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Filing at a Glance

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SERFF Status: Closed-Filed

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Reviewer(s): Kate Kixmiller, Bob Reeder , John Wade, John E Wade , Andrew Howard

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Filing Description:

Full filing of advisory loss costs, advisory rates and rating values for both voluntary and assigned risk business effective January 1, 2011 for new and renewal policies. This filing proposes a 1.7% increase to the overall rate level.

Company and Contact

Filing Contact Information

Ron Cooper, President

rcooper@icrb.net

5920 Castleway W Dr

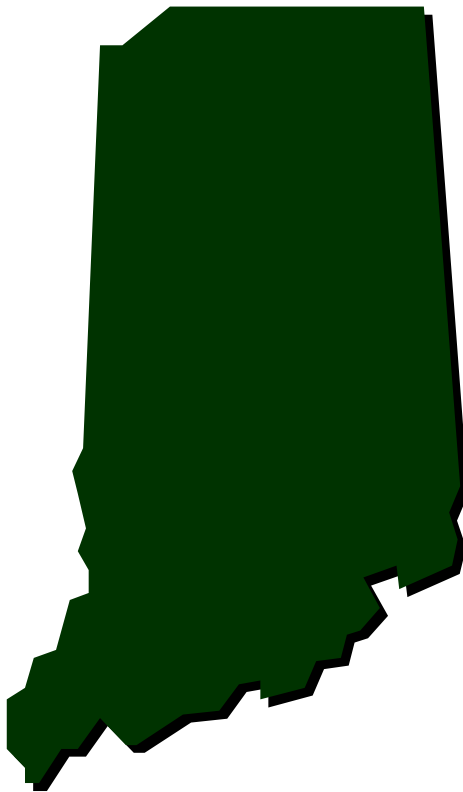
317-842-2800 [Phone] 301 [Ext]

Indianapolis, IN 46250

Filing Company Information

INDIANA

Indiana DOI "FILED"
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**VOLUNTARY ADVISORY and ASSIGNED RISK RATES
ADVISORY LOSS COSTS
TO BECOME EFFECTIVE JANUARY 1, 2011**



September 22, 2010

Steve Robertson
Interim 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 Interim Commissioner Robertson:

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% increase to the overall rate level to become effective on January 1, 2011 for new and renewal business.

The following are of special note as a result of item filings approved in Indiana:

1. As a result of Item B-1408, effective 1/1/2010, class codes 8869 and 9059 are combined to reflect the second year of a two-year transition program and code 9059 is discontinued.
2. As a result of Item B-1409, effective 1/1/2011, the following changes were made:
 - a. New class code 6503 is established.
 - b. Class codes 2001 and 2003 are combined to reflect the first year of a two-year transition program. In the second year of the transition, code 2001 will be discontinued.
3. As a result of Item B-1410, effective 1/1/2011, the following changes were made:
 - a. New class code 2799 is established.
 - b. Class codes 2812 and 2883 are combined to reflect the first year of a two-year transition program. In the second year of the transition, code 2812 will be discontinued.
4. As a result of Item B-1412, effective 1/1/2011, the following changes were made:
 - a. New class code 8037 is established.
 - b. Class codes 4360 and 4362 are combined to reflect the first year of a two-year transition program. In the second year of the transition, code 4362 will be discontinued.
 - c. Class code 4561 is discontinued and class code 4439 reflects the combined experience of 4561 and 4439.
5. As a result of Item B-1413, effective 1/1/2011, the following changes were made:
 - a. New class codes 4109, 4110, and 4149 are established.
 - b. Class codes 4112 and 4150 are discontinued.
 - c. Class codes 7601, 7611, 7612, 7613, and 7600 are combined to reflect the first year of a three-year transition program. In the third year of the transition, codes 7601, 7611, 7612, and 7613 will be discontinued.
6. As a result of Item B-1415, effective 1/1/2011, class codes 5651 and 5645 are combined to reflect the first year of a three-year transition program. In the third year of the transition, code 5651 will be discontinued.
7. As a result of Item B-1420, effective 1/1/2011, the proposed premium determination for Partners and Sole Proprietors, and the Minimum and Maximum Payroll for Executive Officers reflected on the Miscellaneous Values page were calculated based on the state average weekly wage.

Additionally, at the request of the ICRB, NCCI is proposing a change in the applicability of the assigned risk surcharge such that it will only be applied to the premium amount above \$2,500, effective 1/1/2011.

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, CWCP
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, prominent "R" and "M".

Robert Moss, ACAS, MAAA
Associate Actuary
Actuarial & Economic Services
National Council on Compensation Insurance, Inc. (NCCI)
111 River Street, Suite 1202, Hoboken NJ 07030
Phone: 201-386-2614
Fax: 561-893-5430



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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% increase in the current assigned risk and advisory rates (which went into effect on January 1, 2010), and that the new assigned risk and advisory rates take effect on January 1, 2011. This document will explain why this increase 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 increase and some would decrease if this filing were approved.

BACKGROUND AND FILING PROCEDURE (cont'd)

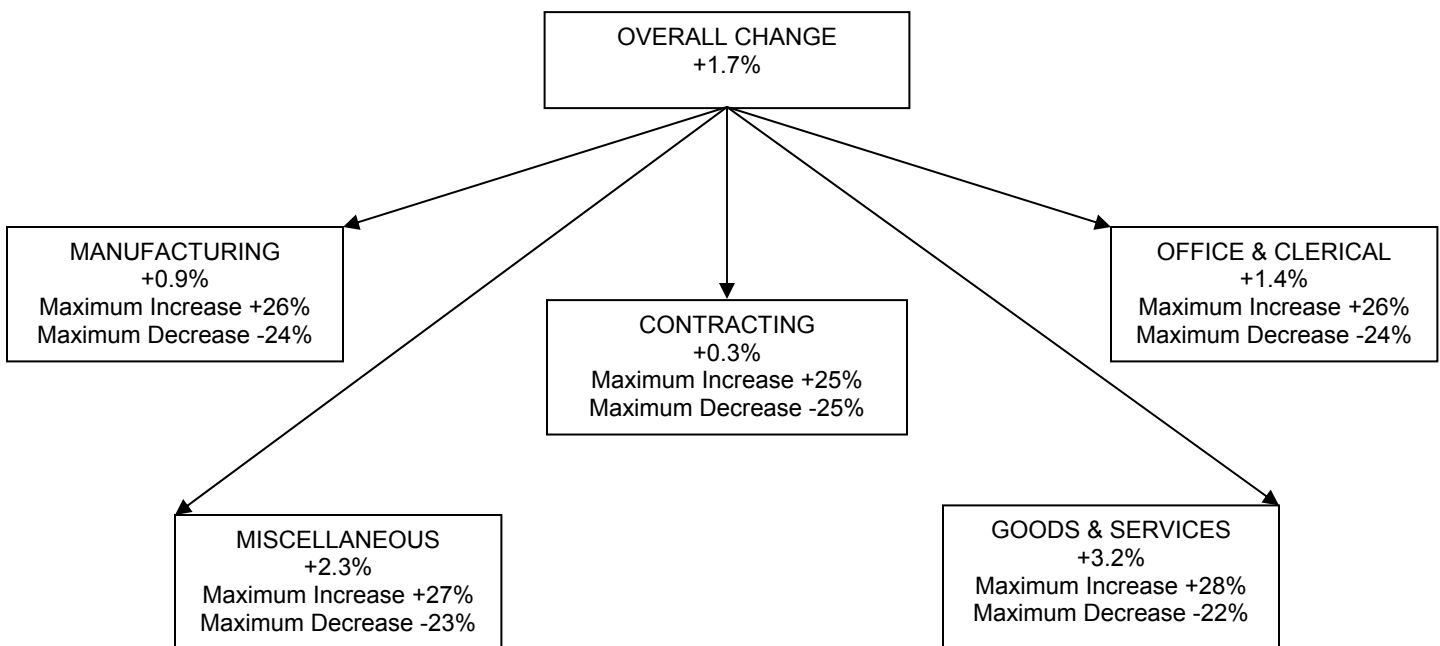
Employers unable to secure coverage in the voluntary market can apply for such coverage in the assigned risk market. The proposed rates for the voluntary market are also applicable to the assigned risk policies, with a proposed effective date of January 1, 2011. Currently, assigned risk policies with premium greater than \$2,500 are assessed a 25% surcharge. At the request of the ICRB, NCCI is proposing a change in the applicability of the assigned risk surcharge such that it will only be applied to the premium amount above \$2,500, effective 1/1/2011.

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	+ 1.7%
Change in Loss Based Expenses	- 0.5%
Change in Voluntary Loss Costs	+ 1.2%
Change in Production Expenses and Taxes	+ 0.5%
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 2007 and 2008, evaluated as of December 31, 2009. A policy year captures the premiums and losses from the block of policies that have effective dates during a given year. Policy Year 2008 is the most recently available policy year, since the last policy had an effective date of December 31, 2008 and did not expire until December 31, 2009. The use of the two most recently available policy years is consistent with the filings made in the past several years by the ICRB in Indiana.

Calendar-Accident Year 2009 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 filings 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.

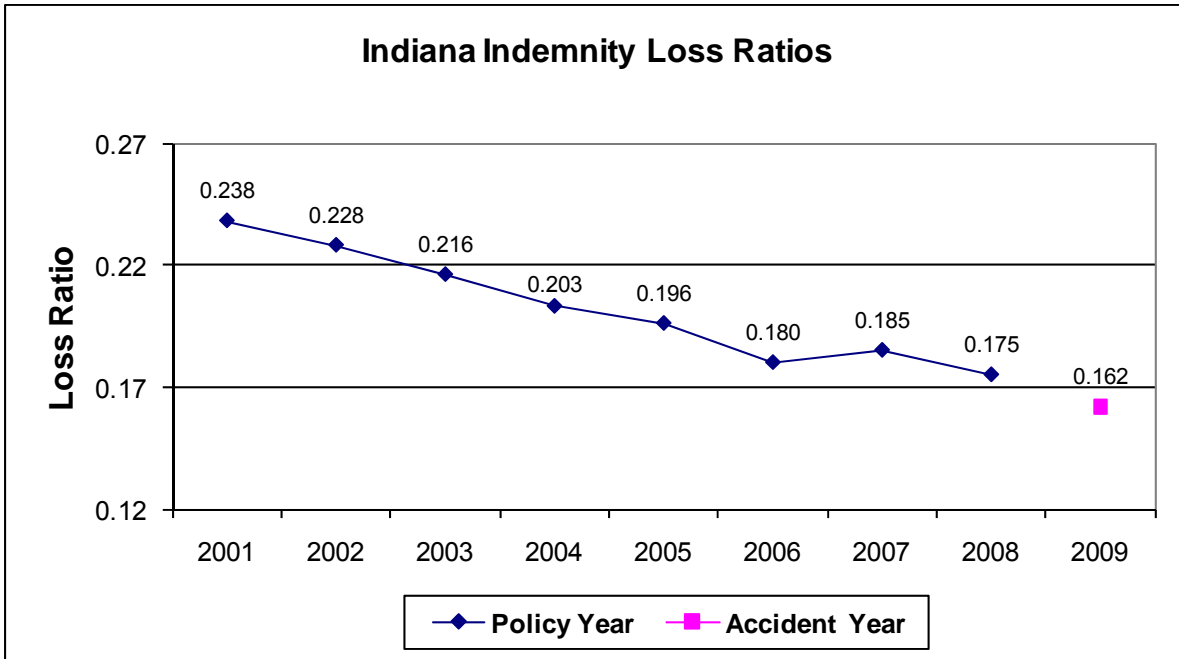
The aggregate large loss ratemaking procedure involves replacing the amount of actual reported individual claim losses in excess of a state-specific dollar threshold with an excess loss provision—representing the expected volume of losses in excess of the threshold.

TREND

As noted above, the filing relies primarily on the experience from Policy Years 2007 and 2008. However, since the proposed advisory rates are intended for use with policies having effective dates starting on January 1, 2011, 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

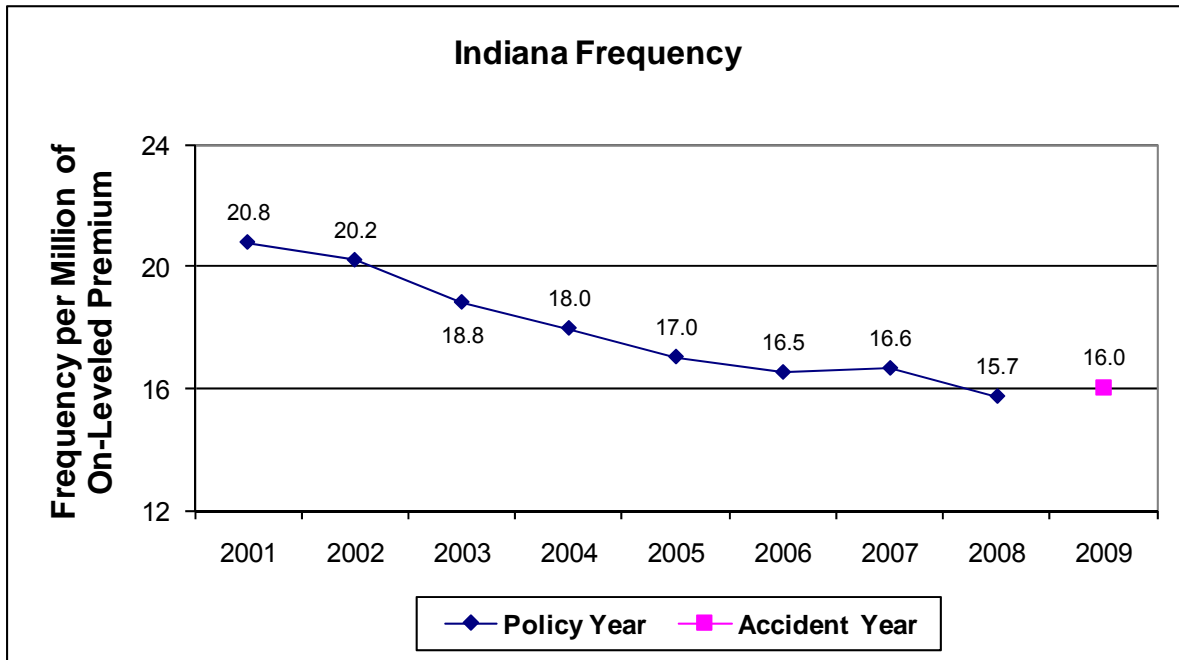
The chart below shows the history of indemnity loss ratios for the past eight policy years and our initial estimate for Accident Year 2009. An indemnity loss ratio represents the proportion of premium dollars that are necessary to cover indemnity benefits. (The figures in the chart reflect premiums at 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 declined steadily between 2001 and 2006, with loss ratios leveling off in more recent years.

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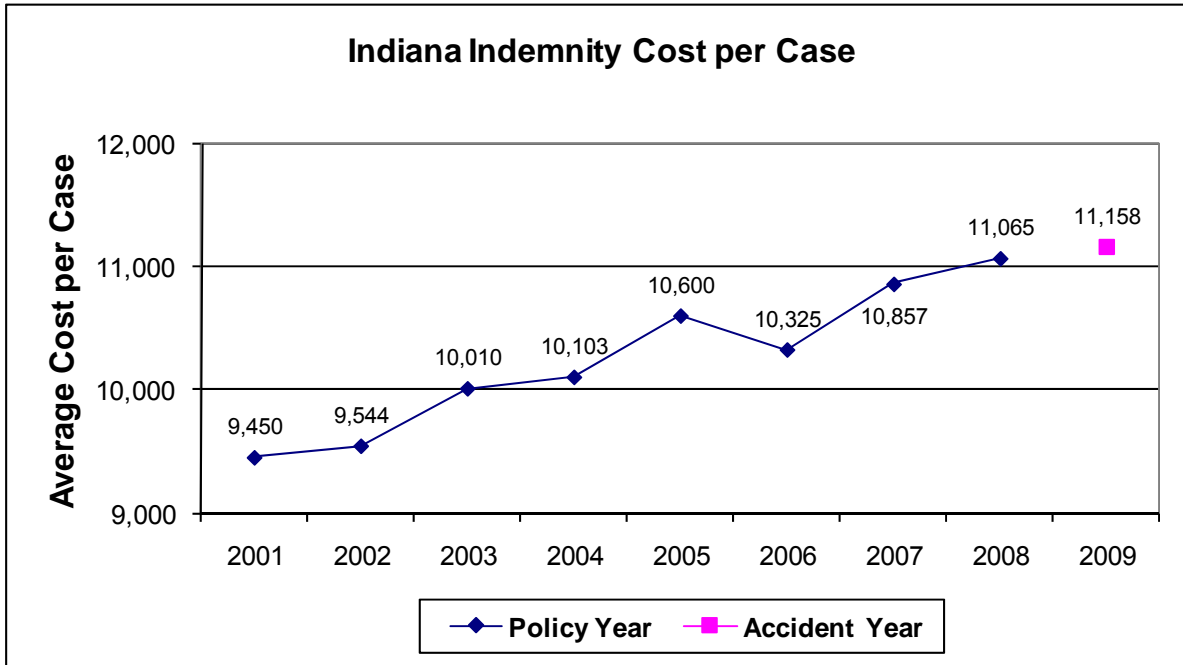
Underlying these loss ratios are the number of workplace injuries (claim frequency) and the average cost of each of these injuries. The chart below summarizes the recent history of lost-time claims (i.e., those claims where a worker missed work time due to a workplace injury) in Indiana.



Claim frequency has decreased significantly since 2001. 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 slight increase from Policy Year 2008.

