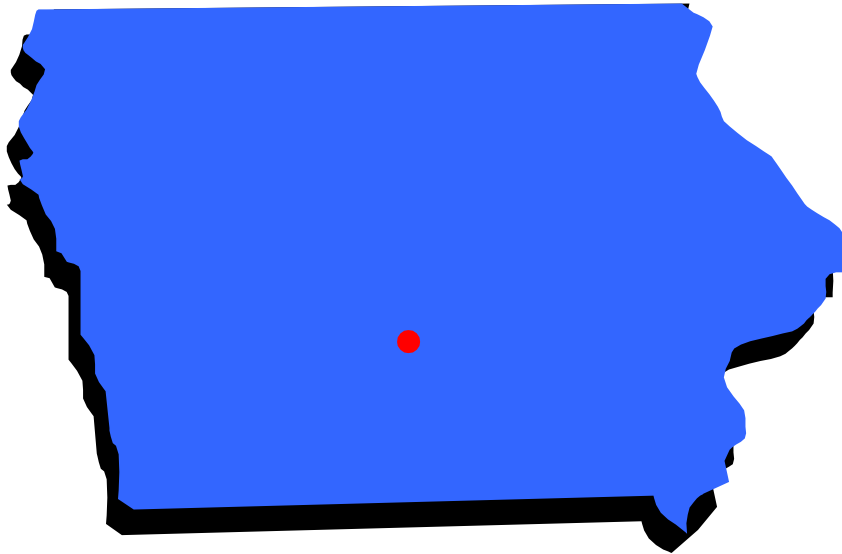


IOWA

RATE FILING

Voluntary Market and Residual Market



Proposed Effective 1/1/2013



Roy Wood
State Relations Executive
Regulatory Services Division

August 9, 2012

Honorable Susan Voss
Commissioner of Insurance
Iowa Department of Commerce-Insurance Division
330 East Maple Street
Des Moines, Iowa 50319

RE: Workers Compensation Rates and Rating Values—Iowa Voluntary Market and Assigned Risk Market - Effective January 1, 2013.

Dear Commissioner Voss:

In accordance with the applicable statutes and regulations of the state of Iowa, we are filing for your consideration and approval advisory prospective rates and rating values for the Iowa voluntary and residual markets to be effective January 1, 2013 for new and renewal policies.

This filing proposes an overall average increase of 7.9% in voluntary rates and an overall average increase of 7.9% in assigned risk rates. The advisory prospective rates for the voluntary market are used as a basis for rates in the assigned risk market.

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

1. As a result of Item B-1397, effective January 1, 2008, the experience for Class Codes 7704, 7710, and 7711 is combined to determine a single rate for Class Codes 7710 and 7711.
2. As a result of Item B-1413, effective January 1, 2011, Class Codes 7600, 7601, 7611, 7612, and 7613 are combined to reflect the final phase of a three-phase transition program. Class Codes 7601, 7611, 7612, and 7613 are discontinued.
3. As a result of Item B-1415, effective January 1, 2011, Class Codes 5645 and 5651 are combined to reflect the final phase of a three-phase transition program. Class Code 5651 is discontinued.
4. As a result of Item E-1402, effective January 1, 2013, the split point for experience rating in this filing was changed from 5,000 to 10,000.

5. As a result of Item R-1405, effective January 1, 2013, the retrospective rating plan parameters were updated.

This filing is made exclusively on behalf of the companies that have given valid consideration for the express purpose of fulfilling regulatory rate or premium filing requirements and other private use of this information.

In the enclosed appendix is a list of companies, sorted by group, which as of the time this filing is submitted, are eligible to reference this information. The inclusion of a company on this list merely indicates that the company, or the group to which it belongs, is affiliated with NCCI in this state, or has licensed this information as a non-affiliate, and is not intended to indicate whether the company is currently writing business or is even licensed to write business in this state.

Please contact me at (314) 843-4001 or Tony DiDonato at (561) 893-3116 if you have any questions or need any further information.

Respectfully submitted,

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

Filing Prepared by:



Roy O. Wood
State Relations Executive
Regulatory Service Division



Tony DiDonato
Director and Senior Actuary
Actuarial and Economic Services



Actuarial Certification

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

Filing Prepared by:

A handwritten signature in black ink, appearing to read "Anthony DiDonato", is written over a faint, light-colored signature line.

Tony DiDonato, FCAS, MAAA
Director and Senior Actuary
Actuarial and Economic Services



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WORKERS COMPENSATION FILING – January 1, 2013

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WORKERS COMPENSATION FILING – January 1, 2013

Background and Filing Procedure

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

The National Council on Compensation Insurance, Inc. (NCCI) collects an extensive amount of information regarding the workers compensation system in Iowa, and submits proposed voluntary market advisory prospective rates and assigned risk rates for review and approval by the Iowa Commissioner of Insurance.

These advisory prospective rates are intended to cover the indemnity and medical benefits provided under the system, as well as the expenses associated with providing these benefits (loss adjustment expenses). They also contemplate other costs associated with providing workers compensation insurance (such as commissions, taxes, etc.).

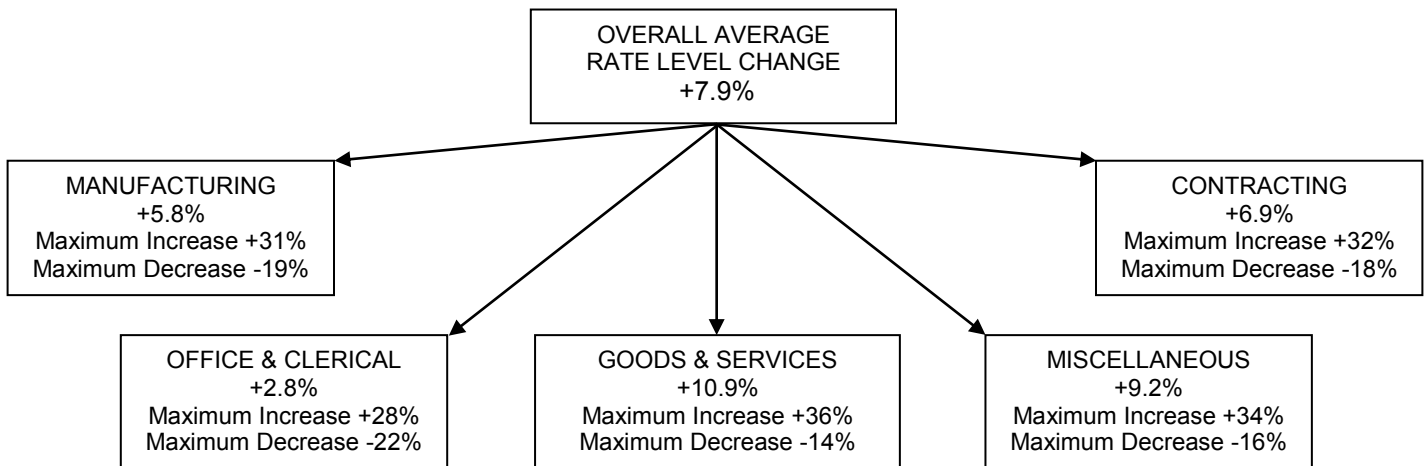
In this filing, NCCI is proposing that the Commissioner of Insurance approve an overall average increase of 7.9% to the current voluntary advisory rates and an overall average increase of 7.9% to the current assigned risk rate level (both in effect since January 1, 2012), and that the new values will become effective on January 1, 2013. This document will explain why these changes are indicated. NCCI separately determines voluntary advisory rates and assigned risk rates for each workers compensation classification. In this filing, the actual change from the current rate is different depending on the classification.

WORKERS COMPENSATION FILING – January 1, 2013

Proposed Changes in Voluntary Advisory and Assigned Risk Rate Levels

<u>Key Components</u>	<u>Percentage Change</u>
Experience and Trend	+6.6%
Benefits	+0.0%
Production and General Expenses	+0.3%
Taxes and Assessments	+0.1%
<u>Loss-based Expenses</u>	<u>0.0%</u>
Overall Premium Change Requested	+7.0%
<u>Offset to Reflect the Impact of B-1425</u>	<u>+0.8%</u>
Overall Rate Change Requested	+7.9%

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



WORKERS COMPENSATION FILING – January 1, 2013

Key Components

There are four key components in this filing: experience, trend, benefits, and expenses. They will each be separately discussed.

Experience

NCCI analyzed the emerging experience of Iowa workers compensation policies in recent years. The primary focus of our analysis was on premiums and losses from policy years 2009 and 2010, evaluated as of December 31, 2011 (a policy year captures the premiums and losses from the block of policies that had effective dates during a given year). The most recently available full policy year is 2010 since the last policy had an effective date of December 31, 2010 and did not expire until December 31, 2011. During this year's analysis, after reviewing various possible experience periods, the use of the two most recently available full policy years of data was selected as most appropriate in terms of providing balance between stability and responsiveness. Also, the use of the two most recently-available policy years is consistent with filings made in the past several years by NCCI in Iowa.

It should be noted that NCCI adjusts (via premium and loss on-level factors) the historical policy year experience to reflect approved rate level changes as well as statutory benefit level changes implemented since that time period. NCCI's standard methodology is to utilize statewide (combined voluntary and assigned risk) market data after it has been adjusted to the current voluntary rate level in the calculation of the overall average rate level change.

Different aggregations of limited loss experience were analyzed in preparation of this filing. These were (i) paid losses (benefit amounts already paid by insurers on reported claims) and (ii) the sum of paid losses plus case reserves (paid losses and the amounts set aside to cover future payments on those claims). For use in this filing, NCCI utilized loss development factors based on paid losses. Past filings in Iowa have used either paid losses exclusively or an average of paid and paid plus case experience. Loss development factors are needed since paid losses and case reserve estimates on a given claim change over time until the claim is finally closed. The loss development factors are based on how paid losses and case reserve estimates changed over time for claims from older years. In this filing, NCCI is relying on an average change in estimate over the last three years. This estimate balances stability and responsiveness in the development patterns.

WORKERS COMPENSATION FILING – January 1, 2013

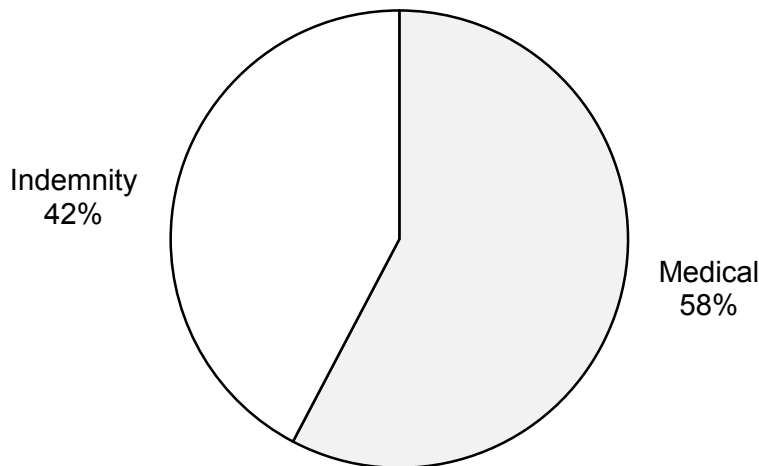
Key Components (Continued)

Trend

As noted previously, the filing relies primarily on the experience from policy years 2009 and 2010. However, the proposed advisory rates are intended for use with policies with effective dates starting on January 1, 2013. It is necessary to use trend factors that forecast how much the future Iowa workers compensation experience will differ from the past. These trend factors measure anticipated changes in the amount of indemnity and medical benefits as compared with anticipated changes in the amount of workers' wages. For example, if benefit costs are expected to grow faster than wages, then a trend factor greater than zero is indicated. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero is indicated.

In order to appreciate the impact of the various filing components on overall system costs, it is helpful to consider the separate indemnity and medical segments of Iowa benefit costs.

Distribution of Iowa Benefit Costs

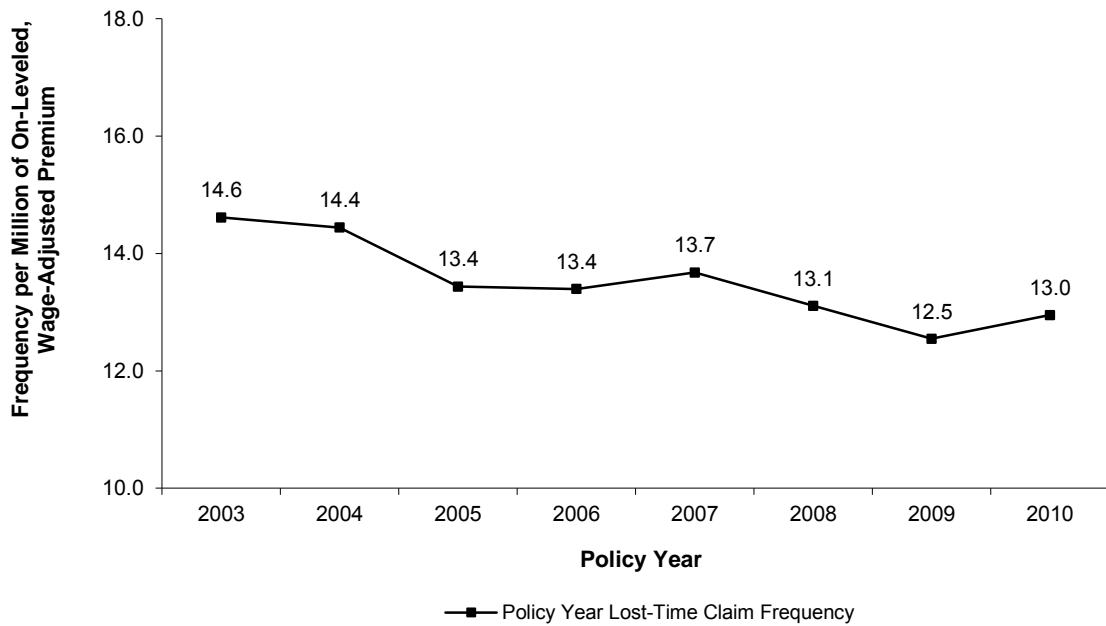


As can be seen, approximately 58% of Iowa's total benefit costs are medical. This percentage is similar to most other states.

WORKERS COMPENSATION FILING – January 1, 2013

Let us begin by analyzing a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Iowa lost-time claims (i.e., those claims where a worker missed work time due to a workplace injury). The data in the chart reflect premiums at today's rate and wage levels.

Iowa Claim Frequency

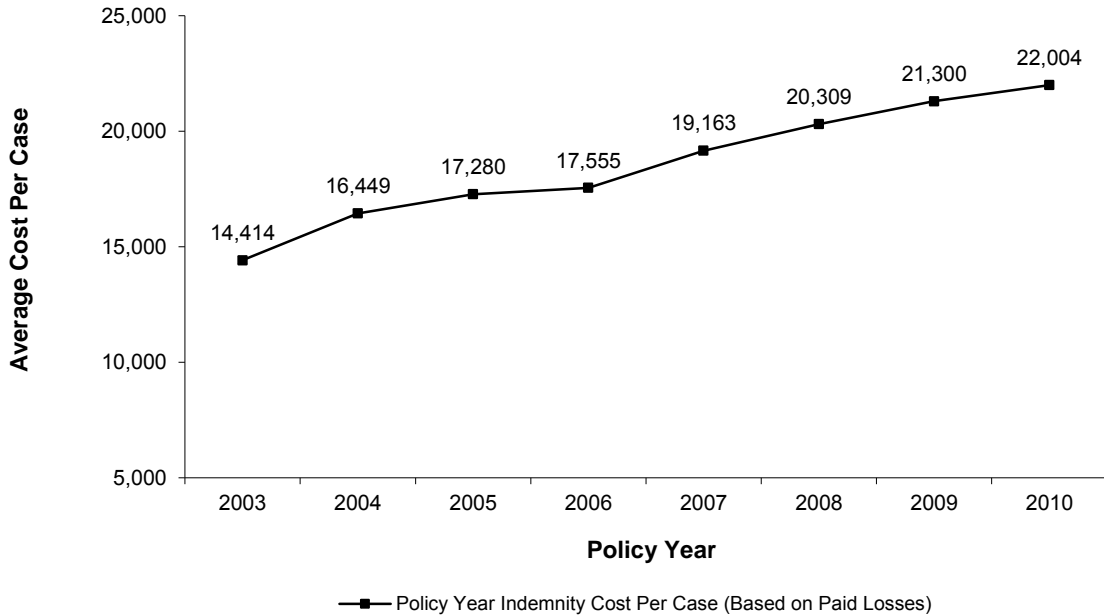


As this chart illustrates, Iowa's claim frequency has declined slightly over the past eight years but is up in 2010. This is notable since 2009 and 2010 comprise the experience base that is used in this filing.

WORKERS COMPENSATION FILING – January 1, 2013

Let us look at the indemnity side of benefits. The chart below shows Iowa's historical average indemnity cost per case figures for the most recent eight years. The data in the below chart reflect losses at today's statutory benefit levels.

