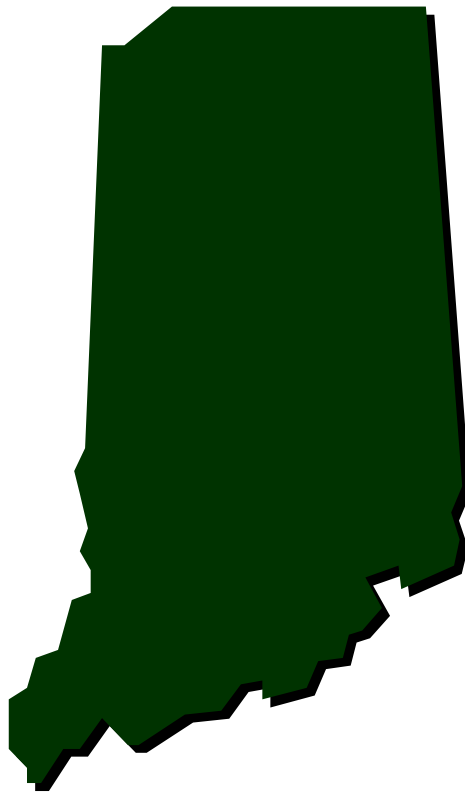


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Indiana DOI "FILED"
via SERFF on 10/26/09



**VOLUNTARY ADVISORY and ASSIGNED RISK RATES
ADVISORY LOSS COSTS
TO BECOME EFFECTIVE JANUARY 1, 2010**



September 17, 2009

Honorable Carol Cutter
Commissioner of Insurance
Indiana Department of Insurance
311 W. Washington St., Suite 300
Indianapolis, IN 46204-2787

**RE: Workers Compensation Advisory Rates –
Also Applicable to Assigned Risk Business**

Dear Commissioner Cutter:

In accordance with the applicable statutes and regulations in the state of Indiana, I am filing for your consideration and approval workers compensation advisory and assigned risk rates and rating values. This filing proposes a 1.7% decrease to the overall rate level to become effective on January 1, 2010 for new and renewal business.

Please note that the following class codes are of special note as a result of item filings approved in Indiana:

- As a result of Item B-1408, effective 1/1/2010, the following changes were made:
 - New class codes 8602, 8603, and 8725 are established in this filing,
 - Class codes 8869 and 9059 in this filing are combined to reflect the first year of a two-year transition program. At the end of the two-year transition, code 9059 will be discontinued.
- As a result of Item B-1418, effective 1/1/2010, class code 7402 was created.
- As a result of Item B-1399A, effective 1/1/2007, class code 7425 was updated by the Industry Group 5 (Miscellaneous) upper swing limit in the last three filings. This year, the loss cost for class code 7425 was set equal to the current approved loss cost.

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

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

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

Sincerely,

Actuarial content prepared by:

Ronald W. Cooper
President

Robert Moss, ACAS, MAAA
Associate Actuary, NCCI

Enclosure



Actuarial Certification

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

Filing prepared by:

A handwritten signature in black ink that reads "Robert J. Moss". The signature is written in a cursive style with a large initial "R" and "M".

Robert Moss, ACAS, MAAA
Associate Actuary
Actuarial & Economic Services
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KEY CONTACTS

BACKGROUND AND FILING PROCEDURE

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

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

This filing also contains advisory loss costs. Advisory loss costs in Indiana include a provision for loss based expenses, but have no allowance for the following expenses: Acquisition and Field Supervision, General and Production Expenses, Taxes, Licenses, and Underwriting Contingency Provision.

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

In this filing, the ICRB is proposing that the Commissioner approve a 1.7% decrease in the current assigned risk and advisory rates (which went into effect on January 1, 2009), and that the new assigned risk and advisory rates take effect on January 1, 2010. This document will explain why this decrease is necessary.

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

BACKGROUND AND FILING PROCEDURE (cont'd)

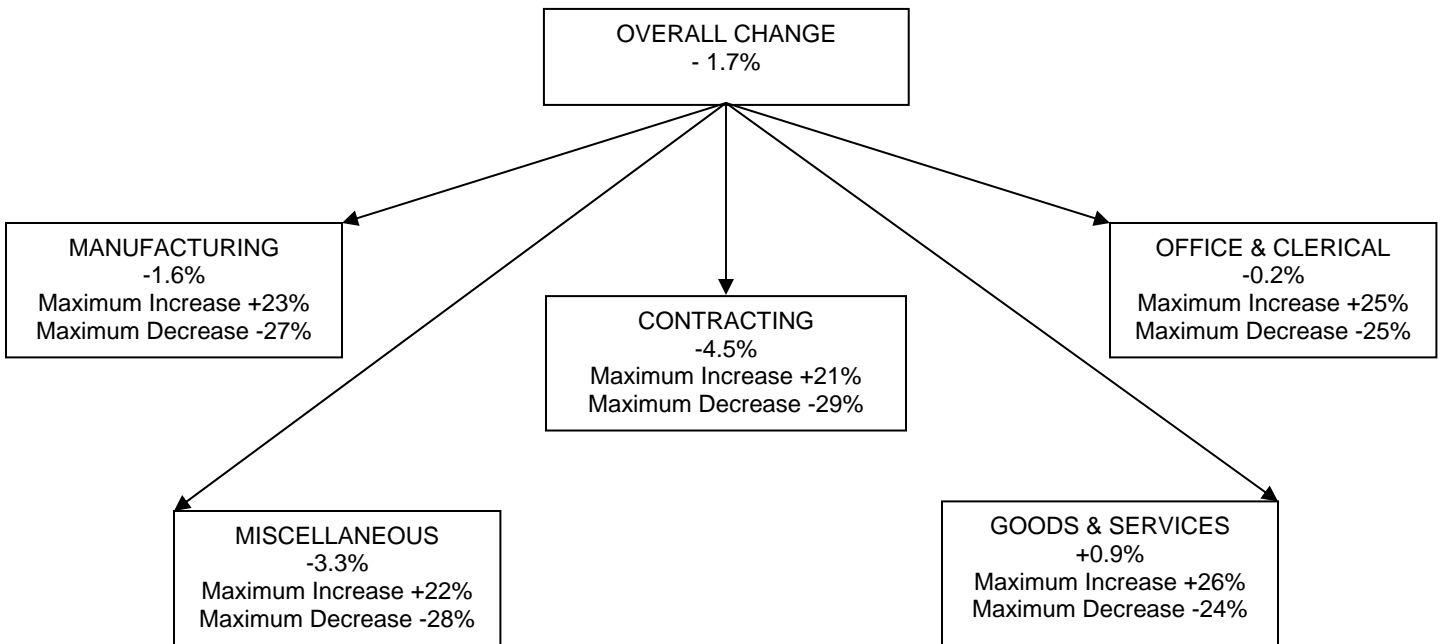
Employers unable to secure coverage in the voluntary market can apply for such coverage in the assigned risk market. The proposed rates for the voluntary market are also applicable to the assigned risk policies, with a proposed effective date of January 1, 2010. Currently, assigned risk policies with premium greater than \$2,500 are assessed a 25% surcharge.

SUMMARY OF PROPOSED CHANGE IN ADVISORY VOLUNTARY AND ASSIGNED RISK RATES AND VOLUNTARY LOSS COSTS

<u>Key Components</u>	<u>Percentage Change</u>
Experience, Trend and Benefit Change	- 1.5%
Change in Loss Based Expenses	+ 0.7%
Change in Voluntary Loss Costs	- 0.8%
Change in Production Expenses and Taxes	- 0.9%
Change in Voluntary Premium Level	- 1.7%
Change in Voluntary and Assigned Risk Rate Level	- 1.7%

A brief discussion of each of these key components follows this page.

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



KEY COMPONENT – EXPERIENCE, TREND AND BENEFITS

This key component has three main parts.

EXPERIENCE

NCCI reviewed the emerging experience of Indiana workers compensation policies in recent years. The primary focus of our review was on premiums and losses from Policy Years 2006 and 2007, evaluated as of December 31, 2008. A policy year captures the premiums and losses from the block of policies that have effective dates during a given year. Policy Year 2007 is the most recently available policy year, since the last policy had an effective date of December 31, 2007 and did not expire until December 31, 2008. The use of the 2 most recently available policy years is consistent with the filings made in the past several years by the ICRB in Indiana.

Calendar-Accident Year 2008 experience was also examined for the purposes of this filing. A calendar-accident year captures the premiums earned during a given year, together with the losses associated with workplace accidents taking place during the same year. This information is useful in analyzing whether the pattern observed in recent years can be expected to continue in the same direction into future time periods.

It should be noted that we adjust all historical experience to reflect both rate changes approved and statutory benefit changes implemented since that time period.

We also adjust historical experience through the use of loss development factors for medical and indemnity losses. These factors are needed since paid losses (benefit amounts already paid by insurers), case reserve estimates (the amounts set aside to cover future payments on known claims), and IBNR (Incurred But Not Reported – amounts set aside to cover future payments for unknown claims) are known to change over time until the claim is finally closed. The loss development factors are based on how paid amounts, case reserve estimates, and IBNR changed over time for claims from older years. In this filing, NCCI is using an average of the paid and paid plus case loss development methods, which is consistent with previous filing in Indiana. For more information, please refer to the Explanatory Memorandum of the Technical Supplement accompanying this filing.

As in previous filings, this filing will continue with the specialized treatment of individual large losses in ratemaking. The objective of the treatment of individual large losses in aggregate ratemaking is to utilize a procedure that addresses the impact individual large claims may have on aggregate loss cost level indications. The treatment is intended to stabilize loss cost level indications and to help achieve overall long-term loss cost adequacy.

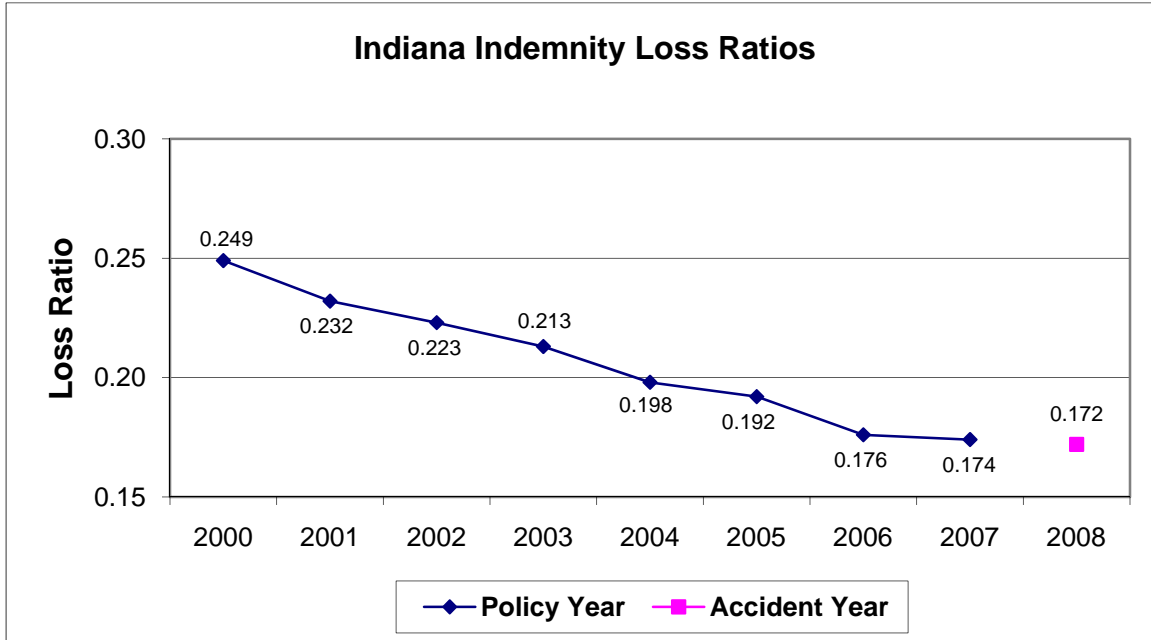
The aggregate large loss ratemaking procedure involves replacing the amount of actual reported individual claim losses in excess of a state-specific dollar threshold with an excess loss provision—representing the expected volume of losses in excess of the threshold.

TREND

As noted above, the filing relies primarily on the experience from Policy Years 2006 and 2007. However, since the proposed advisory rates are intended for use with policies having effective dates starting on January 1, 2010, it is necessary to use trend factors that forecast how much the future Indiana workers compensation experience might differ from the past. These trend factors measure anticipated changes in the amount of indemnity and medical benefits as compared to anticipated changes in the amount of workers' wages. For example, if benefit costs are expected to grow faster than wages, then a trend factor greater than zero should be applied. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero is indicated.

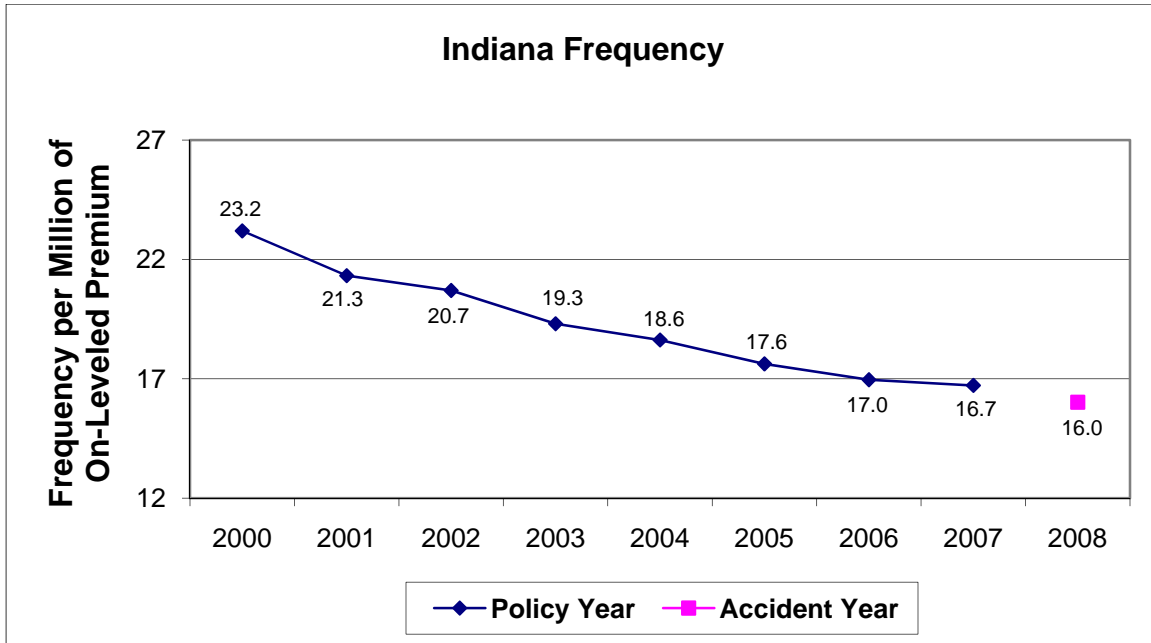
INDEMNITY

The chart below shows the history of indemnity loss ratios for the past eight policy years and our initial estimate for Accident Year 2008. An indemnity loss ratio represents the proportion of premium dollars that are necessary to cover indemnity benefits. (The figures in the chart reflect premiums at today's advisory rates and losses at today's statutory benefit levels.)



The indemnity loss ratio chart shows that with respect to premium, indemnity costs have declined steadily since 2000 although some leveling off is evident in policy years 2006 and 2007.

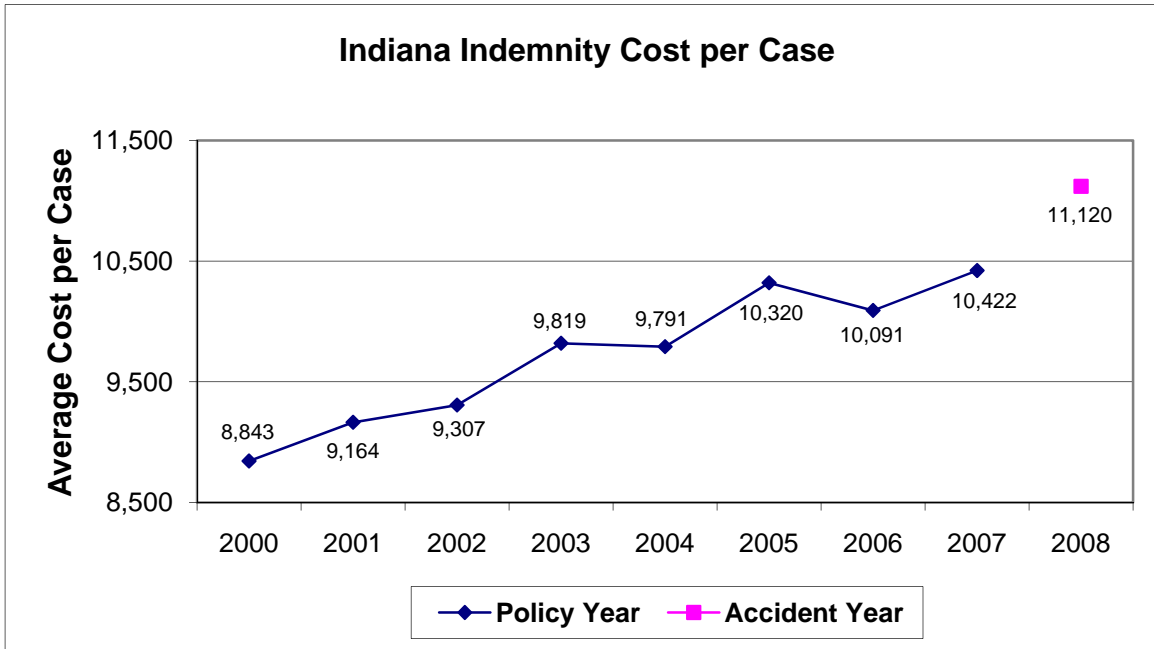
Underlying these loss ratios are the number of workplace injuries (claim frequency) and the average cost of each of these injuries. The chart below summarizes the recent history of lost-time claims (i.e., those claims where a worker missed work time due to a workplace injury) in Indiana.



Claim frequency has decreased significantly since 2000. A variety of system changes helped produce this decrease, such as claim reviews, case management, return to work programs, bill and utilization reviews, safety programs, medical and fraud incentives, etc. Although the savings from many of these changes may have been largely realized, we expect that frequency may continue to decline. The latest Accident Year indicates a moderate decrease from Policy Year 2007.

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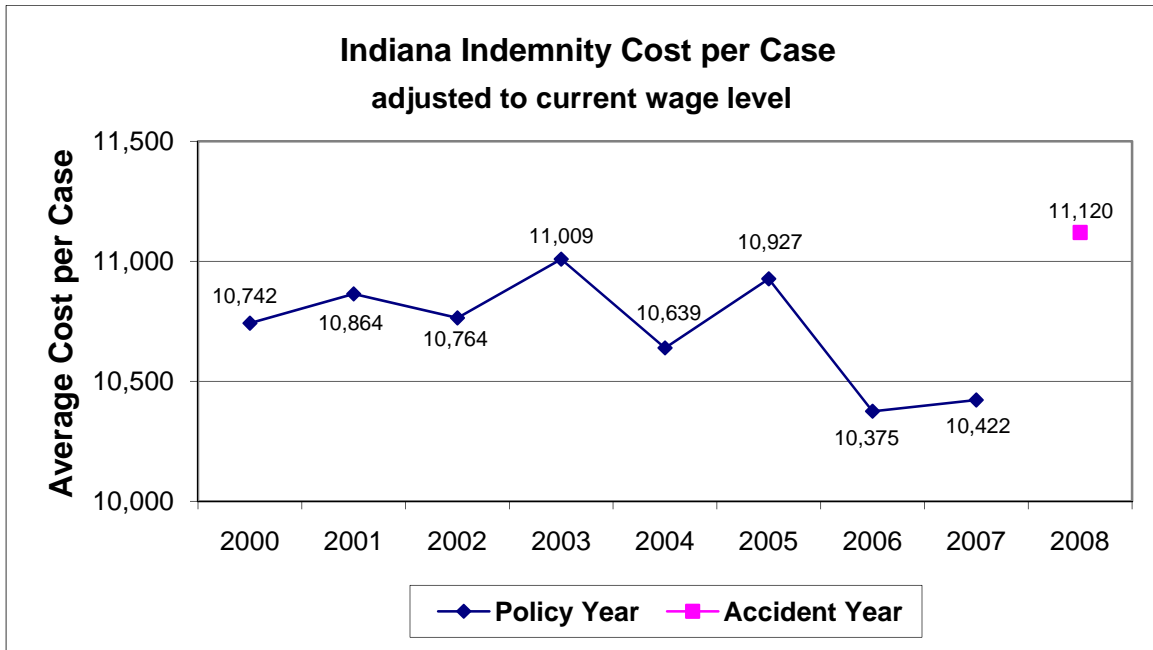
For these workplace injuries, the average indemnity cost over time can be tracked by observing the following chart.



Indiana's indemnity cost per case increased fairly consistently between 2000 and 2005. After a slight decrease in policy year 2006, indications from the most recent policy year and accident year both show increases in the average indemnity cost per case.

