

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

Exhibit IV

Page S1

Effective January 1, 2016

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
0005	3.09	2.24	1133	1.53	0.42	2003	3.42	2.47	1237	1.70	0.42
0008	2.21	1.60	856	1.06	0.39	2014	3.29	2.38	1196	1.51	0.35
0016	5.37	3.89	1500	2.46	0.35	2016	2.73	1.98	1020	1.39	0.43
0034	3.05	2.21	1121	1.51	0.42	2021	2.46	1.78	935	1.18	0.39
0035	2.84	2.06	1055	1.44	0.43	2039	1.30	0.94	570	0.66	0.43
0036	2.91	2.11	1077	1.45	0.42	2041	2.06	1.49	809	1.04	0.43
0037	3.56	2.58	1281	1.71	0.39	2065	1.53	1.11	642	0.76	0.42
0042	5.76	4.17	1500	2.76	0.39	2070	4.12	2.98	1458	2.05	0.42
0050	6.07	4.39	1500	3.02	0.42	2081	2.32	1.68	891	1.15	0.42
0059D	0.41	0.29	-	0.09	0.30	2089	2.63	1.91	988	1.31	0.42
0065D	0.08	0.06	-	0.02	0.35	2095	2.44	1.77	929	1.21	0.42
0066D	0.08	0.06	-	0.02	0.35	2105	2.49	1.80	944	1.27	0.43
0067D	0.08	0.06	-	0.02	0.35	2110	2.32	1.68	891	1.18	0.43
0079	5.09	3.69	1500	2.37	0.35	2111	1.57	1.14	655	0.80	0.43
0083	4.49	3.25	1500	2.22	0.42	2112	3.54	2.56	1275	1.79	0.43
0106	8.83	6.39	1500	3.82	0.32	2114	1.83	1.32	736	0.93	0.43
0113	3.40	2.46	1231	1.70	0.42	2121	1.53	1.11	642	0.75	0.42
0170	3.58	2.60	1288	1.79	0.42	2130	1.77	1.28	718	0.88	0.42
0251	2.75	1.99	1026	1.37	0.42	2131	1.56	1.13	651	0.78	0.42
0400	6.34	4.59	1500	3.07	0.39	2143	1.78	1.29	721	0.90	0.43
0401	9.67	7.00	A	4.18	0.32	2157	3.51	2.54	1266	1.75	0.42
0766N	0.40	0.29	-	-	-	2172	1.21	0.88	541	0.59	0.39
0771N	0.44	0.32	-	-	-	2174	2.14	1.55	834	1.09	0.43
0908P	150.00	109.00	310	74.80	0.42	2211	6.67	4.83	1500	3.07	0.35
0913P	388.00	281.00	548	194.05	0.42	2220	1.78	1.29	721	0.89	0.42
1005*	3.03	2.20	1114	0.94	0.30	2286	1.18	0.86	532	0.60	0.43
1016X*	9.14	6.62	1500	2.82	0.30	2288	4.56	3.30	1500	2.33	0.43
1164D	2.99	2.16	1102	1.21	0.30	2300	1.49	1.08	629	0.79	0.49
1165D	2.18	1.58	847	0.94	0.32	2302	1.39	1.01	598	0.69	0.42
1320	4.77	3.45	1500	2.05	0.32	2305	1.56	1.13	651	0.75	0.39
1322	5.84	4.23	1500	2.54	0.32	2361	1.57	1.14	655	0.78	0.42
1430	2.91	2.11	1077	1.34	0.35	2362	1.04	0.75	488	0.52	0.42
1438	2.70	1.96	1011	1.17	0.32	2380	1.97	1.42	781	0.98	0.42
1452	1.71	1.24	699	0.78	0.35	2386	1.28	0.93	563	0.66	0.43
1463	9.22	6.68	1500	3.99	0.32	2388	1.54	1.11	645	0.78	0.43
1472	4.55	3.29	1500	1.96	0.32	2402	2.06	1.49	809	0.94	0.35
1604X	3.95	2.86	1404	1.85	0.35	2413	2.15	1.56	837	1.07	0.42
1624D	1.80	1.30	727	0.77	0.32	2416	1.53	1.11	642	0.76	0.42
1642	1.80	1.30	727	0.82	0.35	2417	1.07	0.78	497	0.53	0.42
1654	8.52	6.17	1500	3.91	0.35	2501	2.10	1.52	822	1.04	0.42
1655	1.85	1.34	743	0.85	0.35	2503	1.33	0.96	579	0.68	0.43
1699	2.90	2.10	1074	1.33	0.35	2534	1.59	1.15	661	0.81	0.43
1701	2.49	1.80	944	1.14	0.35	2570	3.46	2.50	1250	1.76	0.43
1710D	2.90	2.10	1074	1.31	0.35	2585	2.61	1.89	982	1.34	0.43
1741D	3.57	2.59	1285	1.15	0.30	2586	1.45	1.05	617	0.72	0.42
1747	1.60	1.16	664	0.74	0.35	2587	2.49	1.80	944	1.28	0.43
1748	5.15	3.73	1500	2.34	0.35	2589	1.56	1.13	651	0.78	0.42
1803D	5.92	4.29	1500	2.29	0.32	2600	2.13	1.54	831	1.09	0.43
1852D	1.99	1.44	787	0.78	0.30	2623	5.01	3.63	1500	2.40	0.39
1853	1.36	0.99	588	0.66	0.39	2651	1.13	0.82	516	0.57	0.43
1860	1.27	0.92	560	0.65	0.43	2660	1.59	1.15	661	0.81	0.43
1924	1.56	1.13	651	0.79	0.43	2670	1.33	0.96	579	0.70	0.49
1925	2.72	1.97	1017	1.30	0.39	2683	1.05	0.76	491	0.54	0.43
2001	-	-	-	1.70	0.42	2688	2.07	1.50	812	1.05	0.43
2002	1.97	1.42	781	0.99	0.43	2701	13.48	9.76	1500	6.17	0.35

* 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 S2

Effective January 1, 2016

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
2702	16.67	12.07	1500	6.85	0.30	3220	1.11	0.81	510	0.56	0.42
2709	11.33	8.20	1500	5.22	0.35	3223	2.66	1.93	998	1.39	0.49
2710	7.86	5.69	1500	3.39	0.32	3224	2.85	2.06	1058	1.47	0.43
2714	3.98	2.88	1414	2.04	0.43	3227	2.15	1.56	837	1.10	0.43
2731	4.29	3.11	1500	1.96	0.35	3240	2.93	2.12	1083	1.49	0.43
2735	4.68	3.39	1500	2.37	0.43	3241	1.89	1.37	755	0.94	0.42
2759	7.00	5.07	1500	3.56	0.43	3255	1.45	1.05	617	0.76	0.49
2790	1.37	0.99	592	0.70	0.43	3257	2.04	1.47	803	1.01	0.42
2797	2.31	1.68	888	1.15	0.42	3270	1.72	1.24	702	0.86	0.42
2799	3.14	2.27	1149	1.53	0.39	3300	4.56	3.30	1500	2.25	0.42
2802	4.12	2.98	1458	1.98	0.39	3303	3.63	2.63	1303	1.85	0.43
2812	-	-	-	1.11	0.42	3307	2.72	1.97	1017	1.35	0.42
2835	1.94	1.40	771	1.02	0.49	3315	3.04	2.20	1118	1.55	0.43
2836	1.71	1.24	699	0.90	0.49	3334	2.04	1.47	803	1.03	0.42
2841	2.87	2.08	1064	1.46	0.43	3336	2.00	1.45	790	0.91	0.35
2881	2.56	1.86	966	1.35	0.49	3365	5.14	3.72	1500	2.37	0.35
2883	2.21	1.60	856	1.11	0.42	3372	2.91	2.11	1077	1.39	0.39
2913	1.78	1.29	721	0.94	0.49	3373	3.98	2.88	1414	2.00	0.42
2915	2.37	1.72	907	1.14	0.39	3383	0.84	0.61	425	0.43	0.43
2916	3.07	2.22	1127	1.33	0.32	3385	0.58	0.42	343	0.29	0.43
2923	2.23	1.62	862	1.14	0.43	3400	3.13	2.26	1146	1.49	0.39
2942	1.42	1.03	607	0.75	0.49	3507	2.38	1.73	910	1.19	0.42
2960	3.32	2.40	1206	1.65	0.42	3515	1.63	1.18	673	0.81	0.42
3004	1.30	0.94	570	0.60	0.35	3548	1.94	1.40	771	0.96	0.42
3018	1.77	1.28	718	0.81	0.35	3559	2.15	1.56	837	1.07	0.42
3022	2.43	1.76	925	1.24	0.43	3574	1.11	0.81	510	0.57	0.43
3027	2.35	1.70	900	1.08	0.35	3581	1.21	0.88	541	0.61	0.43
3028	2.38	1.73	910	1.19	0.42	3612	1.92	1.39	765	0.92	0.39
3030	4.29	3.11	1500	1.97	0.35	3620	3.52	2.55	1269	1.61	0.35
3040	4.85	3.51	1500	2.23	0.35	3629	1.53	1.11	642	0.78	0.43
3041	3.69	2.67	1322	1.84	0.42	3632	2.20	1.60	853	1.06	0.39
3042	2.87	2.08	1064	1.38	0.39	3634	1.46	1.06	620	0.74	0.43
3064	4.47	3.24	1500	2.23	0.42	3635	2.12	1.53	828	1.05	0.42
3069	-	-	-	1.17	0.42	3638	1.16	0.84	525	0.59	0.43
3076	2.35	1.70	900	1.17	0.42	3642	1.72	1.24	702	0.85	0.42
3081D	3.73	2.70	1335	1.68	0.35	3643	1.75	1.27	711	0.87	0.42
3082D	3.50	2.53	1263	1.56	0.35	3647	1.66	1.20	683	0.80	0.39
3085D	3.09	2.24	1133	1.39	0.35	3648	1.43	1.04	610	0.73	0.43
3110	2.63	1.91	988	1.31	0.42	3681	0.95	0.69	459	0.48	0.43
3111	2.09	1.51	818	1.04	0.42	3685	0.67	0.48	371	0.34	0.43
3113	1.36	0.99	588	0.68	0.42	3719	0.78	0.57	406	0.32	0.30
3114	2.46	1.78	935	1.23	0.42	3724	2.88	2.09	1067	1.25	0.32
3118	1.33	0.96	579	0.68	0.43	3726	3.15	2.28	1152	1.30	0.30
3119	0.81	0.59	415	0.43	0.49	3803	3.05	2.21	1121	1.53	0.42
3122	1.13	0.82	516	0.57	0.43	3807	1.37	0.99	592	0.70	0.43
3126	1.51	1.09	636	0.75	0.42	3808	2.69	1.95	1007	1.29	0.39
3131	1.11	0.81	510	0.56	0.42	3821X	5.32	3.85	1500	2.55	0.39
3132	2.82	2.04	1048	1.40	0.42	3822X	3.49	2.52	1259	1.66	0.39
3145	1.94	1.40	771	0.96	0.42	3824X	3.63	2.63	1303	1.74	0.39
3146	1.56	1.13	651	0.77	0.42	3826	0.47	0.34	308	0.23	0.42
3169	1.53	1.11	642	0.76	0.42	3827	1.98	1.43	784	0.95	0.39
3175D	3.82	2.77	1363	1.86	0.42	3830	1.42	1.03	607	0.68	0.39
3179	1.31	0.95	573	0.67	0.43	3851	2.79	2.02	1039	1.42	0.43
3180	1.88	1.36	752	0.95	0.43	3865	1.42	1.03	607	0.74	0.49
3188	1.04	0.75	488	0.53	0.43	3881	4.18	3.03	1477	2.10	0.42

