



# Indiana

## Compliance Filing

Advisory Loss Costs,  
Advisory Rates,  
Assigned Risk Rates,  
and Rating Values

Proposed Effective January 1, 2021



October 28, 2020

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—COMPLIANCE FILING**

**Proposed Effective January 1, 2021**

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.

The *initial* filing on September 24, 2020 proposed a 1.2% increase to the overall voluntary loss cost level and a 2.9% increase to the overall voluntary and assigned risk rate level to become effective on January 1, 2021 for new and renewal business.

**This compliance filing reflects an overall average 0.0% change to the currently approved voluntary loss cost level and voluntary and assigned risk rate levels. This was done to comply with your directive on October 16, 2020 due to the impact already being imposed upon businesses and employment levels from the current pandemic.**

Please note the following in connection with this filing:

1. Although considered, since the combined impact and direction of all direct and indirect COVID-19 related forces is unknown, no explicit adjustment has been made in this year's analysis at an overall or individual classification code level.
2. As a result of Item B-1397, effective July 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.
3. As a result of Item B-1437, effective January 1, 2020:
  - a. Class Codes 2286 and 2220 are combined to reflect the final year of a two-year transition program, and Class Code 2286 is discontinued.



- b. Class Codes 2670 and 2688 are combined to reflect the final year of a two-year transition program, and Class Code 2670 is discontinued.
- 4. As a result of Item B-1439, effective January 1, 2021:
  - a. Class Codes 2683 and 2501 are combined to reflect the first year of a two-year transition program. In the second year of the transition, Class Code 2683 will be discontinued.
  - b. Class Codes 3240 and 3257 are combined to reflect the first year of a two-year transition program. In the second year of the transition, Class Code 3240 will be discontinued.
- 5. As a result of Item R-1418, the retrospective rating plan parameters were updated.

Our desire is to make this filing as clear as possible. For additional information, 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,

A handwritten signature in blue ink that reads "Karen H. Byrd".

Karen H. Byrd, AIC  
President & CEO

Actuarial content prepared by:

A handwritten signature in blue ink that reads "Robert J. Moss".

Robert Moss, ACAS, MAAA  
Assistant Actuary, NCCI

Enclosure



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Indiana

## Advisory Loss Costs, Advisory Rates, and Assigned Risk Rates

Compliance Filing – January 1, 2021

### 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 black ink that reads "Robert J. Moss". The signature is fluid and cursive, with "Robert" on top and "J. Moss" below it.

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



## Indiana

### Advisory Loss Costs, Advisory Rates, and Assigned Risk Rates

Compliance Filing – January 1, 2021

#### Executive Summary

Based on a directive from the Commissioner of Insurance, NCCI has revised its original filing to reflect an overall average workers compensation advisory loss cost level change of 0.0% and an advisory rate level change and assigned risk rate level change of 0.0% to become effective January 1, 2021.

#### Compliance Filing Components

|   |              | Revised as per<br>Commissioner's<br>Directive |
|---|--------------|---|
| Change in Experience and Development                      | 0.0%         |   |
| Change in Trend   | 0.0%         |   |
| Change in Benefits  | +0.4%        |   |
| <u>Change in Loss-based Expenses</u>                      | <u>+0.8%</u> |   |
| Proposed Change in Overall Advisory Loss Cost Level       | +1.2%        |   |
| <u>Commissioner's Factor (0.988 = 1 / 1.012)</u>          | <u>-1.2%</u> |   |
| <b>Revised Change in Overall Advisory Loss Cost Level</b> | <b>0.0%</b>  |   |
|   |              |   |
| Change in Production & General Expenses and Taxes         | +0.3%        | 0.0%  |
| <u>Change in Profit and Contingency Provision</u>         | <u>+1.4%</u> | <u>0.0%</u>                                   |
| Proposed Change in Overall Advisory Rate Level            | +2.9%        | +1.2%   |
| Proposed Change in Overall Assigned Risk Rate Level       | +2.9%        | +1.2%   |
| <u>Commissioner's Factor (0.988 = 1 / 1.012)</u>          | <u>-1.2%</u> |   |
| <b>Revised Change in Overall Advisory Rate Level</b>      | <b>0.0%</b>  |   |
| <b>Revised Change in Overall Assigned Risk Rate Level</b> | <b>0.0%</b>  |   |



## Indiana

### Advisory Loss Costs, Advisory Rates, and Assigned Risk Rates

Compliance Filing – January 1, 2021

#### Summary of Selections

The following is a summary of selections underlying the advisory rates and loss costs and assigned risk rates proposed to be effective January 1, 2021 in this compliance filing, along with the selections underlying the originally-proposed and currently-approved rates and loss costs.

| <b>Advisory Rates and Loss Costs</b>                       | <b>Currently Approved<br/>January 1, 2020</b> | <b>Original Filing Effective<br/>January 1, 2021</b> | <b>Compliance Filing Effective<br/>January 1, 2021</b> |
|--|---|--|--|
| Experience Period  | PYs 2016 and 2017                             | PYs 2017 and 2018                                    | PYs 2017 and 2018                                      |
| Premium Development  | 3-year average                                | 3-year average                                       | 3-year average   |
| Basis of Loss Experience                                   | Average of Paid and Paid+Case losses          | Average of Paid and Paid+Case losses                 | Average of Paid and Paid+Case losses                   |
| Paid Loss Development                                      | 2-year average                                | 2-year average                                       | 2-year average   |
| Paid+Case Loss Development                                 | 5-year average                                | 5-year average                                       | 5-year average   |
| Tail Factors   | 10-year average                               | 10-year average                                      | 10-year average  |
| Indemnity Annual Loss Ratio Trend Factor                   | 0.960   | 0.960  | 0.960  |
| Medical Annual Loss Ratio Trend Factor                     | 0.975   | 0.975  | 0.975  |
| <b>Production and General Expense</b>                      | <b>23.6%</b>                                  | <b>23.8%</b>   | <b>23.6%</b>   |
| <b>Profit and Contingency Provision</b>                    | <b>0.0%</b>                                   | <b>1.0%</b>  | <b>0.0%</b>  |
| Loss Adjustment Expense Provision                          | 16.1%   | 17.0%  | 17.0%  |
| Base Threshold for Limiting Losses                         | \$7,682,406                                   | \$7,598,133  | \$7,598,133  |
| Large Loss Excess Ratio                                    | 0.8%  | 0.8%   | 0.8%   |
| Classification Swing Limits<br>(applied by Industry Group) | +/-25%  | +/-25%   | +/-25%   |



## Indiana

### Advisory Loss Costs, Advisory Rates, and Assigned Risk Rates

Compliance Filing – January 1, 2021

#### Summary of Selections

| Assigned Risk Rates | Currently Approved<br>January 1, 2020 | Proposed Filing Effective<br>January 1, 2021 | Compliance Filing Effective<br>January 1, 2021 |
|---------------------|---------------------------------------|--|--|
| Premium Surcharge   | 30% on premium excess of \$2,750      | 30% on premium excess of \$2,750             | 30% on premium excess of \$2,750               |



Indiana

## **Advisory Loss Costs, Advisory Rates, and Assigned Risk Rates**

**Compliance Filing – January 1, 2021**

### **Proposed Values**

- Proposed Advisory Rates, Advisory Loss Costs, and Rating Values
- Proposed Assigned Risk Rates and Rating Values
- Proposed Values for Inclusion in the Experience Rating Plan Manual
- Proposed Values for Inclusion in the Retrospective Rating Plan Manual



## Indiana

### Advisory Loss Costs, Advisory Rates, and Assigned Risk Rates

Compliance Filing – January 1, 2021

### Proposed Advisory Rates, Advisory Loss Costs, and Rating Values

The following pages include proposed advisory rates, advisory loss costs, and rating values:

- Advisory rates, loss costs, minimum premiums, expected loss rates, and d-ratios by class code, along with associated footnotes
  - The “X” footnote denoting a state special classification phraseology will no longer be shown on the following pages. Refer to the special classifications section of the **Basic Manual** for any state specific classification phraseology.
- Advisory miscellaneous values, such as:
  - Premium discount percentages
  - Premium Reduction Percentages by Deductible Amount
  - Maximum and minimum weekly payroll applicable for select class codes
  - Premium determination for Partners and Sole Proprietors
  - Terrorism advisory rate and loss cost
  - Catastrophe advisory rate and loss cost
  - United States Longshore and Harbor Workers’ Compensation Coverage Percentage

**ADVISORY LOSS COSTS AND ADVISORY RATES**
**INDIANA**
**Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.**
*Effective January 1, 2021*

| CLASS CODE | RATE   | LOSS COST | MIN PREM | ELR    | D RATIO | CLASS CODE | RATE  | LOSS COST | MIN PREM | ELR  | D RATIO |
|------------|--------|-----------|----------|--------|---------|------------|-------|-----------|----------|------|---------|
| 0005       | 2.08   | 1.55      | 815      | 1.21   | 0.43    | 2014       | 2.52  | 1.88      | 954      | 1.34 | 0.36    |
| 0008       | 2.33   | 1.74      | 894      | 1.30   | 0.42    | 2016       | 1.87  | 1.39      | 749      | 1.10 | 0.44    |
| 0016       | 3.59   | 2.67      | 1291     | 1.89   | 0.36    | 2021       | 2.15  | 1.60      | 837      | 1.19 | 0.41    |
| 0034       | 2.43   | 1.81      | 925      | 1.41   | 0.43    | 2039       | 1.29  | 0.96      | 566      | 0.77 | 0.44    |
| 0035       | 1.60   | 1.19      | 664      | 0.95   | 0.44    | 2041       | 1.90  | 1.42      | 759      | 1.12 | 0.44    |
| 0036       | 2.65   | 1.97      | 995      | 1.55   | 0.44    | 2065       | 1.03  | 0.77      | 484      | 0.60 | 0.43    |
| 0037       | 2.49   | 1.86      | 944      | 1.38   | 0.42    | 2070       | 2.91  | 2.17      | 1077     | 1.70 | 0.44    |
| 0042       | 2.84   | 2.12      | 1055     | 1.58   | 0.42    | 2081       | 1.55  | 1.15      | 648      | 0.89 | 0.43    |
| 0050       | 4.11   | 3.06      | 1455     | 2.38   | 0.43    | 2089       | 2.01  | 1.50      | 793      | 1.18 | 0.44    |
| 0059D      | 0.28   | 0.21      | —        | 0.07   | 0.36    | 2095       | 2.17  | 1.62      | 844      | 1.25 | 0.43    |
| 0065D      | 0.06   | 0.04      | —        | 0.02   | 0.36    | 2105       | 2.11  | 1.57      | 825      | 1.25 | 0.44    |
| 0066D      | 0.06   | 0.04      | —        | 0.02   | 0.36    | 2110       | 1.73  | 1.29      | 705      | 1.02 | 0.44    |
| 0067D      | 0.06   | 0.04      | —        | 0.02   | 0.36    | 2111       | 1.25  | 0.93      | 554      | 0.75 | 0.44    |
| 0079       | 2.49   | 1.86      | 944      | 1.33   | 0.36    | 2112       | 2.38  | 1.77      | 910      | 1.41 | 0.44    |
| 0083       | 3.63   | 2.70      | 1303     | 2.10   | 0.43    | 2114       | 1.71  | 1.27      | 699      | 1.01 | 0.44    |
| 0106       | 5.22   | 3.89      | 1500     | 2.61   | 0.33    | 2121       | 1.01  | 0.75      | 478      | 0.59 | 0.43    |
| 0113       | 2.60   | 1.94      | 979      | 1.50   | 0.43    | 2130       | 1.32  | 0.98      | 576      | 0.77 | 0.43    |
| 0170       | 2.03   | 1.51      | 799      | 1.18   | 0.43    | 2131       | 0.91  | 0.68      | 447      | 0.53 | 0.44    |
| 0251       | 2.22   | 1.65      | 859      | 1.29   | 0.43    | 2143       | 1.32  | 0.98      | 576      | 0.78 | 0.44    |
| 0400       | —      | —         | —        | 0.87   | 0.41    | 2157       | 2.42  | 1.80      | 922      | 1.42 | 0.44    |
| 0401       | 7.28   | 5.42      | A        | 3.62   | 0.33    | 2172       | 0.81  | 0.60      | 415      | 0.45 | 0.42    |
| 0766N      | 0.28   | 0.21      | —        | —      | —       | 2174       | 1.46  | 1.09      | 620      | 0.86 | 0.44    |
| 0771N      | 0.25   | 0.19      | —        | —      | —       | 2211       | 4.09  | 3.05      | 1448     | 2.19 | 0.36    |
| 0908P      | 132.00 | 98.00     | 292      | 76.58  | 0.43    | 2220       | 1.40  | 1.04      | 601      | 0.82 | 0.44    |
| 0913P      | 327.00 | 244.00    | 487      | 190.43 | 0.44    | 2286       | —     | —         | —        | 0.82 | 0.44    |
| 1005*      | 3.43   | 2.55      | 1240     | 1.22   | 0.30    | 2288       | 2.44  | 1.82      | 929      | 1.44 | 0.44    |
| 1016*      | 8.30   | 6.18      | 1500     | 2.71   | 0.30    | 2300       | —     | —         | —        | 0.97 | 0.43    |
| 1164D      | 1.63   | 1.21      | 673      | 0.76   | 0.30    | 2302       | 0.97  | 0.72      | 466      | 0.56 | 0.43    |
| 1165D      | 1.63   | 1.21      | 673      | 0.81   | 0.33    | 2305       | 1.29  | 0.96      | 566      | 0.72 | 0.42    |
| 1320       | 1.66   | 1.24      | 683      | 0.83   | 0.33    | 2361       | 1.11  | 0.83      | 510      | 0.64 | 0.43    |
| 1322       | 4.51   | 3.36      | 1500     | 2.28   | 0.33    | 2362       | 1.12  | 0.83      | 513      | 0.65 | 0.43    |
| 1430       | 2.19   | 1.63      | 850      | 1.15   | 0.36    | 2380       | 1.52  | 1.13      | 639      | 0.88 | 0.43    |
| 1438       | 2.90   | 2.16      | 1074     | 1.46   | 0.33    | 2386       | —     | —         | —        | 0.97 | 0.43    |
| 1452       | 1.47   | 1.10      | 623      | 0.79   | 0.36    | 2388       | 1.08  | 0.80      | 500      | 0.63 | 0.44    |
| 1463       | 7.64   | 5.69      | 1500     | 3.79   | 0.33    | 2402       | 1.50  | 1.12      | 633      | 0.79 | 0.36    |
| 1472       | 1.59   | 1.18      | 661      | 0.79   | 0.33    | 2413       | 1.63  | 1.21      | 673      | 0.95 | 0.43    |
| 1604       | 2.49   | 1.86      | 944      | 1.34   | 0.36    | 2416       | 1.14  | 0.85      | 519      | 0.66 | 0.43    |
| 1624D      | 1.38   | 1.02      | 595      | 0.68   | 0.33    | 2417       | 0.71  | 0.53      | 384      | 0.41 | 0.43    |
| 1642       | 1.60   | 1.19      | 664      | 0.85   | 0.36    | 2501       | 1.68  | 1.25      | 689      | 0.97 | 0.43    |
| 1654       | 3.06   | 2.28      | 1124     | 1.64   | 0.36    | 2503       | 0.74  | 0.55      | 393      | 0.44 | 0.44    |
| 1655       | —      | —         | —        | 0.85   | 0.36    | 2534       | —     | —         | —        | 0.97 | 0.43    |
| 1699       | 1.49   | 1.11      | 629      | 0.79   | 0.36    | 2570       | 2.06  | 1.53      | 809      | 1.22 | 0.44    |
| 1701       | 1.97   | 1.47      | 781      | 1.04   | 0.36    | 2585       | 1.91  | 1.42      | 762      | 1.14 | 0.44    |
| 1710D      | 2.48   | 1.84      | 941      | 1.29   | 0.36    | 2586       | 1.63  | 1.21      | 673      | 0.95 | 0.43    |
| 1741       | —      | —         | —        | 1.04   | 0.36    | 2587       | 1.47  | 1.10      | 623      | 0.87 | 0.44    |
| 1747       | 1.27   | 0.95      | 560      | 0.68   | 0.36    | 2589       | 1.22  | 0.91      | 544      | 0.70 | 0.43    |
| 1748       | 4.58   | 3.41      | 1500     | 2.40   | 0.36    | 2600       | 2.27  | 1.69      | 875      | 1.36 | 0.44    |
| 1803D      | 4.14   | 3.09      | 1464     | 1.84   | 0.33    | 2623       | 3.66  | 2.73      | 1313     | 2.04 | 0.42    |
| 1852       | —      | —         | —        | 0.56   | 0.30    | 2651       | 1.12  | 0.83      | 513      | 0.66 | 0.44    |
| 1853       | —      | —         | —        | 1.04   | 0.36    | 2660       | 1.56  | 1.16      | 651      | 0.92 | 0.44    |
| 1860       | —      | —         | —        | 0.76   | 0.43    | 2670       | —     | —         | —        | 0.76 | 0.44    |
| 1924       | 1.47   | 1.10      | 623      | 0.88   | 0.44    | 2683       | 1.68  | 1.25      | 689      | 0.97 | 0.43    |
| 1925       | 2.38   | 1.77      | 910      | 1.31   | 0.41    | 2688       | 1.29  | 0.96      | 566      | 0.76 | 0.44    |
| 2002       | 1.73   | 1.29      | 705      | 1.02   | 0.44    | 2701       | 8.27  | 6.16      | 1500     | 4.43 | 0.36    |
| 2003       | 2.58   | 1.92      | 973      | 1.50   | 0.43    | 2702       | 14.45 | 10.77     | 1500     | 6.82 | 0.30    |

Refer to the special classification section of the **Basic Manual** for any state specific classification phraseology.

\* 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 and loss-based assessments.**
*Effective January 1, 2021*

| CLASS CODE | RATE | LOSS COST | MIN PREM | ELR  | D RATIO | CLASS CODE | RATE | LOSS COST | MIN PREM | ELR  | D RATIO |
|------------|------|-----------|----------|------|---------|------------|------|-----------|----------|------|---------|
| 2709       | 5.65 | 4.21      | 1500     | 3.01 | 0.36    | 3227       | 1.77 | 1.32      | 718      | 1.05 | 0.44    |
| 2710       | 6.17 | 4.60      | 1500     | 3.07 | 0.33    | 3240       | 1.56 | 1.16      | 651      | 0.90 | 0.43    |
| 2714       | 2.77 | 2.06      | 1033     | 1.64 | 0.44    | 3241       | 1.38 | 1.03      | 595      | 0.80 | 0.43    |
| 2731       | 2.49 | 1.86      | 944      | 1.31 | 0.36    | 3255       | 1.60 | 1.19      | 664      | 0.98 | 0.46    |
| 2735       | 2.74 | 2.04      | 1023     | 1.62 | 0.44    | 3257       | 1.56 | 1.16      | 651      | 0.90 | 0.43    |
| 2759       | 4.04 | 3.01      | 1433     | 2.40 | 0.44    | 3270       | 1.53 | 1.14      | 642      | 0.89 | 0.43    |
| 2790       | 1.24 | 0.92      | 551      | 0.73 | 0.44    | 3300       | 4.17 | 3.11      | 1474     | 2.38 | 0.43    |
| 2797       | 1.50 | 1.12      | 633      | 0.87 | 0.43    | 3303       | 1.52 | 1.13      | 639      | 0.90 | 0.44    |
| 2799       | 2.88 | 2.15      | 1067     | 1.60 | 0.42    | 3307       | 1.77 | 1.32      | 718      | 1.03 | 0.43    |
| 2802       | 3.11 | 2.32      | 1140     | 1.73 | 0.42    | 3315       | 1.74 | 1.30      | 708      | 1.04 | 0.44    |
| 2835       | 1.39 | 1.04      | 598      | 0.86 | 0.46    | 3334       | 1.16 | 0.86      | 525      | 0.68 | 0.44    |
| 2836       | 1.79 | 1.33      | 724      | 1.10 | 0.46    | 3336       | 1.50 | 1.12      | 633      | 0.80 | 0.36    |
| 2841       | 2.50 | 1.86      | 948      | 1.47 | 0.44    | 3365       | 2.45 | 1.83      | 932      | 1.30 | 0.36    |
| 2881       | 1.73 | 1.29      | 705      | 1.06 | 0.46    | 3372       | 2.05 | 1.53      | 806      | 1.14 | 0.42    |
| 2883       | 1.52 | 1.13      | 639      | 0.88 | 0.43    | 3373       | 2.74 | 2.04      | 1023     | 1.61 | 0.44    |
| 2913       | —    | —         | —        | 0.88 | 0.43    | 3383       | 0.84 | 0.63      | 425      | 0.50 | 0.44    |
| 2915       | 2.47 | 1.84      | 938      | 1.38 | 0.42    | 3385       | 0.47 | 0.35      | 308      | 0.28 | 0.44    |
| 2916       | 1.81 | 1.35      | 730      | 0.90 | 0.33    | 3400       | 2.23 | 1.66      | 862      | 1.23 | 0.41    |
| 2923       | 1.32 | 0.98      | 576      | 0.78 | 0.44    | 3507       | 1.62 | 1.21      | 670      | 0.94 | 0.43    |
| 2942       | —    | —         | —        | 0.42 | 0.46    | 3515       | 1.38 | 1.03      | 595      | 0.80 | 0.43    |
| 2960       | 2.87 | 2.14      | 1064     | 1.67 | 0.44    | 3548       | 0.79 | 0.59      | 409      | 0.46 | 0.43    |
| 3004       | 0.79 | 0.59      | 409      | 0.42 | 0.36    | 3559       | 1.60 | 1.19      | 664      | 0.93 | 0.43    |
| 3018       | 1.60 | 1.19      | 664      | 0.85 | 0.36    | 3574       | 0.74 | 0.55      | 393      | 0.44 | 0.44    |
| 3022       | 2.17 | 1.62      | 844      | 1.29 | 0.44    | 3581       | 0.70 | 0.52      | 381      | 0.41 | 0.44    |
| 3027       | 1.59 | 1.18      | 661      | 0.84 | 0.36    | 3612       | 1.22 | 0.91      | 544      | 0.68 | 0.42    |
| 3028       | 1.59 | 1.18      | 661      | 0.92 | 0.43    | 3620       | 1.85 | 1.38      | 743      | 0.98 | 0.36    |
| 3030       | 3.35 | 2.50      | 1215     | 1.78 | 0.36    | 3629       | 1.05 | 0.78      | 491      | 0.62 | 0.44    |
| 3040       | 3.30 | 2.46      | 1200     | 1.75 | 0.36    | 3632       | 1.46 | 1.09      | 620      | 0.81 | 0.42    |
| 3041       | 2.42 | 1.80      | 922      | 1.40 | 0.43    | 3634       | 0.89 | 0.66      | 440      | 0.53 | 0.44    |
| 3042       | 2.32 | 1.73      | 891      | 1.29 | 0.42    | 3635       | 1.32 | 0.98      | 576      | 0.76 | 0.43    |
| 3064       | 2.17 | 1.62      | 844      | 1.26 | 0.43    | 3638       | 1.06 | 0.79      | 494      | 0.63 | 0.44    |
| 3076       | 1.76 | 1.31      | 714      | 1.02 | 0.43    | 3642       | 1.08 | 0.80      | 500      | 0.62 | 0.43    |
| 3081D      | 2.76 | 2.06      | 1029     | 1.44 | 0.36    | 3643       | 1.17 | 0.87      | 529      | 0.68 | 0.43    |
| 3082D      | 2.61 | 1.94      | 982      | 1.35 | 0.36    | 3647       | 1.56 | 1.16      | 651      | 0.87 | 0.42    |
| 3085D      | 2.64 | 1.97      | 992      | 1.38 | 0.36    | 3648       | 0.95 | 0.71      | 459      | 0.56 | 0.44    |
| 3110       | 2.35 | 1.75      | 900      | 1.37 | 0.43    | 3681       | 0.57 | 0.42      | 340      | 0.34 | 0.44    |
| 3111       | 1.46 | 1.09      | 620      | 0.85 | 0.44    | 3685       | 0.53 | 0.39      | 327      | 0.31 | 0.44    |
| 3113       | 0.92 | 0.69      | 450      | 0.54 | 0.43    | 3719       | 0.45 | 0.34      | 302      | 0.21 | 0.30    |
| 3114       | 1.77 | 1.32      | 718      | 1.03 | 0.43    | 3724       | 2.26 | 1.68      | 872      | 1.14 | 0.33    |
| 3118       | 0.98 | 0.73      | 469      | 0.59 | 0.44    | 3726       | 1.65 | 1.23      | 680      | 0.78 | 0.30    |
| 3119       | 0.54 | 0.40      | 330      | 0.34 | 0.47    | 3803       | 1.55 | 1.15      | 648      | 0.90 | 0.44    |
| 3122       | 1.16 | 0.86      | 525      | 0.68 | 0.44    | 3807       | 1.29 | 0.96      | 566      | 0.77 | 0.44    |
| 3126       | 1.09 | 0.81      | 503      | 0.63 | 0.43    | 3808       | 2.28 | 1.70      | 878      | 1.27 | 0.42    |
| 3131       | 0.92 | 0.69      | 450      | 0.54 | 0.43    | 3821       | 3.72 | 2.77      | 1332     | 2.07 | 0.42    |
| 3132       | 1.77 | 1.32      | 718      | 1.03 | 0.43    | 3822       | 2.71 | 2.02      | 1014     | 1.49 | 0.41    |
| 3145       | 1.55 | 1.15      | 648      | 0.89 | 0.43    | 3824       | 2.00 | 1.49      | 790      | 1.11 | 0.42    |
| 3146       | 1.32 | 0.98      | 576      | 0.76 | 0.43    | 3826       | 0.41 | 0.31      | 289      | 0.24 | 0.44    |
| 3169       | 1.52 | 1.13      | 639      | 0.88 | 0.43    | 3827       | 1.27 | 0.95      | 560      | 0.71 | 0.42    |
| 3175       | —    | —         | —        | 0.88 | 0.43    | 3830       | 0.74 | 0.55      | 393      | 0.41 | 0.42    |
| 3179       | 1.06 | 0.79      | 494      | 0.63 | 0.44    | 3851       | 1.47 | 1.10      | 623      | 0.87 | 0.44    |
| 3180       | 1.36 | 1.01      | 588      | 0.81 | 0.44    | 3865       | 1.27 | 0.95      | 560      | 0.78 | 0.46    |
| 3188       | 1.06 | 0.79      | 494      | 0.63 | 0.44    | 3881       | 3.26 | 2.43      | 1187     | 1.90 | 0.44    |
| 3220       | 1.17 | 0.87      | 529      | 0.68 | 0.43    | 4000       | 3.07 | 2.29      | 1127     | 1.55 | 0.33    |
| 3223       | —    | —         | —        | 0.81 | 0.44    | 4021       | 2.36 | 1.76      | 903      | 1.25 | 0.36    |
| 3224       | 1.98 | 1.48      | 784      | 1.19 | 0.44    | 4024D      | 3.18 | 2.37      | 1162     | 1.67 | 0.36    |

