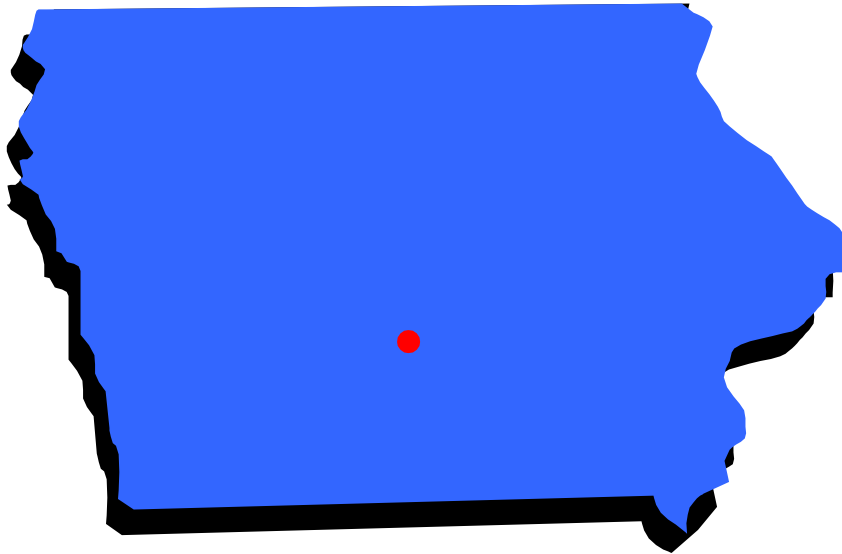


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RATE FILING

Voluntary Market and Residual Market



Proposed Effective 1/1/2014



Roy Wood
State Relations Executive
Regulatory Services Division

August 8, 2013

Honorable Nick Gerhart
Insurance Commissioner
Iowa Insurance Division
601 Locust St., 4th Floor
Des Moines, IA 50309-3738

RE: Workers Compensation Rates and Rating Values—Iowa Voluntary Market and Assigned Risk Market - Effective January 1, 2014.

Dear Commissioner Gerhart:

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, 2014 for new and renewal policies.

This filing proposes an overall average decrease of 2.0% in voluntary rates and an overall average increase of 1.9% in assigned risk rates. The advisory prospective rates for the voluntary market are used as a basis for rates in the assigned risk market.

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

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 E-1402 the split point for experience rating was changed from 10,000 to 13,500.
3. As a result of Item R-1407, effective January 1, 2014, the retrospective rating plan parameters were updated.

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.



Roy Wood
State Relations Executive
Regulatory Services Division

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.

A handwritten signature in black ink, appearing to read "Roy Wood", written over a horizontal line.

Roy O. Wood
State Relations Executive
Regulatory Service Division

Filing Prepared by:

A handwritten signature in black ink, appearing to read "Anthony DiDonato", written in a cursive style.

Tony DiDonato
Director and Senior Actuary
Actuarial and Economic Services



Actuarial Certification

I, Tony DiDonato, am a Director and Senior Actuary for the National Council on Compensation Insurance, Inc. I am a Fellow of the Casualty Actuary Society and a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to provide the actuarial report contained herein.

The information contained in this report has been prepared under my direction 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.

A handwritten signature in black ink that reads "Anthony DiDonato". The signature is written in a cursive style with a horizontal line underneath it.

Tony DiDonato
Director and Senior Actuary
Actuarial and Economic Services



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WORKERS COMPENSATION FILING – January 1, 2014

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WORKERS COMPENSATION FILING – January 1, 2014

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 decrease of 2.0% to the current voluntary advisory rates and an overall average increase of 1.9% to the current assigned risk rate level (both in effect since July 1, 2013), and that the new values will become effective on January 1, 2014. 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.



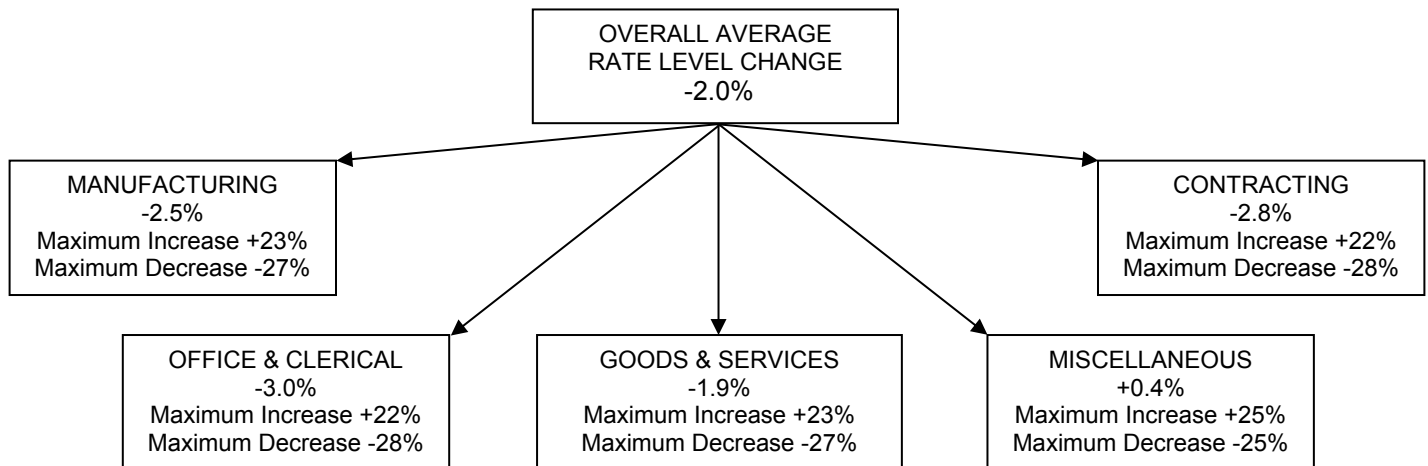
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WORKERS COMPENSATION FILING – January 1, 2014

Proposed Change in Voluntary Advisory Rate Level

Key Components	Percentage Change
Experience and Trend	- 1.9%
Benefits	0.0%
Production and General Expenses	+ 0.1%
Taxes and Assessments	+ 0.1%
Underwriting Contingency Provision	0.0%
Loss-based Expenses	- 0.3%
Offset for the Change in Minimum Premium Parameters	0.0%
Overall Change Requested	- 2.0%

The change in the voluntary advisory 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.





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WORKERS COMPENSATION FILING – January 1, 2014

Key Components

In determining the overall average rate level change, the following key components are reviewed:

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 2010 and 2011, evaluated as of December 31, 2012 (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 2011 since the last policy had an effective date of December 31, 2011 and did not expire until December 31, 2012. 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 each of these two loss aggregations; paid losses and paid losses plus case reserves. This is a change from NCCI filings made in the past several years in Iowa, where paid losses were used exclusively. 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 for paid losses and an average change in estimate over the last five years for paid losses plus case reserves.



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WORKERS COMPENSATION FILING – January 1, 2014

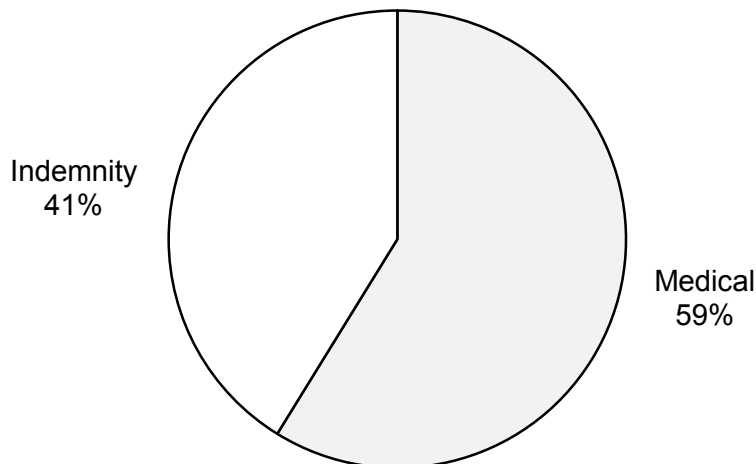
Key Components (Continued)

Trend

As noted previously, the filing relies primarily on the experience from policy years 2010 and 2011. However, the proposed advisory rates are intended for use with policies with effective dates starting on January 1, 2014. 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 59% of Iowa's total benefit costs are medical. This percentage is similar to most other states.

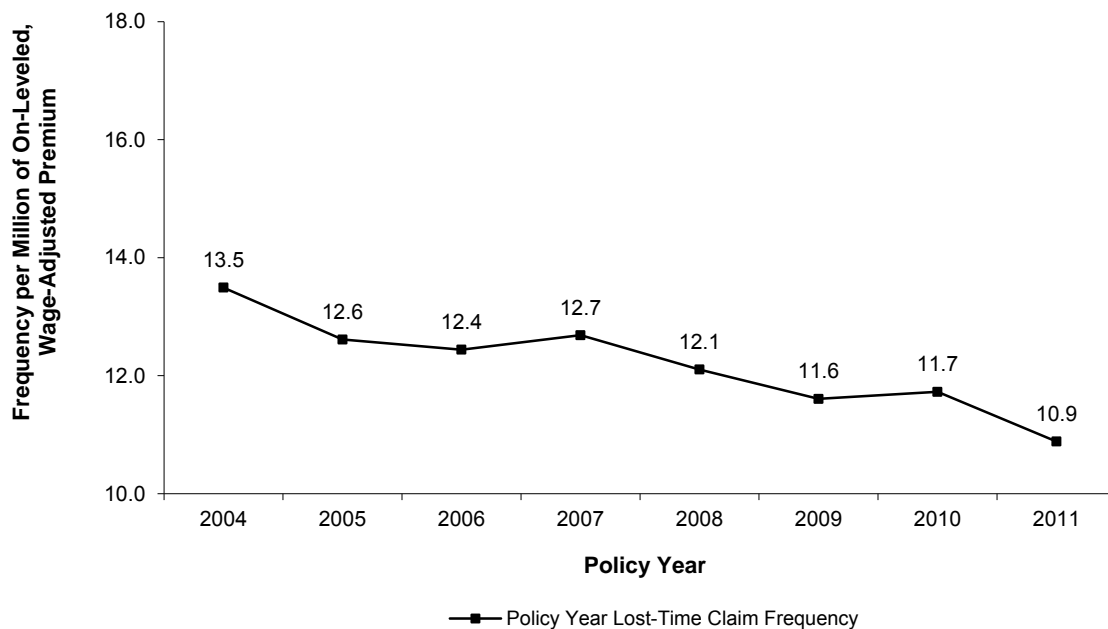


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Let us begin by analyzing a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Iowa lost-time claims (i.e., those claims where 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 with slight upticks in 2007 and 2010. The uptick in 2010 was followed by a noticeable decline in frequency for 2011. This is notable since 2010 and 2011 comprise the experience base that is used in this filing.

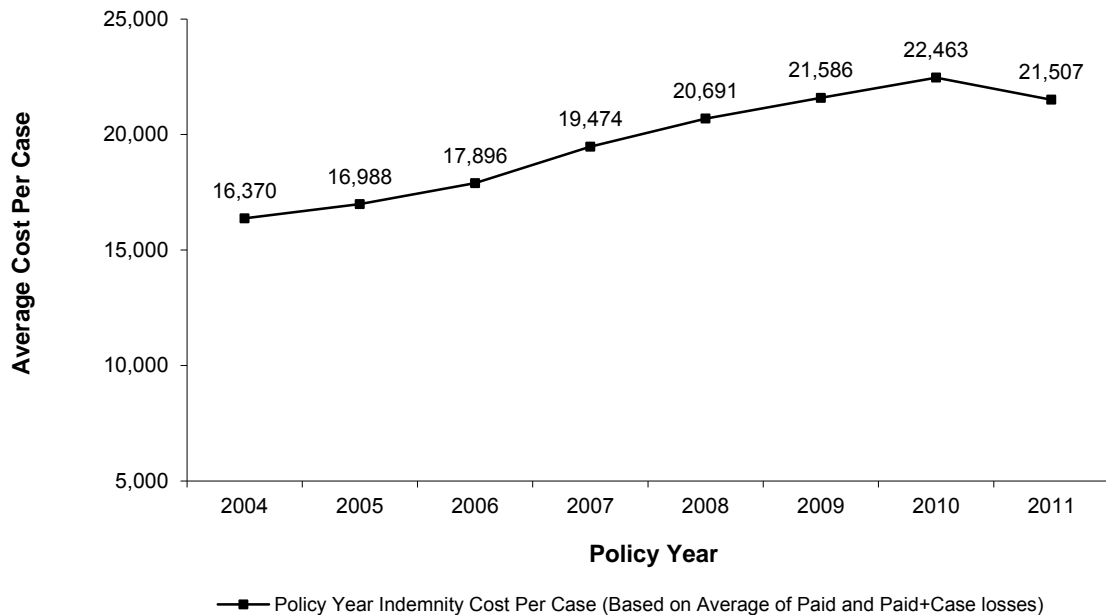


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Let us look at the indemnity side of benefits. The chart below shows Iowa's historical average indemnity cost per case figures for the most recent eight years. The data in the below chart reflect losses at today's statutory benefit levels.

Iowa Indemnity Cost Per Case



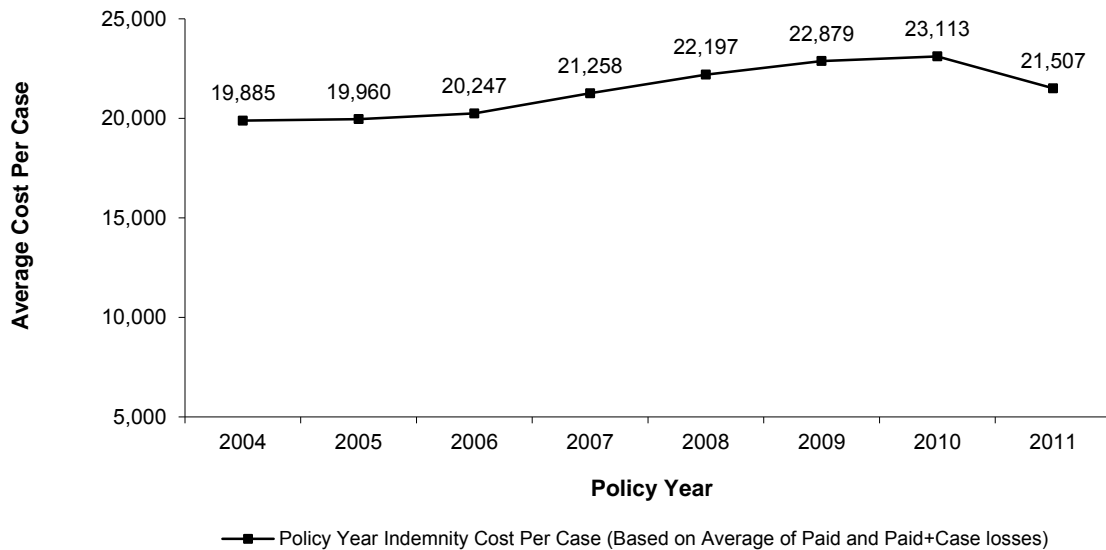
After removing the impact of the growth in workers' wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.



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WORKERS COMPENSATION FILING – January 1, 2014

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 2004, except for the latest year. The 2011 average indemnity cost is significantly lower than the average cost in recent years. This is notable since 2010 and 2011 comprise the experience base that is used in this filing.

