



Iowa

Voluntary and Assigned Risk Rates and Rating Values Filing

Proposed Effective January 1, 2018



**National Council on
Compensation Insurance**

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August 9, 2017

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

Re: Iowa Voluntary and Assigned Risk Rates and Rating Values Filing Proposed Effective January 1, 2018

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 January 1, 2018 for new and renewal policies.

This filing proposes an overall average decrease of 8.7% 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 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.

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, a single combined rate is still calculated for Class Codes 7710 and 7711 via a payroll-weighted average of the separately indicated rates for these two Class Codes.
2. As a result of Item B-1435, effective January 1, 2018:
 - a. Class Code 1655 is discontinued and the rate for Class Code 1642 is payroll weighted to reflect the combined experience of Class Codes 1655 and 1642.
 - b. Class Codes 1741 and 1853 are discontinued and the rate for Class Code 1701 is payroll weighted to reflect the combined experience of Class Codes 1741, 1853 and 1701.
 - c. Class Codes 1860 and 4282 are discontinued and the rate for Class Code 4279 is payroll weighted to reflect the combined experience of Class Codes 1860, 4282, and 4279.
 - d. Class Codes 2501 and 2534 are combined to reflect the first year of a two-year transition program. In the second year of the transition, Class Code 2534 will be discontinued.
 - e. Class Code 3175 is discontinued and the rate for Class Code 3169 is payroll weighted to reflect the combined experience of Class Codes 3175 and 3169.



- f. Class Code 3223 is discontinued and the rate for Class Code 3180 is payroll weighted to reflect the combined experience of Class Codes 3180 and 3223.
 - g. Class Codes 4053 and 4061 are discontinued and the rate for Class Code 4062 is payroll weighted to reflect the combined experience of Class Codes 4053, 4061, and 4062.
 - h. Class Code 4113 is discontinued and the rate for Class Code 4111 is payroll weighted to reflect the combined experience of Class Codes 4113 and 4111.
 - i. Class Code 4439 is discontinued and the rate for Class Code 4558 is payroll weighted to reflect the combined experience of Class Codes 4439 and 4558.
 - j. Class Code 5069 is discontinued and the rate for Class Code 5059 is payroll weighted to reflect the combined experience of Class Codes 5069 and 5059.
 - k. Class Code 6017 is discontinued and the rate for Class Code 5213 is payroll weighted to reflect the combined experience of Class Codes 6017 and 5213.
 - l. Class Code 7225 is established
 - m. Class Codes 7228 and 7229 are discontinued and the rate for Class Code 7219 is established and payroll weighted to reflect the combined experience of Class Codes 7228 and 7229.
3. As a result of Item R-1413, the retrospective rating plan parameters were updated.

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.

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.

Handwritten signature of Carla Townsend in cursive script.

Carla Townsend
State Relations Executive
Regulatory Division

Filing Prepared by:

Handwritten signature of Tony DiDonato in cursive script.

Tony DiDonato
Director and Senior Actuary
Actuarial and Economic Services



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Iowa

Workers Compensation Rate Filing – January 1, 2018

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 "Anthony DiDonato". The signature is written in black ink and is positioned above a horizontal line.

Tony DiDonato
Director and Senior Actuary
Actuarial and Economic Services



Iowa

Workers Compensation Rate Filing – January 1, 2018

Disclosures

Purpose of the Report

The purpose of this report is to provide the proposed voluntary and assigned risk rates for workers compensation policies in Iowa, proposed to be effective January 1, 2018. The intended users of this report are:

- The Iowa Insurance Division
- Affiliated carriers, for their reference in determining workers compensation rates

Scope

The prospective advisory rates for the voluntary market are intended to cover the indemnity and medical benefits provided under the system, the expenses associated with providing these benefits (loss adjustment expenses), and any other costs associated with providing workers compensation insurance (such as commissions, taxes, etc.).

Each insurance company offering workers compensation insurance in Iowa may:

- a) adopt the advisory rates which include provisions for expenses based on NCCI's compilation of industry expense data, or
- b) deviate from the advisory rates.

Employers unable to secure coverage in the voluntary market can apply for such coverage in the assigned risk market. The proposed assigned risk rates are intended to cover the indemnity and medical benefits provided under the system, the expenses associated with providing these benefits (loss adjustment expenses), and any other costs associated with providing workers compensation insurance (such as commissions, taxes, etc.).

Data Sources and Dates

The overall average advisory rate level change is based on a review of Financial Call Data, which is an aggregation of workers compensation data annually reported to NCCI. In this filing, Financial Call Data submissions received after June 2, 2017 were not considered for inclusion in the analysis.

Advisory rate level changes at the classification code level are based on Unit Statistical Data, which is the audited exposure, premium and loss information reported to NCCI on a policy level. In this filing, Unit Statistical Data submissions received after June 15, 2017 were not considered for inclusion in the analysis.



Iowa

Workers Compensation Rate Filing – January 1, 2018

Disclosures

In some areas, NCCI's analysis also relies on other data sources, which are reviewed for reasonableness and are referenced in the filing where applicable.

This filing was prepared as of July 17, 2017. Therefore, events that occurred after this date that may have a material impact on workers compensation costs in this jurisdiction have not been considered in the analysis.

NCCI maintains several data reporting initiatives and programs to assist carriers to report data and to ensure that the data that is reported to NCCI is complete, accurate, and reported in a timely fashion. Occasionally, a carrier's data submission is not available for use in an NCCI filing either because the data was not reported prior to the filing, had quality issues, or NCCI determined that the data that was reported should not be included in the filing based on NCCI's actuarial judgment.

Data for all carriers writing at least one-tenth of one percent of the Iowa workers compensation written premium volume have been included in the experience period on which this filing is based.

Other exclusions are made for the purposes of analysis, but do not have a material impact on the proposed changes in this filing.

Risks and Uncertainty

This filing includes assumptions and projections concerning the future. As with any prospective analysis, there exists estimation uncertainty in these assumptions and projections. Areas of this analysis subject to estimation uncertainty that could have a material impact on the final results include the following:

- Projection of future loss development
- Selection of loss ratio trends
- Potential impact of changes to laws and/or regulations

In addition, any future changes to workers compensation law or regulations that apply retroactively to policies or benefit claims on policies in the proposed effective period may have a significant impact on the adequacy of the rates proposed in this filing.



Iowa

Workers Compensation Rate Filing – January 1, 2018

Table of Contents

Part 1 Filing Overview

- Executive Summary
- Overview of Methodology
- Summary of Selections
- Selections Underlying the Proposed Changes
- Additional Proposed Changes

Part 2 Proposed Values

- Proposed Voluntary Market Advisory Rates and Rating Values
- Proposed Assigned Risk Rates and Rating Values
- Proposed Values for Inclusion in the Experience Rating Plan Manual
- Proposed Values for Inclusion in the Retrospective Rating Plan Manual

Part 3 Supporting Exhibits

- Exhibit I: Determination of the Indicated Advisory Rate Level Change
- Exhibit II: Workers Compensation Expense Program
- Appendix A: Factors Underlying the Proposed Rate Level Change
- Appendix B: Calculations Underlying the Advisory Rate Change by Classification
- Appendix C: Memoranda for Laws and Assessments
- Appendix D: Internal Rate of Return Analysis
- Appendix E: Calculation of Factor to Convert Voluntary Rates to Assigned Risk Rates

Part 4 Additional Information

- Definitions
- NCCI Affiliate List
- Key Contacts



Iowa

Workers Compensation Rate Filing – January 1, 2018

Part 1 Filing Overview

- Executive Summary
- Overview of Methodology
- Summary of Selections
- Selections Underlying the Proposed Changes
- Additional Proposed Changes



Iowa

Workers Compensation Rate Filing – January 1, 2018

Executive Summary

Based on its review of the most recently available data, NCCI has proposed an overall average workers compensation voluntary and assigned risk rate level change of -8.7% to become effective January 1, 2018.

Key Components

	<u>Percentage Change</u>
Impact of change in Experience and Development	- 6.4%
Impact of change in Trend	- 1.0%
Impact of change in Benefits	0.0%
Impact of change in Production and General Expenses	- 0.1%
Impact of change in Taxes & Fees	+ 0.1%
Impact of change in Loss-based Expenses	- 0.1%
<u>Impact of change in Profit & Contingency</u>	<u>- 1.4%</u>
Proposed Change in Overall Voluntary Rate Level	- 8.7%
Impact of change in Assigned Risk Differential	0.0%
Proposed Change in Overall Assigned Risk Rate Level	- 8.7%

Key observations:

- The filing is based on premium and loss experience for policy years 2014 and 2015. Both years showed improvements in the loss experience, due in part to continued decreases in lost-time claim frequency.
- After adjusting to a common wage level, indemnity and medical average cost per case figures continue to show a long-term upward trend.
- NCCI is proposing a lower profit and contingency provision based upon the indications of the internal rate of return model.

Proposed Changes in Voluntary Rate Level by Industry Group:

<u>Industry Group</u>	<u>Average Change</u>	<u>Maximum Increase</u>	<u>Maximum Decrease</u>
Manufacturing	- 7.4%	+ 18%	- 32%
Contracting	- 11.3%	+ 14%	- 36%
Office and Clerical	- 6.1%	+ 19%	- 31%
Goods and Services	- 8.7%	+ 16%	- 34%
Miscellaneous	- 8.3%	+ 17%	- 33%

Additional Notable Change(s) Proposed in the Filing:

- Updated terrorism voluntary and assigned risk rate



Iowa

Workers Compensation Rate Filing – January 1, 2018

Overview of Methodology

Aggregate Ratemaking

NCCI's approach to determining the proposed overall average advisory rate level change utilizes widely accepted ratemaking methodologies. The approach employed in this filing includes the following steps:

- The reported historical premium totals are projected to an ultimate basis and adjusted to the current pure premium level
- The excess loss portion of individual large claims are removed from reported aggregate losses, based on an Iowa specific large loss threshold
- The reported historical limited indemnity and medical loss totals are projected to an ultimate basis and adjusted to the current benefit level
- Ratios of losses to pure premium are projected to the cost levels expected in the rate effective period
- Ultimate, trended, limited losses are adjusted to an unlimited basis with an excess ratio
- Proposed benefit level and expense changes are applied to the projected cost ratios

The indicated average advisory rate level change is calculated for the years in the filing's experience period. If the final projected cost ratios are greater (less) than 1.000, then an increase (decrease) in the average rate level is indicated.

Class Ratemaking

Once the proposed overall average advisory rate level change has been determined, NCCI separately determines rates per \$100 of payroll for each workers compensation job classification (class); the advisory rates and year-over-year changes vary by class. Three sets of pure premiums are combined as part of each class code's advisory rate calculation based on the volume of available data for that job classification. The three sets of pure premiums are:

- State-specific payroll and loss experience ("indicated")
- Currently-approved pure premium adjusted to the proposed level ("present on rate level")
- Countrywide experience adjusted to state conditions ("national")

Assigned Risk Rates

The proposed assigned risk rates are then determined for each job classification as the product of the classification's advisory rate and an assigned risk differential.

Note: The methodology and assumptions used in this filing may not be applicable to or relevant for another purpose, including but not limited to NCCI filings in other jurisdictions.



Iowa

Workers Compensation Rate Filing – January 1, 2018

Selections Underlying the Proposed Changes

The following is a summary of selections underlying the voluntary and assigned risk rates proposed to be effective January 1, 2018, along with the selections underlying the currently-approved rates.

Voluntary and Assigned Risk Rates	Currently Approved January 1, 2017	Proposed Effective January 1, 2018
Experience Period	Policy Years 2013 and 2014	Policy Years 2014 and 2015
Premium Development	3-year average	3-year average
Basis of Loss Experience	Average of Paid and Paid+Case losses	Average of Paid and Paid+Case losses
Paid Loss Development	3-year average	3-year average
Paid+Case Loss Development	5-year average	5-year average
Tail Factors	Selected	Selected
Indemnity Annual Loss Ratio Trend Factor	0.995	0.995
Medical Annual Loss Ratio Trend Factor	1.010	1.005
Loss Adjustment Expense Provision	15.5%	15.4%
Base Threshold for Limiting Losses	\$8,497,458	\$8,813,862
Large Loss Excess Ratio	1.3%	1.2%
Production and General Expenses	23.4%	23.3%
Premium Taxes and Assessments	2.2%	2.3%
Profit and Contingencies Provision	3.0%	2.0%
Maximum Minimum Premium*	\$1,000	\$1,000
Assigned Risk Differential	1.300	1.300
Classification Swing Limits (applied by Industry Group)	+/-25%	+/-25%

*MMP varies for Farming and Agricultural class codes



Iowa

Workers Compensation Rate Filing – January 1, 2018

Selections Underlying the Proposed Changes

Experience and Development

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 2014 and 2015 evaluated as of December 31, 2016. The most recently available full policy year is 2015 since the last policy had an effective date of December 31, 2015 and did not expire until December 31, 2016. 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.

NCCI performs analysis on different subsets of data including (i) paid losses and (ii) the sum of paid losses plus case reserves. For use in this filing, NCCI utilized loss development factors based on each of these two loss aggregations. This is consistent with NCCI filings made in the past several years 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. The specific development link ratio selections underlying this filing are shown below:

- A three-year average of historical premium development factors
- A three-year average of historical paid loss development factors through a 19th report
- A five-year average of historical paid plus case loss development factors through a 19th report
- Loss development tail factors from a 19th report to ultimate were selected based on a review of the 10 most recently available factors

Trend

This filing relies primarily on the experience from policy years 2014 and 2015. However, the proposed voluntary and assigned risk rates are intended for use with policies with effective dates starting on January 1, 2018. 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.

While historical changes in claim frequency and average cost per case were also reviewed, NCCI applies loss ratio trend factors in the determination of the proposed overall average advisory rate level change.



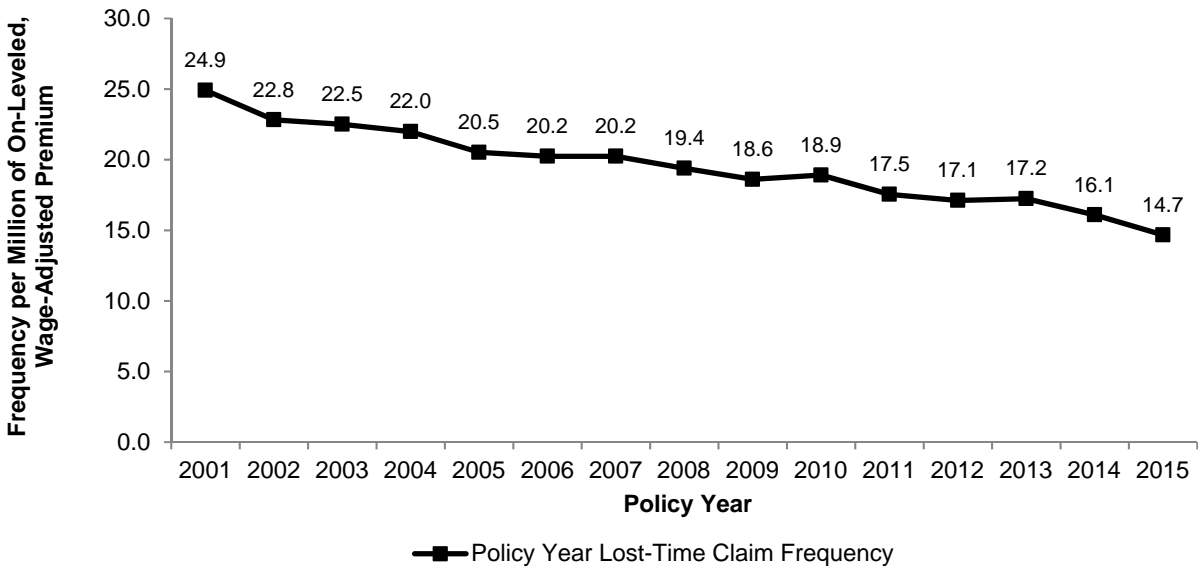
Iowa

Workers Compensation Rate Filing – January 1, 2018

Selections Underlying the Proposed Changes

The following few charts show a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity).

Iowa Claim Frequency



Iowa's lost-time claim frequency has generally declined for the past several years as shown immediately above. The data in this chart reflects premiums at today's advisory rate level, and a common wage level.

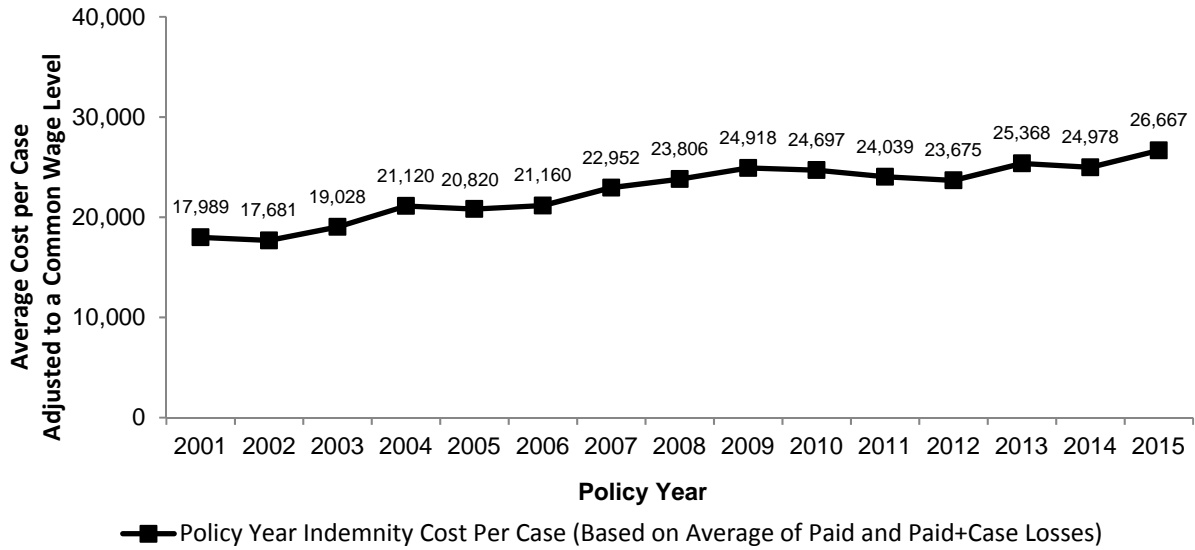


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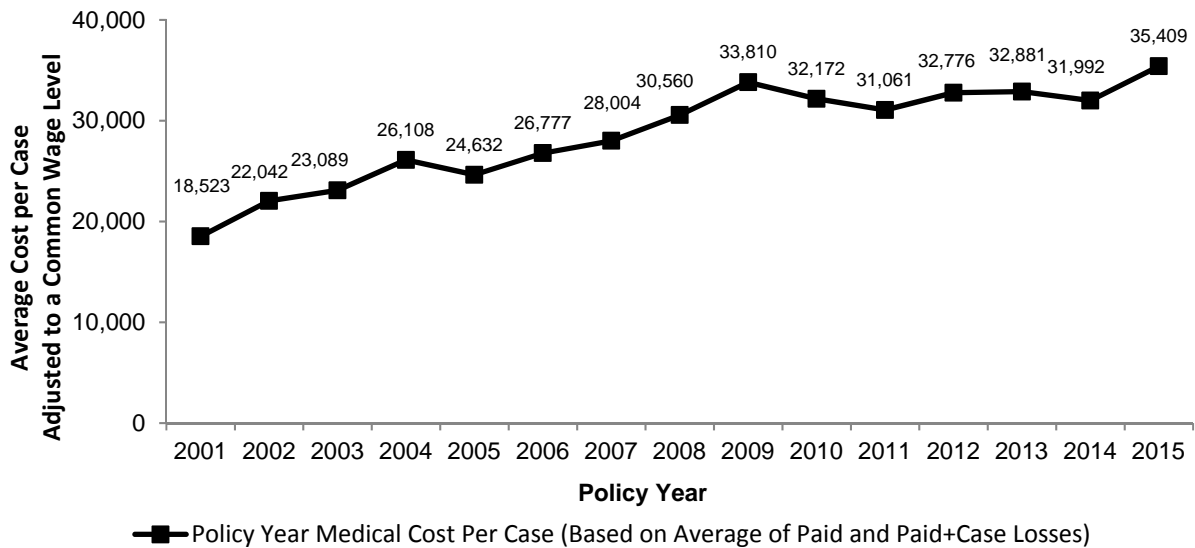
Workers Compensation Rate Filing – January 1, 2018

Selections Underlying the Proposed Changes

Iowa Indemnity Cost Per Case Adjusted to a Common Wage Level



Iowa Medical Cost Per Case Adjusted to a Common Wage Level





Iowa

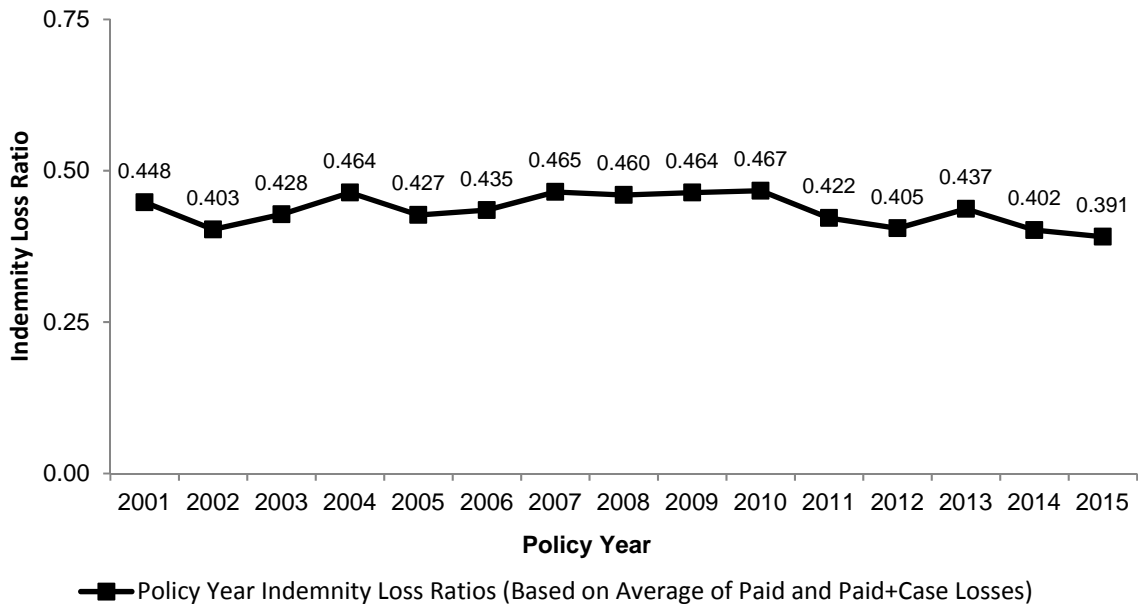
Workers Compensation Rate Filing – January 1, 2018

Selections Underlying the Proposed Changes

As these two charts illustrate, Iowa's average indemnity and medical costs per case in excess of wage growth have generally trended upward over time for the period shown.

Loss ratios result after combining observed changes in Iowa's average claim frequency with corresponding changes in Iowa's average cost per case.

Iowa Indemnity Loss Ratio History



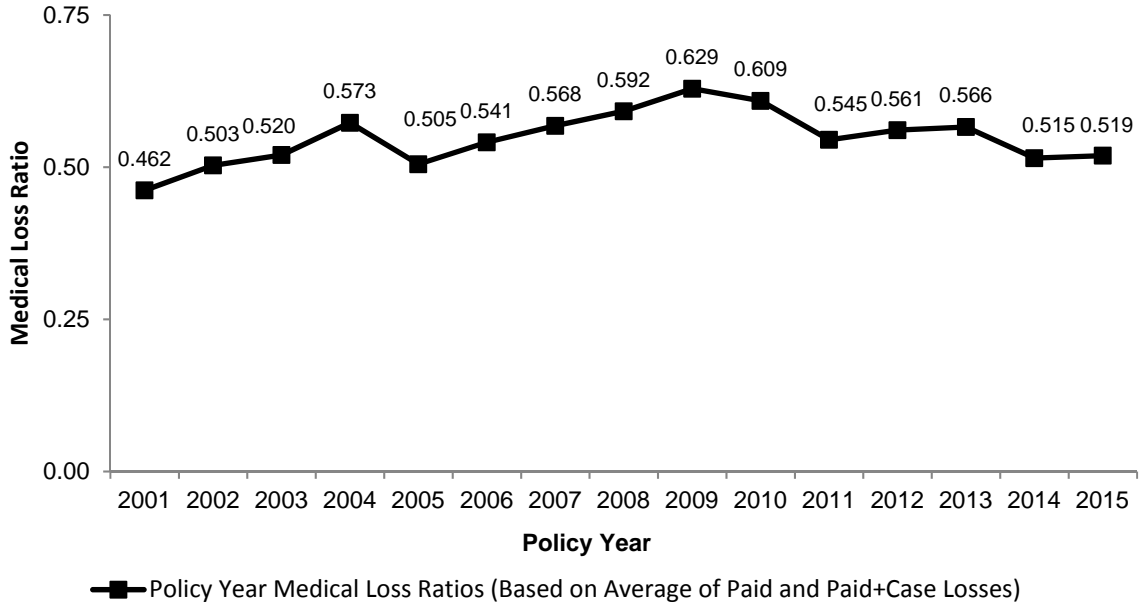


Iowa

Workers Compensation Rate Filing – January 1, 2018

Selections Underlying the Proposed Changes

Iowa Medical Loss Ratio History



Based on our analysis this year, we are proposing to maintain the annual indemnity loss ratio trend of -0.5% and decrease the annual medical loss ratio trend from $+1.0\%$ to $+0.5\%$.



Iowa

Workers Compensation Rate Filing – January 1, 2018

Selections Underlying the Proposed Changes

Benefit Changes

Workers injured in Iowa receive wage replacement (indemnity) benefits at a rate of 80% of their pre-injury spendable 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 the total indemnity costs by 0.1% and overall system costs by a negligible amount.

Expenses

The proposed advisory rates include a provision for workers compensation expenses. The following provides detail on the expense provisions accounted for in the advisory rates.

Loss-Based Expenses

The proposed advisory rates include a provision for loss adjustment expenses (LAE). These are expenses associated with the handling of workers compensation claims. LAE is included in the rates by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision). In this filing, NCCI is proposing to decrease the current LAE provision from 15.5% to 15.4% of losses. Please see Exhibit II for additional detail.

Production and General Expense

The proposed advisory rates include a provision for production expenses (including commissions) and general expenses.

The current provision in the advisory rates for production expense is 18.2% of premium. This filing proposes an increase in this provision to 18.3%.

The current provision in the advisory rates for general expenses is 5.2% of premium. This filing proposes a decrease in this provision to 5.0%.

The overall advisory rate change due to the proposed production and general expense provisions is a decrease of 0.1%.

Premium Taxes and Assessments

This filing proposes an increase to the current approved provisions for taxes and assessments. The current provision in the rates for taxes and assessments is 2.2% of premium; the proposed provision is 2.3% of premium. The breakdown of the proposed provision is shown below:



Iowa

Workers Compensation Rate Filing – January 1, 2018

Selections Underlying the Proposed Changes

Premium Tax	1.0%
Second Injury Fund	1.0%
Miscellaneous	0.3%
Taxes and Assessments	2.3%

Profit and Contingency Provision

By law, Iowa’s advisory 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 a profit and contingency provision is necessary to ensure this premise is maintained.

Current advisory rates contain a profit and contingency of 3.0%. Based upon the results from its latest internal rate of return model, NCCI is proposing to decrease the profit and contingency provision in this rate filing to 2.0%. The overall rate change due to the proposed profit and contingency provision is a decrease of 1.4%.

Assigned Risk Market

As previously mentioned, an overall average decrease of 8.7% to the current assigned risk rate level is being proposed effective January 1, 2018.

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

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



Iowa

Workers Compensation Rate Filing – January 1, 2018

Additional Proposed Changes

Updated Terrorism Voluntary and Assigned Risk Rates

As a result of NCCI's most recent analysis, the proposed voluntary and assigned risk terrorism rate per \$100 of payroll in Iowa decreased from \$0.02 to \$0.01.