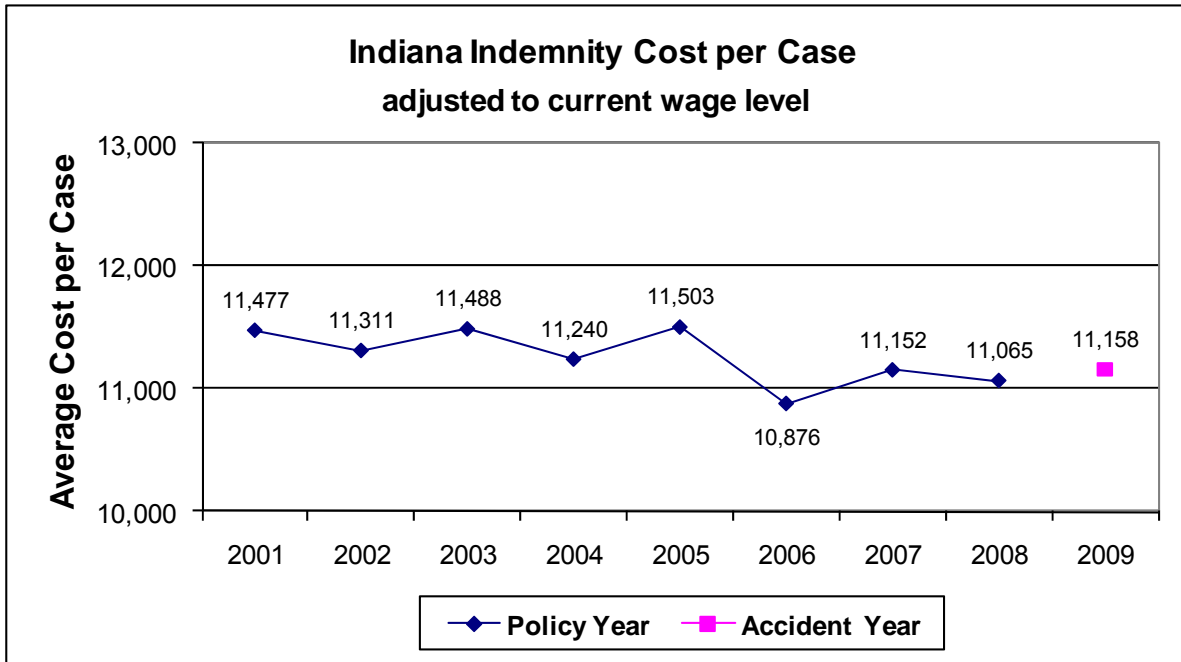
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For these workplace injuries, the average indemnity cost over time can be tracked by observing the following chart.



Indiana's indemnity cost per case increased fairly consistently between 2001 and 2005. After a slight decrease in policy year 2006, indications from the most recent two policy years and accident year show continued increases in the average indemnity cost per case.

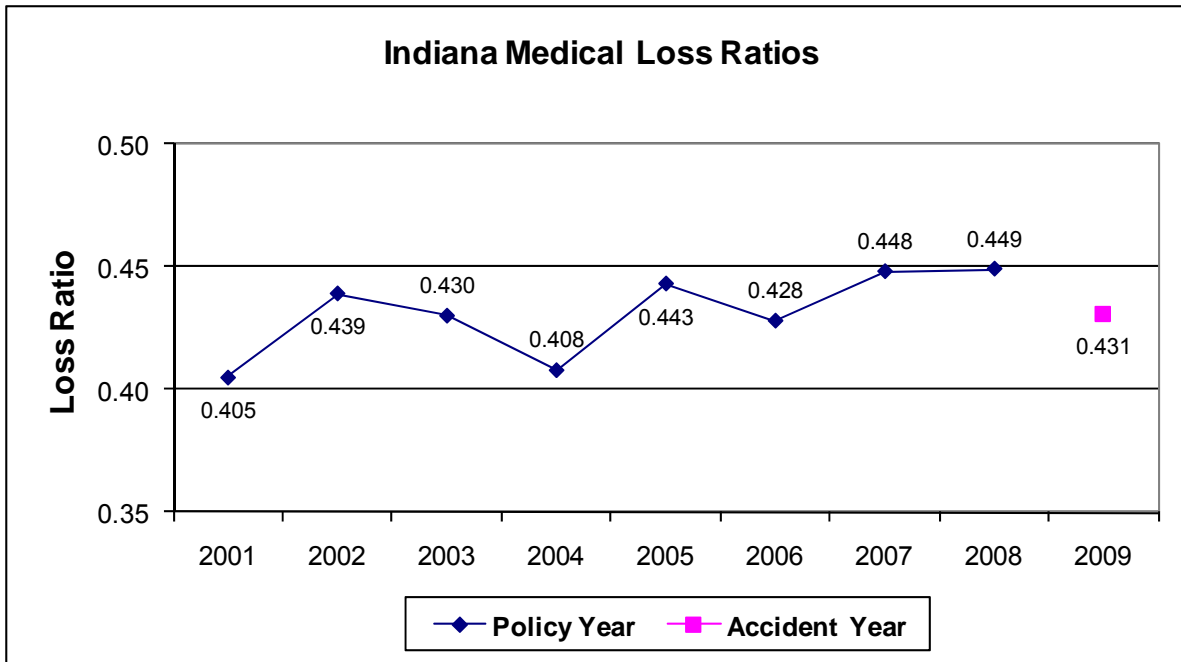
After removing the impact of the growth in workers wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.



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 2007 and 2008 (the experience period underlying the filing) and Policy Year 2011 (the effective period for the proposed rates).

MEDICAL

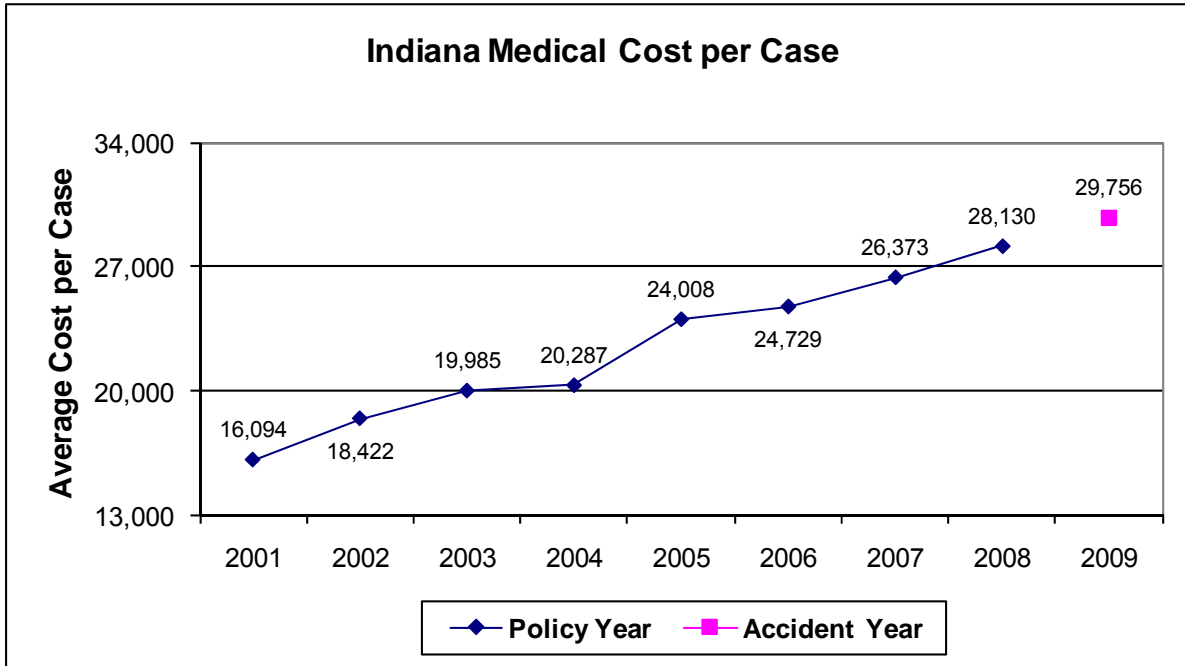
On the medical side of benefits, the chart below shows the history of medical loss ratios for the past eight policy years and our initial estimate for Accident Year 2009.



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 2009 suggests a slight decrease from the Policy Year 2008 estimate.

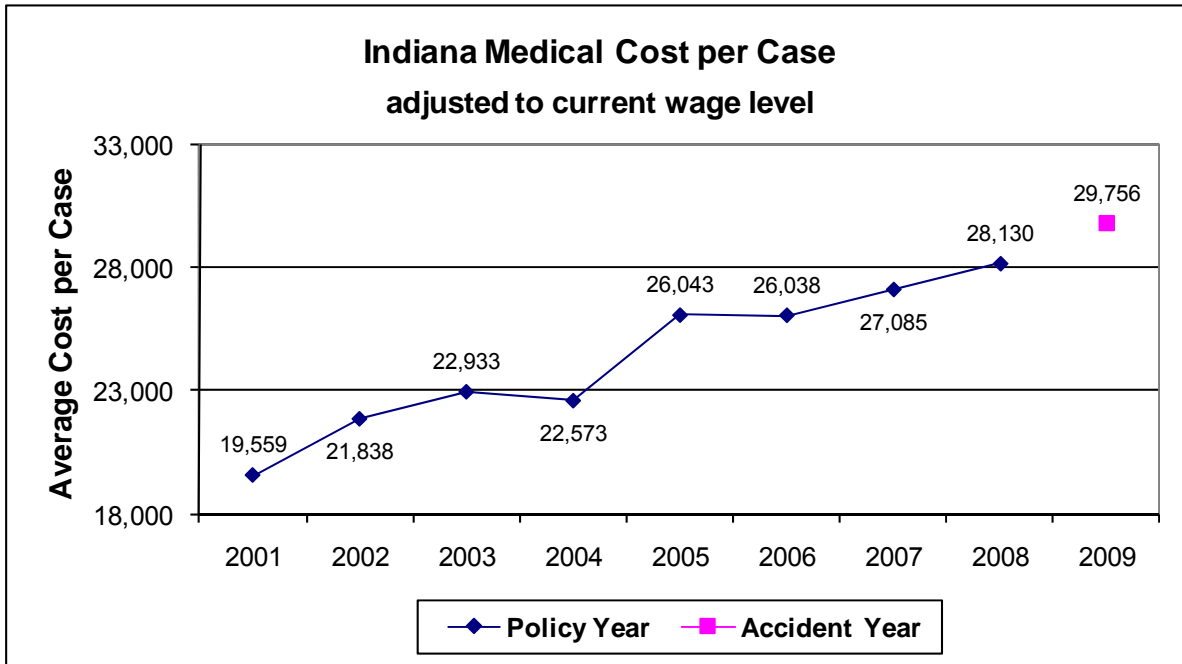
Medical costs are a significant cost driver in this filing, as the majority of benefits paid in Indiana are medical. Medical costs represent over 70% of overall benefits.

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 2001. Early indications from Accident Year 2009 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 2001 to 2008 and is projected to continue to increase through the effective period for the proposed rates.

In last year’s Indiana filing, a medical loss ratio trend factor of +2.0% per year was utilized. Based on our analysis this year, including changes in frequency and wage growth, we are proposing to maintain the medical trend factor of +2.0% per year. This means that medical costs are expected to grow at a higher rate than workers’ wages.

BENEFITS

Since losses from policy years 2007 and 2008 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 2011.

HEA1307 was passed by the General Assembly 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 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

The following table summarizes the rate impact and the advisory rate filings that contemplate the benefit increases.

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 impact 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 impact resulted in a cumulative impact of 1.008 on indemnity benefits in the 1/1/2010 filing. In this filing, the full impact of the 7/1/2010 benefit change is accounted for in the proposed change in indemnity benefits. The cumulative impact of the 7/1/2010 change on indemnity benefits is 1.009. The proposed change in indemnity benefits for this filing is 1.001 (this year's cumulative impact, 1.009, divided by last year's cumulative impact, 1.008).

Thus, the proposed rates and loss costs include a +0.1% indemnity impact and a 0.0% overall impact from these changes.

Effective Date	Prorated Impact on 2011 Policies		
	Indemnity	Medical	Overall
7/1/2010	1.001	1.000	1.000
Cumulative Effect	1.001	1.000	1.000

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 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 decrease the LAE provision from 17.6% of losses to 17.2% of losses.

In last year's filing, the Indiana Department of Labor (DOL) issued its notice for the INSafe tax assessment, indicating that the special fund was less than \$600,000 and thus triggering the statutory tax levy. 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. In last year's filing, a provision of 0.2% of losses was included for the INSafe assessment. In this year's filing, we are proposing no provision for the INSafe assessment.

After taking into account the changes in the LAE provision and the INSafe assessment, we are proposing to decrease the total loss based expense provision to 17.2%. This represents a decrease of 0.5% from the current approved provision of 17.8%.

KEY COMPONENT – OTHER EXPENSES

The current provision for **general expense** in the rates is 4.6% of premium. In this filing, NCCI is proposing to increase this provision to 4.8% of premium. The current provision for **production expense** in the rates is 17.0% of premium. In this filing, NCCI is proposing to increase this provision to 17.2% 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.
- At the request of the ICRB, NCCI is proposing a change in the applicability of the assigned risk surcharge such that it will only be applied to the premium amount above \$2,500, effective 1/1/2011.
- 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.

CONCLUSION

This filing document provides a high-level perspective on why Indiana advisory rates need to increase 1.7%. While frequency has continued its decline, the rate of decline has slowed thereby resulting in the stabilizing of indemnity and 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
1/1/2006	+1.9%
1/1/2007	-3.1%
1/1/2008	+0.4%
1/1/2009	-3.4%
1/1/2010	-1.7%

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

INDIANA

EXHIBIT II

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

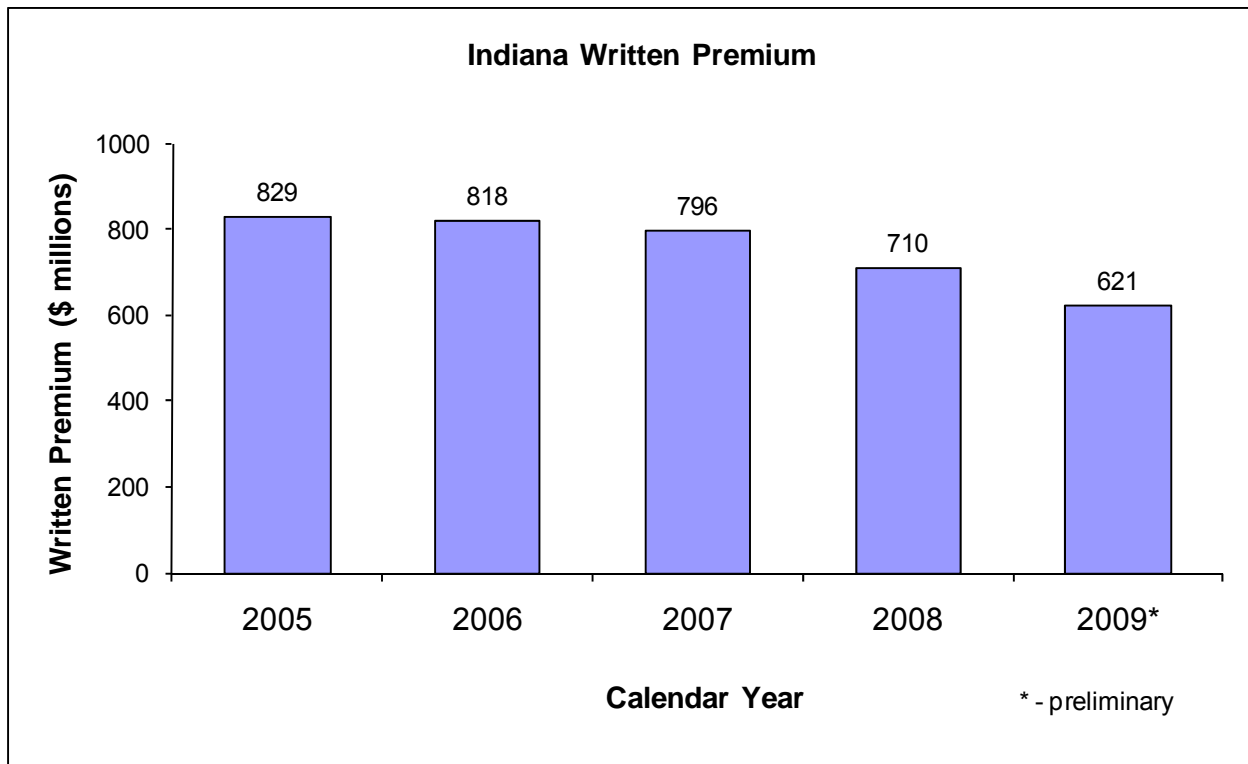
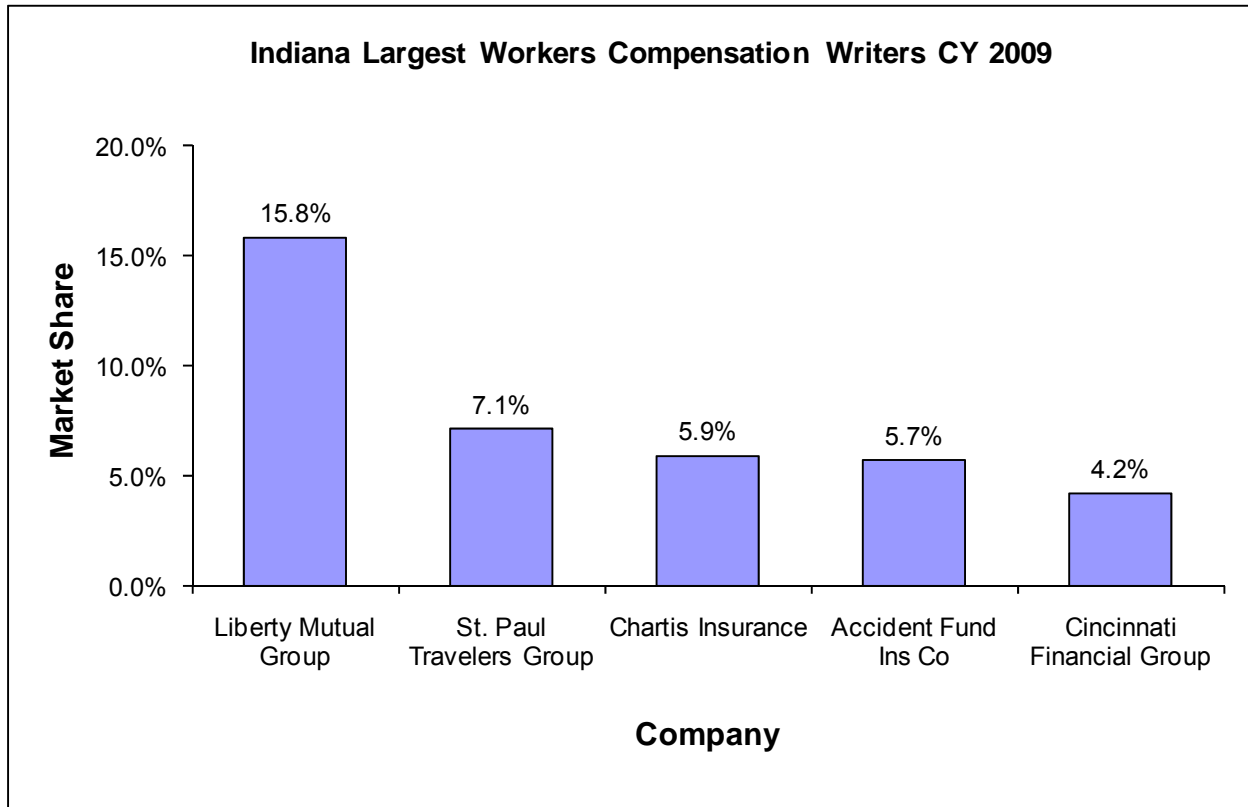


EXHIBIT III

The five largest insurance companies providing workers compensation insurance in Indiana in 2009 are shown in this chart.