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**ADVISORY LOSS COSTS AND ADVISORY RATES**
**INDIANA**
**Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.**
*Effective January 1, 2021*

| CLASS CODE | RATE | LOSS COST | MIN PREM | ELR  | D RATIO | CLASS CODE | RATE | LOSS COST | MIN PREM | ELR  | D RATIO |
|------------|------|-----------|----------|------|---------|------------|------|-----------|----------|------|---------|
| 4034       | 3.25 | 2.42      | 1184     | 1.72 | 0.36    | 4665       | 3.39 | 2.53      | 1228     | 1.81 | 0.36    |
| 4036       | 1.46 | 1.09      | 620      | 0.77 | 0.36    | 4670       | —    | —         | —        | 1.23 | 0.43    |
| 4038       | 1.25 | 0.93      | 554      | 0.78 | 0.47    | 4683       | 2.12 | 1.58      | 828      | 1.23 | 0.43    |
| 4053       | —    | —         | —        | 1.17 | 0.44    | 4686       | 1.52 | 1.13      | 639      | 0.81 | 0.36    |
| 4061       | —    | —         | —        | 1.17 | 0.44    | 4692       | 0.53 | 0.39      | 327      | 0.31 | 0.44    |
| 4062       | 2.00 | 1.49      | 790      | 1.17 | 0.44    | 4693       | 0.54 | 0.40      | 330      | 0.32 | 0.43    |
| 4101       | 1.36 | 1.01      | 588      | 0.76 | 0.42    | 4703       | 0.97 | 0.72      | 466      | 0.56 | 0.43    |
| 4109       | 0.26 | 0.19      | 242      | 0.15 | 0.44    | 4716       | —    | —         | —        | 1.23 | 0.43    |
| 4110       | 0.47 | 0.35      | 308      | 0.27 | 0.43    | 4717       | 1.20 | 0.89      | 538      | 0.74 | 0.46    |
| 4111       | 1.33 | 0.99      | 579      | 0.79 | 0.44    | 4720       | 1.11 | 0.83      | 510      | 0.64 | 0.43    |
| 4113       | —    | —         | —        | 0.79 | 0.44    | 4740       | 0.46 | 0.34      | 305      | 0.24 | 0.36    |
| 4114       | 1.44 | 1.07      | 614      | 0.84 | 0.44    | 4741       | 1.32 | 0.98      | 576      | 0.77 | 0.44    |
| 4130       | 1.73 | 1.29      | 705      | 1.00 | 0.43    | 4751       | 1.30 | 0.97      | 570      | 0.69 | 0.36    |
| 4131       | 3.23 | 2.41      | 1177     | 1.91 | 0.44    | 4766N      | 2.05 | 1.53      | 894      | 0.97 | 0.30    |
| 4133       | 1.29 | 0.96      | 566      | 0.76 | 0.44    | 4771N      | 1.44 | 1.07      | 692      | 0.67 | 0.30    |
| 4149       | 0.40 | 0.30      | 286      | 0.24 | 0.47    | 4777       | 1.74 | 1.30      | 708      | 0.82 | 0.30    |
| 4206       | 1.46 | 1.09      | 620      | 0.85 | 0.44    | 4825       | 0.44 | 0.33      | 299      | 0.23 | 0.36    |
| 4207       | 1.12 | 0.83      | 513      | 0.60 | 0.36    | 4828       | 1.43 | 1.07      | 610      | 0.79 | 0.41    |
| 4239       | 1.53 | 1.14      | 642      | 0.81 | 0.36    | 4829       | 0.81 | 0.60      | 415      | 0.40 | 0.33    |
| 4240       | 2.11 | 1.57      | 825      | 1.24 | 0.44    | 4902       | 1.67 | 1.24      | 686      | 0.99 | 0.44    |
| 4243       | 1.30 | 0.97      | 570      | 0.76 | 0.43    | 4923       | 0.67 | 0.50      | 371      | 0.39 | 0.43    |
| 4244       | 1.60 | 1.19      | 664      | 0.93 | 0.43    | 5020       | 2.60 | 1.94      | 979      | 1.39 | 0.36    |
| 4250       | 1.05 | 0.78      | 491      | 0.60 | 0.43    | 5022       | 3.18 | 2.37      | 1162     | 1.59 | 0.33    |
| 4251       | 1.62 | 1.21      | 670      | 0.94 | 0.43    | 5037       | 5.50 | 4.10      | 1500     | 2.59 | 0.30    |
| 4263       | 2.09 | 1.56      | 818      | 1.21 | 0.43    | 5040       | 4.58 | 3.41      | 1500     | 2.16 | 0.30    |
| 4273       | 1.25 | 0.93      | 554      | 0.73 | 0.43    | 5057       | 2.48 | 1.85      | 941      | 1.18 | 0.30    |
| 4279       | 1.30 | 0.97      | 570      | 0.76 | 0.43    | 5059       | 9.75 | 7.26      | 1500     | 4.56 | 0.30    |
| 4282       | —    | —         | —        | 0.76 | 0.43    | 5069       | —    | —         | —        | 4.56 | 0.30    |
| 4283       | 0.70 | 0.52      | 381      | 0.41 | 0.44    | 5102       | 2.88 | 2.15      | 1067     | 1.44 | 0.33    |
| 4299       | 1.12 | 0.83      | 513      | 0.66 | 0.44    | 5146       | 2.35 | 1.75      | 900      | 1.26 | 0.36    |
| 4304       | 3.04 | 2.26      | 1118     | 1.69 | 0.42    | 5160       | 1.23 | 0.92      | 547      | 0.62 | 0.33    |
| 4307       | 1.14 | 0.85      | 519      | 0.70 | 0.46    | 5183       | 1.33 | 0.99      | 579      | 0.71 | 0.36    |
| 4351       | 0.56 | 0.42      | 336      | 0.32 | 0.43    | 5188       | 1.60 | 1.19      | 664      | 0.86 | 0.36    |
| 4352       | 0.91 | 0.68      | 447      | 0.54 | 0.44    | 5190       | 1.46 | 1.09      | 620      | 0.78 | 0.36    |
| 4360       | —    | —         | —        | 0.22 | 0.42    | 5191       | 0.73 | 0.54      | 390      | 0.42 | 0.44    |
| 4361       | 0.59 | 0.44      | 346      | 0.35 | 0.44    | 5192       | 1.73 | 1.29      | 705      | 1.01 | 0.44    |
| 4410       | 1.60 | 1.19      | 664      | 0.93 | 0.43    | 5213       | 2.77 | 2.06      | 1033     | 1.40 | 0.33    |
| 4420       | 1.71 | 1.27      | 699      | 0.85 | 0.33    | 5215       | 3.10 | 2.31      | 1137     | 1.73 | 0.42    |
| 4431       | 0.94 | 0.70      | 456      | 0.58 | 0.46    | 5221       | 2.37 | 1.77      | 907      | 1.27 | 0.36    |
| 4432       | 0.68 | 0.51      | 374      | 0.42 | 0.46    | 5222       | 4.14 | 3.08      | 1464     | 2.09 | 0.33    |
| 4439       | —    | —         | —        | 0.63 | 0.43    | 5223       | 3.46 | 2.58      | 1250     | 1.84 | 0.36    |
| 4452       | 1.55 | 1.15      | 648      | 0.89 | 0.43    | 5348       | 2.08 | 1.55      | 815      | 1.11 | 0.36    |
| 4459       | 1.60 | 1.19      | 664      | 0.93 | 0.43    | 5402       | 2.51 | 1.87      | 951      | 1.49 | 0.44    |
| 4470       | 1.35 | 1.01      | 585      | 0.79 | 0.44    | 5403       | 2.98 | 2.22      | 1099     | 1.49 | 0.33    |
| 4484       | 1.77 | 1.32      | 718      | 1.02 | 0.43    | 5437       | 3.03 | 2.26      | 1114     | 1.62 | 0.36    |
| 4493       | 1.56 | 1.16      | 651      | 0.91 | 0.43    | 5443       | 1.68 | 1.25      | 689      | 0.98 | 0.44    |
| 4511       | 0.47 | 0.35      | 308      | 0.26 | 0.42    | 5445       | 2.67 | 1.99      | 1001     | 1.34 | 0.33    |
| 4557       | 1.25 | 0.93      | 554      | 0.75 | 0.44    | 5462       | 3.33 | 2.48      | 1209     | 1.77 | 0.36    |
| 4558       | 1.08 | 0.80      | 500      | 0.63 | 0.43    | 5472       | 3.18 | 2.37      | 1162     | 1.50 | 0.30    |
| 4568       | 1.16 | 0.86      | 525      | 0.61 | 0.36    | 5473       | 5.16 | 3.84      | 1500     | 2.42 | 0.30    |
| 4581       | 0.56 | 0.42      | 336      | 0.28 | 0.33    | 5474       | 2.71 | 2.02      | 1014     | 1.36 | 0.33    |
| 4583       | 2.15 | 1.60      | 837      | 1.07 | 0.33    | 5478       | 1.82 | 1.36      | 733      | 0.97 | 0.36    |
| 4611       | 0.38 | 0.28      | 280      | 0.22 | 0.44    | 5479       | 3.00 | 2.24      | 1105     | 1.67 | 0.42    |
| 4635       | 1.44 | 1.07      | 614      | 0.68 | 0.30    | 5480       | 3.23 | 2.41      | 1177     | 1.62 | 0.33    |
| 4653       | 1.12 | 0.83      | 513      | 0.67 | 0.44    | 5491       | 0.96 | 0.72      | 462      | 0.48 | 0.33    |

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**ADVISORY LOSS COSTS AND ADVISORY RATES**
**INDIANA**
**Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.**
*Effective January 1, 2021*

| CLASS CODE | RATE  | LOSS COST | MIN PREM | ELR  | D RATIO | CLASS CODE | RATE  | LOSS COST | MIN PREM | ELR   | D RATIO |
|------------|-------|-----------|----------|------|---------|------------|-------|-----------|----------|-------|---------|
| 5506       | 4.06  | 3.02      | 1439     | 1.90 | 0.30    | 7038M      | 3.40  | 2.53      | 1231     | 1.57  | 0.30    |
| 5507       | 1.99  | 1.48      | 787      | 1.00 | 0.33    | 7046M      | 4.04  | 3.01      | 1433     | 1.92  | 0.30    |
| 5508       | —     | —         | —        | 1.00 | 0.33    | 7047M      | 3.20  | 2.38      | 1168     | 1.46  | 0.30    |
| 5535       | 2.67  | 1.99      | 1001     | 1.42 | 0.36    | 7050M      | 6.21  | 4.63      | 1500     | 2.75  | 0.30    |
| 5537       | 2.41  | 1.80      | 919      | 1.28 | 0.36    | 7090M      | 3.78  | 2.82      | 1351     | 1.75  | 0.30    |
| 5551       | 5.38  | 4.01      | 1500     | 2.53 | 0.30    | 7098M      | 4.49  | 3.35      | 1500     | 2.13  | 0.30    |
| 5606       | 0.66  | 0.49      | 368      | 0.33 | 0.33    | 7099M      | 7.38  | 5.50      | 1500     | 3.35  | 0.30    |
| 5610       | 2.54  | 1.89      | 960      | 1.48 | 0.44    | 7133       | 1.83  | 1.36      | 736      | 0.91  | 0.33    |
| 5645       | 5.63  | 4.19      | 1500     | 2.81 | 0.33    | 7151M      | 2.22  | 1.65      | 859      | 1.10  | 0.33    |
| 5703       | 5.94  | 4.43      | 1500     | 3.15 | 0.36    | 7152M      | 4.05  | 3.02      | 1436     | 1.93  | 0.33    |
| 5705       | 7.46  | 5.56      | 1500     | 3.96 | 0.36    | 7153M      | 2.47  | 1.84      | 938      | 1.23  | 0.33    |
| 5951       | 0.22  | 0.16      | 229      | 0.13 | 0.44    | 7219       | 3.82  | 2.85      | 1363     | 1.94  | 0.33    |
| 6003       | 3.21  | 2.39      | 1171     | 1.72 | 0.36    | 7222       | 3.58  | 2.67      | 1288     | 1.92  | 0.36    |
| 6005       | 2.12  | 1.58      | 828      | 1.12 | 0.36    | 7225       | 3.28  | 2.44      | 1193     | 1.75  | 0.36    |
| 6017       | —     | —         | —        | 1.40 | 0.33    | 7228       | —     | —         | —        | 1.94  | 0.33    |
| 6018       | 1.20  | 0.89      | 538      | 0.66 | 0.36    | 7229       | —     | —         | —        | 1.94  | 0.33    |
| 6045       | 2.15  | 1.60      | 837      | 1.15 | 0.36    | 7230       | 5.16  | 3.84      | 1500     | 2.89  | 0.42    |
| 6204       | 3.54  | 2.64      | 1275     | 1.77 | 0.33    | 7231       | 4.30  | 3.20      | 1500     | 2.42  | 0.42    |
| 6206       | 1.30  | 0.97      | 570      | 0.62 | 0.30    | 7232       | 4.09  | 3.05      | 1448     | 2.08  | 0.33    |
| 6213       | 0.67  | 0.50      | 371      | 0.34 | 0.33    | 7309F      | 9.25  | 6.89      | 1500     | 3.72  | 0.24    |
| 6214       | 0.86  | 0.64      | 431      | 0.40 | 0.30    | 7313F      | 3.82  | 2.84      | 1363     | 1.53  | 0.24    |
| 6216       | 2.58  | 1.92      | 973      | 1.22 | 0.30    | 7317F      | 10.12 | 7.54      | 1500     | 4.07  | 0.24    |
| 6217       | 1.98  | 1.48      | 784      | 1.00 | 0.33    | 7327F      | 26.92 | 20.05     | 1500     | 10.82 | 0.24    |
| 6229       | 2.26  | 1.68      | 872      | 1.13 | 0.33    | 7333M      | 1.33  | 0.99      | 579      | 0.64  | 0.30    |
| 6233       | 1.24  | 0.92      | 551      | 0.63 | 0.33    | 7335M      | 1.48  | 1.10      | 626      | 0.71  | 0.30    |
| 6235       | 3.27  | 2.44      | 1190     | 1.56 | 0.30    | 7337M      | 2.43  | 1.81      | 925      | 1.12  | 0.30    |
| 6236       | 3.23  | 2.41      | 1177     | 1.73 | 0.36    | 7350F      | 11.46 | 8.54      | 1500     | 4.79  | 0.29    |
| 6237       | 0.67  | 0.50      | 371      | 0.36 | 0.36    | 7360       | 2.13  | 1.59      | 831      | 1.14  | 0.36    |
| 6251D      | 2.60  | 1.93      | 979      | 1.29 | 0.33    | 7370       | 3.72  | 2.77      | 1332     | 2.15  | 0.43    |
| 6252D      | 1.84  | 1.37      | 740      | 0.86 | 0.30    | 7380       | 2.75  | 2.05      | 1026     | 1.54  | 0.42    |
| 6260       | —     | —         | —        | 1.29 | 0.33    | 7382       | 2.26  | 1.68      | 872      | 1.31  | 0.43    |
| 6306       | 2.37  | 1.77      | 907      | 1.18 | 0.33    | 7390       | 2.64  | 1.97      | 992      | 1.54  | 0.44    |
| 6319       | 1.65  | 1.23      | 680      | 0.83 | 0.33    | 7394M      | 1.77  | 1.32      | 718      | 0.85  | 0.30    |
| 6325       | 1.71  | 1.27      | 699      | 0.86 | 0.33    | 7395M      | 1.96  | 1.46      | 777      | 0.94  | 0.30    |
| 6400       | 2.97  | 2.21      | 1096     | 1.65 | 0.42    | 7398M      | 3.23  | 2.41      | 1177     | 1.48  | 0.30    |
| 6503       | 1.16  | 0.86      | 525      | 0.69 | 0.44    | 7402       | 0.11  | 0.08      | 195      | 0.06  | 0.44    |
| 6504       | 1.91  | 1.42      | 762      | 1.14 | 0.44    | 7403       | 2.37  | 1.77      | 907      | 1.26  | 0.36    |
| 6702M*     | 2.34  | 1.74      | 897      | 1.25 | 0.36    | 7405N      | 0.79  | 0.59      | 491      | 0.42  | 0.36    |
| 6703M*     | 4.27  | 3.18      | 1500     | 2.17 | 0.36    | 7420       | 3.98  | 2.97      | 1414     | 1.88  | 0.30    |
| 6704M*     | 2.60  | 1.94      | 979      | 1.38 | 0.36    | 7421       | 0.49  | 0.37      | 314      | 0.24  | 0.33    |
| 6801F      | 5.15  | 3.83      | 1500     | 2.22 | 0.32    | 7422       | 0.70  | 0.52      | 381      | 0.33  | 0.30    |
| 6811       | 3.98  | 2.97      | 1414     | 2.10 | 0.36    | 7425       | 1.23  | 0.92      | 547      | 0.58  | 0.30    |
| 6824F      | 8.83  | 6.58      | 1500     | 3.69 | 0.28    | 7431N      | 0.51  | 0.38      | 374      | 0.24  | 0.30    |
| 6826F      | 5.99  | 4.46      | 1500     | 2.58 | 0.32    | 7445N      | 0.26  | 0.19      | —        | —     | —       |
| 6834       | 1.60  | 1.19      | 664      | 0.89 | 0.42    | 7453N      | 0.17  | 0.13      | —        | —     | —       |
| 6836       | 2.42  | 1.80      | 922      | 1.28 | 0.36    | 7502       | 1.02  | 0.76      | 481      | 0.54  | 0.36    |
| 6843F      | 9.71  | 7.23      | 1500     | 3.91 | 0.24    | 7515       | 0.54  | 0.40      | 330      | 0.26  | 0.30    |
| 6845F      | 6.75  | 5.03      | 1500     | 2.71 | 0.24    | 7520       | 1.89  | 1.41      | 755      | 1.09  | 0.43    |
| 6854       | 3.18  | 2.37      | 1162     | 1.49 | 0.30    | 7538       | 2.16  | 1.61      | 840      | 1.02  | 0.30    |
| 6872F      | 9.43  | 7.02      | 1500     | 3.79 | 0.24    | 7539       | 0.88  | 0.66      | 437      | 0.44  | 0.33    |
| 6874F      | 18.58 | 13.84     | 1500     | 7.47 | 0.24    | 7540       | 1.56  | 1.16      | 651      | 0.73  | 0.30    |
| 6882       | 2.00  | 1.49      | 790      | 0.95 | 0.30    | 7580       | 1.88  | 1.40      | 752      | 0.99  | 0.36    |
| 6884       | 3.07  | 2.29      | 1127     | 1.49 | 0.30    | 7590       | 1.83  | 1.36      | 736      | 1.02  | 0.42    |
| 7016M      | 1.75  | 1.30      | 711      | 0.83 | 0.30    | 7600       | 2.48  | 1.85      | 941      | 1.33  | 0.36    |
| 7024M      | 1.94  | 1.45      | 771      | 0.93 | 0.30    | 7605       | 1.41  | 1.05      | 604      | 0.75  | 0.36    |