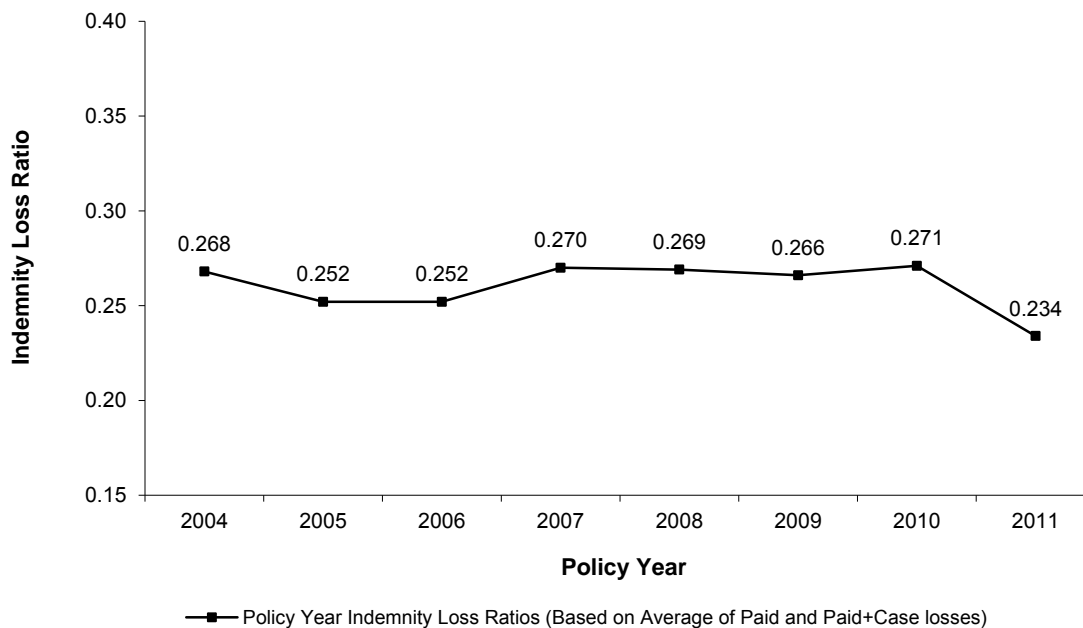


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WORKERS COMPENSATION FILING – January 1, 2014

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 over time. However, the latest year shows a significant drop in the loss ratio due to the larger than average drop in frequency coupled with a decrease, rather than the typical increase, in the average indemnity cost. 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.

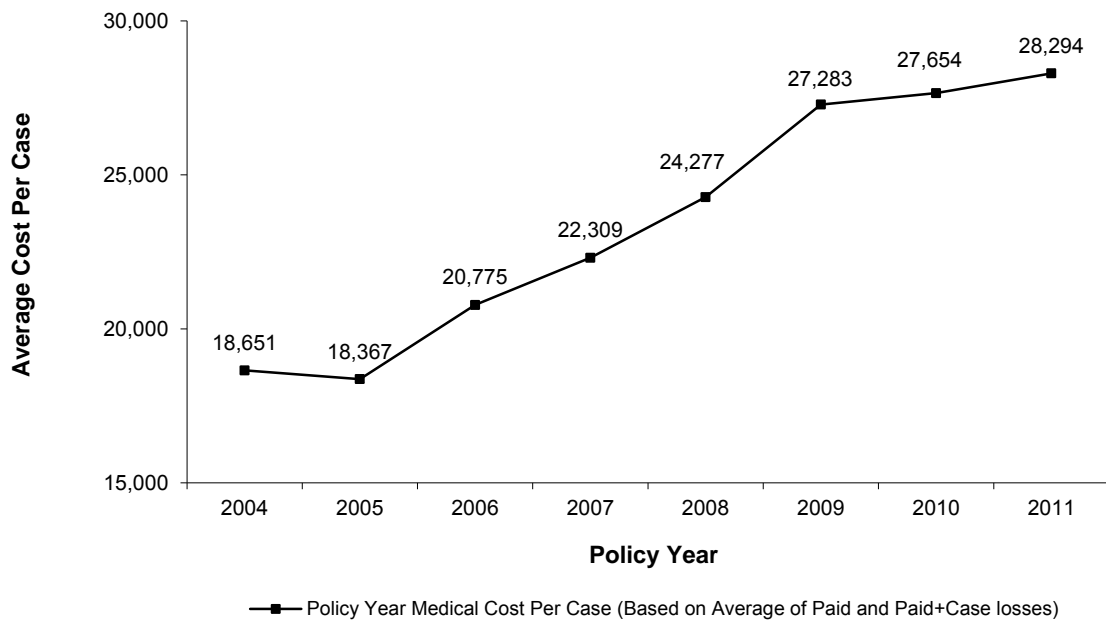


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Iowa's average medical cost over time (claim severity) is tracked in the following chart. The data in the below chart reflect losses at today's statutory benefit levels.

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 2004.

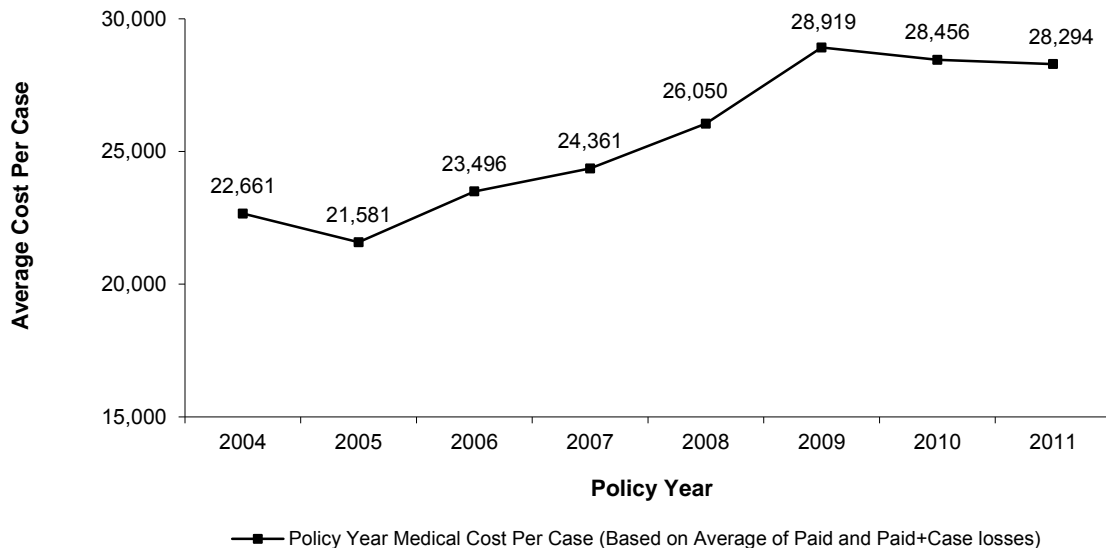
After removing the impact of the growth in workers' wages that occurred over this time period, the average medical cost per case in excess of wage growth is shown in the following chart.



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WORKERS COMPENSATION FILING – January 1, 2014

Iowa Medical Cost Per Case Adjusted to Current Wage Level



After adjusting for changes in wages over time, average Iowa medical costs still show a considerable increase through 2009 but a slight decrease is evident in the last two years. Considering the fact that approximately 59% 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.)

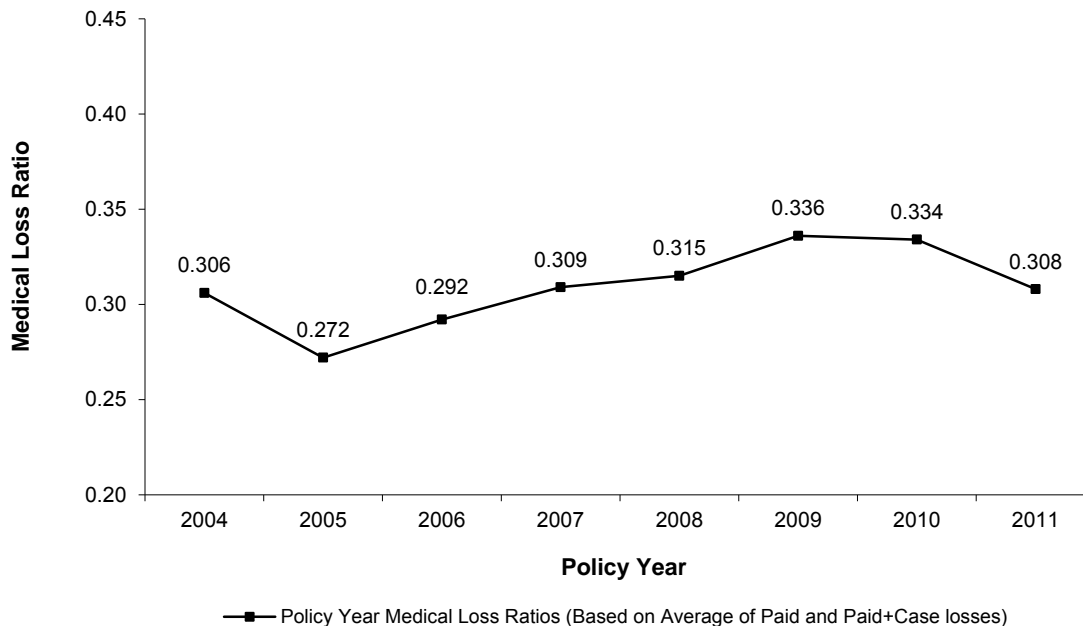


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The medical loss ratios below result after combining the observed changes in Iowa's average claim frequency with the corresponding changes in the average medical cost per case. A medical loss ratio represents the proportion of premium dollars that are necessary to cover medical benefits on behalf of injured workers. After increasing steadily since 2005, the medical loss ratio flattened in 2010 and dropped noticeably in 2011. 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 of changes in medical costs and loss ratios over long periods of time, 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.



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WORKERS COMPENSATION FILING – January 1, 2014

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%.



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WORKERS COMPENSATION FILING – January 1, 2014

Key Components (Continued)

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 17.2% of premium. This filing proposes no change for production expenses.

The current provision in the rates for general expenses is 5.0% of premium. This filing proposes an increase in this provision to 5.1% of premium.

The overall rate change due to the proposed production and general expense provisions is an increase of 0.1%.

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 1.9% of premium; the proposed provision is 2.0% of premium. The overall rate increase due to this change is +0.1%.

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 to reduce the currently approved overall LAE provision from 16.0% to 15.7% of losses. Loss adjustment expenses in Iowa are notably lower than the countrywide average.



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WORKERS COMPENSATION FILING – January 1, 2014

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.

Minimum Premium Program Parameters

This filing proposes to increase the maximum minimum premium from \$600 to \$700. The overall rate change due to the proposed change in minimum premium program parameters rounds to 0.0%.



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WORKERS COMPENSATION FILING – January 1, 2014

Assigned Risk Market

As previously mentioned, an overall average increase of 1.9% to the current assigned risk rate level is being proposed effective January 1, 2014.

A conversion factor of 1.30 is applied to the voluntary rates to obtain the assigned risk rates, which represents an increase from the currently approved factor of 1.25. This factor accounts for the significantly worse loss experience in the assigned risk market compared to the voluntary market. The experience in the assigned risk market has deteriorated in recent years, necessitating the increase in this factor, or differential, to 1.30.

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 1.30)	01/01/2014

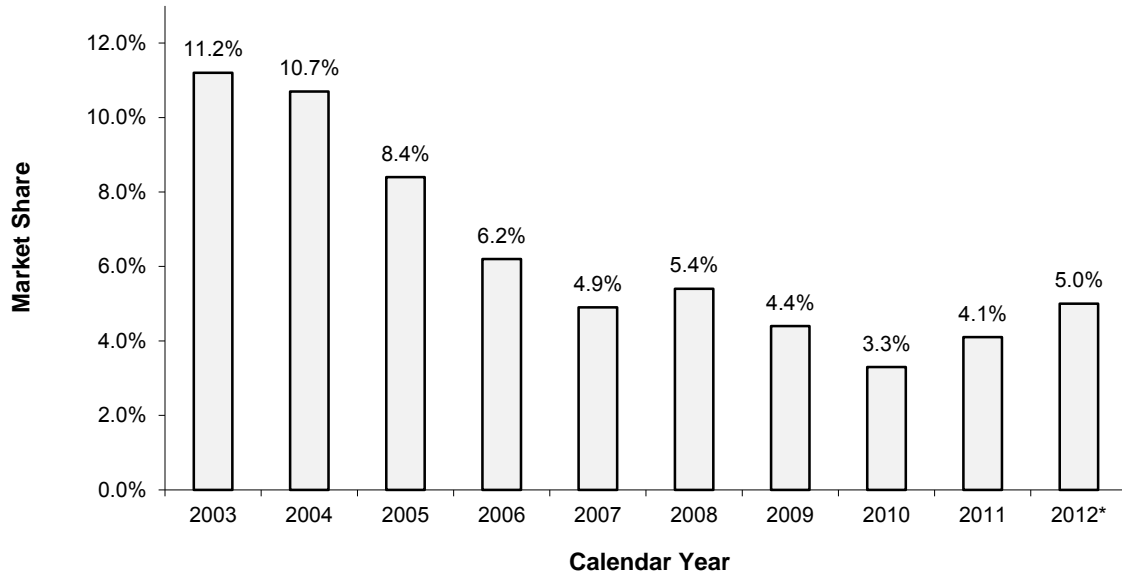
The following chart provides the history of assigned risk market shares in Iowa. The assigned risk market shares have increased slightly in the two most recent years.



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WORKERS COMPENSATION FILING – January 1, 2014

Iowa Assigned Risk Market Shares



* Preliminary, Source: NCCI Residual Market Management Summary



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WORKERS COMPENSATION FILING – January 1, 2014

Conclusion

This filing document provides a high-level perspective in support of decreasing Iowa's current voluntary market advisory prospective rate levels by an average of 2.0% and increasing the current assigned risk rate level by an average of 1.9%.

Here are some of the key observations:

- Claim frequency decreased in 2011
- Average indemnity costs for 2011 improved markedly after years of deterioration.
- The loss experience in the assigned risk market has deteriorated relative to the voluntary market in recent years.