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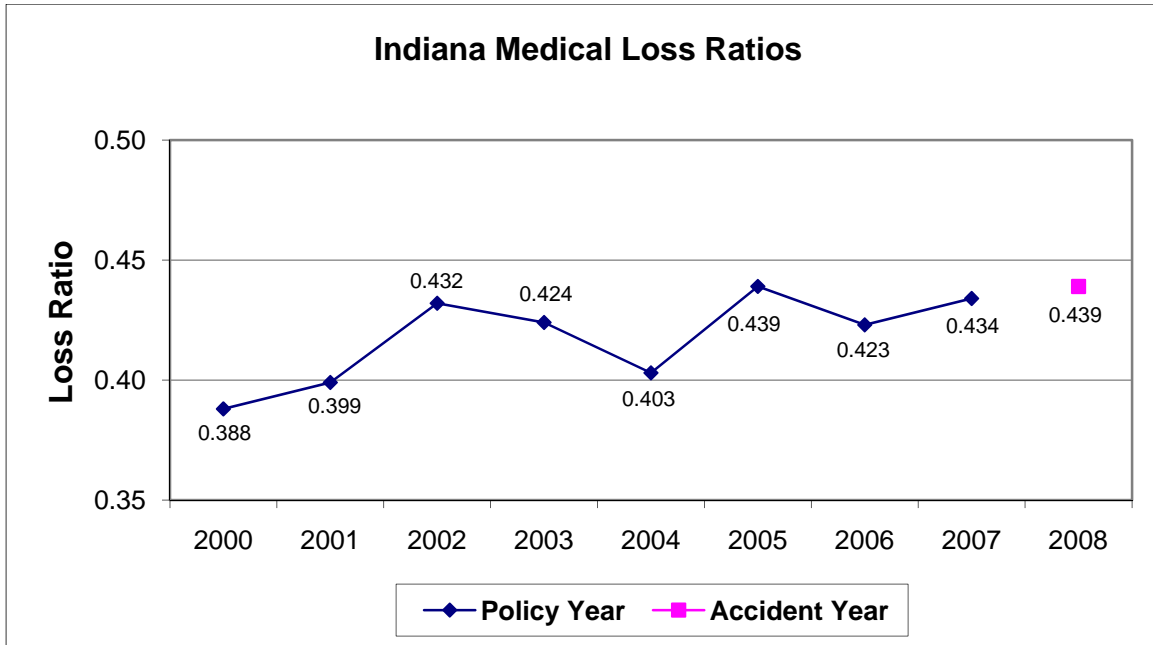
After removing the impact of the growth in workers wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.



In last year's Indiana filing, an indemnity trend factor of -4.0% per year was utilized. Based on our analysis this year, we are proposing to maintain the indemnity trend factor of -4.0% per year. This change reflects the continued decline in claim frequency. This means that indemnity costs are expected to change at a slower rate than workers' wages between Policy Years 2006 and 2007 (the experience period underlying the filing) and Policy Year 2010 (the effective period for the proposed rates).

MEDICAL

On the medical side of benefits, the chart below shows the history of medical loss ratios for the past eight policy years and our initial estimate for Accident Year 2008.

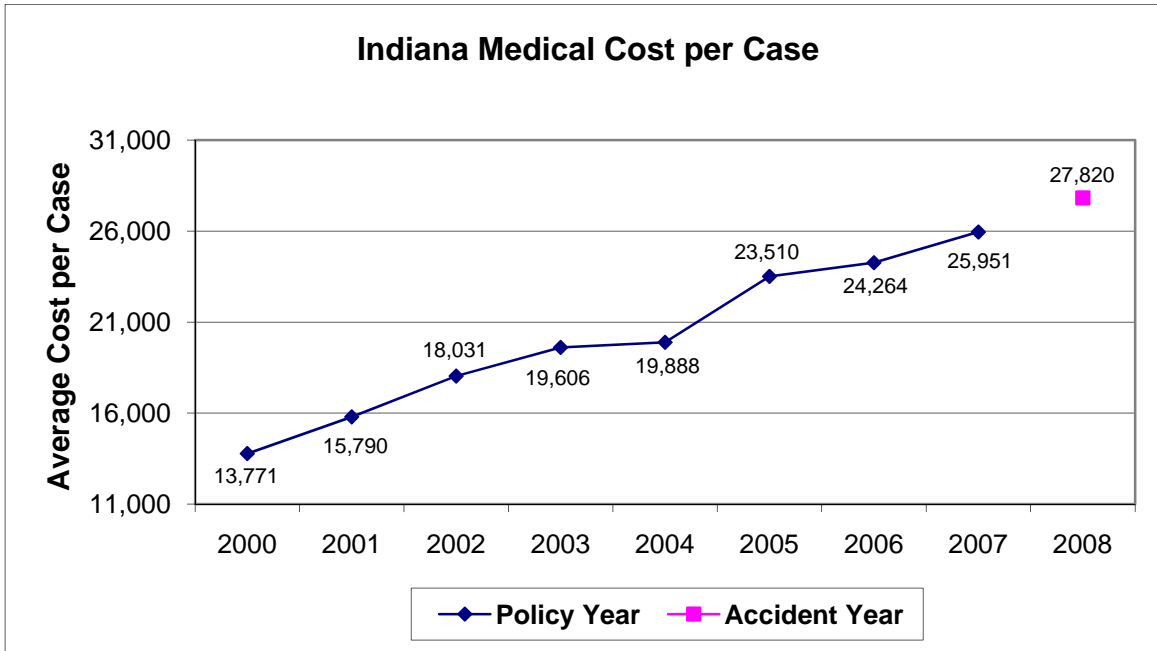


Medical loss ratios have shown some variability over the period shown above, although the long-term increase in medical loss ratios is evident. Our projection for Accident Year 2008 suggests a slight increase from the Policy Year 2007 estimate.

Medical costs are a significant cost driver in this filing, as the majority of benefits paid in Indiana are medical. Medical costs represent over 70% of overall benefits.

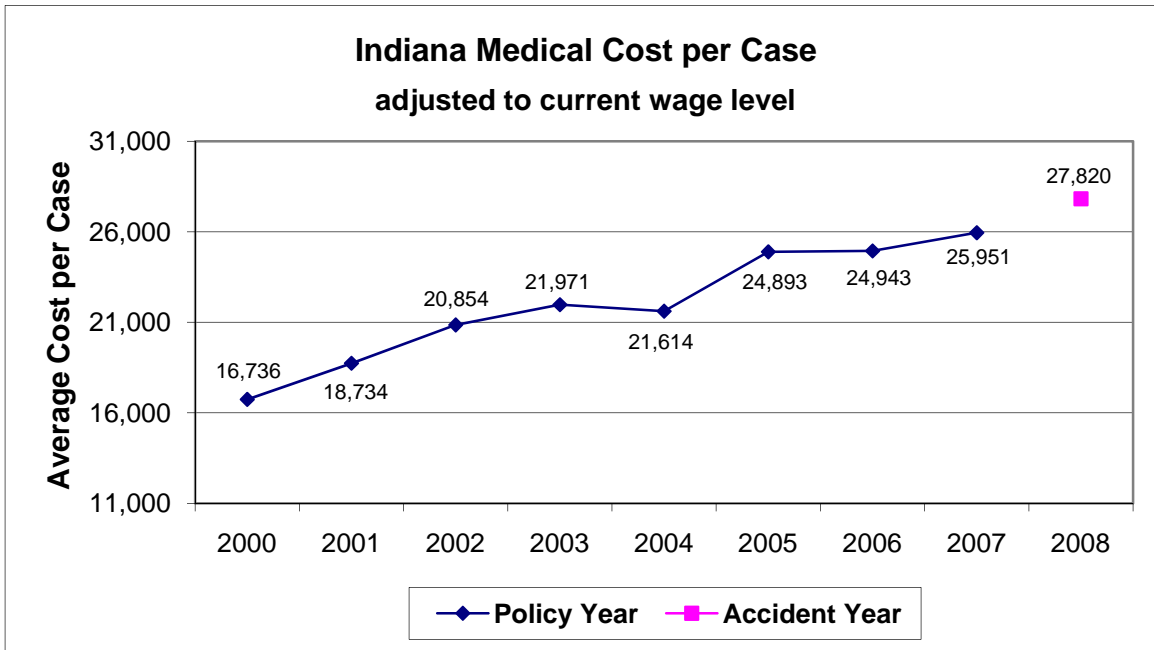
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As with indemnity, underlying these loss ratios are the number of workplace injuries (claim frequency) and the average cost of each of these injuries. The frequency chart discussed earlier is a primary driver of medical costs. For these workplace injuries, the average medical cost over time is tracked in the following chart.



Medical costs have increased steadily since 2000. Early indications from Accident Year 2008 show a continued increase in the average medical cost per case.

After removing the impact of the growth in workers wages that occurred over this time period, the change in the average medical cost per case remains significant, as shown in the following chart.



Even after removing the impact of wage growth over time, Indiana’s medical cost per case increased fairly consistently from 2000 to 2007 and is projected to continue to increase through the effective period for the proposed rates.

Claim frequency in Indiana is expected to decline at a rate of 4% to 6% per year. Wage growth is estimated to be increasing at a rate of 2% to 4% per year. The remaining annual increases of 9% to 13% accounts for the anticipated level of annual medical inflation expected in Indiana. The medical loss ratio trend is calculated as claim frequency times medical inflation divided by wage growth.

In last year’s Indiana filing, a medical trend factor of +2.0% per year was utilized. Based on our analysis this year, we are proposing to maintain the medical trend factor of +2.0% per year. This means that medical benefits are expected to increase at a faster pace than workers’ wages.

BENEFITS

Since losses from policy years 2006 and 2007 reflect the indemnity and medical benefits being paid at that time, it is necessary to reflect what the level of these benefits will be for accidents on policies written in 2010.

House Enrolled Act 1050, effective July 1, 2000, included benefit changes effective on July 1, 2000, July 1, 2001 and July 1, 2002. The Act, also known as Public Law 193, provided increased benefits for permanent partial impairments and increased the maximum average weekly wage.

Recently, the General Assembly passed HEA1307 on May 3, 2006. This act, effective 7/1/2006, provided increased benefits for permanent partial impairments and an increase in the average weekly wage maximum. The increases in benefits are staged over a five year time period with increases effective 7/1/2006, 7/1/2007, 7/1/2008, 7/1/2009 and 7/1/2010.

HEA 1307 is expected to have an overall impact on system costs of +1.7% over five years. The following tables summarize the benefit increases, rate impact and the advisory rate filings that contemplate the benefit increases.

Law	Date	Min	Max	2/3 Max	500 Weeks	% Change
HEA 1050	07/01/02	\$75	\$882	\$588	\$294,000	
HEA 1307	07/01/06	\$75	\$900	\$600	\$300,000	2.04%
HEA 1307	07/01/07	\$75	\$930	\$620	\$310,000	3.33%
HEA 1307	07/01/08	\$75	\$954	\$636	\$318,000	2.58%
HEA 1307	07/01/09	\$75	\$975	\$650	\$325,000	2.20%

Award per degree of impairment	Dollars per Degree				
	7/1/2006	7/1/2007	7/1/2008	7/1/2009	7/1/2010
1-10 degrees	\$1,300	\$1,340	\$1,365	\$1,380	\$1,400
11-35 degrees	\$1,500	\$1,545	\$1,570	\$1,585	\$1,600
36-50 degrees	\$2,400	\$2,475	\$2,525	\$2,600	\$2,700
51-100 degrees	\$3,000	\$3,150	\$3,200	\$3,300	\$3,500

Rate Impact

Law	Benefit Increase	Rate Impact	Cumulative Total	Advisory Rate Filing contemplating the change
HEA 1307	07/01/06	0.4%	1.004	1/1/2007 experience filing
HEA 1307	07/01/07	0.5%	1.009	1/1/2007 and 1/1/2008 experience filings
HEA 1307	07/01/08	0.3%	1.012	1/1/2007, 1/1/2008 and 1/1/2009 experience filings
HEA 1307	07/01/09	0.3%	1.015	1/1/2008, 1/1/2009 and 1/1/2010 experience filings
HEA 1307	07/01/10	0.2%	1.017	1/1/2009, 1/1/2010 and 1/1/2011 experience filings
	Total	1.7%	n/a	

Notes:

1. *Rate Impact Total and Cumulative Total are calculated in a multiplicative manner as follows:
1.017 = 1.004 * 1.005 * 1.003 * 1.003 * 1.002*
2. *Future rate impact percentages are estimates and dependent upon the medical/indemnity split at that point in time*
3. *The 7/1/2006 rate impact includes the impact of +0.3% due to changes in attorney fees. The attorney fees are set as follows:*
 - o *A minimum of \$200*
 - o *20% of the first \$50,000 of an award*
 - o *15% of the second \$50,000 of an award*
 - o *10% of the value of: a) unpaid medical, b) out-of-pocket medical, or c) future medical*

In last year's filing, the pro-rated impacts of the 7/1/2009 and 7/1/2010 benefit changes from HEA 1307 were accounted for in the proposed change in indemnity benefits. The pro-rated impacts resulted in a cumulative impact of 1.009 on indemnity benefits in the 1/1/2009 filing. In this filing, the full impact of the 7/1/2009 benefit change and the pro-rated impact of the 7/1/2010 benefit change are accounted for in the proposed change in indemnity benefits. The cumulative impact of the 7/1/2009 and 7/1/2010 changes on indemnity benefits is 1.018 (1.010 x 1.008). The proposed change in indemnity benefits for this filing is 1.008 (this year's cumulative impact, 1.018, divided by last year's cumulative impact, 1.009).

Thus, the proposed rates and loss costs include a +0.8% indemnity impact and a +0.2% overall impact from these changes as follows:

Effective Date	Prorated Impact on 2010 Policies		
	Indemnity	Medical	Overall
7/1/2009	1.002	1.000	1.000
7/1/2010	1.007	1.000	1.002
Cumulative Effect	1.008	1.000	1.002

KEY COMPONENT – LOSS BASED EXPENSES

The proposed advisory rates and loss costs include a provision for loss based expenses, which includes Loss Adjustment Expenses and the INSafe (formerly known as The Bureau of Safety, Education and Training) assessment.

Loss adjustment expenses (LAE) are directly associated with the handling of workers compensation claims. LAE is included in the advisory rates and loss costs by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision).

In this filing, we are proposing to increase the LAE provision from 17.0% of losses to 17.6% of losses.

In 2009, the Indiana Department of Labor (DOL) issued its notice for the INSafe tax assessment. The money in this fund is used solely for safety and health consultation, education, and training services for employer groups and for the on-site consultation service. This tax is imposed upon each insurance carrier licensed to do workers compensation business in the state, and on each self-insured employer. The DOL indicated that the special fund for safety and health consultation is less than \$600,000, thus triggering the statutory tax levy. The last assessment was levied in 2003. In this filing, we are proposing to include a provision of 0.2% of losses for the INSafe assessment.

After taking into account the changes in the LAE provision and the INSafe assessment, NCCI is proposing to increase the total loss based expense provision from 17.0% of losses to 17.8%.

KEY COMPONENT – OTHER EXPENSES

The current provision for **general expense** in the rates is 4.8% of premium. In this filing, NCCI is proposing to decrease this provision to 4.6% of premium. The current provision for **production expense** in the rates is 17.5% of premium. In this filing, NCCI is proposing to decrease this provision to 17.0% of premium.

NCCI is proposing no change to the current provision for premium **taxes** of 1.3%.

NCCI is proposing no change to the current **expense constant** of \$250.

ASSIGNED RISK PROGRAMS

Various programs have been implemented in Indiana to reduce and manage growth in the assigned risk market. These include, but are not limited to, the following:

- The Loss Sensitive Rating Program, (LSRP) which is designed to promote safety, loss control, depopulation of the residual market, and premium enhancement. LSRP is a mandatory assigned risk retrospective rating program that, effective 12/1/2002, is applicable to employers with standard premium equal to or exceeding \$100,000.
- A 25% assigned risk rate surcharge for policies with premium greater than \$2,500.
- A Take Out Credit Program designed to encourage insurers and agents to move employers out of the assigned risk market. The Program provides a financial incentive for insurers when they remove employers from the residual market by insuring them in the voluntary market. Credits are applied to an insurer's Plan participation base.
- Removal of premium discounts, which affects larger employers.

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CONCLUSION

This filing document provides a high-level perspective on why Indiana advisory rates need to decrease 1.7%. Frequency has continued its strong decline, resulting in a continued decline in the indemnity loss ratios and moderation of medical loss ratios.

Following are various exhibits containing other Indiana workers compensation information that may be of interest.

INDIANA

EXHIBIT I

INDIANA HISTORICAL RATE CHANGES

Over the past several years, the Indiana Department of Insurance has approved the following changes:

Date	Rate Level Change
1/1/2005	+3.2%
1/1/2006	+1.9%
1/1/2007	-3.1%
1/1/2008	+0.4%
1/1/2009	-3.4%

Annual experience filings are produced January 1st of every year.

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EXHIBIT II

Indiana's written premium has declined for three consecutive years.

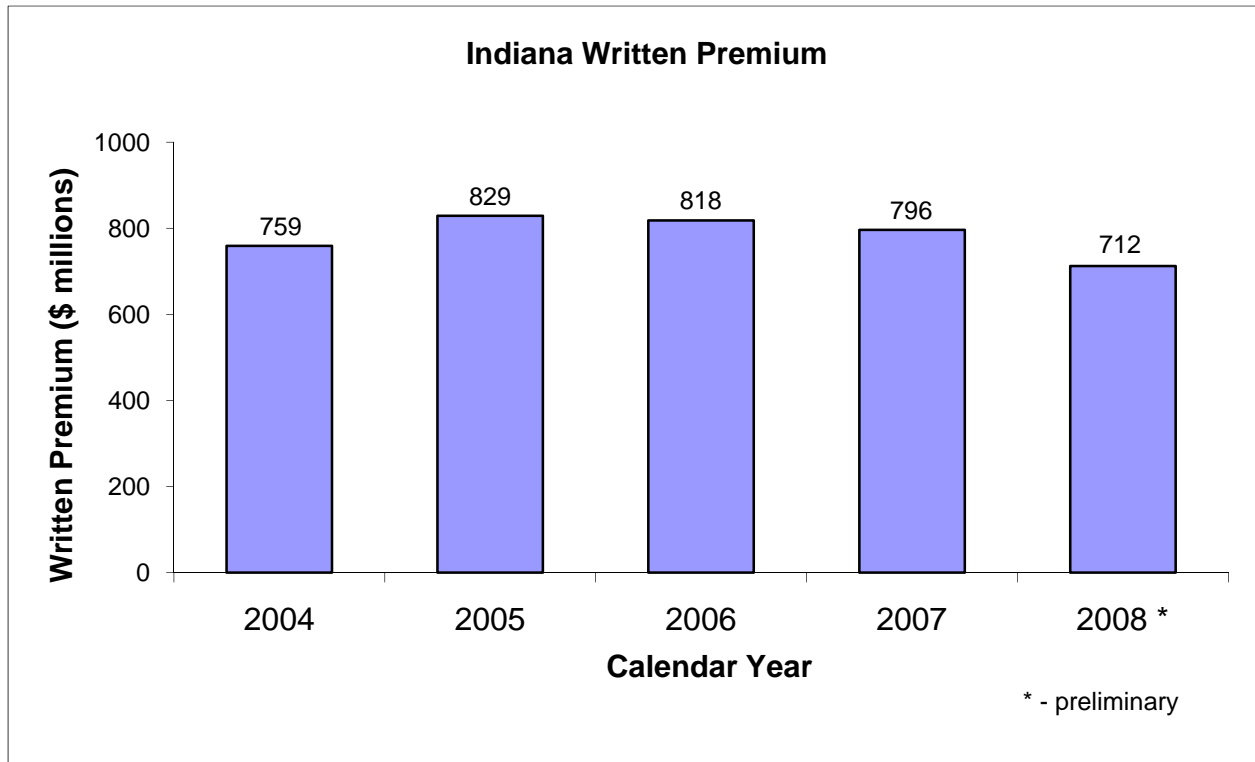
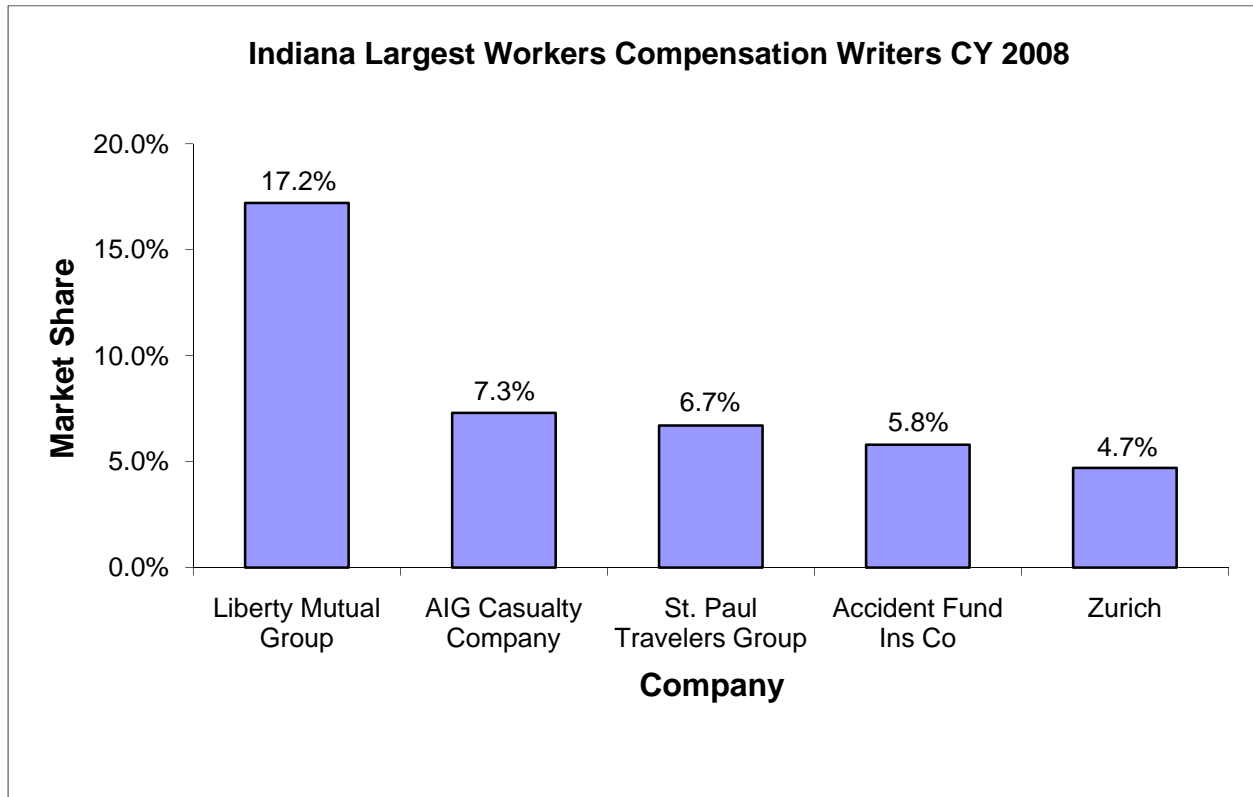


EXHIBIT III

The five largest insurance companies providing workers compensation insurance in Indiana in 2008 are shown in this chart.



