



INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2017

EXHIBIT IV

Advisory **Loss Costs** and Advisory Rates

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

Exhibit IV

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Effective January 1, 2017

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
0005	2.84	2.06	1055	1.48	0.42	2003	3.00	2.18	1105	1.57	0.42
0008	2.09	1.52	818	1.04	0.41	2014	3.14	2.28	1149	1.51	0.36
0016	5.19	3.76	1500	2.46	0.36	2016	2.81	2.04	1045	1.48	0.44
0034	3.03	2.20	1114	1.57	0.42	2021	2.25	1.63	869	1.12	0.41
0035	2.34	1.70	897	1.24	0.44	2039	1.18	0.86	532	0.63	0.44
0036	2.91	2.11	1077	1.53	0.42	2041	2.05	1.49	806	1.08	0.44
0037	3.27	2.37	1190	1.63	0.41	2065	1.29	0.94	566	0.67	0.42
0042	4.84	3.51	1500	2.42	0.41	2070	3.81	2.76	1360	1.98	0.42
0050	5.20	3.77	1500	2.71	0.42	2081	2.00	1.45	790	1.04	0.42
0059D	0.38	0.28	-	0.08	0.31	2089	2.34	1.70	897	1.22	0.42
0065D	0.08	0.06	-	0.02	0.36	2095	2.34	1.70	897	1.21	0.42
0066D	0.08	0.06	-	0.02	0.36	2105	2.26	1.64	872	1.20	0.44
0067D	0.08	0.06	-	0.02	0.36	2110	2.12	1.54	828	1.12	0.44
0079	4.99	3.62	1500	2.42	0.36	2111	1.59	1.15	661	0.85	0.44
0083	4.12	2.99	1458	2.13	0.42	2112	3.43	2.49	1240	1.81	0.44
0106	6.83	4.95	1500	3.08	0.32	2114	2.17	1.57	844	1.15	0.44
0113	3.07	2.23	1127	1.60	0.42	2121	1.46	1.06	620	0.75	0.42
0170	3.64	2.64	1307	1.90	0.42	2130	1.73	1.25	705	0.90	0.42
0251	2.41	1.75	919	1.26	0.42	2131	1.46	1.06	620	0.76	0.42
0400	-	-	-	0.92	0.41	2143	1.47	1.07	623	0.78	0.44
0401	8.63	6.26	A	3.89	0.32	2157	3.29	2.39	1196	1.72	0.42
0766N	0.39	0.28	-	-	-	2172	1.06	0.77	494	0.54	0.41
0771N	0.35	0.25	-	-	-	2174	1.94	1.41	771	1.03	0.44
0908P	150.00	109.00	310	78.00	0.42	2211	6.10	4.42	1500	2.93	0.36
0913P	348.00	252.00	508	182.57	0.42	2220	1.56	1.13	651	0.81	0.42
1005*	2.84	2.05	1055	0.89	0.31	2286	1.09	0.79	503	0.58	0.44
1016X*	8.79	6.38	1500	2.79	0.31	2288	3.75	2.72	1341	1.99	0.44
1164D	2.66	1.93	998	1.13	0.31	2300	-	-	-	1.04	0.42
1165D	1.81	1.31	730	0.81	0.32	2302	1.30	0.94	570	0.68	0.42
1320	3.44	2.49	1244	1.54	0.32	2305	1.43	1.04	610	0.72	0.41
1322	6.38	4.63	1500	2.92	0.32	2361	1.44	1.04	614	0.75	0.42
1430	3.19	2.31	1165	1.52	0.36	2362	1.03	0.75	484	0.54	0.42
1438	2.62	1.90	985	1.19	0.32	2380	1.79	1.30	724	0.93	0.42
1452	1.59	1.15	661	0.76	0.36	2386	-	-	-	1.04	0.42
1463	8.89	6.45	1500	4.01	0.32	2388	1.34	0.97	582	0.71	0.44
1472	3.14	2.28	1149	1.41	0.32	2402	1.93	1.40	768	0.92	0.36
1604X	3.02	2.19	1111	1.46	0.36	2413	2.05	1.49	806	1.07	0.42
1624D	1.57	1.13	655	0.70	0.32	2416	1.46	1.06	620	0.76	0.42
1642	1.50	1.09	633	0.72	0.36	2417	0.99	0.72	472	0.51	0.42
1654	6.08	4.41	1500	2.91	0.36	2501	2.00	1.45	790	1.04	0.42
1655	1.46	1.06	620	0.70	0.36	2503	1.05	0.76	491	0.56	0.44
1699	2.14	1.55	834	1.02	0.36	2534	1.40	1.02	601	0.74	0.44
1701	2.56	1.86	966	1.23	0.36	2570	3.08	2.23	1130	1.63	0.44
1710D	3.07	2.23	1127	1.44	0.36	2585	2.43	1.76	925	1.30	0.44
1741D	3.15	2.28	1152	1.05	0.31	2586	1.30	0.94	570	0.68	0.42
1747	1.43	1.04	610	0.69	0.36	2587	2.00	1.45	790	1.07	0.44
1748	5.80	4.21	1500	2.73	0.36	2589	1.47	1.07	623	0.77	0.42
1803D	5.61	4.07	1500	2.26	0.32	2600	2.29	1.66	881	1.23	0.43
1852	-	-	-	0.75	0.31	2623	4.81	3.49	1500	2.40	0.41
1853	1.29	0.94	566	0.66	0.41	2651	0.90	0.65	444	0.47	0.44
1860	1.24	0.90	551	0.67	0.44	2660	1.58	1.15	658	0.83	0.44
1924	1.50	1.09	633	0.80	0.44	2670	1.37	0.99	592	0.75	0.50
1925	2.52	1.83	954	1.25	0.41	2683	1.20	0.87	538	0.63	0.44
2001	-	-	-	1.57	0.42	2688	1.99	1.44	787	1.06	0.44
2002	1.87	1.36	749	0.98	0.44	2701	12.02	8.71	1500	5.71	0.36

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ADVISORY LOSS COSTS AND ADVISORY RATES

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CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
2702	16.17	11.72	1500	6.92	0.31	3220	1.09	0.79	503	0.57	0.42
2709	9.24	6.70	1500	4.43	0.36	3223	2.64	1.91	992	1.45	0.50
2710	7.69	5.58	1500	3.45	0.32	3224	2.40	1.74	916	1.29	0.43
2714	3.79	2.75	1354	2.02	0.44	3227	2.29	1.66	881	1.22	0.44
2731	3.69	2.68	1322	1.75	0.36	3240	2.43	1.76	925	1.29	0.44
2735	4.37	3.17	1500	2.30	0.44	3241	1.79	1.30	724	0.93	0.42
2759	6.14	4.45	1500	3.27	0.44	3255	1.43	1.04	610	0.79	0.50
2790	1.44	1.04	614	0.76	0.44	3257	1.84	1.33	740	0.95	0.42
2797	2.20	1.60	853	1.15	0.42	3270	1.44	1.04	614	0.75	0.42
2799	3.57	2.59	1285	1.79	0.41	3300	5.28	3.83	1500	2.71	0.42
2802	4.22	3.06	1489	2.11	0.41	3303	3.79	2.75	1354	2.00	0.44
2812	-	-	-	1.04	0.42	3307	2.79	2.02	1039	1.44	0.42
2835	1.82	1.32	733	1.01	0.50	3315	2.93	2.12	1083	1.56	0.44
2836	1.52	1.10	639	0.83	0.50	3334	1.73	1.25	705	0.91	0.42
2841	2.93	2.12	1083	1.55	0.44	3336	1.81	1.31	730	0.86	0.36
2881	2.23	1.62	862	1.23	0.50	3365	4.36	3.16	1500	2.08	0.36
2883	1.99	1.44	787	1.04	0.42	3372	2.61	1.89	982	1.30	0.41
2913	-	-	-	1.04	0.42	3373	3.78	2.74	1351	1.99	0.42
2915	2.18	1.58	847	1.09	0.41	3383	0.93	0.67	453	0.49	0.44
2916	2.73	1.98	1020	1.23	0.32	3385	0.55	0.40	333	0.29	0.43
2923	2.03	1.47	799	1.08	0.44	3400	3.02	2.19	1111	1.50	0.41
2942	-	-	-	0.68	0.50	3507	2.12	1.54	828	1.11	0.42
2960	3.40	2.47	1231	1.77	0.42	3515	1.67	1.21	686	0.87	0.42
3004	0.94	0.68	456	0.45	0.36	3548	1.34	0.97	582	0.70	0.42
3018	1.78	1.29	721	0.85	0.36	3559	1.93	1.40	768	1.00	0.42
3022	2.35	1.70	900	1.25	0.44	3574	1.06	0.77	494	0.56	0.44
3027	2.46	1.78	935	1.17	0.36	3581	1.03	0.75	484	0.54	0.44
3028	1.99	1.44	787	1.04	0.42	3612	1.68	1.22	689	0.84	0.41
3030	4.73	3.43	1500	2.25	0.36	3620	3.31	2.40	1203	1.58	0.36
3040	4.55	3.30	1500	2.17	0.36	3629	1.41	1.02	604	0.75	0.44
3041	3.75	2.72	1341	1.94	0.42	3632	2.02	1.46	796	1.01	0.41
3042	2.61	1.89	982	1.31	0.41	3634	1.41	1.02	604	0.75	0.44
3064	3.82	2.77	1363	2.00	0.42	3635	1.93	1.40	768	1.00	0.42
3069	-	-	-	1.15	0.42	3638	1.05	0.76	491	0.56	0.44
3076	2.22	1.61	859	1.15	0.42	3642	1.58	1.15	658	0.82	0.42
3081D	3.14	2.27	1149	1.47	0.36	3643	1.65	1.20	680	0.86	0.42
3082D	3.30	2.39	1200	1.53	0.36	3647	1.50	1.09	633	0.75	0.41
3085D	2.76	2.00	1029	1.29	0.36	3648	1.26	0.91	557	0.67	0.44
3110	2.47	1.79	938	1.29	0.42	3681	0.94	0.68	456	0.50	0.44
3111	2.05	1.49	806	1.07	0.42	3685	0.65	0.47	365	0.35	0.44
3113	1.29	0.94	566	0.67	0.42	3719	0.67	0.49	371	0.29	0.31
3114	2.00	1.45	790	1.05	0.42	3724	2.62	1.90	985	1.18	0.32
3118	1.26	0.91	557	0.67	0.44	3726	2.70	1.96	1011	1.17	0.31
3119	0.71	0.51	384	0.40	0.50	3803	2.61	1.89	982	1.37	0.42
3122	1.17	0.85	529	0.62	0.44	3807	1.37	0.99	592	0.72	0.44
3126	1.29	0.94	566	0.67	0.42	3808	2.94	2.13	1086	1.47	0.41
3131	1.23	0.89	547	0.64	0.42	3821X	4.93	3.57	1500	2.46	0.41
3132	2.37	1.72	907	1.23	0.42	3822X	3.08	2.23	1130	1.53	0.41
3145	1.93	1.40	768	1.00	0.42	3824X	3.19	2.31	1165	1.59	0.41
3146	1.41	1.02	604	0.73	0.42	3826	0.42	0.30	292	0.22	0.42
3169	1.50	1.09	633	0.78	0.42	3827	1.99	1.44	787	0.99	0.41
3175D	3.17	2.30	1159	1.61	0.42	3830	1.38	1.00	595	0.69	0.41
3179	1.27	0.92	560	0.68	0.44	3851	2.41	1.75	919	1.28	0.44
3180	1.87	1.36	749	0.99	0.44	3865	1.24	0.90	551	0.68	0.50
3188	1.12	0.81	513	0.59	0.44	3881	4.48	3.25	1500	2.34	0.42

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ADVISORY LOSS COSTS AND ADVISORY RATES

