



# Iowa

**Law-Only Rate Filing Voluntary and  
Assigned Risk Markets**

**Proposed Effective July 1, 2017**





**National Council on  
Compensation Insurance**

**Carla Townsend**  
State Relations Executive  
Regulatory Services Division  
  
(P) 314-843-4001  
(F) 561-893-5779  
Email: [Carla\\_Townsend@ncci.com](mailto:Carla_Townsend@ncci.com)

May 1, 2017

Honorable Doug Ommen  
Insurance Commissioner  
Iowa Insurance Division  
601 Locust St., 4<sup>th</sup> Floor  
Des Moines, IA 50309-3738

**Re: Iowa Workers Compensation Law-Only Rates and Rating Values Filing,  
Proposed Effective July 1, 2017**

Dear Commissioner Ommen:

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 assigned risk markets to become effective July 1, 2017 for new and renewal policies.

This filing proposes an overall decrease of 3.9% in voluntary and in assigned risk rates. The advisory prospective rates of the voluntary market are used as a basis for the rates in the assigned risk market.

This proposed decrease results from the estimated impact of enacted Iowa House File 518, applicable to injuries occurring on or after July 1, 2017.

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

In the enclosed appendix is a list of companies 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.



National Council on  
Compensation Insurance

The Honorable Doug Ommen

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As always, if you should have any questions or need additional information, please do not hesitate to contact Tony DiDonato at (561) 893-3116 or me at (314) 843-4001.

Respectfully submitted,

National Council on Compensation Insurance, Inc.

Filing Prepared by:

A handwritten signature in cursive script that reads "Carla Townsend".

Carla Townsend  
State Relations Executive  
Regulatory Services Division

A handwritten signature in cursive script that reads "Tony DiDonato".

Tony DiDonato  
Director and Senior Actuary  
Actuarial and Economic Services



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**WORKERS COMPENSATION FILING – JULY 1, 2017**

**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 black ink that reads "Anthony DiDonato". The signature is written in a cursive style and is positioned above a horizontal line.

Tony DiDonato  
Director and Senior Actuary  
Actuarial and Economic Services



## IOWA

### WORKERS COMPENSATION FILING – JULY 1, 2017

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WORKERS COMPENSATION FILING – JULY 1, 2017

SUMMARY OF PROPOSED CHANGES

Proposed Effective Date

July 1, 2017

I. Industrial Classifications

Overall Proposed Change in Rate Level

New and Renewal Policies

-3.9%

Overall Proposed Change in Assigned Risk Rate Level

New and Renewal Policies

-3.9%

By Component

Overall Rate Level Change in Voluntary Market

-3.9%

Change in Assigned Risk Differential

0.0%

Overall

-3.9%



**IOWA LAW-ONLY FILING**  
Exhibit I-A  
Analysis of House File 518

**NCCI estimates that enacted Iowa House File 518 (HF 518) will impact overall workers compensation (WC) costs in Iowa by -3.9%. Several provisions of HF 518 were explicitly or implicitly considered in this estimate. The impact of other provisions that could not be objectively quantified will be reflected in future NCCI rate filings in Iowa.**

**The effective date of HF 518 is July 1, 2017. With the exception of the commutation provisions in § 85.45, the revisions contained in HF 518 apply prospectively (i.e., to injuries occurring on or after July 1, 2017).**

**Summary and Actuarial Analysis of More Notable Provisions of HF 518**

**§ 85.34(2)(0n): Duration of Benefits for Workers with Permanent Partial Disability (PPD) Shoulder Injuries**

Currently, an injury to the shoulder, or the portion of the arm directly below it, is compensated as a non-scheduled PPD injury. HF 518 modifies the Iowa statute to compensate a PPD injury to the shoulder as a scheduled injury, based on 400 weeks times the percentage of functional impairment. This replaces the current determination of 500 weeks times the industrial disability, which includes an assessment of loss of earning capacity.

Two factors are needed to estimate the change in average benefit duration: the change in maximum number of weeks, which is equal to **-20.0%** ( $= 400 / 500 - 1$ ), and the change in the average percentage that is to be applied to the maximum number of weeks.

Changing the benefit for shoulder injuries from unscheduled to scheduled means that the injured worker's industrial disability will no longer be a determinant for benefits — only their functional impairment will be considered. The reliance on only functional impairment, as opposed to also considering loss of earning capacity, is expected to result in a lower PPD percentage, on average.

The Iowa Legislative Services Agency (LSA) produced a Fiscal Note<sup>1</sup> regarding the estimated impact of this change on State employees with these types of injuries. LSA estimated an impact of -68% ( $= (10\% \times 400) / (25\% \times 500) - 1$ ), where the 10% and 25% are estimates of the average functional impairment and industrial disability ratings for State employees with shoulder injuries.

While the 10% and 25% figures are based on a relatively small sample of State employees, who may or may not be representative of the average employee in Iowa, supplemental information gathered from Iowa stakeholders indicated that these estimates, or the percentage change,

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<sup>1</sup> <https://www.legis.iowa.gov/docs/publications/FN/856169.pdf>. NCCI confirmed the calculations underlying the -68.0% figure with the LSA.





## IOWA LAW-ONLY FILING

### Exhibit I-A

### Analysis of House File 518

appear reasonable<sup>2</sup>. It is noted that there may be considerable upward pressure on the functional impairment percentage, which becomes more important under HF 518 for these types of injuries, due to the ability of the injured worker to seek an Independent Medical Examination (IME) per §85.39 to obtain a higher impairment assessment. As a result, the anticipated change of **-60%** (= 10% / 25% - 1.0) in the percentage applied to the maximum number of weeks may not be realized.

Besides the ability of the injured worker to seek an IME as noted above, a new vocational training benefit is also expected to offset some of the expected reduction in future PPD shoulder injury awards (see below). **However, NCCI applied the full -60% reduction to the maximum number of weeks for shoulder injuries in estimating the impact of this provision, implicitly taking into account the potential effect of several other provisions of HF 518 — most prominently, the expected decrease in benefits from the use of functional impairment in determining the number of weeks of PPD for unscheduled injuries where the employee returns or is offered work at their pre-injury or greater salary.**

Altogether, NCCI estimates that PPD injury costs will decrease by -12.2%. In Iowa, PPD injury costs are estimated to make up 72.3% of indemnity benefit costs, and indemnity benefits costs comprise approximately 43.8% of total benefits. As a result, **NCCI estimates that the provisions of HF 518 affecting PPD indemnity benefit costs will impact overall system costs in the state by -3.9% (= -12.2% x 72.3% x 43.8%).** See Exhibit I-B for details of this calculation.

#### **§ 85.70: Vocational Training for Workers with PPD Shoulder Injuries**

As noted above, the new vocational training benefit for workers with scheduled PPD shoulder injuries is expected to offset some of the expected reduction in future PPD shoulder injury awards.

Currently, § 85.70 of the Iowa statutes provides an additional \$100 weekly payment while an injured worker is actively participating in vocational retraining; these benefits are available for up to 13 weeks, with the possibility of an extension for another 13 weeks. HF 518 establishes a new vocational training program for employees with scheduled PPD shoulder injuries who cannot be gainfully employed because of such disability. The program will involve an evaluation of the employee and attendance at a community college to earn an associate degree or certificate. The employee will be entitled to up to \$15,000 for tuition, fees, and supplies.

Under HF 518, the current maximum payment of \$2,600 for vocational retraining could increase by up to \$15,000 for each PPD shoulder injury where the employee cannot be gainfully employed. **The expected amount of expenditures for each such case and the number of such cases is unknown, but is implicitly reflected in the determination of the selected reduction in PPD**

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<sup>2</sup> The percentage change was indicated to be reasonable based on functional impairment to the body as a whole in comparison to industrial disability. If future functional impairment for a shoulder injury is based on the upper extremity, as opposed to the body as a whole, the percentage change may be smaller than the estimated -60%.



**IOWA LAW-ONLY FILING**  
Exhibit I-A  
Analysis of House File 518

**disability (-60%) for shoulder injuries, detailed in Exhibit I-B.** Note that these new vocational training benefits may result in higher compromise settlement amounts, even if the claimant does not actively participate in the vocational training program or is ultimately able to return to gainful employment.

**§ 85.34(2)(u): Determination of Reduction in Earning Capacity**

The estimated reduction from the change in how earning capacity is determined is expected to place downward pressure on WC costs in Iowa.

§ 85.34(2)(u) addresses unscheduled PPD benefits and states, "... the compensation shall be paid during the number of weeks in relation to five hundred weeks as the reduction in the employee's earning capacity caused by the disability bears in relation to the earning capacity that the employee possessed when the injury occurred."

While the statute merely mentions "reduction in the employee's earning capacity," the website of the Iowa Division of Workers' Compensation offers this guidance regarding PPD unscheduled injuries:

*"When an injury results in a permanent disability to a part of the person that is not a scheduled member, it is referred to as an industrial disability that is compensated according to the percent that the disability reduced the person's earning capacity.... Factors to be considered in determining industrial disability are: any change in the employee's earnings caused by the injury; employee's medical condition prior to injury, immediately after the injury and presently; the situs of the injury; its severity and the length of healing period; the work experience of the employee prior to the injury, after the injury and potential for rehabilitation; the employees [sic] qualifications intellectually, emotionally, and physically; **age**; education; motivation; functional impairment as a result of the injury; loss of earnings caused by a job transfer for reasons related to the injury; and inability because of the injury to engage in employment for which the employee is fitted. **There are no specific guidelines that indicate how each of the factors is to be considered.**" (Emphasis added.)<sup>3</sup>*

Of additional relevance to § 85.34(2)(u) is an Iowa Supreme Court decision<sup>4</sup> in which the court found that age may not be considered when calculating future wage loss.

HF 518 requires that the determination of loss of earning capacity shall take into account the number of additional years the employee was expected to work at the time of the injury. Also, unscheduled compensation will be based only on the employee's functional impairment resulting

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<sup>3</sup> <http://www.iowaworkcomp.gov/frequently-asked-question>

<sup>4</sup> *Second Injury Fund of Iowa v. Nelson*, 544 N.W.2d 258 (Iowa 1995)



**IOWA LAW-ONLY FILING**  
Exhibit I-A  
Analysis of House File 518

from the injury, and not on loss of earning capacity, if the employee returns or is offered work at their pre-injury or greater salary.

The requirement that age shall be considered in the determination of loss of earning capacity appears aimed at addressing the aforementioned Supreme Court decision. Subjectivity in the calculation of unscheduled awards would likely remain since HF 518 does not specify:

- how to determine the number of future years of employment or
- how to modify the award based upon this information.

The latter portion of this section, which specifies that loss of earning capacity is to be based on the employee's functional impairment for unscheduled injuries in which the employee returns or is offered work at their pre-injury salary or greater, is expected to introduce more objectivity into the calculation for most unscheduled PPD awards. To the extent that an injured worker returns or is offered work at or above their pre-injury salary, but has a loss of earning capacity, this change will significantly decrease the number of weeks of compensation available for such unscheduled injuries. **The magnitude of such a reduction cannot be objectively quantified, but is implicitly reflected in the determination of the selected percentage reduction in PPD (-60%) for shoulder injuries as detailed in Exhibit I-B.**

Note that HF 518 also includes language stating that if an employee with an unscheduled PPD injury returns to work, but is subsequently terminated, the employee may request reopening proceedings to determine the appropriate reduction of loss of earning capacity caused by their injury. Based on § 85.26, it would appear that such a reopening request would need to occur within three years of the last payment of weekly benefits, but the language may require further interpretation.



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Exhibit I-A  
Analysis of House File 518

**HF 518 also includes the changes noted below. While the impacts from these provisions are expected to put downward pressure on costs, such cost impacts are not quantifiable, or are expected to have a limited effect on system costs, and have been implicitly considered in the overall cost impact.**

**§ 85.16(2): Employee Intoxication – Burden of Proof**

Under § 85.16(2), an employer can deny compensability of a claim if the injured employee's intoxication or illegal drug use, as shown by positive test results<sup>5</sup>, was "a substantial factor in causing the injury." Currently, the burden of proof is on the employer.

HF 518 creates a presumption that the employee was intoxicated at the time of the injury and that the intoxication was a substantial factor in causing the injury if "*at the time of the injury or immediately following the injury, the employee had positive test results reflecting the presence of alcohol, or another narcotic, depressant, stimulant, hallucinogenic, or hypnotic drug...*"

HF 518 strengthens the ability of the employer to deny compensation due to intoxication by shifting the burden of proof required to the employee if there is a positive test result, and may eliminate some claims from the Iowa WC system from what would have previously been considered compensable, resulting in a reduction in system costs.