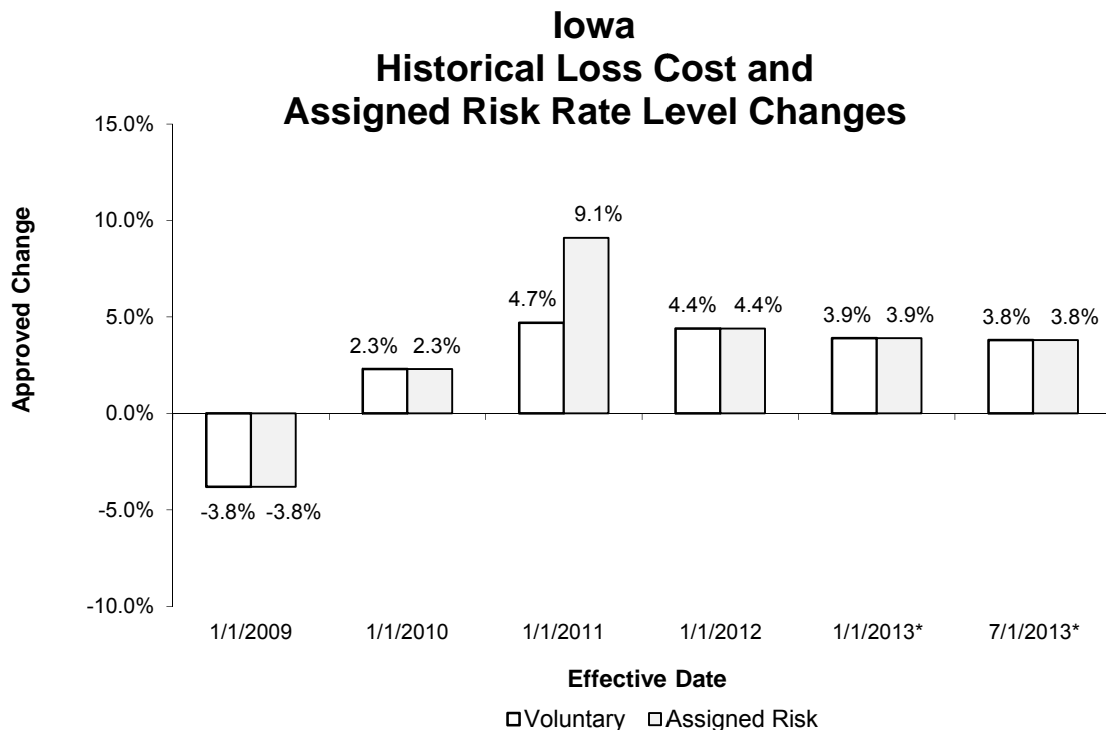
The following pages contain additional exhibits that may be of interest, as well as the proposed voluntary market advisory rates, assigned risk rates, and rating values by classification.



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WORKERS COMPENSATION FILING – January 1, 2014

EXHIBIT I



* Amended filing with an overall rate level increase of 3.9% for new and renewal policies with a rating effective date of 1/1/13 and a subsequent overall workers compensation rate level increase of 3.8% for new and renewal policies with a rating effective date of 7/1/13.

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

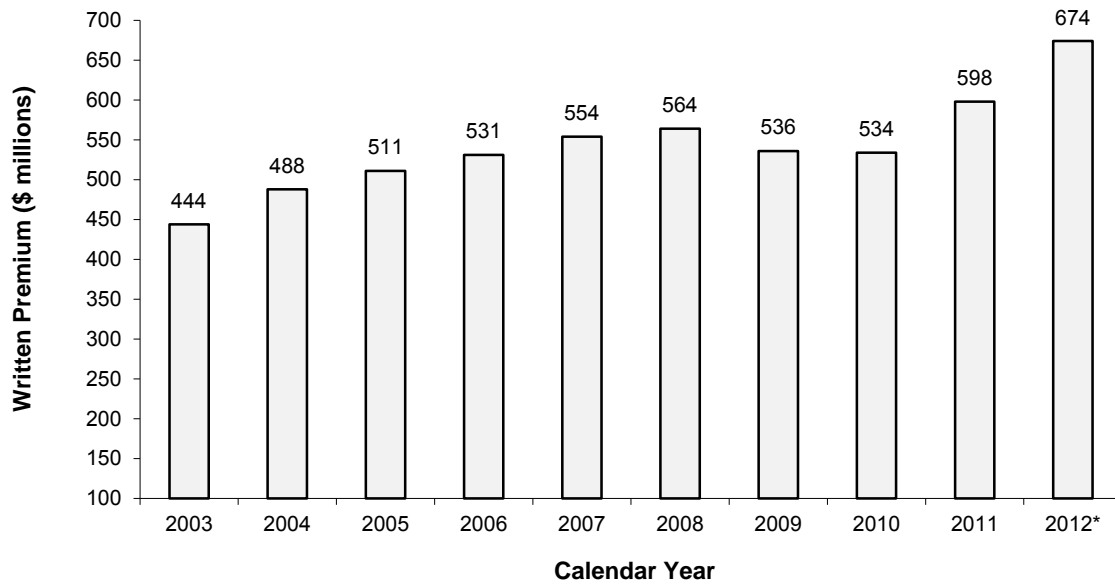


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WORKERS COMPENSATION FILING – January 1, 2014

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.

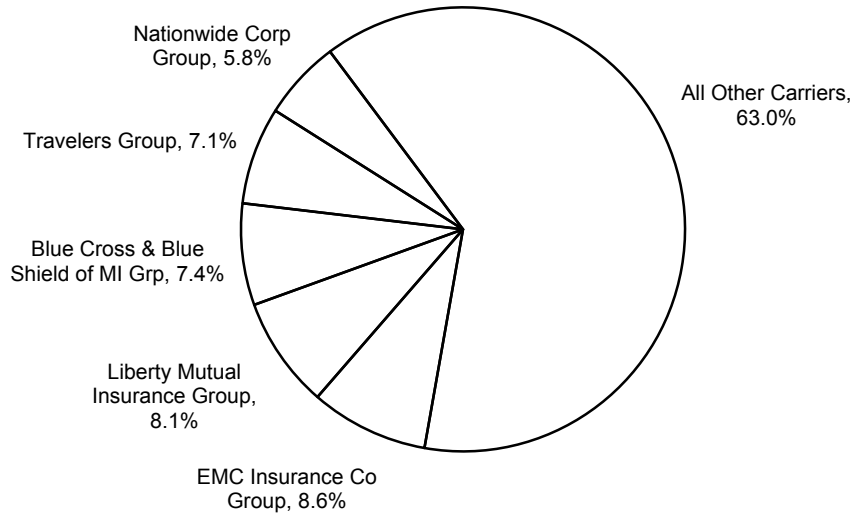


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WORKERS COMPENSATION FILING – January 1, 2014

EXHIBIT III

**Iowa
Largest Workers Compensation Writers CY 2012**



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Iowa in 2012 are shown in this chart.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit IV

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Page S1

Effective January 1, 2014

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	5.49	500	2.56	0.31	2014	8.77	700	3.77	0.24	2709	18.70	700	8.10	0.24
0008	3.47	500	1.57	0.27	2016	3.98	698	1.98	0.32	2710	10.54	700	4.16	0.22
0016	8.03	350	3.44	0.24	2021	4.13	700	1.87	0.27	2714	6.51	700	3.15	0.32
0034	8.38	500	3.93	0.31	2039	5.57	700	2.75	0.32	2731	4.41	700	1.89	0.24
0035	5.13	500	2.54	0.32	2041	5.70	700	2.77	0.32	2735	9.16	700	4.43	0.32
0036	4.83	350	2.27	0.31	2065	5.51	700	2.60	0.31	2759	8.99	700	4.38	0.32
0037	5.62	350	2.53	0.27	2070	8.17	700	3.86	0.31	2790	2.04	484	0.99	0.32
0042	11.33	500	5.11	0.27	2081	7.48	700	3.48	0.31	2797	6.84	700	3.22	0.31
0050	12.09	700	5.69	0.31	2089	5.96	700	2.80	0.31	2799	4.63	700	2.10	0.27
0059D	0.60	-	0.10	0.21	2095	5.73	700	2.68	0.31	2802	7.48	700	3.39	0.27
0065D	0.14	-	0.03	0.24	2105	5.13	700	2.49	0.32	2812	-	-	2.16	0.31
0066D	0.14	-	0.03	0.24	2110	3.48	643	1.69	0.32	2835	4.27	700	2.16	0.40
0067D	0.14	-	0.03	0.24	2111	3.07	598	1.50	0.32	2836	3.85	684	1.93	0.40
0079	5.77	500	2.48	0.24	2112	3.99	699	1.95	0.32	2841	6.77	700	3.28	0.32
0083	8.91	350	4.18	0.31	2114	2.73	560	1.33	0.32	2881	4.27	700	2.16	0.40
0106	13.34	700	5.27	0.22	2121	2.28	511	1.07	0.31	2883	4.61	700	2.16	0.31
0113	5.38	700	2.52	0.31	2130	3.57	653	1.68	0.31	2913	6.87	700	3.46	0.40
0170	6.15	700	2.87	0.31	2131	4.13	700	1.95	0.31	2915	4.80	700	2.18	0.27
0251	5.17	700	2.43	0.31	2143	3.23	615	1.56	0.32	2916	4.71	700	1.87	0.22
0400	10.52	700	4.79	0.27	2157	6.02	700	2.84	0.31	2923	3.17	609	1.55	0.32
0401	11.78	A	4.64	0.22	2172	3.47	642	1.60	0.27	2942	3.72	669	1.89	0.40
0771N	0.82	-	-	-	2174	4.64	700	2.27	0.32	2960	6.39	700	3.01	0.31
0908P	269.00	529	126.47	0.31	2211	11.59	700	4.93	0.24	3004	2.78	566	1.20	0.24
0913P	642.00	700	302.81	0.31	2220	3.38	632	1.59	0.31	3018	4.14	700	1.80	0.24
0917	6.23	700	3.03	0.32	2286	2.86	575	1.39	0.32	3022	5.32	700	2.59	0.32
1005*	11.89	700	2.98	0.21	2288	4.99	700	2.45	0.32	3027	5.52	700	2.38	0.24
1016X*	30.00	700	7.00	0.21	2300	3.57	653	1.81	0.40	3028	3.97	697	1.87	0.31
1164D	9.15	700	3.12	0.21	2302	3.01	591	1.42	0.31	3030	6.81	700	2.93	0.24
1165D	6.48	700	2.55	0.22	2305	3.44	638	1.56	0.27	3040	6.59	700	2.83	0.24
1320	3.71	668	1.47	0.22	2361	2.92	581	1.37	0.31	3041	6.90	700	3.25	0.31
1322	12.01	700	4.79	0.22	2362	2.66	553	1.25	0.31	3042	6.31	700	2.89	0.27
1430	9.90	700	4.24	0.24	2380	3.57	653	1.67	0.31	3064	6.46	700	3.04	0.31
1438	7.11	700	2.81	0.22	2386	2.56	542	1.25	0.32	3069	5.58	700	2.41	0.24
1452	3.03	593	1.31	0.24	2388	2.94	583	1.43	0.32	3076	4.68	700	2.28	0.32
1463	26.16	700	10.43	0.22	2402	3.66	663	1.57	0.24	3081D	6.59	700	2.79	0.24
1472	6.11	700	2.40	0.22	2413	3.85	684	1.81	0.31	3082D	7.06	700	2.99	0.24
1624D	6.08	700	2.38	0.22	2416	2.78	566	1.30	0.31	3085D	10.44	700	4.43	0.24
1642	5.39	700	2.33	0.24	2417	2.79	567	1.31	0.31	3110	8.70	700	4.09	0.31
1654	9.29	700	4.00	0.24	2501	4.80	700	2.24	0.31	3111	3.64	660	1.71	0.31
1655	6.79	700	2.97	0.25	2503	1.91	470	0.93	0.32	3113	4.05	700	1.90	0.31
1699	5.99	700	2.58	0.24	2534	3.45	640	1.66	0.32	3114	4.86	700	2.30	0.31
1701	4.73	700	2.05	0.24	2570	5.74	700	2.81	0.32	3118	2.67	554	1.30	0.32
1710D	6.19	700	2.64	0.24	2585	5.87	700	2.85	0.32	3119	1.72	449	0.87	0.40
1741D	6.76	700	2.05	0.21	2586	4.70	700	2.22	0.31	3122	2.61	547	1.26	0.32
1747	2.76	564	1.20	0.24	2587	5.45	700	2.67	0.32	3126	6.04	700	2.85	0.31
1748	5.99	700	2.56	0.24	2589	3.16	608	1.48	0.31	3131	3.11	602	1.45	0.31
1803D	9.61	700	3.65	0.22	2600	3.80	678	1.87	0.32	3132	4.60	700	2.15	0.31
1852D	4.64	700	1.41	0.21	2623	9.22	700	4.18	0.27	3145	3.19	611	1.50	0.31
1853	3.63	659	1.67	0.27	2651	3.38	632	1.63	0.32	3146	4.61	700	2.18	0.31
1860	3.11	602	1.53	0.32	2660	3.67	664	1.78	0.32	3169	4.49	700	2.11	0.31
1924	3.57	653	1.74	0.32	2670	2.66	553	1.35	0.40	3175D	6.46	700	2.99	0.31
1925	8.40	700	3.78	0.27	2683	3.48	643	1.68	0.32	3179	4.70	700	2.28	0.32
2001	-	-	3.24	0.31	2688	5.82	700	2.80	0.32	3180	3.48	643	1.69	0.32
2002	3.16	608	1.53	0.32	2701	17.12	700	7.41	0.24	3188	2.63	549	1.28	0.32
2003	6.84	700	3.24	0.31	2702	27.14	700	9.47	0.21	3220	2.56	542	1.21	0.31