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EXHIBIT IV

Indiana's residual market share has decreased steadily since 2004.

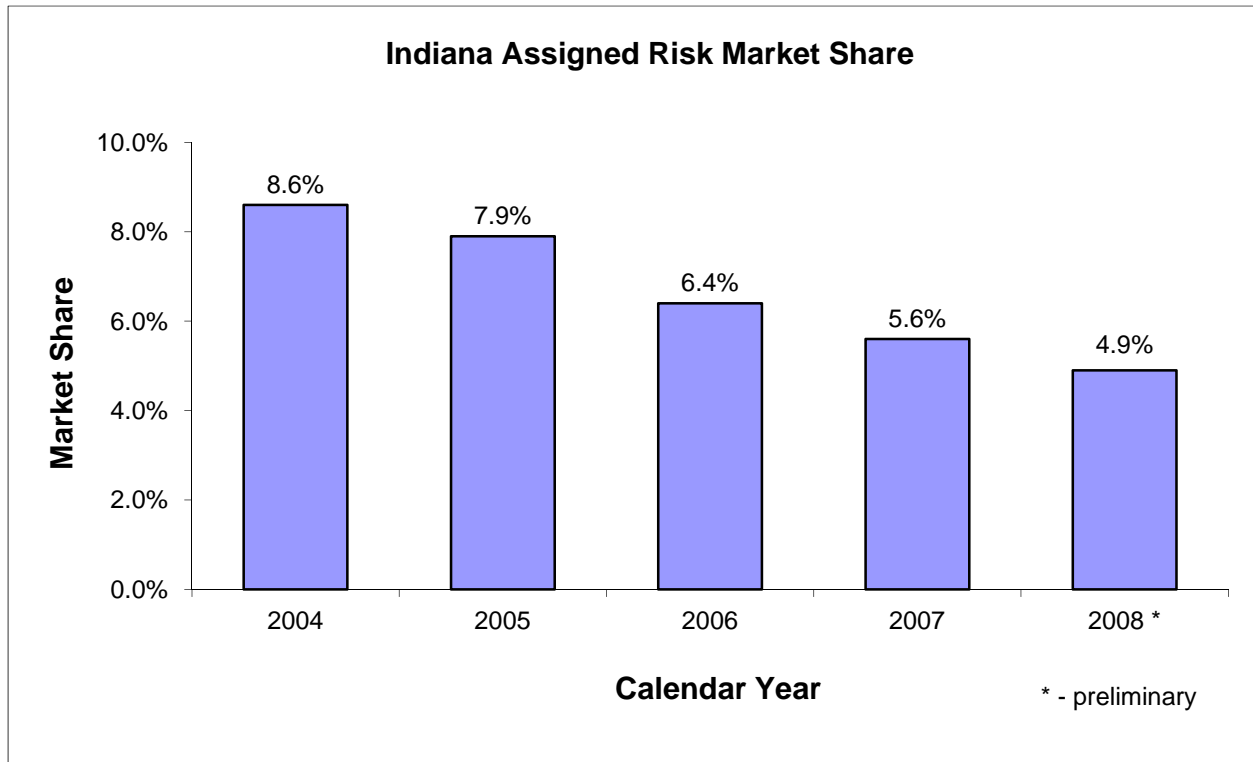


EXHIBIT V

ADVISORY LOSS COSTS AND ADVISORY RATES

ADVISORY LOSS COSTS AND ADVISORY RATES

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Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Exhibit V

Page S1

Effective January 1, 2010

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO
0005	3.02	2.24	1000	1.24	0.26	0.54	2001	3.69	2.74	1000	1.57	0.28	0.53
0008	1.95	1.45	864	0.78	0.25	0.53	2002	3.21	2.39	1000	1.36	0.28	0.54
0016	3.63	2.70	1000	1.42	0.21	0.50	2003	3.50	2.60	1000	1.45	0.26	0.53
0034	2.85	2.12	1000	1.17	0.26	0.55	2014	3.73	2.77	1000	1.44	0.22	0.53
0035	1.99	1.48	877	0.83	0.28	0.57	2016	2.07	1.54	902	0.87	0.28	0.56
0036	2.78	2.07	1000	1.15	0.26	0.54	2021	2.75	2.04	1000	1.14	0.25	0.48
0037	3.03	2.25	1000	1.22	0.25	0.53	2039	1.72	1.28	792	0.75	0.28	0.49
0042	4.85	3.60	1000	1.96	0.25	0.52	2041	4.07	3.02	1000	1.71	0.28	0.57
0050	6.89	5.12	1000	2.85	0.26	0.53	2065	2.67	1.98	1000	1.14	0.27	0.47
0059D	0.45	0.33	-	0.07	0.22	-	2070	5.74	4.26	1000	2.40	0.26	0.51
0065D	0.09	0.07	-	0.02	0.22	-	2081	2.38	1.77	1000	0.98	0.26	0.56
0066D	0.09	0.07	-	0.02	0.22	-	2089	3.13	2.33	1000	1.30	0.26	0.53
0067D	0.09	0.07	-	0.02	0.22	-	2095	3.64	2.70	1000	1.51	0.26	0.53
0079	2.43	1.81	1000	0.93	0.21	0.53	2105	2.47	1.84	1000	1.05	0.28	0.54
0083	5.18	3.85	1000	2.15	0.26	0.53	2110	1.79	1.33	814	0.77	0.28	0.52
0106	9.95	7.39	1000	3.57	0.20	0.50	2111	2.12	1.58	918	0.90	0.28	0.55
0113	2.33	1.73	984	0.98	0.26	0.51	2112	2.87	2.13	1000	1.24	0.28	0.51
0170	1.54	1.14	735	0.66	0.26	0.47	2114	1.69	1.26	782	0.74	0.28	0.49
0251	2.86	2.12	1000	1.21	0.26	0.49	2121	1.97	1.46	871	0.82	0.26	0.52
0400	5.22	3.88	1000	2.19	0.25	0.44	2130	2.80	2.08	1000	1.16	0.26	0.53
0401	7.80	5.80	A	2.78	0.20	0.51	2131	2.35	1.75	990	0.98	0.26	0.52
0766N	0.38	0.28	-	-	-	-	2143	1.71	1.27	789	0.74	0.28	0.49
0771N	0.34	0.25	-	-	-	-	2150	-	-	-	2.57	0.26	-
0908P	124.00	92.00	374	51.86	0.26	0.51	2156	-	-	-	2.33	0.26	-
0909	-	-	-	51.86	0.26	-	2157	5.52	4.10	1000	2.33	0.26	0.49
0912	-	-	-	176.84	0.26	-	2172	1.08	0.80	590	0.45	0.25	0.47
0913P	427.00	317.00	677	176.84	0.26	0.53	2174	1.87	1.39	839	0.81	0.27	0.49
1005*	6.55	4.87	1000	0.95	0.20	0.44	2211	5.04	3.74	1000	1.93	0.22	0.54
1016X*	29.05	21.58	1000	7.91	0.10	0.04	2220	3.69	2.74	1000	1.53	0.26	0.53
1164E	3.48	2.58	1000	1.11	0.20	0.48	2286	1.59	1.18	751	0.68	0.28	0.53
1165E	2.62	1.95	1000	0.93	0.21	0.50	2288	3.50	2.60	1000	1.50	0.28	0.53
1320	4.49	3.34	1000	1.60	0.21	0.52	2300	1.61	1.20	757	0.73	0.27	0.48
1322	6.75	5.02	1000	2.44	0.20	0.49	2302	1.26	0.94	647	0.53	0.26	0.50
1430	3.41	2.53	1000	1.32	0.23	0.52	2305	1.51	1.12	726	0.62	0.25	0.47
1438	2.12	1.58	918	0.75	0.22	0.52	2361	1.45	1.08	707	0.60	0.26	0.52
1452	2.20	1.63	943	0.86	0.22	0.49	2362	1.42	1.06	697	0.59	0.26	0.53
1463	13.96	10.37	1000	5.08	0.21	0.47	2380	1.76	1.31	804	0.74	0.26	0.51
1472	1.48	1.10	716	0.53	0.20	0.50	2386	0.90	0.67	534	0.40	0.27	0.46
1604X	5.54	4.12	1000	2.18	0.21	0.47	2388	1.91	1.42	852	0.81	0.28	0.54
1624E	2.44	1.81	1000	0.87	0.21	0.48	2402	2.27	1.69	965	0.89	0.22	0.47
1642	2.61	1.94	1000	1.02	0.21	0.50	2413	2.01	1.49	883	0.86	0.27	0.46
1654	6.87	5.10	1000	2.70	0.22	0.48	2416	1.26	0.94	647	0.53	0.26	0.51
1655	3.65	2.71	1000	1.40	0.21	0.53	2417	1.61	1.20	757	0.68	0.26	0.49
1699	2.96	2.20	1000	1.14	0.21	0.51	2501	2.08	1.55	905	0.85	0.26	0.56
1701	3.41	2.53	1000	1.32	0.22	0.51	2503	0.93	0.69	543	0.40	0.28	0.52
1710E	3.35	2.49	1000	1.27	0.21	0.51	2534	1.49	1.11	719	0.65	0.28	0.49
1741E	2.96	2.20	1000	0.76	0.22	0.44	2570	2.53	1.88	1000	1.09	0.28	0.51
1747	1.65	1.23	770	0.65	0.21	0.47	2576	-	-	-	0.85	0.26	-
1748	3.20	2.38	1000	1.24	0.23	0.52	2578	-	-	-	0.85	0.26	-
1803D	4.90	3.64	1000	1.56	0.21	0.52	2585	3.04	2.26	1000	1.29	0.28	0.55
1852D	2.61	1.93	1000	0.79	0.22	0.54	2586	1.59	1.18	751	0.65	0.26	0.55
1853	1.92	1.43	855	0.81	0.25	0.43	2587	3.15	2.34	1000	1.35	0.28	0.52
1860	1.35	1.00	675	0.58	0.27	0.53	2589	1.55	1.15	738	0.64	0.26	0.55
1924	2.97	2.21	1000	1.27	0.28	0.53	2600	1.36	1.01	678	0.61	0.25	0.42
1925	3.00	2.23	1000	1.19	0.24	0.56	2623	3.31	2.46	1000	1.35	0.25	0.50

* 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.

Exhibit V

Page S2

Effective January 1, 2010

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO
2651	1.56	1.16	741	0.66	0.28	0.56	3146	1.87	1.39	839	0.76	0.26	0.55
2660	1.89	1.40	845	0.80	0.28	0.55	3169	1.33	0.99	669	0.56	0.26	0.51
2670	1.21	0.90	631	0.54	0.28	0.51	3175D	2.12	1.58	918	0.86	0.26	0.54
2683	1.81	1.34	820	0.77	0.28	0.53	3179	1.56	1.16	741	0.67	0.28	0.53
2688	3.37	2.50	1000	1.43	0.28	0.55	3180	2.04	1.52	893	0.85	0.28	0.57
2701	4.77	3.54	1000	1.89	0.21	0.46	3188	1.21	0.90	631	0.52	0.28	0.51
2702	21.44	15.93	1000	6.95	0.18	0.48	3220	1.58	1.17	748	0.66	0.26	0.52
2709	21.44	15.93	1000	6.95	0.18	0.48	3223	3.14	2.33	1000	1.36	0.29	0.57
2710	7.66	5.69	1000	2.73	0.21	0.51	3224	2.91	2.16	1000	1.27	0.28	0.48
2714	3.06	2.27	1000	1.31	0.28	0.53	3227	3.31	2.46	1000	1.40	0.28	0.55
2731	3.21	2.39	1000	1.23	0.22	0.54	3240	2.32	1.72	981	1.00	0.28	0.51
2735	3.79	2.82	1000	1.59	0.28	0.57	3241	2.20	1.63	943	0.91	0.26	0.52
2759	5.78	4.29	1000	2.46	0.27	0.54	3255	1.81	1.34	820	0.79	0.28	0.55
2790	2.02	1.50	886	0.88	0.28	0.49	3257	2.68	1.99	1000	1.10	0.26	0.56
2797X	2.86	2.12	1000	1.19	0.26	0.53	3270	1.59	1.18	751	0.66	0.26	0.51
2802	4.22	3.14	1000	1.68	0.24	0.55	3300	3.36	2.50	1000	1.41	0.26	0.51
2812	2.32	1.72	981	0.96	0.26	0.53	3303	2.60	1.93	1000	1.11	0.27	0.53
2835	2.37	1.76	997	1.04	0.30	0.53	3307	2.71	2.01	1000	1.12	0.26	0.54
2836	1.92	1.43	855	0.86	0.28	0.51	3315	3.01	2.24	1000	1.29	0.28	0.53
2841	3.03	2.25	1000	1.28	0.28	0.55	3334	1.46	1.08	710	0.62	0.26	0.47
2881	2.90	2.15	1000	1.27	0.29	0.56	3336	1.97	1.46	871	0.76	0.22	0.53
2883	2.65	1.97	1000	1.09	0.26	0.54	3365	4.09	3.04	1000	1.60	0.21	0.49
2913	2.50	1.86	1000	1.11	0.30	0.52	3372	3.41	2.53	1000	1.37	0.24	0.54
2915	2.75	2.04	1000	1.11	0.24	0.54	3373	2.86	2.12	1000	1.17	0.26	0.55
2916	3.23	2.40	1000	1.14	0.21	0.53	3383	1.26	0.94	647	0.55	0.28	0.51
2923	1.85	1.37	833	0.80	0.28	0.51	3385	0.70	0.52	471	0.30	0.28	0.52
2942	1.65	1.23	770	0.75	0.28	0.47	3400	3.00	2.23	1000	1.19	0.24	0.55
2960	2.88	2.14	1000	1.22	0.26	0.49	3507	2.91	2.16	1000	1.21	0.26	0.53
3004	2.24	1.66	956	0.88	0.21	0.49	3515	1.46	1.08	710	0.62	0.26	0.49
3018	1.76	1.31	804	0.68	0.21	0.52	3548	1.79	1.33	814	0.75	0.26	0.52
3022	4.32	3.21	1000	1.81	0.28	0.57	3559	3.11	2.31	1000	1.28	0.26	0.54
3027	2.17	1.61	934	0.82	0.21	0.56	3574	1.10	0.82	597	0.47	0.28	0.54
3028	3.04	2.26	1000	1.25	0.26	0.54	3581	1.48	1.10	716	0.64	0.28	0.51
3030	4.38	3.25	1000	1.67	0.21	0.54	3612	1.92	1.43	855	0.77	0.24	0.54
3040	4.65	3.45	1000	1.80	0.22	0.51	3620	3.44	2.56	1000	1.33	0.21	0.52
3041	2.73	2.03	1000	1.15	0.26	0.50	3629	1.85	1.37	833	0.79	0.27	0.52
3042	4.16	3.09	1000	1.67	0.25	0.53	3632	2.21	1.64	946	0.88	0.24	0.54
3064	4.29	3.19	1000	1.79	0.26	0.51	3634	1.42	1.06	697	0.61	0.28	0.51
3066	-	-	-	1.21	0.28	-	3635	2.20	1.63	943	0.90	0.26	0.54
3069	4.18	3.11	1000	1.62	0.21	0.51	3638	1.69	1.26	782	0.71	0.28	0.56
3076	2.86	2.12	1000	1.21	0.28	0.54	3642	0.73	0.54	480	0.31	0.26	0.51
3081D	3.70	2.75	1000	1.38	0.22	0.55	3643	1.98	1.47	874	0.81	0.26	0.55
3082D	4.08	3.03	1000	1.51	0.22	0.56	3647	3.08	2.29	1000	1.24	0.25	0.52
3085D	3.45	2.56	1000	1.29	0.22	0.55	3648	1.46	1.08	710	0.62	0.28	0.54
3110	2.80	2.08	1000	1.16	0.26	0.53	3681	0.98	0.73	559	0.41	0.28	0.56
3111	2.21	1.64	946	0.92	0.26	0.53	3685	0.89	0.66	530	0.38	0.28	0.55
3113	1.36	1.01	678	0.56	0.26	0.53	3719	1.26	0.94	647	0.41	0.20	0.49
3114	2.34	1.74	987	0.97	0.26	0.52	3724	3.62	2.69	1000	1.32	0.21	0.47
3118	1.54	1.14	735	0.65	0.27	0.56	3726	3.71	2.76	1000	1.21	0.21	0.46
3119	1.06	0.79	584	0.48	0.28	0.48	3803	2.88	2.14	1000	1.20	0.26	0.53
3122	1.66	1.23	773	0.70	0.28	0.57	3807	1.54	1.14	735	0.65	0.28	0.56
3126	2.22	1.65	949	0.93	0.26	0.52	3808	2.67	1.98	1000	1.07	0.24	0.54
3131	1.12	0.83	603	0.47	0.26	0.52	3821X	4.77	3.54	1000	1.91	0.24	0.55
3132	2.88	2.14	1000	1.18	0.26	0.56	3822X	3.97	2.95	1000	1.62	0.25	0.50
3145	2.08	1.55	905	0.85	0.26	0.56	3824X	3.52	2.62	1000	1.42	0.25	0.53

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

ADVISORY LOSS COSTS AND ADVISORY RATES

Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Exhibit V

Effective January 1, 2010

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO
3826	0.42	0.31	382	0.17	0.26	0.52	4493	1.92	1.43	855	0.79	0.26	0.55
3827	1.56	1.16	741	0.62	0.24	0.56	4511	0.50	0.37	408	0.20	0.25	0.52
3830	1.08	0.80	590	0.44	0.25	0.48	4557	1.68	1.25	779	0.71	0.27	0.54
3851	2.11	1.57	915	0.89	0.28	0.56	4558	1.64	1.22	767	0.67	0.26	0.54
3865	2.11	1.57	915	0.93	0.29	0.53	4561	1.12	0.83	603	0.49	0.23	0.40
3881	3.74	2.78	1000	1.56	0.26	0.51	4568	1.88	1.40	842	0.73	0.21	0.52
4000	3.86	2.87	1000	1.39	0.22	0.50	4581	1.33	0.99	669	0.47	0.20	0.54
4021	2.90	2.15	1000	1.13	0.22	0.50	4583	2.93	2.18	1000	1.04	0.21	0.52
4024E	3.87	2.88	1000	1.49	0.21	0.50	4611	0.39	0.29	373	0.17	0.28	0.53
4034	4.98	3.70	1000	1.93	0.22	0.51	4635	1.58	1.17	748	0.50	0.21	0.51
4036	1.74	1.29	798	0.68	0.21	0.48	4653	1.12	0.83	603	0.49	0.28	0.48
4038	2.07	1.54	902	0.91	0.29	0.53	4665	6.18	4.59	1000	2.40	0.21	0.50
4053	2.53	1.88	1000	1.03	0.26	0.57	4670	3.47	2.58	1000	1.36	0.21	0.48
4061	6.10	4.53	1000	2.63	0.28	0.51	4683	2.18	1.62	937	0.90	0.26	0.54
4062	2.61	1.94	1000	1.06	0.26	0.57	4686	1.36	1.01	678	0.53	0.21	0.50
4101	1.66	1.23	773	0.66	0.24	0.55	4692	0.67	0.50	461	0.29	0.28	0.53
4111	2.57	1.91	1000	1.10	0.28	0.52	4693	0.66	0.49	458	0.27	0.26	0.56
4112	1.25	0.93	644	0.51	0.26	0.55	4703	1.36	1.01	678	0.58	0.25	0.49
4113	1.66	1.23	773	0.69	0.26	0.52	4716X	2.10	1.56	912	0.93	0.25	0.44
4114	2.37	1.76	997	0.99	0.26	0.52	4717	1.66	1.23	773	0.76	0.28	0.46
4130	2.34	1.74	987	0.97	0.26	0.53	4720	1.54	1.14	735	0.64	0.26	0.53
4131	2.53	1.88	1000	1.06	0.27	0.56	4740	0.59	0.44	436	0.23	0.21	0.52
4133	3.23	2.40	1000	1.42	0.28	0.47	4741	1.47	1.09	713	0.61	0.26	0.52
4150	0.95	0.71	549	0.41	0.29	0.55	4751	1.59	1.18	751	0.62	0.23	0.50
4206	2.25	1.67	959	0.96	0.26	0.48	4766NX	2.81	2.09	1000	0.97	0.19	0.34
4207	1.02	0.76	571	0.40	0.21	0.51	4771NX	1.95	1.45	971	0.61	0.21	0.55
4239	2.32	1.72	981	0.89	0.22	0.54	4777	2.75	2.04	1000	0.89	0.20	0.49
4240	2.63	1.95	1000	1.12	0.28	0.53	4825	0.53	0.39	417	0.20	0.22	0.54
4243	2.58	1.92	1000	1.08	0.26	0.52	4828	1.65	1.23	770	0.67	0.25	0.50
4244	1.78	1.32	811	0.74	0.26	0.53	4829	1.18	0.88	622	0.42	0.21	0.52
4250	1.76	1.31	804	0.73	0.26	0.54	4902	2.31	1.72	978	0.98	0.28	0.55
4251	1.66	1.23	773	0.69	0.26	0.52	4923	1.18	0.88	622	0.48	0.26	0.56
4263	1.75	1.30	801	0.73	0.26	0.52	5020	4.73	3.51	1000	1.84	0.21	0.50
4273	1.68	1.25	779	0.70	0.26	0.52	5022	3.96	2.94	1000	1.43	0.22	0.49
4279	2.51	1.86	1000	1.04	0.26	0.53	5037	16.49	12.25	1000	5.58	0.19	0.38
4282	1.52	1.13	729	0.68	0.26	0.43	5040	13.05	9.70	1000	4.29	0.18	0.45
4283	1.64	1.22	767	0.68	0.26	0.52	5057	5.36	3.98	1000	1.73	0.21	0.49
4299	1.55	1.15	738	0.66	0.28	0.54	5059	19.45	14.45	1000	6.18	0.20	0.52
4304	2.81	2.09	1000	1.12	0.24	0.56	5069	24.09	17.90	1000	7.95	0.18	0.43
4307	1.35	1.00	675	0.59	0.29	0.54	5102	3.95	2.93	1000	1.42	0.22	0.50
4308	-	-	-	0.66	0.28	-	5146	3.99	2.96	1000	1.59	0.21	0.45
4351	0.63	0.47	448	0.26	0.26	0.51	5160	2.11	1.57	915	0.77	0.19	0.47
4352	0.92	0.68	540	0.39	0.28	0.54	5183	2.57	1.91	1000	1.00	0.21	0.50
4360	0.88	0.65	527	0.38	0.28	0.51	5188	2.81	2.09	1000	1.11	0.21	0.47
4361	0.81	0.60	505	0.34	0.28	0.55	5190	2.82	2.10	1000	1.10	0.21	0.50
4362	0.65	0.48	455	0.29	0.27	0.38	5191	0.79	0.59	499	0.33	0.26	0.52
4410	2.37	1.76	997	0.98	0.26	0.54	5192	2.84	2.11	1000	1.18	0.26	0.53
4420	1.91	1.42	852	0.68	0.21	0.51	5213	4.66	3.46	1000	1.68	0.21	0.49
4431	1.31	0.97	663	0.57	0.29	0.55	5215	4.61	3.43	1000	1.85	0.24	0.54
4432	1.22	0.91	634	0.54	0.29	0.54	5221	3.27	2.43	1000	1.28	0.21	0.49
4439	1.33	0.99	669	0.51	0.22	0.52	5222	4.48	3.33	1000	1.65	0.19	0.44
4452	2.21	1.64	946	0.92	0.26	0.53	5223	3.24	2.41	1000	1.25	0.22	0.51
4459	2.04	1.52	893	0.84	0.26	0.54	5348	2.93	2.18	1000	1.15	0.21	0.48
4470	2.14	1.59	924	0.88	0.26	0.55	5402	3.27	2.43	1000	1.43	0.27	0.47
4484	2.47	1.84	1000	1.01	0.26	0.56	5403	6.52	4.84	1000	2.34	0.21	0.50