* 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 S3

Effective January 1, 2016

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
4000	4.78	3.46	1500	2.06	0.32	4561	-	-	-	1.00	0.39
4021	3.34	2.42	1212	1.53	0.35	4568	1.88	1.36	752	0.86	0.35
4024D	3.32	2.40	1206	1.50	0.35	4581	0.73	0.53	390	0.32	0.32
4034	5.71	4.13	1500	2.62	0.35	4583	3.40	2.46	1231	1.46	0.32
4036	2.23	1.62	862	1.02	0.35	4611	0.41	0.29	289	0.21	0.43
4038	1.87	1.35	749	0.99	0.49	4635	1.78	1.29	721	0.73	0.30
4053	1.40	1.01	601	0.70	0.42	4653	2.59	1.88	976	1.31	0.43
4061	4.73	3.42	1500	2.43	0.43	4665	3.89	2.82	1385	1.79	0.35
4062	2.52	1.83	954	1.26	0.42	4670	6.36	4.60	1500	2.90	0.35
4101	2.09	1.51	818	1.00	0.39	4683	3.91	2.83	1392	1.94	0.42
4109	0.49	0.35	314	0.25	0.43	4686	1.34	0.97	582	0.62	0.35
4110	0.68	0.49	374	0.34	0.42	4692	0.56	0.40	336	0.28	0.43
4111	1.30	0.94	570	0.66	0.43	4693	0.72	0.52	387	0.36	0.42
4112	-	-	-	0.34	0.42	4703	1.51	1.09	636	0.76	0.42
4113	1.74	1.26	708	0.86	0.42	4716X	2.01	1.45	793	1.03	0.43
4114	2.21	1.60	856	1.10	0.42	4717	1.68	1.22	689	0.88	0.49
4130	2.52	1.83	954	1.26	0.42	4720	1.75	1.27	711	0.87	0.42
4131	4.64	3.36	1500	2.35	0.43	4740	0.75	0.55	396	0.34	0.35
4133	1.62	1.17	670	0.83	0.43	4741	1.36	0.99	588	0.68	0.42
4149	0.46	0.33	305	0.24	0.49	4751	2.21	1.60	856	1.01	0.35
4150	-	-	-	0.24	0.49	4766NX	2.94	2.13	1212	1.21	0.30
4206	2.03	1.47	799	1.01	0.42	4771NX	2.46	1.78	1074	1.01	0.30
4207	1.37	0.99	592	0.63	0.35	4777	3.07	2.22	1127	1.27	0.30
4239	1.56	1.13	651	0.71	0.35	4825	0.64	0.46	362	0.29	0.35
4240	1.80	1.30	727	0.91	0.43	4828	1.59	1.15	661	0.76	0.39
4243	1.92	1.39	765	0.95	0.42	4829	1.21	0.88	541	0.53	0.32
4244	2.10	1.52	822	1.05	0.42	4902	2.82	2.04	1048	1.44	0.43
4250	1.37	0.99	592	0.69	0.42	4923	0.73	0.53	390	0.37	0.42
4251	2.17	1.57	844	1.08	0.42	5020	3.94	2.85	1401	1.82	0.35
4263	2.53	1.83	957	1.26	0.42	5022	4.38	3.17	1500	1.91	0.32
4273	1.54	1.11	645	0.77	0.42	5037	9.56	6.92	1500	3.95	0.30
4279	1.84	1.33	740	0.92	0.42	5040	6.55	4.75	1500	2.70	0.30
4282	1.46	1.06	620	0.76	0.43	5057	4.30	3.11	1500	1.78	0.30
4283	1.10	0.80	507	0.55	0.42	5059	11.16	8.08	1500	4.58	0.30
4299	1.62	1.17	670	0.82	0.43	5069	57.56	41.68	1500	23.82	0.30
4304	4.27	3.09	1500	2.04	0.39	5102	4.40	3.19	1500	1.92	0.32
4307	1.71	1.24	699	0.90	0.49	5146	4.00	2.90	1420	1.84	0.35
4351	0.75	0.55	396	0.38	0.42	5160	1.41	1.02	604	0.61	0.32
4352	1.08	0.78	500	0.55	0.43	5183	1.82	1.32	733	0.83	0.35
4360	0.83	0.60	421	0.42	0.43	5188	2.74	1.98	1023	1.27	0.35
4361	0.72	0.52	387	0.37	0.43	5190	2.52	1.83	954	1.16	0.35
4362	-	-	-	0.42	0.43	5191	0.88	0.64	437	0.44	0.42
4410	2.97	2.15	1096	1.48	0.42	5192	3.04	2.20	1118	1.51	0.42
4420	1.63	1.18	673	0.71	0.32	5213	4.54	3.29	1500	1.97	0.32
4431	1.22	0.88	544	0.64	0.49	5215	4.15	3.01	1467	2.00	0.39
4432	1.04	0.75	488	0.55	0.49	5221	3.43	2.48	1240	1.58	0.35
4439	2.10	1.52	822	1.00	0.39	5222	4.11	2.98	1455	1.79	0.32
4452	2.09	1.51	818	1.03	0.42	5223	4.90	3.54	1500	2.24	0.35
4459	2.40	1.74	916	1.19	0.42	5348	2.91	2.11	1077	1.34	0.35
4470	1.84	1.33	740	0.92	0.42	5402	2.99	2.16	1102	1.52	0.43
4484	2.26	1.64	872	1.12	0.42	5403	5.46	3.95	1500	2.37	0.32
4493	1.88	1.36	752	0.93	0.42	5437	4.16	3.01	1470	1.92	0.35
4511	0.49	0.35	314	0.23	0.39	5443	2.64	1.91	992	1.32	0.42
4557	1.95	1.41	774	1.00	0.43	5445	3.75	2.72	1341	1.63	0.32
4558	1.18	0.86	532	0.59	0.42	5462	5.35	3.88	1500	2.46	0.35

* 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 S4

Effective January 1, 2016

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
5472	3.70	2.68	1326	1.53	0.30	6845F	10.41	7.54	1500	3.43	0.26
5473	8.13	5.89	1500	3.31	0.30	6854	2.32	1.68	891	0.95	0.30
5474	4.90	3.54	1500	2.12	0.32	6872F	9.65	6.99	1500	3.18	0.26
5478	3.19	2.31	1165	1.48	0.35	6874F	19.25	13.94	1500	6.34	0.26
5479	6.12	4.43	1500	2.94	0.39	6882	3.48	2.52	1256	1.44	0.30
5480	3.24	2.34	1181	1.41	0.32	6884	5.32	3.85	1500	2.25	0.30
5491	1.36	0.99	588	0.59	0.32	7016M	1.79	1.29	724	0.74	0.30
5506	5.71	4.13	1500	2.34	0.30	7024M	1.99	1.44	787	0.83	0.30
5507	3.35	2.42	1215	1.46	0.32	7038M	4.28	3.10	1500	1.76	0.30
5508D	9.62	6.97	1500	4.42	0.35	7046M	5.23	3.79	1500	2.17	0.30
5535	4.19	3.03	1480	1.93	0.35	7047M	2.98	2.16	1099	1.19	0.30
5537	4.26	3.08	1500	1.95	0.35	7050M	7.13	5.16	1500	2.81	0.30
5551	10.33	7.48	1500	4.24	0.30	7090M	4.76	3.44	1500	1.96	0.30
5606	1.14	0.83	519	0.50	0.32	7098M	5.81	4.21	1500	2.41	0.30
5610	4.57	3.31	1500	2.28	0.42	7099M	8.70	6.30	1500	3.45	0.30
5645	8.02	5.81	1500	3.47	0.32	7133	3.00	2.17	1105	1.30	0.32
5651	-	-	-	3.47	0.32	7151M	3.64	2.64	1307	1.58	0.32
5703	9.27	6.72	1500	4.27	0.35	7152M	6.07	4.39	1500	2.51	0.32
5705	10.55	7.64	1500	4.82	0.35	7153M	4.05	2.93	1436	1.76	0.32
5951	0.30	0.22	255	0.15	0.43	7222	4.46	3.23	1500	2.05	0.35
6003	9.84	7.13	1500	4.62	0.35	7228	4.65	3.36	1500	2.15	0.35
6005	4.38	3.17	1500	2.00	0.35	7229	6.48	4.70	1500	2.85	0.32
6017	3.70	2.68	1326	1.72	0.35	7230	8.26	5.98	1500	3.99	0.39
6018	1.93	1.39	768	0.90	0.35	7231	7.88	5.71	1500	3.82	0.39
6045	2.88	2.09	1067	1.33	0.35	7232	3.80	2.75	1357	1.66	0.32
6204	7.09	5.13	1500	3.09	0.32	7309F	14.47	10.48	1500	4.77	0.26
6206	2.39	1.73	913	0.98	0.30	7313F	3.70	2.68	1326	1.22	0.26
6213	1.53	1.11	642	0.67	0.32	7317F	11.04	8.00	1500	3.64	0.26
6214	2.12	1.53	828	0.87	0.30	7327F	25.53	18.49	1500	8.41	0.26
6216	5.98	4.33	1500	2.45	0.30	7333M	2.04	1.47	803	0.86	0.30
6217	3.32	2.40	1206	1.44	0.32	7335M	2.26	1.64	872	0.96	0.30
6229	3.38	2.44	1225	1.46	0.32	7337M	3.40	2.46	1231	1.38	0.30
6233	3.19	2.31	1165	1.40	0.32	7350F	13.50	9.78	1500	4.62	0.28
6235	6.69	4.85	1500	2.75	0.30	7360	3.41	2.47	1234	1.56	0.35
6236	7.75	5.61	1500	3.56	0.35	7370	6.38	4.62	1500	3.17	0.42
6237	1.19	0.86	535	0.55	0.35	7380	3.59	2.60	1291	1.73	0.39
6251D	5.91	4.28	1500	2.58	0.32	7382	3.64	2.64	1307	1.81	0.42
6252D	6.03	4.36	1500	2.46	0.30	7390	3.74	2.71	1338	1.87	0.42
6260D	5.20	3.76	1500	2.17	0.30	7394M	2.75	1.99	1026	1.16	0.30
6306	3.16	2.29	1155	1.38	0.32	7395M	3.06	2.21	1124	1.28	0.30
6319	2.69	1.95	1007	1.17	0.32	7398M	4.58	3.31	1500	1.83	0.30
6325	3.59	2.60	1291	1.56	0.32	7402	0.18	0.13	217	0.09	0.42
6400	4.45	3.22	1500	2.15	0.39	7403	3.44	2.49	1244	1.57	0.35
6503	1.01	0.73	478	0.52	0.43	7405N	1.01	0.73	585	0.47	0.35
6504	2.34	1.70	897	1.19	0.43	7420	5.75	4.16	1500	2.39	0.30
6702M*	3.35	2.42	1215	1.54	0.35	7421	0.64	0.46	362	0.28	0.32
6703M*	5.56	4.03	1500	2.46	0.35	7422	1.24	0.90	551	0.51	0.30
6704M*	3.71	2.69	1329	1.71	0.35	7425	1.73	1.25	705	0.72	0.30
6801F	5.99	4.34	1500	2.11	0.31	7431N	0.55	0.40	390	0.23	0.30
6811	8.62	6.24	1500	3.94	0.35	7445N	0.34	0.24	-	-	-
6824F	9.56	6.92	1500	3.27	0.28	7453N	0.18	0.13	-	-	-
6826F	7.33	5.31	1500	2.58	0.31	7502	1.81	1.31	730	0.83	0.35
6834	2.77	2.01	1033	1.33	0.39	7515	1.11	0.81	510	0.45	0.30
6836	2.71	1.96	1014	1.24	0.35	7520	3.07	2.22	1127	1.53	0.42
6843F	10.70	7.75	1500	3.53	0.26	7538	4.82	3.49	1500	2.00	0.30

