,462,153	162,800	2,719,852 -- 2,756,846	292,300
171,912 -- 207,995	37,000	1,462,154 -- 1,499,137	166,500	2,756,847 -- 2,793,842	296,000
207,996 -- 244,340	40,700	1,499,138 -- 1,536,121	170,200	2,793,843 -- 2,830,837	299,700
244,341 -- 280,850	44,400	1,536,122 -- 1,573,107	173,900	2,830,838 -- 2,867,833	303,400
280,851 -- 317,470	48,100	1,573,108 -- 1,610,093	177,600	2,867,834 -- 2,904,829	307,100
317,471 -- 354,166	51,800	1,610,094 -- 1,647,079	181,300	2,904,830 -- 2,941,825	310,800
354,167 -- 390,919	55,500	1,647,080 -- 1,684,067	185,000	2,941,826 -- 2,978,821	314,500
390,920 -- 427,713	59,200	1,684,068 -- 1,721,055	188,700	2,978,822 -- 3,015,817	318,200
427,714 -- 464,540	62,900	1,721,056 -- 1,758,043	192,400	3,015,818 -- 3,052,813	321,900
464,541 -- 501,391	66,600	1,758,044 -- 1,795,032	196,100	3,052,814 -- 3,089,809	325,600
501,392 -- 538,263	70,300	1,795,033 -- 1,832,021	199,800	3,089,810 -- 3,126,805	329,300
538,264 -- 575,151	74,000	1,832,022 -- 1,869,011	203,500	3,126,806 -- 3,163,802	333,000
575,152 -- 612,052	77,700	1,869,012 -- 1,906,001	207,200	3,163,803 -- 3,200,798	336,700
612,053 -- 648,964	81,400	1,906,002 -- 1,942,991	210,900	3,200,799 -- 3,237,795	340,400
648,965 -- 685,886	85,100	1,942,992 -- 1,979,982	214,600	3,237,796 -- 3,274,792	344,100
685,887 -- 722,816	88,800	1,979,983 -- 2,016,973	218,300	3,274,793 -- 3,311,788	347,800
722,817 -- 759,752	92,500	2,016,974 -- 2,053,965	222,000	3,311,789 -- 3,348,785	351,500
759,753 -- 796,695	96,200	2,053,966 -- 2,090,957	225,700	3,348,786 -- 3,385,782	355,200
796,696 -- 833,642	99,900	2,090,958 -- 2,127,949	229,400	3,385,783 -- 3,422,779	358,900
833,643 -- 870,594	103,600	2,127,950 -- 2,164,941	233,100	3,422,780 -- 3,459,776	362,600
870,595 -- 907,549	107,300	2,164,942 -- 2,201,934	236,800	3,459,777 -- 3,496,773	366,300
907,550 -- 944,509	111,000	2,201,935 -- 2,238,927	240,500	3,496,774 -- 3,533,500	370,000
944,510 -- 981,471	114,700	2,238,928 -- 2,275,920	244,200		
981,472 -- 1,018,436	118,400	2,275,921 -- 2,312,913	247,900		
1,018,437 -- 1,055,403	122,100	2,312,914 -- 2,349,906	251,600		
1,055,404 -- 1,092,373	125,800	2,349,907 -- 2,386,900	255,300		
1,092,374 -- 1,129,344	129,500	2,386,901 -- 2,423,894	259,000		
1,129,345 -- 1,166,318	133,200	2,423,895 -- 2,460,888	262,700		
1,166,319 -- 1,203,292	136,900	2,460,889 -- 2,497,882	266,400		
1,203,293 -- 1,240,269	140,600	2,497,883 -- 2,534,877	270,100		
1,240,270 -- 1,277,247	144,300	2,534,878 -- 2,571,871	273,800		

For Expected Losses greater than $3,533,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

Ballast = (0.10)(Expected Losses) + 2500(Expected Losses)(7.40) / (Expected Losses + (700)(7.40))

G = 7.40

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.65	1.33	1.25	1.05	0.91	0.77	0.68

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	1.054

3.

Expected Loss Ratio	Expected Loss and Allocated Expense Ratio
0.585	0.660

4. Table of Expense Ratios

Type A: 2015-01
Type B: 2015-01

5. 2013 Table of Expected Loss Ranges

Effective January 1, 2013

6. Excess Loss Factors

(Applicable to New and Renewal Policies)

Per Accident Limitation	A	B	C	D	E	F	G
	Hazard Groups						
$10,000	0.398	0.432	0.448	0.475	0.497	0.524	0.529
$15,000	0.358	0.394	0.411	0.440	0.466	0.496	0.504
$20,000	0.326	0.364	0.381	0.412	0.439	0.471	0.481
$25,000	0.300	0.338	0.356	0.388	0.416	0.449	0.462
$30,000	0.277	0.316	0.334	0.366	0.395	0.429	0.444
$35,000	0.258	0.297	0.315	0.347	0.377	0.412	0.427
$40,000	0.242	0.280	0.298	0.330	0.360	0.396	0.412
$50,000	0.215	0.252	0.269	0.301	0.332	0.367	0.386
$75,000	0.168	0.202	0.217	0.248	0.277	0.312	0.333
$100,000	0.137	0.168	0.183	0.211	0.239	0.272	0.295
$125,000	0.116	0.145	0.158	0.184	0.211	0.242	0.265
$150,000	0.101	0.127	0.139	0.163	0.189	0.218	0.241
$175,000	0.089	0.113	0.124	0.147	0.171	0.199	0.222
$200,000	0.079	0.101	0.112	0.133	0.156	0.183	0.205
$225,000	0.072	0.092	0.103	0.122	0.144	0.169	0.191
$250,000	0.065	0.084	0.094	0.113	0.134	0.157	0.180
$275,000	0.060	0.078	0.087	0.105	0.125	0.147	0.169
$300,000	0.055	0.072	0.081	0.098	0.117	0.139	0.160
$325,000	0.051	0.067	0.076	0.092	0.110	0.131	0.152
$350,000	0.047	0.063	0.071	0.086	0.104	0.124	0.145
$375,000	0.044	0.059	0.067	0.081	0.099	0.118	0.138
$400,000	0.042	0.056	0.064	0.077	0.094	0.112	0.132
$425,000	0.039	0.053	0.060	0.073	0.089	0.107	0.127
$450,000	0.037	0.050	0.057	0.070	0.085	0.102	0.122
$475,000	0.035	0.048	0.055	0.067	0.082	0.098	0.117
$500,000	0.033	0.045	0.052	0.064	0.078	0.094	0.113
$600,000	0.027	0.038	0.044	0.054	0.067	0.081	0.099
$700,000	0.023	0.033	0.038	0.047	0.059	0.071	0.089
$800,000	0.020	0.028	0.033	0.041	0.053	0.064	0.080
$900,000	0.018	0.025	0.030	0.037	0.047	0.058	0.073
$1,000,000	0.016	0.022	0.027	0.033	0.043	0.052	0.068
$2,000,000	0.007	0.010	0.013	0.016	0.022	0.027	0.039
$3,000,000	0.004	0.006	0.008	0.010	0.014	0.018	0.027
$4,000,000	0.003	0.004	0.005	0.007	0.010	0.013	0.020
$5,000,000	0.002	0.003	0.004	0.005	0.008	0.010	0.016
$6,000,000	0.001	0.002	0.003	0.004	0.006	0.008	0.013
$7,000,000	0.001	0.002	0.002	0.003	0.005	0.007	0.011
$8,000,000	0.001	0.002	0.002	0.003	0.004	0.005	0.009
$9,000,000	0.001	0.001	0.002	0.002	0.003	0.005	0.008
$10,000,000	0.001	0.001	0.001	0.002	0.003	0.004	0.007