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**ADVISORY LOSS COSTS AND ADVISORY RATES**
**INDIANA**
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*Effective January 1, 2021*

| CLASS CODE | RATE   | LOSS COST | MIN PREM | ELR   | D RATIO | CLASS CODE | RATE | LOSS COST | MIN PREM | ELR  | D RATIO |
|------------|--------|-----------|----------|-------|---------|------------|------|-----------|----------|------|---------|
| 7610       | 0.39   | 0.29      | 283      | 0.22  | 0.42    | 8350       | 2.92 | 2.18      | 1080     | 1.47 | 0.33    |
| 7698       | 3.26   | 2.43      | 1187     | 1.47  | 0.30    | 8380       | 1.39 | 1.04      | 598      | 0.77 | 0.42    |
| 7699       | 1.64   | 1.22      | 677      | 0.84  | 0.35    | 8381       | 1.21 | 0.90      | 541      | 0.67 | 0.42    |
| 7705       | 3.33   | 2.48      | 1209     | 1.85  | 0.42    | 8385       | 1.56 | 1.16      | 651      | 0.83 | 0.36    |
| 7710       | 2.59   | 1.93      | 976      | 1.28  | 0.33    | 8392       | 1.69 | 1.26      | 692      | 0.98 | 0.43    |
| 7711       | 2.59   | 1.93      | 976      | 1.28  | 0.33    | 8393       | 1.15 | 0.86      | 522      | 0.67 | 0.44    |
| 7720       | 1.76   | 1.31      | 714      | 0.93  | 0.36    | 8500       | 4.12 | 3.07      | 1458     | 2.19 | 0.36    |
| 7725       | 1.58   | 1.18      | 658      | 0.76  | 0.33    | 8601       | 0.24 | 0.18      | 236      | 0.14 | 0.42    |
| 7732P      | 117.00 | 87.00     | 277      | 60.19 | 0.36    | 8602       | 0.80 | 0.60      | 412      | 0.45 | 0.42    |
| 7855       | 1.92   | 1.43      | 765      | 1.02  | 0.36    | 8603       | 0.06 | 0.04      | 179      | 0.04 | 0.44    |
| 8001       | 1.65   | 1.23      | 680      | 0.97  | 0.44    | 8606       | 1.29 | 0.96      | 566      | 0.65 | 0.33    |
| 8002       | 1.36   | 1.01      | 588      | 0.79  | 0.43    | 8709F      | 4.83 | 3.60      | 1500     | 1.94 | 0.24    |
| 8006       | 1.32   | 0.98      | 576      | 0.77  | 0.43    | 8719       | 1.48 | 1.10      | 626      | 0.69 | 0.30    |
| 8008       | 1.01   | 0.75      | 478      | 0.59  | 0.44    | 8720       | 0.81 | 0.60      | 415      | 0.43 | 0.36    |
| 8010       | 1.17   | 0.87      | 529      | 0.69  | 0.44    | 8721       | 0.18 | 0.13      | 217      | 0.10 | 0.36    |
| 8013       | 0.27   | 0.20      | 245      | 0.16  | 0.44    | 8723       | 0.11 | 0.08      | 195      | 0.06 | 0.43    |
| 8015       | 0.50   | 0.37      | 318      | 0.29  | 0.43    | 8725       | 1.63 | 1.21      | 673      | 0.87 | 0.36    |
| 8017       | 0.99   | 0.74      | 472      | 0.59  | 0.44    | 8726F      | 2.77 | 2.06      | 1033     | 1.19 | 0.32    |
| 8018       | 2.08   | 1.55      | 815      | 1.23  | 0.44    | 8734M      | 0.25 | 0.19      | 239      | 0.14 | 0.36    |
| 8021       | 1.78   | 1.33      | 721      | 1.03  | 0.43    | 8737M      | 0.22 | 0.16      | 229      | 0.12 | 0.36    |
| 8031       | 1.76   | 1.31      | 714      | 1.02  | 0.43    | 8738M      | 0.41 | 0.31      | 289      | 0.21 | 0.36    |
| 8032       | 1.36   | 1.01      | 588      | 0.81  | 0.44    | 8742       | 0.18 | 0.13      | 217      | 0.10 | 0.36    |
| 8033       | 1.96   | 1.46      | 777      | 1.13  | 0.43    | 8745       | 2.16 | 1.61      | 840      | 1.20 | 0.42    |
| 8037       | 1.13   | 0.84      | 516      | 0.66  | 0.44    | 8748       | 0.32 | 0.24      | 261      | 0.18 | 0.42    |
| 8039       | 1.21   | 0.90      | 541      | 0.71  | 0.44    | 8755       | 0.19 | 0.14      | 220      | 0.10 | 0.36    |
| 8044       | 1.60   | 1.19      | 664      | 0.89  | 0.42    | 8799       | 0.52 | 0.39      | 324      | 0.29 | 0.43    |
| 8045       | 0.59   | 0.44      | 346      | 0.35  | 0.44    | 8800       | 1.20 | 0.89      | 538      | 0.73 | 0.46    |
| 8046       | 1.44   | 1.07      | 614      | 0.83  | 0.43    | 8803       | 0.05 | 0.04      | 176      | 0.02 | 0.36    |
| 8047       | 0.59   | 0.44      | 346      | 0.36  | 0.44    | 8805M      | 0.16 | 0.12      | 210      | 0.09 | 0.43    |
| 8058       | 1.79   | 1.33      | 724      | 1.03  | 0.43    | 8810       | 0.12 | 0.09      | 198      | 0.07 | 0.43    |
| 8072       | 0.46   | 0.34      | 305      | 0.27  | 0.44    | 8814M      | 0.15 | 0.11      | 207      | 0.08 | 0.43    |
| 8102       | 1.18   | 0.88      | 532      | 0.70  | 0.44    | 8815M      | 0.26 | 0.19      | 242      | 0.15 | 0.43    |
| 8103       | 1.57   | 1.17      | 655      | 0.87  | 0.41    | 8820       | 0.11 | 0.08      | 195      | 0.06 | 0.42    |
| 8105       | —      | —         | —        | 1.23  | 0.44    | 8824       | 1.37 | 1.02      | 592      | 0.81 | 0.44    |
| 8106       | 2.52   | 1.88      | 954      | 1.34  | 0.36    | 8825       | —    | —         | —        | 0.82 | 0.43    |
| 8107       | 1.68   | 1.25      | 689      | 0.89  | 0.36    | 8826       | 1.42 | 1.06      | 607      | 0.82 | 0.43    |
| 8111       | 1.56   | 1.16      | 651      | 0.91  | 0.43    | 8829       | —    | —         | —        | 0.81 | 0.44    |
| 8116       | 1.73   | 1.29      | 705      | 1.01  | 0.43    | 8831       | 0.89 | 0.66      | 440      | 0.51 | 0.43    |
| 8203       | 3.47   | 2.59      | 1253     | 2.02  | 0.44    | 8832       | 0.19 | 0.14      | 220      | 0.11 | 0.43    |
| 8204       | 3.29   | 2.45      | 1196     | 1.74  | 0.36    | 8833       | 0.54 | 0.40      | 330      | 0.32 | 0.43    |
| 8209       | 2.63   | 1.96      | 988      | 1.52  | 0.43    | 8835       | 1.50 | 1.12      | 633      | 0.87 | 0.43    |
| 8215       | 1.87   | 1.39      | 749      | 0.99  | 0.36    | 8842       | 2.33 | 1.74      | 894      | 1.34 | 0.43    |
| 8227       | 2.16   | 1.61      | 840      | 1.01  | 0.30    | 8855       | 0.11 | 0.08      | 195      | 0.06 | 0.43    |
| 8232       | 2.82   | 2.10      | 1048     | 1.50  | 0.36    | 8856       | 0.36 | 0.27      | 273      | 0.21 | 0.44    |
| 8233       | 1.55   | 1.15      | 648      | 0.84  | 0.36    | 8864       | 0.98 | 0.73      | 469      | 0.56 | 0.43    |
| 8235       | 2.71   | 2.02      | 1014     | 1.59  | 0.44    | 8868       | 0.30 | 0.22      | 255      | 0.18 | 0.44    |
| 8263       | 4.42   | 3.29      | 1500     | 2.44  | 0.41    | 8869       | 0.83 | 0.62      | 421      | 0.49 | 0.44    |
| 8264       | 2.84   | 2.12      | 1055     | 1.51  | 0.36    | 8871       | 0.06 | 0.04      | 179      | 0.04 | 0.45    |
| 8265       | 3.34   | 2.49      | 1212     | 1.66  | 0.33    | 8901       | 0.12 | 0.09      | 198      | 0.07 | 0.42    |
| 8279       | 4.98   | 3.71      | 1500     | 2.45  | 0.33    | 9012       | 0.69 | 0.51      | 377      | 0.39 | 0.42    |
| 8288       | 4.48   | 3.34      | 1500     | 2.36  | 0.36    | 9014       | 1.69 | 1.26      | 692      | 0.98 | 0.43    |
| 8291       | 2.15   | 1.60      | 837      | 1.20  | 0.42    | 9015       | 1.99 | 1.48      | 787      | 1.15 | 0.43    |
| 8292       | 2.22   | 1.65      | 859      | 1.29  | 0.43    | 9016       | 1.78 | 1.33      | 721      | 1.02 | 0.43    |
| 8293       | 5.87   | 4.37      | 1500     | 3.14  | 0.36    | 9019       | 1.57 | 1.17      | 655      | 0.83 | 0.36    |
| 8304       | 3.20   | 2.38      | 1168     | 1.70  | 0.36    | 9033       | 1.38 | 1.03      | 595      | 0.80 | 0.43    |

Refer to the special classification section of the **Basic Manual** for any state specific classification phraseology.

\* 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 and loss-based assessments.**

*Effective January 1, 2021*

| CLASS CODE | RATE | LOSS COST | MIN PREM | ELR  | D RATIO | CLASS CODE | RATE | LOSS COST | MIN PREM | ELR | D RATIO |
|------------|------|-----------|----------|------|---------|------------|------|-----------|----------|-----|---------|
| 9040       | 2.00 | 1.49      | 790      | 1.18 | 0.44    |            |      |           |          |     |         |
| 9044       | 0.89 | 0.66      | 440      | 0.53 | 0.44    |            |      |           |          |     |         |
| 9052       | 1.17 | 0.87      | 529      | 0.69 | 0.44    |            |      |           |          |     |         |
| 9058       | 1.20 | 0.89      | 538      | 0.73 | 0.46    |            |      |           |          |     |         |
| 9060       | 1.02 | 0.76      | 481      | 0.60 | 0.44    |            |      |           |          |     |         |
| 9061       | 0.91 | 0.68      | 447      | 0.56 | 0.46    |            |      |           |          |     |         |
| 9062       | 0.96 | 0.72      | 462      | 0.59 | 0.46    |            |      |           |          |     |         |
| 9063       | 0.68 | 0.51      | 374      | 0.40 | 0.44    |            |      |           |          |     |         |
| 9077F      | 4.88 | 3.64      | 1500     | 2.18 | 0.41    |            |      |           |          |     |         |
| 9082       | 0.89 | 0.66      | 440      | 0.55 | 0.46    |            |      |           |          |     |         |
| 9083       | 0.84 | 0.63      | 425      | 0.51 | 0.46    |            |      |           |          |     |         |
| 9084       | 0.91 | 0.68      | 447      | 0.52 | 0.43    |            |      |           |          |     |         |
| 9088a      | a    | a         | a        | a    | a       |            |      |           |          |     |         |
| 9089       | 0.65 | 0.48      | 365      | 0.38 | 0.44    |            |      |           |          |     |         |
| 9093       | 0.95 | 0.71      | 459      | 0.56 | 0.44    |            |      |           |          |     |         |
| 9101       | 2.31 | 1.72      | 888      | 1.37 | 0.44    |            |      |           |          |     |         |
| 9102       | 2.19 | 1.63      | 850      | 1.27 | 0.43    |            |      |           |          |     |         |
| 9154       | 0.96 | 0.72      | 462      | 0.55 | 0.43    |            |      |           |          |     |         |
| 9156       | 1.75 | 1.30      | 711      | 0.97 | 0.42    |            |      |           |          |     |         |
| 9170       | 5.73 | 4.27      | 1500     | 2.68 | 0.30    |            |      |           |          |     |         |
| 9178       | 4.58 | 3.41      | 1500     | 2.76 | 0.46    |            |      |           |          |     |         |
| 9179       | 7.94 | 5.92      | 1500     | 4.72 | 0.44    |            |      |           |          |     |         |
| 9180       | 3.91 | 2.91      | 1392     | 2.05 | 0.36    |            |      |           |          |     |         |
| 9182       | 1.26 | 0.94      | 557      | 0.72 | 0.43    |            |      |           |          |     |         |
| 9186       | 6.90 | 5.14      | 1500     | 3.40 | 0.33    |            |      |           |          |     |         |
| 9220       | 3.05 | 2.27      | 1121     | 1.70 | 0.42    |            |      |           |          |     |         |
| 9402       | 2.76 | 2.06      | 1029     | 1.47 | 0.36    |            |      |           |          |     |         |
| 9403       | 4.12 | 3.07      | 1458     | 2.07 | 0.33    |            |      |           |          |     |         |
| 9410       | 1.38 | 1.03      | 595      | 0.80 | 0.43    |            |      |           |          |     |         |
| 9501       | 2.06 | 1.53      | 809      | 1.14 | 0.42    |            |      |           |          |     |         |
| 9505       | 2.20 | 1.64      | 853      | 1.22 | 0.42    |            |      |           |          |     |         |
| 9516       | 2.27 | 1.69      | 875      | 1.21 | 0.36    |            |      |           |          |     |         |
| 9519       | 2.61 | 1.94      | 982      | 1.40 | 0.36    |            |      |           |          |     |         |
| 9521       | 1.91 | 1.42      | 762      | 1.01 | 0.36    |            |      |           |          |     |         |
| 9522       | 1.59 | 1.18      | 661      | 0.92 | 0.43    |            |      |           |          |     |         |
| 9534       | 1.92 | 1.43      | 765      | 0.97 | 0.33    |            |      |           |          |     |         |
| 9554       | 4.50 | 3.35      | 1500     | 2.25 | 0.33    |            |      |           |          |     |         |
| 9586       | 0.31 | 0.23      | 258      | 0.19 | 0.47    |            |      |           |          |     |         |
| 9600       | 1.36 | 1.01      | 588      | 0.82 | 0.44    |            |      |           |          |     |         |
| 9620       | 0.83 | 0.62      | 421      | 0.46 | 0.42    |            |      |           |          |     |         |

Refer to the special classification section of the **Basic Manual** for any state specific classification phraseology.

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

Effective January 1, 2021

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**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<br>Code No. | Loading | Symbol | Disease<br>Code No. | Loading | Symbol | Disease<br>Code No. | Loading | Symbol |
|---------------------|---------|--------|---------------------|---------|--------|---------------------|---------|--------|
| 0059D               | 0.28    | S      | 1165D               | 0.03    | S      | 3082D               | 0.06    | S      |
| 0065D               | 0.06    | S      | 1624D               | 0.02    | S      | 3085D               | 0.04    | S      |
| 0066D               | 0.06    | S      | 1710D               | 0.06    | S      | 4024D               | 0.04    | S      |
| 0067D               | 0.06    | S      | 1803D               | 0.45    | S      | 6251D               | 0.03    | S      |
| 1164D               | 0.03    | S      | 3081D               | 0.05    | S      | 6252D               | 0.02    | 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<br>Code | Non-Ratable<br>Element Code |
|---------------|-----------------------------|
| 4766          | 0766                        |
| 4771          | 0771                        |
| 7405          | 7445                        |
| 7431          | 7453                        |

- P Classification is computed on a per capita basis.

**\* Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$0.87. (For coverage written separately for federal benefits only, \$0.85. For coverage written separately for state benefits only, \$0.02.)
- 1016 Rate includes a non-ratable disease element of \$2.59. (For coverage written separately for federal benefits only, \$2.54. For coverage written separately for state benefits only, \$0.05.)
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.218 and elr x 2.125.
- 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, 2021*


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**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.

| Disease  |         |        | Disease  |         |        | Disease  |         |        |
|----------|---------|--------|----------|---------|--------|----------|---------|--------|
| Code No. | Loading | Symbol | Code No. | Loading | Symbol | Code No. | Loading | Symbol |
| 0059D    | 0.21    | S      | 1165D    | 0.02    | S      | 3082D    | 0.04    | S      |
| 0065D    | 0.04    | S      | 1624D    | 0.01    | S      | 3085D    | 0.03    | S      |
| 0066D    | 0.04    | S      | 1710D    | 0.04    | S      | 4024D    | 0.03    | S      |
| 0067D    | 0.04    | S      | 1803D    | 0.34    | S      | 6251D    | 0.02    | S      |
| 1164D    | 0.02    | S      | 3081D    | 0.04    | S      | 6252D    | 0.01    | 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.

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

- P Classification is computed on a per capita basis.

**\* Class Codes with Specific Footnotes**

- 1005 Advisory loss cost includes a non-ratable disease element of \$0.64. (For coverage written separately for federal benefits only, \$0.63. For coverage written separately for state benefits only, \$0.01.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$1.93. (For coverage written separately for federal benefits only, \$1.89. For coverage written separately for state benefits only, \$0.04.)
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 2.218 and elr x 2.125.
- 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.

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## MISCELLANEOUS VALUES - ADVISORY RATES

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

|                                |          |
|--------------------------------|----------|
| Employee operated vehicle..... | \$73,600 |
| Leased or rented vehicle.....  | \$49,100 |

**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 Minimum Premium** ..... \$1,500

**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” ..... \$3,800

**Minimum Premium Multiplier** ..... 315

**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” ..... \$800

**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:

| Coinsurance<br>Amount | Coinsurance Program<br>Premium Reduction Percentages<br>HAZARD GROUP |      |      |      |      |      |      |
|-----------------------|--|------|------|------|------|------|------|
|                       | A  | B    | C    | D    | E    | F    | G    |
|                       | \$21,000   | 8.0% | 7.1% | 6.6% | 5.7% | 5.0% | 4.1% |
|                       |  |      |      |      |      |      |      |

| Deductible<br>Amount | Deductible Program With Coinsurance<br>Premium Reduction Percentages<br>HAZARD GROUP |       |       |       |       |       |      |
|----------------------|--|-------|-------|-------|-------|-------|------|
|                      | A  | B     | C     | D     | E     | F     | G    |
| \$500                | 12.9%  | 10.6% | 9.8%  | 8.0%  | 6.9%  | 5.3%  | 4.8% |
| \$1,000              | 15.9%  | 13.0% | 12.0% | 9.7%  | 8.3%  | 6.2%  | 5.7% |
| \$1,500              | 18.2%  | 14.9% | 13.7% | 11.0% | 9.5%  | 7.0%  | 6.4% |
| \$2,000              | 19.9%  | 16.4% | 15.0% | 12.1% | 10.4% | 7.7%  | 7.0% |
| \$2,500              | 21.3%  | 17.6% | 16.2% | 13.1% | 11.2% | 8.3%  | 7.5% |
| \$3,000              | 22.6%  | 18.7% | 17.2% | 13.9% | 12.0% | 8.9%  | 8.0% |
| \$3,500              | 23.7%  | 19.7% | 18.0% | 14.7% | 12.7% | 9.4%  | 8.5% |
| \$4,000              | 24.6%  | 20.6% | 18.9% | 15.4% | 13.3% | 9.9%  | 8.9% |
| \$4,500              | 25.5%  | 21.4% | 19.6% | 16.0% | 13.9% | 10.4% | 9.3% |
| \$5,000              | 26.3%  | 22.1% | 20.3% | 16.6% | 14.4% | 10.9% | 9.7% |

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## MISCELLANEOUS VALUES - ADVISORY RATES(cont.)

| Deductible<br>Amount | Deductible Program Without Coinsurance<br>Premium Reduction Percentages<br>HAZARD GROUP |       |       |       |       |      |      |
|----------------------|---|-------|-------|-------|-------|------|------|
|                      | A   | B     | C     | D     | E     | F    | G    |
|                      | \$500   | 6.1%  | 4.4%  | 4.0%  | 2.9%  | 2.4% | 1.5% |
| \$1,000              | 9.9%  | 7.5%  | 6.8%  | 5.1%  | 4.1%  | 2.6% | 2.5% |
| \$1,500              | 12.7%   | 9.8%  | 8.9%  | 6.7%  | 5.5%  | 3.6% | 3.4% |
| \$2,000              | 14.8%   | 11.6% | 10.6% | 8.1%  | 6.7%  | 4.5% | 4.2% |
| \$2,500              | 16.6%   | 13.2% | 12.0% | 9.3%  | 7.8%  | 5.3% | 4.9% |
| \$3,000              | 18.2%   | 14.6% | 13.2% | 10.3% | 8.7%  | 6.0% | 5.5% |
| \$3,500              | 19.5%   | 15.8% | 14.4% | 11.3% | 9.5%  | 6.7% | 6.1% |
| \$4,000              | 20.8%   | 16.9% | 15.4% | 12.1% | 10.3% | 7.3% | 6.6% |
| \$4,500              | 21.9%   | 17.9% | 16.3% | 13.0% | 11.1% | 7.9% | 7.1% |
| \$5,000              | 22.9%   | 18.9% | 17.2% | 13.7% | 11.7% | 8.5% | 7.6% |

Terrorism - (Advisory Rate)..... 0.01

**United States Longshore and Harbor Workers' Compensation Coverage Percentage**applicable only in connection with *Basic Manual* Rule 3-A-4..... 84%

(Multiply a Non-F classification rate by a factor of 1.84 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.75) and the adjustment for differences in loss-based expenses (1.053).)