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ADVISORY LOSS COSTS AND ADVISORY RATES

Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Exhibit V

Effective January 1, 2010

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO
5437	4.02	2.99	1000	1.56	0.22	0.50	6824F	13.18	9.79	1000	3.93	0.19	0.45
5443	3.07	2.28	1000	1.26	0.26	0.55	6826F	11.94	8.87	1000	3.77	0.21	0.42
5445	3.98	2.96	1000	1.44	0.22	0.48	6834	2.57	1.91	1000	1.02	0.24	0.55
5462	5.93	4.41	1000	2.29	0.22	0.51	6836	2.90	2.15	1000	1.12	0.22	0.52
5472	4.56	3.39	1000	1.53	0.19	0.40	6843F	23.01	17.10	1000	6.11	0.19	0.55
5473	7.51	5.58	1000	2.41	0.20	0.50	6845F	24.88	18.49	1000	6.84	0.20	0.48
5474	4.60	3.42	1000	1.65	0.20	0.50	6854	4.09	3.04	1000	1.32	0.22	0.49
5478	2.66	1.98	1000	1.05	0.22	0.47	6872F	17.24	12.81	1000	4.94	0.18	0.41
5479	6.16	4.58	1000	2.50	0.25	0.52	6874F	32.36	24.04	1000	9.35	0.19	0.40
5480	3.12	2.32	1000	1.14	0.19	0.46	6882	3.33	2.47	1000	1.18	0.19	0.27
5491	2.11	1.57	915	0.77	0.22	0.47	6884	9.68	7.19	1000	3.40	0.18	0.29
5506	5.72	4.25	1000	1.82	0.21	0.51	7016M	3.59	2.67	1000	1.21	0.19	0.39
5507	3.81	2.83	1000	1.40	0.19	0.46	7024M	3.99	2.96	1000	1.35	0.19	0.39
5508D	12.19	9.05	1000	4.62	0.21	0.54	7038M	6.41	4.76	1000	2.26	0.17	0.28
5535	4.18	3.11	1000	1.62	0.21	0.51	7046M	4.91	3.65	1000	1.60	0.22	0.46
5536	-	-	-	1.77	0.21	-	7047M	6.08	4.52	1000	1.94	0.19	0.39
5537	4.52	3.36	1000	1.77	0.21	0.49	7050M	10.84	8.05	1000	3.61	0.17	0.28
5538	-	-	-	1.62	0.21	-	7090M	7.12	5.29	1000	2.51	0.17	0.28
5551	9.84	7.31	1000	3.16	0.20	0.50	7098M	5.46	4.06	1000	1.78	0.22	0.46
5606	1.29	0.96	656	0.46	0.20	0.52	7099M	8.32	6.18	1000	2.56	0.22	0.46
5610	2.82	2.10	1000	1.18	0.26	0.51	7133	2.57	1.91	1000	0.92	0.20	0.50
5645	7.23	5.37	1000	2.57	0.22	0.52	7151M	3.12	2.32	1000	1.22	0.21	0.50
5651	11.17	8.30	1000	3.93	0.22	0.54	7152M	5.28	3.92	1000	1.78	0.20	0.50
5703	17.97	13.35	1000	6.95	0.21	0.52	7153M	3.47	2.58	1000	1.35	0.21	0.50
5705	4.38	3.25	1000	1.70	0.21	0.51	7222	6.23	4.63	1000	2.45	0.21	0.48
5951	0.50	0.37	408	0.21	0.28	0.54	7228	4.77	3.54	1000	1.89	0.21	0.46
6003	5.13	3.81	1000	2.02	0.21	0.48	7229	5.43	4.03	1000	2.02	0.19	0.42
6005	3.74	2.78	1000	1.46	0.21	0.49	7230	5.87	4.36	1000	2.49	0.25	0.42
6017	4.55	3.38	1000	1.83	0.21	0.43	7231	7.28	5.41	1000	3.02	0.25	0.46
6018	1.83	1.36	826	0.76	0.21	0.36	7232	3.18	2.36	1000	1.18	0.20	0.43
6045	3.71	2.76	1000	1.42	0.21	0.54	7309F	22.11	16.43	1000	6.27	0.18	0.43
6204	7.33	5.45	1000	2.62	0.19	0.51	7313F	4.94	3.67	1000	1.42	0.18	0.40
6206	2.16	1.60	930	0.71	0.19	0.46	7317F	13.59	10.10	1000	3.94	0.19	0.39
6213	1.76	1.31	804	0.64	0.19	0.46	7327F	16.51	12.27	1000	4.59	0.18	0.47
6214	2.10	1.56	912	0.70	0.20	0.42	7333M	2.90	2.15	1000	1.03	0.19	0.27
6216	4.43	3.29	1000	1.44	0.20	0.47	7335M	3.22	2.39	1000	1.14	0.19	0.27
6217	4.33	3.22	1000	1.55	0.21	0.51	7337M	4.90	3.64	1000	1.64	0.19	0.27
6229	3.84	2.85	1000	1.39	0.20	0.48	7350F	7.95	5.91	1000	2.49	0.19	0.37
6233	2.75	2.04	1000	1.01	0.20	0.46	7360	3.75	2.79	1000	1.44	0.22	0.53
6235	5.48	4.07	1000	1.79	0.18	0.46	7370	4.12	3.06	1000	1.69	0.26	0.55
6236	9.65	7.17	1000	3.77	0.21	0.49	7380	3.10	2.30	1000	1.25	0.25	0.52
6237	1.52	1.13	729	0.60	0.21	0.47	7382	3.23	2.40	1000	1.35	0.26	0.51
6251D	5.45	4.04	1000	1.97	0.19	0.46	7390	3.02	2.24	1000	1.26	0.26	0.51
6252D	10.33	7.68	1000	3.39	0.18	0.42	7394M	4.03	2.99	1000	1.40	0.19	0.32
6260D	7.48	5.56	1000	2.50	0.19	0.38	7395M	4.48	3.33	1000	1.55	0.19	0.32
6306	4.45	3.31	1000	1.61	0.19	0.48	7398M	6.82	5.07	1000	2.23	0.19	0.32
6319	2.78	2.07	1000	1.00	0.20	0.49	7402	0.20	0.15	313	0.08	0.26	0.54
6325	4.29	3.19	1000	1.55	0.20	0.48	7403	2.60	1.93	1000	1.00	0.23	0.53
6400	4.61	3.43	1000	1.88	0.25	0.50	7405N	1.65	1.23	943	0.67	0.22	0.40
6504	2.71	2.01	1000	1.16	0.28	0.53	7409	-	-	-	3.71	0.18	-
6702M*	6.59	4.90	1000	2.41	0.20	0.46	7420	11.13	8.27	1000	3.71	0.18	0.41
6703M*	11.14	8.28	1000	4.17	0.21	0.46	7421	1.23	0.91	637	0.44	0.19	0.50
6704M*	7.32	5.44	1000	2.68	0.20	0.46	7422	2.68	1.99	1000	0.88	0.18	0.45
6801F	8.51	6.32	1000	2.83	0.19	0.32	7423	-	-	-	1.00	0.23	-
6811	4.91	3.65	1000	1.90	0.21	0.51	7425	4.24	3.15	1000	1.39	0.18	0.44

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

ADVISORY LOSS COSTS AND ADVISORY RATES

Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Exhibit V

Effective January 1, 2010

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO
7431N	1.17	0.87	741	0.42	0.19	0.27	8203	6.20	4.61	1000	2.57	0.26	0.53
7445N	0.55	0.41	-	-	-	-	8204	3.75	2.79	1000	1.49	0.23	0.45
7453N	0.39	0.29	-	-	-	-	8209	2.37	1.76	997	0.99	0.26	0.52
7502	1.57	1.17	745	0.62	0.22	0.47	8215	2.39	1.78	1000	0.93	0.21	0.51
7515	0.72	0.53	477	0.23	0.19	0.51	8227	4.33	3.22	1000	1.37	0.21	0.53
7520	2.85	2.12	1000	1.18	0.26	0.53	8232	3.43	2.55	1000	1.32	0.22	0.53
7538	4.71	3.50	1000	1.51	0.20	0.50	8233	3.68	2.73	1000	1.47	0.21	0.44
7539	1.42	1.06	697	0.51	0.21	0.49	8235	3.69	2.74	1000	1.54	0.26	0.51
7540	2.35	1.75	990	0.75	0.21	0.51	8263	8.88	6.60	1000	3.60	0.25	0.51
7580	2.36	1.75	993	0.90	0.22	0.55	8264	5.50	4.09	1000	2.16	0.21	0.48
7590	3.00	2.23	1000	1.19	0.24	0.56	8265	4.30	3.19	1000	1.52	0.21	0.54
7600	2.09	1.55	908	0.82	0.21	0.49	8279	8.74	6.49	1000	3.05	0.22	0.57
7601	8.23	6.11	1000	2.94	0.21	0.51	8288	6.13	4.55	1000	2.29	0.22	0.59
7605	1.97	1.46	871	0.77	0.22	0.49	8291	3.44	2.56	1000	1.37	0.24	0.56
7610	0.38	0.28	370	0.15	0.24	0.57	8292	2.95	2.19	1000	1.23	0.26	0.53
7611	3.83	2.85	1000	1.50	0.21	0.49	8293	7.61	5.65	1000	3.01	0.21	0.47
7612	8.78	6.52	1000	3.41	0.21	0.50	8304	5.38	4.00	1000	2.07	0.21	0.53
7613	3.52	2.62	1000	1.38	0.21	0.48	8350	3.51	2.61	1000	1.27	0.20	0.49
7698X	0.99	0.74	562	0.29	0.22	-	8380	2.23	1.66	952	0.90	0.25	0.52
7699X	2.60	1.93	1000	0.92	0.22	-	8381	1.48	1.10	716	0.60	0.25	0.52
7704	-	-	-	0.95	0.22	-	8385	2.28	1.69	968	0.88	0.22	0.51
7705	4.12	3.06	1000	1.69	0.26	0.55	8392	1.98	1.47	874	0.82	0.26	0.52
7710X	2.75	2.04	1000	0.95	0.22	0.57	8393X	1.79	1.33	814	0.75	0.26	0.51
7711X	2.75	2.04	1000	0.95	0.22	0.57	8500	6.16	4.58	1000	2.35	0.21	0.54
7720	2.47	1.84	1000	0.93	0.22	0.57	8601	0.43	0.32	385	0.18	0.25	0.50
7725X	1.82	1.35	823	0.59	0.22	-	8602	0.43	0.32	385	0.18	0.25	0.50
7855	5.42	4.03	1000	2.15	0.21	0.46	8603	0.20	0.15	313	0.08	0.26	0.54
8001	2.03	1.51	889	0.86	0.28	0.56	8606	2.44	1.81	1000	0.90	0.22	0.45
8002	2.00	1.49	880	0.82	0.26	0.55	8709F	5.71	4.24	1000	1.65	0.18	0.40
8006	1.75	1.30	801	0.72	0.26	0.54	8719	1.81	1.34	820	0.58	0.21	0.49
8008	1.08	0.80	590	0.46	0.28	0.56	8720	1.44	1.07	704	0.55	0.21	0.52
8010	1.38	1.03	685	0.58	0.28	0.56	8721	0.32	0.24	351	0.13	0.21	0.49
8013	0.49	0.36	404	0.21	0.25	0.50	8725	1.44	1.07	704	0.55	0.21	0.52
8015	0.49	0.36	404	0.20	0.26	0.53	8726F	6.64	4.93	1000	2.05	0.21	0.46
8017	1.24	0.92	641	0.52	0.28	0.56	8734M	0.46	0.34	395	0.19	0.27	0.54
8018	2.16	1.60	930	0.91	0.28	0.56	8737M	0.41	0.30	379	0.18	0.27	0.54
8021	2.28	1.69	968	0.94	0.26	0.55	8738M	0.70	0.52	471	0.25	0.21	0.54
8031	2.16	1.60	930	0.90	0.26	0.52	8742	0.34	0.25	357	0.13	0.21	0.54
8032	3.27	2.43	1000	1.37	0.28	0.57	8745	3.36	2.50	1000	1.36	0.25	0.52
8033	2.10	1.56	912	0.86	0.26	0.55	8748	0.41	0.30	379	0.16	0.25	0.53
8039	1.38	1.03	685	0.58	0.28	0.57	8755	0.27	0.20	335	0.10	0.21	0.50
8044	2.33	1.73	984	0.95	0.25	0.51	8799	0.92	0.68	540	0.40	0.28	0.56
8045	0.34	0.25	357	0.15	0.28	0.53	8800	0.92	0.68	540	0.40	0.28	0.56
8046	1.66	1.23	773	0.69	0.26	0.54	8803	0.07	0.05	272	0.03	0.21	0.46
8047	0.83	0.62	511	0.36	0.28	0.51	8805M	0.27	0.20	335	0.12	0.28	0.54
8050	-	-	-	0.52	0.28	-	8810	0.20	0.15	313	0.08	0.26	0.54
8058	1.95	1.45	864	0.80	0.26	0.56	8814M	0.24	0.18	326	0.10	0.28	0.54
8072	0.74	0.55	483	0.31	0.27	0.58	8815M	0.41	0.30	379	0.16	0.26	0.54
8102	1.78	1.32	811	0.78	0.26	0.49	8820	0.13	0.10	291	0.05	0.24	0.54
8103	3.27	2.43	1000	1.28	0.24	0.59	8824	2.28	1.69	968	0.97	0.28	0.55
8105	3.55	2.64	1000	1.54	0.24	0.50	8825	1.91	1.42	852	0.83	0.29	0.56
8106	3.80	2.82	1000	1.46	0.22	0.53	8826	2.16	1.60	930	0.89	0.26	0.55
8107	3.17	2.36	1000	1.23	0.21	0.50	8829	2.07	1.54	902	0.85	0.26	0.55
8111	2.61	1.94	1000	1.09	0.26	0.52	8831	1.27	0.94	650	0.51	0.26	0.58
8116	2.30	1.71	975	0.95	0.26	0.52	8832	0.24	0.18	326	0.10	0.26	0.56

* 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.

Exhibit V

Page S6

Effective January 1, 2010

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO
8833*	0.78	0.58	496	0.32	0.26	0.54	9600	1.35	1.00	675	0.60	0.26	0.45
8835	2.59	1.92	1000	1.07	0.26	0.54	9620	0.88	0.65	527	0.35	0.24	0.54
8842	1.65	1.23	770	0.67	0.26	0.56							
8861	-	-	-	0.67	0.26	-							
8864	1.65	1.23	770	0.67	0.26	0.56							
8868	0.29	0.22	341	0.12	0.27	0.58							
8869	0.79	0.59	499	0.33	0.28	0.57							
8871	0.21	0.16	316	0.09	0.28	0.43							
8901	0.17	0.13	304	0.07	0.24	0.54							
9012	0.84	0.62	515	0.34	0.25	0.53							
9014X	2.36	1.75	993	0.99	0.26	0.51							
9015	2.49	1.85	1000	1.03	0.26	0.54							
9016	2.04	1.52	893	0.84	0.26	0.55							
9019	1.77	1.32	808	0.70	0.21	0.45							
9033	1.53	1.14	732	0.64	0.26	0.51							
9040*	2.95	2.19	1000	1.24	0.28	0.57							
9044	1.85	1.37	833	0.79	0.28	0.53							
9052	2.03	1.51	889	0.86	0.28	0.55							
9058	1.52	1.13	729	0.66	0.28	0.56							
9059	1.86	1.38	836	0.74	0.24	0.55							
9060	1.17	0.87	619	0.50	0.28	0.55							
9061	1.31	0.97	663	0.58	0.29	0.54							
9062	1.45	1.08	707	0.64	0.29	0.55							
9063	0.96	0.71	552	0.40	0.27	0.59							
9077F	3.66	2.72	1000	1.23	0.18	0.34							
9082	1.50	1.11	723	0.65	0.29	0.57							
9083	1.36	1.01	678	0.59	0.29	0.58							
9084	1.35	1.00	675	0.55	0.26	0.56							
9088a	a	a	a	a	a	a							
9089	0.62	0.46	445	0.28	0.25	0.44							
9093	1.52	1.13	729	0.64	0.28	0.56							
9101	3.19	2.37	1000	1.35	0.28	0.55							
9102	2.45	1.82	1000	1.00	0.26	0.56							
9110	-	-	-	0.67	0.26	-							
9154	1.27	0.94	650	0.52	0.26	0.55							
9156	1.72	1.28	792	0.68	0.24	0.56							
9170	2.36	1.75	993	0.99	0.26	0.51							
9178	11.76	8.74	1000	5.12	0.29	0.56							
9179	17.44	12.96	1000	7.33	0.28	0.57							
9180	6.11	4.54	1000	2.27	0.22	0.60							
9182	1.67	1.24	776	0.68	0.26	0.59							
9186	11.87	8.82	1000	4.41	0.19	0.43							
9220	3.55	2.64	1000	1.42	0.24	0.55							
9402	4.85	3.60	1000	1.89	0.21	0.50							
9403	5.28	3.92	1000	1.89	0.21	0.51							
9410	1.98	1.47	874	0.82	0.26	0.53							
9501	2.32	1.72	981	0.94	0.25	0.53							
9505	2.58	1.92	1000	1.04	0.25	0.53							
9516	2.94	2.18	1000	1.17	0.21	0.46							
9519	2.15	1.60	927	0.83	0.22	0.51							
9521	2.58	1.92	1000	1.01	0.22	0.49							
9522	1.54	1.14	735	0.63	0.26	0.56							
9534	3.46	2.57	1000	1.24	0.20	0.50							
9554	6.28	4.67	1000	2.27	0.20	0.48							
9586	0.46	0.34	395	0.20	0.28	0.52							

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

Effective January 1, 2010

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.
- E Rate for classification already includes the specific disease loading shown in the table below.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.45	S	1710E	0.07	S	3175D	0.04	S
0065D	0.09	S	1741E	0.65	S	4024E	0.04	S
0066D	0.09	S	1803D	0.52	S	5508D	0.10	S
0067D	0.09	S	1852D	0.10	Asb	6251D	0.06	S
1164E	0.07	S	3081D	0.07	S	6252D	0.12	S
1165E	0.04	S	3082D	0.09	S	6260D	0.09	S
1624E	0.03	S	3085D	0.06	S			

Asb=Asbestos, S=Silica

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

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

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$3.66. (For coverage written separately for federal benefits only, \$2.53. For coverage written separately for state benefits only, \$1.13.)
- 1016 Rate, expected loss rate and d-ratio presented are for 1016 Large Mine.
For 1016 Small Mine, the rate is \$34.14.
For 1016 New Mine, the rate is \$22.26.

Rate for Large, Small, and New Mine includes a non-ratable disease element of \$8.55. (For coverage written separately for federal benefits only, \$5.92. For coverage written separately for state benefits only, \$2.63.) It also includes a catastrophe loading of \$0.13.
- 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 2.056 and elr x 1.94.
- 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.
- 8833 The ex-medical rate for this classification is \$0.36.
- 9040 The ex-medical rate for this classification is \$1.27.