Iowa Indemnity Cost Per Case

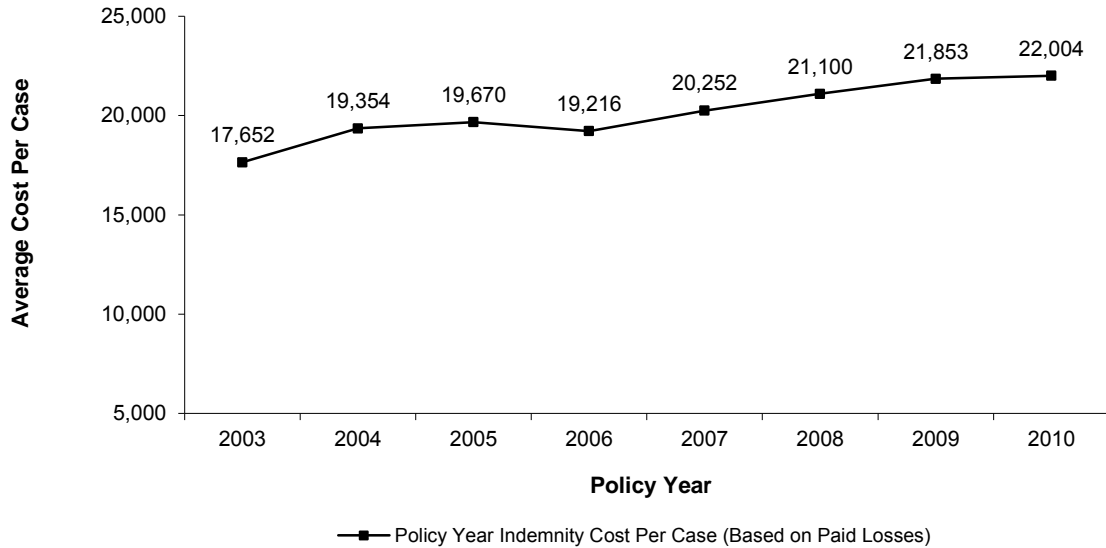


After removing the impact of the growth in workers' wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.

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WORKERS COMPENSATION FILING – January 1, 2013

Iowa Indemnity Cost Per Case Adjusted to Current Wage Level

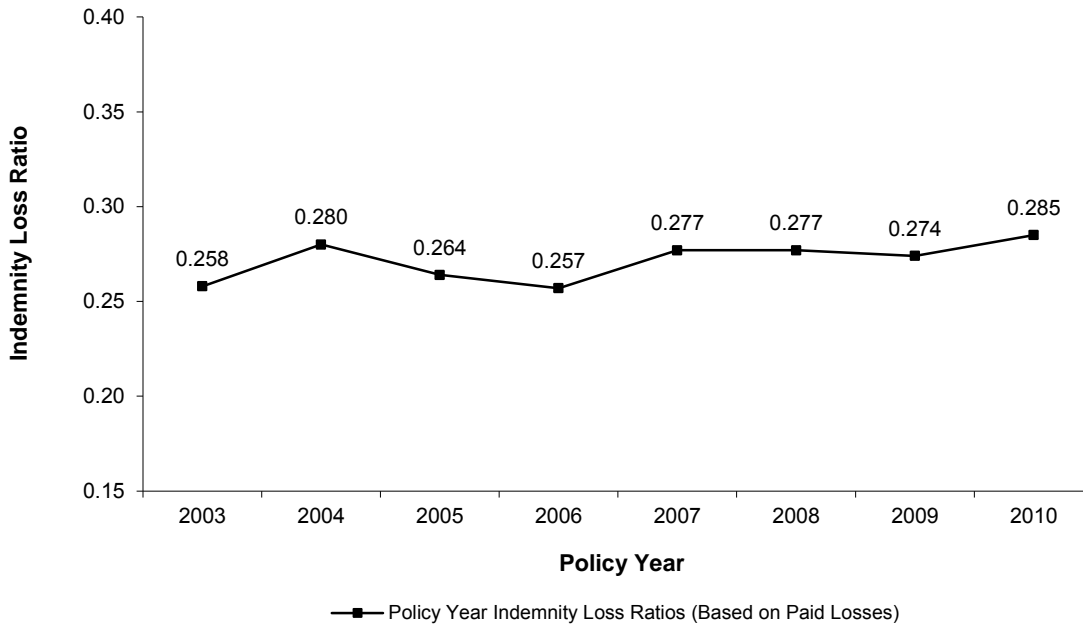


As this chart illustrates, the average indemnity cost per case in excess of wage growth has increased since 2003. Although not evident from this chart, the 2009 average indemnity cost deteriorated significantly from last year’s projection of that year. This is notable since 2009 and 2010 comprise the experience base that is used in this filing.

WORKERS COMPENSATION FILING – January 1, 2013

The indemnity loss ratios below result after combining the observed changes in Iowa’s average claim frequency with the corresponding changes in Iowa’s average indemnity cost per case. An indemnity loss ratio represents the proportion of premium dollars that are necessary to cover indemnity (wage replacement) benefits on behalf of injured workers. The data in the chart reflect premiums at today’s advisory rates and losses at today’s statutory benefit levels.

Iowa Indemnity Loss Ratio History

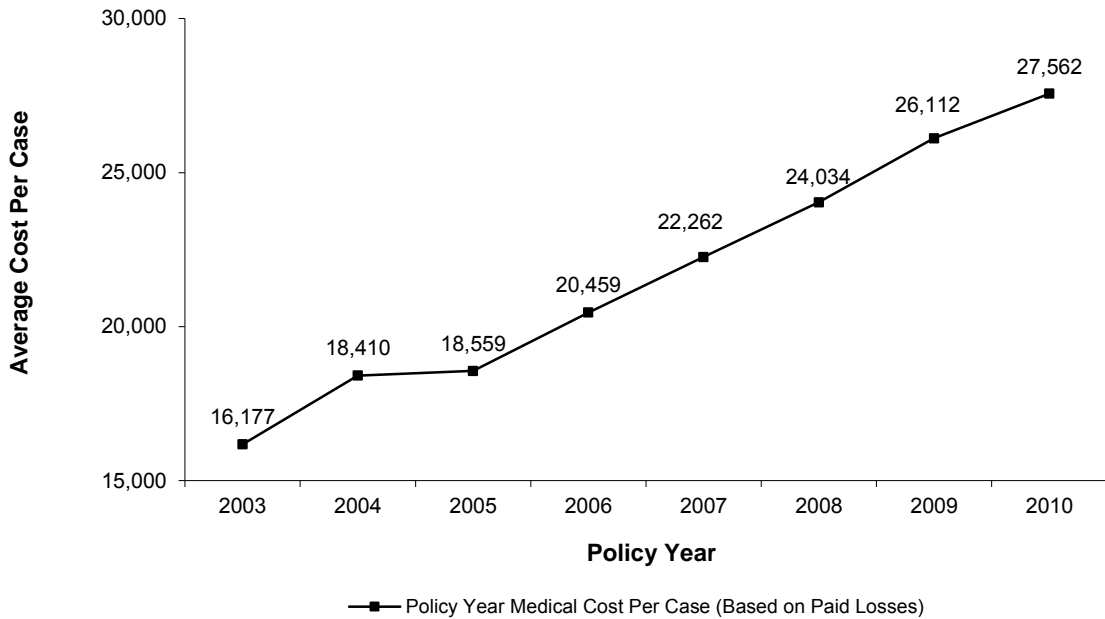


The declining claim frequency has generally offset the rise in average indemnity costs. The result is indemnity loss ratios that have been fairly flat recently. In last year’s Iowa filing, NCCI proposed an indemnity trend factor of 0.0% per year. Based on our analysis this year, we are proposing no change to the current indemnity trend factor of 0.0% per year. This means that indemnity benefits are once again expected to increase at approximately the same pace as workers’ wages.

WORKERS COMPENSATION FILING – January 1, 2013

Iowa’s average medical cost over time (claim severity) is tracked in the following chart. The data in the below chart reflect losses at today’s statutory benefit levels.

Iowa Medical Cost Per Case

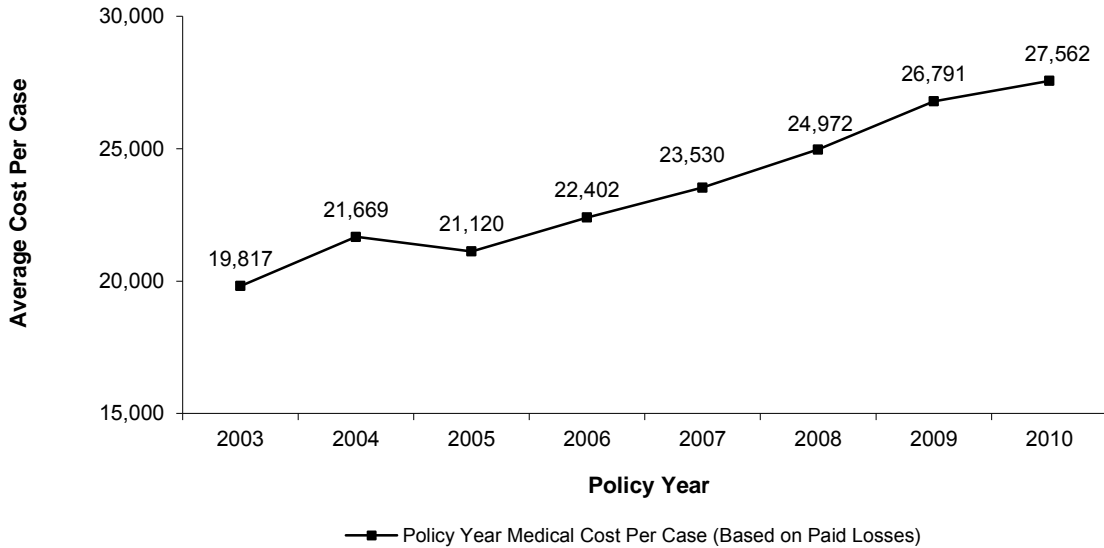


Before adjusting the average cost per case figures to a common wage level, this chart shows that Iowa’s average medical severity figures have increased significantly since 2003.

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

WORKERS COMPENSATION FILING – January 1, 2013

Iowa Medical Cost Per Case Adjusted to Current Wage Level



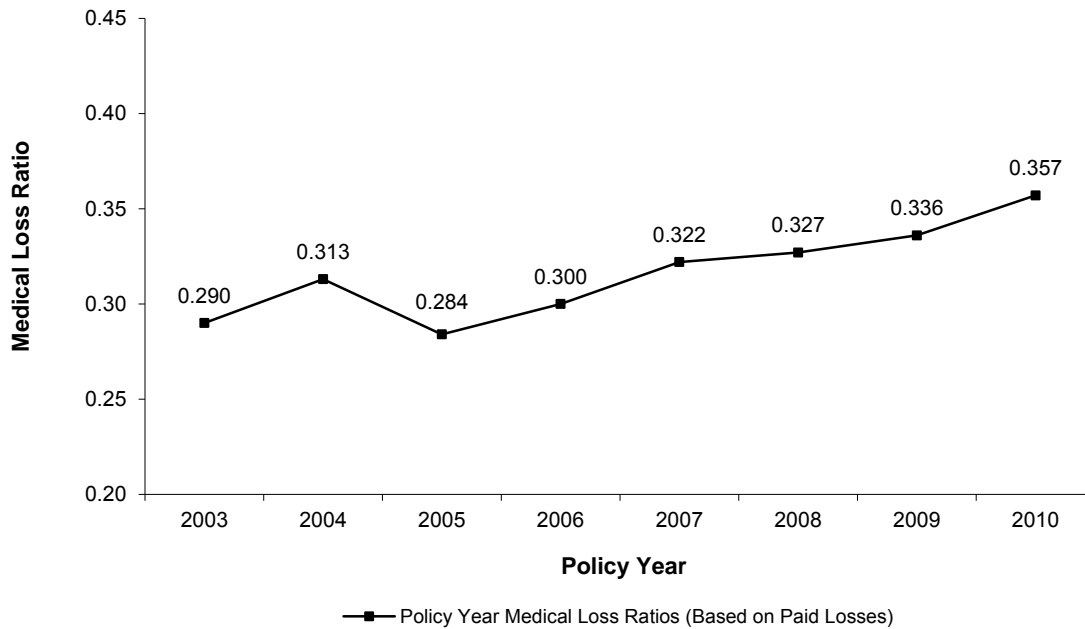
The average Iowa medical cost per case in excess of wage growth has increased considerably in the recent past, as shown above. Considering the fact that approximately 58% of the state’s benefits are medical, claims cost changes in this area can notably impact the workers compensation system.

(Note: Unlike indemnity benefits, the level of workers compensation medical benefits is not directly based on average weekly wages. Even so, it is still instructive to review the changes in medical average cost per case in excess of wage growth—as this allows one to combine the change in the wage-adjusted medical average cost per case by the similarly-adjusted change in claim frequency in order to approximate the change over time in the overall medical loss ratios.)

WORKERS COMPENSATION FILING – January 1, 2013

The medical loss ratios below result after combining the observed changes in Iowa’s average claim frequency with the corresponding changes in the average medical cost per case. A medical loss ratio represents the proportion of premium dollars that are necessary to cover medical benefits on behalf of injured workers. As can be seen, the medical loss ratios appear to be increasing steadily since 2005. The decline in claim frequency was not enough to offset the significant increases in the average medical cost of a claim. The data in the chart reflect premiums at today’s advisory rates and losses at today’s statutory benefit levels.

Iowa Medical Loss Ratio History



In last year’s Iowa filing, NCCI proposed a medical trend factor of +2.5% per year. Based on our analysis this year, we are proposing no change to the current medical trend factor of +2.5% per year. This means that the medical benefits are once again expected to increase at a faster pace than workers’ wages.

WORKERS COMPENSATION FILING – January 1, 2013

Key Components (Continued)

Benefits

Workers injured in Iowa receive wage replacement (indemnity) benefits at a rate of 80% of their pre-injury weekly wage. These benefits are subject to a weekly minimum and maximum. Each July 1, the minimum and maximum weekly benefits are updated based on Iowa's most recent state average weekly wage. The latest increase in Iowa's state average weekly wage is estimated to increase overall system costs by an amount so small it rounds to 0.0%.

WORKERS COMPENSATION FILING – January 1, 2013

Key Components (Continued)

Loss-Based Expenses

The proposed advisory rates include a provision for loss adjustment expenses (LAE).

LAE is included in the advisory rates by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision). After examining LAE indications based on both Iowa-specific data and countrywide data, NCCI is proposing no change to the currently approved overall LAE provision of 16.0% of losses. Loss adjustment expenses in Iowa are relatively stable, and notably lower than the countrywide average.

Production and General Expense

The proposed rates include a provision for production and general expenses. The latest data from the Insurance Expense Exhibit (which is reported annually by insurers to state insurance departments) is used to derive the Iowa expense provision.

The current provision in the rates for production expense is 17.1% of premium. This filing proposes an increase in this provision to 17.2%.

The current provision in the rates for general expenses is 4.9% of premium. This filing proposes an increase in this provision to 5.0% of premium.

The overall rate change due to the proposed production and general expense provisions is an increase of 0.3%.

Premium Taxes and Assessments

This filing proposes an increase to the current approved provisions for taxes and assessments. The current provision in the rates for taxes and assessments is 1.8% of premium; the proposed provision is 1.9% of premium. The overall rate increase due to this change is +0.1%.

WORKERS COMPENSATION FILING – January 1, 2013

Key Components (Continued)

Underwriting Contingency Provision

By law, Iowa's rates must be determined such that Iowa's workers compensation insurers can be expected to earn a return that is adequate, fair and not excessive. Analysis and determination of an underwriting contingencies provision is necessary to ensure this premise is maintained.

Current rates contain an underwriting contingency provision of 2.5%. In this filing, NCCI is proposing no change to the currently approved provision.

Offset to Reflect the Impact of B-1425

Item B-1425 reduces the premium charges for Employer's Liability increased limits. In order to implement those changes in a revenue neutral fashion, the rates must be increased to offset this premium reduction. The amount of this offset is +0.8% in Iowa.

WORKERS COMPENSATION FILING – January 1, 2013

Assigned Risk Market

As previously mentioned, an overall average increase of 7.9% to the current assigned risk rate level is being proposed effective January 1, 2013.

