



INDIANA
WORKERS COMPENSATION FILING – JANUARY 1, 2014

EXHIBIT IV

Advisory **Loss Costs** and Advisory Rates

Advisory rates are mandatory for assigned risk business. Please see Exhibit V for assigned risk rates starting on page 24 of the PDF document.

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

Exhibit IV

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Effective January 1, 2014

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
0005	2.81	2.06	1135	1.47	0.40	2003	4.01	2.94	1250	2.12	0.40
0008	2.05	1.50	896	1.05	0.36	2014	3.02	2.21	1201	1.49	0.33
0016	4.40	3.23	1250	2.17	0.33	2016	2.36	1.73	993	1.28	0.40
0034	2.97	2.18	1186	1.57	0.40	2021	2.89	2.12	1160	1.48	0.36
0035	2.84	2.08	1145	1.53	0.40	2039	1.15	0.84	612	0.63	0.41
0036	2.67	1.96	1091	1.41	0.40	2041	2.34	1.72	987	1.27	0.41
0037	3.20	2.35	1250	1.64	0.36	2065	2.18	1.60	937	1.16	0.40
0042	5.47	4.01	1250	2.81	0.36	2070	4.23	3.10	1250	2.24	0.40
0050	7.12	5.22	1250	3.75	0.40	2081	2.26	1.66	962	1.18	0.40
0059D	0.42	0.31	-	0.09	0.29	2089	2.83	2.07	1141	1.49	0.40
0065D	0.08	0.06	-	0.02	0.33	2095	2.45	1.80	1022	1.29	0.40
0066D	0.08	0.06	-	0.02	0.33	2105	2.43	1.78	1015	1.32	0.40
0067D	0.08	0.06	-	0.02	0.33	2110	2.32	1.70	981	1.26	0.41
0079	3.45	2.53	1250	1.69	0.33	2111	1.52	1.11	729	0.82	0.41
0083	3.95	2.90	1250	2.08	0.40	2112	2.82	2.07	1138	1.52	0.40
0106	10.10	7.40	1250	4.64	0.30	2114	1.25	0.92	644	0.68	0.41
0113	2.93	2.15	1173	1.55	0.40	2121	1.33	0.97	669	0.70	0.40
0170	3.42	2.51	1250	1.80	0.40	2130	2.24	1.64	956	1.18	0.40
0251	3.28	2.40	1250	1.74	0.40	2131	1.98	1.45	874	1.05	0.40
0400	6.16	4.52	1250	3.21	0.36	2143	2.01	1.47	883	1.08	0.40
0401	7.05	5.17	A	3.23	0.30	2157	4.06	2.98	1250	2.16	0.40
0766N	0.33	0.24	-	-	-	2172	1.39	1.02	688	0.72	0.36
0771N	0.49	0.36	-	-	-	2174	1.87	1.37	839	1.02	0.41
0908P	138.00	101.00	388	73.12	0.40	2211	6.71	4.92	1250	3.29	0.33
0913P	482.00	353.00	732	254.67	0.40	2220	2.55	1.87	1053	1.34	0.40
1005*	5.38	3.95	1250	1.24	0.29	2286	1.42	1.04	697	0.77	0.40
1016X*	11.66	8.54	1250	2.91	0.29	2288	3.92	2.87	1250	2.15	0.41
1164D	3.60	2.64	1250	1.47	0.29	2300	1.62	1.19	760	0.91	0.45
1165D	3.09	2.27	1223	1.41	0.30	2302	1.37	1.00	682	0.72	0.40
1320	6.25	4.58	1250	2.86	0.30	2305	1.53	1.12	732	0.79	0.36
1322	7.33	5.37	1250	3.41	0.30	2361	1.80	1.32	817	0.95	0.40
1430	4.53	3.32	1250	2.23	0.33	2362	1.12	0.82	603	0.59	0.40
1438	4.20	3.08	1250	1.93	0.30	2380	1.93	1.41	858	1.02	0.40
1452	1.73	1.27	795	0.86	0.33	2386	1.11	0.81	600	0.61	0.41
1463	9.61	7.04	1250	4.45	0.30	2388	1.65	1.21	770	0.89	0.40
1472	3.31	2.43	1250	1.51	0.30	2402	2.34	1.72	987	1.18	0.33
1604X	5.01	3.67	1250	2.54	0.33	2413	1.77	1.30	808	0.93	0.40
1624D	2.12	1.55	918	0.96	0.30	2416	1.33	0.97	669	0.70	0.40
1642	2.32	1.70	981	1.15	0.33	2417	1.15	0.84	612	0.61	0.40
1654	10.55	7.73	1250	5.18	0.33	2501	2.12	1.55	918	1.12	0.40
1655	2.54	1.86	1050	1.26	0.33	2503	1.36	1.00	678	0.73	0.41
1699	3.20	2.35	1250	1.59	0.33	2534	1.80	1.32	817	0.97	0.40
1701	2.71	1.99	1104	1.34	0.33	2570	3.58	2.62	1250	1.94	0.41
1710D	3.45	2.53	1250	1.66	0.33	2585	2.43	1.78	1015	1.32	0.41
1741D	3.97	2.91	1250	1.29	0.29	2586	1.92	1.41	855	1.01	0.40
1747	1.47	1.08	713	0.73	0.33	2587	3.33	2.44	1250	1.81	0.41
1748	3.39	2.48	1250	1.66	0.33	2589	1.28	0.94	653	0.68	0.40
1803D	5.26	3.86	1250	2.16	0.30	2600	1.70	1.25	786	0.93	0.41
1852D	1.95	1.43	864	0.77	0.29	2623	3.97	2.91	1250	2.05	0.36
1853	1.39	1.02	688	0.73	0.36	2651	1.36	1.00	678	0.73	0.40
1860	1.22	0.89	634	0.66	0.41	2660	1.67	1.22	776	0.90	0.40
1924	1.61	1.18	757	0.87	0.41	2670	1.11	0.81	600	0.62	0.45
1925	2.80	2.05	1132	1.43	0.36	2683	1.25	0.92	644	0.68	0.40
2001	-	-	-	2.12	0.40	2688	1.99	1.46	877	1.08	0.41
2002	2.09	1.53	908	1.13	0.40	2701	9.36	6.86	1250	4.65	0.33

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Effective January 1, 2014

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
2702	17.62	12.92	1250	7.29	0.29	3220	1.25	0.92	644	0.67	0.40
2709	12.16	8.91	1250	6.06	0.33	3223	2.36	1.73	993	1.31	0.45
2710	7.23	5.30	1250	3.30	0.30	3224	2.92	2.14	1170	1.61	0.41
2714	3.52	2.58	1250	1.92	0.41	3227	2.39	1.75	1003	1.30	0.41
2731	3.95	2.90	1250	1.95	0.33	3240	2.61	1.91	1072	1.42	0.41
2735	3.58	2.62	1250	1.94	0.41	3241	1.75	1.28	801	0.93	0.40
2759	6.31	4.63	1250	3.41	0.40	3255	1.28	0.94	653	0.72	0.45
2790	1.36	1.00	678	0.73	0.40	3257	2.21	1.62	946	1.17	0.40
2797	2.48	1.82	1031	1.31	0.40	3270	1.87	1.37	839	0.99	0.40
2799	2.27	1.66	965	1.17	0.36	3300	3.21	2.35	1250	1.69	0.40
2802	3.48	2.55	1250	1.79	0.36	3303	2.39	1.75	1003	1.29	0.41
2812	-	-	-	1.28	0.40	3307	3.08	2.26	1220	1.62	0.40
2835	1.95	1.43	864	1.09	0.45	3315	2.77	2.03	1123	1.51	0.41
2836	1.96	1.44	867	1.09	0.45	3334	2.40	1.76	1006	1.28	0.40
2841	3.44	2.52	1250	1.86	0.40	3336	2.42	1.77	1012	1.19	0.33
2881	2.82	2.07	1138	1.57	0.45	3365	4.94	3.62	1250	2.46	0.33
2883	2.43	1.78	1015	1.28	0.40	3372	3.08	2.26	1220	1.58	0.36
2913	2.15	1.58	927	1.21	0.45	3373	4.60	3.37	1250	2.42	0.40
2915	2.52	1.85	1044	1.30	0.36	3383	0.81	0.59	505	0.44	0.41
2916	2.63	1.93	1078	1.20	0.30	3385	0.62	0.45	445	0.34	0.41
2923	2.30	1.69	975	1.24	0.40	3400	3.47	2.54	1250	1.78	0.36
2942	1.25	0.92	644	0.71	0.45	3507	2.52	1.85	1044	1.33	0.40
2960	2.61	1.91	1072	1.38	0.40	3515	1.55	1.14	738	0.82	0.40
3004	1.42	1.04	697	0.71	0.33	3548	2.73	2.00	1110	1.44	0.40
3018	1.83	1.34	826	0.91	0.33	3559	2.05	1.50	896	1.08	0.40
3022	2.67	1.96	1091	1.44	0.40	3574	1.25	0.92	644	0.68	0.41
3027	2.68	1.96	1094	1.33	0.33	3581	1.28	0.94	653	0.69	0.40
3028	2.67	1.96	1091	1.41	0.40	3612	1.99	1.46	877	1.02	0.36
3030	5.09	3.73	1250	2.51	0.33	3620	4.25	3.12	1250	2.09	0.33
3040	5.10	3.74	1250	2.53	0.33	3629	1.59	1.17	751	0.86	0.41
3041	2.96	2.17	1182	1.56	0.40	3632	2.20	1.61	943	1.13	0.36
3042	3.13	2.29	1236	1.61	0.36	3634	1.40	1.03	691	0.76	0.41
3064	4.76	3.49	1250	2.52	0.40	3635	1.99	1.46	877	1.05	0.40
3069	2.57	1.88	1060	1.26	0.33	3638	1.31	0.96	663	0.71	0.41
3076	2.27	1.66	965	1.23	0.41	3642	1.35	0.99	675	0.71	0.40
3081D	4.01	2.94	1250	1.94	0.33	3643	1.55	1.14	738	0.82	0.40
3082D	3.98	2.92	1250	1.92	0.33	3647	2.04	1.50	893	1.04	0.36
3085D	3.01	2.21	1198	1.46	0.33	3648	1.34	0.98	672	0.72	0.40
3110	2.57	1.88	1060	1.36	0.40	3681	0.97	0.71	556	0.53	0.40
3111	1.86	1.36	836	0.98	0.40	3685	0.63	0.46	448	0.34	0.40
3113	1.42	1.04	697	0.75	0.40	3719	0.81	0.59	505	0.34	0.29
3114	2.64	1.94	1082	1.40	0.40	3724	3.47	2.54	1250	1.60	0.30
3118	1.42	1.04	697	0.77	0.41	3726	3.55	2.60	1250	1.48	0.29
3119	0.83	0.61	511	0.46	0.45	3803	2.79	2.05	1129	1.49	0.40
3122	1.39	1.02	688	0.75	0.40	3807	1.65	1.21	770	0.89	0.40
3126	1.86	1.36	836	0.98	0.40	3808	2.51	1.84	1041	1.29	0.36
3131	1.12	0.82	603	0.59	0.40	3821X	5.19	3.80	1250	2.65	0.36
3132	2.65	1.94	1085	1.40	0.40	3822X	3.83	2.81	1250	1.97	0.36
3145	1.95	1.43	864	1.02	0.40	3824X	3.42	2.51	1250	1.76	0.36
3146	1.59	1.17	751	0.84	0.40	3826	0.49	0.36	404	0.26	0.40
3169	1.43	1.05	700	0.76	0.40	3827	1.73	1.27	795	0.89	0.36
3175D	3.86	2.83	1250	1.99	0.40	3830	1.22	0.89	634	0.63	0.36
3179	1.22	0.89	634	0.66	0.40	3851	2.82	2.07	1138	1.53	0.41
3180	1.75	1.28	801	0.95	0.40	3865	1.56	1.14	741	0.87	0.45
3188	1.00	0.73	565	0.54	0.41	3881	4.25	3.12	1250	2.27	0.40

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ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

