



Iowa

**Rates and Rating Values Filing
For Voluntary and Residual Markets
Proposed Effective January 1, 2015**





**National Council on
Compensation
Insurance**

Chris Bailey

State Relations Executive
Regulatory Services Division

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August 7, 2014

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, 2015.

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, 2015 for new and renewal policies.

This filing proposes an overall average decrease of 3.7% in voluntary rates and 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 loss cost for Class Codes 7710 and 7711.
2. As a result of Item E-1402, and subsequent discussions with the Iowa Insurance Division, the split point for experience rating was changed from \$13,500 to \$15,000.
3. As a result of Item R-1409, the retrospective rating plan parameters were updated.
4. As a result of Item B-1426, the Per Passenger Seat Surcharge for Class Code 7421 is discontinued effective January 1, 2015.
5. As a result of Item B-1427, Class Code 3069 is discontinued effective January 1, 2015, and Class Code 3076 reflects the combined experience of Class Codes 3069 and 3076.

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.



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As always, if you should have any questions or need additional information, please do not hesitate to contact me at (850) 322-4047 or Tony DiDonato at (561) 893-3116.

Respectfully submitted,

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

A handwritten signature in black ink, appearing to read "Chris Bailey".

Chris Bailey
State Relations Executive
Regulatory Services Division

Filing Prepared by:

A handwritten signature in black ink, appearing to read "Tony DiDonato".

Tony DiDonato
Director and Senior Actuary
Actuarial and Economic Services



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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 Actuarial 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 cursive script that reads "Tony DiDonato".

Tony DiDonato
Director and Senior Actuary
Actuarial and Economic Services



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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 3.7% to the current voluntary advisory rates and the current assigned risk rate level (both in effect since January 1, 2014), and that the new values will become effective on January 1, 2015. 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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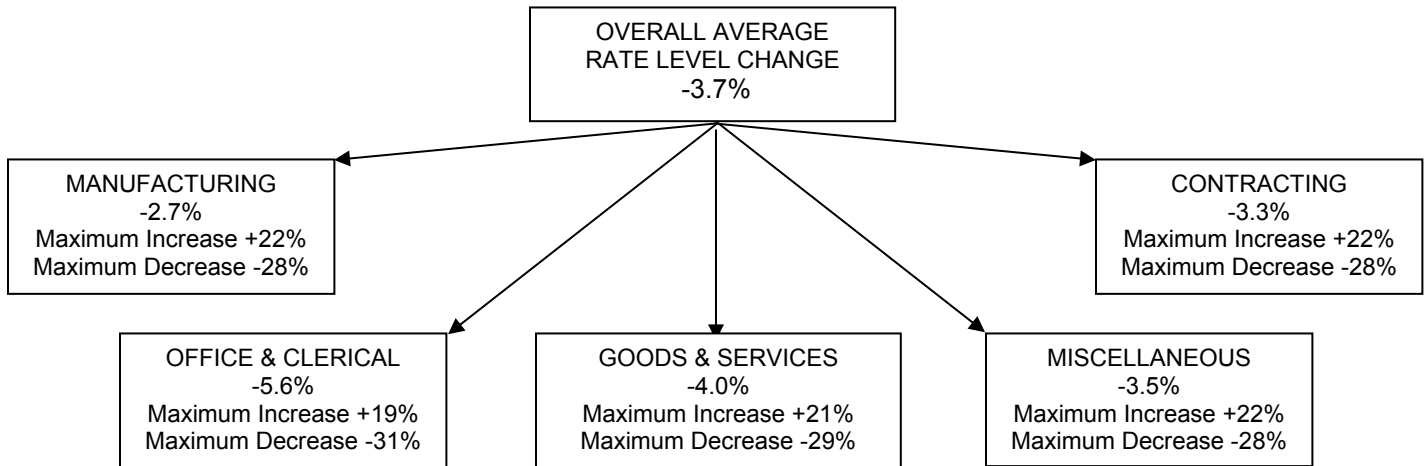
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Proposed Overall Average Change in Voluntary Advisory Rate Level

Key Components	Percentage Change
Experience and Trend	- 4.2%
Benefits	0.0%
Production and General Expenses	+ 0.5%
Taxes and Assessments	+ 0.3%
Underwriting Contingency Provision	0.0%
Loss-based Expenses	- 0.3%
Offset for the Change in Minimum Premium Parameters	0.0%

Overall Change Requested - 3.7%

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.



Proposed Overall Average Change in Assigned Risk Rate Level

Key Components	Percentage Change
Voluntary Rate Level Change	- 3.7%
Change in Assigned Risk Rate Differential	0.0%

Overall Change Requested - 3.7%



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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 2011 and 2012, evaluated as of December 31, 2013 (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 2012 since the last policy had an effective date of December 31, 2012 and did not expire until December 31, 2013. 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 consistent with the NCCI filing made last year in Iowa. 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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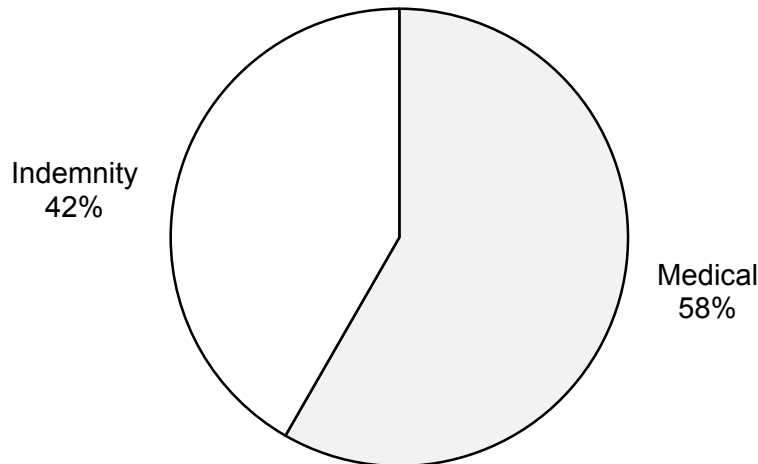
Key Components (Continued)

Trend

As noted previously, the filing relies primarily on the experience from policy years 2011 and 2012. However, the proposed advisory rates are intended for use with policies with effective dates starting on January 1, 2015. It is necessary to use trend factors that forecast how much the future Iowa workers compensation experience will differ from the past. These trend factors measure anticipated changes in the amount of indemnity and medical benefits as compared with anticipated changes in the amount of workers' wages. For example, if benefit costs are expected to grow faster than wages, then a trend factor greater than zero is indicated. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero is indicated.

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

Distribution of Iowa Benefit Costs



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

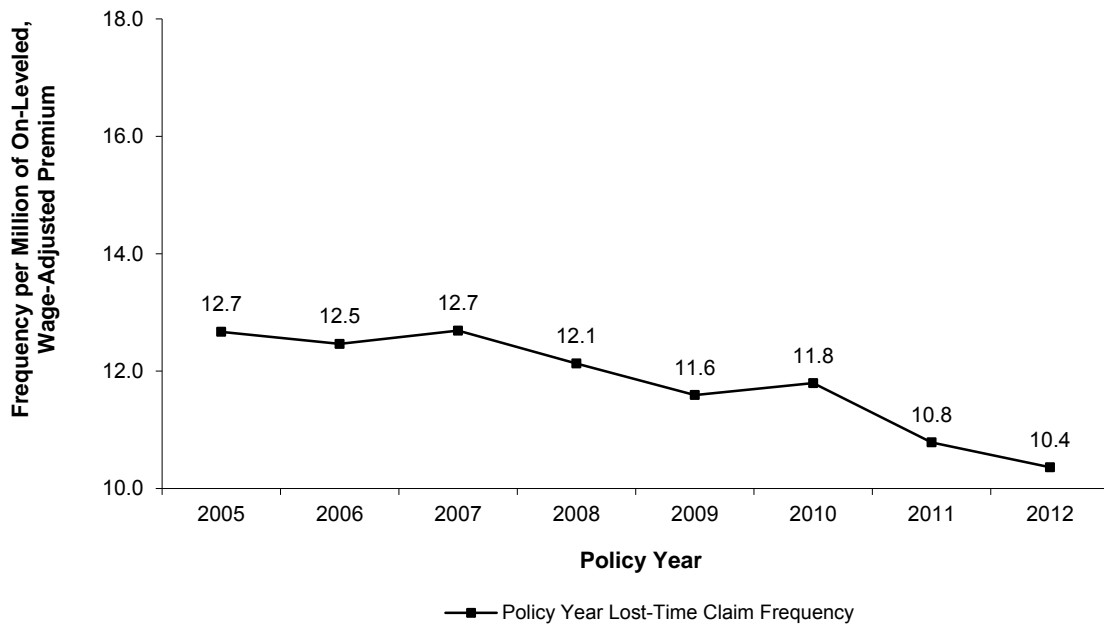


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Let us begin by analyzing a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Iowa lost-time claims (i.e., those claims where 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 significant decline in frequency in 2011 and another smaller decline in 2012. This is notable since 2011 and 2012 comprise the experience base that is used in this filing.

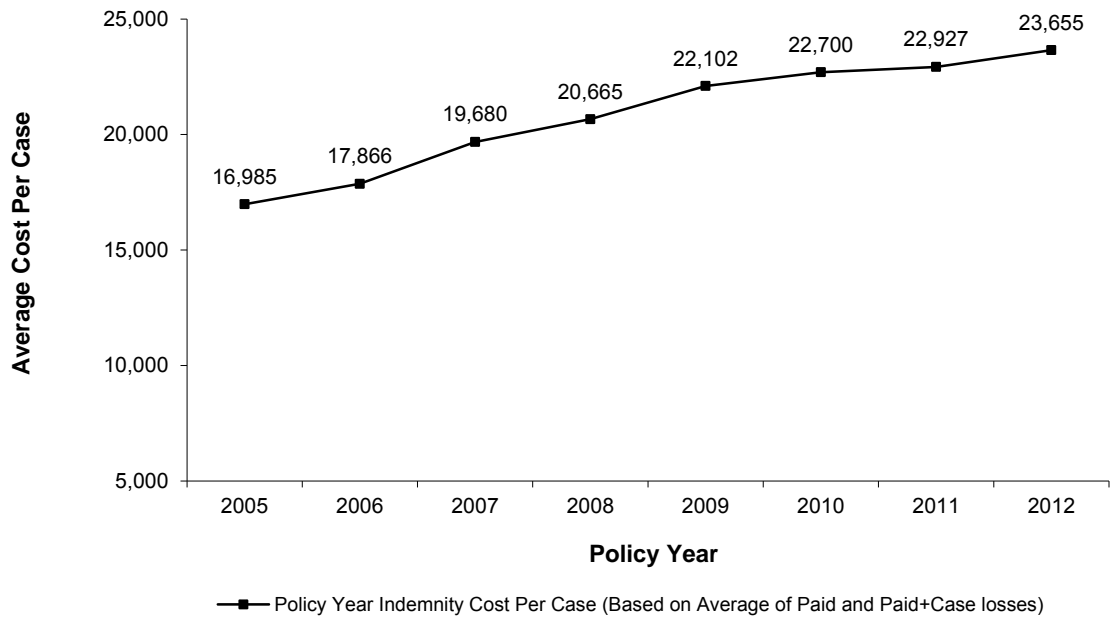


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Let us look at the indemnity side of benefits. The chart below shows Iowa's historical average indemnity cost per case figures for the most recent eight years. The data in the below chart reflect losses at today's statutory benefit levels.

Iowa Indemnity Cost Per Case



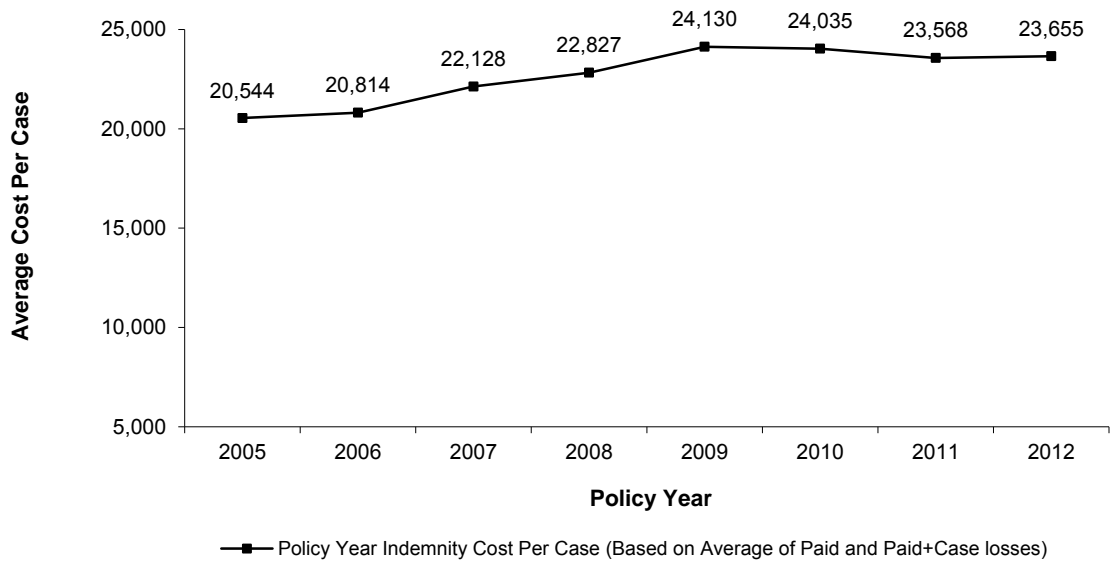
After removing the impact of the growth in workers' wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.



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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 is significantly higher now than in 2005, although it has been relatively flat in recent years.

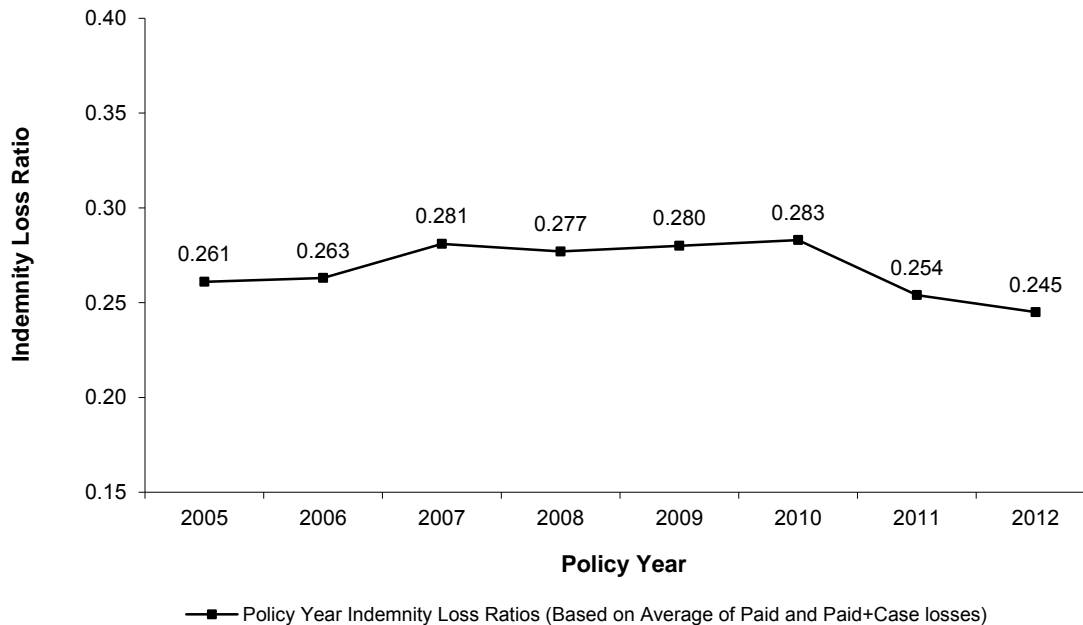


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The indemnity loss ratios below result after combining the observed changes in Iowa's average claim frequency with the corresponding changes in Iowa's average indemnity cost per case. An indemnity loss ratio represents the proportion of premium dollars 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 an extended period of time. 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 this factor. This means that we are projecting the indemnity loss ratio for policies written in 2015 to be the same as the average indemnity loss ratio during policy years 2011 and 2012, which is the experience base used in this filing.