A number of Assigned Risk programs have been instituted in Iowa. These programs help to assure that the assigned risk market is self-funding. This means that the premium collected in the assigned risk market should pay for losses generated by employers in that market. These programs also encourage employers in the assigned risk market to seek coverage in the voluntary market. They are listed below:

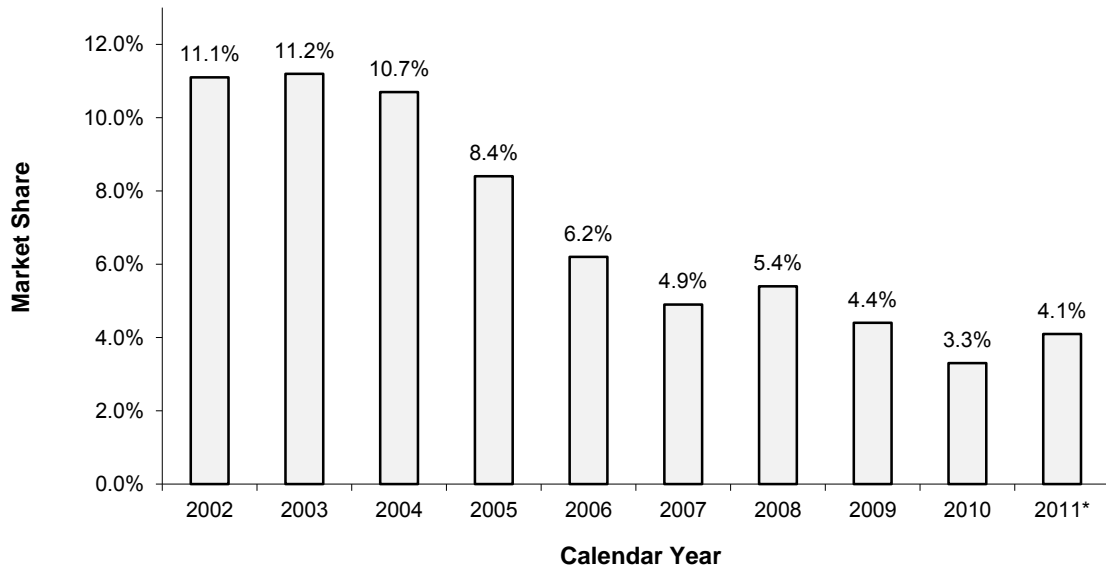
Assigned Risk Program	Effective Date
Removal of Assigned Risk Premium Discounts	04/16/1987
Take-out Credit Program	01/01/1992
Assigned Risk Adjustment Program (ARAP)	07/01/1992
Assigned Risk Differential (increased to 1.25)	01/01/2011

In this filing, there are no changes proposed in the current assigned risk pricing programs.

The following chart provides the history of assigned risk market shares in Iowa. The assigned risk market shares have been declining over the time period shown but 2011 reveals a small increase.

WORKERS COMPENSATION FILING – January 1, 2013

Iowa Assigned Risk Market Shares



* Preliminary, Source: NCCI Residual Market Management Summary

WORKERS COMPENSATION FILING – January 1, 2013

Conclusion

This filing document provides a high-level perspective in support of increasing Iowa's current voluntary market advisory prospective rate levels and assigned risk rate levels by an average of 7.9%.

Here are some of the key observations:

- Claim frequency increased in 2010
- Average indemnity costs for 2009 deteriorated significantly from last year's projection of that year.
- Medical costs have deteriorated in the last several years, rising significantly more than wages.

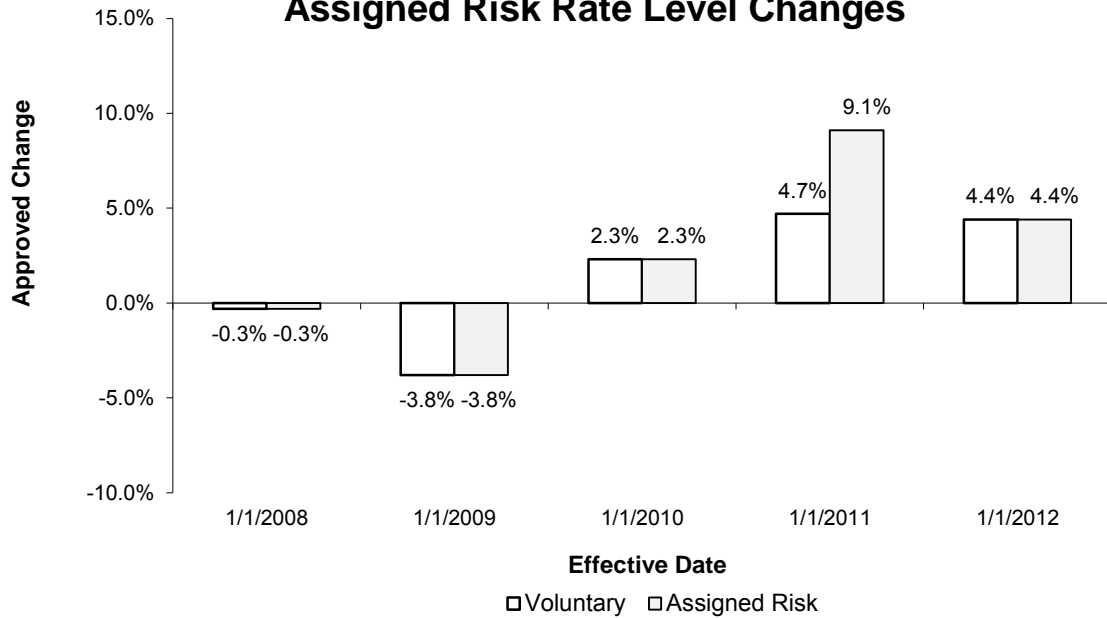
The following pages contain additional exhibits that may be of interest, as well as the proposed voluntary market advisory rates, assigned risk rates, and rating values by classification.

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WORKERS COMPENSATION FILING – January 1, 2013

EXHIBIT I

**Iowa
Historical Voluntary and
Assigned Risk Rate Level Changes**



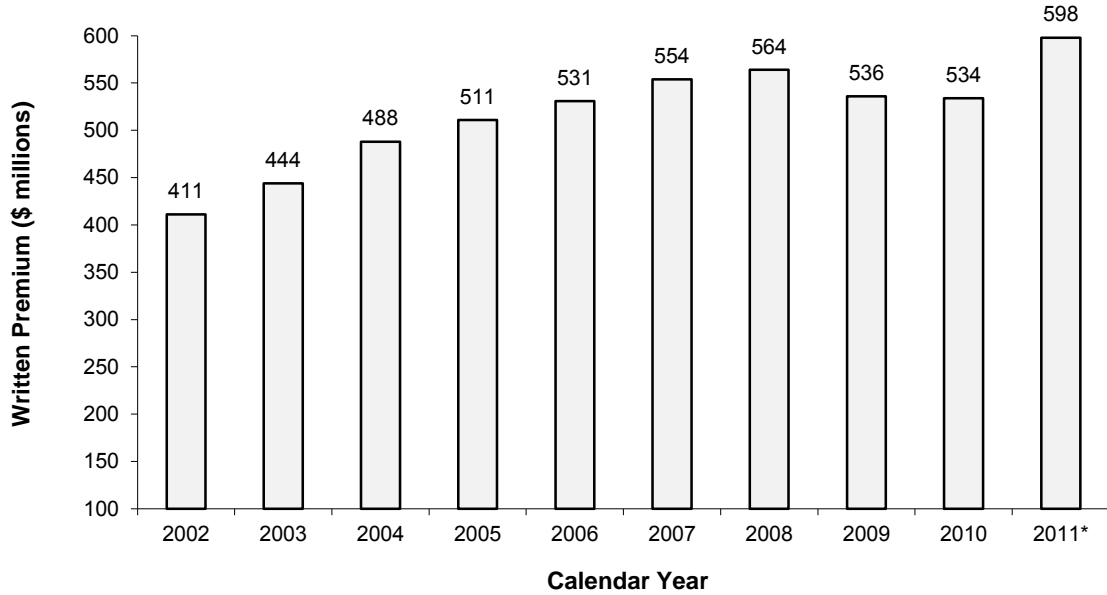
The chart above shows the average approved voluntary advisory rate and assigned risk rate level changes in Iowa for each of the last five years.

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WORKERS COMPENSATION FILING – January 1, 2013

EXHIBIT II

Iowa Written Premium



* Preliminary, Source: NAIC Annual Statement Data

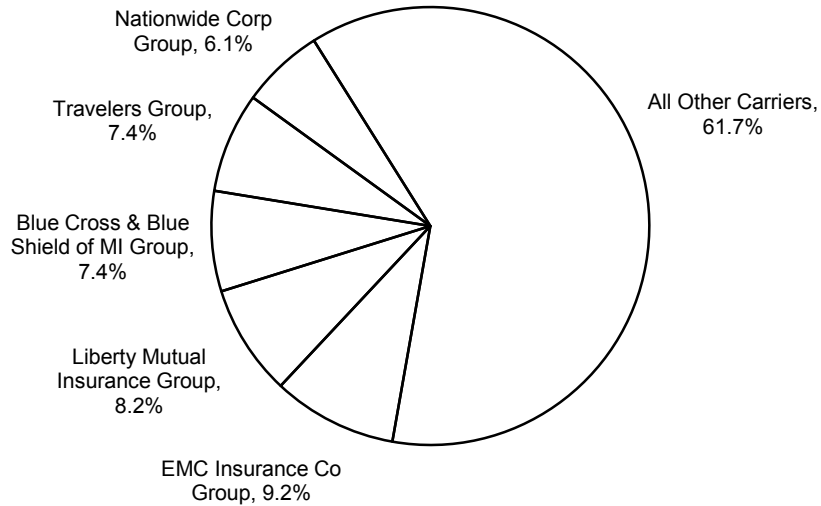
This exhibit illustrates Iowa calendar year written premium totals for the latest ten years.

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WORKERS COMPENSATION FILING – January 1, 2013

EXHIBIT III

**Iowa
Largest Workers Compensation Writers CY 2011**



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Iowa in 2011 are shown in this chart.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit IV

IOWA

Page S1

Effective January 1, 2013

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	4.87	500	2.09	0.27	2002	3.47	600	1.55	0.27	2688	5.77	600	2.56	0.27
0008	3.21	500	1.33	0.22	2003	6.60	600	2.87	0.27	2701	14.25	600	5.66	0.20
0016	7.78	350	3.07	0.20	2014	8.43	600	3.33	0.20	2702	26.67	600	8.56	0.17
0034	8.62	500	3.73	0.27	2016	4.73	600	2.15	0.28	2709	18.10	600	7.20	0.20
0035	4.69	500	2.12	0.28	2021	5.05	600	2.11	0.22	2710	10.30	600	3.74	0.18
0036	4.98	350	2.16	0.27	2039	5.87	600	2.67	0.28	2714	7.24	600	3.23	0.27
0037	5.98	350	2.48	0.22	2041	6.01	600	2.69	0.27	2731	4.64	600	1.83	0.20
0042	10.82	500	4.50	0.22	2065	6.39	600	2.77	0.27	2735	11.02	600	4.88	0.27
0050	13.55	600	5.85	0.27	2070	7.87	600	3.41	0.27	2759	9.01	600	4.02	0.27
0059D	0.62	-	0.10	0.17	2081	8.22	600	3.52	0.27	2790	2.19	501	0.98	0.27
0065D	0.14	-	0.03	0.20	2089	5.60	600	2.42	0.27	2797	7.83	600	3.26	0.22
0066D	0.14	-	0.03	0.20	2095	5.21	600	2.24	0.27	2799	4.78	600	2.00	0.22
0067D	0.14	-	0.03	0.20	2105	4.57	600	2.04	0.27	2802	7.83	600	3.26	0.22
0079	6.43	500	2.54	0.20	2110	3.86	600	1.73	0.27	2812	-	-	2.17	0.27
0083	8.66	350	3.74	0.27	2111	2.81	569	1.26	0.27	2835	4.43	600	2.07	0.34
0106	14.32	600	5.22	0.18	2112	4.04	600	1.82	0.27	2836	4.10	600	1.90	0.34
0113	5.36	600	2.30	0.27	2114	3.06	597	1.37	0.27	2841	7.56	600	3.37	0.27
0170	5.72	600	2.46	0.27	2121	2.60	546	1.13	0.27	2881	4.18	600	1.95	0.34
0251	4.82	600	2.09	0.27	2130	3.99	600	1.73	0.27	2883	5.05	600	2.17	0.27
0400	10.03	600	4.21	0.22	2131	4.49	600	1.95	0.27	2913	8.55	600	3.97	0.34
0401	11.79	A	4.29	0.18	2143	3.29	600	1.48	0.27	2915	5.25	600	2.19	0.22
0771N	0.79	-	-	-	2156	-	-	2.68	0.27	2916	5.03	600	1.83	0.18
0908P	263.00	523	113.86	0.27	2157	6.19	600	2.68	0.27	2923	3.18	600	1.43	0.27
0909	-	-	113.86	0.27	2172	3.16	600	1.33	0.22	2942	4.07	600	1.91	0.34
0912	-	-	281.24	0.27	2174	4.74	600	2.14	0.27	2960	6.75	600	2.92	0.27
0913P	649.00	600	281.24	0.27	2211	10.75	600	4.21	0.20	3004	2.63	549	1.05	0.20
0917	6.47	600	2.90	0.27	2220	3.60	600	1.56	0.27	3018	3.73	600	1.49	0.20
1005*	12.50	600	2.88	0.17	2286	3.03	593	1.35	0.27	3022	5.40	600	2.42	0.27
1016X*	30.42	600	6.51	0.17	2288	4.73	600	2.13	0.27	3027	5.94	600	2.36	0.20
1164D	7.93	600	2.49	0.17	2300	3.32	600	1.55	0.34	3028	3.92	600	1.70	0.27
1165D	6.48	600	2.34	0.18	2302	2.94	583	1.27	0.27	3030	7.95	600	3.13	0.20
1320	4.18	600	1.53	0.18	2305	3.54	600	1.48	0.22	3040	7.10	600	2.80	0.20
1322	12.46	600	4.57	0.18	2361	2.77	565	1.19	0.27	3041	6.57	600	2.85	0.27
1430	10.49	600	4.13	0.20	2362	2.25	508	0.97	0.27	3042	7.70	600	3.25	0.22
1438	6.29	600	2.29	0.18	2380	3.51	600	1.51	0.27	3064	5.90	600	2.55	0.27
1452	3.07	598	1.22	0.20	2386	2.77	565	1.25	0.27	3066	-	-	2.17	0.27
1463	30.58	600	11.18	0.18	2388	2.94	583	1.32	0.27	3069	6.66	600	2.63	0.20
1472	6.32	600	2.29	0.18	2402	4.30	600	1.70	0.20	3076	4.84	600	2.17	0.27
1624D	6.75	600	2.43	0.18	2413	3.15	600	1.36	0.27	3081D	6.59	600	2.57	0.20
1642	6.64	600	2.64	0.20	2416	2.71	558	1.17	0.27	3082D	8.85	600	3.45	0.20
1654	8.78	600	3.47	0.20	2417	3.54	600	1.54	0.27	3085D	11.45	600	4.45	0.20
1655	7.97	600	3.20	0.20	2501	4.80	600	2.07	0.27	3110	7.08	600	3.08	0.27
1699	5.63	600	2.24	0.20	2503	1.92	471	0.86	0.27	3111	4.07	600	1.76	0.27
1701	4.65	600	1.85	0.20	2534	3.89	600	1.73	0.27	3113	5.00	600	2.16	0.27
1710D	6.19	600	2.43	0.20	2570	5.50	600	2.48	0.27	3114	4.55	600	1.98	0.27
1741D	5.50	600	1.53	0.17	2585	6.06	600	2.71	0.27	3118	2.50	535	1.12	0.27
1747	2.91	580	1.16	0.20	2586	4.57	600	1.98	0.27	3119	1.90	469	0.89	0.34
1748	5.78	600	2.27	0.20	2587	6.26	600	2.81	0.27	3122	3.06	597	1.36	0.27
1803D	10.58	600	3.70	0.18	2589	3.54	600	1.53	0.27	3126	5.85	600	2.55	0.27
1852D	4.85	600	1.36	0.17	2600	3.19	600	1.44	0.27	3131	3.12	600	1.34	0.27
1853	3.92	600	1.66	0.22	2623	7.68	600	3.20	0.22	3132	4.68	600	2.02	0.27
1860	2.56	542	1.15	0.27	2651	3.83	600	1.71	0.27	3145	3.61	600	1.56	0.27
1924	4.29	600	1.93	0.27	2660	3.72	600	1.66	0.27	3146	3.75	600	1.62	0.27
1925	9.50	600	3.94	0.22	2670	3.09	600	1.44	0.34	3169	5.31	600	2.29	0.27
2001	-	-	2.87	0.27	2683	3.91	600	1.74	0.27	3175D	5.25	600	2.24	0.27