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	0.440	0.475	0.492	0.520	0.544	0.572	0.577
$15,000	0.397	0.435	0.454	0.484	0.511	0.542	0.550
$20,000	0.363	0.403	0.422	0.455	0.483	0.517	0.527
$25,000	0.335	0.376	0.395	0.429	0.459	0.494	0.507
$30,000	0.311	0.353	0.372	0.406	0.437	0.473	0.488
$35,000	0.291	0.333	0.351	0.386	0.418	0.455	0.471
$40,000	0.273	0.314	0.333	0.368	0.400	0.438	0.455
$50,000	0.243	0.284	0.302	0.337	0.369	0.407	0.426
$75,000	0.192	0.229	0.246	0.279	0.311	0.349	0.370
$100,000	0.159	0.193	0.208	0.239	0.269	0.306	0.329
$125,000	0.136	0.167	0.181	0.210	0.238	0.273	0.297
$150,000	0.118	0.147	0.160	0.187	0.214	0.247	0.271
$175,000	0.105	0.131	0.144	0.169	0.195	0.225	0.249
$200,000	0.094	0.119	0.131	0.154	0.179	0.208	0.232
$225,000	0.085	0.108	0.120	0.141	0.165	0.193	0.216
$250,000	0.078	0.100	0.110	0.131	0.154	0.180	0.203
$275,000	0.072	0.092	0.102	0.122	0.144	0.169	0.192
$300,000	0.066	0.086	0.096	0.114	0.135	0.159	0.182
$325,000	0.062	0.080	0.090	0.107	0.128	0.150	0.173
$350,000	0.058	0.075	0.084	0.101	0.121	0.143	0.165
$375,000	0.054	0.071	0.080	0.096	0.115	0.136	0.158
$400,000	0.051	0.067	0.075	0.091	0.109	0.129	0.151
$425,000	0.048	0.064	0.072	0.086	0.104	0.124	0.145
$450,000	0.046	0.060	0.068	0.082	0.100	0.119	0.140
$475,000	0.043	0.057	0.065	0.079	0.096	0.114	0.135
$500,000	0.041	0.055	0.062	0.075	0.092	0.109	0.130
$600,000	0.034	0.046	0.053	0.064	0.079	0.095	0.114
$700,000	0.029	0.040	0.046	0.056	0.070	0.084	0.102
$800,000	0.025	0.035	0.040	0.049	0.062	0.075	0.093
$900,000	0.022	0.031	0.036	0.044	0.056	0.068	0.085
$1,000,000	0.020	0.028	0.032	0.040	0.051	0.062	0.078
$2,000,000	0.009	0.013	0.016	0.020	0.026	0.032	0.045
$3,000,000	0.005	0.008	0.010	0.012	0.017	0.021	0.031
$4,000,000	0.004	0.005	0.007	0.009	0.012	0.016	0.023
$5,000,000	0.003	0.004	0.005	0.007	0.009	0.012	0.018
$6,000,000	0.002	0.003	0.004	0.005	0.007	0.010	0.015
$7,000,000	0.002	0.002	0.003	0.004	0.006	0.008	0.012
$8,000,000	0.001	0.002	0.003	0.003	0.005	0.007	0.010
$9,000,000	0.001	0.002	0.002	0.003	0.004	0.005	0.009
$10,000,000	0.001	0.001	0.002	0.002	0.004	0.005	0.008

7. **Retrospective Development Factors**

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

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.65	1.33	1.25	1.05	0.91	0.77	0.68

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	Hazard Groups						
Limitation	A	B	C	D	E	F	G
$10,000	0.548	0.595	0.617	0.654	0.685	0.722	0.729
$15,000	0.493	0.543	0.566	0.607	0.642	0.683	0.694
$20,000	0.449	0.501	0.525	0.567	0.605	0.649	0.663
$25,000	0.413	0.466	0.490	0.534	0.573	0.619	0.636
$30,000	0.382	0.436	0.460	0.505	0.545	0.592	0.611
$35,000	0.356	0.409	0.434	0.479	0.519	0.567	0.589
$40,000	0.333	0.386	0.410	0.455	0.497	0.545	0.568
$50,000	0.296	0.347	0.370	0.415	0.457	0.506	0.531
$75,000	0.231	0.278	0.299	0.341	0.382	0.430	0.459
$100,000	0.189	0.232	0.252	0.291	0.329	0.375	0.406
$125,000	0.160	0.199	0.217	0.253	0.290	0.333	0.365
$150,000	0.139	0.174	0.191	0.225	0.260	0.301	0.332
$175,000	0.122	0.155	0.171	0.202	0.235	0.274	0.305
$200,000	0.109	0.140	0.155	0.184	0.215	0.252	0.283
$225,000	0.098	0.127	0.141	0.168	0.198	0.233	0.264
$250,000	0.090	0.116	0.130	0.155	0.184	0.217	0.247
$275,000	0.082	0.107	0.120	0.144	0.172	0.203	0.233
$300,000	0.076	0.100	0.112	0.135	0.161	0.191	0.220
$325,000	0.070	0.093	0.105	0.126	0.152	0.180	0.209
$350,000	0.065	0.087	0.098	0.119	0.143	0.171	0.199
$375,000	0.061	0.082	0.093	0.112	0.136	0.162	0.190
$400,000	0.057	0.077	0.087	0.106	0.129	0.154	0.182
$425,000	0.054	0.073	0.083	0.101	0.123	0.147	0.175
$450,000	0.051	0.069	0.079	0.096	0.118	0.141	0.168
$475,000	0.048	0.066	0.075	0.092	0.113	0.135	0.162
$500,000	0.046	0.062	0.072	0.088	0.108	0.130	0.156
$600,000	0.038	0.052	0.061	0.074	0.093	0.112	0.137
$700,000	0.032	0.045	0.052	0.065	0.081	0.098	0.122
$800,000	0.028	0.039	0.046	0.057	0.072	0.088	0.111
$900,000	0.024	0.035	0.041	0.051	0.065	0.079	0.101
$1,000,000	0.021	0.031	0.037	0.046	0.059	0.072	0.093
$2,000,000	0.009	0.014	0.018	0.022	0.031	0.038	0.053
$3,000,000	0.005	0.009	0.011	0.014	0.020	0.025	0.037
$4,000,000	0.004	0.006	0.008	0.010	0.014	0.018	0.028
$5,000,000	0.003	0.004	0.006	0.007	0.011	0.014	0.022
$6,000,000	0.002	0.003	0.004	0.006	0.009	0.011	0.018
$7,000,000	0.002	0.003	0.003	0.005	0.007	0.009	0.015
$8,000,000	0.001	0.002	0.003	0.004	0.006	0.008	0.012
$9,000,000	0.001	0.002	0.002	0.003	0.005	0.006	0.011
$10,000,000	0.001	0.002	0.002	0.003	0.004	0.005	0.009