Background

The Terrorism Risk Insurance Act of 2002 ("TRIA" or the "Act") was implemented since Congress recognized that terrorism is a catastrophe exposure that is real and significant for insurers of workers compensation and other lines of insurance. Each state's current terrorism Miscellaneous Value was initially based on the result of one of six modeled states. The current values are rounded to the nearest \$0.01 (i.e. penny).

TRIA 2002 was renewed and amended as TRIE in 2005 and as TRIPRA in 2007. NCCI submitted several Item filings over the years that proposed changes to the Miscellaneous Values, rules, and policy forms to implement these changes.

The U.S. Congress passed the Terrorism Risk Insurance Plan Reauthorization Act (TRIPRA 2015), which changed various coverage parameters for certified terrorism losses and generally increased carriers' financial responsibility (and thus decreased the U.S government's financial support). TRIPRA of 2015 is set to expire on 12/31/2020.

However, NCCI anticipated that in addition to changes in the law itself, the risk and cost of terrorism losses may have changed over time.

NCCI Analysis

NCCI worked with expert catastrophe loss modeling firms to assess the impact of terrorism risk on workers compensation insurance losses. NCCI selected results which included an estimated average terrorism workers compensation loss dollar amount per worker for each NCCI state under TRIPRA 2015 parameters and provisions.

NCCI converted those estimates from the modeling firms to a rate per \$100 payroll using average weekly wage information and currently approved loss-based expense provisions, by state. NCCI relied on average weekly wage information from the Bureau of Labor Statistics Quarterly Census of Employment and Wages, and is consistent with that which NCCI uses in other areas of its filings.



Iowa

Workers Compensation Rate Filing – January 1, 2018

Additional Proposed Changes

The starting point for the proposed terrorism voluntary and assigned risk Miscellaneous Value rate is the indicated terrorism rate for Iowa. The proposed Miscellaneous Value voluntary and assigned risk rate is loaded for all currently approved expenses and rounded to the nearest \$0.01, and set to a minimum of \$0.01 (i.e. one penny).



Iowa

Workers Compensation Rate Filing – January 1, 2018

Part 2 Proposed Values

- Proposed Voluntary Market Advisory Rates and Rating Values
- Proposed Assigned Risk Rates and Rating Values
- Proposed Values for Inclusion in the Experience Rating Plan Manual
- Proposed Values for Inclusion in the Retrospective Rating Plan Manual



Iowa

Workers Compensation Rate Filing – January 1, 2018

Proposed Voluntary Market Advisory Rates and Rating Values

The following pages include proposed voluntary market advisory rates and rating values:

- Voluntary market advisory rates, minimum premiums, expected loss rates, and d-ratios by class code, along with associated footnotes

- Advisory miscellaneous values, such as:
 - Maximum and minimum weekly payroll applicable for select class codes
 - Premium determination for Partners and Sole Proprietors
 - Catastrophe and Terrorism advisory voluntary rates
 - United States Longshore and Harbor Workers' Compensation Coverage Percentage

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

IOWA

Effective January 1, 2018

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	4.54	650	2.44	0.31	2016	5.79	797	3.31	0.37	2710	11.90	1000	5.34	0.23
0008	4.21	623	2.16	0.29	2021	2.64	450	1.36	0.30	2714	6.73	900	3.75	0.36
0016	7.42	500	3.57	0.26	2039	4.09	610	2.28	0.36	2731	4.35	639	2.10	0.26
0034	6.08	650	3.29	0.32	2041	6.77	905	3.77	0.36	2735	6.31	854	3.49	0.36
0035	4.04	604	2.24	0.36	2065	2.83	471	1.54	0.32	2759	8.10	1000	4.51	0.36
0036	4.26	500	2.31	0.32	2070	6.15	837	3.35	0.32	2790	2.21	403	1.22	0.36
0037	4.69	500	2.41	0.29	2081	4.57	663	2.47	0.32	2797	10.50	1000	5.67	0.32
0042	8.71	650	4.47	0.29	2089	4.79	687	2.60	0.32	2799	7.97	1000	4.12	0.30
0050	8.23	1000	4.46	0.32	2095	3.71	568	2.03	0.32	2802	6.29	852	3.24	0.30
0059D	0.52	-	0.11	0.26	2105	4.99	709	2.76	0.36	2835	3.93	592	2.31	0.43
0065D	0.12	-	0.03	0.26	2110	3.43	537	1.91	0.36	2836	3.64	560	2.12	0.43
0066D	0.12	-	0.03	0.26	2111	4.15	617	2.32	0.37	2841	5.95	815	3.30	0.36
0067D	0.12	-	0.03	0.25	2112	5.52	767	3.06	0.36	2881	5.00	710	2.93	0.43
0079	4.36	640	2.08	0.25	2114	4.49	654	2.50	0.36	2883	4.15	617	2.25	0.32
0083	6.87	500	3.72	0.32	2121	2.19	401	1.19	0.32	2913	-	-	2.25	0.32
0106	11.19	1000	5.04	0.23	2130	2.47	432	1.35	0.32	2915	4.20	622	2.17	0.30
0113	4.74	681	2.58	0.32	2131	3.36	530	1.83	0.32	2916	5.84	802	2.63	0.23
0170	3.75	573	2.03	0.32	2143	2.73	460	1.52	0.36	2923	3.19	511	1.78	0.36
0251	3.76	574	2.05	0.32	2157	5.39	753	2.95	0.32	2942	-	-	1.09	0.43
0400	-	-	1.42	0.29	2172	2.46	431	1.28	0.30	2960	5.94	813	3.23	0.32
0401	13.50	A	6.09	0.23	2174	4.21	623	2.34	0.36	3004	2.59	445	1.25	0.26
0771N	0.89	-	-	-	2211	11.67	1000	5.65	0.26	3018	3.40	534	1.64	0.26
0908P	186.00	346	101.44	0.32	2220	3.42	536	1.86	0.32	3022	5.19	731	2.90	0.36
0913P	519.00	679	282.38	0.32	2286	2.22	404	1.24	0.36	3027	5.58	774	2.69	0.26
0917	7.43	977	4.15	0.36	2288	5.78	796	3.21	0.36	3028	3.28	521	1.78	0.32
1005	6.31	854	2.66	0.24	2300	-	-	1.97	0.32	3030	7.07	938	3.41	0.26
1016X	14.40	1000	6.07	0.23	2302	2.66	453	1.43	0.32	3040	6.84	912	3.30	0.26
1164D	5.23	735	2.15	0.23	2305	2.91	480	1.50	0.30	3041	6.54	879	3.53	0.32
1165D	4.32	635	1.95	0.24	2361	3.11	502	1.67	0.32	3042	5.03	713	2.60	0.30
1320	2.05	386	0.93	0.24	2362	2.49	434	1.34	0.32	3064	7.63	999	4.13	0.32
1322	8.59	1000	3.91	0.24	2380	2.98	488	1.62	0.32	3069	-	-	2.76	0.32
1430	7.32	965	3.52	0.26	2386	-	-	1.97	0.32	3076	5.07	718	2.76	0.32
1438	6.11	832	2.76	0.24	2388	2.14	395	1.19	0.36	3081D	10.31	1000	4.84	0.25
1452	2.86	475	1.39	0.26	2402	3.78	576	1.82	0.26	3082D	5.62	778	2.67	0.26
1463	30.15	1000	13.64	0.24	2413	3.79	577	2.06	0.32	3085D	7.22	954	3.45	0.26
1472	4.68	675	2.10	0.23	2416	2.91	480	1.58	0.32	3110	11.06	1000	5.97	0.32
1624D	5.40	754	2.41	0.23	2417	1.82	360	0.99	0.32	3111	3.20	512	1.73	0.32
1642	2.61	447	1.27	0.26	2501	3.67	564	1.97	0.32	3113	2.55	441	1.38	0.32
1654	5.56	772	2.71	0.26	2503	1.91	370	1.07	0.37	3114	4.32	635	2.34	0.32
1655	-	-	1.27	0.26	2534X	3.28	521	1.81	0.36	3118	2.55	441	1.43	0.36
1699	4.97	707	2.40	0.26	2570	6.37	861	3.53	0.36	3119	1.27	300	0.75	0.43
1701	5.10	721	2.48	0.26	2585	5.16	728	2.88	0.36	3122	2.64	450	1.47	0.36
1710D	4.56	662	2.19	0.26	2586	3.42	536	1.86	0.32	3126	4.55	661	2.46	0.32
1741	-	-	2.48	0.26	2587	2.59	445	1.45	0.37	3131	2.52	437	1.36	0.32
1747	3.54	549	1.73	0.26	2589	4.61	667	2.50	0.32	3132	3.82	580	2.06	0.31
1748	7.46	981	3.56	0.25	2600	5.36	750	3.00	0.37	3145	2.32	415	1.25	0.32
1803D	12.26	1000	5.30	0.23	2623	10.72	1000	5.51	0.30	3146	3.45	540	1.88	0.32
1852	-	-	1.32	0.22	2651	2.28	411	1.27	0.36	3169	3.47	542	1.87	0.32
1853	-	-	2.48	0.26	2660	2.77	465	1.54	0.36	3175	-	-	1.87	0.32
1860	-	-	1.37	0.32	2670	2.52	437	1.47	0.43	3179	3.60	556	2.01	0.36
1924	3.08	499	1.72	0.36	2683	2.89	478	1.59	0.36	3180	3.70	567	2.05	0.36
1925	5.70	787	2.91	0.29	2688	5.73	790	3.18	0.36	3188	2.86	475	1.59	0.36
2002	2.86	475	1.59	0.36	2701	17.05	1000	8.21	0.26	3220	2.46	431	1.33	0.32
2003	6.11	832	3.35	0.32	2702	21.16	1000	8.80	0.23	3223	-	-	2.05	0.36
2014	7.12	943	3.45	0.26	2709	12.93	1000	6.27	0.26	3224	4.74	681	2.67	0.37

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

IOWA

Effective January 1, 2018

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3227	5.22	734	2.89	0.36	4034	11.22	1000	5.41	0.26	4665	9.74	1000	4.73	0.26
3240	4.69	676	2.57	0.36	4036	3.53	548	1.71	0.26	4670	11.64	1000	5.58	0.25
3241	4.15	617	2.24	0.32	4038	4.07	608	2.40	0.44	4683	7.26	959	3.97	0.32
3255	3.17	509	1.86	0.43	4053	-	-	1.44	0.32	4686	2.72	459	1.31	0.26
3257	3.59	555	1.94	0.32	4061	-	-	1.44	0.32	4692	0.85	254	0.48	0.36
3270	3.08	499	1.67	0.32	4062	2.68	455	1.44	0.32	4693	2.42	426	1.31	0.32
3300	5.83	801	3.13	0.31	4101	4.11	612	2.09	0.29	4703	3.45	540	1.88	0.32
3303	4.29	632	2.38	0.36	4109	0.79	247	0.44	0.36	4717	2.18	400	1.28	0.44
3307	4.82	690	2.61	0.32	4110	0.93	262	0.51	0.32	4720	3.70	567	2.01	0.32
3315	5.52	767	3.08	0.36	4111	2.15	397	1.20	0.36	4740	2.21	403	1.07	0.26
3334	3.81	579	2.09	0.32	4113	-	-	1.20	0.36	4741	3.76	574	2.05	0.32
3336	4.20	622	2.04	0.26	4114	3.42	536	1.87	0.32	4751	8.33	1000	3.92	0.25
3365	7.68	1000	3.71	0.26	4130	4.34	637	2.35	0.32	4771N	5.02	810	2.09	0.23
3372	6.09	830	3.12	0.29	4131	6.39	863	3.53	0.36	4777	4.72	679	1.96	0.23
3373	6.91	920	3.76	0.32	4133	2.84	472	1.57	0.36	4825	2.38	422	1.15	0.26
3383	2.02	382	1.12	0.36	4149	1.07	278	0.63	0.43	4828	2.94	483	1.52	0.30
3385	1.13	284	0.63	0.36	4206	3.87	586	2.11	0.32	4829	1.48	323	0.66	0.23
3400	2.98	488	1.54	0.30	4207	3.93	592	1.90	0.26	4902	4.61	667	2.56	0.36
3507	5.41	755	2.93	0.32	4239	3.51	546	1.72	0.26	4923	1.49	324	0.80	0.31
3515	3.60	556	1.95	0.32	4240	4.49	654	2.49	0.36	5020	6.96	926	3.38	0.26
3548	1.82	360	0.99	0.32	4243	2.86	475	1.55	0.32	5022	9.11	1000	4.14	0.24
3559	5.42	756	2.92	0.31	4244	3.42	536	1.85	0.32	5037	35.08	1000	14.55	0.23
3574	1.85	364	1.03	0.36	4250	3.34	527	1.80	0.32	5040	17.77	1000	7.45	0.23
3581	1.38	312	0.78	0.37	4251	3.50	545	1.90	0.32	5057	7.91	1000	3.29	0.23
3612	2.86	475	1.47	0.30	4263	3.76	574	2.03	0.32	5059	21.63	1000	8.99	0.23
3620	5.14	725	2.48	0.26	4273	2.97	487	1.61	0.32	5069	-	-	8.99	0.23
3629	3.71	568	2.06	0.36	4279	2.52	437	1.37	0.32	5102	8.17	1000	3.68	0.23
3632	4.43	647	2.27	0.29	4282	-	-	1.37	0.32	5146	5.42	756	2.62	0.26
3634	2.69	456	1.51	0.37	4283	2.53	438	1.37	0.32	5160	7.07	938	3.25	0.24
3635	4.07	608	2.20	0.32	4299	2.78	466	1.54	0.36	5183	3.86	585	1.87	0.26
3638	2.33	416	1.29	0.36	4304	6.42	866	3.29	0.29	5188	4.95	705	2.42	0.26
3642	3.59	555	1.94	0.32	4307	2.66	453	1.56	0.43	5190	3.30	523	1.60	0.26
3643	3.03	493	1.65	0.32	4351	1.40	314	0.75	0.32	5191	0.99	269	0.54	0.32
3647	4.48	653	2.32	0.30	4352	2.11	392	1.17	0.36	5192	3.52	547	1.91	0.32
3648	2.41	425	1.34	0.36	4360	1.34	307	0.75	0.37	5213	10.56	1000	4.81	0.24
3681	1.46	321	0.81	0.36	4361	1.30	303	0.72	0.36	5215	7.99	1000	4.16	0.30
3685	2.14	395	1.19	0.36	4410	3.53	548	1.92	0.32	5221	6.54	879	3.17	0.26
3719	1.23	295	0.52	0.23	4420	7.78	1000	3.58	0.24	5222	16.99	1000	7.69	0.24
3724	6.08	829	2.74	0.23	4431	2.18	400	1.27	0.43	5223	7.16	948	3.47	0.26
3726	6.28	851	2.64	0.23	4432	1.86	365	1.09	0.43	5348	8.79	1000	4.27	0.26
3803	3.48	543	1.89	0.32	4439	-	-	1.62	0.32	5402	4.87	696	2.70	0.36
3807	4.77	685	2.64	0.36	4452	5.10	721	2.74	0.31	5403	12.58	1000	5.67	0.23
3808	4.13	614	2.14	0.30	4459	4.07	608	2.22	0.32	5437	7.19	951	3.48	0.26
3821	7.12	943	3.67	0.30	4470	3.28	521	1.78	0.32	5443	4.78	686	2.59	0.32
3822	5.44	758	2.78	0.29	4484	4.40	644	2.38	0.32	5445	8.26	1000	3.76	0.24
3824	7.09	940	3.62	0.29	4493	4.09	610	2.21	0.32	5462	9.55	1000	4.62	0.26
3826	1.12	283	0.61	0.32	4511	0.99	269	0.50	0.29	5472	7.20	952	3.02	0.23
3827	2.92	481	1.50	0.30	4557	3.20	512	1.78	0.36	5473	9.77	1000	4.07	0.23
3830	1.51	326	0.78	0.30	4558	3.00	490	1.62	0.32	5474	6.70	897	3.04	0.24
3851	3.73	570	2.09	0.37	4568	3.00	490	1.45	0.26	5478	6.08	829	2.95	0.26
3865	2.10	391	1.22	0.43	4581	1.24	296	0.56	0.23	5479	7.53	988	3.89	0.30
3881	8.19	1000	4.44	0.32	4583	5.61	777	2.54	0.24	5480	13.02	1000	5.86	0.23
4000	9.76	1000	4.38	0.23	4611	1.52	327	0.85	0.36	5491	2.21	403	1.00	0.24
4021	7.33	966	3.55	0.26	4635	4.16	618	1.74	0.23	5506	8.95	1000	3.74	0.23
4024D	8.49	1000	4.02	0.25	4653	1.99	379	1.11	0.36	5507	4.41	645	2.01	0.24

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

IOWA

Effective January 1, 2018

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5508D	14.22	1000	6.91	0.26	7046M	14.12	1000	5.91	0.23	7610	0.66	233	0.34	0.29
5535	7.28	961	3.51	0.26	7047M	15.42	1000	5.91	0.23	7611	-	-	1.78	0.26
5537	5.07	718	2.45	0.26	7050M	13.71	1000	5.14	0.22	7612	-	-	1.78	0.26
5551	21.75	1000	8.99	0.23	7090M	7.40	974	3.02	0.22	7613	-	-	1.78	0.26
5606	1.74	351	0.79	0.24	7098M	15.69	1000	6.57	0.23	7705	7.28	961	3.77	0.30
5610	8.06	1000	4.37	0.32	7099M	29.07	1000	11.19	0.23	7710	48.29	1000	21.82	0.24
5645	11.70	1000	5.27	0.23	7133	2.59	445	1.17	0.24	7711	48.29	1000	21.82	0.24
5651	-	-	5.27	0.23	7151M	3.15	507	1.43	0.24	7720	3.67	564	1.78	0.26
5703	13.59	1000	6.54	0.26	7152M	6.48	873	2.69	0.24	7855	5.56	772	2.70	0.26
5705	20.41	1000	9.83	0.26	7153M	3.50	545	1.59	0.24	8001	2.31	414	1.28	0.36
5951	1.41	315	0.77	0.36	7219	9.00	1000	4.11	0.24	8002	2.99	489	1.60	0.31
6003	6.54	879	3.20	0.26	7222	7.54	989	3.68	0.26	8006	3.29	522	1.78	0.32
6005	5.15	727	2.49	0.26	7225	8.92	1000	4.34	0.26	8008	1.48	323	0.82	0.36
6017	-	-	4.81	0.24	7228	-	-	4.11	0.24	8010	2.26	409	1.25	0.36
6018	2.92	481	1.44	0.26	7229	-	-	4.11	0.24	8013	0.47	212	0.26	0.32
6045	4.38	642	2.16	0.26	7230	10.19	1000	5.26	0.30	8015	1.11	282	0.60	0.32
6204	13.39	1000	6.05	0.24	7231	11.75	1000	6.08	0.30	8017	2.11	392	1.17	0.36
6206	3.72	569	1.56	0.23	7232	8.24	1000	3.78	0.24	8018	3.80	578	2.11	0.36
6213	2.41	425	1.10	0.24	7309F	18.37	1000	5.74	0.18	8021	2.93	482	1.59	0.32
6214	2.80	468	1.17	0.23	7313F	5.31	744	1.66	0.18	8031	3.28	521	1.77	0.32
6216	7.10	941	2.97	0.23	7317F	12.87	1000	3.99	0.19	8032	2.39	423	1.32	0.36
6217	5.67	784	2.58	0.24	7327F	28.91	1000	9.06	0.18	8033	1.57	333	0.84	0.31
6229	5.76	794	2.59	0.23	7333M	11.04	1000	4.73	0.24	8037	2.67	454	1.49	0.36
6233	2.52	437	1.14	0.24	7335M	12.27	1000	5.26	0.24	8039	1.61	337	0.89	0.36
6235	7.14	945	2.99	0.23	7337M	22.74	1000	8.96	0.24	8044	3.11	502	1.60	0.30
6236	10.15	1000	4.93	0.26	7350F	16.54	1000	5.44	0.21	8045	0.70	237	0.39	0.36
6237	2.17	399	1.05	0.26	7360	5.50	765	2.66	0.26	8046	3.08	499	1.66	0.31
6251D	10.47	1000	4.83	0.25	7370	5.86	805	3.16	0.32	8047	1.32	305	0.74	0.36
6252D	4.60	666	1.91	0.23	7380	5.54	769	2.87	0.30	8058	3.15	507	1.69	0.31
6260	-	-	4.83	0.25	7382	4.74	681	2.56	0.32	8072	0.75	243	0.41	0.36
6306	5.96	816	2.71	0.24	7390	5.59	775	3.03	0.32	8102	2.27	410	1.27	0.36
6319	3.58	554	1.62	0.24	7394M	4.22	624	1.76	0.23	8103	2.79	467	1.42	0.29
6325	5.71	788	2.60	0.24	7395M	4.69	676	1.96	0.23	8105	-	-	2.11	0.36
6400	6.99	929	3.61	0.30	7398M	8.69	1000	3.34	0.23	8106	8.07	1000	3.89	0.26
6503	2.41	425	1.35	0.37	7402	0.36	200	0.19	0.32	8107	4.20	622	2.04	0.26
6504	2.98	488	1.67	0.36	7403	4.66	673	2.26	0.26	8111	3.11	502	1.69	0.32
6702M*	6.76	904	3.28	0.26	7405N	1.32	383	0.64	0.26	8116	3.11	502	1.68	0.32
6703M*	13.91	1000	6.21	0.26	7420	7.57	993	3.21	0.24	8203	9.94	1000	5.40	0.32
6704M*	7.51	986	3.64	0.26	7421	0.81	249	0.37	0.24	8204	6.40	864	3.07	0.25
6801F	5.64	780	1.93	0.23	7422	1.93	372	0.82	0.24	8209	5.92	811	3.21	0.32
6811	6.88	917	3.32	0.26	7425	4.77	685	2.00	0.23	8215	4.05	606	1.97	0.26
6824F	11.21	1000	3.72	0.21	7431N	0.99	327	0.42	0.24	8227	4.13	614	1.73	0.23
6826F	9.94	1000	3.33	0.24	7445N	0.71	-	-	-	8232	6.86	915	3.31	0.26
6834	6.95	925	3.56	0.29	7453N	0.53	-	-	-	8233	2.95	485	1.45	0.26
6836	5.96	816	2.86	0.25	7502	3.22	514	1.55	0.26	8235	4.85	694	2.64	0.32
6843F	15.90	1000	5.00	0.18	7515	1.14	285	0.47	0.23	8263	6.74	901	3.43	0.29
6845F	8.52	1000	2.65	0.19	7520	5.02	712	2.72	0.32	8264	7.26	959	3.49	0.25
6854	6.64	890	2.76	0.23	7538	5.64	780	2.37	0.23	8265	7.52	987	3.37	0.23
6872F	16.91	1000	5.26	0.19	7539	3.27	520	1.49	0.24	8279	8.91	1000	3.99	0.23
6874F	24.87	1000	7.72	0.19	7540	4.29	632	1.78	0.23	8288	7.87	1000	3.74	0.25
6882	4.57	663	1.92	0.23	7580	2.22	404	1.07	0.26	8291	5.15	727	2.64	0.29
6884	8.30	1000	3.53	0.24	7590	4.38	642	2.25	0.30	8292	4.41	645	2.39	0.32
7016M	7.49	984	3.12	0.23	7600	3.69	566	1.78	0.26	8293	12.51	1000	6.05	0.26
7024M	8.32	1000	3.47	0.23	7601	-	-	1.78	0.26	8304	5.39	753	2.60	0.26
7038M	6.66	893	2.71	0.22	7605	2.41	425	1.17	0.26	8350	7.15	947	3.23	0.24

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

IOWA

Effective January 1, 2018

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8380	3.29	522	1.70	0.30	9044	1.70	347	0.94	0.36					
8381	2.63	449	1.35	0.30	9052	2.72	459	1.51	0.36					
8385	2.56	442	1.24	0.26	9058	1.85	364	1.08	0.43					
8392	2.43	427	1.31	0.32	9060	1.74	351	0.96	0.36					
8393	2.39	423	1.30	0.32	9061	1.78	356	1.04	0.43					
8500	6.50	875	3.13	0.26	9062	1.45	320	0.85	0.43					
8601	0.55	221	0.29	0.30	9063	1.31	304	0.72	0.36					
8602	2.13	394	1.10	0.30	9077F	5.24	736	1.90	0.30					
8603	0.10	171	0.06	0.32	9082	1.50	325	0.87	0.43					
8606	2.73	460	1.24	0.24	9083	1.61	337	0.94	0.43					
8709F	7.66	1000	2.39	0.19	9084	1.90	369	1.02	0.31					
8719	3.36	530	1.39	0.23	9088a	a	a	a	a					
8720	1.27	300	0.61	0.26	9089	1.88	367	1.03	0.36					
8721	0.45	210	0.22	0.26	9093	2.03	383	1.11	0.36					
8723	0.24	186	0.13	0.32	9101	6.08	829	3.37	0.36					
8725	3.06	497	1.48	0.26	9102	4.33	636	2.33	0.32					
8726F	3.52	547	1.21	0.23	9154	1.84	362	0.99	0.31					
8734M	0.69	236	0.33	0.26	9156	2.47	432	1.27	0.30					
8737M	0.62	228	0.30	0.26	9170	13.39	1000	5.50	0.22					
8738M	1.28	301	0.57	0.26	9178	5.44	758	3.14	0.43					
8742	0.51	216	0.25	0.26	9179	23.03	1000	12.63	0.36					
8745	6.17	839	3.18	0.30	9180	6.38	862	3.04	0.25					
8748	0.94	263	0.49	0.30	9182	2.73	460	1.46	0.31					
8755	0.43	207	0.21	0.26	9186	15.21	1000	6.77	0.23					
8799	0.68	235	0.37	0.31	9220	5.51	766	2.82	0.29					
8800	2.23	405	1.32	0.44	9402	5.45	760	2.63	0.26					
8803	0.10	171	0.05	0.26	9403	8.59	1000	3.88	0.24					
8805M	0.34	197	0.19	0.32	9410	3.08	499	1.67	0.32					
8810	0.25	188	0.14	0.32	9501	4.79	687	2.45	0.29					
8814M	0.30	193	0.16	0.32	9505	5.67	784	2.91	0.29					
8815M	0.63	229	0.32	0.32	9516	7.61	997	3.69	0.26					
8820	0.25	188	0.13	0.30	9519	4.50	655	2.18	0.26					
8824	3.52	547	1.96	0.36	9521	4.66	673	2.25	0.26					
8825	2.14	395	1.25	0.43	9522	6.56	882	3.58	0.32					
8826	3.90	589	2.10	0.32	9534	3.81	579	1.74	0.24					
8829	3.19	511	1.74	0.32	9554	9.91	1000	4.48	0.24					
8831	1.75	353	0.94	0.31	9586	0.70	237	0.41	0.43					
8832	0.42	206	0.23	0.32	9600	3.71	568	2.08	0.36					
8833	1.07	278	0.58	0.32	9620	1.51	326	0.77	0.29					
8835	2.83	471	1.54	0.32										
8842	3.16	508	1.70	0.31										
8855	0.19	181	0.10	0.32										
8856	0.51	216	0.28	0.32										
8864	2.16	398	1.16	0.31										
8868	0.52	217	0.29	0.36										
8869	1.22	294	0.67	0.36										
8871	0.10	171	0.06	0.36										
8901	0.36	200	0.18	0.29										
9012	2.31	414	1.19	0.30										
9014	4.82	690	2.61	0.32										
9015	4.99	709	2.69	0.32										
9016	4.16	618	2.22	0.31										
9019	2.19	401	1.05	0.25										
9033	2.88	477	1.55	0.32										
9040	4.11	612	2.28	0.36										

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

Effective January 1, 2018

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	0.52	S	1624D	0.06	S	4024D	0.06	S
0065D	0.12	S	1710D	0.06	S	5508D	0.09	S
0066D	0.12	S	1803D	0.48	S	6251D	0.07	S
0067D	0.12	S	3081D	0.18	S	6252D	0.04	S
1164D	0.09	S	3082D	0.07	S			
1165D	0.06	S	3085D	0.12	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 2.502 and elr x 2.299.
- 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, 2018

MISCELLANEOUS VALUES

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

Employee operated vehicle.....	\$67,100
Leased or rented vehicle.....	\$44,700

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 \$450

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) 0.01

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 (1.055).)

