
State:	Indiana	Filing Company:	Indiana Compensation Rating Bureau
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
Product Name:	January 1, 2017 Advisory Rate Filing		
Project Name/Number:	/		

Filing at a Glance

Company:	Indiana Compensation Rating Bureau
Product Name:	January 1, 2017 Advisory Rate Filing
State:	Indiana
TOI:	16.0 Workers Compensation
Sub-TOI:	16.0004 Standard WC
Filing Type:	Rate
Date Submitted:	09/15/2016
SERFF Tr Num:	INCR-130732721
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	1/1/2017 RATES
Co Status:	
Effective Date	01/01/2017
Requested (New):	
Effective Date	01/01/2017
Requested (Renewal):	
Author(s):	Ron Cooper
Reviewer(s):	Richard Beverage (primary)
Disposition Date:	10/05/2016
Disposition Status:	Filed
Effective Date (New):	
Effective Date (Renewal):	



Indiana

**Advisory Loss Costs and Rates Filing
Proposed Effective January 1, 2017**





September 15, 2016

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 9.1% decrease to the overall voluntary loss cost level and a 9.3% decrease to the overall voluntary and assigned risk rate level to become effective on January 1, 2017 for new and renewal business.

Please note the following in connection with this filing:

1. As a result of Item B-1397, effective 7/1/2007, 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 Item B-1431, effective 01/01/2017:
 - a. Class Code 1852 is discontinued.
 - b. Class Code 0400 is discontinued and the rate for Class Code 8103 is payroll weighted to reflect the combined experience of Class Codes 0400 and 8103.
 - c. Class Codes 2300 and 2386 are discontinued and the rate for Class Code 2501 is payroll weighted to reflect the combined experience of Class Codes 2300, 2386 and 2501.
 - d. Class Code 2913 is discontinued and the rate for Class Code 2883 is payroll weighted to reflect the combined experience of Class Codes 2913 and 2883.
 - e. Class Code 2942 is discontinued and the rate for Class Code 4432 is payroll weighted to reflect the combined experience of Class Codes 2942 and 4432.
 - f. Class Code 6260 is discontinued and the rate for Class Code 6251 is payroll weighted to reflect the combined experience of Class Codes 6260 and 6251.
 - g. Class Code 8105 is discontinued and the rate for Class Code 8018 is payroll weighted to reflect the combined experience of Class Codes 8105 and 8018.
3. As a result of Item E-1404, effective 07/01/2017, experience rating premium eligibility thresholds are reviewed for potential updates. This filing proposes no change for this year.
4. As a result of Item R-1412, 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.

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

Sincerely,

Actuarial content prepared by:

Ronald W. Cooper, CWCP
President

Robert Moss, ACAS, MAAA
Assistant 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.

A handwritten signature in dark ink, reading "Robert J. Moss". The signature is fluid and cursive, with the first and last names being more prominent than the middle initial.

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



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Background and Filing Procedure

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

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

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

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

In this filing, the ICRB is proposing that the Commissioner approve a 9.1% decrease in the current voluntary loss costs and a 9.3% decrease in the current voluntary advisory rates and assigned risk rates (which went into effect on January 1, 2016), and that the new rates become effective on January 1, 2017. 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



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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, 2017. 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.



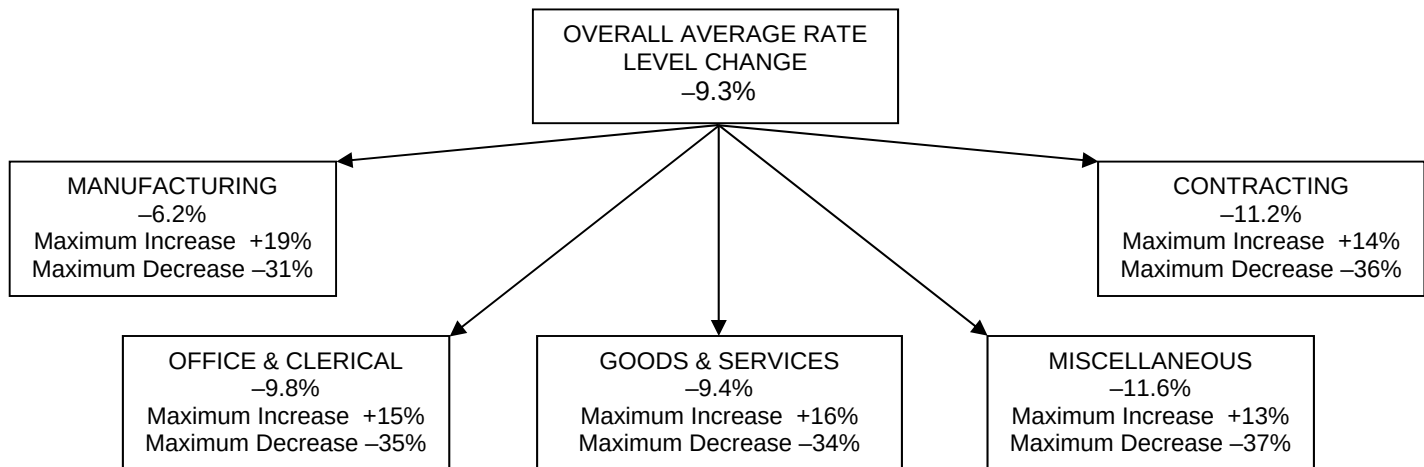
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Summary of Proposed Changes

<u>Key Components</u>	<u>Percentage Change</u>
Change in Experience, Trend and Benefits	–10.1%
Change in Loss-based Expenses	+1.1%
Overall Voluntary Loss Cost Change	–9.1%
Change in Production and General Expenses	+0.1%
Change in Taxes and Assessments	–0.3%
Overall Voluntary Rate Level Change	–9.3%
Overall Assigned Risk Rate Level Change	–9.3%

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.





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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 2013 and 2014, evaluated as of December 31, 2015 (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 2014 since the last policy had an effective date of December 31, 2014 and did not expire until December 31, 2015. 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.



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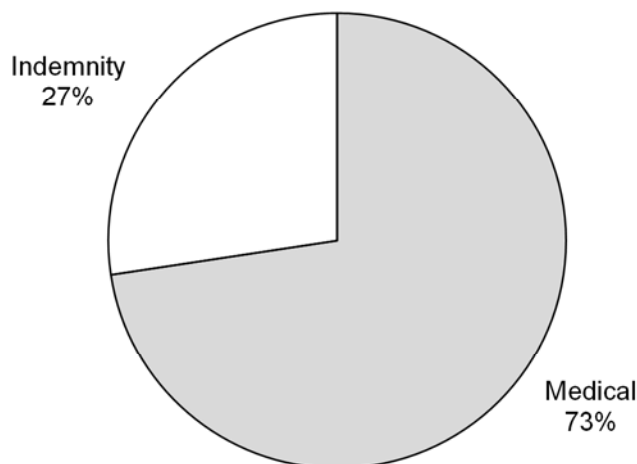
Key Components (Continued)

Trend

As noted previously, the filing relies primarily on the experience from policy years 2013 and 2014. However, the proposed rates and loss costs are intended for use with policies with effective dates starting on January 1, 2017. 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.

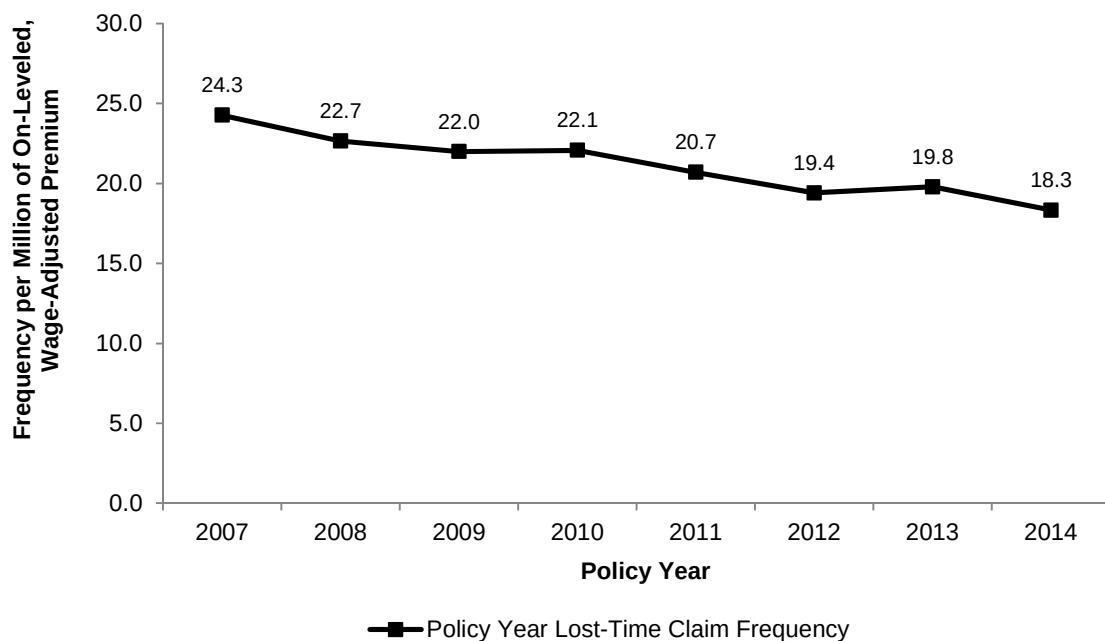


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Let us begin by analyzing a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Indiana lost-time claims (i.e., those claims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

Indiana Claim Frequency



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

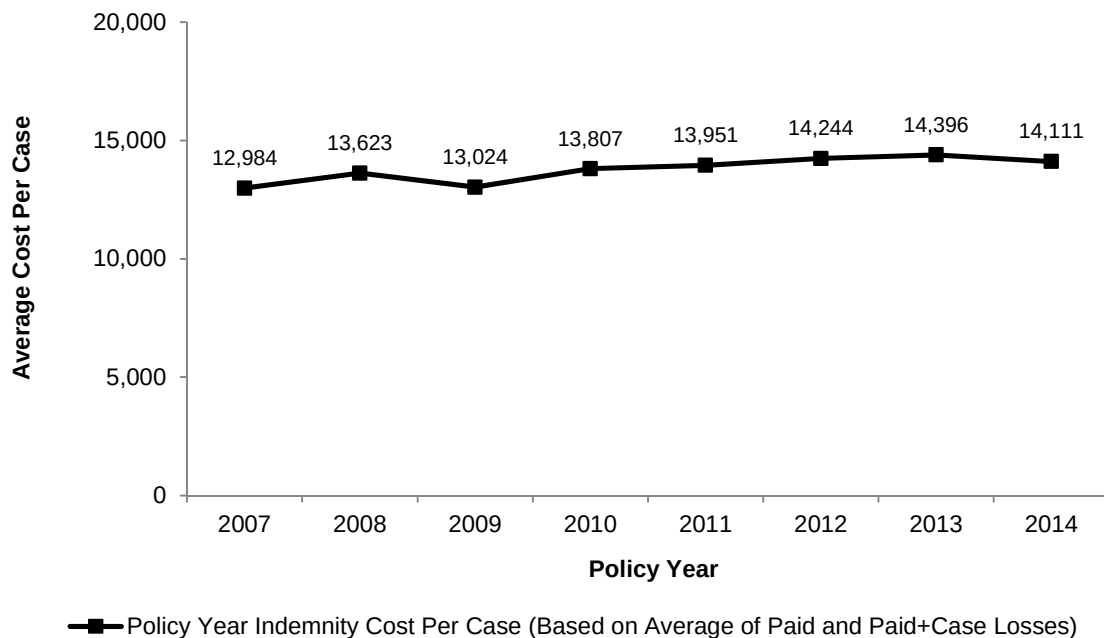


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Let us look at the indemnity side of benefits. The chart below shows Indiana's historical average indemnity cost per case figures for the most recent eight years. The data in the below chart reflect losses at today's statutory benefit levels.

Indiana Indemnity Cost Per Case



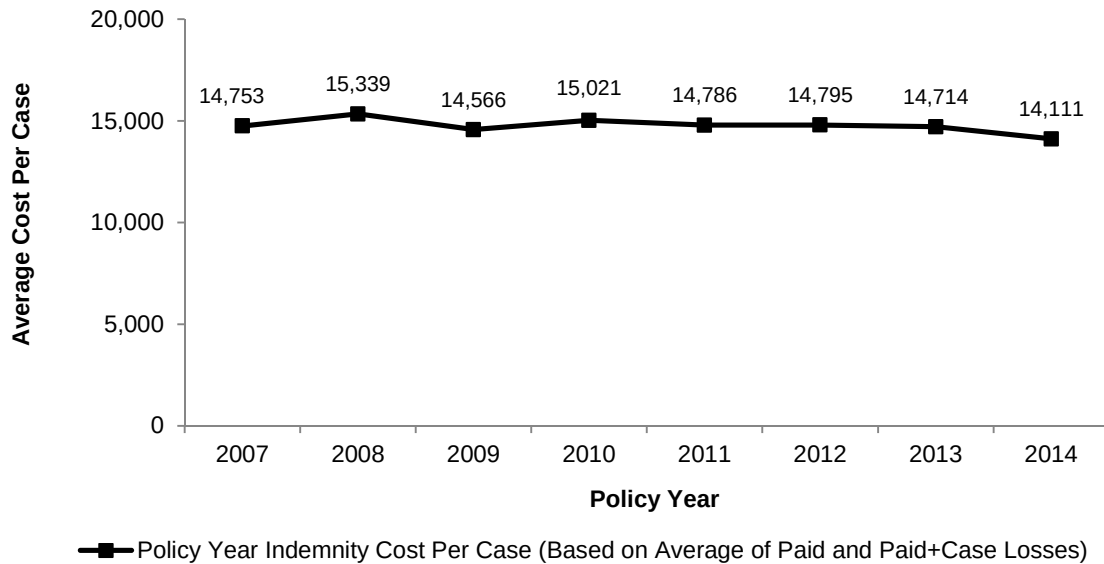
After removing the impact of the growth in workers' wages that occurred over this time period, the change in the average indemnity cost per case in excess of wage growth is shown in the following chart.



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Indiana Indemnity Cost Per Case Adjusted to Current Wage Level



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

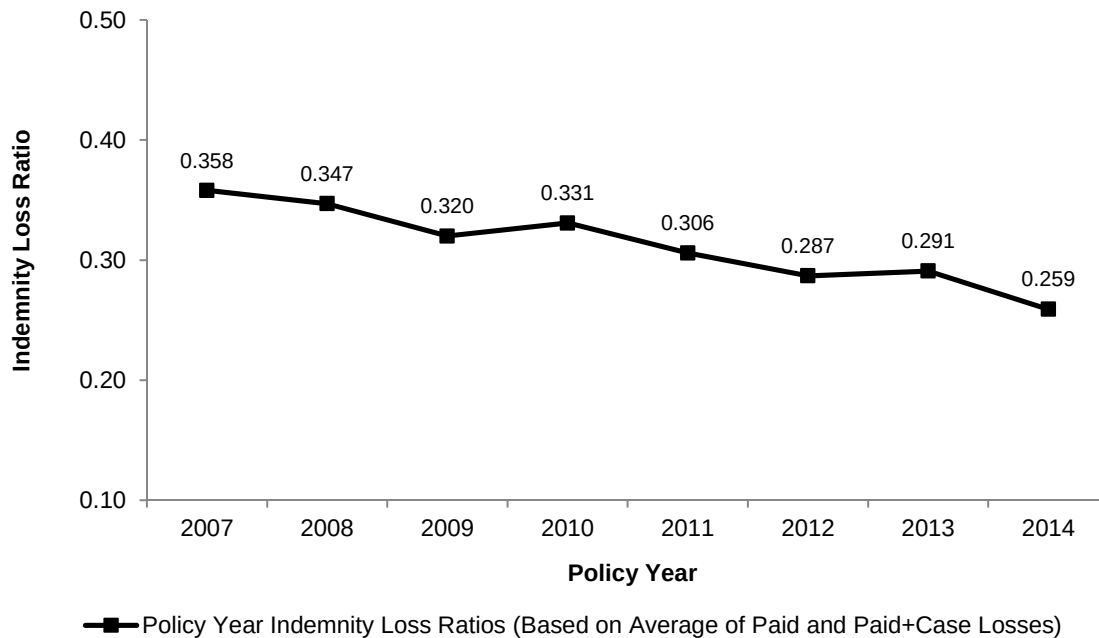


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The indemnity loss ratios below result after combining the observed changes in Indiana's average claim frequency with the corresponding changes in Indiana's average indemnity cost per case. An indemnity loss ratio represents the proportion of premium 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.

Indiana Indemnity Loss Ratio History



Indemnity loss ratios have generally decreased since 2007. In last year's Indiana filing, NCCI proposed an indemnity trend factor of –3.0% per year. Based on our analysis this year, we are proposing to decrease the indemnity trend factor to –3.5% per year. This means that indemnity benefits are once again expected to increase at a slower pace than workers' wages.