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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
3223	4.79	700	2.39	0.40	4021	9.35	700	4.06	0.24	4568	4.29	700	1.86	0.24
3224	5.01	700	2.45	0.32	4024D	6.56	700	2.80	0.24	4581	1.98	478	0.78	0.22
3227	5.82	700	2.82	0.32	4034	10.85	700	4.69	0.24	4583	5.05	700	1.99	0.22
3240	3.51	646	1.70	0.32	4036	3.66	663	1.57	0.24	4611	2.26	509	1.10	0.32
3241	4.77	700	2.23	0.31	4038	5.93	700	2.98	0.40	4635	4.61	700	1.59	0.21
3255	2.54	539	1.29	0.40	4053	3.79	677	1.77	0.31	4653	2.88	577	1.41	0.32
3257	4.99	700	2.34	0.31	4061	6.70	700	3.28	0.32	4665	14.30	700	6.15	0.24
3270	4.16	700	1.96	0.31	4062	2.22	504	1.04	0.31	4670	9.60	700	4.11	0.24
3300	6.90	700	3.24	0.31	4101	4.48	700	2.03	0.27	4683	4.93	700	2.31	0.31
3303	4.21	700	2.06	0.32	4109	1.44	418	0.70	0.32	4686	3.99	699	1.71	0.24
3307	4.51	700	2.13	0.31	4110	1.67	444	0.79	0.31	4692	1.07	378	0.52	0.32
3315	6.78	700	3.31	0.32	4111	3.35	629	1.65	0.32	4693	3.05	596	1.45	0.31
3334	5.77	700	2.75	0.31	4112	-	-	0.79	0.31	4703	5.32	700	2.50	0.31
3336	5.26	700	2.26	0.24	4113	2.36	520	1.12	0.31	4717	2.45	530	1.24	0.40
3365	10.81	700	4.68	0.24	4114	3.77	675	1.78	0.31	4720	4.14	700	1.93	0.31
3372	4.67	700	2.11	0.27	4130	4.64	700	2.18	0.31	4740	3.52	647	1.52	0.24
3373	8.22	700	3.86	0.31	4131	6.07	700	2.95	0.32	4741	2.70	557	1.28	0.31
3383	1.67	444	0.82	0.32	4133	4.52	700	2.17	0.32	4751	5.55	700	2.33	0.24
3385	1.26	399	0.62	0.32	4149	1.38	412	0.69	0.40	4771N	4.63	700	1.60	0.21
3400	4.21	700	1.92	0.27	4150	-	-	0.69	0.40	4777	6.65	700	2.30	0.21
3507	6.99	700	3.29	0.31	4206	5.46	700	2.56	0.31	4825	4.07	700	1.75	0.24
3515	3.32	625	1.57	0.31	4207	3.58	654	1.54	0.24	4828	2.36	520	1.07	0.27
3548	3.04	594	1.44	0.31	4239	3.74	671	1.61	0.24	4829	1.69	446	0.67	0.22
3559	5.76	700	2.67	0.31	4240	4.54	700	2.19	0.32	4902	4.89	700	2.37	0.32
3574	2.35	519	1.14	0.32	4243	3.30	623	1.55	0.31	4923	2.03	483	0.94	0.31
3581	2.13	494	1.04	0.32	4244	3.61	657	1.70	0.31	5020	7.25	700	3.14	0.24
3612	4.05	700	1.84	0.27	4250	4.45	700	2.09	0.31	5022	10.69	700	4.25	0.22
3620	6.43	700	2.77	0.24	4251	3.95	695	1.86	0.31	5037	50.51	700	17.75	0.21
3629	3.01	591	1.46	0.32	4263	4.35	700	2.04	0.31	5040	46.20	700	16.15	0.21
3632	5.79	700	2.62	0.27	4273	3.26	619	1.53	0.31	5057	10.83	700	3.79	0.21
3634	2.75	563	1.35	0.32	4279	3.01	591	1.42	0.31	5059	33.18	700	11.51	0.21
3635	5.02	700	2.36	0.31	4282	3.88	687	1.92	0.32	5069	44.55	700	15.73	0.21
3638	4.41	700	2.16	0.32	4283	3.99	699	1.88	0.31	5102	6.96	700	2.76	0.22
3642	2.64	550	1.24	0.31	4299	3.16	608	1.54	0.32	5146	7.14	700	3.08	0.24
3643	2.78	566	1.31	0.31	4304	7.24	700	3.26	0.27	5160	5.06	700	2.03	0.23
3647	3.66	663	1.65	0.27	4307	2.79	567	1.41	0.40	5183	5.72	700	2.48	0.24
3648	2.13	494	1.03	0.32	4351	1.28	401	0.60	0.31	5188	4.70	700	2.04	0.24
3681	1.97	477	0.94	0.32	4352	1.91	470	0.93	0.32	5190	4.25	700	1.84	0.24
3685	2.70	557	1.32	0.32	4360	1.57	433	0.77	0.32	5191	2.10	491	0.98	0.31
3719	2.17	499	0.76	0.21	4361	1.35	409	0.66	0.32	5192	4.87	700	2.29	0.31
3724	7.63	700	3.02	0.22	4362	-	-	0.77	0.32	5213	9.78	700	3.89	0.22
3726	9.36	700	3.31	0.21	4410	4.32	700	2.04	0.31	5215	10.71	700	4.89	0.27
3803	7.83	700	3.70	0.31	4420	6.08	700	2.43	0.22	5221	9.07	700	3.89	0.24
3807	3.66	663	1.78	0.32	4431	2.35	519	1.19	0.40	5222	16.42	700	6.51	0.22
3808	4.13	700	1.89	0.27	4432	2.64	550	1.35	0.40	5223	8.04	700	3.47	0.24
3821	10.12	700	4.57	0.27	4439	3.01	591	1.36	0.27	5348	8.45	700	3.68	0.24
3822	7.59	700	3.45	0.27	4452	5.15	700	2.42	0.31	5402	4.99	700	2.44	0.32
3824	8.31	700	3.76	0.27	4459	3.44	638	1.62	0.31	5403	15.22	700	6.01	0.22
3826	1.50	425	0.71	0.31	4470	3.69	666	1.73	0.31	5437	8.01	700	3.49	0.25
3827	3.01	591	1.36	0.27	4484	4.01	700	1.87	0.31	5443	5.34	700	2.51	0.31
3830	1.76	454	0.80	0.27	4493	3.52	647	1.66	0.31	5445	9.28	700	3.69	0.22
3851	5.29	700	2.59	0.32	4511	0.88	357	0.40	0.27	5462	13.15	700	5.65	0.24
3865	2.51	536	1.27	0.40	4557	3.33	626	1.62	0.32	5472	8.62	700	2.99	0.21
3881	8.12	700	3.85	0.31	4558	4.11	700	1.91	0.31	5473	10.90	700	3.79	0.21
4000	14.59	700	5.73	0.22	4561	-	-	1.36	0.27	5474	7.72	700	3.06	0.22

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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
5478	6.61	700	2.87	0.24	6874F	31.73	700	8.88	0.17	7590	7.55	700	3.45	0.27
5479	8.92	700	4.05	0.27	6882	6.81	700	2.40	0.21	7600	4.09	700	1.76	0.24
5480	18.67	700	7.42	0.22	6884	14.00	700	4.98	0.21	7601	-	-	1.76	0.24
5491	3.84	682	1.52	0.22	7016M	14.30	700	5.14	0.22	7605	2.74	561	1.18	0.24
5506	10.92	700	3.80	0.21	7024M	15.89	700	5.71	0.22	7610	0.87	356	0.39	0.27
5507	5.03	700	2.01	0.22	7038M	6.34	700	2.18	0.21	7611	-	-	1.76	0.24
5508D	20.82	700	9.00	0.24	7046M	17.15	700	5.98	0.21	7612	-	-	1.76	0.24
5535	8.73	700	3.75	0.24	7047M	30.99	700	10.44	0.22	7613	-	-	1.76	0.24
5537	6.55	700	2.82	0.24	7050M	13.73	700	4.43	0.21	7705	8.12	700	3.68	0.27
5551	23.40	700	8.04	0.21	7090M	7.04	700	2.42	0.21	7710	42.50	700	16.72	0.22
5606	2.37	521	0.93	0.22	7098M	19.05	700	6.65	0.21	7711	42.50	700	16.72	0.22
5610	8.27	700	3.86	0.31	7099M	37.15	700	12.16	0.21	7720	4.43	700	1.90	0.24
5645	12.19	700	4.79	0.22	7133	6.45	700	2.59	0.23	7855	10.46	700	4.52	0.24
5651	-	-	4.79	0.22	7151M	7.84	700	3.14	0.23	8001	3.31	624	1.61	0.32
5703	18.18	700	7.87	0.24	7152M	16.98	700	6.40	0.23	8002	2.44	528	1.14	0.31
5705	13.74	700	5.81	0.24	7153M	8.71	700	3.49	0.23	8006	3.84	682	1.80	0.31
5951	1.75	453	0.83	0.32	7222	8.55	700	3.72	0.24	8008	1.76	454	0.85	0.32
6003	8.87	700	3.84	0.24	7228	10.85	700	4.71	0.24	8010	2.59	545	1.25	0.32
6005	7.52	700	3.27	0.24	7229	11.18	700	4.45	0.22	8013	0.45	310	0.21	0.31
6017	10.71	700	4.54	0.24	7230	12.11	700	5.49	0.27	8015	1.11	382	0.52	0.31
6018	4.50	700	1.97	0.25	7231	13.70	700	6.23	0.27	8017	2.16	498	1.04	0.32
6045	2.98	588	1.30	0.24	7232	11.06	700	4.43	0.22	8018	3.46	641	1.68	0.32
6204	13.16	700	5.26	0.22	7309F	24.81	700	6.93	0.17	8021	3.02	592	1.41	0.31
6206	6.13	700	2.13	0.21	7313F	4.84	700	1.35	0.17	8031	3.06	597	1.42	0.31
6213	3.68	665	1.46	0.22	7317F	10.61	700	2.96	0.17	8032	3.06	597	1.49	0.32
6214	5.06	700	1.77	0.21	7327F	35.53	700	10.00	0.17	8033	1.98	478	0.92	0.31
6216	10.25	700	3.58	0.21	7333M	19.44	700	7.07	0.22	8037	2.03	483	0.98	0.32
6217	8.46	700	3.35	0.22	7335M	21.60	700	7.86	0.22	8039	1.85	464	0.90	0.32
6229	5.87	700	2.32	0.22	7337M	42.12	700	14.38	0.22	8044	4.00	700	1.82	0.27
6233	6.17	700	2.47	0.22	7350F	13.64	700	4.16	0.20	8045	0.60	326	0.29	0.32
6235	12.01	700	4.20	0.21	7360	9.13	700	3.94	0.24	8046	3.10	601	1.46	0.31
6236	15.13	700	6.56	0.24	7370	6.36	700	3.00	0.31	8047	1.39	413	0.67	0.32
6237	2.52	537	1.09	0.24	7380	6.57	700	2.98	0.27	8058	4.31	700	2.00	0.31
6251D	10.12	700	4.05	0.23	7382	5.66	700	2.66	0.31	8072	0.93	362	0.45	0.32
6252D	7.05	700	2.45	0.21	7390	5.30	700	2.50	0.31	8102	2.39	523	1.16	0.32
6260D	10.37	700	3.65	0.21	7394M	7.67	700	2.70	0.21	8103	4.27	700	1.93	0.27
6306	7.72	700	3.07	0.22	7395M	8.52	700	3.00	0.21	8105	3.76	674	1.82	0.32
6319	4.59	700	1.83	0.22	7398M	16.61	700	5.49	0.21	8106	6.55	700	2.81	0.24
6325	9.66	700	3.85	0.22	7402	0.31	294	0.15	0.31	8107	4.24	700	1.83	0.24
6400	7.79	700	3.55	0.27	7403	6.38	700	2.74	0.24	8111	3.17	609	1.49	0.31
6503	2.97	587	1.46	0.32	7405N	1.40	497	0.61	0.24	8116	3.67	664	1.71	0.31
6504	2.88	577	1.41	0.32	7420	12.51	700	4.47	0.22	8203	8.61	700	4.05	0.31
6702M*	12.71	700	5.49	0.24	7421	2.27	510	0.91	0.22	8204	6.03	700	2.61	0.24
6703M*	27.54	700	11.16	0.24	7422	3.78	676	1.33	0.21	8209	7.62	700	3.59	0.31
6704M*	14.12	700	6.09	0.24	7425	4.92	700	1.73	0.21	8215	4.49	700	1.92	0.24
6801F	7.11	700	2.28	0.22	7431N	1.43	502	0.51	0.21	8227	7.29	700	2.54	0.21
6811	9.10	700	3.95	0.24	7445N	0.75	-	-	-	8232	7.21	700	3.09	0.24
6824F	12.72	700	3.91	0.19	7453N	0.77	-	-	-	8233	4.93	700	2.15	0.25
6826F	17.47	700	5.47	0.22	7502	3.97	697	1.71	0.24	8235	6.05	700	2.88	0.31
6834	8.55	700	3.85	0.27	7515	2.11	492	0.74	0.21	8263	18.86	700	8.36	0.27
6836	9.58	700	4.17	0.24	7520	4.93	700	2.33	0.31	8264	8.39	700	3.58	0.24
6843F	24.10	700	6.76	0.17	7538	11.08	700	3.87	0.21	8265	9.31	700	3.68	0.22
6845F	14.27	700	3.99	0.17	7539	4.90	700	1.94	0.22	8279	9.47	700	3.72	0.22
6854	6.28	700	2.19	0.21	7540	6.25	700	2.14	0.21	8288	10.31	700	4.36	0.24
6872F	14.56	700	4.07	0.17	7580	3.38	632	1.45	0.24	8291	6.07	700	2.74	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
8292	5.59	700	2.62	0.31	9016	4.02	700	1.86	0.31					
8293	13.25	700	5.72	0.24	9019	3.01	591	1.30	0.24					
8304	8.55	700	3.66	0.24	9033	3.12	603	1.45	0.31					
8350	8.95	700	3.53	0.22	9040	5.04	700	2.44	0.32					
8380	4.37	700	1.98	0.27	9044	2.32	515	1.12	0.32					
8381	4.02	700	1.81	0.27	9052	3.83	681	1.87	0.32					
8385	3.32	625	1.43	0.24	9058	2.47	532	1.24	0.40					
8392	3.40	634	1.59	0.31	9059	-	-	0.76	0.32					
8393	2.84	572	1.34	0.31	9060	1.88	467	0.91	0.32					
8500	7.39	700	3.16	0.24	9061	2.09	490	1.05	0.40					
8601	0.81	349	0.37	0.27	9062	1.83	461	0.92	0.40					
8602	1.30	403	0.59	0.27	9063	1.58	434	0.76	0.32					
8603	0.24	286	0.11	0.31	9077F	5.15	700	1.75	0.29					
8606	4.48	700	1.78	0.22	9082	1.95	475	0.97	0.40					
8709F	8.36	700	2.35	0.17	9083	1.95	475	0.97	0.40					
8719	11.77	700	3.99	0.21	9084	2.27	510	1.05	0.31					
8720	3.19	611	1.36	0.24	9088a	a	a	a	a					
8721	0.54	319	0.23	0.24	9089	1.58	434	0.77	0.32					
8723	0.31	294	0.15	0.31	9093	2.13	494	1.02	0.32					
8725	3.45	640	1.47	0.24	9101	8.13	700	3.95	0.32					
8726F	4.57	700	1.48	0.21	9102	5.82	700	2.72	0.31					
8734M	0.82	350	0.36	0.24	9154	1.96	476	0.92	0.31					
8737M	0.74	341	0.32	0.24	9156	3.12	603	1.42	0.27					
8738M	1.61	437	0.64	0.24	9170	9.14	700	3.16	0.21					
8742	0.61	327	0.26	0.24	9178	6.42	700	3.20	0.39					
8745	6.27	700	2.82	0.27	9179	18.62	700	9.01	0.32					
8748	1.26	399	0.57	0.27	9180	7.80	700	3.31	0.24					
8755	0.70	337	0.30	0.24	9182	3.01	591	1.39	0.31					
8799	0.76	344	0.35	0.31	9186	17.62	700	6.89	0.22					
8800	2.58	544	1.30	0.40	9220	6.47	700	2.93	0.27					
8803	0.13	274	0.06	0.24	9402	5.61	700	2.42	0.24					
8805M	0.42	306	0.19	0.31	9403	11.27	700	4.46	0.22					
8810	0.31	294	0.15	0.31	9410	4.19	700	1.98	0.31					
8814M	0.38	302	0.18	0.31	9501	5.73	700	2.58	0.27					
8815M	0.82	350	0.37	0.31	9505	6.05	700	2.75	0.27					
8820	0.36	300	0.16	0.27	9516	11.19	700	4.82	0.24					
8824	4.65	700	2.26	0.32	9519	6.40	700	2.74	0.24					
8825	2.43	527	1.22	0.40	9521	5.71	700	2.46	0.24					
8826	4.63	700	2.17	0.31	9522	4.88	700	2.29	0.31					
8829	3.97	697	1.86	0.31	9534	8.72	700	3.51	0.23					
8831	2.06	487	0.95	0.31	9554	13.80	700	5.50	0.22					
8832	0.48	313	0.23	0.31	9586	0.85	354	0.43	0.40					
8833	1.37	411	0.65	0.31	9600	3.67	664	1.79	0.32					
8835	3.89	688	1.82	0.31	9620	1.24	396	0.56	0.27					
8842	2.91	580	1.35	0.31										
8855	0.31	294	0.15	0.31										
8856	0.31	294	0.15	0.31										
8864	2.46	531	1.14	0.31										
8868	0.56	322	0.27	0.32										
8869	1.58	434	0.76	0.32										
8871	0.20	282	0.10	0.32										
8901	0.47	312	0.21	0.27										
9012	2.45	530	1.11	0.27										
9014	5.04	700	2.36	0.31										
9015	4.76	700	2.24	0.31										

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

Effective January 1, 2014

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	0.60	S	1710D	0.08	S	3175D	0.09	S
0065D	0.14	S	1741D	0.85	S	4024D	0.05	S
0066D	0.14	S	1803D	0.37	S	5508D	0.12	S
0067D	0.14	S	1852D	0.54	Asb	6251D	0.07	S
1164D	0.16	S	3081D	0.11	S	6252D	0.06	S
1165D	0.09	S	3082D	0.08	S	6260D	0.09	S
1624D	0.07	S	3085D	0.17	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 \$3.40. (For coverage written separately for federal benefits only, \$1.53. For coverage written separately for state benefits only, \$1.87).
- 1016 Rate includes a non-ratable disease element of \$10.00. (For coverage written separately for federal benefits only, \$4.61. For coverage written separately for state benefits only, \$5.39.)
- 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 2.633 and elr x 2.469.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

Effective January 1, 2014

MISCELLANEOUS VALUES

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

Employee operated vehicle.....	\$60,100
Leased or rented vehicle.....	\$40,100

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

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11..... \$260

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" \$3,100

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 \$400

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

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

Premium Discount Percentages - (See **Basic Manual** Rule 3-A-19-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..... 102%

(Multiply a Non-F classification rate by a factor of 2.02 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 (1.068).)