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Effective January 1, 2017

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
4000	4.39	3.18	1500	1.99	0.32	4583	3.06	2.22	1124	1.38	0.32
4021	3.22	2.33	1174	1.53	0.36	4611	0.36	0.26	273	0.19	0.44
4024D	2.96	2.14	1092	1.40	0.36	4635	1.67	1.21	686	0.71	0.31
4034	4.87	3.53	1500	2.33	0.36	4653	2.40	1.74	916	1.25	0.44
4036	2.20	1.60	853	1.05	0.36	4665	3.40	2.47	1231	1.63	0.36
4038	1.91	1.38	762	1.06	0.50	4670	5.86	4.25	1500	2.78	0.36
4053	1.23	0.89	547	0.64	0.42	4683	3.94	2.86	1401	2.05	0.42
4061	3.69	2.68	1322	1.98	0.43	4686	1.24	0.90	551	0.59	0.36
4062	2.14	1.55	834	1.12	0.42	4692	0.52	0.38	324	0.27	0.44
4101	1.91	1.38	762	0.95	0.41	4693	0.64	0.46	362	0.33	0.42
4109	0.39	0.28	283	0.21	0.44	4703	1.23	0.89	547	0.65	0.42
4110	0.56	0.41	336	0.29	0.42	4716X	1.87	1.36	749	1.00	0.43
4111	1.09	0.79	503	0.58	0.44	4717	1.58	1.15	658	0.87	0.50
4113	1.84	1.33	740	0.95	0.42	4720	1.44	1.04	614	0.75	0.42
4114	2.05	1.49	806	1.06	0.42	4740	0.61	0.44	352	0.29	0.36
4130	2.31	1.67	888	1.20	0.42	4741	1.40	1.02	601	0.74	0.42
4131	4.08	2.96	1445	2.16	0.44	4751	1.79	1.30	724	0.85	0.36
4133	1.47	1.07	623	0.78	0.44	4766NX	2.84	2.06	1177	1.22	0.31
4149	0.42	0.30	292	0.23	0.50	4771NX	1.99	1.44	897	0.85	0.31
4206	1.71	1.24	699	0.90	0.42	4777	2.81	2.04	1045	1.22	0.31
4207	1.32	0.96	576	0.63	0.36	4825	0.58	0.42	343	0.27	0.36
4239	1.44	1.04	614	0.69	0.36	4828	1.49	1.08	629	0.74	0.41
4240	1.99	1.44	787	1.05	0.44	4829	1.09	0.79	503	0.50	0.32
4243	1.87	1.36	749	0.97	0.42	4902	3.10	2.25	1137	1.65	0.44
4244	1.94	1.41	771	1.02	0.42	4923	0.65	0.47	365	0.34	0.42
4250	1.21	0.88	541	0.63	0.42	5020	3.62	2.62	1300	1.74	0.36
4251	2.14	1.55	834	1.12	0.42	5022	3.85	2.79	1373	1.76	0.32
4263	2.34	1.70	897	1.21	0.42	5037	8.05	5.84	1500	3.46	0.31
4273	1.43	1.04	610	0.75	0.42	5040	5.75	4.17	1500	2.46	0.31
4279	1.58	1.15	658	0.82	0.42	5057	3.90	2.83	1389	1.69	0.31
4282	1.27	0.92	560	0.69	0.43	5059	10.14	7.35	1500	4.33	0.31
4283	0.97	0.70	466	0.51	0.42	5069	48.39	35.08	1500	20.93	0.31
4299	1.44	1.04	614	0.76	0.44	5102	3.31	2.40	1203	1.50	0.32
4304	4.25	3.08	1499	2.12	0.41	5146	2.96	2.15	1092	1.42	0.36
4307	1.59	1.15	661	0.88	0.50	5160	1.30	0.94	570	0.59	0.32
4351	0.73	0.53	390	0.38	0.42	5183	1.69	1.23	692	0.81	0.36
4352	1.02	0.74	481	0.54	0.44	5188	2.38	1.73	910	1.15	0.36
4360	0.73	0.53	390	0.39	0.44	5190	2.18	1.58	847	1.04	0.36
4361	0.69	0.50	377	0.36	0.44	5191	0.87	0.63	434	0.46	0.42
4362	-	-	-	0.39	0.44	5192	2.65	1.92	995	1.38	0.42
4410	2.58	1.87	973	1.34	0.42	5213	4.09	2.97	1448	1.86	0.32
4420	1.44	1.04	614	0.65	0.32	5215	3.54	2.57	1275	1.78	0.41
4431	1.17	0.85	529	0.64	0.50	5221	3.20	2.32	1168	1.53	0.36
4432	1.23	0.89	547	0.68	0.50	5222	3.81	2.76	1360	1.73	0.32
4439	1.88	1.36	752	0.93	0.41	5223	4.89	3.55	1500	2.33	0.36
4452	1.85	1.34	743	0.96	0.42	5348	2.68	1.94	1004	1.28	0.36
4459	2.25	1.63	869	1.17	0.42	5402	2.85	2.07	1058	1.51	0.44
4470	1.74	1.26	708	0.91	0.42	5403	4.54	3.29	1500	2.06	0.32
4484	2.18	1.58	847	1.13	0.42	5437	3.89	2.82	1385	1.87	0.36
4493	1.76	1.28	714	0.92	0.42	5443	2.38	1.73	910	1.24	0.42
4511	0.49	0.36	314	0.25	0.41	5445	3.68	2.67	1319	1.67	0.32
4557	1.76	1.28	714	0.94	0.43	5462	4.78	3.47	1500	2.29	0.36
4558	1.08	0.78	500	0.56	0.42	5472	3.98	2.89	1414	1.72	0.31
4568	1.65	1.20	680	0.79	0.36	5473	6.71	4.86	1500	2.84	0.31
4581	0.64	0.46	362	0.29	0.32	5474	4.79	3.47	1500	2.17	0.32

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5478	3.12	2.26	1143	1.50	0.36	6874F	19.27	13.97	1500	6.77	0.27
5479	5.36	3.89	1500	2.67	0.41	6882	2.89	2.10	1070	1.25	0.31
5480	2.98	2.16	1099	1.35	0.32	6884	4.35	3.15	1500	1.93	0.31
5491	1.03	0.75	484	0.47	0.32	7016M	1.47	1.07	623	0.64	0.31
5506	5.26	3.81	1500	2.25	0.31	7024M	1.63	1.18	673	0.71	0.31
5507	2.80	2.03	1042	1.28	0.32	7038M	4.24	3.07	1496	1.80	0.31
5508D	7.97	5.77	1500	3.82	0.36	7046M	5.09	3.69	1500	2.20	0.31
5535	3.74	2.71	1338	1.79	0.36	7047M	2.37	1.72	907	1.00	0.31
5537	3.71	2.69	1329	1.77	0.36	7050M	6.86	4.97	1500	2.82	0.31
5551	8.01	5.81	1500	3.43	0.31	7090M	4.71	3.41	1500	2.00	0.31
5606	1.11	0.80	510	0.50	0.32	7098M	5.66	4.10	1500	2.46	0.31
5610	4.04	2.93	1433	2.11	0.42	7099M	8.24	5.97	1500	3.47	0.31
5645	7.69	5.58	1500	3.47	0.32	7133	2.15	1.56	837	0.97	0.32
5651	-	-	-	3.47	0.32	7151M	2.61	1.89	982	1.18	0.32
5703	7.91	5.73	1500	3.78	0.36	7152M	4.23	3.07	1492	1.85	0.32
5705	12.02	8.71	1500	5.72	0.36	7153M	2.90	2.10	1074	1.31	0.32
5951	0.27	0.20	245	0.14	0.44	7222	4.09	2.97	1448	1.96	0.36
6003	6.30	4.57	1500	3.06	0.36	7228	4.10	2.97	1452	1.97	0.36
6005	3.56	2.58	1281	1.69	0.36	7229	5.91	4.28	1500	2.72	0.32
6017	3.27	2.37	1190	1.58	0.36	7230	7.48	5.42	1500	3.78	0.41
6018	1.60	1.16	664	0.78	0.36	7231	7.02	5.09	1500	3.57	0.41
6045	2.65	1.92	995	1.28	0.36	7232	3.55	2.57	1278	1.62	0.32
6204	6.16	4.47	1500	2.80	0.32	7309F	12.13	8.79	1500	4.27	0.27
6206	1.94	1.41	771	0.83	0.31	7313F	3.82	2.77	1363	1.34	0.27
6213	1.32	0.96	576	0.60	0.32	7317F	11.64	8.44	1500	4.08	0.27
6214	1.57	1.14	655	0.67	0.31	7327F	27.10	19.65	1500	9.55	0.27
6216	4.86	3.52	1500	2.08	0.31	7333M	1.60	1.16	664	0.71	0.31
6217	2.96	2.15	1092	1.34	0.32	7335M	1.78	1.29	721	0.79	0.31
6229	2.76	2.00	1029	1.24	0.32	7337M	2.59	1.88	976	1.11	0.31
6233	2.05	1.49	806	0.94	0.32	7350F	16.00	11.60	1500	5.81	0.27
6235	5.09	3.69	1500	2.19	0.31	7360	2.83	2.05	1051	1.35	0.36
6236	6.33	4.59	1500	3.03	0.36	7370	5.75	4.17	1500	2.99	0.42
6237	1.08	0.78	500	0.52	0.36	7380	3.18	2.31	1162	1.59	0.41
6251D	5.14	3.72	1500	2.34	0.32	7382	3.08	2.23	1130	1.60	0.42
6252D	3.97	2.88	1411	1.68	0.31	7390	3.11	2.25	1140	1.63	0.42
6260	-	-	-	2.34	0.32	7394M	2.11	1.53	825	0.92	0.31
6306	2.98	2.16	1099	1.36	0.32	7395M	2.34	1.70	897	1.03	0.31
6319	2.38	1.73	910	1.08	0.32	7398M	3.41	2.47	1234	1.45	0.31
6325	2.74	1.99	1023	1.25	0.32	7402	0.15	0.11	207	0.08	0.42
6400	3.92	2.84	1395	1.98	0.41	7403	2.93	2.12	1083	1.40	0.36
6503	1.03	0.75	484	0.55	0.44	7405N	0.85	0.62	516	0.41	0.36
6504	2.22	1.61	859	1.18	0.44	7420	4.97	3.60	1500	2.15	0.31
6702M*	2.39	1.73	913	1.14	0.36	7421	0.53	0.38	327	0.24	0.32
6703M*	3.87	2.81	1379	1.81	0.36	7422	0.98	0.71	469	0.42	0.31
6704M*	2.66	1.93	998	1.27	0.36	7425	1.50	1.09	633	0.65	0.31
6801F	5.56	4.03	1500	2.08	0.31	7431N	0.55	0.40	390	0.24	0.31
6811	6.96	5.05	1500	3.31	0.36	7445N	0.28	0.20	-	-	-
6824F	10.71	7.76	1500	3.90	0.27	7453N	0.18	0.13	-	-	-
6826F	7.01	5.08	1500	2.62	0.31	7502	1.75	1.27	711	0.84	0.36
6834	2.44	1.77	929	1.22	0.41	7515	0.98	0.71	469	0.42	0.31
6836	2.38	1.73	910	1.13	0.36	7520	2.86	2.07	1061	1.49	0.42
6843F	8.77	6.36	1500	3.08	0.27	7538	3.82	2.77	1363	1.66	0.31
6845F	8.84	6.41	1500	3.11	0.27	7539	1.23	0.89	547	0.56	0.32
6854	2.62	1.90	985	1.12	0.31	7540	1.95	1.41	774	0.83	0.31
6872F	9.89	7.17	1500	3.47	0.27	7580	2.21	1.60	856	1.05	0.36