Effective January 1, 2010

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.
- E Advisory loss cost for classification already includes the specific disease loading shown in the table below.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.33	S	1710E	0.05	S	3175D	0.03	S
0065D	0.07	S	1741E	0.48	S	4024E	0.03	S
0066D	0.07	S	1803D	0.39	S	5508D	0.07	S
0067D	0.07	S	1852D	0.07	Asb	6251D	0.04	S
1164E	0.05	S	3081D	0.05	S	6252D	0.09	S
1165E	0.03	S	3082D	0.07	S	6260D	0.07	S
1624E	0.02	S	3085D	0.04	S			

S=Silica, Asb=Asbestos

- F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

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

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 1005 Advisory loss cost includes a non-ratable disease element of \$2.72. (For coverage written separately for federal benefits only, \$1.88. For coverage written separately for state benefits only, \$0.84.)
- 1016 Advisory loss cost, expected loss rate and d-ratio presented are for 1016 Large Mine.
For 1016 Small Mine, the loss cost is \$25.37.
For 1016 New Mine, the loss cost is \$16.54.

Advisory loss cost for Large, Small and New Mine includes a non-ratable disease element of \$6.35. (For coverage written separately for federal benefits only, \$4.40. For coverage written separately for state benefits only, \$1.95.) It also includes a catastrophe loading of \$0.10.
- 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 2.056 and elr x 1.94.
- 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.
- 8833 The ex-medical advisory loss cost for this classification is \$0.27.
- 9040 The ex-medical advisory loss cost for this classification is \$0.94.

Effective January 1, 2010

MISCELLANEOUS VALUES - ADVISORY RATES

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

Employee operated vehicle.....	\$57,000.00
Leased or rented vehicle.....	\$38,000.00

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

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11..... \$250.00

Maximum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" and the **Basic Manual** footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 -- "Carnival--Traveling"..... \$2,900.00

Minimum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers"..... \$365.00

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

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

Premium Determination for Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies in accordance with **Basic Manual** Rule 2-E, as amended in Indiana Special Rules..... \$49,800.00

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

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

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

Deductible Amount	With Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$0	6.5%	5.8%	5.4%	4.9%	4.4%	3.7%
\$500	10.9%	9.2%	8.4%	7.4%	6.6%	5.2%	4.3%
\$1,000	13.5%	11.4%	10.3%	9.1%	8.1%	6.3%	5.2%
\$1,500	15.1%	12.8%	11.6%	10.3%	9.1%	7.0%	5.8%
\$2,000	16.3%	13.9%	12.6%	11.1%	9.8%	7.6%	6.3%
\$2,500	17.3%	14.8%	13.4%	11.9%	10.5%	8.1%	6.7%
\$3,000	18.2%	15.6%	14.1%	12.5%	11.1%	8.6%	7.1%
\$3,500	19.0%	16.3%	14.8%	13.1%	11.6%	9.1%	7.5%
\$4,000	19.8%	16.9%	15.4%	13.7%	12.1%	9.5%	7.8%
\$4,500	20.5%	17.5%	15.9%	14.2%	12.6%	9.9%	8.2%
\$5,000	21.1%	18.1%	16.5%	14.7%	13.0%	10.2%	8.5%

Effective January 1, 2010

MISCELLANEOUS VALUES - ADVISORY RATES(cont.)

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	5.5%	4.3%	3.8%	3.2%	2.7%	1.9%
\$1,000	8.7%	7.1%	6.2%	5.3%	4.6%	3.2%	2.6%
\$1,500	10.7%	8.8%	7.8%	6.7%	5.8%	4.2%	3.4%
\$2,000	12.2%	10.2%	9.0%	7.8%	6.8%	4.9%	4.0%
\$2,500	13.5%	11.3%	10.0%	8.7%	7.6%	5.6%	4.6%
\$3,000	14.6%	12.2%	10.9%	9.5%	8.3%	6.2%	5.1%
\$3,500	15.6%	13.1%	11.8%	10.3%	9.0%	6.7%	5.5%
\$4,000	16.6%	13.9%	12.5%	11.0%	9.6%	7.3%	5.9%
\$4,500	17.4%	14.7%	13.2%	11.6%	10.2%	7.7%	6.4%
\$5,000	18.2%	15.4%	13.9%	12.2%	10.8%	8.2%	6.7%

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

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

(Multiply a Non-F classification rate by a factor of 1.61 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.51) and the adjustment for differences in loss-based expenses (1.065).).

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$5,000. If more than two years, an average annual premium of at least \$2,500 is required. Page A-1 of the *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective January 1, 2010

MISCELLANEOUS VALUES - ADVISORY LOSS COSTS

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

Deductible Amount	With Coinsurance Loss Elimination Ratios HAZARD GROUP						
	A	B	C	D	E	F	G
\$0	11.7%	10.3%	9.6%	8.8%	7.9%	6.6%	5.5%
\$500	19.5%	16.5%	14.9%	13.3%	11.8%	9.3%	7.7%
\$1,000	24.1%	20.4%	18.4%	16.3%	14.4%	11.2%	9.2%
\$1,500	26.9%	22.9%	20.7%	18.3%	16.2%	12.5%	10.3%
\$2,000	29.0%	24.8%	22.4%	19.8%	17.6%	13.6%	11.2%
\$2,500	30.9%	26.4%	23.9%	21.1%	18.7%	14.5%	12.0%
\$3,000	32.5%	27.8%	25.2%	22.3%	19.8%	15.4%	12.7%
\$3,500	33.9%	29.0%	26.3%	23.4%	20.7%	16.2%	13.4%
\$4,000	35.3%	30.2%	27.4%	24.4%	21.6%	16.9%	14.0%
\$4,500	36.5%	31.3%	28.4%	25.3%	22.5%	17.6%	14.6%
\$5,000	37.7%	32.3%	29.4%	26.2%	23.3%	18.3%	15.1%

Deductible Amount	Without Coinsurance Loss Elimination Ratios HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	9.8%	7.7%	6.7%	5.7%	4.9%	3.4%	2.7%
\$1,000	15.5%	12.6%	11.1%	9.4%	8.1%	5.8%	4.7%
\$1,500	19.0%	15.8%	13.9%	11.9%	10.4%	7.5%	6.1%
\$2,000	21.7%	18.1%	16.1%	13.9%	12.1%	8.8%	7.2%
\$2,500	24.0%	20.1%	17.9%	15.5%	13.5%	10.0%	8.1%
\$3,000	26.0%	21.8%	19.5%	17.0%	14.8%	11.0%	9.0%
\$3,500	27.9%	23.4%	21.0%	18.3%	16.0%	12.0%	9.8%
\$4,000	29.5%	24.9%	22.3%	19.5%	17.2%	12.9%	10.6%
\$4,500	31.1%	26.2%	23.6%	20.7%	18.2%	13.8%	11.3%
\$5,000	32.5%	27.5%	24.8%	21.8%	19.2%	14.6%	12.0%

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

Employee operated vehicle.....	\$57,000.00
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Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost)..... 0.01

Maximum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" and the *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 -- "Carnival--Traveling" \$2,900.00

Minimum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$365.00

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

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

Premium Determination for Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies in accordance with *Basic Manual* Rule 2-E, as amended in Indiana Special Rules..... \$49,800.00

Terrorism - (Advisory Loss Cost) 0.01

Effective January 1, 2010

MISCELLANEOUS VALUES - ADVISORY LOSS COSTS (cont.)

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

(Multiply a Non-F classification loss cost by a factor of 1.61 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.51) and the adjustment for differences in loss-based expenses (1.065).)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$5,000. If more than two years, an average annual premium of at least \$2,500 is required. Page A-1 of the **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

Effective January 1, 2010

**TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses		Weighting Values	Expected Losses		Weighting Values
0 --	1,047	0.04	590,445 --	623,013	0.44
1,048 --	4,232	0.05	623,014 --	657,468	0.45
4,233 --	7,486	0.06	657,469 --	693,977	0.46
7,487 --	10,810	0.07	693,978 --	732,730	0.47
10,811 --	14,207	0.08	732,731 --	773,942	0.48
14,208 --	23,763	0.09	773,943 --	817,854	0.49
23,764 --	35,372	0.10	817,855 --	864,741	0.50
35,373 --	45,699	0.11	864,742 --	914,916	0.51
45,700 --	55,753	0.12	914,917 --	968,739	0.52
55,754 --	65,809	0.13	968,740 --	1,026,622	0.53
65,810 --	75,989	0.14	1,026,623 --	1,089,043	0.54
75,990 --	86,361	0.15	1,089,044 --	1,156,557	0.55
86,362 --	96,974	0.16	1,156,558 --	1,229,816	0.56
96,975 --	107,861	0.17	1,229,817 --	1,309,585	0.57
107,862 --	119,052	0.18	1,309,586 --	1,396,773	0.58
119,053 --	130,574	0.19	1,396,774 --	1,492,465	0.59
130,575 --	142,451	0.20	1,492,466 --	1,597,970	0.60
142,452 --	154,709	0.21	1,597,971 --	1,714,879	0.61
154,710 --	167,371	0.22	1,714,880 --	1,845,148	0.62
167,372 --	180,463	0.23	1,845,149 --	1,991,205	0.63
180,464 --	194,011	0.24	1,991,206 --	2,156,106	0.64
194,012 --	208,043	0.25	2,156,107 --	2,343,750	0.65
208,044 --	222,587	0.26	2,343,751 --	2,559,192	0.66
222,588 --	237,675	0.27	2,559,193 --	2,809,103	0.67
237,676 --	253,340	0.28	2,809,104 --	3,102,475	0.68
253,341 --	269,617	0.29	3,102,476 --	3,451,725	0.69
269,618 --	286,544	0.30	3,451,726 --	3,874,500	0.70
286,545 --	304,162	0.31	3,874,501 --	4,396,748	0.71
304,163 --	322,517	0.32	4,396,749 --	5,058,261	0.72
322,518 --	341,655	0.33	5,058,262 --	5,923,313	0.73
341,656 --	361,629	0.34	5,923,314 --	7,102,926	0.74
361,630 --	382,496	0.35	7,102,927 --	8,806,808	0.75
382,497 --	404,318	0.36	8,806,809 --	11,484,333	0.76
404,319 --	427,163	0.37	11,484,334 --	16,303,873	0.77
427,164 --	451,106	0.38	16,303,874 --	27,549,455	0.78
451,107 --	476,227	0.39	27,549,456 --	83,777,340	0.79
476,228 --	502,617	0.40	83,777,341	AND OVER	0.80
502,618 --	530,375	0.41			
530,376 --	559,610	0.42			
559,611 --	590,444	0.43			

(a) G	5.00
(b) State Per Claim Accident Limitation	\$125,000
(c) State Multiple Claim Accident Limitation	\$250,000
(d) USL&HW Per Claim Accident Limitation	\$507,000
(e) USL&HW Multiple Claim Accident Limitation	\$1,014,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.51
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.51.)</i>	

Effective January 1, 2010
**TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 26,894	12,500	863,005 -- 887,990	100,000	1,737,752 -- 1,762,747	187,500
26,895 -- 46,287	15,000	887,991 -- 912,977	102,500	1,762,748 -- 1,787,744	190,000
46,288 -- 68,570	17,500	912,978 -- 937,964	105,000	1,787,745 -- 1,812,740	192,500
68,571 -- 92,077	20,000	937,965 -- 962,952	107,500	1,812,741 -- 1,837,737	195,000
92,078 -- 116,156	22,500	962,953 -- 987,941	110,000	1,837,738 -- 1,862,734	197,500
116,157 -- 140,537	25,000	987,942 -- 1,012,930	112,500	1,862,735 -- 1,887,731	200,000
140,538 -- 165,094	27,500	1,012,931 -- 1,037,920	115,000	1,887,732 -- 1,912,728	202,500
165,095 -- 189,763	30,000	1,037,921 -- 1,062,910	117,500	1,912,729 -- 1,937,725	205,000
189,764 -- 214,506	32,500	1,062,911 -- 1,087,900	120,000	1,937,726 -- 1,962,722	207,500
214,507 -- 239,301	35,000	1,087,901 -- 1,112,891	122,500	1,962,723 -- 1,987,719	210,000
239,302 -- 264,134	37,500	1,112,892 -- 1,137,883	125,000	1,987,720 -- 2,012,716	212,500
264,135 -- 288,995	40,000	1,137,884 -- 1,162,875	127,500	2,012,717 -- 2,037,714	215,000
288,996 -- 313,878	42,500	1,162,876 -- 1,187,867	130,000	2,037,715 -- 2,062,711	217,500
313,879 -- 338,778	45,000	1,187,868 -- 1,212,859	132,500	2,062,712 -- 2,087,709	220,000
338,779 -- 363,691	47,500	1,212,860 -- 1,237,852	135,000	2,087,710 -- 2,112,706	222,500
363,692 -- 388,615	50,000	1,237,853 -- 1,262,845	137,500	2,112,707 -- 2,137,704	225,000
388,616 -- 413,549	52,500	1,262,846 -- 1,287,838	140,000	2,137,705 -- 2,162,701	227,500
413,550 -- 438,489	55,000	1,287,839 -- 1,312,832	142,500	2,162,702 -- 2,187,699	230,000
438,490 -- 463,436	57,500	1,312,833 -- 1,337,826	145,000	2,187,700 -- 2,212,697	232,500
463,437 -- 488,389	60,000	1,337,827 -- 1,362,820	147,500	2,212,698 -- 2,237,695	235,000
488,390 -- 513,346	62,500	1,362,821 -- 1,387,814	150,000	2,237,696 -- 2,262,693	237,500
513,347 -- 538,307	65,000	1,387,815 -- 1,412,808	152,500	2,262,694 -- 2,287,690	240,000
538,308 -- 563,271	67,500	1,412,809 -- 1,437,803	155,000	2,287,691 -- 2,312,688	242,500
563,272 -- 588,239	70,000	1,437,804 -- 1,462,798	157,500	2,312,689 -- 2,337,686	245,000
588,240 -- 613,209	72,500	1,462,799 -- 1,487,793	160,000	2,337,687 -- 2,362,684	247,500
613,210 -- 638,181	75,000	1,487,794 -- 1,512,788	162,500	2,362,685 -- 2,387,500	250,000
638,182 -- 663,156	77,500	1,512,789 -- 1,537,783	165,000		
663,157 -- 688,132	80,000	1,537,784 -- 1,562,779	167,500		
688,133 -- 713,110	82,500	1,562,780 -- 1,587,774	170,000		
713,111 -- 738,089	85,000	1,587,775 -- 1,612,770	172,500		
738,090 -- 763,070	87,500	1,612,771 -- 1,637,766	175,000		
763,071 -- 788,052	90,000	1,637,767 -- 1,662,762	177,500		
788,053 -- 813,035	92,500	1,662,763 -- 1,687,758	180,000		
813,036 -- 838,019	95,000	1,687,759 -- 1,712,754	182,500		
838,020 -- 863,004	97,500	1,712,755 -- 1,737,751	185,000		

For Expected Losses greater than \$2,387,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(5.00) / (\text{Expected Losses} + (700)(5.00))$$

G = 5.00

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

APPLICABLE TO VOLUNTARY RATES
Effective January 1, 2010

**INDIANA
RR 1
Exhibit V**

1. Hazard Group Differentials

A	B	C	D	E	F	G
2.03	1.54	1.38	1.25	1.08	0.89	0.68

2. Tax Multipliers

a. State (non-F Classes)	1.017
b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage	1.068

3. Expected Loss Ratio

0.624

**Expected Loss and
Allocated Expense Ratio**
0.697

4. Table of Expense Ratios

Type A: 2009-01
Type B: 2009-01

5. 2008 Table of Expected Loss Ranges

Effective January 1, 2008

6.

Excess Loss Factors

(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.356	0.395	0.415	0.438	0.459	0.494	0.518
\$15,000 †	0.306	0.349	0.371	0.396	0.420	0.459	0.488
\$20,000 †	0.269	0.313	0.336	0.361	0.387	0.430	0.463
\$25,000	0.241	0.284	0.307	0.333	0.360	0.404	0.440
\$30,000	0.217	0.260	0.283	0.309	0.337	0.382	0.420
\$35,000	0.198	0.240	0.263	0.288	0.317	0.363	0.403
\$40,000	0.182	0.223	0.245	0.270	0.299	0.345	0.387
\$50,000	0.157	0.194	0.217	0.241	0.270	0.316	0.360
\$75,000	0.117	0.148	0.168	0.190	0.218	0.262	0.308
\$100,000	0.094	0.120	0.139	0.159	0.185	0.226	0.272
\$125,000	0.079	0.102	0.119	0.137	0.161	0.200	0.246
\$150,000	0.069	0.089	0.105	0.121	0.144	0.181	0.226
\$175,000	0.061	0.079	0.094	0.109	0.131	0.165	0.210
\$200,000	0.054	0.071	0.085	0.099	0.120	0.152	0.196
\$225,000	0.049	0.065	0.078	0.091	0.111	0.142	0.184
\$250,000	0.046	0.060	0.073	0.085	0.104	0.133	0.175
\$275,000	0.042	0.055	0.067	0.079	0.097	0.125	0.166
\$300,000	0.039	0.051	0.063	0.074	0.091	0.118	0.158
\$325,000	0.037	0.048	0.059	0.069	0.086	0.112	0.151
\$350,000	0.034	0.045	0.056	0.065	0.081	0.107	0.145
\$375,000	0.033	0.043	0.053	0.062	0.077	0.102	0.139
\$400,000	0.031	0.040	0.050	0.059	0.073	0.097	0.133
\$425,000	0.030	0.038	0.048	0.056	0.070	0.093	0.129
\$450,000	0.028	0.037	0.046	0.054	0.067	0.089	0.124
\$475,000	0.027	0.035	0.044	0.051	0.064	0.086	0.120
\$500,000	0.026	0.034	0.042	0.049	0.062	0.082	0.116
\$600,000	0.023	0.029	0.037	0.043	0.054	0.072	0.103
\$700,000	0.020	0.026	0.033	0.039	0.048	0.064	0.094
\$800,000	0.019	0.024	0.031	0.036	0.044	0.059	0.087
\$900,000	0.018	0.022	0.028	0.033	0.041	0.055	0.080
\$1,000,000	0.016	0.021	0.026	0.031	0.038	0.051	0.075
\$2,000,000	0.010	0.012	0.016	0.018	0.023	0.031	0.049
\$3,000,000	0.007	0.009	0.012	0.014	0.017	0.023	0.038
\$4,000,000	0.006	0.008	0.010	0.011	0.014	0.019	0.031
\$5,000,000	0.006	0.007	0.009	0.010	0.012	0.017	0.027
\$6,000,000	0.005	0.005	0.007	0.008	0.010	0.014	0.023
\$7,000,000	0.004	0.005	0.007	0.007	0.009	0.013	0.021
\$8,000,000	0.004	0.005	0.006	0.007	0.008	0.011	0.019
\$9,000,000	0.004	0.004	0.006	0.006	0.008	0.011	0.018
\$10,000,000	0.004	0.004	0.005	0.006	0.007	0.010	0.017

† This loss limit is not applicable for retrospective rating in this state.

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.398	0.440	0.461	0.485	0.507	0.544	0.568
\$15,000 †	0.347	0.393	0.416	0.442	0.468	0.509	0.538
\$20,000 †	0.308	0.355	0.380	0.407	0.435	0.479	0.513
\$25,000	0.277	0.325	0.350	0.378	0.407	0.453	0.491
\$30,000	0.252	0.299	0.325	0.353	0.384	0.431	0.471
\$35,000	0.232	0.278	0.303	0.331	0.363	0.411	0.453
\$40,000	0.214	0.259	0.285	0.312	0.344	0.393	0.437
\$50,000	0.186	0.229	0.254	0.281	0.313	0.362	0.409
\$75,000	0.142	0.178	0.201	0.226	0.257	0.305	0.355
\$100,000	0.115	0.147	0.168	0.190	0.220	0.266	0.317
\$125,000	0.098	0.125	0.145	0.166	0.194	0.237	0.288
\$150,000	0.086	0.111	0.129	0.148	0.175	0.216	0.266
\$175,000	0.076	0.099	0.116	0.134	0.159	0.198	0.248
\$200,000	0.069	0.089	0.106	0.122	0.146	0.184	0.232
\$225,000	0.062	0.081	0.097	0.113	0.136	0.171	0.219
\$250,000	0.058	0.075	0.091	0.105	0.127	0.162	0.208
\$275,000	0.053	0.070	0.084	0.098	0.119	0.153	0.198
\$300,000	0.050	0.065	0.079	0.092	0.112	0.144	0.189
\$325,000	0.046	0.061	0.074	0.087	0.106	0.137	0.181
\$350,000	0.044	0.057	0.070	0.082	0.101	0.131	0.174
\$375,000	0.041	0.054	0.066	0.078	0.096	0.125	0.167
\$400,000	0.039	0.051	0.063	0.074	0.091	0.119	0.161
\$425,000	0.037	0.049	0.060	0.070	0.087	0.114	0.155
\$450,000	0.036	0.046	0.057	0.067	0.083	0.110	0.150
\$475,000	0.034	0.044	0.055	0.064	0.080	0.106	0.145
\$500,000	0.033	0.043	0.053	0.062	0.077	0.102	0.141
\$600,000	0.029	0.037	0.046	0.054	0.067	0.089	0.126
\$700,000	0.026	0.033	0.041	0.048	0.060	0.080	0.114
\$800,000	0.024	0.030	0.038	0.044	0.055	0.073	0.105
\$900,000	0.022	0.028	0.035	0.041	0.050	0.067	0.098
\$1,000,000	0.020	0.026	0.033	0.038	0.047	0.063	0.091
\$2,000,000	0.012	0.015	0.020	0.023	0.028	0.038	0.059
\$3,000,000	0.009	0.011	0.015	0.017	0.021	0.029	0.046
\$4,000,000	0.008	0.009	0.012	0.014	0.017	0.024	0.038
\$5,000,000	0.007	0.008	0.011	0.012	0.015	0.020	0.033
\$6,000,000	0.005	0.007	0.009	0.010	0.012	0.017	0.029
\$7,000,000	0.005	0.006	0.008	0.009	0.011	0.015	0.026
\$8,000,000	0.005	0.006	0.007	0.008	0.010	0.014	0.024
\$9,000,000	0.005	0.005	0.007	0.008	0.009	0.013	0.022
\$10,000,000	0.004	0.005	0.007	0.007	0.009	0.012	0.020

† This loss limit is not applicable for retrospective rating in this state.