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

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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
3179	4.26	600	1.90	0.27	3851	5.15	600	2.31	0.27	4511	0.92	361	0.38	0.22
3180	3.72	600	1.66	0.27	3865	2.90	579	1.36	0.34	4557	2.71	558	1.21	0.27
3188	2.94	583	1.32	0.27	3881	8.03	600	3.50	0.27	4558	5.59	600	2.39	0.27
3220	2.78	566	1.21	0.27	4000	13.11	600	4.73	0.18	4561	-	-	1.18	0.22
3223	5.27	600	2.43	0.34	4021	8.97	600	3.57	0.20	4568	4.77	600	1.90	0.20
3224	5.38	600	2.43	0.27	4024D	7.23	600	2.85	0.20	4581	2.46	531	0.89	0.18
3227	5.66	600	2.53	0.27	4034	11.41	600	4.53	0.20	4583	5.21	600	1.89	0.18
3240	3.10	600	1.39	0.27	4036	4.27	600	1.70	0.20	4611	2.15	497	0.96	0.27
3241	5.03	600	2.17	0.27	4038	5.98	600	2.77	0.34	4635	4.54	600	1.44	0.17
3255	2.47	532	1.15	0.34	4053	4.43	600	1.91	0.27	4653	2.66	553	1.20	0.27
3257	5.22	600	2.25	0.27	4061	7.96	600	3.58	0.27	4665	13.55	600	5.37	0.20
3270	3.76	600	1.63	0.27	4062	2.30	513	0.99	0.27	4670	7.81	600	3.11	0.20
3300	7.43	600	3.22	0.27	4101	4.80	600	2.00	0.22	4683	4.32	600	1.87	0.27
3303	3.94	600	1.77	0.27	4109	1.48	423	0.66	0.27	4686	4.27	600	1.69	0.20
3307	3.91	600	1.69	0.27	4110	2.03	483	0.89	0.27	4692	1.29	402	0.58	0.27
3315	8.22	600	3.67	0.27	4111	3.35	600	1.51	0.27	4693	2.93	582	1.28	0.27
3334	6.10	600	2.67	0.27	4112	-	-	0.89	0.27	4703	6.22	600	2.70	0.27
3336	5.28	600	2.09	0.20	4113	2.49	534	1.08	0.27	4717	2.58	544	1.20	0.34
3365	11.41	600	4.51	0.20	4114	3.95	600	1.71	0.27	4720	4.30	600	1.85	0.27
3372	4.43	600	1.85	0.22	4130	5.02	600	2.17	0.27	4740	3.58	600	1.43	0.20
3373	8.80	600	3.80	0.27	4131	6.47	600	2.88	0.27	4741	3.67	600	1.60	0.27
3383	1.76	454	0.79	0.27	4133	4.65	600	2.06	0.27	4751	4.83	600	1.88	0.20
3385	1.33	406	0.60	0.27	4149	1.45	420	0.67	0.34	4771N	4.49	600	1.44	0.17
3400	4.58	600	1.91	0.22	4150	-	-	0.67	0.34	4777	7.18	600	2.30	0.17
3507	6.86	600	2.97	0.27	4206	6.35	600	2.75	0.27	4825	3.31	600	1.31	0.20
3515	3.48	600	1.51	0.27	4207	3.35	600	1.32	0.20	4828	2.46	531	1.03	0.22
3548	3.09	600	1.34	0.27	4239	4.07	600	1.61	0.20	4829	1.70	447	0.62	0.18
3559	5.55	600	2.38	0.27	4240	5.25	600	2.34	0.27	4902	4.48	600	2.00	0.27
3574	2.31	514	1.03	0.27	4243	3.48	600	1.50	0.27	4923	2.05	486	0.88	0.27
3581	2.43	527	1.09	0.27	4244	3.67	600	1.59	0.27	5020	7.53	600	3.00	0.20
3612	4.64	600	1.94	0.22	4250	4.43	600	1.92	0.27	5022	11.44	600	4.19	0.18
3620	6.57	600	2.60	0.20	4251	4.07	600	1.76	0.27	5037	70.15	600	22.68	0.17
3629	2.93	582	1.31	0.27	4263	4.70	600	2.02	0.27	5040	42.23	600	13.61	0.17
3632	6.00	600	2.50	0.22	4273	3.95	600	1.70	0.27	5057	11.44	600	3.68	0.17
3634	2.74	561	1.23	0.27	4279	3.00	590	1.30	0.27	5059	42.34	600	13.47	0.17
3635	5.63	600	2.44	0.27	4282	3.99	600	1.82	0.28	5069	50.36	600	16.34	0.17
3638	6.04	600	2.72	0.27	4283	4.51	600	1.95	0.27	5102	7.32	600	2.68	0.18
3642	2.87	576	1.24	0.27	4299	3.38	600	1.52	0.27	5146	8.08	600	3.21	0.20
3643	2.96	586	1.28	0.27	4304	6.72	600	2.79	0.22	5160	4.91	600	1.80	0.18
3647	3.61	600	1.51	0.22	4307	2.68	555	1.24	0.34	5183	6.24	600	2.49	0.20
3648	2.12	493	0.95	0.27	4351	1.24	396	0.54	0.27	5188	6.20	600	2.47	0.20
3681	2.09	490	0.93	0.27	4352	1.99	479	0.89	0.27	5190	4.16	600	1.66	0.20
3685	3.00	590	1.35	0.27	4360	1.65	442	0.75	0.27	5191	2.25	508	0.97	0.27
3719	2.16	498	0.69	0.17	4361	1.47	422	0.66	0.27	5192	5.44	600	2.34	0.27
3724	6.87	600	2.51	0.18	4362	-	-	0.75	0.27	5213	11.88	600	4.34	0.18
3726	11.35	600	3.69	0.17	4410	4.36	600	1.89	0.27	5215	9.63	600	4.04	0.22
3803	7.54	600	3.27	0.27	4420	5.94	600	2.19	0.18	5221	8.93	600	3.54	0.20
3807	3.60	600	1.61	0.27	4431	2.58	544	1.20	0.34	5222	17.80	600	6.49	0.18
3808	4.11	600	1.73	0.22	4432	3.19	600	1.49	0.34	5223	8.89	600	3.53	0.20
3821	9.80	600	4.07	0.22	4439	2.82	570	1.18	0.22	5348	7.50	600	3.00	0.20
3822	7.62	600	3.19	0.22	4452	5.17	600	2.22	0.27	5402	4.85	600	2.18	0.27
3824	8.75	600	3.65	0.22	4459	2.98	588	1.29	0.27	5403	15.37	600	5.60	0.18
3826	1.54	429	0.67	0.27	4470	3.83	600	1.66	0.27	5437	9.08	600	3.64	0.20
3827	3.25	600	1.35	0.22	4484	4.05	600	1.75	0.27	5443	5.18	600	2.24	0.27
3830	1.86	465	0.78	0.22	4493	3.97	600	1.72	0.27	5445	9.28	600	3.40	0.18

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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
5462	12.61	600	4.99	0.20	6836	9.70	600	3.88	0.20	7520	5.10	600	2.22	0.27
5472	11.97	600	3.82	0.17	6843F	19.65	600	5.12	0.14	7538	12.70	600	4.10	0.17
5473	11.61	600	3.72	0.17	6845F	16.67	600	4.33	0.14	7539	5.57	600	2.02	0.18
5474	8.10	600	2.95	0.18	6854	7.34	600	2.35	0.17	7540	6.90	600	2.19	0.17
5478	6.65	600	2.65	0.20	6872F	14.73	600	3.83	0.14	7580	3.20	600	1.26	0.20
5479	7.91	600	3.31	0.22	6874F	34.61	600	9.00	0.14	7590	7.92	600	3.33	0.22
5480	17.38	600	6.35	0.18	6882	6.38	600	2.08	0.17	7600	3.92	600	1.55	0.20
5491	4.56	600	1.66	0.18	6884	14.92	600	4.87	0.17	7601	-	-	1.55	0.20
5506	10.33	600	3.31	0.17	7016M	15.24	600	5.01	0.17	7605	2.63	549	1.04	0.20
5507	5.24	600	1.92	0.18	7024M	16.93	600	5.57	0.17	7610	0.91	360	0.38	0.22
5508D	22.76	600	9.02	0.20	7038M	6.06	600	1.93	0.17	7611	-	-	1.55	0.20
5535	9.11	600	3.60	0.20	7046M	17.01	600	5.46	0.17	7612	-	-	1.55	0.20
5537	6.82	600	2.70	0.20	7047M	32.45	600	10.12	0.17	7613	-	-	1.55	0.20
5538	-	-	3.16	0.20	7050M	12.90	600	3.89	0.17	7704	-	-	13.78	0.18
5551	22.41	600	7.13	0.17	7090M	6.73	600	2.14	0.17	7705	7.86	600	3.28	0.22
5606	2.45	530	0.89	0.18	7098M	18.90	600	6.07	0.17	7710	37.95	600	13.78	0.18
5610	6.78	600	2.92	0.27	7099M	36.23	600	11.02	0.17	7711	37.95	600	13.78	0.18
5645	12.37	600	4.48	0.18	7133	7.30	600	2.69	0.18	7720	4.03	600	1.59	0.20
5651	-	-	4.48	0.18	7151M	8.87	600	3.26	0.18	7855	9.74	600	3.87	0.20
5703	20.49	600	8.15	0.20	7152M	18.89	600	6.59	0.18	8001	3.26	600	1.46	0.27
5705	15.56	600	6.07	0.20	7153M	9.86	600	3.63	0.18	8002	2.56	542	1.10	0.27
5951	1.68	445	0.74	0.27	7222	8.55	600	3.41	0.20	8006	3.85	600	1.66	0.27
6003	9.10	600	3.62	0.20	7228	10.88	600	4.34	0.20	8008	1.71	448	0.76	0.27
6005	8.14	600	3.25	0.20	7229	11.19	600	4.10	0.18	8010	2.66	553	1.18	0.27
6017	8.78	600	3.53	0.20	7230	16.01	600	6.65	0.22	8013	0.45	310	0.20	0.27
6018	4.45	600	1.78	0.20	7231	13.93	600	5.85	0.22	8015	1.04	374	0.45	0.27
6045	2.45	530	0.97	0.20	7232	9.31	600	3.43	0.19	8017	2.08	489	0.93	0.27
6204	13.09	600	4.79	0.18	7309F	22.83	600	5.92	0.14	8018	3.60	600	1.61	0.27
6206	6.27	600	2.01	0.17	7313F	5.32	600	1.39	0.14	8021	2.92	581	1.26	0.27
6213	3.43	600	1.26	0.18	7317F	10.17	600	2.64	0.14	8031	3.19	600	1.37	0.27
6214	5.45	600	1.76	0.17	7327F	32.01	600	8.39	0.14	8032	3.19	600	1.43	0.27
6216	10.60	600	3.41	0.17	7333M	15.55	600	5.16	0.17	8033	1.99	479	0.85	0.27
6217	8.81	600	3.22	0.18	7335M	17.28	600	5.74	0.17	8037	2.08	489	0.93	0.27
6229	6.14	600	2.23	0.18	7337M	33.13	600	10.42	0.17	8039	2.01	481	0.90	0.27
6233	6.73	600	2.47	0.18	7350F	13.48	600	3.86	0.16	8044	4.18	600	1.75	0.22
6235	13.19	600	4.25	0.17	7360	9.25	600	3.66	0.20	8045	0.63	329	0.28	0.27
6236	16.24	600	6.46	0.20	7370	6.85	600	2.97	0.27	8046	2.82	570	1.22	0.27
6237	2.55	541	1.02	0.20	7380	6.36	600	2.66	0.22	8047	1.47	422	0.66	0.27
6251D	11.50	600	4.21	0.19	7382	5.59	600	2.41	0.27	8058	3.54	600	1.52	0.27
6252D	9.24	600	2.97	0.17	7390	5.33	600	2.31	0.27	8072	0.92	361	0.41	0.27
6260D	11.40	600	3.68	0.17	7394M	9.32	600	3.03	0.17	8102	2.75	563	1.23	0.27
6306	9.07	600	3.31	0.18	7395M	10.35	600	3.36	0.17	8103	4.26	600	1.78	0.22
6319	4.83	600	1.77	0.18	7398M	19.84	600	6.10	0.17	8105	4.18	600	1.87	0.27
6325	9.49	600	3.47	0.18	7402	0.33	296	0.14	0.27	8106	8.57	600	3.38	0.20
6400	8.75	600	3.67	0.22	7403	6.61	600	2.63	0.20	8107	4.30	600	1.70	0.20
6503	3.19	600	1.44	0.27	7405N	1.47	509	0.58	0.20	8111	3.37	600	1.46	0.27
6504	3.19	600	1.44	0.27	7420	13.97	600	4.57	0.17	8116	3.58	600	1.54	0.27
6702M*	11.83	600	4.70	0.20	7421	2.36	520	0.86	0.18	8203	8.47	600	3.68	0.27
6703M*	25.21	600	9.49	0.20	7422	4.49	600	1.46	0.17	8204	8.26	600	3.30	0.20
6704M*	13.15	600	5.23	0.20	7425	4.68	600	1.53	0.17	8209	7.25	600	3.14	0.27
6801F	7.82	600	2.36	0.18	7431N	1.74	555	0.57	0.17	8215	4.45	600	1.76	0.20
6811	7.68	600	3.06	0.20	7445N	0.79	-	-	-	8227	8.67	600	2.78	0.17
6824F	13.28	600	3.84	0.16	7453N	0.94	-	-	-	8232	7.25	600	2.87	0.20
6826F	23.07	600	6.77	0.18	7502	4.34	600	1.72	0.20	8233	6.41	600	2.57	0.20
6834	6.98	600	2.89	0.22	7515	2.11	492	0.68	0.17	8235	6.74	600	2.94	0.27

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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
8263	18.12	600	7.43	0.22	8868	0.57	323	0.25	0.27					
8264	9.27	600	3.65	0.20	8869	1.60	436	0.71	0.27					
8265	10.73	600	3.91	0.18	8871	0.27	290	0.12	0.27					
8279	9.43	600	3.41	0.18	8901	0.52	317	0.22	0.22					
8288	9.92	600	3.87	0.20	9012	2.22	504	0.93	0.22					
8291	6.66	600	2.76	0.22	9014	4.92	600	2.12	0.27					
8292	6.07	600	2.62	0.27	9015	5.06	600	2.19	0.27					
8293	12.13	600	4.81	0.20	9016	4.07	600	1.74	0.27					
8304	9.77	600	3.85	0.20	9019	3.11	600	1.23	0.20					
8350	8.84	600	3.22	0.18	9033	3.04	594	1.31	0.27					
8380	4.78	600	2.00	0.22	9040	5.10	600	2.28	0.27					
8381	4.82	600	2.00	0.22	9044	2.34	517	1.04	0.27					
8385	3.87	600	1.53	0.20	9052	3.95	600	1.77	0.27					
8392	3.63	600	1.56	0.27	9058	2.82	570	1.30	0.34					
8393	2.66	553	1.15	0.27	9059	-	-	0.71	0.27					
8500	7.44	600	2.93	0.20	9060	1.77	455	0.79	0.27					
8601	0.96	366	0.41	0.22	9061	2.22	504	1.03	0.34					
8602	1.12	383	0.47	0.22	9062	1.92	471	0.89	0.34					
8603	0.30	293	0.13	0.27	9063	1.64	440	0.73	0.27					
8606	5.40	600	1.97	0.18	9077F	4.37	600	1.40	0.25					
8709F	9.05	600	2.36	0.14	9082	2.15	497	0.99	0.34					
8719	9.57	600	3.00	0.17	9083	2.12	493	0.98	0.34					
8720	3.54	600	1.39	0.20	9084	2.10	491	0.90	0.27					
8721	0.57	323	0.22	0.20	9088a	a	a	a	a					
8723	0.31	294	0.13	0.27	9089	1.29	402	0.58	0.27					
8725	3.10	600	1.22	0.20	9093	2.01	481	0.90	0.27					
8726F	5.10	600	1.56	0.18	9101	7.91	600	3.54	0.27					
8734M	0.86	355	0.34	0.20	9102	5.48	600	2.36	0.27					
8737M	0.78	346	0.31	0.20	9110	-	-	1.05	0.27					
8738M	1.66	443	0.61	0.20	9154	2.14	495	0.92	0.27					
8742	0.64	330	0.25	0.20	9156	3.22	600	1.34	0.22					
8745	6.15	600	2.55	0.22	9170	8.59	600	2.74	0.17					
8748	1.40	414	0.58	0.22	9178	8.55	600	3.94	0.34					
8755	0.69	336	0.28	0.20	9179	16.84	600	7.54	0.27					
8799	0.99	369	0.43	0.27	9180	7.39	600	2.89	0.20					
8800	2.78	566	1.29	0.34	9182	3.02	592	1.29	0.27					
8803	0.16	278	0.06	0.20	9186	20.99	600	7.56	0.18					
8805M	0.42	306	0.18	0.27	9220	6.32	600	2.62	0.22					
8810	0.31	294	0.13	0.27	9402	6.11	600	2.42	0.20					
8814M	0.38	302	0.16	0.27	9403	11.67	600	4.26	0.18					
8815M	0.80	348	0.32	0.27	9410	3.85	600	1.67	0.27					
8820	0.40	304	0.17	0.22	9501	5.59	600	2.33	0.22					
8824	5.18	600	2.32	0.27	9505	5.84	600	2.44	0.22					
8825	2.48	533	1.15	0.34	9516	10.98	600	4.35	0.20					
8826	4.30	600	1.85	0.27	9519	6.09	600	2.40	0.20					
8829	3.95	600	1.70	0.27	9521	5.55	600	2.19	0.20					
8831	1.99	479	0.85	0.27	9522	4.58	600	1.98	0.27					
8832	0.48	313	0.21	0.27	9534	9.93	600	3.66	0.19					
8833	1.49	424	0.65	0.27	9554	15.43	600	5.66	0.18					
8835	4.15	600	1.79	0.27	9586	0.75	343	0.35	0.34					
8842	3.06	597	1.31	0.27	9600	3.34	600	1.50	0.27					
8855	0.31	294	0.13	0.27	9620	1.14	385	0.47	0.22					
8856	0.31	294	0.13	0.27										
8861	-	-	-	1.05	0.27									
8864	2.45	530	1.05	0.27										

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

Effective January 1, 2013

FOOTNOTES

- a Rate for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- 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	0.62	S	1710D	0.08	S	3175D	0.07	S
0065D	0.14	S	1741D	0.69	S	4024D	0.05	S
0066D	0.14	S	1803D	0.41	S	5508D	0.14	S
0067D	0.14	S	1852D	0.56	Asb	6251D	0.08	S
1164D	0.13	S	3081D	0.11	S	6252D	0.08	S
1165D	0.09	S	3082D	0.11	S	6260D	0.10	S
1624D	0.07	S	3085D	0.18	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 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
4771	0771
7405	7445
7431	7453

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

*** Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$3.57. (For coverage written separately for federal benefits only, \$1.53. For coverage written separately for state benefits only, \$2.04).
- 1016 Rate includes a non-ratable disease element of \$10.19. (For coverage written separately for federal benefits only, \$4.61. For coverage written separately for state benefits only, \$5.58.)
- 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 2.588 and elr x 2.452.
- 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, 2013

MISCELLANEOUS VALUES

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

Employee operated vehicle.....	\$58,400.00
Leased or rented vehicle.....	\$38,900.00

Catastrophe (other than Certified Acts of Terrorism) - (Voluntary) 0.01

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11..... \$260.00

Maximum Payroll applicable in accordance with **Basic Manual** Rule 2-E -- "Executive Officers" including members of limited liability companies, Rule 2-E-3 for Partners and Sole Proprietors, and **Basic Manual** footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports", and Code 9179 -- "Athletic Sports or Park: Contact Sports" \$3,000.00

Minimum Payroll applicable in accordance with **Basic Manual** Rule 2-E -- "Executive Officers" and members of limited liability companies and Rule 2-E-3 for Partners and Sole Proprietors \$350.00

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

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

Premium Discount Percentages - (See **Basic Manual** Rule 3-A-19-a.) 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%

Terrorism (Voluntary) 0.02

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with **Basic Manual** Rule 3-A-4..... 100%

(Multiply a Non-F classification rate by a factor of 2 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.89) and the adjustment for differences in loss-based expenses (1.058).).