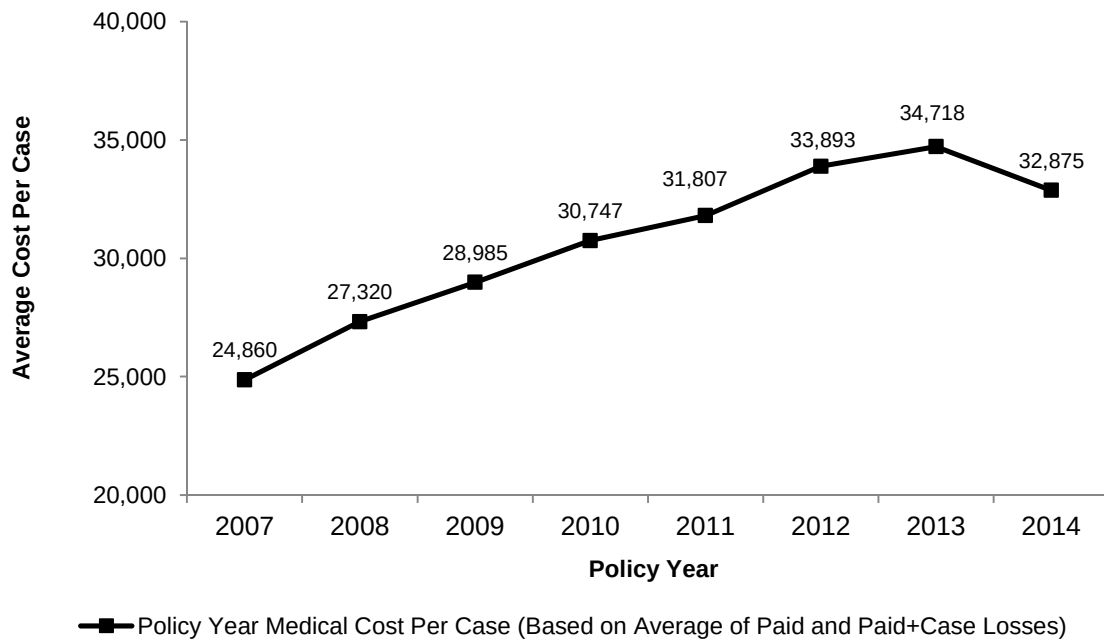


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Indiana's average medical cost over time (claim severity) is tracked in the following chart. The data in the below chart reflect losses at today's statutory benefit levels.

Indiana Medical Cost Per Case



Before adjusting the average cost per case figures to a common wage level, this chart shows that Indiana's average medical severity figures increased steadily since 2007 with a drop in the latest policy year. The decrease in the average medical severity in the latest year is likely attributable, at least in part, to the implementation of the facility fee schedule that became implemented on July 1, 2014 as part of House Enrolled Act 1320.

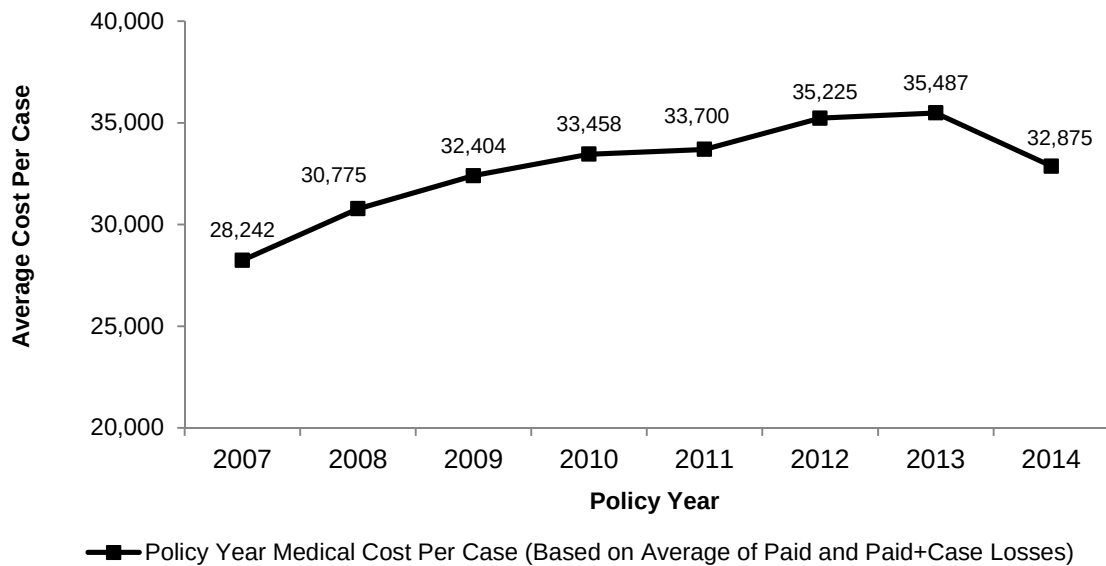
After removing the impact of the growth in workers' wages that occurred over this time period, the change in the average medical cost per case in excess of wage growth is shown in the following chart.



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Indiana Medical Cost Per Case Adjusted to Current Wage Level



The average Indiana medical cost per case in excess of wage growth had increased consistently from 2007 to 2013, but decreased in the latest policy year, 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.)

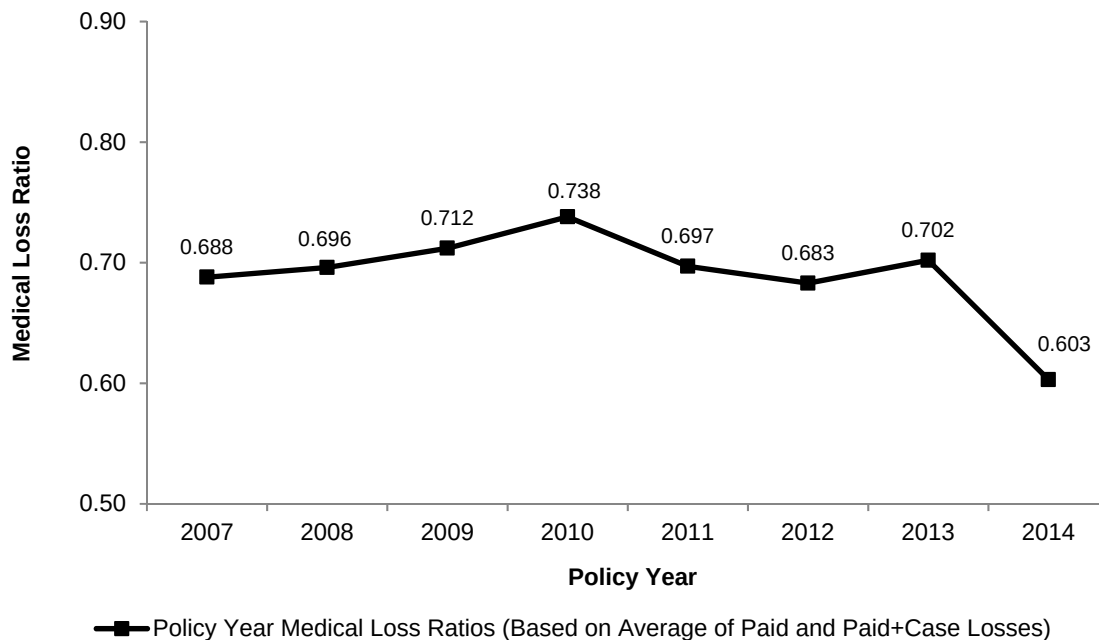


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The medical loss ratios below result after combining the observed changes in Indiana's average claim frequency with the corresponding changes in the average medical cost per case. A medical loss ratio represents the proportion of premium dollars that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

Indiana Medical Loss Ratio History



Medical loss ratios had been relatively stable from 2007 to 2013 before dropping significantly in PY 2014. In last year's Indiana filing, NCCI proposed a medical trend factor of +1.0% per year. Based on our analysis this year, we are proposing to decrease the medical trend factor to +0.0% per year. This means that the rate of growth in medical benefits is expected to increase at the same pace as workers' wages.



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Key Components (Continued)

Benefits

Workers injured in Indiana receive wage replacement (indemnity) benefits at a rate of two-thirds of their pre-injury weekly wage. These benefits are subject to a weekly minimum and maximum. In Indiana, legislation must be enacted to change benefit levels. Since no legislation was enacted, there are no indemnity benefit changes in the 1/1/2017 filing.

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 +0.1%.

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



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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 increase the currently approved LAE provision from 15.2% to 16.5% 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 propose no change to the provision of 0.0% of losses.

Production and General Expense

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

This filing proposes an increase to the currently approved production expense provision from 17.8% to 18.2% of premium and a change in the general expense provision from 5.5% to 5.2% of premium. A 0.1% increase results from the use of the updated expense data and reflects changes in these expenses over time.

Premium Taxes and Assessments

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

No assessment has been levied for the Insurance Guaranty Association's Workers Compensation Account since 2014. In this filing, we propose to decrease the provision from 0.2% to 0.0%.



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Key Components (Continued)

Profit and Contingencies 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 contingencies provision is necessary to ensure this premise is maintained.

This filing proposes no change to the currently approved 2.5% profit and contingencies provision.



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Assigned Risk Market

As previously mentioned, an overall average decrease of 9.3% to the current assigned risk rate level is being proposed effective January 1, 2017.

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.

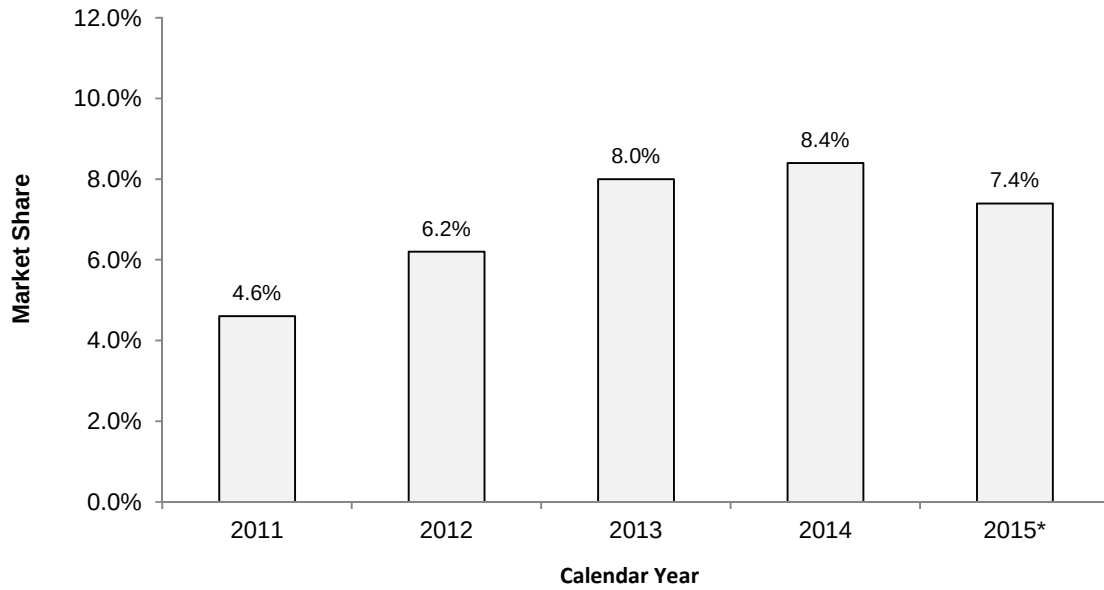
The following chart shows the history of assigned risk market shares in Indiana. The assigned risk market share has decreased in the latest year.



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Indiana Assigned Risk Market Shares



*Preliminary, Source: ICRB website



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Conclusion

This filing document provides a high-level perspective in support of decreasing Indiana's current voluntary loss costs, and voluntary and assigned risk rate levels by an average of 9.1% and 9.3%, respectively.

Here are some of the key observations:

- The financial data experience period evaluated as of December 31, 2015 shows significant improvement when compared with the experience period evaluated as of December 31, 2014 on which the previous filing was based.
- A reduction in going-forward projections for both indemnity and medical costs.
- Higher loss adjustment expenses indicated using both countrywide and Indiana specific data.

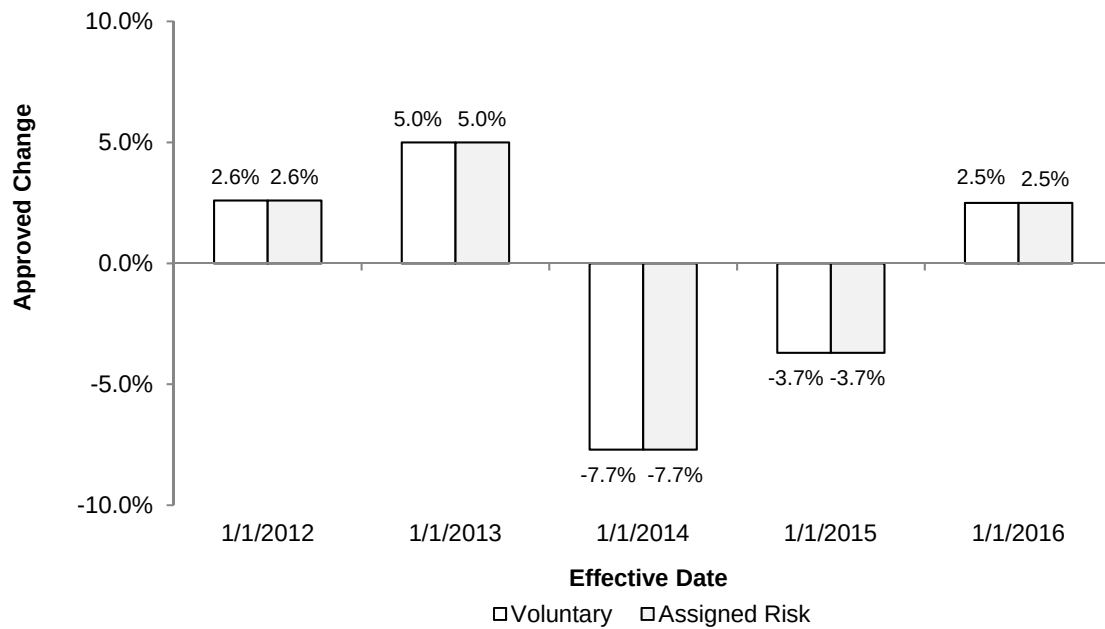


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EXHIBIT I

Indiana Historical Rate Level Changes



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

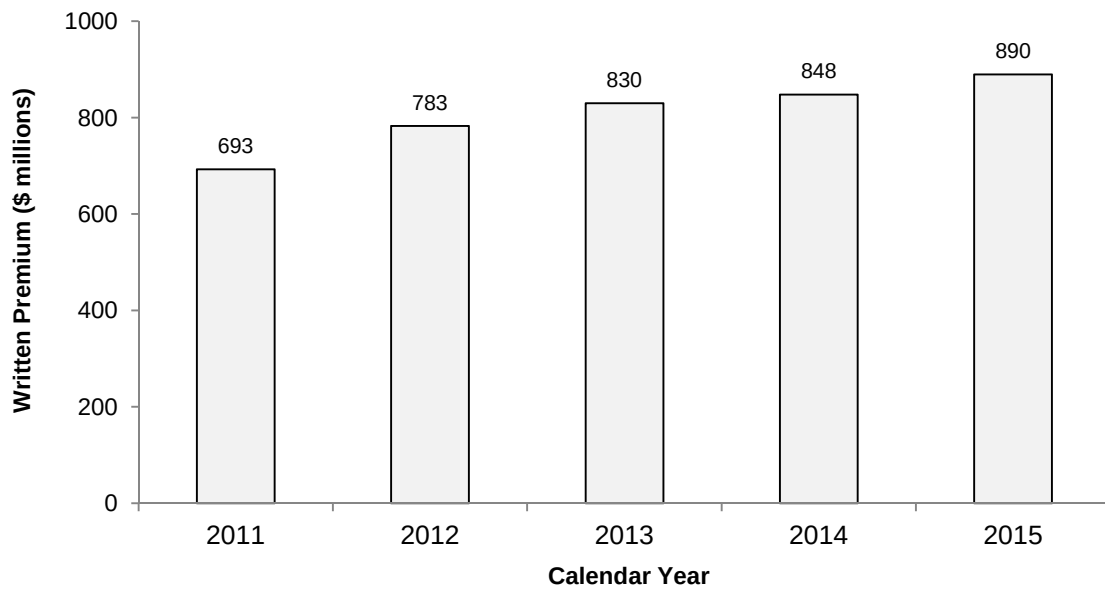


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EXHIBIT II

Indiana Written Premium



Source: NAIC Annual Statement Data

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

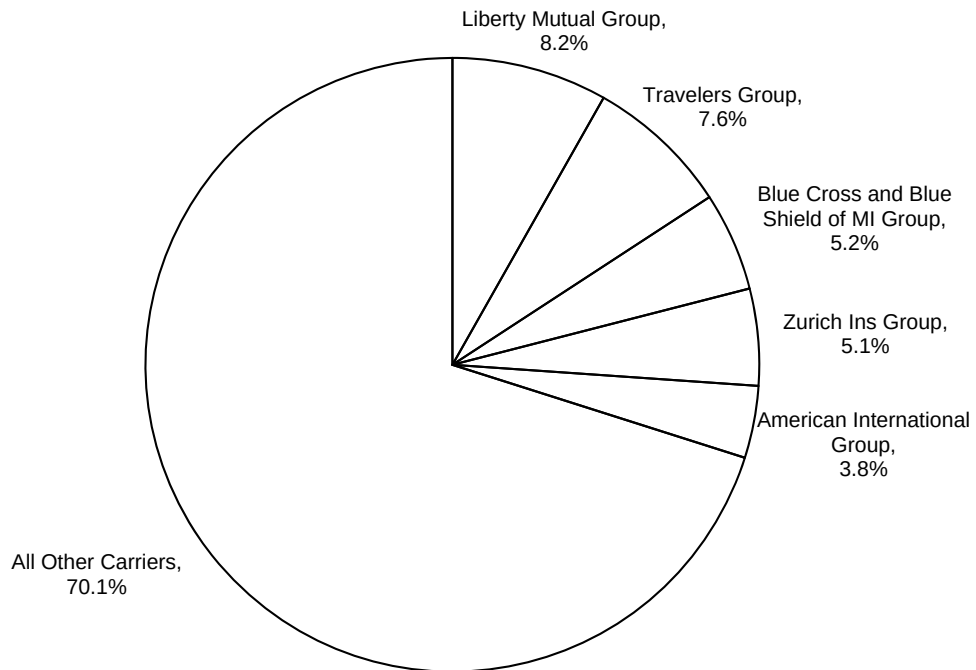


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EXHIBIT III

Indiana Largest Workers Compensation Writers CY 2015



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Indiana in 2015 are shown in this chart.