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	0.605	0.654	0.677	0.716	0.749	0.788	0.794
$15,000	0.547	0.599	0.624	0.667	0.703	0.747	0.758
$20,000	0.500	0.555	0.581	0.626	0.665	0.711	0.726
$25,000	0.461	0.518	0.544	0.591	0.632	0.680	0.697
$30,000	0.429	0.486	0.512	0.559	0.602	0.652	0.672
$35,000	0.400	0.458	0.484	0.532	0.575	0.626	0.648
$40,000	0.376	0.433	0.458	0.507	0.551	0.603	0.626
$50,000	0.335	0.391	0.416	0.464	0.508	0.561	0.587
$75,000	0.264	0.316	0.339	0.384	0.428	0.480	0.510
$100,000	0.219	0.265	0.287	0.329	0.371	0.421	0.453
$125,000	0.187	0.229	0.249	0.288	0.328	0.375	0.408
$150,000	0.163	0.202	0.220	0.257	0.295	0.340	0.373
$175,000	0.144	0.181	0.198	0.232	0.268	0.310	0.343
$200,000	0.130	0.164	0.180	0.212	0.246	0.286	0.319
$225,000	0.118	0.149	0.165	0.195	0.228	0.265	0.298
$250,000	0.107	0.137	0.152	0.180	0.212	0.248	0.280
$275,000	0.099	0.127	0.141	0.168	0.198	0.232	0.264
$300,000	0.092	0.118	0.132	0.157	0.186	0.219	0.250
$325,000	0.085	0.111	0.123	0.148	0.176	0.207	0.238
$350,000	0.080	0.104	0.116	0.139	0.166	0.196	0.227
$375,000	0.075	0.098	0.110	0.132	0.158	0.187	0.217
$400,000	0.070	0.092	0.104	0.125	0.150	0.178	0.208
$425,000	0.066	0.087	0.099	0.119	0.144	0.170	0.200
$450,000	0.063	0.083	0.094	0.113	0.137	0.163	0.192
$475,000	0.059	0.079	0.090	0.108	0.132	0.157	0.185
$500,000	0.056	0.075	0.086	0.104	0.126	0.151	0.179
$600,000	0.047	0.064	0.073	0.088	0.109	0.130	0.157
$700,000	0.040	0.055	0.063	0.077	0.096	0.115	0.141
$800,000	0.035	0.048	0.055	0.068	0.085	0.103	0.128
$900,000	0.031	0.042	0.050	0.061	0.077	0.093	0.117
$1,000,000	0.027	0.038	0.045	0.055	0.070	0.085	0.108
$2,000,000	0.012	0.018	0.022	0.027	0.036	0.045	0.061
$3,000,000	0.007	0.011	0.013	0.017	0.024	0.030	0.043
$4,000,000	0.005	0.008	0.009	0.012	0.017	0.022	0.032
$5,000,000	0.004	0.006	0.007	0.009	0.013	0.016	0.025
$6,000,000	0.003	0.004	0.005	0.007	0.010	0.013	0.021
$7,000,000	0.002	0.003	0.004	0.006	0.008	0.011	0.017
$8,000,000	0.002	0.003	0.004	0.005	0.007	0.009	0.014
$9,000,000	0.002	0.002	0.003	0.004	0.006	0.008	0.012
$10,000,000	0.001	0.002	0.002	0.003	0.005	0.006	0.011

4. **Retrospective Pure Premium Development Factors**

With Loss Limit 1st Adj.	2nd Adj.	3rd Adj.	**Without Loss Limit** 1st Adj.	2nd Adj.	3rd Adj.	4th & Subsequent Adjustment
0.04	0.02	0.01	0.10	0.05	0.04	0.00

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

Type A: 2015-01

WC Premium Range From		To	Expense Ratio
0	-	10,055	0.376
10,056	-	10,167	0.375
10,168	-	10,282	0.374
10,283	-	10,399	0.373
10,400	-	10,520	0.372
10,521	-	10,643	0.371
10,644	-	10,769	0.370
10,770	-	10,898	0.369
10,899	-	11,030	0.368
11,031	-	11,165	0.367
11,166	-	11,304	0.366
11,305	-	11,446	0.365
11,447	-	11,592	0.364
11,593	-	11,741	0.363
11,742	-	11,895	0.362
11,896	-	12,052	0.361
12,053	-	12,214	0.360
12,215	-	12,380	0.359
12,381	-	12,551	0.359
12,552	-	12,727	0.358
12,728	-	12,907	0.357
12,908	-	13,093	0.356
13,094	-	13,284	0.355
13,285	-	13,481	0.354
13,482	-	13,684	0.353
13,685	-	13,893	0.352
13,894	-	14,108	0.351
14,109	-	14,330	0.350
14,331	-	14,559	0.349
14,560	-	14,796	0.348
14,797	-	15,041	0.347
15,042	-	15,294	0.346
15,295	-	15,555	0.345
15,556	-	15,826	0.344
15,827	-	16,106	0.343
16,107	-	16,396	0.342
16,397	-	16,697	0.341
16,698	-	17,009	0.340
17,010	-	17,333	0.339
17,334	-	17,669	0.338
17,670	-	18,019	0.337
18,020	-	18,383	0.336
18,384	-	18,762	0.335
18,763	-	19,157	0.335
19,158	-	19,569	0.334
19,570	-	19,999	0.333
20,000	-	20,449	0.332
20,450	-	20,919	0.331
20,920	-	21,411	0.330
21,412	-	21,927	0.329

WC Premium Range From		To	Expense Ratio
21,928	-	22,469	0.328
22,470	-	23,037	0.327
23,038	-	23,636	0.326
23,637	-	24,266	0.325
24,267	-	24,931	0.324
24,932	-	25,633	0.323
25,634	-	26,376	0.322
26,377	-	27,164	0.321
27,165	-	27,999	0.320
28,000	-	28,888	0.319
28,889	-	29,836	0.318
29,837	-	30,847	0.317
30,848	-	31,929	0.316
31,930	-	33,090	0.315
33,091	-	34,339	0.314
34,340	-	35,686	0.313
35,687	-	37,142	0.312
37,143	-	38,723	0.311
38,724	-	40,444	0.311
40,445	-	42,325	0.310
42,326	-	44,390	0.309
44,391	-	46,666	0.308
46,667	-	49,189	0.307
49,190	-	51,999	0.306
52,000	-	55,151	0.305
55,152	-	58,709	0.304
58,710	-	62,758	0.303
62,759	-	67,407	0.302
67,408	-	72,799	0.301
72,800	-	79,130	0.300
79,131	-	86,666	0.299
86,667	-	95,789	0.298
95,790	-	107,058	0.297
107,059	-	121,333	0.296
121,334	-	139,999	0.295
140,000	-	165,454	0.294
165,455	-	200,377	0.293
200,378	-	208,235	0.292
208,236	-	216,734	0.291
216,735	-	225,957	0.290
225,958	-	235,999	0.289
236,000	-	246,976	0.288
246,977	-	259,024	0.287
259,025	-	272,307	0.287
272,308	-	287,027	0.286
287,028	-	303,428	0.285
303,429	-	321,818	0.284
321,819	-	342,580	0.283
342,581	-	366,206	0.282
366,207	-	393,333	0.281

WC Premium Range From		To	Expense Ratio
393,334	-	424,799	0.280
424,800	-	461,739	0.279
461,740	-	505,714	0.278
505,715	-	558,947	0.277
558,948	-	624,705	0.276
624,706	-	707,999	0.275
708,000	-	816,923	0.274
816,924	-	965,454	0.273
965,455	-	1,179,999	0.272
1,180,000	-	1,517,142	0.271
1,517,143	-	1,824,799	0.270
1,824,800	-	1,983,478	0.269
1,983,479	-	2,172,380	0.268
2,172,381	-	2,401,052	0.267
2,401,053	-	2,683,529	0.266
2,683,530	-	3,041,333	0.265
3,041,334	-	3,509,230	0.264
3,509,231	-	4,147,272	0.263
4,147,273	-	5,068,888	0.263
5,068,889	-	6,517,142	0.262
6,517,143	-	9,123,999	0.261
9,124,000	-	15,206,666	0.260
15,206,667	-	45,619,999	0.259
45,620,000	-	And Above	0.258

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:	0.585
Tax Multiplier:	1.041

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

Type B: 2015-01

WC Premium Range From		To	Expense Ratio
0	-	10,099	0.376
10,100	-	10,303	0.375
10,304	-	10,515	0.374
10,516	-	10,736	0.373
10,737	-	10,967	0.372
10,968	-	11,208	0.371
11,209	-	11,460	0.370
11,461	-	11,724	0.369
11,725	-	11,999	0.368
12,000	-	12,289	0.367
12,290	-	12,592	0.366
12,593	-	12,911	0.365
12,912	-	13,246	0.364
13,247	-	13,599	0.363
13,600	-	13,972	0.362
13,973	-	14,366	0.361
14,367	-	14,782	0.360
14,783	-	15,223	0.359
15,224	-	15,692	0.359
15,693	-	16,190	0.358
16,191	-	16,721	0.357
16,722	-	17,288	0.356
17,289	-	17,894	0.355
17,895	-	18,545	0.354
18,546	-	19,245	0.353