**§ 85.33(3): Offer of Light Duty Work**

§ 85.33(3) addresses the situation where a temporarily disabled employee is offered suitable work while they are compensated with WC benefits. If the employee refuses to accept the suitable work offer, they may be denied all benefits during the period of refusal.

HF 518 allows for the suitable work offer to not necessarily be with the pre-injury employer. In addition, the location of the suitable work offer may be the principal place of business, even for employees whose duties involve travel away from the principal place of business more than fifty percent of the time. HF 518 also clarifies the process by which the employer communicates the offer of temporary work and by which the employee might refuse, and the consequences of refusal.

This section of HF 518 concerning the location of the suitable work offer appears aimed at addressing an Iowa Supreme Court decision<sup>6</sup> which concluded that light duty work at the office of a trucking company was not suitable for a truck driver who lived 387 miles away. Note that the definition of what is deemed to be suitable employment may result in increased litigation.

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<sup>5</sup> "Positive test results" appears to refer to the phrase, "confirmed positive test result," defined in § 730.5(1)(b).

<sup>6</sup> *Neal v. Annett Holdings* 814 NW2d 512 (Iowa 2012).



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Exhibit I-A  
Analysis of House File 518

**§ 85.34(2) & (2)(w): Use of AMA Guides for Permanent Impairment**

In Iowa, PPD benefits currently do not begin until “termination of the healing period.” In § 85.34(1), healing period is defined as ending when “the employee has returned to work or it is medically indicated that significant improvement from the injury is not anticipated.” Also, per § 85.34(2)(v), for scheduled PPD cases in which there is not total loss, the number of weeks to be paid according to the schedule is multiplied by the percentage of impairment determined.

HF 518 replaces “termination of the healing period” with “when it is medically indicated that maximum medical improvement [MMI] ... has been reached” as the date at which compensation for PPD begins. It also inserts the AMA Guides<sup>7</sup> into § 85.34 at two places to determine “the extent of loss or percentage of permanent impairment” (when determining functional disability and not loss of earning capacity) and states that lay testimony or agency expertise shall not be utilized in determining loss or percentage of permanent impairment. Under the enacted language, such determinations would likely be more consistent and predictable, and is anticipated to decrease system costs to some extent.<sup>8</sup>

**§ 85.34(2)(x): No Overlap of PPD & Permanent Total Disability (PTD)**

New § 85.34(2)(x) terminates PPD benefits on the date that PTD begins—that is, an employee may not receive compensation for PPD and PTD at the same time. This section of HF 518 is likely aimed at reversing the impact of an Iowa Supreme Court decision<sup>9</sup> which concluded that nothing in §85.34 prevented concurrent benefits if the injuries are separate. Instances of concurrent permanent injuries are believed to be infrequent and therefore this provision is anticipated to have a very limited effect on overall system costs in the state.

**§ 85.34(3)(c) & (d): Limitation of PTD if Receiving Compensation**

§ 85.34(3) currently addresses PTD benefits, but is silent on the issue of prohibiting a PTD award to someone who is still working in some capacity. HF 518 disallows PTD benefits if an employee is receiving gross earnings from any employer or payment for services from any source which are greater than or equal to 50% of the statewide average weekly wage (SAWW); or if the employee is receiving unemployment compensation. NCCI estimates that indemnity PTD benefit costs comprise less than 2% of total benefit costs in Iowa and therefore this provision is anticipated to have a very limited effect on overall system costs in the state.

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<sup>7</sup> Iowa currently uses the *AMA Guides® to the Evaluation of Permanent Impairment*, Fifth edition (2001), and the revisions in this section specify that the edition to be used is whichever one has been adopted by the workers' compensation commissioner.

<sup>8</sup> For example, in *Evenson v. Winnebago & Sentry Ins. Co.*, 881 N.W.2d 360 (Iowa 2016), two doctors testified that Evenson had 3% and 4% permanent impairment to his left arm, while family members also testified that he had suffered between 55% and 80% impairment. After considering all the testimony, the Iowa Supreme Court held that Evenson had suffered 20% impairment. Notably, with HF 518, such testimony would not be considered in determining loss or percentage of permanent impairment.

<sup>9</sup> *JBS Swift v. Ochoa*, 888 N.W.2d 887 (Iowa 2016).



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Exhibit I-A  
Analysis of House File 518

**§ 85.34(7): Employer's Liability for Successive Disabilities**

Regarding PPD, currently under § 85.34(7)(a), “an employer is fully liable for compensating all of an employee’s disability that arises out of and in the course of the employee’s employment with the employer.” The employer may, however, be able to assign a portion of a successive disability to the previous disability if:

- The previous disability was compensated; and
- The injury is to the same body part; and
- The injury is with the same employer<sup>10</sup>

In such cases, the employer is only liable for the portion of the successive disability that cannot be apportioned to a previous injury. This apportionment can be offset under §85.34(7)(b), for non-scheduled PPD injuries if “the employee has a preexisting disability that causes the employee’s earnings to be less at the time of the present injury than if the prior injury had not occurred” by subtracting the percentage decrease in the employee’s earnings from the percentage of the successive disability that the employer can apportion to the previous disability.

Under HF 518 an employer will be responsible for “*only that portion of an employee’s disability that arises out of and in the course of the employee’s employment with the employer and that relates to the injury that serves as the basis for the employee’s claim for compensation...*” With regards to successive disabilities, “*An employer is not liable for compensating an employee’s preexisting disability ... from a prior injury with the employer, to the extent that the employee’s preexisting disability has already been compensated under this chapter...*”

This section of HF 518 affects the amount of liability that an employer owes to an injured employee suffering a successive disability. Currently, an employer is liable for compensating an injured employee at the full disability rating for a successive disability. However, the employer can apportion a percentage of the successive disability to the prior disability that arose out of and in the course of employment with the same employer. For example, if an employer compensated a prior non-scheduled permanent partial injury at a disability rating of 10% of body as a whole (BAW) and a successive disability with that same employer results in a disability rating of 30% BAW, then the employer may be able to apportion the initial 10% liability. The employer would be liable for a disability rating of at least 20% BAW (= 30%-10%) since the amount of liability that the employer can apportion may be decreased if the employee’s earnings are less at the time of the successive disability than they were before the prior injury.

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<sup>10</sup> The Iowa Supreme Court in *Roberts Dairy v. Billick*, 861 N.W.2d 814 (Iowa 2015), held that § 85.34(7) provided a mechanism for apportioning liability when successive injuries occur while working for the same employer but did not prescribe any mechanism for apportioning the loss between present and previous employers. The Court also noted that an employer cannot apportion liability per the “fresh-start rule,” defined as: “[W]hen an employee who has sustained a work-related injury resulting in permanent partial industrial disability begins employment with a new employer, the employee enjoys a renewed earning capacity.”



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Exhibit I-A  
Analysis of House File 518

This section appears to decrease the employer's liability by holding the employer liable only for the portion of the disability rating that resulted directly from the event or activity that caused the successive disability. That is, the employer's liability will recognize the role that a prior workplace disability plays in a successive injury. For example, if a successive disability receives a rating of 30% BAW and it is established that a prior injury contributed to 40% of the successive disability, then the employer will only be liable for 18% = 30% - (30% x 40%) in this example. The "fresh-start rule" will no longer apply to a previous unscheduled injury with a different employer, just as it no longer applies to injuries with the same employer.

**§ 535.3(1): Interest**

Currently, the interest rate for calculating money due on judgments is 10%. HF 518 changes that rate to the rate on one-year treasury bonds plus 2%, as of the date of injury. For the foreseeable future, the new calculation of the interest rate will result in lower interest payments<sup>11</sup>.

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<sup>11</sup> As of March 17, 2017, the 1-year treasury rate was 1.0%, so the current interest rate under the proposed change to §535.3(1) would be 3.0% rather than 10.0%. Since 1990, the average monthly rate has ranged from 0.1% (September 2011 and three months in 2014) to 8.4% (April 1990).





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Exhibit I-A  
Analysis of House File 518

**Summary of Other Provisions**

**HF 518 also includes the changes noted below. The combined impacts from these provisions will be realized in future claims experience and reflected in future NCCI rate filings in Iowa.**

- Adds a sentence to § 85.18 which clarifies that, “This section does not create a private cause of action.”
- Adds clarification to both the notice and proceeding for benefits sections (§ 85.23 & §85.26) that the ‘date of the occurrence of the injury’ means the date that the employee knew or should have known that the injury or condition was work-related.
- Revises § 85.34(5) to make credits for excess temporary total, healing period, or temporary partial payments applicable to not only subsequent injuries, but also future weekly benefits of any current injury.
- Revises § 85.39 to limit the employer’s payment for examinations initiated by the employee to injuries that are determined to be compensable, define the reasonableness of the fee for such an examination, and implement forfeiture, not just suspension, of benefits payable during the period of refusal to submit to an examination requested by the employer.
- Amends § 85.45(1) by adding the requirement that the Commission may order the payment of future benefits in the form of a lump sum payment *“only upon application of a party to the commissioner and upon written consent of all parties to the proposed commutation...”*
- Disallows filing for Iowa benefits if the employee is injured outside the state even if the employer has a place of business in the state and the employee is domiciled in the state, but the employee does not regularly work at or from the Iowa location.
- Mandates that the filing of a petition for judicial review shall delay the execution of a decision of the Commission by acting as a “stay of execution” if the party requesting the judicial review can post a bond within 30 days of filing the petition.
- Revises § 86.39 to clarify that attorney fees are only recoverable on the amount of benefits secured where the attorney can demonstrate that the injured employee would not have been paid but for the efforts of the attorney.





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EXHIBIT I-B-I

**Impact on Indemnity Permanent Partial Disability (PPD) Benefit Compensation  
Due to the Enactment of House File (HF) 518, Effective July 1, 2017**

(1)	Pre-HF 518 Maximum PPD Duration (weeks) for Shoulder Injuries	500
(2)	Post-HF 518 Maximum PPD Duration (weeks) for Shoulder Injuries	400
(3)	Impact of Change in Maximum PPD Duration = (2) / (1) - 1.0	-20.0%
(4)	Impact of Application of Functional Impairment for Basis of Compensation for PPD Shoulder Injuries <sup>1</sup>	-60.0%
(5)	Combined Change in PPD Benefit Compensation for Shoulder Injuries = $[(1.0 + (3)) \times [1.0 + (4)] - 1.0$	-68.0%
(6)	Indemnity PPD Benefit Costs for Shoulder Injuries as a Percentage of Total Indemnity PPD Injury Costs <sup>2</sup>	18.0%
(7)	Impact of Enacted HF 518 on Indemnity PPD Injury Costs = (5) x (6)	-12.2%

<sup>1</sup> Change from Loss of Earnings Capacity to solely Functional Impairment. The selection of -60% is based on actuarial judgment and implicitly reflects other provisions of enacted HF 518; most prominently, the change in the determination of PPD disability for unscheduled injuries (other than shoulders) and the new vocational training benefit.

<sup>2</sup> Based on NCCI Workers Compensation Statistical Plan (WCSP) data for Policy Years 2010 through 2013 and Iowa transactional data licensed to NCCI.



**IOWA LAW-ONLY FILING  
EXHIBIT I-B-II**

**Impact By Type of Injury Due to  
House File 518, Effective 07/01/2017**

<u>Type of Injury</u>	<u>Percentage of Losses (a)</u>	<u>Effect (%)</u>
Fatal	2.8%	0.0
Permanent Total	1.5%	0.0
Permanent Partial	31.7%	-12.2
<u>Temporary Total</u>	<u>7.8%</u>	<u>0.0</u>
Indemnity	43.8%	-8.8 (b)
<u>Medical</u>	<u>56.2%</u>	<u>0.0</u>
<b>Total Losses</b>	100.0%	-3.9 (b)

(a) Proportions within indemnity based on losses for policies becoming effective during the 24-month period ending 02/28/2014 on the 07/01/2016 law level and developed to an ultimate basis by type of injury. Indemnity/medical split based on Policy Years 2013 and 2014 financial data trended to 07/01/2017.