* 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, 2017

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
7590	2.66	1.93	998	1.33	0.41	8279	6.28	4.55	1500	2.82	0.32
7600	3.03	2.20	1114	1.46	0.36	8288	8.51	6.17	1500	4.01	0.36
7601	-	-	-	1.46	0.36	8291	3.41	2.47	1234	1.71	0.41
7605	2.29	1.66	881	1.09	0.36	8292	2.84	2.06	1055	1.48	0.42
7610	0.42	0.30	292	0.21	0.41	8293	8.23	5.97	1500	3.97	0.36
7611	-	-	-	1.46	0.36	8304	4.30	3.12	1500	2.05	0.36
7612	-	-	-	1.46	0.36	8350	3.21	2.33	1171	1.46	0.32
7613	-	-	-	1.46	0.36	8380	2.10	1.52	822	1.05	0.41
7698X	4.04	2.93	1433	1.67	0.31	8381	1.68	1.22	689	0.84	0.41
7699X	1.86	1.35	746	0.86	0.36	8385	2.06	1.49	809	0.98	0.36
7705	4.22	3.06	1489	2.11	0.41	8392	2.23	1.62	862	1.16	0.42
7710X	3.01	2.18	1108	1.34	0.32	8393X	1.75	1.27	711	0.91	0.42
7711X	3.01	2.18	1108	1.34	0.32	8500	5.02	3.64	1500	2.38	0.36
7720	2.20	1.60	853	1.04	0.36	8601	0.30	0.22	255	0.15	0.41
7725X	1.86	1.35	746	0.81	0.32	8602	0.78	0.57	406	0.39	0.41
7855	1.97	1.43	781	0.95	0.36	8603	0.06	0.04	179	0.03	0.42
8001	1.65	1.20	680	0.87	0.44	8606	2.02	1.46	796	0.91	0.32
8002	1.79	1.30	724	0.93	0.42	8709F	5.53	4.01	1500	1.94	0.27
8006	1.78	1.29	721	0.93	0.42	8719	2.47	1.79	938	1.05	0.31
8008	1.02	0.74	481	0.54	0.44	8720	1.12	0.81	513	0.54	0.36
8010	1.50	1.09	633	0.79	0.44	8721	0.42	0.30	292	0.20	0.36
8013	0.32	0.23	261	0.17	0.42	8723	0.15	0.11	207	0.08	0.42
8015	0.62	0.45	355	0.32	0.42	8725	1.77	1.28	718	0.84	0.36
8017	1.22	0.88	544	0.64	0.44	8726F	3.50	2.54	1263	1.31	0.31
8018	2.24	1.62	866	1.19	0.44	8734M	0.38	0.28	280	0.18	0.36
8021	2.84	2.06	1055	1.47	0.42	8737M	0.34	0.25	267	0.16	0.36
8031	2.05	1.49	806	1.06	0.42	8738M	0.55	0.40	333	0.25	0.36
8032	1.75	1.27	711	0.93	0.44	8742	0.28	0.20	248	0.13	0.36
8033	2.12	1.54	828	1.09	0.42	8745	3.10	2.25	1137	1.55	0.41
8037	2.35	1.70	900	1.25	0.44	8748	0.54	0.39	330	0.27	0.41
8039	1.71	1.24	699	0.90	0.44	8755	0.28	0.20	248	0.14	0.36
8044	2.33	1.69	894	1.17	0.41	8799	0.89	0.65	440	0.46	0.42
8045	0.46	0.33	305	0.24	0.44	8800	1.30	0.94	570	0.71	0.50
8046	1.99	1.44	787	1.04	0.42	8803	0.07	0.05	182	0.04	0.36
8047	0.84	0.61	425	0.45	0.44	8805M	0.20	0.15	223	0.11	0.42
8058	2.21	1.60	856	1.14	0.42	8810	0.15	0.11	207	0.08	0.42
8072	0.64	0.46	362	0.34	0.44	8814M	0.18	0.13	217	0.09	0.42
8102	1.36	0.99	588	0.72	0.44	8815M	0.29	0.21	251	0.15	0.42
8103	1.85	1.34	743	0.92	0.41	8820	0.13	0.09	201	0.07	0.41
8105	-	-	-	1.19	0.44	8824	2.26	1.64	872	1.19	0.44
8106	2.94	2.13	1086	1.41	0.36	8825	1.39	1.01	598	0.76	0.50
8107	2.13	1.54	831	1.02	0.36	8826	1.58	1.15	658	0.82	0.42
8111	2.21	1.60	856	1.16	0.42	8829	1.79	1.30	724	0.93	0.42
8116	2.38	1.73	910	1.24	0.42	8831	1.25	0.91	554	0.64	0.42
8203	4.69	3.40	1500	2.45	0.42	8832	0.24	0.17	236	0.12	0.42
8204	3.85	2.79	1373	1.82	0.36	8833	0.78	0.57	406	0.40	0.42
8209	2.87	2.08	1064	1.49	0.42	8835	2.19	1.59	850	1.14	0.42
8215	2.13	1.54	831	1.02	0.36	8842	2.75	1.99	1026	1.42	0.42
8227	2.80	2.03	1042	1.20	0.31	8855	0.19	0.14	220	0.10	0.42
8232	3.13	2.27	1146	1.49	0.36	8856	0.24	0.17	236	0.13	0.42
8233	2.12	1.54	828	1.02	0.36	8864	1.43	1.04	610	0.74	0.42
8235	2.89	2.10	1070	1.51	0.42	8868	0.33	0.24	264	0.17	0.44
8263	4.57	3.31	1500	2.27	0.41	8869	1.09	0.79	503	0.57	0.44
8264	3.67	2.66	1316	1.76	0.36	8871	0.10	0.07	192	0.06	0.44
8265	4.93	3.57	1500	2.22	0.32	8901	0.15	0.11	207	0.07	0.41

* 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, 2017

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
9012	1.25	0.91	554	0.63	0.41						
9014X	2.27	1.65	875	1.18	0.42						
9015	3.28	2.38	1193	1.71	0.42						
9016	3.08	2.23	1130	1.60	0.42						
9019	1.39	1.01	598	0.66	0.36						
9033	2.41	1.75	919	1.26	0.42						
9040	2.30	1.67	885	1.22	0.44						
9044	1.49	1.08	629	0.79	0.44						
9052	1.82	1.32	733	0.97	0.44						
9058	1.43	1.04	610	0.78	0.50						
9060	1.14	0.83	519	0.60	0.44						
9061	1.09	0.79	503	0.60	0.50						
9062	1.46	1.06	620	0.80	0.50						
9063	0.91	0.66	447	0.48	0.44						
9077F	4.93	3.57	1500	1.92	0.39						
9082	1.23	0.89	547	0.68	0.50						
9083	1.09	0.79	503	0.60	0.50						
9084	1.33	0.96	579	0.69	0.42						
9088a	a	a	a	a	a						
9089	0.94	0.68	456	0.49	0.44						
9093	1.98	1.44	784	1.04	0.44						
9101	3.53	2.56	1272	1.87	0.44						
9102	2.50	1.81	948	1.30	0.42						
9154	1.55	1.12	648	0.80	0.42						
9156	1.70	1.23	696	0.85	0.41						
9170	6.19	4.49	1500	2.63	0.31						
9178	6.50	4.71	1500	3.53	0.50						
9179	11.86	8.60	1500	6.24	0.44						
9180	6.04	4.38	1500	2.84	0.36						
9182	1.89	1.37	755	0.98	0.42						
9186	7.09	5.14	1500	3.17	0.32						
9220	3.71	2.69	1329	1.85	0.41						
9402	3.08	2.23	1130	1.47	0.36						
9403	3.94	2.86	1401	1.78	0.32						
9410	2.05	1.49	806	1.06	0.42						
9501	2.76	2.00	1029	1.38	0.41						
9505	2.46	1.78	935	1.23	0.41						
9516	4.15	3.01	1467	1.99	0.36						
9519	4.09	2.97	1448	1.96	0.36						
9521	2.73	1.98	1020	1.30	0.36						
9522	2.11	1.53	825	1.09	0.42						
9534	2.46	1.78	935	1.12	0.32						
9554	8.63	6.26	1500	3.92	0.32						
9586	0.49	0.36	314	0.27	0.50						
9600	1.56	1.13	651	0.84	0.43						
9620	0.76	0.55	399	0.38	0.41						

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

Effective January 1, 2017
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	0.38	S	1624D	0.02	S	3085D	0.04	S
0065D	0.08	S	1710D	0.07	S	3175D	0.07	S
0066D	0.08	S	1741D	0.69	S	4024D	0.03	S
0067D	0.08	S	1803D	0.60	S	5508D	0.06	S
1164D	0.05	S	3081D	0.06	S	6251D	0.06	S
1165D	0.03	S	3082D	0.08	S	6252D	0.05	S

S=Silica

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

Class 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 \$0.77. (For coverage written separately for federal benefits only, \$0.75. For coverage written separately for state benefits only, \$0.02.)
- 1016 Rate includes a non-ratable disease element of \$2.31. (For coverage written separately for federal benefits only, \$2.26. 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 1.966 and elr x 1.904.
- 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, 2017

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	0.28	S	1624D	0.01	S	3085D	0.03	S
0065D	0.06	S	1710D	0.05	S	3175D	0.05	S
0066D	0.06	S	1741D	0.50	S	4024D	0.02	S
0067D	0.06	S	1803D	0.44	S	5508D	0.04	S
1164D	0.04	S	3081D	0.04	S	6251D	0.04	S
1165D	0.02	S	3082D	0.06	S	6252D	0.04	S

S=Silica

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

Class Code	Non-Ratable Element Code
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- 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 \$1.68. (For coverage written separately for federal benefits only, \$1.64. 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 1.966 and elr x 1.904.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.

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MISCELLANEOUS VALUES - ADVISORY RATES

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

Employee operated vehicle.....	\$66,100
Leased or rented vehicle.....	\$44,100

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

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

Maximum 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”..... \$3,400

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	5.4%	4.7%	4.4%	3.8%	3.3%	2.8%
\$500	8.5%	7.1%	6.5%	5.4%	4.5%	3.6%	3.4%
\$1,000	10.5%	8.7%	7.9%	6.5%	5.4%	4.2%	4.0%
\$1,500	11.9%	9.9%	9.0%	7.4%	6.2%	4.8%	4.5%
\$2,000	13.1%	10.9%	9.9%	8.2%	6.8%	5.3%	5.0%
\$2,500	14.0%	11.7%	10.6%	8.8%	7.3%	5.7%	5.4%
\$3,000	14.9%	12.4%	11.3%	9.4%	7.8%	6.1%	5.8%
\$3,500	15.6%	13.1%	11.8%	9.9%	8.2%	6.4%	6.1%
\$4,000	16.2%	13.6%	12.4%	10.3%	8.7%	6.8%	6.4%
\$4,500	16.8%	14.2%	12.9%	10.8%	9.0%	7.1%	6.7%
\$5,000	17.4%	14.7%	13.3%	11.2%	9.4%	7.4%	7.0%

Effective January 1, 2017

MISCELLANEOUS VALUES - ADVISORY RATES(cont.)

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	3.9%	2.9%	2.6%	2.0%	1.5%	1.0%
\$1,000	6.4%	5.0%	4.4%	3.4%	2.6%	1.8%	1.8%
\$1,500	8.2%	6.5%	5.7%	4.5%	3.5%	2.5%	2.5%
\$2,000	9.6%	7.7%	6.8%	5.4%	4.3%	3.1%	3.1%
\$2,500	10.8%	8.7%	7.8%	6.2%	5.0%	3.6%	3.6%
\$3,000	11.8%	9.6%	8.6%	6.9%	5.6%	4.1%	4.1%
\$3,500	12.7%	10.4%	9.3%	7.6%	6.1%	4.6%	4.5%
\$4,000	13.6%	11.2%	10.0%	8.1%	6.7%	5.0%	4.8%
\$4,500	14.3%	11.8%	10.6%	8.7%	7.1%	5.4%	5.2%
\$5,000	15.0%	12.4%	11.2%	9.2%	7.6%	5.8%	5.5%

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..... 60%

(Multiply a Non-F classification rate by a factor of 1.60 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.52) and the adjustment for differences in loss-based expenses (1.055).).

Experience Rating Eligibility

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state and by effective date.

Effective January 1, 2017

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	9.6%	8.4%	7.8%	6.8%	5.9%	5.0%
\$500	15.1%	12.6%	11.5%	9.6%	8.1%	6.4%	6.0%
\$1,000	18.7%	15.5%	14.1%	11.7%	9.7%	7.6%	7.1%
\$1,500	21.3%	17.7%	16.0%	13.2%	11.0%	8.5%	8.1%
\$2,000	23.4%	19.4%	17.6%	14.6%	12.1%	9.4%	9.0%
\$2,500	25.1%	20.9%	18.9%	15.7%	13.1%	10.1%	9.7%
\$3,000	26.5%	22.2%	20.1%	16.7%	13.9%	10.8%	10.4%
\$3,500	27.8%	23.3%	21.1%	17.6%	14.7%	11.5%	10.9%
\$4,000	29.0%	24.3%	22.1%	18.4%	15.4%	12.1%	11.5%
\$4,500	30.0%	25.3%	23.0%	19.2%	16.1%	12.7%	12.0%
\$5,000	31.0%	26.2%	23.8%	19.9%	16.8%	13.2%	12.4%

Deductible Amount	Without Coinsurance Loss Elimination Ratios HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	6.9%	5.2%	4.6%	3.5%	2.7%	1.8%
\$1,000	11.4%	8.8%	7.8%	6.1%	4.7%	3.2%	3.2%
\$1,500	14.6%	11.6%	10.2%	8.1%	6.3%	4.4%	4.4%
\$2,000	17.2%	13.7%	12.2%	9.7%	7.7%	5.5%	5.5%
\$2,500	19.3%	15.6%	13.9%	11.1%	8.9%	6.4%	6.4%
\$3,000	21.1%	17.2%	15.3%	12.3%	10.0%	7.3%	7.2%
\$3,500	22.7%	18.6%	16.6%	13.5%	11.0%	8.1%	8.0%
\$4,000	24.2%	19.9%	17.8%	14.5%	11.9%	8.9%	8.6%
\$4,500	25.5%	21.1%	18.9%	15.5%	12.7%	9.6%	9.2%
\$5,000	26.7%	22.2%	19.9%	16.4%	13.5%	10.3%	9.8%

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

Employee operated vehicle.....	\$66,100
Leased or rented vehicle.....	\$44,100

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”..... \$3,400

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, 2017

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..... 60%

(Multiply a Non-F classification loss cost by a factor of 1.60 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.52) and the adjustment for differences in loss-based expenses (1.055).)

Experience Rating Eligibility

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state and by effective date.