WC Premium Range From		To	Expense Ratio
19,246	-	19,999	0.352
20,000	-	20,816	0.351
20,817	-	21,702	0.350
21,703	-	22,666	0.349
22,667	-	23,720	0.348
23,721	-	24,878	0.347
24,879	-	26,153	0.346
26,154	-	27,567	0.345
27,568	-	29,142	0.344
29,143	-	30,909	0.343
30,910	-	32,903	0.342
32,904	-	35,172	0.341
35,173	-	37,777	0.340
37,778	-	40,799	0.339
40,800	-	44,347	0.338
44,348	-	48,571	0.337
48,572	-	53,684	0.336
53,685	-	59,999	0.335
60,000	-	67,999	0.335
68,000	-	78,461	0.334
78,462	-	92,727	0.333
92,728	-	113,333	0.332
113,334	-	145,714	0.331
145,715	-	200,606	0.330
200,607	-	213,548	0.329

WC Premium Range From		To	Expense Ratio
213,549	-	228,275	0.328
228,276	-	245,185	0.327
245,186	-	264,799	0.326
264,800	-	287,826	0.325
287,827	-	315,238	0.324
315,239	-	348,421	0.323
348,422	-	389,411	0.322
389,412	-	441,333	0.321
441,334	-	509,230	0.320
509,231	-	601,818	0.319
601,819	-	735,555	0.318
735,556	-	945,714	0.317
945,715	-	1,323,999	0.316
1,324,000	-	1,809,565	0.315
1,809,566	-	1,981,904	0.314
1,981,905	-	2,190,526	0.313
2,190,527	-	2,448,235	0.312
2,448,236	-	2,774,666	0.311
2,774,667	-	3,201,538	0.311
3,201,539	-	3,783,636	0.310
3,783,637	-	4,624,444	0.309
4,624,445	-	5,945,714	0.308
5,945,715	-	8,323,999	0.307
8,324,000	-	13,873,333	0.306
13,873,334	-	41,619,999	0.305
41,620,000	-	And Above	0.304
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:			0.585
Tax Multiplier:			1.041

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

Type A: 2015-01

WC Premium Range From		To	Expense Ratio
0	-	10,055	0.300
10,056	-	10,167	0.299
10,168	-	10,282	0.298
10,283	-	10,399	0.297
10,400	-	10,520	0.296
10,521	-	10,643	0.295
10,644	-	10,769	0.294
10,770	-	10,898	0.293
10,899	-	11,030	0.292
11,031	-	11,165	0.291
11,166	-	11,304	0.290
11,305	-	11,446	0.289
11,447	-	11,592	0.288
11,593	-	11,741	0.287
11,742	-	11,895	0.286
11,896	-	12,052	0.285
12,053	-	12,214	0.284
12,215	-	12,380	0.284
12,381	-	12,551	0.283
12,552	-	12,727	0.282
12,728	-	12,907	0.281
12,908	-	13,093	0.280
13,094	-	13,284	0.279
13,285	-	13,481	0.278
13,482	-	13,684	0.277
13,685	-	13,893	0.276
13,894	-	14,108	0.275
14,109	-	14,330	0.274
14,331	-	14,559	0.273
14,560	-	14,796	0.272
14,797	-	15,041	0.271
15,042	-	15,294	0.270
15,295	-	15,555	0.269
15,556	-	15,826	0.268
15,827	-	16,106	0.267
16,107	-	16,396	0.266
16,397	-	16,697	0.265
16,698	-	17,009	0.264
17,010	-	17,333	0.263
17,334	-	17,669	0.262
17,670	-	18,019	0.261
18,020	-	18,383	0.260
18,384	-	18,762	0.260
18,763	-	19,157	0.259
19,158	-	19,569	0.258
19,570	-	19,999	0.257
20,000	-	20,449	0.256
20,450	-	20,919	0.255
20,920	-	21,411	0.254
21,412	-	21,927	0.253

WC Premium Range From		To	Expense Ratio
21,928	-	22,469	0.252
22,470	-	23,037	0.251
23,038	-	23,636	0.250
23,637	-	24,266	0.249
24,267	-	24,931	0.248
24,932	-	25,633	0.247
25,634	-	26,376	0.246
26,377	-	27,164	0.245
27,165	-	27,999	0.244
28,000	-	28,888	0.243
28,889	-	29,836	0.242
29,837	-	30,847	0.241
30,848	-	31,929	0.240
31,930	-	33,090	0.239
33,091	-	34,339	0.238
34,340	-	35,686	0.237
35,687	-	37,142	0.236
37,143	-	38,723	0.235
38,724	-	40,444	0.235
40,445	-	42,325	0.234
42,326	-	44,390	0.233
44,391	-	46,666	0.232
46,667	-	49,189	0.231
49,190	-	51,999	0.230
52,000	-	55,151	0.229
55,152	-	58,709	0.228
58,710	-	62,758	0.227
62,759	-	67,407	0.226
67,408	-	72,799	0.225
72,800	-	79,130	0.224
79,131	-	86,666	0.223
86,667	-	95,789	0.222
95,790	-	107,058	0.221
107,059	-	121,333	0.220
121,334	-	139,999	0.219
140,000	-	165,454	0.218
165,455	-	200,377	0.217
200,378	-	208,235	0.216
208,236	-	216,734	0.215
216,735	-	225,957	0.214
225,958	-	235,999	0.213
236,000	-	246,976	0.212
246,977	-	259,024	0.211
259,025	-	272,307	0.211
272,308	-	287,027	0.210
287,028	-	303,428	0.209
303,429	-	321,818	0.208
321,819	-	342,580	0.207
342,581	-	366,206	0.206
366,207	-	393,333	0.205

WC Premium Range From		To	Expense Ratio
393,334	-	424,799	0.204
424,800	-	461,739	0.203
461,740	-	505,714	0.202
505,715	-	558,947	0.201
558,948	-	624,705	0.200
624,706	-	707,999	0.199
708,000	-	816,923	0.198
816,924	-	965,454	0.197
965,455	-	1,179,999	0.196
1,180,000	-	1,517,142	0.195
1,517,143	-	1,824,799	0.194
1,824,800	-	1,983,478	0.193
1,983,479	-	2,172,380	0.192
2,172,381	-	2,401,052	0.191
2,401,053	-	2,683,529	0.190
2,683,530	-	3,041,333	0.189
3,041,334	-	3,509,230	0.188
3,509,231	-	4,147,272	0.187
4,147,273	-	5,068,888	0.187
5,068,889	-	6,517,142	0.186
6,517,143	-	9,123,999	0.185
9,124,000	-	15,206,666	0.184
15,206,667	-	45,619,999	0.183
45,620,000	-	And Above	0.182

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:	0.660
Tax Multiplier:	1.041

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

Type B: 2015-01

WC Premium Range From		To	Expense Ratio
0	-	10,099	0.300
10,100	-	10,303	0.299
10,304	-	10,515	0.298
10,516	-	10,736	0.297
10,737	-	10,967	0.296
10,968	-	11,208	0.295
11,209	-	11,460	0.294
11,461	-	11,724	0.293
11,725	-	11,999	0.292
12,000	-	12,289	0.291
12,290	-	12,592	0.290
12,593	-	12,911	0.289
12,912	-	13,246	0.288
13,247	-	13,599	0.287
13,600	-	13,972	0.286
13,973	-	14,366	0.285
14,367	-	14,782	0.284
14,783	-	15,223	0.284
15,224	-	15,692	0.283
15,693	-	16,190	0.282
16,191	-	16,721	0.281
16,722	-	17,288	0.280
17,289	-	17,894	0.279
17,895	-	18,545	0.278
18,546	-	19,245	0.277