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. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

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

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,115	0.04	1,192,699	--	1,258,487	0.44
2,116	--	8,550	0.05	1,258,488	--	1,328,085	0.45
8,551	--	15,122	0.06	1,328,086	--	1,401,833	0.46
15,123	--	21,837	0.07	1,401,834	--	1,480,115	0.47
21,838	--	28,699	0.08	1,480,116	--	1,563,363	0.48
28,700	--	48,002	0.09	1,563,364	--	1,652,065	0.49
48,003	--	71,453	0.10	1,652,066	--	1,746,777	0.50
71,454	--	92,312	0.11	1,746,778	--	1,848,132	0.51
92,313	--	112,622	0.12	1,848,133	--	1,956,853	0.52
112,623	--	132,935	0.13	1,956,854	--	2,073,777	0.53
132,936	--	153,498	0.14	2,073,778	--	2,199,867	0.54
153,499	--	174,451	0.15	2,199,868	--	2,336,246	0.55
174,452	--	195,887	0.16	2,336,247	--	2,484,229	0.56
195,888	--	217,879	0.17	2,484,230	--	2,645,363	0.57
217,880	--	240,485	0.18	2,645,364	--	2,821,482	0.58
240,486	--	263,759	0.19	2,821,483	--	3,014,780	0.59
263,760	--	287,752	0.20	3,014,781	--	3,227,899	0.60
287,753	--	312,512	0.21	3,227,900	--	3,464,056	0.61
312,513	--	338,090	0.22	3,464,057	--	3,727,199	0.62
338,091	--	364,536	0.23	3,727,200	--	4,022,234	0.63
364,537	--	391,903	0.24	4,022,235	--	4,355,334	0.64
391,904	--	420,247	0.25	4,355,335	--	4,734,376	0.65
420,248	--	449,627	0.26	4,734,377	--	5,169,569	0.66
449,628	--	480,105	0.27	5,169,570	--	5,674,389	0.67
480,106	--	511,747	0.28	5,674,390	--	6,267,000	0.68
511,748	--	544,627	0.29	6,267,001	--	6,972,486	0.69
544,628	--	578,819	0.30	6,972,487	--	7,826,490	0.70
578,820	--	614,409	0.31	7,826,491	--	8,881,432	0.71
614,410	--	651,484	0.32	8,881,433	--	10,217,687	0.72
651,485	--	690,143	0.33	10,217,688	--	11,965,092	0.73
690,144	--	730,491	0.34	11,965,093	--	14,347,911	0.74
730,492	--	772,642	0.35	14,347,912	--	17,789,753	0.75
772,643	--	816,723	0.36	17,789,754	--	23,198,354	0.76
816,724	--	862,871	0.37	23,198,355	--	32,933,823	0.77
862,872	--	911,234	0.38	32,933,824	--	55,649,900	0.78
911,235	--	961,979	0.39	55,649,901	--	169,230,228	0.79
961,980	--	1,015,287	0.40	169,230,229	AND OVER		0.80
1,015,288	--	1,071,358	0.41				
1,071,359	--	1,130,413	0.42				
1,130,414	--	1,192,698	0.43				

(a) G	10.10
(b) State Per Claim Accident Limitation	\$252,500
(c) State Multiple Claim Accident Limitation	\$505,000
(d) USL&HW Per Claim Accident Limitation	\$636,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,273,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$13,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.89
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.89.)</i>	

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

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 54,326	25,250	1,743,270 -- 1,793,741	202,000	3,510,258 -- 3,560,750	378,750
54,327 -- 93,500	30,300	1,793,742 -- 1,844,214	207,050	3,560,751 -- 3,611,243	383,800
93,501 -- 138,512	35,350	1,844,215 -- 1,894,688	212,100	3,611,244 -- 3,661,736	388,850
138,513 -- 185,996	40,400	1,894,689 -- 1,945,164	217,150	3,661,737 -- 3,712,229	393,900
185,997 -- 234,635	45,450	1,945,165 -- 1,995,641	222,200	3,712,230 -- 3,762,723	398,950
234,636 -- 283,885	50,500	1,995,642 -- 2,046,119	227,250	3,762,724 -- 3,813,217	404,000
283,886 -- 333,491	55,550	2,046,120 -- 2,096,598	232,300	3,813,218 -- 3,863,711	409,050
333,492 -- 383,322	60,600	2,096,599 -- 2,147,078	237,350	3,863,712 -- 3,914,205	414,100
383,323 -- 433,303	65,650	2,147,079 -- 2,197,559	242,400	3,914,206 -- 3,964,699	419,150
433,304 -- 483,389	70,700	2,197,560 -- 2,248,041	247,450	3,964,700 -- 4,015,193	424,200
483,390 -- 533,552	75,750	2,248,042 -- 2,298,524	252,500	4,015,194 -- 4,065,688	429,250
533,553 -- 583,771	80,800	2,298,525 -- 2,349,007	257,550	4,065,689 -- 4,116,182	434,300
583,772 -- 634,034	85,850	2,349,008 -- 2,399,491	262,600	4,116,183 -- 4,166,677	439,350
634,035 -- 684,331	90,900	2,399,492 -- 2,449,976	267,650	4,166,678 -- 4,217,172	444,400
684,332 -- 734,656	95,950	2,449,977 -- 2,500,461	272,700	4,217,173 -- 4,267,667	449,450
734,657 -- 785,003	101,000	2,500,462 -- 2,550,947	277,750	4,267,668 -- 4,318,162	454,500
785,004 -- 835,369	106,050	2,550,948 -- 2,601,434	282,800	4,318,163 -- 4,368,657	459,550
835,370 -- 885,749	111,100	2,601,435 -- 2,651,921	287,850	4,368,658 -- 4,419,153	464,600
885,750 -- 936,142	116,150	2,651,922 -- 2,702,408	292,900	4,419,154 -- 4,469,648	469,650
936,143 -- 986,546	121,200	2,702,409 -- 2,752,896	297,950	4,469,649 -- 4,520,144	474,700
986,547 -- 1,036,959	126,250	2,752,897 -- 2,803,385	303,000	4,520,145 -- 4,570,639	479,750
1,036,960 -- 1,087,381	131,300	2,803,386 -- 2,853,873	308,050	4,570,640 -- 4,621,135	484,800
1,087,382 -- 1,137,809	136,350	2,853,874 -- 2,904,363	313,100	4,621,136 -- 4,671,631	489,850
1,137,810 -- 1,188,243	141,400	2,904,364 -- 2,954,852	318,150	4,671,632 -- 4,722,127	494,900
1,188,244 -- 1,238,683	146,450	2,954,853 -- 3,005,342	323,200	4,722,128 -- 4,772,623	499,950
1,238,684 -- 1,289,127	151,500	3,005,343 -- 3,055,832	328,250	4,772,624 -- 4,822,750	505,000
1,289,128 -- 1,339,575	156,550	3,055,833 -- 3,106,323	333,300		
1,339,576 -- 1,390,027	161,600	3,106,324 -- 3,156,814	338,350		
1,390,028 -- 1,440,483	166,650	3,156,815 -- 3,207,305	343,400		
1,440,484 -- 1,490,941	171,700	3,207,306 -- 3,257,796	348,450		
1,490,942 -- 1,541,402	176,750	3,257,797 -- 3,308,288	353,500		
1,541,403 -- 1,591,866	181,800	3,308,289 -- 3,358,780	358,550		
1,591,867 -- 1,642,332	186,850	3,358,781 -- 3,409,272	363,600		
1,642,333 -- 1,692,800	191,900	3,409,273 -- 3,459,764	368,650		
1,692,801 -- 1,743,269	196,950	3,459,765 -- 3,510,257	373,700		

For Expected Losses greater than \$4,822,750, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(10.10) / (\text{Expected Losses} + (700)(10.10))$$

G = 10.10

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

**IOWA
RR 1
Exhibit IV**

Effective January 1, 2014

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.63	1.23	1.09	0.98	0.84	0.68	0.53

2. Tax Multipliers

a. State (non-F Classes)	1.020
b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage	1.076

3. Expected Loss Ratio
0.598

Expected Loss and Allocated Expense Ratio
0.674

4. Table of Expense Ratios
Type A: 2013-01
Type B: 2013-01

5. 2013 Table of Expected Loss Ranges
Effective January 1, 2013

6. Excess Loss Factors
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.457	0.489	0.505	0.521	0.536	0.558	0.574
\$15,000	0.421	0.456	0.474	0.493	0.511	0.537	0.556
\$20,000	0.391	0.429	0.449	0.469	0.490	0.518	0.541
\$25,000	0.367	0.406	0.427	0.448	0.471	0.502	0.527
\$30,000	0.346	0.387	0.408	0.430	0.454	0.487	0.514
\$35,000	0.328	0.369	0.391	0.414	0.439	0.473	0.503
\$40,000	0.312	0.353	0.375	0.399	0.425	0.460	0.492
\$50,000	0.283	0.325	0.348	0.372	0.400	0.438	0.472
\$75,000	0.231	0.272	0.296	0.320	0.350	0.391	0.431
\$100,000	0.196	0.234	0.257	0.282	0.312	0.354	0.397
\$125,000	0.170	0.205	0.228	0.252	0.282	0.325	0.370
\$150,000	0.151	0.184	0.206	0.229	0.259	0.301	0.348
\$175,000	0.136	0.166	0.188	0.210	0.239	0.281	0.328
\$200,000	0.124	0.152	0.173	0.194	0.222	0.263	0.311
\$225,000	0.114	0.140	0.160	0.180	0.208	0.248	0.296
\$250,000	0.106	0.131	0.150	0.169	0.196	0.235	0.284
\$275,000	0.099	0.122	0.141	0.160	0.185	0.224	0.272
\$300,000	0.093	0.115	0.134	0.151	0.176	0.213	0.261
\$325,000	0.088	0.109	0.127	0.143	0.168	0.204	0.252
\$350,000	0.084	0.103	0.121	0.137	0.160	0.195	0.243
\$375,000	0.080	0.098	0.115	0.131	0.154	0.188	0.235
\$400,000	0.076	0.094	0.111	0.125	0.148	0.181	0.227
\$425,000	0.073	0.090	0.106	0.120	0.142	0.175	0.221
\$450,000	0.070	0.086	0.102	0.116	0.137	0.169	0.214
\$475,000	0.067	0.083	0.099	0.112	0.132	0.163	0.209
\$500,000	0.065	0.080	0.095	0.108	0.128	0.158	0.203
\$600,000	0.057	0.070	0.084	0.096	0.114	0.142	0.185
\$700,000	0.051	0.063	0.076	0.086	0.103	0.129	0.170
\$800,000	0.047	0.058	0.070	0.079	0.095	0.119	0.159
\$900,000	0.044	0.053	0.065	0.073	0.088	0.111	0.149
\$1,000,000	0.041	0.050	0.060	0.068	0.082	0.103	0.141
\$2,000,000	0.027	0.032	0.040	0.044	0.052	0.066	0.094
\$3,000,000	0.021	0.026	0.032	0.035	0.041	0.052	0.074
\$4,000,000	0.017	0.021	0.026	0.029	0.035	0.044	0.063
\$5,000,000	0.015	0.018	0.023	0.025	0.030	0.038	0.055
\$6,000,000	0.012	0.015	0.019	0.022	0.026	0.033	0.049
\$7,000,000	0.010	0.013	0.017	0.019	0.023	0.030	0.044
\$8,000,000	0.009	0.012	0.015	0.017	0.021	0.027	0.040
\$9,000,000	0.008	0.010	0.013	0.015	0.019	0.025	0.037
\$10,000,000	0.007	0.009	0.012	0.014	0.017	0.023	0.034

Effective January 1, 2014

**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	0.508	0.541	0.557	0.574	0.590	0.612	0.627
\$15,000	0.471	0.508	0.526	0.545	0.564	0.591	0.610
\$20,000	0.440	0.480	0.500	0.521	0.543	0.572	0.595
\$25,000	0.415	0.456	0.478	0.500	0.523	0.555	0.581
\$30,000	0.393	0.436	0.458	0.481	0.506	0.540	0.568
\$35,000	0.374	0.417	0.441	0.464	0.491	0.526	0.556
\$40,000	0.357	0.401	0.425	0.449	0.476	0.513	0.545
\$50,000	0.327	0.372	0.396	0.421	0.451	0.490	0.525
\$75,000	0.270	0.314	0.340	0.366	0.398	0.441	0.482
\$100,000	0.231	0.273	0.298	0.325	0.358	0.403	0.448
\$125,000	0.202	0.241	0.266	0.292	0.325	0.371	0.419
\$150,000	0.180	0.217	0.242	0.267	0.300	0.345	0.395
\$175,000	0.162	0.197	0.221	0.246	0.278	0.323	0.374
\$200,000	0.148	0.181	0.204	0.228	0.259	0.304	0.355
\$225,000	0.137	0.167	0.190	0.213	0.243	0.287	0.339
\$250,000	0.128	0.156	0.178	0.200	0.230	0.273	0.325
\$275,000	0.120	0.146	0.168	0.189	0.218	0.260	0.312
\$300,000	0.113	0.138	0.159	0.179	0.207	0.249	0.301
\$325,000	0.106	0.130	0.151	0.170	0.197	0.238	0.290
\$350,000	0.101	0.124	0.144	0.162	0.189	0.228	0.280
\$375,000	0.096	0.118	0.137	0.155	0.181	0.220	0.271
\$400,000	0.092	0.113	0.132	0.149	0.174	0.212	0.263
\$425,000	0.088	0.108	0.126	0.143	0.168	0.205	0.255
\$450,000	0.084	0.103	0.122	0.138	0.162	0.198	0.248
\$475,000	0.081	0.100	0.117	0.133	0.156	0.192	0.242
\$500,000	0.078	0.096	0.114	0.129	0.151	0.186	0.235
\$600,000	0.068	0.084	0.100	0.114	0.135	0.167	0.215
\$700,000	0.061	0.075	0.090	0.103	0.122	0.152	0.198
\$800,000	0.056	0.069	0.083	0.094	0.112	0.140	0.185
\$900,000	0.052	0.064	0.077	0.087	0.104	0.130	0.174
\$1,000,000	0.049	0.059	0.072	0.081	0.097	0.122	0.164
\$2,000,000	0.032	0.038	0.047	0.052	0.062	0.078	0.109
\$3,000,000	0.025	0.030	0.037	0.041	0.048	0.061	0.087
\$4,000,000	0.021	0.025	0.031	0.035	0.041	0.051	0.073
\$5,000,000	0.018	0.022	0.027	0.030	0.036	0.045	0.064
\$6,000,000	0.014	0.018	0.023	0.026	0.031	0.039	0.057
\$7,000,000	0.013	0.016	0.020	0.023	0.028	0.036	0.052
\$8,000,000	0.011	0.014	0.018	0.021	0.025	0.032	0.047
\$9,000,000	0.010	0.013	0.016	0.019	0.023	0.030	0.044
\$10,000,000	0.009	0.011	0.015	0.017	0.021	0.027	0.041

7.