Effective January 1, 2017
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,591	0.04	897,477	--	946,980	0.44
1,592	--	6,433	0.05	946,981	--	999,351	0.45
6,434	--	11,379	0.06	999,352	--	1,054,845	0.46
11,380	--	16,432	0.07	1,054,846	--	1,113,750	0.47
16,433	--	21,595	0.08	1,113,751	--	1,176,392	0.48
21,596	--	36,120	0.09	1,176,393	--	1,243,138	0.49
36,121	--	53,766	0.10	1,243,139	--	1,314,407	0.50
53,767	--	69,462	0.11	1,314,408	--	1,390,673	0.51
69,463	--	84,745	0.12	1,390,674	--	1,472,484	0.52
84,746	--	100,030	0.13	1,472,485	--	1,560,466	0.53
100,031	--	115,503	0.14	1,560,467	--	1,655,345	0.54
115,504	--	131,270	0.15	1,655,346	--	1,757,968	0.55
131,271	--	147,400	0.16	1,757,969	--	1,869,321	0.56
147,401	--	163,948	0.17	1,869,322	--	1,990,570	0.57
163,949	--	180,959	0.18	1,990,571	--	2,123,095	0.58
180,960	--	198,472	0.19	2,123,096	--	2,268,547	0.59
198,473	--	216,526	0.20	2,268,548	--	2,428,914	0.60
216,527	--	235,158	0.21	2,428,915	--	2,606,616	0.61
235,159	--	254,404	0.22	2,606,617	--	2,804,624	0.62
254,405	--	274,304	0.23	2,804,625	--	3,026,631	0.63
274,305	--	294,897	0.24	3,026,632	--	3,277,281	0.64
294,898	--	316,225	0.25	3,277,282	--	3,562,501	0.65
316,226	--	338,333	0.26	3,562,502	--	3,889,973	0.66
338,334	--	361,267	0.27	3,889,974	--	4,269,837	0.67
361,268	--	385,077	0.28	4,269,838	--	4,715,762	0.68
385,078	--	409,818	0.29	4,715,763	--	5,246,623	0.69
409,819	--	435,547	0.30	5,246,624	--	5,889,240	0.70
435,548	--	462,327	0.31	5,889,241	--	6,683,058	0.71
462,328	--	490,226	0.32	6,683,059	--	7,688,556	0.72
490,227	--	519,315	0.33	7,688,557	--	9,003,435	0.73
519,316	--	549,676	0.34	9,003,436	--	10,796,447	0.74
549,677	--	581,394	0.35	10,796,448	--	13,386,349	0.75
581,395	--	614,564	0.36	13,386,350	--	17,456,187	0.76
614,565	--	649,289	0.37	17,456,188	--	24,781,887	0.77
649,290	--	685,681	0.38	24,781,888	--	41,875,172	0.78
685,682	--	723,865	0.39	41,875,173	--	127,341,557	0.79
723,866	--	763,978	0.40	127,341,558	AND OVER		0.80
763,979	--	806,170	0.41				
806,171	--	850,607	0.42				
850,608	--	897,476	0.43				

(a) G	7.60
(b) State Per Claim Accident Limitation	\$190,000
(c) State Multiple Claim Accident Limitation	\$380,000
(d) USL&HW Per Claim Accident Limitation	\$597,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,195,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$16,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.54
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.54.)</i>	

Effective January 1, 2017
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 -- 40,879	19,000	1,311,768 -- 1,349,745	152,000	2,641,382 -- 2,679,376	285,000
40,880 -- 70,356	22,800	1,349,746 -- 1,387,725	155,800	2,679,377 -- 2,717,371	288,800
70,357 -- 104,227	26,600	1,387,726 -- 1,425,706	159,600	2,717,372 -- 2,755,366	292,600
104,228 -- 139,957	30,400	1,425,707 -- 1,463,688	163,400	2,755,367 -- 2,793,361	296,400
139,958 -- 176,557	34,200	1,463,689 -- 1,501,670	167,200	2,793,362 -- 2,831,356	300,200
176,558 -- 213,616	38,000	1,501,671 -- 1,539,654	171,000	2,831,357 -- 2,869,351	304,000
213,617 -- 250,944	41,800	1,539,655 -- 1,577,638	174,800	2,869,352 -- 2,907,347	307,800
250,945 -- 288,440	45,600	1,577,639 -- 1,615,623	178,600	2,907,348 -- 2,945,342	311,600
288,441 -- 326,050	49,400	1,615,624 -- 1,653,609	182,400	2,945,343 -- 2,983,338	315,400
326,051 -- 363,738	53,200	1,653,610 -- 1,691,595	186,200	2,983,339 -- 3,021,333	319,200
363,739 -- 401,484	57,000	1,691,596 -- 1,729,582	190,000	3,021,334 -- 3,059,329	323,000
401,485 -- 439,273	60,800	1,729,583 -- 1,767,570	193,800	3,059,330 -- 3,097,325	326,800
439,274 -- 477,095	64,600	1,767,571 -- 1,805,558	197,600	3,097,326 -- 3,135,321	330,600
477,096 -- 514,942	68,400	1,805,559 -- 1,843,546	201,400	3,135,322 -- 3,173,317	334,400
514,943 -- 552,811	72,200	1,843,547 -- 1,881,535	205,200	3,173,318 -- 3,211,314	338,200
552,812 -- 590,695	76,000	1,881,536 -- 1,919,525	209,000	3,211,315 -- 3,249,310	342,000
590,696 -- 628,594	79,800	1,919,526 -- 1,957,514	212,800	3,249,311 -- 3,287,306	345,800
628,595 -- 666,504	83,600	1,957,515 -- 1,995,505	216,600	3,287,307 -- 3,325,303	349,600
666,505 -- 704,424	87,400	1,995,506 -- 2,033,495	220,400	3,325,304 -- 3,363,300	353,400
704,425 -- 742,351	91,200	2,033,496 -- 2,071,486	224,200	3,363,301 -- 3,401,296	357,200
742,352 -- 780,286	95,000	2,071,487 -- 2,109,477	228,000	3,401,297 -- 3,439,293	361,000
780,287 -- 818,227	98,800	2,109,478 -- 2,147,469	231,800	3,439,294 -- 3,477,290	364,800
818,228 -- 856,173	102,600	2,147,470 -- 2,185,461	235,600	3,477,291 -- 3,515,287	368,600
856,174 -- 894,123	106,400	2,185,462 -- 2,223,453	239,400	3,515,288 -- 3,553,284	372,400
894,124 -- 932,078	110,200	2,223,454 -- 2,261,445	243,200	3,553,285 -- 3,591,281	376,200
932,079 -- 970,036	114,000	2,261,446 -- 2,299,438	247,000	3,591,282 -- 3,629,000	380,000
970,037 -- 1,007,997	117,800	2,299,439 -- 2,337,431	250,800		
1,007,998 -- 1,045,961	121,600	2,337,432 -- 2,375,424	254,600		
1,045,962 -- 1,083,927	125,400	2,375,425 -- 2,413,417	258,400		
1,083,928 -- 1,121,896	129,200	2,413,418 -- 2,451,411	262,200		
1,121,897 -- 1,159,867	133,000	2,451,412 -- 2,489,405	266,000		
1,159,868 -- 1,197,840	136,800	2,489,406 -- 2,527,399	269,800		
1,197,841 -- 1,235,814	140,600	2,527,400 -- 2,565,393	273,600		
1,235,815 -- 1,273,790	144,400	2,565,394 -- 2,603,387	277,400		
1,273,791 -- 1,311,767	148,200	2,603,388 -- 2,641,381	281,200		

For Expected Losses greater than \$3,629,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(7.60) / (\text{Expected Losses} + (700)(7.60))$$

G = 7.60

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

INDIANA—UPDATE TO EXPERIENCE RATING PREMIUM ELIGIBILITY AMOUNTS

**EXPERIENCE RATING PLAN MANUAL—2003 EDITION
 RULE 2—EXPERIENCE RATING ELEMENTS AND FORMULA
 A. PREMIUM ELIGIBILITY**

2. State Subject Premium Eligibility Amounts

A risk qualifies for experience rating when its subject premium, developed in its experience period, meets or exceeds the minimum eligibility amount shown in the State Table of Subject Premium Eligibility Amounts in Rule 2-A-2-c. *Refer to Rule 2-E-1 to determine a risk's experience period.*

- a. A risk qualifies for experience rating if its data within the most recent 24 months of the experience period develops a subject premium of at least the amount shown in Column A.
- b. A risk may not qualify according to Rule 2-A-2-a. If it has more than the amount of experience referenced in Rule 2-A-2-a, then to qualify for experience rating the risk must develop an average annual subject premium of at least the amount shown in Column B. *Refer to Rule 2-A-3 to determine average annual subject premium.*
- c. A risk's rating effective date determines the applicable Column A and Column B subject premium eligibility amounts required to qualify for experience rating. *Refer to Rule 2-B for rating effective date determination.*

State Table of Subject Premium Eligibility Amounts

State	Rating Effective Date	Column A (\$)	Column B (\$)
IN	7/1/17 and after	5,000	2,500
	6/30/17 and before	5,000	2,500

NOTE: This exhibit revises the Indiana experience rating subject premium eligibility amounts shown in the State Table of Subject Premium Eligibility Amounts in NCCI's *Experience Rating Plan Manual* national Rule 2-A-2. The content shown in this table is not a complete replacement of the existing State Table of Subject Premium Eligibility Amounts. The premium eligibility amounts are applicable to all policies.

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

APPLICABLE TO ADVISORY RATES
Effective January 1, 2017

**INDIANA
RR 1
Exhibit IV**

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.56	1.26	1.18	1.00	0.85	0.72	0.64

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 1.050

3. Expected Loss Ratio

0.580

**Expected Loss and
Allocated Expense Ratio**

0.656

4. Table of Expense Ratios

Type A: 2016-01
Type B: 2016-01

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	0.401	0.434	0.450	0.477	0.499	0.523	0.531
\$15,000	0.361	0.397	0.414	0.444	0.468	0.496	0.506
\$20,000	0.330	0.367	0.385	0.416	0.443	0.472	0.485
\$25,000	0.304	0.342	0.361	0.393	0.420	0.451	0.465
\$30,000	0.282	0.321	0.339	0.372	0.400	0.432	0.448
\$35,000	0.263	0.302	0.320	0.353	0.382	0.415	0.432
\$40,000	0.247	0.285	0.303	0.336	0.366	0.399	0.417
\$50,000	0.220	0.257	0.274	0.307	0.338	0.371	0.391
\$75,000	0.172	0.206	0.222	0.254	0.284	0.317	0.339
\$100,000	0.141	0.172	0.187	0.216	0.245	0.277	0.300
\$125,000	0.120	0.148	0.162	0.189	0.216	0.246	0.270
\$150,000	0.104	0.130	0.143	0.168	0.194	0.222	0.246
\$175,000	0.092	0.115	0.128	0.151	0.176	0.203	0.226
\$200,000	0.082	0.104	0.115	0.137	0.161	0.186	0.210
\$225,000	0.074	0.095	0.105	0.125	0.148	0.173	0.196
\$250,000	0.067	0.087	0.097	0.116	0.138	0.161	0.183
\$275,000	0.062	0.080	0.090	0.108	0.128	0.150	0.173
\$300,000	0.057	0.074	0.083	0.100	0.120	0.141	0.163
\$325,000	0.053	0.069	0.078	0.094	0.113	0.133	0.155
\$350,000	0.049	0.065	0.073	0.088	0.107	0.126	0.147
\$375,000	0.046	0.061	0.069	0.084	0.101	0.120	0.141
\$400,000	0.043	0.057	0.065	0.079	0.096	0.114	0.135
\$425,000	0.040	0.054	0.062	0.075	0.092	0.109	0.129
\$450,000	0.038	0.051	0.059	0.071	0.088	0.104	0.124
\$475,000	0.036	0.049	0.056	0.068	0.084	0.100	0.119
\$500,000	0.034	0.046	0.053	0.065	0.080	0.096	0.115
\$600,000	0.028	0.039	0.045	0.055	0.069	0.083	0.101
\$700,000	0.024	0.033	0.039	0.048	0.060	0.073	0.090
\$800,000	0.021	0.029	0.034	0.042	0.054	0.065	0.081
\$900,000	0.018	0.026	0.030	0.038	0.048	0.058	0.074
\$1,000,000	0.016	0.023	0.027	0.034	0.044	0.053	0.068
\$2,000,000	0.007	0.010	0.013	0.016	0.022	0.027	0.038
\$3,000,000	0.004	0.006	0.008	0.010	0.014	0.018	0.026
\$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	0.015
\$6,000,000	0.001	0.002	0.003	0.004	0.006	0.008	0.012
\$7,000,000	0.001	0.002	0.002	0.003	0.005	0.006	0.010
\$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	0.004	0.007
\$10,000,000	0.001	0.001	0.001	0.002	0.003	0.004	0.006