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EXHIBIT IV

Advisory **Loss Costs** and Advisory Rates

ADVISORY LOSS COSTS AND ADVISORY RATES
INDIANA

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

Exhibit IV
Page S1

Effective January 1, 2017

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
0005	2.84	2.06	1055	1.48	0.42	2003	3.00	2.18	1105	1.57	0.42
0008	2.09	1.52	818	1.04	0.41	2014	3.14	2.28	1149	1.51	0.36
0016	5.19	3.76	1500	2.46	0.36	2016	2.81	2.04	1045	1.48	0.44
0034	3.03	2.20	1114	1.57	0.42	2021	2.25	1.63	869	1.12	0.41
0035	2.34	1.70	897	1.24	0.44	2039	1.18	0.86	532	0.63	0.44
0036	2.91	2.11	1077	1.53	0.42	2041	2.05	1.49	806	1.08	0.44
0037	3.27	2.37	1190	1.63	0.41	2065	1.29	0.94	566	0.67	0.42
0042	4.84	3.51	1500	2.42	0.41	2070	3.81	2.76	1360	1.98	0.42
0050	5.20	3.77	1500	2.71	0.42	2081	2.00	1.45	790	1.04	0.42
0059D	0.38	0.28	—	0.08	0.31	2089	2.34	1.70	897	1.22	0.42
0065D	0.08	0.06	—	0.02	0.36	2095	2.34	1.70	897	1.21	0.42
0066D	0.08	0.06	—	0.02	0.36	2105	2.26	1.64	872	1.20	0.44
0067D	0.08	0.06	—	0.02	0.36	2110	2.12	1.54	828	1.12	0.44
0079	4.99	3.62	1500	2.42	0.36	2111	1.59	1.15	661	0.85	0.44
0083	4.12	2.99	1458	2.13	0.42	2112	3.43	2.49	1240	1.81	0.44
0106	6.83	4.95	1500	3.08	0.32	2114	2.17	1.57	844	1.15	0.44
0113	3.07	2.23	1127	1.60	0.42	2121	1.46	1.06	620	0.75	0.42
0170	3.64	2.64	1307	1.90	0.42	2130	1.73	1.25	705	0.90	0.42
0251	2.41	1.75	919	1.26	0.42	2131	1.46	1.06	620	0.76	0.42
0400	—	—	—	0.92	0.41	2143	1.47	1.07	623	0.78	0.44
0401	8.63	6.26	A	3.89	0.32	2157	3.29	2.39	1196	1.72	0.42
0766N	0.39	0.28	—	—	—	2172	1.06	0.77	494	0.54	0.41
0771N	0.35	0.25	—	—	—	2174	1.94	1.41	771	1.03	0.44
0908P	150.00	109.00	310	78.00	0.42	2211	6.10	4.42	1500	2.93	0.36
0913P	348.00	252.00	508	182.57	0.42	2220	1.56	1.13	651	0.81	0.42
1005*	2.84	2.05	1055	0.89	0.31	2286	1.09	0.79	503	0.58	0.44
1016X*	8.79	6.38	1500	2.79	0.31	2288	3.75	2.72	1341	1.99	0.44
1164D	2.66	1.93	998	1.13	0.31	2300	—	—	—	1.04	0.42
1165D	1.81	1.31	730	0.81	0.32	2302	1.30	0.94	570	0.68	0.42
1320	3.44	2.49	1244	1.54	0.32	2305	1.43	1.04	610	0.72	0.41
1322	6.38	4.63	1500	2.92	0.32	2361	1.44	1.04	614	0.75	0.42
1430	3.19	2.31	1165	1.52	0.36	2362	1.03	0.75	484	0.54	0.42
1438	2.62	1.90	985	1.19	0.32	2380	1.79	1.30	724	0.93	0.42
1452	1.59	1.15	661	0.76	0.36	2386	—	—	—	1.04	0.42
1463	8.89	6.45	1500	4.01	0.32	2388	1.34	0.97	582	0.71	0.44
1472	3.14	2.28	1149	1.41	0.32	2402	1.93	1.40	768	0.92	0.36
1604X	3.02	2.19	1111	1.46	0.36	2413	2.05	1.49	806	1.07	0.42
1624D	1.57	1.13	655	0.70	0.32	2416	1.46	1.06	620	0.76	0.42
1642	1.50	1.09	633	0.72	0.36	2417	0.99	0.72	472	0.51	0.42
1654	6.08	4.41	1500	2.91	0.36	2501	2.00	1.45	790	1.04	0.42
1655	1.46	1.06	620	0.70	0.36	2503	1.05	0.76	491	0.56	0.44
1699	2.14	1.55	834	1.02	0.36	2534	1.40	1.02	601	0.74	0.44
1701	2.56	1.86	966	1.23	0.36	2570	3.08	2.23	1130	1.63	0.44
1710D	3.07	2.23	1127	1.44	0.36	2585	2.43	1.76	925	1.30	0.44
1741D	3.15	2.28	1152	1.05	0.31	2586	1.30	0.94	570	0.68	0.42
1747	1.43	1.04	610	0.69	0.36	2587	2.00	1.45	790	1.07	0.44
1748	5.80	4.21	1500	2.73	0.36	2589	1.47	1.07	623	0.77	0.42
1803D	5.61	4.07	1500	2.26	0.32	2600	2.29	1.66	881	1.23	0.43
1852	—	—	—	0.75	0.31	2623	4.81	3.49	1500	2.40	0.41
1853	1.29	0.94	566	0.66	0.41	2651	0.90	0.65	444	0.47	0.44
1860	1.24	0.90	551	0.67	0.44	2660	1.58	1.15	658	0.83	0.44
1924	1.50	1.09	633	0.80	0.44	2670	1.37	0.99	592	0.75	0.50
1925	2.52	1.83	954	1.25	0.41	2683	1.20	0.87	538	0.63	0.44
2001	—	—	—	1.57	0.42	2688	1.99	1.44	787	1.06	0.44
2002	1.87	1.36	749	0.98	0.44	2701	12.02	8.71	1500	5.71	0.36

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ADVISORY LOSS COSTS AND ADVISORY RATES**INDIANA**

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

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CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
2702	16.17	11.72	1500	6.92	0.31	3220	1.09	0.79	503	0.57	0.42
2709	9.24	6.70	1500	4.43	0.36	3223	2.64	1.91	992	1.45	0.50
2710	7.69	5.58	1500	3.45	0.32	3224	2.40	1.74	916	1.29	0.43
2714	3.79	2.75	1354	2.02	0.44	3227	2.29	1.66	881	1.22	0.44
2731	3.69	2.68	1322	1.75	0.36	3240	2.43	1.76	925	1.29	0.44
2735	4.37	3.17	1500	2.30	0.44	3241	1.79	1.30	724	0.93	0.42
2759	6.14	4.45	1500	3.27	0.44	3255	1.43	1.04	610	0.79	0.50
2790	1.44	1.04	614	0.76	0.44	3257	1.84	1.33	740	0.95	0.42
2797	2.20	1.60	853	1.15	0.42	3270	1.44	1.04	614	0.75	0.42
2799	3.57	2.59	1285	1.79	0.41	3300	5.28	3.83	1500	2.71	0.42
2802	4.22	3.06	1489	2.11	0.41	3303	3.79	2.75	1354	2.00	0.44
2812	—	—	—	1.04	0.42	3307	2.79	2.02	1039	1.44	0.42
2835	1.82	1.32	733	1.01	0.50	3315	2.93	2.12	1083	1.56	0.44
2836	1.52	1.10	639	0.83	0.50	3334	1.73	1.25	705	0.91	0.42
2841	2.93	2.12	1083	1.55	0.44	3336	1.81	1.31	730	0.86	0.36
2881	2.23	1.62	862	1.23	0.50	3365	4.36	3.16	1500	2.08	0.36
2883	1.99	1.44	787	1.04	0.42	3372	2.61	1.89	982	1.30	0.41
2913	—	—	—	1.04	0.42	3373	3.78	2.74	1351	1.99	0.42
2915	2.18	1.58	847	1.09	0.41	3383	0.93	0.67	453	0.49	0.44
2916	2.73	1.98	1020	1.23	0.32	3385	0.55	0.40	333	0.29	0.43
2923	2.03	1.47	799	1.08	0.44	3400	3.02	2.19	1111	1.50	0.41
2942	—	—	—	0.68	0.50	3507	2.12	1.54	828	1.11	0.42
2960	3.40	2.47	1231	1.77	0.42	3515	1.67	1.21	686	0.87	0.42
3004	0.94	0.68	456	0.45	0.36	3548	1.34	0.97	582	0.70	0.42
3018	1.78	1.29	721	0.85	0.36	3559	1.93	1.40	768	1.00	0.42
3022	2.35	1.70	900	1.25	0.44	3574	1.06	0.77	494	0.56	0.44
3027	2.46	1.78	935	1.17	0.36	3581	1.03	0.75	484	0.54	0.44
3028	1.99	1.44	787	1.04	0.42	3612	1.68	1.22	689	0.84	0.41
3030	4.73	3.43	1500	2.25	0.36	3620	3.31	2.40	1203	1.58	0.36
3040	4.55	3.30	1500	2.17	0.36	3629	1.41	1.02	604	0.75	0.44
3041	3.75	2.72	1341	1.94	0.42	3632	2.02	1.46	796	1.01	0.41
3042	2.61	1.89	982	1.31	0.41	3634	1.41	1.02	604	0.75	0.44
3064	3.82	2.77	1363	2.00	0.42	3635	1.93	1.40	768	1.00	0.42
3069	—	—	—	1.15	0.42	3638	1.05	0.76	491	0.56	0.44
3076	2.22	1.61	859	1.15	0.42	3642	1.58	1.15	658	0.82	0.42
3081D	3.14	2.27	1149	1.47	0.36	3643	1.65	1.20	680	0.86	0.42
3082D	3.30	2.39	1200	1.53	0.36	3647	1.50	1.09	633	0.75	0.41
3085D	2.76	2.00	1029	1.29	0.36	3648	1.26	0.91	557	0.67	0.44
3110	2.47	1.79	938	1.29	0.42	3681	0.94	0.68	456	0.50	0.44
3111	2.05	1.49	806	1.07	0.42	3685	0.65	0.47	365	0.35	0.44
3113	1.29	0.94	566	0.67	0.42	3719	0.67	0.49	371	0.29	0.31
3114	2.00	1.45	790	1.05	0.42	3724	2.62	1.90	985	1.18	0.32
3118	1.26	0.91	557	0.67	0.44	3726	2.70	1.96	1011	1.17	0.31
3119	0.71	0.51	384	0.40	0.50	3803	2.61	1.89	982	1.37	0.42
3122	1.17	0.85	529	0.62	0.44	3807	1.37	0.99	592	0.72	0.44
3126	1.29	0.94	566	0.67	0.42	3808	2.94	2.13	1086	1.47	0.41
3131	1.23	0.89	547	0.64	0.42	3821X	4.93	3.57	1500	2.46	0.41
3132	2.37	1.72	907	1.23	0.42	3822X	3.08	2.23	1130	1.53	0.41
3145	1.93	1.40	768	1.00	0.42	3824X	3.19	2.31	1165	1.59	0.41
3146	1.41	1.02	604	0.73	0.42	3826	0.42	0.30	292	0.22	0.42
3169	1.50	1.09	633	0.78	0.42	3827	1.99	1.44	787	0.99	0.41
3175D	3.17	2.30	1159	1.61	0.42	3830	1.38	1.00	595	0.69	0.41
3179	1.27	0.92	560	0.68	0.44	3851	2.41	1.75	919	1.28	0.44
3180	1.87	1.36	749	0.99	0.44	3865	1.24	0.90	551	0.68	0.50
3188	1.12	0.81	513	0.59	0.44	3881	4.48	3.25	1500	2.34	0.42

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ADVISORY LOSS COSTS AND ADVISORY RATES**INDIANA**

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

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CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
4000	4.39	3.18	1500	1.99	0.32	4583	3.06	2.22	1124	1.38	0.32
4021	3.22	2.33	1174	1.53	0.36	4611	0.36	0.26	273	0.19	0.44
4024D	2.96	2.14	1092	1.40	0.36	4635	1.67	1.21	686	0.71	0.31
4034	4.87	3.53	1500	2.33	0.36	4653	2.40	1.74	916	1.25	0.44
4036	2.20	1.60	853	1.05	0.36	4665	3.40	2.47	1231	1.63	0.36
4038	1.91	1.38	762	1.06	0.50	4670	5.86	4.25	1500	2.78	0.36
4053	1.23	0.89	547	0.64	0.42	4683	3.94	2.86	1401	2.05	0.42
4061	3.69	2.68	1322	1.98	0.43	4686	1.24	0.90	551	0.59	0.36
4062	2.14	1.55	834	1.12	0.42	4692	0.52	0.38	324	0.27	0.44
4101	1.91	1.38	762	0.95	0.41	4693	0.64	0.46	362	0.33	0.42
4109	0.39	0.28	283	0.21	0.44	4703	1.23	0.89	547	0.65	0.42
4110	0.56	0.41	336	0.29	0.42	4716X	1.87	1.36	749	1.00	0.43
4111	1.09	0.79	503	0.58	0.44	4717	1.58	1.15	658	0.87	0.50
4113	1.84	1.33	740	0.95	0.42	4720	1.44	1.04	614	0.75	0.42
4114	2.05	1.49	806	1.06	0.42	4740	0.61	0.44	352	0.29	0.36
4130	2.31	1.67	888	1.20	0.42	4741	1.40	1.02	601	0.74	0.42
4131	4.08	2.96	1445	2.16	0.44	4751	1.79	1.30	724	0.85	0.36
4133	1.47	1.07	623	0.78	0.44	4766NX	2.84	2.06	1177	1.22	0.31
4149	0.42	0.30	292	0.23	0.50	4771NX	1.99	1.44	897	0.85	0.31
4206	1.71	1.24	699	0.90	0.42	4777	2.81	2.04	1045	1.22	0.31
4207	1.32	0.96	576	0.63	0.36	4825	0.58	0.42	343	0.27	0.36
4239	1.44	1.04	614	0.69	0.36	4828	1.49	1.08	629	0.74	0.41
4240	1.99	1.44	787	1.05	0.44	4829	1.09	0.79	503	0.50	0.32
4243	1.87	1.36	749	0.97	0.42	4902	3.10	2.25	1137	1.65	0.44
4244	1.94	1.41	771	1.02	0.42	4923	0.65	0.47	365	0.34	0.42
4250	1.21	0.88	541	0.63	0.42	5020	3.62	2.62	1300	1.74	0.36
4251	2.14	1.55	834	1.12	0.42	5022	3.85	2.79	1373	1.76	0.32
4263	2.34	1.70	897	1.21	0.42	5037	8.05	5.84	1500	3.46	0.31
4273	1.43	1.04	610	0.75	0.42	5040	5.75	4.17	1500	2.46	0.31
4279	1.58	1.15	658	0.82	0.42	5057	3.90	2.83	1389	1.69	0.31
4282	1.27	0.92	560	0.69	0.43	5059	10.14	7.35	1500	4.33	0.31
4283	0.97	0.70	466	0.51	0.42	5069	48.39	35.08	1500	20.93	0.31
4299	1.44	1.04	614	0.76	0.44	5102	3.31	2.40	1203	1.50	0.32
4304	4.25	3.08	1499	2.12	0.41	5146	2.96	2.15	1092	1.42	0.36
4307	1.59	1.15	661	0.88	0.50	5160	1.30	0.94	570	0.59	0.32
4351	0.73	0.53	390	0.38	0.42	5183	1.69	1.23	692	0.81	0.36
4352	1.02	0.74	481	0.54	0.44	5188	2.38	1.73	910	1.15	0.36
4360	0.73	0.53	390	0.39	0.44	5190	2.18	1.58	847	1.04	0.36
4361	0.69	0.50	377	0.36	0.44	5191	0.87	0.63	434	0.46	0.42
4362	-	-	-	0.39	0.44	5192	2.65	1.92	995	1.38	0.42
4410	2.58	1.87	973	1.34	0.42	5213	4.09	2.97	1448	1.86	0.32
4420	1.44	1.04	614	0.65	0.32	5215	3.54	2.57	1275	1.78	0.41
4431	1.17	0.85	529	0.64	0.50	5221	3.20	2.32	1168	1.53	0.36
4432	1.23	0.89	547	0.68	0.50	5222	3.81	2.76	1360	1.73	0.32
4439	1.88	1.36	752	0.93	0.41	5223	4.89	3.55	1500	2.33	0.36
4452	1.85	1.34	743	0.96	0.42	5348	2.68	1.94	1004	1.28	0.36
4459	2.25	1.63	869	1.17	0.42	5402	2.85	2.07	1058	1.51	0.44
4470	1.74	1.26	708	0.91	0.42	5403	4.54	3.29	1500	2.06	0.32
4484	2.18	1.58	847	1.13	0.42	5437	3.89	2.82	1385	1.87	0.36
4493	1.76	1.28	714	0.92	0.42	5443	2.38	1.73	910	1.24	0.42
4511	0.49	0.36	314	0.25	0.41	5445	3.68	2.67	1319	1.67	0.32
4557	1.76	1.28	714	0.94	0.43	5462	4.78	3.47	1500	2.29	0.36
4558	1.08	0.78	500	0.56	0.42	5472	3.98	2.89	1414	1.72	0.31
4568	1.65	1.20	680	0.79	0.36	5473	6.71	4.86	1500	2.84	0.31
4581	0.64	0.46	362	0.29	0.32	5474	4.79	3.47	1500	2.17	0.32