Retrospective Development Factors

1st	With Loss Limit				1st	Without Loss Limit			
	2nd	3rd	4th	2nd		3rd	4th		
Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.		
0.05	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: 2013-01

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



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

Type B: 2013-01

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

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

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.314
228,276	245,185	0.313
245,186	264,799	0.312
264,800	287,826	0.311
287,827	315,238	0.310
315,239	348,421	0.309
348,422	389,411	0.308
389,412	441,333	0.307
441,334	509,230	0.306
509,231	601,818	0.305
601,819	735,555	0.304
735,556	945,714	0.303
945,715	1,323,999	0.302
1,324,000	1,809,565	0.301
1,809,566	1,981,904	0.300
1,981,905	2,190,526	0.299
2,190,527	2,448,235	0.298
2,448,236	2,774,666	0.297
2,774,667	3,201,538	0.296
3,201,539	3,783,636	0.295
3,783,637	4,624,444	0.295
4,624,445	5,945,714	0.294
5,945,715	8,323,999	0.293
8,324,000	13,873,333	0.292
13,873,334	41,619,999	0.291
41,620,000	And Above	0.290
First	10,000	0.0%
Next	190,000	5.1%
Next	1,550,000	6.5%
Over	1,750,000	7.5%
Expected Loss Ratio:		0.598
Tax Multiplier:		1.042



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

Type A: 2013-01

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



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

Type B: 2013-01

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

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

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

IOWA

Page S1

Effective January 1, 2014

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	7.14	500	2.56	0.31	2014	11.40	700	3.77	0.24	2709	24.31	700	8.10	0.24
0008	4.51	500	1.57	0.27	2016	5.17	700	1.98	0.32	2710	13.70	700	4.16	0.22
0016	10.44	350	3.44	0.24	2021	5.37	700	1.87	0.27	2714	8.46	700	3.15	0.32
0034	10.89	500	3.93	0.31	2039	7.24	700	2.75	0.32	2731	5.73	700	1.89	0.24
0035	6.67	500	2.54	0.32	2041	7.41	700	2.77	0.32	2735	11.91	700	4.43	0.32
0036	6.28	350	2.27	0.31	2065	7.16	700	2.60	0.31	2759	11.69	700	4.38	0.32
0037	7.31	350	2.53	0.27	2070	10.62	700	3.86	0.31	2790	2.65	552	0.99	0.32
0042	14.73	500	5.11	0.27	2081	9.72	700	3.48	0.31	2797	8.89	700	3.22	0.31
0050	15.72	700	5.69	0.31	2089	7.75	700	2.80	0.31	2799	6.02	700	2.10	0.27
0059D	0.78	-	0.10	0.21	2095	7.45	700	2.68	0.31	2802	9.72	700	3.39	0.27
0065D	0.18	-	0.03	0.24	2105	6.67	700	2.49	0.32	2812	-	-	2.16	0.31
0066D	0.18	-	0.03	0.24	2110	4.52	700	1.69	0.32	2835	5.55	700	2.16	0.40
0067D	0.18	-	0.03	0.24	2111	3.99	699	1.50	0.32	2836	5.01	700	1.93	0.40
0079	7.50	500	2.48	0.24	2112	5.19	700	1.95	0.32	2841	8.80	700	3.28	0.32
0083	11.58	350	4.18	0.31	2114	3.55	651	1.33	0.32	2881	5.55	700	2.16	0.40
0106	17.34	700	5.27	0.22	2121	2.96	586	1.07	0.31	2883	5.99	700	2.16	0.31
0113	6.99	700	2.52	0.31	2130	4.64	700	1.68	0.31	2913	8.93	700	3.46	0.40
0170	8.00	700	2.87	0.31	2131	5.37	700	1.95	0.31	2915	6.24	700	2.18	0.27
0251	6.72	700	2.43	0.31	2143	4.20	700	1.56	0.32	2916	6.12	700	1.87	0.22
0400	13.68	700	4.79	0.27	2157	7.83	700	2.84	0.31	2923	4.12	700	1.55	0.32
0401	15.31	A	4.64	0.22	2172	4.51	700	1.60	0.27	2942	4.84	700	1.89	0.40
0771N	1.07	-	-	-	2174	6.03	700	2.27	0.32	2960	8.31	700	3.01	0.31
0908P	350.00	610	126.47	0.31	2211	15.07	700	4.93	0.24	3004	3.61	657	1.20	0.24
0913P	835.00	700	302.81	0.31	2220	4.39	700	1.59	0.31	3018	5.38	700	1.80	0.24
0917	8.10	700	3.03	0.32	2286	3.72	669	1.39	0.32	3022	6.92	700	2.59	0.32
1005*	15.46	700	2.98	0.21	2288	6.49	700	2.45	0.32	3027	7.18	700	2.38	0.24
1016X*	39.00	700	7.00	0.21	2300	4.64	700	1.81	0.40	3028	5.16	700	1.87	0.31
1164D	11.90	700	3.12	0.21	2302	3.91	690	1.42	0.31	3030	8.85	700	2.93	0.24
1165D	8.43	700	2.55	0.22	2305	4.47	700	1.56	0.27	3040	8.57	700	2.83	0.24
1320	4.82	700	1.47	0.22	2361	3.80	678	1.37	0.31	3041	8.97	700	3.25	0.31
1322	15.61	700	4.79	0.22	2362	3.46	641	1.25	0.31	3042	8.20	700	2.89	0.27
1430	12.87	700	4.24	0.24	2380	4.64	700	1.67	0.31	3064	8.40	700	3.04	0.31
1438	9.24	700	2.81	0.22	2386	3.33	626	1.25	0.32	3069	7.25	700	2.41	0.24
1452	3.94	693	1.31	0.24	2388	3.82	680	1.43	0.32	3076	6.08	700	2.28	0.32
1463	34.01	700	10.43	0.22	2402	4.76	700	1.57	0.24	3081D	8.56	700	2.79	0.24
1472	7.94	700	2.40	0.22	2413	5.01	700	1.81	0.31	3082D	9.17	700	2.99	0.24
1624D	7.90	700	2.38	0.22	2416	3.61	657	1.30	0.31	3085D	13.57	700	4.43	0.24
1642	7.01	700	2.33	0.24	2417	3.63	659	1.31	0.31	3110	11.31	700	4.09	0.31
1654	12.08	700	4.00	0.24	2501	6.24	700	2.24	0.31	3111	4.73	700	1.71	0.31
1655	8.83	700	2.97	0.25	2503	2.48	533	0.93	0.32	3113	5.27	700	1.90	0.31
1699	7.79	700	2.58	0.24	2534	4.49	700	1.66	0.32	3114	6.32	700	2.30	0.31
1701	6.15	700	2.05	0.24	2570	7.46	700	2.81	0.32	3118	3.47	642	1.30	0.32
1710D	8.04	700	2.64	0.24	2585	7.63	700	2.85	0.32	3119	2.24	506	0.87	0.40
1741D	8.79	700	2.05	0.21	2586	6.11	700	2.22	0.31	3122	3.39	633	1.26	0.32
1747	3.59	655	1.20	0.24	2587	7.09	700	2.67	0.32	3126	7.85	700	2.85	0.31
1748	7.79	700	2.56	0.24	2589	4.11	700	1.48	0.31	3131	4.04	700	1.45	0.31
1803D	12.49	700	3.65	0.22	2600	4.94	700	1.87	0.32	3132	5.98	700	2.15	0.31
1852D	6.03	700	1.41	0.21	2623	11.99	700	4.18	0.27	3145	4.15	700	1.50	0.31
1853	4.72	700	1.67	0.27	2651	4.39	700	1.63	0.32	3146	5.99	700	2.18	0.31
1860	4.04	700	1.53	0.32	2660	4.77	700	1.78	0.32	3169	5.84	700	2.11	0.31
1924	4.64	700	1.74	0.32	2670	3.46	641	1.35	0.40	3175D	8.40	700	2.99	0.31
1925	10.92	700	3.78	0.27	2683	4.52	700	1.68	0.32	3179	6.11	700	2.28	0.32
2001	-	-	3.24	0.31	2688	7.57	700	2.80	0.32	3180	4.52	700	1.69	0.32
2002	4.11	700	1.53	0.32	2701	22.26	700	7.41	0.24	3188	3.42	636	1.28	0.32
2003	8.89	700	3.24	0.31	2702	35.28	700	9.47	0.21	3220	3.33	626	1.21	0.31

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2014

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3223	6.23	700	2.39	0.40	4021	12.16	700	4.06	0.24	4568	5.58	700	1.86	0.24
3224	6.51	700	2.45	0.32	4024D	8.53	700	2.80	0.24	4581	2.57	543	0.78	0.22
3227	7.57	700	2.82	0.32	4034	14.11	700	4.69	0.24	4583	6.57	700	1.99	0.22
3240	4.56	700	1.70	0.32	4036	4.76	700	1.57	0.24	4611	2.94	583	1.10	0.32
3241	6.20	700	2.23	0.31	4038	7.71	700	2.98	0.40	4635	5.99	700	1.59	0.21
3255	3.30	623	1.29	0.40	4053	4.93	700	1.77	0.31	4653	3.74	671	1.41	0.32
3257	6.49	700	2.34	0.31	4061	8.71	700	3.28	0.32	4665	18.59	700	6.15	0.24
3270	5.41	700	1.96	0.31	4062	2.89	578	1.04	0.31	4670	12.48	700	4.11	0.24
3300	8.97	700	3.24	0.31	4101	5.82	700	2.03	0.27	4683	6.41	700	2.31	0.31
3303	5.47	700	2.06	0.32	4109	1.87	466	0.70	0.32	4686	5.19	700	1.71	0.24
3307	5.86	700	2.13	0.31	4110	2.17	499	0.79	0.31	4692	1.39	413	0.52	0.32
3315	8.81	700	3.31	0.32	4111	4.36	700	1.65	0.32	4693	3.97	697	1.45	0.31
3334	7.50	700	2.75	0.31	4112	-	-	0.79	0.31	4703	6.92	700	2.50	0.31
3336	6.84	700	2.26	0.24	4113	3.07	598	1.12	0.31	4717	3.19	611	1.24	0.40
3365	14.05	700	4.68	0.24	4114	4.90	700	1.78	0.31	4720	5.38	700	1.93	0.31
3372	6.07	700	2.11	0.27	4130	6.03	700	2.18	0.31	4740	4.58	700	1.52	0.24
3373	10.69	700	3.86	0.31	4131	7.89	700	2.95	0.32	4741	3.51	646	1.28	0.31
3383	2.17	499	0.82	0.32	4133	5.88	700	2.17	0.32	4751	7.22	700	2.33	0.24
3385	1.64	440	0.62	0.32	4149	1.79	457	0.69	0.40	4771N	6.02	700	1.60	0.21
3400	5.47	700	1.92	0.27	4150	-	-	0.69	0.40	4777	8.65	700	2.30	0.21
3507	9.09	700	3.29	0.31	4206	7.10	700	2.56	0.31	4825	5.29	700	1.75	0.24
3515	4.32	700	1.57	0.31	4207	4.65	700	1.54	0.24	4828	3.07	598	1.07	0.27
3548	3.95	695	1.44	0.31	4239	4.86	700	1.61	0.24	4829	2.20	502	0.67	0.22
3559	7.49	700	2.67	0.31	4240	5.90	700	2.19	0.32	4902	6.36	700	2.37	0.32
3574	3.06	597	1.14	0.32	4243	4.29	700	1.55	0.31	4923	2.64	550	0.94	0.31
3581	2.77	565	1.04	0.32	4244	4.69	700	1.70	0.31	5020	9.43	700	3.14	0.24
3612	5.27	700	1.84	0.27	4250	5.79	700	2.09	0.31	5022	13.90	700	4.25	0.22
3620	8.36	700	2.77	0.24	4251	5.14	700	1.86	0.31	5037	65.66	700	17.75	0.21
3629	3.91	690	1.46	0.32	4263	5.66	700	2.04	0.31	5040	60.06	700	16.15	0.21
3632	7.53	700	2.62	0.27	4273	4.24	700	1.53	0.31	5057	14.08	700	3.79	0.21
3634	3.58	654	1.35	0.32	4279	3.91	690	1.42	0.31	5059	43.13	700	11.51	0.21
3635	6.53	700	2.36	0.31	4282	5.04	700	1.92	0.32	5069	57.92	700	15.73	0.21
3638	5.73	700	2.16	0.32	4283	5.19	700	1.88	0.31	5102	9.05	700	2.76	0.22
3642	3.43	637	1.24	0.31	4299	4.11	700	1.54	0.32	5146	9.28	700	3.08	0.24
3643	3.61	657	1.31	0.31	4304	9.41	700	3.26	0.27	5160	6.58	700	2.03	0.23
3647	4.76	700	1.65	0.27	4307	3.63	659	1.41	0.40	5183	7.44	700	2.48	0.24
3648	2.77	565	1.03	0.32	4351	1.66	443	0.60	0.31	5188	6.11	700	2.04	0.24
3681	2.56	542	0.94	0.32	4352	2.48	533	0.93	0.32	5190	5.53	700	1.84	0.24
3685	3.51	646	1.32	0.32	4360	2.04	484	0.77	0.32	5191	2.73	560	0.98	0.31
3719	2.82	570	0.76	0.21	4361	1.76	454	0.66	0.32	5192	6.33	700	2.29	0.31
3724	9.92	700	3.02	0.22	4362	-	-	0.77	0.32	5213	12.71	700	3.89	0.22
3726	12.17	700	3.31	0.21	4410	5.62	700	2.04	0.31	5215	13.92	700	4.89	0.27
3803	10.18	700	3.70	0.31	4420	7.90	700	2.43	0.22	5221	11.79	700	3.89	0.24
3807	4.76	700	1.78	0.32	4431	3.06	597	1.19	0.40	5222	21.35	700	6.51	0.22
3808	5.37	700	1.89	0.27	4432	3.43	637	1.35	0.40	5223	10.45	700	3.47	0.24
3821	13.16	700	4.57	0.27	4439	3.91	690	1.36	0.27	5348	10.99	700	3.68	0.24
3822	9.87	700	3.45	0.27	4452	6.70	700	2.42	0.31	5402	6.49	700	2.44	0.32
3824	10.80	700	3.76	0.27	4459	4.47	700	1.62	0.31	5403	19.79	700	6.01	0.22
3826	1.95	475	0.71	0.31	4470	4.80	700	1.73	0.31	5437	10.41	700	3.49	0.25
3827	3.91	690	1.36	0.27	4484	5.21	700	1.87	0.31	5443	6.94	700	2.51	0.31
3830	2.29	512	0.80	0.27	4493	4.58	700	1.66	0.31	5445	12.06	700	3.69	0.22
3851	6.88	700	2.59	0.32	4511	1.14	385	0.40	0.27	5462	17.10	700	5.65	0.24
3865	3.26	619	1.27	0.40	4557	4.33	700	1.62	0.32	5472	11.21	700	2.99	0.21
3881	10.56	700	3.85	0.31	4558	5.34	700	1.91	0.31	5473	14.17	700	3.79	0.21
4000	18.97	700	5.73	0.22	4561	-	-	1.36	0.27	5474	10.04	700	3.06	0.22