Exhibit IV

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Effective January 1, 2014

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
4000	5.22	3.83	1250	2.40	0.30	4561	-	-	-	0.98	0.36
4021	3.29	2.41	1250	1.62	0.33	4568	2.42	1.77	1012	1.20	0.33
4024D	3.45	2.53	1250	1.68	0.33	4581	0.94	0.69	546	0.43	0.30
4034	6.37	4.67	1250	3.14	0.33	4583	3.60	2.64	1250	1.64	0.30
4036	1.75	1.28	801	0.87	0.33	4611	0.43	0.32	385	0.23	0.41
4038	1.61	1.18	757	0.90	0.45	4635	1.64	1.20	767	0.68	0.29
4053	1.83	1.34	826	0.96	0.40	4653	1.89	1.39	845	1.01	0.40
4061	7.34	5.38	1250	4.02	0.41	4665	4.48	3.28	1250	2.22	0.33
4062	2.98	2.18	1189	1.58	0.40	4670	4.17	3.06	1250	2.06	0.33
4101	2.23	1.63	952	1.14	0.36	4683	3.15	2.31	1242	1.65	0.40
4109	0.59	0.43	436	0.32	0.41	4686	1.49	1.09	719	0.74	0.33
4110	0.80	0.59	502	0.42	0.40	4692	0.63	0.46	448	0.34	0.40
4111	1.50	1.10	723	0.82	0.41	4693	0.78	0.57	496	0.41	0.40
4112	-	-	-	0.42	0.40	4703	1.53	1.12	732	0.81	0.40
4113	1.87	1.37	839	0.99	0.40	4716X	1.93	1.41	858	1.06	0.41
4114	2.14	1.57	924	1.13	0.40	4717	1.62	1.19	760	0.91	0.45
4130	2.26	1.66	962	1.19	0.40	4720	1.90	1.39	849	1.00	0.40
4131	4.37	3.20	1250	2.36	0.40	4740	0.66	0.48	458	0.33	0.33
4133	2.06	1.51	899	1.12	0.41	4741	1.05	0.77	581	0.55	0.40
4149	0.58	0.43	433	0.32	0.45	4751	2.80	2.05	1132	1.37	0.33
4150	-	-	-	0.32	0.45	4766NX	2.43	1.78	1119	1.02	0.29
4206	2.32	1.70	981	1.23	0.40	4771NX	2.76	2.02	1250	1.14	0.29
4207	1.12	0.82	603	0.55	0.33	4777	3.39	2.48	1250	1.42	0.29
4239	1.43	1.05	700	0.71	0.33	4825	0.63	0.46	448	0.31	0.33
4240	2.12	1.55	918	1.15	0.41	4828	1.65	1.21	770	0.85	0.36
4243	1.83	1.34	826	0.96	0.40	4829	1.22	0.89	634	0.56	0.30
4244	2.08	1.52	905	1.09	0.40	4902	2.45	1.80	1022	1.33	0.41
4250	1.53	1.12	732	0.81	0.40	4923	1.09	0.80	593	0.57	0.40
4251	2.40	1.76	1006	1.27	0.40	5020	4.25	3.12	1250	2.12	0.33
4263	2.33	1.71	984	1.23	0.40	5022	4.92	3.61	1250	2.28	0.30
4273	1.68	1.23	779	0.89	0.40	5037	10.87	7.97	1250	4.57	0.29
4279	2.08	1.52	905	1.10	0.40	5040	8.98	6.58	1250	3.75	0.29
4282	1.80	1.32	817	0.99	0.41	5057	4.10	3.01	1250	1.71	0.29
4283	1.46	1.07	710	0.77	0.40	5059	10.29	7.54	1250	4.27	0.29
4299	1.59	1.17	751	0.86	0.40	5069	55.38	40.59	1250	23.17	0.29
4304	3.30	2.42	1250	1.69	0.36	5102	4.31	3.16	1250	2.01	0.30
4307	1.71	1.25	789	0.96	0.45	5146	4.62	3.39	1250	2.30	0.33
4351	0.69	0.51	467	0.37	0.40	5160	1.31	0.96	663	0.60	0.30
4352	0.96	0.70	552	0.52	0.40	5183	2.18	1.60	937	1.08	0.33
4360	0.91	0.67	537	0.50	0.41	5188	2.97	2.18	1186	1.48	0.33
4361	0.72	0.53	477	0.39	0.40	5190	2.44	1.79	1019	1.21	0.33
4362	-	-	-	0.50	0.41	5191	0.80	0.59	502	0.42	0.40
4410	2.93	2.15	1173	1.55	0.40	5192	2.90	2.13	1164	1.54	0.40
4420	1.93	1.41	858	0.89	0.30	5213	4.22	3.09	1250	1.95	0.30
4431	1.18	0.86	622	0.66	0.45	5215	4.42	3.24	1250	2.28	0.36
4432	1.19	0.87	625	0.67	0.45	5221	3.73	2.73	1250	1.85	0.33
4439	1.92	1.41	855	0.98	0.36	5222	3.89	2.85	1250	1.80	0.30
4452	2.15	1.58	927	1.13	0.40	5223	3.29	2.41	1250	1.63	0.33
4459	2.40	1.76	1006	1.26	0.40	5348	3.02	2.21	1201	1.50	0.33
4470	1.83	1.34	826	0.97	0.40	5402	2.39	1.75	1003	1.30	0.41
4484	2.37	1.74	997	1.25	0.40	5403	5.82	4.27	1250	2.68	0.30
4493	1.64	1.20	767	0.87	0.40	5437	4.13	3.03	1250	2.06	0.33
4511	0.52	0.38	414	0.27	0.36	5443	4.04	2.96	1250	2.10	0.40
4557	1.98	1.45	874	1.07	0.41	5445	3.81	2.79	1250	1.76	0.30
4558	1.36	1.00	678	0.71	0.40	5462	4.82	3.53	1250	2.39	0.33

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Effective January 1, 2014

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
5472	4.08	2.99	1250	1.72	0.29	6845F	13.31	9.76	1250	4.35	0.25
5473	8.23	6.03	1250	3.41	0.29	6854	2.74	2.01	1113	1.13	0.29
5474	4.54	3.33	1250	2.08	0.30	6872F	12.60	9.24	1250	4.13	0.25
5478	2.62	1.92	1075	1.31	0.33	6874F	23.49	17.22	1250	7.67	0.25
5479	5.73	4.20	1250	2.95	0.36	6882	3.57	2.62	1250	1.51	0.29
5480	3.12	2.29	1233	1.44	0.30	6884	7.00	5.13	1250	3.02	0.29
5491	1.87	1.37	839	0.86	0.30	7016M	2.38	1.74	1000	1.00	0.29
5506	5.50	4.03	1250	2.27	0.29	7024M	2.64	1.94	1082	1.11	0.29
5507	4.02	2.95	1250	1.87	0.30	7038M	5.02	3.68	1250	2.11	0.29
5508D	9.34	6.84	1250	4.63	0.33	7046M	5.38	3.94	1250	2.26	0.29
5535	4.08	2.99	1250	2.02	0.33	7047M	4.33	3.17	1250	1.63	0.29
5537	3.78	2.77	1250	1.87	0.33	7050M	9.16	6.71	1250	3.44	0.29
5551	10.80	7.92	1250	4.48	0.29	7090M	5.58	4.09	1250	2.34	0.29
5606	1.19	0.87	625	0.55	0.30	7098M	5.98	4.38	1250	2.51	0.29
5610	4.10	3.01	1250	2.15	0.40	7099M	9.82	7.20	1250	3.68	0.29
5645	7.80	5.72	1250	3.59	0.30	7133	4.29	3.14	1250	1.98	0.30
5651	-	-	-	3.59	0.30	7151M	5.21	3.82	1250	2.41	0.30
5703	10.88	7.98	1250	5.41	0.33	7152M	9.51	6.97	1250	3.92	0.30
5705	6.92	5.07	1250	3.37	0.33	7153M	5.79	4.24	1250	2.67	0.30
5951	0.32	0.23	351	0.18	0.41	7222	4.16	3.05	1250	2.08	0.33
6003	7.18	5.26	1250	3.59	0.33	7228	5.06	3.71	1250	2.52	0.33
6005	4.97	3.64	1250	2.45	0.33	7229	6.22	4.56	1250	2.91	0.30
6017	4.24	3.11	1250	2.13	0.33	7230	6.07	4.45	1250	3.13	0.36
6018	2.16	1.58	930	1.09	0.33	7231	9.29	6.81	1250	4.84	0.36
6045	2.54	1.86	1050	1.26	0.33	7232	4.03	2.95	1250	1.88	0.30
6204	8.84	6.48	1250	4.09	0.30	7309F	16.31	11.96	1250	5.33	0.25
6206	2.67	1.96	1091	1.11	0.29	7313F	5.11	3.75	1250	1.67	0.25
6213	1.68	1.23	779	0.77	0.30	7317F	11.53	8.45	1250	3.78	0.25
6214	2.33	1.71	984	0.97	0.29	7327F	31.87	23.36	1250	10.37	0.25
6216	5.52	4.05	1250	2.30	0.29	7333M	2.73	2.00	1110	1.17	0.29
6217	3.40	2.49	1250	1.56	0.30	7335M	3.03	2.22	1204	1.30	0.29
6229	3.29	2.41	1250	1.52	0.30	7337M	4.98	3.65	1250	1.91	0.29
6233	3.47	2.54	1250	1.62	0.30	7350F	11.96	8.77	1250	4.18	0.25
6235	7.89	5.78	1250	3.27	0.29	7360	3.46	2.54	1250	1.71	0.33
6236	6.99	5.12	1250	3.48	0.33	7370	5.63	4.13	1250	2.96	0.40
6237	1.16	0.85	615	0.58	0.33	7380	3.63	2.66	1250	1.88	0.36
6251D	4.53	3.32	1250	2.09	0.30	7382	3.53	2.59	1250	1.86	0.40
6252D	11.10	8.14	1250	4.65	0.29	7390	3.69	2.70	1250	1.96	0.40
6260D	6.28	4.60	1250	2.65	0.29	7394M	3.56	2.61	1250	1.52	0.29
6306	3.22	2.36	1250	1.48	0.30	7395M	3.95	2.90	1250	1.69	0.29
6319	2.59	1.90	1066	1.20	0.30	7398M	6.49	4.76	1250	2.48	0.29
6325	4.13	3.03	1250	1.90	0.30	7402	0.19	0.14	310	0.10	0.40
6400	4.56	3.34	1250	2.36	0.36	7403	3.63	2.66	1250	1.79	0.33
6503	1.55	1.14	738	0.84	0.41	7405N	1.62	1.19	930	0.82	0.33
6504	1.93	1.41	858	1.05	0.41	7420	7.20	5.28	1250	3.07	0.29
6702M*	4.59	3.36	1250	2.28	0.33	7421	1.04	0.76	578	0.48	0.30
6703M*	8.38	6.14	1250	3.73	0.33	7422	1.53	1.12	732	0.64	0.29
6704M*	5.10	3.74	1250	2.54	0.33	7425	2.39	1.75	1003	1.01	0.29
6801F	6.91	5.07	1250	2.51	0.29	7431N	0.66	0.48	527	0.28	0.29
6811	10.63	7.79	1250	5.21	0.33	7445N	0.54	0.40	-	-	-
6824F	10.64	7.80	1250	3.70	0.25	7453N	0.22	0.16	-	-	-
6826F	6.97	5.11	1250	2.51	0.29	7502	1.90	1.39	849	0.94	0.33
6834	2.69	1.97	1097	1.39	0.36	7515	1.02	0.75	571	0.42	0.29
6836	3.50	2.57	1250	1.72	0.33	7520	2.84	2.08	1145	1.49	0.40
6843F	16.67	12.22	1250	5.45	0.25	7538	5.24	3.84	1250	2.19	0.29

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

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

Exhibit IV

Page S5

Effective January 1, 2014

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
7539	1.67	1.22	776	0.77	0.30	8263X	5.78	4.24	1250	2.96	0.36
7540	2.54	1.86	1050	1.04	0.29	8264	4.60	3.37	1250	2.28	0.33
7580	2.48	1.82	1031	1.22	0.33	8265	4.93	3.61	1250	2.25	0.30
7590	3.90	2.86	1250	2.02	0.36	8279	6.80	4.98	1250	3.10	0.30
7600	3.01	2.21	1198	1.50	0.33	8288	6.99	5.12	1250	3.41	0.33
7601	-	-	-	1.50	0.33	8291	2.92	2.14	1170	1.50	0.36
7605	1.69	1.24	782	0.84	0.33	8292	2.43	1.78	1015	1.28	0.40
7610	0.40	0.29	376	0.21	0.36	8293	6.42	4.71	1250	3.20	0.33
7611	-	-	-	1.50	0.33	8304	4.36	3.20	1250	2.16	0.33
7612	-	-	-	1.50	0.33	8350	3.69	2.70	1250	1.71	0.30
7613	-	-	-	1.50	0.33	8380	2.42	1.77	1012	1.24	0.36
7698X	2.49	1.83	1034	0.99	0.29	8381	1.82	1.33	823	0.93	0.36
7699X	2.45	1.80	1022	1.17	0.33	8385	2.29	1.68	971	1.13	0.33
7705	5.70	4.18	1250	2.93	0.36	8392	2.43	1.78	1015	1.27	0.40
7710X	5.19	3.80	1250	2.34	0.30	8393X	1.94	1.42	861	1.03	0.40
7711X	5.19	3.80	1250	2.34	0.30	8500X	5.80	4.25	1250	2.84	0.33
7720	2.61	1.91	1072	1.28	0.33	8601	0.50	0.37	408	0.26	0.36
7725X	2.07	1.52	902	0.92	0.30	8602	0.44	0.32	389	0.23	0.36
7855	3.78	2.77	1250	1.88	0.33	8603	0.14	0.10	294	0.08	0.40
8001	1.97	1.44	871	1.06	0.40	8606	2.38	1.74	1000	1.10	0.30
8002	1.86	1.36	836	0.98	0.40	8709F	6.72	4.93	1250	2.19	0.25
8006	1.91	1.40	852	1.01	0.40	8719	3.34	2.45	1250	1.38	0.29
8008	1.17	0.86	619	0.63	0.40	8720	1.41	1.03	694	0.70	0.33
8010	1.76	1.29	804	0.95	0.40	8721	0.43	0.32	385	0.21	0.33
8013	0.42	0.31	382	0.22	0.40	8723	0.19	0.14	310	0.10	0.40
8015	0.60	0.44	439	0.32	0.40	8725	1.80	1.32	817	0.89	0.33
8017	1.37	1.00	682	0.74	0.40	8726F	4.41	3.23	1250	1.59	0.29
8018	2.23	1.63	952	1.20	0.40	8734M	0.45	0.33	392	0.22	0.33
8021	2.85	2.09	1148	1.50	0.40	8737M	0.40	0.29	376	0.20	0.33
8031	2.31	1.69	978	1.21	0.40	8738M	0.73	0.54	480	0.32	0.33
8032	1.93	1.41	858	1.04	0.40	8742	0.33	0.24	354	0.16	0.33
8033	2.00	1.47	880	1.05	0.40	8745	2.62	1.92	1075	1.35	0.36
8037	1.30	0.95	660	0.70	0.40	8748	0.59	0.43	436	0.30	0.36
8039	1.74	1.28	798	0.94	0.40	8755	0.32	0.23	351	0.16	0.33
8044	2.25	1.65	959	1.16	0.36	8799	0.52	0.38	414	0.27	0.40
8045	0.42	0.31	382	0.23	0.40	8800	1.08	0.79	590	0.60	0.45
8046	2.12	1.55	918	1.12	0.40	8803	0.09	0.07	278	0.04	0.33
8047	0.90	0.66	534	0.49	0.41	8805M	0.26	0.19	332	0.14	0.40
8058	2.38	1.74	1000	1.24	0.40	8810	0.19	0.14	310	0.10	0.40
8072	0.60	0.44	439	0.32	0.40	8814M	0.23	0.17	322	0.12	0.40
8102	1.15	0.84	612	0.63	0.41	8815M	0.42	0.31	382	0.20	0.40
8103	2.77	2.03	1123	1.42	0.36	8820	0.13	0.10	291	0.07	0.36
8105	2.40	1.76	1006	1.31	0.41	8824	2.40	1.76	1006	1.30	0.40
8106	3.34	2.45	1250	1.65	0.33	8825	1.93	1.41	858	1.07	0.45
8107	2.28	1.67	968	1.13	0.33	8826	2.04	1.50	893	1.07	0.40
8111	2.08	1.52	905	1.10	0.40	8829	1.86	1.36	836	0.98	0.40
8116	2.51	1.84	1041	1.32	0.40	8831	1.30	0.95	660	0.68	0.40
8203	5.88	4.31	1250	3.11	0.40	8832	0.26	0.19	332	0.14	0.40
8204	3.09	2.26	1223	1.53	0.33	8833	0.77	0.56	493	0.41	0.40
8209	3.14	2.30	1239	1.65	0.40	8835	2.51	1.84	1041	1.32	0.40
8215	3.11	2.28	1230	1.54	0.33	8842	2.84	2.08	1145	1.49	0.40
8227	3.28	2.40	1250	1.37	0.29	8855	0.19	0.14	310	0.10	0.40
8232	3.16	2.32	1245	1.56	0.33	8856	0.19	0.14	310	0.10	0.40
8233	2.29	1.68	971	1.15	0.33	8864	1.71	1.25	789	0.90	0.40
8235	3.46	2.54	1250	1.83	0.40	8868	0.33	0.24	354	0.18	0.40