**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, 2021***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.

| Coinsurance<br>Amount | Coinsurance Program<br>Loss Elimination Ratios<br>HAZARD GROUP |       |      |      |      |      |      |
|-----------------------|--|-------|------|------|------|------|------|
|                       | A  | B     | C    | D    | E    | F    | G    |
|                       | \$21,000   | 10.6% | 9.3% | 8.6% | 7.4% | 6.6% | 5.4% |

| Deductible<br>Amount | Deductible Program With Coinsurance<br>Loss Elimination Ratios<br>HAZARD GROUP |       |       |       |       |       |       |
|----------------------|--|-------|-------|-------|-------|-------|-------|
|                      | A  | B     | C     | D     | E     | F     | G     |
|                      | \$500  | 16.9% | 13.9% | 12.9% | 10.5% | 9.1%  | 6.9%  |
| \$1,000              | 21.0%  | 17.1% | 15.8% | 12.8% | 10.9% | 8.1%  | 7.5%  |
| \$1,500              | 23.9%  | 19.6% | 18.0% | 14.5% | 12.4% | 9.2%  | 8.4%  |
| \$2,000              | 26.2%  | 21.5% | 19.8% | 15.9% | 13.7% | 10.1% | 9.2%  |
| \$2,500              | 28.1%  | 23.2% | 21.3% | 17.2% | 14.8% | 10.9% | 9.9%  |
| \$3,000              | 29.7%  | 24.6% | 22.6% | 18.3% | 15.8% | 11.7% | 10.6% |
| \$3,500              | 31.1%  | 25.9% | 23.7% | 19.3% | 16.7% | 12.4% | 11.2% |
| \$4,000              | 32.4%  | 27.1% | 24.8% | 20.2% | 17.5% | 13.1% | 11.7% |
| \$4,500              | 33.6%  | 28.1% | 25.8% | 21.1% | 18.2% | 13.7% | 12.3% |
| \$5,000              | 34.6%  | 29.1% | 26.7% | 21.9% | 19.0% | 14.3% | 12.8% |

| Deductible<br>Amount | Deductible Program Without Coinsurance<br>Loss Elimination Ratios<br>HAZARD GROUP |       |       |       |       |       |       |
|----------------------|---|-------|-------|-------|-------|-------|-------|
|                      | A   | B     | C     | D     | E     | F     | G     |
|                      | \$500   | 8.0%  | 5.8%  | 5.3%  | 3.9%  | 3.1%  | 1.9%  |
| \$1,000              | 13.0%   | 9.8%  | 8.9%  | 6.7%  | 5.4%  | 3.5%  | 3.4%  |
| \$1,500              | 16.7%   | 12.9% | 11.7% | 8.8%  | 7.3%  | 4.8%  | 4.5%  |
| \$2,000              | 19.5%   | 15.3% | 13.9% | 10.6% | 8.8%  | 5.9%  | 5.5%  |
| \$2,500              | 21.9%   | 17.4% | 15.8% | 12.2% | 10.2% | 6.9%  | 6.4%  |
| \$3,000              | 23.9%   | 19.2% | 17.4% | 13.6% | 11.4% | 7.9%  | 7.2%  |
| \$3,500              | 25.7%   | 20.8% | 18.9% | 14.8% | 12.6% | 8.8%  | 8.0%  |
| \$4,000              | 27.3%   | 22.3% | 20.2% | 16.0% | 13.6% | 9.6%  | 8.7%  |
| \$4,500              | 28.8%   | 23.6% | 21.4% | 17.0% | 14.5% | 10.4% | 9.3%  |
| \$5,000              | 30.1%   | 24.8% | 22.6% | 18.0% | 15.4% | 11.1% | 10.0% |

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

|                                |          |
|--------------------------------|----------|
| Employee operated vehicle..... | \$73,600 |
| Leased or rented vehicle.....  | \$49,100 |

|   |      |
|---|------|
| <b>Catastrophe (other than Certified Acts of Terrorism)</b> - (Advisory Loss Cost)..... | 0.01 |
|---|------|

|   |         |
|---|---------|
| <b>Maximum Weekly Payroll</b> applicable in accordance with <b>Basic Manual</b> Rule 2-E – "Executive Officers," "Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies" as amended in Indiana Special Rules, and the <b>Basic Manual</b> footnote instructions for Code 9178 – "Athletic Sports or Park: Non-Contact Sports," and Code 9179 – "Athletic Sports or Park: Contact | \$3,800 |
|---|---------|

|   |       |
|---|-------|
| <b>Minimum Weekly Payroll</b> applicable in accordance with <b>Basic Manual</b> Rule 2-E – "Executive Officers" and "Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies"..... | \$800 |
|---|-------|

|   |       |
|---|-------|
| <b>Terrorism</b> - (Advisory Loss Cost) ..... | 0.005 |
|---|-------|

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Effective January 1, 2021

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**MISCELLANEOUS VALUES - ADVISORY LOSS COSTS (cont.)**

|   |     |
|---|-----|
| <b>United States Longshore and Harbor Workers' Compensation Coverage Percentage</b> applicable<br>only in connection with <b>Basic Manual</b> Rule 3-A-4..... | 84% |
|---|-----|

(Multiply a Non-F classification loss cost by a factor of 1.84 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.75) and the adjustment for differences in loss-based expenses (1.053).)

**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.



## Indiana

### Advisory Loss Costs, Advisory Rates, and Assigned Risk Rates

Compliance Filing – January 1, 2021

#### Proposed Assigned Risk Rates and Rating Values

The following pages include proposed assigned risk rates and rating values:

- Assigned risk rates, minimum premium, expected loss rates, and d-ratios by class code, along with associated footnotes
  - The “X” footnote denoting a state special classification phraseology will no longer be shown on the following pages. Refer to the special classifications section of the **Basic Manual** for any state specific classification phraseology.
- Miscellaneous values, such as:
  - Maximum and minimum weekly payroll applicable for select class codes
  - Premium determination for Partners and Sole Proprietors
  - Terrorism rate
  - Catastrophe rate
  - United States Longshore and Harbor Workers’ Compensation Coverage Percentage

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**INDIANA**

*Effective January 1, 2021*  
**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

| CLASS CODE | MIN RATE | PREM | ELR    | D RATIO | CLASS CODE | MIN RATE | PREM | ELR  | D RATIO | CLASS CODE | MIN RATE | PREM | ELR  | D RATIO |
|------------|----------|------|--------|---------|------------|----------|------|------|---------|------------|----------|------|------|---------|
| 0005       | 2.08     | 815  | 1.21   | 0.43    | 2014       | 2.52     | 954  | 1.34 | 0.36    | 2709       | 5.65     | 1500 | 3.01 | 0.36    |
| 0008       | 2.33     | 894  | 1.30   | 0.42    | 2016       | 1.87     | 749  | 1.10 | 0.44    | 2710       | 6.17     | 1500 | 3.07 | 0.33    |
| 0016       | 3.59     | 1291 | 1.89   | 0.36    | 2021       | 2.15     | 837  | 1.19 | 0.41    | 2714       | 2.77     | 1033 | 1.64 | 0.44    |
| 0034       | 2.43     | 925  | 1.41   | 0.43    | 2039       | 1.29     | 566  | 0.77 | 0.44    | 2731       | 2.49     | 944  | 1.31 | 0.36    |
| 0035       | 1.60     | 664  | 0.95   | 0.44    | 2041       | 1.90     | 759  | 1.12 | 0.44    | 2735       | 2.74     | 1023 | 1.62 | 0.44    |
| 0036       | 2.65     | 995  | 1.55   | 0.44    | 2065       | 1.03     | 484  | 0.60 | 0.43    | 2759       | 4.04     | 1433 | 2.40 | 0.44    |
| 0037       | 2.49     | 944  | 1.38   | 0.42    | 2070       | 2.91     | 1077 | 1.70 | 0.44    | 2790       | 1.24     | 551  | 0.73 | 0.44    |
| 0042       | 2.84     | 1055 | 1.58   | 0.42    | 2081       | 1.55     | 648  | 0.89 | 0.43    | 2797       | 1.50     | 633  | 0.87 | 0.43    |
| 0050       | 4.11     | 1455 | 2.38   | 0.43    | 2089       | 2.01     | 793  | 1.18 | 0.44    | 2799       | 2.88     | 1067 | 1.60 | 0.42    |
| 0059D      | 0.28     | —    | 0.07   | 0.36    | 2095       | 2.17     | 844  | 1.25 | 0.43    | 2802       | 3.11     | 1140 | 1.73 | 0.42    |
| 0065D      | 0.06     | —    | 0.02   | 0.36    | 2105       | 2.11     | 825  | 1.25 | 0.44    | 2835       | 1.39     | 598  | 0.86 | 0.46    |
| 0066D      | 0.06     | —    | 0.02   | 0.36    | 2110       | 1.73     | 705  | 1.02 | 0.44    | 2836       | 1.79     | 724  | 1.10 | 0.46    |
| 0067D      | 0.06     | —    | 0.02   | 0.36    | 2111       | 1.25     | 554  | 0.75 | 0.44    | 2841       | 2.50     | 948  | 1.47 | 0.44    |
| 0079       | 2.49     | 944  | 1.33   | 0.36    | 2112       | 2.38     | 910  | 1.41 | 0.44    | 2881       | 1.73     | 705  | 1.06 | 0.46    |
| 0083       | 3.63     | 1303 | 2.10   | 0.43    | 2114       | 1.71     | 699  | 1.01 | 0.44    | 2883       | 1.52     | 639  | 0.88 | 0.43    |
| 0106       | 5.22     | 1500 | 2.61   | 0.33    | 2121       | 1.01     | 478  | 0.59 | 0.43    | 2913       | —        | —    | 0.88 | 0.43    |
| 0113       | 2.60     | 979  | 1.50   | 0.43    | 2130       | 1.32     | 576  | 0.77 | 0.43    | 2915       | 2.47     | 938  | 1.38 | 0.42    |
| 0170       | 2.03     | 799  | 1.18   | 0.43    | 2131       | 0.91     | 447  | 0.53 | 0.44    | 2916       | 1.81     | 730  | 0.90 | 0.33    |
| 0251       | 2.22     | 859  | 1.29   | 0.43    | 2143       | 1.32     | 576  | 0.78 | 0.44    | 2923       | 1.32     | 576  | 0.78 | 0.44    |
| 0400       | —        | —    | 0.87   | 0.41    | 2157       | 2.42     | 922  | 1.42 | 0.44    | 2942       | —        | —    | 0.42 | 0.46    |
| 0401       | 7.28     | A    | 3.62   | 0.33    | 2172       | 0.81     | 415  | 0.45 | 0.42    | 2960       | 2.87     | 1064 | 1.67 | 0.44    |
| 0766N      | 0.28     | —    | —      | —       | 2174       | 1.46     | 620  | 0.86 | 0.44    | 3004       | 0.79     | 409  | 0.42 | 0.36    |
| 0771N      | 0.25     | —    | —      | —       | 2211       | 4.09     | 1448 | 2.19 | 0.36    | 3018       | 1.60     | 664  | 0.85 | 0.36    |
| 0908P      | 132.00   | 292  | 76.58  | 0.43    | 2220       | 1.40     | 601  | 0.82 | 0.44    | 3022       | 2.17     | 844  | 1.29 | 0.44    |
| 0913P      | 327.00   | 487  | 190.43 | 0.44    | 2286       | —        | —    | 0.82 | 0.44    | 3027       | 1.59     | 661  | 0.84 | 0.36    |
| 1005*      | 3.43     | 1240 | 1.22   | 0.30    | 2288       | 2.44     | 929  | 1.44 | 0.44    | 3028       | 1.59     | 661  | 0.92 | 0.43    |
| 1016*      | 8.30     | 1500 | 2.71   | 0.30    | 2300       | —        | —    | 0.97 | 0.43    | 3030       | 3.35     | 1215 | 1.78 | 0.36    |
| 1164D      | 1.63     | 673  | 0.76   | 0.30    | 2302       | 0.97     | 466  | 0.56 | 0.43    | 3040       | 3.30     | 1200 | 1.75 | 0.36    |
| 1165D      | 1.63     | 673  | 0.81   | 0.33    | 2305       | 1.29     | 566  | 0.72 | 0.42    | 3041       | 2.42     | 922  | 1.40 | 0.43    |
| 1320       | 1.66     | 683  | 0.83   | 0.33    | 2361       | 1.11     | 510  | 0.64 | 0.43    | 3042       | 2.32     | 891  | 1.29 | 0.42    |
| 1322       | 4.51     | 1500 | 2.28   | 0.33    | 2362       | 1.12     | 513  | 0.65 | 0.43    | 3064       | 2.17     | 844  | 1.26 | 0.43    |
| 1430       | 2.19     | 850  | 1.15   | 0.36    | 2380       | 1.52     | 639  | 0.88 | 0.43    | 3076       | 1.76     | 714  | 1.02 | 0.43    |
| 1438       | 2.90     | 1074 | 1.46   | 0.33    | 2386       | —        | —    | 0.97 | 0.43    | 3081D      | 2.76     | 1029 | 1.44 | 0.36    |
| 1452       | 1.47     | 623  | 0.79   | 0.36    | 2388       | 1.08     | 500  | 0.63 | 0.44    | 3082D      | 2.61     | 982  | 1.35 | 0.36    |
| 1463       | 7.64     | 1500 | 3.79   | 0.33    | 2402       | 1.50     | 633  | 0.79 | 0.36    | 3085D      | 2.64     | 992  | 1.38 | 0.36    |
| 1472       | 1.59     | 661  | 0.79   | 0.33    | 2413       | 1.63     | 673  | 0.95 | 0.43    | 3110       | 2.35     | 900  | 1.37 | 0.43    |
| 1604       | 2.49     | 944  | 1.34   | 0.36    | 2416       | 1.14     | 519  | 0.66 | 0.43    | 3111       | 1.46     | 620  | 0.85 | 0.44    |
| 1624D      | 1.38     | 595  | 0.68   | 0.33    | 2417       | 0.71     | 384  | 0.41 | 0.43    | 3113       | 0.92     | 450  | 0.54 | 0.43    |
| 1642       | 1.60     | 664  | 0.85   | 0.36    | 2501       | 1.68     | 689  | 0.97 | 0.43    | 3114       | 1.77     | 718  | 1.03 | 0.43    |
| 1654       | 3.06     | 1124 | 1.64   | 0.36    | 2503       | 0.74     | 393  | 0.44 | 0.44    | 3118       | 0.98     | 469  | 0.59 | 0.44    |
| 1655       | —        | —    | 0.85   | 0.36    | 2534       | —        | —    | 0.97 | 0.43    | 3119       | 0.54     | 330  | 0.34 | 0.47    |
| 1699       | 1.49     | 629  | 0.79   | 0.36    | 2570       | 2.06     | 809  | 1.22 | 0.44    | 3122       | 1.16     | 525  | 0.68 | 0.44    |
| 1701       | 1.97     | 781  | 1.04   | 0.36    | 2585       | 1.91     | 762  | 1.14 | 0.44    | 3126       | 1.09     | 503  | 0.63 | 0.43    |
| 1710D      | 2.48     | 941  | 1.29   | 0.36    | 2586       | 1.63     | 673  | 0.95 | 0.43    | 3131       | 0.92     | 450  | 0.54 | 0.43    |
| 1741       | —        | —    | 1.04   | 0.36    | 2587       | 1.47     | 623  | 0.87 | 0.44    | 3132       | 1.77     | 718  | 1.03 | 0.43    |
| 1747       | 1.27     | 560  | 0.68   | 0.36    | 2589       | 1.22     | 544  | 0.70 | 0.43    | 3145       | 1.55     | 648  | 0.89 | 0.43    |
| 1748       | 4.58     | 1500 | 2.40   | 0.36    | 2600       | 2.27     | 875  | 1.36 | 0.44    | 3146       | 1.32     | 576  | 0.76 | 0.43    |
| 1803D      | 4.14     | 1464 | 1.84   | 0.33    | 2623       | 3.66     | 1313 | 2.04 | 0.42    | 3169       | 1.52     | 639  | 0.88 | 0.43    |
| 1852       | —        | —    | 0.56   | 0.30    | 2651       | 1.12     | 513  | 0.66 | 0.44    | 3175       | —        | —    | 0.88 | 0.43    |
| 1853       | —        | —    | 1.04   | 0.36    | 2660       | 1.56     | 651  | 0.92 | 0.44    | 3179       | 1.06     | 494  | 0.63 | 0.44    |
| 1860       | —        | —    | 0.76   | 0.43    | 2670       | —        | —    | 0.76 | 0.44    | 3180       | 1.36     | 588  | 0.81 | 0.44    |
| 1924       | 1.47     | 623  | 0.88   | 0.44    | 2683       | 1.68     | 689  | 0.97 | 0.43    | 3188       | 1.06     | 494  | 0.63 | 0.44    |
| 1925       | 2.38     | 910  | 1.31   | 0.41    | 2688       | 1.29     | 566  | 0.76 | 0.44    | 3220       | 1.17     | 529  | 0.68 | 0.43    |
| 2002       | 1.73     | 705  | 1.02   | 0.44    | 2701       | 8.27     | 1500 | 4.43 | 0.36    | 3223       | —        | —    | 0.81 | 0.44    |
| 2003       | 2.58     | 973  | 1.50   | 0.43    | 2702       | 14.45    | 1500 | 6.82 | 0.30    | 3224       | 1.98     | 784  | 1.19 | 0.44    |

Refer to the special classification section of the **Basic Manual** for any state specific classification phraseology.

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**INDIANA**

*Effective January 1, 2021*

**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 |
|------------|------|----------|------|---------|------------|------|----------|------|---------|------------|------|----------|------|---------|
| 3227       | 1.77 | 718      | 1.05 | 0.44    | 4034       | 3.25 | 1184     | 1.72 | 0.36    | 4665       | 3.39 | 1228     | 1.81 | 0.36    |
| 3240       | 1.56 | 651      | 0.90 | 0.43    | 4036       | 1.46 | 620      | 0.77 | 0.36    | 4670       | —    | —        | 1.23 | 0.43    |
| 3241       | 1.38 | 595      | 0.80 | 0.43    | 4038       | 1.25 | 554      | 0.78 | 0.47    | 4683       | 2.12 | 828      | 1.23 | 0.43    |
| 3255       | 1.60 | 664      | 0.98 | 0.46    | 4053       | —    | —        | 1.17 | 0.44    | 4686       | 1.52 | 639      | 0.81 | 0.36    |
| 3257       | 1.56 | 651      | 0.90 | 0.43    | 4061       | —    | —        | 1.17 | 0.44    | 4692       | 0.53 | 327      | 0.31 | 0.44    |
| 3270       | 1.53 | 642      | 0.89 | 0.43    | 4062       | 2.00 | 790      | 1.17 | 0.44    | 4693       | 0.54 | 330      | 0.32 | 0.43    |
| 3300       | 4.17 | 1474     | 2.38 | 0.43    | 4101       | 1.36 | 588      | 0.76 | 0.42    | 4703       | 0.97 | 466      | 0.56 | 0.43    |
| 3303       | 1.52 | 639      | 0.90 | 0.44    | 4109       | 0.26 | 242      | 0.15 | 0.44    | 4716       | —    | —        | 1.23 | 0.43    |
| 3307       | 1.77 | 718      | 1.03 | 0.43    | 4110       | 0.47 | 308      | 0.27 | 0.43    | 4717       | 1.20 | 538      | 0.74 | 0.46    |
| 3315       | 1.74 | 708      | 1.04 | 0.44    | 4111       | 1.33 | 579      | 0.79 | 0.44    | 4720       | 1.11 | 510      | 0.64 | 0.43    |
| 3334       | 1.16 | 525      | 0.68 | 0.44    | 4113       | —    | —        | 0.79 | 0.44    | 4740       | 0.46 | 305      | 0.24 | 0.36    |
| 3336       | 1.50 | 633      | 0.80 | 0.36    | 4114       | 1.44 | 614      | 0.84 | 0.44    | 4741       | 1.32 | 576      | 0.77 | 0.44    |
| 3365       | 2.45 | 932      | 1.30 | 0.36    | 4130       | 1.73 | 705      | 1.00 | 0.43    | 4751       | 1.30 | 570      | 0.69 | 0.36    |
| 3372       | 2.05 | 806      | 1.14 | 0.42    | 4131       | 3.23 | 1177     | 1.91 | 0.44    | 4766N      | 2.05 | 894      | 0.97 | 0.30    |
| 3373       | 2.74 | 1023     | 1.61 | 0.44    | 4133       | 1.29 | 566      | 0.76 | 0.44    | 4771N      | 1.44 | 692      | 0.67 | 0.30    |
| 3383       | 0.84 | 425      | 0.50 | 0.44    | 4149       | 0.40 | 286      | 0.24 | 0.47    | 4777       | 1.74 | 708      | 0.82 | 0.30    |
| 3385       | 0.47 | 308      | 0.28 | 0.44    | 4206       | 1.46 | 620      | 0.85 | 0.44    | 4825       | 0.44 | 299      | 0.23 | 0.36    |
| 3400       | 2.23 | 862      | 1.23 | 0.41    | 4207       | 1.12 | 513      | 0.60 | 0.36    | 4828       | 1.43 | 610      | 0.79 | 0.41    |
| 3507       | 1.62 | 670      | 0.94 | 0.43    | 4239       | 1.53 | 642      | 0.81 | 0.36    | 4829       | 0.81 | 415      | 0.40 | 0.33    |
| 3515       | 1.38 | 595      | 0.80 | 0.43    | 4240       | 2.11 | 825      | 1.24 | 0.44    | 4902       | 1.67 | 686      | 0.99 | 0.44    |
| 3548       | 0.79 | 409      | 0.46 | 0.43    | 4243       | 1.30 | 570      | 0.76 | 0.43    | 4923       | 0.67 | 371      | 0.39 | 0.43    |
| 3559       | 1.60 | 664      | 0.93 | 0.43    | 4244       | 1.60 | 664      | 0.93 | 0.43    | 5020       | 2.60 | 979      | 1.39 | 0.36    |
| 3574       | 0.74 | 393      | 0.44 | 0.44    | 4250       | 1.05 | 491      | 0.60 | 0.43    | 5022       | 3.18 | 1162     | 1.59 | 0.33    |
| 3581       | 0.70 | 381      | 0.41 | 0.44    | 4251       | 1.62 | 670      | 0.94 | 0.43    | 5037       | 5.50 | 1500     | 2.59 | 0.30    |
| 3612       | 1.22 | 544      | 0.68 | 0.42    | 4263       | 2.09 | 818      | 1.21 | 0.43    | 5040       | 4.58 | 1500     | 2.16 | 0.30    |
| 3620       | 1.85 | 743      | 0.98 | 0.36    | 4273       | 1.25 | 554      | 0.73 | 0.43    | 5057       | 2.48 | 941      | 1.18 | 0.30    |
| 3629       | 1.05 | 491      | 0.62 | 0.44    | 4279       | 1.30 | 570      | 0.76 | 0.43    | 5059       | 9.75 | 1500     | 4.56 | 0.30    |
| 3632       | 1.46 | 620      | 0.81 | 0.42    | 4282       | —    | —        | 0.76 | 0.43    | 5069       | —    | —        | 4.56 | 0.30    |
| 3634       | 0.89 | 440      | 0.53 | 0.44    | 4283       | 0.70 | 381      | 0.41 | 0.44    | 5102       | 2.88 | 1067     | 1.44 | 0.33    |
| 3635       | 1.32 | 576      | 0.76 | 0.43    | 4299       | 1.12 | 513      | 0.66 | 0.44    | 5146       | 2.35 | 900      | 1.26 | 0.36    |
| 3638       | 1.06 | 494      | 0.63 | 0.44    | 4304       | 3.04 | 1118     | 1.69 | 0.42    | 5160       | 1.23 | 547      | 0.62 | 0.33    |
| 3642       | 1.08 | 500      | 0.62 | 0.43    | 4307       | 1.14 | 519      | 0.70 | 0.46    | 5183       | 1.33 | 579      | 0.71 | 0.36    |
| 3643       | 1.17 | 529      | 0.68 | 0.43    | 4351       | 0.56 | 336      | 0.32 | 0.43    | 5188       | 1.60 | 664      | 0.86 | 0.36    |
| 3647       | 1.56 | 651      | 0.87 | 0.42    | 4352       | 0.91 | 447      | 0.54 | 0.44    | 5190       | 1.46 | 620      | 0.78 | 0.36    |
| 3648       | 0.95 | 459      | 0.56 | 0.44    | 4360       | —    | —        | 0.22 | 0.42    | 5191       | 0.73 | 390      | 0.42 | 0.44    |
| 3681       | 0.57 | 340      | 0.34 | 0.44    | 4361       | 0.59 | 346      | 0.35 | 0.44    | 5192       | 1.73 | 705      | 1.01 | 0.44    |
| 3685       | 0.53 | 327      | 0.31 | 0.44    | 4410       | 1.60 | 664      | 0.93 | 0.43    | 5213       | 2.77 | 1033     | 1.40 | 0.33    |
| 3719       | 0.45 | 302      | 0.21 | 0.30    | 4420       | 1.71 | 699      | 0.85 | 0.33    | 5215       | 3.10 | 1137     | 1.73 | 0.42    |
| 3724       | 2.26 | 872      | 1.14 | 0.33    | 4431       | 0.94 | 456      | 0.58 | 0.46    | 5221       | 2.37 | 907      | 1.27 | 0.36    |
| 3726       | 1.65 | 680      | 0.78 | 0.30    | 4432       | 0.68 | 374      | 0.42 | 0.46    | 5222       | 4.14 | 1464     | 2.09 | 0.33    |
| 3803       | 1.55 | 648      | 0.90 | 0.44    | 4439       | —    | —        | 0.63 | 0.43    | 5223       | 3.46 | 1250     | 1.84 | 0.36    |
| 3807       | 1.29 | 566      | 0.77 | 0.44    | 4452       | 1.55 | 648      | 0.89 | 0.43    | 5348       | 2.08 | 815      | 1.11 | 0.36    |
| 3808       | 2.28 | 878      | 1.27 | 0.42    | 4459       | 1.60 | 664      | 0.93 | 0.43    | 5402       | 2.51 | 951      | 1.49 | 0.44    |
| 3821       | 3.72 | 1332     | 2.07 | 0.42    | 4470       | 1.35 | 585      | 0.79 | 0.44    | 5403       | 2.98 | 1099     | 1.49 | 0.33    |
| 3822       | 2.71 | 1014     | 1.49 | 0.41    | 4484       | 1.77 | 718      | 1.02 | 0.43    | 5437       | 3.03 | 1114     | 1.62 | 0.36    |
| 3824       | 2.00 | 790      | 1.11 | 0.42    | 4493       | 1.56 | 651      | 0.91 | 0.43    | 5443       | 1.68 | 689      | 0.98 | 0.44    |
| 3826       | 0.41 | 289      | 0.24 | 0.44    | 4511       | 0.47 | 308      | 0.26 | 0.42    | 5445       | 2.67 | 1001     | 1.34 | 0.33    |
| 3827       | 1.27 | 560      | 0.71 | 0.42    | 4557       | 1.25 | 554      | 0.75 | 0.44    | 5462       | 3.33 | 1209     | 1.77 | 0.36    |
| 3830       | 0.74 | 393      | 0.41 | 0.42    | 4558       | 1.08 | 500      | 0.63 | 0.43    | 5472       | 3.18 | 1162     | 1.50 | 0.30    |
| 3851       | 1.47 | 623      | 0.87 | 0.44    | 4568       | 1.16 | 525      | 0.61 | 0.36    | 5473       | 5.16 | 1500     | 2.42 | 0.30    |
| 3865       | 1.27 | 560      | 0.78 | 0.46    | 4581       | 0.56 | 336      | 0.28 | 0.33    | 5474       | 2.71 | 1014     | 1.36 | 0.33    |
| 3881       | 3.26 | 1187     | 1.90 | 0.44    | 4583       | 2.15 | 837      | 1.07 | 0.33    | 5478       | 1.82 | 733      | 0.97 | 0.36    |
| 4000       | 3.07 | 1127     | 1.55 | 0.33    | 4611       | 0.38 | 280      | 0.22 | 0.44    | 5479       | 3.00 | 1105     | 1.67 | 0.42    |
| 4021       | 2.36 | 903      | 1.25 | 0.36    | 4635       | 1.44 | 614      | 0.68 | 0.30    | 5480       | 3.23 | 1177     | 1.62 | 0.33    |
| 4024D      | 3.18 | 1162     | 1.67 | 0.36    | 4653       | 1.12 | 513      | 0.67 | 0.44    | 5491       | 0.96 | 462      | 0.48 | 0.33    |