* 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, 2016

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
7539	1.46	1.06	620	0.63	0.32	8263	5.68	4.11	1500	2.71	0.39
7540	2.23	1.62	862	0.92	0.30	8264	4.57	3.31	1500	2.11	0.35
7580	2.67	1.93	1001	1.22	0.35	8265	4.94	3.57	1500	2.13	0.32
7590	3.06	2.21	1124	1.46	0.39	8279	6.91	5.00	1500	2.98	0.32
7600	3.26	2.36	1187	1.50	0.35	8288	8.67	6.28	1500	3.94	0.35
7601	-	-	-	1.50	0.35	8291	3.88	2.81	1382	1.86	0.39
7605	2.42	1.75	922	1.12	0.35	8292	2.81	2.03	1045	1.40	0.42
7610	0.42	0.30	292	0.20	0.39	8293	8.04	5.82	1500	3.72	0.35
7611	-	-	-	1.50	0.35	8304	4.56	3.30	1500	2.09	0.35
7612	-	-	-	1.50	0.35	8350	3.41	2.47	1234	1.48	0.32
7613	-	-	-	1.50	0.35	8380	2.37	1.72	907	1.14	0.39
7698X	3.93	2.85	1398	1.57	0.30	8381	1.82	1.32	733	0.87	0.39
7699X	2.08	1.50	815	0.93	0.36	8385	2.31	1.68	888	1.06	0.35
7705	5.03	3.65	1500	2.41	0.39	8392	2.30	1.67	885	1.14	0.42
7710X	4.27	3.09	1500	1.83	0.32	8393X	2.13	1.55	831	1.07	0.42
7711X	4.27	3.09	1500	1.83	0.32	8500	4.82	3.49	1500	2.20	0.35
7720	2.59	1.88	976	1.18	0.35	8601	0.40	0.29	286	0.19	0.39
7725X	2.01	1.45	793	0.84	0.32	8602	0.68	0.49	374	0.33	0.39
7855	2.75	1.99	1026	1.27	0.35	8603	0.09	0.06	188	0.04	0.42
8001	1.78	1.29	721	0.90	0.43	8606	2.46	1.78	935	1.07	0.32
8002	2.07	1.50	812	1.02	0.42	8709F	5.51	3.99	1500	1.81	0.26
8006	2.01	1.45	793	1.00	0.42	8719	2.84	2.06	1055	1.16	0.30
8008	1.12	0.81	513	0.57	0.43	8720	1.33	0.96	579	0.61	0.35
8010	1.83	1.32	736	0.93	0.43	8721	0.47	0.34	308	0.22	0.35
8013	0.35	0.25	270	0.17	0.42	8723	0.18	0.13	217	0.09	0.42
8015	0.66	0.47	368	0.33	0.42	8725	1.89	1.37	755	0.86	0.35
8017	1.34	0.97	582	0.68	0.43	8726F	3.91	2.83	1392	1.38	0.31
8018	2.44	1.77	929	1.24	0.43	8734M	0.45	0.32	302	0.20	0.35
8021	3.22	2.33	1174	1.59	0.42	8737M	0.40	0.29	286	0.19	0.35
8031	2.28	1.65	878	1.13	0.42	8738M	0.67	0.48	371	0.29	0.35
8032	1.93	1.39	768	0.98	0.43	8742	0.33	0.24	264	0.15	0.35
8033	2.12	1.53	828	1.05	0.42	8745	3.06	2.21	1124	1.46	0.39
8037	2.06	1.49	809	1.04	0.43	8748	0.61	0.44	352	0.29	0.39
8039	1.93	1.39	768	0.98	0.43	8755	0.36	0.26	273	0.16	0.35
8044	2.46	1.78	935	1.19	0.39	8799	0.78	0.57	406	0.39	0.42
8045	0.40	0.29	286	0.20	0.43	8800	1.25	0.91	554	0.66	0.49
8046	2.17	1.57	844	1.08	0.42	8803	0.09	0.06	188	0.04	0.35
8047	0.91	0.66	447	0.47	0.43	8805M	0.22	0.16	229	0.11	0.42
8058	2.12	1.53	828	1.05	0.42	8810	0.16	0.12	210	0.08	0.42
8072	0.68	0.49	374	0.34	0.43	8814M	0.19	0.14	220	0.09	0.42
8102	1.41	1.02	604	0.72	0.43	8815M	0.32	0.23	261	0.15	0.42
8103	2.17	1.57	844	1.04	0.39	8820	0.15	0.11	207	0.07	0.39
8105	2.18	1.58	847	1.12	0.43	8824	2.50	1.81	948	1.27	0.43
8106	3.34	2.42	1212	1.53	0.35	8825	1.64	1.19	677	0.86	0.49
8107	2.35	1.70	900	1.08	0.35	8826	1.93	1.39	768	0.96	0.42
8111	2.14	1.55	834	1.07	0.42	8829	1.97	1.42	781	0.98	0.42
8116	2.73	1.98	1020	1.36	0.42	8831	1.43	1.04	610	0.71	0.42
8203	5.17	3.75	1500	2.58	0.42	8832	0.28	0.20	248	0.14	0.42
8204	3.72	2.70	1332	1.70	0.35	8833	0.85	0.62	428	0.42	0.42
8209	3.19	2.31	1165	1.59	0.42	8835	2.34	1.70	897	1.17	0.42
8215	2.59	1.88	976	1.19	0.35	8842	2.97	2.15	1096	1.47	0.42
8227	3.04	2.20	1118	1.25	0.30	8855	0.22	0.16	229	0.11	0.42
8232	3.23	2.34	1177	1.48	0.35	8856	0.21	0.15	226	0.10	0.42
8233	2.34	1.70	897	1.08	0.35	8864	1.61	1.16	667	0.80	0.42
8235	3.26	2.36	1187	1.62	0.42	8868	0.36	0.26	273	0.18	0.43

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

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

Exhibit IV

Page S6

Effective January 1, 2016

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
8869	1.15	0.83	522	0.58	0.43						
8871	0.12	0.09	198	0.06	0.43						
8901	0.19	0.14	220	0.09	0.39						
9012	1.28	0.93	563	0.62	0.39						
9014X	2.52	1.83	954	1.26	0.42						
9015	3.47	2.51	1253	1.73	0.42						
9016	3.58	2.60	1288	1.78	0.42						
9019	1.67	1.21	686	0.77	0.35						
9033	2.45	1.78	932	1.22	0.42						
9040	2.67	1.93	1001	1.36	0.43						
9044	1.71	1.24	699	0.86	0.43						
9052	2.17	1.57	844	1.11	0.43						
9058	1.41	1.02	604	0.74	0.49						
9059	-	-	-	0.58	0.43						
9060	1.32	0.96	576	0.67	0.43						
9061	1.25	0.91	554	0.66	0.49						
9062	1.76	1.27	714	0.92	0.49						
9063	0.98	0.71	469	0.50	0.43						
9077F	4.93	3.57	1500	1.82	0.39						
9082	1.45	1.05	617	0.76	0.49						
9083	1.26	0.91	557	0.66	0.49						
9084	1.45	1.05	617	0.72	0.42						
9088a	a	a	a	a	a						
9089	1.01	0.73	478	0.51	0.43						
9093	2.41	1.75	919	1.22	0.43						
9101	4.04	2.93	1433	2.05	0.43						
9102	2.91	2.11	1077	1.45	0.42						
9154	1.94	1.40	771	0.96	0.42						
9156	1.81	1.31	730	0.87	0.39						
9170	6.70	4.85	1500	2.73	0.30						
9178	7.21	5.22	1500	3.75	0.48						
9179	13.97	10.12	1500	7.06	0.43						
9180	6.77	4.90	1500	3.08	0.35						
9182	2.11	1.52	825	1.05	0.42						
9186	7.66	5.54	1500	3.29	0.32						
9220	4.29	3.11	1500	2.06	0.39						
9402	3.55	2.57	1278	1.64	0.35						
9403	4.49	3.25	1500	1.95	0.32						
9410	2.37	1.72	907	1.17	0.42						
9501	3.25	2.35	1184	1.56	0.39						
9505	2.50	1.81	948	1.20	0.39						
9516	4.32	3.13	1500	1.99	0.35						
9519	4.17	3.02	1474	1.92	0.35						
9521	3.07	2.22	1127	1.41	0.35						
9522	2.01	1.45	793	1.00	0.42						
9534	2.93	2.12	1083	1.27	0.32						
9554	12.04	8.71	1500	5.24	0.32						
9586	0.64	0.46	362	0.34	0.49						
9600	1.74	1.26	708	0.89	0.43						
9620	0.84	0.61	425	0.40	0.39						

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

Effective January 1, 2016

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	0.41	S	1710D	0.06	S	3175D	0.08	S
0065D	0.08	S	1741D	0.78	S	4024D	0.04	S
0066D	0.08	S	1803D	0.64	S	5508D	0.08	S
0067D	0.08	S	1852D	0.08	Asb	6251D	0.07	S
1164D	0.06	S	3081D	0.07	S	6252D	0.07	S
1165D	0.04	S	3082D	0.08	S	6260D	0.06	S
1624D	0.02	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 \$0.76. (For coverage written separately for federal benefits only, \$0.74. For coverage written separately for state benefits only,\$0.02.)
- 1016 Rate includes a non-ratable disease element of \$2.29. (For coverage written separately for federal benefits only, \$2.24. For coverage written separately for state benefits only, \$0.05.)
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.022 and elr x 1.935.
- 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, 2016

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	0.29	S	1710D	0.04	S	3175D	0.06	S
0065D	0.06	S	1741D	0.57	S	4024D	0.03	S
0066D	0.06	S	1803D	0.46	S	5508D	0.06	S
0067D	0.06	S	1852D	0.06	Asb	6251D	0.05	S
1164D	0.04	S	3081D	0.05	S	6252D	0.05	S
1165D	0.03	S	3082D	0.06	S	6260D	0.04	S
1624D	0.01	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 \$0.55. (For coverage written separately for federal benefits only, \$0.54. For coverage written separately for state benefits only, \$0.01.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$1.66. (For coverage written separately for federal benefits only, \$1.62. For coverage written separately for state benefits only, \$0.04.)
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 2.022 and elr x 1.935.
- 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, 2016

MISCELLANEOUS VALUES - ADVISORY RATES

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

Employee operated vehicle.....	\$64,000
Leased or rented vehicle.....	\$42,700

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

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11..... \$160

Maximum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E – “Executive Officers,” “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” as amended in Indiana Special Rules, and the **Basic Manual** footnote instructions for Code 9178 – “Athletic Sports or Park: Non-Contact Sports,” and Code 9179 – “Athletic Sports or Park: Contact Sports” \$3,300

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

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

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

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

Deductible Amount	With Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$0	5.6%	4.9%	4.6%	4.0%	3.5%	2.9%
\$500	8.8%	7.4%	6.8%	5.7%	4.8%	3.8%	3.6%
\$1,000	10.9%	9.1%	8.3%	6.9%	5.8%	4.5%	4.3%
\$1,500	12.4%	10.3%	9.4%	7.8%	6.6%	5.0%	4.8%
\$2,000	13.6%	11.4%	10.3%	8.6%	7.2%	5.5%	5.3%
\$2,500	14.6%	12.2%	11.1%	9.3%	7.8%	6.0%	5.8%
\$3,000	15.4%	13.0%	11.8%	9.9%	8.3%	6.4%	6.2%
\$3,500	16.2%	13.6%	12.4%	10.4%	8.7%	6.8%	6.6%
\$4,000	16.8%	14.2%	13.0%	10.9%	9.2%	7.1%	6.9%
\$4,500	17.4%	14.8%	13.5%	11.3%	9.6%	7.5%	7.2%
\$5,000	18.0%	15.3%	13.9%	11.8%	9.9%	7.8%	7.5%

Effective January 1, 2016

MISCELLANEOUS VALUES - ADVISORY RATES(cont.)

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	4.0%	3.1%	2.8%	2.1%	1.6%	1.1%
\$1,000	6.6%	5.2%	4.7%	3.6%	2.9%	1.9%	1.9%
\$1,500	8.5%	6.8%	6.1%	4.8%	3.8%	2.6%	2.6%
\$2,000	10.0%	8.1%	7.2%	5.8%	4.6%	3.3%	3.3%
\$2,500	11.2%	9.2%	8.2%	6.6%	5.3%	3.8%	3.8%
\$3,000	12.3%	10.1%	9.0%	7.3%	6.0%	4.3%	4.3%
\$3,500	13.2%	10.9%	9.8%	8.0%	6.6%	4.8%	4.8%
\$4,000	14.1%	11.7%	10.5%	8.6%	7.1%	5.2%	5.2%
\$4,500	14.8%	12.3%	11.1%	9.2%	7.6%	5.7%	5.6%
\$5,000	15.5%	13.0%	11.7%	9.7%	8.1%	6.1%	6.0%

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

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

(Multiply a Non-F classification rate by a factor of 1.61 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.53) and the adjustment for differences in loss-based expenses (1.054).)