**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	0.444	0.478	0.496	0.524	0.546	0.572	0.579
\$15,000	0.402	0.440	0.458	0.489	0.515	0.544	0.554
\$20,000	0.369	0.408	0.428	0.460	0.488	0.519	0.532
\$25,000	0.341	0.382	0.401	0.435	0.465	0.497	0.512
\$30,000	0.318	0.359	0.378	0.413	0.444	0.477	0.494
\$35,000	0.297	0.338	0.358	0.393	0.425	0.459	0.477
\$40,000	0.280	0.320	0.340	0.376	0.407	0.442	0.461
\$50,000	0.250	0.290	0.309	0.345	0.377	0.413	0.433
\$75,000	0.198	0.235	0.253	0.286	0.319	0.354	0.378
\$100,000	0.164	0.198	0.214	0.246	0.277	0.312	0.336
\$125,000	0.140	0.171	0.186	0.216	0.246	0.278	0.303
\$150,000	0.122	0.151	0.165	0.192	0.221	0.252	0.277
\$175,000	0.109	0.135	0.148	0.174	0.201	0.231	0.256
\$200,000	0.098	0.122	0.135	0.159	0.184	0.213	0.237
\$225,000	0.088	0.112	0.123	0.146	0.171	0.198	0.222
\$250,000	0.081	0.103	0.114	0.135	0.159	0.184	0.208
\$275,000	0.074	0.095	0.106	0.126	0.149	0.173	0.197
\$300,000	0.069	0.088	0.099	0.118	0.140	0.163	0.186
\$325,000	0.064	0.083	0.093	0.111	0.132	0.154	0.177
\$350,000	0.060	0.078	0.087	0.104	0.125	0.146	0.169
\$375,000	0.056	0.073	0.082	0.099	0.118	0.139	0.161
\$400,000	0.053	0.069	0.078	0.094	0.113	0.133	0.155
\$425,000	0.050	0.065	0.074	0.089	0.108	0.127	0.148
\$450,000	0.047	0.062	0.070	0.085	0.103	0.122	0.143
\$475,000	0.045	0.059	0.067	0.081	0.099	0.117	0.138
\$500,000	0.043	0.056	0.064	0.078	0.095	0.112	0.133
\$600,000	0.035	0.048	0.054	0.066	0.082	0.097	0.117
\$700,000	0.030	0.041	0.047	0.057	0.072	0.086	0.104
\$800,000	0.026	0.036	0.041	0.051	0.064	0.076	0.094
\$900,000	0.023	0.032	0.037	0.045	0.057	0.069	0.086
\$1,000,000	0.020	0.028	0.033	0.041	0.052	0.063	0.079
\$2,000,000	0.009	0.013	0.016	0.020	0.027	0.033	0.044
\$3,000,000	0.005	0.008	0.010	0.012	0.017	0.021	0.030
\$4,000,000	0.004	0.006	0.007	0.009	0.012	0.016	0.023
\$5,000,000	0.003	0.004	0.005	0.006	0.009	0.012	0.018
\$6,000,000	0.002	0.003	0.004	0.005	0.007	0.009	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	0.006	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	0.003	0.005	0.007

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.	
0.02	0.01	0.01	0.06	0.04	0.03	0.00

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

APPLICABLE TO ADVISORY LOSS COSTS

Effective January 1, 2017

**INDIANA
RR 3
Exhibit IV**

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
1.56	1.26	1.18	1.00	0.85	0.72	0.64

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	0.559	0.605	0.628	0.665	0.696	0.730	0.740
\$15,000	0.504	0.554	0.578	0.619	0.654	0.692	0.706
\$20,000	0.461	0.512	0.538	0.581	0.618	0.659	0.676
\$25,000	0.425	0.477	0.503	0.548	0.586	0.629	0.649
\$30,000	0.394	0.447	0.473	0.519	0.559	0.603	0.625
\$35,000	0.368	0.421	0.447	0.493	0.534	0.579	0.603
\$40,000	0.345	0.398	0.423	0.469	0.511	0.557	0.582
\$50,000	0.306	0.358	0.383	0.429	0.471	0.518	0.546
\$75,000	0.240	0.287	0.310	0.354	0.396	0.442	0.473
\$100,000	0.197	0.240	0.261	0.302	0.342	0.386	0.419
\$125,000	0.167	0.206	0.226	0.263	0.302	0.344	0.377
\$150,000	0.145	0.181	0.199	0.234	0.270	0.310	0.343
\$175,000	0.128	0.161	0.178	0.210	0.245	0.283	0.316
\$200,000	0.114	0.145	0.161	0.191	0.224	0.260	0.293
\$225,000	0.103	0.132	0.147	0.175	0.207	0.241	0.273
\$250,000	0.094	0.121	0.135	0.162	0.192	0.224	0.256
\$275,000	0.086	0.111	0.125	0.150	0.179	0.210	0.241
\$300,000	0.079	0.103	0.116	0.140	0.168	0.197	0.228
\$325,000	0.073	0.096	0.109	0.131	0.158	0.186	0.216
\$350,000	0.068	0.090	0.102	0.123	0.149	0.176	0.206
\$375,000	0.064	0.085	0.096	0.117	0.141	0.167	0.196
\$400,000	0.060	0.080	0.091	0.110	0.134	0.159	0.188
\$425,000	0.056	0.075	0.086	0.105	0.128	0.152	0.180
\$450,000	0.053	0.072	0.082	0.100	0.122	0.145	0.173
\$475,000	0.050	0.068	0.078	0.095	0.117	0.139	0.167
\$500,000	0.048	0.065	0.074	0.091	0.112	0.134	0.161
\$600,000	0.039	0.054	0.063	0.077	0.096	0.115	0.141
\$700,000	0.033	0.046	0.054	0.067	0.084	0.101	0.125
\$800,000	0.029	0.040	0.047	0.059	0.075	0.090	0.113
\$900,000	0.025	0.036	0.042	0.052	0.067	0.081	0.103
\$1,000,000	0.022	0.032	0.038	0.047	0.061	0.074	0.095
\$2,000,000	0.010	0.014	0.018	0.023	0.031	0.038	0.053
\$3,000,000	0.006	0.009	0.011	0.014	0.020	0.025	0.036
\$4,000,000	0.004	0.006	0.008	0.010	0.014	0.018	0.027
\$5,000,000	0.003	0.004	0.006	0.007	0.011	0.014	0.021
\$6,000,000	0.002	0.003	0.004	0.006	0.008	0.011	0.017
\$7,000,000	0.002	0.003	0.003	0.004	0.007	0.009	0.014
\$8,000,000	0.001	0.002	0.003	0.004	0.006	0.007	0.012
\$9,000,000	0.001	0.002	0.002	0.003	0.005	0.006	0.010
\$10,000,000	0.001	0.002	0.002	0.002	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	0.619	0.667	0.691	0.731	0.762	0.798	0.808
\$15,000	0.561	0.613	0.639	0.683	0.718	0.759	0.773
\$20,000	0.515	0.570	0.597	0.642	0.681	0.724	0.742
\$25,000	0.476	0.533	0.560	0.608	0.648	0.694	0.714
\$30,000	0.443	0.500	0.528	0.577	0.619	0.666	0.689
\$35,000	0.415	0.472	0.500	0.549	0.592	0.641	0.665
\$40,000	0.390	0.447	0.474	0.524	0.568	0.617	0.644
\$50,000	0.349	0.405	0.431	0.481	0.526	0.576	0.605
\$75,000	0.276	0.328	0.352	0.400	0.445	0.495	0.527
\$100,000	0.229	0.276	0.299	0.343	0.386	0.435	0.469
\$125,000	0.196	0.239	0.260	0.301	0.343	0.389	0.423
\$150,000	0.171	0.211	0.230	0.268	0.308	0.352	0.387
\$175,000	0.151	0.188	0.207	0.242	0.280	0.322	0.357
\$200,000	0.136	0.171	0.188	0.221	0.257	0.297	0.331
\$225,000	0.123	0.156	0.172	0.203	0.238	0.276	0.310
\$250,000	0.113	0.143	0.159	0.188	0.222	0.257	0.291
\$275,000	0.104	0.133	0.148	0.175	0.207	0.242	0.275
\$300,000	0.096	0.123	0.138	0.164	0.195	0.228	0.260
\$325,000	0.090	0.115	0.129	0.154	0.184	0.215	0.247
\$350,000	0.084	0.108	0.121	0.145	0.174	0.204	0.236
\$375,000	0.078	0.102	0.115	0.138	0.165	0.194	0.225
\$400,000	0.074	0.096	0.109	0.131	0.157	0.185	0.216
\$425,000	0.070	0.091	0.103	0.124	0.150	0.177	0.207
\$450,000	0.066	0.087	0.098	0.118	0.144	0.170	0.199
\$475,000	0.063	0.083	0.094	0.113	0.138	0.163	0.192
\$500,000	0.059	0.079	0.089	0.108	0.132	0.156	0.185
\$600,000	0.049	0.066	0.076	0.092	0.114	0.135	0.163
\$700,000	0.042	0.057	0.066	0.080	0.100	0.119	0.145
\$800,000	0.037	0.050	0.058	0.071	0.089	0.107	0.131
\$900,000	0.032	0.044	0.052	0.063	0.080	0.096	0.120
\$1,000,000	0.029	0.040	0.046	0.057	0.073	0.088	0.111
\$2,000,000	0.013	0.018	0.022	0.028	0.037	0.046	0.062
\$3,000,000	0.008	0.011	0.014	0.017	0.024	0.030	0.043
\$4,000,000	0.005	0.008	0.010	0.012	0.017	0.022	0.032
\$5,000,000	0.004	0.006	0.007	0.009	0.013	0.017	0.025
\$6,000,000	0.003	0.004	0.005	0.007	0.010	0.013	0.020
\$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	0.007	0.012
\$10,000,000	0.002	0.002	0.002	0.003	0.005	0.006	0.010

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.	
0.03	0.02	0.01	0.09	0.05	0.04	0.00



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

Type A: 2016-01

WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio
0 - 10,055	0.382	21,928 - 22,469	0.334	393,334 - 424,799	0.286
10,056 - 10,167	0.381	22,470 - 23,037	0.333	424,800 - 461,739	0.285
10,168 - 10,282	0.380	23,038 - 23,636	0.332	461,740 - 505,714	0.284
10,283 - 10,399	0.379	23,637 - 24,266	0.331	505,715 - 558,947	0.283
10,400 - 10,520	0.378	24,267 - 24,931	0.330	558,948 - 624,705	0.282
10,521 - 10,643	0.377	24,932 - 25,633	0.329	624,706 - 707,999	0.281
10,644 - 10,769	0.376	25,634 - 26,376	0.328	708,000 - 816,923	0.280
10,770 - 10,898	0.375	26,377 - 27,164	0.327	816,924 - 965,454	0.279
10,899 - 11,030	0.374	27,165 - 27,999	0.326	965,455 - 1,179,999	0.278
11,031 - 11,165	0.373	28,000 - 28,888	0.325	1,180,000 - 1,517,142	0.277
11,166 - 11,304	0.372	28,889 - 29,836	0.324	1,517,143 - 1,824,799	0.276
11,305 - 11,446	0.371	29,837 - 30,847	0.323	1,824,800 - 1,983,478	0.275
11,447 - 11,592	0.370	30,848 - 31,929	0.322	1,983,479 - 2,172,380	0.274
11,593 - 11,741	0.369	31,930 - 33,090	0.321	2,172,381 - 2,401,052	0.273
11,742 - 11,895	0.368	33,091 - 34,339	0.320	2,401,053 - 2,683,529	0.272
11,896 - 12,052	0.367	34,340 - 35,686	0.319	2,683,530 - 3,041,333	0.271
12,053 - 12,214	0.366	35,687 - 37,142	0.318	3,041,334 - 3,509,230	0.270
12,215 - 12,380	0.365	37,143 - 38,723	0.317	3,509,231 - 4,147,272	0.269
12,381 - 12,551	0.364	38,724 - 40,444	0.316	4,147,273 - 5,068,888	0.268
12,552 - 12,727	0.364	40,445 - 42,325	0.315	5,068,889 - 6,517,142	0.267
12,728 - 12,907	0.363	42,326 - 44,390	0.314	6,517,143 - 9,123,999	0.266
12,908 - 13,093	0.362	44,391 - 46,666	0.314	9,124,000 - 15,206,666	0.265
13,094 - 13,284	0.361	46,667 - 49,189	0.313	15,206,667 - 45,619,999	0.264
13,285 - 13,481	0.360	49,190 - 51,999	0.312	45,620,000 - And Above	0.264
13,482 - 13,684	0.359	52,000 - 55,151	0.311		
13,685 - 13,893	0.358	55,152 - 58,709	0.310		
13,894 - 14,108	0.357	58,710 - 62,758	0.309		
14,109 - 14,330	0.356	62,759 - 67,407	0.308		
14,331 - 14,559	0.355	67,408 - 72,799	0.307		
14,560 - 14,796	0.354	72,800 - 79,130	0.306		
14,797 - 15,041	0.353	79,131 - 86,666	0.305		
15,042 - 15,294	0.352	86,667 - 95,789	0.304		
15,295 - 15,555	0.351	95,790 - 107,058	0.303		
15,556 - 15,826	0.350	107,059 - 121,333	0.302		
15,827 - 16,106	0.349	121,334 - 139,999	0.301		
16,107 - 16,396	0.348	140,000 - 165,454	0.300		
16,397 - 16,697	0.347	165,455 - 200,377	0.299		
16,698 - 17,009	0.346	200,378 - 208,235	0.298		
17,010 - 17,333	0.345	208,236 - 216,734	0.297		
17,334 - 17,669	0.344	216,735 - 225,957	0.296		
17,670 - 18,019	0.343	225,958 - 235,999	0.295		
18,020 - 18,383	0.342	236,000 - 246,976	0.294		
18,384 - 18,762	0.341	246,977 - 259,024	0.293		
18,763 - 19,157	0.340	259,025 - 272,307	0.292		
19,158 - 19,569	0.339	272,308 - 287,027	0.291		
19,570 - 19,999	0.339	287,028 - 303,428	0.290		
20,000 - 20,449	0.338	303,429 - 321,818	0.289	First - 10,000	0.0%
20,450 - 20,919	0.337	321,819 - 342,580	0.289	Next - 190,000	9.1%
20,920 - 21,411	0.336	342,581 - 366,206	0.288	Next - 1,550,000	11.3%
21,412 - 21,927	0.335	366,207 - 393,333	0.287	Over - 1,750,000	12.3%
				Expected Loss Ratio:	0.580
				Tax Multiplier:	1.040