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ADVISORY LOSS COSTS AND ADVISORY RATES**INDIANA**

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CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
5478	3.12	2.26	1143	1.50	0.36	6874F	19.27	13.97	1500	6.77	0.27
5479	5.36	3.89	1500	2.67	0.41	6882	2.89	2.10	1070	1.25	0.31
5480	2.98	2.16	1099	1.35	0.32	6884	4.35	3.15	1500	1.93	0.31
5491	1.03	0.75	484	0.47	0.32	7016M	1.47	1.07	623	0.64	0.31
5506	5.26	3.81	1500	2.25	0.31	7024M	1.63	1.18	673	0.71	0.31
5507	2.80	2.03	1042	1.28	0.32	7038M	4.24	3.07	1496	1.80	0.31
5508D	7.97	5.77	1500	3.82	0.36	7046M	5.09	3.69	1500	2.20	0.31
5535	3.74	2.71	1338	1.79	0.36	7047M	2.37	1.72	907	1.00	0.31
5537	3.71	2.69	1329	1.77	0.36	7050M	6.86	4.97	1500	2.82	0.31
5551	8.01	5.81	1500	3.43	0.31	7090M	4.71	3.41	1500	2.00	0.31
5606	1.11	0.80	510	0.50	0.32	7098M	5.66	4.10	1500	2.46	0.31
5610	4.04	2.93	1433	2.11	0.42	7099M	8.24	5.97	1500	3.47	0.31
5645	7.69	5.58	1500	3.47	0.32	7133	2.15	1.56	837	0.97	0.32
5651	—	—	—	3.47	0.32	7151M	2.61	1.89	982	1.18	0.32
5703	7.91	5.73	1500	3.78	0.36	7152M	4.23	3.07	1492	1.85	0.32
5705	12.02	8.71	1500	5.72	0.36	7153M	2.90	2.10	1074	1.31	0.32
5951	0.27	0.20	245	0.14	0.44	7222	4.09	2.97	1448	1.96	0.36
6003	6.30	4.57	1500	3.06	0.36	7228	4.10	2.97	1452	1.97	0.36
6005	3.56	2.58	1281	1.69	0.36	7229	5.91	4.28	1500	2.72	0.32
6017	3.27	2.37	1190	1.58	0.36	7230	7.48	5.42	1500	3.78	0.41
6018	1.60	1.16	664	0.78	0.36	7231	7.02	5.09	1500	3.57	0.41
6045	2.65	1.92	995	1.28	0.36	7232	3.55	2.57	1278	1.62	0.32
6204	6.16	4.47	1500	2.80	0.32	7309F	12.13	8.79	1500	4.27	0.27
6206	1.94	1.41	771	0.83	0.31	7313F	3.82	2.77	1363	1.34	0.27
6213	1.32	0.96	576	0.60	0.32	7317F	11.64	8.44	1500	4.08	0.27
6214	1.57	1.14	655	0.67	0.31	7327F	27.10	19.65	1500	9.55	0.27
6216	4.86	3.52	1500	2.08	0.31	7333M	1.60	1.16	664	0.71	0.31
6217	2.96	2.15	1092	1.34	0.32	7335M	1.78	1.29	721	0.79	0.31
6229	2.76	2.00	1029	1.24	0.32	7337M	2.59	1.88	976	1.11	0.31
6233	2.05	1.49	806	0.94	0.32	7350F	16.00	11.60	1500	5.81	0.27
6235	5.09	3.69	1500	2.19	0.31	7360	2.83	2.05	1051	1.35	0.36
6236	6.33	4.59	1500	3.03	0.36	7370	5.75	4.17	1500	2.99	0.42
6237	1.08	0.78	500	0.52	0.36	7380	3.18	2.31	1162	1.59	0.41
6251D	5.14	3.72	1500	2.34	0.32	7382	3.08	2.23	1130	1.60	0.42
6252D	3.97	2.88	1411	1.68	0.31	7390	3.11	2.25	1140	1.63	0.42
6260	—	—	—	2.34	0.32	7394M	2.11	1.53	825	0.92	0.31
6306	2.98	2.16	1099	1.36	0.32	7395M	2.34	1.70	897	1.03	0.31
6319	2.38	1.73	910	1.08	0.32	7398M	3.41	2.47	1234	1.45	0.31
6325	2.74	1.99	1023	1.25	0.32	7402	0.15	0.11	207	0.08	0.42
6400	3.92	2.84	1395	1.98	0.41	7403	2.93	2.12	1083	1.40	0.36
6503	1.03	0.75	484	0.55	0.44	7405N	0.85	0.62	516	0.41	0.36
6504	2.22	1.61	859	1.18	0.44	7420	4.97	3.60	1500	2.15	0.31
6702M*	2.39	1.73	913	1.14	0.36	7421	0.53	0.38	327	0.24	0.32
6703M*	3.87	2.81	1379	1.81	0.36	7422	0.98	0.71	469	0.42	0.31
6704M*	2.66	1.93	998	1.27	0.36	7425	1.50	1.09	633	0.65	0.31
6801F	5.56	4.03	1500	2.08	0.31	7431N	0.55	0.40	390	0.24	0.31
6811	6.96	5.05	1500	3.31	0.36	7445N	0.28	0.20	—	—	—
6824F	10.71	7.76	1500	3.90	0.27	7453N	0.18	0.13	—	—	—
6826F	7.01	5.08	1500	2.62	0.31	7502	1.75	1.27	711	0.84	0.36
6834	2.44	1.77	929	1.22	0.41	7515	0.98	0.71	469	0.42	0.31
6836	2.38	1.73	910	1.13	0.36	7520	2.86	2.07	1061	1.49	0.42
6843F	8.77	6.36	1500	3.08	0.27	7538	3.82	2.77	1363	1.66	0.31
6845F	8.84	6.41	1500	3.11	0.27	7539	1.23	0.89	547	0.56	0.32
6854	2.62	1.90	985	1.12	0.31	7540	1.95	1.41	774	0.83	0.31
6872F	9.89	7.17	1500	3.47	0.27	7580	2.21	1.60	856	1.05	0.36

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

ADVISORY LOSS COSTS AND ADVISORY RATES**INDIANA**

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

Exhibit IV**Page S5***Effective January 1, 2017*

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
7590	2.66	1.93	998	1.33	0.41	8279	6.28	4.55	1500	2.82	0.32
7600	3.03	2.20	1114	1.46	0.36	8288	8.51	6.17	1500	4.01	0.36
7601	—	—	—	1.46	0.36	8291	3.41	2.47	1234	1.71	0.41
7605	2.29	1.66	881	1.09	0.36	8292	2.84	2.06	1055	1.48	0.42
7610	0.42	0.30	292	0.21	0.41	8293	8.23	5.97	1500	3.97	0.36
7611	—	—	—	1.46	0.36	8304	4.30	3.12	1500	2.05	0.36
7612	—	—	—	1.46	0.36	8350	3.21	2.33	1171	1.46	0.32
7613	—	—	—	1.46	0.36	8380	2.10	1.52	822	1.05	0.41
7698X	4.04	2.93	1433	1.67	0.31	8381	1.68	1.22	689	0.84	0.41
7699X	1.86	1.35	746	0.86	0.36	8385	2.06	1.49	809	0.98	0.36
7705	4.22	3.06	1489	2.11	0.41	8392	2.23	1.62	862	1.16	0.42
7710X	3.01	2.18	1108	1.34	0.32	8393X	1.75	1.27	711	0.91	0.42
7711X	3.01	2.18	1108	1.34	0.32	8500	5.02	3.64	1500	2.38	0.36
7720	2.20	1.60	853	1.04	0.36	8601	0.30	0.22	255	0.15	0.41
7725X	1.86	1.35	746	0.81	0.32	8602	0.78	0.57	406	0.39	0.41
7855	1.97	1.43	781	0.95	0.36	8603	0.06	0.04	179	0.03	0.42
8001	1.65	1.20	680	0.87	0.44	8606	2.02	1.46	796	0.91	0.32
8002	1.79	1.30	724	0.93	0.42	8709F	5.53	4.01	1500	1.94	0.27
8006	1.78	1.29	721	0.93	0.42	8719	2.47	1.79	938	1.05	0.31
8008	1.02	0.74	481	0.54	0.44	8720	1.12	0.81	513	0.54	0.36
8010	1.50	1.09	633	0.79	0.44	8721	0.42	0.30	292	0.20	0.36
8013	0.32	0.23	261	0.17	0.42	8723	0.15	0.11	207	0.08	0.42
8015	0.62	0.45	355	0.32	0.42	8725	1.77	1.28	718	0.84	0.36
8017	1.22	0.88	544	0.64	0.44	8726F	3.50	2.54	1263	1.31	0.31
8018	2.24	1.62	866	1.19	0.44	8734M	0.38	0.28	280	0.18	0.36
8021	2.84	2.06	1055	1.47	0.42	8737M	0.34	0.25	267	0.16	0.36
8031	2.05	1.49	806	1.06	0.42	8738M	0.55	0.40	333	0.25	0.36
8032	1.75	1.27	711	0.93	0.44	8742	0.28	0.20	248	0.13	0.36
8033	2.12	1.54	828	1.09	0.42	8745	3.10	2.25	1137	1.55	0.41
8037	2.35	1.70	900	1.25	0.44	8748	0.54	0.39	330	0.27	0.41
8039	1.71	1.24	699	0.90	0.44	8755	0.28	0.20	248	0.14	0.36
8044	2.33	1.69	894	1.17	0.41	8799	0.89	0.65	440	0.46	0.42
8045	0.46	0.33	305	0.24	0.44	8800	1.30	0.94	570	0.71	0.50
8046	1.99	1.44	787	1.04	0.42	8803	0.07	0.05	182	0.04	0.36
8047	0.84	0.61	425	0.45	0.44	8805M	0.20	0.15	223	0.11	0.42
8058	2.21	1.60	856	1.14	0.42	8810	0.15	0.11	207	0.08	0.42
8072	0.64	0.46	362	0.34	0.44	8814M	0.18	0.13	217	0.09	0.42
8102	1.36	0.99	588	0.72	0.44	8815M	0.29	0.21	251	0.15	0.42
8103	1.85	1.34	743	0.92	0.41	8820	0.13	0.09	201	0.07	0.41
8105	—	—	—	1.19	0.44	8824	2.26	1.64	872	1.19	0.44
8106	2.94	2.13	1086	1.41	0.36	8825	1.39	1.01	598	0.76	0.50
8107	2.13	1.54	831	1.02	0.36	8826	1.58	1.15	658	0.82	0.42
8111	2.21	1.60	856	1.16	0.42	8829	1.79	1.30	724	0.93	0.42
8116	2.38	1.73	910	1.24	0.42	8831	1.25	0.91	554	0.64	0.42
8203	4.69	3.40	1500	2.45	0.42	8832	0.24	0.17	236	0.12	0.42
8204	3.85	2.79	1373	1.82	0.36	8833	0.78	0.57	406	0.40	0.42
8209	2.87	2.08	1064	1.49	0.42	8835	2.19	1.59	850	1.14	0.42
8215	2.13	1.54	831	1.02	0.36	8842	2.75	1.99	1026	1.42	0.42
8227	2.80	2.03	1042	1.20	0.31	8855	0.19	0.14	220	0.10	0.42
8232	3.13	2.27	1146	1.49	0.36	8856	0.24	0.17	236	0.13	0.42
8233	2.12	1.54	828	1.02	0.36	8864	1.43	1.04	610	0.74	0.42
8235	2.89	2.10	1070	1.51	0.42	8868	0.33	0.24	264	0.17	0.44
8263	4.57	3.31	1500	2.27	0.41	8869	1.09	0.79	503	0.57	0.44
8264	3.67	2.66	1316	1.76	0.36	8871	0.10	0.07	192	0.06	0.44
8265	4.93	3.57	1500	2.22	0.32	8901	0.15	0.11	207	0.07	0.41

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

ADVISORY LOSS COSTS AND ADVISORY RATES**INDIANA**

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

Exhibit IV**Page S6***Effective January 1, 2017*

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
9012	1.25	0.91	554	0.63	0.41						
9014X	2.27	1.65	875	1.18	0.42						
9015	3.28	2.38	1193	1.71	0.42						
9016	3.08	2.23	1130	1.60	0.42						
9019	1.39	1.01	598	0.66	0.36						
9033	2.41	1.75	919	1.26	0.42						
9040	2.30	1.67	885	1.22	0.44						
9044	1.49	1.08	629	0.79	0.44						
9052	1.82	1.32	733	0.97	0.44						
9058	1.43	1.04	610	0.78	0.50						
9060	1.14	0.83	519	0.60	0.44						
9061	1.09	0.79	503	0.60	0.50						
9062	1.46	1.06	620	0.80	0.50						
9063	0.91	0.66	447	0.48	0.44						
9077F	4.93	3.57	1500	1.92	0.39						
9082	1.23	0.89	547	0.68	0.50						
9083	1.09	0.79	503	0.60	0.50						
9084	1.33	0.96	579	0.69	0.42						
9088a	a	a	a	a	a						
9089	0.94	0.68	456	0.49	0.44						
9093	1.98	1.44	784	1.04	0.44						
9101	3.53	2.56	1272	1.87	0.44						
9102	2.50	1.81	948	1.30	0.42						
9154	1.55	1.12	648	0.80	0.42						
9156	1.70	1.23	696	0.85	0.41						
9170	6.19	4.49	1500	2.63	0.31						
9178	6.50	4.71	1500	3.53	0.50						
9179	11.86	8.60	1500	6.24	0.44						
9180	6.04	4.38	1500	2.84	0.36						
9182	1.89	1.37	755	0.98	0.42						
9186	7.09	5.14	1500	3.17	0.32						
9220	3.71	2.69	1329	1.85	0.41						
9402	3.08	2.23	1130	1.47	0.36						
9403	3.94	2.86	1401	1.78	0.32						
9410	2.05	1.49	806	1.06	0.42						
9501	2.76	2.00	1029	1.38	0.41						
9505	2.46	1.78	935	1.23	0.41						
9516	4.15	3.01	1467	1.99	0.36						
9519	4.09	2.97	1448	1.96	0.36						
9521	2.73	1.98	1020	1.30	0.36						
9522	2.11	1.53	825	1.09	0.42						
9534	2.46	1.78	935	1.12	0.32						
9554	8.63	6.26	1500	3.92	0.32						
9586	0.49	0.36	314	0.27	0.50						
9600	1.56	1.13	651	0.84	0.43						
9620	0.76	0.55	399	0.38	0.41						

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

Effective January 1, 2017

APPLICABLE TO ADVISORY RATES ONLY
FOOTNOTES

- a Rate for each individual risk must be obtained from NCCI Customer Service or the Indiana Compensation Rating Bureau (ICRB).
- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.38	S	1624D	0.02	S	3085D	0.04	S
0065D	0.08	S	1710D	0.07	S	3175D	0.07	S
0066D	0.08	S	1741D	0.69	S	4024D	0.03	S
0067D	0.08	S	1803D	0.60	S	5508D	0.06	S
1164D	0.05	S	3081D	0.06	S	6251D	0.06	S
1165D	0.03	S	3082D	0.08	S	6252D	0.05	S

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 \$0.77. (For coverage written separately for federal benefits only, \$0.75. For coverage written separately for state benefits only, \$0.02.)
- 1016 Rate includes a non-ratable disease element of \$2.31. (For coverage written separately for federal benefits only, \$2.26. 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 1.966 and elr x 1.904.
- 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, 2017

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	0.28	S	1624D	0.01	S	3085D	0.03	S
0065D	0.06	S	1710D	0.05	S	3175D	0.05	S
0066D	0.06	S	1741D	0.50	S	4024D	0.02	S
0067D	0.06	S	1803D	0.44	S	5508D	0.04	S
1164D	0.04	S	3081D	0.04	S	6251D	0.04	S
1165D	0.02	S	3082D	0.06	S	6252D	0.04	S

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.

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- P Classification is computed on a per capita basis.
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*** 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 \$1.68. (For coverage written separately for federal benefits only, \$1.64. 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 1.966 and elr x 1.904.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.

Effective January 1, 2017

MISCELLANEOUS VALUES - ADVISORY RATES

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

"Taxicab Co.":

Employee operated vehicle.....	\$66,100
Leased or rented vehicle.....	\$44,100

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”..... \$3,400

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

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

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

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

Deductible Amount	With Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
\$0	5.4%	4.7%	4.4%	3.8%	3.3%	2.8%	2.6%
\$500	8.5%	7.1%	6.5%	5.4%	4.5%	3.6%	3.4%
\$1,000	10.5%	8.7%	7.9%	6.5%	5.4%	4.2%	4.0%
\$1,500	11.9%	9.9%	9.0%	7.4%	6.2%	4.8%	4.5%
\$2,000	13.1%	10.9%	9.9%	8.2%	6.8%	5.3%	5.0%
\$2,500	14.0%	11.7%	10.6%	8.8%	7.3%	5.7%	5.4%
\$3,000	14.9%	12.4%	11.3%	9.4%	7.8%	6.1%	5.8%
\$3,500	15.6%	13.1%	11.8%	9.9%	8.2%	6.4%	6.1%
\$4,000	16.2%	13.6%	12.4%	10.3%	8.7%	6.8%	6.4%
\$4,500	16.8%	14.2%	12.9%	10.8%	9.0%	7.1%	6.7%
\$5,000	17.4%	14.7%	13.3%	11.2%	9.4%	7.4%	7.0%

Effective January 1, 2017

MISCELLANEOUS VALUES - ADVISORY RATES(cont.)

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	3.9%	2.9%	2.6%	2.0%	1.5%	1.0%	1.0%
\$1,000	6.4%	5.0%	4.4%	3.4%	2.6%	1.8%	1.8%
\$1,500	8.2%	6.5%	5.7%	4.5%	3.5%	2.5%	2.5%
\$2,000	9.6%	7.7%	6.8%	5.4%	4.3%	3.1%	3.1%
\$2,500	10.8%	8.7%	7.8%	6.2%	5.0%	3.6%	3.6%
\$3,000	11.8%	9.6%	8.6%	6.9%	5.6%	4.1%	4.1%
\$3,500	12.7%	10.4%	9.3%	7.6%	6.1%	4.6%	4.5%
\$4,000	13.6%	11.2%	10.0%	8.1%	6.7%	5.0%	4.8%
\$4,500	14.3%	11.8%	10.6%	8.7%	7.1%	5.4%	5.2%
\$5,000	15.0%	12.4%	11.2%	9.2%	7.6%	5.8%	5.5%

Terrorism - (Advisory Rate)..... 0.02

United States Longshore and Harbor Workers' Compensation Coverage Percentage

applicable only in connection with **Basic Manual** Rule 3-A-4..... 60%

(Multiply a Non-F classification rate by a factor of 1.60 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.52) and the adjustment for differences in loss-based expenses (1.055).).