WC Premium Range From		To	Expense Ratio
19,246	-	19,999	0.276
20,000	-	20,816	0.275
20,817	-	21,702	0.274
21,703	-	22,666	0.273
22,667	-	23,720	0.272
23,721	-	24,878	0.271
24,879	-	26,153	0.270
26,154	-	27,567	0.269
27,568	-	29,142	0.268
29,143	-	30,909	0.267
30,910	-	32,903	0.266
32,904	-	35,172	0.265
35,173	-	37,777	0.264
37,778	-	40,799	0.263
40,800	-	44,347	0.262
44,348	-	48,571	0.261
48,572	-	53,684	0.260
53,685	-	59,999	0.260
60,000	-	67,999	0.259
68,000	-	78,461	0.258
78,462	-	92,727	0.257
92,728	-	113,333	0.256
113,334	-	145,714	0.255
145,715	-	200,606	0.254
200,607	-	213,548	0.253

WC Premium Range From		To	Expense Ratio
213,549	-	228,275	0.252
228,276	-	245,185	0.251
245,186	-	264,799	0.250
264,800	-	287,826	0.249
287,827	-	315,238	0.248
315,239	-	348,421	0.247
348,422	-	389,411	0.246
389,412	-	441,333	0.245
441,334	-	509,230	0.244
509,231	-	601,818	0.243
601,819	-	735,555	0.242
735,556	-	945,714	0.241
945,715	-	1,323,999	0.240
1,324,000	-	1,809,565	0.239
1,809,566	-	1,981,904	0.238
1,981,905	-	2,190,526	0.237
2,190,527	-	2,448,235	0.236
2,448,236	-	2,774,666	0.235
2,774,667	-	3,201,538	0.235
3,201,539	-	3,783,636	0.234
3,783,637	-	4,624,444	0.233
4,624,445	-	5,945,714	0.232
5,945,715	-	8,323,999	0.231
8,324,000	-	13,873,333	0.230
13,873,334	-	41,619,999	0.229
41,620,000	-	And Above	0.228
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:			0.660
Tax Multiplier:			1.041

INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2016

EXHIBIT V

Proposed Assigned Risk Rates and Rating Values

Effective January 1, 2016

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	3.09	1133	1.53	0.42
0008	2.21	856	1.06	0.39
0016	5.37	1500	2.46	0.35
0034	3.05	1121	1.51	0.42
0035	2.84	1055	1.44	0.43
0036	2.91	1077	1.45	0.42
0037	3.56	1281	1.71	0.39
0042	5.76	1500	2.76	0.39
0050	6.07	1500	3.02	0.42
0059D	0.41	–	0.09	0.30
0065D	0.08	–	0.02	0.35
0066D	0.08	–	0.02	0.35
0067D	0.08	–	0.02	0.35
0079	5.09	1500	2.37	0.35
0083	4.49	1500	2.22	0.42
0106	8.83	1500	3.82	0.32
0113	3.40	1231	1.70	0.42
0170	3.58	1288	1.79	0.42
0251	2.75	1026	1.37	0.42
0400	6.34	1500	3.07	0.39
0401	9.67	A	4.18	0.32
0766N	0.40	–	–	–
0771N	0.44	–	–	–
0908P	150.00	310	74.80	0.42
0913P	388.00	548	194.05	0.42
1005*	3.03	1114	0.94	0.30
1016X*	9.14	1500	2.82	0.30
1164D	2.99	1102	1.21	0.30
1165D	2.18	847	0.94	0.32
1320	4.77	1500	2.05	0.32
1322	5.84	1500	2.54	0.32
1430	2.91	1077	1.34	0.35
1438	2.70	1011	1.17	0.32
1452	1.71	699	0.78	0.35
1463	9.22	1500	3.99	0.32
1472	4.55	1500	1.96	0.32
1604X	3.95	1404	1.85	0.35
1624D	1.80	727	0.77	0.32
1642	1.80	727	0.82	0.35
1654	8.52	1500	3.91	0.35
1655	1.85	743	0.85	0.35
1699	2.90	1074	1.33	0.35
1701	2.49	944	1.14	0.35
1710D	2.90	1074	1.31	0.35
1741D	3.57	1285	1.15	0.30
1747	1.60	664	0.74	0.35
1748	5.15	1500	2.34	0.35
1803D	5.92	1500	2.29	0.32
1852D	1.99	787	0.78	0.30
1853	1.36	588	0.66	0.39
1860	1.27	560	0.65	0.43
1924	1.56	651	0.79	0.43
1925	2.72	1017	1.30	0.39
2001	–	–	1.70	0.42
2002	1.97	781	0.99	0.43
2003	3.42	1237	1.70	0.42
2014	3.29	1196	1.51	0.35
2016	2.73	1020	1.39	0.43
2021	2.46	935	1.18	0.39
2039	1.30	570	0.66	0.43
2041	2.06	809	1.04	0.43
2065	1.53	642	0.76	0.42
2070	4.12	1458	2.05	0.42
2081	2.32	891	1.15	0.42
2089	2.63	988	1.31	0.42
2095	2.44	929	1.21	0.42
2105	2.49	944	1.27	0.43
2110	2.32	891	1.18	0.43
2111	1.57	655	0.80	0.43
2112	3.54	1275	1.79	0.43
2114	1.83	736	0.93	0.43
2121	1.53	642	0.75	0.42
2130	1.77	718	0.88	0.42
2131	1.56	651	0.78	0.42
2143	1.78	721	0.90	0.43
2157	3.51	1266	1.75	0.42
2172	1.21	541	0.59	0.39
2174	2.14	834	1.09	0.43
2211	6.67	1500	3.07	0.35
2220	1.78	721	0.89	0.42
2286	1.18	532	0.60	0.43
2288	4.56	1500	2.33	0.43
2300	1.49	629	0.79	0.49
2302	1.39	598	0.69	0.42
2305	1.56	651	0.75	0.39
2361	1.57	655	0.78	0.42
2362	1.04	488	0.52	0.42
2380	1.97	781	0.98	0.42
2386	1.28	563	0.66	0.43
2388	1.54	645	0.78	0.43
2402	2.06	809	0.94	0.35
2413	2.15	837	1.07	0.42
2416	1.53	642	0.76	0.42
2417	1.07	497	0.53	0.42
2501	2.10	822	1.04	0.42
2503	1.33	579	0.68	0.43
2534	1.59	661	0.81	0.43
2570	3.46	1250	1.76	0.43
2585	2.61	982	1.34	0.43
2586	1.45	617	0.72	0.42
2587	2.49	944	1.28	0.43
2589	1.56	651	0.78	0.42
2600	2.13	831	1.09	0.43
2623	5.01	1500	2.40	0.39
2651	1.13	516	0.57	0.43
2660	1.59	661	0.81	0.43
2670	1.33	579	0.70	0.49
2683	1.05	491	0.54	0.43
2688	2.07	812	1.05	0.43
2701	13.48	1500	6.17	0.35
2702	16.67	1500	6.85	0.30
2709	11.33	1500	5.22	0.35
2710	7.86	1500	3.39	0.32
2714	3.98	1414	2.04	0.43
2731	4.29	1500	1.96	0.35
2735	4.68	1500	2.37	0.43
2759	7.00	1500	3.56	0.43
2790	1.37	592	0.70	0.43
2797	2.31	888	1.15	0.42
2799	3.14	1149	1.53	0.39
2802	4.12	1458	1.98	0.39
2812	–	–	1.11	0.42
2835	1.94	771	1.02	0.49
2836	1.71	699	0.90	0.49
2841	2.87	1064	1.46	0.43
2881	2.56	966	1.35	0.49
2883	2.21	856	1.11	0.42
2913	1.78	721	0.94	0.49
2915	2.37	907	1.14	0.39
2916	3.07	1127	1.33	0.32
2923	2.23	862	1.14	0.43
2942	1.42	607	0.75	0.49
2960	3.32	1206	1.65	0.42
3004	1.30	570	0.60	0.35
3018	1.77	718	0.81	0.35
3022	2.43	925	1.24	0.43
3027	2.35	900	1.08	0.35
3028	2.38	910	1.19	0.42
3030	4.29	1500	1.97	0.35
3040	4.85	1500	2.23	0.35
3041	3.69	1322	1.84	0.42
3042	2.87	1064	1.38	0.39
3064	4.47	1500	2.23	0.42
3069	–	–	1.17	0.42
3076	2.35	900	1.17	0.42
3081D	3.73	1335	1.68	0.35
3082D	3.50	1263	1.56	0.35
3085D	3.09	1133	1.39	0.35
3110	2.63	988	1.31	0.42
3111	2.09	818	1.04	0.42
3113	1.36	588	0.68	0.42
3114	2.46	935	1.23	0.42
3118	1.33	579	0.68	0.43
3119	0.81	415	0.43	0.49
3122	1.13	516	0.57	0.43
3126	1.51	636	0.75	0.42
3131	1.11	510	0.56	0.42
3132	2.82	1048	1.40	0.42
3145	1.94	771	0.96	0.42
3146	1.56	651	0.77	0.42
3169	1.53	642	0.76	0.42
3175D	3.82	1363	1.86	0.42
3179	1.31	573	0.67	0.43
3180	1.88	752	0.95	0.43
3188	1.04	488	0.53	0.43