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, 2016

MISCELLANEOUS VALUES - ADVISORY LOSS COSTS

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

Deductible Amount	With Coinsurance Loss Elimination Ratios HAZARD GROUP						
	A	B	C	D	E	F	G
\$0	9.9%	8.6%	8.1%	7.1%	6.2%	5.2%	4.8%
\$500	15.6%	13.1%	12.0%	10.0%	8.5%	6.7%	6.3%
\$1,000	19.3%	16.1%	14.7%	12.2%	10.3%	7.9%	7.5%
\$1,500	22.0%	18.3%	16.7%	13.9%	11.6%	8.9%	8.5%
\$2,000	24.1%	20.1%	18.3%	15.2%	12.8%	9.8%	9.4%
\$2,500	25.8%	21.6%	19.7%	16.4%	13.8%	10.6%	10.2%
\$3,000	27.3%	23.0%	20.9%	17.5%	14.7%	11.3%	11.0%
\$3,500	28.6%	24.1%	22.0%	18.4%	15.5%	12.0%	11.6%
\$4,000	29.8%	25.2%	23.0%	19.3%	16.3%	12.6%	12.3%
\$4,500	30.9%	26.2%	23.9%	20.1%	17.0%	13.2%	12.8%
\$5,000	31.9%	27.0%	24.7%	20.8%	17.6%	13.8%	13.3%

Deductible Amount	Without Coinsurance Loss Elimination Ratios HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	7.2%	5.5%	4.9%	3.7%	2.9%	1.9%	1.9%
\$1,000	11.8%	9.3%	8.2%	6.4%	5.1%	3.4%	3.4%
\$1,500	15.1%	12.1%	10.8%	8.5%	6.8%	4.7%	4.7%
\$2,000	17.7%	14.4%	12.8%	10.2%	8.2%	5.8%	5.8%
\$2,500	19.9%	16.2%	14.5%	11.7%	9.5%	6.8%	6.8%
\$3,000	21.8%	17.9%	16.0%	13.0%	10.6%	7.7%	7.7%
\$3,500	23.5%	19.4%	17.4%	14.2%	11.6%	8.5%	8.5%
\$4,000	24.9%	20.7%	18.6%	15.3%	12.6%	9.3%	9.3%
\$4,500	26.3%	21.9%	19.7%	16.3%	13.4%	10.0%	10.0%
\$5,000	27.5%	23.0%	20.8%	17.2%	14.3%	10.7%	10.6%

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

Employee operated vehicle.....	\$64,000
Leased or rented vehicle.....	\$42,700

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

Maximum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E – “Executive Officers,” “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” as amended in Indiana Special Rules, and the **Basic Manual** footnote instructions for Code 9178 – “Athletic Sports or Park: Non-Contact Sports,” and Code 9179 – “Athletic Sports or Park: Contact Sports” \$3,300

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

Terrorism - (Advisory Loss Cost) 0.01

Effective January 1, 2016

MISCELLANEOUS VALUES - ADVISORY LOSS COSTS (cont.)

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

(Multiply a Non-F classification loss cost by a factor of 1.61 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.53) and the adjustment for differences in loss-based expenses (1.054).)

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, 2016
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,549	0.04	873,859	--	922,060	0.44
1,550	--	6,264	0.05	922,061	--	973,052	0.45
6,265	--	11,080	0.06	973,053	--	1,027,086	0.46
11,081	--	16,000	0.07	1,027,087	--	1,084,441	0.47
16,001	--	21,027	0.08	1,084,442	--	1,145,434	0.48
21,028	--	35,170	0.09	1,145,435	--	1,210,424	0.49
35,171	--	52,351	0.10	1,210,425	--	1,279,817	0.50
52,352	--	67,634	0.11	1,279,818	--	1,354,077	0.51
67,635	--	82,515	0.12	1,354,078	--	1,433,734	0.52
82,516	--	97,398	0.13	1,433,735	--	1,519,401	0.53
97,399	--	112,464	0.14	1,519,402	--	1,611,784	0.54
112,465	--	127,815	0.15	1,611,785	--	1,711,705	0.55
127,816	--	143,521	0.16	1,711,706	--	1,820,128	0.56
143,522	--	159,634	0.17	1,820,129	--	1,938,186	0.57
159,635	--	176,197	0.18	1,938,187	--	2,067,224	0.58
176,198	--	193,249	0.19	2,067,225	--	2,208,848	0.59
193,250	--	210,828	0.20	2,208,849	--	2,364,996	0.60
210,829	--	228,969	0.21	2,364,997	--	2,538,021	0.61
228,970	--	247,709	0.22	2,538,022	--	2,730,819	0.62
247,710	--	267,086	0.23	2,730,820	--	2,946,983	0.63
267,087	--	287,137	0.24	2,946,984	--	3,191,037	0.64
287,138	--	307,904	0.25	3,191,038	--	3,468,751	0.65
307,905	--	329,429	0.26	3,468,752	--	3,787,605	0.66
329,430	--	351,760	0.27	3,787,606	--	4,157,473	0.67
351,761	--	374,944	0.28	4,157,474	--	4,591,663	0.68
374,945	--	399,033	0.29	4,591,664	--	5,108,554	0.69
399,034	--	424,085	0.30	5,108,555	--	5,734,260	0.70
424,086	--	450,161	0.31	5,734,261	--	6,507,188	0.71
450,162	--	477,325	0.32	6,507,189	--	7,486,226	0.72
477,326	--	505,649	0.33	7,486,227	--	8,766,503	0.73
505,650	--	535,211	0.34	8,766,504	--	10,512,330	0.74
535,212	--	566,094	0.35	10,512,331	--	13,034,076	0.75
566,095	--	598,391	0.36	13,034,077	--	16,996,813	0.76
598,392	--	632,202	0.37	16,996,814	--	24,129,732	0.77
632,203	--	667,637	0.38	24,129,733	--	40,773,194	0.78
667,638	--	704,816	0.39	40,773,195	--	123,990,464	0.79
704,817	--	743,873	0.40	123,990,465	AND OVER		0.80
743,874	--	784,955	0.41				
784,956	--	828,223	0.42				
828,224	--	873,858	0.43				

(a) G	7.40
(b) State Per Claim Accident Limitation	\$184,500
(c) State Multiple Claim Accident Limitation	\$369,000
(d) USL&HW Per Claim Accident Limitation	\$469,500
(e) USL&HW Multiple Claim Accident Limitation	\$939,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$16,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.53
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.53.)</i>	

Effective January 1, 2016
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 -- 39,803	18,500	1,277,248 -- 1,314,226	148,000	2,571,872 -- 2,608,866	277,500
39,804 -- 68,505	22,200	1,314,227 -- 1,351,206	151,700	2,608,867 -- 2,645,861	281,200
68,506 -- 101,484	25,900	1,351,207 -- 1,388,187	155,400	2,645,862 -- 2,682,856	284,900
101,485 -- 136,274	29,600	1,388,188 -- 1,425,169	159,100	2,682,857 -- 2,719,851	288,600
136,275 -- 171,911	33,300	1,425,170 -- 1,462,153	162,800	2,719,852 -- 2,756,846	292,300
171,912 -- 207,995	37,000	1,462,154 -- 1,499,137	166,500	2,756,847 -- 2,793,842	296,000
207,996 -- 244,340	40,700	1,499,138 -- 1,536,121	170,200	2,793,843 -- 2,830,837	299,700
244,341 -- 280,850	44,400	1,536,122 -- 1,573,107	173,900	2,830,838 -- 2,867,833	303,400
280,851 -- 317,470	48,100	1,573,108 -- 1,610,093	177,600	2,867,834 -- 2,904,829	307,100
317,471 -- 354,166	51,800	1,610,094 -- 1,647,079	181,300	2,904,830 -- 2,941,825	310,800
354,167 -- 390,919	55,500	1,647,080 -- 1,684,067	185,000	2,941,826 -- 2,978,821	314,500
390,920 -- 427,713	59,200	1,684,068 -- 1,721,055	188,700	2,978,822 -- 3,015,817	318,200
427,714 -- 464,540	62,900	1,721,056 -- 1,758,043	192,400	3,015,818 -- 3,052,813	321,900
464,541 -- 501,391	66,600	1,758,044 -- 1,795,032	196,100	3,052,814 -- 3,089,809	325,600
501,392 -- 538,263	70,300	1,795,033 -- 1,832,021	199,800	3,089,810 -- 3,126,805	329,300
538,264 -- 575,151	74,000	1,832,022 -- 1,869,011	203,500	3,126,806 -- 3,163,802	333,000
575,152 -- 612,052	77,700	1,869,012 -- 1,906,001	207,200	3,163,803 -- 3,200,798	336,700
612,053 -- 648,964	81,400	1,906,002 -- 1,942,991	210,900	3,200,799 -- 3,237,795	340,400
648,965 -- 685,886	85,100	1,942,992 -- 1,979,982	214,600	3,237,796 -- 3,274,792	344,100
685,887 -- 722,816	88,800	1,979,983 -- 2,016,973	218,300	3,274,793 -- 3,311,788	347,800
722,817 -- 759,752	92,500	2,016,974 -- 2,053,965	222,000	3,311,789 -- 3,348,785	351,500
759,753 -- 796,695	96,200	2,053,966 -- 2,090,957	225,700	3,348,786 -- 3,385,782	355,200
796,696 -- 833,642	99,900	2,090,958 -- 2,127,949	229,400	3,385,783 -- 3,422,779	358,900
833,643 -- 870,594	103,600	2,127,950 -- 2,164,941	233,100	3,422,780 -- 3,459,776	362,600
870,595 -- 907,549	107,300	2,164,942 -- 2,201,934	236,800	3,459,777 -- 3,496,773	366,300
907,550 -- 944,509	111,000	2,201,935 -- 2,238,927	240,500	3,496,774 -- 3,533,500	370,000
944,510 -- 981,471	114,700	2,238,928 -- 2,275,920	244,200		
981,472 -- 1,018,436	118,400	2,275,921 -- 2,312,913	247,900		
1,018,437 -- 1,055,403	122,100	2,312,914 -- 2,349,906	251,600		
1,055,404 -- 1,092,373	125,800	2,349,907 -- 2,386,900	255,300		
1,092,374 -- 1,129,344	129,500	2,386,901 -- 2,423,894	259,000		
1,129,345 -- 1,166,318	133,200	2,423,895 -- 2,460,888	262,700		
1,166,319 -- 1,203,292	136,900	2,460,889 -- 2,497,882	266,400		
1,203,293 -- 1,240,269	140,600	2,497,883 -- 2,534,877	270,100		
1,240,270 -- 1,277,247	144,300	2,534,878 -- 2,571,871	273,800		

For Expected Losses greater than \$3,533,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(7.40) / (\text{Expected Losses} + (700)(7.40))$$

$$G = 7.40$$

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

APPLICABLE TO ADVISORY RATES

Effective January 1, 2016

**INDIANA
RR 1
Exhibit IV**

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.65	1.33	1.25	1.05	0.91	0.77	0.68

2. Tax Multipliers

a. State (non-F Classes)	1.018
b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage	1.054

3. Expected Loss Ratio

0.585

Expected Loss and Allocated Expense Ratio

0.660

4. Table of Expense Ratios

Type A: 2015-01
Type B: 2015-01

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	0.398	0.432	0.448	0.475	0.497	0.524	0.529
\$15,000	0.358	0.394	0.411	0.440	0.466	0.496	0.504
\$20,000	0.326	0.364	0.381	0.412	0.439	0.471	0.481
\$25,000	0.300	0.338	0.356	0.388	0.416	0.449	0.462
\$30,000	0.277	0.316	0.334	0.366	0.395	0.429	0.444
\$35,000	0.258	0.297	0.315	0.347	0.377	0.412	0.427
\$40,000	0.242	0.280	0.298	0.330	0.360	0.396	0.412
\$50,000	0.215	0.252	0.269	0.301	0.332	0.367	0.386
\$75,000	0.168	0.202	0.217	0.248	0.277	0.312	0.333
\$100,000	0.137	0.168	0.183	0.211	0.239	0.272	0.295
\$125,000	0.116	0.145	0.158	0.184	0.211	0.242	0.265
\$150,000	0.101	0.127	0.139	0.163	0.189	0.218	0.241
\$175,000	0.089	0.113	0.124	0.147	0.171	0.199	0.222
\$200,000	0.079	0.101	0.112	0.133	0.156	0.183	0.205
\$225,000	0.072	0.092	0.103	0.122	0.144	0.169	0.191
\$250,000	0.065	0.084	0.094	0.113	0.134	0.157	0.180
\$275,000	0.060	0.078	0.087	0.105	0.125	0.147	0.169
\$300,000	0.055	0.072	0.081	0.098	0.117	0.139	0.160
\$325,000	0.051	0.067	0.076	0.092	0.110	0.131	0.152
\$350,000	0.047	0.063	0.071	0.086	0.104	0.124	0.145
\$375,000	0.044	0.059	0.067	0.081	0.099	0.118	0.138
\$400,000	0.042	0.056	0.064	0.077	0.094	0.112	0.132
\$425,000	0.039	0.053	0.060	0.073	0.089	0.107	0.127
\$450,000	0.037	0.050	0.057	0.070	0.085	0.102	0.122
\$475,000	0.035	0.048	0.055	0.067	0.082	0.098	0.117
\$500,000	0.033	0.045	0.052	0.064	0.078	0.094	0.113
\$600,000	0.027	0.038	0.044	0.054	0.067	0.081	0.099
\$700,000	0.023	0.033	0.038	0.047	0.059	0.071	0.089
\$800,000	0.020	0.028	0.033	0.041	0.053	0.064	0.080
\$900,000	0.018	0.025	0.030	0.037	0.047	0.058	0.073
\$1,000,000	0.016	0.022	0.027	0.033	0.043	0.052	0.068
\$2,000,000	0.007	0.010	0.013	0.016	0.022	0.027	0.039
\$3,000,000	0.004	0.006	0.008	0.010	0.014	0.018	0.027
\$4,000,000	0.003	0.004	0.005	0.007	0.010	0.013	0.020
\$5,000,000	0.002	0.003	0.004	0.005	0.008	0.010	0.016
\$6,000,000	0.001	0.002	0.003	0.004	0.006	0.008	0.013
\$7,000,000	0.001	0.002	0.002	0.003	0.005	0.007	0.011
\$8,000,000	0.001	0.002	0.002	0.003	0.004	0.005	0.009
\$9,000,000	0.001	0.001	0.002	0.002	0.003	0.005	0.008
\$10,000,000	0.001	0.001	0.001	0.002	0.003	0.004	0.007