Experience Rating Eligibility

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state and by effective date.

Effective January 1, 2017

MISCELLANEOUS VALUES - ADVISORY LOSS COSTS

Advisory Loss Elimination Ratios - The following reduction percentages are applicable for employers electing total deductibles on a per claim basis. They do not include a safety factor.

Deductible Amount	With Coinsurance Loss Elimination Ratios HAZARD GROUP						
	A	B	C	D	E	F	G
\$0	9.6%	8.4%	7.8%	6.8%	5.9%	5.0%	4.6%
\$500	15.1%	12.6%	11.5%	9.6%	8.1%	6.4%	6.0%
\$1,000	18.7%	15.5%	14.1%	11.7%	9.7%	7.6%	7.1%
\$1,500	21.3%	17.7%	16.0%	13.2%	11.0%	8.5%	8.1%
\$2,000	23.4%	19.4%	17.6%	14.6%	12.1%	9.4%	9.0%
\$2,500	25.1%	20.9%	18.9%	15.7%	13.1%	10.1%	9.7%
\$3,000	26.5%	22.2%	20.1%	16.7%	13.9%	10.8%	10.4%
\$3,500	27.8%	23.3%	21.1%	17.6%	14.7%	11.5%	10.9%
\$4,000	29.0%	24.3%	22.1%	18.4%	15.4%	12.1%	11.5%
\$4,500	30.0%	25.3%	23.0%	19.2%	16.1%	12.7%	12.0%
\$5,000	31.0%	26.2%	23.8%	19.9%	16.8%	13.2%	12.4%

Deductible Amount	Without Coinsurance Loss Elimination Ratios HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	6.9%	5.2%	4.6%	3.5%	2.7%	1.8%	1.8%
\$1,000	11.4%	8.8%	7.8%	6.1%	4.7%	3.2%	3.2%
\$1,500	14.6%	11.6%	10.2%	8.1%	6.3%	4.4%	4.4%
\$2,000	17.2%	13.7%	12.2%	9.7%	7.7%	5.5%	5.5%
\$2,500	19.3%	15.6%	13.9%	11.1%	8.9%	6.4%	6.4%
\$3,000	21.1%	17.2%	15.3%	12.3%	10.0%	7.3%	7.2%
\$3,500	22.7%	18.6%	16.6%	13.5%	11.0%	8.1%	8.0%
\$4,000	24.2%	19.9%	17.8%	14.5%	11.9%	8.9%	8.6%
\$4,500	25.5%	21.1%	18.9%	15.5%	12.7%	9.6%	9.2%
\$5,000	26.7%	22.2%	19.9%	16.4%	13.5%	10.3%	9.8%

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

Employee operated vehicle.....	\$66,100
Leased or rented vehicle.....	\$44,100

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"..... \$3,400

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

Terrorism - (Advisory Loss Cost) 0.01

Effective January 1, 2017

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..... 60%

(Multiply a Non-F classification loss cost by a factor of 1.60 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.52) and the adjustment for differences in loss-based expenses (1.055).)

Experience Rating Eligibility

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state and by effective date.

Effective January 1, 2017

TABLE OF WEIGHTING VALUES

APPLICABLE TO ALL POLICIES

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,591	0.04	897,477	--	946,980	0.44
1,592	--	6,433	0.05	946,981	--	999,351	0.45
6,434	--	11,379	0.06	999,352	--	1,054,845	0.46
11,380	--	16,432	0.07	1,054,846	--	1,113,750	0.47
16,433	--	21,595	0.08	1,113,751	--	1,176,392	0.48
21,596	--	36,120	0.09	1,176,393	--	1,243,138	0.49
36,121	--	53,766	0.10	1,243,139	--	1,314,407	0.50
53,767	--	69,462	0.11	1,314,408	--	1,390,673	0.51
69,463	--	84,745	0.12	1,390,674	--	1,472,484	0.52
84,746	--	100,030	0.13	1,472,485	--	1,560,466	0.53
100,031	--	115,503	0.14	1,560,467	--	1,655,345	0.54
115,504	--	131,270	0.15	1,655,346	--	1,757,968	0.55
131,271	--	147,400	0.16	1,757,969	--	1,869,321	0.56
147,401	--	163,948	0.17	1,869,322	--	1,990,570	0.57
163,949	--	180,959	0.18	1,990,571	--	2,123,095	0.58
180,960	--	198,472	0.19	2,123,096	--	2,268,547	0.59
198,473	--	216,526	0.20	2,268,548	--	2,428,914	0.60
216,527	--	235,158	0.21	2,428,915	--	2,606,616	0.61
235,159	--	254,404	0.22	2,606,617	--	2,804,624	0.62
254,405	--	274,304	0.23	2,804,625	--	3,026,631	0.63
274,305	--	294,897	0.24	3,026,632	--	3,277,281	0.64
294,898	--	316,225	0.25	3,277,282	--	3,562,501	0.65
316,226	--	338,333	0.26	3,562,502	--	3,889,973	0.66
338,334	--	361,267	0.27	3,889,974	--	4,269,837	0.67
361,268	--	385,077	0.28	4,269,838	--	4,715,762	0.68
385,078	--	409,818	0.29	4,715,763	--	5,246,623	0.69
409,819	--	435,547	0.30	5,246,624	--	5,889,240	0.70
435,548	--	462,327	0.31	5,889,241	--	6,683,058	0.71
462,328	--	490,226	0.32	6,683,059	--	7,688,556	0.72
490,227	--	519,315	0.33	7,688,557	--	9,003,435	0.73
519,316	--	549,676	0.34	9,003,436	--	10,796,447	0.74
549,677	--	581,394	0.35	10,796,448	--	13,386,349	0.75
581,395	--	614,564	0.36	13,386,350	--	17,456,187	0.76
614,565	--	649,289	0.37	17,456,188	--	24,781,887	0.77
649,290	--	685,681	0.38	24,781,888	--	41,875,172	0.78
685,682	--	723,865	0.39	41,875,173	--	127,341,557	0.79
723,866	--	763,978	0.40	127,341,558	AND OVER		0.80
763,979	--	806,170	0.41				
806,171	--	850,607	0.42				
850,608	--	897,476	0.43				

(a) G	7.60
(b) State Per Claim Accident Limitation	\$190,000
(c) State Multiple Claim Accident Limitation	\$380,000
(d) USL&HW Per Claim Accident Limitation	\$597,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,195,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$16,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.54
(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.54.)	

Effective January 1, 2017
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 -- 40,879	19,000	1,311,768 -- 1,349,745	152,000	2,641,382 -- 2,679,376	285,000
40,880 -- 70,356	22,800	1,349,746 -- 1,387,725	155,800	2,679,377 -- 2,717,371	288,800
70,357 -- 104,227	26,600	1,387,726 -- 1,425,706	159,600	2,717,372 -- 2,755,366	292,600
104,228 -- 139,957	30,400	1,425,707 -- 1,463,688	163,400	2,755,367 -- 2,793,361	296,400
139,958 -- 176,557	34,200	1,463,689 -- 1,501,670	167,200	2,793,362 -- 2,831,356	300,200
176,558 -- 213,616	38,000	1,501,671 -- 1,539,654	171,000	2,831,357 -- 2,869,351	304,000
213,617 -- 250,944	41,800	1,539,655 -- 1,577,638	174,800	2,869,352 -- 2,907,347	307,800
250,945 -- 288,440	45,600	1,577,639 -- 1,615,623	178,600	2,907,348 -- 2,945,342	311,600
288,441 -- 326,050	49,400	1,615,624 -- 1,653,609	182,400	2,945,343 -- 2,983,338	315,400
326,051 -- 363,738	53,200	1,653,610 -- 1,691,595	186,200	2,983,339 -- 3,021,333	319,200
363,739 -- 401,484	57,000	1,691,596 -- 1,729,582	190,000	3,021,334 -- 3,059,329	323,000
401,485 -- 439,273	60,800	1,729,583 -- 1,767,570	193,800	3,059,330 -- 3,097,325	326,800
439,274 -- 477,095	64,600	1,767,571 -- 1,805,558	197,600	3,097,326 -- 3,135,321	330,600
477,096 -- 514,942	68,400	1,805,559 -- 1,843,546	201,400	3,135,322 -- 3,173,317	334,400
514,943 -- 552,811	72,200	1,843,547 -- 1,881,535	205,200	3,173,318 -- 3,211,314	338,200
552,812 -- 590,695	76,000	1,881,536 -- 1,919,525	209,000	3,211,315 -- 3,249,310	342,000
590,696 -- 628,594	79,800	1,919,526 -- 1,957,514	212,800	3,249,311 -- 3,287,306	345,800
628,595 -- 666,504	83,600	1,957,515 -- 1,995,505	216,600	3,287,307 -- 3,325,303	349,600
666,505 -- 704,424	87,400	1,995,506 -- 2,033,495	220,400	3,325,304 -- 3,363,300	353,400
704,425 -- 742,351	91,200	2,033,496 -- 2,071,486	224,200	3,363,301 -- 3,401,296	357,200
742,352 -- 780,286	95,000	2,071,487 -- 2,109,477	228,000	3,401,297 -- 3,439,293	361,000
780,287 -- 818,227	98,800	2,109,478 -- 2,147,469	231,800	3,439,294 -- 3,477,290	364,800
818,228 -- 856,173	102,600	2,147,470 -- 2,185,461	235,600	3,477,291 -- 3,515,287	368,600
856,174 -- 894,123	106,400	2,185,462 -- 2,223,453	239,400	3,515,288 -- 3,553,284	372,400
894,124 -- 932,078	110,200	2,223,454 -- 2,261,445	243,200	3,553,285 -- 3,591,281	376,200
932,079 -- 970,036	114,000	2,261,446 -- 2,299,438	247,000	3,591,282 -- 3,629,000	380,000
970,037 -- 1,007,997	117,800	2,299,439 -- 2,337,431	250,800		
1,007,998 -- 1,045,961	121,600	2,337,432 -- 2,375,424	254,600		
1,045,962 -- 1,083,927	125,400	2,375,425 -- 2,413,417	258,400		
1,083,928 -- 1,121,896	129,200	2,413,418 -- 2,451,411	262,200		
1,121,897 -- 1,159,867	133,000	2,451,412 -- 2,489,405	266,000		
1,159,868 -- 1,197,840	136,800	2,489,406 -- 2,527,399	269,800		
1,197,841 -- 1,235,814	140,600	2,527,400 -- 2,565,393	273,600		
1,235,815 -- 1,273,790	144,400	2,565,394 -- 2,603,387	277,400		
1,273,791 -- 1,311,767	148,200	2,603,388 -- 2,641,381	281,200		

For Expected Losses greater than \$3,629,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(7.60) / (\text{Expected Losses} + (700)(7.60))$$

$$G = 7.60$$

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

INDIANA—UPDATE TO EXPERIENCE RATING PREMIUM ELIGIBILITY AMOUNTS

EXPERIENCE RATING PLAN MANUAL—2003 EDITION
RULE 2—EXPERIENCE RATING ELEMENTS AND FORMULA
A. PREMIUM ELIGIBILITY

2. State Subject Premium Eligibility Amounts

A risk qualifies for experience rating when its subject premium, developed in its experience period, meets or exceeds the minimum eligibility amount shown in the State Table of Subject Premium Eligibility Amounts in Rule 2-A-2-c. *Refer to Rule 2-E-1 to determine a risk's experience period.*

- a. A risk qualifies for experience rating if its data within the most recent 24 months of the experience period develops a subject premium of at least the amount shown in Column A.
- b. A risk may not qualify according to Rule 2-A-2-a. If it has more than the amount of experience referenced in Rule 2-A-2-a, then to qualify for experience rating the risk must develop an average annual subject premium of at least the amount shown in Column B. *Refer to Rule 2-A-3 to determine average annual subject premium.*
- c. A risk's rating effective date determines the applicable Column A and Column B subject premium eligibility amounts required to qualify for experience rating. *Refer to Rule 2-B for rating effective date determination.*

State Table of Subject Premium Eligibility Amounts

<u>State</u>	<u>Rating Effective Date</u>	<u>Column A (\$)</u>	<u>Column B (\$)</u>
IN	<u>7/1/17 and after</u>	<u>5,000</u>	<u>2,500</u>
	<u>6/30/17 and before</u>	<u>5,000</u>	<u>2,500</u>

NOTE: This exhibit revises the Indiana experience rating subject premium eligibility amounts shown in the State Table of Subject Premium Eligibility Amounts in NCCI's *Experience Rating Plan Manual* national Rule 2-A-2. The content shown in this table is not a complete replacement of the existing State Table of Subject Premium Eligibility Amounts. The premium eligibility amounts are applicable to all policies.

RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES

APPLICABLE TO ADVISORY RATES
Effective January 1, 2017

INDIANA
RR 1
Exhibit IV

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.56	1.26	1.18	1.00	0.85	0.72	0.64

2. Tax Multipliers

a. State (non-F Classes)	1.016
b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage	1.050

3. Expected Loss Ratio
0.580

**Expected Loss and
Allocated Expense Ratio**
0.656

4. Table of Expense Ratios
Type A: 2016-01
Type B: 2016-01

5. 2013 Table of Expected Loss Ranges
Effective January 1, 2013

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.401	0.434	0.450	0.477	0.499	0.523	0.531
\$15,000	0.361	0.397	0.414	0.444	0.468	0.496	0.506
\$20,000	0.330	0.367	0.385	0.416	0.443	0.472	0.485
\$25,000	0.304	0.342	0.361	0.393	0.420	0.451	0.465
\$30,000	0.282	0.321	0.339	0.372	0.400	0.432	0.448
\$35,000	0.263	0.302	0.320	0.353	0.382	0.415	0.432
\$40,000	0.247	0.285	0.303	0.336	0.366	0.399	0.417
\$50,000	0.220	0.257	0.274	0.307	0.338	0.371	0.391
\$75,000	0.172	0.206	0.222	0.254	0.284	0.317	0.339
\$100,000	0.141	0.172	0.187	0.216	0.245	0.277	0.300
\$125,000	0.120	0.148	0.162	0.189	0.216	0.246	0.270
\$150,000	0.104	0.130	0.143	0.168	0.194	0.222	0.246
\$175,000	0.092	0.115	0.128	0.151	0.176	0.203	0.226
\$200,000	0.082	0.104	0.115	0.137	0.161	0.186	0.210
\$225,000	0.074	0.095	0.105	0.125	0.148	0.173	0.196
\$250,000	0.067	0.087	0.097	0.116	0.138	0.161	0.183
\$275,000	0.062	0.080	0.090	0.108	0.128	0.150	0.173
\$300,000	0.057	0.074	0.083	0.100	0.120	0.141	0.163
\$325,000	0.053	0.069	0.078	0.094	0.113	0.133	0.155
\$350,000	0.049	0.065	0.073	0.088	0.107	0.126	0.147
\$375,000	0.046	0.061	0.069	0.084	0.101	0.120	0.141
\$400,000	0.043	0.057	0.065	0.079	0.096	0.114	0.135
\$425,000	0.040	0.054	0.062	0.075	0.092	0.109	0.129
\$450,000	0.038	0.051	0.059	0.071	0.088	0.104	0.124
\$475,000	0.036	0.049	0.056	0.068	0.084	0.100	0.119
\$500,000	0.034	0.046	0.053	0.065	0.080	0.096	0.115
\$600,000	0.028	0.039	0.045	0.055	0.069	0.083	0.101
\$700,000	0.024	0.033	0.039	0.048	0.060	0.073	0.090
\$800,000	0.021	0.029	0.034	0.042	0.054	0.065	0.081
\$900,000	0.018	0.026	0.030	0.038	0.048	0.058	0.074
\$1,000,000	0.016	0.023	0.027	0.034	0.044	0.053	0.068
\$2,000,000	0.007	0.010	0.013	0.016	0.022	0.027	0.038
\$3,000,000	0.004	0.006	0.008	0.010	0.014	0.018	0.026
\$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	0.015
\$6,000,000	0.001	0.002	0.003	0.004	0.006	0.008	0.012
\$7,000,000	0.001	0.002	0.002	0.003	0.005	0.006	0.010
\$8,000,000	0.001	0.002	0.002	0.003	0.004	0.005	0.009
\$9,000,000	0.001	0.001	0.002	0.002	0.003	0.004	0.007
\$10,000,000	0.001	0.001	0.001	0.002	0.003	0.004	0.006

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

APPLICABLE TO ADVISORY RATES
Effective January 1, 2017

**INDIANA
RR 2
Exhibit IV**

**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	0.444	0.478	0.496	0.524	0.546	0.572	0.579
\$15,000	0.402	0.440	0.458	0.489	0.515	0.544	0.554
\$20,000	0.369	0.408	0.428	0.460	0.488	0.519	0.532
\$25,000	0.341	0.382	0.401	0.435	0.465	0.497	0.512
\$30,000	0.318	0.359	0.378	0.413	0.444	0.477	0.494
\$35,000	0.297	0.338	0.358	0.393	0.425	0.459	0.477
\$40,000	0.280	0.320	0.340	0.376	0.407	0.442	0.461
\$50,000	0.250	0.290	0.309	0.345	0.377	0.413	0.433
\$75,000	0.198	0.235	0.253	0.286	0.319	0.354	0.378
\$100,000	0.164	0.198	0.214	0.246	0.277	0.312	0.336
\$125,000	0.140	0.171	0.186	0.216	0.246	0.278	0.303
\$150,000	0.122	0.151	0.165	0.192	0.221	0.252	0.277
\$175,000	0.109	0.135	0.148	0.174	0.201	0.231	0.256
\$200,000	0.098	0.122	0.135	0.159	0.184	0.213	0.237
\$225,000	0.088	0.112	0.123	0.146	0.171	0.198	0.222
\$250,000	0.081	0.103	0.114	0.135	0.159	0.184	0.208
\$275,000	0.074	0.095	0.106	0.126	0.149	0.173	0.197
\$300,000	0.069	0.088	0.099	0.118	0.140	0.163	0.186
\$325,000	0.064	0.083	0.093	0.111	0.132	0.154	0.177
\$350,000	0.060	0.078	0.087	0.104	0.125	0.146	0.169
\$375,000	0.056	0.073	0.082	0.099	0.118	0.139	0.161
\$400,000	0.053	0.069	0.078	0.094	0.113	0.133	0.155
\$425,000	0.050	0.065	0.074	0.089	0.108	0.127	0.148
\$450,000	0.047	0.062	0.070	0.085	0.103	0.122	0.143
\$475,000	0.045	0.059	0.067	0.081	0.099	0.117	0.138
\$500,000	0.043	0.056	0.064	0.078	0.095	0.112	0.133
\$600,000	0.035	0.048	0.054	0.066	0.082	0.097	0.117
\$700,000	0.030	0.041	0.047	0.057	0.072	0.086	0.104
\$800,000	0.026	0.036	0.041	0.051	0.064	0.076	0.094
\$900,000	0.023	0.032	0.037	0.045	0.057	0.069	0.086
\$1,000,000	0.020	0.028	0.033	0.041	0.052	0.063	0.079
\$2,000,000	0.009	0.013	0.016	0.020	0.027	0.033	0.044
\$3,000,000	0.005	0.008	0.010	0.012	0.017	0.021	0.030
\$4,000,000	0.004	0.006	0.007	0.009	0.012	0.016	0.023
\$5,000,000	0.003	0.004	0.005	0.006	0.009	0.012	0.018
\$6,000,000	0.002	0.003	0.004	0.005	0.007	0.009	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	0.006	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	0.003	0.005	0.007

7.