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2014

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5478	8.59	700	2.87	0.24	6874F	41.25	700	8.88	0.17	7590	9.82	700	3.45	0.27
5479	11.60	700	4.05	0.27	6882	8.85	700	2.40	0.21	7600	5.32	700	1.76	0.24
5480	24.27	700	7.42	0.22	6884	18.20	700	4.98	0.21	7601	-	-	1.76	0.24
5491	4.99	700	1.52	0.22	7016M	18.59	700	5.14	0.22	7605	3.56	652	1.18	0.24
5506	14.20	700	3.80	0.21	7024M	20.66	700	5.71	0.22	7610	1.13	384	0.39	0.27
5507	6.54	700	2.01	0.22	7038M	8.24	700	2.18	0.21	7611	-	-	1.76	0.24
5508D	27.07	700	9.00	0.24	7046M	22.30	700	5.98	0.21	7612	-	-	1.76	0.24
5535	11.35	700	3.75	0.24	7047M	40.29	700	10.44	0.22	7613	-	-	1.76	0.24
5537	8.52	700	2.82	0.24	7050M	17.85	700	4.43	0.21	7705	10.56	700	3.68	0.27
5551	30.42	700	8.04	0.21	7090M	9.15	700	2.42	0.21	7710	55.25	700	16.72	0.22
5606	3.08	599	0.93	0.22	7098M	24.77	700	6.65	0.21	7711	55.25	700	16.72	0.22
5610	10.75	700	3.86	0.31	7099M	48.30	700	12.16	0.21	7720	5.76	700	1.90	0.24
5645	15.85	700	4.79	0.22	7133	8.39	700	2.59	0.23	7855	13.60	700	4.52	0.24
5651	-	-	4.79	0.22	7151M	10.19	700	3.14	0.23	8001	4.30	700	1.61	0.32
5703	23.63	700	7.87	0.24	7152M	22.07	700	6.40	0.23	8002	3.17	609	1.14	0.31
5705	17.86	700	5.81	0.24	7153M	11.32	700	3.49	0.23	8006	4.99	700	1.80	0.31
5951	2.28	511	0.83	0.32	7222	11.12	700	3.72	0.24	8008	2.29	512	0.85	0.32
6003	11.53	700	3.84	0.24	7228	14.11	700	4.71	0.24	8010	3.37	631	1.25	0.32
6005	9.78	700	3.27	0.24	7229	14.53	700	4.45	0.22	8013	0.59	325	0.21	0.31
6017	13.92	700	4.54	0.24	7230	15.74	700	5.49	0.27	8015	1.44	418	0.52	0.31
6018	5.85	700	1.97	0.25	7231	17.81	700	6.23	0.27	8017	2.81	569	1.04	0.32
6045	3.87	686	1.30	0.24	7232	14.38	700	4.43	0.22	8018	4.50	700	1.68	0.32
6204	17.11	700	5.26	0.22	7309F	32.25	700	6.93	0.17	8021	3.93	692	1.41	0.31
6206	7.97	700	2.13	0.21	7313F	6.29	700	1.35	0.17	8031	3.98	698	1.42	0.31
6213	4.78	700	1.46	0.22	7317F	13.79	700	2.96	0.17	8032	3.98	698	1.49	0.32
6214	6.58	700	1.77	0.21	7327F	46.19	700	10.00	0.17	8033	2.57	543	0.92	0.31
6216	13.33	700	3.58	0.21	7333M	25.27	700	7.07	0.22	8037	2.64	550	0.98	0.32
6217	11.00	700	3.35	0.22	7335M	28.08	700	7.86	0.22	8039	2.41	525	0.90	0.32
6229	7.63	700	2.32	0.22	7337M	54.76	700	14.38	0.22	8044	5.20	700	1.82	0.27
6233	8.02	700	2.47	0.22	7350F	17.73	700	4.16	0.20	8045	0.78	346	0.29	0.32
6235	15.61	700	4.20	0.21	7360	11.87	700	3.94	0.24	8046	4.03	700	1.46	0.31
6236	19.67	700	6.56	0.24	7370	8.27	700	3.00	0.31	8047	1.81	459	0.67	0.32
6237	3.28	621	1.09	0.24	7380	8.54	700	2.98	0.27	8058	5.60	700	2.00	0.31
6251D	13.16	700	4.05	0.23	7382	7.36	700	2.66	0.31	8072	1.21	393	0.45	0.32
6252D	9.17	700	2.45	0.21	7390	6.89	700	2.50	0.31	8102	3.11	602	1.16	0.32
6260D	13.48	700	3.65	0.21	7394M	9.97	700	2.70	0.21	8103	5.55	700	1.93	0.27
6306	10.04	700	3.07	0.22	7395M	11.08	700	3.00	0.21	8105	4.89	700	1.82	0.32
6319	5.97	700	1.83	0.22	7398M	21.59	700	5.49	0.21	8106	8.52	700	2.81	0.24
6325	12.56	700	3.85	0.22	7402	0.40	304	0.15	0.31	8107	5.51	700	1.83	0.24
6400	10.13	700	3.55	0.27	7403	8.29	700	2.74	0.24	8111	4.12	700	1.49	0.31
6503	3.86	685	1.46	0.32	7405N	1.82	568	0.61	0.24	8116	4.77	700	1.71	0.31
6504	3.74	671	1.41	0.32	7420	16.26	700	4.47	0.22	8203	11.19	700	4.05	0.31
6702M*	16.52	700	5.49	0.24	7421	2.95	585	0.91	0.22	8204	7.84	700	2.61	0.24
6703M*	35.80	700	11.16	0.24	7422	4.91	700	1.33	0.21	8209	9.91	700	3.59	0.31
6704M*	18.36	700	6.09	0.24	7425	6.40	700	1.73	0.21	8215	5.84	700	1.92	0.24
6801F	9.24	700	2.28	0.22	7431N	1.86	575	0.51	0.21	8227	9.48	700	2.54	0.21
6811	11.83	700	3.95	0.24	7445N	0.98	-	-	-	8232	9.37	700	3.09	0.24
6824F	16.54	700	3.91	0.19	7453N	1.00	-	-	-	8233	6.41	700	2.15	0.25
6826F	22.71	700	5.47	0.22	7502	5.16	700	1.71	0.24	8235	7.87	700	2.88	0.31
6834	11.12	700	3.85	0.27	7515	2.74	561	0.74	0.21	8263	24.52	700	8.36	0.27
6836	12.45	700	4.17	0.24	7520	6.41	700	2.33	0.31	8264	10.91	700	3.58	0.24
6843F	31.33	700	6.76	0.17	7538	14.40	700	3.87	0.21	8265	12.10	700	3.68	0.22
6845F	18.55	700	3.99	0.17	7539	6.37	700	1.94	0.22	8279	12.31	700	3.72	0.22
6854	8.16	700	2.19	0.21	7540	8.13	700	2.14	0.21	8288	13.40	700	4.36	0.24
6872F	18.93	700	4.07	0.17	7580	4.39	700	1.45	0.24	8291	7.89	700	2.74	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, 2014

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8292	7.27	700	2.62	0.31	9016	5.23	700	1.86	0.31					
8293	17.23	700	5.72	0.24	9019	3.91	690	1.30	0.24					
8304	11.12	700	3.66	0.24	9033	4.06	700	1.45	0.31					
8350	11.64	700	3.53	0.22	9040	6.55	700	2.44	0.32					
8380	5.68	700	1.98	0.27	9044	3.02	592	1.12	0.32					
8381	5.23	700	1.81	0.27	9052	4.98	700	1.87	0.32					
8385	4.32	700	1.43	0.24	9058	3.21	613	1.24	0.40					
8392	4.42	700	1.59	0.31	9059	-	-	0.76	0.32					
8393	3.69	666	1.34	0.31	9060	2.44	528	0.91	0.32					
8500	9.61	700	3.16	0.24	9061	2.72	559	1.05	0.40					
8601	1.05	376	0.37	0.27	9062	2.38	522	0.92	0.40					
8602	1.69	446	0.59	0.27	9063	2.05	486	0.76	0.32					
8603	0.31	294	0.11	0.31	9077F	6.70	700	1.75	0.29					
8606	5.82	700	1.78	0.22	9082	2.54	539	0.97	0.40					
8709F	10.87	700	2.35	0.17	9083	2.54	539	0.97	0.40					
8719	15.30	700	3.99	0.21	9084	2.95	585	1.05	0.31					
8720	4.15	700	1.36	0.24	9088a	a	a	a	a					
8721	0.70	337	0.23	0.24	9089	2.05	486	0.77	0.32					
8723	0.40	304	0.15	0.31	9093	2.77	565	1.02	0.32					
8725	4.49	700	1.47	0.24	9101	10.57	700	3.95	0.32					
8726F	5.94	700	1.48	0.21	9102	7.57	700	2.72	0.31					
8734M	1.07	378	0.36	0.24	9154	2.55	541	0.92	0.31					
8737M	0.96	366	0.32	0.24	9156	4.06	700	1.42	0.27					
8738M	2.09	490	0.64	0.24	9170	11.88	700	3.16	0.21					
8742	0.79	347	0.26	0.24	9178	8.35	700	3.20	0.39					
8745	8.15	700	2.82	0.27	9179	24.21	700	9.01	0.32					
8748	1.64	440	0.57	0.27	9180	10.14	700	3.31	0.24					
8755	0.91	360	0.30	0.24	9182	3.91	690	1.39	0.31					
8799	0.99	369	0.35	0.31	9186	22.91	700	6.89	0.22					
8800	3.35	629	1.30	0.40	9220	8.41	700	2.93	0.27					
8803	0.17	279	0.06	0.24	9402	7.29	700	2.42	0.24					
8805M	0.55	321	0.19	0.31	9403	14.65	700	4.46	0.22					
8810	0.40	304	0.15	0.31	9410	5.45	700	1.98	0.31					
8814M	0.49	314	0.18	0.31	9501	7.45	700	2.58	0.27					
8815M	1.07	378	0.37	0.31	9505	7.87	700	2.75	0.27					
8820	0.47	312	0.16	0.27	9516	14.55	700	4.82	0.24					
8824	6.05	700	2.26	0.32	9519	8.32	700	2.74	0.24					
8825	3.16	608	1.22	0.40	9521	7.42	700	2.46	0.24					
8826	6.02	700	2.17	0.31	9522	6.34	700	2.29	0.31					
8829	5.16	700	1.86	0.31	9534	11.34	700	3.51	0.23					
8831	2.68	555	0.95	0.31	9554	17.94	700	5.50	0.22					
8832	0.62	328	0.23	0.31	9586	1.11	382	0.43	0.40					
8833	1.78	456	0.65	0.31	9600	4.77	700	1.79	0.32					
8835	5.06	700	1.82	0.31	9620	1.61	437	0.56	0.27					
8842	3.78	676	1.35	0.31										
8855	0.40	304	0.15	0.31										
8856	0.40	304	0.15	0.31										
8864	3.20	612	1.14	0.31										
8868	0.73	340	0.27	0.32										
8869	2.05	486	0.76	0.32										
8871	0.26	289	0.10	0.32										
8901	0.61	327	0.21	0.27										
9012	3.19	611	1.11	0.27										
9014	6.55	700	2.36	0.31										
9015	6.19	700	2.24	0.31										

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

Effective January 1, 2014
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	0.12	S
0065D	0.18	S	1741D	1.11	S	4024D	0.07	S
0066D	0.18	S	1803D	0.48	S	5508D	0.16	S
0067D	0.18	S	1852D	0.70	Asb	6251D	0.09	S
1164D	0.21	S	3081D	0.14	S	6252D	0.08	S
1165D	0.12	S	3082D	0.10	S	6260D	0.12	S
1624D	0.09	S	3085D	0.22	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 \$4.42. (For coverage written separately for federal benefits only, \$1.99. For coverage written separately for state benefits only, \$2.43.)
- 1016 Rate includes a non-ratable disease element of \$13.00. (For coverage written separately for federal benefits only, \$5.99. For coverage written separately for state benefits only, \$7.01.)
- 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 2.633 and elr x 2.469.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

Effective January 1, 2014
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with <i>Basic Manual</i> footnote instructions for Code 7370 -- "Taxicab Co.":	
Employee operated vehicle.....	\$60,100
Leased or rented vehicle.....	\$40,100
Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk).....	0.01
Expense Constant applicable in accordance with <i>Basic Manual</i> Rule 3-A-11.....	\$260
Maximum Payroll applicable in accordance with <i>Basic Manual</i> Rule 2-E -- "Executive Officers" including members of limited liability companies, Rule 2-E-3 for Partners and Sole Proprietors, and <i>Basic Manual</i> footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports", and Code 9179 -- "Athletic Sports or Park: Contact Sports"	\$3,100
Minimum Payroll applicable in accordance with <i>Basic Manual</i> Rule 2-E -- "Executive Officers" and members of limited liability companies and Rule 2-E-3 for Partners and Sole Proprietors	\$400
Per Passenger Seat Surcharge - In accordance with <i>Basic Manual</i> footnote instructions for Code 7421, the surcharge is:	
Maximum surcharge per aircraft.....	\$1,000
Per passenger seat.....	\$100
Terrorism - (Assigned Risk).....	0.02
United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with <i>Basic Manual</i> Rule 3-A-4.....	102%

(Multiply a Non-F classification rate by a factor of 2.02 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 (1.068).)

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. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.