Experience Rating Eligibility

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



Iowa

Workers Compensation Rate Filing – January 1, 2018

Proposed Assigned Risk Rates and Rating Values

The following pages include proposed assigned risk rates and rating values:

- Assigned risk rates, minimum premium, expected loss rates, and d-ratios by class code, along with associated footnotes
- Miscellaneous values, such as:
 - Maximum and minimum weekly payroll applicable for select class codes
 - Premium determination for Partners and Sole Proprietors
 - Catastrophe and Terrorism assigned risk rates
 - United States Longshore and Harbor Workers' Compensation Coverage Percentage

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

IOWA

Effective January 1, 2018

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	5.90	650	2.44	0.31	2016	7.53	988	3.31	0.37	2710	15.47	1000	5.34	0.23
0008	5.47	650	2.16	0.29	2021	3.43	537	1.36	0.30	2714	8.75	1000	3.75	0.36
0016	9.65	500	3.57	0.26	2039	5.32	745	2.28	0.36	2731	5.66	783	2.10	0.26
0034	7.90	650	3.29	0.32	2041	8.80	1000	3.77	0.36	2735	8.20	1000	3.49	0.36
0035	5.25	650	2.24	0.36	2065	3.68	565	1.54	0.32	2759	10.53	1000	4.51	0.36
0036	5.54	500	2.31	0.32	2070	8.00	1000	3.35	0.32	2790	2.87	476	1.22	0.36
0037	6.10	500	2.41	0.29	2081	5.94	813	2.47	0.32	2797	13.65	1000	5.67	0.32
0042	11.32	650	4.47	0.29	2089	6.23	845	2.60	0.32	2799	10.36	1000	4.12	0.30
0050	10.70	1000	4.46	0.32	2095	4.82	690	2.03	0.32	2802	8.18	1000	3.24	0.30
0059D	0.68	-	0.11	0.26	2105	6.49	874	2.76	0.36	2835	5.11	722	2.31	0.43
0065D	0.16	-	0.03	0.26	2110	4.46	651	1.91	0.36	2836	4.73	680	2.12	0.43
0066D	0.16	-	0.03	0.26	2111	5.40	754	2.32	0.37	2841	7.74	1000	3.30	0.36
0067D	0.16	-	0.03	0.25	2112	7.18	950	3.06	0.36	2881	6.50	875	2.93	0.43
0079	5.67	650	2.08	0.25	2114	5.84	802	2.50	0.36	2883	5.40	754	2.25	0.32
0083	8.93	500	3.72	0.32	2121	2.85	474	1.19	0.32	2913	-	-	2.25	0.32
0106	14.55	1000	5.04	0.23	2130	3.21	513	1.35	0.32	2915	5.46	761	2.17	0.30
0113	6.16	838	2.58	0.32	2131	4.37	641	1.83	0.32	2916	7.59	995	2.63	0.23
0170	4.88	697	2.03	0.32	2143	3.55	551	1.52	0.36	2923	4.15	617	1.78	0.36
0251	4.89	698	2.05	0.32	2157	7.01	931	2.95	0.32	2942	-	-	1.09	0.43
0400	-	-	1.42	0.29	2172	3.20	512	1.28	0.30	2960	7.72	1000	3.23	0.32
0401	17.55	A	6.09	0.23	2174	5.47	762	2.34	0.36	3004	3.37	531	1.25	0.26
0771N	1.16	-	-	-	2211	15.17	1000	5.65	0.26	3018	4.42	646	1.64	0.26
0908P	242.00	402	101.44	0.32	2220	4.45	650	1.86	0.32	3022	6.75	903	2.90	0.36
0913P	675.00	835	282.38	0.32	2286	2.89	478	1.24	0.36	3027	7.25	958	2.69	0.26
0917	9.66	1000	4.15	0.36	2288	7.51	986	3.21	0.36	3028	4.26	629	1.78	0.32
1005	8.20	1000	2.66	0.24	2300	-	-	1.97	0.32	3030	9.19	1000	3.41	0.26
1016X	18.72	1000	6.07	0.23	2302	3.46	541	1.43	0.32	3040	8.89	1000	3.30	0.26
1164D	6.80	908	2.15	0.23	2305	3.78	576	1.50	0.30	3041	8.50	1000	3.53	0.32
1165D	5.62	778	1.95	0.24	2361	4.04	604	1.67	0.32	3042	6.54	879	2.60	0.30
1320	2.67	454	0.93	0.24	2362	3.24	516	1.34	0.32	3064	9.92	1000	4.13	0.32
1322	11.17	1000	3.91	0.24	2380	3.87	586	1.62	0.32	3069	-	-	2.76	0.32
1430	9.52	1000	3.52	0.26	2386	-	-	1.97	0.32	3076	6.59	885	2.76	0.32
1438	7.94	1000	2.76	0.24	2388	2.78	466	1.19	0.36	3081D	13.40	1000	4.84	0.25
1452	3.72	569	1.39	0.26	2402	4.91	700	1.82	0.26	3082D	7.31	964	2.67	0.26
1463	39.20	1000	13.64	0.24	2413	4.93	702	2.06	0.32	3085D	9.39	1000	3.45	0.26
1472	6.08	829	2.10	0.23	2416	3.78	576	1.58	0.32	3110	14.38	1000	5.97	0.32
1624D	7.02	932	2.41	0.23	2417	2.37	421	0.99	0.32	3111	4.16	618	1.73	0.32
1642	3.39	533	1.27	0.26	2501	4.77	685	1.97	0.32	3113	3.32	525	1.38	0.32
1654	7.23	955	2.71	0.26	2503	2.48	433	1.07	0.37	3114	5.62	778	2.34	0.32
1655	-	-	1.27	0.26	2534X	4.26	629	1.81	0.36	3118	3.32	525	1.43	0.36
1699	6.46	871	2.40	0.26	2570	8.28	1000	3.53	0.36	3119	1.65	342	0.75	0.43
1701	6.63	889	2.48	0.26	2585	6.71	898	2.88	0.36	3122	3.43	537	1.47	0.36
1710D	5.93	812	2.19	0.26	2586	4.45	650	1.86	0.32	3126	5.92	811	2.46	0.32
1741	-	-	2.48	0.26	2587	3.37	531	1.45	0.37	3131	3.28	521	1.36	0.32
1747	4.60	666	1.73	0.26	2589	5.99	819	2.50	0.32	3132	4.97	707	2.06	0.31
1748	9.70	1000	3.56	0.25	2600	6.97	927	3.00	0.37	3145	3.02	492	1.25	0.32
1803D	15.93	1000	5.30	0.23	2623	13.94	1000	5.51	0.30	3146	4.49	654	1.88	0.32
1852	-	-	1.32	0.22	2651	2.96	486	1.27	0.36	3169	4.51	656	1.87	0.32
1853	-	-	2.48	0.26	2660	3.60	556	1.54	0.36	3175	-	-	1.87	0.32
1860	-	-	1.37	0.32	2670	3.28	521	1.47	0.43	3179	4.68	675	2.01	0.36
1924	4.00	600	1.72	0.36	2683	3.76	574	1.59	0.36	3180	4.81	689	2.05	0.36
1925	7.41	975	2.91	0.29	2688	7.45	980	3.18	0.36	3188	3.72	569	1.59	0.36
2002	3.72	569	1.59	0.36	2701	22.17	1000	8.21	0.26	3220	3.20	512	1.33	0.32
2003	7.94	1000	3.35	0.32	2702	27.51	1000	8.80	0.23	3223	-	-	2.05	0.36
2014	9.26	1000	3.45	0.26	2709	16.81	1000	6.27	0.26	3224	6.16	838	2.67	0.37

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

IOWA

Effective January 1, 2018

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
3227	6.79	907	2.89	0.36	4034	14.59	1000	5.41	0.26	4665	12.66	1000	4.73	0.26
3240	6.10	831	2.57	0.36	4036	4.59	665	1.71	0.26	4670	15.13	1000	5.58	0.25
3241	5.40	754	2.24	0.32	4038	5.29	742	2.40	0.44	4683	9.44	1000	3.97	0.32
3255	4.12	613	1.86	0.43	4053	-	-	1.44	0.32	4686	3.54	549	1.31	0.26
3257	4.67	674	1.94	0.32	4061	-	-	1.44	0.32	4692	1.11	282	0.48	0.36
3270	4.00	600	1.67	0.32	4062	3.48	543	1.44	0.32	4693	3.15	507	1.31	0.32
3300	7.58	994	3.13	0.31	4101	5.34	747	2.09	0.29	4703	4.49	654	1.88	0.32
3303	5.58	774	2.38	0.36	4109	1.03	273	0.44	0.36	4717	2.83	471	1.28	0.44
3307	6.27	850	2.61	0.32	4110	1.21	293	0.51	0.32	4720	4.81	689	2.01	0.32
3315	7.18	950	3.08	0.36	4111	2.80	468	1.20	0.36	4740	2.87	476	1.07	0.26
3334	4.95	705	2.09	0.32	4113	-	-	1.20	0.36	4741	4.89	698	2.05	0.32
3336	5.46	761	2.04	0.26	4114	4.45	650	1.87	0.32	4751	10.83	1000	3.92	0.25
3365	9.98	1000	3.71	0.26	4130	5.64	780	2.35	0.32	4771N	6.53	1000	2.09	0.23
3372	7.92	1000	3.12	0.29	4131	8.31	1000	3.53	0.36	4777	6.14	835	1.96	0.23
3373	8.98	1000	3.76	0.32	4133	3.69	566	1.57	0.36	4825	3.09	500	1.15	0.26
3383	2.63	449	1.12	0.36	4149	1.39	313	0.63	0.43	4828	3.82	580	1.52	0.30
3385	1.47	322	0.63	0.36	4206	5.03	713	2.11	0.32	4829	1.92	371	0.66	0.23
3400	3.87	586	1.54	0.30	4207	5.11	722	1.90	0.26	4902	5.99	819	2.56	0.36
3507	7.03	933	2.93	0.32	4239	4.56	662	1.72	0.26	4923	1.94	373	0.80	0.31
3515	4.68	675	1.95	0.32	4240	5.84	802	2.49	0.36	5020	9.05	1000	3.38	0.26
3548	2.37	421	0.99	0.32	4243	3.72	569	1.55	0.32	5022	11.84	1000	4.14	0.24
3559	7.05	936	2.92	0.31	4244	4.45	650	1.85	0.32	5037	45.60	1000	14.55	0.23
3574	2.41	425	1.03	0.36	4250	4.34	637	1.80	0.32	5040	23.10	1000	7.45	0.23
3581	1.79	357	0.78	0.37	4251	4.55	661	1.90	0.32	5057	10.28	1000	3.29	0.23
3612	3.72	569	1.47	0.30	4263	4.89	698	2.03	0.32	5059	28.12	1000	8.99	0.23
3620	6.68	895	2.48	0.26	4273	3.86	585	1.61	0.32	5069	-	-	8.99	0.23
3629	4.82	690	2.06	0.36	4279	3.28	521	1.37	0.32	5102	10.62	1000	3.68	0.23
3632	5.76	794	2.27	0.29	4282	-	-	1.37	0.32	5146	7.05	936	2.62	0.26
3634	3.50	545	1.51	0.37	4283	3.29	522	1.37	0.32	5160	9.19	1000	3.25	0.24
3635	5.29	742	2.20	0.32	4299	3.61	557	1.54	0.36	5183	5.02	712	1.87	0.26
3638	3.03	493	1.29	0.36	4304	8.35	1000	3.29	0.29	5188	6.44	868	2.42	0.26
3642	4.67	674	1.94	0.32	4307	3.46	541	1.56	0.43	5190	4.29	632	1.60	0.26
3643	3.94	593	1.65	0.32	4351	1.82	360	0.75	0.32	5191	1.29	302	0.54	0.32
3647	5.82	800	2.32	0.30	4352	2.74	461	1.17	0.36	5192	4.58	664	1.91	0.32
3648	3.13	504	1.34	0.36	4360	1.74	351	0.75	0.37	5213	13.73	1000	4.81	0.24
3681	1.90	369	0.81	0.36	4361	1.69	346	0.72	0.36	5215	10.39	1000	4.16	0.30
3685	2.78	466	1.19	0.36	4410	4.59	665	1.92	0.32	5221	8.50	1000	3.17	0.26
3719	1.60	336	0.52	0.23	4420	10.11	1000	3.58	0.24	5222	22.09	1000	7.69	0.24
3724	7.90	1000	2.74	0.23	4431	2.83	471	1.27	0.43	5223	9.31	1000	3.47	0.26
3726	8.16	1000	2.64	0.23	4432	2.42	426	1.09	0.43	5348	11.43	1000	4.27	0.26
3803	4.52	657	1.89	0.32	4439	-	-	1.62	0.32	5402	6.33	856	2.70	0.36
3807	6.20	842	2.64	0.36	4452	6.63	889	2.74	0.31	5403	16.35	1000	5.67	0.23
3808	5.37	751	2.14	0.30	4459	5.29	742	2.22	0.32	5437	9.35	1000	3.48	0.26
3821	9.26	1000	3.67	0.30	4470	4.26	629	1.78	0.32	5443	6.21	843	2.59	0.32
3822	7.07	938	2.78	0.29	4484	5.72	789	2.38	0.32	5445	10.74	1000	3.76	0.24
3824	9.22	1000	3.62	0.29	4493	5.32	745	2.21	0.32	5462	12.42	1000	4.62	0.26
3826	1.46	321	0.61	0.32	4511	1.29	302	0.50	0.29	5472	9.36	1000	3.02	0.23
3827	3.80	578	1.50	0.30	4557	4.16	618	1.78	0.36	5473	12.70	1000	4.07	0.23
3830	1.96	376	0.78	0.30	4558	3.90	589	1.62	0.32	5474	8.71	1000	3.04	0.24
3851	4.85	694	2.09	0.37	4568	3.90	589	1.45	0.26	5478	7.90	1000	2.95	0.26
3865	2.73	460	1.22	0.43	4581	1.61	337	0.56	0.23	5479	9.79	1000	3.89	0.30
3881	10.65	1000	4.44	0.32	4583	7.29	962	2.54	0.24	5480	16.93	1000	5.86	0.23
4000	12.69	1000	4.38	0.23	4611	1.98	378	0.85	0.36	5491	2.87	476	1.00	0.24
4021	9.53	1000	3.55	0.26	4635	5.41	755	1.74	0.23	5506	11.64	1000	3.74	0.23
4024D	11.04	1000	4.02	0.25	4653	2.59	445	1.11	0.36	5507	5.73	790	2.01	0.24

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

IOWA

Effective January 1, 2018

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
5508D	18.49	1000	6.91	0.26	7046M	18.36	1000	5.91	0.23	7610	0.86	255	0.34	0.29
5535	9.46	1000	3.51	0.26	7047M	20.05	1000	5.91	0.23	7611	-	-	1.78	0.26
5537	6.59	885	2.45	0.26	7050M	17.82	1000	5.14	0.22	7612	-	-	1.78	0.26
5551	28.28	1000	8.99	0.23	7090M	9.62	1000	3.02	0.22	7613	-	-	1.78	0.26
5606	2.26	409	0.79	0.24	7098M	20.40	1000	6.57	0.23	7705	9.46	1000	3.77	0.30
5610	10.48	1000	4.37	0.32	7099M	37.79	1000	11.19	0.23	7710	62.78	1000	21.82	0.24
5645	15.21	1000	5.27	0.23	7133	3.37	531	1.17	0.24	7711	62.78	1000	21.82	0.24
5651	-	-	5.27	0.23	7151M	4.10	611	1.43	0.24	7720	4.77	685	1.78	0.26
5703	17.67	1000	6.54	0.26	7152M	8.42	1000	2.69	0.24	7855	7.23	955	2.70	0.26
5705	26.53	1000	9.83	0.26	7153M	4.55	661	1.59	0.24	8001	3.00	490	1.28	0.36
5951	1.83	361	0.77	0.36	7219	11.70	1000	4.11	0.24	8002	3.89	588	1.60	0.31
6003	8.50	1000	3.20	0.26	7222	9.80	1000	3.68	0.26	8006	4.28	631	1.78	0.32
6005	6.70	897	2.49	0.26	7225	11.60	1000	4.34	0.26	8008	1.92	371	0.82	0.36
6017	-	-	4.81	0.24	7228	-	-	4.11	0.24	8010	2.94	483	1.25	0.36
6018	3.80	578	1.44	0.26	7229	-	-	4.11	0.24	8013	0.61	227	0.26	0.32
6045	5.69	786	2.16	0.26	7230	13.25	1000	5.26	0.30	8015	1.44	318	0.60	0.32
6204	17.41	1000	6.05	0.24	7231	15.28	1000	6.08	0.30	8017	2.74	461	1.17	0.36
6206	4.84	692	1.56	0.23	7232	10.71	1000	3.78	0.24	8018	4.94	703	2.11	0.36
6213	3.13	504	1.10	0.24	7309F	23.88	1000	5.74	0.18	8021	3.81	579	1.59	0.32
6214	3.64	560	1.17	0.23	7313F	6.90	919	1.66	0.18	8031	4.26	629	1.77	0.32
6216	9.23	1000	2.97	0.23	7317F	16.73	1000	3.99	0.19	8032	3.11	502	1.32	0.36
6217	7.37	971	2.58	0.24	7327F	37.58	1000	9.06	0.18	8033	2.04	384	0.84	0.31
6229	7.49	984	2.59	0.23	7333M	14.35	1000	4.73	0.24	8037	3.47	542	1.49	0.36
6233	3.28	521	1.14	0.24	7335M	15.95	1000	5.26	0.24	8039	2.09	390	0.89	0.36
6235	9.28	1000	2.99	0.23	7337M	29.56	1000	8.96	0.24	8044	4.04	604	1.60	0.30
6236	13.20	1000	4.93	0.26	7350F	21.50	1000	5.44	0.21	8045	0.91	260	0.39	0.36
6237	2.82	470	1.05	0.26	7360	7.15	947	2.66	0.26	8046	4.00	600	1.66	0.31
6251D	13.61	1000	4.83	0.25	7370	7.62	998	3.16	0.32	8047	1.72	349	0.74	0.36
6252D	5.98	818	1.91	0.23	7380	7.20	952	2.87	0.30	8058	4.10	611	1.69	0.31
6260	-	-	4.83	0.25	7382	6.16	838	2.56	0.32	8072	0.98	268	0.41	0.36
6306	7.75	1000	2.71	0.24	7390	7.27	960	3.03	0.32	8102	2.95	485	1.27	0.36
6319	4.65	672	1.62	0.24	7394M	5.49	764	1.76	0.23	8103	3.63	559	1.42	0.29
6325	7.42	976	2.60	0.24	7395M	6.10	831	1.96	0.23	8105	-	-	2.11	0.36
6400	9.09	1000	3.61	0.30	7398M	11.30	1000	3.34	0.23	8106	10.49	1000	3.89	0.26
6503	3.13	504	1.35	0.37	7402	0.47	212	0.19	0.32	8107	5.46	761	2.04	0.26
6504	3.87	586	1.67	0.36	7403	6.06	827	2.26	0.26	8111	4.04	604	1.69	0.32
6702M*	8.79	1000	3.28	0.26	7405N	1.72	450	0.64	0.26	8116	4.04	604	1.68	0.32
6703M*	18.08	1000	6.21	0.26	7420	9.84	1000	3.21	0.24	8203	12.92	1000	5.40	0.32
6704M*	9.76	1000	3.64	0.26	7421	1.05	276	0.37	0.24	8204	8.32	1000	3.07	0.25
6801F	7.33	966	1.93	0.23	7422	2.51	436	0.82	0.24	8209	7.70	1000	3.21	0.32
6811	8.94	1000	3.32	0.26	7425	6.20	842	2.00	0.23	8215	5.27	740	1.97	0.26
6824F	14.57	1000	3.72	0.21	7431N	1.29	378	0.42	0.24	8227	5.37	751	1.73	0.23
6826F	12.92	1000	3.33	0.24	7445N	0.92	-	-	-	8232	8.92	1000	3.31	0.26
6834	9.04	1000	3.56	0.29	7453N	0.69	-	-	-	8233	3.84	582	1.45	0.26
6836	7.75	1000	2.86	0.25	7502	4.19	621	1.55	0.26	8235	6.31	854	2.64	0.32
6843F	20.67	1000	5.00	0.18	7515	1.48	323	0.47	0.23	8263	8.76	1000	3.43	0.29
6845F	11.08	1000	2.65	0.19	7520	6.53	878	2.72	0.32	8264	9.44	1000	3.49	0.25
6854	8.63	1000	2.76	0.23	7538	7.33	966	2.37	0.23	8265	9.78	1000	3.37	0.23
6872F	21.98	1000	5.26	0.19	7539	4.25	628	1.49	0.24	8279	11.58	1000	3.99	0.23
6874F	32.33	1000	7.72	0.19	7540	5.58	774	1.78	0.23	8288	10.23	1000	3.74	0.25
6882	5.94	813	1.92	0.23	7580	2.89	478	1.07	0.26	8291	6.70	897	2.64	0.29
6884	10.79	1000	3.53	0.24	7590	5.69	786	2.25	0.30	8292	5.73	790	2.39	0.32
7016M	9.74	1000	3.12	0.23	7600	4.80	688	1.78	0.26	8293	16.26	1000	6.05	0.26
7024M	10.82	1000	3.47	0.23	7601	-	-	1.78	0.26	8304	7.01	931	2.60	0.26
7038M	8.66	1000	2.71	0.22	7605	3.13	504	1.17	0.26	8350	9.30	1000	3.23	0.24

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

IOWA

Effective January 1, 2018

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
8380	4.28	631	1.70	0.30	9044	2.21	403	0.94	0.36					
8381	3.42	536	1.35	0.30	9052	3.54	549	1.51	0.36					
8385	3.33	526	1.24	0.26	9058	2.41	425	1.08	0.43					
8392	3.16	508	1.31	0.32	9060	2.26	409	0.96	0.36					
8393	3.11	502	1.30	0.32	9061	2.31	414	1.04	0.43					
8500	8.45	1000	3.13	0.26	9062	1.89	368	0.85	0.43					
8601	0.72	239	0.29	0.30	9063	1.70	347	0.72	0.36					
8602	2.77	465	1.10	0.30	9077F	6.81	909	1.90	0.30					
8603	0.13	174	0.06	0.32	9082	1.95	375	0.87	0.43					
8606	3.55	551	1.24	0.24	9083	2.09	390	0.94	0.43					
8709F	9.96	1000	2.39	0.19	9084	2.47	432	1.02	0.31					
8719	4.37	641	1.39	0.23	9088a	a	a	a	a					
8720	1.65	342	0.61	0.26	9089	2.44	428	1.03	0.36					
8721	0.59	225	0.22	0.26	9093	2.64	450	1.11	0.36					
8723	0.31	194	0.13	0.32	9101	7.90	1000	3.37	0.36					
8725	3.98	598	1.48	0.26	9102	5.63	779	2.33	0.32					
8726F	4.58	664	1.21	0.23	9154	2.39	423	0.99	0.31					
8734M	0.90	259	0.33	0.26	9156	3.21	513	1.27	0.30					
8737M	0.81	249	0.30	0.26	9170	17.41	1000	5.50	0.22					
8738M	1.66	343	0.57	0.26	9178	7.07	938	3.14	0.43					
8742	0.66	233	0.25	0.26	9179	29.94	1000	12.63	0.36					
8745	8.02	1000	3.18	0.30	9180	8.29	1000	3.04	0.25					
8748	1.22	294	0.49	0.30	9182	3.55	551	1.46	0.31					
8755	0.56	222	0.21	0.26	9186	19.77	1000	6.77	0.23					
8799	0.88	257	0.37	0.31	9220	7.16	948	2.82	0.29					
8800	2.90	479	1.32	0.44	9402	7.09	940	2.63	0.26					
8803	0.13	174	0.05	0.26	9403	11.17	1000	3.88	0.24					
8805M	0.44	208	0.19	0.32	9410	4.00	600	1.67	0.32					
8810	0.33	196	0.14	0.32	9501	6.23	845	2.45	0.29					
8814M	0.39	203	0.16	0.32	9505	7.37	971	2.91	0.29					
8815M	0.82	250	0.32	0.32	9516	9.89	1000	3.69	0.26					
8820	0.33	196	0.13	0.30	9519	5.85	804	2.18	0.26					
8824	4.58	664	1.96	0.36	9521	6.06	827	2.25	0.26					
8825	2.78	466	1.25	0.43	9522	8.53	1000	3.58	0.32					
8826	5.07	718	2.10	0.32	9534	4.95	705	1.74	0.24					
8829	4.15	617	1.74	0.32	9554	12.88	1000	4.48	0.24					
8831	2.28	411	0.94	0.31	9586	0.91	260	0.41	0.43					
8832	0.55	221	0.23	0.32	9600	4.82	690	2.08	0.36					
8833	1.39	313	0.58	0.32	9620	1.96	376	0.77	0.29					
8835	3.68	565	1.54	0.32										
8842	4.11	612	1.70	0.31										
8855	0.25	188	0.10	0.32										
8856	0.66	233	0.28	0.32										
8864	2.81	469	1.16	0.31										
8868	0.68	235	0.29	0.36										
8869	1.59	335	0.67	0.36										
8871	0.13	174	0.06	0.36										
8901	0.47	212	0.18	0.29										
9012	3.00	490	1.19	0.30										
9014	6.27	850	2.61	0.32										
9015	6.49	874	2.69	0.32										
9016	5.41	755	2.22	0.31										
9019	2.85	474	1.05	0.25										
9033	3.74	571	1.55	0.32										
9040	5.34	747	2.28	0.36										

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

Effective January 1, 2018
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	0.68	S	1624D	0.08	S	4024D	0.08	S
0065D	0.16	S	1710D	0.08	S	5508D	0.12	S
0066D	0.16	S	1803D	0.62	S	6251D	0.09	S
0067D	0.16	S	3081D	0.23	S	6252D	0.05	S
1164D	0.12	S	3082D	0.09	S			
1165D	0.08	S	3085D	0.16	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 2.502 and elr x 2.299.
- 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, 2018

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with <i>Basic Manual</i> footnote instructions for Code 7370 -- "Taxicab Co.":	
Employee operated vehicle.....	\$67,100
Leased or rented vehicle.....	\$44,700
Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk).....	0.01
Expense Constant applicable in accordance with <i>Basic Manual</i> Rule 3-A-11.....	\$160
Maximum Weekly Payroll applicable in accordance with <i>Basic Manual</i> Rule 2-E -- "Executive Officers" including members of limited liability companies, Rule 2-E-3 for Partners and Sole Proprietors, and <i>Basic Manual</i> footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports", and Code 9179 -- "Athletic Sports or Park: Contact Sports"	
	\$3,400
Minimum Weekly Payroll applicable in accordance with <i>Basic Manual</i> Rule 2-E -- "Executive Officers" and members of limited liability companies and Rule 2-E-3 for Partners and Sole Proprietors	
	\$450
Terrorism - (Assigned Risk).....	0.01
United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with <i>Basic Manual</i> 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 (1.055).)