Retrospective Development Factors

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st	2nd	3rd	1st	2nd	3rd	
<u>Adj.</u>	<u>Adj.</u>	<u>Adj.</u>	<u>Adj.</u>	<u>Adj.</u>	<u>Adj.</u>	
0.02	0.01	0.01	0.06	0.04	0.03	0.00

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

APPLICABLE TO ADVISORY LOSS COSTS

Effective January 1, 2017

**INDIANA
RR 3
Exhibit IV**

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.56	1.26	1.18	1.00	0.85	0.72	0.64

2. 2013 Table of Expected Loss Ranges

Effective January 1, 2013

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.559	0.605	0.628	0.665	0.696	0.730	0.740
\$15,000	0.504	0.554	0.578	0.619	0.654	0.692	0.706
\$20,000	0.461	0.512	0.538	0.581	0.618	0.659	0.676
\$25,000	0.425	0.477	0.503	0.548	0.586	0.629	0.649
\$30,000	0.394	0.447	0.473	0.519	0.559	0.603	0.625
\$35,000	0.368	0.421	0.447	0.493	0.534	0.579	0.603
\$40,000	0.345	0.398	0.423	0.469	0.511	0.557	0.582
\$50,000	0.306	0.358	0.383	0.429	0.471	0.518	0.546
\$75,000	0.240	0.287	0.310	0.354	0.396	0.442	0.473
\$100,000	0.197	0.240	0.261	0.302	0.342	0.386	0.419
\$125,000	0.167	0.206	0.226	0.263	0.302	0.344	0.377
\$150,000	0.145	0.181	0.199	0.234	0.270	0.310	0.343
\$175,000	0.128	0.161	0.178	0.210	0.245	0.283	0.316
\$200,000	0.114	0.145	0.161	0.191	0.224	0.260	0.293
\$225,000	0.103	0.132	0.147	0.175	0.207	0.241	0.273
\$250,000	0.094	0.121	0.135	0.162	0.192	0.224	0.256
\$275,000	0.086	0.111	0.125	0.150	0.179	0.210	0.241
\$300,000	0.079	0.103	0.116	0.140	0.168	0.197	0.228
\$325,000	0.073	0.096	0.109	0.131	0.158	0.186	0.216
\$350,000	0.068	0.090	0.102	0.123	0.149	0.176	0.206
\$375,000	0.064	0.085	0.096	0.117	0.141	0.167	0.196
\$400,000	0.060	0.080	0.091	0.110	0.134	0.159	0.188
\$425,000	0.056	0.075	0.086	0.105	0.128	0.152	0.180
\$450,000	0.053	0.072	0.082	0.100	0.122	0.145	0.173
\$475,000	0.050	0.068	0.078	0.095	0.117	0.139	0.167
\$500,000	0.048	0.065	0.074	0.091	0.112	0.134	0.161
\$600,000	0.039	0.054	0.063	0.077	0.096	0.115	0.141
\$700,000	0.033	0.046	0.054	0.067	0.084	0.101	0.125
\$800,000	0.029	0.040	0.047	0.059	0.075	0.090	0.113
\$900,000	0.025	0.036	0.042	0.052	0.067	0.081	0.103
\$1,000,000	0.022	0.032	0.038	0.047	0.061	0.074	0.095
\$2,000,000	0.010	0.014	0.018	0.023	0.031	0.038	0.053
\$3,000,000	0.006	0.009	0.011	0.014	0.020	0.025	0.036
\$4,000,000	0.004	0.006	0.008	0.010	0.014	0.018	0.027
\$5,000,000	0.003	0.004	0.006	0.007	0.011	0.014	0.021
\$6,000,000	0.002	0.003	0.004	0.006	0.008	0.011	0.017
\$7,000,000	0.002	0.003	0.003	0.004	0.007	0.009	0.014
\$8,000,000	0.001	0.002	0.003	0.004	0.006	0.007	0.012
\$9,000,000	0.001	0.002	0.002	0.003	0.005	0.006	0.010
\$10,000,000	0.001	0.002	0.002	0.002	0.004	0.005	0.009

RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES

APPLICABLE TO ADVISORY LOSS COSTS

Effective January 1, 2017

INDIANA
RR 4
Exhibit IV

**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	0.619	0.667	0.691	0.731	0.762	0.798	0.808
\$15,000	0.561	0.613	0.639	0.683	0.718	0.759	0.773
\$20,000	0.515	0.570	0.597	0.642	0.681	0.724	0.742
\$25,000	0.476	0.533	0.560	0.608	0.648	0.694	0.714
\$30,000	0.443	0.500	0.528	0.577	0.619	0.666	0.689
\$35,000	0.415	0.472	0.500	0.549	0.592	0.641	0.665
\$40,000	0.390	0.447	0.474	0.524	0.568	0.617	0.644
\$50,000	0.349	0.405	0.431	0.481	0.526	0.576	0.605
\$75,000	0.276	0.328	0.352	0.400	0.445	0.495	0.527
\$100,000	0.229	0.276	0.299	0.343	0.386	0.435	0.469
\$125,000	0.196	0.239	0.260	0.301	0.343	0.389	0.423
\$150,000	0.171	0.211	0.230	0.268	0.308	0.352	0.387
\$175,000	0.151	0.188	0.207	0.242	0.280	0.322	0.357
\$200,000	0.136	0.171	0.188	0.221	0.257	0.297	0.331
\$225,000	0.123	0.156	0.172	0.203	0.238	0.276	0.310
\$250,000	0.113	0.143	0.159	0.188	0.222	0.257	0.291
\$275,000	0.104	0.133	0.148	0.175	0.207	0.242	0.275
\$300,000	0.096	0.123	0.138	0.164	0.195	0.228	0.260
\$325,000	0.090	0.115	0.129	0.154	0.184	0.215	0.247
\$350,000	0.084	0.108	0.121	0.145	0.174	0.204	0.236
\$375,000	0.078	0.102	0.115	0.138	0.165	0.194	0.225
\$400,000	0.074	0.096	0.109	0.131	0.157	0.185	0.216
\$425,000	0.070	0.091	0.103	0.124	0.150	0.177	0.207
\$450,000	0.066	0.087	0.098	0.118	0.144	0.170	0.199
\$475,000	0.063	0.083	0.094	0.113	0.138	0.163	0.192
\$500,000	0.059	0.079	0.089	0.108	0.132	0.156	0.185
\$600,000	0.049	0.066	0.076	0.092	0.114	0.135	0.163
\$700,000	0.042	0.057	0.066	0.080	0.100	0.119	0.145
\$800,000	0.037	0.050	0.058	0.071	0.089	0.107	0.131
\$900,000	0.032	0.044	0.052	0.063	0.080	0.096	0.120
\$1,000,000	0.029	0.040	0.046	0.057	0.073	0.088	0.111
\$2,000,000	0.013	0.018	0.022	0.028	0.037	0.046	0.062
\$3,000,000	0.008	0.011	0.014	0.017	0.024	0.030	0.043
\$4,000,000	0.005	0.008	0.010	0.012	0.017	0.022	0.032
\$5,000,000	0.004	0.006	0.007	0.009	0.013	0.017	0.025
\$6,000,000	0.003	0.004	0.005	0.007	0.010	0.013	0.020
\$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	0.007	0.012
\$10,000,000	0.002	0.002	0.002	0.003	0.005	0.006	0.010

4.

Retrospective Pure Premium Development Factors

<u>With Loss Limit</u>			<u>Without Loss Limit</u>			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.03	0.02	0.01	0.09	0.05	0.04	0.00



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

Type A: 2016-01

WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio
0 - 10,055	0.382	21,928 - 22,469	0.334	393,334 - 424,799	0.286
10,056 - 10,167	0.381	22,470 - 23,037	0.333	424,800 - 461,739	0.285
10,168 - 10,282	0.380	23,038 - 23,636	0.332	461,740 - 505,714	0.284
10,283 - 10,399	0.379	23,637 - 24,266	0.331	505,715 - 558,947	0.283
10,400 - 10,520	0.378	24,267 - 24,931	0.330	558,948 - 624,705	0.282
10,521 - 10,643	0.377	24,932 - 25,633	0.329	624,706 - 707,999	0.281
10,644 - 10,769	0.376	25,634 - 26,376	0.328	708,000 - 816,923	0.280
10,770 - 10,898	0.375	26,377 - 27,164	0.327	816,924 - 965,454	0.279
10,899 - 11,030	0.374	27,165 - 27,999	0.326	965,455 - 1,179,999	0.278
11,031 - 11,165	0.373	28,000 - 28,888	0.325	1,180,000 - 1,517,142	0.277
11,166 - 11,304	0.372	28,889 - 29,836	0.324	1,517,143 - 1,824,799	0.276
11,305 - 11,446	0.371	29,837 - 30,847	0.323	1,824,800 - 1,983,478	0.275
11,447 - 11,592	0.370	30,848 - 31,929	0.322	1,983,479 - 2,172,380	0.274
11,593 - 11,741	0.369	31,930 - 33,090	0.321	2,172,381 - 2,401,052	0.273
11,742 - 11,895	0.368	33,091 - 34,339	0.320	2,401,053 - 2,683,529	0.272
11,896 - 12,052	0.367	34,340 - 35,686	0.319	2,683,530 - 3,041,333	0.271
12,053 - 12,214	0.366	35,687 - 37,142	0.318	3,041,334 - 3,509,230	0.270
12,215 - 12,380	0.365	37,143 - 38,723	0.317	3,509,231 - 4,147,272	0.269
12,381 - 12,551	0.364	38,724 - 40,444	0.316	4,147,273 - 5,068,888	0.268
12,552 - 12,727	0.364	40,445 - 42,325	0.315	5,068,889 - 6,517,142	0.267
12,728 - 12,907	0.363	42,326 - 44,390	0.314	6,517,143 - 9,123,999	0.266
12,908 - 13,093	0.362	44,391 - 46,666	0.314	9,124,000 - 15,206,666	0.265
13,094 - 13,284	0.361	46,667 - 49,189	0.313	15,206,667 - 45,619,999	0.264
13,285 - 13,481	0.360	49,190 - 51,999	0.312	45,620,000 - And Above	0.264
13,482 - 13,684	0.359	52,000 - 55,151	0.311		
13,685 - 13,893	0.358	55,152 - 58,709	0.310		
13,894 - 14,108	0.357	58,710 - 62,758	0.309		
14,109 - 14,330	0.356	62,759 - 67,407	0.308		
14,331 - 14,559	0.355	67,408 - 72,799	0.307		
14,560 - 14,796	0.354	72,800 - 79,130	0.306		
14,797 - 15,041	0.353	79,131 - 86,666	0.305		
15,042 - 15,294	0.352	86,667 - 95,789	0.304		
15,295 - 15,555	0.351	95,790 - 107,058	0.303		
15,556 - 15,826	0.350	107,059 - 121,333	0.302		
15,827 - 16,106	0.349	121,334 - 139,999	0.301		
16,107 - 16,396	0.348	140,000 - 165,454	0.300		
16,397 - 16,697	0.347	165,455 - 200,377	0.299		
16,698 - 17,009	0.346	200,378 - 208,235	0.298		
17,010 - 17,333	0.345	208,236 - 216,734	0.297		
17,334 - 17,669	0.344	216,735 - 225,957	0.296		
17,670 - 18,019	0.343	225,958 - 235,999	0.295		
18,020 - 18,383	0.342	236,000 - 246,976	0.294		
18,384 - 18,762	0.341	246,977 - 259,024	0.293		
18,763 - 19,157	0.340	259,025 - 272,307	0.292		
19,158 - 19,569	0.339	272,308 - 287,027	0.291		
19,570 - 19,999	0.339	287,028 - 303,428	0.290		
20,000 - 20,449	0.338	303,429 - 321,818	0.289		
20,450 - 20,919	0.337	321,819 - 342,580	0.289		
20,920 - 21,411	0.336	342,581 - 366,206	0.288		
21,412 - 21,927	0.335	366,207 - 393,333	0.287		
				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:	0.580
				Tax Multiplier:	1.040



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

Type B: 2016-01

WC Premium Range		Expense Ratio
From	To	
0	- 10,099	0.382
10,100	- 10,303	0.381
10,304	- 10,515	0.380
10,516	- 10,736	0.379
10,737	- 10,967	0.378
10,968	- 11,208	0.377
11,209	- 11,460	0.376
11,461	- 11,724	0.375
11,725	- 11,999	0.374
12,000	- 12,289	0.373
12,290	- 12,592	0.372
12,593	- 12,911	0.371
12,912	- 13,246	0.370
13,247	- 13,599	0.369
13,600	- 13,972	0.368
13,973	- 14,366	0.367
14,367	- 14,782	0.366
14,783	- 15,223	0.365
15,224	- 15,692	0.364
15,693	- 16,190	0.364
16,191	- 16,721	0.363
16,722	- 17,288	0.362
17,289	- 17,894	0.361
17,895	- 18,545	0.360
18,546	- 19,245	0.359

WC Premium Range		Expense Ratio
From	To	
19,246	- 19,999	0.358
20,000	- 20,816	0.357
20,817	- 21,702	0.356
21,703	- 22,666	0.355
22,667	- 23,720	0.354
23,721	- 24,878	0.353
24,879	- 26,153	0.352
26,154	- 27,567	0.351
27,568	- 29,142	0.350
29,143	- 30,909	0.349
30,910	- 32,903	0.348
32,904	- 35,172	0.347
35,173	- 37,777	0.346
37,778	- 40,799	0.345
40,800	- 44,347	0.344
44,348	- 48,571	0.343
48,572	- 53,684	0.342
53,685	- 59,999	0.341
60,000	- 67,999	0.340
68,000	- 78,461	0.339
78,462	- 92,727	0.339
92,728	- 113,333	0.338
113,334	- 145,714	0.337
145,715	- 200,606	0.336
200,607	- 213,548	0.335

WC Premium Range		Expense Ratio
From	To	
213,549	- 228,275	0.334
228,276	- 245,185	0.333
245,186	- 264,799	0.332
264,800	- 287,826	0.331
287,827	- 315,238	0.330
315,239	- 348,421	0.329
348,422	- 389,411	0.328
389,412	- 441,333	0.327
441,334	- 509,230	0.326
509,231	- 601,818	0.325
601,819	- 735,555	0.324
735,556	- 945,714	0.323
945,715	- 1,323,999	0.322
1,324,000	- 1,809,565	0.321
1,809,566	- 1,981,904	0.320
1,981,905	- 2,190,526	0.319
2,190,527	- 2,448,235	0.318
2,448,236	- 2,774,666	0.317
2,774,667	- 3,201,538	0.316
3,201,539	- 3,783,636	0.315
3,783,637	- 4,624,444	0.314
4,624,445	- 5,945,714	0.314
5,945,715	- 8,323,999	0.313
8,324,000	- 13,873,333	0.312
13,873,334	- 41,619,999	0.311
41,620,000	- And Above	0.310
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:		0.580
Tax Multiplier:		1.040



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

Type A: 2016-01

WC Premium Range			Expense
From	To		Ratio
0	- 10,055		0.305
10,056	- 10,167		0.304
10,168	- 10,282		0.303
10,283	- 10,399		0.302
10,400	- 10,520		0.301
10,521	- 10,643		0.300
10,644	- 10,769		0.300
10,770	- 10,898		0.299
10,899	- 11,030		0.298
11,031	- 11,165		0.297
11,166	- 11,304		0.296
11,305	- 11,446		0.295
11,447	- 11,592		0.294
11,593	- 11,741		0.293
11,742	- 11,895		0.292
11,896	- 12,052		0.291
12,053	- 12,214		0.290
12,215	- 12,380		0.289
12,381	- 12,551		0.288
12,552	- 12,727		0.287
12,728	- 12,907		0.286
12,908	- 13,093		0.285
13,094	- 13,284		0.284
13,285	- 13,481		0.283
13,482	- 13,684		0.282
13,685	- 13,893		0.281
13,894	- 14,108		0.280
14,109	- 14,330		0.279
14,331	- 14,559		0.278
14,560	- 14,796		0.277
14,797	- 15,041		0.276
15,042	- 15,294		0.275
15,295	- 15,555		0.275
15,556	- 15,826		0.274
15,827	- 16,106		0.273
16,107	- 16,396		0.272
16,397	- 16,697		0.271
16,698	- 17,009		0.270
17,010	- 17,333		0.269
17,334	- 17,669		0.268
17,670	- 18,019		0.267
18,020	- 18,383		0.266
18,384	- 18,762		0.265
18,763	- 19,157		0.264
19,158	- 19,569		0.263
19,570	- 19,999		0.262
20,000	- 20,449		0.261
20,450	- 20,919		0.260
20,920	- 21,411		0.259
21,412	- 21,927		0.258