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 \$7,500. If more than two years, an average annual premium of at least \$3,750 is required. Page A-1 of the **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

Effective January 1, 2013
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,989	0.04	1,121,846	--	1,183,726	0.44
1,990	--	8,042	0.05	1,183,727	--	1,249,189	0.45
8,043	--	14,224	0.06	1,249,190	--	1,318,556	0.46
14,225	--	20,540	0.07	1,318,557	--	1,392,188	0.47
20,541	--	26,994	0.08	1,392,189	--	1,470,490	0.48
26,995	--	45,150	0.09	1,470,491	--	1,553,923	0.49
45,151	--	67,208	0.10	1,553,924	--	1,643,008	0.50
67,209	--	86,828	0.11	1,643,009	--	1,738,342	0.51
86,829	--	105,932	0.12	1,738,343	--	1,840,605	0.52
105,933	--	125,038	0.13	1,840,606	--	1,950,582	0.53
125,039	--	144,379	0.14	1,950,583	--	2,069,182	0.54
144,380	--	164,087	0.15	2,069,183	--	2,197,460	0.55
164,088	--	184,250	0.16	2,197,461	--	2,336,651	0.56
184,251	--	204,935	0.17	2,336,652	--	2,488,212	0.57
204,936	--	226,199	0.18	2,488,213	--	2,653,869	0.58
226,200	--	248,090	0.19	2,653,870	--	2,835,684	0.59
248,091	--	270,658	0.20	2,835,685	--	3,036,143	0.60
270,659	--	293,947	0.21	3,036,144	--	3,258,270	0.61
293,948	--	318,005	0.22	3,258,271	--	3,505,781	0.62
318,006	--	342,880	0.23	3,505,782	--	3,783,289	0.63
342,881	--	368,622	0.24	3,783,290	--	4,096,602	0.64
368,623	--	395,282	0.25	4,096,603	--	4,453,126	0.65
395,283	--	422,916	0.26	4,453,127	--	4,862,466	0.66
422,917	--	451,584	0.27	4,862,467	--	5,337,297	0.67
451,585	--	481,347	0.28	5,337,298	--	5,894,703	0.68
481,348	--	512,273	0.29	5,894,704	--	6,558,278	0.69
512,274	--	544,434	0.30	6,558,279	--	7,361,550	0.70
544,435	--	577,909	0.31	7,361,551	--	8,353,822	0.71
577,910	--	612,782	0.32	8,353,823	--	9,610,696	0.72
612,783	--	649,144	0.33	9,610,697	--	11,254,294	0.73
649,145	--	687,095	0.34	11,254,295	--	13,495,559	0.74
687,096	--	726,743	0.35	13,495,560	--	16,732,936	0.75
726,744	--	768,205	0.36	16,732,937	--	21,820,234	0.76
768,206	--	811,611	0.37	21,820,235	--	30,977,358	0.77
811,612	--	857,102	0.38	30,977,359	--	52,343,965	0.78
857,103	--	904,832	0.39	52,343,966	--	159,176,947	0.79
904,833	--	954,973	0.40	159,176,948	AND OVER		0.80
954,974	--	1,007,712	0.41				
1,007,713	--	1,063,259	0.42				
1,063,260	--	1,121,845	0.43				

(a) G	9.50
(b) State Per Claim Accident Limitation	\$238,000
(c) State Multiple Claim Accident Limitation	\$476,000
(d) USL&HW Per Claim Accident Limitation	\$492,000
(e) USL&HW Multiple Claim Accident Limitation	\$984,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$10,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.89
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.89.)</i>	

Effective January 1, 2013
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 -- 51,098	23,750	1,639,710 -- 1,687,182	190,000	3,301,728 -- 3,349,220	356,250
51,099 -- 87,946	28,500	1,687,183 -- 1,734,657	194,750	3,349,221 -- 3,396,714	361,000
87,947 -- 130,283	33,250	1,734,658 -- 1,782,132	199,500	3,396,715 -- 3,444,207	365,750
130,284 -- 174,947	38,000	1,782,133 -- 1,829,610	204,250	3,444,208 -- 3,491,701	370,500
174,948 -- 220,696	42,750	1,829,611 -- 1,877,088	209,000	3,491,702 -- 3,539,195	375,250
220,697 -- 267,021	47,500	1,877,089 -- 1,924,567	213,750	3,539,196 -- 3,586,689	380,000
267,022 -- 313,680	52,250	1,924,568 -- 1,972,048	218,500	3,586,690 -- 3,634,183	384,750
313,681 -- 360,551	57,000	1,972,049 -- 2,019,529	223,250	3,634,184 -- 3,681,678	389,500
360,552 -- 407,562	61,750	2,019,530 -- 2,067,011	228,000	3,681,679 -- 3,729,172	394,250
407,563 -- 454,673	66,500	2,067,012 -- 2,114,494	232,750	3,729,173 -- 3,776,667	399,000
454,674 -- 501,855	71,250	2,114,495 -- 2,161,978	237,500	3,776,668 -- 3,824,162	403,750
501,856 -- 549,091	76,000	2,161,979 -- 2,209,462	242,250	3,824,163 -- 3,871,657	408,500
549,092 -- 596,369	80,750	2,209,463 -- 2,256,947	247,000	3,871,658 -- 3,919,152	413,250
596,370 -- 643,678	85,500	2,256,948 -- 2,304,433	251,750	3,919,153 -- 3,966,647	418,000
643,679 -- 691,013	90,250	2,304,434 -- 2,351,919	256,500	3,966,648 -- 4,014,142	422,750
691,014 -- 738,369	95,000	2,351,920 -- 2,399,406	261,250	4,014,143 -- 4,061,638	427,500
738,370 -- 785,743	99,750	2,399,407 -- 2,446,893	266,000	4,061,639 -- 4,109,133	432,250
785,744 -- 833,130	104,500	2,446,894 -- 2,494,381	270,750	4,109,134 -- 4,156,629	437,000
833,131 -- 880,530	109,250	2,494,382 -- 2,541,869	275,500	4,156,630 -- 4,204,125	441,750
880,531 -- 927,939	114,000	2,541,870 -- 2,589,358	280,250	4,204,126 -- 4,251,620	446,500
927,940 -- 975,358	118,750	2,589,359 -- 2,636,847	285,000	4,251,621 -- 4,299,116	451,250
975,359 -- 1,022,784	123,500	2,636,848 -- 2,684,336	289,750	4,299,117 -- 4,346,612	456,000
1,022,785 -- 1,070,216	128,250	2,684,337 -- 2,731,826	294,500	4,346,613 -- 4,394,108	460,750
1,070,217 -- 1,117,654	133,000	2,731,827 -- 2,779,316	299,250	4,394,109 -- 4,441,605	465,500
1,117,655 -- 1,165,097	137,750	2,779,317 -- 2,826,807	304,000	4,441,606 -- 4,489,101	470,250
1,165,098 -- 1,212,545	142,500	2,826,808 -- 2,874,298	308,750	4,489,102 -- 4,536,250	475,000
1,212,546 -- 1,259,996	147,250	2,874,299 -- 2,921,789	313,500		
1,259,997 -- 1,307,451	152,000	2,921,790 -- 2,969,280	318,250		
1,307,452 -- 1,354,909	156,750	2,969,281 -- 3,016,772	323,000		
1,354,910 -- 1,402,370	161,500	3,016,773 -- 3,064,264	327,750		
1,402,371 -- 1,449,834	166,250	3,064,265 -- 3,111,756	332,500		
1,449,835 -- 1,497,300	171,000	3,111,757 -- 3,159,248	337,250		
1,497,301 -- 1,544,768	175,750	3,159,249 -- 3,206,741	342,000		
1,544,769 -- 1,592,237	180,500	3,206,742 -- 3,254,234	346,750		
1,592,238 -- 1,639,709	185,250	3,254,235 -- 3,301,727	351,500		

For Expected Losses greater than \$4,536,250, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(9.50) / (\text{Expected Losses} + (700)(9.50))$$

$$G = 9.50$$

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

**IOWA
RR 1
Exhibit IV**

Effective January 1, 2013

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.70	1.28	1.14	1.02	0.88	0.71	0.55

2. Tax Multipliers

a. State (non-F Classes)	1.019
b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage	1.066

3. Expected Loss Ratio
0.599

Expected Loss and Allocated Expense Ratio
0.674

4. Table of Expense Ratios
Type A: 2012-01
Type B: 2012-01

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 †	0.452	0.484	0.500	0.517	0.533	0.555	0.571
\$15,000 †	0.414	0.451	0.469	0.488	0.507	0.533	0.553
\$20,000 †	0.385	0.423	0.443	0.463	0.484	0.514	0.537
\$25,000	0.360	0.399	0.420	0.442	0.465	0.497	0.523
\$30,000	0.339	0.379	0.401	0.423	0.448	0.481	0.509
\$35,000	0.320	0.361	0.383	0.406	0.432	0.467	0.497
\$40,000	0.304	0.345	0.368	0.391	0.418	0.454	0.486
\$50,000	0.275	0.317	0.340	0.364	0.392	0.431	0.466
\$75,000	0.223	0.263	0.287	0.311	0.342	0.383	0.423
\$100,000	0.188	0.225	0.249	0.273	0.303	0.346	0.389
\$125,000	0.162	0.197	0.220	0.243	0.274	0.316	0.362
\$150,000	0.144	0.176	0.198	0.221	0.250	0.292	0.339
\$175,000	0.130	0.159	0.180	0.202	0.231	0.272	0.320
\$200,000	0.118	0.145	0.166	0.186	0.214	0.255	0.303
\$225,000	0.109	0.134	0.154	0.173	0.200	0.240	0.288
\$250,000	0.101	0.125	0.144	0.163	0.189	0.227	0.276
\$275,000	0.095	0.117	0.135	0.153	0.178	0.216	0.264
\$300,000	0.089	0.110	0.128	0.145	0.169	0.205	0.253
\$325,000	0.084	0.104	0.121	0.137	0.161	0.196	0.244
\$350,000	0.080	0.098	0.116	0.131	0.154	0.188	0.235
\$375,000	0.076	0.094	0.110	0.125	0.147	0.181	0.227
\$400,000	0.072	0.089	0.106	0.120	0.142	0.174	0.220
\$425,000	0.069	0.086	0.102	0.115	0.136	0.168	0.214
\$450,000	0.067	0.082	0.098	0.111	0.131	0.162	0.207
\$475,000	0.064	0.079	0.094	0.107	0.127	0.157	0.202
\$500,000	0.062	0.076	0.091	0.103	0.123	0.152	0.196
\$600,000	0.054	0.067	0.081	0.092	0.109	0.136	0.179
\$700,000	0.049	0.060	0.073	0.082	0.099	0.124	0.164
\$800,000	0.045	0.055	0.067	0.076	0.091	0.114	0.153
\$900,000	0.042	0.051	0.062	0.070	0.084	0.106	0.144
\$1,000,000	0.039	0.047	0.058	0.065	0.078	0.099	0.135
\$2,000,000	0.026	0.031	0.038	0.042	0.050	0.063	0.090
\$3,000,000	0.020	0.025	0.030	0.034	0.040	0.050	0.071
\$4,000,000	0.016	0.020	0.025	0.028	0.033	0.042	0.060
\$5,000,000	0.014	0.017	0.022	0.024	0.029	0.037	0.053
\$6,000,000	0.011	0.014	0.018	0.020	0.025	0.032	0.047
\$7,000,000	0.009	0.012	0.016	0.018	0.022	0.029	0.042
\$8,000,000	0.008	0.011	0.014	0.016	0.020	0.026	0.038
\$9,000,000	0.007	0.010	0.012	0.014	0.018	0.023	0.035
\$10,000,000	0.007	0.009	0.011	0.013	0.016	0.021	0.032

† Per Item R-1399, this loss limit is now applicable for retrospective rating in this state.

Effective January 1, 2013

**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 †	0.504	0.538	0.555	0.571	0.588	0.611	0.627
\$15,000 †	0.466	0.503	0.523	0.542	0.561	0.588	0.609
\$20,000 †	0.435	0.475	0.496	0.517	0.539	0.569	0.593
\$25,000	0.409	0.451	0.473	0.495	0.519	0.552	0.578
\$30,000	0.387	0.430	0.452	0.476	0.501	0.536	0.565
\$35,000	0.367	0.411	0.434	0.458	0.485	0.521	0.552
\$40,000	0.349	0.394	0.418	0.443	0.470	0.508	0.541
\$50,000	0.319	0.364	0.389	0.414	0.444	0.484	0.520
\$75,000	0.262	0.306	0.331	0.358	0.390	0.434	0.476
\$100,000	0.223	0.264	0.290	0.316	0.349	0.395	0.441
\$125,000	0.194	0.233	0.258	0.284	0.317	0.363	0.411
\$150,000	0.173	0.209	0.234	0.259	0.291	0.337	0.387
\$175,000	0.156	0.189	0.214	0.238	0.270	0.315	0.366
\$200,000	0.142	0.173	0.197	0.220	0.251	0.296	0.348
\$225,000	0.131	0.160	0.183	0.205	0.236	0.279	0.331
\$250,000	0.123	0.150	0.172	0.193	0.223	0.265	0.318
\$275,000	0.115	0.140	0.162	0.182	0.210	0.252	0.305
\$300,000	0.108	0.132	0.153	0.172	0.200	0.241	0.293
\$325,000	0.102	0.125	0.145	0.164	0.191	0.230	0.282
\$350,000	0.097	0.118	0.138	0.156	0.182	0.221	0.273
\$375,000	0.092	0.113	0.132	0.149	0.175	0.212	0.264
\$400,000	0.088	0.108	0.127	0.143	0.168	0.205	0.256
\$425,000	0.084	0.103	0.122	0.137	0.162	0.198	0.248
\$450,000	0.081	0.099	0.117	0.132	0.156	0.191	0.241
\$475,000	0.078	0.095	0.113	0.128	0.151	0.185	0.235
\$500,000	0.075	0.092	0.109	0.124	0.146	0.179	0.229
\$600,000	0.065	0.081	0.096	0.109	0.130	0.161	0.208
\$700,000	0.059	0.072	0.087	0.098	0.117	0.146	0.192
\$800,000	0.054	0.066	0.080	0.091	0.108	0.135	0.179
\$900,000	0.050	0.061	0.074	0.084	0.100	0.125	0.168
\$1,000,000	0.047	0.057	0.069	0.078	0.093	0.117	0.158
\$2,000,000	0.031	0.037	0.045	0.050	0.059	0.075	0.106
\$3,000,000	0.024	0.029	0.036	0.040	0.047	0.059	0.084
\$4,000,000	0.020	0.024	0.030	0.033	0.039	0.049	0.071
\$5,000,000	0.017	0.021	0.026	0.029	0.034	0.043	0.062
\$6,000,000	0.014	0.017	0.022	0.025	0.030	0.038	0.055
\$7,000,000	0.012	0.015	0.019	0.022	0.026	0.034	0.050
\$8,000,000	0.010	0.013	0.017	0.020	0.024	0.031	0.045
\$9,000,000	0.009	0.012	0.015	0.018	0.021	0.028	0.042
\$10,000,000	0.008	0.011	0.014	0.016	0.019	0.026	0.039

† Per Item R-1399, this loss limit is now applicable for retrospective rating in this state.

7.