Experience Rating Eligibility

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



Iowa

Workers Compensation Rate Filing – January 1, 2018

Proposed Values for Inclusion in the Experience Rating Plan Manual

The following pages include proposed values for the Experience Rating Plan Manual:

- Table of Weighting Values
- Table of Ballast Values
- Experience rating premium eligibility amounts

Effective January 1, 2018
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,366	0.04	1,334,406	--	1,408,010	0.44
2,367	--	9,566	0.05	1,408,011	--	1,485,877	0.45
9,567	--	16,919	0.06	1,485,878	--	1,568,388	0.46
16,920	--	24,432	0.07	1,568,389	--	1,655,971	0.47
24,433	--	32,109	0.08	1,655,972	--	1,749,109	0.48
32,110	--	53,705	0.09	1,749,110	--	1,848,350	0.49
53,706	--	79,942	0.10	1,848,351	--	1,954,315	0.50
79,943	--	103,280	0.11	1,954,316	--	2,067,712	0.51
103,281	--	126,003	0.12	2,067,713	--	2,189,351	0.52
126,004	--	148,730	0.13	2,189,352	--	2,320,166	0.53
148,731	--	171,735	0.14	2,320,167	--	2,461,237	0.54
171,736	--	195,177	0.15	2,461,238	--	2,613,820	0.55
195,178	--	219,161	0.16	2,613,821	--	2,779,385	0.56
219,162	--	243,765	0.17	2,779,386	--	2,959,663	0.57
243,766	--	269,058	0.18	2,959,664	--	3,156,707	0.58
269,059	--	295,097	0.19	3,156,708	--	3,372,971	0.59
295,098	--	321,940	0.20	3,372,972	--	3,611,412	0.60
321,941	--	349,643	0.21	3,611,413	--	3,875,627	0.61
349,644	--	378,259	0.22	3,875,628	--	4,170,034	0.62
378,260	--	407,847	0.23	4,170,035	--	4,500,123	0.63
407,848	--	438,466	0.24	4,500,124	--	4,872,800	0.64
438,467	--	470,178	0.25	4,872,801	--	5,296,877	0.65
470,179	--	503,048	0.26	5,296,878	--	5,783,776	0.66
503,049	--	537,147	0.27	5,783,777	--	6,348,574	0.67
537,148	--	572,549	0.28	6,348,575	--	7,011,594	0.68
572,550	--	609,335	0.29	7,011,595	--	7,800,900	0.69
609,336	--	647,590	0.30	7,800,901	--	8,756,370	0.70
647,591	--	687,408	0.31	8,756,371	--	9,936,652	0.71
687,409	--	728,888	0.32	9,936,653	--	11,431,669	0.72
728,889	--	772,140	0.33	11,431,670	--	13,386,687	0.73
772,141	--	817,282	0.34	13,386,688	--	16,052,613	0.74
817,283	--	864,442	0.35	16,052,614	--	19,903,387	0.75
864,443	--	913,760	0.36	19,903,388	--	25,954,594	0.76
913,761	--	965,390	0.37	25,954,595	--	36,846,753	0.77
965,391	--	1,019,500	0.38	36,846,754	--	62,261,769	0.78
1,019,501	--	1,076,274	0.39	62,261,770	--	189,336,790	0.79
1,076,275	--	1,135,915	0.40	189,336,791	AND OVER		0.80
1,135,916	--	1,198,648	0.41				
1,198,649	--	1,264,719	0.42				
1,264,720	--	1,334,405	0.43				

(a) G	11.30
(b) State Per Claim Accident Limitation	\$282,500
(c) State Multiple Claim Accident Limitation	\$565,000
(d) USL&HW Per Claim Accident Limitation	\$831,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,663,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$16,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.89
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.89.)</i>	

Effective January 1, 2018
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 -- 60,780	28,250	1,950,392 -- 2,006,859	226,000	3,927,318 -- 3,983,809	423,750
60,781 -- 104,609	33,900	2,006,860 -- 2,063,328	231,650	3,983,810 -- 4,040,301	429,400
104,610 -- 154,969	39,550	2,063,329 -- 2,119,800	237,300	4,040,302 -- 4,096,794	435,050
154,970 -- 208,095	45,200	2,119,801 -- 2,176,273	242,950	4,096,795 -- 4,153,287	440,700
208,096 -- 262,513	50,850	2,176,274 -- 2,232,747	248,600	4,153,288 -- 4,209,779	446,350
262,514 -- 317,614	56,500	2,232,748 -- 2,289,222	254,250	4,209,780 -- 4,266,272	452,000
317,615 -- 373,114	62,150	2,289,223 -- 2,345,699	259,900	4,266,273 -- 4,322,765	457,650
373,115 -- 428,866	67,800	2,345,700 -- 2,402,177	265,550	4,322,766 -- 4,379,259	463,300
428,867 -- 484,785	73,450	2,402,178 -- 2,458,655	271,200	4,379,260 -- 4,435,752	468,950
484,786 -- 540,822	79,100	2,458,656 -- 2,515,135	276,850	4,435,753 -- 4,492,246	474,600
540,823 -- 596,944	84,750	2,515,136 -- 2,571,616	282,500	4,492,247 -- 4,548,740	480,250
596,945 -- 653,130	90,400	2,571,617 -- 2,628,097	288,150	4,548,741 -- 4,605,234	485,900
653,131 -- 709,365	96,050	2,628,098 -- 2,684,579	293,800	4,605,235 -- 4,661,728	491,550
709,366 -- 765,638	101,700	2,684,580 -- 2,741,062	299,450	4,661,729 -- 4,718,222	497,200
765,639 -- 821,942	107,350	2,741,063 -- 2,797,546	305,100	4,718,223 -- 4,774,717	502,850
821,943 -- 878,271	113,000	2,797,547 -- 2,854,030	310,750	4,774,718 -- 4,831,211	508,500
878,272 -- 934,620	118,650	2,854,031 -- 2,910,515	316,400	4,831,212 -- 4,887,706	514,150
934,621 -- 990,987	124,300	2,910,516 -- 2,967,001	322,050	4,887,707 -- 4,944,201	519,800
990,988 -- 1,047,367	129,950	2,967,002 -- 3,023,487	327,700	4,944,202 -- 5,000,696	525,450
1,047,368 -- 1,103,760	135,600	3,023,488 -- 3,079,973	333,350	5,000,697 -- 5,057,191	531,100
1,103,761 -- 1,160,163	141,250	3,079,974 -- 3,136,460	339,000	5,057,192 -- 5,113,686	536,750
1,160,164 -- 1,216,574	146,900	3,136,461 -- 3,192,948	344,650	5,113,687 -- 5,170,181	542,400
1,216,575 -- 1,272,994	152,550	3,192,949 -- 3,249,436	350,300	5,170,182 -- 5,226,676	548,050
1,272,995 -- 1,329,420	158,200	3,249,437 -- 3,305,924	355,950	5,226,677 -- 5,283,172	553,700
1,329,421 -- 1,385,853	163,850	3,305,925 -- 3,362,413	361,600	5,283,173 -- 5,339,667	559,350
1,385,854 -- 1,442,290	169,500	3,362,414 -- 3,418,902	367,250	5,339,668 -- 5,395,750	565,000
1,442,291 -- 1,498,733	175,150	3,418,903 -- 3,475,391	372,900		
1,498,734 -- 1,555,179	180,800	3,475,392 -- 3,531,881	378,550		
1,555,180 -- 1,611,629	186,450	3,531,882 -- 3,588,371	384,200		
1,611,630 -- 1,668,083	192,100	3,588,372 -- 3,644,861	389,850		
1,668,084 -- 1,724,539	197,750	3,644,862 -- 3,701,352	395,500		
1,724,540 -- 1,780,999	203,400	3,701,353 -- 3,757,843	401,150		
1,781,000 -- 1,837,460	209,050	3,757,844 -- 3,814,334	406,800		
1,837,461 -- 1,893,924	214,700	3,814,335 -- 3,870,826	412,450		
1,893,925 -- 1,950,391	220,350	3,870,827 -- 3,927,317	418,100		

For Expected Losses greater than \$5,395,750, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.30) / (\text{Expected Losses} + (700)(11.30))$$

G = 11.30

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

IOWA—UPDATE TO EXPERIENCE RATING PREMIUM ELIGIBILITY AMOUNTS

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

2. State Subject Premium Eligibility Amounts

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

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

State Table of Subject Premium Eligibility Amounts

State	Rating Effective Date	Column A (\$)	Column B (\$)
IA	7/1/18 and after	8,000	4,000
	7/1/17 - 6/30/18	8,000	4,000
	6/30/17 and before	7,500	3,750

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



Iowa

Workers Compensation Rate Filing – January 1, 2018

Proposed Values for Inclusion in the Retrospective Rating Plan Manual

The following pages include values for inclusion in the Retrospective Rating Plan Manual:

- Hazard group differentials
- Tax multipliers
- Countrywide expected loss ratio
- Countrywide expected loss and allocated expense ratio
- Table of expense ratios
- Table of expected loss ranges
- Excess loss factors
- Excess loss and allocated expense factors
- Retrospective development factors

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

IOWA

Effective January 1, 2018

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.36	1.09	1.00	0.84	0.71	0.59	0.50

2. Tax Multipliers

a. State (non-F Classes)	1.024
b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage	1.060

3. <u>Countrywide Expected Loss Ratio</u>	Countrywide Expected Loss and Allocated Expense Ratio
0.582	0.659

4. Table of Expense Ratios

Type A: 2017-01
Type B: 2017-01

5. 2013 Table of Expected Loss Ranges

Effective January 1, 2013

6. Excess Loss Factors

(Applicable to New and Renewal Policies)

<u>Per Accident Limitation</u>	<u>Hazard Groups</u>						
	A	B	C	D	E	F	G
\$10,000	0.456	0.491	0.500	0.526	0.543	0.562	0.567
\$15,000	0.423	0.460	0.471	0.499	0.520	0.542	0.549
\$20,000	0.396	0.435	0.447	0.477	0.500	0.524	0.533
\$25,000	0.373	0.414	0.427	0.458	0.482	0.508	0.519
\$30,000	0.353	0.395	0.409	0.441	0.466	0.493	0.506
\$35,000	0.336	0.378	0.392	0.425	0.452	0.480	0.494
\$40,000	0.321	0.363	0.378	0.411	0.439	0.467	0.483
\$50,000	0.295	0.338	0.353	0.386	0.415	0.445	0.463
\$75,000	0.248	0.289	0.305	0.338	0.369	0.400	0.422
\$100,000	0.215	0.254	0.270	0.303	0.334	0.366	0.391
\$125,000	0.190	0.228	0.244	0.275	0.307	0.339	0.365
\$150,000	0.172	0.208	0.223	0.253	0.285	0.316	0.344
\$175,000	0.156	0.191	0.206	0.235	0.266	0.297	0.325
\$200,000	0.144	0.177	0.192	0.220	0.250	0.280	0.310
\$225,000	0.133	0.165	0.180	0.207	0.237	0.266	0.296
\$250,000	0.124	0.155	0.169	0.195	0.225	0.253	0.283
\$275,000	0.116	0.146	0.160	0.185	0.214	0.242	0.272
\$300,000	0.110	0.138	0.152	0.176	0.205	0.232	0.262
\$325,000	0.104	0.131	0.145	0.168	0.196	0.223	0.253
\$350,000	0.098	0.125	0.138	0.161	0.188	0.214	0.245
\$375,000	0.093	0.119	0.132	0.155	0.181	0.207	0.237
\$400,000	0.089	0.114	0.127	0.149	0.175	0.200	0.230
\$425,000	0.085	0.109	0.122	0.143	0.169	0.193	0.224
\$450,000	0.081	0.105	0.117	0.138	0.164	0.187	0.218
\$475,000	0.078	0.101	0.113	0.133	0.158	0.182	0.212
\$500,000	0.075	0.097	0.109	0.129	0.154	0.176	0.206
\$600,000	0.064	0.085	0.096	0.114	0.138	0.159	0.188
\$700,000	0.056	0.075	0.086	0.103	0.125	0.144	0.173
\$800,000	0.050	0.068	0.078	0.093	0.114	0.133	0.161
\$900,000	0.045	0.062	0.071	0.086	0.106	0.123	0.150
\$1,000,000	0.041	0.056	0.066	0.079	0.098	0.114	0.141
\$2,000,000	0.020	0.030	0.036	0.044	0.058	0.068	0.090
\$3,000,000	0.013	0.020	0.024	0.030	0.041	0.049	0.067
\$4,000,000	0.009	0.014	0.018	0.023	0.031	0.038	0.053
\$5,000,000	0.007	0.011	0.014	0.018	0.025	0.030	0.044
\$6,000,000	0.005	0.009	0.011	0.014	0.020	0.025	0.037
\$7,000,000	0.004	0.007	0.009	0.012	0.017	0.021	0.032
\$8,000,000	0.003	0.006	0.008	0.010	0.015	0.018	0.027
\$9,000,000	0.003	0.005	0.006	0.008	0.013	0.016	0.024
\$10,000,000	0.002	0.004	0.006	0.007	0.011	0.014	0.021

Effective January 1, 2018

**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	0.502	0.538	0.548	0.574	0.593	0.612	0.616
\$15,000	0.467	0.506	0.518	0.547	0.569	0.591	0.598
\$20,000	0.438	0.480	0.493	0.524	0.548	0.573	0.582
\$25,000	0.415	0.458	0.471	0.504	0.529	0.556	0.567
\$30,000	0.394	0.438	0.452	0.486	0.513	0.541	0.553
\$35,000	0.376	0.420	0.435	0.470	0.498	0.527	0.541
\$40,000	0.360	0.405	0.420	0.455	0.484	0.514	0.529
\$50,000	0.332	0.377	0.393	0.429	0.459	0.491	0.509
\$75,000	0.282	0.326	0.342	0.378	0.410	0.444	0.466
\$100,000	0.246	0.289	0.305	0.340	0.373	0.407	0.432
\$125,000	0.220	0.261	0.277	0.311	0.344	0.378	0.405
\$150,000	0.200	0.238	0.255	0.287	0.321	0.354	0.382
\$175,000	0.183	0.220	0.236	0.268	0.301	0.334	0.363
\$200,000	0.169	0.205	0.221	0.251	0.284	0.316	0.346
\$225,000	0.158	0.192	0.208	0.237	0.269	0.300	0.331
\$250,000	0.148	0.181	0.196	0.225	0.256	0.287	0.318
\$275,000	0.139	0.171	0.186	0.214	0.244	0.275	0.306
\$300,000	0.131	0.162	0.177	0.204	0.234	0.264	0.295
\$325,000	0.124	0.155	0.169	0.195	0.225	0.254	0.285
\$350,000	0.118	0.148	0.162	0.187	0.216	0.245	0.276
\$375,000	0.113	0.141	0.156	0.180	0.209	0.236	0.268
\$400,000	0.108	0.136	0.150	0.173	0.202	0.229	0.260
\$425,000	0.103	0.130	0.144	0.167	0.195	0.222	0.253
\$450,000	0.099	0.126	0.139	0.162	0.189	0.215	0.246
\$475,000	0.095	0.121	0.134	0.156	0.183	0.209	0.240
\$500,000	0.092	0.117	0.130	0.152	0.178	0.203	0.234
\$600,000	0.080	0.103	0.115	0.135	0.160	0.183	0.214
\$700,000	0.070	0.092	0.104	0.122	0.146	0.167	0.197
\$800,000	0.063	0.083	0.094	0.111	0.134	0.154	0.184
\$900,000	0.057	0.076	0.086	0.102	0.124	0.143	0.172
\$1,000,000	0.052	0.070	0.080	0.095	0.116	0.134	0.162
\$2,000,000	0.027	0.038	0.045	0.054	0.069	0.081	0.104
\$3,000,000	0.017	0.025	0.030	0.037	0.049	0.058	0.078
\$4,000,000	0.012	0.018	0.023	0.028	0.038	0.045	0.062
\$5,000,000	0.009	0.014	0.018	0.022	0.030	0.036	0.051
\$6,000,000	0.007	0.011	0.014	0.018	0.025	0.030	0.043
\$7,000,000	0.006	0.009	0.012	0.015	0.021	0.026	0.037
\$8,000,000	0.005	0.008	0.010	0.012	0.018	0.022	0.032
\$9,000,000	0.004	0.006	0.008	0.011	0.015	0.019	0.028
\$10,000,000	0.003	0.006	0.007	0.009	0.013	0.017	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.	
0.04	0.03	0.02	0.15	0.11	0.07	0.00



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

Type A: 2017-01

WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio
0 - 10,055	0.379	21,928 - 22,469	0.331	393,334 - 424,799	0.283
10,056 - 10,167	0.379	22,470 - 23,037	0.330	424,800 - 461,739	0.282
10,168 - 10,282	0.378	23,038 - 23,636	0.329	461,740 - 505,714	0.281
10,283 - 10,399	0.377	23,637 - 24,266	0.329	505,715 - 558,947	0.280
10,400 - 10,520	0.376	24,267 - 24,931	0.328	558,948 - 624,705	0.279
10,521 - 10,643	0.375	24,932 - 25,633	0.327	624,706 - 707,999	0.279
10,644 - 10,769	0.374	25,634 - 26,376	0.326	708,000 - 816,923	0.278
10,770 - 10,898	0.373	26,377 - 27,164	0.325	816,924 - 965,454	0.277
10,899 - 11,030	0.372	27,165 - 27,999	0.324	965,455 - 1,179,999	0.276
11,031 - 11,165	0.371	28,000 - 28,888	0.323	1,180,000 - 1,517,142	0.275
11,166 - 11,304	0.370	28,889 - 29,836	0.322	1,517,143 - 1,824,799	0.274
11,305 - 11,446	0.369	29,837 - 30,847	0.321	1,824,800 - 1,983,478	0.273
11,447 - 11,592	0.368	30,848 - 31,929	0.320	1,983,479 - 2,172,380	0.272
11,593 - 11,741	0.367	31,930 - 33,090	0.319	2,172,381 - 2,401,052	0.271
11,742 - 11,895	0.366	33,091 - 34,339	0.318	2,401,053 - 2,683,529	0.270
11,896 - 12,052	0.365	34,340 - 35,686	0.317	2,683,530 - 3,041,333	0.269
12,053 - 12,214	0.364	35,687 - 37,142	0.316	3,041,334 - 3,509,230	0.268
12,215 - 12,380	0.363	37,143 - 38,723	0.315	3,509,231 - 4,147,272	0.267
12,381 - 12,551	0.362	38,724 - 40,444	0.314	4,147,273 - 5,068,888	0.266
12,552 - 12,727	0.361	40,445 - 42,325	0.313	5,068,889 - 6,517,142	0.265
12,728 - 12,907	0.360	42,326 - 44,390	0.312	6,517,143 - 9,123,999	0.264
12,908 - 13,093	0.359	44,391 - 46,666	0.311	9,124,000 - 15,206,666	0.263
13,094 - 13,284	0.358	46,667 - 49,189	0.310	15,206,667 - 45,619,999	0.262
13,285 - 13,481	0.357	49,190 - 51,999	0.309	45,620,000 - And Above	0.261
13,482 - 13,684	0.356	52,000 - 55,151	0.308		
13,685 - 13,893	0.355	55,152 - 58,709	0.307		
13,894 - 14,108	0.354	58,710 - 62,758	0.306		
14,109 - 14,330	0.354	62,759 - 67,407	0.305		
14,331 - 14,559	0.353	67,408 - 72,799	0.304		
14,560 - 14,796	0.352	72,800 - 79,130	0.304		
14,797 - 15,041	0.351	79,131 - 86,666	0.303		
15,042 - 15,294	0.350	86,667 - 95,789	0.302		
15,295 - 15,555	0.349	95,790 - 107,058	0.301		
15,556 - 15,826	0.348	107,059 - 121,333	0.300		
15,827 - 16,106	0.347	121,334 - 139,999	0.299		
16,107 - 16,396	0.346	140,000 - 165,454	0.298		
16,397 - 16,697	0.345	165,455 - 200,377	0.297		
16,698 - 17,009	0.344	200,378 - 208,235	0.296		
17,010 - 17,333	0.343	208,236 - 216,734	0.295		
17,334 - 17,669	0.342	216,735 - 225,957	0.294		
17,670 - 18,019	0.341	225,958 - 235,999	0.293		
18,020 - 18,383	0.340	236,000 - 246,976	0.292		
18,384 - 18,762	0.339	246,977 - 259,024	0.291		
18,763 - 19,157	0.338	259,025 - 272,307	0.290		
19,158 - 19,569	0.337	272,308 - 287,027	0.289		
19,570 - 19,999	0.336	287,028 - 303,428	0.288		
20,000 - 20,449	0.335	303,429 - 321,818	0.287	First - 10,000	0.0%
20,450 - 20,919	0.334	321,819 - 342,580	0.286	Next - 190,000	9.1%
20,920 - 21,411	0.333	342,581 - 366,206	0.285	Next - 1,550,000	11.3%
21,412 - 21,927	0.332	366,207 - 393,333	0.284	Over - 1,750,000	12.3%
				Expected Loss Ratio:	0.582
				Tax Multiplier:	1.040



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

Type B: 2017-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.379
10,100	10,303	0.379
10,304	10,515	0.378
10,516	10,736	0.377
10,737	10,967	0.376
10,968	11,208	0.375
11,209	11,460	0.374
11,461	11,724	0.373
11,725	11,999	0.372
12,000	12,289	0.371
12,290	12,592	0.370
12,593	12,911	0.369
12,912	13,246	0.368
13,247	13,599	0.367
13,600	13,972	0.366
13,973	14,366	0.365
14,367	14,782	0.364
14,783	15,223	0.363
15,224	15,692	0.362
15,693	16,190	0.361
16,191	16,721	0.360
16,722	17,288	0.359
17,289	17,894	0.358
17,895	18,545	0.357
18,546	19,245	0.356

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.355
20,000	20,816	0.354
20,817	21,702	0.354
21,703	22,666	0.353
22,667	23,720	0.352
23,721	24,878	0.351
24,879	26,153	0.350
26,154	27,567	0.349
27,568	29,142	0.348
29,143	30,909	0.347
30,910	32,903	0.346
32,904	35,172	0.345
35,173	37,777	0.344
37,778	40,799	0.343
40,800	44,347	0.342
44,348	48,571	0.341
48,572	53,684	0.340
53,685	59,999	0.339
60,000	67,999	0.338
68,000	78,461	0.337
78,462	92,727	0.336
92,728	113,333	0.335
113,334	145,714	0.334
145,715	200,606	0.333
200,607	213,548	0.332

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.331
228,276	245,185	0.330
245,186	264,799	0.329
264,800	287,826	0.329
287,827	315,238	0.328
315,239	348,421	0.327
348,422	389,411	0.326
389,412	441,333	0.325
441,334	509,230	0.324
509,231	601,818	0.323
601,819	735,555	0.322
735,556	945,714	0.321
945,715	1,323,999	0.320
1,324,000	1,809,565	0.319
1,809,566	1,981,904	0.318
1,981,905	2,190,526	0.317
2,190,527	2,448,235	0.316
2,448,236	2,774,666	0.315
2,774,667	3,201,538	0.314
3,201,539	3,783,636	0.313
3,783,637	4,624,444	0.312
4,624,445	5,945,714	0.311
5,945,715	8,323,999	0.310
8,324,000	13,873,333	0.309
13,873,334	41,619,999	0.308
41,620,000	And Above	0.307
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:		0.582
Tax Multiplier:		1.040



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

Type A: 2017-01

WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio
0 - 10,055	0.302	21,928 - 22,469	0.254	393,334 - 424,799	0.206
10,056 - 10,167	0.301	22,470 - 23,037	0.253	424,800 - 461,739	0.205
10,168 - 10,282	0.300	23,038 - 23,636	0.252	461,740 - 505,714	0.204
10,283 - 10,399	0.299	23,637 - 24,266	0.251	505,715 - 558,947	0.203
10,400 - 10,520	0.298	24,267 - 24,931	0.250	558,948 - 624,705	0.202
10,521 - 10,643	0.297	24,932 - 25,633	0.249	624,706 - 707,999	0.201
10,644 - 10,769	0.296	25,634 - 26,376	0.248	708,000 - 816,923	0.200
10,770 - 10,898	0.295	26,377 - 27,164	0.247	816,924 - 965,454	0.199
10,899 - 11,030	0.294	27,165 - 27,999	0.246	965,455 - 1,179,999	0.198
11,031 - 11,165	0.293	28,000 - 28,888	0.245	1,180,000 - 1,517,142	0.197
11,166 - 11,304	0.292	28,889 - 29,836	0.244	1,517,143 - 1,824,799	0.196
11,305 - 11,446	0.291	29,837 - 30,847	0.243	1,824,800 - 1,983,478	0.195
11,447 - 11,592	0.291	30,848 - 31,929	0.242	1,983,479 - 2,172,380	0.194
11,593 - 11,741	0.290	31,930 - 33,090	0.241	2,172,381 - 2,401,052	0.193
11,742 - 11,895	0.289	33,091 - 34,339	0.241	2,401,053 - 2,683,529	0.192
11,896 - 12,052	0.288	34,340 - 35,686	0.240	2,683,530 - 3,041,333	0.191
12,053 - 12,214	0.287	35,687 - 37,142	0.239	3,041,334 - 3,509,230	0.191
12,215 - 12,380	0.286	37,143 - 38,723	0.238	3,509,231 - 4,147,272	0.190
12,381 - 12,551	0.285	38,724 - 40,444	0.237	4,147,273 - 5,068,888	0.189
12,552 - 12,727	0.284	40,445 - 42,325	0.236	5,068,889 - 6,517,142	0.188
12,728 - 12,907	0.283	42,326 - 44,390	0.235	6,517,143 - 9,123,999	0.187
12,908 - 13,093	0.282	44,391 - 46,666	0.234	9,124,000 - 15,206,666	0.186
13,094 - 13,284	0.281	46,667 - 49,189	0.233	15,206,667 - 45,619,999	0.185
13,285 - 13,481	0.280	49,190 - 51,999	0.232	45,620,000 - And Above	0.184
13,482 - 13,684	0.279	52,000 - 55,151	0.231		
13,685 - 13,893	0.278	55,152 - 58,709	0.230		
13,894 - 14,108	0.277	58,710 - 62,758	0.229		
14,109 - 14,330	0.276	62,759 - 67,407	0.228		
14,331 - 14,559	0.275	67,408 - 72,799	0.227		
14,560 - 14,796	0.274	72,800 - 79,130	0.226		
14,797 - 15,041	0.273	79,131 - 86,666	0.225		
15,042 - 15,294	0.272	86,667 - 95,789	0.224		
15,295 - 15,555	0.271	95,790 - 107,058	0.223		
15,556 - 15,826	0.270	107,059 - 121,333	0.222		
15,827 - 16,106	0.269	121,334 - 139,999	0.221		
16,107 - 16,396	0.268	140,000 - 165,454	0.220		
16,397 - 16,697	0.267	165,455 - 200,377	0.219		
16,698 - 17,009	0.266	200,378 - 208,235	0.218		
17,010 - 17,333	0.266	208,236 - 216,734	0.217		
17,334 - 17,669	0.265	216,735 - 225,957	0.216		
17,670 - 18,019	0.264	225,958 - 235,999	0.216		
18,020 - 18,383	0.263	236,000 - 246,976	0.215		
18,384 - 18,762	0.262	246,977 - 259,024	0.214		
18,763 - 19,157	0.261	259,025 - 272,307	0.213		
19,158 - 19,569	0.260	272,308 - 287,027	0.212		
19,570 - 19,999	0.259	287,028 - 303,428	0.211		
20,000 - 20,449	0.258	303,429 - 321,818	0.210	First - 10,000	0.0%
20,450 - 20,919	0.257	321,819 - 342,580	0.209	Next - 190,000	9.1%
20,920 - 21,411	0.256	342,581 - 366,206	0.208	Next - 1,550,000	11.3%
21,412 - 21,927	0.255	366,207 - 393,333	0.207	Over - 1,750,000	12.3%
				Expected Loss and ALAE Ratio:	0.659
				Tax Multiplier:	1.040



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

Type B: 2017-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.302
10,100	10,303	0.301
10,304	10,515	0.300
10,516	10,736	0.299
10,737	10,967	0.298
10,968	11,208	0.297
11,209	11,460	0.296
11,461	11,724	0.295
11,725	11,999	0.294
12,000	12,289	0.293
12,290	12,592	0.292
12,593	12,911	0.291
12,912	13,246	0.291
13,247	13,599	0.290
13,600	13,972	0.289
13,973	14,366	0.288
14,367	14,782	0.287
14,783	15,223	0.286
15,224	15,692	0.285
15,693	16,190	0.284
16,191	16,721	0.283
16,722	17,288	0.282
17,289	17,894	0.281
17,895	18,545	0.280
18,546	19,245	0.279

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.278
20,000	20,816	0.277
20,817	21,702	0.276
21,703	22,666	0.275
22,667	23,720	0.274
23,721	24,878	0.273
24,879	26,153	0.272
26,154	27,567	0.271
27,568	29,142	0.270
29,143	30,909	0.269
30,910	32,903	0.268
32,904	35,172	0.267
35,173	37,777	0.266
37,778	40,799	0.266
40,800	44,347	0.265
44,348	48,571	0.264
48,572	53,684	0.263
53,685	59,999	0.262
60,000	67,999	0.261
68,000	78,461	0.260
78,462	92,727	0.259
92,728	113,333	0.258
113,334	145,714	0.257
145,715	200,606	0.256
200,607	213,548	0.255

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.254
228,276	245,185	0.253
245,186	264,799	0.252
264,800	287,826	0.251
287,827	315,238	0.250
315,239	348,421	0.249
348,422	389,411	0.248
389,412	441,333	0.247
441,334	509,230	0.246
509,231	601,818	0.245
601,819	735,555	0.244
735,556	945,714	0.243
945,715	1,323,999	0.242
1,324,000	1,809,565	0.241
1,809,566	1,981,904	0.241
1,981,905	2,190,526	0.240
2,190,527	2,448,235	0.239
2,448,236	2,774,666	0.238
2,774,667	3,201,538	0.237
3,201,539	3,783,636	0.236
3,783,637	4,624,444	0.235
4,624,445	5,945,714	0.234
5,945,715	8,323,999	0.233
8,324,000	13,873,333	0.232
13,873,334	41,619,999	0.231
41,620,000	And Above	0.230
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:		0.659
Tax Multiplier:		1.040



Iowa

Workers Compensation Rate Filing – January 1, 2018

Part 3 Supporting Exhibits

- Exhibit I: Determination of the Indicated Advisory Rate Level Change
- Exhibit II: Workers Compensation Expense Program
- Appendix A: Factors Underlying the Proposed Rate Level Change
- Appendix B: Calculations Underlying the Advisory Rate Change by Classification
- Appendix C: Memoranda for Laws and Assessments
- Appendix D: Internal Rate of Return Analysis
- Appendix E: Calculation of Factor to Convert Voluntary Rates to Assigned Risk Rates



Iowa

Workers Compensation Rate Filing – January 1, 2018

Exhibit I – Determination of Indicated Advisory Rate Level Change

NCCI uses the following general methodology to determine the indicated change based on experience, trend, and benefits for each of the policy years in the experience period:

1. Standard earned premium at Designated Statistical Reporting (DSR) level is developed to ultimate and on-leveled to the current approved pure premium level
2. Reported indemnity and medical losses are limited by a large loss threshold, developed to ultimate using limited development factors, and on-leveled to a common benefit level to yield adjusted limited losses
3. Limited indemnity and medical cost ratios excluding trend and benefits changes are calculated as adjusted losses (step 2) divided by premium available for benefit costs (step 1)
4. Trend factors are applied to the indemnity and medical cost ratios to reflect expected differences between the historical experience years and the effective period of the proposed filing
5. An excess provision is applied to adjust the limited cost ratios to an unlimited basis
6. A factor is applied to reflect the impact of proposed indemnity and medical benefit changes
7. The projected unlimited indemnity and medical cost ratios including benefit changes are added to yield the indicated change based on experience, trend, and benefits

The indicated change based on experience, trend, and benefits for this filing is calculated as the average of the indicated changes for each of the individual policy years in the experience period. Lastly, the impact of the change in loss-based expenses, change in production and general expenses, change in premium taxes and assessments, and change in the profit and contingency provision is applied to determine the indicated overall average advisory rate level change. The detailed calculations can be found on the following pages.