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

Effective January 1, 2016

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	1.11	510	0.56	0.42	4000	4.78	1500	2.06	0.32	4561	–	–	1.00	0.39
3223	2.66	998	1.39	0.49	4021	3.34	1212	1.53	0.35	4568	1.88	752	0.86	0.35
3224	2.85	1058	1.47	0.43	4024D	3.32	1206	1.50	0.35	4581	0.73	390	0.32	0.32
3227	2.15	837	1.10	0.43	4034	5.71	1500	2.62	0.35	4583	3.40	1231	1.46	0.32
3240	2.93	1083	1.49	0.43	4036	2.23	862	1.02	0.35	4611	0.41	289	0.21	0.43
3241	1.89	755	0.94	0.42	4038	1.87	749	0.99	0.49	4635	1.78	721	0.73	0.30
3255	1.45	617	0.76	0.49	4053	1.40	601	0.70	0.42	4653	2.59	976	1.31	0.43
3257	2.04	803	1.01	0.42	4061	4.73	1500	2.43	0.43	4665	3.89	1385	1.79	0.35
3270	1.72	702	0.86	0.42	4062	2.52	954	1.26	0.42	4670	6.36	1500	2.90	0.35
3300	4.56	1500	2.25	0.42	4101	2.09	818	1.00	0.39	4683	3.91	1392	1.94	0.42
3303	3.63	1303	1.85	0.43	4109	0.49	314	0.25	0.43	4686	1.34	582	0.62	0.35
3307	2.72	1017	1.35	0.42	4110	0.68	374	0.34	0.42	4692	0.56	336	0.28	0.43
3315	3.04	1118	1.55	0.43	4111	1.30	570	0.66	0.43	4693	0.72	387	0.36	0.42
3334	2.04	803	1.03	0.42	4112	–	–	0.34	0.42	4703	1.51	636	0.76	0.42
3336	2.00	790	0.91	0.35	4113	1.74	708	0.86	0.42	4716X	2.01	793	1.03	0.43
3365	5.14	1500	2.37	0.35	4114	2.21	856	1.10	0.42	4717	1.68	689	0.88	0.49
3372	2.91	1077	1.39	0.39	4130	2.52	954	1.26	0.42	4720	1.75	711	0.87	0.42
3373	3.98	1414	2.00	0.42	4131	4.64	1500	2.35	0.43	4740	0.75	396	0.34	0.35
3383	0.84	425	0.43	0.43	4133	1.62	670	0.83	0.43	4741	1.36	588	0.68	0.42
3385	0.58	343	0.29	0.43	4149	0.46	305	0.24	0.49	4751	2.21	856	1.01	0.35
3400	3.13	1146	1.49	0.39	4150	–	–	0.24	0.49	4766NX	2.94	1212	1.21	0.30
3507	2.38	910	1.19	0.42	4206	2.03	799	1.01	0.42	4771NX	2.46	1074	1.01	0.30
3515	1.63	673	0.81	0.42	4207	1.37	592	0.63	0.35	4777	3.07	1127	1.27	0.30
3548	1.94	771	0.96	0.42	4239	1.56	651	0.71	0.35	4825	0.64	362	0.29	0.35
3559	2.15	837	1.07	0.42	4240	1.80	727	0.91	0.43	4828	1.59	661	0.76	0.39
3574	1.11	510	0.57	0.43	4243	1.92	765	0.95	0.42	4829	1.21	541	0.53	0.32
3581	1.21	541	0.61	0.43	4244	2.10	822	1.05	0.42	4902	2.82	1048	1.44	0.43
3612	1.92	765	0.92	0.39	4250	1.37	592	0.69	0.42	4923	0.73	390	0.37	0.42
3620	3.52	1269	1.61	0.35	4251	2.17	844	1.08	0.42	5020	3.94	1401	1.82	0.35
3629	1.53	642	0.78	0.43	4263	2.53	957	1.26	0.42	5022	4.38	1500	1.91	0.32
3632	2.20	853	1.06	0.39	4273	1.54	645	0.77	0.42	5037	9.56	1500	3.95	0.30
3634	1.46	620	0.74	0.43	4279	1.84	740	0.92	0.42	5040	6.55	1500	2.70	0.30
3635	2.12	828	1.05	0.42	4282	1.46	620	0.76	0.43	5057	4.30	1500	1.78	0.30
3638	1.16	525	0.59	0.43	4283	1.10	507	0.55	0.42	5059	11.16	1500	4.58	0.30
3642	1.72	702	0.85	0.42	4299	1.62	670	0.82	0.43	5069	57.56	1500	23.82	0.30
3643	1.75	711	0.87	0.42	4304	4.27	1500	2.04	0.39	5102	4.40	1500	1.92	0.32
3647	1.66	683	0.80	0.39	4307	1.71	699	0.90	0.49	5146	4.00	1420	1.84	0.35
3648	1.43	610	0.73	0.43	4351	0.75	396	0.38	0.42	5160	1.41	604	0.61	0.32
3681	0.95	459	0.48	0.43	4352	1.08	500	0.55	0.43	5183	1.82	733	0.83	0.35
3685	0.67	371	0.34	0.43	4360	0.83	421	0.42	0.43	5188	2.74	1023	1.27	0.35
3719	0.78	406	0.32	0.30	4361	0.72	387	0.37	0.43	5190	2.52	954	1.16	0.35
3724	2.88	1067	1.25	0.32	4362	–	–	0.42	0.43	5191	0.88	437	0.44	0.42
3726	3.15	1152	1.30	0.30	4410	2.97	1096	1.48	0.42	5192	3.04	1118	1.51	0.42
3803	3.05	1121	1.53	0.42	4420	1.63	673	0.71	0.32	5213	4.54	1500	1.97	0.32
3807	1.37	592	0.70	0.43	4431	1.22	544	0.64	0.49	5215	4.15	1467	2.00	0.39
3808	2.69	1007	1.29	0.39	4432	1.04	488	0.55	0.49	5221	3.43	1240	1.58	0.35
3821X	5.32	1500	2.55	0.39	4439	2.10	822	1.00	0.39	5222	4.11	1455	1.79	0.32
3822X	3.49	1259	1.66	0.39	4452	2.09	818	1.03	0.42	5223	4.90	1500	2.24	0.35
3824X	3.63	1303	1.74	0.39	4459	2.40	916	1.19	0.42	5348	2.91	1077	1.34	0.35
3826	0.47	308	0.23	0.42	4470	1.84	740	0.92	0.42	5402	2.99	1102	1.52	0.43
3827	1.98	784	0.95	0.39	4484	2.26	872	1.12	0.42	5403	5.46	1500	2.37	0.32
3830	1.42	607	0.68	0.39	4493	1.88	752	0.93	0.42	5437	4.16	1470	1.92	0.35
3851	2.79	1039	1.42	0.43	4511	0.49	314	0.23	0.39	5443	2.64	992	1.32	0.42
3865	1.42	607	0.74	0.49	4557	1.95	774	1.00	0.43	5445	3.75	1341	1.63	0.32
3881	4.18	1477	2.10	0.42	4558	1.18	532	0.59	0.42	5462	5.35	1500	2.46	0.35