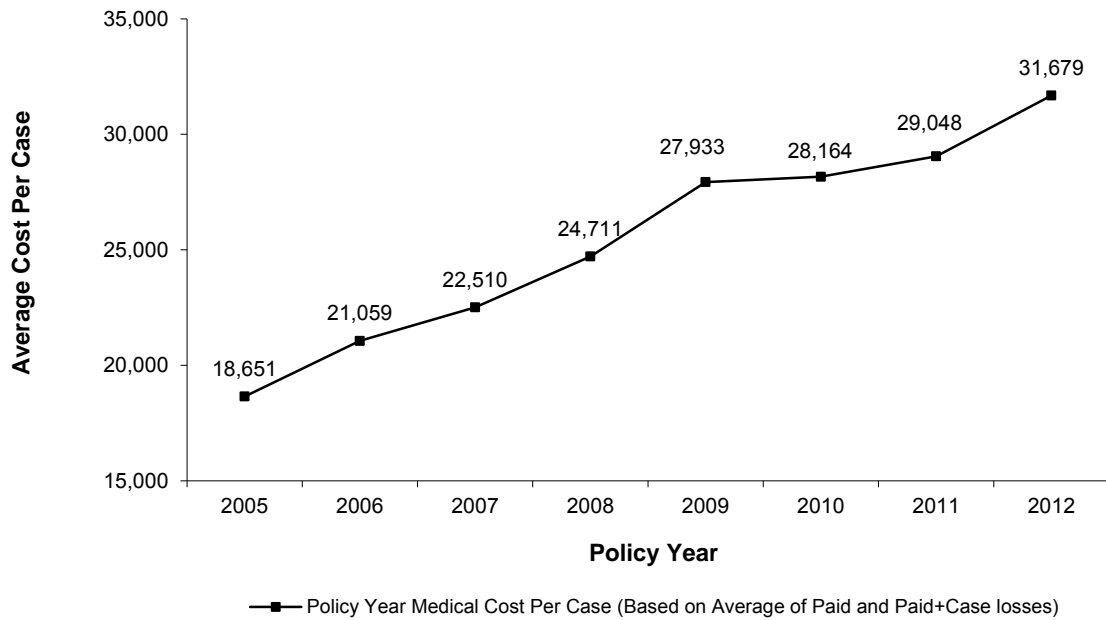


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Iowa's average medical cost over time (claim severity) is tracked in the following chart. The data in the below chart reflect losses at today's statutory benefit levels.

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 2005.

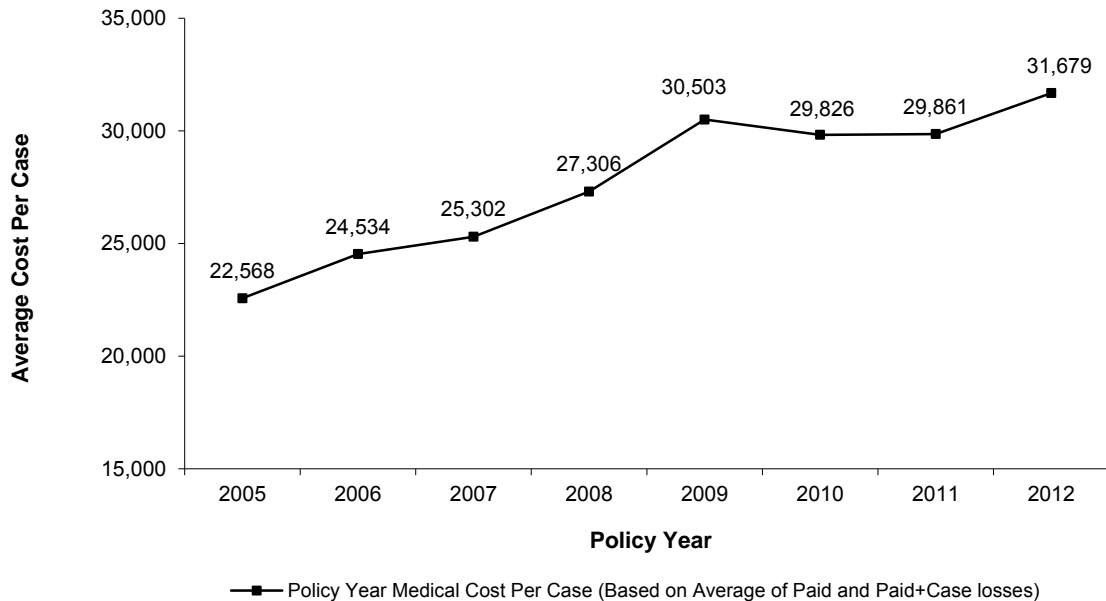
After removing the impact of the growth in workers' wages that occurred over this time period, the average medical cost per case in excess of wage growth is shown in the following chart.



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Iowa Medical Cost Per Case Adjusted to Current Wage Level



After adjusting for changes in wages, average Iowa medical costs still show significant increases over time. Considering the fact that approximately 58% of the state's benefits are medical, claims cost changes in this area can notably impact the workers compensation system.

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

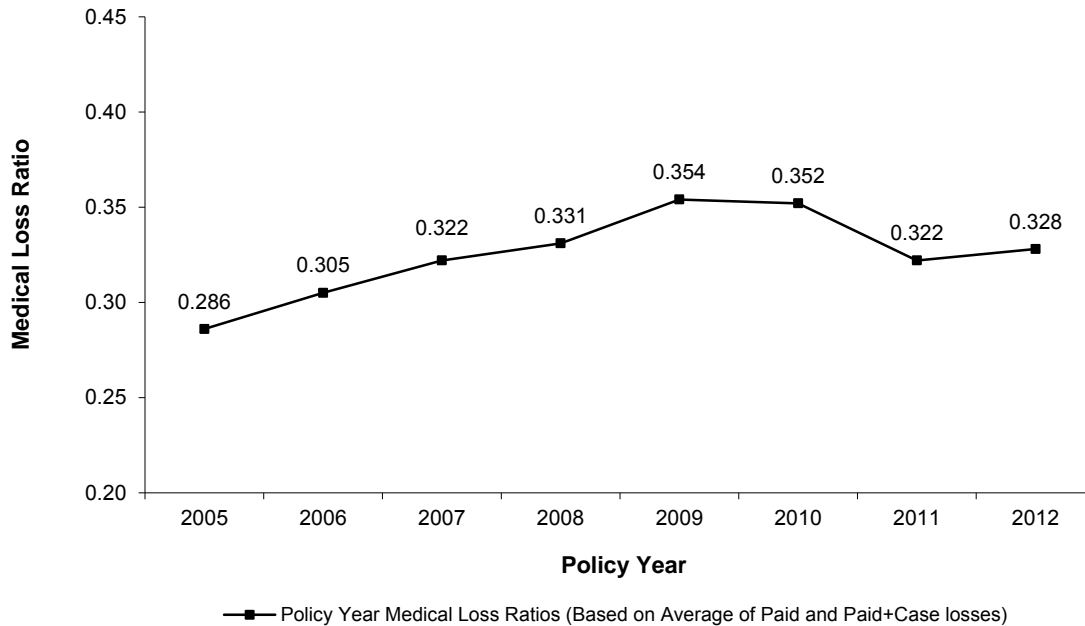


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The medical loss ratios below result after combining the observed changes in Iowa's average claim frequency with the corresponding changes in the average medical cost per case. A medical loss ratio represents the proportion of premium dollars that are necessary to cover medical benefits on behalf of injured workers. After increasing steadily for several years, the medical loss ratio dropped noticeably in 2011 and is slightly up again in 2012. 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 medical loss ratios over extended periods of time, we are proposing a decrease in the current medical trend factor from +2.5% to +2.0% per year. This means that we are projecting the medical loss ratio for policies written in 2015 to deteriorate by 2.0% per year from the average medical loss ratio during policy years 2011 and 2012, which is the experience base used in this filing.



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Key Components (Continued)

Experience and Trend Summary

After adjusting the policy year 2011 and 2012 experience base for trend, we are projecting a 4.2% decrease is necessary to bring premiums in line with total indemnity and medical losses at today's statutory benefit levels.

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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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 an increase in this provision to 17.5% of premium.

The current provision in the rates for general expenses is 5.1% of premium. This filing proposes an increase in this provision to 5.2% of premium.

The overall rate change due to the proposed production and general expense provisions is an increase of 0.5%.

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 2.0% of premium; the proposed provision is 2.2% of premium. The overall rate change due to this impact is +0.3%.

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 15.7% to 15.4% of losses. Loss adjustment expenses in Iowa are notably lower than the countrywide average. The overall rate change due to this impact is -0.3%.



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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 an increase in the maximum minimum premiums of \$100. This will increase the maximum minimum premium from \$700 to \$800 for the majority of classes. Exceptions to this are the Farming classifications, which will go from \$350 to \$450, and the Agriculture classifications, which will go from \$500 to \$600. The overall rate change due to the proposed change in minimum premium program parameters rounds to 0.0%.



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Assigned Risk Market

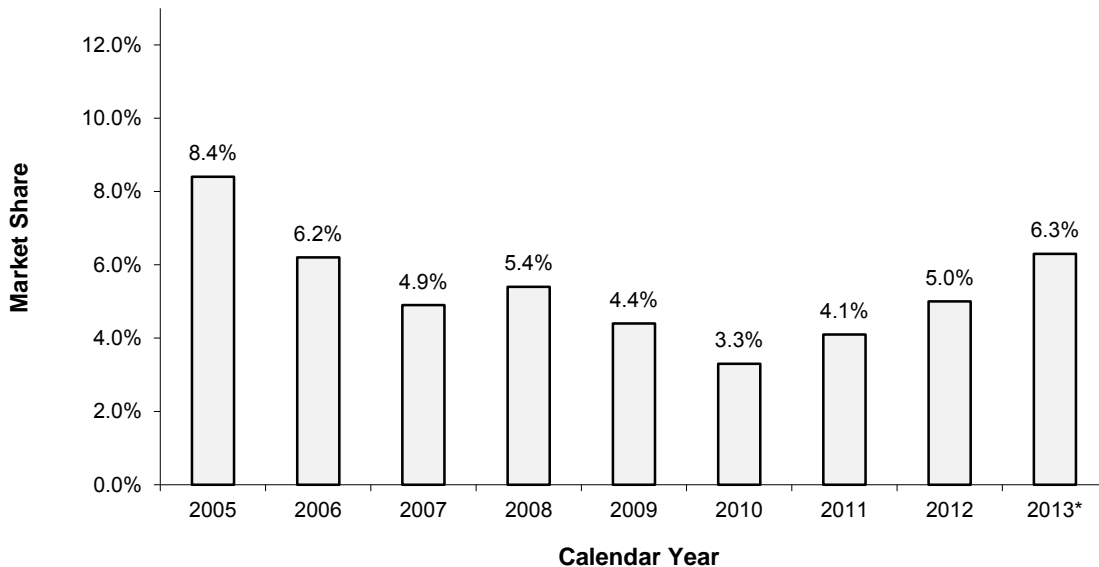
As previously mentioned, an overall average decrease of 3.7% to the current assigned risk rate level is also being proposed effective January 1, 2015.

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 three most recent years.

Iowa Assigned Risk Market Shares



* Preliminary, Source: NCCI Residual Market Management Summary



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Conclusion

This filing document provides a high-level explanation of the proposed decrease in Iowa's current voluntary market advisory prospective rate level and current assigned risk rate level by an average of 3.7%.

Here are some of the key observations:

- Claim frequency continued to decline in 2012
- Average indemnity cost for 2012 remained stable
- Average medical cost deteriorated in 2012 but the going-forward trend projections for medical have been reduced slightly from last year

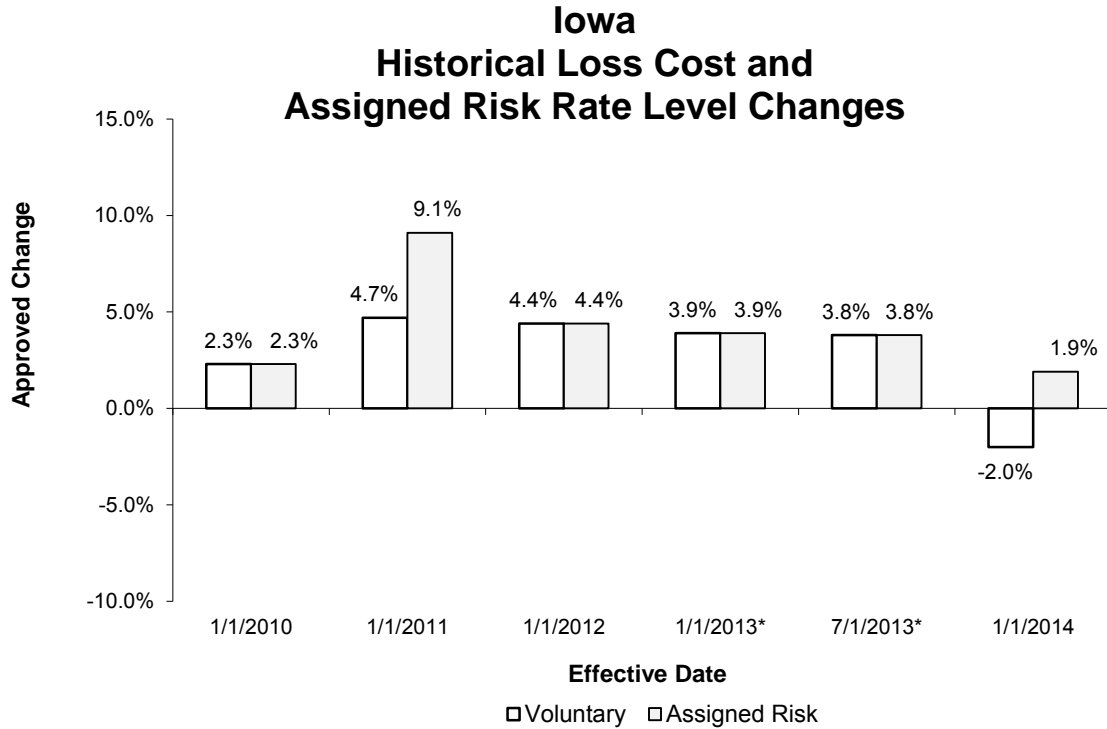
The following pages contain additional exhibits that may be of interest, including the proposed voluntary market advisory rates, assigned risk rates, and rating values by classification.



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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.