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EXHIBIT I

Determination of Indicated Rate Level Change

Section A - Policy Year 2015 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$767,940,375
(2) Premium On-level Factor (Appendix A-I)	0.567
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$435,422,193

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$186,588,503
(5) Indemnity Loss On-level Factor (Appendix A-I)	0.913
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$170,355,303
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.391
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.985
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.385
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.012
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.390
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.001
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.390

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$226,199,550
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$226,199,550
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.519
(18) Factor to Reflect Medical Trend (Appendix A-III)	1.015
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.527
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.012
(21) Projected Medical Cost Ratio = (19) x (20)	0.533
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.533

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.923
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EXHIBIT I

Determination of Indicated Rate Level Change

Section B - Policy Year 2014 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$773,908,286
(2) Premium On-level Factor (Appendix A-I)	0.537
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$415,588,750

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$182,791,614
(5) Indemnity Loss On-level Factor (Appendix A-I)	0.914
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$167,071,535
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.402
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.980
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.394
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.012
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.399
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.001
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.399

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$213,934,100
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$213,934,100
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.515
(18) Factor to Reflect Medical Trend (Appendix A-III)	1.020
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.525
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.012
(21) Projected Medical Cost Ratio = (19) x (20)	0.531
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.531

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.930
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EXHIBIT I

Determination of Indicated Rate Level Change

Section C - Indicated Change Based on Experience, Trend, and Benefits

(1) Policy Year 2015 Indicated Change Based on Experience, Trend, and Benefits	0.923
(2) Policy Year 2014 Indicated Change Based on Experience, Trend, and Benefits	0.930
(3) Indicated Change Based on Experience, Trend, and Benefits = $[(1)+(2)] / 2$	0.927

Section D - Application of the Change in Production and General Expenses

(1) Indicated Rate Level Change	0.927
(2) Effect of the Change in Production and General Expenses (Exhibit II)	0.999
(3) Indicated Change Modified to Reflect the Change in Production and General Expenses = (1) x (2)	0.926

Section E - Application of the Change in Taxes

(1) Indicated Rate Level Change	0.926
(2) Effect of the Change in Taxes (Exhibit II)	1.001
(3) Indicated Change Modified to Reflect the Change in Taxes = (1) x (2)	0.927

Section F - Application of the Change in the Profit and Contingency Provision

(1) Indicated Rate Level Change	0.927
(2) Effect of the Change in the Profit and Contingency Provision (Exhibit II)	0.986
(3) Indicated Change Modified to Reflect the Change in the Profit and Contingency Provision = (1) x (2)	0.914

Section G - Application of the Change in Loss-based Expenses

(1) Indicated Rate Level Change	0.914
(2) Effect of the Change in Loss-based Expenses (Exhibit II)	0.999
(3) Indicated Change Modified to Reflect the Change in Loss-based Expenses = (1) x (2)	0.913



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EXHIBIT I

Determination of Indicated Rate Level Change

Section H - Distribution of Overall Rate Level Change to Industry Groups

Industry Group Differentials (Appendix A-IV):

Manufacturing	1.014
Contracting	0.971
Office & Clerical	1.029
Goods & Services	1.000
Miscellaneous	1.004

Applying these industry group differentials to the final overall rate level change produces the changes in rate level proposed for each group as shown:

Industry Group	(1) Final Overall Rate Level Change	(2) Industry Group Differential	(3) = (1) x (2) Final Rate Level Change by Industry Group	
Manufacturing	0.913	1.014	0.926	(-7.4%)
Contracting	0.913	0.971	0.887	(-11.3%)
Office & Clerical	0.913	1.029	0.939	(-6.1%)
Goods & Services	0.913	1.000	0.913	(-8.7%)
Miscellaneous	0.913	1.004	0.917	(-8.3%)
Overall	0.913	1.000	0.913	(-8.7%)



Iowa

Workers Compensation Rate Filing – January 1, 2018

Exhibit II – Workers Compensation Expense Program

Loss Adjustment 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). These expenses are directly associated with the handling of workers compensation claims. The LAE provision is comprised of two components: Defense and Cost Containment Expenses (DCCE) and Adjusting and Other Expenses (AOE).

NCCI uses the following general methodology to determine the proposed LAE provision based on data for private carriers.

1. Using data obtained from the NCCI Call for Loss Adjustment Expense, accident year developed LAE ratios are calculated on a countrywide basis, including separate DCCE and AOE ratio components.
2. A state-to-countrywide DCCE relativity is selected based on NAIC Annual Statement data.
3. The state-specific DCCE ratio is calculated by multiplying the countrywide-selected DCCE ratio by the state-to-countrywide DCCE relativity.
4. Given the nature of AOE, it cannot be allocated to a specific claim, and hence cannot be accurately attributed to specific states. Therefore, the state-specific AOE ratio reflects the latest selected countrywide provision.

The calculation of the loss-based expense provision is shown in Exhibit II.

Production and General Expenses, and Taxes

Production costs include commissions, costs of preparing the policy, verifying the correct application of rates and rating plans, billing and collecting premium and the costs of maintaining company branch offices. General expenses are commonly classified into four categories: general administration, audit, boards and bureaus, and inspection.

The proposed expenses are reviewed each year. The annual review relies on actual experience in recent years based on the most recently available data from the Insurance Expense Exhibit, which is reported annually by insurers to state insurance departments.

See Exhibit II-A for more information.



Iowa

Workers Compensation Rate Filing – January 1, 2018

Exhibit II – Workers Compensation Expense Program

Profit and Contingency Provision

NCCI is proposing to decrease the current approved profit and contingency provision from 3.0% to 2.0%. See Appendix D for more information.



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EXHIBIT II

Comparison of Proposed and Current Expense Provisions

Overhead expense provisions are itemized below. These figures are expressed as percentages of standard premium (excluding expense constant) and are indicative of the expenses of the first \$10,000 of policy premium. Taken together these allowances represent that portion of the standard premium dollar necessary to operate the benefit system. The complementary portion corresponds to the portion of the premium dollar available to finance benefits, loss adjustment expenses and loss-based assessments, if applicable. It is referred to as the "target cost ratio."

	<u>Expense Provisions Underlying Current Rates</u>	<u>Expense Provisions Underlying Proposed Rates</u>
(1) Expense Constant	\$160	\$160
(2) Production Expense	18.2%	18.3%
(3) General Expense	5.2%	5.0%
(4) Taxes, Licenses and Fees (other than Federal Income Tax)		
Premium Tax	1.0%	1.0%
Miscellaneous	0.3%	0.3%
Second Injury Fund	0.9%	1.0%
Total	2.2%	2.3%
(5) Profit and Contingency Provision	3.0%	2.0%
(6) Total Overhead Provisions (2)+(3)+(4)+(5)	28.6%	27.6%
(7) Target Cost Ratio [100% - (6)]	71.4%	72.4%
(8) Loss Adjustment Expense	15.5%	15.4%
(9) Loss-based Assessment	0.0%	0.0%
(10) Permissible Loss Ratio (7) / [1+(8)+(9)]	61.8%	62.7%



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EXHIBIT II

Calculation of Change in Expense Provisions

	A	B	C	D
	<u>Current Expenses</u>	<u>Col. A with Proposed Prod & Gen Exp</u>	<u>Col. B with Proposed Taxes</u>	<u>Col. C with Proposed Profit and Contingency</u>
(1) Production Expense	18.2%	18.3%	18.3%	18.3%
(2) General Expense	5.2%	5.0%	5.0%	5.0%
(3) Taxes	2.2%	2.2%	2.3%	2.3%
(4) Profit and Contingency Provision	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>2.0%</u>
(5) Total Provisions (1)+(2)+(3)+(4)	28.6%	28.5%	28.6%	27.6%
(6) TCR (100%-(5))	71.4%	71.5%	71.4%	72.4%
(7) Loss Based Expenses	15.5%	15.4%	15.4%	15.4%
(8) Change in Production and General Expense (6A) / (6B)			0.999	-0.1%
(9) Change in Taxes and Assessments (6B) / (6C)			1.001	+0.1%
(10) Change in Profit and Contingency Provision (6C) / (6D)			0.986	-1.4%
(11) Change in Loss Based Expenses [1.0 + (7B)]/[1.0 + (7A)]			0.999	-0.1%



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EXHIBIT II

Countrywide Expense Program

NCCI annually reviews expense provisions underlying workers compensation rates. This review procedure is based on countrywide expense data. Since a significant portion of workers compensation insurance is interstate business, it is not practical to allocate expenses (especially general, other acquisition, and adjusting and other loss adjustment expenses) to particular states.

The NCCI expense program is designed to ensure equity among employers through a percentage provision in manual rates, a schedule of premium discounts for risks with standard premium in excess of \$10,000, and the application of an expense constant.

The majority of expenses incurred in workers compensation vary directly by layer of premium and are accordingly termed variable expenses. An equitable apportionment of variable expense is achieved through the application of premium discounts. As the premium for a policy increases, some expenses incurred in handling the insurance coverage become proportionately less in terms of premium. A fair expense program must, therefore, provide that the larger premium policies be charged a lower percentage of premium for these expenses than the smaller policies.

Other expenses such as issuing, recording and auditing are common to all policies regardless of size. These common expenses are called fixed expenses and are addressed by incorporating an expense constant in the program.



IOWA
EXHIBIT II

Derivation of General Expense Provisions

The data below (amounts in thousands) illustrates that the combination of a 5.0% general expense provision in the manual rates, a \$160 expense constant, and the premium discount schedule generates general expense premium dollars that are consistent with historical actual general expenses as reported in the Insurance Expense Exhibit. All figures below obtained from the Insurance Expense Exhibit (IEE) include data for participating stock, non-participating stock, and mutual companies.

	<u>2014</u>	<u>2015</u>	<u>2016</u>
(1) Direct Earned Premium <i>(NAIC Insurance Expense Exhibit Data)</i>	45,490,584	47,962,596	49,589,244
(1a) Effect of Premium Discounts	0.9287	0.9284	0.9283
(1b) Effect of Schedule Rating	0.9613	0.9605	0.9548
(1c) Effect of Carrier Deviations	1.0333	1.0382	1.0307
(1d) Effect of Deductibles	0.7331	0.7375	0.7398
(1e) Expense Constant Offset	0.9918	0.9918	0.9918
(2) Gross Adjusted Premium <i>(STD Premium @ NCCI Level Excl. Expense Constant)</i> $\{(1) / [(1a) \times (1b) \times (1c) \times (1d)]\} \times (1e)$	66,714,706	69,670,870	72,771,986
(3) Direct General Expenses Incurred <i>(NAIC Insurance Expense Exhibit Data)</i>	2,763,969	2,819,889	2,813,993
(3a) Proportion of Expense Constant Attributable to General Expenses	0.4063	0.4063	0.4063
(4) General Expenses Incurred <i>(Excluding Expense Constant Revenue)</i> $(3) - (2) \times [1 - (1e)] / (1e) \times (3a)$	2,539,861	2,585,850	2,569,537
(5) Ratio of General Expense to Premium <i>(Excluding Expense Constant Revenue)</i> $(4) / (2)$	3.81%	3.71%	3.53%
(6) General Expense Gradations <i>(General Expenses in Average Premium Discount)</i>	1.26%	1.27%	1.28%
(7) General Expense Provision $(5) + (6)$	5.07%	4.98%	4.81%
(8) Selected General Expense Provision <i>(Three-Year Average)</i>			5.0%



IOWA
EXHIBIT II

Derivation of Production Expense Provisions

The data below (amounts in thousands) illustrates that the combination of a 18.3% production expense provision in the manual rates, a \$160 expense constant, and the premium discount schedule generates production expense premium dollars that are consistent with historical actual production expenses as reported for combined stock and mutual companies' voluntary business. All figures below obtained from the Insurance Expense Exhibit (IEE) include data for participating stock, non-participating stock, and mutual companies.

	<u>2014</u>	<u>2015</u>	<u>2016</u>
(1) Direct Written Premium <i>(NAIC Insurance Expense Exhibit Data)</i>	46,489,296	48,603,697	49,898,708
(1a) Effect of Premium Discounts	0.9285	0.9283	0.9283
(1b) Effect of Schedule Rating	0.9621	0.9595	0.9516
(1c) Effect of Carrier Deviations	1.0375	1.0386	1.0252
(1d) Effect of Deductibles	0.7344	0.7398	0.7398
(1e) Expense Constant Offset	0.9919	0.9917	0.9917
(2) Pool Written Premium <i>(Summary of NCCI Managed Pools - Combined Stock and Mutual Company Data)</i>	1,176,735	1,214,412	1,156,397
(3) Adjusted Direct Written Premium <i>(STD Premium Excl. Pool Written Premium)</i> [(1)-(2)] / (1a) x (1e)	48,406,601	50,625,826	52,071,259
(4) Gross Direct Written Premium <i>(STD Premium @ NCCI Level Incl. Pool Written Premium)</i> {(1) / [(1a) x (1b) x (1c) x (1d)]} x (1e)	67,748,232	70,429,344	73,859,082
(5) Direct Commission & Brokerage Incurred <i>(NAIC Insurance Expense Exhibit Data)</i>	3,825,389	4,208,419	4,434,236
(6) Pool Producer Fees <i>(Summary of NCCI Managed Pools - Combined Stock and Mutual Company Data)</i>	42,612	42,649	42,149
(7) Direct Other Acquisition Expenses Incurred <i>(NAIC Insurance Expense Exhibit Data)</i>	2,547,194	2,669,227	2,899,995
(7a) Proportion of Expense Constant Attributable to Production Expenses	0.5313	0.5313	0.5313
(8) Other Acquisition Expenses Incurred <i>(Excluding Expense Constant Revenue)</i> (7) - (4) x [1-(1e)]/(1e) x (7a)	2,253,257	2,356,049	2,571,566
(9) Ratio of Other Acq. Expenses to Premium <i>(Excluding Expense Constant Revenue)</i> (8)/(4)	3.33%	3.35%	3.48%
(10) Direct Commission & Brokerage Provision [(5)-(6)]/(3)	7.81%	8.23%	8.43%
(11) Production Expense Gradations <i>(Production Expenses in Average Premium Discount)</i>	6.76%	6.79%	6.79%
(12) Production Expense Provision (9)+(10)+(11)	17.90%	18.37%	18.70%
(13) Selected Production Expense Provision <i>(Three-Year Average)</i>			18.3%



IOWA EXHIBIT II

Section A - Determination of Loss Adjustment Expense Provision

NCCI has computed the loss adjustment expense allowance on an accident year basis using data obtained from the NCCI Call for Loss Adjustment Expense. For this filing, NCCI proposes a 15.4% loss adjustment expense allowance as a percentage of incurred losses.

Accident Year	Accident Year Developed LAE Ratio	Accident Year Developed DCCE Ratio	Accident Year Developed AOE Ratio
2012	20.0%	13.1%	6.9%
2013	20.6%	13.2%	7.4%
2014	21.0%	13.6%	7.4%
2015	20.5%	13.2%	7.3%
2016	20.5%	13.2%	7.3%
Countrywide selected:	20.6%	13.3%	7.3%
Iowa Selected: (8.1% = 13.3% x 0.606)	15.4%	8.1%	7.3%

Section B - Determination of Iowa DCCE relativity--(Latest 3-years of calendar year data)

(1a) Iowa paid losses (in 000's)	1,198,777
(1b) Iowa paid DCCE (in 000's)	92,853
(1c) Ratio (1b)/(1a)	7.7%
(2a) Countrywide paid losses (in 000's)	70,418,167
(2b) Countrywide paid DCCE (in 000's)	8,933,288
(2c) Ratio (2b)/(2a)	12.7%
(3) Iowa DCCE relativity (1c)/(2c)	0.606

Notes

NAIC Annual Statement data is used in the above calculations. The countrywide figures exclude state funds.



IOWA
EXHIBIT II

Table of Premium Discounts

<u>Division of Standard Premium</u>		<u>Type A Discounts</u>	<u>Type B Discounts</u>
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%

Application of the appropriate discount schedule to the standard premium produces a dollar discount that is subtracted from the standard premium.



**IOWA
EXHIBIT II**

Average Expense Provisions

Reproduced below are the graded expense provisions by policy size.

Gradation of Standard Premium

Expense Gradations

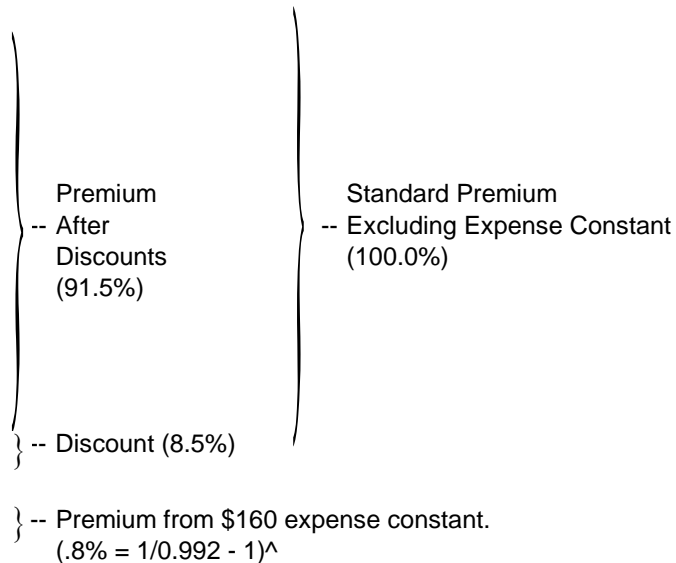
Division of Premium		Production*	General	Discounts
First	\$10,000	18.3%	5.0%	---
Next	\$190,000	10.8%	4.0%	9.1%
Next	\$1,550,000	9.3%	3.4%	11.3%
Over	\$ 1,750,000	9.3%	2.5%	12.3%
Proposed Average:		11.5%	3.7%	
Proposed Average Expense Gradation: (Expense for 1st \$10,000 - Avg Expense)		6.8%	1.3%	

Average Premium Discount:

$$[Avg\ Exp\ Grad] / [1 - Taxes - P\&C] = [6.8\% + 1.3\%] / [1 - 2.3\% - 2.0\%] = 8.5\%$$

Composition of Standard Premium:

Benefit & Loss Adj. Cost	Production (18.3%)	General (5.0%)	Profit (2.0%)	Taxes (2.3%)
72.4%	11.5%	3.7%	1.8%	2.1%
	6.8%	1.3%	0.2%	0.2%



Notes

* The production expense gradations shown are based on Type A gradations.

^ The 0.992 offset is for the \$160 expense constant.

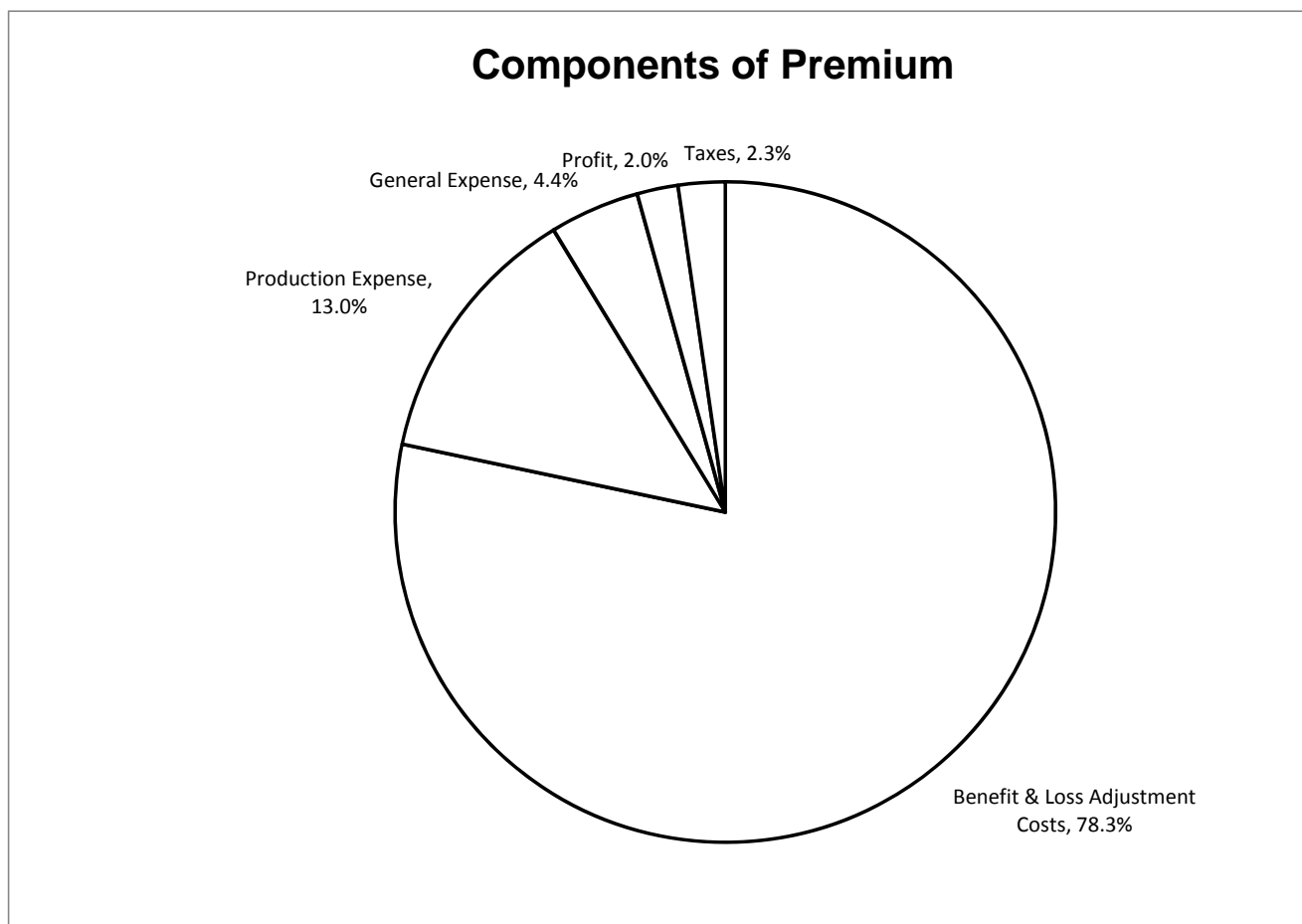


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EXHIBIT II

Iowa Expense Provisions as a Percentage of Net Premium at NCCI Level

The exhibit below illustrates the allocation of the final premium dollar after the application of premium discounts and expense constants based on Iowa expense provisions.



Notes

Benefit & Loss Adjustment Costs	78.3% = (72.4%) / 92.4%
Production Expense	13.0% = (11.5% + 0.5%) / 92.4%
General Expense	4.4% = (3.7% + 0.4%) / 92.4%
Profit	2.0% = (1.8% + 0.0%) / 92.4%
Taxes	<u>2.3%</u> = (2.1% + 0.0%) / 92.4%
Total	100.0%



Iowa

Workers Compensation Rate Filing – January 1, 2018

Appendix A – Factors Underlying the Proposed Rate Level Change

Appendix A-I Determination of Policy Year On-level Factors

NCCI uses premium and loss on-level factors to adjust historical policy year experience to current rate and benefit levels, respectively.

Premium on-level factors are adjustment factors that reflect the cumulative impact of all premium level changes that have occurred during and after the individual year being on-leveled. To calculate a weighted average, NCCI utilizes a monthly premium distribution for Iowa based on an analysis of policies reported in the Unit Statistical Data, which was updated for this filing. Additional adjustments applied as part of the premium on-level factor calculation include:

- Adjustment for Expense Constant Removal: This factor removes premium collected via the charged expense constant.
- Adjustment for Expense Removal: This factor is applied to remove expenses from the reported assigned risk and voluntary DSR level premium totals—serving to make the separate market premiums more comparable.
- Experience Rating Off-Balance Adjustment Factor: This factor reflects the relative difference between the average experience rating modification for the historical year being on-leveled and the average experience rating modification targeted in the filing.

Loss on-level factors are adjustment factors that reflect the cumulative impact of all benefit level changes that have occurred during and after the individual year of data being on-leveled.

Note: For NCCI ratemaking purposes, proposed benefit level changes that (i) do not impact the experience period of the filing and (ii) have not yet been approved are included in Exhibit I, rather than in the loss on-level calculation.