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

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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	3.70	1326	1.53	0.30	6845F	10.41	1500	3.43	0.26	7539	1.46	620	0.63	0.32
5473	8.13	1500	3.31	0.30	6854	2.32	891	0.95	0.30	7540	2.23	862	0.92	0.30
5474	4.90	1500	2.12	0.32	6872F	9.65	1500	3.18	0.26	7580	2.67	1001	1.22	0.35
5478	3.19	1165	1.48	0.35	6874F	19.25	1500	6.34	0.26	7590	3.06	1124	1.46	0.39
5479	6.12	1500	2.94	0.39	6882	3.48	1256	1.44	0.30	7600	3.26	1187	1.50	0.35
5480	3.24	1181	1.41	0.32	6884	5.32	1500	2.25	0.30	7601	–	–	1.50	0.35
5491	1.36	588	0.59	0.32	7016M	1.79	724	0.74	0.30	7605	2.42	922	1.12	0.35
5506	5.71	1500	2.34	0.30	7024M	1.99	787	0.83	0.30	7610	0.42	292	0.20	0.39
5507	3.35	1215	1.46	0.32	7038M	4.28	1500	1.76	0.30	7611	–	–	1.50	0.35
5508D	9.62	1500	4.42	0.35	7046M	5.23	1500	2.17	0.30	7612	–	–	1.50	0.35
5535	4.19	1480	1.93	0.35	7047M	2.98	1099	1.19	0.30	7613	–	–	1.50	0.35
5537	4.26	1500	1.95	0.35	7050M	7.13	1500	2.81	0.30	7698X	3.93	1398	1.57	0.30
5551	10.33	1500	4.24	0.30	7090M	4.76	1500	1.96	0.30	7699X	2.08	815	0.93	0.36
5606	1.14	519	0.50	0.32	7098M	5.81	1500	2.41	0.30	7705	5.03	1500	2.41	0.39
5610	4.57	1500	2.28	0.42	7099M	8.70	1500	3.45	0.30	7710X	4.27	1500	1.83	0.32
5645	8.02	1500	3.47	0.32	7133	3.00	1105	1.30	0.32	7711X	4.27	1500	1.83	0.32
5651	–	–	3.47	0.32	7151M	3.64	1307	1.58	0.32	7720	2.59	976	1.18	0.35
5703	9.27	1500	4.27	0.35	7152M	6.07	1500	2.51	0.32	7725X	2.01	793	0.84	0.32
5705	10.55	1500	4.82	0.35	7153M	4.05	1436	1.76	0.32	7855	2.75	1026	1.27	0.35
5951	0.30	255	0.15	0.43	7222	4.46	1500	2.05	0.35	8001	1.78	721	0.90	0.43
6003	9.84	1500	4.62	0.35	7228	4.65	1500	2.15	0.35	8002	2.07	812	1.02	0.42
6005	4.38	1500	2.00	0.35	7229	6.48	1500	2.85	0.32	8006	2.01	793	1.00	0.42
6017	3.70	1326	1.72	0.35	7230	8.26	1500	3.99	0.39	8008	1.12	513	0.57	0.43
6018	1.93	768	0.90	0.35	7231	7.88	1500	3.82	0.39	8010	1.83	736	0.93	0.43
6045	2.88	1067	1.33	0.35	7232	3.80	1357	1.66	0.32	8013	0.35	270	0.17	0.42
6204	7.09	1500	3.09	0.32	7309F	14.47	1500	4.77	0.26	8015	0.66	368	0.33	0.42
6206	2.39	913	0.98	0.30	7313F	3.70	1326	1.22	0.26	8017	1.34	582	0.68	0.43
6213	1.53	642	0.67	0.32	7317F	11.04	1500	3.64	0.26	8018	2.44	929	1.24	0.43
6214	2.12	828	0.87	0.30	7327F	25.53	1500	8.41	0.26	8021	3.22	1174	1.59	0.42
6216	5.98	1500	2.45	0.30	7333M	2.04	803	0.86	0.30	8031	2.28	878	1.13	0.42
6217	3.32	1206	1.44	0.32	7335M	2.26	872	0.96	0.30	8032	1.93	768	0.98	0.43
6229	3.38	1225	1.46	0.32	7337M	3.40	1231	1.38	0.30	8033	2.12	828	1.05	0.42
6233	3.19	1165	1.40	0.32	7350F	13.50	1500	4.62	0.28	8037	2.06	809	1.04	0.43
6235	6.69	1500	2.75	0.30	7360	3.41	1234	1.56	0.35	8039	1.93	768	0.98	0.43
6236	7.75	1500	3.56	0.35	7370	6.38	1500	3.17	0.42	8044	2.46	935	1.19	0.39
6237	1.19	535	0.55	0.35	7380	3.59	1291	1.73	0.39	8045	0.40	286	0.20	0.43
6251D	5.91	1500	2.58	0.32	7382	3.64	1307	1.81	0.42	8046	2.17	844	1.08	0.42
6252D	6.03	1500	2.46	0.30	7390	3.74	1338	1.87	0.42	8047	0.91	447	0.47	0.43
6260D	5.20	1500	2.17	0.30	7394M	2.75	1026	1.16	0.30	8058	2.12	828	1.05	0.42
6306	3.16	1155	1.38	0.32	7395M	3.06	1124	1.28	0.30	8072	0.68	374	0.34	0.43
6319	2.69	1007	1.17	0.32	7398M	4.58	1500	1.83	0.30	8102	1.41	604	0.72	0.43
6325	3.59	1291	1.56	0.32	7402	0.18	217	0.09	0.42	8103	2.17	844	1.04	0.39
6400	4.45	1500	2.15	0.39	7403	3.44	1244	1.57	0.35	8105	2.18	847	1.12	0.43
6503	1.01	478	0.52	0.43	7405N	1.01	585	0.47	0.35	8106	3.34	1212	1.53	0.35
6504	2.34	897	1.19	0.43	7420	5.75	1500	2.39	0.30	8107	2.35	900	1.08	0.35
6702M*	3.35	1215	1.54	0.35	7421	0.64	362	0.28	0.32	8111	2.14	834	1.07	0.42
6703M*	5.56	1500	2.46	0.35	7422	1.24	551	0.51	0.30	8116	2.73	1020	1.36	0.42
6704M*	3.71	1329	1.71	0.35	7425	1.73	705	0.72	0.30	8203	5.17	1500	2.58	0.42
6801F	5.99	1500	2.11	0.31	7431N	0.55	390	0.23	0.30	8204	3.72	1332	1.70	0.35
6811	8.62	1500	3.94	0.35	7445N	0.34	–	–	–	8209	3.19	1165	1.59	0.42
6824F	9.56	1500	3.27	0.28	7453N	0.18	–	–	–	8215	2.59	976	1.19	0.35
6826F	7.33	1500	2.58	0.31	7502	1.81	730	0.83	0.35	8227	3.04	1118	1.25	0.30
6834	2.77	1033	1.33	0.39	7515	1.11	510	0.45	0.30	8232	3.23	1177	1.48	0.35
6836	2.71	1014	1.24	0.35	7520	3.07	1127	1.53	0.42	8233	2.34	897	1.08	0.35
6843F	10.70	1500	3.53	0.26	7538	4.82	1500	2.00	0.30	8235	3.26	1187	1.62	0.42