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

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

Exhibit IV

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Effective January 1, 2014

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
8869	1.16	0.85	615	0.62	0.40						
8871	0.14	0.10	294	0.08	0.41						
8901	0.16	0.12	300	0.08	0.36						
9012	1.15	0.84	612	0.59	0.36						
9014X	2.46	1.80	1025	1.30	0.40						
9015	3.34	2.45	1250	1.76	0.40						
9016	2.99	2.19	1192	1.56	0.40						
9019	1.69	1.24	782	0.84	0.33						
9033	1.76	1.29	804	0.93	0.40						
9040	3.14	2.30	1239	1.70	0.40						
9044	1.70	1.25	786	0.92	0.40						
9052	2.20	1.61	943	1.19	0.40						
9058	1.32	0.97	666	0.73	0.45						
9059	-	-	-	0.62	0.40						
9060	1.40	1.03	691	0.75	0.40						
9061	1.47	1.08	713	0.81	0.45						
9062	1.32	0.97	666	0.73	0.45						
9063	1.00	0.73	565	0.54	0.40						
9077F	5.19	3.80	1250	1.94	0.37						
9082	1.55	1.14	738	0.86	0.45						
9083	1.38	1.01	685	0.77	0.45						
9084	1.52	1.11	729	0.80	0.40						
9088a	a	a	a	a	a						
9089	0.81	0.59	505	0.44	0.41						
9093	1.90	1.39	849	1.02	0.40						
9101	3.71	2.72	1250	2.00	0.40						
9102	2.88	2.11	1157	1.51	0.40						
9154	1.96	1.44	867	1.02	0.40						
9156	1.73	1.27	795	0.89	0.36						
9170	6.00	4.40	1250	2.47	0.29						
9178	6.61	4.85	1250	3.63	0.45						
9179	15.42	11.30	1250	8.26	0.40						
9180	5.55	4.07	1250	2.71	0.33						
9182	1.64	1.20	767	0.86	0.40						
9186	11.27	8.26	1250	5.13	0.30						
9220	4.13	3.03	1250	2.12	0.36						
9402	4.47	3.28	1250	2.21	0.33						
9403	4.98	3.65	1250	2.29	0.30						
9410	2.90	2.13	1164	1.52	0.40						
9501	3.20	2.35	1250	1.65	0.36						
9505	2.42	1.77	1012	1.24	0.36						
9516	4.36	3.20	1250	2.17	0.33						
9519	3.60	2.64	1250	1.78	0.33						
9521	2.93	2.15	1173	1.46	0.33						
9522	1.70	1.25	786	0.89	0.40						
9534	3.12	2.29	1233	1.44	0.30						
9554	11.41	8.36	1250	5.27	0.30						
9586	0.62	0.45	445	0.35	0.45						
9600	1.67	1.22	776	0.91	0.41						
9620	0.87	0.64	524	0.44	0.36						

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

Effective January 1, 2014

APPLICABLE TO ADVISORY RATES ONLY
FOOTNOTES

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

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.42	S	1710D	0.08	S	3175D	0.08	S
0065D	0.08	S	1741D	0.87	S	4024D	0.04	S
0066D	0.08	S	1803D	0.56	S	5508D	0.07	S
0067D	0.08	S	1852D	0.08	Asb	6251D	0.05	S
1164D	0.07	S	3081D	0.07	S	6252D	0.13	S
1165D	0.05	S	3082D	0.09	S	6260D	0.08	S
1624D	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 \$2.41. (For coverage written separately for federal benefits only, \$1 81. For coverage written separately for state benefits only,\$0.60.)
- 1016 Rate includes a non-ratable disease element of \$4.67. (For coverage written separately for federal benefits only, \$3.52. For coverage written separately for state benefits only, \$1.15.)
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. O herwise, 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. O herwise, assign appropriate construction or erection class rate x 2.217 and elr x 1.982.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

Effective January 1, 2014

APPLICABLE TO ADVISORY LOSS COSTS ONLY
FOOTNOTES

- a Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Indiana Compensation Rating Bureau (ICRB).
- D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.31	S	1710D	0.06	S	3175D	0.06	S
0065D	0.06	S	1741D	0.64	S	4024D	0.03	S
0066D	0.06	S	1803D	0.41	S	5508D	0.05	S
0067D	0.06	S	1852D	0.06	Asb	6251D	0.04	S
1164D	0.05	S	3081D	0.05	S	6252D	0.10	S
1165D	0.04	S	3082D	0.07	S	6260D	0.06	S
1624D	0.02	S	3085D	0.04	S			

Asb=Asbestos, S=Silica

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

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

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

*** Class Codes with Specific Footnotes**

- 1005 Advisory loss cost includes a non-ratable disease element of \$1.77. (For coverage written separately for federal benefits only, \$1.33. For coverage written separately for state benefits only, \$0.44.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$3.42. (For coverage written separately for federal benefits only, \$2.58. For coverage written separately for state benefits only, \$0.84.)
- 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 2.217 and elr x 1.982.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.

Effective January 1, 2014

MISCELLANEOUS VALUES - ADVISORY RATES

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

Employee operated vehicle.....	\$62,000
Leased or rented vehicle.....	\$41,300

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

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11..... \$250

Maximum Payroll applicable in accordance with **Basic Manual** Rule 2-E – “Executive Officers,” “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” as amended in Indiana Special Rules, and the **Basic Manual** footnote instructions for Code 9178 – “Athletic Sports or Park: Non-Contact Sports,” and Code 9179 – “Athletic Sports or Park: Contact Sports” \$3,200

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

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

Maximum surcharge per aircraft.....	\$1,000
Per passenger seat.....	\$100

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

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

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

Deductible Amount	With Coinsurance						
	Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$0	6.3%	5.5%	5.1%	4.7%	4.2%	3.4%	2.9%
\$500	10.3%	8.7%	7.8%	6.9%	6.1%	4.8%	3.9%
\$1,000	12.8%	10.8%	9.7%	8.6%	7.5%	5.8%	4.8%
\$1,500	14.4%	12.2%	11.0%	9.7%	8.5%	6.5%	5.4%
\$2,000	15.6%	13.3%	12.0%	10.5%	9.3%	7.1%	5.9%
\$2,500	16.6%	14.1%	12.7%	11.2%	9.9%	7.6%	6.3%
\$3,000	17.4%	14.9%	13.4%	11.9%	10.5%	8.0%	6.6%
\$3,500	18.2%	15.6%	14.1%	12.4%	11.0%	8.5%	7.0%
\$4,000	18.9%	16.2%	14.7%	13.0%	11.5%	8.9%	7.3%
\$4,500	19.6%	16.8%	15.2%	13.5%	11.9%	9.2%	7.6%
\$5,000	20.2%	17.3%	15.7%	13.9%	12.3%	9.6%	7.9%

Effective January 1, 2014

MISCELLANEOUS VALUES - ADVISORY RATES(cont.)

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	5.0%	3.9%	3.4%	2.9%	2.4%	1.7%
\$1,000	8.1%	6.6%	5.8%	4.9%	4.2%	2.9%	2.4%
\$1,500	10.1%	8.4%	7.4%	6.3%	5.4%	3.9%	3.1%
\$2,000	11.6%	9.7%	8.6%	7.3%	6.4%	4.6%	3.7%
\$2,500	12.9%	10.7%	9.5%	8.2%	7.1%	5.2%	4.2%
\$3,000	14.0%	11.7%	10.4%	9.0%	7.8%	5.8%	4.7%
\$3,500	14.9%	12.6%	11.2%	9.7%	8.5%	6.3%	5.1%
\$4,000	15.8%	13.3%	11.9%	10.4%	9.1%	6.8%	5.5%
\$4,500	16.7%	14.1%	12.6%	11.0%	9.6%	7.2%	5.9%
\$5,000	17.4%	14.7%	13.2%	11.6%	10.2%	7.7%	6.3%

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..... 70%

(Multiply a Non-F classification rate by a factor of 1.70 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.59) and the adjustment for differences in loss-based expenses (1.07).).

Experience Rating Eligibility

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

Effective January 1, 2014

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	11.1%	9.8%	9.1%	8.2%	7.4%	6.1%	5.1%
\$500	18.1%	15.3%	13.9%	12.3%	10.9%	8.5%	7.0%
\$1,000	22.6%	19.1%	17.2%	15.2%	13.4%	10.3%	8.4%
\$1,500	25.5%	21.6%	19.5%	17.2%	15.1%	11.6%	9.5%
\$2,000	27.6%	23.5%	21.2%	18.6%	16.4%	12.6%	10.4%
\$2,500	29.3%	25.0%	22.6%	19.9%	17.5%	13.5%	11.1%
\$3,000	30.9%	26.4%	23.8%	21.0%	18.5%	14.2%	11.7%
\$3,500	32.3%	27.6%	24.9%	22.0%	19.4%	15.0%	12.4%
\$4,000	33.5%	28.7%	25.9%	22.9%	20.3%	15.7%	12.9%
\$4,500	34.7%	29.7%	26.9%	23.8%	21.1%	16.3%	13.5%
\$5,000	35.8%	30.7%	27.8%	24.6%	21.8%	16.9%	14.0%

Deductible Amount	Without Coinsurance Loss Elimination Ratios HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	8.8%	6.9%	6.0%	5.1%	4.3%	3.0%	2.4%
\$1,000	14.4%	11.7%	10.2%	8.6%	7.4%	5.2%	4.2%
\$1,500	17.9%	14.8%	13.1%	11.1%	9.6%	6.9%	5.5%
\$2,000	20.6%	17.1%	15.1%	13.0%	11.3%	8.1%	6.6%
\$2,500	22.8%	19.0%	16.9%	14.6%	12.6%	9.2%	7.5%
\$3,000	24.7%	20.7%	18.4%	15.9%	13.9%	10.2%	8.3%
\$3,500	26.4%	22.2%	19.8%	17.2%	15.0%	11.1%	9.1%
\$4,000	28.0%	23.6%	21.1%	18.4%	16.1%	12.0%	9.8%
\$4,500	29.5%	24.9%	22.3%	19.5%	17.0%	12.8%	10.5%
\$5,000	30.8%	26.1%	23.4%	20.5%	18.0%	13.6%	11.1%

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

Employee operated vehicle.....	\$62,000
Leased or rented vehicle.....	\$41,300

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

Maximum Payroll applicable in accordance with *Basic Manual* Rule 2-E – “Executive Officers,” “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” as amended in Indiana Special Rules, and the *Basic Manual* footnote instructions for Code 9178 – “Athletic Sports or Park: Non-Contact Sports,” and Code 9179 – “Athletic Sports or Park: Contact Sports” \$3,200

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

Per Passenger Seat Surcharge - In accordance with *Basic Manual* footnote instructions for Code 7421, the surcharge is:
 Maximum surcharge per aircraft..... \$1,000
 Per passenger seat..... \$100

Terrorism - (Advisory Loss Cost) 0.01

Effective January 1, 2014

MISCELLANEOUS VALUES - ADVISORY LOSS COSTS (cont.)