INDIANA

EXHIBIT IV

Indiana's residual market share has stabilized after decreasing steadily since 2005.

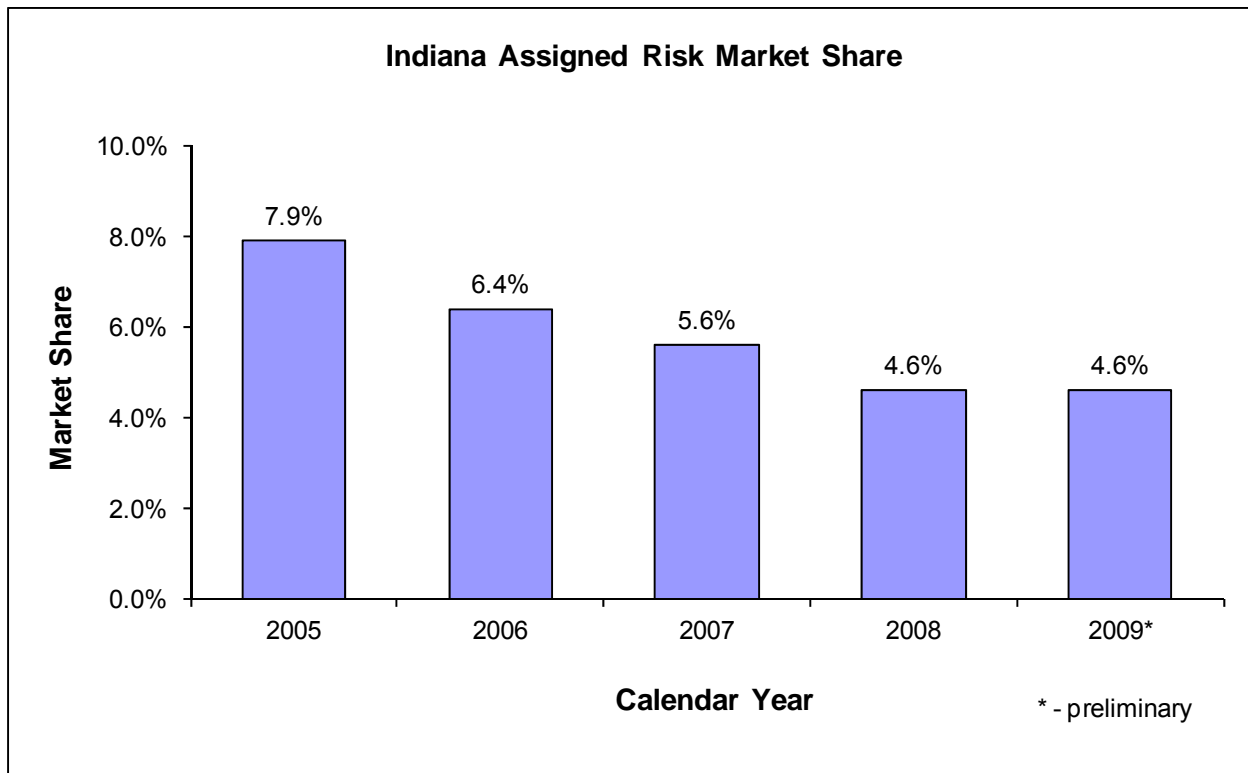


EXHIBIT V

ADVISORY LOSS COSTS AND ADVISORY RATES

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

Exhibit V

Page S1

Effective January 1, 2011

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	3.12	2.31	1000	1.28	0.24	0.56	2001	3.99	2.95	1000	1.66	0.24	0.53
0008	2.03	1.50	889	0.82	0.22	0.55	2002	3.33	2.46	1000	1.40	0.25	0.56
0016	3.42	2.53	1000	1.33	0.19	0.52	2003	3.99	2.95	1000	1.66	0.24	0.53
0034	3.03	2.24	1000	1.25	0.24	0.55	2014	3.75	2.77	1000	1.45	0.19	0.54
0035	2.26	1.67	962	0.95	0.25	0.57	2016	2.12	1.57	918	0.90	0.25	0.56
0036	2.98	2.20	1000	1.24	0.24	0.53	2021	2.69	1.99	1000	1.10	0.22	0.51
0037	3.22	2.38	1000	1.29	0.22	0.54	2039	1.66	1.23	773	0.72	0.25	0.51
0042	4.86	3.59	1000	1.95	0.22	0.54	2041	4.10	3.03	1000	1.73	0.25	0.56
0050	7.16	5.29	1000	2.95	0.24	0.54	2065	2.44	1.80	1000	1.04	0.24	0.48
0059D	0.45	0.33	-	0.07	0.19	-	2070	5.57	4.12	1000	2.33	0.24	0.52
0065D	0.09	0.07	-	0.02	0.19	-	2081	2.96	2.19	1000	1.21	0.24	0.56
0066D	0.09	0.07	-	0.02	0.19	-	2089	3.07	2.27	1000	1.27	0.24	0.54
0067D	0.09	0.07	-	0.02	0.19	-	2095	3.28	2.42	1000	1.36	0.24	0.54
0079	2.86	2.11	1000	1.11	0.19	0.52	2105	2.43	1.80	1000	1.03	0.25	0.56
0083	5.03	3.72	1000	2.08	0.24	0.54	2110	2.21	1.63	946	0.95	0.25	0.53
0106	9.18	6.78	1000	3.32	0.17	0.51	2111	2.05	1.51	896	0.87	0.25	0.56
0113	2.83	2.09	1000	1.17	0.24	0.54	2112	2.57	1.90	1000	1.11	0.25	0.52
0170	1.97	1.46	871	0.80	0.24	0.57	2114	1.57	1.16	745	0.68	0.25	0.51
0251	2.96	2.19	1000	1.24	0.24	0.51	2121	2.01	1.49	883	0.83	0.24	0.54
0400	5.37	3.97	1000	2.26	0.22	0.45	2130	2.80	2.07	1000	1.16	0.24	0.54
0401	7.83	5.79	A	2.81	0.17	0.53	2131	2.54	1.88	1000	1.06	0.24	0.52
0766N	0.36	0.27	-	-	-	-	2143	1.79	1.32	814	0.77	0.25	0.53
0771N	0.43	0.32	-	-	-	-	2150	-	-	-	2.47	0.24	-
0908P	133.00	98.00	383	55.19	0.24	0.53	2156	-	-	-	2.28	0.24	-
0909	-	-	-	55.19	0.24	-	2157	5.42	4.01	1000	2.28	0.24	0.50
0912	-	-	-	226.18	0.24	-	2172	1.16	0.86	615	0.48	0.22	0.49
0913P	546.00	403.00	796	226.18	0.24	0.54	2174	1.77	1.31	808	0.77	0.25	0.51
1005*	7.29	5.38	1000	0.99	0.17	0.48	2211	5.07	3.75	1000	1.94	0.19	0.55
1016X*	23.58	17.42	1000	5.14	0.13	0.43	2220	3.76	2.78	1000	1.55	0.24	0.55
1164E	3.39	2.50	1000	1.08	0.17	0.50	2286	1.53	1.13	732	0.65	0.25	0.54
1165E	2.73	2.02	1000	0.97	0.18	0.50	2288	3.40	2.51	1000	1.46	0.25	0.52
1320	5.70	4.21	1000	2.03	0.18	0.54	2300	1.64	1.21	767	0.74	0.29	0.49
1322	6.89	5.09	1000	2.50	0.17	0.51	2302	1.16	0.86	615	0.49	0.24	0.51
1430	4.29	3.17	1000	1.64	0.20	0.55	2305	1.61	1.19	757	0.67	0.22	0.48
1438	2.33	1.72	984	0.83	0.19	0.53	2361	1.51	1.12	726	0.62	0.24	0.54
1452	1.87	1.38	839	0.74	0.19	0.49	2362	1.41	1.04	694	0.58	0.24	0.54
1463	14.20	10.49	1000	5.27	0.18	0.45	2380	1.85	1.37	833	0.76	0.24	0.54
1472	1.79	1.32	814	0.65	0.17	0.50	2386	0.93	0.69	543	0.41	0.25	0.48
1604X	5.89	4.35	1000	2.32	0.19	0.49	2388	1.83	1.35	826	0.78	0.25	0.55
1624E	2.46	1.82	1000	0.88	0.18	0.51	2402	2.80	2.07	1000	1.12	0.19	0.46
1642	2.88	2.13	1000	1.11	0.19	0.53	2413	1.76	1.30	804	0.74	0.24	0.50
1654	8.72	6.44	1000	3.36	0.19	0.54	2416	1.29	0.95	656	0.54	0.24	0.53
1655	3.48	2.57	1000	1.34	0.19	0.54	2417	1.50	1.11	723	0.63	0.24	0.51
1699	3.71	2.74	1000	1.45	0.19	0.50	2501	2.12	1.57	918	0.87	0.24	0.57
1701	3.21	2.37	1000	1.25	0.19	0.52	2503	0.94	0.69	546	0.41	0.25	0.53
1710E	3.78	2.79	1000	1.43	0.19	0.53	2534	1.87	1.38	839	0.80	0.25	0.54
1741E	3.61	2.66	1000	0.93	0.19	0.46	2570	2.92	2.16	1000	1.25	0.25	0.53
1747	1.74	1.29	798	0.69	0.19	0.50	2576	-	-	-	0.87	0.24	-
1748	3.07	2.27	1000	1.18	0.20	0.54	2578	-	-	-	0.87	0.24	-
1803D	5.32	3.93	1000	1.71	0.18	0.52	2585	2.89	2.14	1000	1.22	0.25	0.56
1852D	2.33	1.73	984	0.71	0.19	0.55	2586	1.83	1.35	826	0.75	0.24	0.56
1853	1.77	1.31	808	0.75	0.22	0.43	2587	3.52	2.60	1000	1.50	0.25	0.54
1860	1.22	0.90	634	0.52	0.25	0.53	2589	1.38	1.02	685	0.57	0.24	0.55
1924	2.50	1.85	1000	1.06	0.25	0.54	2600	1.26	0.93	647	0.57	0.25	0.43
1925	3.31	2.45	1000	1.31	0.22	0.57	2623	3.88	2.87	1000	1.57	0.22	0.52

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

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

Exhibit V

Page S2

Effective January 1, 2011

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	1.45	1.07	707	0.61	0.25	0.56	3145	2.19	1.62	940	0.89	0.24	0.57
2660	1.73	1.28	795	0.74	0.25	0.54	3146	1.89	1.40	845	0.78	0.24	0.55
2670	1.34	0.99	672	0.59	0.29	0.53	3169	1.34	0.99	672	0.56	0.24	0.51
2683	1.57	1.16	745	0.67	0.25	0.53	3175D	2.42	1.79	1000	0.98	0.24	0.54
2688	3.26	2.41	1000	1.38	0.25	0.56	3179	1.45	1.07	707	0.62	0.25	0.54
2701	5.44	4.02	1000	2.18	0.19	0.45	3180	2.03	1.50	889	0.86	0.25	0.57
2702	22.37	16.53	1000	7.23	0.17	0.51	3188	1.19	0.88	625	0.51	0.25	0.51
2709	16.51	12.20	1000	6.58	0.19	0.47	3220	1.58	1.17	748	0.66	0.24	0.52
2710	7.64	5.65	1000	2.74	0.18	0.53	3223	2.91	2.15	1000	1.25	0.29	0.58
2714	3.24	2.39	1000	1.38	0.25	0.54	3224	2.94	2.17	1000	1.28	0.25	0.49
2731	3.40	2.51	1000	1.30	0.19	0.55	3227	3.26	2.41	1000	1.38	0.25	0.55
2735	3.87	2.86	1000	1.63	0.25	0.56	3240	2.37	1.75	997	1.02	0.25	0.53
2759	5.83	4.31	1000	2.48	0.25	0.55	3241	1.96	1.45	867	0.82	0.24	0.53
2790	1.58	1.17	748	0.68	0.25	0.52	3255	1.47	1.09	713	0.64	0.29	0.55
2797	2.76	2.04	1000	1.15	0.24	0.53	3257	2.70	2.00	1000	1.11	0.24	0.55
2799	2.34	1.73	987	0.95	0.22	0.53	3270	1.66	1.23	773	0.69	0.24	0.52
2802	3.82	2.82	1000	1.54	0.22	0.54	3300	3.43	2.53	1000	1.43	0.24	0.53
2812	2.74	2.02	1000	1.13	0.24	0.54	3303	2.27	1.68	965	0.97	0.25	0.53
2835	2.30	1.70	975	1.01	0.29	0.53	3307	2.63	1.94	1000	1.08	0.24	0.55
2836	1.83	1.35	826	0.81	0.29	0.52	3315	3.14	2.32	1000	1.34	0.25	0.54
2841	3.40	2.51	1000	1.43	0.25	0.57	3334	1.83	1.35	826	0.78	0.24	0.49
2881	2.89	2.14	1000	1.26	0.29	0.56	3336	2.30	1.70	975	0.89	0.19	0.53
2883	2.74	2.02	1000	1.13	0.24	0.54	3365	4.40	3.25	1000	1.72	0.19	0.51
2913	2.60	1.92	1000	1.15	0.29	0.52	3372	3.10	2.29	1000	1.24	0.22	0.55
2915	2.82	2.08	1000	1.14	0.22	0.54	3373	3.60	2.66	1000	1.48	0.24	0.56
2916	3.14	2.32	1000	1.13	0.18	0.53	3383	1.15	0.85	612	0.50	0.25	0.51
2923	2.18	1.61	937	0.93	0.25	0.54	3385	0.71	0.52	474	0.30	0.25	0.54
2942	1.90	1.40	849	0.86	0.29	0.47	3400	3.46	2.56	1000	1.38	0.22	0.55
2960	3.08	2.28	1000	1.29	0.24	0.52	3507	2.89	2.14	1000	1.20	0.24	0.53
3004	1.71	1.26	789	0.68	0.19	0.49	3515	1.50	1.11	723	0.63	0.24	0.51
3018	2.14	1.58	924	0.83	0.19	0.53	3548	2.25	1.66	959	0.93	0.24	0.54
3022	4.17	3.08	1000	1.75	0.25	0.58	3559	2.92	2.16	1000	1.20	0.24	0.56
3027	2.22	1.64	949	0.86	0.19	0.54	3574	1.15	0.85	612	0.49	0.25	0.54
3028	2.85	2.11	1000	1.17	0.24	0.56	3581	1.35	1.00	675	0.58	0.25	0.52
3030	4.64	3.43	1000	1.78	0.19	0.55	3612	1.93	1.43	858	0.78	0.22	0.53
3040	5.12	3.78	1000	2.00	0.19	0.51	3620	3.43	2.53	1000	1.33	0.19	0.53
3041	2.89	2.14	1000	1.21	0.24	0.51	3629	1.83	1.35	826	0.78	0.25	0.54
3042	4.10	3.03	1000	1.66	0.22	0.53	3632	2.21	1.63	946	0.88	0.22	0.55
3064	4.45	3.29	1000	1.86	0.24	0.52	3634	1.38	1.02	685	0.59	0.25	0.52
3066	-	-	-	1.19	0.25	-	3635	2.27	1.68	965	0.93	0.24	0.56
3069	3.18	2.35	1000	1.25	0.19	0.51	3638	1.64	1.21	767	0.69	0.25	0.56
3076	2.80	2.07	1000	1.19	0.25	0.54	3642	0.74	0.55	483	0.31	0.24	0.53
3081D	3.89	2.87	1000	1.46	0.19	0.56	3643	1.83	1.35	826	0.75	0.24	0.55
3082D	3.90	2.89	1000	1.46	0.19	0.56	3647	2.54	1.88	1000	1.03	0.22	0.53
3085D	3.41	2.52	1000	1.28	0.19	0.56	3648	1.44	1.06	704	0.61	0.25	0.57
3110	2.60	1.92	1000	1.08	0.24	0.53	3681	1.00	0.74	565	0.42	0.25	0.57
3111	2.24	1.66	956	0.93	0.24	0.53	3685	0.84	0.62	515	0.36	0.25	0.56
3113	1.38	1.02	685	0.57	0.24	0.54	3719	1.22	0.90	634	0.40	0.17	0.49
3114	2.41	1.78	1000	1.00	0.24	0.54	3724	3.83	2.83	1000	1.40	0.18	0.48
3118	1.51	1.12	726	0.64	0.25	0.57	3726	4.07	3.01	1000	1.34	0.18	0.47
3119	1.10	0.81	597	0.50	0.29	0.49	3803	2.76	2.04	1000	1.15	0.24	0.53
3122	1.67	1.23	776	0.70	0.25	0.57	3807	1.94	1.43	861	0.82	0.25	0.56
3126	2.09	1.54	908	0.86	0.24	0.54	3808	2.75	2.03	1000	1.11	0.22	0.54
3131	0.97	0.72	556	0.40	0.24	0.53	3821X	4.72	3.49	1000	1.89	0.22	0.55
3132	2.88	2.13	1000	1.18	0.24	0.55	3822X	4.23	3.13	1000	1.71	0.22	0.53