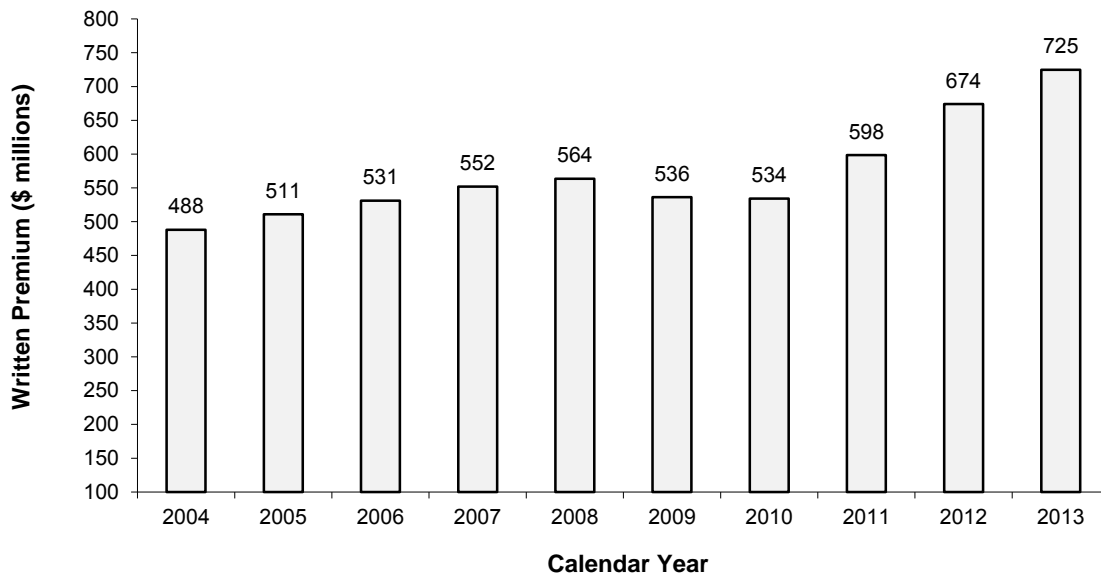


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EXHIBIT II

Iowa Written Premium



Source: NAIC Annual Statement Data

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

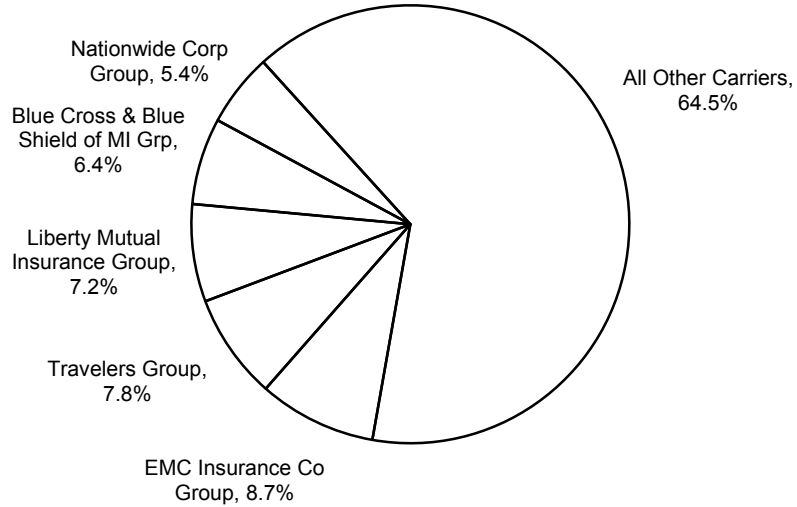


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EXHIBIT III

**Iowa
Largest Workers Compensation Writers CY 2013**



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Iowa in 2013 are shown in this chart.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit IV

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Page S1

Effective January 1, 2015

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	5.96	600	3.01	0.32	2014	8.70	800	3.94	0.26	2709	17.54	800	8.00	0.26
0008	3.46	600	1.66	0.28	2016	4.35	739	2.33	0.34	2710	10.54	800	4.45	0.23
0016	7.84	450	3.54	0.26	2021	3.58	654	1.73	0.28	2714	6.10	800	3.19	0.34
0034	7.59	600	3.87	0.32	2039	5.57	800	2.95	0.34	2731	4.37	741	1.98	0.26
0035	4.38	600	2.31	0.34	2041	5.69	800	2.99	0.34	2735	7.59	800	3.97	0.34
0036	4.77	450	2.43	0.32	2065	4.94	800	2.53	0.32	2759	8.79	800	4.62	0.34
0037	5.46	450	2.62	0.28	2070	8.24	800	4.22	0.32	2790	2.33	516	1.22	0.34
0042	11.44	600	5.50	0.28	2081	6.18	800	3.13	0.32	2797	6.40	800	3.27	0.32
0050	10.82	800	5.54	0.32	2089	5.76	800	2.95	0.32	2799	5.64	800	2.77	0.29
0059D	0.58	-	0.11	0.23	2095	4.59	765	2.34	0.32	2802	6.99	800	3.37	0.28
0065D	0.14	-	0.03	0.26	2105	5.46	800	2.87	0.34	2812	-	-	2.09	0.32
0066D	0.14	-	0.03	0.26	2110	3.33	626	1.74	0.34	2835	4.16	718	2.32	0.43
0067D	0.14	-	0.03	0.26	2111	2.78	566	1.46	0.34	2836	3.53	648	1.95	0.43
0079	5.57	600	2.52	0.26	2112	4.59	765	2.40	0.34	2841	5.98	800	3.13	0.34
0083	9.06	450	4.61	0.32	2114	3.16	608	1.66	0.34	2881	4.35	739	2.41	0.43
0106	12.15	800	5.13	0.23	2121	2.08	489	1.06	0.32	2883	4.11	712	2.09	0.32
0113	5.60	800	2.86	0.32	2130	3.03	593	1.55	0.32	2913	5.79	800	3.21	0.43
0170	4.97	800	2.54	0.32	2131	3.89	688	1.99	0.32	2915	4.32	735	2.09	0.29
0251	4.77	785	2.43	0.32	2143	3.12	603	1.63	0.34	2916	5.17	800	2.18	0.23
0400	10.06	800	4.88	0.29	2157	5.79	800	2.97	0.32	2923	2.97	587	1.56	0.34
0401	12.73	A	5.37	0.23	2172	3.34	627	1.64	0.29	2942	3.77	675	2.11	0.43
0771N	0.83	-	-	-	2174	5.00	800	2.64	0.34	2960	6.52	800	3.33	0.32
0908P	236.00	496	121.06	0.32	2211	12.84	800	5.81	0.26	3004	2.82	570	1.29	0.26
0913P	605.00	800	309.73	0.32	2220	3.36	630	1.72	0.32	3018	4.07	708	1.86	0.26
0917	5.56	800	2.92	0.34	2286	2.60	546	1.36	0.34	3022	5.58	800	2.94	0.34
1005	7.91	800	3.11	0.23	2288	5.73	800	3.03	0.34	3027	5.76	800	2.61	0.26
1016X	18.41	800	7.21	0.23	2300	3.52	647	1.97	0.43	3028	3.62	658	1.85	0.32
1164D	7.48	800	2.85	0.23	2302	2.84	572	1.45	0.32	3030	6.46	800	2.93	0.26
1165D	5.78	800	2.43	0.24	2305	3.24	616	1.57	0.29	3040	6.83	800	3.09	0.26
1320	3.01	591	1.28	0.24	2361	3.16	608	1.61	0.32	3041	7.05	800	3.61	0.32
1322	11.50	800	4.90	0.24	2362	2.55	541	1.30	0.32	3042	6.33	800	3.07	0.29
1430	9.09	800	4.11	0.26	2380	3.53	648	1.80	0.32	3064	6.83	800	3.48	0.32
1438	7.25	800	3.07	0.23	2386	2.36	520	1.25	0.34	3069	-	-	2.37	0.32
1452	3.24	616	1.48	0.26	2388	2.75	563	1.44	0.34	3076	4.66	773	2.37	0.32
1463	28.90	800	12.25	0.24	2402	3.53	648	1.60	0.26	3081D	7.17	800	3.20	0.26
1472	7.45	800	3.13	0.23	2413	3.76	674	1.92	0.32	3082D	6.11	800	2.73	0.26
1624D	5.73	800	2.40	0.23	2416	3.39	633	1.72	0.32	3085D	10.14	800	4.55	0.26
1642	4.54	759	2.06	0.26	2417	2.48	533	1.27	0.32	3110	10.11	800	5.15	0.32
1654	9.56	800	4.35	0.26	2501	4.57	763	2.32	0.32	3111	3.64	660	1.85	0.32
1655	5.58	800	2.57	0.26	2503	1.77	455	0.93	0.34	3113	3.52	647	1.79	0.32
1699	5.75	800	2.60	0.26	2534	3.24	616	1.68	0.34	3114	5.11	800	2.62	0.32
1701	4.99	800	2.28	0.26	2570	5.87	800	3.09	0.34	3118	2.61	547	1.37	0.34
1710D	6.56	800	2.96	0.26	2585	5.61	800	2.94	0.34	3119	1.62	438	0.90	0.43
1741D	7.64	800	2.60	0.23	2586	4.62	768	2.37	0.32	3122	2.12	493	1.10	0.33
1747	3.22	614	1.47	0.26	2587	4.07	708	2.15	0.34	3126	5.75	800	2.93	0.32
1748	6.38	800	2.87	0.26	2589	3.09	600	1.57	0.32	3131	3.10	601	1.57	0.32
1803D	10.67	800	4.34	0.23	2600	3.96	696	2.10	0.34	3132	4.40	744	2.23	0.32
1852D	4.58	764	1.57	0.22	2623	8.86	800	4.28	0.28	3145	2.90	579	1.48	0.32
1853	3.39	633	1.66	0.29	2651	2.98	588	1.55	0.34	3146	4.68	775	2.39	0.32
1860	3.19	611	1.70	0.34	2660	3.67	664	1.92	0.34	3169	4.16	718	2.12	0.32
1924	3.27	620	1.72	0.34	2670	2.52	537	1.40	0.43	3175D	6.39	800	3.21	0.32
1925	7.91	800	3.79	0.28	2683	3.03	593	1.58	0.34	3179	4.20	722	2.20	0.34
2001	-	-	3.25	0.32	2688	5.52	800	2.88	0.34	3180	3.67	664	1.92	0.34
2002	2.84	572	1.48	0.34	2701	20.88	800	9.47	0.26	3188	2.41	525	1.26	0.34
2003	6.31	800	3.25	0.32	2702	24.86	800	9.68	0.23	3220	2.51	536	1.29	0.32

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

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3223	4.96	800	2.73	0.43	4021	7.81	800	3.57	0.26	4568	3.39	633	1.54	0.26
3224	5.39	800	2.87	0.34	4024D	6.20	800	2.79	0.26	4581	1.68	445	0.71	0.23
3227	5.38	800	2.82	0.34	4034	10.79	800	4.91	0.26	4583	5.12	800	2.16	0.23
3240	3.64	660	1.91	0.34	4036	3.65	662	1.65	0.26	4611	2.26	509	1.18	0.34
3241	4.69	776	2.39	0.32	4038	4.48	753	2.48	0.43	4635	4.74	781	1.84	0.23
3255	2.55	541	1.42	0.43	4053	3.15	607	1.60	0.32	4653	2.90	579	1.52	0.34
3257	4.37	741	2.22	0.32	4061	5.87	800	3.10	0.34	4665	12.25	800	5.57	0.26
3270	3.88	687	1.98	0.32	4062	2.21	503	1.13	0.32	4670	11.71	800	5.26	0.26
3300	6.15	800	3.13	0.32	4101	4.13	714	1.99	0.28	4683	6.01	800	3.07	0.32
3303	4.90	799	2.58	0.34	4109	1.32	405	0.69	0.34	4686	3.77	675	1.71	0.26
3307	3.96	696	2.03	0.32	4110	1.48	423	0.76	0.32	4692	0.95	365	0.50	0.34
3315	6.28	800	3.31	0.34	4111	3.00	590	1.59	0.34	4693	2.66	553	1.36	0.32
3334	5.35	800	2.77	0.32	4112	-	-	0.76	0.32	4703	5.48	800	2.80	0.32
3336	5.26	800	2.38	0.26	4113	2.32	515	1.19	0.32	4717	2.64	550	1.47	0.43
3365	10.94	800	4.99	0.26	4114	3.50	645	1.79	0.32	4720	4.14	715	2.10	0.32
3372	5.06	800	2.44	0.28	4130	4.41	745	2.25	0.32	4740	2.54	539	1.16	0.26
3373	7.94	800	4.06	0.32	4131	5.40	800	2.83	0.34	4741	2.67	554	1.37	0.32
3383	1.62	438	0.85	0.34	4133	4.34	737	2.24	0.33	4751	5.18	800	2.30	0.25
3385	1.16	388	0.61	0.34	4149	1.16	388	0.64	0.43	4771N	4.72	800	1.83	0.23
3400	3.96	696	1.92	0.29	4150	-	-	0.64	0.43	4777	6.36	800	2.46	0.23
3507	6.98	800	3.57	0.32	4206	5.14	800	2.62	0.32	4825	4.96	800	2.25	0.26
3515	2.98	588	1.53	0.32	4207	3.80	678	1.72	0.26	4828	2.38	522	1.15	0.29
3548	2.61	547	1.34	0.32	4239	3.83	681	1.75	0.26	4829	1.72	449	0.73	0.23
3559	6.28	800	3.17	0.32	4240	3.98	698	2.08	0.34	4902	4.80	788	2.51	0.34
3574	2.02	482	1.06	0.34	4243	3.00	590	1.53	0.32	4923	1.81	459	0.92	0.32
3581	2.02	482	1.07	0.34	4244	3.96	696	2.02	0.32	5020	6.81	800	3.10	0.26
3612	3.77	675	1.82	0.28	4250	4.20	722	2.14	0.32	5022	10.82	800	4.59	0.24
3620	6.07	800	2.75	0.26	4251	4.04	704	2.07	0.32	5037	55.12	800	21.39	0.23
3629	3.00	590	1.57	0.34	4263	3.91	690	1.99	0.32	5040	36.81	800	14.38	0.23
3632	5.60	800	2.70	0.28	4273	3.03	593	1.55	0.32	5057	11.84	800	4.62	0.23
3634	2.58	544	1.37	0.34	4279	2.95	585	1.51	0.32	5059	27.66	800	10.73	0.23
3635	4.47	752	2.28	0.32	4282	3.44	638	1.84	0.34	5069	36.30	800	14.34	0.23
3638	3.47	642	1.83	0.34	4283	3.43	637	1.75	0.32	5102	7.39	800	3.13	0.24
3642	2.42	526	1.23	0.32	4299	3.09	600	1.62	0.34	5146	6.60	800	2.99	0.26
3643	2.95	585	1.51	0.32	4304	7.34	800	3.52	0.28	5160	5.27	800	2.26	0.24
3647	4.16	718	2.01	0.28	4307	2.84	572	1.58	0.43	5183	6.33	800	2.88	0.26
3648	2.14	495	1.12	0.34	4351	1.23	395	0.63	0.32	5188	4.50	755	2.05	0.26
3681	1.95	475	1.01	0.33	4352	1.93	472	1.01	0.34	5190	3.54	649	1.61	0.26
3685	2.30	513	1.21	0.34	4360	1.38	412	0.73	0.34	5191	1.88	467	0.96	0.32
3719	2.07	488	0.81	0.23	4361	1.24	396	0.65	0.34	5192	4.61	767	2.35	0.32
3724	6.89	800	2.92	0.24	4362	-	-	0.73	0.34	5213	10.49	800	4.47	0.24
3726	6.74	800	2.65	0.23	4410	4.14	715	2.13	0.32	5215	10.43	800	5.07	0.29
3803	7.42	800	3.81	0.32	4420	6.30	800	2.70	0.24	5221	8.45	800	3.84	0.26
3807	3.71	668	1.95	0.34	4431	2.30	513	1.28	0.43	5222	15.86	800	6.74	0.24
3808	3.95	695	1.92	0.29	4432	2.29	512	1.28	0.43	5223	8.45	800	3.85	0.26
3821	9.74	800	4.68	0.28	4439	2.91	580	1.40	0.28	5348	9.34	800	4.28	0.26
3822	6.99	800	3.38	0.29	4452	5.38	800	2.74	0.32	5402	5.40	800	2.84	0.34
3824	7.80	800	3.75	0.28	4459	3.71	668	1.91	0.32	5403	16.56	800	6.99	0.23
3826	1.28	401	0.66	0.32	4470	3.76	674	1.91	0.32	5437	8.60	800	3.95	0.26
3827	3.06	597	1.47	0.28	4484	4.13	714	2.10	0.32	5443	5.87	800	3.01	0.32
3830	1.74	451	0.84	0.29	4493	3.44	638	1.76	0.32	5445	9.29	800	3.95	0.24
3851	5.24	800	2.77	0.34	4511	0.79	347	0.38	0.28	5462	13.34	800	6.04	0.26
3865	2.33	516	1.29	0.43	4557	3.47	642	1.82	0.34	5472	6.87	800	2.67	0.23
3881	8.45	800	4.33	0.32	4558	3.46	641	1.75	0.32	5473	10.94	800	4.25	0.23
4000	14.70	800	6.19	0.23	4561	-	-	1.40	0.28	5474	8.04	800	3.40	0.24