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

Type B: 2016-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.382
10,100	10,303	0.381
10,304	10,515	0.380
10,516	10,736	0.379
10,737	10,967	0.378
10,968	11,208	0.377
11,209	11,460	0.376
11,461	11,724	0.375
11,725	11,999	0.374
12,000	12,289	0.373
12,290	12,592	0.372
12,593	12,911	0.371
12,912	13,246	0.370
13,247	13,599	0.369
13,600	13,972	0.368
13,973	14,366	0.367
14,367	14,782	0.366
14,783	15,223	0.365
15,224	15,692	0.364
15,693	16,190	0.364
16,191	16,721	0.363
16,722	17,288	0.362
17,289	17,894	0.361
17,895	18,545	0.360
18,546	19,245	0.359

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.358
20,000	20,816	0.357
20,817	21,702	0.356
21,703	22,666	0.355
22,667	23,720	0.354
23,721	24,878	0.353
24,879	26,153	0.352
26,154	27,567	0.351
27,568	29,142	0.350
29,143	30,909	0.349
30,910	32,903	0.348
32,904	35,172	0.347
35,173	37,777	0.346
37,778	40,799	0.345
40,800	44,347	0.344
44,348	48,571	0.343
48,572	53,684	0.342
53,685	59,999	0.341
60,000	67,999	0.340
68,000	78,461	0.339
78,462	92,727	0.339
92,728	113,333	0.338
113,334	145,714	0.337
145,715	200,606	0.336
200,607	213,548	0.335

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.334
228,276	245,185	0.333
245,186	264,799	0.332
264,800	287,826	0.331
287,827	315,238	0.330
315,239	348,421	0.329
348,422	389,411	0.328
389,412	441,333	0.327
441,334	509,230	0.326
509,231	601,818	0.325
601,819	735,555	0.324
735,556	945,714	0.323
945,715	1,323,999	0.322
1,324,000	1,809,565	0.321
1,809,566	1,981,904	0.320
1,981,905	2,190,526	0.319
2,190,527	2,448,235	0.318
2,448,236	2,774,666	0.317
2,774,667	3,201,538	0.316
3,201,539	3,783,636	0.315
3,783,637	4,624,444	0.314
4,624,445	5,945,714	0.314
5,945,715	8,323,999	0.313
8,324,000	13,873,333	0.312
13,873,334	41,619,999	0.311
41,620,000	And Above	0.310
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:		0.580
Tax Multiplier:		1.040



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

Type A: 2016-01

WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio
0	10,055	0.305	21,928	22,469	0.257	393,334	424,799	0.209
10,056	10,167	0.304	22,470	23,037	0.256	424,800	461,739	0.208
10,168	10,282	0.303	23,038	23,636	0.255	461,740	505,714	0.207
10,283	10,399	0.302	23,637	24,266	0.254	505,715	558,947	0.206
10,400	10,520	0.301	24,267	24,931	0.253	558,948	624,705	0.205
10,521	10,643	0.300	24,932	25,633	0.252	624,706	707,999	0.204
10,644	10,769	0.300	25,634	26,376	0.251	708,000	816,923	0.203
10,770	10,898	0.299	26,377	27,164	0.250	816,924	965,454	0.202
10,899	11,030	0.298	27,165	27,999	0.250	965,455	1,179,999	0.201
11,031	11,165	0.297	28,000	28,888	0.249	1,180,000	1,517,142	0.200
11,166	11,304	0.296	28,889	29,836	0.248	1,517,143	1,824,799	0.200
11,305	11,446	0.295	29,837	30,847	0.247	1,824,800	1,983,478	0.199
11,447	11,592	0.294	30,848	31,929	0.246	1,983,479	2,172,380	0.198
11,593	11,741	0.293	31,930	33,090	0.245	2,172,381	2,401,052	0.197
11,742	11,895	0.292	33,091	34,339	0.244	2,401,053	2,683,529	0.196
11,896	12,052	0.291	34,340	35,686	0.243	2,683,530	3,041,333	0.195
12,053	12,214	0.290	35,687	37,142	0.242	3,041,334	3,509,230	0.194
12,215	12,380	0.289	37,143	38,723	0.241	3,509,231	4,147,272	0.193
12,381	12,551	0.288	38,724	40,444	0.240	4,147,273	5,068,888	0.192
12,552	12,727	0.287	40,445	42,325	0.239	5,068,889	6,517,142	0.191
12,728	12,907	0.286	42,326	44,390	0.238	6,517,143	9,123,999	0.190
12,908	13,093	0.285	44,391	46,666	0.237	9,124,000	15,206,666	0.189
13,094	13,284	0.284	46,667	49,189	0.236	15,206,667	45,619,999	0.188
13,285	13,481	0.283	49,190	51,999	0.235	45,620,000	And Above	0.187
13,482	13,684	0.282	52,000	55,151	0.234			
13,685	13,893	0.281	55,152	58,709	0.233			
13,894	14,108	0.280	58,710	62,758	0.232			
14,109	14,330	0.279	62,759	67,407	0.231			
14,331	14,559	0.278	67,408	72,799	0.230			
14,560	14,796	0.277	72,800	79,130	0.229			
14,797	15,041	0.276	79,131	86,666	0.228			
15,042	15,294	0.275	86,667	95,789	0.227			
15,295	15,555	0.275	95,790	107,058	0.226			
15,556	15,826	0.274	107,059	121,333	0.225			
15,827	16,106	0.273	121,334	139,999	0.225			
16,107	16,396	0.272	140,000	165,454	0.224			
16,397	16,697	0.271	165,455	200,377	0.223			
16,698	17,009	0.270	200,378	208,235	0.222			
17,010	17,333	0.269	208,236	216,734	0.221			
17,334	17,669	0.268	216,735	225,957	0.220			
17,670	18,019	0.267	225,958	235,999	0.219			
18,020	18,383	0.266	236,000	246,976	0.218			
18,384	18,762	0.265	246,977	259,024	0.217			
18,763	19,157	0.264	259,025	272,307	0.216			
19,158	19,569	0.263	272,308	287,027	0.215			
19,570	19,999	0.262	287,028	303,428	0.214			
20,000	20,449	0.261	303,429	321,818	0.213	First	10,000	0.0%
20,450	20,919	0.260	321,819	342,580	0.212	Next	190,000	9.1%
20,920	21,411	0.259	342,581	366,206	0.211	Next	1,550,000	11.3%
21,412	21,927	0.258	366,207	393,333	0.210	Over	1,750,000	12.3%
						Expected Loss and ALAE Ratio:		0.656
						Tax Multiplier:		1.040



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

Type B: 2016-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.305
10,100	10,303	0.304
10,304	10,515	0.303
10,516	10,736	0.302
10,737	10,967	0.301
10,968	11,208	0.300
11,209	11,460	0.300
11,461	11,724	0.299
11,725	11,999	0.298
12,000	12,289	0.297
12,290	12,592	0.296
12,593	12,911	0.295
12,912	13,246	0.294
13,247	13,599	0.293
13,600	13,972	0.292
13,973	14,366	0.291
14,367	14,782	0.290
14,783	15,223	0.289
15,224	15,692	0.288
15,693	16,190	0.287
16,191	16,721	0.286
16,722	17,288	0.285
17,289	17,894	0.284
17,895	18,545	0.283
18,546	19,245	0.282

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.281
20,000	20,816	0.280
20,817	21,702	0.279
21,703	22,666	0.278
22,667	23,720	0.277
23,721	24,878	0.276
24,879	26,153	0.275
26,154	27,567	0.275
27,568	29,142	0.274
29,143	30,909	0.273
30,910	32,903	0.272
32,904	35,172	0.271
35,173	37,777	0.270
37,778	40,799	0.269
40,800	44,347	0.268
44,348	48,571	0.267
48,572	53,684	0.266
53,685	59,999	0.265
60,000	67,999	0.264
68,000	78,461	0.263
78,462	92,727	0.262
92,728	113,333	0.261
113,334	145,714	0.260
145,715	200,606	0.259
200,607	213,548	0.258

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.257
228,276	245,185	0.256
245,186	264,799	0.255
264,800	287,826	0.254
287,827	315,238	0.253
315,239	348,421	0.252
348,422	389,411	0.251
389,412	441,333	0.250
441,334	509,230	0.250
509,231	601,818	0.249
601,819	735,555	0.248
735,556	945,714	0.247
945,715	1,323,999	0.246
1,324,000	1,809,565	0.245
1,809,566	1,981,904	0.244
1,981,905	2,190,526	0.243
2,190,527	2,448,235	0.242
2,448,236	2,774,666	0.241
2,774,667	3,201,538	0.240
3,201,539	3,783,636	0.239
3,783,637	4,624,444	0.238
4,624,445	5,945,714	0.237
5,945,715	8,323,999	0.236
8,324,000	13,873,333	0.235
13,873,334	41,619,999	0.234
41,620,000	And Above	0.233
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:		0.656
Tax Multiplier:		1.040