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

APPLICABLE TO ADVISORY RATES
Effective January 1, 2016

**INDIANA
RR 2
Exhibit IV**

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.440	0.475	0.492	0.520	0.544	0.572	0.577
\$15,000	0.397	0.435	0.454	0.484	0.511	0.542	0.550
\$20,000	0.363	0.403	0.422	0.455	0.483	0.517	0.527
\$25,000	0.335	0.376	0.395	0.429	0.459	0.494	0.507
\$30,000	0.311	0.353	0.372	0.406	0.437	0.473	0.488
\$35,000	0.291	0.333	0.351	0.386	0.418	0.455	0.471
\$40,000	0.273	0.314	0.333	0.368	0.400	0.438	0.455
\$50,000	0.243	0.284	0.302	0.337	0.369	0.407	0.426
\$75,000	0.192	0.229	0.246	0.279	0.311	0.349	0.370
\$100,000	0.159	0.193	0.208	0.239	0.269	0.306	0.329
\$125,000	0.136	0.167	0.181	0.210	0.238	0.273	0.297
\$150,000	0.118	0.147	0.160	0.187	0.214	0.247	0.271
\$175,000	0.105	0.131	0.144	0.169	0.195	0.225	0.249
\$200,000	0.094	0.119	0.131	0.154	0.179	0.208	0.232
\$225,000	0.085	0.108	0.120	0.141	0.165	0.193	0.216
\$250,000	0.078	0.100	0.110	0.131	0.154	0.180	0.203
\$275,000	0.072	0.092	0.102	0.122	0.144	0.169	0.192
\$300,000	0.066	0.086	0.096	0.114	0.135	0.159	0.182
\$325,000	0.062	0.080	0.090	0.107	0.128	0.150	0.173
\$350,000	0.058	0.075	0.084	0.101	0.121	0.143	0.165
\$375,000	0.054	0.071	0.080	0.096	0.115	0.136	0.158
\$400,000	0.051	0.067	0.075	0.091	0.109	0.129	0.151
\$425,000	0.048	0.064	0.072	0.086	0.104	0.124	0.145
\$450,000	0.046	0.060	0.068	0.082	0.100	0.119	0.140
\$475,000	0.043	0.057	0.065	0.079	0.096	0.114	0.135
\$500,000	0.041	0.055	0.062	0.075	0.092	0.109	0.130
\$600,000	0.034	0.046	0.053	0.064	0.079	0.095	0.114
\$700,000	0.029	0.040	0.046	0.056	0.070	0.084	0.102
\$800,000	0.025	0.035	0.040	0.049	0.062	0.075	0.093
\$900,000	0.022	0.031	0.036	0.044	0.056	0.068	0.085
\$1,000,000	0.020	0.028	0.032	0.040	0.051	0.062	0.078
\$2,000,000	0.009	0.013	0.016	0.020	0.026	0.032	0.045
\$3,000,000	0.005	0.008	0.010	0.012	0.017	0.021	0.031
\$4,000,000	0.004	0.005	0.007	0.009	0.012	0.016	0.023
\$5,000,000	0.003	0.004	0.005	0.007	0.009	0.012	0.018
\$6,000,000	0.002	0.003	0.004	0.005	0.007	0.010	0.015
\$7,000,000	0.002	0.002	0.003	0.004	0.006	0.008	0.012
\$8,000,000	0.001	0.002	0.003	0.003	0.005	0.007	0.010
\$9,000,000	0.001	0.002	0.002	0.003	0.004	0.005	0.009
\$10,000,000	0.001	0.001	0.002	0.002	0.004	0.005	0.008

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	0.01	0.01	0.07	0.04	0.03	0.00

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

APPLICABLE TO ADVISORY LOSS COSTS

Effective January 1, 2016

**INDIANA
RR 3
Exhibit IV**

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
1.65	1.33	1.25	1.05	0.91	0.77	0.68

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	0.548	0.595	0.617	0.654	0.685	0.722	0.729
\$15,000	0.493	0.543	0.566	0.607	0.642	0.683	0.694
\$20,000	0.449	0.501	0.525	0.567	0.605	0.649	0.663
\$25,000	0.413	0.466	0.490	0.534	0.573	0.619	0.636
\$30,000	0.382	0.436	0.460	0.505	0.545	0.592	0.611
\$35,000	0.356	0.409	0.434	0.479	0.519	0.567	0.589
\$40,000	0.333	0.386	0.410	0.455	0.497	0.545	0.568
\$50,000	0.296	0.347	0.370	0.415	0.457	0.506	0.531
\$75,000	0.231	0.278	0.299	0.341	0.382	0.430	0.459
\$100,000	0.189	0.232	0.252	0.291	0.329	0.375	0.406
\$125,000	0.160	0.199	0.217	0.253	0.290	0.333	0.365
\$150,000	0.139	0.174	0.191	0.225	0.260	0.301	0.332
\$175,000	0.122	0.155	0.171	0.202	0.235	0.274	0.305
\$200,000	0.109	0.140	0.155	0.184	0.215	0.252	0.283
\$225,000	0.098	0.127	0.141	0.168	0.198	0.233	0.264
\$250,000	0.090	0.116	0.130	0.155	0.184	0.217	0.247
\$275,000	0.082	0.107	0.120	0.144	0.172	0.203	0.233
\$300,000	0.076	0.100	0.112	0.135	0.161	0.191	0.220
\$325,000	0.070	0.093	0.105	0.126	0.152	0.180	0.209
\$350,000	0.065	0.087	0.098	0.119	0.143	0.171	0.199
\$375,000	0.061	0.082	0.093	0.112	0.136	0.162	0.190
\$400,000	0.057	0.077	0.087	0.106	0.129	0.154	0.182
\$425,000	0.054	0.073	0.083	0.101	0.123	0.147	0.175
\$450,000	0.051	0.069	0.079	0.096	0.118	0.141	0.168
\$475,000	0.048	0.066	0.075	0.092	0.113	0.135	0.162
\$500,000	0.046	0.062	0.072	0.088	0.108	0.130	0.156
\$600,000	0.038	0.052	0.061	0.074	0.093	0.112	0.137
\$700,000	0.032	0.045	0.052	0.065	0.081	0.098	0.122
\$800,000	0.028	0.039	0.046	0.057	0.072	0.088	0.111
\$900,000	0.024	0.035	0.041	0.051	0.065	0.079	0.101
\$1,000,000	0.021	0.031	0.037	0.046	0.059	0.072	0.093
\$2,000,000	0.009	0.014	0.018	0.022	0.031	0.038	0.053
\$3,000,000	0.005	0.009	0.011	0.014	0.020	0.025	0.037
\$4,000,000	0.004	0.006	0.008	0.010	0.014	0.018	0.028
\$5,000,000	0.003	0.004	0.006	0.007	0.011	0.014	0.022
\$6,000,000	0.002	0.003	0.004	0.006	0.009	0.011	0.018
\$7,000,000	0.002	0.003	0.003	0.005	0.007	0.009	0.015
\$8,000,000	0.001	0.002	0.003	0.004	0.006	0.008	0.012
\$9,000,000	0.001	0.002	0.002	0.003	0.005	0.006	0.011
\$10,000,000	0.001	0.002	0.002	0.003	0.004	0.005	0.009

**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	0.605	0.654	0.677	0.716	0.749	0.788	0.794
\$15,000	0.547	0.599	0.624	0.667	0.703	0.747	0.758
\$20,000	0.500	0.555	0.581	0.626	0.665	0.711	0.726
\$25,000	0.461	0.518	0.544	0.591	0.632	0.680	0.697
\$30,000	0.429	0.486	0.512	0.559	0.602	0.652	0.672
\$35,000	0.400	0.458	0.484	0.532	0.575	0.626	0.648
\$40,000	0.376	0.433	0.458	0.507	0.551	0.603	0.626
\$50,000	0.335	0.391	0.416	0.464	0.508	0.561	0.587
\$75,000	0.264	0.316	0.339	0.384	0.428	0.480	0.510
\$100,000	0.219	0.265	0.287	0.329	0.371	0.421	0.453
\$125,000	0.187	0.229	0.249	0.288	0.328	0.375	0.408
\$150,000	0.163	0.202	0.220	0.257	0.295	0.340	0.373
\$175,000	0.144	0.181	0.198	0.232	0.268	0.310	0.343
\$200,000	0.130	0.164	0.180	0.212	0.246	0.286	0.319
\$225,000	0.118	0.149	0.165	0.195	0.228	0.265	0.298
\$250,000	0.107	0.137	0.152	0.180	0.212	0.248	0.280
\$275,000	0.099	0.127	0.141	0.168	0.198	0.232	0.264
\$300,000	0.092	0.118	0.132	0.157	0.186	0.219	0.250
\$325,000	0.085	0.111	0.123	0.148	0.176	0.207	0.238
\$350,000	0.080	0.104	0.116	0.139	0.166	0.196	0.227
\$375,000	0.075	0.098	0.110	0.132	0.158	0.187	0.217
\$400,000	0.070	0.092	0.104	0.125	0.150	0.178	0.208
\$425,000	0.066	0.087	0.099	0.119	0.144	0.170	0.200
\$450,000	0.063	0.083	0.094	0.113	0.137	0.163	0.192
\$475,000	0.059	0.079	0.090	0.108	0.132	0.157	0.185
\$500,000	0.056	0.075	0.086	0.104	0.126	0.151	0.179
\$600,000	0.047	0.064	0.073	0.088	0.109	0.130	0.157
\$700,000	0.040	0.055	0.063	0.077	0.096	0.115	0.141
\$800,000	0.035	0.048	0.055	0.068	0.085	0.103	0.128
\$900,000	0.031	0.042	0.050	0.061	0.077	0.093	0.117
\$1,000,000	0.027	0.038	0.045	0.055	0.070	0.085	0.108
\$2,000,000	0.012	0.018	0.022	0.027	0.036	0.045	0.061
\$3,000,000	0.007	0.011	0.013	0.017	0.024	0.030	0.043
\$4,000,000	0.005	0.008	0.009	0.012	0.017	0.022	0.032
\$5,000,000	0.004	0.006	0.007	0.009	0.013	0.016	0.025
\$6,000,000	0.003	0.004	0.005	0.007	0.010	0.013	0.021
\$7,000,000	0.002	0.003	0.004	0.006	0.008	0.011	0.017
\$8,000,000	0.002	0.003	0.004	0.005	0.007	0.009	0.014
\$9,000,000	0.002	0.002	0.003	0.004	0.006	0.008	0.012
\$10,000,000	0.001	0.002	0.002	0.003	0.005	0.006	0.011

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.	
0.04	0.02	0.01	0.10	0.05	0.04	0.00



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

Type B: 2015-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.376
10,100	10,303	0.375
10,304	10,515	0.374
10,516	10,736	0.373
10,737	10,967	0.372
10,968	11,208	0.371
11,209	11,460	0.370
11,461	11,724	0.369
11,725	11,999	0.368
12,000	12,289	0.367
12,290	12,592	0.366
12,593	12,911	0.365
12,912	13,246	0.364
13,247	13,599	0.363
13,600	13,972	0.362
13,973	14,366	0.361
14,367	14,782	0.360
14,783	15,223	0.359
15,224	15,692	0.359
15,693	16,190	0.358
16,191	16,721	0.357
16,722	17,288	0.356
17,289	17,894	0.355
17,895	18,545	0.354
18,546	19,245	0.353

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.352
20,000	20,816	0.351
20,817	21,702	0.350
21,703	22,666	0.349
22,667	23,720	0.348
23,721	24,878	0.347
24,879	26,153	0.346
26,154	27,567	0.345
27,568	29,142	0.344
29,143	30,909	0.343
30,910	32,903	0.342
32,904	35,172	0.341
35,173	37,777	0.340
37,778	40,799	0.339
40,800	44,347	0.338
44,348	48,571	0.337
48,572	53,684	0.336
53,685	59,999	0.335
60,000	67,999	0.335
68,000	78,461	0.334
78,462	92,727	0.333
92,728	113,333	0.332
113,334	145,714	0.331
145,715	200,606	0.330
200,607	213,548	0.329