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Basic Manual Rule 3-A-4.....	70%
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(Multiply a Non-F classification loss cost by a factor of 1.70 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.59) and the adjustment for differences in loss-based expenses (1.07).)

Experience Rating Eligibility

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

Effective January 1, 2014
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,445	0.04	814,814	--	859,758	0.44
1,446	--	5,841	0.05	859,759	--	907,306	0.45
5,842	--	10,331	0.06	907,307	--	957,688	0.46
10,332	--	14,918	0.07	957,689	--	1,011,168	0.47
14,919	--	19,606	0.08	1,011,169	--	1,068,040	0.48
19,607	--	32,793	0.09	1,068,041	--	1,128,639	0.49
32,794	--	48,814	0.10	1,128,640	--	1,193,343	0.50
48,815	--	63,064	0.11	1,193,344	--	1,262,585	0.51
63,065	--	76,940	0.12	1,262,586	--	1,336,860	0.52
76,941	--	90,817	0.13	1,336,861	--	1,416,738	0.53
90,818	--	104,865	0.14	1,416,739	--	1,502,879	0.54
104,866	--	119,179	0.15	1,502,880	--	1,596,049	0.55
119,180	--	133,824	0.16	1,596,050	--	1,697,147	0.56
133,825	--	148,848	0.17	1,697,148	--	1,807,228	0.57
148,849	--	164,292	0.18	1,807,229	--	1,927,547	0.58
164,293	--	180,192	0.19	1,927,548	--	2,059,602	0.59
180,193	--	196,583	0.20	2,059,603	--	2,205,198	0.60
196,584	--	213,498	0.21	2,205,199	--	2,366,533	0.61
213,499	--	230,972	0.22	2,366,534	--	2,546,304	0.62
230,973	--	249,039	0.23	2,546,305	--	2,747,862	0.63
249,040	--	267,736	0.24	2,747,863	--	2,975,426	0.64
267,737	--	287,099	0.25	2,975,427	--	3,234,376	0.65
287,100	--	307,171	0.26	3,234,377	--	3,531,686	0.66
307,172	--	327,992	0.27	3,531,687	--	3,876,563	0.67
327,993	--	349,609	0.28	3,876,564	--	4,281,416	0.68
349,610	--	372,072	0.29	4,281,417	--	4,763,381	0.69
372,073	--	395,431	0.30	4,763,382	--	5,346,810	0.70
395,432	--	419,744	0.31	5,346,811	--	6,067,513	0.71
419,745	--	445,073	0.32	6,067,514	--	6,980,400	0.72
445,074	--	471,484	0.33	6,980,401	--	8,174,171	0.73
471,485	--	499,048	0.34	8,174,172	--	9,802,038	0.74
499,049	--	527,845	0.35	9,802,039	--	12,153,395	0.75
527,846	--	557,959	0.36	12,153,396	--	15,848,380	0.76
557,960	--	589,486	0.37	15,848,381	--	22,499,344	0.77
589,487	--	622,526	0.38	22,499,345	--	38,018,248	0.78
622,527	--	657,194	0.39	38,018,249	--	115,612,730	0.79
657,195	--	693,612	0.40	115,612,731	AND OVER	0.80	
693,613	--	731,917	0.41				
731,918	--	772,262	0.42				
772,263	--	814,813	0.43				

(a) G	6.90
(b) State Per Claim Accident Limitation	\$172,000
(c) State Multiple Claim Accident Limitation	\$344,000
(d) USL&HW Per Claim Accident Limitation	\$636,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,273,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$13,500
(h) 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, 2014
TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Plan - ERA

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 37,113	17,250	1,190,947 -- 1,225,427	138,000	2,398,097 -- 2,432,591	258,750
37,114 -- 63,876	20,700	1,225,428 -- 1,259,908	141,450	2,432,592 -- 2,467,087	262,200
63,877 -- 94,627	24,150	1,259,909 -- 1,294,391	144,900	2,467,088 -- 2,501,582	265,650
94,628 -- 127,066	27,600	1,294,392 -- 1,328,874	148,350	2,501,583 -- 2,536,077	269,100
127,067 -- 160,295	31,050	1,328,875 -- 1,363,358	151,800	2,536,078 -- 2,570,573	272,550
160,296 -- 193,941	34,500	1,363,359 -- 1,397,843	155,250	2,570,574 -- 2,605,069	276,000
193,942 -- 227,831	37,950	1,397,844 -- 1,432,329	158,700	2,605,070 -- 2,639,565	279,450
227,832 -- 261,873	41,400	1,432,330 -- 1,466,816	162,150	2,639,566 -- 2,674,061	282,900
261,874 -- 296,019	44,850	1,466,817 -- 1,501,303	165,600	2,674,062 -- 2,708,557	286,350
296,020 -- 330,236	48,300	1,501,304 -- 1,535,790	169,050	2,708,558 -- 2,743,053	289,800
330,237 -- 364,505	51,750	1,535,791 -- 1,570,278	172,500	2,743,054 -- 2,777,549	293,250
364,506 -- 398,814	55,200	1,570,279 -- 1,604,767	175,950	2,777,550 -- 2,812,045	296,700
398,815 -- 433,152	58,650	1,604,768 -- 1,639,256	179,400	2,812,046 -- 2,846,542	300,150
433,153 -- 467,513	62,100	1,639,257 -- 1,673,746	182,850	2,846,543 -- 2,881,038	303,600
467,514 -- 501,894	65,550	1,673,747 -- 1,708,236	186,300	2,881,039 -- 2,915,535	307,050
501,895 -- 536,289	69,000	1,708,237 -- 1,742,726	189,750	2,915,536 -- 2,950,031	310,500
536,290 -- 570,697	72,450	1,742,727 -- 1,777,217	193,200	2,950,032 -- 2,984,528	313,950
570,698 -- 605,115	75,900	1,777,218 -- 1,811,708	196,650	2,984,529 -- 3,019,025	317,400
605,116 -- 639,543	79,350	1,811,709 -- 1,846,200	200,100	3,019,026 -- 3,053,522	320,850
639,544 -- 673,977	82,800	1,846,201 -- 1,880,691	203,550	3,053,523 -- 3,088,019	324,300
673,978 -- 708,418	86,250	1,880,692 -- 1,915,183	207,000	3,088,020 -- 3,122,516	327,750
708,419 -- 742,864	89,700	1,915,184 -- 1,949,676	210,450	3,122,517 -- 3,157,013	331,200
742,865 -- 777,315	93,150	1,949,677 -- 1,984,168	213,900	3,157,014 -- 3,191,510	334,650
777,316 -- 811,770	96,600	1,984,169 -- 2,018,661	217,350	3,191,511 -- 3,226,007	338,100
811,771 -- 846,228	100,050	2,018,662 -- 2,053,154	220,800	3,226,008 -- 3,260,505	341,550
846,229 -- 880,690	103,500	2,053,155 -- 2,087,648	224,250	3,260,506 -- 3,294,750	345,000
880,691 -- 915,155	106,950	2,087,649 -- 2,122,141	227,700		
915,156 -- 949,622	110,400	2,122,142 -- 2,156,635	231,150		
949,623 -- 984,092	113,850	2,156,636 -- 2,191,129	234,600		
984,093 -- 1,018,564	117,300	2,191,130 -- 2,225,623	238,050		
1,018,565 -- 1,053,037	120,750	2,225,624 -- 2,260,117	241,500		
1,053,038 -- 1,087,512	124,200	2,260,118 -- 2,294,612	244,950		
1,087,513 -- 1,121,989	127,650	2,294,613 -- 2,329,106	248,400		
1,121,990 -- 1,156,467	131,100	2,329,107 -- 2,363,601	251,850		
1,156,468 -- 1,190,946	134,550	2,363,602 -- 2,398,096	255,300		

For Expected Losses greater than \$3,294,750, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(6.90) / (\text{Expected Losses} + (700)(6.90))$$

G = 6 90

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

APPLICABLE TO ADVISORY RATES
Effective January 1, 2014

**INDIANA
RR 1
Exhibit IV**

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.82	1.39	1.25	1.13	0.99	0.81	0.65

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 1.072

3. Expected Loss Ratio

0.598

Expected Loss and Allocated Expense Ratio

0.674

4. Table of Expense Ratios

Type A: 2013-01
Type B: 2013-01

5. 2013 Table of Expected Loss Ranges

Effective January 1, 2013

6.

Excess Loss Factors

(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.370	0.409	0.429	0.451	0.472	0.506	0.528
\$15,000	0.323	0.365	0.387	0.412	0.435	0.474	0.501
\$20,000	0.287	0.331	0.354	0.379	0.405	0.446	0.477
\$25,000	0.258	0.302	0.326	0.352	0.379	0.422	0.456
\$30,000	0.235	0.278	0.302	0.328	0.357	0.401	0.438
\$35,000	0.216	0.258	0.282	0.308	0.337	0.383	0.421
\$40,000	0.199	0.241	0.264	0.290	0.320	0.366	0.406
\$50,000	0.173	0.213	0.235	0.261	0.290	0.337	0.379
\$75,000	0.131	0.165	0.186	0.209	0.238	0.283	0.328
\$100,000	0.106	0.135	0.155	0.176	0.203	0.246	0.292
\$125,000	0.090	0.115	0.133	0.152	0.178	0.219	0.265
\$150,000	0.079	0.102	0.119	0.136	0.160	0.199	0.244
\$175,000	0.070	0.091	0.107	0.123	0.146	0.182	0.227
\$200,000	0.063	0.082	0.097	0.112	0.134	0.168	0.212
\$225,000	0.057	0.075	0.089	0.103	0.124	0.157	0.200
\$250,000	0.053	0.069	0.083	0.096	0.116	0.148	0.190
\$275,000	0.049	0.064	0.077	0.090	0.109	0.140	0.181
\$300,000	0.046	0.060	0.072	0.084	0.102	0.132	0.173
\$325,000	0.043	0.056	0.068	0.079	0.097	0.125	0.165
\$350,000	0.040	0.052	0.064	0.075	0.092	0.120	0.159
\$375,000	0.038	0.050	0.061	0.071	0.087	0.114	0.153
\$400,000	0.036	0.047	0.058	0.068	0.083	0.109	0.147
\$425,000	0.035	0.045	0.055	0.064	0.080	0.105	0.142
\$450,000	0.033	0.043	0.053	0.062	0.076	0.101	0.137
\$475,000	0.032	0.041	0.051	0.059	0.073	0.097	0.133
\$500,000	0.031	0.039	0.049	0.057	0.070	0.093	0.129
\$600,000	0.027	0.034	0.043	0.050	0.062	0.082	0.116
\$700,000	0.024	0.031	0.038	0.045	0.055	0.074	0.105
\$800,000	0.022	0.028	0.036	0.041	0.051	0.068	0.098
\$900,000	0.021	0.026	0.033	0.038	0.047	0.063	0.091
\$1,000,000	0.019	0.024	0.031	0.035	0.044	0.058	0.086
\$2,000,000	0.011	0.014	0.019	0.022	0.027	0.037	0.057
\$3,000,000	0.009	0.011	0.014	0.016	0.020	0.028	0.045
\$4,000,000	0.007	0.009	0.012	0.014	0.017	0.023	0.038
\$5,000,000	0.007	0.008	0.010	0.012	0.014	0.020	0.033
\$6,000,000	0.005	0.006	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	0.021

**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	0.417	0.458	0.479	0.503	0.524	0.560	0.582
\$15,000	0.368	0.413	0.437	0.462	0.487	0.527	0.555
\$20,000	0.330	0.377	0.402	0.429	0.457	0.500	0.532
\$25,000	0.300	0.348	0.373	0.401	0.430	0.476	0.511
\$30,000	0.275	0.323	0.349	0.377	0.407	0.454	0.492
\$35,000	0.254	0.301	0.327	0.356	0.387	0.435	0.475
\$40,000	0.236	0.282	0.308	0.337	0.369	0.418	0.460
\$50,000	0.207	0.252	0.277	0.305	0.338	0.388	0.433
\$75,000	0.160	0.199	0.223	0.249	0.281	0.330	0.379
\$100,000	0.132	0.165	0.188	0.212	0.243	0.290	0.340
\$125,000	0.113	0.142	0.163	0.185	0.215	0.260	0.311
\$150,000	0.099	0.126	0.146	0.166	0.194	0.238	0.288
\$175,000	0.089	0.113	0.132	0.151	0.178	0.219	0.269
\$200,000	0.080	0.103	0.120	0.138	0.164	0.204	0.252
\$225,000	0.073	0.094	0.111	0.128	0.152	0.190	0.239
\$250,000	0.068	0.087	0.104	0.120	0.143	0.180	0.227
\$275,000	0.063	0.081	0.097	0.112	0.135	0.170	0.217
\$300,000	0.058	0.076	0.091	0.105	0.127	0.161	0.207
\$325,000	0.055	0.071	0.086	0.099	0.120	0.154	0.199
\$350,000	0.052	0.067	0.081	0.094	0.114	0.147	0.191
\$375,000	0.049	0.063	0.077	0.089	0.109	0.140	0.184
\$400,000	0.046	0.060	0.073	0.085	0.104	0.135	0.178
\$425,000	0.044	0.057	0.070	0.081	0.099	0.129	0.172
\$450,000	0.042	0.054	0.067	0.078	0.095	0.124	0.166
\$475,000	0.041	0.052	0.064	0.075	0.092	0.120	0.161
\$500,000	0.039	0.050	0.062	0.072	0.088	0.116	0.157
\$600,000	0.034	0.043	0.054	0.063	0.077	0.102	0.141
\$700,000	0.030	0.039	0.048	0.056	0.069	0.091	0.128
\$800,000	0.028	0.036	0.045	0.051	0.063	0.084	0.119
\$900,000	0.026	0.033	0.041	0.047	0.058	0.077	0.111
\$1,000,000	0.024	0.030	0.038	0.044	0.054	0.072	0.104
\$2,000,000	0.014	0.018	0.023	0.027	0.033	0.045	0.069
\$3,000,000	0.011	0.013	0.018	0.020	0.025	0.035	0.055
\$4,000,000	0.009	0.011	0.015	0.017	0.021	0.029	0.046
\$5,000,000	0.008	0.010	0.013	0.014	0.018	0.025	0.040
\$6,000,000	0.007	0.008	0.011	0.012	0.015	0.021	0.035
\$7,000,000	0.006	0.007	0.010	0.011	0.014	0.019	0.032
\$8,000,000	0.006	0.007	0.009	0.010	0.012	0.017	0.029
\$9,000,000	0.005	0.006	0.008	0.009	0.012	0.016	0.027
\$10,000,000	0.005	0.006	0.008	0.009	0.011	0.015	0.026

7.