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APPENDIX A-I

Determination of Policy Year On-level Factors

Section A - Factor Adjusting 2015 Policy Year Assigned Risk Premium to Present Assigned Risk Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Date	Rate Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For Expense Removal	Premium Adjustment Factor (5)x(6)x(7)
NR 01/01/15	Base	1.000	1.000	1.000	0.942	0.980	0.618	0.570
NR 01/01/16	1.028	1.028						
NR 01/01/17	0.953	0.980						
NR 07/01/17	0.961	0.942						
				1.000				

Section B - Factor Adjusting 2015 Policy Year Voluntary Premium to Present Voluntary Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Date	Rate Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For Expense Removal	Premium Adjustment Factor (5)x(6)x(7)
NR 01/01/15	Base	1.000	1.000	1.000	0.942	0.980	0.618	0.570
NR 01/01/16	1.028	1.028						
NR 01/01/17	0.953	0.980						
NR 07/01/17	0.961	0.942						
				1.000				

Section C - Factor Adjusting 2015 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level

(1) Assigned Risk Market Share PY 2015	0.057
(2) Voluntary Market Share PY 2015	0.943
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. A)	0.570
(4) Voluntary Standard Premium Adjustment Factor (See Sec. B)	0.570
(5) Premium Adjustment Factor = [(1)x(3)]/1.447+(2)x(4) #	0.560
(6) Experience Rating Off-balance Adjustment Factor*	1.013
(7) Final Premium Adjustment Factor = (5)x(6)	0.567

NR New and renewal business.

@ Eliminates premium derived from expense constants.

Current premium index (assigned risk-to-voluntary) = 1.447

* = 1.013 = 0.953 / 0.941 = (Targeted Off-balance) / (Off-balance for Policy Year 2015)



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APPENDIX A-I

Determination of Policy Year On-level Factors

Section D - Factor Adjusting 2015 Policy Year Indemnity Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
07/01/14	Base	1.000	0.169	0.169	0.913
07/01/15	1.001	1.001	0.745	0.746	
07/01/16	1.001	1.002	0.086	0.086	
07/01/17	0.912	0.914			
				1.001	

Section E - Factor Adjusting 2015 Policy Year Medical Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
07/01/14	Base	1.000	0.169	0.169	1.000
07/01/15	1.000	1.000	0.745	0.745	
07/01/16	1.000	1.000	0.086	0.086	
07/01/17	1.000	1.000			
				1.000	



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APPENDIX A-I

Determination of Policy Year On-level Factors

Section F - Factor Adjusting 2014 Policy Year Assigned Risk Premium to Present Assigned Risk Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Rate Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For Expense Removal	Premium Adjustment Factor (5)x(6)x(7)
Date								
NR 01/01/14	Base	1.000	1.000	1.000	0.906	0.980	0.618	0.549
NR 01/01/15	0.963	0.963						
NR 01/01/16	1.028	0.990						
NR 01/01/17	0.953	0.943						
NR 07/01/17	0.961	0.906						
				1.000				

Section G - Factor Adjusting 2014 Policy Year Voluntary Premium to Present Voluntary Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Rate Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For Expense Removal	Premium Adjustment Factor (5)x(6)x(7)
Date								
NR 01/01/14	Base	1.000	1.000	1.000	0.906	0.980	0.618	0.549
NR 01/01/15	0.963	0.963						
NR 01/01/16	1.028	0.990						
NR 01/01/17	0.953	0.943						
NR 07/01/17	0.961	0.906						
				1.000				

Section H - Factor Adjusting 2014 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level

(1) Assigned Risk Market Share PY 2014	0.061
(2) Voluntary Market Share PY 2014	0.939
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. F)	0.549
(4) Voluntary Standard Premium Adjustment Factor (See Sec. G)	0.549
(5) Premium Adjustment Factor = [(1)x(3)]/1.447+(2)x(4) #	0.539
(6) Experience Rating Off-balance Adjustment Factor*	0.997
(7) Final Premium Adjustment Factor = (5)x(6)	0.537

NR New and renewal business.

@ Eliminates premium derived from expense constants.

Current premium index (assigned risk-to-voluntary) = 1.447

* = 0.997 = 0.953 / 0.956 = (Targeted Off-balance) / (Off-balance for Policy Year 2014)



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APPENDIX A-I

Determination of Policy Year On-level Factors

Section I - Factor Adjusting 2014 Policy Year Indemnity Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
07/01/13	Base	1.000	0.169	0.169	0.914
07/01/14	1.000	1.000	0.745	0.745	
07/01/15	1.001	1.001	0.086	0.086	
07/01/16	1.001	1.002			
07/01/17	0.912	0.914			
				1.000	

Section J - Factor Adjusting 2014 Policy Year Medical Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
07/01/13	Base	1.000	0.169	0.169	1.000
07/01/14	1.000	1.000	0.745	0.745	
07/01/15	1.000	1.000	0.086	0.086	
07/01/16	1.000	1.000			
07/01/17	1.000	1.000			
				1.000	



Iowa

Workers Compensation Rate Filing – January 1, 2018

Appendix A – Factors Underlying the Proposed Rate Level Change

Appendix A-II Determination of Premium and Losses Developed to an Ultimate Report

Development factors are used to project premium and limited losses to an ultimate report. In general, the ultimate development factors are based on a chain-ladder approach that utilizes average link ratios for several maturities and the application of a tail factor, as shown in Appendix A-II Sections A through J.

Limited Large Loss Methodology

In order to limit volatility on the rate indications due to the impact of extraordinary large losses, a limited large loss methodology is used in Iowa. A base threshold for the large loss limitation is determined by the volume of premium in the state as well as the number of years used in the experience period. The base threshold proposed in this filing is \$8,813,862, based on the volume of premium in policy years 2013 and 2014 underlying the currently approved filing that utilizes data valued as of 12/31/2015. The base threshold is detrended by policy year to reflect the inflationary impact on claim costs due to wage inflation. The wage index used as a basis for these calculations is the Iowa average weekly wages from the Quarterly Census of Employment and Wages (QCEW). Detrended thresholds are used in the experience period, trend period, and loss development period. Indemnity and medical losses are limited at the detrended large loss threshold corresponding to their Policy Year, as shown in Appendix A-II Section L.

Limited indemnity and medical losses used to calculate the ultimate losses are shown in Appendix A-II Section A.

After developing limited indemnity and medical losses to an ultimate report, a statewide excess ratio at the base threshold is used to adjust the limited losses to an unlimited basis. The proposed excess ratio in this filing is 1.2%, as shown in Appendix A-II Section K.

Development Factors

For premium development, link ratios are used from 1st report through 5th report. It is assumed that no further development occurs after the 5th report.

For indemnity and medical loss development, link ratios calculated from limited losses are used from 1st report through the 19th report.

For indemnity and medical loss development past the 19th report, a “tail” factor is used to reflect all future expected emergence. The calculation of indemnity and medical paid + case 19th-to-ultimate tail factors utilize all available experience for the years prior to the tail attachment point. Tail factors are calculated for the most recent ten available policy years, each relying on losses in older policy years as well as a factor to adjust for the differences in the volume of losses



Iowa

Workers Compensation Rate Filing – January 1, 2018

Appendix A – Factors Underlying the Proposed Rate Level Change

between the policy years. Tail factors are calculated separately for indemnity and medical losses by comparing the changes in the volume of policy year losses that occur on policy years reported after a nineteenth report to the volume of policy year losses at the nineteenth report, along with the application of a growth adjustment factor.

Since unlimited losses are used for the tail factor, they are adjusted to a limited basis as shown in Appendix A-II Section H.



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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section A - Premium and Loss Summary Valued as of 12/31/2016

Policy Year 2015

(1) Standard Earned Premium	\$763,360,214
(2) Factor to Develop Premium to Ultimate	1.006
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$767,940,375
(4) Limited Indemnity Paid Losses	\$44,890,411
(5) Limited Indemnity Paid Development Factor to Ultimate	4.158
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$186,654,329
(7) Limited Indemnity Paid+Case Losses	\$133,421,085
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.398
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$186,522,677
(10) Policy Year 2015 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$186,588,503
(11) Limited Medical Paid Losses	\$138,035,493
(12) Limited Medical Paid Development Factor to Ultimate	1.650
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$227,758,563
(14) Limited Medical Paid+Case Losses	\$199,858,128
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.124
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$224,640,536
(17) Policy Year 2015 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$226,199,550

Policy Year 2014

(1) Standard Earned Premium	\$774,682,969
(2) Factor to Develop Premium to Ultimate	0.999
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$773,908,286
(4) Limited Indemnity Paid Losses	\$89,402,570
(5) Limited Indemnity Paid Development Factor to Ultimate	2.080
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$185,957,346
(7) Limited Indemnity Paid+Case Losses	\$150,692,853
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.192
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$179,625,881
(10) Policy Year 2014 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$182,791,614
(11) Limited Medical Paid Losses	\$160,819,476
(12) Limited Medical Paid Development Factor to Ultimate	1.344
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$216,141,376
(14) Limited Medical Paid+Case Losses	\$191,781,543
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.104
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$211,726,823
(17) Policy Year 2014 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$213,934,100



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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section B - Premium Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2012	1.007	2011	0.999	2010	1.000	2009	1.000
2013	1.008	2012	0.999	2011	1.000	2010	1.000
2014	1.006	2013	1.000	2012	1.000	2011	1.000
Average	1.007	Average	0.999	Average	1.000	Average	1.000

Summary of Premium Development Factors

<u>1st/5th</u>	<u>2nd/5th</u>	<u>3rd/5th</u>	<u>4th/5th</u>
1.006	0.999	1.000	1.000



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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C - Limited Indemnity Paid Loss Development Factors

Policy Year	<u>1st/2nd</u>	Policy Year	<u>2nd/3rd</u>	Policy Year	<u>3rd/4th</u>	Policy Year	<u>4th/5th</u>
2012	1.995	2011	1.416	2010	1.195	2009	1.085
2013	2.001	2012	1.358	2011	1.130	2010	1.057
2014	2.002	2013	1.417	2012	1.179	2011	1.073
Average	1.999	Average	1.397	Average	1.168	Average	1.072
Policy Year	<u>5th/6th</u>	Policy Year	<u>6th/7th</u>	Policy Year	<u>7th/8th</u>	Policy Year	<u>8th/9th</u>
2008	1.042	2007	1.028	2006	1.010	2005	1.006
2009	1.043	2008	1.030	2007	1.025	2006	1.015
2010	1.046	2009	1.024	2008	1.028	2007	1.013
Average	1.044	Average	1.027	Average	1.021	Average	1.011
Policy Year	<u>9th/10th</u>	Policy Year	<u>10th/11th</u>	Policy Year	<u>11th/12th</u>	Policy Year	<u>12th/13th</u>
2004	1.011	2003	1.005	2002	1.005	2001	1.003
2005	1.011	2004	1.009	2003	1.003	2002	1.002
2006	1.007	2005	1.005	2004	1.003	2003	1.004
Average	1.010	Average	1.006	Average	1.004	Average	1.003
Policy Year	<u>13th/14th</u>	Policy Year	<u>14th/15th</u>	Policy Year	<u>15th/16th</u>	Policy Year	<u>16th/17th</u>
2000	1.017	1999	1.002	1998	1.002	1997	1.002
2001	1.002	2000	1.005	1999	1.002	1998	1.002
2002	1.007	2001	1.002	2000	1.004	1999	1.003
Average	1.009	Average	1.003	Average	1.003	Average	1.002
Policy Year	<u>17th/18th</u>	Policy Year	<u>18th/19th</u>				
1996	1.002	1995	1.002				
1997	1.002	1996	1.002				
1998	1.002	1997	1.006				
Average	1.002	Average	1.003				



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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section D - Limited Medical Paid Loss Development Factors

Policy Year	<u>1st/2nd</u>	Policy Year	<u>2nd/3rd</u>	Policy Year	<u>3rd/4th</u>	Policy Year	<u>4th/5th</u>
2012	1.227	2011	1.067	2010	1.028	2009	1.031
2013	1.219	2012	1.058	2011	1.030	2010	1.023
2014	1.238	2013	1.063	2012	1.033	2011	1.016
Average	1.228	Average	1.063	Average	1.030	Average	1.023
Policy Year	<u>5th/6th</u>	Policy Year	<u>6th/7th</u>	Policy Year	<u>7th/8th</u>	Policy Year	<u>8th/9th</u>
2008	1.011	2007	1.011	2006	1.006	2005	1.006
2009	1.018	2008	1.015	2007	1.006	2006	1.007
2010	1.012	2009	1.016	2008	1.011	2007	1.009
Average	1.014	Average	1.014	Average	1.008	Average	1.007
Policy Year	<u>9th/10th</u>	Policy Year	<u>10th/11th</u>	Policy Year	<u>11th/12th</u>	Policy Year	<u>12th/13th</u>
2004	1.009	2003	1.006	2002	1.008	2001	1.004
2005	1.008	2004	1.007	2003	1.004	2002	1.005
2006	1.004	2005	1.006	2004	1.008	2003	1.006
Average	1.007	Average	1.006	Average	1.007	Average	1.005
Policy Year	<u>13th/14th</u>	Policy Year	<u>14th/15th</u>	Policy Year	<u>15th/16th</u>	Policy Year	<u>16th/17th</u>
2000	1.009	1999	1.004	1998	1.002	1997	1.007
2001	1.002	2000	1.008	1999	1.005	1998	1.003
2002	1.006	2001	1.004	2000	1.009	1999	1.005
Average	1.006	Average	1.005	Average	1.005	Average	1.005
Policy Year	<u>17th/18th</u>	Policy Year	<u>18th/19th</u>				
1996	1.003	1995	1.002				
1997	1.002	1996	1.003				
1998	1.003	1997	1.002				
Average	1.003	Average	1.002				



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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section E - Limited Indemnity Paid + Case Loss Development Factors

Policy Year	<u>1st/2nd</u>	Policy Year	<u>2nd/3rd</u>	Policy Year	<u>3rd/4th</u>	Policy Year	<u>4th/5th</u>
2010	1.163	2009	1.084	2008	1.050	2007	1.026
2011	1.181	2010	1.081	2009	1.037	2008	1.001
2012	1.149	2011	1.097	2010	1.058	2009	1.036
2013	1.169	2012	1.080	2011	1.023	2010	0.998
2014	1.202	2013	1.075	2012	1.024	2011	1.024
Average	1.173	Average	1.083	Average	1.038	Average	1.017
Policy Year	<u>5th/6th</u>	Policy Year	<u>6th/7th</u>	Policy Year	<u>7th/8th</u>	Policy Year	<u>8th/9th</u>
2006	1.003	2005	1.007	2004	1.001	2003	1.004
2007	1.008	2006	1.013	2005	1.003	2004	1.005
2008	1.014	2007	1.005	2006	1.002	2005	1.005
2009	1.009	2008	1.005	2007	1.009	2006	1.000
2010	1.007	2009	1.004	2008	1.006	2007	0.999
Average	1.008	Average	1.007	Average	1.004	Average	1.003
Policy Year	<u>9th/10th</u>	Policy Year	<u>10th/11th</u>	Policy Year	<u>11th/12th</u>	Policy Year	<u>12th/13th</u>
2002	1.000	2001	1.001	2000	1.002	1999	0.999
2003	1.002	2002	0.997	2001	1.005	2000	1.005
2004	1.001	2003	0.998	2002	1.004	2001	1.000
2005	1.005	2004	0.999	2003	1.003	2002	1.002
2006	1.010	2005	1.003	2004	1.001	2003	1.000
Average	1.004	Average	1.000	Average	1.003	Average	1.001
Policy Year	<u>13th/14th</u>	Policy Year	<u>14th/15th</u>	Policy Year	<u>15th/16th</u>	Policy Year	<u>16th/17th</u>
1998	1.008	1997	1.001	1996	1.000	1995	1.002
1999	1.001	1998	1.000	1997	1.001	1996	1.001
2000	1.001	1999	0.999	1998	1.001	1997	0.999
2001	1.000	2000	1.000	1999	0.997	1998	1.002
2002	0.999	2001	0.999	2000	1.001	1999	1.001
Average	1.002	Average	1.000	Average	1.000	Average	1.001
Policy Year	<u>17th/18th</u>	Policy Year	<u>18th/19th</u>				
1994	1.003	1993	1.001				
1995	1.001	1994	0.999				
1996	1.001	1995	1.001				
1997	1.001	1996	1.002				
1998	1.002	1997	0.999				
Average	1.002	Average	1.000				



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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section F - Limited Medical Paid + Case Loss Development Factors

Policy Year	1st/2nd	Policy Year	2nd/3rd	Policy Year	3rd/4th	Policy Year	4th/5th
2010	1.028	2009	1.016	2008	1.016	2007	1.025
2011	1.032	2010	1.013	2009	1.005	2008	1.006
2012	1.004	2011	0.993	2010	1.005	2009	1.019
2013	1.022	2012	1.006	2011	0.986	2010	1.008
2014	1.006	2013	0.989	2012	0.985	2011	0.985
Average	1.018	Average	1.003	Average	0.999	Average	1.009

Policy Year	5th/6th	Policy Year	6th/7th	Policy Year	7th/8th	Policy Year	8th/9th
2006	1.013	2005	1.000	2004	1.007	2003	1.011
2007	1.000	2006	0.996	2005	1.001	2004	1.007
2008	1.013	2007	1.005	2006	1.009	2005	1.012
2009	1.001	2008	1.011	2007	1.001	2006	1.002
2010	0.994	2009	1.008	2008	1.003	2007	0.998
Average	1.004	Average	1.004	Average	1.004	Average	1.006

Policy Year	9th/10th	Policy Year	10th/11th	Policy Year	11th/12th	Policy Year	12th/13th
2002	1.009	2001	1.001	2000	1.005	1999	1.007
2003	1.001	2002	1.002	2001	1.000	2000	0.997
2004	0.996	2003	1.005	2002	1.002	2001	1.000
2005	1.008	2004	1.003	2003	1.003	2002	0.997
2006	1.003	2005	1.003	2004	1.000	2003	0.994
Average	1.003	Average	1.003	Average	1.002	Average	0.999

Policy Year	13th/14th	Policy Year	14th/15th	Policy Year	15th/16th	Policy Year	16th/17th
1998	1.002	1997	1.003	1996	1.007	1995	1.000
1999	1.002	1998	1.015	1997	1.001	1996	1.000
2000	1.000	1999	0.999	1998	0.999	1997	1.005
2001	1.002	2000	0.995	1999	1.000	1998	0.995
2002	1.002	2001	1.005	2000	1.016	1999	1.005
Average	1.002	Average	1.003	Average	1.005	Average	1.001

Policy Year	17th/18th	Policy Year	18th/19th
1994	1.008	1993	1.000
1995	1.049	1994	1.005
1996	1.024	1995	1.001
1997	1.014	1996	0.999
1998	1.008	1997	1.001
Average*	1.015	Average	1.001

* Excludes the years with the lowest and highest factors.



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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section G - Determination of Policy Year Loss Development Factors (19th-to-Ultimate Report)

Indemnity Paid+Case Data for Matching Companies

(1) Policy Year	(2) <u>Losses for Policy Year</u> 19th Report 20th Report		(4) <u>Losses for All Prior Policy Years</u> Previous Current		(6) Factor to Adjust Losses for Prior Policy Years	(7) Indicated 19th-to-Ult Development for Policy Year
1987	100,793,494	101,046,246	804,727,980	804,909,599	0.649	1.005
1988	105,466,072	105,688,513	910,248,823	910,306,252	0.660	1.003
1989	114,362,271	114,441,268	1,012,224,979	1,012,727,987	0.640	1.008
1990	110,036,477	110,090,771	1,106,309,695	1,107,237,062	0.696	1.013
1991	98,530,504	98,529,633	1,217,327,833	1,217,908,047	0.834	1.007
1992	93,450,493	93,536,604	1,312,544,349	1,313,061,621	0.926	1.007
1993	87,319,062	87,107,611	1,406,598,225	1,406,819,743	1.030	1.000
1994	82,098,378	82,127,019	1,485,738,268	1,486,458,841	1.112	1.008
1995	85,195,400	85,284,318	1,570,622,846	1,571,748,890	1.100	1.013
1996	95,346,517	95,386,309	1,656,632,630	1,657,939,105	0.995	1.014
Selected Indemnity 19th-to-Ultimate Loss Development Factor						1.010

Medical Paid+Case Data for Matching Companies

(8) Policy Year	(9) <u>Losses for Policy Year</u> 19th Report 20th Report		(11) <u>Losses for All Prior Policy Years</u> Previous Current		(13) Factor to Adjust Losses for Prior Policy Years	(14) Indicated 19th-to-Ult Development for Policy Year
1987	64,837,501	64,877,579	484,219,894	483,935,274	0.585	0.993
1988	80,249,548	80,106,643	551,253,319	553,882,583	0.511	1.062
1989	85,996,011	86,154,548	632,126,304	635,659,045	0.522	1.081
1990	91,211,015	91,204,651	709,979,507	713,964,105	0.551	1.079
1991	89,375,740	89,378,456	805,168,756	805,273,671	0.629	1.002
1992	93,622,396	94,627,214	890,780,497	894,165,426	0.661	1.065
1993	81,422,582	81,357,885	988,792,640	987,065,646	0.834	0.974
1994	87,977,371	88,422,471	1,062,272,301	1,065,079,572	0.810	1.044
1995	84,849,798	84,914,112	1,156,303,800	1,159,113,329	0.899	1.038
1996	107,027,288	107,127,205	1,243,763,335	1,250,645,503	0.752	1.086
Selected Medical 19th-to-Ultimate Loss Development Factor						1.050

(7) = 1 + [(3)-(2) + ((5)-(4)) / (6)] / (2)

(14) = 1 + [(10)-(9) + ((12)-(11)) / (13)] / (9)

Columns (4) and (11) are valued as of the date at which the given policy year is at a 19th report.

Columns (5) and (12) are valued as of the date at which the given policy year is at a 20th report.



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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section H - Derivation of Policy Year Limited 19th-to-Ultimate Loss Development Factors

Policy Year	Indemnity Paid-to-Paid + Case Ratio 19th Report	Medical Paid-to-Paid + Case Ratio 19th Report
1993	0.990	0.986
1994	0.979	0.950
1995	0.978	0.929
1996	0.972	0.951
1997	0.985	0.944
Average	0.981	0.952

	Indemnity	Medical
(1) Paid+Case 19th-to-Ultimate Loss Development Factor (Section G)	1.010	1.050
(2) Factor to Adjust 19th-to-Ultimate Development Factor to a Limited Basis	0.783	0.783
(3) Limited Paid+Case 19th-to-Ultimate Loss Development Factor = [(1)-1]x(2)+1	1.008	1.039
(4) Limited Paid-to-Paid+Case Ratio (Section H)	0.981	0.952
(5) Limited Paid 19th-to-Ultimate Loss Development Factor = (3) / (4)	1.028	1.091

Section I - Summary of Limited Paid Loss Development Factors

Report	(1) Indemnity Paid Loss Development		Section H	(3) Medical Paid Loss Development		Section H
	to Next Report	to Ultimate		to Next Report	to Ultimate	
1st	1.999	4.158		1.228	1.650	
2nd	1.397	2.080		1.063	1.344	
3rd	1.168	1.489		1.030	1.264	
4th	1.072	1.275		1.023	1.227	
5th	1.044	1.189		1.014	1.199	
6th	1.027	1.139		1.014	1.182	
7th	1.021	1.109		1.008	1.166	
8th	1.011	1.086		1.007	1.157	
9th	1.010	1.074		1.007	1.149	
10th	1.006	1.063		1.006	1.141	
11th	1.004	1.057		1.007	1.134	
12th	1.003	1.053		1.005	1.126	
13th	1.009	1.050		1.006	1.120	
14th	1.003	1.041		1.005	1.113	
15th	1.003	1.038		1.005	1.107	
16th	1.002	1.035		1.005	1.101	
17th	1.002	1.033		1.003	1.096	
18th	1.003	1.031		1.002	1.093	
19th		1.028	Section H		1.091	Section H

(2) = Cumulative upward product of column (1).
 (4) = Cumulative upward product of column (3).



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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section J - Summary of Limited Paid+Case Loss Development Factors

Report	(1)	(2)
	Indemnity Paid+Case Loss Development	
	<u>to Next Report</u>	<u>to Ultimate</u>
1st	1.173	1.398
2nd	1.083	1.192
3rd	1.038	1.101
4th	1.017	1.061
5th	1.008	1.043
6th	1.007	1.035
7th	1.004	1.028
8th	1.003	1.024
9th	1.004	1.021
10th	1.000	1.017
11th	1.003	1.017
12th	1.001	1.014
13th	1.002	1.013
14th	1.000	1.011
15th	1.000	1.011
16th	1.001	1.011
17th	1.002	1.010
18th	1.000	1.008
19th		1.008

Section H

Report	(3)	(4)
	Medical Paid+Case Loss Development	
	<u>to Next Report</u>	<u>to Ultimate</u>
1st	1.018	1.124
2nd	1.003	1.104
3rd	0.999	1.101
4th	1.009	1.102
5th	1.004	1.092
6th	1.004	1.088
7th	1.004	1.084
8th	1.006	1.080
9th	1.003	1.074
10th	1.003	1.071
11th	1.002	1.068
12th	0.999	1.066
13th	1.002	1.067
14th	1.003	1.065
15th	1.005	1.062
16th	1.001	1.057
17th	1.015	1.056
18th	1.001	1.040
19th		1.039

Section H

(2) = Cumulative upward product of column (1).

(4) = Cumulative upward product of column (3).



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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section K - Factor to Adjust Limited Losses to an Unlimited Basis

(1) Threshold at the Midpoint of the Rate Effective Period*	8,813,862
(2) Statewide Excess Ratio for (1)	0.012
(3) Market Share for Carriers Missing from Large Loss and Catastrophe Call	0.000
(4) Factor to Adjust Limited Losses to an Unlimited Basis = $1.0 / \{1.0 - [(2) \times (1.0 - (3))]\}$	1.012

Section L - Policy Year Large Loss Limits

Experience Year	Policy Year Detrended Limit
2015	7,852,216
2014	7,612,692
2013	7,345,140
2012	7,161,909
2011	6,980,047
2010	6,774,957
2009	6,572,995
2008	6,490,225
2007	6,379,114
2006	6,156,490
2005	5,926,243
2004	5,731,537
2003	5,507,299
2002	5,289,847
2001	5,131,731
2000	4,982,860
1999	4,820,300
1998	4,646,992
1997	4,443,267

* November 30, 2018 is the midpoint of the effective period for which the revised rates are being proposed.



Iowa

Workers Compensation Rate Filing – January 1, 2018

Appendix A – Factors Underlying the Proposed Rate Level Change

Appendix A-III Trend Factors

NCCI separately analyzes a measure of the number of workplace injuries (claim frequency) and the average indemnity and medical costs of each of these injuries (claim severity). Premium, lost-time claim counts, and losses used in these frequency and severity calculations are developed to ultimate and adjusted for changes in the level of workers' wages over time using the United States Bureau of Labor Statistics Quarterly Census of Employment and Wages for Iowa. Note that medical-only claim counts are excluded from the claim frequency and severity calculations, but the losses associated with medical-only claims are included.

While claim frequency and average costs per case are reviewed separately, NCCI selects annual indemnity and medical loss ratio trend factors based on an analysis of historical indemnity and medical loss ratios, along with other pertinent considerations, including, but not limited to, changes in system benefits and administration, economic environment, credibility of state data, and prior trend approach and selection.

The lost-time claim frequency, average costs per case, and loss ratios for Policy Years 2001 through 2015 are shown in Appendix A-III, along with the impact of the trend selection for each policy year in the experience period. The trend lengths displayed in Section B(3) are calculated by comparing the average accident date for the effective period of the proposed advisory rates to each of the policy years in the experience period. The average accident dates are based on an Iowa distribution of policy writings by month and assume a uniform probability of loss over the coverage period.



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APPENDIX A-III

Policy Year Trend Factors

Section A - Summary of Policy Year Data

(1)	(2)	(3)	(4)	(5)	(6)
Policy Year	Lost-Time Claim Frequency*	Indemnity Avg Cost Per Case*^	Loss Ratio^	Medical Avg Cost Per Case*^	Loss Ratio^
2001	24.916	17,989	0.448	18,523	0.462
2002	22.828	17,681	0.403	22,042	0.503
2003	22.510	19,028	0.428	23,089	0.520
2004	21.989	21,120	0.464	26,108	0.573
2005	20.520	20,820	0.427	24,632	0.505
2006	20.245	21,160	0.435	26,777	0.541
2007	20.247	22,952	0.465	28,004	0.568
2008	19.396	23,806	0.460	30,560	0.592
2009	18.610	24,918	0.464	33,810	0.629
2010	18.913	24,697	0.467	32,172	0.609
2011	17.547	24,039	0.422	31,061	0.545
2012	17.118	23,675	0.405	32,776	0.561
2013	17.242	25,368	0.437	32,881	0.566
2014	16.096	24,978	0.402	31,992	0.515
2015	14.673	26,667	0.391	35,409	0.519
15yr Exponential Trend	-3.1%	2.7%	-0.5%	3.9%	0.7%

* Figures have been adjusted to a common wage level.