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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	6.71	800	3.07	0.26	6874F	29.06	800	7.69	0.20	7590	5.82	800	2.83	0.29
5479	9.76	800	4.73	0.29	6882	6.61	800	2.60	0.23	7600	4.42	746	2.01	0.26
5480	21.48	800	9.10	0.24	6884	12.43	800	4.94	0.23	7601	-	-	2.01	0.26
5491	3.28	621	1.40	0.24	7016M	11.61	800	4.61	0.23	7605	2.51	536	1.14	0.26
5506	9.05	800	3.52	0.23	7024M	12.90	800	5.13	0.23	7610	0.78	346	0.37	0.28
5507	4.92	800	2.10	0.24	7038M	6.21	800	2.38	0.22	7611	-	-	2.01	0.26
5508D	21.17	800	9.65	0.26	7046M	16.60	800	6.48	0.23	7612	-	-	2.01	0.26
5535	7.67	800	3.47	0.26	7047M	24.39	800	9.12	0.23	7613	-	-	2.01	0.26
5537	6.19	800	2.81	0.26	7050M	13.05	800	4.71	0.22	7705	7.75	800	3.74	0.29
5551	28.29	800	10.88	0.22	7090M	6.90	800	2.65	0.22	7710	45.42	800	19.12	0.23
5606	2.56	542	1.08	0.23	7098M	18.44	800	7.20	0.23	7711	45.42	800	19.12	0.23
5610	9.17	800	4.65	0.32	7099M	34.87	800	12.80	0.23	7720	4.42	746	2.01	0.26
5645	12.40	800	5.23	0.23	7133	5.91	800	2.54	0.24	7855	10.49	800	4.80	0.26
5651	-	-	5.23	0.23	7151M	7.18	800	3.09	0.24	8001	2.87	576	1.51	0.34
5703	17.06	800	7.78	0.26	7152M	15.09	800	6.10	0.24	8002	2.38	522	1.21	0.32
5705	14.49	800	6.50	0.25	7153M	7.98	800	3.43	0.24	8006	3.48	643	1.77	0.32
5951	1.59	435	0.82	0.33	7222	8.95	800	4.09	0.26	8008	1.73	450	0.90	0.34
6003	9.84	800	4.49	0.26	7228	10.54	800	4.81	0.26	8010	2.52	537	1.32	0.34
6005	6.66	800	3.04	0.26	7229	10.81	800	4.60	0.24	8013	0.42	306	0.21	0.32
6017	13.06	800	5.71	0.25	7230	11.09	800	5.37	0.29	8015	1.19	391	0.61	0.32
6018	4.16	718	1.92	0.26	7231	12.62	800	6.09	0.28	8017	2.09	490	1.09	0.34
6045	3.63	659	1.66	0.26	7232	10.81	800	4.63	0.24	8018	3.26	619	1.71	0.34
6204	13.62	800	5.81	0.24	7309F	22.29	800	5.89	0.20	8021	3.17	609	1.61	0.32
6206	5.68	800	2.21	0.23	7313F	4.40	744	1.17	0.20	8031	3.10	601	1.57	0.32
6213	3.63	659	1.54	0.24	7317F	11.02	800	2.90	0.20	8032	2.79	567	1.46	0.34
6214	4.75	783	1.86	0.23	7327F	32.07	800	8.57	0.19	8033	1.77	455	0.90	0.32
6216	9.87	800	3.85	0.23	7333M	21.08	800	8.49	0.24	8037	1.76	454	0.92	0.34
6217	7.22	800	3.05	0.23	7335M	23.42	800	9.43	0.24	8039	1.82	460	0.95	0.34
6229	6.51	800	2.75	0.23	7337M	44.29	800	16.77	0.24	8044	3.80	678	1.84	0.29
6233	4.53	758	1.94	0.24	7350F	13.34	800	3.78	0.22	8045	0.61	327	0.32	0.34
6235	11.01	800	4.30	0.23	7360	8.12	800	3.69	0.26	8046	3.33	626	1.69	0.32
6236	16.29	800	7.41	0.26	7370	6.24	800	3.17	0.32	8047	1.40	414	0.74	0.34
6237	2.57	543	1.18	0.26	7380	6.31	800	3.05	0.29	8058	3.98	698	2.01	0.32
6251D	7.89	800	3.37	0.24	7382	5.40	800	2.75	0.32	8072	1.00	370	0.52	0.34
6252D	6.33	800	2.45	0.23	7390	5.57	800	2.85	0.32	8102	2.26	509	1.19	0.34
6260D	10.07	800	3.95	0.23	7394M	6.55	800	2.57	0.23	8103	3.94	693	1.89	0.28
6306	6.89	800	2.94	0.24	7395M	7.28	800	2.86	0.23	8105	3.48	643	1.82	0.34
6319	4.39	743	1.87	0.24	7398M	13.77	800	5.09	0.23	8106	6.28	800	2.84	0.26
6325	9.69	800	4.12	0.24	7402	0.32	295	0.16	0.32	8107	3.94	693	1.79	0.26
6400	7.60	800	3.69	0.29	7403	5.55	800	2.52	0.26	8111	2.98	588	1.52	0.32
6503	2.21	503	1.17	0.34	7405N	1.34	487	0.61	0.26	8116	3.44	638	1.75	0.32
6504	2.95	585	1.56	0.34	7420	10.38	800	4.13	0.23	8203	9.07	800	4.63	0.32
6702M*	12.75	800	5.83	0.26	7421	1.75	453	0.74	0.24	8204	5.20	800	2.36	0.26
6703M*	26.78	800	11.52	0.26	7422	2.79	567	1.09	0.23	8209	9.22	800	4.71	0.32
6704M*	14.16	800	6.48	0.26	7425	4.72	779	1.85	0.23	8215	4.28	731	1.94	0.26
6801F	6.67	800	1.98	0.24	7431N	1.20	464	0.47	0.23	8227	7.05	800	2.75	0.23
6811	8.36	800	3.82	0.26	7445N	0.72	-	-	-	8232	8.65	800	3.91	0.26
6824F	11.55	800	3.32	0.21	7453N	0.65	-	-	-	8233	4.07	708	1.87	0.26
6826F	15.51	800	4.45	0.25	7502	3.61	657	1.64	0.26	8235	5.31	800	2.73	0.32
6834	9.84	800	4.72	0.28	7515	1.92	471	0.75	0.23	8263	13.40	800	6.37	0.28
6836	7.44	800	3.38	0.26	7520	4.69	776	2.40	0.32	8264	8.90	800	3.99	0.26
6843F	24.30	800	6.48	0.20	7538	8.07	800	3.15	0.23	8265	9.34	800	3.94	0.23
6845F	13.90	800	3.67	0.20	7539	4.35	739	1.84	0.23	8279	9.21	800	3.87	0.23
6854	5.33	800	2.08	0.23	7540	5.84	800	2.24	0.22	8288	10.82	800	4.81	0.25
6872F	12.20	800	3.23	0.20	7580	3.30	623	1.49	0.26	8291	5.81	800	2.79	0.28

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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	4.70	777	2.40	0.32	9016	4.75	783	2.39	0.32					
8293	13.21	800	6.00	0.26	9019	2.94	583	1.33	0.26					
8304	7.54	800	3.40	0.26	9033	3.16	608	1.60	0.32					
8350	8.24	800	3.49	0.24	9040	4.70	777	2.45	0.34					
8380	4.18	720	2.02	0.28	9044	2.13	494	1.12	0.34					
8381	3.70	667	1.78	0.28	9052	3.62	658	1.90	0.34					
8385	2.99	589	1.36	0.26	9058	2.44	528	1.35	0.43					
8392	2.94	583	1.49	0.32	9059	-	-	0.77	0.33					
8393	2.83	571	1.45	0.32	9060	1.94	473	1.01	0.34					
8500	6.33	800	2.86	0.26	9061	1.88	467	1.04	0.43					
8601	0.78	346	0.38	0.29	9062	1.83	461	1.01	0.43					
8602	1.54	429	0.74	0.28	9063	1.52	427	0.79	0.33					
8603	0.17	279	0.09	0.32	9077F	5.12	800	1.66	0.31					
8606	4.03	703	1.71	0.24	9082	1.76	454	0.97	0.43					
8709F	7.68	800	2.04	0.20	9083	1.87	466	1.03	0.43					
8719	8.36	800	3.20	0.22	9084	2.19	501	1.10	0.32					
8720	2.91	580	1.31	0.26	9088a	a	a	a	a					
8721	0.50	315	0.23	0.26	9089	1.86	465	0.96	0.33					
8723	0.26	289	0.13	0.32	9093	2.22	504	1.15	0.33					
8725	3.26	619	1.47	0.26	9101	7.62	800	3.99	0.34					
8726F	4.77	785	1.43	0.24	9102	5.70	800	2.90	0.32					
8734M	0.80	348	0.36	0.26	9154	1.90	469	0.97	0.32					
8737M	0.72	339	0.32	0.26	9156	2.75	563	1.33	0.29					
8738M	1.51	426	0.65	0.26	9170	11.05	800	4.27	0.22					
8742	0.59	325	0.27	0.26	9178	5.61	800	3.07	0.43					
8745	5.96	800	2.87	0.28	9179	19.50	800	10.16	0.34					
8748	1.07	378	0.52	0.29	9180	6.95	800	3.11	0.25					
8755	0.74	341	0.33	0.26	9182	3.07	598	1.54	0.32					
8799	0.63	329	0.32	0.32	9186	14.28	800	5.99	0.23					
8800	2.57	543	1.42	0.43	9220	6.40	800	3.09	0.28					
8803	0.12	273	0.05	0.26	9402	5.61	800	2.55	0.26					
8805M	0.41	305	0.21	0.32	9403	10.30	800	4.36	0.23					
8810	0.30	293	0.15	0.32	9410	3.67	664	1.88	0.32					
8814M	0.36	300	0.18	0.32	9501	5.18	800	2.49	0.28					
8815M	0.77	345	0.36	0.32	9505	5.60	800	2.70	0.28					
8820	0.33	296	0.16	0.29	9516	10.81	800	4.89	0.26					
8824	4.25	728	2.23	0.34	9519	5.61	800	2.54	0.26					
8825	2.19	501	1.21	0.43	9521	5.81	800	2.64	0.26					
8826	4.31	734	2.19	0.32	9522	4.62	768	2.35	0.32					
8829	3.87	686	1.97	0.32	9534	7.54	800	3.23	0.24					
8831	1.83	461	0.92	0.32	9554	14.18	800	6.03	0.24					
8832	0.45	310	0.23	0.32	9586	0.85	354	0.47	0.43					
8833	1.24	396	0.64	0.32	9600	3.77	675	1.98	0.34					
8835	3.48	643	1.78	0.32	9620	1.40	414	0.67	0.28					
8842	2.81	569	1.42	0.32										
8855	0.35	299	0.18	0.32										
8856	0.30	293	0.15	0.32										
8864	2.31	514	1.17	0.32										
8868	0.52	317	0.27	0.34										
8869	1.49	424	0.77	0.33										
8871	0.19	281	0.10	0.34										
8901	0.46	311	0.22	0.28										
9012	2.64	550	1.28	0.29										
9014	5.17	800	2.63	0.32										
9015	5.03	800	2.56	0.32										

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

Effective January 1, 2015

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	0.58	S	1710D	0.09	S	3175D	0.09	S
0065D	0.14	S	1741D	0.96	S	4024D	0.04	S
0066D	0.14	S	1803D	0.42	S	5508D	0.13	S
0067D	0.14	S	1852D	0.53	Asb	6251D	0.06	S
1164D	0.13	S	3081D	0.12	S	6252D	0.06	S
1165D	0.08	S	3082D	0.07	S	6260D	0.09	S
1624D	0.06	S	3085D	0.16	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**

- 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 2.553 and elr x 2.4.
- 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, 2015

MISCELLANEOUS VALUES

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

Employee operated vehicle.....	\$61,300
Leased or rented vehicle.....	\$40,900

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

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

Maximum Weekly 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 Weekly 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

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 (1.07).)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$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, 2015
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,178	0.04	1,228,126	--	1,295,868	0.44
2,179	--	8,804	0.05	1,295,869	--	1,367,533	0.45
8,805	--	15,572	0.06	1,367,534	--	1,443,472	0.46
15,573	--	22,486	0.07	1,443,473	--	1,524,079	0.47
22,487	--	29,551	0.08	1,524,080	--	1,609,800	0.48
29,552	--	49,428	0.09	1,609,801	--	1,701,137	0.49
49,429	--	73,575	0.10	1,701,138	--	1,798,662	0.50
73,576	--	95,054	0.11	1,798,663	--	1,903,027	0.51
95,055	--	115,967	0.12	1,903,028	--	2,014,978	0.52
115,968	--	136,884	0.13	2,014,979	--	2,135,374	0.53
136,885	--	158,057	0.14	2,135,375	--	2,265,209	0.54
158,058	--	179,632	0.15	2,265,210	--	2,405,640	0.55
179,633	--	201,706	0.16	2,405,641	--	2,558,018	0.56
201,707	--	224,350	0.17	2,558,019	--	2,723,938	0.57
224,351	--	247,628	0.18	2,723,939	--	2,905,288	0.58
247,629	--	271,594	0.19	2,905,289	--	3,104,327	0.59
271,595	--	296,299	0.20	3,104,328	--	3,323,778	0.60
296,300	--	321,795	0.21	3,323,779	--	3,566,949	0.61
321,796	--	348,132	0.22	3,566,950	--	3,837,907	0.62
348,133	--	375,364	0.23	3,837,908	--	4,141,706	0.63
375,365	--	403,544	0.24	4,141,707	--	4,484,701	0.64
403,545	--	432,730	0.25	4,484,702	--	4,875,001	0.65
432,731	--	462,982	0.26	4,875,002	--	5,323,121	0.66
462,983	--	494,365	0.27	5,323,122	--	5,842,936	0.67
494,366	--	526,948	0.28	5,842,937	--	6,453,149	0.68
526,949	--	560,804	0.29	6,453,150	--	7,179,589	0.69
560,805	--	596,012	0.30	7,179,590	--	8,058,960	0.70
596,013	--	632,658	0.31	8,058,961	--	9,145,237	0.71
632,659	--	670,835	0.32	9,145,238	--	10,521,182	0.72
670,836	--	710,642	0.33	10,521,183	--	12,320,491	0.73
710,643	--	752,188	0.34	12,320,492	--	14,774,086	0.74
752,189	--	795,592	0.35	14,774,087	--	18,318,162	0.75
795,593	--	840,983	0.36	18,318,163	--	23,887,414	0.76
840,984	--	888,501	0.37	23,887,415	--	33,912,055	0.77
888,502	--	938,301	0.38	33,912,056	--	57,302,867	0.78
938,302	--	990,553	0.39	57,302,868	--	174,256,868	0.79
990,554	--	1,045,444	0.40	174,256,869	AND OVER		0.80
1,045,445	--	1,103,180	0.41				
1,103,181	--	1,163,989	0.42				
1,163,990	--	1,228,125	0.43				

(a) G	10.40
(b) State Per Claim Accident Limitation	\$259,500
(c) State Multiple Claim Accident Limitation	\$519,000
(d) USL&HW Per Claim Accident Limitation	\$475,500
(e) USL&HW Multiple Claim Accident Limitation	\$951,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$15,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.89
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.89.)</i>	