WC Premium Range			Expense
From	To		Ratio
21,928	- 22,469		0.257
22,470	- 23,037		0.256
23,038	- 23,636		0.255
23,637	- 24,266		0.254
24,267	- 24,931		0.253
24,932	- 25,633		0.252
25,634	- 26,376		0.251
26,377	- 27,164		0.250
27,165	- 27,999		0.250
28,000	- 28,888		0.249
28,889	- 29,836		0.248
29,837	- 30,847		0.247
30,848	- 31,929		0.246
31,930	- 33,090		0.245
33,091	- 34,339		0.244
34,340	- 35,686		0.243
35,687	- 37,142		0.242
37,143	- 38,723		0.241
38,724	- 40,444		0.240
40,445	- 42,325		0.239
42,326	- 44,390		0.238
44,391	- 46,666		0.237
46,667	- 49,189		0.236
49,190	- 51,999		0.235
52,000	- 55,151		0.234
55,152	- 58,709		0.233
58,710	- 62,758		0.232
62,759	- 67,407		0.231
67,408	- 72,799		0.230
72,800	- 79,130		0.229
79,131	- 86,666		0.228
86,667	- 95,789		0.227
95,790	- 107,058		0.226
107,059	- 121,333		0.225
121,334	- 139,999		0.225
140,000	- 165,454		0.224
165,455	- 200,377		0.223
200,378	- 208,235		0.222
208,236	- 216,734		0.221
216,735	- 225,957		0.220
225,958	- 235,999		0.219
236,000	- 246,976		0.218
246,977	- 259,024		0.217
259,025	- 272,307		0.216
272,308	- 287,027		0.215
287,028	- 303,428		0.214
303,429	- 321,818		0.213
321,819	- 342,580		0.212
342,581	- 366,206		0.211
366,207	- 393,333		0.210

WC Premium Range			Expense
From	To		Ratio
393,334	- 424,799		0.209
424,800	- 461,739		0.208
461,740	- 505,714		0.207
505,715	- 558,947		0.206
558,948	- 624,705		0.205
624,706	- 707,999		0.204
708,000	- 816,923		0.203
816,924	- 965,454		0.202
965,455	- 1,179,999		0.201
1,180,000	- 1,517,142		0.200
1,517,143	- 1,824,799		0.200
1,824,800	- 1,983,478		0.199
1,983,479	- 2,172,380		0.198
2,172,381	- 2,401,052		0.197
2,401,053	- 2,683,529		0.196
2,683,530	- 3,041,333		0.195
3,041,334	- 3,509,230		0.194
3,509,231	- 4,147,272		0.193
4,147,273	- 5,068,888		0.192
5,068,889	- 6,517,142		0.191
6,517,143	- 9,123,999		0.190
9,124,000	- 15,206,666		0.189
15,206,667	- 45,619,999		0.188
45,620,000	- And Above		0.187
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:			0.656
Tax Multiplier:			1.040



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

Type B: 2016-01

WC Premium Range From	To	Expense Ratio
0	- 10,099	0.305
10,100	- 10,303	0.304
10,304	- 10,515	0.303
10,516	- 10,736	0.302
10,737	- 10,967	0.301
10,968	- 11,208	0.300
11,209	- 11,460	0.300
11,461	- 11,724	0.299
11,725	- 11,999	0.298
12,000	- 12,289	0.297
12,290	- 12,592	0.296
12,593	- 12,911	0.295
12,912	- 13,246	0.294
13,247	- 13,599	0.293
13,600	- 13,972	0.292
13,973	- 14,366	0.291
14,367	- 14,782	0.290
14,783	- 15,223	0.289
15,224	- 15,692	0.288
15,693	- 16,190	0.287
16,191	- 16,721	0.286
16,722	- 17,288	0.285
17,289	- 17,894	0.284
17,895	- 18,545	0.283
18,546	- 19,245	0.282

WC Premium Range From	To	Expense Ratio
19,246	- 19,999	0.281
20,000	- 20,816	0.280
20,817	- 21,702	0.279
21,703	- 22,666	0.278
22,667	- 23,720	0.277
23,721	- 24,878	0.276
24,879	- 26,153	0.275
26,154	- 27,567	0.275
27,568	- 29,142	0.274
29,143	- 30,909	0.273
30,910	- 32,903	0.272
32,904	- 35,172	0.271
35,173	- 37,777	0.270
37,778	- 40,799	0.269
40,800	- 44,347	0.268
44,348	- 48,571	0.267
48,572	- 53,684	0.266
53,685	- 59,999	0.265
60,000	- 67,999	0.264
68,000	- 78,461	0.263
78,462	- 92,727	0.262
92,728	- 113,333	0.261
113,334	- 145,714	0.260
145,715	- 200,606	0.259
200,607	- 213,548	0.258

WC Premium Range From	To	Expense Ratio
213,549	- 228,275	0.257
228,276	- 245,185	0.256
245,186	- 264,799	0.255
264,800	- 287,826	0.254
287,827	- 315,238	0.253
315,239	- 348,421	0.252
348,422	- 389,411	0.251
389,412	- 441,333	0.250
441,334	- 509,230	0.250
509,231	- 601,818	0.249
601,819	- 735,555	0.248
735,556	- 945,714	0.247
945,715	- 1,323,999	0.246
1,324,000	- 1,809,565	0.245
1,809,566	- 1,981,904	0.244
1,981,905	- 2,190,526	0.243
2,190,527	- 2,448,235	0.242
2,448,236	- 2,774,666	0.241
2,774,667	- 3,201,538	0.240
3,201,539	- 3,783,636	0.239
3,783,637	- 4,624,444	0.238
4,624,445	- 5,945,714	0.237
5,945,715	- 8,323,999	0.236
8,324,000	- 13,873,333	0.235
13,873,334	- 41,619,999	0.234
41,620,000	- And Above	0.233
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:		0.656
Tax Multiplier:		1.040



INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2017

EXHIBIT V

Proposed Assigned Risk Rates and Rating Values

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

INDIANA

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Effective January 1, 2017

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	2.84	1055	1.48	0.42	2003	3.00	1105	1.57	0.42	2702	16.17	1500	6.92	0.31
0008	2.09	818	1.04	0.41	2014	3.14	1149	1.51	0.36	2709	9.24	1500	4.43	0.36
0016	5.19	1500	2.46	0.36	2016	2.81	1045	1.48	0.44	2710	7.69	1500	3.45	0.32
0034	3.03	1114	1.57	0.42	2021	2.25	869	1.12	0.41	2714	3.79	1354	2.02	0.44
0035	2.34	897	1.24	0.44	2039	1.18	532	0.63	0.44	2731	3.69	1322	1.75	0.36
0036	2.91	1077	1.53	0.42	2041	2.05	806	1.08	0.44	2735	4.37	1500	2.30	0.44
0037	3.27	1190	1.63	0.41	2065	1.29	566	0.67	0.42	2759	6.14	1500	3.27	0.44
0042	4.84	1500	2.42	0.41	2070	3.81	1360	1.98	0.42	2790	1.44	614	0.76	0.44
0050	5.20	1500	2.71	0.42	2081	2.00	790	1.04	0.42	2797	2.20	853	1.15	0.42
0059D	0.38	—	0.08	0.31	2089	2.34	897	1.22	0.42	2799	3.57	1285	1.79	0.41
0065D	0.08	—	0.02	0.36	2095	2.34	897	1.21	0.42	2802	4.22	1489	2.11	0.41
0066D	0.08	—	0.02	0.36	2105	2.26	872	1.20	0.44	2812	—	—	1.04	0.42
0067D	0.08	—	0.02	0.36	2110	2.12	828	1.12	0.44	2835	1.82	733	1.01	0.50
0079	4.99	1500	2.42	0.36	2111	1.59	661	0.85	0.44	2836	1.52	639	0.83	0.50
0083	4.12	1458	2.13	0.42	2112	3.43	1240	1.81	0.44	2841	2.93	1083	1.55	0.44
0106	6.83	1500	3.08	0.32	2114	2.17	844	1.15	0.44	2881	2.23	862	1.23	0.50
0113	3.07	1127	1.60	0.42	2121	1.46	620	0.75	0.42	2883	1.99	787	1.04	0.42
0170	3.64	1307	1.90	0.42	2130	1.73	705	0.90	0.42	2913	—	—	1.04	0.42
0251	2.41	919	1.26	0.42	2131	1.46	620	0.76	0.42	2915	2.18	847	1.09	0.41
0400	—	—	0.92	0.41	2143	1.47	623	0.78	0.44	2916	2.73	1020	1.23	0.32
0401	8.63	A	3.89	0.32	2157	3.29	1196	1.72	0.42	2923	2.03	799	1.08	0.44
0766N	0.39	—	—	—	2172	1.06	494	0.54	0.41	2942	—	—	0.68	0.50
0771N	0.35	—	—	—	2174	1.94	771	1.03	0.44	2960	3.40	1231	1.77	0.42
0908P	150.00	310	78.00	0.42	2211	6.10	1500	2.93	0.36	3004	0.94	456	0.45	0.36
0913P	348.00	508	182.57	0.42	2220	1.56	651	0.81	0.42	3018	1.78	721	0.85	0.36
1005*	2.84	1055	0.89	0.31	2286	1.09	503	0.58	0.44	3022	2.35	900	1.25	0.44
1016X*	8.79	1500	2.79	0.31	2288	3.75	1341	1.99	0.44	3027	2.46	935	1.17	0.36
1164D	2.66	998	1.13	0.31	2300	—	—	1.04	0.42	3028	1.99	787	1.04	0.42
1165D	1.81	730	0.81	0.32	2302	1.30	570	0.68	0.42	3030	4.73	1500	2.25	0.36
1320	3.44	1244	1.54	0.32	2305	1.43	610	0.72	0.41	3040	4.55	1500	2.17	0.36
1322	6.38	1500	2.92	0.32	2361	1.44	614	0.75	0.42	3041	3.75	1341	1.94	0.42
1430	3.19	1165	1.52	0.36	2362	1.03	484	0.54	0.42	3042	2.61	982	1.31	0.41
1438	2.62	985	1.19	0.32	2380	1.79	724	0.93	0.42	3064	3.82	1363	2.00	0.42
1452	1.59	661	0.76	0.36	2386	—	—	1.04	0.42	3069	—	—	1.15	0.42
1463	8.89	1500	4.01	0.32	2388	1.34	582	0.71	0.44	3076	2.22	859	1.15	0.42
1472	3.14	1149	1.41	0.32	2402	1.93	768	0.92	0.36	3081D	3.14	1149	1.47	0.36
1604X	3.02	1111	1.46	0.36	2413	2.05	806	1.07	0.42	3082D	3.30	1200	1.53	0.36
1624D	1.57	655	0.70	0.32	2416	1.46	620	0.76	0.42	3085D	2.76	1029	1.29	0.36
1642	1.50	633	0.72	0.36	2417	0.99	472	0.51	0.42	3110	2.47	938	1.29	0.42
1654	6.08	1500	2.91	0.36	2501	2.00	790	1.04	0.42	3111	2.05	806	1.07	0.42
1655	1.46	620	0.70	0.36	2503	1.05	491	0.56	0.44	3113	1.29	566	0.67	0.42
1699	2.14	834	1.02	0.36	2534	1.40	601	0.74	0.44	3114	2.00	790	1.05	0.42
1701	2.56	966	1.23	0.36	2570	3.08	1130	1.63	0.44	3118	1.26	557	0.67	0.44
1710D	3.07	1127	1.44	0.36	2585	2.43	925	1.30	0.44	3119	0.71	384	0.40	0.50
1741D	3.15	1152	1.05	0.31	2586	1.30	570	0.68	0.42	3122	1.17	529	0.62	0.44
1747	1.43	610	0.69	0.36	2587	2.00	790	1.07	0.44	3126	1.29	566	0.67	0.42
1748	5.80	1500	2.73	0.36	2589	1.47	623	0.77	0.42	3131	1.23	547	0.64	0.42
1803D	5.61	1500	2.26	0.32	2600	2.29	881	1.23	0.43	3132	2.37	907	1.23	0.42
1852	—	—	0.75	0.31	2623	4.81	1500	2.40	0.41	3145	1.93	768	1.00	0.42
1853	1.29	566	0.66	0.41	2651	0.90	444	0.47	0.44	3146	1.41	604	0.73	0.42
1860	1.24	551	0.67	0.44	2660	1.58	658	0.83	0.44	3169	1.50	633	0.78	0.42
1924	1.50	633	0.80	0.44	2670	1.37	592	0.75	0.50	3175D	3.17	1159	1.61	0.42
1925	2.52	954	1.25	0.41	2683	1.20	538	0.63	0.44	3179	1.27	560	0.68	0.44
2001	—	—	1.57	0.42	2688	1.99	787	1.06	0.44	3180	1.87	749	0.99	0.44
2002	1.87	749	0.98	0.44	2701	12.02	1500	5.71	0.36	3188	1.12	513	0.59	0.44

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

INDIANA

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Effective January 1, 2017

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	1.09	503	0.57	0.42	4000	4.39	1500	1.99	0.32	4583	3.06	1124	1.38	0.32
3223	2.64	992	1.45	0.50	4021	3.22	1174	1.53	0.36	4611	0.36	273	0.19	0.44
3224	2.40	916	1.29	0.43	4024D	2.96	1092	1.40	0.36	4635	1.67	686	0.71	0.31
3227	2.29	881	1.22	0.44	4034	4.87	1500	2.33	0.36	4653	2.40	916	1.25	0.44
3240	2.43	925	1.29	0.44	4036	2.20	853	1.05	0.36	4665	3.40	1231	1.63	0.36
3241	1.79	724	0.93	0.42	4038	1.91	762	1.06	0.50	4670	5.86	1500	2.78	0.36
3255	1.43	610	0.79	0.50	4053	1.23	547	0.64	0.42	4683	3.94	1401	2.05	0.42
3257	1.84	740	0.95	0.42	4061	3.69	1322	1.98	0.43	4686	1.24	551	0.59	0.36
3270	1.44	614	0.75	0.42	4062	2.14	834	1.12	0.42	4692	0.52	324	0.27	0.44
3300	5.28	1500	2.71	0.42	4101	1.91	762	0.95	0.41	4693	0.64	362	0.33	0.42
3303	3.79	1354	2.00	0.44	4109	0.39	283	0.21	0.44	4703	1.23	547	0.65	0.42
3307	2.79	1039	1.44	0.42	4110	0.56	336	0.29	0.42	4716X	1.87	749	1.00	0.43
3315	2.93	1083	1.56	0.44	4111	1.09	503	0.58	0.44	4717	1.58	658	0.87	0.50
3334	1.73	705	0.91	0.42	4113	1.84	740	0.95	0.42	4720	1.44	614	0.75	0.42
3336	1.81	730	0.86	0.36	4114	2.05	806	1.06	0.42	4740	0.61	352	0.29	0.36
3365	4.36	1500	2.08	0.36	4130	2.31	888	1.20	0.42	4741	1.40	601	0.74	0.42
3372	2.61	982	1.30	0.41	4131	4.08	1445	2.16	0.44	4751	1.79	724	0.85	0.36
3373	3.78	1351	1.99	0.42	4133	1.47	623	0.78	0.44	4766NX	2.84	1177	1.22	0.31
3383	0.93	453	0.49	0.44	4149	0.42	292	0.23	0.50	4771NX	1.99	897	0.85	0.31
3385	0.55	333	0.29	0.43	4206	1.71	699	0.90	0.42	4777	2.81	1045	1.22	0.31
3400	3.02	1111	1.50	0.41	4207	1.32	576	0.63	0.36	4825	0.58	343	0.27	0.36
3507	2.12	828	1.11	0.42	4239	1.44	614	0.69	0.36	4828	1.49	629	0.74	0.41
3515	1.67	686	0.87	0.42	4240	1.99	787	1.05	0.44	4829	1.09	503	0.50	0.32
3548	1.34	582	0.70	0.42	4243	1.87	749	0.97	0.42	4902	3.10	1137	1.65	0.44
3559	1.93	768	1.00	0.42	4244	1.94	771	1.02	0.42	4923	0.65	365	0.34	0.42
3574	1.06	494	0.56	0.44	4250	1.21	541	0.63	0.42	5020	3.62	1300	1.74	0.36
3581	1.03	484	0.54	0.44	4251	2.14	834	1.12	0.42	5022	3.85	1373	1.76	0.32
3612	1.68	689	0.84	0.41	4263	2.34	897	1.21	0.42	5037	8.05	1500	3.46	0.31
3620	3.31	1203	1.58	0.36	4273	1.43	610	0.75	0.42	5040	5.75	1500	2.46	0.31
3629	1.41	604	0.75	0.44	4279	1.58	658	0.82	0.42	5057	3.90	1389	1.69	0.31
3632	2.02	796	1.01	0.41	4282	1.27	560	0.69	0.43	5059	10.14	1500	4.33	0.31
3634	1.41	604	0.75	0.44	4283	0.97	466	0.51	0.42	5069	48.39	1500	20.93	0.31
3635	1.93	768	1.00	0.42	4299	1.44	614	0.76	0.44	5102	3.31	1203	1.50	0.32
3638	1.05	491	0.56	0.44	4304	4.25	1499	2.12	0.41	5146	2.96	1092	1.42	0.36
3642	1.58	658	0.82	0.42	4307	1.59	661	0.88	0.50	5160	1.30	570	0.59	0.32
3643	1.65	680	0.86	0.42	4351	0.73	390	0.38	0.42	5183	1.69	692	0.81	0.36
3647	1.50	633	0.75	0.41	4352	1.02	481	0.54	0.44	5188	2.38	910	1.15	0.36
3648	1.26	557	0.67	0.44	4360	0.73	390	0.39	0.44	5190	2.18	847	1.04	0.36
3681	0.94	456	0.50	0.44	4361	0.69	377	0.36	0.44	5191	0.87	434	0.46	0.42
3685	0.65	365	0.35	0.44	4362	—	—	0.39	0.44	5192	2.65	995	1.38	0.42
3719	0.67	371	0.29	0.31	4410	2.58	973	1.34	0.42	5213	4.09	1448	1.86	0.32
3724	2.62	985	1.18	0.32	4420	1.44	614	0.65	0.32	5215	3.54	1275	1.78	0.41
3726	2.70	1011	1.17	0.31	4431	1.17	529	0.64	0.50	5221	3.20	1168	1.53	0.36
3803	2.61	982	1.37	0.42	4432	1.23	547	0.68	0.50	5222	3.81	1360	1.73	0.32
3807	1.37	592	0.72	0.44	4439	1.88	752	0.93	0.41	5223	4.89	1500	2.33	0.36
3808	2.94	1086	1.47	0.41	4452	1.85	743	0.96	0.42	5348	2.68	1004	1.28	0.36
3821X	4.93	1500	2.46	0.41	4459	2.25	869	1.17	0.42	5402	2.85	1058	1.51	0.44
3822X	3.08	1130	1.53	0.41	4470	1.74	708	0.91	0.42	5403	4.54	1500	2.06	0.32
3824X	3.19	1165	1.59	0.41	4484	2.18	847	1.13	0.42	5437	3.89	1385	1.87	0.36
3826	0.42	292	0.22	0.42	4493	1.76	714	0.92	0.42	5443	2.38	910	1.24	0.42
3827	1.99	787	0.99	0.41	4511	0.49	314	0.25	0.41	5445	3.68	1319	1.67	0.32
3830	1.38	595	0.69	0.41	4557	1.76	714	0.94	0.43	5462	4.78	1500	2.29	0.36
3851	2.41	919	1.28	0.44	4558	1.08	500	0.56	0.42	5472	3.98	1414	1.72	0.31
3865	1.24	551	0.68	0.50	4568	1.65	680	0.79	0.36	5473	6.71	1500	2.84	0.31
3881	4.48	1500	2.34	0.42	4581	0.64	362	0.29	0.32	5474	4.79	1500	2.17	0.32