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

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

Exhibit V

Page S3

Effective January 1, 2011

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
3824X	3.27	2.42	1000	1.32	0.22	0.54	4452	2.17	1.60	934	0.89	0.24	0.55
3826	0.44	0.33	389	0.18	0.24	0.52	4459	2.22	1.64	949	0.91	0.24	0.55
3827	1.53	1.13	732	0.61	0.22	0.56	4470	2.05	1.51	896	0.84	0.24	0.55
3830	1.12	0.83	603	0.46	0.22	0.50	4484	2.59	1.91	1000	1.06	0.24	0.56
3851	2.14	1.58	924	0.90	0.25	0.56	4493	1.92	1.42	855	0.79	0.24	0.55
3865	2.25	1.66	959	1.00	0.29	0.53	4511	0.52	0.38	414	0.21	0.22	0.53
3881	3.82	2.82	1000	1.59	0.24	0.52	4557	1.79	1.32	814	0.76	0.25	0.54
4000	4.30	3.18	1000	1.55	0.19	0.52	4558	1.58	1.17	748	0.66	0.24	0.54
4021	2.92	2.16	1000	1.13	0.19	0.52	4561	-	-	-	0.56	0.22	-
4024E	3.43	2.54	1000	1.33	0.19	0.50	4568	1.95	1.44	864	0.76	0.19	0.52
4034	5.94	4.39	1000	2.29	0.19	0.54	4581	1.25	0.92	644	0.45	0.17	0.53
4036	1.95	1.44	864	0.77	0.19	0.50	4583	3.31	2.45	1000	1.19	0.18	0.53
4038	2.41	1.78	1000	1.06	0.29	0.54	4611	0.39	0.29	373	0.17	0.25	0.54
4053	2.09	1.54	908	0.86	0.24	0.56	4635	1.69	1.25	782	0.54	0.18	0.53
4061	6.98	5.16	1000	2.98	0.25	0.53	4653	1.22	0.90	634	0.53	0.25	0.49
4062	2.50	1.85	1000	1.03	0.24	0.56	4665	5.39	3.98	1000	2.10	0.19	0.51
4101	1.79	1.32	814	0.71	0.22	0.56	4670	3.55	2.62	1000	1.40	0.19	0.49
4109	0.83	0.61	511	0.36	0.29	0.56	4683	2.41	1.78	1000	0.99	0.24	0.57
4110	1.10	0.81	597	0.46	0.24	0.53	4686	1.47	1.09	713	0.57	0.19	0.52
4111	2.06	1.52	899	0.89	0.25	0.52	4692	0.71	0.52	474	0.30	0.25	0.55
4112	-	-	-	0.46	0.24	-	4693	0.74	0.55	483	0.30	0.24	0.55
4113	1.69	1.25	782	0.70	0.24	0.54	4703	1.15	0.85	612	0.48	0.24	0.51
4114	2.43	1.80	1000	1.01	0.24	0.53	4716X	2.01	1.49	883	0.89	0.25	0.45
4130	2.24	1.66	956	0.92	0.24	0.54	4717	1.64	1.21	767	0.74	0.29	0.48
4131	3.18	2.35	1000	1.33	0.25	0.58	4720	1.63	1.20	763	0.67	0.24	0.54
4133	3.31	2.45	1000	1.44	0.25	0.49	4740	0.51	0.38	411	0.20	0.19	0.52
4149	0.83	0.61	511	0.36	0.29	0.56	4741	1.41	1.04	694	0.58	0.24	0.53
4150	-	-	-	0.36	0.29	-	4751	2.00	1.48	880	0.76	0.20	0.56
4206	2.47	1.83	1000	1.05	0.24	0.48	4766NX	2.66	1.97	1000	0.93	0.17	0.35
4207	0.90	0.67	534	0.35	0.19	0.50	4771NX	2.45	1.81	1000	0.78	0.18	0.56
4239	2.17	1.60	934	0.83	0.19	0.55	4777	2.94	2.17	1000	0.95	0.17	0.52
4240	2.40	1.77	1000	1.02	0.25	0.54	4825	0.61	0.45	442	0.23	0.19	0.55
4243	2.35	1.74	990	0.98	0.24	0.53	4828	1.58	1.17	748	0.64	0.22	0.52
4244	1.85	1.37	833	0.76	0.24	0.54	4829	1.15	0.85	612	0.41	0.18	0.52
4250	1.57	1.16	745	0.65	0.24	0.54	4902	2.19	1.62	940	0.93	0.25	0.55
4251	1.87	1.38	839	0.78	0.24	0.53	4923	1.09	0.81	593	0.44	0.24	0.57
4263	1.95	1.44	864	0.80	0.24	0.55	5020	4.47	3.30	1000	1.76	0.19	0.50
4273	1.70	1.26	786	0.71	0.24	0.53	5022	4.43	3.27	1000	1.61	0.19	0.49
4279	2.44	1.80	1000	1.01	0.24	0.55	5037	16.72	12.36	1000	5.63	0.17	0.42
4282	1.54	1.14	735	0.69	0.25	0.44	5040	11.63	8.59	1000	3.84	0.17	0.47
4283	1.77	1.31	808	0.73	0.24	0.54	5057	5.11	3.78	1000	1.65	0.18	0.52
4299	1.64	1.21	767	0.70	0.25	0.55	5059	16.82	12.43	1000	5.39	0.17	0.53
4304	2.94	2.17	1000	1.16	0.22	0.57	5069	30.11	22.25	1000	10.10	0.17	0.43
4307	1.38	1.02	685	0.61	0.29	0.54	5102	4.21	3.11	1000	1.52	0.19	0.51
4308	-	-	-	0.70	0.25	-	5146	4.24	3.13	1000	1.70	0.19	0.45
4351	0.64	0.47	452	0.27	0.24	0.53	5160	2.00	1.48	880	0.73	0.17	0.48
4352	1.00	0.74	565	0.42	0.25	0.56	5183	2.65	1.96	1000	1.03	0.19	0.52
4360	0.92	0.68	540	0.40	0.25	0.50	5188	2.79	2.06	1000	1.11	0.19	0.47
4361	0.82	0.61	508	0.35	0.25	0.55	5190	2.68	1.98	1000	1.05	0.19	0.51
4362	0.83	0.61	511	0.36	0.24	0.46	5191	0.82	0.61	508	0.34	0.24	0.53
4410	2.31	1.71	978	0.96	0.24	0.53	5192	3.01	2.22	1000	1.25	0.24	0.53
4420	1.96	1.45	867	0.71	0.18	0.52	5213	4.95	3.66	1000	1.80	0.18	0.50
4431	1.16	0.86	615	0.51	0.29	0.55	5215	4.88	3.61	1000	1.96	0.22	0.54
4432	1.26	0.93	647	0.55	0.29	0.54	5221	3.41	2.52	1000	1.35	0.19	0.49
4439	1.40	1.03	691	0.56	0.22	0.54	5222	4.77	3.53	1000	1.76	0.17	0.47

* 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.

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Effective January 1, 2011

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
5223	3.28	2.42	1000	1.28	0.19	0.52	6702M*	6.32	4.67	1000	2.32	0.17	0.47
5348	2.89	2.14	1000	1.14	0.19	0.49	6703M*	10.92	8.07	1000	4.03	0.19	0.47
5402	2.88	2.13	1000	1.26	0.25	0.48	6704M*	7.02	5.19	1000	2.58	0.17	0.47
5403	6.38	4.71	1000	2.31	0.18	0.51	6801F	8.31	6.14	1000	2.83	0.16	0.34
5437	4.15	3.07	1000	1.62	0.19	0.50	6811	6.23	4.60	1000	2.41	0.19	0.53
5443	3.24	2.39	1000	1.31	0.24	0.58	6824F	12.03	8.89	1000	3.87	0.16	0.45
5445	4.31	3.19	1000	1.57	0.19	0.49	6826F	10.81	7.99	1000	3.61	0.18	0.45
5462	5.28	3.90	1000	2.05	0.19	0.52	6834	2.51	1.85	1000	1.00	0.22	0.55
5472	5.17	3.82	1000	1.75	0.17	0.41	6836	3.35	2.48	1000	1.29	0.19	0.54
5473	8.59	6.35	1000	2.78	0.17	0.51	6843F	17.90	13.23	1000	5.30	0.16	0.52
5474	4.34	3.21	1000	1.57	0.17	0.51	6845F	21.54	15.92	1000	6.47	0.17	0.44
5478	2.80	2.07	1000	1.12	0.19	0.46	6854	4.16	3.07	1000	1.36	0.19	0.49
5479	6.02	4.45	1000	2.46	0.22	0.51	6872F	14.53	10.74	1000	4.40	0.15	0.40
5480	3.28	2.42	1000	1.20	0.17	0.49	6874F	28.36	20.96	1000	8.58	0.16	0.41
5491	2.63	1.94	1000	0.95	0.19	0.51	6882	3.11	2.30	1000	1.10	0.17	0.31
5506	5.38	3.98	1000	1.73	0.18	0.53	6884	9.06	6.70	1000	3.22	0.17	0.30
5507	4.24	3.13	1000	1.57	0.17	0.45	7016M	3.28	2.42	1000	1.10	0.17	0.42
5508D	12.34	9.12	1000	4.73	0.19	0.53	7024M	3.64	2.69	1000	1.23	0.17	0.42
5535	3.85	2.85	1000	1.50	0.19	0.52	7038M	5.91	4.37	1000	2.08	0.17	0.33
5536	-	-	-	1.61	0.19	-	7046M	4.92	3.64	1000	1.62	0.19	0.47
5537	4.13	3.05	1000	1.61	0.19	0.51	7047M	5.66	4.18	1000	1.77	0.17	0.42
5538	-	-	-	1.42	0.19	-	7050M	10.22	7.55	1000	3.33	0.17	0.33
5551	10.05	7.43	1000	3.26	0.17	0.51	7090M	6.57	4.86	1000	2.31	0.17	0.33
5606	1.33	0.98	669	0.48	0.17	0.52	7098M	5.47	4.04	1000	1.80	0.19	0.47
5610	3.52	2.60	1000	1.45	0.24	0.54	7099M	8.51	6.29	1000	2.60	0.19	0.47
5645	7.78	5.75	1000	2.79	0.19	0.53	7133	3.26	2.41	1000	1.18	0.17	0.52
5651	8.38	6.19	1000	3.00	0.19	0.53	7151M	3.96	2.93	1000	1.54	0.19	0.52
5703	15.94	11.78	1000	6.20	0.19	0.52	7152M	6.84	5.05	1000	2.30	0.17	0.52
5705	5.47	4.04	1000	2.09	0.19	0.56	7153M	4.40	3.25	1000	1.71	0.19	0.52
5951	0.44	0.33	389	0.18	0.25	0.55	7222	5.20	3.84	1000	2.07	0.19	0.47
6003	5.34	3.95	1000	2.10	0.19	0.50	7228	4.95	3.66	1000	1.97	0.19	0.47
6005	4.16	3.07	1000	1.62	0.19	0.52	7229	5.22	3.86	1000	1.96	0.17	0.43
6017	4.25	3.14	1000	1.72	0.19	0.43	7230	4.52	3.34	1000	1.89	0.22	0.46
6018	1.94	1.43	861	0.80	0.19	0.40	7231	7.89	5.83	1000	3.29	0.22	0.46
6045	3.82	2.82	1000	1.46	0.19	0.55	7232	3.36	2.48	1000	1.25	0.17	0.46
6204	8.19	6.05	1000	2.96	0.17	0.51	7309F	19.53	14.43	1000	5.86	0.15	0.45
6206	2.55	1.88	1000	0.83	0.17	0.50	7313F	4.89	3.61	1000	1.48	0.15	0.40
6213	1.71	1.26	789	0.63	0.17	0.48	7317F	14.55	10.75	1000	4.38	0.16	0.43
6214	2.45	1.81	1000	0.81	0.17	0.45	7327F	19.31	14.27	1000	5.79	0.15	0.45
6216	4.38	3.24	1000	1.43	0.17	0.49	7333M	2.93	2.17	1000	1.04	0.17	0.30
6217	4.15	3.07	1000	1.50	0.18	0.52	7335M	3.25	2.40	1000	1.16	0.17	0.30
6229	3.62	2.68	1000	1.31	0.17	0.51	7337M	5.05	3.73	1000	1.67	0.17	0.30
6233	2.68	1.98	1000	0.98	0.17	0.49	7350F	8.29	6.13	1000	2.71	0.16	0.37
6235	6.70	4.95	1000	2.17	0.17	0.50	7360	4.04	2.99	1000	1.56	0.19	0.53
6236	8.69	6.42	1000	3.41	0.19	0.50	7370	4.29	3.17	1000	1.76	0.24	0.56
6237	1.36	1.01	678	0.53	0.19	0.50	7380	3.24	2.39	1000	1.32	0.22	0.52
6251D	5.37	3.96	1000	1.95	0.17	0.48	7382	3.13	2.31	1000	1.30	0.24	0.52
6252D	12.91	9.54	1000	4.30	0.17	0.42	7390	3.41	2.52	1000	1.42	0.24	0.52
6260D	7.56	5.59	1000	2.56	0.17	0.38	7394M	4.27	3.16	1000	1.47	0.17	0.38
6306	4.21	3.11	1000	1.53	0.17	0.50	7395M	4.74	3.50	1000	1.63	0.17	0.38
6319	2.56	1.89	1000	0.94	0.17	0.49	7398M	7.37	5.45	1000	2.35	0.17	0.38
6325	4.21	3.11	1000	1.53	0.17	0.49	7402	0.18	0.13	307	0.08	0.24	0.57
6400	4.49	3.32	1000	1.83	0.22	0.51	7403	2.92	2.16	1000	1.13	0.20	0.53
6503	2.33	1.72	984	0.99	0.25	0.54	7405N	2.09	1.54	1000	0.87	0.19	0.38
6504	2.33	1.72	984	0.99	0.25	0.54	7409	-	-	-	3.39	0.17	-

* 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.

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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
7420	10.08	7.45	1000	3.39	0.17	0.43	8103	2.95	2.18	1000	1.17	0.22	0.57
7421	1.07	0.79	587	0.38	0.17	0.52	8105	3.37	2.49	1000	1.46	0.25	0.50
7422	2.57	1.90	1000	0.84	0.17	0.48	8106	4.04	2.99	1000	1.57	0.19	0.52
7423	-	-	-	1.13	0.20	-	8107	2.83	2.09	1000	1.10	0.19	0.52
7425	4.25	3.14	1000	1.49	0.17	0.33	8111	2.71	2.00	1000	1.14	0.24	0.51
7431N	0.94	0.69	644	0.33	0.17	0.33	8116	2.35	1.74	990	0.98	0.24	0.52
7445N	0.70	0.52	-	-	-	-	8203	5.97	4.41	1000	2.47	0.24	0.54
7453N	0.31	0.23	-	-	-	-	8204	3.09	2.28	1000	1.23	0.20	0.47
7502	1.57	1.16	745	0.62	0.19	0.50	8209	2.53	1.87	1000	1.05	0.24	0.53
7515	0.84	0.62	515	0.27	0.17	0.53	8215	2.51	1.85	1000	0.98	0.19	0.52
7520	2.76	2.04	1000	1.14	0.24	0.54	8227	4.77	3.53	1000	1.53	0.18	0.53
7538	5.17	3.82	1000	1.67	0.17	0.52	8232	3.37	2.49	1000	1.30	0.19	0.54
7539	1.65	1.22	770	0.60	0.18	0.50	8233	3.06	2.26	1000	1.22	0.19	0.46
7540	2.58	1.91	1000	0.82	0.18	0.54	8235	3.80	2.81	1000	1.59	0.24	0.52
7580	2.21	1.63	946	0.85	0.19	0.55	8263	7.22	5.34	1000	2.93	0.22	0.52
7590	3.81	2.82	1000	1.53	0.22	0.55	8264	5.19	3.84	1000	2.05	0.19	0.49
7600	2.26	1.67	962	0.89	0.19	0.50	8265	4.64	3.43	1000	1.65	0.18	0.55
7601	6.04	4.46	1000	2.19	0.18	0.51	8279	8.84	6.53	1000	3.10	0.19	0.57
7605	1.85	1.37	833	0.72	0.19	0.51	8288	7.01	5.18	1000	2.63	0.19	0.60
7610	0.41	0.30	379	0.16	0.22	0.56	8291	3.38	2.50	1000	1.36	0.22	0.55
7611	3.12	2.31	1000	1.22	0.19	0.51	8292	3.13	2.31	1000	1.31	0.24	0.52
7612	7.30	5.39	1000	2.90	0.19	0.48	8293	7.39	5.46	1000	2.95	0.19	0.47
7613	3.34	2.47	1000	1.31	0.19	0.50	8304	5.31	3.92	1000	2.06	0.19	0.53
7698X	1.26	0.93	647	0.37	0.19	-	8350	3.72	2.75	1000	1.35	0.17	0.51
7699X	2.93	2.17	1000	1.04	0.19	-	8380	2.34	1.73	987	0.95	0.22	0.53
7704	-	-	-	1.18	0.19	-	8381	1.51	1.12	726	0.61	0.22	0.53
7705	5.10	3.77	1000	2.02	0.23	0.57	8385	2.42	1.79	1000	0.94	0.19	0.53
7710X	3.41	2.52	1000	1.18	0.19	0.60	8392	2.07	1.53	902	0.86	0.24	0.54
7711X	3.41	2.52	1000	1.18	0.19	0.60	8393X	1.79	1.32	814	0.75	0.24	0.52
7720	2.62	1.94	1000	0.99	0.19	0.57	8500	6.89	5.09	1000	2.64	0.19	0.55
7725X	2.03	1.50	889	0.67	0.19	-	8601	0.45	0.33	392	0.18	0.22	0.51
7855	5.20	3.84	1000	2.07	0.19	0.47	8602	0.45	0.33	392	0.18	0.22	0.51
8001	2.01	1.49	883	0.84	0.25	0.57	8603	0.18	0.13	307	0.08	0.24	0.57
8002	1.82	1.34	823	0.75	0.24	0.55	8606	2.58	1.91	1000	0.95	0.19	0.48
8006	1.94	1.43	861	0.80	0.24	0.55	8709F	6.68	4.94	1000	2.01	0.15	0.43
8008	1.14	0.84	609	0.48	0.25	0.57	8719	2.07	1.53	902	0.67	0.18	0.51
8010	1.50	1.11	723	0.63	0.25	0.56	8720	1.46	1.08	710	0.56	0.19	0.53
8013	0.55	0.41	423	0.23	0.24	0.50	8721	0.30	0.22	345	0.12	0.19	0.50
8015	0.48	0.35	401	0.20	0.24	0.54	8725	1.46	1.08	710	0.56	0.19	0.53
8017	1.26	0.93	647	0.53	0.25	0.57	8726F	5.88	4.35	1000	1.96	0.18	0.48
8018	2.23	1.65	952	0.94	0.25	0.57	8734M	0.47	0.35	398	0.20	0.25	0.54
8021	2.39	1.77	1000	0.98	0.24	0.57	8737M	0.43	0.32	385	0.19	0.25	0.54
8031	2.38	1.76	1000	0.98	0.24	0.55	8738M	0.73	0.54	480	0.27	0.19	0.54
8032	3.01	2.22	1000	1.26	0.25	0.57	8742	0.35	0.26	360	0.14	0.19	0.54
8033	2.15	1.59	927	0.88	0.24	0.55	8745	3.62	2.68	1000	1.46	0.22	0.54
8037	1.26	0.93	647	0.53	0.25	0.57	8748	0.45	0.33	392	0.18	0.22	0.54
8039	1.43	1.06	700	0.60	0.25	0.57	8755	0.31	0.23	348	0.12	0.19	0.51
8044	2.41	1.78	1000	0.97	0.22	0.53	8799	0.91	0.67	537	0.37	0.25	0.56
8045	0.35	0.26	360	0.15	0.25	0.54	8800	1.10	0.81	597	0.48	0.29	0.57
8046	1.84	1.36	830	0.76	0.24	0.54	8803	0.07	0.05	272	0.03	0.19	0.50
8047	0.87	0.64	524	0.37	0.25	0.52	8805M	0.24	0.18	326	0.10	0.25	0.56
8050	-	-	-	0.53	0.25	-	8810	0.18	0.13	307	0.08	0.24	0.57
8058	2.13	1.57	921	0.87	0.24	0.56	8814M	0.22	0.16	319	0.09	0.25	0.56
8072	0.61	0.45	442	0.26	0.25	0.58	8815M	0.38	0.28	370	0.16	0.24	0.57
8102	1.66	1.23	773	0.72	0.25	0.49	8820	0.13	0.10	291	0.05	0.22	0.53