Effective January 1, 2015
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 -- 55,939	26,000	1,795,051 -- 1,847,020	208,000	3,614,523 -- 3,666,515	390,000
55,940 -- 96,277	31,200	1,847,021 -- 1,898,992	213,200	3,666,516 -- 3,718,508	395,200
96,278 -- 142,626	36,400	1,898,993 -- 1,950,966	218,400	3,718,509 -- 3,770,501	400,400
142,627 -- 191,521	41,600	1,950,967 -- 2,002,941	223,600	3,770,502 -- 3,822,494	405,600
191,522 -- 241,605	46,800	2,002,942 -- 2,054,917	228,800	3,822,495 -- 3,874,487	410,800
241,606 -- 292,317	52,000	2,054,918 -- 2,106,895	234,000	3,874,488 -- 3,926,481	416,000
292,318 -- 343,397	57,200	2,106,896 -- 2,158,873	239,200	3,926,482 -- 3,978,474	421,200
343,398 -- 394,708	62,400	2,158,874 -- 2,210,853	244,400	3,978,475 -- 4,030,468	426,400
394,709 -- 446,174	67,600	2,210,854 -- 2,262,833	249,600	4,030,469 -- 4,082,462	431,600
446,175 -- 497,747	72,800	2,262,834 -- 2,314,815	254,800	4,082,463 -- 4,134,457	436,800
497,748 -- 549,400	78,000	2,314,816 -- 2,366,797	260,000	4,134,458 -- 4,186,451	442,000
549,401 -- 601,111	83,200	2,366,798 -- 2,418,780	265,200	4,186,452 -- 4,238,445	447,200
601,112 -- 652,867	88,400	2,418,781 -- 2,470,763	270,400	4,238,446 -- 4,290,440	452,400
652,868 -- 704,658	93,600	2,470,764 -- 2,522,748	275,600	4,290,441 -- 4,342,435	457,600
704,659 -- 756,478	98,800	2,522,749 -- 2,574,733	280,800	4,342,436 -- 4,394,430	462,800
756,479 -- 808,320	104,000	2,574,734 -- 2,626,718	286,000	4,394,431 -- 4,446,424	468,000
808,321 -- 860,181	109,200	2,626,719 -- 2,678,704	291,200	4,446,425 -- 4,498,420	473,200
860,182 -- 912,058	114,400	2,678,705 -- 2,730,691	296,400	4,498,421 -- 4,550,415	478,400
912,059 -- 963,948	119,600	2,730,692 -- 2,782,678	301,600	4,550,416 -- 4,602,410	483,600
963,949 -- 1,015,850	124,800	2,782,679 -- 2,834,666	306,800	4,602,411 -- 4,654,406	488,800
1,015,851 -- 1,067,760	130,000	2,834,667 -- 2,886,654	312,000	4,654,407 -- 4,706,401	494,000
1,067,761 -- 1,119,679	135,200	2,886,655 -- 2,938,642	317,200	4,706,402 -- 4,758,397	499,200
1,119,680 -- 1,171,605	140,400	2,938,643 -- 2,990,631	322,400	4,758,398 -- 4,810,392	504,400
1,171,606 -- 1,223,537	145,600	2,990,632 -- 3,042,620	327,600	4,810,393 -- 4,862,388	509,600
1,223,538 -- 1,275,475	150,800	3,042,621 -- 3,094,610	332,800	4,862,389 -- 4,914,384	514,800
1,275,476 -- 1,327,418	156,000	3,094,611 -- 3,146,600	338,000	4,914,385 -- 4,966,000	520,000
1,327,419 -- 1,379,365	161,200	3,146,601 -- 3,198,590	343,200		
1,379,366 -- 1,431,315	166,400	3,198,591 -- 3,250,580	348,400		
1,431,316 -- 1,483,269	171,600	3,250,581 -- 3,302,571	353,600		
1,483,270 -- 1,535,227	176,800	3,302,572 -- 3,354,563	358,800		
1,535,228 -- 1,587,187	182,000	3,354,564 -- 3,406,554	364,000		
1,587,188 -- 1,639,149	187,200	3,406,555 -- 3,458,546	369,200		
1,639,150 -- 1,691,114	192,400	3,458,547 -- 3,510,538	374,400		
1,691,115 -- 1,743,081	197,600	3,510,539 -- 3,562,530	379,600		
1,743,082 -- 1,795,050	202,800	3,562,531 -- 3,614,522	384,800		

For Expected Losses greater than \$4,966,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(10.40) / (\text{Expected Losses} + (700)(10.40))$$

G = 10.40

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

**IOWA
RR 1
Exhibit IV**

Effective January 1, 2015

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.30	1.03	0.96	0.81	0.68	0.57	0.48

2. Tax Multipliers

a. State (non-F Classes)	1.022
b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage	1.073

3. Expected Loss Ratio
0.594

Expected Loss and Allocated Expense Ratio
0.670

4. Table of Expense Ratios
Type A: 2014-01
Type B: 2014-01

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	0.460	0.497	0.506	0.531	0.547	0.566	0.570
\$15,000	0.428	0.467	0.477	0.505	0.525	0.546	0.552
\$20,000	0.401	0.443	0.454	0.484	0.505	0.528	0.537
\$25,000	0.379	0.422	0.434	0.465	0.488	0.512	0.523
\$30,000	0.360	0.403	0.416	0.448	0.472	0.498	0.510
\$35,000	0.343	0.387	0.400	0.433	0.458	0.485	0.498
\$40,000	0.329	0.372	0.386	0.419	0.445	0.473	0.487
\$50,000	0.303	0.347	0.361	0.394	0.422	0.451	0.468
\$75,000	0.256	0.299	0.313	0.347	0.376	0.407	0.428
\$100,000	0.223	0.264	0.278	0.312	0.342	0.373	0.397
\$125,000	0.198	0.238	0.252	0.285	0.314	0.346	0.371
\$150,000	0.179	0.217	0.231	0.262	0.292	0.323	0.350
\$175,000	0.164	0.200	0.214	0.244	0.274	0.304	0.332
\$200,000	0.151	0.185	0.199	0.228	0.258	0.287	0.316
\$225,000	0.140	0.173	0.187	0.215	0.244	0.273	0.302
\$250,000	0.131	0.162	0.176	0.203	0.232	0.260	0.290
\$275,000	0.122	0.153	0.166	0.193	0.221	0.249	0.279
\$300,000	0.115	0.145	0.158	0.184	0.211	0.238	0.268
\$325,000	0.109	0.138	0.151	0.176	0.202	0.229	0.259
\$350,000	0.103	0.131	0.144	0.168	0.195	0.221	0.251
\$375,000	0.098	0.125	0.138	0.161	0.187	0.213	0.243
\$400,000	0.094	0.120	0.132	0.155	0.181	0.206	0.236
\$425,000	0.090	0.115	0.127	0.150	0.175	0.199	0.229
\$450,000	0.086	0.111	0.123	0.144	0.169	0.193	0.223
\$475,000	0.082	0.107	0.118	0.139	0.164	0.187	0.217
\$500,000	0.079	0.103	0.114	0.135	0.159	0.182	0.212
\$600,000	0.068	0.090	0.101	0.120	0.142	0.163	0.193
\$700,000	0.060	0.080	0.090	0.108	0.129	0.149	0.177
\$800,000	0.053	0.072	0.082	0.098	0.118	0.137	0.165
\$900,000	0.048	0.065	0.075	0.090	0.109	0.127	0.154
\$1,000,000	0.043	0.060	0.069	0.083	0.102	0.118	0.144
\$2,000,000	0.022	0.032	0.038	0.046	0.060	0.071	0.092
\$3,000,000	0.014	0.021	0.025	0.032	0.042	0.050	0.068
\$4,000,000	0.009	0.015	0.019	0.023	0.032	0.039	0.054
\$5,000,000	0.007	0.011	0.014	0.018	0.025	0.031	0.044
\$6,000,000	0.005	0.009	0.012	0.015	0.021	0.026	0.037
\$7,000,000	0.004	0.007	0.009	0.012	0.017	0.022	0.032
\$8,000,000	0.004	0.006	0.008	0.010	0.015	0.019	0.028
\$9,000,000	0.003	0.005	0.007	0.009	0.013	0.016	0.024
\$10,000,000	0.003	0.004	0.006	0.008	0.011	0.014	0.022

Effective January 1, 2015

**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	0.506	0.544	0.554	0.579	0.597	0.616	0.620
\$15,000	0.472	0.513	0.524	0.553	0.573	0.595	0.601
\$20,000	0.444	0.488	0.500	0.531	0.553	0.577	0.585
\$25,000	0.421	0.466	0.478	0.511	0.535	0.561	0.571
\$30,000	0.401	0.447	0.460	0.493	0.519	0.546	0.558
\$35,000	0.383	0.429	0.443	0.477	0.504	0.532	0.546
\$40,000	0.367	0.414	0.428	0.463	0.490	0.519	0.534
\$50,000	0.340	0.387	0.401	0.437	0.466	0.497	0.514
\$75,000	0.290	0.336	0.351	0.387	0.418	0.450	0.472
\$100,000	0.255	0.299	0.314	0.350	0.381	0.414	0.439
\$125,000	0.228	0.271	0.286	0.321	0.352	0.385	0.412
\$150,000	0.208	0.248	0.263	0.297	0.328	0.361	0.389
\$175,000	0.191	0.230	0.245	0.277	0.309	0.341	0.370
\$200,000	0.177	0.214	0.229	0.260	0.291	0.323	0.353
\$225,000	0.165	0.201	0.215	0.246	0.276	0.308	0.338
\$250,000	0.154	0.189	0.204	0.233	0.263	0.294	0.325
\$275,000	0.145	0.179	0.193	0.222	0.252	0.282	0.312
\$300,000	0.138	0.170	0.184	0.212	0.241	0.271	0.302
\$325,000	0.131	0.162	0.176	0.203	0.232	0.261	0.292
\$350,000	0.124	0.155	0.168	0.195	0.223	0.251	0.282
\$375,000	0.118	0.149	0.162	0.187	0.215	0.243	0.274
\$400,000	0.113	0.143	0.156	0.181	0.208	0.235	0.266
\$425,000	0.108	0.137	0.150	0.174	0.201	0.228	0.259
\$450,000	0.104	0.132	0.145	0.169	0.195	0.221	0.252
\$475,000	0.100	0.127	0.140	0.163	0.189	0.215	0.246
\$500,000	0.096	0.123	0.135	0.158	0.184	0.209	0.240
\$600,000	0.084	0.108	0.120	0.141	0.165	0.189	0.219
\$700,000	0.074	0.097	0.108	0.127	0.151	0.172	0.202
\$800,000	0.066	0.088	0.098	0.116	0.139	0.159	0.188
\$900,000	0.060	0.080	0.090	0.107	0.128	0.148	0.176
\$1,000,000	0.055	0.073	0.083	0.099	0.120	0.138	0.166
\$2,000,000	0.028	0.040	0.046	0.056	0.071	0.084	0.106
\$3,000,000	0.018	0.026	0.032	0.039	0.051	0.060	0.079
\$4,000,000	0.013	0.019	0.023	0.029	0.039	0.046	0.063
\$5,000,000	0.010	0.015	0.018	0.023	0.031	0.037	0.052
\$6,000,000	0.008	0.012	0.015	0.018	0.025	0.031	0.044
\$7,000,000	0.006	0.010	0.012	0.015	0.021	0.026	0.038
\$8,000,000	0.005	0.008	0.010	0.013	0.018	0.023	0.033
\$9,000,000	0.004	0.007	0.009	0.011	0.016	0.020	0.029
\$10,000,000	0.004	0.006	0.007	0.009	0.014	0.017	0.025

7.

Retrospective Development Factors

1st Adj.	With Loss Limit				1st Adj.	Without Loss Limit			
	2nd Adj.	3rd Adj.	4th Adj.	4th Adj.		2nd Adj.	3rd Adj.	4th Adj.	
0.04	0.04	0.02	0.02	0.17	0.14	0.08	0.07		



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

Type A: 2014-01

WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio
0 - 10,055	0.367	21,928 - 22,469	0.319	393,334 - 424,799	0.271
10,056 - 10,167	0.366	22,470 - 23,037	0.318	424,800 - 461,739	0.270
10,168 - 10,282	0.365	23,038 - 23,636	0.317	461,740 - 505,714	0.269
10,283 - 10,399	0.364	23,637 - 24,266	0.316	505,715 - 558,947	0.268
10,400 - 10,520	0.363	24,267 - 24,931	0.315	558,948 - 624,705	0.267
10,521 - 10,643	0.362	24,932 - 25,633	0.314	624,706 - 707,999	0.266
10,644 - 10,769	0.361	25,634 - 26,376	0.313	708,000 - 816,923	0.265
10,770 - 10,898	0.360	26,377 - 27,164	0.312	816,924 - 965,454	0.264
10,899 - 11,030	0.359	27,165 - 27,999	0.311	965,455 - 1,179,999	0.263
11,031 - 11,165	0.358	28,000 - 28,888	0.310	1,180,000 - 1,517,142	0.262
11,166 - 11,304	0.357	28,889 - 29,836	0.309	1,517,143 - 1,824,799	0.261
11,305 - 11,446	0.356	29,837 - 30,847	0.308	1,824,800 - 1,983,478	0.260
11,447 - 11,592	0.355	30,848 - 31,929	0.307	1,983,479 - 2,172,380	0.259
11,593 - 11,741	0.354	31,930 - 33,090	0.306	2,172,381 - 2,401,052	0.258
11,742 - 11,895	0.353	33,091 - 34,339	0.305	2,401,053 - 2,683,529	0.257
11,896 - 12,052	0.352	34,340 - 35,686	0.304	2,683,530 - 3,041,333	0.256
12,053 - 12,214	0.351	35,687 - 37,142	0.303	3,041,334 - 3,509,230	0.255
12,215 - 12,380	0.350	37,143 - 38,723	0.302	3,509,231 - 4,147,272	0.254
12,381 - 12,551	0.349	38,724 - 40,444	0.301	4,147,273 - 5,068,888	0.253
12,552 - 12,727	0.348	40,445 - 42,325	0.300	5,068,889 - 6,517,142	0.252
12,728 - 12,907	0.347	42,326 - 44,390	0.299	6,517,143 - 9,123,999	0.251
12,908 - 13,093	0.346	44,391 - 46,666	0.298	9,124,000 - 15,206,666	0.250
13,094 - 13,284	0.346	46,667 - 49,189	0.298	15,206,667 - 45,619,999	0.249
13,285 - 13,481	0.345	49,190 - 51,999	0.297	45,620,000 - And Above	0.249
13,482 - 13,684	0.344	52,000 - 55,151	0.296		
13,685 - 13,893	0.343	55,152 - 58,709	0.295		
13,894 - 14,108	0.342	58,710 - 62,758	0.294		
14,109 - 14,330	0.341	62,759 - 67,407	0.293		
14,331 - 14,559	0.340	67,408 - 72,799	0.292		
14,560 - 14,796	0.339	72,800 - 79,130	0.291		
14,797 - 15,041	0.338	79,131 - 86,666	0.290		
15,042 - 15,294	0.337	86,667 - 95,789	0.289		
15,295 - 15,555	0.336	95,790 - 107,058	0.288		
15,556 - 15,826	0.335	107,059 - 121,333	0.287		
15,827 - 16,106	0.334	121,334 - 139,999	0.286		
16,107 - 16,396	0.333	140,000 - 165,454	0.285		
16,397 - 16,697	0.332	165,455 - 200,377	0.284		
16,698 - 17,009	0.331	200,378 - 208,235	0.283		
17,010 - 17,333	0.330	208,236 - 216,734	0.282		
17,334 - 17,669	0.329	216,735 - 225,957	0.281		
17,670 - 18,019	0.328	225,958 - 235,999	0.280		
18,020 - 18,383	0.327	236,000 - 246,976	0.279		
18,384 - 18,762	0.326	246,977 - 259,024	0.278		
18,763 - 19,157	0.325	259,025 - 272,307	0.277		
19,158 - 19,569	0.324	272,308 - 287,027	0.276		
19,570 - 19,999	0.323	287,028 - 303,428	0.275		
20,000 - 20,449	0.322	303,429 - 321,818	0.274		
20,450 - 20,919	0.322	321,819 - 342,580	0.273		
20,920 - 21,411	0.321	342,581 - 366,206	0.273		
21,412 - 21,927	0.320	366,207 - 393,333	0.272		
				First - 10,000	0.0%
				Next - 190,000	9.1%
				Next - 1,550,000	11.3%
				Over - 1,750,000	12.3%
				Expected Loss Ratio:	0.594
				Tax Multiplier:	1.041