Retrospective Development Factors

1st	With Loss Limit				1st	Without Loss Limit			
	2nd	3rd	4th	2nd		3rd	4th		
Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.		
0.04	0.02	0.01	0.01	0.08	0.04	0.02	0.02		

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

APPLICABLE TO ADVISORY **LOSS COSTS**

Effective January 1, 2014

**INDIANA
RR 3
Exhibit IV**

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
1.82	1.39	1.25	1.13	0.99	0.81	0.65

2. **2013 Table of Expected Loss Ranges**

Effective January 1, 2013

3.

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.505	0.557	0.585	0.615	0.643	0.690	0.720
\$15,000	0.440	0.498	0.528	0.561	0.593	0.646	0.682
\$20,000	0.391	0.450	0.482	0.516	0.551	0.608	0.650
\$25,000	0.352	0.412	0.444	0.479	0.516	0.576	0.622
\$30,000	0.320	0.379	0.411	0.447	0.486	0.547	0.596
\$35,000	0.294	0.352	0.384	0.419	0.459	0.521	0.573
\$40,000	0.272	0.328	0.360	0.395	0.436	0.498	0.553
\$50,000	0.236	0.290	0.321	0.355	0.395	0.459	0.516
\$75,000	0.179	0.225	0.253	0.285	0.324	0.385	0.447
\$100,000	0.145	0.184	0.211	0.239	0.276	0.335	0.397
\$125,000	0.123	0.157	0.182	0.208	0.243	0.298	0.360
\$150,000	0.108	0.139	0.161	0.185	0.218	0.270	0.332
\$175,000	0.096	0.123	0.145	0.167	0.198	0.248	0.309
\$200,000	0.086	0.111	0.132	0.153	0.182	0.229	0.289
\$225,000	0.078	0.102	0.121	0.141	0.169	0.214	0.273
\$250,000	0.072	0.094	0.113	0.131	0.158	0.202	0.259
\$275,000	0.067	0.087	0.105	0.122	0.148	0.190	0.247
\$300,000	0.062	0.081	0.098	0.115	0.140	0.180	0.235
\$325,000	0.059	0.076	0.092	0.108	0.132	0.171	0.225
\$350,000	0.055	0.071	0.087	0.102	0.125	0.163	0.216
\$375,000	0.052	0.068	0.083	0.097	0.119	0.155	0.208
\$400,000	0.050	0.064	0.079	0.092	0.113	0.149	0.201
\$425,000	0.047	0.061	0.075	0.088	0.108	0.143	0.194
\$450,000	0.045	0.058	0.072	0.084	0.104	0.137	0.187
\$475,000	0.044	0.056	0.069	0.081	0.100	0.132	0.181
\$500,000	0.042	0.054	0.067	0.078	0.096	0.127	0.176
\$600,000	0.037	0.047	0.058	0.068	0.084	0.112	0.158
\$700,000	0.033	0.042	0.052	0.061	0.075	0.100	0.143
\$800,000	0.031	0.039	0.049	0.056	0.069	0.092	0.133
\$900,000	0.028	0.036	0.045	0.052	0.064	0.085	0.124
\$1,000,000	0.026	0.033	0.042	0.048	0.059	0.080	0.117
\$2,000,000	0.016	0.019	0.026	0.029	0.037	0.050	0.078
\$3,000,000	0.012	0.015	0.020	0.022	0.028	0.038	0.061
\$4,000,000	0.010	0.012	0.016	0.018	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	0.036
\$8,000,000	0.007	0.008	0.010	0.011	0.014	0.019	0.033
\$9,000,000	0.006	0.007	0.010	0.011	0.013	0.018	0.031
\$10,000,000	0.006	0.007	0.009	0.010	0.012	0.017	0.029

**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	0.567	0.623	0.652	0.684	0.713	0.762	0.792
\$15,000	0.500	0.562	0.594	0.629	0.663	0.718	0.755
\$20,000	0.449	0.513	0.547	0.584	0.621	0.680	0.724
\$25,000	0.408	0.473	0.508	0.546	0.586	0.647	0.695
\$30,000	0.374	0.439	0.474	0.513	0.554	0.618	0.670
\$35,000	0.345	0.410	0.445	0.484	0.527	0.592	0.647
\$40,000	0.321	0.385	0.420	0.458	0.502	0.569	0.626
\$50,000	0.282	0.342	0.377	0.415	0.460	0.528	0.589
\$75,000	0.218	0.270	0.303	0.339	0.382	0.450	0.516
\$100,000	0.179	0.225	0.256	0.288	0.330	0.395	0.463
\$125,000	0.153	0.194	0.222	0.252	0.293	0.354	0.423
\$150,000	0.135	0.172	0.199	0.226	0.265	0.324	0.392
\$175,000	0.121	0.154	0.179	0.205	0.242	0.298	0.365
\$200,000	0.109	0.140	0.164	0.188	0.223	0.277	0.344
\$225,000	0.099	0.128	0.151	0.174	0.207	0.259	0.325
\$250,000	0.092	0.119	0.141	0.163	0.195	0.245	0.309
\$275,000	0.085	0.110	0.132	0.153	0.183	0.232	0.295
\$300,000	0.080	0.103	0.124	0.143	0.173	0.220	0.282
\$325,000	0.075	0.097	0.116	0.135	0.164	0.209	0.271
\$350,000	0.070	0.091	0.110	0.128	0.156	0.200	0.260
\$375,000	0.066	0.086	0.104	0.122	0.148	0.191	0.251
\$400,000	0.063	0.081	0.099	0.116	0.141	0.183	0.242
\$425,000	0.060	0.078	0.095	0.111	0.135	0.176	0.234
\$450,000	0.058	0.074	0.091	0.106	0.130	0.169	0.227
\$475,000	0.055	0.071	0.087	0.102	0.125	0.163	0.220
\$500,000	0.053	0.068	0.084	0.098	0.120	0.158	0.213
\$600,000	0.046	0.059	0.073	0.085	0.105	0.139	0.191
\$700,000	0.041	0.052	0.066	0.076	0.094	0.124	0.174
\$800,000	0.039	0.048	0.061	0.070	0.086	0.114	0.162
\$900,000	0.035	0.045	0.056	0.065	0.079	0.105	0.151
\$1,000,000	0.033	0.041	0.052	0.060	0.074	0.098	0.142
\$2,000,000	0.019	0.024	0.032	0.037	0.045	0.062	0.094
\$3,000,000	0.015	0.018	0.024	0.028	0.034	0.047	0.074
\$4,000,000	0.012	0.015	0.020	0.023	0.028	0.039	0.063
\$5,000,000	0.011	0.013	0.017	0.020	0.024	0.034	0.055
\$6,000,000	0.009	0.011	0.015	0.017	0.021	0.029	0.048
\$7,000,000	0.008	0.010	0.013	0.015	0.019	0.026	0.044
\$8,000,000	0.008	0.009	0.012	0.014	0.017	0.024	0.040
\$9,000,000	0.007	0.009	0.012	0.013	0.016	0.022	0.037
\$10,000,000	0.007	0.008	0.011	0.012	0.015	0.020	0.035

4.

Retrospective Pure Premium Development Factors

1st Adj.	With Loss Limit			1st Adj.	Without Loss Limit		
	2nd Adj.	3rd Adj.	4th Adj.		2nd Adj.	3rd Adj.	4th Adj.
0.05	0.03	0.01	0.01	0.12	0.06	0.03	0.03



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

Type A: 2013-01

WC Premium Range		Expense	WC Premium Range		Expense	WC Premium Range		Expense
From	To	Ratio	From	To	Ratio	From	To	Ratio
0	- 10,055	0.362	21,928	- 22,469	0.314	393,334	- 424,799	0.266
10,056	- 10,167	0.361	22,470	- 23,037	0.313	424,800	- 461,739	0.265
10,168	- 10,282	0.360	23,038	- 23,636	0.312	461,740	- 505,714	0.264
10,283	- 10,399	0.359	23,637	- 24,266	0.311	505,715	- 558,947	0.263
10,400	- 10,520	0.358	24,267	- 24,931	0.310	558,948	- 624,705	0.262
10,521	- 10,643	0.357	24,932	- 25,633	0.309	624,706	- 707,999	0.261
10,644	- 10,769	0.356	25,634	- 26,376	0.308	708,000	- 816,923	0.260
10,770	- 10,898	0.355	26,377	- 27,164	0.307	816,924	- 965,454	0.259
10,899	- 11,030	0.354	27,165	- 27,999	0.306	965,455	- 1,179,999	0.258
11,031	- 11,165	0.353	28,000	- 28,888	0.305	1,180,000	- 1,517,142	0.257
11,166	- 11,304	0.352	28,889	- 29,836	0.304	1,517,143	- 1,824,799	0.256
11,305	- 11,446	0.351	29,837	- 30,847	0.303	1,824,800	- 1,983,478	0.255
11,447	- 11,592	0.350	30,848	- 31,929	0.302	1,983,479	- 2,172,380	0.254
11,593	- 11,741	0.349	31,930	- 33,090	0.301	2,172,381	- 2,401,052	0.253
11,742	- 11,895	0.348	33,091	- 34,339	0.300	2,401,053	- 2,683,529	0.252
11,896	- 12,052	0.347	34,340	- 35,686	0.299	2,683,530	- 3,041,333	0.251
12,053	- 12,214	0.346	35,687	- 37,142	0.298	3,041,334	- 3,509,230	0.250
12,215	- 12,380	0.345	37,143	- 38,723	0.297	3,509,231	- 4,147,272	0.249
12,381	- 12,551	0.344	38,724	- 40,444	0.296	4,147,273	- 5,068,888	0.248
12,552	- 12,727	0.343	40,445	- 42,325	0.295	5,068,889	- 6,517,142	0.247
12,728	- 12,907	0.343	42,326	- 44,390	0.295	6,517,143	- 9,123,999	0.247
12,908	- 13,093	0.342	44,391	- 46,666	0.294	9,124,000	- 15,206,666	0.246
13,094	- 13,284	0.341	46,667	- 49,189	0.293	15,206,667	- 45,619,999	0.245
13,285	- 13,481	0.340	49,190	- 51,999	0.292	45,620,000	- And Above	0.244
13,482	- 13,684	0.339	52,000	- 55,151	0.291			
13,685	- 13,893	0.338	55,152	- 58,709	0.290			
13,894	- 14,108	0.337	58,710	- 62,758	0.289			
14,109	- 14,330	0.336	62,759	- 67,407	0.288			
14,331	- 14,559	0.335	67,408	- 72,799	0.287			
14,560	- 14,796	0.334	72,800	- 79,130	0.286			
14,797	- 15,041	0.333	79,131	- 86,666	0.285			
15,042	- 15,294	0.332	86,667	- 95,789	0.284			
15,295	- 15,555	0.331	95,790	- 107,058	0.283			
15,556	- 15,826	0.330	107,059	- 121,333	0.282			
15,827	- 16,106	0.329	121,334	- 139,999	0.281			
16,107	- 16,396	0.328	140,000	- 165,454	0.280			
16,397	- 16,697	0.327	165,455	- 200,377	0.279			
16,698	- 17,009	0.326	200,378	- 208,235	0.278			
17,010	- 17,333	0.325	208,236	- 216,734	0.277			
17,334	- 17,669	0.324	216,735	- 225,957	0.276			
17,670	- 18,019	0.323	225,958	- 235,999	0.275			
18,020	- 18,383	0.322	236,000	- 246,976	0.274			
18,384	- 18,762	0.321	246,977	- 259,024	0.273			
18,763	- 19,157	0.320	259,025	- 272,307	0.272			
19,158	- 19,569	0.319	272,308	- 287,027	0.271			
19,570	- 19,999	0.319	287,028	- 303,428	0.271			
20,000	- 20,449	0.318	303,429	- 321,818	0.270	First	- 10,000	0.0%
20,450	- 20,919	0.317	321,819	- 342,580	0.269	Next	- 190,000	9.1%
20,920	- 21,411	0.316	342,581	- 366,206	0.268	Next	- 1,550,000	11.3%
21,412	- 21,927	0.315	366,207	- 393,333	0.267	Over	- 1,750,000	12.3%
						Expected Loss Ratio:		0.598
						Tax Multiplier:		1.042