7.

Retrospective Development Factors

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.03	0.02	0.02	0.07	0.04	0.03	0.00

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
2.03	1.54	1.38	1.25	1.08	0.89	0.68

2. **2008 Table of Expected Loss Ranges**

Effective January 1, 2008

3.

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.482	0.535	0.563	0.593	0.622	0.670	0.702
\$15,000 †	0.415	0.473	0.503	0.536	0.569	0.622	0.661
\$20,000 †	0.365	0.424	0.455	0.489	0.525	0.582	0.627
\$25,000	0.326	0.385	0.416	0.451	0.488	0.548	0.596
\$30,000	0.295	0.352	0.384	0.418	0.457	0.518	0.570
\$35,000	0.268	0.325	0.356	0.390	0.430	0.491	0.546
\$40,000	0.247	0.302	0.332	0.366	0.406	0.468	0.525
\$50,000	0.212	0.264	0.293	0.326	0.366	0.428	0.488
\$75,000	0.158	0.201	0.228	0.258	0.295	0.355	0.418
\$100,000	0.127	0.163	0.188	0.215	0.250	0.306	0.369
\$125,000	0.107	0.138	0.161	0.185	0.219	0.271	0.333
\$150,000	0.093	0.121	0.143	0.165	0.196	0.245	0.306
\$175,000	0.082	0.108	0.128	0.148	0.177	0.224	0.284
\$200,000	0.074	0.097	0.116	0.135	0.163	0.206	0.265
\$225,000	0.067	0.088	0.106	0.124	0.150	0.192	0.249
\$250,000	0.062	0.081	0.098	0.115	0.140	0.181	0.237
\$275,000	0.057	0.075	0.091	0.107	0.131	0.170	0.225
\$300,000	0.053	0.070	0.085	0.100	0.123	0.160	0.214
\$325,000	0.050	0.065	0.080	0.094	0.116	0.152	0.205
\$350,000	0.047	0.061	0.075	0.089	0.110	0.144	0.196
\$375,000	0.044	0.058	0.071	0.084	0.104	0.138	0.188
\$400,000	0.042	0.055	0.068	0.080	0.099	0.131	0.181
\$425,000	0.040	0.052	0.065	0.076	0.095	0.126	0.174
\$450,000	0.038	0.050	0.062	0.073	0.091	0.121	0.168
\$475,000	0.037	0.048	0.060	0.070	0.087	0.116	0.163
\$500,000	0.035	0.046	0.057	0.067	0.084	0.112	0.157
\$600,000	0.031	0.040	0.050	0.058	0.073	0.098	0.140
\$700,000	0.028	0.035	0.045	0.052	0.065	0.087	0.127
\$800,000	0.026	0.033	0.042	0.048	0.060	0.080	0.117
\$900,000	0.024	0.030	0.038	0.044	0.055	0.074	0.109
\$1,000,000	0.022	0.028	0.036	0.041	0.051	0.069	0.102
\$2,000,000	0.013	0.016	0.021	0.025	0.031	0.042	0.066
\$3,000,000	0.010	0.012	0.016	0.019	0.023	0.032	0.051
\$4,000,000	0.009	0.010	0.013	0.015	0.019	0.026	0.042
\$5,000,000	0.008	0.009	0.012	0.013	0.016	0.022	0.037
\$6,000,000	0.006	0.007	0.010	0.011	0.014	0.019	0.032
\$7,000,000	0.006	0.007	0.009	0.010	0.012	0.017	0.029
\$8,000,000	0.006	0.006	0.008	0.009	0.011	0.015	0.026
\$9,000,000	0.005	0.006	0.008	0.009	0.010	0.014	0.024
\$10,000,000	0.005	0.006	0.007	0.008	0.010	0.013	0.023

† This loss limit is not applicable for retrospective rating in this state.

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.539	0.596	0.626	0.658	0.688	0.737	0.770
\$15,000 †	0.470	0.532	0.565	0.600	0.634	0.690	0.730
\$20,000 †	0.418	0.482	0.516	0.552	0.590	0.650	0.696
\$25,000	0.376	0.441	0.475	0.512	0.552	0.615	0.666
\$30,000	0.342	0.406	0.441	0.479	0.520	0.584	0.639
\$35,000	0.314	0.377	0.412	0.449	0.492	0.557	0.615
\$40,000	0.290	0.352	0.386	0.424	0.467	0.533	0.593
\$50,000	0.253	0.311	0.344	0.381	0.424	0.492	0.555
\$75,000	0.192	0.241	0.273	0.306	0.349	0.414	0.482
\$100,000	0.156	0.199	0.228	0.258	0.299	0.361	0.429
\$125,000	0.133	0.170	0.197	0.225	0.263	0.322	0.391
\$150,000	0.117	0.150	0.175	0.201	0.237	0.293	0.361
\$175,000	0.104	0.134	0.158	0.182	0.216	0.269	0.336
\$200,000	0.093	0.121	0.144	0.166	0.199	0.249	0.315
\$225,000	0.085	0.110	0.132	0.153	0.184	0.233	0.297
\$250,000	0.078	0.102	0.123	0.143	0.173	0.219	0.282
\$275,000	0.072	0.095	0.114	0.133	0.162	0.207	0.269
\$300,000	0.067	0.088	0.107	0.125	0.153	0.196	0.257
\$325,000	0.063	0.082	0.101	0.118	0.144	0.186	0.246
\$350,000	0.059	0.077	0.095	0.111	0.137	0.177	0.236
\$375,000	0.056	0.073	0.090	0.105	0.130	0.169	0.227
\$400,000	0.053	0.069	0.085	0.100	0.124	0.162	0.218
\$425,000	0.051	0.066	0.082	0.095	0.118	0.155	0.211
\$450,000	0.049	0.063	0.078	0.091	0.113	0.149	0.204
\$475,000	0.047	0.060	0.075	0.087	0.109	0.143	0.197
\$500,000	0.045	0.058	0.072	0.084	0.104	0.138	0.191
\$600,000	0.039	0.050	0.063	0.073	0.091	0.121	0.170
\$700,000	0.035	0.045	0.056	0.065	0.081	0.108	0.154
\$800,000	0.032	0.041	0.052	0.060	0.074	0.099	0.143
\$900,000	0.030	0.038	0.048	0.055	0.068	0.091	0.132
\$1,000,000	0.028	0.035	0.045	0.051	0.064	0.085	0.124
\$2,000,000	0.016	0.020	0.027	0.031	0.038	0.052	0.080
\$3,000,000	0.012	0.015	0.020	0.023	0.028	0.039	0.062
\$4,000,000	0.010	0.013	0.017	0.019	0.023	0.032	0.052
\$5,000,000	0.009	0.011	0.014	0.016	0.020	0.027	0.045
\$6,000,000	0.007	0.009	0.012	0.013	0.017	0.023	0.039
\$7,000,000	0.007	0.008	0.011	0.012	0.015	0.021	0.035
\$8,000,000	0.006	0.008	0.010	0.011	0.014	0.019	0.032
\$9,000,000	0.006	0.007	0.009	0.010	0.013	0.017	0.030
\$10,000,000	0.006	0.007	0.009	0.010	0.012	0.016	0.027

† This loss limit is not applicable for retrospective rating in this state.

4.

Retrospective Development Factors

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

Table of Expense Ratios - Excluding Taxes, Profit and Contingencies

Type A: 2009-01

WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio
0 - 10,055	0.332	21,928 - 22,469	0.284	393,334 - 424,799	0.236
10,056 - 10,167	0.331	22,470 - 23,037	0.283	424,800 - 461,739	0.235
10,168 - 10,282	0.330	23,038 - 23,636	0.282	461,740 - 505,714	0.234
10,283 - 10,399	0.329	23,637 - 24,266	0.281	505,715 - 558,947	0.233
10,400 - 10,520	0.328	24,267 - 24,931	0.280	558,948 - 624,705	0.232
10,521 - 10,643	0.327	24,932 - 25,633	0.279	624,706 - 707,999	0.231
10,644 - 10,769	0.326	25,634 - 26,376	0.278	708,000 - 816,923	0.230
10,770 - 10,898	0.325	26,377 - 27,164	0.277	816,924 - 965,454	0.229
10,899 - 11,030	0.324	27,165 - 27,999	0.276	965,455 - 1,179,999	0.228
11,031 - 11,165	0.323	28,000 - 28,888	0.275	1,180,000 - 1,517,142	0.227
11,166 - 11,304	0.322	28,889 - 29,836	0.274	1,517,143 - 1,824,799	0.226
11,305 - 11,446	0.321	29,837 - 30,847	0.273	1,824,800 - 1,983,478	0.225
11,447 - 11,592	0.320	30,848 - 31,929	0.272	1,983,479 - 2,172,380	0.224
11,593 - 11,741	0.319	31,930 - 33,090	0.271	2,172,381 - 2,401,052	0.224
11,742 - 11,895	0.318	33,091 - 34,339	0.270	2,401,053 - 2,683,529	0.223
11,896 - 12,052	0.317	34,340 - 35,686	0.269	2,683,530 - 3,041,333	0.222
12,053 - 12,214	0.316	35,687 - 37,142	0.268	3,041,334 - 3,509,230	0.221
12,215 - 12,380	0.315	37,143 - 38,723	0.267	3,509,231 - 4,147,272	0.220
12,381 - 12,551	0.314	38,724 - 40,444	0.267	4,147,273 - 5,068,888	0.219
12,552 - 12,727	0.313	40,445 - 42,325	0.266	5,068,889 - 6,517,142	0.218
12,728 - 12,907	0.312	42,326 - 44,390	0.265	6,517,143 - 9,123,999	0.217
12,908 - 13,093	0.311	44,391 - 46,666	0.264	9,124,000 - 15,206,666	0.216
13,094 - 13,284	0.310	46,667 - 49,189	0.263	15,206,667 - 45,619,999	0.215
13,285 - 13,481	0.310	49,190 - 51,999	0.262	45,620,000 - And Above	0.214
13,482 - 13,684	0.309	52,000 - 55,151	0.261		
13,685 - 13,893	0.308	55,152 - 58,709	0.260		
13,894 - 14,108	0.307	58,710 - 62,758	0.259		
14,109 - 14,330	0.306	62,759 - 67,407	0.258		
14,331 - 14,559	0.305	67,408 - 72,799	0.257		
14,560 - 14,796	0.304	72,800 - 79,130	0.256		
14,797 - 15,041	0.303	79,131 - 86,666	0.255		
15,042 - 15,294	0.302	86,667 - 95,789	0.254		
15,295 - 15,555	0.301	95,790 - 107,058	0.253		
15,556 - 15,826	0.300	107,059 - 121,333	0.252		
15,827 - 16,106	0.299	121,334 - 139,999	0.251		
16,107 - 16,396	0.298	140,000 - 165,454	0.250		
16,397 - 16,697	0.297	165,455 - 200,377	0.249		
16,698 - 17,009	0.296	200,378 - 208,235	0.248		
17,010 - 17,333	0.295	208,236 - 216,734	0.247		
17,334 - 17,669	0.294	216,735 - 225,957	0.246		
17,670 - 18,019	0.293	225,958 - 235,999	0.246		
18,020 - 18,383	0.292	236,000 - 246,976	0.245		
18,384 - 18,762	0.291	246,977 - 259,024	0.244		
18,763 - 19,157	0.290	259,025 - 272,307	0.243		
19,158 - 19,569	0.289	272,308 - 287,027	0.242		
19,570 - 19,999	0.289	287,028 - 303,428	0.241		
20,000 - 20,449	0.288	303,429 - 321,818	0.240	First - 10,000	0.0%
20,450 - 20,919	0.287	321,819 - 342,580	0.239	Next - 190,000	9.1%
20,920 - 21,411	0.286	342,581 - 366,206	0.238	Next - 1,550,000	11.3%
21,412 - 21,927	0.285	366,207 - 393,333	0.237	Over - 1,750,000	12.3%
				Expected Loss Ratio:	0.624
				Tax Multiplier:	1.046

Table of Expense Ratios - Excluding Taxes, Profit and Contingencies

Type B: 2009-01

WC Premium Range		Expense Ratio
From	To	
0	- 10,099	0.332
10,100	- 10,303	0.331
10,304	- 10,515	0.330
10,516	- 10,736	0.329
10,737	- 10,967	0.328
10,968	- 11,208	0.327
11,209	- 11,460	0.326
11,461	- 11,724	0.325
11,725	- 11,999	0.324
12,000	- 12,289	0.323
12,290	- 12,592	0.322
12,593	- 12,911	0.321
12,912	- 13,246	0.320
13,247	- 13,599	0.319
13,600	- 13,972	0.318
13,973	- 14,366	0.317
14,367	- 14,782	0.316
14,783	- 15,223	0.315
15,224	- 15,692	0.314
15,693	- 16,190	0.313
16,191	- 16,721	0.312
16,722	- 17,288	0.311
17,289	- 17,894	0.310
17,895	- 18,545	0.310
18,546	- 19,245	0.309

WC Premium Range		Expense Ratio
From	To	
19,246	- 19,999	0.308
20,000	- 20,816	0.307
20,817	- 21,702	0.306
21,703	- 22,666	0.305
22,667	- 23,720	0.304
23,721	- 24,878	0.303
24,879	- 26,153	0.302
26,154	- 27,567	0.301
27,568	- 29,142	0.300
29,143	- 30,909	0.299
30,910	- 32,903	0.298
32,904	- 35,172	0.297
35,173	- 37,777	0.296
37,778	- 40,799	0.295
40,800	- 44,347	0.294
44,348	- 48,571	0.293
48,572	- 53,684	0.292
53,685	- 59,999	0.291
60,000	- 67,999	0.290
68,000	- 78,461	0.289
78,462	- 92,727	0.289
92,728	- 113,333	0.288
113,334	- 145,714	0.287
145,715	- 200,606	0.286
200,607	- 213,548	0.285

WC Premium Range		Expense Ratio
From	To	
213,549	- 228,275	0.284
228,276	- 245,185	0.283
245,186	- 264,799	0.282
264,800	- 287,826	0.281
287,827	- 315,238	0.280
315,239	- 348,421	0.279
348,422	- 389,411	0.278
389,412	- 441,333	0.277
441,334	- 509,230	0.276
509,231	- 601,818	0.275
601,819	- 735,555	0.274
735,556	- 945,714	0.273
945,715	- 1,323,999	0.272
1,324,000	- 1,809,565	0.271
1,809,566	- 1,981,904	0.270
1,981,905	- 2,190,526	0.269
2,190,527	- 2,448,235	0.268
2,448,236	- 2,774,666	0.267
2,774,667	- 3,201,538	0.267
3,201,539	- 3,783,636	0.266
3,783,637	- 4,624,444	0.265
4,624,445	- 5,945,714	0.264
5,945,715	- 8,323,999	0.263
8,324,000	- 13,873,333	0.262
13,873,334	- 41,619,999	0.261
41,620,000	- And Above	0.260
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:		0.624
Tax Multiplier:		1.046

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

Type A: 2009-01

WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio
0	10,055	0.259	21,928	22,469	0.211	393,334	424,799	0.163
10,056	10,167	0.258	22,470	23,037	0.210	424,800	461,739	0.162
10,168	10,282	0.257	23,038	23,636	0.209	461,740	505,714	0.161
10,283	10,399	0.256	23,637	24,266	0.208	505,715	558,947	0.160
10,400	10,520	0.255	24,267	24,931	0.207	558,948	624,705	0.159
10,521	10,643	0.254	24,932	25,633	0.206	624,706	707,999	0.158
10,644	10,769	0.253	25,634	26,376	0.205	708,000	816,923	0.157
10,770	10,898	0.252	26,377	27,164	0.204	816,924	965,454	0.156
10,899	11,030	0.251	27,165	27,999	0.203	965,455	1,179,999	0.155
11,031	11,165	0.250	28,000	28,888	0.202	1,180,000	1,517,142	0.154
11,166	11,304	0.249	28,889	29,836	0.201	1,517,143	1,824,799	0.153
11,305	11,446	0.248	29,837	30,847	0.200	1,824,800	1,983,478	0.152
11,447	11,592	0.247	30,848	31,929	0.199	1,983,479	2,172,380	0.151
11,593	11,741	0.246	31,930	33,090	0.198	2,172,381	2,401,052	0.151
11,742	11,895	0.245	33,091	34,339	0.197	2,401,053	2,683,529	0.150
11,896	12,052	0.244	34,340	35,686	0.196	2,683,530	3,041,333	0.149
12,053	12,214	0.243	35,687	37,142	0.195	3,041,334	3,509,230	0.148
12,215	12,380	0.242	37,143	38,723	0.194	3,509,231	4,147,272	0.147
12,381	12,551	0.241	38,724	40,444	0.194	4,147,273	5,068,888	0.146
12,552	12,727	0.240	40,445	42,325	0.193	5,068,889	6,517,142	0.145
12,728	12,907	0.239	42,326	44,390	0.192	6,517,143	9,123,999	0.144
12,908	13,093	0.238	44,391	46,666	0.191	9,124,000	15,206,666	0.143
13,094	13,284	0.237	46,667	49,189	0.190	15,206,667	45,619,999	0.142
13,285	13,481	0.237	49,190	51,999	0.189	45,620,000	And Above	0.141
13,482	13,684	0.236	52,000	55,151	0.188			
13,685	13,893	0.235	55,152	58,709	0.187			
13,894	14,108	0.234	58,710	62,758	0.186			
14,109	14,330	0.233	62,759	67,407	0.185			
14,331	14,559	0.232	67,408	72,799	0.184			
14,560	14,796	0.231	72,800	79,130	0.183			
14,797	15,041	0.230	79,131	86,666	0.182			
15,042	15,294	0.229	86,667	95,789	0.181			
15,295	15,555	0.228	95,790	107,058	0.180			
15,556	15,826	0.227	107,059	121,333	0.179			
15,827	16,106	0.226	121,334	139,999	0.178			
16,107	16,396	0.225	140,000	165,454	0.177			
16,397	16,697	0.224	165,455	200,377	0.176			
16,698	17,009	0.223	200,378	208,235	0.175			
17,010	17,333	0.222	208,236	216,734	0.174			
17,334	17,669	0.221	216,735	225,957	0.173			
17,670	18,019	0.220	225,958	235,999	0.172			
18,020	18,383	0.219	236,000	246,976	0.172			
18,384	18,762	0.218	246,977	259,024	0.171			
18,763	19,157	0.217	259,025	272,307	0.170			
19,158	19,569	0.216	272,308	287,027	0.169			
19,570	19,999	0.216	287,028	303,428	0.168			
20,000	20,449	0.215	303,429	321,818	0.167	First	10,000	0.0%
20,450	20,919	0.214	321,819	342,580	0.166	Next	190,000	9.1%
20,920	21,411	0.213	342,581	366,206	0.165	Next	1,550,000	11.3%
21,412	21,927	0.212	366,207	393,333	0.164	Over	1,750,000	12.3%
						Expected Loss and ALAE Ratio:		0.697
						Tax Multiplier:		1.046

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

Type B: 2009-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.259
10,100	10,303	0.258
10,304	10,515	0.257
10,516	10,736	0.256
10,737	10,967	0.255
10,968	11,208	0.254
11,209	11,460	0.253
11,461	11,724	0.252
11,725	11,999	0.251
12,000	12,289	0.250
12,290	12,592	0.249
12,593	12,911	0.248
12,912	13,246	0.247
13,247	13,599	0.246
13,600	13,972	0.245
13,973	14,366	0.244
14,367	14,782	0.243
14,783	15,223	0.242
15,224	15,692	0.241
15,693	16,190	0.240
16,191	16,721	0.239
16,722	17,288	0.238
17,289	17,894	0.237
17,895	18,545	0.237
18,546	19,245	0.236

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.235
20,000	20,816	0.234
20,817	21,702	0.233
21,703	22,666	0.232
22,667	23,720	0.231
23,721	24,878	0.230
24,879	26,153	0.229
26,154	27,567	0.228
27,568	29,142	0.227
29,143	30,909	0.226
30,910	32,903	0.225
32,904	35,172	0.224
35,173	37,777	0.223
37,778	40,799	0.222
40,800	44,347	0.221
44,348	48,571	0.220
48,572	53,684	0.219
53,685	59,999	0.218
60,000	67,999	0.217
68,000	78,461	0.216
78,462	92,727	0.216
92,728	113,333	0.215
113,334	145,714	0.214
145,715	200,606	0.213
200,607	213,548	0.212

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.211
228,276	245,185	0.210
245,186	264,799	0.209
264,800	287,826	0.208
287,827	315,238	0.207
315,239	348,421	0.206
348,422	389,411	0.205
389,412	441,333	0.204
441,334	509,230	0.203
509,231	601,818	0.202
601,819	735,555	0.201
735,556	945,714	0.200
945,715	1,323,999	0.199
1,324,000	1,809,565	0.198
1,809,566	1,981,904	0.197
1,981,905	2,190,526	0.196
2,190,527	2,448,235	0.195
2,448,236	2,774,666	0.194
2,774,667	3,201,538	0.194
3,201,539	3,783,636	0.193
3,783,637	4,624,444	0.192
4,624,445	5,945,714	0.191
5,945,715	8,323,999	0.190
8,324,000	13,873,333	0.189
13,873,334	41,619,999	0.188
41,620,000	And Above	0.187
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:		0.697
Tax Multiplier:		1.046