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

Type B: 2014-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.367
10,100	10,303	0.366
10,304	10,515	0.365
10,516	10,736	0.364
10,737	10,967	0.363
10,968	11,208	0.362
11,209	11,460	0.361
11,461	11,724	0.360
11,725	11,999	0.359
12,000	12,289	0.358
12,290	12,592	0.357
12,593	12,911	0.356
12,912	13,246	0.355
13,247	13,599	0.354
13,600	13,972	0.353
13,973	14,366	0.352
14,367	14,782	0.351
14,783	15,223	0.350
15,224	15,692	0.349
15,693	16,190	0.348
16,191	16,721	0.347
16,722	17,288	0.346
17,289	17,894	0.346
17,895	18,545	0.345
18,546	19,245	0.344

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.343
20,000	20,816	0.342
20,817	21,702	0.341
21,703	22,666	0.340
22,667	23,720	0.339
23,721	24,878	0.338
24,879	26,153	0.337
26,154	27,567	0.336
27,568	29,142	0.335
29,143	30,909	0.334
30,910	32,903	0.333
32,904	35,172	0.332
35,173	37,777	0.331
37,778	40,799	0.330
40,800	44,347	0.329
44,348	48,571	0.328
48,572	53,684	0.327
53,685	59,999	0.326
60,000	67,999	0.325
68,000	78,461	0.324
78,462	92,727	0.323
92,728	113,333	0.322
113,334	145,714	0.322
145,715	200,606	0.321
200,607	213,548	0.320

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.319
228,276	245,185	0.318
245,186	264,799	0.317
264,800	287,826	0.316
287,827	315,238	0.315
315,239	348,421	0.314
348,422	389,411	0.313
389,412	441,333	0.312
441,334	509,230	0.311
509,231	601,818	0.310
601,819	735,555	0.309
735,556	945,714	0.308
945,715	1,323,999	0.307
1,324,000	1,809,565	0.306
1,809,566	1,981,904	0.305
1,981,905	2,190,526	0.304
2,190,527	2,448,235	0.303
2,448,236	2,774,666	0.302
2,774,667	3,201,538	0.301
3,201,539	3,783,636	0.300
3,783,637	4,624,444	0.299
4,624,445	5,945,714	0.298
5,945,715	8,323,999	0.298
8,324,000	13,873,333	0.297
13,873,334	41,619,999	0.296
41,620,000	And Above	0.295
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:		0.594
Tax Multiplier:		1.041



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

Type A: 2014-01

WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio
0	10,055	0.291	21,928	22,469	0.243	393,334	424,799	0.195
10,056	10,167	0.290	22,470	23,037	0.242	424,800	461,739	0.194
10,168	10,282	0.289	23,038	23,636	0.241	461,740	505,714	0.193
10,283	10,399	0.288	23,637	24,266	0.240	505,715	558,947	0.192
10,400	10,520	0.287	24,267	24,931	0.239	558,948	624,705	0.191
10,521	10,643	0.286	24,932	25,633	0.238	624,706	707,999	0.190
10,644	10,769	0.285	25,634	26,376	0.237	708,000	816,923	0.189
10,770	10,898	0.284	26,377	27,164	0.236	816,924	965,454	0.188
10,899	11,030	0.283	27,165	27,999	0.235	965,455	1,179,999	0.187
11,031	11,165	0.282	28,000	28,888	0.234	1,180,000	1,517,142	0.186
11,166	11,304	0.281	28,889	29,836	0.233	1,517,143	1,824,799	0.185
11,305	11,446	0.280	29,837	30,847	0.232	1,824,800	1,983,478	0.184
11,447	11,592	0.279	30,848	31,929	0.231	1,983,479	2,172,380	0.183
11,593	11,741	0.278	31,930	33,090	0.230	2,172,381	2,401,052	0.182
11,742	11,895	0.277	33,091	34,339	0.229	2,401,053	2,683,529	0.181
11,896	12,052	0.276	34,340	35,686	0.228	2,683,530	3,041,333	0.180
12,053	12,214	0.275	35,687	37,142	0.227	3,041,334	3,509,230	0.179
12,215	12,380	0.274	37,143	38,723	0.226	3,509,231	4,147,272	0.178
12,381	12,551	0.273	38,724	40,444	0.225	4,147,273	5,068,888	0.177
12,552	12,727	0.272	40,445	42,325	0.224	5,068,889	6,517,142	0.176
12,728	12,907	0.271	42,326	44,390	0.223	6,517,143	9,123,999	0.175
12,908	13,093	0.270	44,391	46,666	0.222	9,124,000	15,206,666	0.174
13,094	13,284	0.270	46,667	49,189	0.222	15,206,667	45,619,999	0.174
13,285	13,481	0.269	49,190	51,999	0.221	45,620,000	And Above	0.173
13,482	13,684	0.268	52,000	55,151	0.220			
13,685	13,893	0.267	55,152	58,709	0.219			
13,894	14,108	0.266	58,710	62,758	0.218			
14,109	14,330	0.265	62,759	67,407	0.217			
14,331	14,559	0.264	67,408	72,799	0.216			
14,560	14,796	0.263	72,800	79,130	0.215			
14,797	15,041	0.262	79,131	86,666	0.214			
15,042	15,294	0.261	86,667	95,789	0.213			
15,295	15,555	0.260	95,790	107,058	0.212			
15,556	15,826	0.259	107,059	121,333	0.211			
15,827	16,106	0.258	121,334	139,999	0.210			
16,107	16,396	0.257	140,000	165,454	0.209			
16,397	16,697	0.256	165,455	200,377	0.208			
16,698	17,009	0.255	200,378	208,235	0.207			
17,010	17,333	0.254	208,236	216,734	0.206			
17,334	17,669	0.253	216,735	225,957	0.205			
17,670	18,019	0.252	225,958	235,999	0.204			
18,020	18,383	0.251	236,000	246,976	0.203			
18,384	18,762	0.250	246,977	259,024	0.202			
18,763	19,157	0.249	259,025	272,307	0.201			
19,158	19,569	0.248	272,308	287,027	0.200			
19,570	19,999	0.247	287,028	303,428	0.199			
20,000	20,449	0.246	303,429	321,818	0.198	First	10,000	0.0%
20,450	20,919	0.246	321,819	342,580	0.198	Next	190,000	9.1%
20,920	21,411	0.245	342,581	366,206	0.197	Next	1,550,000	11.3%
21,412	21,927	0.244	366,207	393,333	0.196	Over	1,750,000	12.3%
						Expected Loss and ALAE Ratio:		0.670
						Tax Multiplier:		1.041



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

Type B: 2014-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.291
10,100	10,303	0.290
10,304	10,515	0.289
10,516	10,736	0.288
10,737	10,967	0.287
10,968	11,208	0.286
11,209	11,460	0.285
11,461	11,724	0.284
11,725	11,999	0.283
12,000	12,289	0.282
12,290	12,592	0.281
12,593	12,911	0.280
12,912	13,246	0.279
13,247	13,599	0.278
13,600	13,972	0.277
13,973	14,366	0.276
14,367	14,782	0.275
14,783	15,223	0.274
15,224	15,692	0.273
15,693	16,190	0.272
16,191	16,721	0.271
16,722	17,288	0.270
17,289	17,894	0.270
17,895	18,545	0.269
18,546	19,245	0.268

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.267
20,000	20,816	0.266
20,817	21,702	0.265
21,703	22,666	0.264
22,667	23,720	0.263
23,721	24,878	0.262
24,879	26,153	0.261
26,154	27,567	0.260
27,568	29,142	0.259
29,143	30,909	0.258
30,910	32,903	0.257
32,904	35,172	0.256
35,173	37,777	0.255
37,778	40,799	0.254
40,800	44,347	0.253
44,348	48,571	0.252
48,572	53,684	0.251
53,685	59,999	0.250
60,000	67,999	0.249
68,000	78,461	0.248
78,462	92,727	0.247
92,728	113,333	0.246
113,334	145,714	0.246
145,715	200,606	0.245
200,607	213,548	0.244

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.243
228,276	245,185	0.242
245,186	264,799	0.241
264,800	287,826	0.240
287,827	315,238	0.239
315,239	348,421	0.238
348,422	389,411	0.237
389,412	441,333	0.236
441,334	509,230	0.235
509,231	601,818	0.234
601,819	735,555	0.233
735,556	945,714	0.232
945,715	1,323,999	0.231
1,324,000	1,809,565	0.230
1,809,566	1,981,904	0.229
1,981,905	2,190,526	0.228
2,190,527	2,448,235	0.227
2,448,236	2,774,666	0.226
2,774,667	3,201,538	0.225
3,201,539	3,783,636	0.224
3,783,637	4,624,444	0.223
4,624,445	5,945,714	0.222
5,945,715	8,323,999	0.222
8,324,000	13,873,333	0.221
13,873,334	41,619,999	0.220
41,620,000	And Above	0.219
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:		0.670
Tax Multiplier:		1.041

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

IOWA

Page S1

Effective January 1, 2015

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	7.75	600	3.01	0.32	2014	11.31	800	3.94	0.26	2709	22.80	800	8.00	0.26
0008	4.50	600	1.66	0.28	2016	5.66	800	2.33	0.34	2710	13.70	800	4.45	0.23
0016	10.19	450	3.54	0.26	2021	4.65	772	1.73	0.28	2714	7.93	800	3.19	0.34
0034	9.87	600	3.87	0.32	2039	7.24	800	2.95	0.34	2731	5.68	800	1.98	0.26
0035	5.69	600	2.31	0.34	2041	7.40	800	2.99	0.34	2735	9.87	800	3.97	0.34
0036	6.20	450	2.43	0.32	2065	6.42	800	2.53	0.32	2759	11.43	800	4.62	0.34
0037	7.10	450	2.62	0.28	2070	10.71	800	4.22	0.32	2790	3.03	593	1.22	0.34
0042	14.87	600	5.50	0.28	2081	8.03	800	3.13	0.32	2797	8.32	800	3.27	0.32
0050	14.07	800	5.54	0.32	2089	7.49	800	2.95	0.32	2799	7.33	800	2.77	0.29
0059D	0.75	-	0.11	0.23	2095	5.97	800	2.34	0.32	2802	9.09	800	3.37	0.28
0065D	0.18	-	0.03	0.26	2105	7.10	800	2.87	0.34	2812	-	-	2.09	0.32
0066D	0.18	-	0.03	0.26	2110	4.33	736	1.74	0.34	2835	5.41	800	2.32	0.43
0067D	0.18	-	0.03	0.26	2111	3.61	657	1.46	0.34	2836	4.59	765	1.95	0.43
0079	7.24	600	2.52	0.26	2112	5.97	800	2.40	0.34	2841	7.77	800	3.13	0.34
0083	11.78	450	4.61	0.32	2114	4.11	712	1.66	0.34	2881	5.66	800	2.41	0.43
0106	15.80	800	5.13	0.23	2121	2.70	557	1.06	0.32	2883	5.34	800	2.09	0.32
0113	7.28	800	2.86	0.32	2130	3.94	693	1.55	0.32	2913	7.53	800	3.21	0.43
0170	6.46	800	2.54	0.32	2131	5.06	800	1.99	0.32	2915	5.62	800	2.09	0.29
0251	6.20	800	2.43	0.32	2143	4.06	707	1.63	0.34	2916	6.72	800	2.18	0.23
0400	13.08	800	4.88	0.29	2157	7.53	800	2.97	0.32	2923	3.86	685	1.56	0.34
0401	16.55	A	5.37	0.23	2172	4.34	737	1.64	0.29	2942	4.90	799	2.11	0.43
0771N	1.08	-	-	-	2174	6.50	800	2.64	0.34	2960	8.48	800	3.33	0.32
0908P	307.00	567	121.06	0.32	2211	16.69	800	5.81	0.26	3004	3.67	664	1.29	0.26
0913P	787.00	800	309.73	0.32	2220	4.37	741	1.72	0.32	3018	5.29	800	1.86	0.26
0917	7.23	800	2.92	0.34	2286	3.38	632	1.36	0.34	3022	7.25	800	2.94	0.34
1005	10.28	800	3.11	0.23	2288	7.45	800	3.03	0.34	3027	7.49	800	2.61	0.26
1016X	23.93	800	7.21	0.23	2300	4.58	764	1.97	0.43	3028	4.71	778	1.85	0.32
1164D	9.73	800	2.85	0.23	2302	3.69	666	1.45	0.32	3030	8.40	800	2.93	0.26
1165D	7.51	800	2.43	0.24	2305	4.21	723	1.57	0.29	3040	8.88	800	3.09	0.26
1320	3.91	690	1.28	0.24	2361	4.11	712	1.61	0.32	3041	9.17	800	3.61	0.32
1322	14.95	800	4.90	0.24	2362	3.32	625	1.30	0.32	3042	8.23	800	3.07	0.29
1430	11.82	800	4.11	0.26	2380	4.59	765	1.80	0.32	3064	8.88	800	3.48	0.32
1438	9.43	800	3.07	0.23	2386	3.07	598	1.25	0.34	3069	-	-	2.37	0.32
1452	4.21	723	1.48	0.26	2388	3.58	654	1.44	0.34	3076	6.06	800	2.37	0.32
1463	37.57	800	12.25	0.24	2402	4.59	765	1.60	0.26	3081D	9.33	800	3.20	0.26
1472	9.69	800	3.13	0.23	2413	4.89	798	1.92	0.32	3082D	7.94	800	2.73	0.26
1624D	7.45	800	2.40	0.23	2416	4.41	745	1.72	0.32	3085D	13.18	800	4.55	0.26
1642	5.90	800	2.06	0.26	2417	3.22	614	1.27	0.32	3110	13.14	800	5.15	0.32
1654	12.43	800	4.35	0.26	2501	5.94	800	2.32	0.32	3111	4.73	780	1.85	0.32
1655	7.25	800	2.57	0.26	2503	2.30	513	0.93	0.34	3113	4.58	764	1.79	0.32
1699	7.48	800	2.60	0.26	2534	4.21	723	1.68	0.34	3114	6.64	800	2.62	0.32
1701	6.49	800	2.28	0.26	2570	7.63	800	3.09	0.34	3118	3.39	633	1.37	0.34
1710D	8.53	800	2.96	0.26	2585	7.29	800	2.94	0.34	3119	2.11	492	0.90	0.43
1741D	9.93	800	2.60	0.23	2586	6.01	800	2.37	0.32	3122	2.76	564	1.10	0.33
1747	4.19	721	1.47	0.26	2587	5.29	800	2.15	0.34	3126	7.48	800	2.93	0.32
1748	8.29	800	2.87	0.26	2589	4.02	702	1.57	0.32	3131	4.03	703	1.57	0.32
1803D	13.88	800	4.34	0.23	2600	5.15	800	2.10	0.34	3132	5.72	800	2.23	0.32
1852D	5.96	800	1.57	0.22	2623	11.52	800	4.28	0.28	3145	3.77	675	1.48	0.32
1853	4.41	745	1.66	0.29	2651	3.87	686	1.55	0.34	3146	6.08	800	2.39	0.32
1860	4.15	717	1.70	0.34	2660	4.77	785	1.92	0.34	3169	5.41	800	2.12	0.32
1924	4.25	728	1.72	0.34	2670	3.28	621	1.40	0.43	3175D	8.31	800	3.21	0.32
1925	10.28	800	3.79	0.28	2683	3.94	693	1.58	0.34	3179	5.46	800	2.20	0.34
2001	-	-	3.25	0.32	2688	7.18	800	2.88	0.34	3180	4.77	785	1.92	0.34
2002	3.69	666	1.48	0.34	2701	27.14	800	9.47	0.26	3188	3.13	604	1.26	0.34
2003	8.20	800	3.25	0.32	2702	32.32	800	9.68	0.23	3220	3.26	619	1.29	0.32