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

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8263	5.68	1500	2.71	0.39	8869	1.15	522	0.58	0.43					
8264	4.57	1500	2.11	0.35	8871	0.12	198	0.06	0.43					
8265	4.94	1500	2.13	0.32	8901	0.19	220	0.09	0.39					
8279	6.91	1500	2.98	0.32	9012	1.28	563	0.62	0.39					
8288	8.67	1500	3.94	0.35	9014X	2.52	954	1.26	0.42					
8291	3.88	1382	1.86	0.39	9015	3.47	1253	1.73	0.42					
8292	2.81	1045	1.40	0.42	9016	3.58	1288	1.78	0.42					
8293	8.04	1500	3.72	0.35	9019	1.67	686	0.77	0.35					
8304	4.56	1500	2.09	0.35	9033	2.45	932	1.22	0.42					
8350	3.41	1234	1.48	0.32	9040	2.67	1001	1.36	0.43					
8380	2.37	907	1.14	0.39	9044	1.71	699	0.86	0.43					
8381	1.82	733	0.87	0.39	9052	2.17	844	1.11	0.43					
8385	2.31	888	1.06	0.35	9058	1.41	604	0.74	0.49					
8392	2.30	885	1.14	0.42	9059	–	–	0.58	0.43					
8393X	2.13	831	1.07	0.42	9060	1.32	576	0.67	0.43					
8500	4.82	1500	2.20	0.35	9061	1.25	554	0.66	0.49					
8601	0.40	286	0.19	0.39	9062	1.76	714	0.92	0.49					
8602	0.68	374	0.33	0.39	9063	0.98	469	0.50	0.43					
8603	0.09	188	0.04	0.42	9077F	4.93	1500	1.82	0.39					
8606	2.46	935	1.07	0.32	9082	1.45	617	0.76	0.49					
8709F	5.51	1500	1.81	0.26	9083	1.26	557	0.66	0.49					
8719	2.84	1055	1.16	0.30	9084	1.45	617	0.72	0.42					
8720	1.33	579	0.61	0.35	9088a	a	a	a	a					
8721	0.47	308	0.22	0.35	9089	1.01	478	0.51	0.43					
8723	0.18	217	0.09	0.42	9093	2.41	919	1.22	0.43					
8725	1.89	755	0.86	0.35	9101	4.04	1433	2.05	0.43					
8726F	3.91	1392	1.38	0.31	9102	2.91	1077	1.45	0.42					
8734M	0.45	302	0.20	0.35	9154	1.94	771	0.96	0.42					
8737M	0.40	286	0.19	0.35	9156	1.81	730	0.87	0.39					
8738M	0.67	371	0.29	0.35	9170	6.70	1500	2.73	0.30					
8742	0.33	264	0.15	0.35	9178	7.21	1500	3.75	0.48					
8745	3.06	1124	1.46	0.39	9179	13.97	1500	7.06	0.43					
8748	0.61	352	0.29	0.39	9180	6.77	1500	3.08	0.35					
8755	0.36	273	0.16	0.35	9182	2.11	825	1.05	0.42					
8799	0.78	406	0.39	0.42	9186	7.66	1500	3.29	0.32					
8800	1.25	554	0.66	0.49	9220	4.29	1500	2.06	0.39					
8803	0.09	188	0.04	0.35	9402	3.55	1278	1.64	0.35					
8805M	0.22	229	0.11	0.42	9403	4.49	1500	1.95	0.32					
8810	0.16	210	0.08	0.42	9410	2.37	907	1.17	0.42					
8814M	0.19	220	0.09	0.42	9501	3.25	1184	1.56	0.39					
8815M	0.32	261	0.15	0.42	9505	2.50	948	1.20	0.39					
8820	0.15	207	0.07	0.39	9516	4.32	1500	1.99	0.35					
8824	2.50	948	1.27	0.43	9519	4.17	1474	1.92	0.35					
8825	1.64	677	0.86	0.49	9521	3.07	1127	1.41	0.35					
8826	1.93	768	0.96	0.42	9522	2.01	793	1.00	0.42					
8829	1.97	781	0.98	0.42	9534	2.93	1083	1.27	0.32					
8831	1.43	610	0.71	0.42	9554	12.04	1500	5.24	0.32					
8832	0.28	248	0.14	0.42	9586	0.64	362	0.34	0.49					
8833	0.85	428	0.42	0.42	9600	1.74	708	0.89	0.43					
8835	2.34	897	1.17	0.42	9620	0.84	425	0.40	0.39					
8842	2.97	1096	1.47	0.42										
8855	0.22	229	0.11	0.42										
8856	0.21	226	0.10	0.42										
8864	1.61	667	0.80	0.42										
8868	0.36	273	0.18	0.43										

* 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	0.41	S	1710D	0.06	S	3175D	0.08	S
0065D	0.08	S	1741D	0.78	S	4024D	0.04	S
0066D	0.08	S	1803D	0.64	S	5508D	0.08	S
0067D	0.08	S	1852D	0.08	Asb	6251D	0.07	S
1164D	0.06	S	3081D	0.07	S	6252D	0.07	S
1165D	0.04	S	3082D	0.08	S	6260D	0.06	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 $2.29. (For coverage written separately for federal benefits only, $2.24. 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 2.022 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.

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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…………………………………………………………………………… $64,000
Leased or rented vehicle…………………………………………………………………………… $42,700

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

Expense Constant applicable in accordance with ***Basic Manual*** Rule 3-A-11…………………………………… $160

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	1.152	3rd Adjustment	0.03
Tax Multiplier	1.018	4th Adjustment	0.02

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” $3,300

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	With Coinsurance Premium Reduction Percentages HAZARD GROUP						
Amount	A	B	C	D	E	F	G
$0	5.6%	4.9%	4.6%	4.0%	3.5%	2.9%	2.7%
$500	8.8%	7.4%	6.8%	5.7%	4.8%	3.8%	3.6%
$1,000	10.9%	9.1%	8.3%	6.9%	5.8%	4.5%	4.3%
$1,500	12.4%	10.3%	9.4%	7.8%	6.6%	5.0%	4.8%
$2,000	13.6%	11.4%	10.3%	8.6%	7.2%	5.5%	5.3%
$2,500	14.6%	12.2%	11.1%	9.3%	7.8%	6.0%	5.8%
$3,000	15.4%	13.0%	11.8%	9.9%	8.3%	6.4%	6.2%
$3,500	16.2%	13.6%	12.4%	10.4%	8.7%	6.8%	6.6%
$4,000	16.8%	14.2%	13.0%	10.9%	9.2%	7.1%	6.9%
$4,500	17.4%	14.8%	13.5%	11.3%	9.6%	7.5%	7.2%
$5,000	18.0%	15.3%	13.9%	11.8%	9.9%	7.8%	7.5%

Effective January 1, 2016
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES (cont.)

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
$500	4.0%	3.1%	2.8%	2.1%	1.6%	1.1%	1.1%
$1,000	6.6%	5.2%	4.7%	3.6%	2.9%	1.9%	1.9%
$1,500	8.5%	6.8%	6.1%	4.8%	3.8%	2.6%	2.6%
$2,000	10.0%	8.1%	7.2%	5.8%	4.6%	3.3%	3.3%
$2,500	11.2%	9.2%	8.2%	6.6%	5.3%	3.8%	3.8%
$3,000	12.3%	10.1%	9.0%	7.3%	6.0%	4.3%	4.3%
$3,500	13.2%	10.9%	9.8%	8.0%	6.6%	4.8%	4.8%
$4,000	14.1%	11.7%	10.5%	8.6%	7.1%	5.2%	5.2%
$4,500	14.8%	12.3%	11.1%	9.2%	7.6%	5.7%	5.6%
$5,000	15.5%	13.0%	11.7%	9.7%	8.1%	6.1%	6.0%

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 (1.53) and the adjustment for differences in loss-based expenses (1.054).)

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.

INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2016

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