^ Based on an average of paid and paid+case losses.

Section B - Summary of Annual Trend Factors

	<u>Indemnity</u>	<u>Medical</u>
(1) Current Approved Annual Loss Ratio Trend Factor	0.995	1.010
(2) Selected Annual Loss Ratio Trend Factor	0.995	1.005
(3) Length of Trend Period from Midpoint of Policy Year to Midpoint of Effective Period:		
		<u>Years</u>
Policy Year 2014		3.998
Policy Year 2015		2.998
(4) Trend Factor Applied to Experience Year = (2) ^ (3)	<u>Indemnity</u>	<u>Medical</u>
Policy Year 2014	0.980	1.020
Policy Year 2015	0.985	1.015



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APPENDIX A-IV

Derivation of Industry Group Differentials

Industry group differentials are used to more equitably distribute the overall rate level change based on the individual experience of each industry group. The payroll, losses and claim counts used in the calculations below are from NCCI's Workers Compensation Statistical Plan (WCSP) data.

I. Expected Losses

The current expected losses (columns (1) and (2)) are the payroll extended by the pure premiums underlying the latest approved rates. The proposed expected losses (3) are the current expected losses adjusted to the proposed level. These adjustments include the proposed experience, trend, benefit and, if applicable, loss-based expense changes as well as any miscellaneous premium adjustments.

Industry Group	(1) Latest Year Current Expected Losses Prior to Adjustment for Change in Off-Balance	(2) Five Year Current Expected Losses Prior to Adjustment for Change in Off-Balance	(3) Five Year Proposed Expected Losses Prior to Adjustment for Change in Off-Balance	(4) Current Ratio of Manual to Standard Premium	(5) Proposed Ratio of Manual to Standard Premium
Manufacturing	170,781,739	802,146,383	742,558,985	1.102	1.125
Contracting	156,605,923	642,167,722	594,575,356	1.095	1.112
Office & Clerical	69,657,289	330,589,909	305,869,534	1.060	1.078
Goods & Services	247,321,288	1,134,989,312	1,049,835,431	1.024	1.041
Miscellaneous	110,667,624	515,515,012	477,521,473	1.073	1.085
Statewide	755,033,862	3,425,408,338	3,170,360,779		

Industry Group	(6) Latest Year Current Expected Losses Adjusted for Change in Off-Balance (1)x(4)/(5)	(7) Five Year Current Expected Losses Adjusted for Change in Off-Balance (2)x(4)/(5)	(8) Five Year Proposed Expected Losses Adjusted for Change in Off-Balance (3)x(4)/(5)	(9) Current/ Proposed (7)/(8)	(10) Adjustment to Proposed for Current Relativity (9)IG/(9)SW
Manufacturing	167,290,201	785,746,946	727,377,779	1.080	1.000
Contracting	154,211,767	632,350,410	585,485,625	1.080	1.000
Office & Clerical	68,494,180	325,069,855	300,762,251	1.081	1.001
Goods & Services	243,282,419	1,116,454,424	1,032,691,144	1.081	1.001
Miscellaneous	109,443,650	509,813,464	472,240,129	1.080	1.000
Statewide	742,722,217	3,369,435,099	3,118,556,928	1.080	



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APPENDIX A-IV

II. Industry Group Differentials

To calculate the converted indicated balanced losses (11) the reported losses are limited to \$500,000 for a single claim occurrence and \$1,500,000 for each multiple claim occurrence. After the application of limited development, trend and benefit factors, the limited losses are brought to an unlimited level through the application of the expected excess provision. The proposed experience change, applicable loss-based expenses and any miscellaneous premium adjustments are applied to calculate the indicated losses. These indicated losses are then balanced to the expected losses using the factors shown in Appendix B-I, Section A-3.

Industry Group	(11) Converted Indicated Balanced Losses	(12) Indicated/ Expected Ratio (11)/[(8)x(10)]	(13) Indicated Differential (12)IG/(12)SW	(14) Lost-Time Claim Counts
Manufacturing	737,676,988	1.014	1.013	13,395
Contracting	563,647,041	0.963	0.962	7,372
Office & Clerical	314,008,439	1.043	1.042	5,353
Goods & Services	1,033,549,266	1.000	0.999	22,479
Miscellaneous	474,443,485	1.005	1.004	6,850
Statewide	3,123,325,219	1.001		

Industry Group	(15) Full Credibility Standard for Lost-Time Claim Counts	(16) Credibility Minimum of 1.000 and ((14)/(15))^0.5	(17) Credibility Weighted Indicated/Expected Ratio [(16)IGx(12)IG] + [1-(16)IG]x(12)SW*	(18) Final Industry Group Differential (17)IG/(17)SW
Manufacturing	12,000	1.00	1.014	1.014
Contracting	12,000	0.78	0.971	0.971
Office & Clerical	12,000	0.67	1.029	1.029
Goods & Services	12,000	1.00	1.000	1.000
Miscellaneous	12,000	0.76	1.004	1.004
Statewide			1.000	1.000

*Statewide ratio (column 17) = $\sum_{IG}[(6)x(17)] \div \sum_{IG}(6)$



Iowa

Workers Compensation Rate Filing – January 1, 2018

Appendix B – Calculations Underlying the Advisory Rate Change by Classification

NCCI separately determines voluntary rates for each workers compensation classification. The proposed change from the current rate will vary depending on the classification. The following are the general steps utilized to determine the individual classification rates:

1. Calculate industry group differentials, which are used to more equitably distribute the proposed overall average advisory rate level change based on the individual experience of each industry group
2. For each classification, determine the indicated pure premiums based on the most recently-available five policy periods of Iowa payroll and loss experience
3. Indicated pure premiums are credibility-weighted with present on rate level pure premiums and national pure premiums to generate derived by formula pure premiums
4. Final adjustments include the application of a test correction factor, the ratio of manual-to-standard premium, and swing limits.



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APPENDIX B-I

Distribution of Rate Change to Occupational Classification

After determining the required changes in the overall rate level for the state and by industry group, the next step in the ratemaking procedure is to distribute these changes among the various occupational classifications. In order to do this, the pure premiums by classification must be adjusted, by policy period, industry group, or on an overall basis, to incorporate the changes proposed in the filing. There are three sets of pure premiums for each classification: indicated, present on rate level, and national pure premiums.

Section A – Calculation of Indicated Pure Premiums

The indicated pure premiums are calculated from the payroll and loss data reported, by class code and policy period, in the Workers Compensation Statistical Plan (WCSP) for the latest available five policy periods. Various adjustments are made to these pure premiums to put them at the level proposed in this filing (Sections A-1 to A-3).

Section A-1 – Calculation of Primary Conversion Factors

1. Limited Loss Development Factors

The following factors are applied to develop the losses from first through fifth report to an ultimate basis.

Policy Period	Indemnity		Medical	
	Likely-to-Develop	Not-Likely-to-Develop	Likely-to-Develop	Not-Likely-to-Develop
3/10-2/11	1.068	1.020	1.267	1.025
3/11-2/12	1.088	1.037	1.292	1.028
3/12-2/13	1.145	1.082	1.306	1.032
3/13-2/14	1.326	1.195	1.331	1.040
3/14-2/15	1.827	1.378	1.410	1.061

2. Factors to Adjust to the Proposed Trend Level

The proposed trend factors are applied to adjust the losses to the proposed level.

Policy Period	Indemnity	Medical
3/10-2/11	0.962	1.040
3/11-2/12	0.967	1.034
3/12-2/13	0.971	1.029
3/13-2/14	0.976	1.024
3/14-2/15	0.981	1.019

3. Factors to Adjust to the July 1, 2017 Benefit Level

The following factors are applied to adjust the losses to the proposed benefit level.

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
3/10-2/11	1.007	1.006	0.883	1.006	1.000
3/11-2/12	1.006	1.005	0.882	1.005	1.000
3/12-2/13	1.005	1.004	0.882	1.004	1.000
3/13-2/14	1.004	1.003	0.881	1.003	1.000
3/14-2/15	1.003	1.003	0.881	1.003	1.000



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APPENDIX B-I

4. Primary Conversion Factors: Indicated Pure Premiums

The factors above, contained within Section A-1, are combined multiplicatively, resulting in the following factors for the Likely-to-Develop (L) and Not-Likely-to-Develop (NL) groupings.

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
3/10-2/11	1.035	0.988	1.034	0.907	0.866	1.034	0.987	1.318	1.066
3/11-2/12	1.058	1.009	1.057	0.928	0.884	1.057	1.008	1.336	1.063
3/12-2/13	1.117	1.056	1.116	0.981	0.927	1.116	1.055	1.344	1.062
3/13-2/14	1.299	1.171	1.298	1.140	1.028	1.298	1.170	1.363	1.065
3/14-2/15	1.798	1.356	1.798	1.579	1.191	1.798	1.356	1.437	1.081

* Permanent total losses are always assigned to the Likely-to-Develop grouping.

Section A-2 – Expected Excess Provision and Redistribution

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of excess loss factors by hazard group. These factors are shown below.

Hazard Group	A	B	C	D	E	F	G
(1) Excess Ratios	0.112	0.148	0.168	0.199	0.239	0.275	0.324
(2) Excess Factors 1/(1-(1))	1.126	1.174	1.202	1.248	1.314	1.379	1.479

As the excess loss factors are on a combined (indemnity and medical) basis, a portion (40%) of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses. Since a portion of the expected excess losses are redistributed in an additive manner, the expected excess factors shown above cannot be combined multiplicatively with either the primary or secondary loss conversion factors.



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APPENDIX B-I

Section A-3 – Calculation of Secondary Conversion Factors

1. Factors to Adjust for Proposed Industry Group Differentials

The following factors are applied to adjust the indicated industry group differentials for the effects of credibility weighting the industry group differentials and weighting the differentials by the latest year expected losses.

	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
(1) Indicated Differentials*	1.013	0.962	1.042	0.999	1.004
(2) Final Differentials**	1.014	0.971	1.029	1.000	1.004
(3) Adjustment (2)/(1)	1.001	1.009	0.988	1.001	1.000

*See Appendix A-IV, column (13).

**See Appendix A-IV, column (18).

2. Factors to Balance Indicated to Expected Losses

The expected losses are calculated as the pure premium underlying the current rates, adjusted to the proposed level and adjusted for the Experience Rating Plan off-balance. The indicated losses are balanced to the expected losses by applying the following factors.

Policy Period	(1) Adjustment of Indicated Losses to Pure Premium at Proposed Level	(2) Current Ratio of Manual to Standard Premium	(3) Proposed Ratio of Manual to Standard Premium	(4) Off-balance Adjustment (2)/(3)	(5) Balancing Indicated to Expected Losses (1)x(4)
3/10-2/11	0.822	1.066	1.043	1.022	0.840
3/11-2/12	0.878	1.066	1.052	1.013	0.889
3/12-2/13	0.863	1.066	1.080	0.987	0.852
3/13-2/14	0.846	1.067	1.102	0.968	0.819
3/14-2/15	0.917	1.067	1.130	0.944	0.866

3. Adjustment for Experience Change

A factor of 0.936 is applied to adjust for the experience change in the proposed rate level.

4. Factor to Reflect the Proposed Loss-Based Expense Provisions

A factor of 1.154 is applied to include the proposed loss-based expense provisions.

5. Secondary Conversion Factors: Indicated Pure Premiums

The factors above, contained within section A-3, are combined multiplicatively, resulting in the following factors:

Policy Period	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
3/10-2/11	0.908	0.915	0.896	0.908	0.907
3/11-2/12	0.961	0.969	0.949	0.961	0.960
3/12-2/13	0.921	0.929	0.909	0.921	0.920
3/13-2/14	0.886	0.893	0.874	0.886	0.885
3/14-2/15	0.936	0.944	0.924	0.936	0.935



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APPENDIX B-I

Section B – Calculation of Present on Rate Level Pure Premiums

The present on rate level pure premiums are the pure premiums underlying the current rates, adjusted to the proposed level. The data sources for the above-captioned pure premiums are the partial pure premiums underlying the current rates.

1. Adjustment for Experience Change

A factor of 0.936 is applied to adjust for the experience change in the proposed rate level.

2. Factors to Adjust to the Proposed Trend Level

The pure premiums underlying the current rates contain the current trend. The change in trend factors, 1.000 and 0.983, for indemnity and medical, respectively, are applied to adjust to the proposed trend level.

3. Factors to Adjust to the July 1, 2017 Benefit Level

The pure premiums underlying the current rates are at the current July 1, 2017 level. The following factors are applied to adjust to the proposed benefit level.

Effective Date	Indemnity	Medical
July 1, 2017	1.001	1.000

4. Factors to Include the Proposed Loss-Based Expense Provisions

The pure premiums underlying the current rates include the current loss-based expense provisions and must be adjusted to the proposed level.

	(a) Current		(b) Proposed	
	Indemnity	Medical	Indemnity	Medical
(1) Loss Adjustment Expense	1.155	1.155	1.154	1.154
(2) Loss-based Assessment	1.000	1.000	1.000	1.000
(3) = (1) + (2) – 1.000	1.155	1.155	1.154	1.154
(4) Overall Change (3b)/(3a)			0.999	0.999

5. Adjustment to Obtain Expected Losses

The pure premiums underlying the current rates reflect the current Experience Rating Plan off-balance. The change in off-balance must be applied.

Industry Group	(1) Current Ratio of Manual to Standard Premium	(2) Proposed Ratio of Manual to Standard Premium	(3) Off-balance Adjustment (1)/(2)
Manufacturing	1.102	1.125	0.980
Contracting	1.095	1.112	0.985
Office & Clerical	1.060	1.078	0.983
Goods & Services	1.024	1.041	0.984
Miscellaneous	1.073	1.085	0.989



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APPENDIX B-I

6. Factors to Adjust for Proposed Industry Group Differentials

The pure premiums underlying the current rates are adjusted by the proposed industry group differentials.

Industry Group	(1) Final Differential*	(2) Adjustment to Proposed for Current Relativities**	(3) Adjusted Differential (1)x(2)
Manufacturing	1.014	1.000	1.014
Contracting	0.971	1.000	0.971
Office & Clerical	1.029	1.001	1.030
Goods & Services	1.000	1.001	1.001
Miscellaneous	1.004	1.000	1.004

*See Appendix A-IV, column (18).

**See Appendix A-IV, column (10).

7. Combined Conversion Factors

The factors above, contained within Section B, are combined multiplicatively, resulting in the following factors.

Industry Group	Indemnity	Medical
Manufacturing	0.930	0.913
Contracting	0.895	0.879
Office & Clerical	0.948	0.930
Goods & Services	0.922	0.905
Miscellaneous	0.929	0.913



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APPENDIX B-I

Section C – Calculation of National Pure Premiums

Finally, there are the national pure premiums, which reflect the countrywide experience for each classification adjusted to state conditions. These pure premiums reflect the countrywide experience for each classification as indicated by the latest available individual classification experience for all states for which the National Council on Compensation Insurance compiles workers compensation data.

Countrywide data is adjusted to Iowa conditions in four steps. First, statewide indicated pure premiums are determined for Iowa. Second, using Iowa payrolls as weights, corresponding statewide-average pure premiums are computed for each remaining state. Third, the ratios of Iowa statewide pure premiums to those for other states are used as adjustment factors to convert losses for other states to a basis that is consistent with the Iowa indicated pure premiums. The quotient of the countrywide total of such adjusted losses divided by the total countrywide payroll for the classification is the initial pure premium indicated by national relativity. Finally, national pure premiums are balanced to the level of the state indicated pure premiums to ensure unbiased derived by formula pure premiums. Indemnity and medical pure premiums are computed separately.

Section D – Calculation of Derived by Formula Pure Premiums

The indicated, present on rate level and national pure premiums are credibility weighted, and the resulting derived by formula pure premiums are used to determine the final class rates.

As for the preceding pure premiums, separate computations are performed for each partial pure premium: indemnity and medical. Each partial formula pure premium is derived by the weighting of the indicated, present on rate level and national partial pure premiums. The weight assigned to the policy year indicated pure premium varies in one-percent intervals from zero percent to one hundred percent, depending upon the volume of expected losses (i.e. the product of the underlying pure premiums and the payroll in hundreds). To achieve full state credibility, a classification must have expected losses of at least: \$19,057,680 for indemnity and \$13,891,554 for medical.

The partial credibilities formula is:

$$z = [(\text{expected losses}) / (\text{full credibility standard})]^{0.4}$$

For the national pure premiums, credibility is determined from the number of lost-time claims. Full credibility standards are: 1,150 lost-time claims for indemnity and 1,000 lost-time claims for medical.

Partial credibilities are assigned using a credibility formula similar to that used for indicated pure premiums but based on the number of national cases. In no case is the national credibility permitted to exceed 50% of the complement of the state credibility.

National Credibility equals the smaller of:

$$[(\text{national cases}) / (\text{full credibility standard})]^{0.4} \text{ and } [(1 - \text{state credibility}) / 2]$$

The residual credibility (100% minus the sum of the state and national credibilities) is assigned to the present on rate level pure premium.

For example, if the state credibility is 40%, the national pure premium is assigned a maximum credibility of 30% $((100 - 40) / 2)$. The remainder is assigned to the present on rate level pure premium.

The total pure premium shown on the attached Appendix B-III is obtained by adding the indemnity and medical partial pure premiums obtained above and rounding the sum to two decimal places.



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APPENDIX B-II

Adjustments to Obtain Rates

The following items are combined with the derived by formula pure premium to obtain the proposed rate:

1. Test Correction Factor

The payrolls are now extended by the rates presently in effect and by the indicated rates to determine if the required change in manual premium level as calculated in Exhibit I has been achieved. Since at first this calculation may not yield the required results, an iterative process is initiated which continuously tests the proposed rates including tentative test correction factors until the required change in manual premium level is obtained. The test correction factor is applied to the derived by formula pure premiums.

The factors referred to above are set out as follows:

	Test Correction Factor
Manufacturing	1.0054
Contracting	1.0058
Office & Clerical	1.0021
Goods & Services	0.9946
Miscellaneous	1.0104

2. Ratios of Manual to Standard Premiums

The ratios of manual to standard premiums by industry group have also been excluded from the classification experience, and it is necessary to apply these factors to the derived by formula pure premiums.

	Ratio of Manual to Standard Premiums
Manufacturing	1.125
Contracting	1.112
Office & Clerical	1.078
Goods & Services	1.041
Miscellaneous	1.085

3. Expense Allowance

The expense allowance is introduced into the rate by dividing the product of the proposed pure premium and the appropriate factors above by the proposed target cost ratio of 0.724 (see Exhibit II-A for derivation of this factor). This operation produces the proposed rate prior to the addition of a disease loading, if any.

4. Disease Loadings

The proposed manual rates shown in this filing include specific disease loadings for those classifications where they apply. The proposed specific disease loadings are shown on the footnotes page.



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APPENDIX B-II

5. Swing Limits

As a further step, a test is made to make certain that the proposed rates fall within the following departures from the present rates:

Manufacturing	from 18% above to 32% below
Contracting	from 14% above to 36% below
Office & Clerical	from 19% above to 31% below
Goods & Services	from 16% above to 34% below
Miscellaneous	from 17% above to 33% below

These limits have been calculated in accordance with the following formula:

Max. Deviation = Effect of the final change in rate level by industry group plus or minus 25% rounded to the nearest 1%.

The product of the swing limits and the present rate sets bounds for the proposed rate. If the calculated rate falls outside of the bounds, the closest bound is chosen as the proposed rate. When a code is limited, the underlying pure premiums are adjusted to reflect the limited rate. The classifications which have been so limited are shown below. Note that classifications that are subject to special handling may fall outside of the swing limits.

An illustrative example showing the calculation of a proposed manual class rate is attached as Appendix B-III. This example demonstrates the manner in which the partial pure premiums are combined to produce a total pure premium, and shows the steps in the calculation at which the rounding takes place. The rates for other classifications are calculated in the same manner.

List of Classifications Limited by the Upper Swing

List of Classifications Limited by the Lower Swing

2016 3307 4024 4101 4240 7711 8856 9179
9186

4825 7710 8720



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APPENDIX B-III

Derivation of Proposed Rate - Code 8810

As previously explained in Appendix B-I, the indicated pure premiums are developed by adjusting the limited losses by a set of conversion factors. The converted losses are then summarized into indemnity and medical and then divided by payroll (in hundreds). The derivation of the indicated pure premium for the above-captioned classification follows:

LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
03/01/10 - 02/28/11	0	290,000	0	3,243,712	4,160,482	92,256	508,221	2,956,256	8,134,314
03/01/11 - 02/29/12	0	0	0	2,186,625	2,977,446	347,653	645,200	1,899,536	7,156,278
03/01/12 - 02/28/13	0	2,340	0	1,181,462	2,689,927	567,077	944,156	1,339,076	6,973,353
03/01/13 - 02/28/14	0	0	0	1,376,906	1,948,667	514,045	1,364,731	1,784,512	6,814,586
03/01/14 - 02/28/15	0	181,412	0	466,831	1,471,896	754,071	1,005,448	1,637,645	5,888,786

PRIMARY CONVERSION FACTORS (Appendix B-I, Section A-1)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
03/01/10 - 02/28/11	1.035	0.988	1.034	0.907	0.866	1.034	0.987	1.318	1.066
03/01/11 - 02/29/12	1.058	1.009	1.057	0.928	0.884	1.057	1.008	1.336	1.063
03/01/12 - 02/28/13	1.117	1.056	1.116	0.981	0.927	1.116	1.055	1.344	1.062
03/01/13 - 02/28/14	1.299	1.171	1.298	1.140	1.028	1.298	1.170	1.363	1.065
03/01/14 - 02/28/15	1.798	1.356	1.798	1.579	1.191	1.798	1.356	1.437	1.081

EXPECTED EXCESS PROVISION AND REDISTRIBUTION (Appendix B-I, Section A-2)

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of a hazard group-specific excess loss factor. The factor is shown below:

HAZARD GROUP: C	
Excess Factor	1.202

As the excess loss factor is on a combined (indemnity and medical) basis, the following portion of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses:

Redistribution %	40%
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APPENDIX B-III

Derivation of Proposed Rate - Code 8810

EXPECTED UNLIMITED LOSSES (Limited Losses x Primary Conversion Factors, then adjusted for the Excess Provision and Redistribution)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
03/01/10 - 02/28/11	0	321,233	0	3,298,487	4,039,491	106,950	562,386	4,928,439	10,776,756
03/01/11 - 02/29/12	0	0	0	2,275,032	2,950,946	411,989	729,156	3,243,792	9,408,297
03/01/12 - 02/28/13	0	2,770	0	1,299,433	2,795,667	709,531	1,116,765	2,307,851	9,183,139
03/01/13 - 02/28/14	0	0	0	1,759,845	2,245,929	748,067	1,790,186	3,104,098	9,013,764
03/01/14 - 02/28/15	0	275,798	0	826,432	1,965,414	1,520,083	1,528,566	2,997,527	7,922,754

SECONDARY CONVERSION FACTORS (Appendix B-I, Section A-3)

Policy Period	INDUSTRY GROUP: Office and Clerical
03/01/10 - 02/28/11	0.896
03/01/11 - 02/29/12	0.949
03/01/12 - 02/28/13	0.909
03/01/13 - 02/28/14	0.874
03/01/14 - 02/28/15	0.924

PAYROLL, FINAL CONVERTED LOSSES (Expected Unlimited Losses x Secondary Conversion Factors)

Policy Period	Payroll	Indemnity Likely	Indemnity Not-Likely	Medical Likely	Medical Not-Likely	Total Indemnity	Total Medical	Total
03/01/10 - 02/28/11	11,036,830,727	3,051,272	4,411,107	4,415,881	9,655,973	7,462,379	14,071,854	21,534,233
03/01/11 - 02/29/12	11,087,903,030	2,549,983	3,492,417	3,078,359	8,928,474	6,042,400	12,006,833	18,049,233
03/01/12 - 02/28/13	9,008,003,838	1,826,148	3,558,919	2,097,837	8,347,473	5,385,067	10,445,310	15,830,377
03/01/13 - 02/28/14	9,325,261,667	2,191,915	3,527,565	2,712,982	7,878,030	5,719,480	10,591,012	16,310,492
03/01/14 - 02/28/15	9,564,106,661	2,168,180	3,483,275	2,769,715	7,320,625	5,651,455	10,090,340	15,741,795
Total	50,022,105,923	11,787,498	18,473,283	15,074,774	42,130,575	30,260,781	57,205,349	87,466,130
INDICATED PURE PREMIUM						0.060	0.114	0.17

The present on rate level pure premiums are developed by adjusting the pure premiums underlying the current rate by the conversion factors calculated in Appendix B-I. The derivation of the present on rate level pure premiums for the above-captioned classification follows:

	Indemnity	Medical	Total
Pure Premiums Underlying Current Rate	0.063	0.127	0.19
Conversion Factors (App. B-I, Section B)	0.948	0.930	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	0.060	0.118	0.18



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APPENDIX B-III

Derivation of Proposed Rate - Code 8810
 Industry Group - Office and Clerical, Hazard Group - C

The rate for the above-captioned classification is derived as follows:

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	0.060	0.114	0.17
2. Pure Premium Indicated by National Relativity	0.050	0.089	0.14
3. Pure Premium Present on Rate Level	0.060	0.118	0.18
4. State Credibilities	100%	100%	xxx
5. National Credibilities	0%	0%	xxx
6. Residual Credibilities = 100% - (4) - (5)	0%	0%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	0.060	0.114	0.17
8. Test Correction Factor	1.0021	1.0021	xxx
9. Underlying Pure Premiums = (7) x (8) *	0.056	0.114	0.17
10. Ratio of Manual to Standard Premium			1.078
11. Target Cost Ratio			0.724
12. Rate = (9) x (10) / (11)			0.25
13. Rate Within Swing Limits			0.25
Current Rate x Swing Limits			
a) Lower bound = 0.28 x 0.690 = 0.20			
b) Upper bound = 0.28 x 1.190 = 0.33			
14. Pure Premiums Underlying Proposed Rate* = ((14TOT) / (9TOT)) x (9) ; (14TOT) = (13) x (11) / (10)	0.056	0.114	0.17
15. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
16. Final Loaded Rate			0.25

* Indemnity pure premium is adjusted for the rounded total pure premium:
 Indemnity Pure Premium = Total Pure Premium - Medical Pure Premium



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APPENDIX B-IV

I. Determination and Distribution of Premium Level Change to “F” Classifications

The Workers Compensation Statistical Plan (WCSP) data is used to determine the overall “F” classifications (F-class) premium level change as well as the individual change by the various classifications. There are three sets of pure premiums for each classification: indicated, present on rate level, and national pure premiums. All sets of pure premiums are adjusted to the common proposed level that is explained further in this exhibit. These three sets of pure premiums are credibility weighted and the results, the derived by formula pure premiums, are adjusted for additional proposed components (Section II) to determine the indicated rates. The payrolls are extended by the rates presently in effect and by the indicated rates. The rates are limited to the swing limits based on 25% above and 25% below the current rates. This results in the indicated rate level change of +9.7%.

Section A – Calculation of F-Class Indicated Pure Premiums

The payroll and loss data reported are from the WCSP data by class code for the latest available five policy periods.

Section A-1 – Calculation of Primary Conversion Factors

1. Factors to Adjust to the Proposed Benefit Levels

The state losses are adjusted to the July 1, 2017 state law level. The federal losses are adjusted to the October 1, 2016 federal law level.