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.328
228,276	245,185	0.327
245,186	264,799	0.326
264,800	287,826	0.325
287,827	315,238	0.324
315,239	348,421	0.323
348,422	389,411	0.322
389,412	441,333	0.321
441,334	509,230	0.320
509,231	601,818	0.319
601,819	735,555	0.318
735,556	945,714	0.317
945,715	1,323,999	0.316
1,324,000	1,809,565	0.315
1,809,566	1,981,904	0.314
1,981,905	2,190,526	0.313
2,190,527	2,448,235	0.312
2,448,236	2,774,666	0.311
2,774,667	3,201,538	0.311
3,201,539	3,783,636	0.310
3,783,637	4,624,444	0.309
4,624,445	5,945,714	0.308
5,945,715	8,323,999	0.307
8,324,000	13,873,333	0.306
13,873,334	41,619,999	0.305
41,620,000	And Above	0.304
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:		0.585
Tax Multiplier:		1.041



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

Type A: 2015-01

WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio
0 - 10,055	0.300	21,928 - 22,469	0.252	393,334 - 424,799	0.204
10,056 - 10,167	0.299	22,470 - 23,037	0.251	424,800 - 461,739	0.203
10,168 - 10,282	0.298	23,038 - 23,636	0.250	461,740 - 505,714	0.202
10,283 - 10,399	0.297	23,637 - 24,266	0.249	505,715 - 558,947	0.201
10,400 - 10,520	0.296	24,267 - 24,931	0.248	558,948 - 624,705	0.200
10,521 - 10,643	0.295	24,932 - 25,633	0.247	624,706 - 707,999	0.199
10,644 - 10,769	0.294	25,634 - 26,376	0.246	708,000 - 816,923	0.198
10,770 - 10,898	0.293	26,377 - 27,164	0.245	816,924 - 965,454	0.197
10,899 - 11,030	0.292	27,165 - 27,999	0.244	965,455 - 1,179,999	0.196
11,031 - 11,165	0.291	28,000 - 28,888	0.243	1,180,000 - 1,517,142	0.195
11,166 - 11,304	0.290	28,889 - 29,836	0.242	1,517,143 - 1,824,799	0.194
11,305 - 11,446	0.289	29,837 - 30,847	0.241	1,824,800 - 1,983,478	0.193
11,447 - 11,592	0.288	30,848 - 31,929	0.240	1,983,479 - 2,172,380	0.192
11,593 - 11,741	0.287	31,930 - 33,090	0.239	2,172,381 - 2,401,052	0.191
11,742 - 11,895	0.286	33,091 - 34,339	0.238	2,401,053 - 2,683,529	0.190
11,896 - 12,052	0.285	34,340 - 35,686	0.237	2,683,530 - 3,041,333	0.189
12,053 - 12,214	0.284	35,687 - 37,142	0.236	3,041,334 - 3,509,230	0.188
12,215 - 12,380	0.284	37,143 - 38,723	0.235	3,509,231 - 4,147,272	0.187
12,381 - 12,551	0.283	38,724 - 40,444	0.235	4,147,273 - 5,068,888	0.187
12,552 - 12,727	0.282	40,445 - 42,325	0.234	5,068,889 - 6,517,142	0.186
12,728 - 12,907	0.281	42,326 - 44,390	0.233	6,517,143 - 9,123,999	0.185
12,908 - 13,093	0.280	44,391 - 46,666	0.232	9,124,000 - 15,206,666	0.184
13,094 - 13,284	0.279	46,667 - 49,189	0.231	15,206,667 - 45,619,999	0.183
13,285 - 13,481	0.278	49,190 - 51,999	0.230	45,620,000 - And Above	0.182
13,482 - 13,684	0.277	52,000 - 55,151	0.229		
13,685 - 13,893	0.276	55,152 - 58,709	0.228		
13,894 - 14,108	0.275	58,710 - 62,758	0.227		
14,109 - 14,330	0.274	62,759 - 67,407	0.226		
14,331 - 14,559	0.273	67,408 - 72,799	0.225		
14,560 - 14,796	0.272	72,800 - 79,130	0.224		
14,797 - 15,041	0.271	79,131 - 86,666	0.223		
15,042 - 15,294	0.270	86,667 - 95,789	0.222		
15,295 - 15,555	0.269	95,790 - 107,058	0.221		
15,556 - 15,826	0.268	107,059 - 121,333	0.220		
15,827 - 16,106	0.267	121,334 - 139,999	0.219		
16,107 - 16,396	0.266	140,000 - 165,454	0.218		
16,397 - 16,697	0.265	165,455 - 200,377	0.217		
16,698 - 17,009	0.264	200,378 - 208,235	0.216		
17,010 - 17,333	0.263	208,236 - 216,734	0.215		
17,334 - 17,669	0.262	216,735 - 225,957	0.214		
17,670 - 18,019	0.261	225,958 - 235,999	0.213		
18,020 - 18,383	0.260	236,000 - 246,976	0.212		
18,384 - 18,762	0.260	246,977 - 259,024	0.211		
18,763 - 19,157	0.259	259,025 - 272,307	0.211		
19,158 - 19,569	0.258	272,308 - 287,027	0.210		
19,570 - 19,999	0.257	287,028 - 303,428	0.209		
20,000 - 20,449	0.256	303,429 - 321,818	0.208	First - 10,000	0.0%
20,450 - 20,919	0.255	321,819 - 342,580	0.207	Next - 190,000	9.1%
20,920 - 21,411	0.254	342,581 - 366,206	0.206	Next - 1,550,000	11.3%
21,412 - 21,927	0.253	366,207 - 393,333	0.205	Over - 1,750,000	12.3%
				Expected Loss and ALAE Ratio:	0.660
				Tax Multiplier:	1.041



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

Type B: 2015-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.300
10,100	10,303	0.299
10,304	10,515	0.298
10,516	10,736	0.297
10,737	10,967	0.296
10,968	11,208	0.295
11,209	11,460	0.294
11,461	11,724	0.293
11,725	11,999	0.292
12,000	12,289	0.291
12,290	12,592	0.290
12,593	12,911	0.289
12,912	13,246	0.288
13,247	13,599	0.287
13,600	13,972	0.286
13,973	14,366	0.285
14,367	14,782	0.284
14,783	15,223	0.284
15,224	15,692	0.283
15,693	16,190	0.282
16,191	16,721	0.281
16,722	17,288	0.280
17,289	17,894	0.279
17,895	18,545	0.278
18,546	19,245	0.277

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.276
20,000	20,816	0.275
20,817	21,702	0.274
21,703	22,666	0.273
22,667	23,720	0.272
23,721	24,878	0.271
24,879	26,153	0.270
26,154	27,567	0.269
27,568	29,142	0.268
29,143	30,909	0.267
30,910	32,903	0.266
32,904	35,172	0.265
35,173	37,777	0.264
37,778	40,799	0.263
40,800	44,347	0.262
44,348	48,571	0.261
48,572	53,684	0.260
53,685	59,999	0.260
60,000	67,999	0.259
68,000	78,461	0.258
78,462	92,727	0.257
92,728	113,333	0.256
113,334	145,714	0.255
145,715	200,606	0.254
200,607	213,548	0.253

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.252
228,276	245,185	0.251
245,186	264,799	0.250
264,800	287,826	0.249
287,827	315,238	0.248
315,239	348,421	0.247
348,422	389,411	0.246
389,412	441,333	0.245
441,334	509,230	0.244
509,231	601,818	0.243
601,819	735,555	0.242
735,556	945,714	0.241
945,715	1,323,999	0.240
1,324,000	1,809,565	0.239
1,809,566	1,981,904	0.238
1,981,905	2,190,526	0.237
2,190,527	2,448,235	0.236
2,448,236	2,774,666	0.235
2,774,667	3,201,538	0.235
3,201,539	3,783,636	0.234
3,783,637	4,624,444	0.233
4,624,445	5,945,714	0.232
5,945,715	8,323,999	0.231
8,324,000	13,873,333	0.230
13,873,334	41,619,999	0.229
41,620,000	And Above	0.228
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:		0.660
Tax Multiplier:		1.041

WORKERS COMPENSATION AND EMPLOYERS LIABILITY
Exhibit V

Effective January 1, 2016

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	3.09	1133	1.53	0.42	2003	3.42	1237	1.70	0.42	2702	16.67	1500	6.85	0.30
0008	2.21	856	1.06	0.39	2014	3.29	1196	1.51	0.35	2709	11.33	1500	5.22	0.35
0016	5.37	1500	2.46	0.35	2016	2.73	1020	1.39	0.43	2710	7.86	1500	3.39	0.32
0034	3.05	1121	1.51	0.42	2021	2.46	935	1.18	0.39	2714	3.98	1414	2.04	0.43
0035	2.84	1055	1.44	0.43	2039	1.30	570	0.66	0.43	2731	4.29	1500	1.96	0.35
0036	2.91	1077	1.45	0.42	2041	2.06	809	1.04	0.43	2735	4.68	1500	2.37	0.43
0037	3.56	1281	1.71	0.39	2065	1.53	642	0.76	0.42	2759	7.00	1500	3.56	0.43
0042	5.76	1500	2.76	0.39	2070	4.12	1458	2.05	0.42	2790	1.37	592	0.70	0.43
0050	6.07	1500	3.02	0.42	2081	2.32	891	1.15	0.42	2797	2.31	888	1.15	0.42
0059D	0.41	-	0.09	0.30	2089	2.63	988	1.31	0.42	2799	3.14	1149	1.53	0.39
0065D	0.08	-	0.02	0.35	2095	2.44	929	1.21	0.42	2802	4.12	1458	1.98	0.39
0066D	0.08	-	0.02	0.35	2105	2.49	944	1.27	0.43	2812	-	-	1.11	0.42
0067D	0.08	-	0.02	0.35	2110	2.32	891	1.18	0.43	2835	1.94	771	1.02	0.49
0079	5.09	1500	2.37	0.35	2111	1.57	655	0.80	0.43	2836	1.71	699	0.90	0.49
0083	4.49	1500	2.22	0.42	2112	3.54	1275	1.79	0.43	2841	2.87	1064	1.46	0.43
0106	8.83	1500	3.82	0.32	2114	1.83	736	0.93	0.43	2881	2.56	966	1.35	0.49
0113	3.40	1231	1.70	0.42	2121	1.53	642	0.75	0.42	2883	2.21	856	1.11	0.42
0170	3.58	1288	1.79	0.42	2130	1.77	718	0.88	0.42	2913	1.78	721	0.94	0.49
0251	2.75	1026	1.37	0.42	2131	1.56	651	0.78	0.42	2915	2.37	907	1.14	0.39
0400	6.34	1500	3.07	0.39	2143	1.78	721	0.90	0.43	2916	3.07	1127	1.33	0.32
0401	9.67	A	4.18	0.32	2157	3.51	1266	1.75	0.42	2923	2.23	862	1.14	0.43
0766N	0.40	-	-	-	2172	1.21	541	0.59	0.39	2942	1.42	607	0.75	0.49
0771N	0.44	-	-	-	2174	2.14	834	1.09	0.43	2960	3.32	1206	1.65	0.42
0908P	150.00	310	74.80	0.42	2211	6.67	1500	3.07	0.35	3004	1.30	570	0.60	0.35
0913P	388.00	548	194.05	0.42	2220	1.78	721	0.89	0.42	3018	1.77	718	0.81	0.35
1005*	3.03	1114	0.94	0.30	2286	1.18	532	0.60	0.43	3022	2.43	925	1.24	0.43
1016X*	9.14	1500	2.82	0.30	2288	4.56	1500	2.33	0.43	3027	2.35	900	1.08	0.35
1164D	2.99	1102	1.21	0.30	2300	1.49	629	0.79	0.49	3028	2.38	910	1.19	0.42
1165D	2.18	847	0.94	0.32	2302	1.39	598	0.69	0.42	3030	4.29	1500	1.97	0.35
1320	4.77	1500	2.05	0.32	2305	1.56	651	0.75	0.39	3040	4.85	1500	2.23	0.35
1322	5.84	1500	2.54	0.32	2361	1.57	655	0.78	0.42	3041	3.69	1322	1.84	0.42
1430	2.91	1077	1.34	0.35	2362	1.04	488	0.52	0.42	3042	2.87	1064	1.38	0.39
1438	2.70	1011	1.17	0.32	2380	1.97	781	0.98	0.42	3064	4.47	1500	2.23	0.42
1452	1.71	699	0.78	0.35	2386	1.28	563	0.66	0.43	3069	-	-	1.17	0.42
1463	9.22	1500	3.99	0.32	2388	1.54	645	0.78	0.43	3076	2.35	900	1.17	0.42
1472	4.55	1500	1.96	0.32	2402	2.06	809	0.94	0.35	3081D	3.73	1335	1.68	0.35
1604X	3.95	1404	1.85	0.35	2413	2.15	837	1.07	0.42	3082D	3.50	1263	1.56	0.35
1624D	1.80	727	0.77	0.32	2416	1.53	642	0.76	0.42	3085D	3.09	1133	1.39	0.35
1642	1.80	727	0.82	0.35	2417	1.07	497	0.53	0.42	3110	2.63	988	1.31	0.42
1654	8.52	1500	3.91	0.35	2501	2.10	822	1.04	0.42	3111	2.09	818	1.04	0.42
1655	1.85	743	0.85	0.35	2503	1.33	579	0.68	0.43	3113	1.36	588	0.68	0.42
1699	2.90	1074	1.33	0.35	2534	1.59	661	0.81	0.43	3114	2.46	935	1.23	0.42
1701	2.49	944	1.14	0.35	2570	3.46	1250	1.76	0.43	3118	1.33	579	0.68	0.43
1710D	2.90	1074	1.31	0.35	2585	2.61	982	1.34	0.43	3119	0.81	415	0.43	0.49
1741D	3.57	1285	1.15	0.30	2586	1.45	617	0.72	0.42	3122	1.13	516	0.57	0.43
1747	1.60	664	0.74	0.35	2587	2.49	944	1.28	0.43	3126	1.51	636	0.75	0.42
1748	5.15	1500	2.34	0.35	2589	1.56	651	0.78	0.42	3131	1.11	510	0.56	0.42
1803D	5.92	1500	2.29	0.32	2600	2.13	831	1.09	0.43	3132	2.82	1048	1.40	0.42
1852D	1.99	787	0.78	0.30	2623	5.01	1500	2.40	0.39	3145	1.94	771	0.96	0.42
1853	1.36	588	0.66	0.39	2651	1.13	516	0.57	0.43	3146	1.56	651	0.77	0.42
1860	1.27	560	0.65	0.43	2660	1.59	661	0.81	0.43	3169	1.53	642	0.76	0.42
1924	1.56	651	0.79	0.43	2670	1.33	579	0.70	0.49	3175D	3.82	1363	1.86	0.42
1925	2.72	1017	1.30	0.39	2683	1.05	491	0.54	0.43	3179	1.31	573	0.67	0.43
2001	-	-	1.70	0.42	2688	2.07	812	1.05	0.43	3180	1.88	752	0.95	0.43
2002	1.97	781	0.99	0.43	2701	13.48	1500	6.17	0.35	3188	1.04	488	0.53	0.43