(b) Weighted average.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

Exhibit II

**IOWA**

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Effective July 1, 2017

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	5.18	650	2.57	0.33	2014	8.30	1000	3.72	0.27	2709	14.04	1000	6.30	0.27
0008	4.27	630	2.02	0.31	2016	4.91	700	2.61	0.34	2710	12.01	1000	4.97	0.25
0016	8.07	500	3.58	0.26	2021	2.99	489	1.43	0.31	2714	6.82	910	3.53	0.34
0034	6.80	650	3.41	0.33	2039	4.89	698	2.53	0.34	2731	4.46	651	1.99	0.26
0035	4.37	641	2.26	0.33	2041	6.98	928	3.60	0.33	2735	7.19	951	3.70	0.33
0036	4.32	500	2.17	0.33	2065	3.41	535	1.73	0.33	2759	8.13	1000	4.23	0.34
0037	5.28	500	2.50	0.31	2070	7.02	932	3.56	0.33	2790	2.47	432	1.27	0.33
0042	9.49	650	4.51	0.31	2081	5.16	728	2.57	0.33	2797	9.74	1000	4.90	0.33
0050	8.93	1000	4.49	0.33	2089	5.23	735	2.64	0.33	2799	7.36	970	3.54	0.31
0059D	0.56	-	0.11	0.24	2095	4.23	625	2.14	0.33	2802	6.68	895	3.17	0.31
0065D	0.13	-	0.03	0.26	2105	5.29	742	2.72	0.33	2812	-	-	2.11	0.33
0066D	0.13	-	0.03	0.27	2110	3.70	567	1.90	0.33	2835	4.09	610	2.24	0.43
0067D	0.13	-	0.03	0.26	2111	3.81	579	1.99	0.34	2836	3.52	547	1.91	0.43
0079	4.66	650	2.07	0.26	2112	5.86	805	3.02	0.33	2841	6.02	822	3.11	0.33
0083	7.59	500	3.80	0.33	2114	4.80	688	2.48	0.33	2881	5.31	744	2.90	0.43
0106	11.38	1000	4.73	0.25	2121	2.18	400	1.10	0.33	2883	4.18	620	2.11	0.33
0113	5.61	777	2.84	0.33	2130	2.61	447	1.33	0.33	2913	-	-	2.11	0.33
0170	3.76	574	1.89	0.33	2131	3.84	582	1.95	0.33	2915	4.34	637	2.08	0.31
0251	4.19	621	2.12	0.33	2143	3.04	494	1.57	0.33	2916	6.27	850	2.60	0.25
0400	-	-	1.46	0.31	2157	5.51	766	2.80	0.33	2923	3.16	508	1.65	0.34
0401	14.07	A	5.85	0.25	2172	2.82	470	1.37	0.31	2942	-	-	1.14	0.43
0771N	0.84	-	-	-	2174	5.00	710	2.58	0.33	2960	6.36	860	3.21	0.33
0908P	214.00	374	108.54	0.33	2211	13.47	1000	6.05	0.27	3004	3.19	511	1.43	0.27
0913P	584.00	744	295.29	0.33	2220	3.60	556	1.82	0.33	3018	3.74	571	1.66	0.27
0917	7.72	1000	4.00	0.34	2286	2.41	425	1.25	0.34	3022	5.74	791	2.99	0.34
1005	6.73	900	2.63	0.25	2288	6.73	900	3.48	0.33	3027	6.54	879	2.92	0.27
1016X	15.15	1000	5.89	0.25	2300	-	-	2.10	0.33	3028	3.44	538	1.73	0.33
1164D	6.10	831	2.32	0.24	2302	2.98	488	1.49	0.33	3030	7.01	931	3.12	0.27
1165D	4.63	669	1.93	0.25	2305	3.13	504	1.49	0.31	3040	7.05	936	3.14	0.27
1320	2.37	421	0.99	0.25	2361	3.18	510	1.60	0.33	3041	7.67	1000	3.85	0.33
1322	9.78	1000	4.13	0.25	2362	2.61	447	1.30	0.33	3042	5.59	775	2.67	0.31
1430	7.50	985	3.34	0.27	2380	3.33	526	1.67	0.33	3064	8.10	1000	4.06	0.33
1438	6.25	848	2.61	0.25	2386	-	-	2.10	0.33	3069	-	-	2.64	0.33
1452	3.12	503	1.40	0.27	2388	2.24	406	1.15	0.33	3076	5.23	735	2.64	0.33
1463	31.83	1000	13.27	0.25	2402	3.87	586	1.72	0.26	3081D	10.49	1000	4.56	0.26
1472	6.19	841	2.55	0.25	2413	4.00	600	2.01	0.33	3082D	5.70	787	2.50	0.26
1624D	5.70	787	2.35	0.25	2416	3.26	519	1.64	0.33	3085D	8.03	1000	3.56	0.27
1642	3.21	513	1.44	0.27	2417	2.11	392	1.06	0.33	3110	11.65	1000	5.86	0.33
1654	7.45	980	3.35	0.27	2501	4.21	623	2.10	0.33	3111	3.47	542	1.74	0.33
1655	4.12	613	1.87	0.27	2503	1.62	338	0.84	0.34	3113	2.87	476	1.44	0.33
1699	5.23	735	2.33	0.27	2534	2.78	466	1.42	0.33	3114	4.75	683	2.39	0.33
1701	5.16	728	2.33	0.27	2570	6.05	826	3.13	0.33	3118	2.67	454	1.38	0.34
1710D	5.47	762	2.44	0.27	2585	5.60	776	2.91	0.34	3119	1.50	325	0.82	0.43
1741D	8.72	1000	2.94	0.24	2586	3.70	567	1.86	0.33	3122	2.33	416	1.20	0.33
1747	3.58	554	1.62	0.27	2587	3.24	516	1.69	0.34	3126	6.00	820	3.01	0.33
1748	7.95	1000	3.50	0.26	2589	4.54	659	2.28	0.33	3131	2.70	457	1.35	0.33
1803D	13.06	1000	5.23	0.25	2600	4.91	700	2.55	0.34	3132	4.06	607	2.03	0.33
1852	-	-	1.46	0.24	2623	11.56	1000	5.48	0.31	3145	2.44	428	1.22	0.33
1853	3.33	526	1.61	0.31	2651	2.52	437	1.30	0.33	3146	4.07	608	2.06	0.33
1860	3.55	551	1.85	0.34	2660	3.24	516	1.67	0.33	3169	3.95	595	1.98	0.33
1924	3.01	491	1.56	0.34	2670	2.78	466	1.51	0.43	3175D	5.13	724	2.54	0.33
1925	5.42	756	2.55	0.31	2683	2.69	456	1.37	0.33	3179	3.87	586	2.01	0.33
2001	-	-	3.59	0.33	2688	5.96	816	3.05	0.33	3180	3.98	598	2.05	0.33
2002	3.01	491	1.55	0.33	2701	19.12	1000	8.50	0.26	3188	2.78	466	1.43	0.33
2003	7.04	934	3.59	0.33	2702	23.17	1000	8.95	0.24	3220	2.38	422	1.21	0.33

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**Exhibit II**

*Effective July 1, 2017*

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	5.99	819	3.23	0.43	4021	8.69	1000	3.88	0.27	4611	1.90	369	0.97	0.33
3224	5.23	735	2.75	0.34	4024D	7.20	952	3.15	0.26	4635	4.77	685	1.86	0.25
3227	5.46	761	2.80	0.33	4034	11.37	1000	5.08	0.27	4653	2.32	415	1.20	0.33
3240	4.12	613	2.10	0.33	4036	3.61	557	1.62	0.27	4665	10.31	1000	4.63	0.27
3241	4.52	657	2.27	0.33	4038	4.85	694	2.67	0.43	4670	13.46	1000	5.95	0.26
3255	3.07	498	1.68	0.43	4053	2.53	438	1.27	0.33	4683	8.72	1000	4.42	0.33
3257	3.63	559	1.82	0.33	4061	4.54	659	2.36	0.34	4686	3.10	501	1.38	0.26
3270	3.07	498	1.54	0.33	4062	2.75	463	1.38	0.33	4692	0.91	260	0.47	0.34
3300	6.02	822	3.00	0.33	4101	3.49	544	1.65	0.31	4693	2.76	464	1.39	0.33
3303	5.57	773	2.87	0.33	4109	0.97	267	0.50	0.33	4703	4.35	639	2.20	0.33
3307	4.09	610	2.05	0.33	4110	1.06	277	0.54	0.33	4717	2.67	454	1.46	0.43
3315	6.36	860	3.30	0.34	4111	2.50	435	1.30	0.34	4720	4.20	622	2.12	0.33
3334	4.51	656	2.30	0.33	4113	2.28	411	1.16	0.33	4740	2.44	428	1.10	0.27
3336	4.57	663	2.05	0.27	4114	3.53	548	1.78	0.33	4741	3.38	532	1.72	0.33
3365	9.06	1000	4.05	0.27	4130	4.48	653	2.26	0.33	4751	7.92	1000	3.44	0.26
3372	5.29	742	2.52	0.31	4131	6.03	823	3.11	0.33	4771N	4.78	778	1.84	0.24
3373	6.98	928	3.54	0.33	4133	3.32	525	1.69	0.33	4777	5.26	739	2.03	0.24
3383	2.05	386	1.06	0.33	4149	1.11	282	0.60	0.43	4825	3.50	545	1.57	0.27
3385	1.23	295	0.64	0.34	4206	4.14	615	2.08	0.33	4828	2.81	469	1.34	0.31
3400	3.55	551	1.70	0.31	4207	3.70	567	1.65	0.26	4829	1.61	337	0.67	0.25
3507	6.02	822	3.03	0.33	4239	4.03	603	1.82	0.27	4902	4.74	681	2.44	0.33
3515	3.53	548	1.78	0.33	4240	3.81	579	1.95	0.33	4923	1.61	337	0.80	0.33
3548	2.02	382	1.02	0.33	4243	3.12	503	1.57	0.33	5020	7.35	969	3.30	0.27
3559	5.79	797	2.87	0.33	4244	3.83	581	1.92	0.33	5022	10.20	1000	4.27	0.25
3574	1.81	359	0.94	0.33	4250	3.74	571	1.87	0.33	5037	39.64	1000	15.27	0.24
3581	1.73	350	0.90	0.34	4251	3.94	593	1.98	0.33	5040	22.54	1000	8.75	0.25
3612	3.03	493	1.44	0.31	4263	3.70	567	1.85	0.33	5057	9.20	1000	3.53	0.24
3620	5.62	778	2.50	0.27	4273	3.01	491	1.52	0.33	5059	26.22	1000	10.09	0.24
3629	4.12	613	2.12	0.33	4279	2.82	470	1.42	0.33	5069	25.95	1000	10.22	0.25
3632	5.23	735	2.49	0.31	4282	2.72	459	1.43	0.34	5102	7.70	1000	3.20	0.25
3634	2.58	444	1.35	0.34	4283	2.90	479	1.46	0.33	5146	6.00	820	2.68	0.27
3635	4.57	663	2.30	0.33	4299	2.96	486	1.53	0.33	5160	6.30	853	2.69	0.26
3638	2.42	426	1.25	0.33	4304	7.19	951	3.40	0.31	5183	4.78	686	2.15	0.27
3642	3.24	516	1.63	0.33	4307	3.03	493	1.65	0.43	5188	4.72	679	2.13	0.27
3643	3.16	508	1.59	0.33	4351	1.65	342	0.83	0.33	5190	3.50	545	1.57	0.27
3647	4.43	647	2.12	0.31	4352	2.16	398	1.11	0.33	5191	1.09	280	0.55	0.33
3648	2.39	423	1.24	0.33	4360	1.37	311	0.72	0.34	5192	3.94	593	1.98	0.33
3681	1.61	337	0.82	0.33	4361	1.35	309	0.69	0.33	5213	11.00	1000	4.63	0.25
3685	2.35	419	1.22	0.34	4362	-	-	0.72	0.34	5215	9.23	1000	4.46	0.31
3719	1.53	328	0.60	0.25	4410	3.53	548	1.79	0.33	5221	7.73	1000	3.47	0.27
3724	6.64	890	2.76	0.25	4420	8.40	1000	3.57	0.26	5222	16.66	1000	6.96	0.25
3726	6.75	903	2.63	0.25	4431	2.41	425	1.31	0.43	5223	7.87	1000	3.54	0.27
3803	4.63	669	2.33	0.33	4432	2.08	389	1.14	0.43	5348	9.23	1000	4.17	0.27
3807	4.82	690	2.48	0.33	4439	3.09	500	1.46	0.31	5402	5.80	798	2.99	0.33
3808	4.24	626	2.03	0.31	4452	5.29	742	2.65	0.33	5403	15.47	1000	6.43	0.25
3821	7.92	1000	3.78	0.31	4459	4.24	626	2.15	0.33	5437	7.88	1000	3.54	0.27
3822	6.30	853	2.98	0.31	4470	3.70	567	1.85	0.33	5443	5.48	763	2.75	0.33
3824	7.83	1000	3.69	0.31	4484	4.24	626	2.13	0.33	5445	8.20	1000	3.44	0.25
3826	1.16	288	0.58	0.33	4493	4.48	653	2.25	0.33	5462	10.43	1000	4.67	0.27
3827	3.10	501	1.48	0.31	4511	0.96	266	0.45	0.31	5472	6.40	864	2.49	0.25
3830	1.70	347	0.81	0.31	4557	3.43	537	1.77	0.33	5473	10.23	1000	3.96	0.24
3851	4.66	673	2.43	0.34	4558	2.90	479	1.45	0.33	5474	7.59	995	3.19	0.25
3865	2.11	392	1.14	0.43	4568	3.15	507	1.41	0.27	5478	6.40	864	2.87	0.27
3881	9.32	1000	4.67	0.33	4581	1.40	314	0.58	0.25	5479	8.85	1000	4.24	0.31
4000	13.53	1000	5.60	0.25	4583	5.71	788	2.38	0.25	5480	19.34	1000	8.04	0.25