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WORKERS COMPENSATION FILING – January 1, 2014

NCCI KEY CONTACTS

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First Name_Last Name@NCCI.com



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WORKERS COMPENSATION FILING – January 1, 2014

AFFILIATES LIST FOR IOWA

ACCIDENT FUND NATIONAL INS CO
ACCIDENT FUND GENERAL INS CO
ACCIDENT FUND INS CO OF AMERICA
UNITED WI INS CO
INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)
BANKERS STANDARD FIRE AND MARINE CO
ACE PROPERTY & CASUALTY INSURANCE COMPANY
WESTCHESTER FIRE INSURANCE COMPANY
INS CO OF NORTH AMERICA
PENN MILLERS INS CO
PACIFIC EMPLOYERS INS CO
BANKERS STANDARD INS CO
ACE AMERICAN INSURANCE COMPANY
ACE FIRE UNDERWRITERS INSURANCE COMPANY
ACIG INS CO
ACUITY A MUTUAL INS COMPANY
ADVANTAGE WC INSURANCE CO
AK NATIONAL INS CO
AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN MODERN HOME INS CO
AMERICAN FAMILY HOME INS CO
PLAZA INSURANCE CO
AMERICAN COMPENSATION INS CO
AMERICAN FAMILY MUTUAL INSURANCE CO
AMERICAN INTERSTATE INS CO
AMERISURE INS CO
AMERISURE PARTNERS INS CO
AMERISURE MUTUAL INS CO
ARCH INSURANCE COMPANY
ARGONAUT INS CO
ARGONAUT MIDWEST INS CO
ARGONAUT GREAT CENTRAL INS CO
ROCKWOOD CASUALTY INS CO
AUTO OWNERS INS CO
OWNERS INSURANCE COMPANY
BADGER MUTUAL INS CO
BENCHMARK INSURANCE COMPANY
BROTHERHOOD MUTUAL INS CO
CAPITOL INDEMNITY CORP
CHEROKEE INS CO
CHUBB NATIONAL INS CO
EXECUTIVE RISK INDEMNITY INC



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WORKERS COMPENSATION FILING – January 1, 2014

FEDERAL INSURANCE COMPANY
CHUBB INDEMNITY INS CO
VIGILANT INS CO
PACIFIC INDEMNITY CO
GREAT NORTHERN INS CO
CHURCH MUTUAL INS CO
CINCINNATI INDEMNITY COMPANY
CINCINNATI INS CO
CINCINNATI CASUALTY COMPANY
COLUMBIA NATIONAL INS CO
COLUMBIA MUTUAL INSURANCE CO
COMPANION PROPERTY AND CASUALTY INS CO
AMERICAN CASUALTY COMPANY OF READING P A
VALLEY FORGE INS CO
NATIONAL FIRE INS CO OF HARTFORD
CONTINENTAL INS CO
CONTINENTAL CASUALTY CO
TRANSPORTATION INS CO
NORTH RIVER INS CO
CRUM AND FORSTER INDEMNITY CO
US FIRE INS CO
DAKOTA TRUCK UNDERWRITERS
FIRST DAKOTA INDEMNITY CO
DALLAS NATIONAL INSURANCE COMPANY
DIAMOND INS CO
DONEGAL MUTUAL INS CO
LE MARS INS CO
ATLANTIC STATES INS CO
ALLIED EASTERN IND CO
EASTERN ALLIANCE INSURANCE COMPANY
EASTERN ADVANTAGE ASSURANCE COMPANY
ELECTRIC INS CO
EMPLOYERS ASSURANCE COMPANY
EMPLOYERS PREFERRED INS CO
EMCASCO INS CO
HAMILTON MUTUAL INS CO
EMC PROPERTY & CASUALTY COMPANY
EMPLOYERS MUTUAL CASUALTY CO
UNION INS CO OF PROVIDENCE
IL EMCASCO INS CO
EVEREST NATIONAL INS CO
EVEREST REINSURANCE CO DIRECT
WESTERN AGRICULTURAL INS CO
FARM BUREAU PROPERTY CASUALTY INS CO
AMERICAN NATIONAL PROPERTY AND CASUALTY CO



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WORKERS COMPENSATION FILING – January 1, 2014

FEDERATED MUTUAL INS CO
FEDERATED SERVICE INS CO
FEDERATED RURAL ELECTRIC INS EXCHANGE
FIREMANS FUND INSURANCE CO
ASSOCIATED INDEMNITY CORP
AMERICAN INS CO
AMERICAN AUTOMOBILE INSURANCE CO
NATIONAL SURETY CORP
FLORISTS MUTUAL INSURANCE CO
GENESIS INS CO
GREATER NY MUTUAL INS CO
INTEGRITY PROPERTY & CASUALTY INS CO
INTEGRITY MUTUAL INS CO
GREAT AMERICAN ASSURANCE COMPANY
VANLINER INS CO
GREAT AMERICAN INSURANCE COMPANY
GREAT AMERICAN INS CO OF NY
GREAT AMERICAN ALLIANCE INS CO
NATIONAL INTERSTATE INS CO
TRIUMPHE CASUALTY COMPANY
REPUBLIC INDEMNITY COMPANY OF AMERICA
GRINNELL MUTUAL REINSURANCE CO
GRINNELL SELECT INS CO
GUIDEONE ELITE INS CO
GUIDEONE MUTUAL INS CO
MA BAY INS CO
ALLMERICA FINANCIAL BENEFIT INS CO
HANOVER AMERICAN INS CO
HANOVER INS CO
NOVA CASUALTY COMPANY
HARTFORD INS CO OF THE SOUTHEAST
TRUMBULL INS CO
HARTFORD INS CO OF MIDWEST
SENTINEL INS CO
PACIFIC INS CO LTD
HARTFORD ACCIDENT AND INDEMNITY CO
HARTFORD FIRE INSURANCE CO
HARTFORD INS CO OF IL
HARTFORD UNDERWRITERS INS CO
HARTFORD CASUALTY INS CO
PROPERTY AND CASUALTY INS CO OF HARTFORD
TWIN CITY FIRE INS CO
HASTINGS MUTUAL INS CO
HDI GERLING AMERICA INSURANCE COMPANY
IA LONG TERM CARE RISK MGMT ASSN



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WORKERS COMPENSATION FILING – January 1, 2014

EXPLORER INS CO
INS CO OF THE WEST
ILLINOIS CASUALTY COMPANY
IMPERIAL CASUALTY AND INDEMNITY COMPANY
IMPERIUM INSURANCE COMPANY
WADENA INSURANCE COMPANY
IMT INS CO
LM GENERAL INS CO
OHIO SECURITY INS CO
FIRST LIBERTY INS CORP
FIRST NATIONAL INS CO OF AMERICA
AMERICAN ECONOMY INS CO
CONSOLIDATED INS CO
WAUSAU BUSINESS INSURANCE COMPANY
LM INS CORP
AMERICAN STATES INS CO A SAFECO COMPANY
WEST AMERICAN INS CO
WAUSAU UNDERWRITERS INSURANCE COMPANY
HAWKEYE-SECURITY INS CO
LIBERTY INSURANCE UNDERWRITERS INC
SAFECO INS CO OF AMERICA
PEERLESS INSURANCE COMPANY
OH CASUALTY INS CO
LM PROPERTY AND CASUALTY INS CO
NETHERLANDS INSURANCE COMPANY
MIDWESTERN INDEMNITY CO
LIBERTY MUTUAL INS CO
LIBERTY INS CORP
LIBERTY MUTUAL FIRE INS CO
INDIANA INSURANCE COMPANY
GENERAL INS CO OF AMERICA
EMPLOYERS INS CO OF WAUSAU
PEERLESS INDEMNITY INS CO
AMERICAN FIRE AND CASUALTY CO
LUMBERMENS UNDERWRITING ALLIANCE
MARKEL INSURANCE CO
FIRSTCOMP INSURANCE CO
DEERFIELD INS CO
MEMIC INDEMNITY CO
MHA INSURANCE COMPANY
BEARING MIDWEST CAUSALTY COMPANY
MIDWEST BUILDERS CASUALTY MUTUAL COMPANY
MIDWEST FAMILY MUTUAL INS CO
MIDWEST INS CO
MITSUI SUMITOMO INS CO OF AMERICA



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WORKERS COMPENSATION FILING – January 1, 2014

MITSUI SUMITOMO INS USA INC
MO EMPLOYERS MUTUAL INS CO
IA MUTUAL INS CO
IA AMERICAN INS CO
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
NATIONAL AMERICAN INS CO
OAK RIVER INSURANCE COMPANY
BERKSHIRE HATHAWAY HOMESTATE INS CO
EASTGUARD INS CO
AMGUARD INS CO
NORGUARD INS CO
CHARTIS PROPERTY CASUALTY COMPANY
CHARTIS CASUALTY COMPANY
GRANITE STATE INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
NATIONAL UNION FIRE INS CO OF PITTSBURG PA
INS CO OF THE STATE PA
NEW HAMPSHIRE INSURANCE COMPANY
AMERICAN HOME ASSUR CO-NATIONAL UNION FIRE OF PIT
AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA)
COMMERCE AND INDUSTRY INS CO
HARLEYSVILLE INSURANCE COMPANY
HARLEYSVILLE PREFERRED INSURANCE CO
HARLEYSVILLE WORCESTER INSURANCE CO
HARLEYSVILLE LAKE STATES INSURANCE COMPANY
A M C O INSURANCE COMPANY
FARMLAND MUTUAL INSURANCE COMPANY
NATIONWIDE MUTUAL FIRE INS CO
NATIONWIDE MUTUAL INS CO
ALLIED PROPERTY AND CASUALTY INS CO
DEPOSITORS INS CO
NATIONAL CASUALTY CO
NATIONWIDE AGRIBUSINESS INS CO
NEW YORK MARINE & GENERAL INSURANCE CO
AUSTIN MUTUAL INSURANCE COMPANY
PENNSYLVANIA INSURANCE COMPANY
ILLINOIS INSURANCE COMPANY
CALIFORNIA INSURANCE COMPANY
CONTINENTAL INDEMNITY CO
WESTFIELD NATIONAL INS CO
OH FARMERS INS CO
WESTFIELD INS CO
AMERICAN SELECT INS CO
AMERICAN BUSINESS AND PERSONAL INS MUTUAL INC
BITUMINOUS CASUALTY CORP



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WORKERS COMPENSATION FILING – January 1, 2014

BITUMINOUS FIRE AND MARINE INS CO
GREAT WEST CASUALTY COMPANY
OLD REPUBLIC GENERAL INSURANCE CORPORATION
MANUFACTURERS ALLIANCE INS CO
OLD REPUBLIC INS CO
PA MANUFACTURERS INDEMNITY CO
PA MANUFACTURERS ASSN INS CO
OBI NATIONAL INSURANCE COMPANY
ATLANTIC SPECIALTY INS CO (ONEBEACON)
CAMDEN FIRE INS ASSN
EMPLOYERS FIRE INSURANCE COMPANY
NORTHERN ASSURANCE CO OF AMERICA
ONEBEACON AMERICA INS CO
ONEBEACON INSURANCE COMPANY
PARK AVENUE PROPERTY AND CASUALTY INS CO
PARTNERS MUTUAL INS CO
PEKIN INS CO
PETROLEUM CASUALTY CO
PHARMACISTS MUTUAL INS CO
PREFERRED PROFESSIONAL INSURANCE COMPANY
PROTECTIVE INS CO
NATIONAL FARMERS UNION PROP AND CAS CO (QBE)
QBE INSURANCE CORPORATION
NORTH POINTE INS CO
GENERAL CASUALTY INSURANCE COMPANY
STONINGTON INS CO
REGENT INSURANCE COMPANY
GENERAL CASUALTY COMPANY OF WISCONSIN
PRAETORIAN INSURANCE COMPANY
SOUTHERN INS CO
RLI INSURANCE COMPANY
SAMSUNG FIRE AND MARINE INS CO LTD USB
SEABRIGHT INSURANCE CO
SECURA SUPREME INS CO
SECURA INSURANCE A MUTUAL CO
SELECTIVE INSURANCE COMPANY OF AMERICA
SELECTIVE INS CO OF SC
SELECTIVE WAY INS CO
SELECTIVE INS CO OF THE SOUTHEAST
SENECA INSURANCE CO
MIDDLESEX INS CO
SENTRY INSURANCE A MUTUAL CO
SENTRY CASUALTY CO
SENTRY SELECT INSURANCE COMPANY
SFM MUTUAL INS CO



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SFM SELECT INSURANCE COMPANY
SOCIETY INSURANCE A MUTUAL COMPANY
SOMPO JAPAN INSURANCE CO OF AMERICA
SPARTA INSURANCE COMPANY
WILLIAMSBURG NATIONAL INS CO
STAR INS CO
STARR INDEMNITY AND LIABILITY CO
STATE AUTO PROPERTY AND CASUALTY INS CO
MILBANK INSURANCE COMPANY
MERIDIAN CITIZENS MUTUAL INSURANCE CO
STATE AUTOMOBILE MUTUAL INS CO
PATRONS MUTUAL INS CO OF CT
MERIDIAN SECURITY INSURANCE COMPANY
STATE FARM FIRE AND CASUALTY CO
STATE FARM GENERAL INS CO
STATE NATIONAL INSURANCE COMPANY
STONEWOOD NATIONAL INSURANCE CO
WESTPORT INSURANCE CORPORATION
NORTH AMERICAN ELITE INSURANCE CO
NORTH AMERICAN SPECIALTY INS CO
T H E INSURANCE COMPANY
WESCO INSURANCE COMPANY (AMTRUST GROUP)
TECHNOLOGY INSURANCE CO
AMTRUST INSURANCE CO OF KS INC
SECURITY NATIONAL INS CO (AMTRUST GROUP)
MILWAUKEE CASUALTY INSURANCE CO (AMTRUST GROUP)
SAFETY NATIONAL CASUALTY CORP
SAFETY FIRST INS CO
TOKIO MARINE AMERICA INSURANCE CO
TOKIO MARINE AND NICHIDO FIRE INS CO LTD US BRANCH
TRANS PACIFIC INS CO
TNUS INSURANCE CO
TOWER INS CO OF NY
CASTLEPOINT NATIONAL INS CO
TRANSGUARD INS CO OF AMERICA INC
NIPPONKOA INS CO LIMITED (US BRANCH)
FIDELITY & GUARANTY INS UNDERWRITERS
TRAVELERS CASUALTY AND SURETY CO
FIDELITY & GUARANTY INSURANCE CO
DISCOVER PROPERTY & CASUALTY INS CO
ST PAUL PROTECTIVE INS CO
ST PAUL FIRE AND MARINE INS CO
UNITED STATES FIDELITY AND GUARANTY CO
TRAVELERS INDEMNITY CO OF CT
TRAVELERS PROPERTY CASUALTY CO OF AMERICA



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TRAVELERS INDEMNITY CO
TRAVELERS INDEMNITY CO OF AMERICA
FARMINGTON CASUALTY COMPANY
STANDARD FIRE INSURANCE COMPANY
ST PAUL MERCURY INS CO
ST PAUL GUARDIAN INS CO
PHOENIX INS CO
THE TRAVELERS CASUALTY COMPANY
CHARTER OAK FIRE INS CO
TRAVELERS CASUALTY INS CO OF AMERICA
TRIANGLE INSURANCE COMPANY INC
ADDISON INSURANCE COMPANY
UNITED FIRE AND CASUALTY CO
LAFAYETTE INS CO
UTICA MUTUAL INS CO
GRAPHIC ARTS MUTUAL INS CO
RIVERPORT INSURANCE COMPANY
STARNET INSURANCE COMPANY
ACADIA INSURANCE COMPANY
AMERICAN MINING INS CO
CLERMONT INS CO
BERKLEY REGIONAL INS CO
GREAT DIVIDE INSURANCE COMPANY
CAROLINA CASUALTY INS CO
FIREMENS INS CO OF WASHINGTON DC
MIDWEST EMPLOYERS CASUALTY CO
BERKLEY NATIONAL INSURANCE COMPANY
UNION INSURANCE COMPANY
TRI STATE INSURANCE COMPANY OF MINNESOTA
CONTINENTAL WESTERN INSURANCE COMPANY
WEST BEND MUTUAL INS CO
PIONEER SPECIALTY INSURANCE COMPANY
WESTERN NATIONAL MUTUAL INS CO
WORK FIRST CASUALTY CO
XL SPECIALTY INS CO
XL INS CO OF NY INC
GREENWICH INS CO
XL INSURANCE AMERICA INC
ZNAT INS CO
ZENITH INS CO
ASSURANCE COMPANY OF AMERICA
NORTHERN INSURANCE CO OF N Y
ZURICH AMERICAN INS CO
ZURICH AMERICAN INS CO OF IL
TRUCK INSURANCE EXCHANGE



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UNIVERSAL UNDERWRITERS INS CO
MID CENTURY INS CO
MARYLAND CASUALTY COMPANY
FIDELITY & DEPOSIT COMPANY OF MARYLAND
AMERICAN GUARANTEE AND LIABILITY INS CO
AMERICAN ZURICH INS CO
FOREMOST INS CO GRAND RAPIDS MICHIGAN
FOREMOST SIGNATURE INS CO
FOREMOST PROPERTY & CAS INS
FARMERS INSURANCE EXCHANGE
CENTRE INSURANCE COMPANY
COLONIAL AMERICAN CASUALTY & SURETY CO