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective January 1, 2016

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	1.11	510	0.56	0.42	4000	4.78	1500	2.06	0.32	4561	-	-	1.00	0.39
3223	2.66	998	1.39	0.49	4021	3.34	1212	1.53	0.35	4568	1.88	752	0.86	0.35
3224	2.85	1058	1.47	0.43	4024D	3.32	1206	1.50	0.35	4581	0.73	390	0.32	0.32
3227	2.15	837	1.10	0.43	4034	5.71	1500	2.62	0.35	4583	3.40	1231	1.46	0.32
3240	2.93	1083	1.49	0.43	4036	2.23	862	1.02	0.35	4611	0.41	289	0.21	0.43
3241	1.89	755	0.94	0.42	4038	1.87	749	0.99	0.49	4635	1.78	721	0.73	0.30
3255	1.45	617	0.76	0.49	4053	1.40	601	0.70	0.42	4653	2.59	976	1.31	0.43
3257	2.04	803	1.01	0.42	4061	4.73	1500	2.43	0.43	4665	3.89	1385	1.79	0.35
3270	1.72	702	0.86	0.42	4062	2.52	954	1.26	0.42	4670	6.36	1500	2.90	0.35
3300	4.56	1500	2.25	0.42	4101	2.09	818	1.00	0.39	4683	3.91	1392	1.94	0.42
3303	3.63	1303	1.85	0.43	4109	0.49	314	0.25	0.43	4686	1.34	582	0.62	0.35
3307	2.72	1017	1.35	0.42	4110	0.68	374	0.34	0.42	4692	0.56	336	0.28	0.43
3315	3.04	1118	1.55	0.43	4111	1.30	570	0.66	0.43	4693	0.72	387	0.36	0.42
3334	2.04	803	1.03	0.42	4112	-	-	0.34	0.42	4703	1.51	636	0.76	0.42
3336	2.00	790	0.91	0.35	4113	1.74	708	0.86	0.42	4716X	2.01	793	1.03	0.43
3365	5.14	1500	2.37	0.35	4114	2.21	856	1.10	0.42	4717	1.68	689	0.88	0.49
3372	2.91	1077	1.39	0.39	4130	2.52	954	1.26	0.42	4720	1.75	711	0.87	0.42
3373	3.98	1414	2.00	0.42	4131	4.64	1500	2.35	0.43	4740	0.75	396	0.34	0.35
3383	0.84	425	0.43	0.43	4133	1.62	670	0.83	0.43	4741	1.36	588	0.68	0.42
3385	0.58	343	0.29	0.43	4149	0.46	305	0.24	0.49	4751	2.21	856	1.01	0.35
3400	3.13	1146	1.49	0.39	4150	-	-	0.24	0.49	4766NX	2.94	1212	1.21	0.30
3507	2.38	910	1.19	0.42	4206	2.03	799	1.01	0.42	4771NX	2.46	1074	1.01	0.30
3515	1.63	673	0.81	0.42	4207	1.37	592	0.63	0.35	4777	3.07	1127	1.27	0.30
3548	1.94	771	0.96	0.42	4239	1.56	651	0.71	0.35	4825	0.64	362	0.29	0.35
3559	2.15	837	1.07	0.42	4240	1.80	727	0.91	0.43	4828	1.59	661	0.76	0.39
3574	1.11	510	0.57	0.43	4243	1.92	765	0.95	0.42	4829	1.21	541	0.53	0.32
3581	1.21	541	0.61	0.43	4244	2.10	822	1.05	0.42	4902	2.82	1048	1.44	0.43
3612	1.92	765	0.92	0.39	4250	1.37	592	0.69	0.42	4923	0.73	390	0.37	0.42
3620	3.52	1269	1.61	0.35	4251	2.17	844	1.08	0.42	5020	3.94	1401	1.82	0.35
3629	1.53	642	0.78	0.43	4263	2.53	957	1.26	0.42	5022	4.38	1500	1.91	0.32
3632	2.20	853	1.06	0.39	4273	1.54	645	0.77	0.42	5037	9.56	1500	3.95	0.30
3634	1.46	620	0.74	0.43	4279	1.84	740	0.92	0.42	5040	6.55	1500	2.70	0.30
3635	2.12	828	1.05	0.42	4282	1.46	620	0.76	0.43	5057	4.30	1500	1.78	0.30
3638	1.16	525	0.59	0.43	4283	1.10	507	0.55	0.42	5059	11.16	1500	4.58	0.30
3642	1.72	702	0.85	0.42	4299	1.62	670	0.82	0.43	5069	57.56	1500	23.82	0.30
3643	1.75	711	0.87	0.42	4304	4.27	1500	2.04	0.39	5102	4.40	1500	1.92	0.32
3647	1.66	683	0.80	0.39	4307	1.71	699	0.90	0.49	5146	4.00	1420	1.84	0.35
3648	1.43	610	0.73	0.43	4351	0.75	396	0.38	0.42	5160	1.41	604	0.61	0.32
3681	0.95	459	0.48	0.43	4352	1.08	500	0.55	0.43	5183	1.82	733	0.83	0.35
3685	0.67	371	0.34	0.43	4360	0.83	421	0.42	0.43	5188	2.74	1023	1.27	0.35
3719	0.78	406	0.32	0.30	4361	0.72	387	0.37	0.43	5190	2.52	954	1.16	0.35
3724	2.88	1067	1.25	0.32	4362	-	-	0.42	0.43	5191	0.88	437	0.44	0.42
3726	3.15	1152	1.30	0.30	4410	2.97	1096	1.48	0.42	5192	3.04	1118	1.51	0.42
3803	3.05	1121	1.53	0.42	4420	1.63	673	0.71	0.32	5213	4.54	1500	1.97	0.32
3807	1.37	592	0.70	0.43	4431	1.22	544	0.64	0.49	5215	4.15	1467	2.00	0.39
3808	2.69	1007	1.29	0.39	4432	1.04	488	0.55	0.49	5221	3.43	1240	1.58	0.35
3821X	5.32	1500	2.55	0.39	4439	2.10	822	1.00	0.39	5222	4.11	1455	1.79	0.32
3822X	3.49	1259	1.66	0.39	4452	2.09	818	1.03	0.42	5223	4.90	1500	2.24	0.35
3824X	3.63	1303	1.74	0.39	4459	2.40	916	1.19	0.42	5348	2.91	1077	1.34	0.35
3826	0.47	308	0.23	0.42	4470	1.84	740	0.92	0.42	5402	2.99	1102	1.52	0.43
3827	1.98	784	0.95	0.39	4484	2.26	872	1.12	0.42	5403	5.46	1500	2.37	0.32
3830	1.42	607	0.68	0.39	4493	1.88	752	0.93	0.42	5437	4.16	1470	1.92	0.35
3851	2.79	1039	1.42	0.43	4511	0.49	314	0.23	0.39	5443	2.64	992	1.32	0.42
3865	1.42	607	0.74	0.49	4557	1.95	774	1.00	0.43	5445	3.75	1341	1.63	0.32
3881	4.18	1477	2.10	0.42	4558	1.18	532	0.59	0.42	5462	5.35	1500	2.46	0.35