EXHIBIT VI

ASSIGNED RISK RATES

WORKERS COMPENSATION AND EMPLOYERS LIABILITY
Exhibit VI

Effective January 1, 2010

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	D ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	D ELR	D RATIO	EX-MED RATIO
0005	3.02	1000	1.24	0.26	0.54	2001	3.69	1000	1.57	0.28	0.53
0008	1.95	864	0.78	0.25	0.53	2002	3.21	1000	1.36	0.28	0.54
0016	3.63	1000	1.42	0.21	0.50	2003	3.50	1000	1.45	0.26	0.53
0034	2.85	1000	1.17	0.26	0.55	2014	3.73	1000	1.44	0.22	0.53
0035	1.99	877	0.83	0.28	0.57	2016	2.07	902	0.87	0.28	0.56
0036	2.78	1000	1.15	0.26	0.54	2021	2.75	1000	1.14	0.25	0.48
0037	3.03	1000	1.22	0.25	0.53	2039	1.72	792	0.75	0.28	0.49
0042	4.85	1000	1.96	0.25	0.52	2041	4.07	1000	1.71	0.28	0.57
0050	6.89	1000	2.85	0.26	0.53	2065	2.67	1000	1.14	0.27	0.47
0059D	0.45	-	0.07	0.22	-	2070	5.74	1000	2.40	0.26	0.51
0065D	0.09	-	0.02	0.22	-	2081	2.38	1000	0.98	0.26	0.56
0066D	0.09	-	0.02	0.22	-	2089	3.13	1000	1.30	0.26	0.53
0067D	0.09	-	0.02	0.22	-	2095	3.64	1000	1.51	0.26	0.53
0079	2.43	1000	0.93	0.21	0.53	2105	2.47	1000	1.05	0.28	0.54
0083	5.18	1000	2.15	0.26	0.53	2110	1.79	814	0.77	0.28	0.52
0106	9.95	1000	3.57	0.20	0.50	2111	2.12	918	0.90	0.28	0.55
0113	2.33	984	0.98	0.26	0.51	2112	2.87	1000	1.24	0.28	0.51
0170	1.54	735	0.66	0.26	0.47	2114	1.69	782	0.74	0.28	0.49
0251	2.86	1000	1.21	0.26	0.49	2121	1.97	871	0.82	0.26	0.52
0400	5.22	1000	2.19	0.25	0.44	2130	2.80	1000	1.16	0.26	0.53
0401	7.80	A	2.78	0.20	0.51	2131	2.35	990	0.98	0.26	0.52
0766N	0.38	-	-	-	-	2143	1.71	789	0.74	0.28	0.49
0771N	0.34	-	-	-	-	2150	-	-	2.57	0.26	-
0908P	124.00	374	51.86	0.26	0.51	2156	-	-	2.33	0.26	-
0909	-	-	51.86	0.26	-	2157	5.52	1000	2.33	0.26	0.49
0912	-	-	176.84	0.26	-	2172	1.08	590	0.45	0.25	0.47
0913P	427.00	677	176.84	0.26	0.53	2174	1.87	839	0.81	0.27	0.49
1005*	6.55	1000	0.95	0.20	0.44	2211	5.04	1000	1.93	0.22	0.54
1016X*	29.05	1000	7.91	0.10	0.04	2220	3.69	1000	1.53	0.26	0.53
1164E	3.48	1000	1.11	0.20	0.48	2286	1.59	751	0.68	0.28	0.53
1165E	2.62	1000	0.93	0.21	0.50	2288	3.50	1000	1.50	0.28	0.53
1320	4.49	1000	1.60	0.21	0.52	2300	1.61	757	0.73	0.27	0.48
1322	6.75	1000	2.44	0.20	0.49	2302	1.26	647	0.53	0.26	0.50
1430	3.41	1000	1.32	0.23	0.52	2305	1.51	726	0.62	0.25	0.47
1438	2.12	918	0.75	0.22	0.52	2361	1.45	707	0.60	0.26	0.52
1452	2.20	943	0.86	0.22	0.49	2362	1.42	697	0.59	0.26	0.53
1463	13.96	1000	5.08	0.21	0.47	2380	1.76	804	0.74	0.26	0.51
1472	1.48	716	0.53	0.20	0.50	2386	0.90	534	0.40	0.27	0.46
1604X	5.54	1000	2.18	0.21	0.47	2388	1.91	852	0.81	0.28	0.54
1624E	2.44	1000	0.87	0.21	0.48	2402	2.27	965	0.89	0.22	0.47
1642	2.61	1000	1.02	0.21	0.50	2413	2.01	883	0.86	0.27	0.46
1654	6.87	1000	2.70	0.22	0.48	2416	1.26	647	0.53	0.26	0.51
1655	3.65	1000	1.40	0.21	0.53	2417	1.61	757	0.68	0.26	0.49
1699	2.96	1000	1.14	0.21	0.51	2501	2.08	905	0.85	0.26	0.56
1701	3.41	1000	1.32	0.22	0.51	2503	0.93	543	0.40	0.28	0.52
1710E	3.35	1000	1.27	0.21	0.51	2534	1.49	719	0.65	0.28	0.49
1741E	2.96	1000	0.76	0.22	0.44	2570	2.53	1000	1.09	0.28	0.51
1747	1.65	770	0.65	0.21	0.47	2576	-	-	0.85	0.26	-
1748	3.20	1000	1.24	0.23	0.52	2578	-	-	0.85	0.26	-
1803D	4.90	1000	1.56	0.21	0.52	2585	3.04	1000	1.29	0.28	0.55
1852D	2.61	1000	0.79	0.22	0.54	2586	1.59	751	0.65	0.26	0.55
1853	1.92	855	0.81	0.25	0.43	2587	3.15	1000	1.35	0.28	0.52
1860	1.35	675	0.58	0.27	0.53	2589	1.55	738	0.64	0.26	0.55
1924	2.97	1000	1.27	0.28	0.53	2600	1.36	678	0.61	0.25	0.42
1925	3.00	1000	1.19	0.24	0.56	2623	3.31	1000	1.35	0.25	0.50

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY
Exhibit VI

Effective January 1, 2010

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
2651	1.56	741	0.66	0.28	0.56	3146	1.87	839	0.76	0.26	0.55
2660	1.89	845	0.80	0.28	0.55	3169	1.33	669	0.56	0.26	0.51
2670	1.21	631	0.54	0.28	0.51	3175D	2.12	918	0.86	0.26	0.54
2683	1.81	820	0.77	0.28	0.53	3179	1.56	741	0.67	0.28	0.53
2688	3.37	1000	1.43	0.28	0.55	3180	2.04	893	0.85	0.28	0.57
2701	4.77	1000	1.89	0.21	0.46	3188	1.21	631	0.52	0.28	0.51
2702	21.44	1000	6.95	0.18	0.48	3220	1.58	748	0.66	0.26	0.52
2709	21.44	1000	6.95	0.18	0.48	3223	3.14	1000	1.36	0.29	0.57
2710	7.66	1000	2.73	0.21	0.51	3224	2.91	1000	1.27	0.28	0.48
2714	3.06	1000	1.31	0.28	0.53	3227	3.31	1000	1.40	0.28	0.55
2731	3.21	1000	1.23	0.22	0.54	3240	2.32	981	1.00	0.28	0.51
2735	3.79	1000	1.59	0.28	0.57	3241	2.20	943	0.91	0.26	0.52
2759	5.78	1000	2.46	0.27	0.54	3255	1.81	820	0.79	0.28	0.55
2790	2.02	886	0.88	0.28	0.49	3257	2.68	1000	1.10	0.26	0.56
2797X	2.86	1000	1.19	0.26	0.53	3270	1.59	751	0.66	0.26	0.51
2802	4.22	1000	1.68	0.24	0.55	3300	3.36	1000	1.41	0.26	0.51
2812	2.32	981	0.96	0.26	0.53	3303	2.60	1000	1.11	0.27	0.53
2835	2.37	997	1.04	0.30	0.53	3307	2.71	1000	1.12	0.26	0.54
2836	1.92	855	0.86	0.28	0.51	3315	3.01	1000	1.29	0.28	0.53
2841	3.03	1000	1.28	0.28	0.55	3334	1.46	710	0.62	0.26	0.47
2881	2.90	1000	1.27	0.29	0.56	3336	1.97	871	0.76	0.22	0.53
2883	2.65	1000	1.09	0.26	0.54	3365	4.09	1000	1.60	0.21	0.49
2913	2.50	1000	1.11	0.30	0.52	3372	3.41	1000	1.37	0.24	0.54
2915	2.75	1000	1.11	0.24	0.54	3373	2.86	1000	1.17	0.26	0.55
2916	3.23	1000	1.14	0.21	0.53	3383	1.26	647	0.55	0.28	0.51
2923	1.85	833	0.80	0.28	0.51	3385	0.70	471	0.30	0.28	0.52
2942	1.65	770	0.75	0.28	0.47	3400	3.00	1000	1.19	0.24	0.55
2960	2.88	1000	1.22	0.26	0.49	3507	2.91	1000	1.21	0.26	0.53
3004	2.24	956	0.88	0.21	0.49	3515	1.46	710	0.62	0.26	0.49
3018	1.76	804	0.68	0.21	0.52	3548	1.79	814	0.75	0.26	0.52
3022	4.32	1000	1.81	0.28	0.57	3559	3.11	1000	1.28	0.26	0.54
3027	2.17	934	0.82	0.21	0.56	3574	1.10	597	0.47	0.28	0.54
3028	3.04	1000	1.25	0.26	0.54	3581	1.48	716	0.64	0.28	0.51
3030	4.38	1000	1.67	0.21	0.54	3612	1.92	855	0.77	0.24	0.54
3040	4.65	1000	1.80	0.22	0.51	3620	3.44	1000	1.33	0.21	0.52
3041	2.73	1000	1.15	0.26	0.50	3629	1.85	833	0.79	0.27	0.52
3042	4.16	1000	1.67	0.25	0.53	3632	2.21	946	0.88	0.24	0.54
3064	4.29	1000	1.79	0.26	0.51	3634	1.42	697	0.61	0.28	0.51
3066	-	-	1.21	0.28	-	3635	2.20	943	0.90	0.26	0.54
3069	4.18	1000	1.62	0.21	0.51	3638	1.69	782	0.71	0.28	0.56
3076	2.86	1000	1.21	0.28	0.54	3642	0.73	480	0.31	0.26	0.51
3081D	3.70	1000	1.38	0.22	0.55	3643	1.98	874	0.81	0.26	0.55
3082D	4.08	1000	1.51	0.22	0.56	3647	3.08	1000	1.24	0.25	0.52
3085D	3.45	1000	1.29	0.22	0.55	3648	1.46	710	0.62	0.28	0.54
3110	2.80	1000	1.16	0.26	0.53	3681	0.98	559	0.41	0.28	0.56
3111	2.21	946	0.92	0.26	0.53	3685	0.89	530	0.38	0.28	0.55
3113	1.36	678	0.56	0.26	0.53	3719	1.26	647	0.41	0.20	0.49
3114	2.34	987	0.97	0.26	0.52	3724	3.62	1000	1.32	0.21	0.47
3118	1.54	735	0.65	0.27	0.56	3726	3.71	1000	1.21	0.21	0.46
3119	1.06	584	0.48	0.28	0.48	3803	2.88	1000	1.20	0.26	0.53
3122	1.66	773	0.70	0.28	0.57	3807	1.54	735	0.65	0.28	0.56
3126	2.22	949	0.93	0.26	0.52	3808	2.67	1000	1.07	0.24	0.54
3131	1.12	603	0.47	0.26	0.52	3821X	4.77	1000	1.91	0.24	0.55
3132	2.88	1000	1.18	0.26	0.56	3822X	3.97	1000	1.62	0.25	0.50
3145	2.08	905	0.85	0.26	0.56	3824X	3.52	1000	1.42	0.25	0.53

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
3826	0.42	382	0.17	0.26	0.52	4493	1.92	855	0.79	0.26	0.55
3827	1.56	741	0.62	0.24	0.56	4511	0.50	408	0.20	0.25	0.52
3830	1.08	590	0.44	0.25	0.48	4557	1.68	779	0.71	0.27	0.54
3851	2.11	915	0.89	0.28	0.56	4558	1.64	767	0.67	0.26	0.54
3865	2.11	915	0.93	0.29	0.53	4561	1.12	603	0.49	0.23	0.40
3881	3.74	1000	1.56	0.26	0.51	4568	1.88	842	0.73	0.21	0.52
4000	3.86	1000	1.39	0.22	0.50	4581	1.33	669	0.47	0.20	0.54
4021	2.90	1000	1.13	0.22	0.50	4583	2.93	1000	1.04	0.21	0.52
4024E	3.87	1000	1.49	0.21	0.50	4611	0.39	373	0.17	0.28	0.53
4034	4.98	1000	1.93	0.22	0.51	4635	1.58	748	0.50	0.21	0.51
4036	1.74	798	0.68	0.21	0.48	4653	1.12	603	0.49	0.28	0.48
4038	2.07	902	0.91	0.29	0.53	4665	6.18	1000	2.40	0.21	0.50
4053	2.53	1000	1.03	0.26	0.57	4670	3.47	1000	1.36	0.21	0.48
4061	6.10	1000	2.63	0.28	0.51	4683	2.18	937	0.90	0.26	0.54
4062	2.61	1000	1.06	0.26	0.57	4686	1.36	678	0.53	0.21	0.50
4101	1.66	773	0.66	0.24	0.55	4692	0.67	461	0.29	0.28	0.53
4111	2.57	1000	1.10	0.28	0.52	4693	0.66	458	0.27	0.26	0.56
4112	1.25	644	0.51	0.26	0.55	4703	1.36	678	0.58	0.25	0.49
4113	1.66	773	0.69	0.26	0.52	4716X	2.10	912	0.93	0.25	0.44
4114	2.37	997	0.99	0.26	0.52	4717	1.66	773	0.76	0.28	0.46
4130	2.34	987	0.97	0.26	0.53	4720	1.54	735	0.64	0.26	0.53
4131	2.53	1000	1.06	0.27	0.56	4740	0.59	436	0.23	0.21	0.52
4133	3.23	1000	1.42	0.28	0.47	4741	1.47	713	0.61	0.26	0.52
4150	0.95	549	0.41	0.29	0.55	4751	1.59	751	0.62	0.23	0.50
4206	2.25	959	0.96	0.26	0.48	4766NX	2.81	1000	0.97	0.19	0.34
4207	1.02	571	0.40	0.21	0.51	4771NX	1.95	971	0.61	0.21	0.55
4239	2.32	981	0.89	0.22	0.54	4777	2.75	1000	0.89	0.20	0.49
4240	2.63	1000	1.12	0.28	0.53	4825	0.53	417	0.20	0.22	0.54
4243	2.58	1000	1.08	0.26	0.52	4828	1.65	770	0.67	0.25	0.50
4244	1.78	811	0.74	0.26	0.53	4829	1.18	622	0.42	0.21	0.52
4250	1.76	804	0.73	0.26	0.54	4902	2.31	978	0.98	0.28	0.55
4251	1.66	773	0.69	0.26	0.52	4923	1.18	622	0.48	0.26	0.56
4263	1.75	801	0.73	0.26	0.52	5020	4.73	1000	1.84	0.21	0.50
4273	1.68	779	0.70	0.26	0.52	5022	3.96	1000	1.43	0.22	0.49
4279	2.51	1000	1.04	0.26	0.53	5037	16.49	1000	5.58	0.19	0.38
4282	1.52	729	0.68	0.26	0.43	5040	13.05	1000	4.29	0.18	0.45
4283	1.64	767	0.68	0.26	0.52	5057	5.36	1000	1.73	0.21	0.49
4299	1.55	738	0.66	0.28	0.54	5059	19.45	1000	6.18	0.20	0.52
4304	2.81	1000	1.12	0.24	0.56	5069	24.09	1000	7.95	0.18	0.43
4307	1.35	675	0.59	0.29	0.54	5102	3.95	1000	1.42	0.22	0.50
4308	-	-	0.66	0.28	-	5146	3.99	1000	1.59	0.21	0.45
4351	0.63	448	0.26	0.26	0.51	5160	2.11	915	0.77	0.19	0.47
4352	0.92	540	0.39	0.28	0.54	5183	2.57	1000	1.00	0.21	0.50
4360	0.88	527	0.38	0.28	0.51	5188	2.81	1000	1.11	0.21	0.47
4361	0.81	505	0.34	0.28	0.55	5190	2.82	1000	1.10	0.21	0.50
4362	0.65	455	0.29	0.27	0.38	5191	0.79	499	0.33	0.26	0.52
4410	2.37	997	0.98	0.26	0.54	5192	2.84	1000	1.18	0.26	0.53
4420	1.91	852	0.68	0.21	0.51	5213	4.66	1000	1.68	0.21	0.49
4431	1.31	663	0.57	0.29	0.55	5215	4.61	1000	1.85	0.24	0.54
4432	1.22	634	0.54	0.29	0.54	5221	3.27	1000	1.28	0.21	0.49
4439	1.33	669	0.51	0.22	0.52	5222	4.48	1000	1.65	0.19	0.44
4452	2.21	946	0.92	0.26	0.53	5223	3.24	1000	1.25	0.22	0.51
4459	2.04	893	0.84	0.26	0.54	5348	2.93	1000	1.15	0.21	0.48
4470	2.14	924	0.88	0.26	0.55	5402	3.27	1000	1.43	0.27	0.47
4484	2.47	1000	1.01	0.26	0.56	5403	6.52	1000	2.34	0.21	0.50

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5437	4.02	1000	1.56	0.22	0.50	6824F	13.18	1000	3.93	0.19	0.45
5443	3.07	1000	1.26	0.26	0.55	6826F	11.94	1000	3.77	0.21	0.42
5445	3.98	1000	1.44	0.22	0.48	6834	2.57	1000	1.02	0.24	0.55
5462	5.93	1000	2.29	0.22	0.51	6836	2.90	1000	1.12	0.22	0.52
5472	4.56	1000	1.53	0.19	0.40	6843F	23.01	1000	6.11	0.19	0.55
5473	7.51	1000	2.41	0.20	0.50	6845F	24.88	1000	6.84	0.20	0.48
5474	4.60	1000	1.65	0.20	0.50	6854	4.09	1000	1.32	0.22	0.49
5478	2.66	1000	1.05	0.22	0.47	6872F	17.24	1000	4.94	0.18	0.41
5479	6.16	1000	2.50	0.25	0.52	6874F	32.36	1000	9.35	0.19	0.40
5480	3.12	1000	1.14	0.19	0.46	6882	3.33	1000	1.18	0.19	0.27
5491	2.11	915	0.77	0.22	0.47	6884	9.68	1000	3.40	0.18	0.29
5506	5.72	1000	1.82	0.21	0.51	7016M	3.59	1000	1.21	0.19	0.39
5507	3.81	1000	1.40	0.19	0.46	7024M	3.99	1000	1.35	0.19	0.39
5508D	12.19	1000	4.62	0.21	0.54	7038M	6.41	1000	2.26	0.17	0.28
5535	4.18	1000	1.62	0.21	0.51	7046M	4.91	1000	1.60	0.22	0.46
5536	-	-	1.77	0.21	-	7047M	6.08	1000	1.94	0.19	0.39
5537	4.52	1000	1.77	0.21	0.49	7050M	10.84	1000	3.61	0.17	0.28
5538	-	-	1.62	0.21	-	7090M	7.12	1000	2.51	0.17	0.28
5551	9.84	1000	3.16	0.20	0.50	7098M	5.46	1000	1.78	0.22	0.46
5606	1.29	656	0.46	0.20	0.52	7099M	8.32	1000	2.56	0.22	0.46
5610	2.82	1000	1.18	0.26	0.51	7133	2.57	1000	0.92	0.20	0.50
5645	7.23	1000	2.57	0.22	0.52	7151M	3.12	1000	1.22	0.21	0.50
5651	11.17	1000	3.93	0.22	0.54	7152M	5.28	1000	1.78	0.20	0.50
5703	17.97	1000	6.95	0.21	0.52	7153M	3.47	1000	1.35	0.21	0.50
5705	4.38	1000	1.70	0.21	0.51	7222	6.23	1000	2.45	0.21	0.48
5951	0.50	408	0.21	0.28	0.54	7228	4.77	1000	1.89	0.21	0.46
6003	5.13	1000	2.02	0.21	0.48	7229	5.43	1000	2.02	0.19	0.42
6005	3.74	1000	1.46	0.21	0.49	7230	5.87	1000	2.49	0.25	0.42
6017	4.55	1000	1.83	0.21	0.43	7231	7.28	1000	3.02	0.25	0.46
6018	1.83	826	0.76	0.21	0.36	7232	3.18	1000	1.18	0.20	0.43
6045	3.71	1000	1.42	0.21	0.54	7309F	22.11	1000	6.27	0.18	0.43
6204	7.33	1000	2.62	0.19	0.51	7313F	4.94	1000	1.42	0.18	0.40
6206	2.16	930	0.71	0.19	0.46	7317F	13.59	1000	3.94	0.19	0.39
6213	1.76	804	0.64	0.19	0.46	7327F	16.51	1000	4.59	0.18	0.47
6214	2.10	912	0.70	0.20	0.42	7333M	2.90	1000	1.03	0.19	0.27
6216	4.43	1000	1.44	0.20	0.47	7335M	3.22	1000	1.14	0.19	0.27
6217	4.33	1000	1.55	0.21	0.51	7337M	4.90	1000	1.64	0.19	0.27
6229	3.84	1000	1.39	0.20	0.48	7350F	7.95	1000	2.49	0.19	0.37
6233	2.75	1000	1.01	0.20	0.46	7360	3.75	1000	1.44	0.22	0.53
6235	5.48	1000	1.79	0.18	0.46	7370	4.12	1000	1.69	0.26	0.55
6236	9.65	1000	3.77	0.21	0.49	7380	3.10	1000	1.25	0.25	0.52
6237	1.52	729	0.60	0.21	0.47	7382	3.23	1000	1.35	0.26	0.51
6251D	5.45	1000	1.97	0.19	0.46	7390	3.02	1000	1.26	0.26	0.51
6252D	10.33	1000	3.39	0.18	0.42	7394M	4.03	1000	1.40	0.19	0.32
6260D	7.48	1000	2.50	0.19	0.38	7395M	4.48	1000	1.55	0.19	0.32
6306	4.45	1000	1.61	0.19	0.48	7398M	6.82	1000	2.23	0.19	0.32
6319	2.78	1000	1.00	0.20	0.49	7402	0.20	313	0.08	0.26	0.54
6325	4.29	1000	1.55	0.20	0.48	7403	2.60	1000	1.00	0.23	0.53
6400	4.61	1000	1.88	0.25	0.50	7405N	1.65	943	0.67	0.22	0.40
6504	2.71	1000	1.16	0.28	0.53	7409	-	-	3.71	0.18	-
6702M*	6.59	1000	2.41	0.20	0.46	7420	11.13	1000	3.71	0.18	0.41
6703M*	11.14	1000	4.17	0.21	0.46	7421	1.23	637	0.44	0.19	0.50
6704M*	7.32	1000	2.68	0.20	0.46	7422	2.68	1000	0.88	0.18	0.45
6801F	8.51	1000	2.83	0.19	0.32	7423	-	-	1.00	0.23	-
6811	4.91	1000	1.90	0.21	0.51	7425	4.24	1000	1.39	0.18	0.44