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**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**Exhibit II**

*Effective July 1, 2017*

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5491	2.33	416	0.98	0.25	7016M	8.63	1000	3.36	0.25	7605	2.38	422	1.07	0.27
5506	8.25	1000	3.20	0.24	7024M	9.59	1000	3.73	0.25	7610	0.73	240	0.35	0.31
5507	4.20	622	1.77	0.25	7038M	6.64	890	2.50	0.24	7611	-	-	1.77	0.27
5508D	17.79	1000	8.01	0.27	7046M	15.90	1000	6.18	0.25	7612	-	-	1.77	0.27
5535	8.08	1000	3.60	0.27	7047M	17.84	1000	6.38	0.25	7613	-	-	1.77	0.27
5537	6.58	884	2.95	0.27	7050M	13.43	1000	4.76	0.24	7705	7.87	1000	3.77	0.31
5551	24.29	1000	9.30	0.24	7090M	7.38	972	2.78	0.24	7710	49.91	1000	20.75	0.25
5606	2.42	426	1.01	0.25	7098M	17.67	1000	6.86	0.25	7711	49.91	1000	20.75	0.25
5610	11.33	1000	5.66	0.33	7099M	32.84	1000	11.74	0.25	7720	4.42	646	1.98	0.27
5645	12.21	1000	5.06	0.25	7133	3.40	534	1.42	0.25	7855	6.70	897	3.02	0.27
5651	-	-	5.06	0.25	7151M	4.13	614	1.73	0.25	8001	2.51	436	1.29	0.33
5703	14.72	1000	6.57	0.27	7152M	8.51	1000	3.28	0.25	8002	2.67	454	1.33	0.33
5705	20.73	1000	9.24	0.27	7153M	4.59	665	1.93	0.25	8006	3.66	563	1.83	0.33
5951	1.76	354	0.88	0.33	7222	8.09	1000	3.65	0.27	8008	1.66	343	0.85	0.33
6003	7.76	1000	3.50	0.27	7228	9.80	1000	4.42	0.27	8010	2.38	422	1.23	0.33
6005	5.81	799	2.61	0.27	7229	9.83	1000	4.14	0.25	8013	0.49	214	0.24	0.33
6017	19.29	1000	8.19	0.26	7230	10.78	1000	5.16	0.31	8015	1.22	294	0.61	0.33
6018	3.31	524	1.51	0.27	7231	13.10	1000	6.24	0.31	8017	2.15	397	1.11	0.33
6045	4.68	675	2.14	0.27	7232	9.59	1000	4.06	0.25	8018	3.92	591	2.03	0.34
6204	14.94	1000	6.25	0.25	7309F	17.52	1000	5.00	0.20	8021	3.51	546	1.76	0.33
6206	4.66	673	1.81	0.25	7313F	4.25	628	1.21	0.20	8031	3.01	491	1.50	0.33
6213	3.14	505	1.32	0.25	7317F	13.33	1000	3.76	0.20	8032	2.65	452	1.37	0.33
6214	3.51	546	1.36	0.24	7327F	29.09	1000	8.34	0.20	8033	1.69	346	0.84	0.33
6216	8.02	1000	3.11	0.25	7333M	14.02	1000	5.62	0.25	8037	2.62	448	1.36	0.33
6217	6.81	909	2.84	0.25	7335M	15.58	1000	6.24	0.25	8039	1.75	353	0.90	0.33
6229	6.18	840	2.56	0.25	7337M	29.58	1000	10.68	0.25	8044	3.33	526	1.59	0.31
6233	2.91	480	1.23	0.25	7350F	16.90	1000	5.06	0.22	8045	0.63	229	0.33	0.33
6235	8.56	1000	3.33	0.25	7360	6.03	823	2.70	0.27	8046	3.66	563	1.83	0.33
6236	14.22	1000	6.39	0.27	7370	6.37	861	3.20	0.33	8047	1.49	324	0.77	0.34
6237	2.48	433	1.12	0.27	7380	6.00	820	2.87	0.31	8058	3.83	581	1.90	0.33
6251D	10.10	1000	4.31	0.26	7382	5.24	736	2.63	0.33	8072	0.86	255	0.44	0.33
6252D	4.92	701	1.89	0.24	7390	5.92	811	2.99	0.33	8102	2.58	444	1.34	0.33
6260	-	-	4.31	0.26	7394M	4.79	687	1.86	0.24	8103	3.10	501	1.46	0.31
6306	6.43	867	2.71	0.25	7395M	5.32	745	2.06	0.24	8105	-	-	2.03	0.34
6319	4.05	606	1.70	0.25	7398M	9.86	1000	3.52	0.24	8106	7.82	1000	3.49	0.27
6325	6.32	855	2.66	0.25	7402	0.39	203	0.19	0.33	8107	4.45	650	1.99	0.27
6400	7.91	1000	3.79	0.31	7403	4.79	687	2.14	0.27	8111	3.26	519	1.64	0.33
6503	2.05	386	1.07	0.34	7405N	1.38	393	0.62	0.27	8116	3.26	519	1.63	0.33
6504	3.13	504	1.63	0.34	7420	8.66	1000	3.42	0.25	8203	9.45	1000	4.76	0.33
6702M*	8.14	1000	3.67	0.27	7421	0.99	269	0.42	0.25	8204	5.65	782	2.50	0.26
6703M*	16.81	1000	6.98	0.27	7422	2.15	397	0.84	0.25	8209	7.84	1000	3.95	0.33
6704M*	9.05	1000	4.07	0.27	7425	4.52	657	1.77	0.25	8215	4.16	618	1.86	0.27
6801F	5.95	815	1.87	0.24	7431N	1.04	336	0.41	0.25	8227	5.26	739	2.04	0.25
6811	7.18	950	3.23	0.27	7445N	0.74	-	-	-	8232	7.70	1000	3.44	0.27
6824F	11.51	1000	3.50	0.22	7453N	0.56	-	-	-	8233	3.30	523	1.50	0.27
6826F	11.03	1000	3.35	0.25	7502	3.71	568	1.66	0.27	8235	4.58	664	2.32	0.33
6834	8.57	1000	4.04	0.31	7515	1.17	289	0.45	0.24	8263	8.02	1000	3.75	0.31
6836	6.88	917	3.05	0.26	7520	5.50	765	2.77	0.33	8264	8.06	1000	3.57	0.26
6843F	19.46	1000	5.61	0.20	7538	6.43	867	2.50	0.25	8265	8.35	1000	3.46	0.25
6845F	9.68	1000	2.74	0.20	7539	3.37	531	1.41	0.25	8279	8.85	1000	3.66	0.25
6854	6.42	866	2.47	0.24	7540	4.82	690	1.85	0.24	8288	8.98	1000	3.94	0.26
6872F	13.89	1000	3.94	0.20	7580	2.66	453	1.19	0.27	8291	6.37	861	3.02	0.31
6874F	24.85	1000	7.03	0.20	7590	4.46	651	2.13	0.31	8292	4.72	679	2.37	0.33
6882	5.55	771	2.16	0.25	7600	3.95	595	1.77	0.27	8293	15.17	1000	6.78	0.27
6884	9.57	1000	3.79	0.25	7601	-	-	1.77	0.27	8304	6.05	826	2.69	0.27

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**Exhibit II**

*Effective July 1, 2017*

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8350	7.60	996	3.17	0.25	9040	4.39	643	2.25	0.33					
8380	3.79	577	1.80	0.31	9044	2.02	382	1.04	0.33					
8381	3.40	534	1.62	0.31	9052	3.10	501	1.59	0.33					
8385	2.88	477	1.30	0.27	9058	2.05	386	1.11	0.43					
8392	2.52	437	1.26	0.33	9060	1.82	360	0.93	0.33					
8393	2.65	452	1.35	0.33	9061	1.98	378	1.08	0.43					
8500	6.75	903	3.00	0.26	9062	1.59	335	0.87	0.43					
8601	0.62	228	0.30	0.31	9063	1.29	302	0.66	0.33					
8602	1.90	369	0.90	0.31	9077F	5.16	728	1.74	0.31					
8603	0.12	173	0.06	0.33	9082	1.66	343	0.90	0.43					
8606	3.26	519	1.36	0.25	9083	1.66	343	0.89	0.43					
8709F	7.64	1000	2.17	0.20	9084	2.18	400	1.09	0.33					
8719	4.65	672	1.78	0.24	9088a	a	a	a	a					
8720	1.91	370	0.85	0.26	9089	1.95	375	0.99	0.33					
8721	0.46	211	0.20	0.27	9093	2.31	414	1.17	0.33					
8723	0.25	188	0.13	0.33	9101	7.07	938	3.65	0.33					
8725	3.11	502	1.39	0.27	9102	4.82	690	2.41	0.33					
8726F	3.88	587	1.23	0.24	9154	1.88	367	0.94	0.33					
8734M	0.70	237	0.31	0.27	9156	2.55	441	1.22	0.31					
8737M	0.63	229	0.28	0.27	9170	12.56	1000	4.81	0.24					
8738M	1.27	300	0.53	0.27	9178	5.50	765	2.95	0.43					
8742	0.52	217	0.23	0.27	9179	19.69	1000	10.02	0.33					
8745	6.93	922	3.29	0.31	9180	6.94	923	3.05	0.26					
8748	0.95	265	0.46	0.31	9182	3.10	501	1.54	0.33					
8755	0.58	224	0.25	0.27	9186	13.00	1000	5.33	0.25					
8799	0.77	245	0.39	0.33	9220	6.17	839	2.93	0.31					
8800	2.24	406	1.23	0.43	9402	5.47	762	2.45	0.27					
8803	0.10	171	0.04	0.26	9403	8.93	1000	3.72	0.25					
8805M	0.38	202	0.20	0.33	9410	3.05	496	1.53	0.33					
8810	0.28	191	0.14	0.33	9501	5.32	745	2.52	0.31					
8814M	0.34	197	0.17	0.33	9505	5.91	810	2.80	0.31					
8815M	0.72	239	0.32	0.33	9516	9.45	1000	4.25	0.27					
8820	0.25	188	0.12	0.31	9519	5.02	712	2.25	0.27					
8824	3.70	567	1.91	0.33	9521	5.59	775	2.50	0.27					
8825	2.15	397	1.17	0.43	9522	6.50	875	3.30	0.33					
8826	4.23	625	2.11	0.33	9534	4.65	672	1.97	0.25					
8829	3.69	566	1.86	0.33	9554	12.01	1000	5.03	0.25					
8831	1.82	360	0.90	0.33	9586	0.82	250	0.44	0.43					
8832	0.46	211	0.23	0.33	9600	3.64	560	1.89	0.34					
8833	1.11	282	0.56	0.33	9620	1.36	310	0.65	0.31					
8835	3.04	494	1.54	0.33										
8842	3.11	502	1.55	0.33										
8855	0.22	184	0.11	0.33										
8856	0.43	207	0.22	0.33										
8864	2.34	417	1.16	0.33										
8868	0.53	218	0.27	0.33										
8869	1.31	304	0.67	0.33										
8871	0.13	174	0.07	0.34										
8901	0.43	207	0.20	0.31										
9012	2.64	450	1.26	0.31										
9014	5.34	747	2.68	0.33										
9015	5.16	728	2.58	0.33										
9016	4.47	652	2.21	0.33										
9019	2.48	433	1.10	0.26										
9033	3.03	493	1.52	0.33										

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

Effective July 1, 2017

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	0.56	S	1624D	0.06	S	3085D	0.13	S
0065D	0.13	S	1710D	0.07	S	3175D	0.07	S
0066D	0.13	S	1741D	1.10	S	4024D	0.05	S
0067D	0.13	S	1803D	0.51	S	5508D	0.11	S
1164D	0.10	S	3081D	0.18	S	6251D	0.07	S
1165D	0.06	S	3082D	0.07	S	6252D	0.04	S

S=Silica

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for 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 2.515 and elr x 2.31.
- 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 July 1, 2017

MISCELLANEOUS VALUES

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

Employee operated vehicle.....	\$65,800
Leased or rented vehicle.....	\$43,900

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

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

**Maximum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E -- "Executive Officers" 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" ..... \$3,400

**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..... 108%

(Multiply a Non-F classification rate by a factor of 2.08 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.97) and the adjustment for differences in loss-based expenses (1.054).)