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ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

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CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO
8824	2.23	1.65	952	0.94	0.25	0.56	9519	2.59	1.91	1000	1.01	0.19	0.53
8825	2.10	1.55	912	0.91	0.29	0.57	9521	2.49	1.84	1000	0.98	0.19	0.49
8826	2.19	1.62	940	0.90	0.24	0.56	9522	1.61	1.19	757	0.66	0.24	0.56
8829	2.07	1.53	902	0.85	0.24	0.55	9534	3.47	2.56	1000	1.25	0.17	0.51
8831	1.27	0.94	650	0.51	0.24	0.58	9554	7.17	5.30	1000	2.60	0.17	0.50
8832	0.27	0.20	335	0.11	0.24	0.56	9586	0.47	0.35	398	0.21	0.29	0.54
8833*	0.76	0.56	489	0.31	0.24	0.55	9600	1.61	1.19	757	0.71	0.25	0.47
8835	2.53	1.87	1000	1.04	0.24	0.55	9620	0.91	0.67	537	0.36	0.22	0.55
8842	2.11	1.56	915	0.86	0.24	0.57							
8861	-	-	-	0.69	0.24	-							
8864	1.68	1.24	779	0.69	0.24	0.57							
8868	0.33	0.24	354	0.14	0.25	0.58							
8869	0.94	0.69	546	0.39	0.25	0.57							
8871	0.20	0.15	313	0.09	0.25	0.49							
8901	0.16	0.12	300	0.06	0.22	0.51							
9012	0.89	0.66	530	0.36	0.22	0.54							
9014X	2.59	1.91	1000	1.07	0.24	0.54							
9015	2.69	1.99	1000	1.11	0.24	0.54							
9016	2.29	1.69	971	0.94	0.24	0.56							
9019	1.67	1.23	776	0.67	0.19	0.46							
9033	1.56	1.15	741	0.65	0.24	0.52							
9040*	3.01	2.22	1000	1.27	0.25	0.56							
9044	1.48	1.09	716	0.63	0.25	0.55							
9052	2.09	1.54	908	0.88	0.25	0.56							
9058	1.34	0.99	672	0.58	0.29	0.56							
9059	-	-	-	0.39	0.25	-							
9060	1.14	0.84	609	0.48	0.25	0.56							
9061	1.35	1.00	675	0.59	0.29	0.55							
9062	1.30	0.96	660	0.57	0.29	0.54							
9063	1.06	0.78	584	0.44	0.25	0.60							
9077F	3.89	2.87	1000	1.36	0.21	0.37							
9082	1.58	1.17	748	0.68	0.29	0.58							
9083	1.46	1.08	710	0.63	0.29	0.58							
9084	1.51	1.12	726	0.62	0.24	0.57							
9088a	a	a	a	a	a	a							
9089	0.61	0.45	442	0.27	0.25	0.46							
9093	1.80	1.33	817	0.75	0.25	0.58							
9101	3.30	2.44	1000	1.40	0.25	0.55							
9102	2.61	1.93	1000	1.07	0.24	0.56							
9110	-	-	-	0.69	0.24	-							
9154	1.29	0.95	656	0.53	0.24	0.56							
9156	1.70	1.26	786	0.68	0.22	0.56							
9170	3.02	2.23	1000	0.96	0.23	0.54							
9178	10.28	7.60	1000	4.41	0.29	0.59							
9179	16.56	12.24	1000	6.94	0.25	0.58							
9180	5.37	3.97	1000	2.01	0.19	0.60							
9182	1.77	1.31	808	0.71	0.24	0.59							
9186	12.90	9.53	1000	4.80	0.17	0.45							
9220	3.82	2.82	1000	1.53	0.22	0.55							
9402	5.27	3.89	1000	2.06	0.19	0.51							
9403	5.57	4.12	1000	2.01	0.18	0.51							
9410	2.21	1.63	946	0.91	0.24	0.55							
9501	2.34	1.73	987	0.94	0.22	0.54							
9505	2.22	1.64	949	0.90	0.22	0.53							
9516	3.76	2.78	1000	1.50	0.19	0.46							

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

Effective January 1, 2011
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	0.08	S	3175D	0.05	S
0065D	0.09	S	1741E	0.79	S	4024E	0.04	S
0066D	0.09	S	1803D	0.57	S	5508D	0.10	S
0067D	0.09	S	1852D	0.09	Asb	6251D	0.06	S
1164E	0.07	S	3081D	0.07	S	6252D	0.15	S
1165E	0.05	S	3082D	0.09	S	6260D	0.09	S
1624E	0.03	S	3085D	0.05	S			

Asb=Asbestos, S=Silica

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

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

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

*** Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$4.28. (For coverage written separately for federal benefits only, \$3.21. For coverage written separately for state benefits only, \$1.07.)
- 1016 Rate, expected loss rate and d-ratio presented are for 1016 Large Mine.
For 1016 Small Mine, the rate is \$27.40.
For 1016 New Mine, the rate is \$18.49.

Rate for Large, Small, and New Mine includes a non-ratable disease element of \$8.30. (For coverage written separately for federal benefits only, \$6.25. For coverage written separately for state benefits only, \$2.05.)
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.099 and elr x 1.947.
- 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 \$0.34.
- 9040 The ex-medical rate for this classification is \$1.32.

Effective January 1, 2011

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.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.33	S	1710E	0.06	S	3175D	0.04	S
0065D	0.07	S	1741E	0.58	S	4024E	0.03	S
0066D	0.07	S	1803D	0.42	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	0.11	S
1165E	0.04	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 \$3.16. (For coverage written separately for federal benefits only, \$2.37. For coverage written separately for state benefits only, \$0.79.)
- 1016 Advisory loss cost, expected loss rate and d-ratio presented are for 1016 Large Mine.
For 1016 Small Mine, the loss cost is \$20.24.
For 1016 New Mine, the loss cost is \$13.66.

Advisory loss cost for Large, Small and New Mine includes a non-ratable disease element of \$6.13. (For coverage written separately for federal benefits only, \$4.62. For coverage written separately for state benefits only, \$1.51.)
- 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 2.099 and elr x 1.947.
- 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 \$0.25.
- 9040 The ex-medical advisory loss cost for this classification is \$0.98.

Effective January 1, 2011

MISCELLANEOUS VALUES - ADVISORY RATES

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

Employee operated vehicle.....	\$55,881.00
Leased or rented vehicle.....	\$37,254.00

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 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

Maximum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers"..... \$3,900.00

Minimum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers"..... \$1,000.00

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..... \$50,700.00

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, 2011

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..... 64%

(Multiply a Non-F classification rate by a factor of 1.64 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 (1.089).)

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, 2011

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.....	\$55,881.00
Leased or rented vehicle.....	\$37,254.00

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

Maximum Payroll applicable in accordance with 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

Maximum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers".....

\$3,900.00

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

\$1,000.00

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.....

\$50,700.00

Effective January 1, 2011

MISCELLANEOUS VALUES - ADVISORY LOSS COSTS (cont.)

Terrorism - (Advisory Loss Cost)	0.01
United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Basic Manual Rule 3-A-4.....	64%

(Multiply a Non-F classification loss cost by a factor of 1.64 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 (1.089).)

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, 2011

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

Expected Losses		Weighting Values	Expected Losses		Weighting Values
0 --	1,130	0.04	637,681 --	672,854	0.44
1,131 --	4,571	0.05	672,855 --	710,065	0.45
4,572 --	8,085	0.06	710,066 --	749,495	0.46
8,086 --	11,675	0.07	749,496 --	791,349	0.47
11,676 --	15,344	0.08	791,350 --	835,857	0.48
15,345 --	25,664	0.09	835,858 --	883,282	0.49
25,665 --	38,202	0.10	883,283 --	933,920	0.50
38,203 --	49,355	0.11	933,921 --	988,110	0.51
49,356 --	60,214	0.12	988,111 --	1,046,238	0.52
60,215 --	71,074	0.13	1,046,239 --	1,108,752	0.53
71,075 --	82,068	0.14	1,108,753 --	1,176,166	0.54
82,069 --	93,270	0.15	1,176,167 --	1,249,082	0.55
93,271 --	104,731	0.16	1,249,083 --	1,328,202	0.56
104,732 --	116,489	0.17	1,328,203 --	1,414,352	0.57
116,490 --	128,576	0.18	1,414,353 --	1,508,515	0.58
128,577 --	141,020	0.19	1,508,516 --	1,611,862	0.59
141,021 --	153,847	0.20	1,611,863 --	1,725,807	0.60
153,848 --	167,086	0.21	1,725,808 --	1,852,069	0.61
167,087 --	180,761	0.22	1,852,070 --	1,992,759	0.62
180,762 --	194,900	0.23	1,992,760 --	2,150,501	0.63
194,901 --	209,532	0.24	2,150,502 --	2,328,594	0.64
209,533 --	224,686	0.25	2,328,595 --	2,531,251	0.65
224,687 --	240,394	0.26	2,531,252 --	2,763,928	0.66
240,395 --	256,689	0.27	2,763,929 --	3,033,832	0.67
256,690 --	273,607	0.28	3,033,833 --	3,350,673	0.68
273,608 --	291,186	0.29	3,350,674 --	3,727,863	0.69
291,187 --	309,468	0.30	3,727,864 --	4,184,460	0.70
309,469 --	328,495	0.31	4,184,461 --	4,748,488	0.71
328,496 --	348,318	0.32	4,748,489 --	5,462,921	0.72
348,319 --	368,987	0.33	5,462,922 --	6,397,178	0.73
368,988 --	390,559	0.34	6,397,179 --	7,671,160	0.74
390,560 --	413,096	0.35	7,671,161 --	9,511,353	0.75
413,097 --	436,664	0.36	9,511,354 --	12,403,080	0.76
436,665 --	461,337	0.37	12,403,081 --	17,608,182	0.77
461,338 --	487,194	0.38	17,608,183 --	29,753,411	0.78
487,195 --	514,325	0.39	29,753,412 --	90,479,528	0.79
514,326 --	542,826	0.40	90,479,529	AND OVER	0.80
542,827 --	572,805	0.41			
572,806 --	604,379	0.42			
604,380 --	637,680	0.43			

(a) G	5.40
(b) State Per Claim Accident Limitation	\$135,500
(c) State Multiple Claim Accident Limitation	\$271,000
(d) USL&HW Per Claim Accident Limitation	\$423,000
(e) USL&HW Multiple Claim Accident Limitation	\$846,000
(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, 2011
**TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 29,045	13,500	932,046 -- 959,030	108,000	1,876,772 -- 1,903,767	202,500
29,046 -- 49,990	16,200	959,031 -- 986,015	110,700	1,903,768 -- 1,930,763	205,200
49,991 -- 74,056	18,900	986,016 -- 1,013,001	113,400	1,930,764 -- 1,957,760	207,900
74,057 -- 99,443	21,600	1,013,002 -- 1,039,988	116,100	1,957,761 -- 1,984,756	210,600
99,444 -- 125,448	24,300	1,039,989 -- 1,066,976	118,800	1,984,757 -- 2,011,753	213,300
125,449 -- 151,780	27,000	1,066,977 -- 1,093,964	121,500	2,011,754 -- 2,038,749	216,000
151,781 -- 178,302	29,700	1,093,965 -- 1,120,953	124,200	2,038,750 -- 2,065,746	218,700
178,303 -- 204,944	32,400	1,120,954 -- 1,147,943	126,900	2,065,747 -- 2,092,743	221,400
204,945 -- 231,667	35,100	1,147,944 -- 1,174,932	129,600	2,092,744 -- 2,119,740	224,100
231,668 -- 258,446	37,800	1,174,933 -- 1,201,923	132,300	2,119,741 -- 2,146,737	226,800
258,447 -- 285,265	40,500	1,201,924 -- 1,228,913	135,000	2,146,738 -- 2,173,734	229,500
285,266 -- 312,115	43,200	1,228,914 -- 1,255,905	137,700	2,173,735 -- 2,200,731	232,200
312,116 -- 338,988	45,900	1,255,906 -- 1,282,896	140,400	2,200,732 -- 2,227,728	234,900
338,989 -- 365,880	48,600	1,282,897 -- 1,309,888	143,100	2,227,729 -- 2,254,725	237,600
365,881 -- 392,786	51,300	1,309,889 -- 1,336,880	145,800	2,254,726 -- 2,281,723	240,300
392,787 -- 419,705	54,000	1,336,881 -- 1,363,873	148,500	2,281,724 -- 2,308,720	243,000
419,706 -- 446,632	56,700	1,363,874 -- 1,390,865	151,200	2,308,721 -- 2,335,718	245,700
446,633 -- 473,569	59,400	1,390,866 -- 1,417,858	153,900	2,335,719 -- 2,362,715	248,400
473,570 -- 500,511	62,100	1,417,859 -- 1,444,852	156,600	2,362,716 -- 2,389,713	251,100
500,512 -- 527,460	64,800	1,444,853 -- 1,471,845	159,300	2,389,714 -- 2,416,710	253,800
527,461 -- 554,414	67,500	1,471,846 -- 1,498,839	162,000	2,416,711 -- 2,443,708	256,500
554,415 -- 581,372	70,200	1,498,840 -- 1,525,833	164,700	2,443,709 -- 2,470,706	259,200
581,373 -- 608,333	72,900	1,525,834 -- 1,552,827	167,400	2,470,707 -- 2,497,703	261,900
608,334 -- 635,298	75,600	1,552,828 -- 1,579,822	170,100	2,497,704 -- 2,524,701	264,600
635,299 -- 662,266	78,300	1,579,823 -- 1,606,816	172,800	2,524,702 -- 2,551,699	267,300
662,267 -- 689,236	81,000	1,606,817 -- 1,633,811	175,500	2,551,700 -- 2,578,500	270,000
689,237 -- 716,208	83,700	1,633,812 -- 1,660,806	178,200		
716,209 -- 743,183	86,400	1,660,807 -- 1,687,801	180,900		
743,184 -- 770,159	89,100	1,687,802 -- 1,714,796	183,600		
770,160 -- 797,137	91,800	1,714,797 -- 1,741,792	186,300		
797,138 -- 824,116	94,500	1,741,793 -- 1,768,787	189,000		
824,117 -- 851,096	97,200	1,768,788 -- 1,795,783	191,700		
851,097 -- 878,078	99,900	1,795,784 -- 1,822,779	194,400		
878,079 -- 905,061	102,600	1,822,780 -- 1,849,775	197,100		
905,062 -- 932,045	105,300	1,849,776 -- 1,876,771	199,800		

For Expected Losses greater than \$2,578,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(5.40) / (\text{Expected Losses} + (700)(5.40))$$

G = 5.40

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

APPLICABLE TO VOLUNTARY RATES
Effective January 1, 2011

**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) 1.016
- b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage 1.084

3. Expected Loss Ratio

0.600

**Expected Loss and
Allocated Expense Ratio**

0.676

4. Table of Expense Ratios

Type A: 2010-01
Type B: 2010-01

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

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

APPLICABLE TO VOLUNTARY LOSS COSTS
Effective January 1, 2010

**INDIANA
RR 3
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. 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 Pure Premium 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 and Including Profit and Contingencies