Refer to the special classification section of the **Basic Manual** for any state specific classification phraseology.

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**INDIANA**

*Effective January 1, 2021*

**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 |
|------------|-------|----------|------|---------|------------|-------|----------|-------|---------|------------|--------|----------|-------|---------|
| 5506       | 4.06  | 1439     | 1.90 | 0.30    | 7038M      | 3.40  | 1231     | 1.57  | 0.30    | 7610       | 0.39   | 283      | 0.22  | 0.42    |
| 5507       | 1.99  | 787      | 1.00 | 0.33    | 7046M      | 4.04  | 1433     | 1.92  | 0.30    | 7698       | 3.26   | 1187     | 1.47  | 0.30    |
| 5508       | —     | —        | 1.00 | 0.33    | 7047M      | 3.20  | 1168     | 1.46  | 0.30    | 7699       | 1.64   | 677      | 0.84  | 0.35    |
| 5535       | 2.67  | 1001     | 1.42 | 0.36    | 7050M      | 6.21  | 1500     | 2.75  | 0.30    | 7705       | 3.33   | 1209     | 1.85  | 0.42    |
| 5537       | 2.41  | 919      | 1.28 | 0.36    | 7090M      | 3.78  | 1351     | 1.75  | 0.30    | 7710       | 2.59   | 976      | 1.28  | 0.33    |
| 5551       | 5.38  | 1500     | 2.53 | 0.30    | 7098M      | 4.49  | 1500     | 2.13  | 0.30    | 7711       | 2.59   | 976      | 1.28  | 0.33    |
| 5606       | 0.66  | 368      | 0.33 | 0.33    | 7099M      | 7.38  | 1500     | 3.35  | 0.30    | 7720       | 1.76   | 714      | 0.93  | 0.36    |
| 5610       | 2.54  | 960      | 1.48 | 0.44    | 7133       | 1.83  | 736      | 0.91  | 0.33    | 7725       | 1.58   | 658      | 0.76  | 0.33    |
| 5645       | 5.63  | 1500     | 2.81 | 0.33    | 7151M      | 2.22  | 859      | 1.10  | 0.33    | 7732P      | 117.00 | 277      | 60.19 | 0.36    |
| 5703       | 5.94  | 1500     | 3.15 | 0.36    | 7152M      | 4.05  | 1436     | 1.93  | 0.33    | 7855       | 1.92   | 765      | 1.02  | 0.36    |
| 5705       | 7.46  | 1500     | 3.96 | 0.36    | 7153M      | 2.47  | 938      | 1.23  | 0.33    | 8001       | 1.65   | 680      | 0.97  | 0.44    |
| 5951       | 0.22  | 229      | 0.13 | 0.44    | 7219       | 3.82  | 1363     | 1.94  | 0.33    | 8002       | 1.36   | 588      | 0.79  | 0.43    |
| 6003       | 3.21  | 1171     | 1.72 | 0.36    | 7222       | 3.58  | 1288     | 1.92  | 0.36    | 8006       | 1.32   | 576      | 0.77  | 0.43    |
| 6005       | 2.12  | 828      | 1.12 | 0.36    | 7225       | 3.28  | 1193     | 1.75  | 0.36    | 8008       | 1.01   | 478      | 0.59  | 0.44    |
| 6017       | —     | —        | 1.40 | 0.33    | 7228       | —     | —        | 1.94  | 0.33    | 8010       | 1.17   | 529      | 0.69  | 0.44    |
| 6018       | 1.20  | 538      | 0.66 | 0.36    | 7229       | —     | —        | 1.94  | 0.33    | 8013       | 0.27   | 245      | 0.16  | 0.44    |
| 6045       | 2.15  | 837      | 1.15 | 0.36    | 7230       | 5.16  | 1500     | 2.89  | 0.42    | 8015       | 0.50   | 318      | 0.29  | 0.43    |
| 6204       | 3.54  | 1275     | 1.77 | 0.33    | 7231       | 4.30  | 1500     | 2.42  | 0.42    | 8017       | 0.99   | 472      | 0.59  | 0.44    |
| 6206       | 1.30  | 570      | 0.62 | 0.30    | 7232       | 4.09  | 1448     | 2.08  | 0.33    | 8018       | 2.08   | 815      | 1.23  | 0.44    |
| 6213       | 0.67  | 371      | 0.34 | 0.33    | 7309F      | 9.25  | 1500     | 3.72  | 0.24    | 8021       | 1.78   | 721      | 1.03  | 0.43    |
| 6214       | 0.86  | 431      | 0.40 | 0.30    | 7313F      | 3.82  | 1363     | 1.53  | 0.24    | 8031       | 1.76   | 714      | 1.02  | 0.43    |
| 6216       | 2.58  | 973      | 1.22 | 0.30    | 7317F      | 10.12 | 1500     | 4.07  | 0.24    | 8032       | 1.36   | 588      | 0.81  | 0.44    |
| 6217       | 1.98  | 784      | 1.00 | 0.33    | 7327F      | 26.92 | 1500     | 10.82 | 0.24    | 8033       | 1.96   | 777      | 1.13  | 0.43    |
| 6229       | 2.26  | 872      | 1.13 | 0.33    | 7333M      | 1.33  | 579      | 0.64  | 0.30    | 8037       | 1.13   | 516      | 0.66  | 0.44    |
| 6233       | 1.24  | 551      | 0.63 | 0.33    | 7335M      | 1.48  | 626      | 0.71  | 0.30    | 8039       | 1.21   | 541      | 0.71  | 0.44    |
| 6235       | 3.27  | 1190     | 1.56 | 0.30    | 7337M      | 2.43  | 925      | 1.12  | 0.30    | 8044       | 1.60   | 664      | 0.89  | 0.42    |
| 6236       | 3.23  | 1177     | 1.73 | 0.36    | 7350F      | 11.46 | 1500     | 4.79  | 0.29    | 8045       | 0.59   | 346      | 0.35  | 0.44    |
| 6237       | 0.67  | 371      | 0.36 | 0.36    | 7360       | 2.13  | 831      | 1.14  | 0.36    | 8046       | 1.44   | 614      | 0.83  | 0.43    |
| 6251D      | 2.60  | 979      | 1.29 | 0.33    | 7370       | 3.72  | 1332     | 2.15  | 0.43    | 8047       | 0.59   | 346      | 0.36  | 0.44    |
| 6252D      | 1.84  | 740      | 0.86 | 0.30    | 7380       | 2.75  | 1026     | 1.54  | 0.42    | 8058       | 1.79   | 724      | 1.03  | 0.43    |
| 6260       | —     | —        | 1.29 | 0.33    | 7382       | 2.26  | 872      | 1.31  | 0.43    | 8072       | 0.46   | 305      | 0.27  | 0.44    |
| 6306       | 2.37  | 907      | 1.18 | 0.33    | 7390       | 2.64  | 992      | 1.54  | 0.44    | 8102       | 1.18   | 532      | 0.70  | 0.44    |
| 6319       | 1.65  | 680      | 0.83 | 0.33    | 7394M      | 1.77  | 718      | 0.85  | 0.30    | 8103       | 1.57   | 655      | 0.87  | 0.41    |
| 6325       | 1.71  | 699      | 0.86 | 0.33    | 7395M      | 1.96  | 777      | 0.94  | 0.30    | 8105       | —      | —        | 1.23  | 0.44    |
| 6400       | 2.97  | 1096     | 1.65 | 0.42    | 7398M      | 3.23  | 1177     | 1.48  | 0.30    | 8106       | 2.52   | 954      | 1.34  | 0.36    |
| 6503       | 1.16  | 525      | 0.69 | 0.44    | 7402       | 0.11  | 195      | 0.06  | 0.44    | 8107       | 1.68   | 689      | 0.89  | 0.36    |
| 6504       | 1.91  | 762      | 1.14 | 0.44    | 7403       | 2.37  | 907      | 1.26  | 0.36    | 8111       | 1.56   | 651      | 0.91  | 0.43    |
| 6702M*     | 2.34  | 897      | 1.25 | 0.36    | 7405N      | 0.79  | 491      | 0.42  | 0.36    | 8116       | 1.73   | 705      | 1.01  | 0.43    |
| 6703M*     | 4.27  | 1500     | 2.17 | 0.36    | 7420       | 3.98  | 1414     | 1.88  | 0.30    | 8203       | 3.47   | 1253     | 2.02  | 0.44    |
| 6704M*     | 2.60  | 979      | 1.38 | 0.36    | 7421       | 0.49  | 314      | 0.24  | 0.33    | 8204       | 3.29   | 1196     | 1.74  | 0.36    |
| 6801F      | 5.15  | 1500     | 2.22 | 0.32    | 7422       | 0.70  | 381      | 0.33  | 0.30    | 8209       | 2.63   | 988      | 1.52  | 0.43    |
| 6811       | 3.98  | 1414     | 2.10 | 0.36    | 7425       | 1.23  | 547      | 0.58  | 0.30    | 8215       | 1.87   | 749      | 0.99  | 0.36    |
| 6824F      | 8.83  | 1500     | 3.69 | 0.28    | 7431N      | 0.51  | 374      | 0.24  | 0.30    | 8227       | 2.16   | 840      | 1.01  | 0.30    |
| 6826F      | 5.99  | 1500     | 2.58 | 0.32    | 7445N      | 0.26  | —        | —     | —       | 8232       | 2.82   | 1048     | 1.50  | 0.36    |
| 6834       | 1.60  | 664      | 0.89 | 0.42    | 7453N      | 0.17  | —        | —     | —       | 8233       | 1.55   | 648      | 0.84  | 0.36    |
| 6836       | 2.42  | 922      | 1.28 | 0.36    | 7502       | 1.02  | 481      | 0.54  | 0.36    | 8235       | 2.71   | 1014     | 1.59  | 0.44    |
| 6843F      | 9.71  | 1500     | 3.91 | 0.24    | 7515       | 0.54  | 330      | 0.26  | 0.30    | 8263       | 4.42   | 1500     | 2.44  | 0.41    |
| 6845F      | 6.75  | 1500     | 2.71 | 0.24    | 7520       | 1.89  | 755      | 1.09  | 0.43    | 8264       | 2.84   | 1055     | 1.51  | 0.36    |
| 6854       | 3.18  | 1162     | 1.49 | 0.30    | 7538       | 2.16  | 840      | 1.02  | 0.30    | 8265       | 3.34   | 1212     | 1.66  | 0.33    |
| 6872F      | 9.43  | 1500     | 3.79 | 0.24    | 7539       | 0.88  | 437      | 0.44  | 0.33    | 8279       | 4.98   | 1500     | 2.45  | 0.33    |
| 6874F      | 18.58 | 1500     | 7.47 | 0.24    | 7540       | 1.56  | 651      | 0.73  | 0.30    | 8288       | 4.48   | 1500     | 2.36  | 0.36    |
| 6882       | 2.00  | 790      | 0.95 | 0.30    | 7580       | 1.88  | 752      | 0.99  | 0.36    | 8291       | 2.15   | 837      | 1.20  | 0.42    |
| 6884       | 3.07  | 1127     | 1.49 | 0.30    | 7590       | 1.83  | 736      | 1.02  | 0.42    | 8292       | 2.22   | 859      | 1.29  | 0.43    |
| 7016M      | 1.75  | 711      | 0.83 | 0.30    | 7600       | 2.48  | 941      | 1.33  | 0.36    | 8293       | 5.87   | 1500     | 3.14  | 0.36    |
| 7024M      | 1.94  | 771      | 0.93 | 0.30    | 7605       | 1.41  | 604      | 0.75  | 0.36    | 8304       | 3.20   | 1168     | 1.70  | 0.36    |

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

# WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

*Effective January 1, 2021*  
**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

| CLASS CODE | MIN RATE | PREM | ELR  | D RATIO | CLASS CODE | MIN RATE | PREM | ELR  | D RATIO | CLASS CODE | MIN RATE | PREM | ELR | D RATIO |
|------------|----------|------|------|---------|------------|----------|------|------|---------|------------|----------|------|-----|---------|
| 8350       | 2.92     | 1080 | 1.47 | 0.33    | 9040       | 2.00     | 790  | 1.18 | 0.44    |            |          |      |     |         |
| 8380       | 1.39     | 598  | 0.77 | 0.42    | 9044       | 0.89     | 440  | 0.53 | 0.44    |            |          |      |     |         |
| 8381       | 1.21     | 541  | 0.67 | 0.42    | 9052       | 1.17     | 529  | 0.69 | 0.44    |            |          |      |     |         |
| 8385       | 1.56     | 651  | 0.83 | 0.36    | 9058       | 1.20     | 538  | 0.73 | 0.46    |            |          |      |     |         |
| 8392       | 1.69     | 692  | 0.98 | 0.43    | 9060       | 1.02     | 481  | 0.60 | 0.44    |            |          |      |     |         |
| 8393       | 1.15     | 522  | 0.67 | 0.44    | 9061       | 0.91     | 447  | 0.56 | 0.46    |            |          |      |     |         |
| 8500       | 4.12     | 1458 | 2.19 | 0.36    | 9062       | 0.96     | 462  | 0.59 | 0.46    |            |          |      |     |         |
| 8601       | 0.24     | 236  | 0.14 | 0.42    | 9063       | 0.68     | 374  | 0.40 | 0.44    |            |          |      |     |         |
| 8602       | 0.80     | 412  | 0.45 | 0.42    | 9077F      | 4.88     | 1500 | 2.18 | 0.41    |            |          |      |     |         |
| 8603       | 0.06     | 179  | 0.04 | 0.44    | 9082       | 0.89     | 440  | 0.55 | 0.46    |            |          |      |     |         |
| 8606       | 1.29     | 566  | 0.65 | 0.33    | 9083       | 0.84     | 425  | 0.51 | 0.46    |            |          |      |     |         |
| 8709F      | 4.83     | 1500 | 1.94 | 0.24    | 9084       | 0.91     | 447  | 0.52 | 0.43    |            |          |      |     |         |
| 8719       | 1.48     | 626  | 0.69 | 0.30    | 9088a      | a        | a    | a    | a       |            |          |      |     |         |
| 8720       | 0.81     | 415  | 0.43 | 0.36    | 9089       | 0.65     | 365  | 0.38 | 0.44    |            |          |      |     |         |
| 8721       | 0.18     | 217  | 0.10 | 0.36    | 9093       | 0.95     | 459  | 0.56 | 0.44    |            |          |      |     |         |
| 8723       | 0.11     | 195  | 0.06 | 0.43    | 9101       | 2.31     | 888  | 1.37 | 0.44    |            |          |      |     |         |
| 8725       | 1.63     | 673  | 0.87 | 0.36    | 9102       | 2.19     | 850  | 1.27 | 0.43    |            |          |      |     |         |
| 8726F      | 2.77     | 1033 | 1.19 | 0.32    | 9154       | 0.96     | 462  | 0.55 | 0.43    |            |          |      |     |         |
| 8734M      | 0.25     | 239  | 0.14 | 0.36    | 9156       | 1.75     | 711  | 0.97 | 0.42    |            |          |      |     |         |
| 8737M      | 0.22     | 229  | 0.12 | 0.36    | 9170       | 5.73     | 1500 | 2.68 | 0.30    |            |          |      |     |         |
| 8738M      | 0.41     | 289  | 0.21 | 0.36    | 9178       | 4.58     | 1500 | 2.76 | 0.46    |            |          |      |     |         |
| 8742       | 0.18     | 217  | 0.10 | 0.36    | 9179       | 7.94     | 1500 | 4.72 | 0.44    |            |          |      |     |         |
| 8745       | 2.16     | 840  | 1.20 | 0.42    | 9180       | 3.91     | 1392 | 2.05 | 0.36    |            |          |      |     |         |
| 8748       | 0.32     | 261  | 0.18 | 0.42    | 9182       | 1.26     | 557  | 0.72 | 0.43    |            |          |      |     |         |
| 8755       | 0.19     | 220  | 0.10 | 0.36    | 9186       | 6.90     | 1500 | 3.40 | 0.33    |            |          |      |     |         |
| 8799       | 0.52     | 324  | 0.29 | 0.43    | 9220       | 3.05     | 1121 | 1.70 | 0.42    |            |          |      |     |         |
| 8800       | 1.20     | 538  | 0.73 | 0.46    | 9402       | 2.76     | 1029 | 1.47 | 0.36    |            |          |      |     |         |
| 8803       | 0.05     | 176  | 0.02 | 0.36    | 9403       | 4.12     | 1458 | 2.07 | 0.33    |            |          |      |     |         |
| 8805M      | 0.16     | 210  | 0.09 | 0.43    | 9410       | 1.38     | 595  | 0.80 | 0.43    |            |          |      |     |         |
| 8810       | 0.12     | 198  | 0.07 | 0.43    | 9501       | 2.06     | 809  | 1.14 | 0.42    |            |          |      |     |         |
| 8814M      | 0.15     | 207  | 0.08 | 0.43    | 9505       | 2.20     | 853  | 1.22 | 0.42    |            |          |      |     |         |
| 8815M      | 0.26     | 242  | 0.15 | 0.43    | 9516       | 2.27     | 875  | 1.21 | 0.36    |            |          |      |     |         |
| 8820       | 0.11     | 195  | 0.06 | 0.42    | 9519       | 2.61     | 982  | 1.40 | 0.36    |            |          |      |     |         |
| 8824       | 1.37     | 592  | 0.81 | 0.44    | 9521       | 1.91     | 762  | 1.01 | 0.36    |            |          |      |     |         |
| 8825       | —        | —    | 0.82 | 0.43    | 9522       | 1.59     | 661  | 0.92 | 0.43    |            |          |      |     |         |
| 8826       | 1.42     | 607  | 0.82 | 0.43    | 9534       | 1.92     | 765  | 0.97 | 0.33    |            |          |      |     |         |
| 8829       | —        | —    | 0.81 | 0.44    | 9554       | 4.50     | 1500 | 2.25 | 0.33    |            |          |      |     |         |
| 8831       | 0.89     | 440  | 0.51 | 0.43    | 9586       | 0.31     | 258  | 0.19 | 0.47    |            |          |      |     |         |
| 8832       | 0.19     | 220  | 0.11 | 0.43    | 9600       | 1.36     | 588  | 0.82 | 0.44    |            |          |      |     |         |
| 8833       | 0.54     | 330  | 0.32 | 0.43    | 9620       | 0.83     | 421  | 0.46 | 0.42    |            |          |      |     |         |
| 8835       | 1.50     | 633  | 0.87 | 0.43    |            |          |      |      |         |            |          |      |     |         |
| 8842       | 2.33     | 894  | 1.34 | 0.43    |            |          |      |      |         |            |          |      |     |         |
| 8855       | 0.11     | 195  | 0.06 | 0.43    |            |          |      |      |         |            |          |      |     |         |
| 8856       | 0.36     | 273  | 0.21 | 0.44    |            |          |      |      |         |            |          |      |     |         |
| 8864       | 0.98     | 469  | 0.56 | 0.43    |            |          |      |      |         |            |          |      |     |         |
| 8868       | 0.30     | 255  | 0.18 | 0.44    |            |          |      |      |         |            |          |      |     |         |
| 8869       | 0.83     | 421  | 0.49 | 0.44    |            |          |      |      |         |            |          |      |     |         |
| 8871       | 0.06     | 179  | 0.04 | 0.45    |            |          |      |      |         |            |          |      |     |         |
| 8901       | 0.12     | 198  | 0.07 | 0.42    |            |          |      |      |         |            |          |      |     |         |
| 9012       | 0.69     | 377  | 0.39 | 0.42    |            |          |      |      |         |            |          |      |     |         |
| 9014       | 1.69     | 692  | 0.98 | 0.43    |            |          |      |      |         |            |          |      |     |         |
| 9015       | 1.99     | 787  | 1.15 | 0.43    |            |          |      |      |         |            |          |      |     |         |
| 9016       | 1.78     | 721  | 1.02 | 0.43    |            |          |      |      |         |            |          |      |     |         |
| 9019       | 1.57     | 655  | 0.83 | 0.36    |            |          |      |      |         |            |          |      |     |         |
| 9033       | 1.38     | 595  | 0.80 | 0.43    |            |          |      |      |         |            |          |      |     |         |

Refer to the special classification section of the **Basic Manual** for any state specific classification phraseology.