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

Type B: 2013-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.362
10,100	10,303	0.361
10,304	10,515	0.360
10,516	10,736	0.359
10,737	10,967	0.358
10,968	11,208	0.357
11,209	11,460	0.356
11,461	11,724	0.355
11,725	11,999	0.354
12,000	12,289	0.353
12,290	12,592	0.352
12,593	12,911	0.351
12,912	13,246	0.350
13,247	13,599	0.349
13,600	13,972	0.348
13,973	14,366	0.347
14,367	14,782	0.346
14,783	15,223	0.345
15,224	15,692	0.344
15,693	16,190	0.343
16,191	16,721	0.343
16,722	17,288	0.342
17,289	17,894	0.341
17,895	18,545	0.340
18,546	19,245	0.339

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.338
20,000	20,816	0.337
20,817	21,702	0.336
21,703	22,666	0.335
22,667	23,720	0.334
23,721	24,878	0.333
24,879	26,153	0.332
26,154	27,567	0.331
27,568	29,142	0.330
29,143	30,909	0.329
30,910	32,903	0.328
32,904	35,172	0.327
35,173	37,777	0.326
37,778	40,799	0.325
40,800	44,347	0.324
44,348	48,571	0.323
48,572	53,684	0.322
53,685	59,999	0.321
60,000	67,999	0.320
68,000	78,461	0.319
78,462	92,727	0.319
92,728	113,333	0.318
113,334	145,714	0.317
145,715	200,606	0.316
200,607	213,548	0.315

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.314
228,276	245,185	0.313
245,186	264,799	0.312
264,800	287,826	0.311
287,827	315,238	0.310
315,239	348,421	0.309
348,422	389,411	0.308
389,412	441,333	0.307
441,334	509,230	0.306
509,231	601,818	0.305
601,819	735,555	0.304
735,556	945,714	0.303
945,715	1,323,999	0.302
1,324,000	1,809,565	0.301
1,809,566	1,981,904	0.300
1,981,905	2,190,526	0.299
2,190,527	2,448,235	0.298
2,448,236	2,774,666	0.297
2,774,667	3,201,538	0.296
3,201,539	3,783,636	0.295
3,783,637	4,624,444	0.295
4,624,445	5,945,714	0.294
5,945,715	8,323,999	0.293
8,324,000	13,873,333	0.292
13,873,334	41,619,999	0.291
41,620,000	And Above	0.290
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:		0.598
Tax Multiplier:		1.042



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

Type A: 2013-01

WC Premium Range		Expense Ratio	WC Premium Range		Expense Ratio	WC Premium Range		Expense Ratio
From	To		From	To		From	To	
0	- 10,055	0.286	21,928	- 22,469	0.238	393,334	- 424,799	0.190
10,056	- 10,167	0.285	22,470	- 23,037	0.237	424,800	- 461,739	0.189
10,168	- 10,282	0.284	23,038	- 23,636	0.236	461,740	- 505,714	0.188
10,283	- 10,399	0.283	23,637	- 24,266	0.235	505,715	- 558,947	0.187
10,400	- 10,520	0.282	24,267	- 24,931	0.234	558,948	- 624,705	0.186
10,521	- 10,643	0.281	24,932	- 25,633	0.233	624,706	- 707,999	0.185
10,644	- 10,769	0.280	25,634	- 26,376	0.232	708,000	- 816,923	0.184
10,770	- 10,898	0.279	26,377	- 27,164	0.231	816,924	- 965,454	0.183
10,899	- 11,030	0.278	27,165	- 27,999	0.230	965,455	- 1,179,999	0.182
11,031	- 11,165	0.277	28,000	- 28,888	0.229	1,180,000	- 1,517,142	0.181
11,166	- 11,304	0.276	28,889	- 29,836	0.228	1,517,143	- 1,824,799	0.180
11,305	- 11,446	0.275	29,837	- 30,847	0.227	1,824,800	- 1,983,478	0.179
11,447	- 11,592	0.274	30,848	- 31,929	0.226	1,983,479	- 2,172,380	0.178
11,593	- 11,741	0.273	31,930	- 33,090	0.225	2,172,381	- 2,401,052	0.177
11,742	- 11,895	0.272	33,091	- 34,339	0.224	2,401,053	- 2,683,529	0.176
11,896	- 12,052	0.271	34,340	- 35,686	0.223	2,683,530	- 3,041,333	0.175
12,053	- 12,214	0.270	35,687	- 37,142	0.222	3,041,334	- 3,509,230	0.174
12,215	- 12,380	0.269	37,143	- 38,723	0.221	3,509,231	- 4,147,272	0.173
12,381	- 12,551	0.268	38,724	- 40,444	0.220	4,147,273	- 5,068,888	0.172
12,552	- 12,727	0.268	40,445	- 42,325	0.220	5,068,889	- 6,517,142	0.171
12,728	- 12,907	0.267	42,326	- 44,390	0.219	6,517,143	- 9,123,999	0.171
12,908	- 13,093	0.266	44,391	- 46,666	0.218	9,124,000	- 15,206,666	0.170
13,094	- 13,284	0.265	46,667	- 49,189	0.217	15,206,667	- 45,619,999	0.169
13,285	- 13,481	0.264	49,190	- 51,999	0.216	45,620,000	- And Above	0.168
13,482	- 13,684	0.263	52,000	- 55,151	0.215			
13,685	- 13,893	0.262	55,152	- 58,709	0.214			
13,894	- 14,108	0.261	58,710	- 62,758	0.213			
14,109	- 14,330	0.260	62,759	- 67,407	0.212			
14,331	- 14,559	0.259	67,408	- 72,799	0.211			
14,560	- 14,796	0.258	72,800	- 79,130	0.210			
14,797	- 15,041	0.257	79,131	- 86,666	0.209			
15,042	- 15,294	0.256	86,667	- 95,789	0.208			
15,295	- 15,555	0.255	95,790	- 107,058	0.207			
15,556	- 15,826	0.254	107,059	- 121,333	0.206			
15,827	- 16,106	0.253	121,334	- 139,999	0.205			
16,107	- 16,396	0.252	140,000	- 165,454	0.204			
16,397	- 16,697	0.251	165,455	- 200,377	0.203			
16,698	- 17,009	0.250	200,378	- 208,235	0.202			
17,010	- 17,333	0.249	208,236	- 216,734	0.201			
17,334	- 17,669	0.248	216,735	- 225,957	0.200			
17,670	- 18,019	0.247	225,958	- 235,999	0.199			
18,020	- 18,383	0.246	236,000	- 246,976	0.198			
18,384	- 18,762	0.245	246,977	- 259,024	0.197			
18,763	- 19,157	0.244	259,025	- 272,307	0.196			
19,158	- 19,569	0.244	272,308	- 287,027	0.195			
19,570	- 19,999	0.243	287,028	- 303,428	0.195			
20,000	- 20,449	0.242	303,429	- 321,818	0.194	First	- 10,000	0.0%
20,450	- 20,919	0.241	321,819	- 342,580	0.193	Next	- 190,000	9.1%
20,920	- 21,411	0.240	342,581	- 366,206	0.192	Next	- 1,550,000	11.3%
21,412	- 21,927	0.239	366,207	- 393,333	0.191	Over	- 1,750,000	12.3%
						Expected Loss and ALAE Ratio:		0.674
						Tax Multiplier:		1.042



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

Type B: 2013-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.286
10,100	10,303	0.285
10,304	10,515	0.284
10,516	10,736	0.283
10,737	10,967	0.282
10,968	11,208	0.281
11,209	11,460	0.280
11,461	11,724	0.279
11,725	11,999	0.278
12,000	12,289	0.277
12,290	12,592	0.276
12,593	12,911	0.275
12,912	13,246	0.274
13,247	13,599	0.273
13,600	13,972	0.272
13,973	14,366	0.271
14,367	14,782	0.270
14,783	15,223	0.269
15,224	15,692	0.268
15,693	16,190	0.268
16,191	16,721	0.267
16,722	17,288	0.266
17,289	17,894	0.265
17,895	18,545	0.264
18,546	19,245	0.263

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.262
20,000	20,816	0.261
20,817	21,702	0.260
21,703	22,666	0.259
22,667	23,720	0.258
23,721	24,878	0.257
24,879	26,153	0.256
26,154	27,567	0.255
27,568	29,142	0.254
29,143	30,909	0.253
30,910	32,903	0.252
32,904	35,172	0.251
35,173	37,777	0.250
37,778	40,799	0.249
40,800	44,347	0.248
44,348	48,571	0.247
48,572	53,684	0.246
53,685	59,999	0.245
60,000	67,999	0.244
68,000	78,461	0.244
78,462	92,727	0.243
92,728	113,333	0.242
113,334	145,714	0.241
145,715	200,606	0.240
200,607	213,548	0.239

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.238
228,276	245,185	0.237
245,186	264,799	0.236
264,800	287,826	0.235
287,827	315,238	0.234
315,239	348,421	0.233
348,422	389,411	0.232
389,412	441,333	0.231
441,334	509,230	0.230
509,231	601,818	0.229
601,819	735,555	0.228
735,556	945,714	0.227
945,715	1,323,999	0.226
1,324,000	1,809,565	0.225
1,809,566	1,981,904	0.224
1,981,905	2,190,526	0.223
2,190,527	2,448,235	0.222
2,448,236	2,774,666	0.221
2,774,667	3,201,538	0.220
3,201,539	3,783,636	0.220
3,783,637	4,624,444	0.219
4,624,445	5,945,714	0.218
5,945,715	8,323,999	0.217
8,324,000	13,873,333	0.216
13,873,334	41,619,999	0.215
41,620,000	And Above	0.214
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:		0.674
Tax Multiplier:		1.042