**Experience Rating Eligibility**

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



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

**IOWA  
RR 1  
Exhibit II**

*Effective July 1, 2017*

**1. Hazard Group Differentials**

A	B	C	D	E	F	G
1.37	1.10	1.02	0.85	0.71	0.60	0.51

**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	1.057

**3. Expected Loss Ratio**

0.580

**Expected Loss and Allocated Expense Ratio**

0.656

**4. Table of Expense Ratios**

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

**5. 2013 Table of Expected Loss Ranges**

Effective January 1, 2013

**6.**

**Excess Loss Factors**

(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.448	0.482	0.493	0.518	0.535	0.554	0.558
\$15,000	0.415	0.452	0.464	0.492	0.512	0.533	0.540
\$20,000	0.388	0.427	0.440	0.470	0.492	0.515	0.524
\$25,000	0.366	0.406	0.420	0.451	0.475	0.499	0.510
\$30,000	0.347	0.387	0.402	0.434	0.459	0.485	0.497
\$35,000	0.330	0.371	0.386	0.419	0.445	0.472	0.486
\$40,000	0.315	0.356	0.371	0.405	0.432	0.459	0.475
\$50,000	0.290	0.331	0.346	0.381	0.409	0.437	0.455
\$75,000	0.243	0.283	0.299	0.333	0.363	0.393	0.415
\$100,000	0.211	0.249	0.265	0.299	0.329	0.360	0.384
\$125,000	0.187	0.224	0.240	0.272	0.303	0.333	0.359
\$150,000	0.168	0.203	0.219	0.250	0.281	0.311	0.338
\$175,000	0.153	0.187	0.202	0.232	0.263	0.292	0.320
\$200,000	0.141	0.173	0.188	0.217	0.247	0.276	0.304
\$225,000	0.131	0.162	0.176	0.204	0.234	0.262	0.291
\$250,000	0.122	0.152	0.166	0.193	0.222	0.249	0.279
\$275,000	0.114	0.143	0.157	0.183	0.211	0.238	0.268
\$300,000	0.108	0.135	0.149	0.174	0.202	0.228	0.258
\$325,000	0.102	0.128	0.142	0.166	0.194	0.219	0.249
\$350,000	0.096	0.122	0.136	0.159	0.186	0.211	0.241
\$375,000	0.091	0.117	0.130	0.153	0.179	0.204	0.234
\$400,000	0.087	0.112	0.125	0.147	0.173	0.197	0.227
\$425,000	0.083	0.107	0.120	0.142	0.167	0.190	0.220
\$450,000	0.080	0.103	0.115	0.137	0.162	0.184	0.214
\$475,000	0.076	0.099	0.111	0.132	0.157	0.179	0.209
\$500,000	0.073	0.095	0.108	0.128	0.152	0.174	0.203
\$600,000	0.063	0.083	0.095	0.113	0.136	0.156	0.185
\$700,000	0.055	0.074	0.085	0.102	0.123	0.142	0.171
\$800,000	0.049	0.067	0.077	0.092	0.113	0.131	0.159
\$900,000	0.044	0.060	0.070	0.085	0.104	0.121	0.148
\$1,000,000	0.040	0.055	0.065	0.078	0.097	0.113	0.139
\$2,000,000	0.020	0.029	0.036	0.044	0.057	0.068	0.089
\$3,000,000	0.012	0.019	0.024	0.030	0.040	0.048	0.066
\$4,000,000	0.009	0.014	0.018	0.022	0.031	0.037	0.052
\$5,000,000	0.007	0.011	0.014	0.017	0.024	0.030	0.043
\$6,000,000	0.005	0.008	0.011	0.014	0.020	0.025	0.036
\$7,000,000	0.004	0.007	0.009	0.012	0.017	0.021	0.031
\$8,000,000	0.003	0.006	0.008	0.010	0.014	0.018	0.027
\$9,000,000	0.003	0.005	0.006	0.008	0.012	0.015	0.024
\$10,000,000	0.002	0.004	0.005	0.007	0.011	0.014	0.021

Effective July 1, 2017

**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	0.493	0.528	0.539	0.566	0.584	0.602	0.607
\$15,000	0.458	0.497	0.509	0.539	0.560	0.582	0.588
\$20,000	0.430	0.471	0.485	0.516	0.539	0.563	0.572
\$25,000	0.407	0.449	0.463	0.496	0.521	0.547	0.557
\$30,000	0.386	0.429	0.444	0.479	0.505	0.532	0.544
\$35,000	0.369	0.412	0.428	0.463	0.490	0.518	0.532
\$40,000	0.353	0.397	0.412	0.448	0.476	0.505	0.520
\$50,000	0.326	0.370	0.386	0.422	0.452	0.482	0.500
\$75,000	0.276	0.319	0.336	0.372	0.404	0.436	0.457
\$100,000	0.242	0.283	0.300	0.335	0.368	0.400	0.425
\$125,000	0.216	0.255	0.272	0.307	0.339	0.371	0.398
\$150,000	0.196	0.234	0.250	0.284	0.316	0.348	0.376
\$175,000	0.180	0.216	0.232	0.264	0.296	0.328	0.356
\$200,000	0.166	0.201	0.217	0.248	0.280	0.310	0.340
\$225,000	0.155	0.188	0.204	0.234	0.265	0.295	0.325
\$250,000	0.145	0.177	0.193	0.222	0.252	0.282	0.312
\$275,000	0.136	0.168	0.183	0.211	0.241	0.270	0.301
\$300,000	0.129	0.159	0.174	0.201	0.231	0.259	0.290
\$325,000	0.122	0.152	0.166	0.193	0.222	0.250	0.281
\$350,000	0.116	0.145	0.159	0.185	0.214	0.241	0.272
\$375,000	0.111	0.139	0.153	0.178	0.206	0.232	0.264
\$400,000	0.106	0.133	0.147	0.171	0.199	0.225	0.256
\$425,000	0.101	0.128	0.141	0.165	0.193	0.218	0.249
\$450,000	0.097	0.123	0.136	0.160	0.187	0.212	0.243
\$475,000	0.093	0.119	0.132	0.155	0.181	0.206	0.236
\$500,000	0.090	0.114	0.128	0.150	0.176	0.200	0.231
\$600,000	0.078	0.101	0.113	0.133	0.158	0.180	0.211
\$700,000	0.069	0.090	0.102	0.120	0.144	0.165	0.195
\$800,000	0.062	0.081	0.092	0.110	0.132	0.152	0.181
\$900,000	0.056	0.074	0.085	0.101	0.123	0.141	0.170
\$1,000,000	0.051	0.068	0.078	0.093	0.114	0.132	0.160
\$2,000,000	0.026	0.037	0.044	0.053	0.068	0.080	0.103
\$3,000,000	0.017	0.024	0.030	0.037	0.048	0.057	0.076
\$4,000,000	0.012	0.018	0.022	0.027	0.037	0.044	0.061
\$5,000,000	0.009	0.014	0.017	0.022	0.029	0.036	0.050
\$6,000,000	0.007	0.011	0.014	0.017	0.024	0.030	0.042
\$7,000,000	0.006	0.009	0.011	0.014	0.020	0.025	0.036
\$8,000,000	0.005	0.007	0.010	0.012	0.017	0.022	0.032
\$9,000,000	0.004	0.006	0.008	0.010	0.015	0.019	0.028
\$10,000,000	0.003	0.005	0.007	0.009	0.013	0.016	0.025

7.

**Retrospective Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.05	0.03	0.03	0.17	0.12	0.11	0.00

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

Exhibit III

**IOWA**

Page S1

Effective July 1, 2017

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	6.73	650	2.57	0.33	2014	10.79	1000	3.72	0.27	2709	18.25	1000	6.30	0.27
0008	5.55	650	2.02	0.31	2016	6.38	862	2.61	0.34	2710	15.61	1000	4.97	0.25
0016	10.49	500	3.58	0.26	2021	3.89	588	1.43	0.31	2714	8.87	1000	3.53	0.34
0034	8.84	650	3.41	0.33	2039	6.36	860	2.53	0.34	2731	5.80	798	1.99	0.26
0035	5.68	650	2.26	0.33	2041	9.07	1000	3.60	0.33	2735	9.35	1000	3.70	0.33
0036	5.62	500	2.17	0.33	2065	4.43	647	1.73	0.33	2759	10.57	1000	4.23	0.34
0037	6.86	500	2.50	0.31	2070	9.13	1000	3.56	0.33	2790	3.21	513	1.27	0.33
0042	12.34	650	4.51	0.31	2081	6.71	898	2.57	0.33	2797	12.66	1000	4.90	0.33
0050	11.61	1000	4.49	0.33	2089	6.80	908	2.64	0.33	2799	9.57	1000	3.54	0.31
0059D	0.73	-	0.11	0.24	2095	5.50	765	2.14	0.33	2802	8.68	1000	3.17	0.31
0065D	0.17	-	0.03	0.26	2105	6.88	917	2.72	0.33	2812	-	-	2.11	0.33
0066D	0.17	-	0.03	0.27	2110	4.81	689	1.90	0.33	2835	5.32	745	2.24	0.43
0067D	0.17	-	0.03	0.26	2111	4.95	705	1.99	0.34	2836	4.58	664	1.91	0.43
0079	6.06	650	2.07	0.26	2112	7.62	998	3.02	0.33	2841	7.83	1000	3.11	0.33
0083	9.87	500	3.80	0.33	2114	6.24	846	2.48	0.33	2881	6.90	919	2.90	0.43
0106	14.79	1000	4.73	0.25	2121	2.83	471	1.10	0.33	2883	5.43	757	2.11	0.33
0113	7.29	962	2.84	0.33	2130	3.39	533	1.33	0.33	2913	-	-	2.11	0.33
0170	4.89	698	1.89	0.33	2131	4.99	709	1.95	0.33	2915	5.64	780	2.08	0.31
0251	5.45	760	2.12	0.33	2143	3.95	595	1.57	0.33	2916	8.15	1000	2.60	0.25
0400	-	-	1.46	0.31	2157	7.16	948	2.80	0.33	2923	4.11	612	1.65	0.34
0401	18.29	A	5.85	0.25	2172	3.67	564	1.37	0.31	2942	-	-	1.14	0.43
0771N	1.09	-	-	-	2174	6.50	875	2.58	0.33	2960	8.27	1000	3.21	0.33
0908P	278.00	438	108.54	0.33	2211	17.51	1000	6.05	0.27	3004	4.15	617	1.43	0.27
0913P	759.00	919	295.29	0.33	2220	4.68	675	1.82	0.33	3018	4.86	695	1.66	0.27
0917	10.04	1000	4.00	0.34	2286	3.13	504	1.25	0.34	3022	7.46	981	2.99	0.34
1005	8.75	1000	2.63	0.25	2288	8.75	1000	3.48	0.33	3027	8.50	1000	2.92	0.27
1016X	19.70	1000	5.89	0.25	2300	-	-	2.10	0.33	3028	4.47	652	1.73	0.33
1164D	7.93	1000	2.32	0.24	2302	3.87	586	1.49	0.33	3030	9.11	1000	3.12	0.27
1165D	6.02	822	1.93	0.25	2305	4.07	608	1.49	0.31	3040	9.17	1000	3.14	0.27
1320	3.08	499	0.99	0.25	2361	4.13	614	1.60	0.33	3041	9.97	1000	3.85	0.33
1322	12.71	1000	4.13	0.25	2362	3.39	533	1.30	0.33	3042	7.27	960	2.67	0.31
1430	9.75	1000	3.34	0.27	2380	4.33	636	1.67	0.33	3064	10.53	1000	4.06	0.33
1438	8.13	1000	2.61	0.25	2386	-	-	2.10	0.33	3069	-	-	2.64	0.33
1452	4.06	607	1.40	0.27	2388	2.91	480	1.15	0.33	3076	6.80	908	2.64	0.33
1463	41.38	1000	13.27	0.25	2402	5.03	713	1.72	0.26	3081D	13.63	1000	4.56	0.26
1472	8.05	1000	2.55	0.25	2413	5.20	732	2.01	0.33	3082D	7.41	975	2.50	0.26
1624D	7.41	975	2.35	0.25	2416	4.24	626	1.64	0.33	3085D	10.44	1000	3.56	0.27
1642	4.17	619	1.44	0.27	2417	2.74	461	1.06	0.33	3110	15.15	1000	5.86	0.33
1654	9.69	1000	3.35	0.27	2501	5.47	762	2.10	0.33	3111	4.51	656	1.74	0.33
1655	5.36	750	1.87	0.27	2503	2.11	392	0.84	0.34	3113	3.73	570	1.44	0.33
1699	6.80	908	2.33	0.27	2534	3.61	557	1.42	0.33	3114	6.18	840	2.39	0.33
1701	6.71	898	2.33	0.27	2570	7.87	1000	3.13	0.33	3118	3.47	542	1.38	0.34
1710D	7.11	942	2.44	0.27	2585	7.28	961	2.91	0.34	3119	1.95	375	0.82	0.43
1741D	11.34	1000	2.94	0.24	2586	4.81	689	1.86	0.33	3122	3.03	493	1.20	0.33
1747	4.65	672	1.62	0.27	2587	4.21	623	1.69	0.34	3126	7.80	1000	3.01	0.33
1748	10.34	1000	3.50	0.26	2589	5.90	809	2.28	0.33	3131	3.51	546	1.35	0.33
1803D	16.98	1000	5.23	0.25	2600	6.38	862	2.55	0.34	3132	5.28	741	2.03	0.33
1852	-	-	1.46	0.24	2623	15.03	1000	5.48	0.31	3145	3.17	509	1.22	0.33
1853	4.33	636	1.61	0.31	2651	3.28	521	1.30	0.33	3146	5.29	742	2.06	0.33
1860	4.62	668	1.85	0.34	2660	4.21	623	1.67	0.33	3169	5.14	725	1.98	0.33
1924	3.91	590	1.56	0.34	2670	3.61	557	1.51	0.43	3175D	6.67	894	2.54	0.33
1925	7.05	936	2.55	0.31	2683	3.50	545	1.37	0.33	3179	5.03	713	2.01	0.33
2001	-	-	3.59	0.33	2688	7.75	1000	3.05	0.33	3180	5.17	729	2.05	0.33
2002	3.91	590	1.55	0.33	2701	24.86	1000	8.50	0.26	3188	3.61	557	1.43	0.33
2003	9.15	1000	3.59	0.33	2702	30.12	1000	8.95	0.24	3220	3.09	500	1.21	0.33