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

*Effective January 1, 2021*  
**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

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**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    | 0.28    | S      | 1165D    | 0.03    | S      | 3082D    | 0.06    | S      |
| 0065D    | 0.06    | S      | 1624D    | 0.02    | S      | 3085D    | 0.04    | S      |
| 0066D    | 0.06    | S      | 1710D    | 0.06    | S      | 4024D    | 0.04    | S      |
| 0067D    | 0.06    | S      | 1803D    | 0.45    | S      | 6251D    | 0.03    | S      |
| 1164D    | 0.03    | S      | 3081D    | 0.05    | S      | 6252D    | 0.02    | 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.

**\* Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$0.87. (For coverage written separately for federal benefits only, \$0.85. For coverage written separately for state benefits only, \$0.02.)
- 1016 Rate includes a non-ratable disease element of \$2.59. (For coverage written separately for federal benefits only, \$2.54. 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 class rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.218 and elr x 2.125.
- 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, 2021  
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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#### MISCELLANEOUS VALUES

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

|                                |          |
|--------------------------------|----------|
| Employee operated vehicle..... | \$73,600 |
| Leased or rented vehicle.....  | \$49,100 |

**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           | 0.05 |  |
| Maximum Premium Factor | 1.75  | 2nd Adjustment           | 0.03 |  |
| Loss Conversion Factor | 1.17  | 3rd Adjustment           | 0.02 |  |
| Tax Multiplier         | 1.019 | 4th Adjustment           | 0.02 |  |

**Maximum Minimum Premium**..... \$1,500

**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”..... \$3,800

**Minimum Premium Multiplier**..... 315

**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”..... \$800

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

| Coinsurance<br>Amount | Coinsurance Program<br>Premium Reduction Percentages<br>HAZARD GROUP |      |      |      |      |      |      |
|-----------------------|--|------|------|------|------|------|------|
|                       | A  | B    | C    | D    | E    | F    | G    |
| \$21,000              | 8.0%   | 7.1% | 6.6% | 5.7% | 5.0% | 4.1% | 3.6% |

| Deductible<br>Amount | Deductible Program With Coinsurance<br>Premium Reduction Percentages<br>HAZARD GROUP |       |       |       |       |       |      |
|----------------------|--|-------|-------|-------|-------|-------|------|
|                      | A  | B     | C     | D     | E     | F     | G    |
| \$500                | 12.9%  | 10.6% | 9.8%  | 8.0%  | 6.9%  | 5.3%  | 4.8% |
| \$1,000              | 15.9%  | 13.0% | 12.0% | 9.7%  | 8.3%  | 6.2%  | 5.7% |
| \$1,500              | 18.2%  | 14.9% | 13.7% | 11.0% | 9.5%  | 7.0%  | 6.4% |
| \$2,000              | 19.9%  | 16.4% | 15.0% | 12.1% | 10.4% | 7.7%  | 7.0% |
| \$2,500              | 21.3%  | 17.6% | 16.2% | 13.1% | 11.2% | 8.3%  | 7.5% |
| \$3,000              | 22.6%  | 18.7% | 17.2% | 13.9% | 12.0% | 8.9%  | 8.0% |
| \$3,500              | 23.7%  | 19.7% | 18.0% | 14.7% | 12.7% | 9.4%  | 8.5% |
| \$4,000              | 24.6%  | 20.6% | 18.9% | 15.4% | 13.3% | 9.9%  | 8.9% |
| \$4,500              | 25.5%  | 21.4% | 19.6% | 16.0% | 13.9% | 10.4% | 9.3% |
| \$5,000              | 26.3%  | 22.1% | 20.3% | 16.6% | 14.4% | 10.9% | 9.7% |

Effective January 1, 2021  
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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**MISCELLANEOUS VALUES (cont.)**

| Deductible Amount | Deductible Program Without Coinsurance Premium Reduction Percentages |       |       |       |       |      |      |
|-------------------|--|-------|-------|-------|-------|------|------|
|                   | HAZARD GROUP   |       |       |       |       |      |      |
|                   | A  | B     | C     | D     | E     | F    | G    |
| \$500             | 6.1%   | 4.4%  | 4.0%  | 2.9%  | 2.4%  | 1.5% | 1.5% |
| \$1,000           | 9.9%   | 7.5%  | 6.8%  | 5.1%  | 4.1%  | 2.6% | 2.5% |
| \$1,500           | 12.7%  | 9.8%  | 8.9%  | 6.7%  | 5.5%  | 3.6% | 3.4% |
| \$2,000           | 14.8%  | 11.6% | 10.6% | 8.1%  | 6.7%  | 4.5% | 4.2% |
| \$2,500           | 16.6%  | 13.2% | 12.0% | 9.3%  | 7.8%  | 5.3% | 4.9% |
| \$3,000           | 18.2%  | 14.6% | 13.2% | 10.3% | 8.7%  | 6.0% | 5.5% |
| \$3,500           | 19.5%  | 15.8% | 14.4% | 11.3% | 9.5%  | 6.7% | 6.1% |
| \$4,000           | 20.8%  | 16.9% | 15.4% | 12.1% | 10.3% | 7.3% | 6.6% |
| \$4,500           | 21.9%  | 17.9% | 16.3% | 13.0% | 11.1% | 7.9% | 7.1% |
| \$5,000           | 22.9%  | 18.9% | 17.2% | 13.7% | 11.7% | 8.5% | 7.6% |

**Terrorism - (Assigned Risk)**..... 0.01

**United States Longshore and Harbor Workers' Compensation Coverage Percentage**  
applicable only in connection with **Basic Manual** Rule 3-A-4..... 84%

(Multiply a Non-F classification rate by a factor of 1.84 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.75) and the adjustment for differences in loss-based expenses (1.053).)

**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 30% residual market surcharge is applicable to the premium in excess of \$2,750 of the standard premium, subject to audit.



Indiana

## **Advisory Loss Costs, Advisory Rates, and Assigned Risk Rates**

**Compliance Filing – January 1, 2021**

### **Proposed Values for Inclusion in the Experience Rating Plan Manual**

The following pages include proposed values for the Experience Rating Plan Manual:

- Table of Weighting Values
- Table of Ballast Values
- Experience rating premium eligibility amounts

*Effective January 1, 2021*  
**TABLE OF WEIGHTING VALUES**  
**APPLICABLE TO ALL POLICIES**  
*Experience Rating Program - ERA*

| Expected<br>Losses | Weighting<br>Values | Expected<br>Losses | Weighting<br>Values |             |      |
|--------------------|---------------------|--------------------|---------------------|-------------|------|
| 0 --               | 1,717               | 0.04               | 968,330 --          | 1,021,742   | 0.44 |
| 1,718 --           | 6,941               | 0.05               | 1,021,743 --        | 1,078,247   | 0.45 |
| 6,942 --           | 12,278              | 0.06               | 1,078,248 --        | 1,138,122   | 0.46 |
| 12,279 --          | 17,729              | 0.07               | 1,138,123 --        | 1,201,678   | 0.47 |
| 17,730 --          | 23,300              | 0.08               | 1,201,679 --        | 1,269,265   | 0.48 |
| 23,301 --          | 38,972              | 0.09               | 1,269,266 --        | 1,341,281   | 0.49 |
| 38,973 --          | 58,011              | 0.10               | 1,341,282 --        | 1,418,176   | 0.50 |
| 58,012 --          | 74,946              | 0.11               | 1,418,177 --        | 1,500,463   | 0.51 |
| 74,947 --          | 91,436              | 0.12               | 1,500,464 --        | 1,588,732   | 0.52 |
| 91,437 --          | 107,928             | 0.13               | 1,588,733 --        | 1,683,660   | 0.53 |
| 107,929 --         | 124,622             | 0.14               | 1,683,661 --        | 1,786,030   | 0.54 |
| 124,623 --         | 141,633             | 0.15               | 1,786,031 --        | 1,896,754   | 0.55 |
| 141,634 --         | 159,037             | 0.16               | 1,896,755 --        | 2,016,899   | 0.56 |
| 159,038 --         | 176,892             | 0.17               | 2,016,900 --        | 2,147,720   | 0.57 |
| 176,893 --         | 195,245             | 0.18               | 2,147,721 --        | 2,290,708   | 0.58 |
| 195,246 --         | 214,141             | 0.19               | 2,290,709 --        | 2,447,643   | 0.59 |
| 214,142 --         | 233,620             | 0.20               | 2,447,644 --        | 2,620,671   | 0.60 |
| 233,621 --         | 253,723             | 0.21               | 2,620,672 --        | 2,812,402   | 0.61 |
| 253,724 --         | 274,489             | 0.22               | 2,812,403 --        | 3,026,042   | 0.62 |
| 274,490 --         | 295,960             | 0.23               | 3,026,043 --        | 3,265,576   | 0.63 |
| 295,961 --         | 318,179             | 0.24               | 3,265,577 --        | 3,536,014   | 0.64 |
| 318,180 --         | 341,191             | 0.25               | 3,536,015 --        | 3,843,751   | 0.65 |
| 341,192 --         | 365,044             | 0.26               | 3,843,752 --        | 4,197,076   | 0.66 |
| 365,045 --         | 389,788             | 0.27               | 4,197,077 --        | 4,606,930   | 0.67 |
| 389,789 --         | 415,478             | 0.28               | 4,606,931 --        | 5,088,060   | 0.68 |
| 415,479 --         | 442,172             | 0.29               | 5,088,061 --        | 5,660,830   | 0.69 |
| 442,173 --         | 469,933             | 0.30               | 5,660,831 --        | 6,354,180   | 0.70 |
| 469,934 --         | 498,827             | 0.31               | 6,354,181 --        | 7,210,667   | 0.71 |
| 498,828 --         | 528,928             | 0.32               | 7,210,668 --        | 8,295,548   | 0.72 |
| 528,929 --         | 560,314             | 0.33               | 8,295,549 --        | 9,714,233   | 0.73 |
| 560,315 --         | 593,072             | 0.34               | 9,714,234 --        | 11,648,799  | 0.74 |
| 593,073 --         | 627,294             | 0.35               | 11,648,800 --       | 14,443,166  | 0.75 |
| 627,295 --         | 663,082             | 0.36               | 14,443,167 --       | 18,834,307  | 0.76 |
| 663,083 --         | 700,548             | 0.37               | 18,834,308 --       | 26,738,351  | 0.77 |
| 700,549 --         | 739,814             | 0.38               | 26,738,352 --       | 45,181,106  | 0.78 |
| 739,815 --         | 781,013             | 0.39               | 45,181,107 --       | 137,394,838 | 0.79 |
| 781,014 --         | 824,292             | 0.40               | 137,394,839         | AND OVER    | 0.80 |
| 824,293 --         | 869,815             | 0.41               |                     |             |      |
| 869,816 --         | 917,761             | 0.42               |                     |             |      |
| 917,762 --         | 968,329             | 0.43               |                     |             |      |

|   |             |
|---|-------------|
| (a) G .....   | 8.20        |
| (b) State Per Claim Accident Limitation .....                 | \$204,500   |
| (c) State Multiple Claim Accident Limitation .....            | \$409,000   |
| (d) USL&HW Per Claim Accident Limitation .....                | \$665,000   |
| (e) USL&HW Multiple Claim Accident Limitation .....           | \$1,330,000 |
| (f) Employers Liability Accident Limitation .....             | \$55,000    |
| (g) Primary/Excess Loss Split Point .....                     | \$18,000    |
| (h) USL&HW Act -- Expected Loss Factor -- Non-F Classes ..... | 1.75        |

(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.75.)

**EXPERIENCE RATING PLAN MANUAL**
**INDIANA**

*Effective January 1, 2021*  
**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 --            | 44,106         | 20,500          | 1,415,329 --   | 1,456,304       | 164,000        |
| 44,107 --       | 75,911         | 24,600          | 1,456,305 --   | 1,497,282       | 168,100        |
| 75,912 --       | 112,455        | 28,700          | 1,497,283 --   | 1,538,262       | 172,200        |
| 112,456 --      | 151,007        | 32,800          | 1,538,263 --   | 1,579,242       | 176,300        |
| 151,008 --      | 190,496        | 36,900          | 1,579,243 --   | 1,620,223       | 180,400        |
| 190,497 --      | 230,481        | 41,000          | 1,620,224 --   | 1,661,205       | 184,500        |
| 230,482 --      | 270,755        | 45,100          | 1,661,206 --   | 1,702,188       | 188,600        |
| 270,756 --      | 311,212        | 49,200          | 1,702,189 --   | 1,743,172       | 192,700        |
| 311,213 --      | 351,791        | 53,300          | 1,743,173 --   | 1,784,157       | 196,800        |
| 351,792 --      | 392,455        | 57,400          | 1,784,158 --   | 1,825,142       | 200,900        |
| 392,456 --      | 433,180        | 61,500          | 1,825,143 --   | 1,866,128       | 205,000        |
| 433,181 --      | 473,953        | 65,600          | 1,866,129 --   | 1,907,115       | 209,100        |
| 473,954 --      | 514,760        | 69,700          | 1,907,116 --   | 1,948,102       | 213,200        |
| 514,761 --      | 555,596        | 73,800          | 1,948,103 --   | 1,989,089       | 217,300        |
| 555,597 --      | 596,454        | 77,900          | 1,989,090 --   | 2,030,077       | 221,400        |
| 596,455 --      | 637,329        | 82,000          | 2,030,078 --   | 2,071,066       | 225,500        |
| 637,330 --      | 678,220        | 86,100          | 2,071,067 --   | 2,112,055       | 229,600        |
| 678,221 --      | 719,123        | 90,200          | 2,112,056 --   | 2,153,045       | 233,700        |
| 719,124 --      | 760,036        | 94,300          | 2,153,046 --   | 2,194,034       | 237,800        |
| 760,037 --      | 800,958        | 98,400          | 2,194,035 --   | 2,235,025       | 241,900        |
| 800,959 --      | 841,888        | 102,500         | 2,235,026 --   | 2,276,015       | 246,000        |
| 841,889 --      | 882,824        | 106,600         | 2,276,016 --   | 2,317,006       | 250,100        |
| 882,825 --      | 923,765        | 110,700         | 2,317,007 --   | 2,357,997       | 254,200        |
| 923,766 --      | 964,712        | 114,800         | 2,357,998 --   | 2,398,989       | 258,300        |
| 964,713 --      | 1,005,663      | 118,900         | 2,398,990 --   | 2,439,981       | 262,400        |
| 1,005,664 --    | 1,046,618      | 123,000         | 2,439,982 --   | 2,480,973       | 266,500        |
| 1,046,619 --    | 1,087,576      | 127,100         | 2,480,974 --   | 2,521,965       | 270,600        |
| 1,087,577 --    | 1,128,537      | 131,200         | 2,521,966 --   | 2,562,958       | 274,700        |
| 1,128,538 --    | 1,169,501      | 135,300         | 2,562,959 --   | 2,603,950       | 278,800        |
| 1,169,502 --    | 1,210,467      | 139,400         | 2,603,951 --   | 2,644,943       | 282,900        |
| 1,210,468 --    | 1,251,435      | 143,500         | 2,644,944 --   | 2,685,937       | 287,000        |
| 1,251,436 --    | 1,292,406      | 147,600         | 2,685,938 --   | 2,726,930       | 291,100        |
| 1,292,407 --    | 1,333,378      | 151,700         | 2,726,931 --   | 2,767,924       | 295,200        |
| 1,333,379 --    | 1,374,352      | 155,800         | 2,767,925 --   | 2,808,918       | 299,300        |
| 1,374,353 --    | 1,415,328      | 159,900         | 2,808,919 --   | 2,849,912       | 303,400        |

For Expected Losses greater than \$3,915,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(8.20) / (\text{Expected Losses} + (700)(8.20))$$

G = 8.20

# NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

## INDIANA—UPDATE TO EXPERIENCE RATING PREMIUM ELIGIBILITY AMOUNTS

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### 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**

| State | Rating Effective Date | Column A (\$) | Column B (\$) |
|-------|-----------------------|---------------|---------------|
| IN    | 7/1/21 and after      | 5,500         | 2,750         |
|       | 7/1/20 - 6/30/21      | 5,500         | 2,750         |
|       | 7/1/19 - 6/30/20      | 5,500         | 2,750         |

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.



## Indiana

### **Advisory Loss Costs, Advisory Rates, and Assigned Risk Rates**

**Compliance Filing – January 1, 2021**

#### **Proposed Values for Inclusion in the Retrospective Rating Plan Manual**

The following pages include values for inclusion in the Retrospective Rating Plan Manual:

- Average Cost per Case
- Average Cost per Case including ALAE
- Excess loss factors
- Excess loss and allocated expense factors
- Excess loss pure premium factors
- Retrospective pure premium development factors

The course of the COVID-19 pandemic is unclear at this time. It represents a significant source of uncertainty with respect to future workers compensation system losses and the excess ratios applicable to those losses. A number of considerations related to the pandemic may put upward or downward pressure on claim severity distributions, although the magnitude and timing of such considerations remains unclear. Although considered, since the combined impact and direction of all COVID-19-related forces is unknown, no explicit adjustment for the pandemic has been made to the Retrospective Rating Plan values in this year's filing. The proposed values rely on historical data evaluated prior to the start of the COVID-19 pandemic.

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

APPLICABLE TO ADVISORY RATES

*Effective January 1, 2021*
**INDIANA**
**1. Average Cost per Case by Hazard Group**

| A     | B     | C     | D      | E      | F      | G      |
|-------|-------|-------|--------|--------|--------|--------|
| 5,007 | 7,297 | 7,881 | 11,125 | 14,333 | 24,038 | 22,936 |

**Average Cost per Case including ALAE by Hazard Group**

| A     | B     | C     | D      | E      | F      | G      |
|-------|-------|-------|--------|--------|--------|--------|
| 5,457 | 7,948 | 8,578 | 12,097 | 15,574 | 26,093 | 24,862 |

**2. Tax Multipliers**

|   |       |
|---|-------|
| a. State (non-F Classes)  | 1.019 |
| b. Federal Classes, or non-F classes<br>where rate is increased by the<br>USL&HW Act Percentage | 1.053 |

**3. Countrywide  
Expected Loss Ratio**  
0.606

**Countrywide Expected Loss and  
Allocated Expense Ratio**  
0.673

**4. Table of Expense Ratios**

Type A: 2020-01

Type B: 2020-01

**5.**
**Excess Loss Factors**

(Applicable to New and Renewal Policies)

| Per Accident<br><u>Limitation</u> | Hazard Groups |       |       |       |       |       |       |
|-----------------------------------|---------------|-------|-------|-------|-------|-------|-------|
|                                   | A             | B     | C     | D     | E     | F     | G     |
| \$10,000                          | 0.384         | 0.422 | 0.439 | 0.473 | 0.494 | 0.528 | 0.540 |
| \$15,000                          | 0.342         | 0.381 | 0.401 | 0.437 | 0.460 | 0.497 | 0.513 |
| \$20,000                          | 0.309         | 0.349 | 0.370 | 0.407 | 0.433 | 0.471 | 0.490 |
| \$25,000                          | 0.282         | 0.323 | 0.344 | 0.381 | 0.409 | 0.449 | 0.469 |
| \$30,000                          | 0.260         | 0.300 | 0.321 | 0.359 | 0.388 | 0.429 | 0.451 |
| \$35,000                          | 0.241         | 0.281 | 0.302 | 0.340 | 0.369 | 0.411 | 0.434 |
| \$40,000                          | 0.224         | 0.264 | 0.285 | 0.322 | 0.352 | 0.394 | 0.419 |
| \$50,000                          | 0.198         | 0.236 | 0.256 | 0.293 | 0.323 | 0.365 | 0.391 |
| \$75,000                          | 0.153         | 0.187 | 0.205 | 0.239 | 0.269 | 0.310 | 0.338 |
| \$100,000                         | 0.125         | 0.155 | 0.172 | 0.204 | 0.232 | 0.271 | 0.299 |
| \$125,000                         | 0.105         | 0.133 | 0.149 | 0.178 | 0.205 | 0.241 | 0.270 |
| \$150,000                         | 0.090         | 0.116 | 0.131 | 0.158 | 0.184 | 0.218 | 0.247 |
| \$175,000                         | 0.079         | 0.102 | 0.117 | 0.142 | 0.167 | 0.199 | 0.227 |
| \$200,000                         | 0.070         | 0.092 | 0.105 | 0.129 | 0.153 | 0.184 | 0.211 |
| \$225,000                         | 0.063         | 0.083 | 0.096 | 0.118 | 0.142 | 0.171 | 0.198 |
| \$250,000                         | 0.057         | 0.076 | 0.088 | 0.109 | 0.132 | 0.159 | 0.186 |
| \$275,000                         | 0.052         | 0.070 | 0.081 | 0.101 | 0.123 | 0.150 | 0.176 |
| \$300,000                         | 0.048         | 0.065 | 0.076 | 0.095 | 0.115 | 0.141 | 0.167 |
| \$325,000                         | 0.044         | 0.060 | 0.071 | 0.089 | 0.109 | 0.133 | 0.159 |
| \$350,000                         | 0.041         | 0.056 | 0.066 | 0.084 | 0.103 | 0.127 | 0.151 |
| \$375,000                         | 0.039         | 0.053 | 0.063 | 0.079 | 0.098 | 0.120 | 0.145 |
| \$400,000                         | 0.036         | 0.050 | 0.059 | 0.075 | 0.093 | 0.115 | 0.139 |
| \$425,000                         | 0.034         | 0.047 | 0.056 | 0.071 | 0.089 | 0.110 | 0.133 |
| \$450,000                         | 0.032         | 0.044 | 0.053 | 0.068 | 0.085 | 0.105 | 0.129 |
| \$475,000                         | 0.030         | 0.042 | 0.051 | 0.065 | 0.082 | 0.101 | 0.124 |
| \$500,000                         | 0.029         | 0.040 | 0.049 | 0.062 | 0.078 | 0.097 | 0.120 |
| \$600,000                         | 0.024         | 0.034 | 0.041 | 0.053 | 0.068 | 0.085 | 0.106 |
| \$700,000                         | 0.021         | 0.029 | 0.036 | 0.047 | 0.060 | 0.075 | 0.095 |
| \$800,000                         | 0.018         | 0.026 | 0.032 | 0.042 | 0.054 | 0.068 | 0.087 |
| \$900,000                         | 0.016         | 0.023 | 0.029 | 0.038 | 0.049 | 0.062 | 0.080 |
| \$1,000,000                       | 0.015         | 0.021 | 0.027 | 0.035 | 0.046 | 0.057 | 0.075 |
| \$2,000,000                       | 0.008         | 0.012 | 0.015 | 0.020 | 0.027 | 0.034 | 0.047 |
| \$3,000,000                       | 0.005         | 0.008 | 0.011 | 0.015 | 0.020 | 0.025 | 0.035 |
| \$4,000,000                       | 0.004         | 0.006 | 0.008 | 0.011 | 0.016 | 0.020 | 0.028 |
| \$5,000,000                       | 0.003         | 0.005 | 0.007 | 0.009 | 0.013 | 0.016 | 0.024 |
| \$6,000,000                       | 0.003         | 0.004 | 0.006 | 0.008 | 0.011 | 0.014 | 0.020 |
| \$7,000,000                       | 0.002         | 0.003 | 0.005 | 0.006 | 0.009 | 0.012 | 0.018 |
| \$8,000,000                       | 0.002         | 0.003 | 0.004 | 0.006 | 0.008 | 0.010 | 0.015 |
| \$9,000,000                       | 0.002         | 0.002 | 0.003 | 0.005 | 0.007 | 0.009 | 0.014 |
| \$10,000,000                      | 0.001         | 0.002 | 0.003 | 0.004 | 0.006 | 0.008 | 0.012 |