Retrospective Development Factors

With Loss Limit				Without Loss Limit			
1st Adj.	2nd Adj.	3rd Adj.	4th Adj.	1st Adj.	2nd Adj.	3rd Adj.	4th Adj.
0.05	0.04	0.03	0.02	0.16	0.13	0.09	0.07

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

Type A: 2012-01

WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio
0	10,055	0.361	21,928	22,469	0.313	393,334	424,799	0.265
10,056	10,167	0.360	22,470	23,037	0.312	424,800	461,739	0.264
10,168	10,282	0.359	23,038	23,636	0.311	461,740	505,714	0.263
10,283	10,399	0.358	23,637	24,266	0.310	505,715	558,947	0.262
10,400	10,520	0.357	24,267	24,931	0.309	558,948	624,705	0.261
10,521	10,643	0.356	24,932	25,633	0.308	624,706	707,999	0.260
10,644	10,769	0.355	25,634	26,376	0.307	708,000	816,923	0.259
10,770	10,898	0.355	26,377	27,164	0.307	816,924	965,454	0.259
10,899	11,030	0.354	27,165	27,999	0.306	965,455	1,179,999	0.258
11,031	11,165	0.353	28,000	28,888	0.305	1,180,000	1,517,142	0.257
11,166	11,304	0.352	28,889	29,836	0.304	1,517,143	1,824,799	0.256
11,305	11,446	0.351	29,837	30,847	0.303	1,824,800	1,983,478	0.255
11,447	11,592	0.350	30,848	31,929	0.302	1,983,479	2,172,380	0.254
11,593	11,741	0.349	31,930	33,090	0.301	2,172,381	2,401,052	0.253
11,742	11,895	0.348	33,091	34,339	0.300	2,401,053	2,683,529	0.252
11,896	12,052	0.347	34,340	35,686	0.299	2,683,530	3,041,333	0.251
12,053	12,214	0.346	35,687	37,142	0.298	3,041,334	3,509,230	0.250
12,215	12,380	0.345	37,143	38,723	0.297	3,509,231	4,147,272	0.249
12,381	12,551	0.344	38,724	40,444	0.296	4,147,273	5,068,888	0.248
12,552	12,727	0.343	40,445	42,325	0.295	5,068,889	6,517,142	0.247
12,728	12,907	0.342	42,326	44,390	0.294	6,517,143	9,123,999	0.246
12,908	13,093	0.341	44,391	46,666	0.293	9,124,000	15,206,666	0.245
13,094	13,284	0.340	46,667	49,189	0.292	15,206,667	45,619,999	0.244
13,285	13,481	0.339	49,190	51,999	0.291	45,620,000	And Above	0.243
13,482	13,684	0.338	52,000	55,151	0.290			
13,685	13,893	0.337	55,152	58,709	0.289			
13,894	14,108	0.336	58,710	62,758	0.288			
14,109	14,330	0.335	62,759	67,407	0.287			
14,331	14,559	0.334	67,408	72,799	0.286			
14,560	14,796	0.333	72,800	79,130	0.285			
14,797	15,041	0.332	79,131	86,666	0.284			
15,042	15,294	0.331	86,667	95,789	0.283			
15,295	15,555	0.331	95,790	107,058	0.283			
15,556	15,826	0.330	107,059	121,333	0.282			
15,827	16,106	0.329	121,334	139,999	0.281			
16,107	16,396	0.328	140,000	165,454	0.280			
16,397	16,697	0.327	165,455	200,377	0.279			
16,698	17,009	0.326	200,378	208,235	0.278			
17,010	17,333	0.325	208,236	216,734	0.277			
17,334	17,669	0.324	216,735	225,957	0.276			
17,670	18,019	0.323	225,958	235,999	0.275			
18,020	18,383	0.322	236,000	246,976	0.274			
18,384	18,762	0.321	246,977	259,024	0.273			
18,763	19,157	0.320	259,025	272,307	0.272			
19,158	19,569	0.319	272,308	287,027	0.271			
19,570	19,999	0.318	287,028	303,428	0.270			
20,000	20,449	0.317	303,429	321,818	0.269	First	10,000	0.0%
20,450	20,919	0.316	321,819	342,580	0.268	Next	190,000	9.1%
20,920	21,411	0.315	342,581	366,206	0.267	Next	1,550,000	11.3%
21,412	21,927	0.314	366,207	393,333	0.266	Over	1,750,000	12.3%
						Expected Loss Ratio:		0.599
						Tax Multiplier:		1.042

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

Type B: 2012-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.361
10,100	10,303	0.360
10,304	10,515	0.359
10,516	10,736	0.358
10,737	10,967	0.357
10,968	11,208	0.356
11,209	11,460	0.355
11,461	11,724	0.355
11,725	11,999	0.354
12,000	12,289	0.353
12,290	12,592	0.352
12,593	12,911	0.351
12,912	13,246	0.350
13,247	13,599	0.349
13,600	13,972	0.348
13,973	14,366	0.347
14,367	14,782	0.346
14,783	15,223	0.345
15,224	15,692	0.344
15,693	16,190	0.343
16,191	16,721	0.342
16,722	17,288	0.341
17,289	17,894	0.340
17,895	18,545	0.339
18,546	19,245	0.338

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.337
20,000	20,816	0.336
20,817	21,702	0.335
21,703	22,666	0.334
22,667	23,720	0.333
23,721	24,878	0.332
24,879	26,153	0.331
26,154	27,567	0.331
27,568	29,142	0.330
29,143	30,909	0.329
30,910	32,903	0.328
32,904	35,172	0.327
35,173	37,777	0.326
37,778	40,799	0.325
40,800	44,347	0.324
44,348	48,571	0.323
48,572	53,684	0.322
53,685	59,999	0.321
60,000	67,999	0.320
68,000	78,461	0.319
78,462	92,727	0.318
92,728	113,333	0.317
113,334	145,714	0.316
145,715	200,606	0.315
200,607	213,548	0.314

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.313
228,276	245,185	0.312
245,186	264,799	0.311
264,800	287,826	0.310
287,827	315,238	0.309
315,239	348,421	0.308
348,422	389,411	0.307
389,412	441,333	0.307
441,334	509,230	0.306
509,231	601,818	0.305
601,819	735,555	0.304
735,556	945,714	0.303
945,715	1,323,999	0.302
1,324,000	1,809,565	0.301
1,809,566	1,981,904	0.300
1,981,905	2,190,526	0.299
2,190,527	2,448,235	0.298
2,448,236	2,774,666	0.297
2,774,667	3,201,538	0.296
3,201,539	3,783,636	0.295
3,783,637	4,624,444	0.294
4,624,445	5,945,714	0.293
5,945,715	8,323,999	0.292
8,324,000	13,873,333	0.291
13,873,334	41,619,999	0.290
41,620,000	And Above	0.289
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:		0.599
Tax Multiplier:		1.042

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

Type A: 2012-01

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

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

Type B: 2012-01

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

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

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.238
228,276	245,185	0.237
245,186	264,799	0.236
264,800	287,826	0.236
287,827	315,238	0.235
315,239	348,421	0.234
348,422	389,411	0.233
389,412	441,333	0.232
441,334	509,230	0.231
509,231	601,818	0.230
601,819	735,555	0.229
735,556	945,714	0.228
945,715	1,323,999	0.227
1,324,000	1,809,565	0.226
1,809,566	1,981,904	0.225
1,981,905	2,190,526	0.224
2,190,527	2,448,235	0.223
2,448,236	2,774,666	0.222
2,774,667	3,201,538	0.221
3,201,539	3,783,636	0.220
3,783,637	4,624,444	0.219
4,624,445	5,945,714	0.218
5,945,715	8,323,999	0.217
8,324,000	13,873,333	0.216
13,873,334	41,619,999	0.215
41,620,000	And Above	0.214
First	10,000	0.0%
Next	190,000	5.1%
Next	1,550,000	6.5%
Over	1,750,000	7.5%
Expected Loss and ALAE Ratio:		0.674
Tax Multiplier:		1.042

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

IOWA

Page S1

Effective January 1, 2013

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	6.09	500	2.09	0.27	2002	4.34	600	1.55	0.27	2688	7.21	600	2.56	0.27
0008	4.01	500	1.33	0.22	2003	8.25	600	2.87	0.27	2701	17.81	600	5.66	0.20
0016	9.73	350	3.07	0.20	2014	10.54	600	3.33	0.20	2702	33.34	600	8.56	0.17
0034	10.78	500	3.73	0.27	2016	5.91	600	2.15	0.28	2709	22.63	600	7.20	0.20
0035	5.86	500	2.12	0.28	2021	6.31	600	2.11	0.22	2710	12.88	600	3.74	0.18
0036	6.23	350	2.16	0.27	2039	7.34	600	2.67	0.28	2714	9.05	600	3.23	0.27
0037	7.48	350	2.48	0.22	2041	7.51	600	2.69	0.27	2731	5.80	600	1.83	0.20
0042	13.53	500	4.50	0.22	2065	7.99	600	2.77	0.27	2735	13.78	600	4.88	0.27
0050	16.94	600	5.85	0.27	2070	9.84	600	3.41	0.27	2759	11.26	600	4.02	0.27
0059D	0.78	-	0.10	0.17	2081	10.28	600	3.52	0.27	2790	2.74	561	0.98	0.27
0065D	0.18	-	0.03	0.20	2089	7.00	600	2.42	0.27	2797	9.79	600	3.26	0.22
0066D	0.18	-	0.03	0.20	2095	6.51	600	2.24	0.27	2799	5.98	600	2.00	0.22
0067D	0.18	-	0.03	0.20	2105	5.71	600	2.04	0.27	2802	9.79	600	3.26	0.22
0079	8.04	500	2.54	0.20	2110	4.83	600	1.73	0.27	2812	-	-	2.17	0.27
0083	10.83	350	3.74	0.27	2111	3.51	600	1.26	0.27	2835	5.54	600	2.07	0.34
0106	17.90	600	5.22	0.18	2112	5.05	600	1.82	0.27	2836	5.13	600	1.90	0.34
0113	6.70	600	2.30	0.27	2114	3.83	600	1.37	0.27	2841	9.45	600	3.37	0.27
0170	7.15	600	2.46	0.27	2121	3.25	600	1.13	0.27	2881	5.23	600	1.95	0.34
0251	6.03	600	2.09	0.27	2130	4.99	600	1.73	0.27	2883	6.31	600	2.17	0.27
0400	12.54	600	4.21	0.22	2131	5.61	600	1.95	0.27	2913	10.69	600	3.97	0.34
0401	14.74	A	4.29	0.18	2143	4.11	600	1.48	0.27	2915	6.56	600	2.19	0.22
0771N	0.99	-	-	-	2156	-	-	2.68	0.27	2916	6.29	600	1.83	0.18
0908P	329.00	589	113.86	0.27	2157	7.74	600	2.68	0.27	2923	3.98	600	1.43	0.27
0909	-	-	113.86	0.27	2172	3.95	600	1.33	0.22	2942	5.09	600	1.91	0.34
0912	-	-	281.24	0.27	2174	5.93	600	2.14	0.27	2960	8.44	600	2.92	0.27
0913P	811.00	600	281.24	0.27	2211	13.44	600	4.21	0.20	3004	3.29	600	1.05	0.20
0917	8.09	600	2.90	0.27	2220	4.50	600	1.56	0.27	3018	4.66	600	1.49	0.20
1005*	15.62	600	2.88	0.17	2286	3.79	600	1.35	0.27	3022	6.75	600	2.42	0.27
1016X*	38.03	600	6.51	0.17	2288	5.91	600	2.13	0.27	3027	7.43	600	2.36	0.20
1164D	9.91	600	2.49	0.17	2300	4.15	600	1.55	0.34	3028	4.90	600	1.70	0.27
1165D	8.10	600	2.34	0.18	2302	3.68	600	1.27	0.27	3030	9.94	600	3.13	0.20
1320	5.23	600	1.53	0.18	2305	4.43	600	1.48	0.22	3040	8.88	600	2.80	0.20
1322	15.58	600	4.57	0.18	2361	3.46	600	1.19	0.27	3041	8.21	600	2.85	0.27
1430	13.11	600	4.13	0.20	2362	2.81	569	0.97	0.27	3042	9.63	600	3.25	0.22
1438	7.86	600	2.29	0.18	2380	4.39	600	1.51	0.27	3064	7.38	600	2.55	0.27
1452	3.84	600	1.22	0.20	2386	3.46	600	1.25	0.27	3066	-	-	2.17	0.27
1463	38.23	600	11.18	0.18	2388	3.68	600	1.32	0.27	3069	8.33	600	2.63	0.20
1472	7.90	600	2.29	0.18	2402	5.38	600	1.70	0.20	3076	6.05	600	2.17	0.27
1624D	8.44	600	2.43	0.18	2413	3.94	600	1.36	0.27	3081D	8.24	600	2.57	0.20
1642	8.30	600	2.64	0.20	2416	3.39	600	1.17	0.27	3082D	11.07	600	3.45	0.20
1654	10.98	600	3.47	0.20	2417	4.43	600	1.54	0.27	3085D	14.32	600	4.45	0.20
1655	9.96	600	3.20	0.20	2501	6.00	600	2.07	0.27	3110	8.85	600	3.08	0.27
1699	7.04	600	2.24	0.20	2503	2.40	524	0.86	0.27	3111	5.09	600	1.76	0.27
1701	5.81	600	1.85	0.20	2534	4.86	600	1.73	0.27	3113	6.25	600	2.16	0.27
1710D	7.74	600	2.43	0.20	2570	6.88	600	2.48	0.27	3114	5.69	600	1.98	0.27
1741D	6.87	600	1.53	0.17	2585	7.58	600	2.71	0.27	3118	3.13	600	1.12	0.27
1747	3.64	600	1.16	0.20	2586	5.71	600	1.98	0.27	3119	2.38	522	0.89	0.34
1748	7.23	600	2.27	0.20	2587	7.83	600	2.81	0.27	3122	3.83	600	1.36	0.27
1803D	13.22	600	3.70	0.18	2589	4.43	600	1.53	0.27	3126	7.31	600	2.55	0.27
1852D	6.06	600	1.36	0.17	2600	3.99	600	1.44	0.27	3131	3.90	600	1.34	0.27
1853	4.90	600	1.66	0.22	2623	9.60	600	3.20	0.22	3132	5.85	600	2.02	0.27
1860	3.20	600	1.15	0.27	2651	4.79	600	1.71	0.27	3145	4.51	600	1.56	0.27
1924	5.36	600	1.93	0.27	2660	4.65	600	1.66	0.27	3146	4.69	600	1.62	0.27
1925	11.88	600	3.94	0.22	2670	3.86	600	1.44	0.34	3169	6.64	600	2.29	0.27
2001	-	-	2.87	0.27	2683	4.89	600	1.74	0.27	3175D	6.57	600	2.24	0.27