INDIANA
WORKERS COMPENSATION FILING – JANUARY 1, 2014

EXHIBIT V

Proposed **Assigned Risk** Rates and Rating Values

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Exhibit V

Page S1

Effective January 1, 2014

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	2.81	1135	1.47	0.40	2003	4.01	1250	2.12	0.40	2702	17.62	1250	7.29	0.29
0008	2.05	896	1.05	0.36	2014	3.02	1201	1.49	0.33	2709	12.16	1250	6.06	0.33
0016	4.40	1250	2.17	0.33	2016	2.36	993	1.28	0.40	2710	7.23	1250	3.30	0.30
0034	2.97	1186	1.57	0.40	2021	2.89	1160	1.48	0.36	2714	3.52	1250	1.92	0.41
0035	2.84	1145	1.53	0.40	2039	1.15	612	0.63	0.41	2731	3.95	1250	1.95	0.33
0036	2.67	1091	1.41	0.40	2041	2.34	987	1.27	0.41	2735	3.58	1250	1.94	0.41
0037	3.20	1250	1.64	0.36	2065	2.18	937	1.16	0.40	2759	6.31	1250	3.41	0.40
0042	5.47	1250	2.81	0.36	2070	4.23	1250	2.24	0.40	2790	1.36	678	0.73	0.40
0050	7.12	1250	3.75	0.40	2081	2.26	962	1.18	0.40	2797	2.48	1031	1.31	0.40
0059D	0.42	-	0.09	0.29	2089	2.83	1141	1.49	0.40	2799	2.27	965	1.17	0.36
0065D	0.08	-	0.02	0.33	2095	2.45	1022	1.29	0.40	2802	3.48	1250	1.79	0.36
0066D	0.08	-	0.02	0.33	2105	2.43	1015	1.32	0.40	2812	-	-	1.28	0.40
0067D	0.08	-	0.02	0.33	2110	2.32	981	1.26	0.41	2835	1.95	864	1.09	0.45
0079	3.45	1250	1.69	0.33	2111	1.52	729	0.82	0.41	2836	1.96	867	1.09	0.45
0083	3.95	1250	2.08	0.40	2112	2.82	1138	1.52	0.40	2841	3.44	1250	1.86	0.40
0106	10.10	1250	4.64	0.30	2114	1.25	644	0.68	0.41	2881	2.82	1138	1.57	0.45
0113	2.93	1173	1.55	0.40	2121	1.33	669	0.70	0.40	2883	2.43	1015	1.28	0.40
0170	3.42	1250	1.80	0.40	2130	2.24	956	1.18	0.40	2913	2.15	927	1.21	0.45
0251	3.28	1250	1.74	0.40	2131	1.98	874	1.05	0.40	2915	2.52	1044	1.30	0.36
0400	6.16	1250	3.21	0.36	2143	2.01	883	1.08	0.40	2916	2.63	1078	1.20	0.30
0401	7.05	A	3.23	0.30	2157	4.06	1250	2.16	0.40	2923	2.30	975	1.24	0.40
0766N	0.33	-	-	-	2172	1.39	688	0.72	0.36	2942	1.25	644	0.71	0.45
0771N	0.49	-	-	-	2174	1.87	839	1.02	0.41	2960	2.61	1072	1.38	0.40
0908P	138.00	388	73.12	0.40	2211	6.71	1250	3.29	0.33	3004	1.42	697	0.71	0.33
0913P	482.00	732	254.67	0.40	2220	2.55	1053	1.34	0.40	3018	1.83	826	0.91	0.33
1005*	5.38	1250	1.24	0.29	2286	1.42	697	0.77	0.40	3022	2.67	1091	1.44	0.40
1016X*	11.66	1250	2.91	0.29	2288	3.92	1250	2.15	0.41	3027	2.68	1094	1.33	0.33
1164D	3.60	1250	1.47	0.29	2300	1.62	760	0.91	0.45	3028	2.67	1091	1.41	0.40
1165D	3.09	1223	1.41	0.30	2302	1.37	682	0.72	0.40	3030	5.09	1250	2.51	0.33
1320	6.25	1250	2.86	0.30	2305	1.53	732	0.79	0.36	3040	5.10	1250	2.53	0.33
1322	7.33	1250	3.41	0.30	2361	1.80	817	0.95	0.40	3041	2.96	1182	1.56	0.40
1430	4.53	1250	2.23	0.33	2362	1.12	603	0.59	0.40	3042	3.13	1236	1.61	0.36
1438	4.20	1250	1.93	0.30	2380	1.93	858	1.02	0.40	3064	4.76	1250	2.52	0.40
1452	1.73	795	0.86	0.33	2386	1.11	600	0.61	0.41	3069	2.57	1060	1.26	0.33
1463	9.61	1250	4.45	0.30	2388	1.65	770	0.89	0.40	3076	2.27	965	1.23	0.41
1472	3.31	1250	1.51	0.30	2402	2.34	987	1.18	0.33	3081D	4.01	1250	1.94	0.33
1604X	5.01	1250	2.54	0.33	2413	1.77	808	0.93	0.40	3082D	3.98	1250	1.92	0.33
1624D	2.12	918	0.96	0.30	2416	1.33	669	0.70	0.40	3085D	3.01	1198	1.46	0.33
1642	2.32	981	1.15	0.33	2417	1.15	612	0.61	0.40	3110	2.57	1060	1.36	0.40
1654	10.55	1250	5.18	0.33	2501	2.12	918	1.12	0.40	3111	1.86	836	0.98	0.40
1655	2.54	1050	1.26	0.33	2503	1.36	678	0.73	0.41	3113	1.42	697	0.75	0.40
1699	3.20	1250	1.59	0.33	2534	1.80	817	0.97	0.40	3114	2.64	1082	1.40	0.40
1701	2.71	1104	1.34	0.33	2570	3.58	1250	1.94	0.41	3118	1.42	697	0.77	0.41
1710D	3.45	1250	1.66	0.33	2585	2.43	1015	1.32	0.41	3119	0.83	511	0.46	0.45
1741D	3.97	1250	1.29	0.29	2586	1.92	855	1.01	0.40	3122	1.39	688	0.75	0.40
1747	1.47	713	0.73	0.33	2587	3.33	1250	1.81	0.41	3126	1.86	836	0.98	0.40
1748	3.39	1250	1.66	0.33	2589	1.28	653	0.68	0.40	3131	1.12	603	0.59	0.40
1803D	5.26	1250	2.16	0.30	2600	1.70	786	0.93	0.41	3132	2.65	1085	1.40	0.40
1852D	1.95	864	0.77	0.29	2623	3.97	1250	2.05	0.36	3145	1.95	864	1.02	0.40
1853	1.39	688	0.73	0.36	2651	1.36	678	0.73	0.40	3146	1.59	751	0.84	0.40
1860	1.22	634	0.66	0.41	2660	1.67	776	0.90	0.40	3169	1.43	700	0.76	0.40
1924	1.61	757	0.87	0.41	2670	1.11	600	0.62	0.45	3175D	3.86	1250	1.99	0.40
1925	2.80	1132	1.43	0.36	2683	1.25	644	0.68	0.40	3179	1.22	634	0.66	0.40
2001	-	-	2.12	0.40	2688	1.99	877	1.08	0.41	3180	1.75	801	0.95	0.40
2002	2.09	908	1.13	0.40	2701	9.36	1250	4.65	0.33	3188	1.00	565	0.54	0.41

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2014

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3220	1.25	644	0.67	0.40	4000	5.22	1250	2.40	0.30	4561	-	-	0.98	0.36
3223	2.36	993	1.31	0.45	4021	3.29	1250	1.62	0.33	4568	2.42	1012	1.20	0.33
3224	2.92	1170	1.61	0.41	4024D	3.45	1250	1.68	0.33	4581	0.94	546	0.43	0.30
3227	2.39	1003	1.30	0.41	4034	6.37	1250	3.14	0.33	4583	3.60	1250	1.64	0.30
3240	2.61	1072	1.42	0.41	4036	1.75	801	0.87	0.33	4611	0.43	385	0.23	0.41
3241	1.75	801	0.93	0.40	4038	1.61	757	0.90	0.45	4635	1.64	767	0.68	0.29
3255	1.28	653	0.72	0.45	4053	1.83	826	0.96	0.40	4653	1.89	845	1.01	0.40
3257	2.21	946	1.17	0.40	4061	7.34	1250	4.02	0.41	4665	4.48	1250	2.22	0.33
3270	1.87	839	0.99	0.40	4062	2.98	1189	1.58	0.40	4670	4.17	1250	2.06	0.33
3300	3.21	1250	1.69	0.40	4101	2.23	952	1.14	0.36	4683	3.15	1242	1.65	0.40
3303	2.39	1003	1.29	0.41	4109	0.59	436	0.32	0.41	4686	1.49	719	0.74	0.33
3307	3.08	1220	1.62	0.40	4110	0.80	502	0.42	0.40	4692	0.63	448	0.34	0.40
3315	2.77	1123	1.51	0.41	4111	1.50	723	0.82	0.41	4693	0.78	496	0.41	0.40
3334	2.40	1006	1.28	0.40	4112	-	-	0.42	0.40	4703	1.53	732	0.81	0.40
3336	2.42	1012	1.19	0.33	4113	1.87	839	0.99	0.40	4716X	1.93	858	1.06	0.41
3365	4.94	1250	2.46	0.33	4114	2.14	924	1.13	0.40	4717	1.62	760	0.91	0.45
3372	3.08	1220	1.58	0.36	4130	2.26	962	1.19	0.40	4720	1.90	849	1.00	0.40
3373	4.60	1250	2.42	0.40	4131	4.37	1250	2.36	0.40	4740	0.66	458	0.33	0.33
3383	0.81	505	0.44	0.41	4133	2.06	899	1.12	0.41	4741	1.05	581	0.55	0.40
3385	0.62	445	0.34	0.41	4149	0.58	433	0.32	0.45	4751	2.80	1132	1.37	0.33
3400	3.47	1250	1.78	0.36	4150	-	-	0.32	0.45	4766NX	2.43	1119	1.02	0.29
3507	2.52	1044	1.33	0.40	4206	2.32	981	1.23	0.40	4771NX	2.76	1250	1.14	0.29
3515	1.55	738	0.82	0.40	4207	1.12	603	0.55	0.33	4777	3.39	1250	1.42	0.29
3548	2.73	1110	1.44	0.40	4239	1.43	700	0.71	0.33	4825	0.63	448	0.31	0.33
3559	2.05	896	1.08	0.40	4240	2.12	918	1.15	0.41	4828	1.65	770	0.85	0.36
3574	1.25	644	0.68	0.41	4243	1.83	826	0.96	0.40	4829	1.22	634	0.56	0.30
3581	1.28	653	0.69	0.40	4244	2.08	905	1.09	0.40	4902	2.45	1022	1.33	0.41
3612	1.99	877	1.02	0.36	4250	1.53	732	0.81	0.40	4923	1.09	593	0.57	0.40
3620	4.25	1250	2.09	0.33	4251	2.40	1006	1.27	0.40	5020	4.25	1250	2.12	0.33
3629	1.59	751	0.86	0.41	4263	2.33	984	1.23	0.40	5022	4.92	1250	2.28	0.30
3632	2.20	943	1.13	0.36	4273	1.68	779	0.89	0.40	5037	10.87	1250	4.57	0.29
3634	1.40	691	0.76	0.41	4279	2.08	905	1.10	0.40	5040	8.98	1250	3.75	0.29
3635	1.99	877	1.05	0.40	4282	1.80	817	0.99	0.41	5057	4.10	1250	1.71	0.29
3638	1.31	663	0.71	0.41	4283	1.46	710	0.77	0.40	5059	10.29	1250	4.27	0.29
3642	1.35	675	0.71	0.40	4299	1.59	751	0.86	0.40	5069	55.38	1250	23.17	0.29
3643	1.55	738	0.82	0.40	4304	3.30	1250	1.69	0.36	5102	4.31	1250	2.01	0.30
3647	2.04	893	1.04	0.36	4307	1.71	789	0.96	0.45	5146	4.62	1250	2.30	0.33
3648	1.34	672	0.72	0.40	4351	0.69	467	0.37	0.40	5160	1.31	663	0.60	0.30
3681	0.97	556	0.53	0.40	4352	0.96	552	0.52	0.40	5183	2.18	937	1.08	0.33
3685	0.63	448	0.34	0.40	4360	0.91	537	0.50	0.41	5188	2.97	1186	1.48	0.33
3719	0.81	505	0.34	0.29	4361	0.72	477	0.39	0.40	5190	2.44	1019	1.21	0.33
3724	3.47	1250	1.60	0.30	4362	-	-	0.50	0.41	5191	0.80	502	0.42	0.40
3726	3.55	1250	1.48	0.29	4410	2.93	1173	1.55	0.40	5192	2.90	1164	1.54	0.40
3803	2.79	1129	1.49	0.40	4420	1.93	858	0.89	0.30	5213	4.22	1250	1.95	0.30
3807	1.65	770	0.89	0.40	4431	1.18	622	0.66	0.45	5215	4.42	1250	2.28	0.36
3808	2.51	1041	1.29	0.36	4432	1.19	625	0.67	0.45	5221	3.73	1250	1.85	0.33
3821X	5.19	1250	2.65	0.36	4439	1.92	855	0.98	0.36	5222	3.89	1250	1.80	0.30
3822X	3.83	1250	1.97	0.36	4452	2.15	927	1.13	0.40	5223	3.29	1250	1.63	0.33
3824X	3.42	1250	1.76	0.36	4459	2.40	1006	1.26	0.40	5348	3.02	1201	1.50	0.33
3826	0.49	404	0.26	0.40	4470	1.83	826	0.97	0.40	5402	2.39	1003	1.30	0.41
3827	1.73	795	0.89	0.36	4484	2.37	997	1.25	0.40	5403	5.82	1250	2.68	0.30
3830	1.22	634	0.63	0.36	4493	1.64	767	0.87	0.40	5437	4.13	1250	2.06	0.33
3851	2.82	1138	1.53	0.41	4511	0.52	414	0.27	0.36	5443	4.04	1250	2.10	0.40
3865	1.56	741	0.87	0.45	4557	1.98	874	1.07	0.41	5445	3.81	1250	1.76	0.30
3881	4.25	1250	2.27	0.40	4558	1.36	678	0.71	0.40	5462	4.82	1250	2.39	0.33