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

Exhibit III

**IOWA**

Page S2

Effective July 1, 2017

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3223	7.79	1000	3.23	0.43	4021	11.30	1000	3.88	0.27	4611	2.47	432	0.97	0.33
3224	6.80	908	2.75	0.34	4024D	9.37	1000	3.15	0.26	4635	6.20	842	1.86	0.25
3227	7.10	941	2.80	0.33	4034	14.78	1000	5.08	0.27	4653	3.02	492	1.20	0.33
3240	5.36	750	2.10	0.33	4036	4.69	676	1.62	0.27	4665	13.40	1000	4.63	0.27
3241	5.88	807	2.27	0.33	4038	6.31	854	2.67	0.43	4670	17.50	1000	5.95	0.26
3255	3.99	599	1.68	0.43	4053	3.29	522	1.27	0.33	4683	11.34	1000	4.42	0.33
3257	4.72	679	1.82	0.33	4061	5.90	809	2.36	0.34	4686	4.03	603	1.38	0.26
3270	3.99	599	1.54	0.33	4062	3.58	554	1.38	0.33	4692	1.18	290	0.47	0.34
3300	7.83	1000	3.00	0.33	4101	4.54	659	1.65	0.31	4693	3.59	555	1.39	0.33
3303	7.24	956	2.87	0.33	4109	1.26	299	0.50	0.33	4703	5.66	783	2.20	0.33
3307	5.32	745	2.05	0.33	4110	1.38	312	0.54	0.33	4717	3.47	542	1.46	0.43
3315	8.27	1000	3.30	0.34	4111	3.25	518	1.30	0.34	4720	5.46	761	2.12	0.33
3334	5.86	805	2.30	0.33	4113	2.96	486	1.16	0.33	4740	3.17	509	1.10	0.27
3336	5.94	813	2.05	0.27	4114	4.59	665	1.78	0.33	4741	4.39	643	1.72	0.33
3365	11.78	1000	4.05	0.27	4130	5.82	800	2.26	0.33	4751	10.30	1000	3.44	0.26
3372	6.88	917	2.52	0.31	4131	7.84	1000	3.11	0.33	4771N	6.21	963	1.84	0.24
3373	9.07	1000	3.54	0.33	4133	4.32	635	1.69	0.33	4777	6.84	912	2.03	0.24
3383	2.67	454	1.06	0.33	4149	1.44	318	0.60	0.43	4825	4.55	661	1.57	0.27
3385	1.60	336	0.64	0.34	4206	5.38	752	2.08	0.33	4828	3.65	562	1.34	0.31
3400	4.62	668	1.70	0.31	4207	4.81	689	1.65	0.26	4829	2.09	390	0.67	0.25
3507	7.83	1000	3.03	0.33	4239	5.24	736	1.82	0.27	4902	6.16	838	2.44	0.33
3515	4.59	665	1.78	0.33	4240	4.95	705	1.95	0.33	4923	2.09	390	0.80	0.33
3548	2.63	449	1.02	0.33	4243	4.06	607	1.57	0.33	5020	9.56	1000	3.30	0.27
3559	7.53	988	2.87	0.33	4244	4.98	708	1.92	0.33	5022	13.26	1000	4.27	0.25
3574	2.35	419	0.94	0.33	4250	4.86	695	1.87	0.33	5037	51.53	1000	15.27	0.24
3581	2.25	408	0.90	0.34	4251	5.12	723	1.98	0.33	5040	29.30	1000	8.75	0.25
3612	3.94	593	1.44	0.31	4263	4.81	689	1.85	0.33	5057	11.96	1000	3.53	0.24
3620	7.31	964	2.50	0.27	4273	3.91	590	1.52	0.33	5059	34.09	1000	10.09	0.24
3629	5.36	750	2.12	0.33	4279	3.67	564	1.42	0.33	5069	33.74	1000	10.22	0.25
3632	6.80	908	2.49	0.31	4282	3.54	549	1.43	0.34	5102	10.01	1000	3.20	0.25
3634	3.35	529	1.35	0.34	4283	3.77	575	1.46	0.33	5146	7.80	1000	2.68	0.27
3635	5.94	813	2.30	0.33	4299	3.85	584	1.53	0.33	5160	8.19	1000	2.69	0.26
3638	3.15	507	1.25	0.33	4304	9.35	1000	3.40	0.31	5183	6.21	843	2.15	0.27
3642	4.21	623	1.63	0.33	4307	3.94	593	1.65	0.43	5188	6.14	835	2.13	0.27
3643	4.11	612	1.59	0.33	4351	2.15	397	0.83	0.33	5190	4.55	661	1.57	0.27
3647	5.76	794	2.12	0.31	4352	2.81	469	1.11	0.33	5191	1.42	316	0.55	0.33
3648	3.11	502	1.24	0.33	4360	1.78	356	0.72	0.34	5192	5.12	723	1.98	0.33
3681	2.09	390	0.82	0.33	4361	1.76	354	0.69	0.33	5213	14.30	1000	4.63	0.25
3685	3.06	497	1.22	0.34	4362	-	-	0.72	0.34	5215	12.00	1000	4.46	0.31
3719	1.99	379	0.60	0.25	4410	4.59	665	1.79	0.33	5221	10.05	1000	3.47	0.27
3724	8.63	1000	2.76	0.25	4420	10.92	1000	3.57	0.26	5222	21.66	1000	6.96	0.25
3726	8.78	1000	2.63	0.25	4431	3.13	504	1.31	0.43	5223	10.23	1000	3.54	0.27
3803	6.02	822	2.33	0.33	4432	2.70	457	1.14	0.43	5348	12.00	1000	4.17	0.27
3807	6.27	850	2.48	0.33	4439	4.02	602	1.46	0.31	5402	7.54	989	2.99	0.33
3808	5.51	766	2.03	0.31	4452	6.88	917	2.65	0.33	5403	20.11	1000	6.43	0.25
3821	10.30	1000	3.78	0.31	4459	5.51	766	2.15	0.33	5437	10.24	1000	3.54	0.27
3822	8.19	1000	2.98	0.31	4470	4.81	689	1.85	0.33	5443	7.12	943	2.75	0.33
3824	10.18	1000	3.69	0.31	4484	5.51	766	2.13	0.33	5445	10.66	1000	3.44	0.25
3826	1.51	326	0.58	0.33	4493	5.82	800	2.25	0.33	5462	13.56	1000	4.67	0.27
3827	4.03	603	1.48	0.31	4511	1.25	298	0.45	0.31	5472	8.32	1000	2.49	0.25
3830	2.21	403	0.81	0.31	4557	4.46	651	1.77	0.33	5473	13.30	1000	3.96	0.24
3851	6.06	827	2.43	0.34	4558	3.77	575	1.45	0.33	5474	9.87	1000	3.19	0.25
3865	2.74	461	1.14	0.43	4568	4.10	611	1.41	0.27	5478	8.32	1000	2.87	0.27
3881	12.12	1000	4.67	0.33	4581	1.82	360	0.58	0.25	5479	11.51	1000	4.24	0.31
4000	17.59	1000	5.60	0.25	4583	7.42	976	2.38	0.25	5480	25.14	1000	8.04	0.25