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

IOWA

Exhibit V

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Effective January 1, 2013

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
3179	5.33	600	1.90	0.27	3851	6.44	600	2.31	0.27	4511	1.15	387	0.38	0.22
3180	4.65	600	1.66	0.27	3865	3.63	600	1.36	0.34	4557	3.39	600	1.21	0.27
3188	3.68	600	1.32	0.27	3881	10.04	600	3.50	0.27	4558	6.99	600	2.39	0.27
3220	3.48	600	1.21	0.27	4000	16.39	600	4.73	0.18	4561	-	-	1.18	0.22
3223	6.59	600	2.43	0.34	4021	11.21	600	3.57	0.20	4568	5.96	600	1.90	0.20
3224	6.73	600	2.43	0.27	4024D	9.04	600	2.85	0.20	4581	3.08	599	0.89	0.18
3227	7.08	600	2.53	0.27	4034	14.26	600	4.53	0.20	4583	6.51	600	1.89	0.18
3240	3.88	600	1.39	0.27	4036	5.34	600	1.70	0.20	4611	2.69	556	0.96	0.27
3241	6.29	600	2.17	0.27	4038	7.48	600	2.77	0.34	4635	5.68	600	1.44	0.17
3255	3.09	600	1.15	0.34	4053	5.54	600	1.91	0.27	4653	3.33	600	1.20	0.27
3257	6.53	600	2.25	0.27	4061	9.95	600	3.58	0.27	4665	16.94	600	5.37	0.20
3270	4.70	600	1.63	0.27	4062	2.88	577	0.99	0.27	4670	9.76	600	3.11	0.20
3300	9.29	600	3.22	0.27	4101	6.00	600	2.00	0.22	4683	5.40	600	1.87	0.27
3303	4.93	600	1.77	0.27	4109	1.85	464	0.66	0.27	4686	5.34	600	1.69	0.20
3307	4.89	600	1.69	0.27	4110	2.54	539	0.89	0.27	4692	1.61	437	0.58	0.27
3315	10.28	600	3.67	0.27	4111	4.19	600	1.51	0.27	4693	3.66	600	1.28	0.27
3334	7.63	600	2.67	0.27	4112	-	-	0.89	0.27	4703	7.78	600	2.70	0.27
3336	6.60	600	2.09	0.20	4113	3.11	600	1.08	0.27	4717	3.23	600	1.20	0.34
3365	14.26	600	4.51	0.20	4114	4.94	600	1.71	0.27	4720	5.38	600	1.85	0.27
3372	5.54	600	1.85	0.22	4130	6.28	600	2.17	0.27	4740	4.48	600	1.43	0.20
3373	11.00	600	3.80	0.27	4131	8.09	600	2.88	0.27	4741	4.59	600	1.60	0.27
3383	2.20	502	0.79	0.27	4133	5.81	600	2.06	0.27	4751	6.04	600	1.88	0.20
3385	1.66	443	0.60	0.27	4149	1.81	459	0.67	0.34	4771N	5.61	600	1.44	0.17
3400	5.73	600	1.91	0.22	4150	-	-	0.67	0.34	4777	8.98	600	2.30	0.17
3507	8.58	600	2.97	0.27	4206	7.94	600	2.75	0.27	4825	4.14	600	1.31	0.20
3515	4.35	600	1.51	0.27	4207	4.19	600	1.32	0.20	4828	3.08	599	1.03	0.22
3548	3.86	600	1.34	0.27	4239	5.09	600	1.61	0.20	4829	2.13	494	0.62	0.18
3559	6.94	600	2.38	0.27	4240	6.56	600	2.34	0.27	4902	5.60	600	2.00	0.27
3574	2.89	578	1.03	0.27	4243	4.35	600	1.50	0.27	4923	2.56	542	0.88	0.27
3581	3.04	594	1.09	0.27	4244	4.59	600	1.59	0.27	5020	9.41	600	3.00	0.20
3612	5.80	600	1.94	0.22	4250	5.54	600	1.92	0.27	5022	14.30	600	4.19	0.18
3620	8.21	600	2.60	0.20	4251	5.09	600	1.76	0.27	5037	87.69	600	22.68	0.17
3629	3.66	600	1.31	0.27	4263	5.88	600	2.02	0.27	5040	52.79	600	13.61	0.17
3632	7.50	600	2.50	0.22	4273	4.94	600	1.70	0.27	5057	14.30	600	3.68	0.17
3634	3.43	600	1.23	0.27	4279	3.75	600	1.30	0.27	5059	52.93	600	13.47	0.17
3635	7.04	600	2.44	0.27	4282	4.99	600	1.82	0.28	5069	62.95	600	16.34	0.17
3638	7.55	600	2.72	0.27	4283	5.64	600	1.95	0.27	5102	9.15	600	2.68	0.18
3642	3.59	600	1.24	0.27	4299	4.23	600	1.52	0.27	5146	10.10	600	3.21	0.20
3643	3.70	600	1.28	0.27	4304	8.40	600	2.79	0.22	5160	6.14	600	1.80	0.18
3647	4.51	600	1.51	0.22	4307	3.35	600	1.24	0.34	5183	7.80	600	2.49	0.20
3648	2.65	552	0.95	0.27	4351	1.55	431	0.54	0.27	5188	7.75	600	2.47	0.20
3681	2.61	547	0.93	0.27	4352	2.49	534	0.89	0.27	5190	5.20	600	1.66	0.20
3685	3.75	600	1.35	0.27	4360	2.06	487	0.75	0.27	5191	2.81	569	0.97	0.27
3719	2.70	557	0.69	0.17	4361	1.84	462	0.66	0.27	5192	6.80	600	2.34	0.27
3724	8.59	600	2.51	0.18	4362	-	-	0.75	0.27	5213	14.85	600	4.34	0.18
3726	14.19	600	3.69	0.17	4410	5.45	600	1.89	0.27	5215	12.04	600	4.04	0.22
3803	9.43	600	3.27	0.27	4420	7.43	600	2.19	0.18	5221	11.16	600	3.54	0.20
3807	4.50	600	1.61	0.27	4431	3.23	600	1.20	0.34	5222	22.25	600	6.49	0.18
3808	5.14	600	1.73	0.22	4432	3.99	600	1.49	0.34	5223	11.11	600	3.53	0.20
3821	12.25	600	4.07	0.22	4439	3.53	600	1.18	0.22	5348	9.38	600	3.00	0.20
3822	9.53	600	3.19	0.22	4452	6.46	600	2.22	0.27	5402	6.06	600	2.18	0.27
3824	10.94	600	3.65	0.22	4459	3.73	600	1.29	0.27	5403	19.21	600	5.60	0.18
3826	1.93	472	0.67	0.27	4470	4.79	600	1.66	0.27	5437	11.35	600	3.64	0.20
3827	4.06	600	1.35	0.22	4484	5.06	600	1.75	0.27	5443	6.48	600	2.24	0.27
3830	2.33	516	0.78	0.22	4493	4.96	600	1.72	0.27	5445	11.60	600	3.40	0.18

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2013

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
5462	15.76	600	4.99	0.20	6836	12.13	600	3.88	0.20	7520	6.38	600	2.22	0.27
5472	14.96	600	3.82	0.17	6843F	24.56	600	5.12	0.14	7538	15.88	600	4.10	0.17
5473	14.51	600	3.72	0.17	6845F	20.84	600	4.33	0.14	7539	6.96	600	2.02	0.18
5474	10.13	600	2.95	0.18	6854	9.18	600	2.35	0.17	7540	8.63	600	2.19	0.17
5478	8.31	600	2.65	0.20	6872F	18.41	600	3.83	0.14	7580	4.00	600	1.26	0.20
5479	9.89	600	3.31	0.22	6874F	43.26	600	9.00	0.14	7590	9.90	600	3.33	0.22
5480	21.73	600	6.35	0.18	6882	7.98	600	2.08	0.17	7600	4.90	600	1.55	0.20
5491	5.70	600	1.66	0.18	6884	18.65	600	4.87	0.17	7601	-	-	1.55	0.20
5506	12.91	600	3.31	0.17	7016M	19.05	600	5.01	0.17	7605	3.29	600	1.04	0.20
5507	6.55	600	1.92	0.18	7024M	21.16	600	5.57	0.17	7610	1.14	385	0.38	0.22
5508D	28.46	600	9.02	0.20	7038M	7.58	600	1.93	0.17	7611	-	-	1.55	0.20
5535	11.39	600	3.60	0.20	7046M	21.26	600	5.46	0.17	7612	-	-	1.55	0.20
5537	8.53	600	2.70	0.20	7047M	40.56	600	10.12	0.17	7613	-	-	1.55	0.20
5538	-	-	3.16	0.20	7050M	16.13	600	3.89	0.17	7704	-	-	13.78	0.18
5551	28.01	600	7.13	0.17	7090M	8.41	600	2.14	0.17	7705	9.83	600	3.28	0.22
5606	3.06	597	0.89	0.18	7098M	23.63	600	6.07	0.17	7710	47.44	600	13.78	0.18
5610	8.48	600	2.92	0.27	7099M	45.29	600	11.02	0.17	7711	47.44	600	13.78	0.18
5645	15.46	600	4.48	0.18	7133	9.13	600	2.69	0.18	7720	5.04	600	1.59	0.20
5651	-	-	4.48	0.18	7151M	11.09	600	3.26	0.18	7855	12.18	600	3.87	0.20
5703	25.61	600	8.15	0.20	7152M	23.61	600	6.59	0.18	8001	4.08	600	1.46	0.27
5705	19.45	600	6.07	0.20	7153M	12.33	600	3.63	0.18	8002	3.20	600	1.10	0.27
5951	2.10	491	0.74	0.27	7222	10.69	600	3.41	0.20	8006	4.81	600	1.66	0.27
6003	11.38	600	3.62	0.20	7228	13.60	600	4.34	0.20	8008	2.14	495	0.76	0.27
6005	10.18	600	3.25	0.20	7229	13.99	600	4.10	0.18	8010	3.33	600	1.18	0.27
6017	10.98	600	3.53	0.20	7230	20.01	600	6.65	0.22	8013	0.56	322	0.20	0.27
6018	5.56	600	1.78	0.20	7231	17.41	600	5.85	0.22	8015	1.30	403	0.45	0.27
6045	3.06	597	0.97	0.20	7232	11.64	600	3.43	0.19	8017	2.60	546	0.93	0.27
6204	16.36	600	4.79	0.18	7309F	28.54	600	5.92	0.14	8018	4.50	600	1.61	0.27
6206	7.84	600	2.01	0.17	7313F	6.65	600	1.39	0.14	8021	3.65	600	1.26	0.27
6213	4.29	600	1.26	0.18	7317F	12.71	600	2.64	0.14	8031	3.99	600	1.37	0.27
6214	6.81	600	1.76	0.17	7327F	40.01	600	8.39	0.14	8032	3.99	600	1.43	0.27
6216	13.25	600	3.41	0.17	7333M	19.44	600	5.16	0.17	8033	2.49	534	0.85	0.27
6217	11.01	600	3.22	0.18	7335M	21.60	600	5.74	0.17	8037	2.60	546	0.93	0.27
6229	7.68	600	2.23	0.18	7337M	41.41	600	10.42	0.17	8039	2.51	536	0.90	0.27
6233	8.41	600	2.47	0.18	7350F	16.85	600	3.86	0.16	8044	5.23	600	1.75	0.22
6235	16.49	600	4.25	0.17	7360	11.56	600	3.66	0.20	8045	0.79	347	0.28	0.27
6236	20.30	600	6.46	0.20	7370	8.56	600	2.97	0.27	8046	3.53	600	1.22	0.27
6237	3.19	600	1.02	0.20	7380	7.95	600	2.66	0.22	8047	1.84	462	0.66	0.27
6251D	14.38	600	4.21	0.19	7382	6.99	600	2.41	0.27	8058	4.43	600	1.52	0.27
6252D	11.55	600	2.97	0.17	7390	6.66	600	2.31	0.27	8072	1.15	387	0.41	0.27
6260D	14.26	600	3.68	0.17	7394M	11.65	600	3.03	0.17	8102	3.44	600	1.23	0.27
6306	11.34	600	3.31	0.18	7395M	12.94	600	3.36	0.17	8103	5.33	600	1.78	0.22
6319	6.04	600	1.77	0.18	7398M	24.80	600	6.10	0.17	8105	5.23	600	1.87	0.27
6325	11.86	600	3.47	0.18	7402	0.41	305	0.14	0.27	8106	10.71	600	3.38	0.20
6400	10.94	600	3.67	0.22	7403	8.26	600	2.63	0.20	8107	5.38	600	1.70	0.20
6503	3.99	600	1.44	0.27	7405N	1.84	571	0.58	0.20	8111	4.21	600	1.46	0.27
6504	3.99	600	1.44	0.27	7420	17.46	600	4.57	0.17	8116	4.48	600	1.54	0.27
6702M*	14.79	600	4.70	0.20	7421	2.95	585	0.86	0.18	8203	10.59	600	3.68	0.27
6703M*	31.51	600	9.49	0.20	7422	5.61	600	1.46	0.17	8204	10.33	600	3.30	0.20
6704M*	16.44	600	5.23	0.20	7425	5.85	600	1.53	0.17	8209	9.06	600	3.14	0.27
6801F	9.78	600	2.36	0.18	7431N	2.18	600	0.57	0.17	8215	5.56	600	1.76	0.20
6811	9.60	600	3.06	0.20	7445N	0.99	-	-	-	8227	10.84	600	2.78	0.17
6824F	16.60	600	3.84	0.16	7453N	1.18	-	-	-	8232	9.06	600	2.87	0.20
6826F	28.84	600	6.77	0.18	7502	5.43	600	1.72	0.20	8233	8.01	600	2.57	0.20
6834	8.73	600	2.89	0.22	7515	2.64	550	0.68	0.17	8235	8.43	600	2.94	0.27

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

IOWA

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Effective January 1, 2013

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	22.65	600	7.43	0.22	8868	0.71	338	0.25	0.27					
8264	11.59	600	3.65	0.20	8869	2.00	480	0.71	0.27					
8265	13.41	600	3.91	0.18	8871	0.34	297	0.12	0.27					
8279	11.79	600	3.41	0.18	8901	0.65	332	0.22	0.22					
8288	12.40	600	3.87	0.20	9012	2.78	566	0.93	0.22					
8291	8.33	600	2.76	0.22	9014	6.15	600	2.12	0.27					
8292	7.59	600	2.62	0.27	9015	6.33	600	2.19	0.27					
8293	15.16	600	4.81	0.20	9016	5.09	600	1.74	0.27					
8304	12.21	600	3.85	0.20	9019	3.89	600	1.23	0.20					
8350	11.05	600	3.22	0.18	9033	3.80	600	1.31	0.27					
8380	5.98	600	2.00	0.22	9040	6.38	600	2.28	0.27					
8381	6.03	600	2.00	0.22	9044	2.93	582	1.04	0.27					
8385	4.84	600	1.53	0.20	9052	4.94	600	1.77	0.27					
8392	4.54	600	1.56	0.27	9058	3.53	600	1.30	0.34					
8393	3.33	600	1.15	0.27	9059	-	-	0.71	0.27					
8500	9.30	600	2.93	0.20	9060	2.21	503	0.79	0.27					
8601	1.20	392	0.41	0.22	9061	2.78	566	1.03	0.34					
8602	1.40	414	0.47	0.22	9062	2.40	524	0.89	0.34					
8603	0.38	302	0.13	0.27	9063	2.05	486	0.73	0.27					
8606	6.75	600	1.97	0.18	9077F	5.46	600	1.40	0.25					
8709F	11.31	600	2.36	0.14	9082	2.69	556	0.99	0.34					
8719	11.96	600	3.00	0.17	9083	2.65	552	0.98	0.34					
8720	4.43	600	1.39	0.20	9084	2.63	549	0.90	0.27					
8721	0.71	338	0.22	0.20	9088a	a	a	a	a					
8723	0.39	303	0.13	0.27	9089	1.61	437	0.58	0.27					
8725	3.88	600	1.22	0.20	9093	2.51	536	0.90	0.27					
8726F	6.38	600	1.56	0.18	9101	9.89	600	3.54	0.27					
8734M	1.08	379	0.34	0.20	9102	6.85	600	2.36	0.27					
8737M	0.98	368	0.31	0.20	9110	-	-	1.05	0.27					
8738M	2.08	489	0.61	0.20	9154	2.68	555	0.92	0.27					
8742	0.80	348	0.25	0.20	9156	4.03	600	1.34	0.22					
8745	7.69	600	2.55	0.22	9170	10.74	600	2.74	0.17					
8748	1.75	453	0.58	0.22	9178	10.69	600	3.94	0.34					
8755	0.86	355	0.28	0.20	9179	21.05	600	7.54	0.27					
8799	1.24	396	0.43	0.27	9180	9.24	600	2.89	0.20					
8800	3.48	600	1.29	0.34	9182	3.78	600	1.29	0.27					
8803	0.20	282	0.06	0.20	9186	26.24	600	7.56	0.18					
8805M	0.53	318	0.18	0.27	9220	7.90	600	2.62	0.22					
8810	0.39	303	0.13	0.27	9402	7.64	600	2.42	0.20					
8814M	0.48	313	0.16	0.27	9403	14.59	600	4.26	0.18					
8815M	1.00	370	0.32	0.27	9410	4.81	600	1.67	0.27					
8820	0.50	315	0.17	0.22	9501	6.99	600	2.33	0.22					
8824	6.48	600	2.32	0.27	9505	7.30	600	2.44	0.22					
8825	3.10	600	1.15	0.34	9516	13.73	600	4.35	0.20					
8826	5.38	600	1.85	0.27	9519	7.61	600	2.40	0.20					
8829	4.94	600	1.70	0.27	9521	6.94	600	2.19	0.20					
8831	2.49	534	0.85	0.27	9522	5.73	600	1.98	0.27					
8832	0.60	326	0.21	0.27	9534	12.41	600	3.66	0.19					
8833	1.86	465	0.65	0.27	9554	19.29	600	5.66	0.18					
8835	5.19	600	1.79	0.27	9586	0.94	363	0.35	0.34					
8842	3.83	600	1.31	0.27	9600	4.18	600	1.50	0.27					
8855	0.39	303	0.13	0.27	9620	1.43	417	0.47	0.22					
8856	0.39	303	0.13	0.27										
8861	-	-	1.05	0.27										
8864	3.06	597	1.05	0.27										

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

Effective January 1, 2013
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

- a Rate for each individual risk must be obtained by NCCI Customer Service or the Rating Organization having jurisdiction.
- 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	0.78	S	1710D	0.10	S	3175D	0.09	S
0065D	0.18	S	1741D	0.86	S	4024D	0.06	S
0066D	0.18	S	1803D	0.51	S	5508D	0.18	S
0067D	0.18	S	1852D	0.70	Asb	6251D	0.10	S
1164D	0.16	S	3081D	0.14	S	6252D	0.10	S
1165D	0.11	S	3082D	0.14	S	6260D	0.13	S
1624D	0.09	S	3085D	0.23	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 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. For the residual market, coverage under the Federal Employers' Liability Act (FELA) for employees of interstate railroads is not available for codes 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815.
- 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
4771	0771
7405	7445
7431	7453

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

*** Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$4.46. (For coverage written separately for federal benefits only, \$1.91. For coverage written separately for state benefits only, \$2.55.)
- 1016 Rate includes a non-ratable disease element of \$12.74. (For coverage written separately for federal benefits only, \$5.76. For coverage written separately for state benefits only, \$6.98.)
- 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 2.588 and elr x 2.452.
- 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, 2013

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.....	\$58,400.00
Leased or rented vehicle.....	\$38,900.00

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

Expense Constant applicable in accordance with *Basic Manual* Rule 3-A-11..... \$260.00

Maximum Payroll applicable in accordance with *Basic Manual* Rule 2-E -- "Executive Officers" including members of limited liability companies, Rule 2-E-3 for Partners and Sole Proprietors, and *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports", and Code 9179 -- "Athletic Sports or Park: Contact Sports" \$3,000.00

Minimum Payroll applicable in accordance with *Basic Manual* Rule 2-E -- "Executive Officers" and members of limited liability companies and Rule 2-E-3 for Partners and Sole Proprietors \$350.00

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

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

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..... 100%

(Multiply a Non-F classification rate by a factor of 2.00 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits 1.89 and the adjustment for differences in loss-based expenses (1.058).)