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

APPLICABLE TO ADVISORY RATES

**INDIANA*****Effective January 1, 2021***

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

| <b>Per Accident<br/>Limitation</b> | <b>Hazard Groups</b> |          |          |          |          |          |
|------------------------------------|----------------------|----------|----------|----------|----------|----------|
|                                    | <b>A</b>             | <b>B</b> | <b>C</b> | <b>D</b> | <b>E</b> | <b>F</b> |
| \$10,000                           | 0.425                | 0.465    | 0.483    | 0.519    | 0.541    | 0.576    |
| \$15,000                           | 0.380                | 0.422    | 0.442    | 0.481    | 0.506    | 0.544    |
| \$20,000                           | 0.345                | 0.388    | 0.409    | 0.449    | 0.476    | 0.517    |
| \$25,000                           | 0.316                | 0.360    | 0.382    | 0.422    | 0.451    | 0.494    |
| \$30,000                           | 0.292                | 0.335    | 0.358    | 0.399    | 0.429    | 0.472    |
| \$35,000                           | 0.271                | 0.314    | 0.337    | 0.378    | 0.409    | 0.453    |
| \$40,000                           | 0.253                | 0.296    | 0.318    | 0.359    | 0.391    | 0.436    |
| \$50,000                           | 0.224                | 0.265    | 0.287    | 0.327    | 0.360    | 0.405    |
| \$75,000                           | 0.175                | 0.212    | 0.232    | 0.269    | 0.301    | 0.345    |
| \$100,000                          | 0.143                | 0.177    | 0.195    | 0.230    | 0.261    | 0.302    |
| \$125,000                          | 0.121                | 0.152    | 0.169    | 0.201    | 0.231    | 0.270    |
| \$150,000                          | 0.105                | 0.133    | 0.149    | 0.179    | 0.208    | 0.245    |
| \$175,000                          | 0.092                | 0.118    | 0.134    | 0.161    | 0.189    | 0.224    |
| \$200,000                          | 0.082                | 0.107    | 0.121    | 0.147    | 0.174    | 0.207    |
| \$225,000                          | 0.074                | 0.097    | 0.111    | 0.135    | 0.161    | 0.193    |
| \$250,000                          | 0.068                | 0.089    | 0.102    | 0.125    | 0.150    | 0.180    |
| \$275,000                          | 0.062                | 0.082    | 0.094    | 0.116    | 0.140    | 0.169    |
| \$300,000                          | 0.057                | 0.076    | 0.088    | 0.109    | 0.132    | 0.160    |
| \$325,000                          | 0.053                | 0.071    | 0.082    | 0.102    | 0.124    | 0.151    |
| \$350,000                          | 0.049                | 0.066    | 0.077    | 0.096    | 0.118    | 0.144    |
| \$375,000                          | 0.046                | 0.062    | 0.073    | 0.091    | 0.112    | 0.137    |
| \$400,000                          | 0.043                | 0.059    | 0.069    | 0.087    | 0.107    | 0.131    |
| \$425,000                          | 0.041                | 0.055    | 0.065    | 0.082    | 0.102    | 0.125    |
| \$450,000                          | 0.039                | 0.053    | 0.062    | 0.079    | 0.097    | 0.120    |
| \$475,000                          | 0.037                | 0.050    | 0.059    | 0.075    | 0.094    | 0.115    |
| \$500,000                          | 0.035                | 0.048    | 0.057    | 0.072    | 0.090    | 0.111    |
| \$600,000                          | 0.029                | 0.040    | 0.049    | 0.062    | 0.078    | 0.097    |
| \$700,000                          | 0.025                | 0.035    | 0.042    | 0.054    | 0.069    | 0.086    |
| \$800,000                          | 0.022                | 0.031    | 0.038    | 0.049    | 0.062    | 0.078    |
| \$900,000                          | 0.020                | 0.028    | 0.034    | 0.044    | 0.057    | 0.071    |
| \$1,000,000                        | 0.018                | 0.025    | 0.031    | 0.040    | 0.052    | 0.065    |
| \$2,000,000                        | 0.009                | 0.014    | 0.017    | 0.023    | 0.031    | 0.038    |
| \$3,000,000                        | 0.006                | 0.010    | 0.012    | 0.017    | 0.022    | 0.028    |
| \$4,000,000                        | 0.005                | 0.007    | 0.010    | 0.013    | 0.018    | 0.022    |
| \$5,000,000                        | 0.004                | 0.006    | 0.008    | 0.010    | 0.014    | 0.018    |
| \$6,000,000                        | 0.003                | 0.005    | 0.006    | 0.009    | 0.012    | 0.016    |
| \$7,000,000                        | 0.003                | 0.004    | 0.005    | 0.007    | 0.010    | 0.013    |
| \$8,000,000                        | 0.002                | 0.003    | 0.005    | 0.006    | 0.009    | 0.012    |
| \$9,000,000                        | 0.002                | 0.003    | 0.004    | 0.006    | 0.008    | 0.010    |
| \$10,000,000                       | 0.002                | 0.003    | 0.003    | 0.005    | 0.007    | 0.009    |

**6.****Retrospective Development Factors**

| <b>With Loss Limit</b> |                     |                     | <b>Without Loss Limit</b> |                     |                     | <b>4th &amp; Subsequent<br/>Adjustment</b> |
|------------------------|---------------------|---------------------|---------------------------|---------------------|---------------------|--|
| <b>1st<br/>Adj.</b>    | <b>2nd<br/>Adj.</b> | <b>3rd<br/>Adj.</b> | <b>1st<br/>Adj.</b>       | <b>2nd<br/>Adj.</b> | <b>3rd<br/>Adj.</b> | <b>0.00</b>                                |
| 0.02                   | 0.01                | 0.01                | 0.05                      | 0.03                | 0.02                |  |

**RETROSPECTIVE RATING PLAN MANUAL**  
**STATE SPECIAL RATING VALUES**      APPLICABLE TO ADVISORY LOSS COSTS  
*Effective January 1, 2021*

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**INDIANA**

**1. Average Cost per Case by Hazard Group**

| A     | B     | C     | D      | E      | F      | G      |
|-------|-------|-------|--------|--------|--------|--------|
| 5,007 | 7,297 | 7,881 | 11,125 | 14,333 | 24,038 | 22,936 |

**Average Cost per Case including ALAE by Hazard Group**

| A     | B     | C     | D      | E      | F      | G      |
|-------|-------|-------|--------|--------|--------|--------|
| 5,457 | 7,948 | 8,578 | 12,097 | 15,574 | 26,093 | 24,862 |

**2.**

**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                | 0.519         | 0.570 | 0.594 | 0.640 | 0.668 | 0.713 | 0.730 |
| \$15,000                | 0.462         | 0.515 | 0.542 | 0.590 | 0.622 | 0.672 | 0.693 |
| \$20,000                | 0.418         | 0.472 | 0.500 | 0.550 | 0.585 | 0.637 | 0.662 |
| \$25,000                | 0.381         | 0.436 | 0.464 | 0.516 | 0.553 | 0.607 | 0.634 |
| \$30,000                | 0.351         | 0.406 | 0.434 | 0.486 | 0.524 | 0.579 | 0.609 |
| \$35,000                | 0.325         | 0.380 | 0.408 | 0.459 | 0.499 | 0.555 | 0.587 |
| \$40,000                | 0.303         | 0.357 | 0.385 | 0.436 | 0.476 | 0.533 | 0.566 |
| \$50,000                | 0.267         | 0.318 | 0.346 | 0.396 | 0.437 | 0.494 | 0.529 |
| \$75,000                | 0.207         | 0.252 | 0.278 | 0.324 | 0.364 | 0.419 | 0.457 |
| \$100,000               | 0.168         | 0.210 | 0.233 | 0.275 | 0.314 | 0.366 | 0.405 |
| \$125,000               | 0.142         | 0.179 | 0.201 | 0.240 | 0.277 | 0.326 | 0.365 |
| \$150,000               | 0.122         | 0.156 | 0.177 | 0.213 | 0.249 | 0.295 | 0.333 |
| \$175,000               | 0.107         | 0.138 | 0.158 | 0.192 | 0.226 | 0.270 | 0.307 |
| \$200,000               | 0.095         | 0.124 | 0.142 | 0.174 | 0.207 | 0.249 | 0.286 |
| \$225,000               | 0.085         | 0.112 | 0.130 | 0.160 | 0.191 | 0.231 | 0.267 |
| \$250,000               | 0.077         | 0.103 | 0.119 | 0.148 | 0.178 | 0.216 | 0.252 |
| \$275,000               | 0.070         | 0.094 | 0.110 | 0.137 | 0.166 | 0.202 | 0.238 |
| \$300,000               | 0.065         | 0.087 | 0.102 | 0.128 | 0.156 | 0.191 | 0.225 |
| \$325,000               | 0.060         | 0.081 | 0.096 | 0.120 | 0.147 | 0.180 | 0.214 |
| \$350,000               | 0.056         | 0.076 | 0.090 | 0.113 | 0.139 | 0.171 | 0.205 |
| \$375,000               | 0.052         | 0.071 | 0.084 | 0.107 | 0.132 | 0.163 | 0.196 |
| \$400,000               | 0.049         | 0.067 | 0.080 | 0.101 | 0.126 | 0.155 | 0.188 |
| \$425,000               | 0.046         | 0.063 | 0.076 | 0.096 | 0.120 | 0.149 | 0.180 |
| \$450,000               | 0.043         | 0.060 | 0.072 | 0.092 | 0.115 | 0.143 | 0.174 |
| \$475,000               | 0.041         | 0.057 | 0.069 | 0.088 | 0.110 | 0.137 | 0.168 |
| \$500,000               | 0.039         | 0.054 | 0.066 | 0.084 | 0.106 | 0.132 | 0.162 |
| \$600,000               | 0.033         | 0.046 | 0.056 | 0.072 | 0.092 | 0.115 | 0.143 |
| \$700,000               | 0.028         | 0.040 | 0.049 | 0.064 | 0.081 | 0.102 | 0.129 |
| \$800,000               | 0.025         | 0.035 | 0.044 | 0.057 | 0.073 | 0.092 | 0.118 |
| \$900,000               | 0.022         | 0.032 | 0.040 | 0.052 | 0.067 | 0.084 | 0.108 |
| \$1,000,000             | 0.020         | 0.029 | 0.036 | 0.047 | 0.062 | 0.077 | 0.101 |
| \$2,000,000             | 0.011         | 0.016 | 0.021 | 0.027 | 0.036 | 0.046 | 0.063 |
| \$3,000,000             | 0.007         | 0.011 | 0.015 | 0.020 | 0.027 | 0.034 | 0.047 |
| \$4,000,000             | 0.005         | 0.008 | 0.011 | 0.015 | 0.021 | 0.027 | 0.038 |
| \$5,000,000             | 0.004         | 0.007 | 0.009 | 0.012 | 0.017 | 0.022 | 0.032 |
| \$6,000,000             | 0.003         | 0.006 | 0.008 | 0.010 | 0.015 | 0.019 | 0.027 |
| \$7,000,000             | 0.003         | 0.005 | 0.006 | 0.009 | 0.012 | 0.016 | 0.024 |
| \$8,000,000             | 0.002         | 0.004 | 0.005 | 0.007 | 0.011 | 0.014 | 0.021 |
| \$9,000,000             | 0.002         | 0.003 | 0.005 | 0.006 | 0.009 | 0.012 | 0.018 |
| \$10,000,000            | 0.002         | 0.003 | 0.004 | 0.006 | 0.008 | 0.011 | 0.016 |

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

APPLICABLE TO ADVISORY LOSS COSTS

**INDIANA**

**Effective January 1, 2021**

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

| <b>Per Accident<br/>Limitation</b> | <b>Hazard Groups</b> |          |          |          |          |          |       |
|------------------------------------|----------------------|----------|----------|----------|----------|----------|-------|
|                                    | <b>A</b>             | <b>B</b> | <b>C</b> | <b>D</b> | <b>E</b> | <b>F</b> |       |
| \$10,000                           | 0.575                | 0.629    | 0.654    | 0.702    | 0.732    | 0.779    | 0.796 |
| \$15,000                           | 0.514                | 0.571    | 0.599    | 0.650    | 0.684    | 0.737    | 0.759 |
| \$20,000                           | 0.466                | 0.525    | 0.554    | 0.608    | 0.645    | 0.700    | 0.726 |
| \$25,000                           | 0.427                | 0.487    | 0.516    | 0.571    | 0.610    | 0.668    | 0.697 |
| \$30,000                           | 0.394                | 0.454    | 0.484    | 0.539    | 0.580    | 0.639    | 0.670 |
| \$35,000                           | 0.367                | 0.425    | 0.456    | 0.511    | 0.553    | 0.613    | 0.646 |
| \$40,000                           | 0.343                | 0.401    | 0.431    | 0.486    | 0.529    | 0.590    | 0.624 |
| \$50,000                           | 0.303                | 0.359    | 0.388    | 0.443    | 0.487    | 0.548    | 0.585 |
| \$75,000                           | 0.236                | 0.286    | 0.314    | 0.364    | 0.408    | 0.467    | 0.508 |
| \$100,000                          | 0.194                | 0.239    | 0.264    | 0.311    | 0.353    | 0.409    | 0.451 |
| \$125,000                          | 0.164                | 0.206    | 0.229    | 0.272    | 0.312    | 0.366    | 0.407 |
| \$150,000                          | 0.142                | 0.180    | 0.202    | 0.242    | 0.281    | 0.331    | 0.372 |
| \$175,000                          | 0.125                | 0.160    | 0.181    | 0.218    | 0.256    | 0.303    | 0.344 |
| \$200,000                          | 0.112                | 0.144    | 0.164    | 0.199    | 0.235    | 0.280    | 0.320 |
| \$225,000                          | 0.101                | 0.131    | 0.150    | 0.183    | 0.217    | 0.261    | 0.300 |
| \$250,000                          | 0.091                | 0.120    | 0.138    | 0.169    | 0.202    | 0.244    | 0.282 |
| \$275,000                          | 0.084                | 0.111    | 0.128    | 0.158    | 0.189    | 0.229    | 0.267 |
| \$300,000                          | 0.077                | 0.103    | 0.119    | 0.147    | 0.178    | 0.216    | 0.253 |
| \$325,000                          | 0.072                | 0.096    | 0.111    | 0.138    | 0.168    | 0.205    | 0.241 |
| \$350,000                          | 0.067                | 0.089    | 0.105    | 0.130    | 0.159    | 0.194    | 0.230 |
| \$375,000                          | 0.062                | 0.084    | 0.099    | 0.123    | 0.151    | 0.185    | 0.221 |
| \$400,000                          | 0.059                | 0.079    | 0.093    | 0.117    | 0.144    | 0.177    | 0.212 |
| \$425,000                          | 0.055                | 0.075    | 0.089    | 0.112    | 0.138    | 0.169    | 0.204 |
| \$450,000                          | 0.052                | 0.071    | 0.084    | 0.106    | 0.132    | 0.162    | 0.196 |
| \$475,000                          | 0.050                | 0.068    | 0.081    | 0.102    | 0.127    | 0.156    | 0.189 |
| \$500,000                          | 0.047                | 0.065    | 0.077    | 0.098    | 0.122    | 0.150    | 0.183 |
| \$600,000                          | 0.040                | 0.055    | 0.066    | 0.084    | 0.106    | 0.131    | 0.162 |
| \$700,000                          | 0.034                | 0.047    | 0.057    | 0.074    | 0.094    | 0.117    | 0.146 |
| \$800,000                          | 0.030                | 0.042    | 0.051    | 0.066    | 0.084    | 0.105    | 0.133 |
| \$900,000                          | 0.027                | 0.038    | 0.046    | 0.060    | 0.077    | 0.096    | 0.122 |
| \$1,000,000                        | 0.024                | 0.034    | 0.042    | 0.055    | 0.071    | 0.089    | 0.114 |
| \$2,000,000                        | 0.013                | 0.018    | 0.024    | 0.031    | 0.041    | 0.052    | 0.070 |
| \$3,000,000                        | 0.009                | 0.013    | 0.017    | 0.022    | 0.030    | 0.038    | 0.053 |
| \$4,000,000                        | 0.007                | 0.010    | 0.013    | 0.017    | 0.024    | 0.030    | 0.043 |
| \$5,000,000                        | 0.005                | 0.008    | 0.011    | 0.014    | 0.020    | 0.025    | 0.036 |
| \$6,000,000                        | 0.004                | 0.007    | 0.009    | 0.012    | 0.016    | 0.021    | 0.031 |
| \$7,000,000                        | 0.003                | 0.005    | 0.007    | 0.010    | 0.014    | 0.018    | 0.027 |
| \$8,000,000                        | 0.003                | 0.005    | 0.006    | 0.009    | 0.012    | 0.016    | 0.023 |
| \$9,000,000                        | 0.003                | 0.004    | 0.005    | 0.007    | 0.011    | 0.014    | 0.021 |
| \$10,000,000                       | 0.002                | 0.003    | 0.005    | 0.007    | 0.009    | 0.012    | 0.018 |

3.