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**Exhibit III**

*Effective July 1, 2017*

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5491	3.03	493	0.98	0.25	7016M	11.22	1000	3.36	0.25	7605	3.09	500	1.07	0.27
5506	10.73	1000	3.20	0.24	7024M	12.47	1000	3.73	0.25	7610	0.95	265	0.35	0.31
5507	5.46	761	1.77	0.25	7038M	8.63	1000	2.50	0.24	7611	-	-	1.77	0.27
5508D	23.12	1000	8.01	0.27	7046M	20.67	1000	6.18	0.25	7612	-	-	1.77	0.27
5535	10.50	1000	3.60	0.27	7047M	23.19	1000	6.38	0.25	7613	-	-	1.77	0.27
5537	8.55	1000	2.95	0.27	7050M	17.46	1000	4.76	0.24	7705	10.23	1000	3.77	0.31
5551	31.58	1000	9.30	0.24	7090M	9.59	1000	2.78	0.24	7710	64.88	1000	20.75	0.25
5606	3.15	507	1.01	0.25	7098M	22.97	1000	6.86	0.25	7711	64.88	1000	20.75	0.25
5610	14.73	1000	5.66	0.33	7099M	42.69	1000	11.74	0.25	7720	5.75	793	1.98	0.27
5645	15.87	1000	5.06	0.25	7133	4.42	646	1.42	0.25	7855	8.71	1000	3.02	0.27
5651	-	-	5.06	0.25	7151M	5.37	751	1.73	0.25	8001	3.26	519	1.29	0.33
5703	19.14	1000	6.57	0.27	7152M	11.06	1000	3.28	0.25	8002	3.47	542	1.33	0.33
5705	26.95	1000	9.24	0.27	7153M	5.97	817	1.93	0.25	8006	4.76	684	1.83	0.33
5951	2.29	412	0.88	0.33	7222	10.52	1000	3.65	0.27	8008	2.16	398	0.85	0.33
6003	10.09	1000	3.50	0.27	7228	12.74	1000	4.42	0.27	8010	3.09	500	1.23	0.33
6005	7.55	991	2.61	0.27	7229	12.78	1000	4.14	0.25	8013	0.64	230	0.24	0.33
6017	25.08	1000	8.19	0.26	7230	14.01	1000	5.16	0.31	8015	1.59	335	0.61	0.33
6018	4.30	633	1.51	0.27	7231	17.03	1000	6.24	0.31	8017	2.80	468	1.11	0.33
6045	6.08	829	2.14	0.27	7232	12.47	1000	4.06	0.25	8018	5.10	721	2.03	0.34
6204	19.42	1000	6.25	0.25	7309F	22.78	1000	5.00	0.20	8021	4.56	662	1.76	0.33
6206	6.06	827	1.81	0.25	7313F	5.53	768	1.21	0.20	8031	3.91	590	1.50	0.33
6213	4.08	609	1.32	0.25	7317F	17.33	1000	3.76	0.20	8032	3.45	540	1.37	0.33
6214	4.56	662	1.36	0.24	7327F	37.82	1000	8.34	0.20	8033	2.20	402	0.84	0.33
6216	10.43	1000	3.11	0.25	7327F	37.82	1000	8.34	0.20	8037	3.41	535	1.36	0.33
6217	8.85	1000	2.84	0.25	7333M	18.23	1000	5.62	0.25	8039	2.28	411	0.90	0.33
6217	8.85	1000	2.84	0.25	7335M	20.25	1000	6.24	0.25	8039	2.28	411	0.90	0.33
6229	8.03	1000	2.56	0.25	7337M	38.45	1000	10.68	0.25	8044	4.33	636	1.59	0.31
6233	3.78	576	1.23	0.25	7350F	21.97	1000	5.06	0.22	8045	0.82	250	0.33	0.33
6235	11.13	1000	3.33	0.25	7360	7.84	1000	2.70	0.27	8046	4.76	684	1.83	0.33
6236	18.49	1000	6.39	0.27	7370	8.28	1000	3.20	0.33	8047	1.94	373	0.77	0.34
6237	3.22	514	1.12	0.27	7380	7.80	1000	2.87	0.31	8058	4.98	708	1.90	0.33
6251D	13.13	1000	4.31	0.26	7382	6.81	909	2.63	0.33	8072	1.12	283	0.44	0.33
6252D	6.39	863	1.89	0.24	7390	7.70	1000	2.99	0.33	8102	3.35	529	1.34	0.33
6260	-	-	4.31	0.26	7394M	6.23	845	1.86	0.24	8103	4.03	603	1.46	0.31
6306	8.36	1000	2.71	0.25	7395M	6.92	921	2.06	0.24	8105	-	-	2.03	0.34
6319	5.27	740	1.70	0.25	7398M	12.82	1000	3.52	0.24	8106	10.17	1000	3.49	0.27
6325	8.22	1000	2.66	0.25	7402	0.51	216	0.19	0.33	8107	5.79	797	1.99	0.27
6400	10.28	1000	3.79	0.31	7403	6.23	845	2.14	0.27	8111	4.24	626	1.64	0.33
6503	2.67	454	1.07	0.34	7405N	1.79	463	0.62	0.27	8116	4.24	626	1.63	0.33
6504	4.07	608	1.63	0.34	7420	11.26	1000	3.42	0.25	8203	12.29	1000	4.76	0.33
6702M*	10.58	1000	3.67	0.27	7421	1.29	302	0.42	0.25	8204	7.35	969	2.50	0.26
6703M*	21.85	1000	6.98	0.27	7422	2.80	468	0.84	0.25	8209	10.19	1000	3.95	0.33
6704M*	11.77	1000	4.07	0.27	7425	5.88	807	1.77	0.25	8215	5.41	755	1.86	0.27
6801F	7.74	1000	1.87	0.24	7431N	1.35	389	0.41	0.25	8227	6.84	912	2.04	0.25
6811	9.33	1000	3.23	0.27	7445N	0.96	-	-	-	8232	10.01	1000	3.44	0.27
6824F	14.96	1000	3.50	0.22	7453N	0.73	-	-	-	8233	4.29	632	1.50	0.27
6826F	14.34	1000	3.35	0.25	7502	4.82	690	1.66	0.27	8235	5.95	815	2.32	0.33
6834	11.14	1000	4.04	0.31	7515	1.52	327	0.45	0.24	8263	10.43	1000	3.75	0.31
6836	8.94	1000	3.05	0.26	7520	7.15	947	2.77	0.33	8264	10.48	1000	3.57	0.26
6843F	25.30	1000	5.61	0.20	7538	8.36	1000	2.50	0.25	8265	10.86	1000	3.46	0.25
6845F	12.58	1000	2.74	0.20	7539	4.38	642	1.41	0.25	8279	11.51	1000	3.66	0.25
6854	8.35	1000	2.47	0.24	7540	6.27	850	1.85	0.24	8288	11.67	1000	3.94	0.26
6872F	18.06	1000	3.94	0.20	7580	3.46	541	1.19	0.27	8291	8.28	1000	3.02	0.31
6874F	32.31	1000	7.03	0.20	7590	5.80	798	2.13	0.31	8292	6.14	835	2.37	0.33
6882	7.22	954	2.16	0.25	7600	5.14	725	1.77	0.27	8293	19.72	1000	6.78	0.27
6884	12.44	1000	3.79	0.25	7601	-	-	1.77	0.27	8304	7.87	1000	2.69	0.27

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

Exhibit III

IOWA

Page S4

Effective July 1, 2017

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8350	9.88	1000	3.17	0.25	9040	5.71	788	2.25	0.33					
8380	4.93	702	1.80	0.31	9044	2.63	449	1.04	0.33					
8381	4.42	646	1.62	0.31	9052	4.03	603	1.59	0.33					
8385	3.74	571	1.30	0.27	9058	2.67	454	1.11	0.43					
8392	3.28	521	1.26	0.33	9060	2.37	421	0.93	0.33					
8393	3.45	540	1.35	0.33	9061	2.57	443	1.08	0.43					
8500	8.78	1000	3.00	0.26	9062	2.07	388	0.87	0.43					
8601	0.81	249	0.30	0.31	9063	1.68	345	0.66	0.33					
8602	2.47	432	0.90	0.31	9077F	6.71	898	1.74	0.31					
8603	0.16	178	0.06	0.33	9082	2.16	398	0.90	0.43					
8606	4.24	626	1.36	0.25	9083	2.16	398	0.89	0.43					
8709F	9.93	1000	2.17	0.20	9084	2.83	471	1.09	0.33					
8719	6.05	826	1.78	0.24	9088a	a	a	a	a					
8720	2.48	433	0.85	0.26	9089	2.54	439	0.99	0.33					
8721	0.60	226	0.20	0.27	9093	3.00	490	1.17	0.33					
8723	0.33	196	0.13	0.33	9101	9.19	1000	3.65	0.33					
8725	4.04	604	1.39	0.27	9102	6.27	850	2.41	0.33					
8726F	5.04	714	1.23	0.24	9154	2.44	428	0.94	0.33					
8734M	0.91	260	0.31	0.27	9156	3.32	525	1.22	0.31					
8737M	0.82	250	0.28	0.27	9170	16.33	1000	4.81	0.24					
8738M	1.65	342	0.53	0.27	9178	7.15	947	2.95	0.43					
8742	0.68	235	0.23	0.27	9179	25.60	1000	10.02	0.33					
8745	9.01	1000	3.29	0.31	9180	9.02	1000	3.05	0.26					
8748	1.24	296	0.46	0.31	9182	4.03	603	1.54	0.33					
8755	0.75	243	0.25	0.27	9186	16.90	1000	5.33	0.25					
8799	1.00	270	0.39	0.33	9220	8.02	1000	2.93	0.31					
8800	2.91	480	1.23	0.43	9402	7.11	942	2.45	0.27					
8803	0.13	174	0.04	0.26	9403	11.61	1000	3.72	0.25					
8805M	0.49	214	0.20	0.33	9410	3.97	597	1.53	0.33					
8810	0.36	200	0.14	0.33	9501	6.92	921	2.52	0.31					
8814M	0.44	208	0.17	0.33	9505	7.68	1000	2.80	0.31					
8815M	0.94	263	0.32	0.33	9516	12.29	1000	4.25	0.27					
8820	0.33	196	0.12	0.31	9519	6.53	878	2.25	0.27					
8824	4.81	689	1.91	0.33	9521	7.27	960	2.50	0.27					
8825	2.80	468	1.17	0.43	9522	8.45	1000	3.30	0.33					
8826	5.50	765	2.11	0.33	9534	6.05	826	1.97	0.25					
8829	4.80	688	1.86	0.33	9554	15.61	1000	5.03	0.25					
8831	2.37	421	0.90	0.33	9586	1.07	278	0.44	0.43					
8832	0.60	226	0.23	0.33	9600	4.73	680	1.89	0.34					
8833	1.44	318	0.56	0.33	9620	1.77	355	0.65	0.31					
8835	3.95	595	1.54	0.33										
8842	4.04	604	1.55	0.33										
8855	0.29	192	0.11	0.33										
8856	0.56	222	0.22	0.33										
8864	3.04	494	1.16	0.33										
8868	0.69	236	0.27	0.33										
8869	1.70	347	0.67	0.33										
8871	0.17	179	0.07	0.34										
8901	0.56	222	0.20	0.31										
9012	3.43	537	1.26	0.31										
9014	6.94	923	2.68	0.33										
9015	6.71	898	2.58	0.33										
9016	5.81	799	2.21	0.33										
9019	3.22	514	1.10	0.26										
9033	3.94	593	1.52	0.33										

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

Effective July 1, 2017

**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	0.73	S	1624D	0.08	S	3085D	0.17	S
0065D	0.17	S	1710D	0.09	S	3175D	0.09	S
0066D	0.17	S	1741D	1.43	S	4024D	0.07	S
0067D	0.17	S	1803D	0.66	S	5508D	0.14	S
1164D	0.13	S	3081D	0.23	S	6251D	0.09	S
1165D	0.08	S	3082D	0.09	S	6252D	0.05	S

S=Silica

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for 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 2.515 and elr x 2.31.
- 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 July 1, 2017

**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.....	\$65,800
Leased or rented vehicle.....	\$43,900

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

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

**Maximum Weekly Payroll** applicable in accordance with *Basic Manual* Rule 2-E -- "Executive Officers" 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" ..... \$3,400

**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..... 108%

(Multiply a Non-F classification rate by a factor of 2.08 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits 1.97 and the adjustment for differences in loss-based expenses (1.054).)

**Experience Rating Eligibility**

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





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### WORKERS COMPENSATION FILING – JULY 1, 2017

#### NCCI KEY CONTACTS

Carla Townsend  
State Relations Executive  
Regulatory Services Division  
National Council on Compensation Insurance, Inc. (NCCI)  
11430 Gravois Road, Suite 310  
St. Louis, MO 63126-3635  
Phone (314) 843-4001 Fax (561) 893-5779

Tony DiDonato, FCAS, MAAA  
Director & Senior Actuary  
Actuarial and Economic Services Division  
National Council on Compensation Insurance, Inc. (NCCI)  
901 Peninsula Corporate Circle  
Boca Raton, FL 33487-1362  
Phone (561) 893-3116 Fax (561) 893-5208

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 - JULY 1, 2017

#### APPENDIX—NCCI AFFILIATE LIST

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 ALLIANCE 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  
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  
ATLANTIC SPECIALTY INS CO (ONEBEACON)  
ATLANTIC STATES INS CO  
AUSTIN MUTUAL INSURANCE COMPANY  
AUTO OWNERS INS CO  
BADGER MUTUAL INS CO  
BANKERS STANDARD INS CO  
BEARING MIDWEST CAUSALTY COMPANY  
BENCHMARK INSURANCE COMPANY  
BERKLEY NATIONAL INSURANCE COMPANY  
BERKLEY REGIONAL INS CO  
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY  
BERKSHIRE HATHAWAY HOMESTATE INS CO  
BITCO GENERAL INSURANCE CORPORATION  
BITCO NATIONAL INSURANCE COMPANY  
BRICKSTREET MUTUAL INS CO  
BROTHERHOOD MUTUAL INS CO  
CALIFORNIA INSURANCE COMPANY  
CAROLINA CASUALTY INS CO  
CELINA MUTUAL 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  
CITIZENS INS CO OF AMERICA  
CLERMONT INS CO  
COLONIAL AMERICAN CASUALTY & SURETY CO  
COLUMBIA MUTUAL INSURANCE CO  
COLUMBIA NATIONAL INS CO  
COMMERCE AND INDUSTRY INS CO  
CONSOLIDATED INS CO  
CONTINENTAL CASUALTY CO  
CONTINENTAL INDEMNITY CO  
CONTINENTAL INS CO  
CONTINENTAL WESTERN INSURANCE COMPANY  
CRUM AND FORSTER INDEMNITY CO  
DAKOTA TRUCK UNDERWRITERS  
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 INS CO OF WAUSAU  
EMPLOYERS MUTUAL CASUALTY CO  
EMPLOYERS PREFERRED INS CO  
ENDURANCE AMERICAN INS CO  
ENDURANCE ASSURANCE CORPORATION  
EVEREST DENALI INSURANCE COMPANY  
EVEREST NATIONAL INS CO  
EVEREST PREMIER INSURANCE COMPANY  
EVEREST REINSURANCE CO DIRECT  
EXECUTIVE RISK INDEMNITY INC  
EXPLORER INS CO  
FALLS LAKE NATIONAL INSURANCE CO  
FARM BUREAU PROPERTY & CASUALTY INS CO  
FARMERS INSURANCE EXCHANGE  
FARMINGTON CASUALTY COMPANY  
FARMLAND MUTUAL INSURANCE COMPANY  
FEDERAL INSURANCE COMPANY  
FEDERATED MUTUAL INS CO