Type A: 2010-01

WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio
0	10,055	0.360	21,928	22,469	0.312	393,334	424,799	0.264
10,056	10,167	0.359	22,470	23,037	0.311	424,800	461,739	0.263
10,168	10,282	0.358	23,038	23,636	0.310	461,740	505,714	0.262
10,283	10,399	0.357	23,637	24,266	0.309	505,715	558,947	0.261
10,400	10,520	0.356	24,267	24,931	0.308	558,948	624,705	0.260
10,521	10,643	0.355	24,932	25,633	0.307	624,706	707,999	0.259
10,644	10,769	0.354	25,634	26,376	0.306	708,000	816,923	0.258
10,770	10,898	0.353	26,377	27,164	0.305	816,924	965,454	0.257
10,899	11,030	0.352	27,165	27,999	0.304	965,455	1,179,999	0.256
11,031	11,165	0.351	28,000	28,888	0.303	1,180,000	1,517,142	0.255
11,166	11,304	0.350	28,889	29,836	0.302	1,517,143	1,824,799	0.254
11,305	11,446	0.349	29,837	30,847	0.301	1,824,800	1,983,478	0.253
11,447	11,592	0.348	30,848	31,929	0.300	1,983,479	2,172,380	0.252
11,593	11,741	0.347	31,930	33,090	0.299	2,172,381	2,401,052	0.251
11,742	11,895	0.346	33,091	34,339	0.298	2,401,053	2,683,529	0.250
11,896	12,052	0.345	34,340	35,686	0.297	2,683,530	3,041,333	0.249
12,053	12,214	0.344	35,687	37,142	0.296	3,041,334	3,509,230	0.248
12,215	12,380	0.343	37,143	38,723	0.295	3,509,231	4,147,272	0.247
12,381	12,551	0.342	38,724	40,444	0.294	4,147,273	5,068,888	0.246
12,552	12,727	0.341	40,445	42,325	0.293	5,068,889	6,517,142	0.245
12,728	12,907	0.340	42,326	44,390	0.292	6,517,143	9,123,999	0.244
12,908	13,093	0.339	44,391	46,666	0.291	9,124,000	15,206,666	0.243
13,094	13,284	0.338	46,667	49,189	0.290	15,206,667	45,619,999	0.242
13,285	13,481	0.338	49,190	51,999	0.289	45,620,000	And Above	0.241
13,482	13,684	0.337	52,000	55,151	0.289			
13,685	13,893	0.336	55,152	58,709	0.288			
13,894	14,108	0.335	58,710	62,758	0.287			
14,109	14,330	0.334	62,759	67,407	0.286			
14,331	14,559	0.333	67,408	72,799	0.285			
14,560	14,796	0.332	72,800	79,130	0.284			
14,797	15,041	0.331	79,131	86,666	0.283			
15,042	15,294	0.330	86,667	95,789	0.282			
15,295	15,555	0.329	95,790	107,058	0.281			
15,556	15,826	0.328	107,059	121,333	0.280			
15,827	16,106	0.327	121,334	139,999	0.279			
16,107	16,396	0.326	140,000	165,454	0.278			
16,397	16,697	0.325	165,455	200,377	0.277			
16,698	17,009	0.324	200,378	208,235	0.276			
17,010	17,333	0.323	208,236	216,734	0.275			
17,334	17,669	0.322	216,735	225,957	0.274			
17,670	18,019	0.321	225,958	235,999	0.273			
18,020	18,383	0.320	236,000	246,976	0.272			
18,384	18,762	0.319	246,977	259,024	0.271			
18,763	19,157	0.318	259,025	272,307	0.270			
19,158	19,569	0.317	272,308	287,027	0.269			
19,570	19,999	0.316	287,028	303,428	0.268			
20,000	20,449	0.315	303,429	321,818	0.267	First	10,000	0.0%
20,450	20,919	0.314	321,819	342,580	0.266	Next	190,000	9.1%
20,920	21,411	0.313	342,581	366,206	0.265	Next	1,550,000	11.3%
21,412	21,927	0.313	366,207	393,333	0.265	Over	1,750,000	12.3%
						Expected Loss Ratio:		0.600
						Tax Multiplier:		1.042

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

Type B: 2010-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.360
10,100	10,303	0.359
10,304	10,515	0.358
10,516	10,736	0.357
10,737	10,967	0.356
10,968	11,208	0.355
11,209	11,460	0.354
11,461	11,724	0.353
11,725	11,999	0.352
12,000	12,289	0.351
12,290	12,592	0.350
12,593	12,911	0.349
12,912	13,246	0.348
13,247	13,599	0.347
13,600	13,972	0.346
13,973	14,366	0.345
14,367	14,782	0.344
14,783	15,223	0.343
15,224	15,692	0.342
15,693	16,190	0.341
16,191	16,721	0.340
16,722	17,288	0.339
17,289	17,894	0.338
17,895	18,545	0.338
18,546	19,245	0.337

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.336
20,000	20,816	0.335
20,817	21,702	0.334
21,703	22,666	0.333
22,667	23,720	0.332
23,721	24,878	0.331
24,879	26,153	0.330
26,154	27,567	0.329
27,568	29,142	0.328
29,143	30,909	0.327
30,910	32,903	0.326
32,904	35,172	0.325
35,173	37,777	0.324
37,778	40,799	0.323
40,800	44,347	0.322
44,348	48,571	0.321
48,572	53,684	0.320
53,685	59,999	0.319
60,000	67,999	0.318
68,000	78,461	0.317
78,462	92,727	0.316
92,728	113,333	0.315
113,334	145,714	0.314
145,715	200,606	0.313
200,607	213,548	0.313

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.312
228,276	245,185	0.311
245,186	264,799	0.310
264,800	287,826	0.309
287,827	315,238	0.308
315,239	348,421	0.307
348,422	389,411	0.306
389,412	441,333	0.305
441,334	509,230	0.304
509,231	601,818	0.303
601,819	735,555	0.302
735,556	945,714	0.301
945,715	1,323,999	0.300
1,324,000	1,809,565	0.299
1,809,566	1,981,904	0.298
1,981,905	2,190,526	0.297
2,190,527	2,448,235	0.296
2,448,236	2,774,666	0.295
2,774,667	3,201,538	0.294
3,201,539	3,783,636	0.293
3,783,637	4,624,444	0.292
4,624,445	5,945,714	0.291
5,945,715	8,323,999	0.290
8,324,000	13,873,333	0.289
13,873,334	41,619,999	0.289
41,620,000	And Above	0.288
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:		0.600
Tax Multiplier:		1.042

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

Type A: 2010-01

WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio
0 - 10,055	0.285	21,928 - 22,469	0.237	393,334 - 424,799	0.189
10,056 - 10,167	0.284	22,470 - 23,037	0.236	424,800 - 461,739	0.188
10,168 - 10,282	0.283	23,038 - 23,636	0.235	461,740 - 505,714	0.187
10,283 - 10,399	0.282	23,637 - 24,266	0.234	505,715 - 558,947	0.186
10,400 - 10,520	0.281	24,267 - 24,931	0.233	558,948 - 624,705	0.185
10,521 - 10,643	0.280	24,932 - 25,633	0.232	624,706 - 707,999	0.184
10,644 - 10,769	0.279	25,634 - 26,376	0.231	708,000 - 816,923	0.183
10,770 - 10,898	0.278	26,377 - 27,164	0.230	816,924 - 965,454	0.182
10,899 - 11,030	0.277	27,165 - 27,999	0.229	965,455 - 1,179,999	0.181
11,031 - 11,165	0.276	28,000 - 28,888	0.228	1,180,000 - 1,517,142	0.180
11,166 - 11,304	0.275	28,889 - 29,836	0.227	1,517,143 - 1,824,799	0.179
11,305 - 11,446	0.274	29,837 - 30,847	0.226	1,824,800 - 1,983,478	0.178
11,447 - 11,592	0.273	30,848 - 31,929	0.225	1,983,479 - 2,172,380	0.177
11,593 - 11,741	0.272	31,930 - 33,090	0.224	2,172,381 - 2,401,052	0.176
11,742 - 11,895	0.271	33,091 - 34,339	0.223	2,401,053 - 2,683,529	0.175
11,896 - 12,052	0.270	34,340 - 35,686	0.222	2,683,530 - 3,041,333	0.174
12,053 - 12,214	0.269	35,687 - 37,142	0.221	3,041,334 - 3,509,230	0.173
12,215 - 12,380	0.268	37,143 - 38,723	0.220	3,509,231 - 4,147,272	0.172
12,381 - 12,551	0.267	38,724 - 40,444	0.219	4,147,273 - 5,068,888	0.171
12,552 - 12,727	0.266	40,445 - 42,325	0.218	5,068,889 - 6,517,142	0.170
12,728 - 12,907	0.265	42,326 - 44,390	0.217	6,517,143 - 9,123,999	0.169
12,908 - 13,093	0.264	44,391 - 46,666	0.216	9,124,000 - 15,206,666	0.168
13,094 - 13,284	0.263	46,667 - 49,189	0.215	15,206,667 - 45,619,999	0.167
13,285 - 13,481	0.262	49,190 - 51,999	0.214	45,620,000 - And Above	0.166
13,482 - 13,684	0.261	52,000 - 55,151	0.213		
13,685 - 13,893	0.261	55,152 - 58,709	0.213		
13,894 - 14,108	0.260	58,710 - 62,758	0.212		
14,109 - 14,330	0.259	62,759 - 67,407	0.211		
14,331 - 14,559	0.258	67,408 - 72,799	0.210		
14,560 - 14,796	0.257	72,800 - 79,130	0.209		
14,797 - 15,041	0.256	79,131 - 86,666	0.208		
15,042 - 15,294	0.255	86,667 - 95,789	0.207		
15,295 - 15,555	0.254	95,790 - 107,058	0.206		
15,556 - 15,826	0.253	107,059 - 121,333	0.205		
15,827 - 16,106	0.252	121,334 - 139,999	0.204		
16,107 - 16,396	0.251	140,000 - 165,454	0.203		
16,397 - 16,697	0.250	165,455 - 200,377	0.202		
16,698 - 17,009	0.249	200,378 - 208,235	0.201		
17,010 - 17,333	0.248	208,236 - 216,734	0.200		
17,334 - 17,669	0.247	216,735 - 225,957	0.199		
17,670 - 18,019	0.246	225,958 - 235,999	0.198		
18,020 - 18,383	0.245	236,000 - 246,976	0.197		
18,384 - 18,762	0.244	246,977 - 259,024	0.196		
18,763 - 19,157	0.243	259,025 - 272,307	0.195		
19,158 - 19,569	0.242	272,308 - 287,027	0.194		
19,570 - 19,999	0.241	287,028 - 303,428	0.193		
20,000 - 20,449	0.240	303,429 - 321,818	0.192	First - 10,000	0.0%
20,450 - 20,919	0.239	321,819 - 342,580	0.191	Next - 190,000	9.1%
20,920 - 21,411	0.238	342,581 - 366,206	0.190	Next - 1,550,000	11.3%
21,412 - 21,927	0.237	366,207 - 393,333	0.189	Over - 1,750,000	12.3%
				Expected Loss and ALAE Ratio:	0.676
				Tax Multiplier:	1.042

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

Type B: 2010-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.285
10,100	10,303	0.284
10,304	10,515	0.283
10,516	10,736	0.282
10,737	10,967	0.281
10,968	11,208	0.280
11,209	11,460	0.279
11,461	11,724	0.278
11,725	11,999	0.277
12,000	12,289	0.276
12,290	12,592	0.275
12,593	12,911	0.274
12,912	13,246	0.273
13,247	13,599	0.272
13,600	13,972	0.271
13,973	14,366	0.270
14,367	14,782	0.269
14,783	15,223	0.268
15,224	15,692	0.267
15,693	16,190	0.266
16,191	16,721	0.265
16,722	17,288	0.264
17,289	17,894	0.263
17,895	18,545	0.262
18,546	19,245	0.261

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.261
20,000	20,816	0.260
20,817	21,702	0.259
21,703	22,666	0.258
22,667	23,720	0.257
23,721	24,878	0.256
24,879	26,153	0.255
26,154	27,567	0.254
27,568	29,142	0.253
29,143	30,909	0.252
30,910	32,903	0.251
32,904	35,172	0.250
35,173	37,777	0.249
37,778	40,799	0.248
40,800	44,347	0.247
44,348	48,571	0.246
48,572	53,684	0.245
53,685	59,999	0.244
60,000	67,999	0.243
68,000	78,461	0.242
78,462	92,727	0.241
92,728	113,333	0.240
113,334	145,714	0.239
145,715	200,606	0.238
200,607	213,548	0.237

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.237
228,276	245,185	0.236
245,186	264,799	0.235
264,800	287,826	0.234
287,827	315,238	0.233
315,239	348,421	0.232
348,422	389,411	0.231
389,412	441,333	0.230
441,334	509,230	0.229
509,231	601,818	0.228
601,819	735,555	0.227
735,556	945,714	0.226
945,715	1,323,999	0.225
1,324,000	1,809,565	0.224
1,809,566	1,981,904	0.223
1,981,905	2,190,526	0.222
2,190,527	2,448,235	0.221
2,448,236	2,774,666	0.220
2,774,667	3,201,538	0.219
3,201,539	3,783,636	0.218
3,783,637	4,624,444	0.217
4,624,445	5,945,714	0.216
5,945,715	8,323,999	0.215
8,324,000	13,873,333	0.214
13,873,334	41,619,999	0.213
41,620,000	And Above	0.213
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:		0.676
Tax Multiplier:		1.042

EXHIBIT VI
ASSIGNED RISK RATES

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Exhibit VI

Page S1

Effective January 1, 2011

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
0005	3.12	1000	1.28	0.24	0.56	2001	3.99	1000	1.66	0.24	0.53
0008	2.03	889	0.82	0.22	0.55	2002	3.33	1000	1.40	0.25	0.56
0016	3.42	1000	1.33	0.19	0.52	2003	3.99	1000	1.66	0.24	0.53
0034	3.03	1000	1.25	0.24	0.55	2014	3.75	1000	1.45	0.19	0.54
0035	2.26	962	0.95	0.25	0.57	2016	2.12	918	0.90	0.25	0.56
0036	2.98	1000	1.24	0.24	0.53	2021	2.69	1000	1.10	0.22	0.51
0037	3.22	1000	1.29	0.22	0.54	2039	1.66	773	0.72	0.25	0.51
0042	4.86	1000	1.95	0.22	0.54	2041	4.10	1000	1.73	0.25	0.56
0050	7.16	1000	2.95	0.24	0.54	2065	2.44	1000	1.04	0.24	0.48
0059D	0.45	-	0.07	0.19	-	2070	5.57	1000	2.33	0.24	0.52
0065D	0.09	-	0.02	0.19	-	2081	2.96	1000	1.21	0.24	0.56
0066D	0.09	-	0.02	0.19	-	2089	3.07	1000	1.27	0.24	0.54
0067D	0.09	-	0.02	0.19	-	2095	3.28	1000	1.36	0.24	0.54
0079	2.86	1000	1.11	0.19	0.52	2105	2.43	1000	1.03	0.25	0.56
0083	5.03	1000	2.08	0.24	0.54	2110	2.21	946	0.95	0.25	0.53
0106	9.18	1000	3.32	0.17	0.51	2111	2.05	896	0.87	0.25	0.56
0113	2.83	1000	1.17	0.24	0.54	2112	2.57	1000	1.11	0.25	0.52
0170	1.97	871	0.80	0.24	0.57	2114	1.57	745	0.68	0.25	0.51
0251	2.96	1000	1.24	0.24	0.51	2121	2.01	883	0.83	0.24	0.54
0400	5.37	1000	2.26	0.22	0.45	2130	2.80	1000	1.16	0.24	0.54
0401	7.83	A	2.81	0.17	0.53	2131	2.54	1000	1.06	0.24	0.52
0766N	0.36	-	-	-	-	2143	1.79	814	0.77	0.25	0.53
0771N	0.43	-	-	-	-	2150	-	-	2.47	0.24	-
0908P	133.00	383	55.19	0.24	0.53	2156	-	-	2.28	0.24	-
0909	-	-	55.19	0.24	-	2157	5.42	1000	2.28	0.24	0.50
0912	-	-	226.18	0.24	-	2172	1.16	615	0.48	0.22	0.49
0913P	546.00	796	226.18	0.24	0.54	2174	1.77	808	0.77	0.25	0.51
1005*	7.29	1000	0.99	0.17	0.48	2211	5.07	1000	1.94	0.19	0.55
1016X*	23.58	1000	5.14	0.13	0.43	2220	3.76	1000	1.55	0.24	0.55
1164E	3.39	1000	1.08	0.17	0.50	2286	1.53	732	0.65	0.25	0.54
1165E	2.73	1000	0.97	0.18	0.50	2288	3.40	1000	1.46	0.25	0.52
1320	5.70	1000	2.03	0.18	0.54	2300	1.64	767	0.74	0.29	0.49
1322	6.89	1000	2.50	0.17	0.51	2302	1.16	615	0.49	0.24	0.51
1430	4.29	1000	1.64	0.20	0.55	2305	1.61	757	0.67	0.22	0.48
1438	2.33	984	0.83	0.19	0.53	2361	1.51	726	0.62	0.24	0.54
1452	1.87	839	0.74	0.19	0.49	2362	1.41	694	0.58	0.24	0.54
1463	14.20	1000	5.27	0.18	0.45	2380	1.85	833	0.76	0.24	0.54
1472	1.79	814	0.65	0.17	0.50	2386	0.93	543	0.41	0.25	0.48
1604X	5.89	1000	2.32	0.19	0.49	2388	1.83	826	0.78	0.25	0.55
1624E	2.46	1000	0.88	0.18	0.51	2402	2.80	1000	1.12	0.19	0.46
1642	2.88	1000	1.11	0.19	0.53	2413	1.76	804	0.74	0.24	0.50
1654	8.72	1000	3.36	0.19	0.54	2416	1.29	656	0.54	0.24	0.53
1655	3.48	1000	1.34	0.19	0.54	2417	1.50	723	0.63	0.24	0.51
1699	3.71	1000	1.45	0.19	0.50	2501	2.12	918	0.87	0.24	0.57
1701	3.21	1000	1.25	0.19	0.52	2503	0.94	546	0.41	0.25	0.53
1710E	3.78	1000	1.43	0.19	0.53	2534	1.87	839	0.80	0.25	0.54
1741E	3.61	1000	0.93	0.19	0.46	2570	2.92	1000	1.25	0.25	0.53
1747	1.74	798	0.69	0.19	0.50	2576	-	-	0.87	0.24	-
1748	3.07	1000	1.18	0.20	0.54	2578	-	-	0.87	0.24	-
1803D	5.32	1000	1.71	0.18	0.52	2585	2.89	1000	1.22	0.25	0.56
1852D	2.33	984	0.71	0.19	0.55	2586	1.83	826	0.75	0.24	0.56
1853	1.77	808	0.75	0.22	0.43	2587	3.52	1000	1.50	0.25	0.54
1860	1.22	634	0.52	0.25	0.53	2589	1.38	685	0.57	0.24	0.55
1924	2.50	1000	1.06	0.25	0.54	2600	1.26	647	0.57	0.25	0.43
1925	3.31	1000	1.31	0.22	0.57	2623	3.88	1000	1.57	0.22	0.52