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2016

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	3.70	1326	1.53	0.30	6845F	10.41	1500	3.43	0.26	7539	1.46	620	0.63	0.32
5473	8.13	1500	3.31	0.30	6854	2.32	891	0.95	0.30	7540	2.23	862	0.92	0.30
5474	4.90	1500	2.12	0.32	6872F	9.65	1500	3.18	0.26	7580	2.67	1001	1.22	0.35
5478	3.19	1165	1.48	0.35	6874F	19.25	1500	6.34	0.26	7590	3.06	1124	1.46	0.39
5479	6.12	1500	2.94	0.39	6882	3.48	1256	1.44	0.30	7600	3.26	1187	1.50	0.35
5480	3.24	1181	1.41	0.32	6884	5.32	1500	2.25	0.30	7601	-	-	1.50	0.35
5491	1.36	588	0.59	0.32	7016M	1.79	724	0.74	0.30	7605	2.42	922	1.12	0.35
5506	5.71	1500	2.34	0.30	7024M	1.99	787	0.83	0.30	7610	0.42	292	0.20	0.39
5507	3.35	1215	1.46	0.32	7038M	4.28	1500	1.76	0.30	7611	-	-	1.50	0.35
5508D	9.62	1500	4.42	0.35	7046M	5.23	1500	2.17	0.30	7612	-	-	1.50	0.35
5535	4.19	1480	1.93	0.35	7047M	2.98	1099	1.19	0.30	7613	-	-	1.50	0.35
5537	4.26	1500	1.95	0.35	7050M	7.13	1500	2.81	0.30	7698X	3.93	1398	1.57	0.30
5551	10.33	1500	4.24	0.30	7090M	4.76	1500	1.96	0.30	7699X	2.08	815	0.93	0.36
5606	1.14	519	0.50	0.32	7098M	5.81	1500	2.41	0.30	7705	5.03	1500	2.41	0.39
5610	4.57	1500	2.28	0.42	7099M	8.70	1500	3.45	0.30	7710X	4.27	1500	1.83	0.32
5645	8.02	1500	3.47	0.32	7133	3.00	1105	1.30	0.32	7711X	4.27	1500	1.83	0.32
5651	-	-	3.47	0.32	7151M	3.64	1307	1.58	0.32	7720	2.59	976	1.18	0.35
5703	9.27	1500	4.27	0.35	7152M	6.07	1500	2.51	0.32	7725X	2.01	793	0.84	0.32
5705	10.55	1500	4.82	0.35	7153M	4.05	1436	1.76	0.32	7855	2.75	1026	1.27	0.35
5951	0.30	255	0.15	0.43	7222	4.46	1500	2.05	0.35	8001	1.78	721	0.90	0.43
6003	9.84	1500	4.62	0.35	7228	4.65	1500	2.15	0.35	8002	2.07	812	1.02	0.42
6005	4.38	1500	2.00	0.35	7229	6.48	1500	2.85	0.32	8006	2.01	793	1.00	0.42
6017	3.70	1326	1.72	0.35	7230	8.26	1500	3.99	0.39	8008	1.12	513	0.57	0.43
6018	1.93	768	0.90	0.35	7231	7.88	1500	3.82	0.39	8010	1.83	736	0.93	0.43
6045	2.88	1067	1.33	0.35	7232	3.80	1357	1.66	0.32	8013	0.35	270	0.17	0.42
6204	7.09	1500	3.09	0.32	7309F	14.47	1500	4.77	0.26	8015	0.66	368	0.33	0.42
6206	2.39	913	0.98	0.30	7313F	3.70	1326	1.22	0.26	8017	1.34	582	0.68	0.43
6213	1.53	642	0.67	0.32	7317F	11.04	1500	3.64	0.26	8018	2.44	929	1.24	0.43
6214	2.12	828	0.87	0.30	7327F	25.53	1500	8.41	0.26	8021	3.22	1174	1.59	0.42
6216	5.98	1500	2.45	0.30	7333M	2.04	803	0.86	0.30	8031	2.28	878	1.13	0.42
6217	3.32	1206	1.44	0.32	7335M	2.26	872	0.96	0.30	8032	1.93	768	0.98	0.43
6229	3.38	1225	1.46	0.32	7337M	3.40	1231	1.38	0.30	8033	2.12	828	1.05	0.42
6233	3.19	1165	1.40	0.32	7350F	13.50	1500	4.62	0.28	8037	2.06	809	1.04	0.43
6235	6.69	1500	2.75	0.30	7360	3.41	1234	1.56	0.35	8039	1.93	768	0.98	0.43
6236	7.75	1500	3.56	0.35	7370	6.38	1500	3.17	0.42	8044	2.46	935	1.19	0.39
6237	1.19	535	0.55	0.35	7380	3.59	1291	1.73	0.39	8045	0.40	286	0.20	0.43
6251D	5.91	1500	2.58	0.32	7382	3.64	1307	1.81	0.42	8046	2.17	844	1.08	0.42
6252D	6.03	1500	2.46	0.30	7390	3.74	1338	1.87	0.42	8047	0.91	447	0.47	0.43
6260D	5.20	1500	2.17	0.30	7394M	2.75	1026	1.16	0.30	8058	2.12	828	1.05	0.42
6306	3.16	1155	1.38	0.32	7395M	3.06	1124	1.28	0.30	8072	0.68	374	0.34	0.43
6319	2.69	1007	1.17	0.32	7398M	4.58	1500	1.83	0.30	8102	1.41	604	0.72	0.43
6325	3.59	1291	1.56	0.32	7402	0.18	217	0.09	0.42	8103	2.17	844	1.04	0.39
6400	4.45	1500	2.15	0.39	7403	3.44	1244	1.57	0.35	8105	2.18	847	1.12	0.43
6503	1.01	478	0.52	0.43	7405N	1.01	585	0.47	0.35	8106	3.34	1212	1.53	0.35
6504	2.34	897	1.19	0.43	7420	5.75	1500	2.39	0.30	8107	2.35	900	1.08	0.35
6702M*	3.35	1215	1.54	0.35	7421	0.64	362	0.28	0.32	8111	2.14	834	1.07	0.42
6703M*	5.56	1500	2.46	0.35	7422	1.24	551	0.51	0.30	8116	2.73	1020	1.36	0.42
6704M*	3.71	1329	1.71	0.35	7425	1.73	705	0.72	0.30	8203	5.17	1500	2.58	0.42
6801F	5.99	1500	2.11	0.31	7431N	0.55	390	0.23	0.30	8204	3.72	1332	1.70	0.35
6811	8.62	1500	3.94	0.35	7445N	0.34	-	-	-	8209	3.19	1165	1.59	0.42
6824F	9.56	1500	3.27	0.28	7453N	0.18	-	-	-	8215	2.59	976	1.19	0.35
6826F	7.33	1500	2.58	0.31	7502	1.81	730	0.83	0.35	8227	3.04	1118	1.25	0.30
6834	2.77	1033	1.33	0.39	7515	1.11	510	0.45	0.30	8232	3.23	1177	1.48	0.35
6836	2.71	1014	1.24	0.35	7520	3.07	1127	1.53	0.42	8233	2.34	897	1.08	0.35
6843F	10.70	1500	3.53	0.26	7538	4.82	1500	2.00	0.30	8235	3.26	1187	1.62	0.42

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2016

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
8263	5.68	1500	2.71	0.39	8869	1.15	522	0.58	0.43					
8264	4.57	1500	2.11	0.35	8871	0.12	198	0.06	0.43					
8265	4.94	1500	2.13	0.32	8901	0.19	220	0.09	0.39					
8279	6.91	1500	2.98	0.32	9012	1.28	563	0.62	0.39					
8288	8.67	1500	3.94	0.35	9014X	2.52	954	1.26	0.42					
8291	3.88	1382	1.86	0.39	9015	3.47	1253	1.73	0.42					
8292	2.81	1045	1.40	0.42	9016	3.58	1288	1.78	0.42					
8293	8.04	1500	3.72	0.35	9019	1.67	686	0.77	0.35					
8304	4.56	1500	2.09	0.35	9033	2.45	932	1.22	0.42					
8350	3.41	1234	1.48	0.32	9040	2.67	1001	1.36	0.43					
8380	2.37	907	1.14	0.39	9044	1.71	699	0.86	0.43					
8381	1.82	733	0.87	0.39	9052	2.17	844	1.11	0.43					
8385	2.31	888	1.06	0.35	9058	1.41	604	0.74	0.49					
8392	2.30	885	1.14	0.42	9059	-	-	0.58	0.43					
8393X	2.13	831	1.07	0.42	9060	1.32	576	0.67	0.43					
8500	4.82	1500	2.20	0.35	9061	1.25	554	0.66	0.49					
8601	0.40	286	0.19	0.39	9062	1.76	714	0.92	0.49					
8602	0.68	374	0.33	0.39	9063	0.98	469	0.50	0.43					
8603	0.09	188	0.04	0.42	9077F	4.93	1500	1.82	0.39					
8606	2.46	935	1.07	0.32	9082	1.45	617	0.76	0.49					
8709F	5.51	1500	1.81	0.26	9083	1.26	557	0.66	0.49					
8719	2.84	1055	1.16	0.30	9084	1.45	617	0.72	0.42					
8720	1.33	579	0.61	0.35	9088a	a	a	a	a					
8721	0.47	308	0.22	0.35	9089	1.01	478	0.51	0.43					
8723	0.18	217	0.09	0.42	9093	2.41	919	1.22	0.43					
8725	1.89	755	0.86	0.35	9101	4.04	1433	2.05	0.43					
8726F	3.91	1392	1.38	0.31	9102	2.91	1077	1.45	0.42					
8734M	0.45	302	0.20	0.35	9154	1.94	771	0.96	0.42					
8737M	0.40	286	0.19	0.35	9156	1.81	730	0.87	0.39					
8738M	0.67	371	0.29	0.35	9170	6.70	1500	2.73	0.30					
8742	0.33	264	0.15	0.35	9178	7.21	1500	3.75	0.48					
8745	3.06	1124	1.46	0.39	9179	13.97	1500	7.06	0.43					
8748	0.61	352	0.29	0.39	9180	6.77	1500	3.08	0.35					
8755	0.36	273	0.16	0.35	9182	2.11	825	1.05	0.42					
8799	0.78	406	0.39	0.42	9186	7.66	1500	3.29	0.32					
8800	1.25	554	0.66	0.49	9220	4.29	1500	2.06	0.39					
8803	0.09	188	0.04	0.35	9402	3.55	1278	1.64	0.35					
8805M	0.22	229	0.11	0.42	9403	4.49	1500	1.95	0.32					
8810	0.16	210	0.08	0.42	9410	2.37	907	1.17	0.42					
8814M	0.19	220	0.09	0.42	9501	3.25	1184	1.56	0.39					
8815M	0.32	261	0.15	0.42	9505	2.50	948	1.20	0.39					
8820	0.15	207	0.07	0.39	9516	4.32	1500	1.99	0.35					
8824	2.50	948	1.27	0.43	9519	4.17	1474	1.92	0.35					
8825	1.64	677	0.86	0.49	9521	3.07	1127	1.41	0.35					
8826	1.93	768	0.96	0.42	9522	2.01	793	1.00	0.42					
8829	1.97	781	0.98	0.42	9534	2.93	1083	1.27	0.32					
8831	1.43	610	0.71	0.42	9554	12.04	1500	5.24	0.32					
8832	0.28	248	0.14	0.42	9586	0.64	362	0.34	0.49					
8833	0.85	428	0.42	0.42	9600	1.74	708	0.89	0.43					
8835	2.34	897	1.17	0.42	9620	0.84	425	0.40	0.39					
8842	2.97	1096	1.47	0.42										
8855	0.22	229	0.11	0.42										
8856	0.21	226	0.10	0.42										
8864	1.61	667	0.80	0.42										
8868	0.36	273	0.18	0.43										

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

Effective January 1, 2016
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	0.41	S	1710D	0.06	S	3175D	0.08	S
0065D	0.08	S	1741D	0.78	S	4024D	0.04	S
0066D	0.08	S	1803D	0.64	S	5508D	0.08	S
0067D	0.08	S	1852D	0.08	Asb	6251D	0.07	S
1164D	0.06	S	3081D	0.07	S	6252D	0.07	S
1165D	0.04	S	3082D	0.08	S	6260D	0.06	S
1624D	0.02	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 \$0.76. (For coverage written separately for federal benefits only, \$0.74. For coverage written separately for state benefits only, \$0.02.)
- 1016 Rate includes a non-ratable disease element of \$2.29. (For coverage written separately for federal benefits only, \$2.24. For coverage written separately for state benefits only, \$0.05.)
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.022 and elr x 1.935.
- 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, 2016

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.....	\$64,000
Leased or rented vehicle.....	\$42,700

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

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11..... \$160

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

Basic Premium Factor	0.40	Loss Development Factors	
Minimum Premium Factor	0.75	1st Adjustment	0.07
Maximum Premium Factor	1.75	2nd Adjustment	0.04
Loss Conversion Factor	1.152	3rd Adjustment	0.03
Tax Multiplier	1.018	4th Adjustment	0.02

Maximum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E – “Executive Officers,” “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” as amended in Indiana Special Rules, and the **Basic Manual** footnote instructions for Code 9178 – “Athletic Sports or Park: Non-Contact Sports,” and Code 9179 – “Athletic Sports or Park: Contact Sports” \$3,300

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

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

Deductible Amount	With Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$0	5.6%	4.9%	4.6%	4.0%	3.5%	2.9%
\$500	8.8%	7.4%	6.8%	5.7%	4.8%	3.8%	3.6%
\$1,000	10.9%	9.1%	8.3%	6.9%	5.8%	4.5%	4.3%
\$1,500	12.4%	10.3%	9.4%	7.8%	6.6%	5.0%	4.8%
\$2,000	13.6%	11.4%	10.3%	8.6%	7.2%	5.5%	5.3%
\$2,500	14.6%	12.2%	11.1%	9.3%	7.8%	6.0%	5.8%
\$3,000	15.4%	13.0%	11.8%	9.9%	8.3%	6.4%	6.2%
\$3,500	16.2%	13.6%	12.4%	10.4%	8.7%	6.8%	6.6%
\$4,000	16.8%	14.2%	13.0%	10.9%	9.2%	7.1%	6.9%
\$4,500	17.4%	14.8%	13.5%	11.3%	9.6%	7.5%	7.2%
\$5,000	18.0%	15.3%	13.9%	11.8%	9.9%	7.8%	7.5%

Effective January 1, 2016

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	4.0%	3.1%	2.8%	2.1%	1.6%	1.1%	1.1%
\$1,000	6.6%	5.2%	4.7%	3.6%	2.9%	1.9%	1.9%
\$1,500	8.5%	6.8%	6.1%	4.8%	3.8%	2.6%	2.6%
\$2,000	10.0%	8.1%	7.2%	5.8%	4.6%	3.3%	3.3%
\$2,500	11.2%	9.2%	8.2%	6.6%	5.3%	3.8%	3.8%
\$3,000	12.3%	10.1%	9.0%	7.3%	6.0%	4.3%	4.3%
\$3,500	13.2%	10.9%	9.8%	8.0%	6.6%	4.8%	4.8%
\$4,000	14.1%	11.7%	10.5%	8.6%	7.1%	5.2%	5.2%
\$4,500	14.8%	12.3%	11.1%	9.2%	7.6%	5.7%	5.6%
\$5,000	15.5%	13.0%	11.7%	9.7%	8.1%	6.1%	6.0%

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

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

(Multiply a Non-F classification rate by a factor of 1.61 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.53) and the adjustment for differences in loss-based expenses (1.054).)

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.