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7431N	1.17	741	0.42	0.19	0.27	8203	6.20	1000	2.57	0.26	0.53
7445N	0.55	-	-	-	-	8204	3.75	1000	1.49	0.23	0.45
7453N	0.39	-	-	-	-	8209	2.37	997	0.99	0.26	0.52
7502	1.57	745	0.62	0.22	0.47	8215	2.39	1000	0.93	0.21	0.51
7515	0.72	477	0.23	0.19	0.51	8227	4.33	1000	1.37	0.21	0.53
7520	2.85	1000	1.18	0.26	0.53	8232	3.43	1000	1.32	0.22	0.53
7538	4.71	1000	1.51	0.20	0.50	8233	3.68	1000	1.47	0.21	0.44
7539	1.42	697	0.51	0.21	0.49	8235	3.69	1000	1.54	0.26	0.51
7540	2.35	990	0.75	0.21	0.51	8263	8.88	1000	3.60	0.25	0.51
7580	2.36	993	0.90	0.22	0.55	8264	5.50	1000	2.16	0.21	0.48
7590	3.00	1000	1.19	0.24	0.56	8265	4.30	1000	1.52	0.21	0.54
7600	2.09	908	0.82	0.21	0.49	8279	8.74	1000	3.05	0.22	0.57
7601	8.23	1000	2.94	0.21	0.51	8288	6.13	1000	2.29	0.22	0.59
7605	1.97	871	0.77	0.22	0.49	8291	3.44	1000	1.37	0.24	0.56
7610	0.38	370	0.15	0.24	0.57	8292	2.95	1000	1.23	0.26	0.53
7611	3.83	1000	1.50	0.21	0.49	8293	7.61	1000	3.01	0.21	0.47
7612	8.78	1000	3.41	0.21	0.50	8304	5.38	1000	2.07	0.21	0.53
7613	3.52	1000	1.38	0.21	0.48	8350	3.51	1000	1.27	0.20	0.49
7698X	0.99	562	0.29	0.22	-	8380	2.23	952	0.90	0.25	0.52
7699X	2.60	1000	0.92	0.22	-	8381	1.48	716	0.60	0.25	0.52
7704	-	-	0.95	0.22	-	8385	2.28	968	0.88	0.22	0.51
7705	4.12	1000	1.69	0.26	0.55	8392	1.98	874	0.82	0.26	0.52
7710X	2.75	1000	0.95	0.22	0.57	8393X	1.79	814	0.75	0.26	0.51
7711X	2.75	1000	0.95	0.22	0.57	8500	6.16	1000	2.35	0.21	0.54
7720	2.47	1000	0.93	0.22	0.57	8601	0.43	385	0.18	0.25	0.50
7725X	1.82	823	0.59	0.22	-	8602	0.43	385	0.18	0.25	0.50
7855	5.42	1000	2.15	0.21	0.46	8603	0.20	313	0.08	0.26	0.54
8001	2.03	889	0.86	0.28	0.56	8606	2.44	1000	0.90	0.22	0.45
8002	2.00	880	0.82	0.26	0.55	8709F	5.71	1000	1.65	0.18	0.40
8006	1.75	801	0.72	0.26	0.54	8719	1.81	820	0.58	0.21	0.49
8008	1.08	590	0.46	0.28	0.56	8720	1.44	704	0.55	0.21	0.52
8010	1.38	685	0.58	0.28	0.56	8721	0.32	351	0.13	0.21	0.49
8013	0.49	404	0.21	0.25	0.50	8725	1.44	704	0.55	0.21	0.52
8015	0.49	404	0.20	0.26	0.53	8726F	6.64	1000	2.05	0.21	0.46
8017	1.24	641	0.52	0.28	0.56	8734M	0.46	395	0.19	0.27	0.54
8018	2.16	930	0.91	0.28	0.56	8737M	0.41	379	0.18	0.27	0.54
8021	2.28	968	0.94	0.26	0.55	8738M	0.70	471	0.25	0.21	0.54
8031	2.16	930	0.90	0.26	0.52	8742	0.34	357	0.13	0.21	0.54
8032	3.27	1000	1.37	0.28	0.57	8745	3.36	1000	1.36	0.25	0.52
8033	2.10	912	0.86	0.26	0.55	8748	0.41	379	0.16	0.25	0.53
8039	1.38	685	0.58	0.28	0.57	8755	0.27	335	0.10	0.21	0.50
8044	2.33	984	0.95	0.25	0.51	8799	0.92	540	0.40	0.28	0.56
8045	0.34	357	0.15	0.28	0.53	8800	0.92	540	0.40	0.28	0.56
8046	1.66	773	0.69	0.26	0.54	8803	0.07	272	0.03	0.21	0.46
8047	0.83	511	0.36	0.28	0.51	8805M	0.27	335	0.12	0.28	0.54
8050	-	-	0.52	0.28	-	8810	0.20	313	0.08	0.26	0.54
8058	1.95	864	0.80	0.26	0.56	8814M	0.24	326	0.10	0.28	0.54
8072	0.74	483	0.31	0.27	0.58	8815M	0.41	379	0.16	0.26	0.54
8102	1.78	811	0.78	0.26	0.49	8820	0.13	291	0.05	0.24	0.54
8103	3.27	1000	1.28	0.24	0.59	8824	2.28	968	0.97	0.28	0.55
8105	3.55	1000	1.54	0.24	0.50	8825	1.91	852	0.83	0.29	0.56
8106	3.80	1000	1.46	0.22	0.53	8826	2.16	930	0.89	0.26	0.55
8107	3.17	1000	1.23	0.21	0.50	8829	2.07	902	0.85	0.26	0.55
8111	2.61	1000	1.09	0.26	0.52	8831	1.27	650	0.51	0.26	0.58
8116	2.30	975	0.95	0.26	0.52	8832	0.24	326	0.10	0.26	0.56

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8833*	0.78	496	0.32	0.26	0.54	9600	1.35	675	0.60	0.26	0.45
8835	2.59	1000	1.07	0.26	0.54	9620	0.88	527	0.35	0.24	0.54
8842	1.65	770	0.67	0.26	0.56						
8861	-	-	0.67	0.26	-						
8864	1.65	770	0.67	0.26	0.56						
8868	0.29	341	0.12	0.27	0.58						
8869	0.79	499	0.33	0.28	0.57						
8871	0.21	316	0.09	0.28	0.43						
8901	0.17	304	0.07	0.24	0.54						
9012	0.84	515	0.34	0.25	0.53						
9014X	2.36	993	0.99	0.26	0.51						
9015	2.49	1000	1.03	0.26	0.54						
9016	2.04	893	0.84	0.26	0.55						
9019	1.77	808	0.70	0.21	0.45						
9033	1.53	732	0.64	0.26	0.51						
9040*	2.95	1000	1.24	0.28	0.57						
9044	1.85	833	0.79	0.28	0.53						
9052	2.03	889	0.86	0.28	0.55						
9058	1.52	729	0.66	0.28	0.56						
9059	1.86	836	0.74	0.24	0.55						
9060	1.17	619	0.50	0.28	0.55						
9061	1.31	663	0.58	0.29	0.54						
9062	1.45	707	0.64	0.29	0.55						
9063	0.96	552	0.40	0.27	0.59						
9077F	3.66	1000	1.23	0.18	0.34						
9082	1.50	723	0.65	0.29	0.57						
9083	1.36	678	0.59	0.29	0.58						
9084	1.35	675	0.55	0.26	0.56						
9088a	a	a	a	a	a						
9089	0.62	445	0.28	0.25	0.44						
9093	1.52	729	0.64	0.28	0.56						
9101	3.19	1000	1.35	0.28	0.55						
9102	2.45	1000	1.00	0.26	0.56						
9110	-	-	0.67	0.26	-						
9154	1.27	650	0.52	0.26	0.55						
9156	1.72	792	0.68	0.24	0.56						
9170	2.36	993	0.99	0.26	0.51						
9178	11.76	1000	5.12	0.29	0.56						
9179	17.44	1000	7.33	0.28	0.57						
9180	6.11	1000	2.27	0.22	0.60						
9182	1.67	776	0.68	0.26	0.59						
9186	11.87	1000	4.41	0.19	0.43						
9220	3.55	1000	1.42	0.24	0.55						
9402	4.85	1000	1.89	0.21	0.50						
9403	5.28	1000	1.89	0.21	0.51						
9410	1.98	874	0.82	0.26	0.53						
9501	2.32	981	0.94	0.25	0.53						
9505	2.58	1000	1.04	0.25	0.53						
9516	2.94	1000	1.17	0.21	0.46						
9519	2.15	927	0.83	0.22	0.51						
9521	2.58	1000	1.01	0.22	0.49						
9522	1.54	735	0.63	0.26	0.56						
9534	3.46	1000	1.24	0.20	0.50						
9554	6.28	1000	2.27	0.20	0.48						
9586	0.46	395	0.20	0.28	0.52						

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

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APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

A 25% residual market surcharge applies to the entire standard premium for policies with premium in excess of \$2,500, subject to audit.

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

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.45	S	1710E	0.07	S	3175D	0.04	S
0065D	0.09	S	1741E	0.65	S	4024E	0.04	S
0066D	0.09	S	1803D	0.52	S	5508D	0.10	S
0067D	0.09	S	1852D	0.10	Asb	6251D	0.06	S
1164E	0.07	S	3081D	0.07	S	6252D	0.12	S
1165E	0.04	S	3082D	0.09	S	6260D	0.09	S
1624E	0.03	S	3085D	0.06	S			

S=Silica, Asb=Asbestos

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW assessment is included for those classifications under Program II USL Act. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

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

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$3.66. (For coverage written separately for federal benefits only, \$2.53. For coverage written separately for state benefits only, \$1.13.)
- 1016 Rate, expected loss rate and d-ratio presented are for 1016 Large Mine. A large mine is defined as one that has more than \$75,000 of mining payroll.
For 1016 Small Mine, the rate is \$34.14. A small mine is defined as one that has \$75,000 or less of mining payroll.
For 1016 New Mine, the rate is \$22.26. A new mine is defined as a newly developed underground coal mine not previously in operation.

Rate for Large, Small and New Mine includes a non-ratable disease element of \$8.55. (For coverage written separately for federal benefits only, \$5.92. For coverage written separately for state benefits only, \$2.63.) It also includes a catastrophe loading of \$0.13.
- 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 2.056 and elr x 1.94.
- 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.
- 8833 The ex-medical rate for this classification is \$0.36
- 9040 The ex-medical rate for this classification is \$1.27

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APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

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

Employee operated vehicle.....	\$57,000.00
Leased or rented vehicle.....	\$38,000.00

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

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11..... \$250.00

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

Basic Premium Factor	0.30	Loss Development Factors	
Minimum Premium Factor	0.75	1st Adjustment	0.07
Maximum Premium Factor	1.75	2nd Adjustment	0.04
Loss Conversion Factor	1.176	3rd Adjustment	0.03
Tax Multiplier	1.017	4th Adjustment	0

Maximum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" and the **Basic Manual** footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 -- "Carnival--Traveling"..... \$2,900.00

Minimum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" \$365.00

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

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

Premium Determination for Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies in accordance with **Basic Manual** Rule 2-E, as amended in Indiana Special Rules..... \$49,800.00

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

Deductible Amount	With Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
\$0	6.5%	5.8%	5.4%	4.9%	4.4%	3.7%	3.1%
\$500	10.9%	9.2%	8.4%	7.4%	6.6%	5.2%	4.3%
\$1,000	13.5%	11.4%	10.3%	9.1%	8.1%	6.3%	5.2%
\$1,500	15.1%	12.8%	11.6%	10.3%	9.1%	7.0%	5.8%
\$2,000	16.3%	13.9%	12.6%	11.1%	9.8%	7.6%	6.3%
\$2,500	17.3%	14.8%	13.4%	11.9%	10.5%	8.1%	6.7%
\$3,000	18.2%	15.6%	14.1%	12.5%	11.1%	8.6%	7.1%
\$3,500	19.0%	16.3%	14.8%	13.1%	11.6%	9.1%	7.5%
\$4,000	19.8%	16.9%	15.4%	13.7%	12.1%	9.5%	7.8%
\$4,500	20.5%	17.5%	15.9%	14.2%	12.6%	9.9%	8.2%
\$5,000	21.1%	18.1%	16.5%	14.7%	13.0%	10.2%	8.5%

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APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES (cont.)

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	5.5%	4.3%	3.8%	3.2%	2.7%	1.9%
\$1,000	8.7%	7.1%	6.2%	5.3%	4.6%	3.2%	2.6%
\$1,500	10.7%	8.8%	7.8%	6.7%	5.8%	4.2%	3.4%
\$2,000	12.2%	10.2%	9.0%	7.8%	6.8%	4.9%	4.0%
\$2,500	13.5%	11.3%	10.0%	8.7%	7.6%	5.6%	4.6%
\$3,000	14.6%	12.2%	10.9%	9.5%	8.3%	6.2%	5.1%
\$3,500	15.6%	13.1%	11.8%	10.3%	9.0%	6.7%	5.5%
\$4,000	16.6%	13.9%	12.5%	11.0%	9.6%	7.3%	5.9%
\$4,500	17.4%	14.7%	13.2%	11.6%	10.2%	7.7%	6.4%
\$5,000	18.2%	15.4%	13.9%	12.2%	10.8%	8.2%	6.7%

Terrorism - (Assigned Risk)..... 0.02

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

(Multiply a Non-F classification rate by a factor of 1.61 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits 1.51 and the adjustment for differences in loss-based expenses (1.065).)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$5,000. If more than two years, an average annual premium of at least \$2,500 is required. Page A-1 of the *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective January 1, 2010

**TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses		Weighting Values	Expected Losses		Weighting Values
0 --	1,047	0.04	590,445 --	623,013	0.44
1,048 --	4,232	0.05	623,014 --	657,468	0.45
4,233 --	7,486	0.06	657,469 --	693,977	0.46
7,487 --	10,810	0.07	693,978 --	732,730	0.47
10,811 --	14,207	0.08	732,731 --	773,942	0.48
14,208 --	23,763	0.09	773,943 --	817,854	0.49
23,764 --	35,372	0.10	817,855 --	864,741	0.50
35,373 --	45,699	0.11	864,742 --	914,916	0.51
45,700 --	55,753	0.12	914,917 --	968,739	0.52
55,754 --	65,809	0.13	968,740 --	1,026,622	0.53
65,810 --	75,989	0.14	1,026,623 --	1,089,043	0.54
75,990 --	86,361	0.15	1,089,044 --	1,156,557	0.55
86,362 --	96,974	0.16	1,156,558 --	1,229,816	0.56
96,975 --	107,861	0.17	1,229,817 --	1,309,585	0.57
107,862 --	119,052	0.18	1,309,586 --	1,396,773	0.58
119,053 --	130,574	0.19	1,396,774 --	1,492,465	0.59
130,575 --	142,451	0.20	1,492,466 --	1,597,970	0.60
142,452 --	154,709	0.21	1,597,971 --	1,714,879	0.61
154,710 --	167,371	0.22	1,714,880 --	1,845,148	0.62
167,372 --	180,463	0.23	1,845,149 --	1,991,205	0.63
180,464 --	194,011	0.24	1,991,206 --	2,156,106	0.64
194,012 --	208,043	0.25	2,156,107 --	2,343,750	0.65
208,044 --	222,587	0.26	2,343,751 --	2,559,192	0.66
222,588 --	237,675	0.27	2,559,193 --	2,809,103	0.67
237,676 --	253,340	0.28	2,809,104 --	3,102,475	0.68
253,341 --	269,617	0.29	3,102,476 --	3,451,725	0.69
269,618 --	286,544	0.30	3,451,726 --	3,874,500	0.70
286,545 --	304,162	0.31	3,874,501 --	4,396,748	0.71
304,163 --	322,517	0.32	4,396,749 --	5,058,261	0.72
322,518 --	341,655	0.33	5,058,262 --	5,923,313	0.73
341,656 --	361,629	0.34	5,923,314 --	7,102,926	0.74
361,630 --	382,496	0.35	7,102,927 --	8,806,808	0.75
382,497 --	404,318	0.36	8,806,809 --	11,484,333	0.76
404,319 --	427,163	0.37	11,484,334 --	16,303,873	0.77
427,164 --	451,106	0.38	16,303,874 --	27,549,455	0.78
451,107 --	476,227	0.39	27,549,456 --	83,777,340	0.79
476,228 --	502,617	0.40	83,777,341	AND OVER	0.80
502,618 --	530,375	0.41			
530,376 --	559,610	0.42			
559,611 --	590,444	0.43			

(a) G	5.00
(b) State Per Claim Accident Limitation	\$125,000
(c) State Multiple Claim Accident Limitation	\$250,000
(d) USL&HW Per Claim Accident Limitation	\$507,000
(e) USL&HW Multiple Claim Accident Limitation	\$1,014,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.51
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.51.)</i>	

Effective January 1, 2010
**TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 26,894	12,500	863,005 -- 887,990	100,000	1,737,752 -- 1,762,747	187,500
26,895 -- 46,287	15,000	887,991 -- 912,977	102,500	1,762,748 -- 1,787,744	190,000
46,288 -- 68,570	17,500	912,978 -- 937,964	105,000	1,787,745 -- 1,812,740	192,500
68,571 -- 92,077	20,000	937,965 -- 962,952	107,500	1,812,741 -- 1,837,737	195,000
92,078 -- 116,156	22,500	962,953 -- 987,941	110,000	1,837,738 -- 1,862,734	197,500
116,157 -- 140,537	25,000	987,942 -- 1,012,930	112,500	1,862,735 -- 1,887,731	200,000
140,538 -- 165,094	27,500	1,012,931 -- 1,037,920	115,000	1,887,732 -- 1,912,728	202,500
165,095 -- 189,763	30,000	1,037,921 -- 1,062,910	117,500	1,912,729 -- 1,937,725	205,000
189,764 -- 214,506	32,500	1,062,911 -- 1,087,900	120,000	1,937,726 -- 1,962,722	207,500
214,507 -- 239,301	35,000	1,087,901 -- 1,112,891	122,500	1,962,723 -- 1,987,719	210,000
239,302 -- 264,134	37,500	1,112,892 -- 1,137,883	125,000	1,987,720 -- 2,012,716	212,500
264,135 -- 288,995	40,000	1,137,884 -- 1,162,875	127,500	2,012,717 -- 2,037,714	215,000
288,996 -- 313,878	42,500	1,162,876 -- 1,187,867	130,000	2,037,715 -- 2,062,711	217,500
313,879 -- 338,778	45,000	1,187,868 -- 1,212,859	132,500	2,062,712 -- 2,087,709	220,000
338,779 -- 363,691	47,500	1,212,860 -- 1,237,852	135,000	2,087,710 -- 2,112,706	222,500
363,692 -- 388,615	50,000	1,237,853 -- 1,262,845	137,500	2,112,707 -- 2,137,704	225,000
388,616 -- 413,549	52,500	1,262,846 -- 1,287,838	140,000	2,137,705 -- 2,162,701	227,500
413,550 -- 438,489	55,000	1,287,839 -- 1,312,832	142,500	2,162,702 -- 2,187,699	230,000
438,490 -- 463,436	57,500	1,312,833 -- 1,337,826	145,000	2,187,700 -- 2,212,697	232,500
463,437 -- 488,389	60,000	1,337,827 -- 1,362,820	147,500	2,212,698 -- 2,237,695	235,000
488,390 -- 513,346	62,500	1,362,821 -- 1,387,814	150,000	2,237,696 -- 2,262,693	237,500
513,347 -- 538,307	65,000	1,387,815 -- 1,412,808	152,500	2,262,694 -- 2,287,690	240,000
538,308 -- 563,271	67,500	1,412,809 -- 1,437,803	155,000	2,287,691 -- 2,312,688	242,500
563,272 -- 588,239	70,000	1,437,804 -- 1,462,798	157,500	2,312,689 -- 2,337,686	245,000
588,240 -- 613,209	72,500	1,462,799 -- 1,487,793	160,000	2,337,687 -- 2,362,684	247,500
613,210 -- 638,181	75,000	1,487,794 -- 1,512,788	162,500	2,362,685 -- 2,387,500	250,000
638,182 -- 663,156	77,500	1,512,789 -- 1,537,783	165,000		
663,157 -- 688,132	80,000	1,537,784 -- 1,562,779	167,500		
688,133 -- 713,110	82,500	1,562,780 -- 1,587,774	170,000		
713,111 -- 738,089	85,000	1,587,775 -- 1,612,770	172,500		
738,090 -- 763,070	87,500	1,612,771 -- 1,637,766	175,000		
763,071 -- 788,052	90,000	1,637,767 -- 1,662,762	177,500		
788,053 -- 813,035	92,500	1,662,763 -- 1,687,758	180,000		
813,036 -- 838,019	95,000	1,687,759 -- 1,712,754	182,500		
838,020 -- 863,004	97,500	1,712,755 -- 1,737,751	185,000		

For Expected Losses greater than \$2,387,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(5.00) / (\text{Expected Losses} + (700)(5.00))$$

G = 5.00



INDIANA

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