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Exhibit VI

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Effective January 1, 2011

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	1.45	707	0.61	0.25	0.56	3145	2.19	940	0.89	0.24	0.57
2660	1.73	795	0.74	0.25	0.54	3146	1.89	845	0.78	0.24	0.55
2670	1.34	672	0.59	0.29	0.53	3169	1.34	672	0.56	0.24	0.51
2683	1.57	745	0.67	0.25	0.53	3175D	2.42	1000	0.98	0.24	0.54
2688	3.26	1000	1.38	0.25	0.56	3179	1.45	707	0.62	0.25	0.54
2701	5.44	1000	2.18	0.19	0.45	3180	2.03	889	0.86	0.25	0.57
2702	22.37	1000	7.23	0.17	0.51	3188	1.19	625	0.51	0.25	0.51
2709	16.51	1000	6.58	0.19	0.47	3220	1.58	748	0.66	0.24	0.52
2710	7.64	1000	2.74	0.18	0.53	3223	2.91	1000	1.25	0.29	0.58
2714	3.24	1000	1.38	0.25	0.54	3224	2.94	1000	1.28	0.25	0.49
2731	3.40	1000	1.30	0.19	0.55	3227	3.26	1000	1.38	0.25	0.55
2735	3.87	1000	1.63	0.25	0.56	3240	2.37	997	1.02	0.25	0.53
2759	5.83	1000	2.48	0.25	0.55	3241	1.96	867	0.82	0.24	0.53
2790	1.58	748	0.68	0.25	0.52	3255	1.47	713	0.64	0.29	0.55
2797	2.76	1000	1.15	0.24	0.53	3257	2.70	1000	1.11	0.24	0.55
2799	2.34	987	0.95	0.22	0.53	3270	1.66	773	0.69	0.24	0.52
2802	3.82	1000	1.54	0.22	0.54	3300	3.43	1000	1.43	0.24	0.53
2812	2.74	1000	1.13	0.24	0.54	3303	2.27	965	0.97	0.25	0.53
2835	2.30	975	1.01	0.29	0.53	3307	2.63	1000	1.08	0.24	0.55
2836	1.83	826	0.81	0.29	0.52	3315	3.14	1000	1.34	0.25	0.54
2841	3.40	1000	1.43	0.25	0.57	3334	1.83	826	0.78	0.24	0.49
2881	2.89	1000	1.26	0.29	0.56	3336	2.30	975	0.89	0.19	0.53
2883	2.74	1000	1.13	0.24	0.54	3365	4.40	1000	1.72	0.19	0.51
2913	2.60	1000	1.15	0.29	0.52	3372	3.10	1000	1.24	0.22	0.55
2915	2.82	1000	1.14	0.22	0.54	3373	3.60	1000	1.48	0.24	0.56
2916	3.14	1000	1.13	0.18	0.53	3383	1.15	612	0.50	0.25	0.51
2923	2.18	937	0.93	0.25	0.54	3385	0.71	474	0.30	0.25	0.54
2942	1.90	849	0.86	0.29	0.47	3400	3.46	1000	1.38	0.22	0.55
2960	3.08	1000	1.29	0.24	0.52	3507	2.89	1000	1.20	0.24	0.53
3004	1.71	789	0.68	0.19	0.49	3515	1.50	723	0.63	0.24	0.51
3018	2.14	924	0.83	0.19	0.53	3548	2.25	959	0.93	0.24	0.54
3022	4.17	1000	1.75	0.25	0.58	3559	2.92	1000	1.20	0.24	0.56
3027	2.22	949	0.86	0.19	0.54	3574	1.15	612	0.49	0.25	0.54
3028	2.85	1000	1.17	0.24	0.56	3581	1.35	675	0.58	0.25	0.52
3030	4.64	1000	1.78	0.19	0.55	3612	1.93	858	0.78	0.22	0.53
3040	5.12	1000	2.00	0.19	0.51	3620	3.43	1000	1.33	0.19	0.53
3041	2.89	1000	1.21	0.24	0.51	3629	1.83	826	0.78	0.25	0.54
3042	4.10	1000	1.66	0.22	0.53	3632	2.21	946	0.88	0.22	0.55
3064	4.45	1000	1.86	0.24	0.52	3634	1.38	685	0.59	0.25	0.52
3066	-	-	1.19	0.25	-	3635	2.27	965	0.93	0.24	0.56
3069	3.18	1000	1.25	0.19	0.51	3638	1.64	767	0.69	0.25	0.56
3076	2.80	1000	1.19	0.25	0.54	3642	0.74	483	0.31	0.24	0.53
3081D	3.89	1000	1.46	0.19	0.56	3643	1.83	826	0.75	0.24	0.55
3082D	3.90	1000	1.46	0.19	0.56	3647	2.54	1000	1.03	0.22	0.53
3085D	3.41	1000	1.28	0.19	0.56	3648	1.44	704	0.61	0.25	0.57
3110	2.60	1000	1.08	0.24	0.53	3681	1.00	565	0.42	0.25	0.57
3111	2.24	956	0.93	0.24	0.53	3685	0.84	515	0.36	0.25	0.56
3113	1.38	685	0.57	0.24	0.54	3719	1.22	634	0.40	0.17	0.49
3114	2.41	1000	1.00	0.24	0.54	3724	3.83	1000	1.40	0.18	0.48
3118	1.51	726	0.64	0.25	0.57	3726	4.07	1000	1.34	0.18	0.47
3119	1.10	597	0.50	0.29	0.49	3803	2.76	1000	1.15	0.24	0.53
3122	1.67	776	0.70	0.25	0.57	3807	1.94	861	0.82	0.25	0.56
3126	2.09	908	0.86	0.24	0.54	3808	2.75	1000	1.11	0.22	0.54
3131	0.97	556	0.40	0.24	0.53	3821X	4.72	1000	1.89	0.22	0.55
3132	2.88	1000	1.18	0.24	0.55	3822X	4.23	1000	1.71	0.22	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
3824X	3.27	1000	1.32	0.22	0.54	4452	2.17	934	0.89	0.24	0.55
3826	0.44	389	0.18	0.24	0.52	4459	2.22	949	0.91	0.24	0.55
3827	1.53	732	0.61	0.22	0.56	4470	2.05	896	0.84	0.24	0.55
3830	1.12	603	0.46	0.22	0.50	4484	2.59	1000	1.06	0.24	0.56
3851	2.14	924	0.90	0.25	0.56	4493	1.92	855	0.79	0.24	0.55
3865	2.25	959	1.00	0.29	0.53	4511	0.52	414	0.21	0.22	0.53
3881	3.82	1000	1.59	0.24	0.52	4557	1.79	814	0.76	0.25	0.54
4000	4.30	1000	1.55	0.19	0.52	4558	1.58	748	0.66	0.24	0.54
4021	2.92	1000	1.13	0.19	0.52	4561	-	-	0.56	0.22	-
4024E	3.43	1000	1.33	0.19	0.50	4568	1.95	864	0.76	0.19	0.52
4034	5.94	1000	2.29	0.19	0.54	4581	1.25	644	0.45	0.17	0.53
4036	1.95	864	0.77	0.19	0.50	4583	3.31	1000	1.19	0.18	0.53
4038	2.41	1000	1.06	0.29	0.54	4611	0.39	373	0.17	0.25	0.54
4053	2.09	908	0.86	0.24	0.56	4635	1.69	782	0.54	0.18	0.53
4061	6.98	1000	2.98	0.25	0.53	4653	1.22	634	0.53	0.25	0.49
4062	2.50	1000	1.03	0.24	0.56	4665	5.39	1000	2.10	0.19	0.51
4101	1.79	814	0.71	0.22	0.56	4670	3.55	1000	1.40	0.19	0.49
4109	0.83	511	0.36	0.29	0.56	4683	2.41	1000	0.99	0.24	0.57
4110	1.10	597	0.46	0.24	0.53	4686	1.47	713	0.57	0.19	0.52
4111	2.06	899	0.89	0.25	0.52	4692	0.71	474	0.30	0.25	0.55
4112	-	-	0.46	0.24	-	4693	0.74	483	0.30	0.24	0.55
4113	1.69	782	0.70	0.24	0.54	4703	1.15	612	0.48	0.24	0.51
4114	2.43	1000	1.01	0.24	0.53	4716X	2.01	883	0.89	0.25	0.45
4130	2.24	956	0.92	0.24	0.54	4717	1.64	767	0.74	0.29	0.48
4131	3.18	1000	1.33	0.25	0.58	4720	1.63	763	0.67	0.24	0.54
4133	3.31	1000	1.44	0.25	0.49	4740	0.51	411	0.20	0.19	0.52
4149	0.83	511	0.36	0.29	0.56	4741	1.41	694	0.58	0.24	0.53
4150	-	-	0.36	0.29	-	4751	2.00	880	0.76	0.20	0.56
4206	2.47	1000	1.05	0.24	0.48	4766NX	2.66	1000	0.93	0.17	0.35
4207	0.90	534	0.35	0.19	0.50	4771NX	2.45	1000	0.78	0.18	0.56
4239	2.17	934	0.83	0.19	0.55	4777	2.94	1000	0.95	0.17	0.52
4240	2.40	1000	1.02	0.25	0.54	4825	0.61	442	0.23	0.19	0.55
4243	2.35	990	0.98	0.24	0.53	4828	1.58	748	0.64	0.22	0.52
4244	1.85	833	0.76	0.24	0.54	4829	1.15	612	0.41	0.18	0.52
4250	1.57	745	0.65	0.24	0.54	4902	2.19	940	0.93	0.25	0.55
4251	1.87	839	0.78	0.24	0.53	4923	1.09	593	0.44	0.24	0.57
4263	1.95	864	0.80	0.24	0.55	5020	4.47	1000	1.76	0.19	0.50
4273	1.70	786	0.71	0.24	0.53	5022	4.43	1000	1.61	0.19	0.49
4279	2.44	1000	1.01	0.24	0.55	5037	16.72	1000	5.63	0.17	0.42
4282	1.54	735	0.69	0.25	0.44	5040	11.63	1000	3.84	0.17	0.47
4283	1.77	808	0.73	0.24	0.54	5057	5.11	1000	1.65	0.18	0.52
4299	1.64	767	0.70	0.25	0.55	5059	16.82	1000	5.39	0.17	0.53
4304	2.94	1000	1.16	0.22	0.57	5069	30.11	1000	10.10	0.17	0.43
4307	1.38	685	0.61	0.29	0.54	5102	4.21	1000	1.52	0.19	0.51
4308	-	-	0.70	0.25	-	5146	4.24	1000	1.70	0.19	0.45
4351	0.64	452	0.27	0.24	0.53	5160	2.00	880	0.73	0.17	0.48
4352	1.00	565	0.42	0.25	0.56	5183	2.65	1000	1.03	0.19	0.52
4360	0.92	540	0.40	0.25	0.50	5188	2.79	1000	1.11	0.19	0.47
4361	0.82	508	0.35	0.25	0.55	5190	2.68	1000	1.05	0.19	0.51
4362	0.83	511	0.36	0.24	0.46	5191	0.82	508	0.34	0.24	0.53
4410	2.31	978	0.96	0.24	0.53	5192	3.01	1000	1.25	0.24	0.53
4420	1.96	867	0.71	0.18	0.52	5213	4.95	1000	1.80	0.18	0.50
4431	1.16	615	0.51	0.29	0.55	5215	4.88	1000	1.96	0.22	0.54
4432	1.26	647	0.55	0.29	0.54	5221	3.41	1000	1.35	0.19	0.49
4439	1.40	691	0.56	0.22	0.54	5222	4.77	1000	1.76	0.17	0.47

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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
5223	3.28	1000	1.28	0.19	0.52	6702M*	6.32	1000	2.32	0.17	0.47
5348	2.89	1000	1.14	0.19	0.49	6703M*	10.92	1000	4.03	0.19	0.47
5402	2.88	1000	1.26	0.25	0.48	6704M*	7.02	1000	2.58	0.17	0.47
5403	6.38	1000	2.31	0.18	0.51	6801F	8.31	1000	2.83	0.16	0.34
5437	4.15	1000	1.62	0.19	0.50	6811	6.23	1000	2.41	0.19	0.53
5443	3.24	1000	1.31	0.24	0.58	6824F	12.03	1000	3.87	0.16	0.45
5445	4.31	1000	1.57	0.19	0.49	6826F	10.81	1000	3.61	0.18	0.45
5462	5.28	1000	2.05	0.19	0.52	6834	2.51	1000	1.00	0.22	0.55
5472	5.17	1000	1.75	0.17	0.41	6836	3.35	1000	1.29	0.19	0.54
5473	8.59	1000	2.78	0.17	0.51	6843F	17.90	1000	5.30	0.16	0.52
5474	4.34	1000	1.57	0.17	0.51	6845F	21.54	1000	6.47	0.17	0.44
5478	2.80	1000	1.12	0.19	0.46	6854	4.16	1000	1.36	0.19	0.49
5479	6.02	1000	2.46	0.22	0.51	6872F	14.53	1000	4.40	0.15	0.40
5480	3.28	1000	1.20	0.17	0.49	6874F	28.36	1000	8.58	0.16	0.41
5491	2.63	1000	0.95	0.19	0.51	6882	3.11	1000	1.10	0.17	0.31
5506	5.38	1000	1.73	0.18	0.53	6884	9.06	1000	3.22	0.17	0.30
5507	4.24	1000	1.57	0.17	0.45	7016M	3.28	1000	1.10	0.17	0.42
5508D	12.34	1000	4.73	0.19	0.53	7024M	3.64	1000	1.23	0.17	0.42
5535	3.85	1000	1.50	0.19	0.52	7038M	5.91	1000	2.08	0.17	0.33
5536	-	-	1.61	0.19	-	7046M	4.92	1000	1.62	0.19	0.47
5537	4.13	1000	1.61	0.19	0.51	7047M	5.66	1000	1.77	0.17	0.42
5538	-	-	1.42	0.19	-	7050M	10.22	1000	3.33	0.17	0.33
5551	10.05	1000	3.26	0.17	0.51	7090M	6.57	1000	2.31	0.17	0.33
5606	1.33	669	0.48	0.17	0.52	7098M	5.47	1000	1.80	0.19	0.47
5610	3.52	1000	1.45	0.24	0.54	7099M	8.51	1000	2.60	0.19	0.47
5645	7.78	1000	2.79	0.19	0.53	7133	3.26	1000	1.18	0.17	0.52
5651	8.38	1000	3.00	0.19	0.53	7151M	3.96	1000	1.54	0.19	0.52
5703	15.94	1000	6.20	0.19	0.52	7152M	6.84	1000	2.30	0.17	0.52
5705	5.47	1000	2.09	0.19	0.56	7153M	4.40	1000	1.71	0.19	0.52
5951	0.44	389	0.18	0.25	0.55	7222	5.20	1000	2.07	0.19	0.47
6003	5.34	1000	2.10	0.19	0.50	7228	4.95	1000	1.97	0.19	0.47
6005	4.16	1000	1.62	0.19	0.52	7229	5.22	1000	1.96	0.17	0.43
6017	4.25	1000	1.72	0.19	0.43	7230	4.52	1000	1.89	0.22	0.46
6018	1.94	861	0.80	0.19	0.40	7231	7.89	1000	3.29	0.22	0.46
6045	3.82	1000	1.46	0.19	0.55	7232	3.36	1000	1.25	0.17	0.46
6204	8.19	1000	2.96	0.17	0.51	7309F	19.53	1000	5.86	0.15	0.45
6206	2.55	1000	0.83	0.17	0.50	7313F	4.89	1000	1.48	0.15	0.40
6213	1.71	789	0.63	0.17	0.48	7317F	14.55	1000	4.38	0.16	0.43
6214	2.45	1000	0.81	0.17	0.45	7327F	19.31	1000	5.79	0.15	0.45
6216	4.38	1000	1.43	0.17	0.49	7333M	2.93	1000	1.04	0.17	0.30
6217	4.15	1000	1.50	0.18	0.52	7335M	3.25	1000	1.16	0.17	0.30
6229	3.62	1000	1.31	0.17	0.51	7337M	5.05	1000	1.67	0.17	0.30
6233	2.68	1000	0.98	0.17	0.49	7350F	8.29	1000	2.71	0.16	0.37
6235	6.70	1000	2.17	0.17	0.50	7360	4.04	1000	1.56	0.19	0.53
6236	8.69	1000	3.41	0.19	0.50	7370	4.29	1000	1.76	0.24	0.56
6237	1.36	678	0.53	0.19	0.50	7380	3.24	1000	1.32	0.22	0.52
6251D	5.37	1000	1.95	0.17	0.48	7382	3.13	1000	1.30	0.24	0.52
6252D	12.91	1000	4.30	0.17	0.42	7390	3.41	1000	1.42	0.24	0.52
6260D	7.56	1000	2.56	0.17	0.38	7394M	4.27	1000	1.47	0.17	0.38
6306	4.21	1000	1.53	0.17	0.50	7395M	4.74	1000	1.63	0.17	0.38
6319	2.56	1000	0.94	0.17	0.49	7398M	7.37	1000	2.35	0.17	0.38
6325	4.21	1000	1.53	0.17	0.49	7402	0.18	307	0.08	0.24	0.57
6400	4.49	1000	1.83	0.22	0.51	7403	2.92	1000	1.13	0.20	0.53
6503	2.33	984	0.99	0.25	0.54	7405N	2.09	1000	0.87	0.19	0.38
6504	2.33	984	0.99	0.25	0.54	7409	-	-	3.39	0.17	-