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2015

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	6.45	800	2.73	0.43	4021	10.15	800	3.57	0.26	4568	4.41	745	1.54	0.26
3224	7.01	800	2.87	0.34	4024D	8.06	800	2.79	0.26	4581	2.18	500	0.71	0.23
3227	6.99	800	2.82	0.34	4034	14.03	800	4.91	0.26	4583	6.66	800	2.16	0.23
3240	4.73	780	1.91	0.34	4036	4.75	783	1.65	0.26	4611	2.94	583	1.18	0.34
3241	6.10	800	2.39	0.32	4038	5.82	800	2.48	0.43	4635	6.16	800	1.84	0.23
3255	3.32	625	1.42	0.43	4053	4.10	711	1.60	0.32	4653	3.77	675	1.52	0.34
3257	5.68	800	2.22	0.32	4061	7.63	800	3.10	0.34	4665	15.93	800	5.57	0.26
3270	5.04	800	1.98	0.32	4062	2.87	576	1.13	0.32	4670	15.22	800	5.26	0.26
3300	8.00	800	3.13	0.32	4101	5.37	800	1.99	0.28	4683	7.81	800	3.07	0.32
3303	6.37	800	2.58	0.34	4109	1.72	449	0.69	0.34	4686	4.90	799	1.71	0.26
3307	5.15	800	2.03	0.32	4110	1.92	471	0.76	0.32	4692	1.24	396	0.50	0.34
3315	8.16	800	3.31	0.34	4111	3.90	689	1.59	0.34	4693	3.46	641	1.36	0.32
3334	6.96	800	2.77	0.32	4112	-	-	0.76	0.32	4703	7.12	800	2.80	0.32
3336	6.84	800	2.38	0.26	4113	3.02	592	1.19	0.32	4717	3.43	637	1.47	0.43
3365	14.22	800	4.99	0.26	4114	4.55	761	1.79	0.32	4720	5.38	800	2.10	0.32
3372	6.58	800	2.44	0.28	4130	5.73	800	2.25	0.32	4740	3.30	623	1.16	0.26
3373	10.32	800	4.06	0.32	4131	7.02	800	2.83	0.34	4741	3.47	642	1.37	0.32
3383	2.11	492	0.85	0.34	4133	5.64	800	2.24	0.33	4751	6.73	800	2.30	0.25
3385	1.51	426	0.61	0.34	4149	1.51	426	0.64	0.43	4771N	6.14	800	1.83	0.23
3400	5.15	800	1.92	0.29	4150	-	-	0.64	0.43	4777	8.27	800	2.46	0.23
3507	9.07	800	3.57	0.32	4206	6.68	800	2.62	0.32	4825	6.45	800	2.25	0.26
3515	3.87	686	1.53	0.32	4207	4.94	800	1.72	0.26	4828	3.09	600	1.15	0.29
3548	3.39	633	1.34	0.32	4239	4.98	800	1.75	0.26	4829	2.24	506	0.73	0.23
3559	8.16	800	3.17	0.32	4240	5.17	800	2.08	0.34	4902	6.24	800	2.51	0.34
3574	2.63	549	1.06	0.34	4243	3.90	689	1.53	0.32	4923	2.35	519	0.92	0.32
3581	2.63	549	1.07	0.34	4244	5.15	800	2.02	0.32	5020	8.85	800	3.10	0.26
3612	4.90	799	1.82	0.28	4250	5.46	800	2.14	0.32	5022	14.07	800	4.59	0.24
3620	7.89	800	2.75	0.26	4251	5.25	800	2.07	0.32	5037	71.66	800	21.39	0.23
3629	3.90	689	1.57	0.34	4263	5.08	800	1.99	0.32	5040	47.85	800	14.38	0.23
3632	7.28	800	2.70	0.28	4273	3.94	693	1.55	0.32	5057	15.39	800	4.62	0.23
3634	3.35	629	1.37	0.34	4279	3.84	682	1.51	0.32	5059	35.96	800	10.73	0.23
3635	5.81	800	2.28	0.32	4282	4.47	752	1.84	0.34	5069	47.19	800	14.34	0.23
3638	4.51	756	1.83	0.34	4283	4.46	751	1.75	0.32	5102	9.61	800	3.13	0.24
3642	3.15	607	1.23	0.32	4299	4.02	702	1.62	0.34	5146	8.58	800	2.99	0.26
3643	3.84	682	1.51	0.32	4304	9.54	800	3.52	0.28	5160	6.85	800	2.26	0.24
3647	5.41	800	2.01	0.28	4307	3.69	666	1.58	0.43	5183	8.23	800	2.88	0.26
3648	2.78	566	1.12	0.34	4351	1.60	436	0.63	0.32	5188	5.85	800	2.05	0.26
3681	2.54	539	1.01	0.33	4352	2.51	536	1.01	0.34	5190	4.60	766	1.61	0.26
3685	2.99	589	1.21	0.34	4360	1.79	457	0.73	0.34	5191	2.44	528	0.96	0.32
3719	2.69	556	0.81	0.23	4361	1.61	437	0.65	0.34	5192	5.99	800	2.35	0.32
3724	8.96	800	2.92	0.24	4362	-	-	0.73	0.34	5213	13.64	800	4.47	0.24
3726	8.76	800	2.65	0.23	4410	5.38	800	2.13	0.32	5215	13.56	800	5.07	0.29
3803	9.65	800	3.81	0.32	4420	8.19	800	2.70	0.24	5221	10.99	800	3.84	0.26
3807	4.82	790	1.95	0.34	4431	2.99	589	1.28	0.43	5222	20.62	800	6.74	0.24
3808	5.14	800	1.92	0.29	4432	2.98	588	1.28	0.43	5223	10.99	800	3.85	0.26
3821	12.66	800	4.68	0.28	4439	3.78	676	1.40	0.28	5348	12.14	800	4.28	0.26
3822	9.09	800	3.38	0.29	4452	6.99	800	2.74	0.32	5402	7.02	800	2.84	0.34
3824	10.14	800	3.75	0.28	4459	4.82	790	1.91	0.32	5403	21.53	800	6.99	0.23
3826	1.66	443	0.66	0.32	4470	4.89	798	1.91	0.32	5437	11.18	800	3.95	0.26
3827	3.98	698	1.47	0.28	4484	5.37	800	2.10	0.32	5443	7.63	800	3.01	0.32
3830	2.26	509	0.84	0.29	4493	4.47	752	1.76	0.32	5445	12.08	800	3.95	0.24
3851	6.81	800	2.77	0.34	4511	1.03	373	0.38	0.28	5462	17.34	800	6.04	0.26
3865	3.03	593	1.29	0.43	4557	4.51	756	1.82	0.34	5472	8.93	800	2.67	0.23
3881	10.99	800	4.33	0.32	4558	4.50	755	1.75	0.32	5473	14.22	800	4.25	0.23
4000	19.11	800	6.19	0.23	4561	-	-	1.40	0.28	5474	10.45	800	3.40	0.24

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2015

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	8.72	800	3.07	0.26	6874F	37.78	800	7.69	0.20	7590	7.57	800	2.83	0.29
5479	12.69	800	4.73	0.29	6882	8.59	800	2.60	0.23	7600	5.75	800	2.01	0.26
5480	27.92	800	9.10	0.24	6884	16.16	800	4.94	0.23	7601	-	-	2.01	0.26
5491	4.26	729	1.40	0.24	7016M	15.09	800	4.61	0.23	7605	3.26	619	1.14	0.26
5506	11.77	800	3.52	0.23	7024M	16.77	800	5.13	0.23	7610	1.01	371	0.37	0.28
5507	6.40	800	2.10	0.24	7038M	8.07	800	2.38	0.22	7611	-	-	2.01	0.26
5508D	27.52	800	9.65	0.26	7046M	21.58	800	6.48	0.23	7612	-	-	2.01	0.26
5535	9.97	800	3.47	0.26	7047M	31.71	800	9.12	0.23	7613	-	-	2.01	0.26
5537	8.05	800	2.81	0.26	7050M	16.97	800	4.71	0.22	7705	10.08	800	3.74	0.29
5551	36.78	800	10.88	0.22	7090M	8.97	800	2.65	0.22	7710	59.05	800	19.12	0.23
5606	3.33	626	1.08	0.23	7098M	23.97	800	7.20	0.23	7711	59.05	800	19.12	0.23
5610	11.92	800	4.65	0.32	7099M	45.33	800	12.80	0.23	7720	5.75	800	2.01	0.26
5645	16.12	800	5.23	0.23	7133	7.68	800	2.54	0.24	7855	13.64	800	4.80	0.26
5651	-	-	5.23	0.23	7151M	9.33	800	3.09	0.24	8001	3.73	670	1.51	0.34
5703	22.18	800	7.78	0.26	7152M	19.62	800	6.10	0.24	8002	3.09	600	1.21	0.32
5705	18.84	800	6.50	0.25	7153M	10.37	800	3.43	0.24	8006	4.52	757	1.77	0.32
5951	2.07	488	0.82	0.33	7222	11.64	800	4.09	0.26	8008	2.25	508	0.90	0.34
6003	12.79	800	4.49	0.26	7228	13.70	800	4.81	0.26	8010	3.28	621	1.32	0.34
6005	8.66	800	3.04	0.26	7229	14.05	800	4.60	0.24	8013	0.55	321	0.21	0.32
6017	16.98	800	5.71	0.25	7230	14.42	800	5.37	0.29	8015	1.55	431	0.61	0.32
6018	5.41	800	1.92	0.26	7231	16.41	800	6.09	0.28	8017	2.72	559	1.09	0.34
6045	4.72	779	1.66	0.26	7232	14.05	800	4.63	0.24	8018	4.24	726	1.71	0.34
6204	17.71	800	5.81	0.24	7309F	28.98	800	5.89	0.20	8021	4.12	713	1.61	0.32
6206	7.38	800	2.21	0.23	7313F	5.72	800	1.17	0.20	8031	4.03	703	1.57	0.32
6213	4.72	779	1.54	0.24	7317F	14.33	800	2.90	0.20	8032	3.63	659	1.46	0.34
6214	6.18	800	1.86	0.23	7327F	41.69	800	8.57	0.19	8033	2.30	513	0.90	0.32
6216	12.83	800	3.85	0.23	7333M	27.40	800	8.49	0.24	8037	2.29	512	0.92	0.34
6217	9.39	800	3.05	0.23	7335M	30.45	800	9.43	0.24	8039	2.37	521	0.95	0.34
6229	8.46	800	2.75	0.23	7337M	57.58	800	16.77	0.24	8044	4.94	800	1.84	0.29
6233	5.89	800	1.94	0.24	7350F	17.34	800	3.78	0.22	8045	0.79	347	0.32	0.34
6235	14.31	800	4.30	0.23	7360	10.56	800	3.69	0.26	8046	4.33	736	1.69	0.32
6236	21.18	800	7.41	0.26	7370	8.11	800	3.17	0.32	8047	1.82	460	0.74	0.34
6237	3.34	627	1.18	0.26	7380	8.20	800	3.05	0.29	8058	5.17	800	2.01	0.32
6251D	10.26	800	3.37	0.24	7382	7.02	800	2.75	0.32	8072	1.30	403	0.52	0.34
6252D	8.23	800	2.45	0.23	7390	7.24	800	2.85	0.32	8102	2.94	583	1.19	0.34
6260D	13.09	800	3.95	0.23	7394M	8.52	800	2.57	0.23	8103	5.12	800	1.89	0.28
6306	8.96	800	2.94	0.24	7395M	9.46	800	2.86	0.23	8105	4.52	757	1.82	0.34
6319	5.71	800	1.87	0.24	7398M	17.90	800	5.09	0.23	8106	8.16	800	2.84	0.26
6325	12.60	800	4.12	0.24	7402	0.42	306	0.16	0.32	8107	5.12	800	1.79	0.26
6400	9.88	800	3.69	0.29	7403	7.22	800	2.52	0.26	8111	3.87	686	1.52	0.32
6503	2.87	576	1.17	0.34	7405N	1.74	555	0.61	0.26	8116	4.47	752	1.75	0.32
6504	3.84	682	1.56	0.34	7420	13.49	800	4.13	0.23	8203	11.79	800	4.63	0.32
6702M*	16.58	800	5.83	0.26	7421	2.28	511	0.74	0.24	8204	6.76	800	2.36	0.26
6703M*	34.81	800	11.52	0.26	7422	3.63	659	1.09	0.23	8209	11.99	800	4.71	0.32
6704M*	18.41	800	6.48	0.26	7425	6.14	800	1.85	0.23	8215	5.56	800	1.94	0.26
6801F	8.67	800	1.98	0.24	7431N	1.56	525	0.47	0.23	8227	9.17	800	2.75	0.23
6811	10.87	800	3.82	0.26	7445N	0.94	-	-	-	8232	11.25	800	3.91	0.26
6824F	15.02	800	3.32	0.21	7453N	0.85	-	-	-	8233	5.29	800	1.87	0.26
6826F	20.16	800	4.45	0.25	7502	4.69	776	1.64	0.26	8235	6.90	800	2.73	0.32
6834	12.79	800	4.72	0.28	7515	2.50	535	0.75	0.23	8263	17.42	800	6.37	0.28
6836	9.67	800	3.38	0.26	7520	6.10	800	2.40	0.32	8264	11.57	800	3.99	0.26
6843F	31.59	800	6.48	0.20	7538	10.49	800	3.15	0.23	8265	12.14	800	3.94	0.23
6845F	18.07	800	3.67	0.20	7539	5.66	800	1.84	0.23	8279	11.97	800	3.87	0.23
6854	6.93	800	2.08	0.23	7540	7.59	800	2.24	0.22	8288	14.07	800	4.81	0.25
6872F	15.86	800	3.23	0.20	7580	4.29	732	1.49	0.26	8291	7.55	800	2.79	0.28