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

INDIANA

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Effective January 1, 2017

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
5478	3.12	1143	1.50	0.36	6874F	19.27	1500	6.77	0.27	7590	2.66	998	1.33	0.41
5479	5.36	1500	2.67	0.41	6882	2.89	1070	1.25	0.31	7600	3.03	1114	1.46	0.36
5480	2.98	1099	1.35	0.32	6884	4.35	1500	1.93	0.31	7601	—	—	1.46	0.36
5491	1.03	484	0.47	0.32	7016M	1.47	623	0.64	0.31	7605	2.29	881	1.09	0.36
5506	5.26	1500	2.25	0.31	7024M	1.63	673	0.71	0.31	7610	0.42	292	0.21	0.41
5507	2.80	1042	1.28	0.32	7038M	4.24	1496	1.80	0.31	7611	—	—	1.46	0.36
5508D	7.97	1500	3.82	0.36	7046M	5.09	1500	2.20	0.31	7612	—	—	1.46	0.36
5535	3.74	1338	1.79	0.36	7047M	2.37	907	1.00	0.31	7613	—	—	1.46	0.36
5537	3.71	1329	1.77	0.36	7050M	6.86	1500	2.82	0.31	7698X	4.04	1433	1.67	0.31
5551	8.01	1500	3.43	0.31	7090M	4.71	1500	2.00	0.31	7699X	1.86	746	0.86	0.36
5606	1.11	510	0.50	0.32	7098M	5.66	1500	2.46	0.31	7705	4.22	1489	2.11	0.41
5610	4.04	1433	2.11	0.42	7099M	8.24	1500	3.47	0.31	7710X	3.01	1108	1.34	0.32
5645	7.69	1500	3.47	0.32	7133	2.15	837	0.97	0.32	7711X	3.01	1108	1.34	0.32
5651	—	—	3.47	0.32	7151M	2.61	982	1.18	0.32	7720	2.20	853	1.04	0.36
5703	7.91	1500	3.78	0.36	7152M	4.23	1492	1.85	0.32	7725X	1.86	746	0.81	0.32
5705	12.02	1500	5.72	0.36	7153M	2.90	1074	1.31	0.32	7855	1.97	781	0.95	0.36
5951	0.27	245	0.14	0.44	7222	4.09	1448	1.96	0.36	8001	1.65	680	0.87	0.44
6003	6.30	1500	3.06	0.36	7228	4.10	1452	1.97	0.36	8002	1.79	724	0.93	0.42
6005	3.56	1281	1.69	0.36	7229	5.91	1500	2.72	0.32	8006	1.78	721	0.93	0.42
6017	3.27	1190	1.58	0.36	7230	7.48	1500	3.78	0.41	8008	1.02	481	0.54	0.44
6018	1.60	664	0.78	0.36	7231	7.02	1500	3.57	0.41	8010	1.50	633	0.79	0.44
6045	2.65	995	1.28	0.36	7232	3.55	1278	1.62	0.32	8013	0.32	261	0.17	0.42
6204	6.16	1500	2.80	0.32	7309F	12.13	1500	4.27	0.27	8015	0.62	355	0.32	0.42
6206	1.94	771	0.83	0.31	7313F	3.82	1363	1.34	0.27	8017	1.22	544	0.64	0.44
6213	1.32	576	0.60	0.32	7317F	11.64	1500	4.08	0.27	8018	2.24	866	1.19	0.44
6214	1.57	655	0.67	0.31	7327F	27.10	1500	9.55	0.27	8021	2.84	1055	1.47	0.42
6216	4.86	1500	2.08	0.31	7333M	1.60	664	0.71	0.31	8031	2.05	806	1.06	0.42
6217	2.96	1092	1.34	0.32	7335M	1.78	721	0.79	0.31	8032	1.75	711	0.93	0.44
6229	2.76	1029	1.24	0.32	7337M	2.59	976	1.11	0.31	8033	2.12	828	1.09	0.42
6233	2.05	806	0.94	0.32	7350F	16.00	1500	5.81	0.27	8037	2.35	900	1.25	0.44
6235	5.09	1500	2.19	0.31	7360	2.83	1051	1.35	0.36	8039	1.71	699	0.90	0.44
6236	6.33	1500	3.03	0.36	7370	5.75	1500	2.99	0.42	8044	2.33	894	1.17	0.41
6237	1.08	500	0.52	0.36	7380	3.18	1162	1.59	0.41	8045	0.46	305	0.24	0.44
6251D	5.14	1500	2.34	0.32	7382	3.08	1130	1.60	0.42	8046	1.99	787	1.04	0.42
6252D	3.97	1411	1.68	0.31	7390	3.11	1140	1.63	0.42	8047	0.84	425	0.45	0.44
6260	—	—	2.34	0.32	7394M	2.11	825	0.92	0.31	8058	2.21	856	1.14	0.42
6306	2.98	1099	1.36	0.32	7395M	2.34	897	1.03	0.31	8072	0.64	362	0.34	0.44
6319	2.38	910	1.08	0.32	7398M	3.41	1234	1.45	0.31	8102	1.36	588	0.72	0.44
6325	2.74	1023	1.25	0.32	7402	0.15	207	0.08	0.42	8103	1.85	743	0.92	0.41
6400	3.92	1395	1.98	0.41	7403	2.93	1083	1.40	0.36	8105	—	—	1.19	0.44
6503	1.03	484	0.55	0.44	7405N	0.85	516	0.41	0.36	8106	2.94	1086	1.41	0.36
6504	2.22	859	1.18	0.44	7420	4.97	1500	2.15	0.31	8107	2.13	831	1.02	0.36
6702M*	2.39	913	1.14	0.36	7421	0.53	327	0.24	0.32	8111	2.21	856	1.16	0.42
6703M*	3.87	1379	1.81	0.36	7422	0.98	469	0.42	0.31	8116	2.38	910	1.24	0.42
6704M*	2.66	998	1.27	0.36	7425	1.50	633	0.65	0.31	8203	4.69	1500	2.45	0.42
6801F	5.56	1500	2.08	0.31	7431N	0.55	390	0.24	0.31	8204	3.85	1373	1.82	0.36
6811	6.96	1500	3.31	0.36	7445N	0.28	—	—	—	8209	2.87	1064	1.49	0.42
6824F	10.71	1500	3.90	0.27	7453N	0.18	—	—	—	8215	2.13	831	1.02	0.36
6826F	7.01	1500	2.62	0.31	7502	1.75	711	0.84	0.36	8227	2.80	1042	1.20	0.31
6834	2.44	929	1.22	0.41	7515	0.98	469	0.42	0.31	8232	3.13	1146	1.49	0.36
6836	2.38	910	1.13	0.36	7520	2.86	1061	1.49	0.42	8233	2.12	828	1.02	0.36
6843F	8.77	1500	3.08	0.27	7538	3.82	1363	1.66	0.31	8235	2.89	1070	1.51	0.42
6845F	8.84	1500	3.11	0.27	7539	1.23	547	0.56	0.32	8263	4.57	1500	2.27	0.41
6854	2.62	985	1.12	0.31	7540	1.95	774	0.83	0.31	8264	3.67	1316	1.76	0.36
6872F	9.89	1500	3.47	0.27	7580	2.21	856	1.05	0.36	8265	4.93	1500	2.22	0.32

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

INDIANA

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Effective January 1, 2017

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
8279	6.28	1500	2.82	0.32	9012	1.25	554	0.63	0.41					
8288	8.51	1500	4.01	0.36	9014X	2.27	875	1.18	0.42					
8291	3.41	1234	1.71	0.41	9015	3.28	1193	1.71	0.42					
8292	2.84	1055	1.48	0.42	9016	3.08	1130	1.60	0.42					
8293	8.23	1500	3.97	0.36	9019	1.39	598	0.66	0.36					
8304	4.30	1500	2.05	0.36	9033	2.41	919	1.26	0.42					
8350	3.21	1171	1.46	0.32	9040	2.30	885	1.22	0.44					
8380	2.10	822	1.05	0.41	9044	1.49	629	0.79	0.44					
8381	1.68	689	0.84	0.41	9052	1.82	733	0.97	0.44					
8385	2.06	809	0.98	0.36	9058	1.43	610	0.78	0.50					
8392	2.23	862	1.16	0.42	9060	1.14	519	0.60	0.44					
8393X	1.75	711	0.91	0.42	9061	1.09	503	0.60	0.50					
8500	5.02	1500	2.38	0.36	9062	1.46	620	0.80	0.50					
8601	0.30	255	0.15	0.41	9063	0.91	447	0.48	0.44					
8602	0.78	406	0.39	0.41	9077F	4.93	1500	1.92	0.39					
8603	0.06	179	0.03	0.42	9082	1.23	547	0.68	0.50					
8606	2.02	796	0.91	0.32	9083	1.09	503	0.60	0.50					
8709F	5.53	1500	1.94	0.27	9084	1.33	579	0.69	0.42					
8719	2.47	938	1.05	0.31	9088a	a	a	a	a					
8720	1.12	513	0.54	0.36	9089	0.94	456	0.49	0.44					
8721	0.42	292	0.20	0.36	9093	1.98	784	1.04	0.44					
8723	0.15	207	0.08	0.42	9101	3.53	1272	1.87	0.44					
8725	1.77	718	0.84	0.36	9102	2.50	948	1.30	0.42					
8726F	3.50	1263	1.31	0.31	9154	1.55	648	0.80	0.42					
8734M	0.38	280	0.18	0.36	9156	1.70	696	0.85	0.41					
8737M	0.34	267	0.16	0.36	9170	6.19	1500	2.63	0.31					
8738M	0.55	333	0.25	0.36	9178	6.50	1500	3.53	0.50					
8742	0.28	248	0.13	0.36	9179	11.86	1500	6.24	0.44					
8745	3.10	1137	1.55	0.41	9180	6.04	1500	2.84	0.36					
8748	0.54	330	0.27	0.41	9182	1.89	755	0.98	0.42					
8755	0.28	248	0.14	0.36	9186	7.09	1500	3.17	0.32					
8799	0.89	440	0.46	0.42	9220	3.71	1329	1.85	0.41					
8800	1.30	570	0.71	0.50	9402	3.08	1130	1.47	0.36					
8803	0.07	182	0.04	0.36	9403	3.94	1401	1.78	0.32					
8805M	0.20	223	0.11	0.42	9410	2.05	806	1.06	0.42					
8810	0.15	207	0.08	0.42	9501	2.76	1029	1.38	0.41					
8814M	0.18	217	0.09	0.42	9505	2.46	935	1.23	0.41					
8815M	0.29	251	0.15	0.42	9516	4.15	1467	1.99	0.36					
8820	0.13	201	0.07	0.41	9519	4.09	1448	1.96	0.36					
8824	2.26	872	1.19	0.44	9521	2.73	1020	1.30	0.36					
8825	1.39	598	0.76	0.50	9522	2.11	825	1.09	0.42					
8826	1.58	658	0.82	0.42	9534	2.46	935	1.12	0.32					
8829	1.79	724	0.93	0.42	9554	8.63	1500	3.92	0.32					
8831	1.25	554	0.64	0.42	9586	0.49	314	0.27	0.50					
8832	0.24	236	0.12	0.42	9600	1.56	651	0.84	0.43					
8833	0.78	406	0.40	0.42	9620	0.76	399	0.38	0.41					
8835	2.19	850	1.14	0.42										
8842	2.75	1026	1.42	0.42										
8855	0.19	220	0.10	0.42										
8856	0.24	236	0.13	0.42										
8864	1.43	610	0.74	0.42										
8868	0.33	264	0.17	0.44										
8869	1.09	503	0.57	0.44										
8871	0.10	192	0.06	0.44										
8901	0.15	207	0.07	0.41										

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

Effective January 1, 2017
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

- a Rate for each individual risk must be obtained by NCCI Customer Service or the Indiana Compensation Rating Bureau (ICRB).
- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.38	S	1624D	0.02	S	3085D	0.04	S
0065D	0.08	S	1710D	0.07	S	3175D	0.07	S
0066D	0.08	S	1741D	0.69	S	4024D	0.03	S
0067D	0.08	S	1803D	0.60	S	5508D	0.06	S
1164D	0.05	S	3081D	0.06	S	6251D	0.06	S
1165D	0.03	S	3082D	0.08	S	6252D	0.05	S

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 \$0.77. (For coverage written separately for federal benefits only, \$0.75. For coverage written separately for state benefits only, \$0.02.)
- 1016 Rate includes a non-ratable disease element of \$2.31. (For coverage written separately for federal benefits only, \$2.26. 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 1.966 and elr x 1.904.
- 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, 2017

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

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

"Taxicab Co.":

Employee operated vehicle.....	\$66,100
Leased or rented vehicle.....	\$44,100

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	0.06
Maximum Premium Factor	1.75	2nd Adjustment	0.04
Loss Conversion Factor	1.165	3rd Adjustment	0.03
Tax Multiplier	1.016	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".....

\$3,400

Minimum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E -- "Executive Officers"

and "Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies".....

\$700

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

Deductible Amount	With Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
\$0	5.4%	4.7%	4.4%	3.8%	3.3%	2.8%	2.6%
\$500	8.5%	7.1%	6.5%	5.4%	4.5%	3.6%	3.4%
\$1,000	10.5%	8.7%	7.9%	6.5%	5.4%	4.2%	4.0%
\$1,500	11.9%	9.9%	9.0%	7.4%	6.2%	4.8%	4.5%
\$2,000	13.1%	10.9%	9.9%	8.2%	6.8%	5.3%	5.0%
\$2,500	14.0%	11.7%	10.6%	8.8%	7.3%	5.7%	5.4%
\$3,000	14.9%	12.4%	11.3%	9.4%	7.8%	6.1%	5.8%
\$3,500	15.6%	13.1%	11.8%	9.9%	8.2%	6.4%	6.1%
\$4,000	16.2%	13.6%	12.4%	10.3%	8.7%	6.8%	6.4%
\$4,500	16.8%	14.2%	12.9%	10.8%	9.0%	7.1%	6.7%
\$5,000	17.4%	14.7%	13.3%	11.2%	9.4%	7.4%	7.0%

Effective January 1, 2017

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	3.9%	2.9%	2.6%	2.0%	1.5%	1.0%	1.0%
\$1,000	6.4%	5.0%	4.4%	3.4%	2.6%	1.8%	1.8%
\$1,500	8.2%	6.5%	5.7%	4.5%	3.5%	2.5%	2.5%
\$2,000	9.6%	7.7%	6.8%	5.4%	4.3%	3.1%	3.1%
\$2,500	10.8%	8.7%	7.8%	6.2%	5.0%	3.6%	3.6%
\$3,000	11.8%	9.6%	8.6%	6.9%	5.6%	4.1%	4.1%
\$3,500	12.7%	10.4%	9.3%	7.6%	6.1%	4.6%	4.5%
\$4,000	13.6%	11.2%	10.0%	8.1%	6.7%	5.0%	4.8%
\$4,500	14.3%	11.8%	10.6%	8.7%	7.1%	5.4%	5.2%
\$5,000	15.0%	12.4%	11.2%	9.2%	7.6%	5.8%	5.5%

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..... 60%

(Multiply a Non-F classification rate by a factor of 1.60 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.52) and the adjustment for differences in loss-based expenses (1.055).)

Experience Rating Eligibility

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state and by effective date.

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, 2017

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