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 \$7,500. If more than two years, an average annual premium of at least \$3,750 is required. Page A-1 of the *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.



IOWA

WORKERS COMPENSATION FILING – January 1, 2013

NCCI KEY CONTACTS

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All NCCI employees can be contacted via e-mail using the following format:

First Name_Last Name@NCCI.com

WORKERS COMPENSATION FILING – January 1, 2013

AFFILIATES LIST FOR IOWA

A M C O INSURANCE COMPANY
ACCIDENT FUND GENERAL INS CO
ACCIDENT FUND INS CO OF AMERICA
ACCIDENT FUND NATIONAL INS CO
ACE AMERICAN INSURANCE COMPANY
ACE FIRE UNDERWRITERS INSURANCE COMPANY
ACE PROPERTY & CASUALTY INSURANCE COMPANY
ACIG INS CO
ACUITY A MUTUAL INS COMPANY
ADDISON INSURANCE COMPANY
ADVANTAGE WC INSURANCE CO
AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA)
AK NATIONAL INS CO
ALLIANZ GLOBAL RISKS US INS CO
ALLIED EASTERN IND CO
ALLIED PROPERTY AND CASUALTY INS CO
ALLMERICA FINANCIAL BENEFIT INS CO
AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN AUTOMOBILE INSURANCE CO
AMERICAN BUSINESS AND PERSONAL INS MUTUAL INC
AMERICAN CASUALTY COMPANY OF READING P A
AMERICAN COMPENSATION INS CO
AMERICAN ECONOMY INS CO
AMERICAN FAMILY HOME INS CO
AMERICAN FAMILY MUTUAL INSURANCE CO
AMERICAN FIRE AND CASUALTY CO
AMERICAN GUARANTEE AND LIABILITY INS CO
AMERICAN HOME ASSUR CO-NATIONAL UNION FIRE OF PIT
AMERICAN INS CO
AMERICAN INTERSTATE INS CO
AMERICAN MODERN HOME INS CO
AMERICAN NATIONAL PROPERTY AND CASUALTY CO
AMERICAN SELECT INS CO
AMERICAN STATES INS CO A SAFECO COMPANY
AMERICAN ZURICH INS CO
AMERISURE INS CO
AMERISURE MUTUAL INS CO
AMERISURE PARTNERS INS CO
AMGUARD INS CO
AMTRUST INSURANCE CO OF KS INC
ARCH INSURANCE COMPANY
ARGONAUT GREAT CENTRAL INS CO
ARGONAUT INS CO
ARGONAUT MIDWEST INS CO
ASSOCIATED INDEMNITY CORP
ASSURANCE COMPANY OF AMERICA
ATHENA ASSURANCE CO

WORKERS COMPENSATION FILING – January 1, 2013

ATLANTIC SPECIALTY INS CO (ONEBEACON)
ATLANTIC STATES INS CO
AUSTIN MUTUAL INSURANCE COMPANY
AUTO OWNERS INS CO
BADGER MUTUAL INS CO
BANKERS STANDARD INS CO
BENCHMARK INSURANCE COMPANY
BERKLEY NATIONAL INSURANCE COMPANY
BERKLEY REGIONAL INS CO
BERKSHIRE HATHAWAY HOMESTATE INS CO
BITUMINOUS CASUALTY CORP
BITUMINOUS FIRE AND MARINE INS CO
BROTHERHOOD MUTUAL INS CO
CALIFORNIA INSURANCE COMPANY
CAMDEN FIRE INS ASSN
CAPITOL INDEMNITY CORP
CAROLINA CASUALTY INS CO
CASTLEPOINT NATIONAL INS CO
CENTRE INSURANCE COMPANY
CHARTER OAK FIRE INS CO
CHARTIS CASUALTY COMPANY
CHARTIS PROPERTY CASUALTY COMPANY
CHEROKEE INS CO
CHUBB INDEMNITY INS CO
CHUBB NATIONAL INS CO
CHURCH MUTUAL INS CO
CINCINNATI CASUALTY COMPANY
CINCINNATI INDEMNITY COMPANY
CINCINNATI INS CO
CLERMONT INS CO
COLONIAL AMERICAN CASUALTY & SURETY CO
COLUMBIA MUTUAL INSURANCE CO
COLUMBIA NATIONAL INS CO
COMMERCE AND INDUSTRY INS CO
COMPANION PROPERTY AND CASUALTY INS CO
CONSOLIDATED INS CO
CONTINENTAL CASUALTY CO
CONTINENTAL INDEMNITY CO
CONTINENTAL INS CO
CONTINENTAL WESTERN INSURANCE COMPANY
CRUM AND FORSTER INDEMNITY CO
DAKOTA TRUCK UNDERWRITERS
DALLAS NATIONAL INSURANCE COMPANY
DEERFIELD INS CO
DEPOSITORS INS CO
DIAMOND INS CO
DISCOVER PROPERTY & CASUALTY INS CO
DONEGAL MUTUAL INS CO
EASTERN ADVANTAGE ASSURANCE COMPANY
EASTERN ALLIANCE INSURANCE COMPANY
ELECTRIC INS CO
EMC PROPERTY & CASUALTY COMPANY

WORKERS COMPENSATION FILING – January 1, 2013

EMCASCO INS CO
EMPLOYERS ASSURANCE COMPANY
EMPLOYERS FIRE INSURANCE COMPANY
EMPLOYERS INS CO OF WAUSAU
EMPLOYERS MUTUAL CASUALTY CO
EMPLOYERS PREFERRED INS CO
EVEREST NATIONAL INS CO
EVEREST REINSURANCE CO DIRECT
EXECUTIVE RISK INDEMNITY INC
EXPLORER INS CO
FAIRFIELD INS CO
FARM BUREAU PROPERTY CASUALTY INS CO
FARMERS CASUALTY INS CO
FARMERS INSURANCE EXCHANGE
FARMINGTON CASUALTY COMPANY
FARMLAND MUTUAL INSURANCE COMPANY
FEDERAL INSURANCE COMPANY
FEDERATED MUTUAL INS CO
FEDERATED RURAL ELECTRIC INS EXCHANGE
FEDERATED SERVICE INS CO
FIDELITY & DEPOSIT COMPANY OF MARYLAND
FIDELITY & GUARANTY INS UNDERWRITERS
FIDELITY & GUARANTY INSURANCE CO
FIREMANS FUND INSURANCE CO
FIREMENS INS CO OF WASHINGTON DC
FIRST DAKOTA INDEMNITY CO
FIRST LIBERTY INS CORP
FIRST NATIONAL INS CO OF AMERICA
FIRSTCOMP INSURANCE CO
FLORISTS MUTUAL INSURANCE CO
FOREMOST INS CO GRAND RAPIDS MICHIGAN
GATEWAY INS CO
GENERAL CASUALTY COMPANY OF WISCONSIN
GENERAL CASUALTY INSURANCE COMPANY
GENERAL INS CO OF AMERICA
GENESIS INS CO
GRANITE STATE INSURANCE COMPANY
GRAPHIC ARTS MUTUAL INS CO
GREAT AMERICAN ALLIANCE INS CO
GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN INS CO OF NY
GREAT AMERICAN INSURANCE COMPANY
GREAT DIVIDE INSURANCE COMPANY
GREAT NORTHERN INS CO
GREAT WEST CASUALTY COMPANY
GREATER NY MUTUAL INS CO
GREENWICH INS CO
GRINNELL MUTUAL REINSURANCE CO
GRINNELL SELECT INS CO
GUIDEONE ELITE INS CO
GUIDEONE MUTUAL INS CO
HAMILTON MUTUAL INS CO

WORKERS COMPENSATION FILING – January 1, 2013

HANOVER AMERICAN INS CO
HANOVER INS CO
HARLEYSVILLE INSURANCE COMPANY
HARLEYSVILLE LAKE STATES INSURANCE COMPANY
HARLEYSVILLE PREFERRED INSURANCE CO
HARLEYSVILLE WORCESTER INSURANCE CO
HARTFORD ACCIDENT AND INDEMNITY CO
HARTFORD CASUALTY INS CO
HARTFORD FIRE INSURANCE CO
HARTFORD INS CO OF IL
HARTFORD INS CO OF MIDWEST
HARTFORD INS CO OF THE SOUTHEAST
HARTFORD UNDERWRITERS INS CO
HASTINGS MUTUAL INS CO
HAWKEYE-SECURITY INS CO
HDI GERLING AMERICA INSURANCE COMPANY
IA AMERICAN INS CO
IA LONG TERM CARE RISK MGMT ASSN
IA MUTUAL INS CO
IL EMCASCO INS CO
ILLINOIS CASUALTY COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
IMPERIAL CASUALTY AND INDEMNITY COMPANY
IMPERIUM INSURANCE COMPANY
IMT INS CO
INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)
INDIANA INSURANCE COMPANY
INS CO OF NORTH AMERICA
INS CO OF THE STATE PA
INS CO OF THE WEST
INTEGRITY MUTUAL INS CO
INTEGRITY PROPERTY & CASUALTY INS CO
LAFAYETTE INS CO
LAURIER INDEMNITY COMPANY
LE MARS INS CO
LIBERTY INS CORP
LIBERTY INSURANCE UNDERWRITERS INC
LIBERTY MUTUAL FIRE INS CO
LIBERTY MUTUAL INS CO
LM GENERAL INS CO
LM INS CORP
LM PROPERTY AND CASUALTY INS CO
LUMBERMENS UNDERWRITING ALLIANCE
MA BAY INS CO
MANUFACTURERS ALLIANCE INS CO
MARKEL INSURANCE CO
MARYLAND CASUALTY COMPANY
MEMIC INDEMNITY CO
MERIDIAN CITIZENS MUTUAL INSURANCE CO
MERIDIAN SECURITY INSURANCE COMPANY
MHA INSURANCE COMPANY
MI MILLERS MUTUAL INS CO

WORKERS COMPENSATION FILING – January 1, 2013

MID CENTURY INS CO
MIDDLESEX INS CO
MIDWEST BUILDERS CASUALTY MUTUAL COMPANY
MIDWEST EMPLOYERS CASUALTY CO
MIDWEST FAMILY MUTUAL INS CO
MIDWEST INS CO
MIDWESTERN INDEMNITY CO
MILBANK INSURANCE COMPANY
MILWAUKEE CASUALTY INSURANCE CO (AMTRUST GROUP)
MITSUI SUMITOMO INS CO OF AMERICA
MITSUI SUMITOMO INS USA INC
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
NATIONAL AMERICAN INS CO
NATIONAL CASUALTY CO
NATIONAL FARMERS UNION PROP AND CAS CO (QBE)
NATIONAL FIRE INS CO OF HARTFORD
NATIONAL INTERSTATE INS CO
NATIONAL SURETY CORP
NATIONAL UNION FIRE INS CO OF PITTSBURG PA
NATIONWIDE AGRIBUSINESS INS CO
NATIONWIDE MUTUAL FIRE INS CO
NATIONWIDE MUTUAL INS CO
NETHERLANDS INSURANCE COMPANY
NEW HAMPSHIRE INSURANCE COMPANY
NEW YORK MARINE & GENERAL INSURANCE CO
NIPPONKOA INS CO LIMITED (US BRANCH)
NORTH AMERICAN ELITE INSURANCE CO
NORTH AMERICAN SPECIALTY INS CO
NORTH POINTE INS CO
NORTH RIVER INS CO
NORTHERN ASSURANCE CO OF AMERICA
NORTHERN INSURANCE CO OF N Y
NOVA CASUALTY COMPANY
OAK RIVER INSURANCE COMPANY
OH CASUALTY INS CO
OH FARMERS INS CO
OHIO SECURITY INS CO
OLD REPUBLIC GENERAL INSURANCE CORPORATION
OLD REPUBLIC INS CO
ONEBEACON AMERICA INS CO
ONEBEACON INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PA MANUFACTURERS ASSN INS CO
PA MANUFACTURERS INDEMNITY CO
PACIFIC EMPLOYERS INS CO
PACIFIC INDEMNITY CO
PACIFIC INS CO LTD
PARK AVENUE PROPERTY AND CASUALTY INS CO
PARTNERS MUTUAL INS CO
PATRONS MUTUAL INS CO OF CT
PEERLESS INDEMNITY INS CO
PEERLESS INSURANCE COMPANY

WORKERS COMPENSATION FILING – January 1, 2013

PEKIN INS CO
PENN MILLERS INS CO
PETROLEUM CASUALTY CO
PHARMACISTS MUTUAL INS CO
PHOENIX INS CO
PIONEER SPECIALTY INSURANCE COMPANY
PLAZA INSURANCE CO
PRAETORIAN INSURANCE COMPANY
PREFERRED PROFESSIONAL INSURANCE COMPANY
PROPERTY AND CASUALTY INS CO OF HARTFORD
PROTECTIVE INS CO
QBE INSURANCE CORPORATION
REGENT INSURANCE COMPANY
REPUBLIC INDEMNITY COMPANY OF AMERICA
RIVERPORT INSURANCE COMPANY
RLI INSURANCE COMPANY
ROCKWOOD CASUALTY INS CO
SAFECO INS CO OF AMERICA
SAFETY FIRST INS CO
SAFETY NATIONAL CASUALTY CORP
SEABRIGHT INSURANCE CO
SECURA INSURANCE A MUTUAL CO
SECURA SUPREME INS CO
SECURITY NATIONAL INS CO (AMTRUST GROUP)
SELECTIVE INS CO OF SC
SELECTIVE INS CO OF THE SOUTHEAST
SELECTIVE INSURANCE COMPANY OF AMERICA
SELECTIVE WAY INS CO
SENECA INSURANCE CO
SENTINEL INS CO
SENTRY CASUALTY CO
SENTRY INSURANCE A MUTUAL CO
SENTRY SELECT INSURANCE COMPANY
SEQUOIA INSURANCE CO
SFM MUTUAL INS CO
SFM SELECT INSURANCE COMPANY
SOCIETY INSURANCE A MUTUAL COMPANY
SOMPO JAPAN INSURANCE CO OF AMERICA
SOUTHERN INS CO
SPARTA INSURANCE COMPANY
ST PAUL FIRE AND MARINE INS CO
ST PAUL GUARDIAN INS CO
ST PAUL MERCURY INS CO
ST PAUL PROTECTIVE INS CO
STANDARD FIRE INSURANCE COMPANY
STAR INS CO
STARNET INSURANCE COMPANY
STARR INDEMNITY AND LIABILITY CO
STATE AUTO PROPERTY AND CASUALTY INS CO
STATE AUTOMOBILE MUTUAL INS CO
STATE FARM FIRE AND CASUALTY CO
STATE FARM GENERAL INS CO

WORKERS COMPENSATION FILING – January 1, 2013

STATE NATIONAL INSURANCE COMPANY
STONINGTON INS CO
SUNZ INSURANCE COMPANY
T H E INSURANCE COMPANY
TECHNOLOGY INSURANCE CO
TNUS INSURANCE CO
TOKIO MARINE AMERICA INSURANCE CO
TOKIO MARINE AND NICHIDO FIRE INS CO LTD US BRANCH
TOWER INS CO OF NY
TRANS PACIFIC INS CO
TRANSGUARD INS CO OF AMERICA INC
TRANSPORTATION INS CO
TRAVELERS CASUALTY AND SURETY CO
TRAVELERS CASUALTY INS CO OF AMERICA
TRAVELERS INDEMNITY CO
TRAVELERS INDEMNITY CO OF AMERICA
TRAVELERS INDEMNITY CO OF CT
TRAVELERS PROPERTY CASUALTY CO OF AMERICA
TRI STATE INSURANCE COMPANY OF MINNESOTA
TRIANGLE INSURANCE COMPANY INC
TRIUMPHE CASUALTY COMPANY
TRUCK INSURANCE EXCHANGE
TRUMBULL INS CO
TWIN CITY FIRE INS CO
ULLICO CASUALTY CO
UNION INS CO OF PROVIDENCE
UNION INSURANCE COMPANY
UNITED FIRE AND CASUALTY CO
UNITED STATES FIDELITY AND GUARANTY CO
UNITED WI INS CO
UNIVERSAL UNDERWRITERS INS CO
US FIRE INS CO
US SPECIALTY INS CO
UTICA MUTUAL INS CO
VALLEY FORGE INS CO
VANLINER INS CO
VIGILANT INS CO
WADENA INSURANCE COMPANY
WAUSAU BUSINESS INSURANCE COMPANY
WAUSAU UNDERWRITERS INSURANCE COMPANY
WESCO INSURANCE COMPANY (AMTRUST GROUP)
WEST AMERICAN INS CO
WEST BEND MUTUAL INS CO
WESTCHESTER FIRE INSURANCE COMPANY
WESTERN AGRICULTURAL INS CO
WESTERN NATIONAL MUTUAL INS CO
WESTFIELD INS CO
WESTFIELD NATIONAL INS CO
WESTPORT INSURANCE CORPORATION
WILLIAMSBURG NATIONAL INS CO
WORK FIRST CASUALTY CO
XL INS CO OF NY INC



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WORKERS COMPENSATION FILING – January 1, 2013

XL INSURANCE AMERICA INC
XL SPECIALTY INS CO
ZENITH INS CO
ZNAT INS CO
ZURICH AMERICAN INS CO
ZURICH AMERICAN INS CO OF IL