**Retrospective Pure Premium Development Factors**

| <b>With Loss Limit</b> |             |             | <b>Without Loss Limit</b> |             |             | <b>4th &amp; Subsequent<br/>Adjustment</b> |
|------------------------|-------------|-------------|---------------------------|-------------|-------------|--|
| <b>1st</b>             | <b>2nd</b>  | <b>3rd</b>  | <b>1st</b>                | <b>2nd</b>  | <b>3rd</b>  |  |
| <b>Adj.</b>            | <b>Adj.</b> | <b>Adj.</b> | <b>Adj.</b>               | <b>Adj.</b> | <b>Adj.</b> | <b>0.00</b>                                |
| 0.03                   | 0.02        | 0.01        | 0.07                      | 0.04        | 0.03        |  |

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

Type A: 2020-01

| WC Premium Range<br>From | To | Expense<br>Ratio | WC Premium Range<br>From | To      | Expense<br>Ratio | WC Premium Range<br>From | To    | Expense<br>Ratio |   |            |       |
|--------------------------|----|------------------|--------------------------|---------|------------------|--------------------------|-------|------------------|---|------------|-------|
| 0                        | -  | 10,055           | 0.358                    | 21,928  | -                | 22,469                   | 0.310 | 393,334          | - | 424,799    | 0.262 |
| 10,056                   | -  | 10,167           | 0.357                    | 22,470  | -                | 23,037                   | 0.309 | 424,800          | - | 461,739    | 0.261 |
| 10,168                   | -  | 10,282           | 0.356                    | 23,038  | -                | 23,636                   | 0.308 | 461,740          | - | 505,714    | 0.260 |
| 10,283                   | -  | 10,399           | 0.355                    | 23,637  | -                | 24,266                   | 0.307 | 505,715          | - | 558,947    | 0.259 |
| 10,400                   | -  | 10,520           | 0.355                    | 24,267  | -                | 24,931                   | 0.306 | 558,948          | - | 624,705    | 0.258 |
| 10,521                   | -  | 10,643           | 0.354                    | 24,932  | -                | 25,633                   | 0.305 | 624,706          | - | 707,999    | 0.257 |
| 10,644                   | -  | 10,769           | 0.353                    | 25,634  | -                | 26,376                   | 0.304 | 708,000          | - | 816,923    | 0.256 |
| 10,770                   | -  | 10,898           | 0.352                    | 26,377  | -                | 27,164                   | 0.303 | 816,924          | - | 965,454    | 0.255 |
| 10,899                   | -  | 11,030           | 0.351                    | 27,165  | -                | 27,999                   | 0.302 | 965,455          | - | 1,179,999  | 0.254 |
| 11,031                   | -  | 11,165           | 0.350                    | 28,000  | -                | 28,888                   | 0.301 | 1,180,000        | - | 1,517,142  | 0.253 |
| 11,166                   | -  | 11,304           | 0.349                    | 28,889  | -                | 29,836                   | 0.301 | 1,517,143        | - | 1,824,799  | 0.252 |
| 11,305                   | -  | 11,446           | 0.348                    | 29,837  | -                | 30,847                   | 0.300 | 1,824,800        | - | 1,983,478  | 0.251 |
| 11,447                   | -  | 11,592           | 0.347                    | 30,848  | -                | 31,929                   | 0.299 | 1,983,479        | - | 2,172,380  | 0.250 |
| 11,593                   | -  | 11,741           | 0.346                    | 31,930  | -                | 33,090                   | 0.298 | 2,172,381        | - | 2,401,052  | 0.249 |
| 11,742                   | -  | 11,895           | 0.345                    | 33,091  | -                | 34,339                   | 0.297 | 2,401,053        | - | 2,683,529  | 0.248 |
| 11,896                   | -  | 12,052           | 0.344                    | 34,340  | -                | 35,686                   | 0.296 | 2,683,530        | - | 3,041,333  | 0.247 |
| 12,053                   | -  | 12,214           | 0.343                    | 35,687  | -                | 37,142                   | 0.295 | 3,041,334        | - | 3,509,230  | 0.246 |
| 12,215                   | -  | 12,380           | 0.342                    | 37,143  | -                | 38,723                   | 0.294 | 3,509,231        | - | 4,147,272  | 0.246 |
| 12,381                   | -  | 12,551           | 0.341                    | 38,724  | -                | 40,444                   | 0.293 | 4,147,273        | - | 5,068,888  | 0.245 |
| 12,552                   | -  | 12,727           | 0.340                    | 40,445  | -                | 42,325                   | 0.292 | 5,068,889        | - | 6,517,142  | 0.244 |
| 12,728                   | -  | 12,907           | 0.339                    | 42,326  | -                | 44,390                   | 0.291 | 6,517,143        | - | 9,123,999  | 0.243 |
| 12,908                   | -  | 13,093           | 0.338                    | 44,391  | -                | 46,666                   | 0.290 | 9,124,000        | - | 15,206,666 | 0.242 |
| 13,094                   | -  | 13,284           | 0.337                    | 46,667  | -                | 49,189                   | 0.289 | 15,206,667       | - | 45,619,999 | 0.241 |
| 13,285                   | -  | 13,481           | 0.336                    | 49,190  | -                | 51,999                   | 0.288 | 45,620,000       | - | And Above  | 0.240 |
| 13,482                   | -  | 13,684           | 0.335                    | 52,000  | -                | 55,151                   | 0.287 |                  |   |            |       |
| 13,685                   | -  | 13,893           | 0.334                    | 55,152  | -                | 58,709                   | 0.286 |                  |   |            |       |
| 13,894                   | -  | 14,108           | 0.333                    | 58,710  | -                | 62,758                   | 0.285 |                  |   |            |       |
| 14,109                   | -  | 14,330           | 0.332                    | 62,759  | -                | 67,407                   | 0.284 |                  |   |            |       |
| 14,331                   | -  | 14,559           | 0.331                    | 67,408  | -                | 72,799                   | 0.283 |                  |   |            |       |
| 14,560                   | -  | 14,796           | 0.330                    | 72,800  | -                | 79,130                   | 0.282 |                  |   |            |       |
| 14,797                   | -  | 15,041           | 0.329                    | 79,131  | -                | 86,666                   | 0.281 |                  |   |            |       |
| 15,042                   | -  | 15,294           | 0.328                    | 86,667  | -                | 95,789                   | 0.280 |                  |   |            |       |
| 15,295                   | -  | 15,555           | 0.328                    | 95,790  | -                | 107,058                  | 0.279 |                  |   |            |       |
| 15,556                   | -  | 15,826           | 0.327                    | 107,059 | -                | 121,333                  | 0.278 |                  |   |            |       |
| 15,827                   | -  | 16,106           | 0.326                    | 121,334 | -                | 139,999                  | 0.277 |                  |   |            |       |
| 16,107                   | -  | 16,396           | 0.325                    | 140,000 | -                | 165,454                  | 0.276 |                  |   |            |       |
| 16,397                   | -  | 16,697           | 0.324                    | 165,455 | -                | 200,377                  | 0.275 |                  |   |            |       |
| 16,698                   | -  | 17,009           | 0.323                    | 200,378 | -                | 208,235                  | 0.274 |                  |   |            |       |
| 17,010                   | -  | 17,333           | 0.322                    | 208,236 | -                | 216,734                  | 0.273 |                  |   |            |       |
| 17,334                   | -  | 17,669           | 0.321                    | 216,735 | -                | 225,957                  | 0.273 |                  |   |            |       |
| 17,670                   | -  | 18,019           | 0.320                    | 225,958 | -                | 235,999                  | 0.272 |                  |   |            |       |
| 18,020                   | -  | 18,383           | 0.319                    | 236,000 | -                | 246,976                  | 0.271 |                  |   |            |       |
| 18,384                   | -  | 18,762           | 0.318                    | 246,977 | -                | 259,024                  | 0.270 |                  |   |            |       |
| 18,763                   | -  | 19,157           | 0.317                    | 259,025 | -                | 272,307                  | 0.269 |                  |   |            |       |
| 19,158                   | -  | 19,569           | 0.316                    | 272,308 | -                | 287,027                  | 0.268 |                  |   |            |       |
| 19,570                   | -  | 19,999           | 0.315                    | 287,028 | -                | 303,428                  | 0.267 |                  |   |            |       |
| 20,000                   | -  | 20,449           | 0.314                    | 303,429 | -                | 321,818                  | 0.266 | First            | - | 10,000     | 0.0%  |
| 20,450                   | -  | 20,919           | 0.313                    | 321,819 | -                | 342,580                  | 0.265 | Next             | - | 190,000    | 9.1%  |
| 20,920                   | -  | 21,411           | 0.312                    | 342,581 | -                | 366,206                  | 0.264 | Next             | - | 1,550,000  | 11.3% |
| 21,412                   | -  | 21,927           | 0.311                    | 366,207 | -                | 393,333                  | 0.263 | Over             | - | 1,750,000  | 12.3% |

Expected Loss Ratio: 0.606  
Tax Multiplier: 1.037

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

Type B: 2020-01

| WC Premium Range |    | Expense Ratio | WC Premium Range |         | Expense Ratio | WC Premium Range |       | Expense Ratio              |
|------------------|----|---------------|------------------|---------|---------------|------------------|-------|----------------------------|
| From             | To |               | From             | To      |               | From             | To    |                            |
| 0                | -  | 10,099        | 0.358            | 19,246  | -             | 19,999           | 0.334 | 213,549                    |
| 10,100           | -  | 10,303        | 0.357            | 20,000  | -             | 20,816           | 0.333 | 228,276                    |
| 10,304           | -  | 10,515        | 0.356            | 20,817  | -             | 21,702           | 0.332 | 245,186                    |
| 10,516           | -  | 10,736        | 0.355            | 21,703  | -             | 22,666           | 0.331 | 264,800                    |
| 10,737           | -  | 10,967        | 0.355            | 22,667  | -             | 23,720           | 0.330 | 287,827                    |
| 10,968           | -  | 11,208        | 0.354            | 23,721  | -             | 24,878           | 0.329 | 315,239                    |
| 11,209           | -  | 11,460        | 0.353            | 24,879  | -             | 26,153           | 0.328 | 348,422                    |
| 11,461           | -  | 11,724        | 0.352            | 26,154  | -             | 27,567           | 0.328 | 389,412                    |
| 11,725           | -  | 11,999        | 0.351            | 27,568  | -             | 29,142           | 0.327 | 441,334                    |
| 12,000           | -  | 12,289        | 0.350            | 29,143  | -             | 30,909           | 0.326 | 509,231                    |
| 12,290           | -  | 12,592        | 0.349            | 30,910  | -             | 32,903           | 0.325 | 601,819                    |
| 12,593           | -  | 12,911        | 0.348            | 32,904  | -             | 35,172           | 0.324 | 735,556                    |
| 12,912           | -  | 13,246        | 0.347            | 35,173  | -             | 37,777           | 0.323 | 945,715                    |
| 13,247           | -  | 13,599        | 0.346            | 37,778  | -             | 40,799           | 0.322 | 1,324,000                  |
| 13,600           | -  | 13,972        | 0.345            | 40,800  | -             | 44,347           | 0.321 | 1,809,566                  |
| 13,973           | -  | 14,366        | 0.344            | 44,348  | -             | 48,571           | 0.320 | 1,981,905                  |
| 14,367           | -  | 14,782        | 0.343            | 48,572  | -             | 53,684           | 0.319 | 2,190,527                  |
| 14,783           | -  | 15,223        | 0.342            | 53,685  | -             | 59,999           | 0.318 | 2,448,236                  |
| 15,224           | -  | 15,692        | 0.341            | 60,000  | -             | 67,999           | 0.317 | 2,774,667                  |
| 15,693           | -  | 16,190        | 0.340            | 68,000  | -             | 78,461           | 0.316 | 3,201,539                  |
| 16,191           | -  | 16,721        | 0.339            | 78,462  | -             | 92,727           | 0.315 | 3,783,637                  |
| 16,722           | -  | 17,288        | 0.338            | 92,728  | -             | 113,333          | 0.314 | 4,624,445                  |
| 17,289           | -  | 17,894        | 0.337            | 113,334 | -             | 145,714          | 0.313 | 5,945,715                  |
| 17,895           | -  | 18,545        | 0.336            | 145,715 | -             | 200,606          | 0.312 | 8,324,000                  |
| 18,546           | -  | 19,245        | 0.335            | 200,607 | -             | 213,548          | 0.311 | 13,873,334                 |
|                  |    |               |                  |         |               |                  |       | 41,620,000                 |
|                  |    |               |                  |         |               |                  |       | - And Above                |
|                  |    |               |                  |         |               |                  |       | 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: 0.606 |
|                  |    |               |                  |         |               |                  |       | Tax Multiplier: 1.037      |

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

Type A: 2020-01

| WC Premium Range |    | Expense Ratio | WC Premium Range |         | Expense Ratio | WC Premium Range |       | Expense Ratio |   |            |       |
|------------------|----|---------------|------------------|---------|---------------|------------------|-------|---------------|---|------------|-------|
| From             | To |               | From             | To      |               | From             | To    |               |   |            |       |
| 0                | -  | 10,055        | 0.292            | 21,928  | -             | 22,469           | 0.243 | 393,334       | - | 424,799    | 0.195 |
| 10,056           | -  | 10,167        | 0.291            | 22,470  | -             | 23,037           | 0.243 | 424,800       | - | 461,739    | 0.194 |
| 10,168           | -  | 10,282        | 0.290            | 23,038  | -             | 23,636           | 0.242 | 461,740       | - | 505,714    | 0.193 |
| 10,283           | -  | 10,399        | 0.289            | 23,637  | -             | 24,266           | 0.241 | 505,715       | - | 558,947    | 0.192 |
| 10,400           | -  | 10,520        | 0.288            | 24,267  | -             | 24,931           | 0.240 | 558,948       | - | 624,705    | 0.191 |
| 10,521           | -  | 10,643        | 0.287            | 24,932  | -             | 25,633           | 0.239 | 624,706       | - | 707,999    | 0.190 |
| 10,644           | -  | 10,769        | 0.286            | 25,634  | -             | 26,376           | 0.238 | 708,000       | - | 816,923    | 0.189 |
| 10,770           | -  | 10,898        | 0.285            | 26,377  | -             | 27,164           | 0.237 | 816,924       | - | 965,454    | 0.189 |
| 10,899           | -  | 11,030        | 0.284            | 27,165  | -             | 27,999           | 0.236 | 965,455       | - | 1,179,999  | 0.188 |
| 11,031           | -  | 11,165        | 0.283            | 28,000  | -             | 28,888           | 0.235 | 1,180,000     | - | 1,517,142  | 0.187 |
| 11,166           | -  | 11,304        | 0.282            | 28,889  | -             | 29,836           | 0.234 | 1,517,143     | - | 1,824,799  | 0.186 |
| 11,305           | -  | 11,446        | 0.281            | 29,837  | -             | 30,847           | 0.233 | 1,824,800     | - | 1,983,478  | 0.185 |
| 11,447           | -  | 11,592        | 0.280            | 30,848  | -             | 31,929           | 0.232 | 1,983,479     | - | 2,172,380  | 0.184 |
| 11,593           | -  | 11,741        | 0.279            | 31,930  | -             | 33,090           | 0.231 | 2,172,381     | - | 2,401,052  | 0.183 |
| 11,742           | -  | 11,895        | 0.278            | 33,091  | -             | 34,339           | 0.230 | 2,401,053     | - | 2,683,529  | 0.182 |
| 11,896           | -  | 12,052        | 0.277            | 34,340  | -             | 35,686           | 0.229 | 2,683,530     | - | 3,041,333  | 0.181 |
| 12,053           | -  | 12,214        | 0.276            | 35,687  | -             | 37,142           | 0.228 | 3,041,334     | - | 3,509,230  | 0.180 |
| 12,215           | -  | 12,380        | 0.275            | 37,143  | -             | 38,723           | 0.227 | 3,509,231     | - | 4,147,272  | 0.179 |
| 12,381           | -  | 12,551        | 0.274            | 38,724  | -             | 40,444           | 0.226 | 4,147,273     | - | 5,068,888  | 0.178 |
| 12,552           | -  | 12,727        | 0.273            | 40,445  | -             | 42,325           | 0.225 | 5,068,889     | - | 6,517,142  | 0.177 |
| 12,728           | -  | 12,907        | 0.272            | 42,326  | -             | 44,390           | 0.224 | 6,517,143     | - | 9,123,999  | 0.176 |
| 12,908           | -  | 13,093        | 0.271            | 44,391  | -             | 46,666           | 0.223 | 9,124,000     | - | 15,206,666 | 0.175 |
| 13,094           | -  | 13,284        | 0.270            | 46,667  | -             | 49,189           | 0.222 | 15,206,667    | - | 45,619,999 | 0.174 |
| 13,285           | -  | 13,481        | 0.270            | 49,190  | -             | 51,999           | 0.221 | 45,620,000    | - | And Above  | 0.173 |
| 13,482           | -  | 13,684        | 0.269            | 52,000  | -             | 55,151           | 0.220 |               |   |            |       |
| 13,685           | -  | 13,893        | 0.268            | 55,152  | -             | 58,709           | 0.219 |               |   |            |       |
| 13,894           | -  | 14,108        | 0.267            | 58,710  | -             | 62,758           | 0.218 |               |   |            |       |
| 14,109           | -  | 14,330        | 0.266            | 62,759  | -             | 67,407           | 0.217 |               |   |            |       |
| 14,331           | -  | 14,559        | 0.265            | 67,408  | -             | 72,799           | 0.216 |               |   |            |       |
| 14,560           | -  | 14,796        | 0.264            | 72,800  | -             | 79,130           | 0.216 |               |   |            |       |
| 14,797           | -  | 15,041        | 0.263            | 79,131  | -             | 86,666           | 0.215 |               |   |            |       |
| 15,042           | -  | 15,294        | 0.262            | 86,667  | -             | 95,789           | 0.214 |               |   |            |       |
| 15,295           | -  | 15,555        | 0.261            | 95,790  | -             | 107,058          | 0.213 |               |   |            |       |
| 15,556           | -  | 15,826        | 0.260            | 107,059 | -             | 121,333          | 0.212 |               |   |            |       |
| 15,827           | -  | 16,106        | 0.259            | 121,334 | -             | 139,999          | 0.211 |               |   |            |       |
| 16,107           | -  | 16,396        | 0.258            | 140,000 | -             | 165,454          | 0.210 |               |   |            |       |
| 16,397           | -  | 16,697        | 0.257            | 165,455 | -             | 200,377          | 0.209 |               |   |            |       |
| 16,698           | -  | 17,009        | 0.256            | 200,378 | -             | 208,235          | 0.208 |               |   |            |       |
| 17,010           | -  | 17,333        | 0.255            | 208,236 | -             | 216,734          | 0.207 |               |   |            |       |
| 17,334           | -  | 17,669        | 0.254            | 216,735 | -             | 225,957          | 0.206 |               |   |            |       |
| 17,670           | -  | 18,019        | 0.253            | 225,958 | -             | 235,999          | 0.205 |               |   |            |       |
| 18,020           | -  | 18,383        | 0.252            | 236,000 | -             | 246,976          | 0.204 |               |   |            |       |
| 18,384           | -  | 18,762        | 0.251            | 246,977 | -             | 259,024          | 0.203 |               |   |            |       |
| 18,763           | -  | 19,157        | 0.250            | 259,025 | -             | 272,307          | 0.202 |               |   |            |       |
| 19,158           | -  | 19,569        | 0.249            | 272,308 | -             | 287,027          | 0.201 |               |   |            |       |
| 19,570           | -  | 19,999        | 0.248            | 287,028 | -             | 303,428          | 0.200 |               |   |            |       |
| 20,000           | -  | 20,449        | 0.247            | 303,429 | -             | 321,818          | 0.199 | First         | - | 10,000     | 0.0%  |
| 20,450           | -  | 20,919        | 0.246            | 321,819 | -             | 342,580          | 0.198 | Next          | - | 190,000    | 9.1%  |
| 20,920           | -  | 21,411        | 0.245            | 342,581 | -             | 366,206          | 0.197 | Next          | - | 1,550,000  | 11.3% |
| 21,412           | -  | 21,927        | 0.244            | 366,207 | -             | 393,333          | 0.196 | Over          | - | 1,750,000  | 12.3% |

Expected Loss and ALAE Ratio: 0.673  
Tax Multiplier: 1.037

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

Type B: 2020-01

| WC Premium Range |    | Expense Ratio | WC Premium Range |         | Expense Ratio | WC Premium Range |       | Expense Ratio                       |
|------------------|----|---------------|------------------|---------|---------------|------------------|-------|-------------------------------------|
| From             | To |               | From             | To      |               | From             | To    |                                     |
| 0                | -  | 10,099        | 0.292            | 19,246  | -             | 19,999           | 0.268 | 213,549                             |
| 10,100           | -  | 10,303        | 0.291            | 20,000  | -             | 20,816           | 0.267 | 228,276                             |
| 10,304           | -  | 10,515        | 0.290            | 20,817  | -             | 21,702           | 0.266 | 245,186                             |
| 10,516           | -  | 10,736        | 0.289            | 21,703  | -             | 22,666           | 0.265 | 264,800                             |
| 10,737           | -  | 10,967        | 0.288            | 22,667  | -             | 23,720           | 0.264 | 287,827                             |
| 10,968           | -  | 11,208        | 0.287            | 23,721  | -             | 24,878           | 0.263 | 315,239                             |
| 11,209           | -  | 11,460        | 0.286            | 24,879  | -             | 26,153           | 0.262 | 348,422                             |
| 11,461           | -  | 11,724        | 0.285            | 26,154  | -             | 27,567           | 0.261 | 389,412                             |
| 11,725           | -  | 11,999        | 0.284            | 27,568  | -             | 29,142           | 0.260 | 441,334                             |
| 12,000           | -  | 12,289        | 0.283            | 29,143  | -             | 30,909           | 0.259 | 509,231                             |
| 12,290           | -  | 12,592        | 0.282            | 30,910  | -             | 32,903           | 0.258 | 601,819                             |
| 12,593           | -  | 12,911        | 0.281            | 32,904  | -             | 35,172           | 0.257 | 735,556                             |
| 12,912           | -  | 13,246        | 0.280            | 35,173  | -             | 37,777           | 0.256 | 945,715                             |
| 13,247           | -  | 13,599        | 0.279            | 37,778  | -             | 40,799           | 0.255 | 1,324,000                           |
| 13,600           | -  | 13,972        | 0.278            | 40,800  | -             | 44,347           | 0.254 | 1,809,566                           |
| 13,973           | -  | 14,366        | 0.277            | 44,348  | -             | 48,571           | 0.253 | 1,981,905                           |
| 14,367           | -  | 14,782        | 0.276            | 48,572  | -             | 53,684           | 0.252 | 2,190,527                           |
| 14,783           | -  | 15,223        | 0.275            | 53,685  | -             | 59,999           | 0.251 | 2,448,236                           |
| 15,224           | -  | 15,692        | 0.274            | 60,000  | -             | 67,999           | 0.250 | 2,774,667                           |
| 15,693           | -  | 16,190        | 0.273            | 68,000  | -             | 78,461           | 0.249 | 3,201,539                           |
| 16,191           | -  | 16,721        | 0.272            | 78,462  | -             | 92,727           | 0.248 | 3,783,637                           |
| 16,722           | -  | 17,288        | 0.271            | 92,728  | -             | 113,333          | 0.247 | 4,624,445                           |
| 17,289           | -  | 17,894        | 0.270            | 113,334 | -             | 145,714          | 0.246 | 5,945,715                           |
| 17,895           | -  | 18,545        | 0.270            | 145,715 | -             | 200,606          | 0.245 | 8,324,000                           |
| 18,546           | -  | 19,245        | 0.269            | 200,607 | -             | 213,548          | 0.244 | 13,873,334                          |
|                  |    |               |                  |         |               |                  |       | 41,620,000                          |
|                  |    |               |                  |         |               |                  |       | - And Above                         |
|                  |    |               |                  |         |               |                  |       | 0.219                               |
|                  |    |               |                  |         |               |                  |       | First 10,000 0.0%                   |
|                  |    |               |                  |         |               |                  |       | Next 190,000 5.1%                   |
|                  |    |               |                  |         |               |                  |       | Next 1,550,000 6.5%                 |
|                  |    |               |                  |         |               |                  |       | Over 1,750,000 7.5%                 |
|                  |    |               |                  |         |               |                  |       | Expected Loss and ALAE Ratio: 0.673 |
|                  |    |               |                  |         |               |                  |       | Tax Multiplier: 1.037               |



## INDIANA

### APPENDIX D

#### I. Factor to Convert Advisory Rates to Assigned Risk Rates

A factor of 1.000 is applied to the advisory rates in order to convert to assigned risk rates.

#### II. Factor to Convert Advisory Rates to Advisory Loss Costs

A factor of 0.745 is applied to the advisory rates in order to convert to advisory loss costs. This factor is the proposed target cost ratio for advisory rates.



## Indiana

### Advisory Loss Costs, Advisory Rates, and Assigned Risk Rates

**Compliance Filing – January 1, 2021**

#### Key Contacts

##### **ICRB KEY CONTACTS**

*Karen H. Byrd, AIC, President & CEO (kbyrd@icrb.net)  
Paul E. Keathley, CAWC, Vice President (pkeathley@icrb.net)*

ICRB  
5920 Castleway West Drive  
Indianapolis, IN 46250  
Phone (317) 842-2800 Fax (317) 842-3717

##### **NCCI KEY CONTACTS**

*Ed Marynowitz, Senior Division Executive  
Regulatory Division  
National Council on Compensation Insurance, Inc. (NCCI)  
901 Peninsula Corporate Circle  
Boca Raton, Florida 33487-1362  
Phone (561) 893-3611 Fax (561) 893-5487*

*Robert Moss, ACAS, MAAA, Assistant Actuary  
Actuarial and Economic Services Division  
National Council on Compensation Insurance, Inc. (NCCI)  
901 Peninsula Corporate Circle  
Boca Raton, Florida 33487-1362  
Phone (561) 893-3794 Fax (561) 893-5430*

All NCCI employees can be contacted via e-mail using the following format:

First Name\_Last Name@NCCI.com