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2014

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5472	4.08	1250	1.72	0.29	6845F	13.31	1250	4.35	0.25	7539	1.67	776	0.77	0.30
5473	8.23	1250	3.41	0.29	6854	2.74	1113	1.13	0.29	7540	2.54	1050	1.04	0.29
5474	4.54	1250	2.08	0.30	6872F	12.60	1250	4.13	0.25	7580	2.48	1031	1.22	0.33
5478	2.62	1075	1.31	0.33	6874F	23.49	1250	7.67	0.25	7590	3.90	1250	2.02	0.36
5479	5.73	1250	2.95	0.36	6882	3.57	1250	1.51	0.29	7600	3.01	1198	1.50	0.33
5480	3.12	1233	1.44	0.30	6884	7.00	1250	3.02	0.29	7601	-	-	1.50	0.33
5491	1.87	839	0.86	0.30	7016M	2.38	1000	1.00	0.29	7605	1.69	782	0.84	0.33
5506	5.50	1250	2.27	0.29	7024M	2.64	1082	1.11	0.29	7610	0.40	376	0.21	0.36
5507	4.02	1250	1.87	0.30	7038M	5.02	1250	2.11	0.29	7611	-	-	1.50	0.33
5508D	9.34	1250	4.63	0.33	7046M	5.38	1250	2.26	0.29	7612	-	-	1.50	0.33
5535	4.08	1250	2.02	0.33	7047M	4.33	1250	1.63	0.29	7613	-	-	1.50	0.33
5537	3.78	1250	1.87	0.33	7050M	9.16	1250	3.44	0.29	7698X	2.49	1034	0.99	0.29
5551	10.80	1250	4.48	0.29	7090M	5.58	1250	2.34	0.29	7699X	2.45	1022	1.17	0.33
5606	1.19	625	0.55	0.30	7098M	5.98	1250	2.51	0.29	7705	5.70	1250	2.93	0.36
5610	4.10	1250	2.15	0.40	7099M	9.82	1250	3.68	0.29	7710X	5.19	1250	2.34	0.30
5645	7.80	1250	3.59	0.30	7133	4.29	1250	1.98	0.30	7711X	5.19	1250	2.34	0.30
5651	-	-	3.59	0.30	7151M	5.21	1250	2.41	0.30	7720	2.61	1072	1.28	0.33
5703	10.88	1250	5.41	0.33	7152M	9.51	1250	3.92	0.30	7725X	2.07	902	0.92	0.30
5705	6.92	1250	3.37	0.30	7153M	5.79	1250	2.67	0.30	7855	3.78	1250	1.88	0.33
5951	0.32	351	0.18	0.41	7222	4.16	1250	2.08	0.33	8001	1.97	871	1.06	0.40
6003	7.18	1250	3.59	0.33	7228	5.06	1250	2.52	0.33	8002	1.86	836	0.98	0.40
6005	4.97	1250	2.45	0.33	7229	6.22	1250	2.91	0.30	8006	1.91	852	1.01	0.40
6017	4.24	1250	2.13	0.33	7230	6.07	1250	3.13	0.36	8008	1.17	619	0.63	0.40
6018	2.16	930	1.09	0.33	7231	9.29	1250	4.84	0.36	8010	1.76	804	0.95	0.40
6045	2.54	1050	1.26	0.33	7232	4.03	1250	1.88	0.30	8013	0.42	382	0.22	0.40
6204	8.84	1250	4.09	0.30	7309F	16.31	1250	5.33	0.25	8015	0.60	439	0.32	0.40
6206	2.67	1091	1.11	0.29	7313F	5.11	1250	1.67	0.25	8017	1.37	682	0.74	0.40
6213	1.68	779	0.77	0.30	7317F	11.53	1250	3.78	0.25	8018	2.23	952	1.20	0.40
6214	2.33	984	0.97	0.29	7327F	31.87	1250	10.37	0.25	8021	2.85	1148	1.50	0.40
6216	5.52	1250	2.30	0.29	7333M	2.73	1110	1.17	0.29	8031	2.31	978	1.21	0.40
6217	3.40	1250	1.56	0.30	7335M	3.03	1204	1.30	0.29	8032	1.93	858	1.04	0.40
6229	3.29	1250	1.52	0.30	7337M	4.98	1250	1.91	0.29	8033	2.00	880	1.05	0.40
6233	3.47	1250	1.62	0.30	7350F	11.96	1250	4.18	0.25	8037	1.30	660	0.70	0.40
6235	7.89	1250	3.27	0.29	7360	3.46	1250	1.71	0.33	8039	1.74	798	0.94	0.40
6236	6.99	1250	3.48	0.33	7370	5.63	1250	2.96	0.40	8044	2.25	959	1.16	0.36
6237	1.16	615	0.58	0.33	7380	3.63	1250	1.88	0.36	8045	0.42	382	0.23	0.40
6251D	4.53	1250	2.09	0.30	7382	3.53	1250	1.86	0.40	8046	2.12	918	1.12	0.40
6252D	11.10	1250	4.65	0.29	7390	3.69	1250	1.96	0.40	8047	0.90	534	0.49	0.41
6260D	6.28	1250	2.65	0.29	7394M	3.56	1250	1.52	0.29	8058	2.38	1000	1.24	0.40
6306	3.22	1250	1.48	0.30	7395M	3.95	1250	1.69	0.29	8072	0.60	439	0.32	0.40
6319	2.59	1066	1.20	0.30	7398M	6.49	1250	2.48	0.29	8102	1.15	612	0.63	0.41
6325	4.13	1250	1.90	0.30	7402	0.19	310	0.10	0.40	8103	2.77	1123	1.42	0.36
6400	4.56	1250	2.36	0.36	7403	3.63	1250	1.79	0.33	8105	2.40	1006	1.31	0.41
6503	1.55	738	0.84	0.41	7405N	1.62	930	0.82	0.33	8106	3.34	1250	1.65	0.33
6504	1.93	858	1.05	0.41	7420	7.20	1250	3.07	0.29	8107	2.28	968	1.13	0.33
6702M*	4.59	1250	2.28	0.33	7421	1.04	578	0.48	0.30	8111	2.08	905	1.10	0.40
6703M*	8.38	1250	3.73	0.33	7422	1.53	732	0.64	0.29	8116	2.51	1041	1.32	0.40
6704M*	5.10	1250	2.54	0.33	7425	2.39	1003	1.01	0.29	8203	5.88	1250	3.11	0.40
6801F	6.91	1250	2.51	0.29	7431N	0.66	527	0.28	0.29	8204	3.09	1223	1.53	0.33
6811	10.63	1250	5.21	0.33	7445N	0.54	-	-	-	8209	3.14	1239	1.65	0.40
6824F	10.64	1250	3.70	0.25	7453N	0.22	-	-	-	8215	3.11	1230	1.54	0.33
6826F	6.97	1250	2.51	0.29	7502	1.90	849	0.94	0.33	8227	3.28	1250	1.37	0.29
6834	2.69	1097	1.39	0.36	7515	1.02	571	0.42	0.29	8232	3.16	1245	1.56	0.33
6836	3.50	1250	1.72	0.33	7520	2.84	1145	1.49	0.40	8233	2.29	971	1.15	0.33
6843F	16.67	1250	5.45	0.25	7538	5.24	1250	2.19	0.29	8235	3.46	1250	1.83	0.40

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2014

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8263X	5.78	1250	2.96	0.36	8869	1.16	615	0.62	0.40					
8264	4.60	1250	2.28	0.33	8871	0.14	294	0.08	0.41					
8265	4.93	1250	2.25	0.30	8901	0.16	300	0.08	0.36					
8279	6.80	1250	3.10	0.30	9012	1.15	612	0.59	0.36					
8288	6.99	1250	3.41	0.33	9014X	2.46	1025	1.30	0.40					
8291	2.92	1170	1.50	0.36	9015	3.34	1250	1.76	0.40					
8292	2.43	1015	1.28	0.40	9016	2.99	1192	1.56	0.40					
8293	6.42	1250	3.20	0.33	9019	1.69	782	0.84	0.33					
8304	4.36	1250	2.16	0.33	9033	1.76	804	0.93	0.40					
8350	3.69	1250	1.71	0.30	9040	3.14	1239	1.70	0.40					
8380	2.42	1012	1.24	0.36	9044	1.70	786	0.92	0.40					
8381	1.82	823	0.93	0.36	9052	2.20	943	1.19	0.40					
8385	2.29	971	1.13	0.33	9058	1.32	666	0.73	0.45					
8392	2.43	1015	1.27	0.40	9059	-	-	0.62	0.40					
8393X	1.94	861	1.03	0.40	9060	1.40	691	0.75	0.40					
8500X	5.80	1250	2.84	0.33	9061	1.47	713	0.81	0.45					
8601	0.50	408	0.26	0.36	9062	1.32	666	0.73	0.45					
8602	0.44	389	0.23	0.36	9063	1.00	565	0.54	0.40					
8603	0.14	294	0.08	0.40	9077F	5.19	1250	1.94	0.37					
8606	2.38	1000	1.10	0.30	9082	1.55	738	0.86	0.45					
8709F	6.72	1250	2.19	0.25	9083	1.38	685	0.77	0.45					
8719	3.34	1250	1.38	0.29	9084	1.52	729	0.80	0.40					
8720	1.41	694	0.70	0.33	9088a	a	a	a	a					
8721	0.43	385	0.21	0.33	9089	0.81	505	0.44	0.41					
8723	0.19	310	0.10	0.40	9093	1.90	849	1.02	0.40					
8725	1.80	817	0.89	0.33	9101	3.71	1250	2.00	0.40					
8726F	4.41	1250	1.59	0.29	9102	2.88	1157	1.51	0.40					
8734M	0.45	392	0.22	0.33	9154	1.96	867	1.02	0.40					
8737M	0.40	376	0.20	0.33	9156	1.73	795	0.89	0.36					
8738M	0.73	480	0.32	0.33	9170	6.00	1250	2.47	0.29					
8742	0.33	354	0.16	0.33	9178	6.61	1250	3.63	0.45					
8745	2.62	1075	1.35	0.36	9179	15.42	1250	8.26	0.40					
8748	0.59	436	0.30	0.36	9180	5.55	1250	2.71	0.33					
8755	0.32	351	0.16	0.33	9182	1.64	767	0.86	0.40					
8799	0.52	414	0.27	0.40	9186	11.27	1250	5.13	0.30					
8800	1.08	590	0.60	0.45	9220	4.13	1250	2.12	0.36					
8803	0.09	278	0.04	0.33	9402	4.47	1250	2.21	0.33					
8805M	0.26	332	0.14	0.40	9403	4.98	1250	2.29	0.30					
8810	0.19	310	0.10	0.40	9410	2.90	1164	1.52	0.40					
8814M	0.23	322	0.12	0.40	9501	3.20	1250	1.65	0.36					
8815M	0.42	382	0.20	0.40	9505	2.42	1012	1.24	0.36					
8820	0.13	291	0.07	0.36	9516	4.36	1250	2.17	0.33					
8824	2.40	1006	1.30	0.40	9519	3.60	1250	1.78	0.33					
8825	1.93	858	1.07	0.45	9521	2.93	1173	1.46	0.33					
8826	2.04	893	1.07	0.40	9522	1.70	786	0.89	0.40					
8829	1.86	836	0.98	0.40	9534	3.12	1233	1.44	0.30					
8831	1.30	660	0.68	0.40	9554	11.41	1250	5.27	0.30					
8832	0.26	332	0.14	0.40	9586	0.62	445	0.35	0.45					
8833	0.77	493	0.41	0.40	9600	1.67	776	0.91	0.41					
8835	2.51	1041	1.32	0.40	9620	0.87	524	0.44	0.36					
8842	2.84	1145	1.49	0.40										
8855	0.19	310	0.10	0.40										
8856	0.19	310	0.10	0.40										
8864	1.71	789	0.90	0.40										
8868	0.33	354	0.18	0.40										

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

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APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

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

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.42	S	1710D	0.08	S	3175D	0.08	S
0065D	0.08	S	1741D	0.87	S	4024D	0.04	S
0066D	0.08	S	1803D	0.56	S	5508D	0.07	S
0067D	0.08	S	1852D	0.08	Asb	6251D	0.05	S
1164D	0.07	S	3081D	0.07	S	6252D	0.13	S
1165D	0.05	S	3082D	0.09	S	6260D	0.08	S
1624D	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. 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 \$2.41. (For coverage written separately for federal benefits only, \$1.81. For coverage written separately for state benefits only, \$0.60.)
- 1016 Rate includes a non-ratable disease element of \$4.67. (For coverage written separately for federal benefits only, \$3.52. For coverage written separately for state benefits only, \$1.15.)
- 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 2.217 and elr x 1.982.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

Effective January 1, 2014

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.....	\$62,000
Leased or rented vehicle.....	\$41,300

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

Expense Constant applicable in accordance with *Basic Manual* Rule 3-A-11..... \$250

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

Basic Premium Factor	0.40	Loss Development Factors	
Minimum Premium Factor	0.75	1st Adjustment	0.08
Maximum Premium Factor	1.75	2nd Adjustment	0.04
Loss Conversion Factor	1.159	3rd Adjustment	0.02
Tax Multiplier	1.016	4th Adjustment	0.02

Maximum Payroll applicable in accordance with *Basic Manual* Rule 2-E – “Executive Officers,” “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” as amended in Indiana Special Rules, and the *Basic Manual* footnote instructions for Code 9178 – “Athletic Sports or Park: Non-Contact Sports,” and Code 9179 – “Athletic Sports or Park: Contact Sports” \$3,200

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

Per Passenger Seat Surcharge - In accordance with *Basic Manual* footnote instructions for Code 7421, the surcharge is:
 Maximum surcharge per aircraft..... \$1,000
 Per passenger seat..... \$100

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	6.3%	5.5%	5.1%	4.7%	4.2%	3.4%
\$500	10.3%	8.7%	7.8%	6.9%	6.1%	4.8%	3.9%
\$1,000	12.8%	10.8%	9.7%	8.6%	7.5%	5.8%	4.8%
\$1,500	14.4%	12.2%	11.0%	9.7%	8.5%	6.5%	5.4%
\$2,000	15.6%	13.3%	12.0%	10.5%	9.3%	7.1%	5.9%
\$2,500	16.6%	14.1%	12.7%	11.2%	9.9%	7.6%	6.3%
\$3,000	17.4%	14.9%	13.4%	11.9%	10.5%	8.0%	6.6%
\$3,500	18.2%	15.6%	14.1%	12.4%	11.0%	8.5%	7.0%
\$4,000	18.9%	16.2%	14.7%	13.0%	11.5%	8.9%	7.3%
\$4,500	19.6%	16.8%	15.2%	13.5%	11.9%	9.2%	7.6%
\$5,000	20.2%	17.3%	15.7%	13.9%	12.3%	9.6%	7.9%

Effective January 1, 2014

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	5.0%	3.9%	3.4%	2.9%	2.4%	1.7%
\$1,000	8.1%	6.6%	5.8%	4.9%	4.2%	2.9%	2.4%
\$1,500	10.1%	8.4%	7.4%	6.3%	5.4%	3.9%	3.1%
\$2,000	11.6%	9.7%	8.6%	7.3%	6.4%	4.6%	3.7%
\$2,500	12.9%	10.7%	9.5%	8.2%	7.1%	5.2%	4.2%
\$3,000	14.0%	11.7%	10.4%	9.0%	7.8%	5.8%	4.7%
\$3,500	14.9%	12.6%	11.2%	9.7%	8.5%	6.3%	5.1%
\$4,000	15.8%	13.3%	11.9%	10.4%	9.1%	6.8%	5.5%
\$4,500	16.7%	14.1%	12.6%	11.0%	9.6%	7.2%	5.9%
\$5,000	17.4%	14.7%	13.2%	11.6%	10.2%	7.7%	6.3%

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..... 70%

(Multiply a Non-F classification rate by a factor of 1.70 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.59) and the adjustment for differences in loss-based expenses (1.07).)

Experience Rating Eligibility

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

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