## IOWA

### WORKERS COMPENSATION FILING - JULY 1, 2017

#### APPENDIX—NCCI AFFILIATE LIST

FEDERATED RESERVE INSURANCE CO	IL EMCASCO INS CO
FEDERATED RURAL ELECTRIC INS EXCHANGE	ILLINOIS CASUALTY COMPANY
FEDERATED SERVICE INS CO	ILLINOIS INSURANCE COMPANY
FIDELITY & DEPOSIT COMPANY OF MARYLAND	ILLINOIS NATIONAL INSURANCE COMPANY
FIDELITY & GUARANTY INS UNDERWRITERS	IMPERIUM INSURANCE COMPANY
FIDELITY & GUARANTY INSURANCE CO	IMT INS CO
FIREMANS FUND INSURANCE CO	INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)
FIREMENS INS CO OF WASHINGTON DC	INDIANA INSURANCE COMPANY
FIRST DAKOTA INDEMNITY CO	INS CO OF NORTH AMERICA
FIRST LIBERTY INS CORP	INS CO OF THE STATE PA
FIRST NATIONAL INS CO OF AMERICA	INS CO OF THE WEST
FIRSTCOMP INSURANCE CO	INTEGRITY MUTUAL INS CO
FLORISTS MUTUAL INSURANCE CO	INTEGRITY PROPERTY & CASUALTY INS CO
FOREMOST INS CO GRAND RAPIDS MICHIGAN	INTREPID INSURANCE COMPANY
FOREMOST PROPERTY & CAS INS	LAFAYETTE INS CO
FOREMOST SIGNATURE INS CO	LE MARS INS CO
FRANK WINSTON CRUM INSURANCE CO	LIBERTY INS CORP
GENERAL CASUALTY COMPANY OF WISCONSIN	LIBERTY INSURANCE UNDERWRITERS INC
GENERAL CASUALTY INSURANCE COMPANY	LIBERTY MUTUAL FIRE INS CO
GENERAL INS CO OF AMERICA	LIBERTY MUTUAL INS CO
GENESIS INS CO	LM INS CORP
GRANITE STATE INSURANCE COMPANY	MA BAY INS CO
GRAPHIC ARTS MUTUAL INS CO	MANUFACTURERS ALLIANCE INS CO
GRAY INS CO	MARKEL AMERICAN INSURANCE CO
GREAT AMERICAN ALLIANCE INS CO	MARKEL INSURANCE CO
GREAT AMERICAN ASSURANCE COMPANY	MEMIC INDEMNITY CO
GREAT AMERICAN INS CO OF NY	MERIDIAN SECURITY INSURANCE COMPANY
GREAT AMERICAN INSURANCE COMPANY	MHA INSURANCE COMPANY
GREAT AMERICAN SPIRIT INS CO	MID CENTURY INS CO
GREAT DIVIDE INSURANCE COMPANY	MIDDLESEX INS CO
GREAT MIDWEST INS CO	MIDWEST BUILDERS CASUALTY MUTUAL COMPANY
GREAT NORTHERN INS CO	MIDWEST EMPLOYERS CASUALTY CO
GREAT WEST CASUALTY COMPANY	MIDWEST FAMILY MUTUAL INS CO
GREATER NY MUTUAL INS CO	MIDWEST INS CO
GREENWICH INS CO	MIDWESTERN INDEMNITY CO
GRINNELL MUTUAL REINSURANCE CO	MILBANK INSURANCE COMPANY
GRINNELL SELECT INS CO	MILWAUKEE CASUALTY INSURANCE CO (AMTRUST GROUP)
GUARANTEE INS CO	MITSUI SUMITOMO INS CO OF AMERICA
GUIDEONE ELITE INS CO	MITSUI SUMITOMO INS USA INC
GUIDEONE MUTUAL INS CO	MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
HAMILTON MUTUAL INS CO	NATIONAL AMERICAN INS CO
HANOVER AMERICAN INS CO	NATIONAL CASUALTY CO
HANOVER INS CO	NATIONAL FIRE INS CO OF HARTFORD
HARLEYSVILLE INSURANCE COMPANY	NATIONAL INTERSTATE INS CO
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	NATIONAL LIABILITY & FIRE INSURANCE CO
HARLEYSVILLE PREFERRED INSURANCE CO	NATIONAL SURETY CORP
HARLEYSVILLE WORCESTER INSURANCE CO	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA
HARTFORD ACCIDENT AND INDEMNITY CO	NATIONWIDE AGRIBUSINESS INS CO
HARTFORD CASUALTY INS CO	NATIONWIDE MUTUAL FIRE INS CO
HARTFORD FIRE INSURANCE CO	NATIONWIDE MUTUAL INS CO
HARTFORD INS CO OF IL	NETHERLANDS INSURANCE COMPANY
HARTFORD INS CO OF MIDWEST	NEW HAMPSHIRE INSURANCE COMPANY
HARTFORD INS CO OF THE SOUTHEAST	NEW YORK MARINE AND GENERAL INSURANCE CO
HARTFORD UNDERWRITERS INS CO	NORGUARD INS CO
HASTINGS MUTUAL INS CO	NORTH AMERICAN ELITE INSURANCE CO
HAWKEYE-SECURITY INS CO	NORTH AMERICAN SPECIALTY INS CO
HDI GLOBAL INSURANCE COMPANY	NORTH POINTE INS CO
IA AMERICAN INS CO	NORTH RIVER INS CO
IA LONG TERM CARE RISK MGMT ASSN	NORTHSTONE INSURANCE COMPANY
IA MUTUAL INS CO	NOVA CASUALTY COMPANY



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### WORKERS COMPENSATION FILING - JULY 1, 2017

#### APPENDIX—NCCI AFFILIATE LIST

OAK RIVER INSURANCE COMPANY	SFM SELECT INSURANCE COMPANY
OBI AMERICA INSURANCE COMPANY	SOCIETY INSURANCE A MUTUAL COMPANY
OBI NATIONAL INSURANCE COMPANY	SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY
OH CASUALTY INS CO	SOMPO AMERICA INSURANCE COMPANY
OH FARMERS INS CO	SOUTHERN INS CO
OHIO SECURITY INS CO	ST PAUL FIRE AND MARINE INS CO
OLD REPUBLIC GENERAL INSURANCE CORPORATION	ST PAUL GUARDIAN INS CO
OLD REPUBLIC INS CO	ST PAUL MERCURY INS CO
OWNERS INSURANCE COMPANY	ST PAUL PROTECTIVE INS CO
PA MANUFACTURERS ASSN INS CO	STANDARD FIRE INSURANCE COMPANY
PA MANUFACTURERS INDEMNITY CO	STAR INS CO
PACIFIC EMPLOYERS INS CO	STARNET INSURANCE COMPANY
PACIFIC INDEMNITY CO	STARR INDEMNITY AND LIABILITY CO
PACIFIC INS CO LTD	STARSTONE NATIONAL INSURANCE COMPANY
PARTNERS MUTUAL INS CO	STATE AUTO PROPERTY AND CASUALTY INS CO
PATRONS MUTUAL INS CO OF CT	STATE AUTOMOBILE MUTUAL INS CO
PEERLESS INDEMNITY INS CO	STATE FARM FIRE AND CASUALTY CO
PEERLESS INSURANCE COMPANY	STATE NATIONAL INSURANCE COMPANY
PEKIN INS CO	STONINGTON INS CO
PENN MILLERS INS CO	SUMMITPOINT INSURANCE COMPANY
PENNSYLVANIA INSURANCE COMPANY	SUNZ INSURANCE COMPANY
PETROLEUM CASUALTY CO	T H E INSURANCE COMPANY
PHARMACISTS MUTUAL INS CO	TECHNOLOGY INSURANCE CO
PHOENIX INS CO	THE TRAVELERS CASUALTY COMPANY
PINNACLEPOINT INSURANCE COMPANY	TNUS INSURANCE CO
PIONEER SPECIALTY INSURANCE COMPANY	TOKIO MARINE AMERICA INSURANCE CO
PLAZA INSURANCE CO	TRANS PACIFIC INS CO
PRAETORIAN INSURANCE COMPANY	TRANSGUARD INS CO OF AMERICA INC
PREFERRED PROFESSIONAL INSURANCE COMPANY	TRANSPORTATION INS CO
PREVISOR INSURANCE COMPANY	TRAVELERS CASUALTY AND SURETY CO
PROPERTY AND CASUALTY INS CO OF HARTFORD	TRAVELERS CASUALTY INS CO OF AMERICA
PROTECTIVE INS CO	TRAVELERS INDEMNITY CO
QBE INSURANCE CORPORATION	TRAVELERS INDEMNITY CO OF AMERICA
REDWOOD FIRE & CASUALTY INS CO	TRAVELERS INDEMNITY CO OF CT
REGENT INSURANCE COMPANY	TRAVELERS INSURANCE CO
REPUBLIC INDEMNITY COMPANY OF AMERICA	TRAVELERS PROPERTY CASUALTY CO OF AMERICA
RIVERPORT INSURANCE COMPANY	TRI STATE INSURANCE COMPANY OF MINNESOTA
RLI INSURANCE COMPANY	TRIANGLE INSURANCE COMPANY INC
ROCKWOOD CASUALTY INS CO	TRIUMPHE CASUALTY COMPANY
RURAL TRUST INSURANCE COMPANY	TRUCK INSURANCE EXCHANGE
SAFECO INS CO OF AMERICA	TRUMBULL INS CO
SAFETY FIRST INS CO	TWIN CITY FIRE INS CO
SAFETY NATIONAL CASUALTY CORP	UNION INS CO OF PROVIDENCE
SAGAMORE INSURANCE CO	UNION INSURANCE COMPANY
SAMSUNG FIRE AND MARINE INS CO LTD USB	UNITED FIRE AND CASUALTY CO
SEABRIGHT INSURANCE CO	UNITED STATES FIDELITY AND GUARANTY CO
SECURA INSURANCE A MUTUAL CO	UNITED WI INS CO
SECURA SUPREME INS CO	US FIRE INS CO
SECURITY NATIONAL INS CO (AMTRUST GROUP)	UTICA MUTUAL INS CO
SELECTIVE INS CO OF SC	VALLEY FORGE INS CO
SELECTIVE INS CO OF THE SOUTHEAST	VANLINER INS CO
SELECTIVE INSURANCE COMPANY OF AMERICA	VANTAPRO SPECIALTY INS CO
SELECTIVE WAY INS CO	VIGILANT INS CO
SENECA INSURANCE CO	WADENA INSURANCE COMPANY
SENTINEL INS CO	WASHINGTON INTERNATIONAL INSURANCE COMPANY
SENTRY CASUALTY CO	WAUSAU UNDERWRITERS INSURANCE COMPANY
SENTRY INSURANCE A MUTUAL CO	WESCO INSURANCE COMPANY (AMTRUST GROUP)
SENTRY SELECT INSURANCE COMPANY	WEST AMERICAN INS CO
SEQUOIA INSURANCE CO	WEST BEND MUTUAL INS CO
SFM MUTUAL INS CO	WESTCHESTER FIRE INSURANCE COMPANY



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WORKERS COMPENSATION FILING - JULY 1, 2017

APPENDIX—NCCI AFFILIATE LIST

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

SERFF Tracking #: NCCI-131018309 State Tracking #: Company Tracking #:

State: Iowa Filing Company: NCCI  
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC  
Product Name: Iowa Law Only Filing Due to Impact of House File 518-Revised Workers Compensation Rates and Rating Values Proposed to be Effective July 1, 2017  
Project Name/Number: /

### Supporting Document Schedules

<b>Bypassed - Item:</b>	Filing Fee Information
<b>Bypass Reason:</b>	NA
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	