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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
7420	10.08	1000	3.39	0.17	0.43	8103	2.95	1000	1.17	0.22	0.57
7421	1.07	587	0.38	0.17	0.52	8105	3.37	1000	1.46	0.25	0.50
7422	2.57	1000	0.84	0.17	0.48	8106	4.04	1000	1.57	0.19	0.52
7423	-	-	1.13	0.20	-	8107	2.83	1000	1.10	0.19	0.52
7425	4.25	1000	1.49	0.17	0.33	8111	2.71	1000	1.14	0.24	0.51
7431N	0.94	644	0.33	0.17	0.33	8116	2.35	990	0.98	0.24	0.52
7445N	0.70	-	-	-	-	8203	5.97	1000	2.47	0.24	0.54
7453N	0.31	-	-	-	-	8204	3.09	1000	1.23	0.20	0.47
7502	1.57	745	0.62	0.19	0.50	8209	2.53	1000	1.05	0.24	0.53
7515	0.84	515	0.27	0.17	0.53	8215	2.51	1000	0.98	0.19	0.52
7520	2.76	1000	1.14	0.24	0.54	8227	4.77	1000	1.53	0.18	0.53
7538	5.17	1000	1.67	0.17	0.52	8232	3.37	1000	1.30	0.19	0.54
7539	1.65	770	0.60	0.18	0.50	8233	3.06	1000	1.22	0.19	0.46
7540	2.58	1000	0.82	0.18	0.54	8235	3.80	1000	1.59	0.24	0.52
7580	2.21	946	0.85	0.19	0.55	8263	7.22	1000	2.93	0.22	0.52
7590	3.81	1000	1.53	0.22	0.55	8264	5.19	1000	2.05	0.19	0.49
7600	2.26	962	0.89	0.19	0.50	8265	4.64	1000	1.65	0.18	0.55
7601	6.04	1000	2.19	0.18	0.51	8279	8.84	1000	3.10	0.19	0.57
7605	1.85	833	0.72	0.19	0.51	8288	7.01	1000	2.63	0.19	0.60
7610	0.41	379	0.16	0.22	0.56	8291	3.38	1000	1.36	0.22	0.55
7611	3.12	1000	1.22	0.19	0.51	8292	3.13	1000	1.31	0.24	0.52
7612	7.30	1000	2.90	0.19	0.48	8293	7.39	1000	2.95	0.19	0.47
7613	3.34	1000	1.31	0.19	0.50	8304	5.31	1000	2.06	0.19	0.53
7698X	1.26	647	0.37	0.19	-	8350	3.72	1000	1.35	0.17	0.51
7699X	2.93	1000	1.04	0.19	-	8380	2.34	987	0.95	0.22	0.53
7704	-	-	1.18	0.19	-	8381	1.51	726	0.61	0.22	0.53
7705	5.10	1000	2.02	0.23	0.57	8385	2.42	1000	0.94	0.19	0.53
7710X	3.41	1000	1.18	0.19	0.60	8392	2.07	902	0.86	0.24	0.54
7711X	3.41	1000	1.18	0.19	0.60	8393X	1.79	814	0.75	0.24	0.52
7720	2.62	1000	0.99	0.19	0.57	8500	6.89	1000	2.64	0.19	0.55
7725X	2.03	889	0.67	0.19	-	8601	0.45	392	0.18	0.22	0.51
7855	5.20	1000	2.07	0.19	0.47	8602	0.45	392	0.18	0.22	0.51
8001	2.01	883	0.84	0.25	0.57	8603	0.18	307	0.08	0.24	0.57
8002	1.82	823	0.75	0.24	0.55	8606	2.58	1000	0.95	0.19	0.48
8006	1.94	861	0.80	0.24	0.55	8709F	6.68	1000	2.01	0.15	0.43
8008	1.14	609	0.48	0.25	0.57	8719	2.07	902	0.67	0.18	0.51
8010	1.50	723	0.63	0.25	0.56	8720	1.46	710	0.56	0.19	0.53
8013	0.55	423	0.23	0.24	0.50	8721	0.30	345	0.12	0.19	0.50
8015	0.48	401	0.20	0.24	0.54	8725	1.46	710	0.56	0.19	0.53
8017	1.26	647	0.53	0.25	0.57	8726F	5.88	1000	1.96	0.18	0.48
8018	2.23	952	0.94	0.25	0.57	8734M	0.47	398	0.20	0.25	0.54
8021	2.39	1000	0.98	0.24	0.57	8737M	0.43	385	0.19	0.25	0.54
8031	2.38	1000	0.98	0.24	0.55	8738M	0.73	480	0.27	0.19	0.54
8032	3.01	1000	1.26	0.25	0.57	8742	0.35	360	0.14	0.19	0.54
8033	2.15	927	0.88	0.24	0.55	8745	3.62	1000	1.46	0.22	0.54
8037	1.26	647	0.53	0.25	0.57	8748	0.45	392	0.18	0.22	0.54
8039	1.43	700	0.60	0.25	0.57	8755	0.31	348	0.12	0.19	0.51
8044	2.41	1000	0.97	0.22	0.53	8799	0.91	537	0.37	0.25	0.56
8045	0.35	360	0.15	0.25	0.54	8800	1.10	597	0.48	0.29	0.57
8046	1.84	830	0.76	0.24	0.54	8803	0.07	272	0.03	0.19	0.50
8047	0.87	524	0.37	0.25	0.52	8805M	0.24	326	0.10	0.25	0.56
8050	-	-	0.53	0.25	-	8810	0.18	307	0.08	0.24	0.57
8058	2.13	921	0.87	0.24	0.56	8814M	0.22	319	0.09	0.25	0.56
8072	0.61	442	0.26	0.25	0.58	8815M	0.38	370	0.16	0.24	0.57
8102	1.66	773	0.72	0.25	0.49	8820	0.13	291	0.05	0.22	0.53

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Exhibit VI

Page S6

Effective January 1, 2011

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
8824	2.23	952	0.94	0.25	0.56	9519	2.59	1000	1.01	0.19	0.53
8825	2.10	912	0.91	0.29	0.57	9521	2.49	1000	0.98	0.19	0.49
8826	2.19	940	0.90	0.24	0.56	9522	1.61	757	0.66	0.24	0.56
8829	2.07	902	0.85	0.24	0.55	9534	3.47	1000	1.25	0.17	0.51
8831	1.27	650	0.51	0.24	0.58	9554	7.17	1000	2.60	0.17	0.50
8832	0.27	335	0.11	0.24	0.56	9586	0.47	398	0.21	0.29	0.54
8833*	0.76	489	0.31	0.24	0.55	9600	1.61	757	0.71	0.25	0.47
8835	2.53	1000	1.04	0.24	0.55	9620	0.91	537	0.36	0.22	0.55
8842	2.11	915	0.86	0.24	0.57						
8861	-	-	0.69	0.24	-						
8864	1.68	779	0.69	0.24	0.57						
8868	0.33	354	0.14	0.25	0.58						
8869	0.94	546	0.39	0.25	0.57						
8871	0.20	313	0.09	0.25	0.49						
8901	0.16	300	0.06	0.22	0.51						
9012	0.89	530	0.36	0.22	0.54						
9014X	2.59	1000	1.07	0.24	0.54						
9015	2.69	1000	1.11	0.24	0.54						
9016	2.29	971	0.94	0.24	0.56						
9019	1.67	776	0.67	0.19	0.46						
9033	1.56	741	0.65	0.24	0.52						
9040*	3.01	1000	1.27	0.25	0.56						
9044	1.48	716	0.63	0.25	0.55						
9052	2.09	908	0.88	0.25	0.56						
9058	1.34	672	0.58	0.29	0.56						
9059	-	-	0.39	0.25	-						
9060	1.14	609	0.48	0.25	0.56						
9061	1.35	675	0.59	0.29	0.55						
9062	1.30	660	0.57	0.29	0.54						
9063	1.06	584	0.44	0.25	0.60						
9077F	3.89	1000	1.36	0.21	0.37						
9082	1.58	748	0.68	0.29	0.58						
9083	1.46	710	0.63	0.29	0.58						
9084	1.51	726	0.62	0.24	0.57						
9088a	a	a	a	a	a						
9089	0.61	442	0.27	0.25	0.46						
9093	1.80	817	0.75	0.25	0.58						
9101	3.30	1000	1.40	0.25	0.55						
9102	2.61	1000	1.07	0.24	0.56						
9110	-	-	0.69	0.24	-						
9154	1.29	656	0.53	0.24	0.56						
9156	1.70	786	0.68	0.22	0.56						
9170	3.02	1000	0.96	0.23	0.54						
9178	10.28	1000	4.41	0.29	0.59						
9179	16.56	1000	6.94	0.25	0.58						
9180	5.37	1000	2.01	0.19	0.60						
9182	1.77	808	0.71	0.24	0.59						
9186	12.90	1000	4.80	0.17	0.45						
9220	3.82	1000	1.53	0.22	0.55						
9402	5.27	1000	2.06	0.19	0.51						
9403	5.57	1000	2.01	0.18	0.51						
9410	2.21	946	0.91	0.24	0.55						
9501	2.34	987	0.94	0.22	0.54						
9505	2.22	949	0.90	0.22	0.53						
9516	3.76	1000	1.50	0.19	0.46						

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

FOOTNOTES

- a Rate for each individual risk must be obtained by NCCI Customer Service or the Indiana Compensation Rating Bureau (ICRB).
- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.
- 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	0.08	S	3175D	0.05	S
0065D	0.09	S	1741E	0.79	S	4024E	0.04	S
0066D	0.09	S	1803D	0.57	S	5508D	0.10	S
0067D	0.09	S	1852D	0.09	Asb	6251D	0.06	S
1164E	0.07	S	3081D	0.07	S	6252D	0.15	S
1165E	0.05	S	3082D	0.09	S	6260D	0.09	S
1624E	0.03	S	3085D	0.05	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 \$4.28. (For coverage written separately for federal benefits only, \$3.21. For coverage written separately for state benefits only, \$1.07.)
- 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 \$27.40. A small mine is defined as one that has \$75,000 or less of mining payroll.
For 1016 New Mine, the rate is \$18.49. 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 \$8.30. (For coverage written separately for federal benefits only, \$6.25. For coverage written separately for state benefits only, \$2.05.)
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.099 and elr x 1.947.
- 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 \$0.34
- 9040 The ex-medical rate for this classification is \$1.32

Effective January 1, 2011
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.....	\$55,881.00
Leased or rented vehicle.....	\$37,254.00

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	1.172	3rd Adjustment	0.03
Tax Multiplier	1.016	4th Adjustment	0

Maximum Payroll applicable in accordance with 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

Maximum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers"..... \$3,900.00

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

\$1,000.00

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.....

\$50,700.00

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%
\$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, 2011
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..... 64%

(Multiply a Non-F classification rate by a factor of 1.64 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 (1.089).)

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.

A 25% residual market surcharge is applicable to the premium in excess of \$2,500 of the standard premium, subject to audit.

Effective January 1, 2011

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

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,130	0.04	637,681	--	672,854	0.44
1,131	--	4,571	0.05	672,855	--	710,065	0.45
4,572	--	8,085	0.06	710,066	--	749,495	0.46
8,086	--	11,675	0.07	749,496	--	791,349	0.47
11,676	--	15,344	0.08	791,350	--	835,857	0.48
15,345	--	25,664	0.09	835,858	--	883,282	0.49
25,665	--	38,202	0.10	883,283	--	933,920	0.50
38,203	--	49,355	0.11	933,921	--	988,110	0.51
49,356	--	60,214	0.12	988,111	--	1,046,238	0.52
60,215	--	71,074	0.13	1,046,239	--	1,108,752	0.53
71,075	--	82,068	0.14	1,108,753	--	1,176,166	0.54
82,069	--	93,270	0.15	1,176,167	--	1,249,082	0.55
93,271	--	104,731	0.16	1,249,083	--	1,328,202	0.56
104,732	--	116,489	0.17	1,328,203	--	1,414,352	0.57
116,490	--	128,576	0.18	1,414,353	--	1,508,515	0.58
128,577	--	141,020	0.19	1,508,516	--	1,611,862	0.59
141,021	--	153,847	0.20	1,611,863	--	1,725,807	0.60
153,848	--	167,086	0.21	1,725,808	--	1,852,069	0.61
167,087	--	180,761	0.22	1,852,070	--	1,992,759	0.62
180,762	--	194,900	0.23	1,992,760	--	2,150,501	0.63
194,901	--	209,532	0.24	2,150,502	--	2,328,594	0.64
209,533	--	224,686	0.25	2,328,595	--	2,531,251	0.65
224,687	--	240,394	0.26	2,531,252	--	2,763,928	0.66
240,395	--	256,689	0.27	2,763,929	--	3,033,832	0.67
256,690	--	273,607	0.28	3,033,833	--	3,350,673	0.68
273,608	--	291,186	0.29	3,350,674	--	3,727,863	0.69
291,187	--	309,468	0.30	3,727,864	--	4,184,460	0.70
309,469	--	328,495	0.31	4,184,461	--	4,748,488	0.71
328,496	--	348,318	0.32	4,748,489	--	5,462,921	0.72
348,319	--	368,987	0.33	5,462,922	--	6,397,178	0.73
368,988	--	390,559	0.34	6,397,179	--	7,671,160	0.74
390,560	--	413,096	0.35	7,671,161	--	9,511,353	0.75
413,097	--	436,664	0.36	9,511,354	--	12,403,080	0.76
436,665	--	461,337	0.37	12,403,081	--	17,608,182	0.77
461,338	--	487,194	0.38	17,608,183	--	29,753,411	0.78
487,195	--	514,325	0.39	29,753,412	--	90,479,528	0.79
514,326	--	542,826	0.40	90,479,529	AND OVER		0.80
542,827	--	572,805	0.41				
572,806	--	604,379	0.42				
604,380	--	637,680	0.43				

(a) G	5.40
(b) State Per Claim Accident Limitation	\$135,500
(c) State Multiple Claim Accident Limitation	\$271,000
(d) USL&HW Per Claim Accident Limitation	\$423,000
(e) USL&HW Multiple Claim Accident Limitation	\$846,000
(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, 2011
**TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 29,045	13,500	932,046 -- 959,030	108,000	1,876,772 -- 1,903,767	202,500
29,046 -- 49,990	16,200	959,031 -- 986,015	110,700	1,903,768 -- 1,930,763	205,200
49,991 -- 74,056	18,900	986,016 -- 1,013,001	113,400	1,930,764 -- 1,957,760	207,900
74,057 -- 99,443	21,600	1,013,002 -- 1,039,988	116,100	1,957,761 -- 1,984,756	210,600
99,444 -- 125,448	24,300	1,039,989 -- 1,066,976	118,800	1,984,757 -- 2,011,753	213,300
125,449 -- 151,780	27,000	1,066,977 -- 1,093,964	121,500	2,011,754 -- 2,038,749	216,000
151,781 -- 178,302	29,700	1,093,965 -- 1,120,953	124,200	2,038,750 -- 2,065,746	218,700
178,303 -- 204,944	32,400	1,120,954 -- 1,147,943	126,900	2,065,747 -- 2,092,743	221,400
204,945 -- 231,667	35,100	1,147,944 -- 1,174,932	129,600	2,092,744 -- 2,119,740	224,100
231,668 -- 258,446	37,800	1,174,933 -- 1,201,923	132,300	2,119,741 -- 2,146,737	226,800
258,447 -- 285,265	40,500	1,201,924 -- 1,228,913	135,000	2,146,738 -- 2,173,734	229,500
285,266 -- 312,115	43,200	1,228,914 -- 1,255,905	137,700	2,173,735 -- 2,200,731	232,200
312,116 -- 338,988	45,900	1,255,906 -- 1,282,896	140,400	2,200,732 -- 2,227,728	234,900
338,989 -- 365,880	48,600	1,282,897 -- 1,309,888	143,100	2,227,729 -- 2,254,725	237,600
365,881 -- 392,786	51,300	1,309,889 -- 1,336,880	145,800	2,254,726 -- 2,281,723	240,300
392,787 -- 419,705	54,000	1,336,881 -- 1,363,873	148,500	2,281,724 -- 2,308,720	243,000
419,706 -- 446,632	56,700	1,363,874 -- 1,390,865	151,200	2,308,721 -- 2,335,718	245,700
446,633 -- 473,569	59,400	1,390,866 -- 1,417,858	153,900	2,335,719 -- 2,362,715	248,400
473,570 -- 500,511	62,100	1,417,859 -- 1,444,852	156,600	2,362,716 -- 2,389,713	251,100
500,512 -- 527,460	64,800	1,444,853 -- 1,471,845	159,300	2,389,714 -- 2,416,710	253,800
527,461 -- 554,414	67,500	1,471,846 -- 1,498,839	162,000	2,416,711 -- 2,443,708	256,500
554,415 -- 581,372	70,200	1,498,840 -- 1,525,833	164,700	2,443,709 -- 2,470,706	259,200
581,373 -- 608,333	72,900	1,525,834 -- 1,552,827	167,400	2,470,707 -- 2,497,703	261,900
608,334 -- 635,298	75,600	1,552,828 -- 1,579,822	170,100	2,497,704 -- 2,524,701	264,600
635,299 -- 662,266	78,300	1,579,823 -- 1,606,816	172,800	2,524,702 -- 2,551,699	267,300
662,267 -- 689,236	81,000	1,606,817 -- 1,633,811	175,500	2,551,700 -- 2,578,500	270,000
689,237 -- 716,208	83,700	1,633,812 -- 1,660,806	178,200		
716,209 -- 743,183	86,400	1,660,807 -- 1,687,801	180,900		
743,184 -- 770,159	89,100	1,687,802 -- 1,714,796	183,600		
770,160 -- 797,137	91,800	1,714,797 -- 1,741,792	186,300		
797,138 -- 824,116	94,500	1,741,793 -- 1,768,787	189,000		
824,117 -- 851,096	97,200	1,768,788 -- 1,795,783	191,700		
851,097 -- 878,078	99,900	1,795,784 -- 1,822,779	194,400		
878,079 -- 905,061	102,600	1,822,780 -- 1,849,775	197,100		
905,062 -- 932,045	105,300	1,849,776 -- 1,876,771	199,800		

For Expected Losses greater than \$2,578,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(5.40) / (\text{Expected Losses} + (700)(5.40))$$

G = 5.40

REVISION TO INDIANA ASSIGNED RISK WORKERS COMPENSATION
PREMIUM ALGORITHM

BASIC MANUAL—2001 EDITION
INDIANA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

INDIANA ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
-	Small Deductible Coinsurance credit	[% applied to Total Manual Premium]
	TOTAL SUBJECT PREMIUM	
X	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
+	Supplemental Disease Exposure (Asbestos ^{NOC}) [†]	
+	Atomic Energy Radiation Exposure [†] NOC	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	
X	Assigned Risk Surcharge	[A 25% surcharge is applicable applied to entire total Standard Premium for risks with the premium in excess of \$2,500 of the standard premium, subject to audit]
	TOTAL STANDARD PREMIUM [‡]	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	
+	Second Injury Fund Surcharge	
	TOTAL AMOUNT DUE	

^{NOC} = Not Otherwise Classified.



INDIANA

KEY CONTACTS

Ronald W. Cooper, CWCP, President (rcooper@icrb.net)
Duane Schroeder, CPCU, Vice President (dschroeder@icrb.net)
Amy Cotton, Office Manager (acotton@icrb.net)

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

Roy Wood, State Relations Executive
Regulatory Services Division
National Council on Compensation Insurance, Inc. (NCCI)
11430 Gravois Road, Suite 310
St. Louis, MO 63126-0530
Phone (314) 843-4001 Fax (314) 842-3188

Robert Moss, ACAS, MAAA, Associate Actuary
Actuarial and Economic Services Division
National Council on Compensation Insurance, Inc. (NCCI)
111 River Street, Suite 1202
Hoboken, NJ 07030
Phone (201) 386-2614 Fax (561) 893-5430

*All NCCI employees can be contacted via e-mail using the following format:
First Name_Last Name@NCCI.com.*