* 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, 2015

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	6.11	800	2.40	0.32	9016	6.18	800	2.39	0.32					
8293	17.17	800	6.00	0.26	9019	3.82	680	1.33	0.26					
8304	9.80	800	3.40	0.26	9033	4.11	712	1.60	0.32					
8350	10.71	800	3.49	0.24	9040	6.11	800	2.45	0.34					
8380	5.43	800	2.02	0.28	9044	2.77	565	1.12	0.34					
8381	4.81	789	1.78	0.28	9052	4.71	778	1.90	0.34					
8385	3.89	688	1.36	0.26	9058	3.17	609	1.35	0.43					
8392	3.82	680	1.49	0.32	9059	-	-	0.77	0.33					
8393	3.68	665	1.45	0.32	9060	2.52	537	1.01	0.34					
8500	8.23	800	2.86	0.26	9061	2.44	528	1.04	0.43					
8601	1.01	371	0.38	0.29	9062	2.38	522	1.01	0.43					
8602	2.00	480	0.74	0.28	9063	1.98	478	0.79	0.33					
8603	0.22	284	0.09	0.32	9077F	6.66	800	1.66	0.31					
8606	5.24	800	1.71	0.24	9082	2.29	512	0.97	0.43					
8709F	9.98	800	2.04	0.20	9083	2.43	527	1.03	0.43					
8719	10.87	800	3.20	0.22	9084	2.85	574	1.10	0.32					
8720	3.78	676	1.31	0.26	9088a	a	a	a	a					
8721	0.65	332	0.23	0.26	9089	2.42	526	0.96	0.33					
8723	0.34	297	0.13	0.32	9093	2.89	578	1.15	0.33					
8725	4.24	726	1.47	0.26	9101	9.91	800	3.99	0.34					
8726F	6.20	800	1.43	0.24	9102	7.41	800	2.90	0.32					
8734M	1.04	374	0.36	0.26	9154	2.47	532	0.97	0.32					
8737M	0.94	363	0.32	0.26	9156	3.58	654	1.33	0.29					
8738M	1.96	476	0.65	0.26	9170	14.37	800	4.27	0.22					
8742	0.77	345	0.27	0.26	9178	7.29	800	3.07	0.43					
8745	7.75	800	2.87	0.28	9179	25.35	800	10.16	0.34					
8748	1.39	413	0.52	0.29	9180	9.04	800	3.11	0.25					
8755	0.96	366	0.33	0.26	9182	3.99	699	1.54	0.32					
8799	0.82	350	0.32	0.32	9186	18.56	800	5.99	0.23					
8800	3.34	627	1.42	0.43	9220	8.32	800	3.09	0.28					
8803	0.16	278	0.05	0.26	9402	7.29	800	2.55	0.26					
8805M	0.53	318	0.21	0.32	9403	13.39	800	4.36	0.23					
8810	0.39	303	0.15	0.32	9410	4.77	785	1.88	0.32					
8814M	0.47	312	0.18	0.32	9501	6.73	800	2.49	0.28					
8815M	1.00	370	0.36	0.32	9505	7.28	800	2.70	0.28					
8820	0.43	307	0.16	0.29	9516	14.05	800	4.89	0.26					
8824	5.53	800	2.23	0.34	9519	7.29	800	2.54	0.26					
8825	2.85	574	1.21	0.43	9521	7.55	800	2.64	0.26					
8826	5.60	800	2.19	0.32	9522	6.01	800	2.35	0.32					
8829	5.03	800	1.97	0.32	9534	9.80	800	3.23	0.24					
8831	2.38	522	0.92	0.32	9554	18.43	800	6.03	0.24					
8832	0.59	325	0.23	0.32	9586	1.11	382	0.47	0.43					
8833	1.61	437	0.64	0.32	9600	4.90	799	1.98	0.34					
8835	4.52	757	1.78	0.32	9620	1.82	460	0.67	0.28					
8842	3.65	662	1.42	0.32										
8855	0.46	311	0.18	0.32										
8856	0.39	303	0.15	0.32										
8864	3.00	590	1.17	0.32										
8868	0.68	335	0.27	0.34										
8869	1.94	473	0.77	0.33										
8871	0.25	288	0.10	0.34										
8901	0.60	326	0.22	0.28										
9012	3.43	637	1.28	0.29										
9014	6.72	800	2.63	0.32										
9015	6.54	800	2.56	0.32										

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

Effective January 1, 2015
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	0.75	S	1710D	0.12	S	3175D	0.12	S
0065D	0.18	S	1741D	1.25	S	4024D	0.05	S
0066D	0.18	S	1803D	0.55	S	5508D	0.17	S
0067D	0.18	S	1852D	0.69	Asb	6251D	0.08	S
1164D	0.17	S	3081D	0.16	S	6252D	0.08	S
1165D	0.10	S	3082D	0.09	S	6260D	0.12	S
1624D	0.08	S	3085D	0.21	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**

- 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 2.553 and elr x 2.4.
- 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, 2015

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

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

Employee operated vehicle.....	\$61,300
Leased or rented vehicle.....	\$40,900

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

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

Maximum Weekly 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 Weekly 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

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

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... 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 (1.07).)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$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, 2015

NCCI KEY CONTACTS

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

First Name_Last Name@NCCI.com



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WORKERS COMPENSATION FILING – January 1, 2015

AFFILIATES LIST FOR IOWA

A M C O INSURANCE COMPANY
ACADIA INSURANCE COMPANY
ACCIDENT FUND GENERAL INS CO
ACCIDENT FUND INS CO OF AMERICA
ACCIDENT FUND NATIONAL INS CO
ACE AMERICAN INSURANCE COMPANY
ACE FIRE UNDERWRITERS INSURANCE COMPANY
ACE PROPERTY & CASUALTY INSURANCE COMPANY
ACIG INS CO
ACUITY A MUTUAL INS COMPANY
ADDISON INSURANCE COMPANY
ADVANTAGE WC INSURANCE CO
AIG ASSURANCE COMPANY
AIG PROPERTY CASUALTY COMPANY
AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA)
AK NATIONAL INS CO
ALLIED EASTERN IND CO
ALLIED INSURANCE COMPANY OF AMERICA
ALLIED PROPERTY AND CASUALTY INS CO
ALLMERICA FINANCIAL BENEFIT INS CO
AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN AUTOMOBILE INSURANCE CO
AMERICAN BUSINESS AND MERCANTILE INS MUTUAL INC
AMERICAN CASUALTY COMPANY OF READING P A
AMERICAN COMPENSATION INS CO
AMERICAN ECONOMY INS CO
AMERICAN FAMILY HOME INS CO
AMERICAN FAMILY INS CO
AMERICAN FAMILY MUTUAL INSURANCE CO
AMERICAN FIRE AND CASUALTY CO
AMERICAN GUARANTEE AND LIABILITY INS CO
AMERICAN HOME ASSUR CO-NATIONAL UNION FIRE OF PIT
AMERICAN INS CO
AMERICAN INTERSTATE INS CO
AMERICAN MINING INS CO
AMERICAN MODERN HOME INS CO
AMERICAN NATIONAL PROPERTY AND CASUALTY CO
AMERICAN SELECT INS CO
AMERICAN STATES INS CO A SAFECO COMPANY
AMERICAN ZURICH INS CO
AMERISURE INS CO



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AMERISURE MUTUAL INS CO
AMERISURE PARTNERS INS CO
AMGUARD INS CO
AMTRUST INSURANCE CO OF KS INC
ARCH INSURANCE COMPANY
ARGONAUT GREAT CENTRAL INS CO
ARGONAUT INS CO
ARGONAUT MIDWEST INS CO
ASSOCIATED INDEMNITY CORP
ASSURANCE COMPANY OF AMERICA
ATLANTIC SPECIALTY INS CO (ONEBEACON)
ATLANTIC STATES INS CO
AUSTIN MUTUAL INSURANCE COMPANY
AUTO OWNERS INS CO
BADGER MUTUAL INS CO
BANKERS STANDARD FIRE AND MARINE CO
BANKERS STANDARD INS CO
BEARING MIDWEST CAUSALTY COMPANY
BENCHMARK INSURANCE COMPANY
BERKLEY NATIONAL INSURANCE COMPANY
BERKLEY REGIONAL INS CO
BERKSHIRE HATHAWAY HOMESTATE INS CO
BITUMINOUS CASUALTY CORP
BITUMINOUS FIRE AND MARINE INS CO
BRICKSTREET MUTUAL INS CO
BROTHERHOOD MUTUAL INS CO
CALIFORNIA INSURANCE COMPANY
CAPITOL INDEMNITY CORP
CAROLINA CASUALTY INS CO
CASTLEPOINT NATIONAL INS CO
CHARTER OAK FIRE INS CO
CHEROKEE INS CO
CHUBB INDEMNITY INS CO
CHUBB NATIONAL INS CO
CHURCH MUTUAL INS CO
CINCINNATI CASUALTY COMPANY
CINCINNATI INDEMNITY COMPANY
CINCINNATI INS CO
CLERMONT INS CO
COLONIAL AMERICAN CASUALTY & SURETY CO
COLUMBIA MUTUAL INSURANCE CO
COLUMBIA NATIONAL INS CO
COMMERCE AND INDUSTRY INS CO
COMPANION PROPERTY AND CASUALTY INS CO
CONSOLIDATED INS CO



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CONTINENTAL CASUALTY CO
CONTINENTAL INDEMNITY CO
CONTINENTAL INS CO
CONTINENTAL WESTERN INSURANCE COMPANY
CRUM AND FORSTER INDEMNITY CO
DAKOTA TRUCK UNDERWRITERS
DEERFIELD INS CO
DEPOSITORS INS CO
DIAMOND INS CO
DISCOVER PROPERTY & CASUALTY INS CO
DONEGAL MUTUAL INS CO
EASTERN ADVANTAGE ASSURANCE COMPANY
EASTERN ALLIANCE INSURANCE COMPANY
EASTGUARD INS CO
ELECTRIC INS CO
EMC PROPERTY & CASUALTY COMPANY
EMCASCO INS CO
EMPLOYERS ASSURANCE COMPANY
EMPLOYERS FIRE INSURANCE COMPANY
EMPLOYERS INS CO OF WAUSAU
EMPLOYERS MUTUAL CASUALTY CO
EMPLOYERS PREFERRED INS CO
EVEREST NATIONAL INS CO
EVEREST REINSURANCE CO DIRECT
EXECUTIVE RISK INDEMNITY INC
EXPLORER INS CO
FARM BUREAU PROPERTY CASUALTY INS CO
FARMERS INSURANCE EXCHANGE
FARMINGTON CASUALTY COMPANY
FARMLAND MUTUAL INSURANCE COMPANY
FEDERAL INSURANCE COMPANY
FEDERATED MUTUAL INS CO
FEDERATED RURAL ELECTRIC INS EXCHANGE
FEDERATED SERVICE INS CO
FIDELITY & DEPOSIT COMPANY OF MARYLAND
FIDELITY & GUARANTY INS UNDERWRITERS
FIDELITY & GUARANTY INSURANCE CO
FIREMANS FUND INSURANCE CO
FIREMENS INS CO OF WASHINGTON DC
FIRST DAKOTA INDEMNITY CO
FIRST LIBERTY INS CORP
FIRST NATIONAL INS CO OF AMERICA
FIRSTCOMP INSURANCE CO
FLORISTS MUTUAL INSURANCE CO
FOREMOST INS CO GRAND RAPIDS MICHIGAN



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WORKERS COMPENSATION FILING – January 1, 2015

FOREMOST PROPERTY & CAS INS
FOREMOST SIGNATURE INS CO
FRANK WINSTON CRUM INSURANCE CO
FREESTONE INSURANCE COMPANY
GENERAL CASUALTY COMPANY OF WISCONSIN
GENERAL CASUALTY INSURANCE COMPANY
GENERAL INS CO OF AMERICA
GENESIS INS CO
GRANITE STATE INSURANCE COMPANY
GRAPHIC ARTS MUTUAL INS CO
GREAT AMERICAN ALLIANCE INS CO
GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN INS CO OF NY
GREAT AMERICAN INSURANCE COMPANY
GREAT AMERICAN SPIRIT INS CO
GREAT DIVIDE INSURANCE COMPANY
GREAT NORTHERN INS CO
GREAT WEST CASUALTY COMPANY
GREATER NY MUTUAL INS CO
GREENWICH INS CO
GRINNELL MUTUAL REINSURANCE CO
GRINNELL SELECT INS CO
GUIDEONE ELITE INS CO
GUIDEONE MUTUAL INS CO
HAMILTON MUTUAL INS CO
HANOVER AMERICAN INS CO
HANOVER INS CO
HARLEYSVILLE INSURANCE COMPANY
HARLEYSVILLE LAKE STATES INSURANCE COMPANY
HARLEYSVILLE PREFERRED INSURANCE CO
HARLEYSVILLE WORCESTER INSURANCE CO
HARTFORD ACCIDENT AND INDEMNITY CO
HARTFORD CASUALTY INS CO
HARTFORD FIRE INSURANCE CO
HARTFORD INS CO OF IL
HARTFORD INS CO OF MIDWEST
HARTFORD INS CO OF THE SOUTHEAST
HARTFORD UNDERWRITERS INS CO
HASTINGS MUTUAL INS CO
HAWKEYE-SECURITY INS CO
HDI GERLING AMERICA INSURANCE COMPANY
IA AMERICAN INS CO
IA LONG TERM CARE RISK MGMT ASSN
IA MUTUAL INS CO
IL EMCASCO INS CO



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WORKERS COMPENSATION FILING – January 1, 2015

ILLINOIS CASUALTY COMPANY
ILLINOIS INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
IMPERIUM INSURANCE COMPANY
IMT INS CO
INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)
INDIANA INSURANCE COMPANY
INS CO OF NORTH AMERICA
INS CO OF THE STATE PA
INS CO OF THE WEST
INTEGRITY MUTUAL INS CO
INTEGRITY PROPERTY & CASUALTY INS CO
LAFAYETTE INS CO
LE MARS INS CO
LIBERTY INS CORP
LIBERTY INSURANCE UNDERWRITERS INC
LIBERTY MUTUAL FIRE INS CO
LIBERTY MUTUAL INS CO
LM INS CORP
LUMBERMENS UNDERWRITING ALLIANCE
MA BAY INS CO
MANUFACTURERS ALLIANCE INS CO
MARKEL AMERICAN INSURANCE CO
MARKEL INSURANCE CO
MARYLAND CASUALTY COMPANY
MEMIC INDEMNITY CO
MERIDIAN CITIZENS MUTUAL INSURANCE CO
MERIDIAN SECURITY INSURANCE COMPANY
MHA INSURANCE COMPANY
MID CENTURY INS CO
MIDDLESEX INS CO
MIDWEST BUILDERS CASUALTY MUTUAL COMPANY
MIDWEST EMPLOYERS CASUALTY CO
MIDWEST FAMILY MUTUAL INS CO
MIDWEST INS CO
MIDWESTERN INDEMNITY CO
MILBANK INSURANCE COMPANY
MILWAUKEE CASUALTY INSURANCE CO (AMTRUST GROUP)
MITSUI SUMITOMO INS CO OF AMERICA
MITSUI SUMITOMO INS USA INC
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
NATIONAL AMERICAN INS CO
NATIONAL CASUALTY CO
NATIONAL FIRE INS CO OF HARTFORD
NATIONAL INTERSTATE INS CO



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NATIONAL LIABILITY & FIRE INSURANCE CO
NATIONAL SURETY CORP
NATIONAL UNION FIRE INS CO OF PITTSBURG PA
NATIONWIDE AGRIBUSINESS INS CO
NATIONWIDE MUTUAL FIRE INS CO
NATIONWIDE MUTUAL INS CO
NETHERLANDS INSURANCE COMPANY
NEW HAMPSHIRE INSURANCE COMPANY
NEW YORK MARINE AND GENERAL INSURANCE CO
NIPPONKOA INS CO LIMITED (US BRANCH)
NORGUARD INS CO
NORTH AMERICAN ELITE INSURANCE CO
NORTH AMERICAN SPECIALTY INS CO
NORTH POINTE INS CO
NORTH RIVER INS CO
NORTHERN INSURANCE CO OF N Y
NOVA CASUALTY COMPANY
OAK RIVER INSURANCE COMPANY
OBI NATIONAL INSURANCE COMPANY
OH CASUALTY INS CO
OH FARMERS INS CO
OHIO SECURITY INS CO
OLD REPUBLIC GENERAL INSURANCE CORPORATION
OLD REPUBLIC INS CO
ONEBEACON AMERICA INS CO
ONEBEACON INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PA MANUFACTURERS ASSN INS CO
PA MANUFACTURERS INDEMNITY CO
PACIFIC EMPLOYERS INS CO
PACIFIC INDEMNITY CO
PACIFIC INS CO LTD
PARTNERS MUTUAL INS CO
PATRONS MUTUAL INS CO OF CT
PEERLESS INDEMNITY INS CO
PEERLESS INSURANCE COMPANY
PEKIN INS CO
PENN MILLERS INS CO
PENNSYLVANIA INSURANCE COMPANY
PETROLEUM CASUALTY CO
PHARMACISTS MUTUAL INS CO
PHOENIX INS CO
PIONEER SPECIALTY INSURANCE COMPANY
PLAZA INSURANCE CO
PRAETORIAN INSURANCE COMPANY



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WORKERS COMPENSATION FILING – January 1, 2015

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



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



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WESTPORT INSURANCE CORPORATION
WILLIAMSBURG NATIONAL INS CO
WORK FIRST CASUALTY CO
XL INS CO OF NY INC
XL INSURANCE AMERICA INC
XL SPECIALTY INS CO
ZENITH INS CO
ZNAT INS CO
ZURICH AMERICAN INS CO
ZURICH AMERICAN INS CO OF IL