INDIANA

WORKERS COMPENSATION FILING – JANUARY 1, 2017

EXHIBIT V

Proposed **Assigned Risk Rates** and Rating Values

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Exhibit V

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Effective January 1, 2017

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	2.84	1055	1.48	0.42	2003	3.00	1105	1.57	0.42	2702	16.17	1500	6.92	0.31
0008	2.09	818	1.04	0.41	2014	3.14	1149	1.51	0.36	2709	9.24	1500	4.43	0.36
0016	5.19	1500	2.46	0.36	2016	2.81	1045	1.48	0.44	2710	7.69	1500	3.45	0.32
0034	3.03	1114	1.57	0.42	2021	2.25	869	1.12	0.41	2714	3.79	1354	2.02	0.44
0035	2.34	897	1.24	0.44	2039	1.18	532	0.63	0.44	2731	3.69	1322	1.75	0.36
0036	2.91	1077	1.53	0.42	2041	2.05	806	1.08	0.44	2735	4.37	1500	2.30	0.44
0037	3.27	1190	1.63	0.41	2065	1.29	566	0.67	0.42	2759	6.14	1500	3.27	0.44
0042	4.84	1500	2.42	0.41	2070	3.81	1360	1.98	0.42	2790	1.44	614	0.76	0.44
0050	5.20	1500	2.71	0.42	2081	2.00	790	1.04	0.42	2797	2.20	853	1.15	0.42
0059D	0.38	-	0.08	0.31	2089	2.34	897	1.22	0.42	2799	3.57	1285	1.79	0.41
0065D	0.08	-	0.02	0.36	2095	2.34	897	1.21	0.42	2802	4.22	1489	2.11	0.41
0066D	0.08	-	0.02	0.36	2105	2.26	872	1.20	0.44	2812	-	-	1.04	0.42
0067D	0.08	-	0.02	0.36	2110	2.12	828	1.12	0.44	2835	1.82	733	1.01	0.50
0079	4.99	1500	2.42	0.36	2111	1.59	661	0.85	0.44	2836	1.52	639	0.83	0.50
0083	4.12	1458	2.13	0.42	2112	3.43	1240	1.81	0.44	2841	2.93	1083	1.55	0.44
0106	6.83	1500	3.08	0.32	2114	2.17	844	1.15	0.44	2881	2.23	862	1.23	0.50
0113	3.07	1127	1.60	0.42	2121	1.46	620	0.75	0.42	2883	1.99	787	1.04	0.42
0170	3.64	1307	1.90	0.42	2130	1.73	705	0.90	0.42	2913	-	-	1.04	0.42
0251	2.41	919	1.26	0.42	2131	1.46	620	0.76	0.42	2915	2.18	847	1.09	0.41
0400	-	-	0.92	0.41	2143	1.47	623	0.78	0.44	2916	2.73	1020	1.23	0.32
0401	8.63	A	3.89	0.32	2157	3.29	1196	1.72	0.42	2923	2.03	799	1.08	0.44
0766N	0.39	-	-	-	2172	1.06	494	0.54	0.41	2942	-	-	0.68	0.50
0771N	0.35	-	-	-	2174	1.94	771	1.03	0.44	2960	3.40	1231	1.77	0.42
0908P	150.00	310	78.00	0.42	2211	6.10	1500	2.93	0.36	3004	0.94	456	0.45	0.36
0913P	348.00	508	182.57	0.42	2220	1.56	651	0.81	0.42	3018	1.78	721	0.85	0.36
1005*	2.84	1055	0.89	0.31	2286	1.09	503	0.58	0.44	3022	2.35	900	1.25	0.44
1016X*	8.79	1500	2.79	0.31	2288	3.75	1341	1.99	0.44	3027	2.46	935	1.17	0.36
1164D	2.66	998	1.13	0.31	2300	-	-	1.04	0.42	3028	1.99	787	1.04	0.42
1165D	1.81	730	0.81	0.32	2302	1.30	570	0.68	0.42	3030	4.73	1500	2.25	0.36
1320	3.44	1244	1.54	0.32	2305	1.43	610	0.72	0.41	3040	4.55	1500	2.17	0.36
1322	6.38	1500	2.92	0.32	2361	1.44	614	0.75	0.42	3041	3.75	1341	1.94	0.42
1430	3.19	1165	1.52	0.36	2362	1.03	484	0.54	0.42	3042	2.61	982	1.31	0.41
1438	2.62	985	1.19	0.32	2380	1.79	724	0.93	0.42	3064	3.82	1363	2.00	0.42
1452	1.59	661	0.76	0.36	2386	-	-	1.04	0.42	3069	-	-	1.15	0.42
1463	8.89	1500	4.01	0.32	2388	1.34	582	0.71	0.44	3076	2.22	859	1.15	0.42
1472	3.14	1149	1.41	0.32	2402	1.93	768	0.92	0.36	3081D	3.14	1149	1.47	0.36
1604X	3.02	1111	1.46	0.36	2413	2.05	806	1.07	0.42	3082D	3.30	1200	1.53	0.36
1624D	1.57	655	0.70	0.32	2416	1.46	620	0.76	0.42	3085D	2.76	1029	1.29	0.36
1642	1.50	633	0.72	0.36	2417	0.99	472	0.51	0.42	3110	2.47	938	1.29	0.42
1654	6.08	1500	2.91	0.36	2501	2.00	790	1.04	0.42	3111	2.05	806	1.07	0.42
1655	1.46	620	0.70	0.36	2503	1.05	491	0.56	0.44	3113	1.29	566	0.67	0.42
1699	2.14	834	1.02	0.36	2534	1.40	601	0.74	0.44	3114	2.00	790	1.05	0.42
1701	2.56	966	1.23	0.36	2570	3.08	1130	1.63	0.44	3118	1.26	557	0.67	0.44
1710D	3.07	1127	1.44	0.36	2585	2.43	925	1.30	0.44	3119	0.71	384	0.40	0.50
1741D	3.15	1152	1.05	0.31	2586	1.30	570	0.68	0.42	3122	1.17	529	0.62	0.44
1747	1.43	610	0.69	0.36	2587	2.00	790	1.07	0.44	3126	1.29	566	0.67	0.42
1748	5.80	1500	2.73	0.36	2589	1.47	623	0.77	0.42	3131	1.23	547	0.64	0.42
1803D	5.61	1500	2.26	0.32	2600	2.29	881	1.23	0.43	3132	2.37	907	1.23	0.42
1852	-	-	0.75	0.31	2623	4.81	1500	2.40	0.41	3145	1.93	768	1.00	0.42
1853	1.29	566	0.66	0.41	2651	0.90	444	0.47	0.44	3146	1.41	604	0.73	0.42
1860	1.24	551	0.67	0.44	2660	1.58	658	0.83	0.44	3169	1.50	633	0.78	0.42
1924	1.50	633	0.80	0.44	2670	1.37	592	0.75	0.50	3175D	3.17	1159	1.61	0.42
1925	2.52	954	1.25	0.41	2683	1.20	538	0.63	0.44	3179	1.27	560	0.68	0.44
2001	-	-	1.57	0.42	2688	1.99	787	1.06	0.44	3180	1.87	749	0.99	0.44
2002	1.87	749	0.98	0.44	2701	12.02	1500	5.71	0.36	3188	1.12	513	0.59	0.44

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Exhibit V

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Effective January 1, 2017

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	1.09	503	0.57	0.42	4000	4.39	1500	1.99	0.32	4583	3.06	1124	1.38	0.32
3223	2.64	992	1.45	0.50	4021	3.22	1174	1.53	0.36	4611	0.36	273	0.19	0.44
3224	2.40	916	1.29	0.43	4024D	2.96	1092	1.40	0.36	4635	1.67	686	0.71	0.31
3227	2.29	881	1.22	0.44	4034	4.87	1500	2.33	0.36	4653	2.40	916	1.25	0.44
3240	2.43	925	1.29	0.44	4036	2.20	853	1.05	0.36	4665	3.40	1231	1.63	0.36
3241	1.79	724	0.93	0.42	4038	1.91	762	1.06	0.50	4670	5.86	1500	2.78	0.36
3255	1.43	610	0.79	0.50	4053	1.23	547	0.64	0.42	4683	3.94	1401	2.05	0.42
3257	1.84	740	0.95	0.42	4061	3.69	1322	1.98	0.43	4686	1.24	551	0.59	0.36
3270	1.44	614	0.75	0.42	4062	2.14	834	1.12	0.42	4692	0.52	324	0.27	0.44
3300	5.28	1500	2.71	0.42	4101	1.91	762	0.95	0.41	4693	0.64	362	0.33	0.42
3303	3.79	1354	2.00	0.44	4109	0.39	283	0.21	0.44	4703	1.23	547	0.65	0.42
3307	2.79	1039	1.44	0.42	4110	0.56	336	0.29	0.42	4716X	1.87	749	1.00	0.43
3315	2.93	1083	1.56	0.44	4111	1.09	503	0.58	0.44	4717	1.58	658	0.87	0.50
3334	1.73	705	0.91	0.42	4113	1.84	740	0.95	0.42	4720	1.44	614	0.75	0.42
3336	1.81	730	0.86	0.36	4114	2.05	806	1.06	0.42	4740	0.61	352	0.29	0.36
3365	4.36	1500	2.08	0.36	4130	2.31	888	1.20	0.42	4741	1.40	601	0.74	0.42
3372	2.61	982	1.30	0.41	4131	4.08	1445	2.16	0.44	4751	1.79	724	0.85	0.36
3373	3.78	1351	1.99	0.42	4133	1.47	623	0.78	0.44	4766NX	2.84	1177	1.22	0.31
3383	0.93	453	0.49	0.44	4149	0.42	292	0.23	0.50	4771NX	1.99	897	0.85	0.31
3385	0.55	333	0.29	0.43	4206	1.71	699	0.90	0.42	4777	2.81	1045	1.22	0.31
3400	3.02	1111	1.50	0.41	4207	1.32	576	0.63	0.36	4825	0.58	343	0.27	0.36
3507	2.12	828	1.11	0.42	4239	1.44	614	0.69	0.36	4828	1.49	629	0.74	0.41
3515	1.67	686	0.87	0.42	4240	1.99	787	1.05	0.44	4829	1.09	503	0.50	0.32
3548	1.34	582	0.70	0.42	4243	1.87	749	0.97	0.42	4902	3.10	1137	1.65	0.44
3559	1.93	768	1.00	0.42	4244	1.94	771	1.02	0.42	4923	0.65	365	0.34	0.42
3574	1.06	494	0.56	0.44	4250	1.21	541	0.63	0.42	5020	3.62	1300	1.74	0.36
3581	1.03	484	0.54	0.44	4251	2.14	834	1.12	0.42	5022	3.85	1373	1.76	0.32
3612	1.68	689	0.84	0.41	4263	2.34	897	1.21	0.42	5037	8.05	1500	3.46	0.31
3620	3.31	1203	1.58	0.36	4273	1.43	610	0.75	0.42	5040	5.75	1500	2.46	0.31
3629	1.41	604	0.75	0.44	4279	1.58	658	0.82	0.42	5057	3.90	1389	1.69	0.31
3632	2.02	796	1.01	0.41	4282	1.27	560	0.69	0.43	5059	10.14	1500	4.33	0.31
3634	1.41	604	0.75	0.44	4283	0.97	466	0.51	0.42	5069	48.39	1500	20.93	0.31
3635	1.93	768	1.00	0.42	4299	1.44	614	0.76	0.44	5102	3.31	1203	1.50	0.32
3638	1.05	491	0.56	0.44	4304	4.25	1499	2.12	0.41	5146	2.96	1092	1.42	0.36
3642	1.58	658	0.82	0.42	4307	1.59	661	0.88	0.50	5160	1.30	570	0.59	0.32
3643	1.65	680	0.86	0.42	4351	0.73	390	0.38	0.42	5183	1.69	692	0.81	0.36
3647	1.50	633	0.75	0.41	4352	1.02	481	0.54	0.44	5188	2.38	910	1.15	0.36
3648	1.26	557	0.67	0.44	4360	0.73	390	0.39	0.44	5190	2.18	847	1.04	0.36
3681	0.94	456	0.50	0.44	4361	0.69	377	0.36	0.44	5191	0.87	434	0.46	0.42
3685	0.65	365	0.35	0.44	4362	-	-	0.39	0.44	5192	2.65	995	1.38	0.42
3719	0.67	371	0.29	0.31	4410	2.58	973	1.34	0.42	5213	4.09	1448	1.86	0.32
3724	2.62	985	1.18	0.32	4420	1.44	614	0.65	0.32	5215	3.54	1275	1.78	0.41
3726	2.70	1011	1.17	0.31	4431	1.17	529	0.64	0.50	5221	3.20	1168	1.53	0.36
3803	2.61	982	1.37	0.42	4432	1.23	547	0.68	0.50	5222	3.81	1360	1.73	0.32
3807	1.37	592	0.72	0.44	4439	1.88	752	0.93	0.41	5223	4.89	1500	2.33	0.36
3808	2.94	1086	1.47	0.41	4452	1.85	743	0.96	0.42	5348	2.68	1004	1.28	0.36
3821X	4.93	1500	2.46	0.41	4459	2.25	869	1.17	0.42	5402	2.85	1058	1.51	0.44
3822X	3.08	1130	1.53	0.41	4470	1.74	708	0.91	0.42	5403	4.54	1500	2.06	0.32
3824X	3.19	1165	1.59	0.41	4484	2.18	847	1.13	0.42	5437	3.89	1385	1.87	0.36
3826	0.42	292	0.22	0.42	4493	1.76	714	0.92	0.42	5443	2.38	910	1.24	0.42
3827	1.99	787	0.99	0.41	4511	0.49	314	0.25	0.41	5445	3.68	1319	1.67	0.32
3830	1.38	595	0.69	0.41	4557	1.76	714	0.94	0.43	5462	4.78	1500	2.29	0.36
3851	2.41	919	1.28	0.44	4558	1.08	500	0.56	0.42	5472	3.98	1414	1.72	0.31
3865	1.24	551	0.68	0.50	4568	1.65	680	0.79	0.36	5473	6.71	1500	2.84	0.31
3881	4.48	1500	2.34	0.42	4581	0.64	362	0.29	0.32	5474	4.79	1500	2.17	0.32

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2017

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
5478	3.12	1143	1.50	0.36	6874F	19.27	1500	6.77	0.27	7590	2.66	998	1.33	0.41
5479	5.36	1500	2.67	0.41	6882	2.89	1070	1.25	0.31	7600	3.03	1114	1.46	0.36
5480	2.98	1099	1.35	0.32	6884	4.35	1500	1.93	0.31	7601	-	-	1.46	0.36
5491	1.03	484	0.47	0.32	7016M	1.47	623	0.64	0.31	7605	2.29	881	1.09	0.36
5506	5.26	1500	2.25	0.31	7024M	1.63	673	0.71	0.31	7610	0.42	292	0.21	0.41
5507	2.80	1042	1.28	0.32	7038M	4.24	1496	1.80	0.31	7611	-	-	1.46	0.36
5508D	7.97	1500	3.82	0.36	7046M	5.09	1500	2.20	0.31	7612	-	-	1.46	0.36
5535	3.74	1338	1.79	0.36	7047M	2.37	907	1.00	0.31	7613	-	-	1.46	0.36
5537	3.71	1329	1.77	0.36	7050M	6.86	1500	2.82	0.31	7698X	4.04	1433	1.67	0.31
5551	8.01	1500	3.43	0.31	7090M	4.71	1500	2.00	0.31	7699X	1.86	746	0.86	0.36
5606	1.11	510	0.50	0.32	7098M	5.66	1500	2.46	0.31	7705	4.22	1489	2.11	0.41
5610	4.04	1433	2.11	0.42	7099M	8.24	1500	3.47	0.31	7710X	3.01	1108	1.34	0.32
5645	7.69	1500	3.47	0.32	7133	2.15	837	0.97	0.32	7711X	3.01	1108	1.34	0.32
5651	-	-	3.47	0.32	7151M	2.61	982	1.18	0.32	7720	2.20	853	1.04	0.36
5703	7.91	1500	3.78	0.36	7152M	4.23	1492	1.85	0.32	7725X	1.86	746	0.81	0.32
5705	12.02	1500	5.72	0.36	7153M	2.90	1074	1.31	0.32	7855	1.97	781	0.95	0.36
5951	0.27	245	0.14	0.44	7222	4.09	1448	1.96	0.36	8001	1.65	680	0.87	0.44
6003	6.30	1500	3.06	0.36	7228	4.10	1452	1.97	0.36	8002	1.79	724	0.93	0.42
6005	3.56	1281	1.69	0.36	7229	5.91	1500	2.72	0.32	8006	1.78	721	0.93	0.42
6017	3.27	1190	1.58	0.36	7230	7.48	1500	3.78	0.41	8008	1.02	481	0.54	0.44
6018	1.60	664	0.78	0.36	7231	7.02	1500	3.57	0.41	8010	1.50	633	0.79	0.44
6045	2.65	995	1.28	0.36	7232	3.55	1278	1.62	0.32	8013	0.32	261	0.17	0.42
6204	6.16	1500	2.80	0.32	7309F	12.13	1500	4.27	0.27	8015	0.62	355	0.32	0.42
6206	1.94	771	0.83	0.31	7313F	3.82	1363	1.34	0.27	8017	1.22	544	0.64	0.44
6213	1.32	576	0.60	0.32	7317F	11.64	1500	4.08	0.27	8018	2.24	866	1.19	0.44
6214	1.57	655	0.67	0.31	7327F	27.10	1500	9.55	0.27	8021	2.84	1055	1.47	0.42
6216	4.86	1500	2.08	0.31	7333M	1.60	664	0.71	0.31	8031	2.05	806	1.06	0.42
6217	2.96	1092	1.34	0.32	7335M	1.78	721	0.79	0.31	8032	1.75	711	0.93	0.44
6229	2.76	1029	1.24	0.32	7337M	2.59	976	1.11	0.31	8033	2.12	828	1.09	0.42
6233	2.05	806	0.94	0.32	7350F	16.00	1500	5.81	0.27	8037	2.35	900	1.25	0.44
6235	5.09	1500	2.19	0.31	7360	2.83	1051	1.35	0.36	8039	1.71	699	0.90	0.44
6236	6.33	1500	3.03	0.36	7370	5.75	1500	2.99	0.42	8044	2.33	894	1.17	0.41
6237	1.08	500	0.52	0.36	7380	3.18	1162	1.59	0.41	8045	0.46	305	0.24	0.44
6251D	5.14	1500	2.34	0.32	7382	3.08	1130	1.60	0.42	8046	1.99	787	1.04	0.42
6252D	3.97	1411	1.68	0.31	7390	3.11	1140	1.63	0.42	8047	0.84	425	0.45	0.44
6260	-	-	2.34	0.32	7394M	2.11	825	0.92	0.31	8058	2.21	856	1.14	0.42
6306	2.98	1099	1.36	0.32	7395M	2.34	897	1.03	0.31	8072	0.64	362	0.34	0.44
6319	2.38	910	1.08	0.32	7398M	3.41	1234	1.45	0.31	8102	1.36	588	0.72	0.44
6325	2.74	1023	1.25	0.32	7402	0.15	207	0.08	0.42	8103	1.85	743	0.92	0.41
6400	3.92	1395	1.98	0.41	7403	2.93	1083	1.40	0.36	8105	-	-	1.19	0.44
6503	1.03	484	0.55	0.44	7405N	0.85	516	0.41	0.36	8106	2.94	1086	1.41	0.36
6504	2.22	859	1.18	0.44	7420	4.97	1500	2.15	0.31	8107	2.13	831	1.02	0.36
6702M*	2.39	913	1.14	0.36	7421	0.53	327	0.24	0.32	8111	2.21	856	1.16	0.42
6703M*	3.87	1379	1.81	0.36	7422	0.98	469	0.42	0.31	8116	2.38	910	1.24	0.42
6704M*	2.66	998	1.27	0.36	7425	1.50	633	0.65	0.31	8203	4.69	1500	2.45	0.42
6801F	5.56	1500	2.08	0.31	7431N	0.55	390	0.24	0.31	8204	3.85	1373	1.82	0.36
6811	6.96	1500	3.31	0.36	7445N	0.28	-	-	-	8209	2.87	1064	1.49	0.42
6824F	10.71	1500	3.90	0.27	7453N	0.18	-	-	-	8215	2.13	831	1.02	0.36
6826F	7.01	1500	2.62	0.31	7502	1.75	711	0.84	0.36	8227	2.80	1042	1.20	0.31
6834	2.44	929	1.22	0.41	7515	0.98	469	0.42	0.31	8232	3.13	1146	1.49	0.36
6836	2.38	910	1.13	0.36	7520	2.86	1061	1.49	0.42	8233	2.12	828	1.02	0.36
6843F	8.77	1500	3.08	0.27	7538	3.82	1363	1.66	0.31	8235	2.89	1070	1.51	0.42
6845F	8.84	1500	3.11	0.27	7539	1.23	547	0.56	0.32	8263	4.57	1500	2.27	0.41
6854	2.62	985	1.12	0.31	7540	1.95	774	0.83	0.31	8264	3.67	1316	1.76	0.36
6872F	9.89	1500	3.47	0.27	7580	2.21	856	1.05	0.36	8265	4.93	1500	2.22	0.32

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Exhibit V

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8279	6.28	1500	2.82	0.32	9012	1.25	554	0.63	0.41					
8288	8.51	1500	4.01	0.36	9014X	2.27	875	1.18	0.42					
8291	3.41	1234	1.71	0.41	9015	3.28	1193	1.71	0.42					
8292	2.84	1055	1.48	0.42	9016	3.08	1130	1.60	0.42					
8293	8.23	1500	3.97	0.36	9019	1.39	598	0.66	0.36					
8304	4.30	1500	2.05	0.36	9033	2.41	919	1.26	0.42					
8350	3.21	1171	1.46	0.32	9040	2.30	885	1.22	0.44					
8380	2.10	822	1.05	0.41	9044	1.49	629	0.79	0.44					
8381	1.68	689	0.84	0.41	9052	1.82	733	0.97	0.44					
8385	2.06	809	0.98	0.36	9058	1.43	610	0.78	0.50					
8392	2.23	862	1.16	0.42	9060	1.14	519	0.60	0.44					
8393X	1.75	711	0.91	0.42	9061	1.09	503	0.60	0.50					
8500	5.02	1500	2.38	0.36	9062	1.46	620	0.80	0.50					
8601	0.30	255	0.15	0.41	9063	0.91	447	0.48	0.44					
8602	0.78	406	0.39	0.41	9077F	4.93	1500	1.92	0.39					
8603	0.06	179	0.03	0.42	9082	1.23	547	0.68	0.50					
8606	2.02	796	0.91	0.32	9083	1.09	503	0.60	0.50					
8709F	5.53	1500	1.94	0.27	9084	1.33	579	0.69	0.42					
8719	2.47	938	1.05	0.31	9088a	a	a	a	a					
8720	1.12	513	0.54	0.36	9089	0.94	456	0.49	0.44					
8721	0.42	292	0.20	0.36	9093	1.98	784	1.04	0.44					
8723	0.15	207	0.08	0.42	9101	3.53	1272	1.87	0.44					
8725	1.77	718	0.84	0.36	9102	2.50	948	1.30	0.42					
8726F	3.50	1263	1.31	0.31	9154	1.55	648	0.80	0.42					
8734M	0.38	280	0.18	0.36	9156	1.70	696	0.85	0.41					
8737M	0.34	267	0.16	0.36	9170	6.19	1500	2.63	0.31					
8738M	0.55	333	0.25	0.36	9178	6.50	1500	3.53	0.50					
8742	0.28	248	0.13	0.36	9179	11.86	1500	6.24	0.44					
8745	3.10	1137	1.55	0.41	9180	6.04	1500	2.84	0.36					
8748	0.54	330	0.27	0.41	9182	1.89	755	0.98	0.42					
8755	0.28	248	0.14	0.36	9186	7.09	1500	3.17	0.32					
8799	0.89	440	0.46	0.42	9220	3.71	1329	1.85	0.41					
8800	1.30	570	0.71	0.50	9402	3.08	1130	1.47	0.36					
8803	0.07	182	0.04	0.36	9403	3.94	1401	1.78	0.32					
8805M	0.20	223	0.11	0.42	9410	2.05	806	1.06	0.42					
8810	0.15	207	0.08	0.42	9501	2.76	1029	1.38	0.41					
8814M	0.18	217	0.09	0.42	9505	2.46	935	1.23	0.41					
8815M	0.29	251	0.15	0.42	9516	4.15	1467	1.99	0.36					
8820	0.13	201	0.07	0.41	9519	4.09	1448	1.96	0.36					
8824	2.26	872	1.19	0.44	9521	2.73	1020	1.30	0.36					
8825	1.39	598	0.76	0.50	9522	2.11	825	1.09	0.42					
8826	1.58	658	0.82	0.42	9534	2.46	935	1.12	0.32					
8829	1.79	724	0.93	0.42	9554	8.63	1500	3.92	0.32					
8831	1.25	554	0.64	0.42	9586	0.49	314	0.27	0.50					
8832	0.24	236	0.12	0.42	9600	1.56	651	0.84	0.43					
8833	0.78	406	0.40	0.42	9620	0.76	399	0.38	0.41					
8835	2.19	850	1.14	0.42										
8842	2.75	1026	1.42	0.42										
8855	0.19	220	0.10	0.42										
8856	0.24	236	0.13	0.42										
8864	1.43	610	0.74	0.42										
8868	0.33	264	0.17	0.44										
8869	1.09	503	0.57	0.44										
8871	0.10	192	0.06	0.44										
8901	0.15	207	0.07	0.41										

* 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	0.38	S	1624D	0.02	S	3085D	0.04	S
0065D	0.08	S	1710D	0.07	S	3175D	0.07	S
0066D	0.08	S	1741D	0.69	S	4024D	0.03	S
0067D	0.08	S	1803D	0.60	S	5508D	0.06	S
1164D	0.05	S	3081D	0.06	S	6251D	0.06	S
1165D	0.03	S	3082D	0.08	S	6252D	0.05	S

S=Silica

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

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

- P Classification is computed on a per capita basis.
- 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 \$0.77. (For coverage written separately for federal benefits only, \$0.75. For coverage written separately for state benefits only, \$0.02.)
- 1016 Rate includes a non-ratable disease element of \$2.31. (For coverage written separately for federal benefits only, \$2.26. 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 1.966 and elr x 1.904.
- 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.

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MISCELLANEOUS VALUES

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

Employee operated vehicle.....	\$66,100
Leased or rented vehicle.....	\$44,100

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

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

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

Basic Premium Factor	0.40	Loss Development Factors	
Minimum Premium Factor	0.75	1st Adjustment	0.06
Maximum Premium Factor	1.75	2nd Adjustment	0.04
Loss Conversion Factor	1.165	3rd Adjustment	0.03
Tax Multiplier	1.016	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”..... \$3,400

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	5.4%	4.7%	4.4%	3.8%	3.3%	2.8%
\$500	8.5%	7.1%	6.5%	5.4%	4.5%	3.6%	3.4%
\$1,000	10.5%	8.7%	7.9%	6.5%	5.4%	4.2%	4.0%
\$1,500	11.9%	9.9%	9.0%	7.4%	6.2%	4.8%	4.5%
\$2,000	13.1%	10.9%	9.9%	8.2%	6.8%	5.3%	5.0%
\$2,500	14.0%	11.7%	10.6%	8.8%	7.3%	5.7%	5.4%
\$3,000	14.9%	12.4%	11.3%	9.4%	7.8%	6.1%	5.8%
\$3,500	15.6%	13.1%	11.8%	9.9%	8.2%	6.4%	6.1%
\$4,000	16.2%	13.6%	12.4%	10.3%	8.7%	6.8%	6.4%
\$4,500	16.8%	14.2%	12.9%	10.8%	9.0%	7.1%	6.7%
\$5,000	17.4%	14.7%	13.3%	11.2%	9.4%	7.4%	7.0%

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MISCELLANEOUS VALUES (cont.)

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	3.9%	2.9%	2.6%	2.0%	1.5%	1.0%
\$1,000	6.4%	5.0%	4.4%	3.4%	2.6%	1.8%	1.8%
\$1,500	8.2%	6.5%	5.7%	4.5%	3.5%	2.5%	2.5%
\$2,000	9.6%	7.7%	6.8%	5.4%	4.3%	3.1%	3.1%
\$2,500	10.8%	8.7%	7.8%	6.2%	5.0%	3.6%	3.6%
\$3,000	11.8%	9.6%	8.6%	6.9%	5.6%	4.1%	4.1%
\$3,500	12.7%	10.4%	9.3%	7.6%	6.1%	4.6%	4.5%
\$4,000	13.6%	11.2%	10.0%	8.1%	6.7%	5.0%	4.8%
\$4,500	14.3%	11.8%	10.6%	8.7%	7.1%	5.4%	5.2%
\$5,000	15.0%	12.4%	11.2%	9.2%	7.6%	5.8%	5.5%

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..... 60%

(Multiply a Non-F classification rate by a factor of 1.60 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.52) and the adjustment for differences in loss-based expenses (1.055).)

Experience Rating Eligibility

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state and by effective date.

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