STATE ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/10 - 12/10	1.007	1.006	0.883	1.006	1.000
1/11 - 12/11	1.006	1.005	0.882	1.005	1.000
1/12 - 12/12	1.005	1.004	0.882	1.004	1.000
1/13 - 12/13	1.004	1.003	0.881	1.003	1.000
1/14 - 12/14	1.003	1.003	0.881	1.003	1.000

FEDERAL ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/10 - 12/10	1.028	1.023	1.009	1.023	1.000
1/11 - 12/11	1.023	1.019	1.008	1.019	1.000
1/12 - 12/12	1.017	1.015	1.006	1.015	1.000
1/13 - 12/13	1.013	1.011	1.004	1.011	1.000
1/14 - 12/14	1.010	1.008	1.003	1.008	1.000

2. Factors to Adjust to the Proposed Trend Level

The following factors are applied to trend the losses in each policy year to the proposed rating year. The selected annual trends utilized were 0.995 and 1.005 for indemnity and medical, respectively.

Policy Period	Indemnity	Medical
1/10 - 12/10	0.961	1.041
1/11 - 12/11	0.966	1.036
1/12 - 12/12	0.970	1.030
1/13 - 12/13	0.975	1.025
1/14 - 12/14	0.980	1.020



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APPENDIX B-IV

Section A-1 Calculation of Primary Conversion Factors (continued)

3. Limited Loss Development Factors

The following factors are applied to develop the losses from first through fifth report to an ultimate basis utilizing countrywide data.

Policy Period	Indemnity		Medical	
	Likely-to-Develop	Not-Likely-to-Develop	Likely-to-Develop	Not-Likely-to-Develop
1/10 - 12/10	1.107	1.021	1.205	1.017
1/11 - 12/11	1.152	1.038	1.213	1.021
1/12 - 12/12	1.260	1.097	1.277	1.044
1/13 - 12/13	1.455	1.214	1.365	1.049
1/14 - 12/14	2.500	1.747	1.680	1.113

4. Primary Conversion Factors = (1) x (2) x (3)

The factors above contained within Section A-1, are combined multiplicatively, resulting in the following factors for the Likely-to-Develop (L) and Not-Likely-to-Develop (NL) groupings.

STATE ACT

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/10 - 12/10	1.071	0.988	1.070	0.939	0.866	1.070	0.987	1.254	1.059
1/11 - 12/11	1.120	1.009	1.118	0.982	0.884	1.118	1.008	1.257	1.058
1/12 - 12/12	1.228	1.069	1.227	1.078	0.939	1.227	1.068	1.315	1.075
1/13 - 12/13	1.424	1.188	1.423	1.250	1.043	1.423	1.187	1.399	1.075
1/14 - 12/14	2.457	1.717	2.457	2.158	1.508	2.457	1.717	1.714	1.135

FEDERAL ACT

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/10 - 12/10	1.094	1.009	1.088	1.073	0.990	1.088	1.004	1.254	1.059
1/11 - 12/11	1.138	1.026	1.134	1.122	1.011	1.134	1.022	1.257	1.058
1/12 - 12/12	1.243	1.082	1.241	1.230	1.070	1.241	1.080	1.315	1.075
1/13 - 12/13	1.437	1.199	1.434	1.424	1.188	1.434	1.197	1.399	1.075
1/14 - 12/14	2.475	1.729	2.470	2.457	1.717	2.470	1.726	1.714	1.135

* Permanent Total losses are always assigned to the Likely-to-Develop grouping.



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APPENDIX B-IV

Section A-2 – Expected Excess Provision and Redistribution

To reduce distortions in individual class rate indications, individual claim amounts are subject to a maximum limit of \$500,000. Multiple claim accidents are limited to three times the individual claim loss limitation. After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of excess loss factors by hazard group. These factors are shown below.

Hazard Group	A	B	C	D	E	F	G
(1) Excess Ratios	0.112	0.148	0.168	0.199	0.239	0.275	0.324
(2) Excess Factors 1/(1-(1))	1.126	1.174	1.202	1.248	1.314	1.379	1.479

As the excess loss factors are on a combined (indemnity and medical) basis, a portion (40%) of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses. Since a portion of the expected excess losses are redistributed in an additive manner, the expected excess factors shown above cannot be combined multiplicatively with either the primary or secondary loss conversion factors.

Section A-3 – Calculation of Secondary Conversion Factors

The following factors are applied to include the proposed loss-based expenses. The state losses are adjusted to reflect the proposed loss-based expenses. The federal losses are adjusted to reflect the proposed USL&HW Special Fund Assessment and loss adjustment expense. The combined** factors are based on a combined indemnity and medical loss-weighted average of the above loss-based expenses by policy period.

Policy Period	State Act	Federal Act
1/10 - 12/10	1.154	1.154
1/11 - 12/11	1.154	1.184
1/12 - 12/12	1.154	1.183
1/13 - 12/13	1.154	1.216
1/14 - 12/14	1.154	1.154

** See Section B.3 for the indemnity and medical breakdown of the proposed loss-based expenses.



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APPENDIX B-IV

Section B – Present on Rate Level

1. Benefits

The current underlying pure premiums are at the current July 1, 2017 state and October 1, 2015 federal law levels. These pure premiums are adjusted to reflect the weighted effect of state and federal laws which bring losses to the proposed July 1, 2017 state and October 1, 2016 federal law levels. The distribution of state and federal losses in regard to total losses was used to determine the weighted effects.

State Weight (St%)	0.210
Federal Weight (Fed%)	0.790

	Indemnity	Medical	Total
(a) State Laws	1.001	1.000	1.000
(b) Federal Laws	1.002	1.000	1.001
(c) Weighted Laws = [(a)xSt%] + [(b)xFed%]	1.002	1.000	1.001

2. Trend

Since the trend in the current underlying pure premiums is adequate for the current rating year, additional trend is applied to bring the underlyings to the proposed rating year.

Indemnity	Medical
0.995	1.005



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APPENDIX B-IV

Section B – Present on Rate Level (continued)

3. Loss-Based Expenses

The current underlying pure premiums are adjusted to reflect the change in the weighted effect of the loss-based expense provisions.

Proposed:

STATE ACT			
	Indemnity	Medical	Total
(a) Loss Adjustment Expense	1.154	1.154	1.154
(b) Loss-Based Assessment	1.000	1.000	1.000
(c) Total = (a) + (b) - 1	1.154	1.154	1.154

FEDERAL ACT			
	Indemnity	Medical	Total
(d) Loss Adjustment Expense	1.154	1.154	1.154
(e) Loss-Based Assessment	1.116	1.000	1.064
(f) Total = (d) + (e) - 1	1.270	1.154	1.218

	Indemnity	Medical	Total
(g) Weighted Proposed Expenses = [(c) x St%] + [(f) x Fed%]	1.246	1.154	1.205

Current:

STATE ACT			
	Indemnity	Medical	Total
(h) Loss Adjustment Expense	1.155	1.155	1.155
(i) Loss-Based Assessment	1.000	1.000	1.000
(j) Total = (h) + (i) - 1	1.155	1.155	1.155

FEDERAL ACT			
	Indemnity	Medical	Total
(k) Loss Adjustment Expense	1.155	1.155	1.155
(l) Loss-Based Assessment	1.110	1.000	1.062
(m) Total = (k) + (l) - 1	1.265	1.155	1.217

	Indemnity	Medical	Total
(n) Weighted Current Expenses = [(j) x St%] + [(m) x Fed%]	1.242	1.155	1.204

Change:

	Indemnity	Medical	Total
Weighted Expense Change in Loss-Based Expenses = [(g) / (n)]	1.003	0.999	1.001

4. Conversion Factors = (1) x (2) x (3)

The factors have been applied multiplicatively resulting in the following factors.

Indemnity	Medical
1.000	1.004



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APPENDIX B-IV

Section C – National Pure Premiums

The latest three years of state and federal losses for states in which NCCI compiles workers compensation data are separately adjusted to the same level as the indicated and present on rate level pure premiums.

Class Code 9077

For Code 9077, the indicated, national and present on rate level pure premiums were calculated as described previously in Sections A, B and C but using the non-appropriated benefit changes and the federal loss-based expenses.

Section D – Derived by Formula Pure Premiums

The derived by formula pure premiums are calculated by a process similar to that of the industrial codes, which is described in Appendix B-I, Section D. To achieve full state credibility, a classification must have expected losses of at least: \$58,281,950 for indemnity and \$26,922,400 for medical.

II. Calculation of Proposed Rates

The following items are combined with the derived by formula pure premiums to obtain the proposed rate:

A. Test Correction Factor	1.0000
B. Ratio of Manual Premium to Earned Premium (determined on a countrywide basis)	1.112
C. Expense Allowance	0.724

The expense allowance is introduced into the rate by dividing the product of the proposed pure premiums and the appropriate factors above by the proposed target cost ratio.

D. Swing Limits

The classifications which were adjusted by swing limits are as follows:

List of Classifications Limited by the Upper Swing:
7313

List of Classifications Limited by the Lower Swing:
None



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APPENDIX B-IV

Derivation of Proposed Rate - Code 6872

The indicated pure premiums are developed by adjusting the limited losses by a set of conversion factors. The converted losses are then summarized into indemnity and medical and then divided by payroll (in hundreds). The derivation of the indicated pure premium for the above-captioned classification follows:

STATE ACT - LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/10 - 12/31/10	0	0	0	0	0	0	0	0	0
01/01/11 - 12/31/11	0	0	0	0	0	0	0	0	93
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	0
01/01/13 - 12/31/13	0	0	0	0	389,841	0	0	0	139,611
01/01/14 - 12/31/14	0	0	0	0	15,672	0	0	0	41,839

FEDERAL ACT - LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/10 - 12/31/10	0	0	0	0	0	0	0	0	4,004
01/01/11 - 12/31/11	0	0	0	0	0	0	0	0	4,617
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	0
01/01/13 - 12/31/13	0	0	0	0	0	0	0	0	0
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	0

STATE ACT - PRIMARY PARTIAL CONVERSION FACTORS (Appendix B-IV, Section A-1)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/10 - 12/31/10	1.071	0.988	1.070	0.939	0.866	1.070	0.987	1.254	1.059
01/01/11 - 12/31/11	1.120	1.009	1.118	0.982	0.884	1.118	1.008	1.257	1.058
01/01/12 - 12/31/12	1.228	1.069	1.227	1.078	0.939	1.227	1.068	1.315	1.075
01/01/13 - 12/31/13	1.424	1.188	1.423	1.250	1.043	1.423	1.187	1.399	1.075
01/01/14 - 12/31/14	2.457	1.717	2.457	2.158	1.508	2.457	1.717	1.714	1.135

FEDERAL ACT - PRIMARY PARTIAL CONVERSION FACTORS (Appendix B-IV, Section A-1)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/10 - 12/31/10	1.094	1.009	1.088	1.073	0.990	1.088	1.004	1.254	1.059
01/01/11 - 12/31/11	1.138	1.026	1.134	1.122	1.011	1.134	1.022	1.257	1.058
01/01/12 - 12/31/12	1.243	1.082	1.241	1.230	1.070	1.241	1.080	1.315	1.075
01/01/13 - 12/31/13	1.437	1.199	1.434	1.424	1.188	1.434	1.197	1.399	1.075
01/01/14 - 12/31/14	2.475	1.729	2.470	2.457	1.717	2.470	1.726	1.714	1.135



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APPENDIX B-IV

Derivation of Proposed Rate - Code 6872

EXPECTED EXCESS PROVISION AND REDISTRIBUTION (Appendix B-IV, Section A-2)

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of a hazard group-specific excess loss factor. The factor is shown below:

	HAZARD GROUP: G
Excess Factor	1.479

As the excess loss factor is on a combined (indemnity and medical) basis, the following portion of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses:

Redistribution %	40%
------------------	-----

STATE ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for the Excess Provision and Redistribution)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/10 - 12/31/10	0	0	0	0	0	0	0	0	0
01/01/11 - 12/31/11	0	0	0	0	0	0	0	0	145
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	0
01/01/13 - 12/31/13	0	0	0	0	523,533	0	0	0	299,967
01/01/14 - 12/31/14	0	0	0	0	30,429	0	0	0	74,778

FEDERAL ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for the Excess Provision and Redistribution)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/10 - 12/31/10	0	0	0	0	0	0	0	0	6,272
01/01/11 - 12/31/11	0	0	0	0	0	0	0	0	7,226
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	0
01/01/13 - 12/31/13	0	0	0	0	0	0	0	0	0
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	0

STATE ACT - SECONDARY CONVERSION FACTORS (Appendix B-IV, Section A-3)

	INDUSTRY GROUP: F-Class
Policy Period	
01/01/10 - 12/31/10	1.154
01/01/11 - 12/31/11	1.154
01/01/12 - 12/31/12	1.154
01/01/13 - 12/31/13	1.154
01/01/14 - 12/31/14	1.154

FEDERAL ACT - SECONDARY CONVERSION FACTORS (Appendix B-IV, Section A-3)

	INDUSTRY GROUP: F-Class
Policy Period	
01/01/10 - 12/31/10	1.154
01/01/11 - 12/31/11	1.184
01/01/12 - 12/31/12	1.183
01/01/13 - 12/31/13	1.216
01/01/14 - 12/31/14	1.154



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APPENDIX B-IV

Derivation of Proposed Rate - Code 6872

TOTAL - PAYROLL, FINAL CONVERTED LOSSES

Policy Period	Payroll	Indemnity Likely	Indemnity Not-Likely	Medical Likely	Medical Not-Likely	Total Indemnity	Total Medical	Total
01/01/10 - 12/31/10	371,372	0	0	0	7,238	0	7,238	7,238
01/01/11 - 12/31/11	256,033	0	0	0	8,723	0	8,723	8,723
01/01/12 - 12/31/12	153,449	0	0	0	0	0	0	0
01/01/13 - 12/31/13	2,095,925	0	604,157	0	346,162	604,157	346,162	950,319
01/01/14 - 12/31/14	2,525,687	0	35,115	0	86,294	35,115	86,294	121,409
Total	5,402,466	0	639,272	0	448,417	639,272	448,417	1,087,689
INDICATED PURE PREMIUM						11.833	8.300	20.13

The present on rate level pure premiums are developed by adjusting the pure premiums underlying the current rate by the conversion factors. The derivation of the present on rate level pure premiums for the above-captioned classification follows:

	Indemnity	Medical	Total
Pure Premiums Underlying Current Rate	4.301	4.859	9.16
Conversion Factors (Section B)	1.000	1.004	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	4.301	4.878	9.18



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APPENDIX B-IV

Derivation of Proposed Rate - Code 6872
 Industry Group - F-Class, Hazard Group - G

The rate for the above-captioned classification is derived as follows:

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	11.833	8.300	20.13
2. Pure Premium Indicated by National Relativity	4.842	5.403	10.25
3. Pure Premium Present on Rate Level	4.301	4.878	9.18
4. State Credibilities	11%	16%	xxx
5. National Credibilities	44%	42%	xxx
6. Residual Credibilities = 100% - (4) - (5)	45%	42%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	5.368	5.646	11.01
8. Test Correction Factor	1.0000	1.0000	xxx
9. Underlying Pure Premiums = (7) x (8) *	5.364	5.646	11.01
10. Ratio of Manual to Standard Premium			1.112
11. Target Cost Ratio			0.724
12. Rate = (9) x (10) / (11)			16.91
13. Rate Within Swing Limits			16.91
Current Rate x Swing Limits			
a) Lower bound = 13.89 x 0.750 = 10.42			
b) Upper bound = 13.89 x 1.250 = 17.36			
14. Pure Premiums Underlying Proposed Rate* = ((14TOT) / (9TOT)) x (9) ; (14TOT) = (13) x (11) / (10)	5.364	5.646	11.01
15. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
16. Final Loaded Rate			16.91

* Indemnity pure premium is adjusted for the rounded total pure premium:
 Indemnity Pure Premium = Total Pure Premium - Medical Pure Premium



Iowa

Workers Compensation Rate Filing – January 1, 2018

Appendix C – Memoranda for Laws and Assessments

Appendix C provides details on changes affecting workers compensation benefit costs that are not yet reflected in the on-level factors shown in Appendix A-I. Such changes may result from annual updates in the state average weekly wage, medical reimbursement levels, or other recurring changes that directly affect worker compensation benefit levels. In addition, changes to the administration of the workers compensation system, including benefit levels, may result from specific regulatory, legislative, or judicial action.

The following changes affecting Iowa benefit levels are detailed in this section of the filing:

- Impact of the Change in the Iowa Average Weekly Wage, Effective July 1, 2017
- Longshore and Harbor Workers' Compensation Act
 - Change in the Minimum and Maximum Weekly Benefits, Effective October 1, 2016
 - Annual Assessment



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APPENDIX C-I

Change in the Minimum and Maximum Weekly Benefits, Effective July 1, 2017

In Iowa, maximum and, for certain benefit types, minimum workers compensation indemnity benefit provisions are dependent upon the state average weekly wage (SAWW). The impacts summarized in the table below result from anticipated changes in workers compensation costs due to the change in the SAWW from \$843.81 ("current") to \$860.06 ("revised"), and apply to injuries occurring on or after July 1, 2017.

The approach used in calculating the effects of a change in the SAWW is as follows:

1. Obtain the latest available SAWW from the Iowa Division of Workers' Compensation.
2. Calculate the minimum and maximum benefits by benefit payment type that are dependent upon and expressed as a percentage of the current and revised SAWW.
3. Using a countrywide distribution of workers and their wages¹, indexed to the Iowa average weekly wage², determine expected current and revised average weekly benefits by benefit payment type (and dependency type, as appropriate)³.
4. Use the above-calculated average weekly benefits to determine the indemnity benefit costs for each injury type (Fatal, Permanent Total, Permanent Partial, and Temporary Total)⁴ prior to and subsequent to the change in the SAWW. Calculate the ratio of the revised indemnity benefit costs to current indemnity benefit costs for each injury type to determine the impact by injury type from the change in the SAWW.
5. Determine the indemnity cost distribution by injury type⁵.
6. Using the indemnity cost distribution (Step 5) and the effects by injury type (Step 4), calculate the effect of the change in SAWW on total indemnity benefit costs.
7. Multiply the impact on total indemnity benefit costs (Step 6) by the percentage of losses attributed to indemnity benefits⁶ to determine the impact of the change in the SAWW on overall benefit costs.

<u>Type of Injury</u>	<u>Percentage of Losses</u>	<u>Effect (%)</u>
Fatal	3.0%	+ 0.1
Permanent Total	1.6%	+ 0.1
Permanent Partial	29.6%	+ 0.1
Temporary Total	8.3%	+ 0.1
Total Indemnity	42.5%	+ 0.1
Medical	57.5%	0.0
Total	100.0%	0.0

¹ Based on NCCI Detailed Claim Information data.

² Forecasted using the Bureau of Labor Statistics Quarterly Census of Employment and Wages, for all private sector employment, and adjusted to reflect injured workers.

³ For states where the rate of compensation is based on spendable wages, state and federal tax withholding tables are used in conjunction with pertinent assumptions (e.g., number of dependents).

⁴ Various distributions based on internal and external data are employed in determining the impact by type of injury. For example, for Fatal injuries, a countrywide distribution of average ages and dependents by type (e.g., spouse, spouse with one child, parent, etc.) is used in calculating mortality-adjusted annuity values under both the current and revised weekly maximum benefits, with the likelihood of remarriage incorporated as applicable.

⁵ NCCI Unit Statistical Plan data for the 24-month policy period ending 02/28/2014 on the 07/01/2017 law level and developed to an ultimate basis by type of injury.

⁶ NCCI Financial Call data for Iowa for Policy Years 2014 and 2015 projected to 07/01/2017.



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APPENDIX C-II

Longshore and Harbor Workers' Compensation Act

Change in the Minimum and Maximum Weekly Benefits, Effective October 1, 2016

In the Longshore And Harbor Workers' Compensation Act , maximum and, for certain benefit types, minimum workers compensation indemnity benefit provisions are dependent upon the national average weekly wage (NAWW). The impacts summarized in the table below result from anticipated changes in workers compensation costs due to the change in the NAWW from \$703.00 ("current") to \$718.24 ("revised"), and apply to injuries occurring on or after October 1, 2016.

The approach used in calculating the effects of a change in the NAWW is as follows:

1. Obtain the latest available NAWW from the United States Department of Labor, Division of Longshore and Harbor Workers' Compensation (DLHWC).
2. Calculate the minimum and maximum benefits by benefit payment type that are dependent upon and expressed as a percentage of the current and revised NAWW.
3. Using a countrywide distribution of workers and their wages¹, indexed to the Longshore And Harbor Workers' Compensation Act average weekly wage², determine expected current and revised average weekly benefits by benefit payment type (and dependency type, as appropriate)³.
4. Use the above-calculated average weekly benefits to determine the indemnity benefit costs for each injury type (Fatal, Permanent Total, Permanent Partial, and Temporary Total)⁴ prior to and subsequent to the change in the NAWW. Calculate the ratio of the revised indemnity benefit costs to current indemnity benefit costs for each injury type to determine the impact by injury type from the change in the NAWW.
5. Determine the indemnity cost distribution by injury type⁵.
6. Using the indemnity cost distribution (Step 5) and the effects by injury type (Step 4), calculate the effect of the change in NAWW on total indemnity benefit costs.
7. Multiply the impact on total indemnity benefit costs (Step 6) by the percentage of losses attributed to indemnity benefits to determine the impact of the change in the NAWW on overall benefit costs.

Type of Injury	Percentage of Losses	Effect (%)
Fatal	3.8%	+ 0.4
Permanent Total	2.2%	+ 0.3
Permanent Partial	45.7%	+ 0.1
Temporary Total	8.1%	+ 0.3
Total Indemnity	59.8%	+ 0.2
Medical	40.2%	0.0
Total	100.0%	+ 0.1

¹ Based on NCCI Detailed Claim Information data.

² Bureau of Labor Statistics Quarterly Census of Employment and Wages, for all private sector employment, and adjusted to reflect injured workers.

³ For states where the rate of compensation is based on spendable wages, state and federal tax withholding tables are used in conjunction with pertinent assumptions (e.g., number of dependents).

⁴ Various distributions based on internal and external data are employed in determining the impact by type of injury. For example, for Fatal injuries, a countrywide distribution of average ages and dependents by type (e.g., spouse, spouse with one child, parent, etc.) is used in calculating mortality-adjusted annuity values under both the current and revised weekly maximum benefits, with the likelihood of remarriage incorporated as applicable.

⁵ NCCI Unit Statistical Plan data for the 36-month policy period ending 12/31/2013 on the 10/01/2015 law level and developed to an ultimate basis by type of injury.



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APPENDIX C-III

U.S. Longshore and Harbor Workers' Compensation Act Assessment

The F-class and Program II, Option II maritime class voluntary rates and assigned risk rates include the following provision for the federal assessment:

1.) Estimated Total Expense Needed for 2016 *	110,000,000
2.) Compensation Payments Reported (on indemnity only) in 2015 *	951,583,132
3.) Assessment Rate on Indemnity Losses (1) / (2)	11.6%

Breakdown of Losses Under the Longshore and Harbor Workers Act

4.) Indemnity Losses (Combination of 1st through 3rd reports) #	40,877,657
5.) Medical Losses (Combination of 1st through 3rd reports) #	33,494,612
6.) Total Losses (4) + (5)	74,372,269
7.) Assessment Rate on Total Losses { (3) x (4) } / (6)	6.4%

* Source: U.S. Department of Labor

Source: On-leveled and developed USL&HW losses - statistical plan data



Iowa

Workers Compensation Rate Filing – January 1, 2018

Appendix D – Internal Rate of Return Analysis

Appendix D provides details of the calculation of the profit and contingency provision in the Internal Rate of Return (IRR) Model.



NATIONAL COUNCIL ON COMPENSATION INSURANCE
INTERNAL RATE OF RETURN ANALYSIS
IOWA - VOLUNTARY

Overview

According to actuarial principles, insurance rates must be determined such that insurers can be expected to earn an appropriate rate of return. Analysis and determination of a profit and contingency provision is necessary to ensure this objective is achieved. To determine the profit and contingency provision, NCCI first uses market-based financial methods to estimate the rate of return (also known as the cost of capital) required by investors of securities with a similar risk profile to workers compensation insurance. NCCI then performs an Internal Rate of Return (IRR) analysis to estimate the profit and contingency provision that needs to be included in the proposed rates for insurers to earn the cost of capital, after accounting for investment income.

The IRR model is based on the principle that the internal rate of return from an investment opportunity equals the investor's cost of capital if the sum of all cash flows from that investment, discounted at the cost of capital, equals zero. In the case of workers compensation insurance, cash flows to the capital providers are comprised of insurance cash flows, investment income, and commitment and release of capital in support of the insurance transaction.

- Insurance cash flows consist of premiums earned less payments for expenses, losses, loss adjustment expenses (LAE), and federal income taxes. These cash flows are estimated based on the provisions included in this proposed rate filing.
- Investment income on reserves and surplus depends on an after-tax return on investment (RoI), which is estimated using a combination of current financial market data and forecasts.
- The cost of capital used is a weighted average cost of capital (WACC), which takes into account both debt and equity components of a representative insurer's capital structure.

IRR Model Inputs and Results

The model estimates the P&C provision necessary in order for the proposed rates to cover the cost of capital. The P&C provision is estimated using two different assumptions regarding the return on investment and cost of capital:

- The "Static" estimate of the P&C provision assumes that the return on investment and the WACC do not change over time, but remain static at their indicated market values at the time the model was run.
- The "Dynamic" estimate assumes that the return on investment and WACC vary over time. The investment portfolio is assumed to be reinvested at future forecasted yields as securities mature, and WACC varies to reflect future expected costs of equity and debt. The starting point for the Dynamic estimates is January 1, 2018.

Two key input drivers of the results are the WACC and the RoI. Additional details on the calculation of these can be found in Appendix A1 and Appendix A2, respectively.

- The WACC used for the Static estimate increased relative to last year's value. The WACC vector used for the Dynamic estimate decreased relative to last year's values. An increase (decrease) in the WACC increases (decreases) the indicated P&C provision.
- The RoI used for the Static estimate increased relative to last year's value. There was little change in the dynamic RoI from last year to this year. An increase (decrease) in the RoI decreases (increases) the indicated P&C provision.
- The increases in the WACC and RoI for the Static estimate reflect higher nominal yields across fixed income asset classes during the first quarter of this year as compared to the same period last year. The increase in the WACC for the Static estimate is partially offset by the reduction in the beta for Property/Casualty Insurers from 0.92 to 0.86. For the Dynamic estimate, the decrease in the WACC is due largely to the reduction in the beta for Property/Casualty Insurers.

The following table summarizes the inputs and results of the model under these two scenarios.

TABLE 1: IRR MODEL INPUTS AND RESULTS

<u>Inputs:</u>			
(1)	Expenses and Taxes as a Percentage of Net Premium at NCCI Level		19.70%
(2)	Reserve-to-Surplus Ratio		1.87
(3)	Cash Flow Patterns		See Table 2
		<u>Static</u>	<u>Dynamic*</u>
(4)	Return on Investments	2.38%	2.74% - 4.00%
(5)	Weighted Average Cost of Capital	7.28%	7.70% - 9.22%
<u>Results</u>			
		<u>Static</u>	<u>Dynamic</u>
(6)	Indicated Profit and Contingency Provision	2.72%	1.03%
(7)	Loss and Loss Adjustment Expense Provision [100% - (6) - (1)]	77.58%	79.27%

Table Notes:

It is assumed that no policyholders dividends are paid and that there are no rate departures (deviations or schedule rating).

(1) Expense provisions and taxes derived from the filing.

(2) Calculated from Best's 2016 Aggregates & Averages, for Commercial Casualty Composite, as the weighted average of Loss, LAE, and Unearned Premium Reserves to Policyholder Surplus, for years 2011 - 2015.

* See Table 3 for details by time period.



NATIONAL COUNCIL ON COMPENSATION INSURANCE
INTERNAL RATE OF RETURN ANALYSIS
IOWA - VOLUNTARY

TABLE 2: CASH FLOW PATTERNS (CUMULATIVE)

Time	(1) Policy-Year Collected Premium	(2) Earned Premium	(3) Written Premium	(4) Expenses and Taxes	(5) Paid Losses and LAE
0.00	-	-	-	-	-
0.25	12.13%	3.51%	28.10%	10.90%	0.75%
0.50	28.70%	13.65%	53.00%	28.32%	2.92%
0.75	51.31%	30.04%	78.10%	51.18%	6.43%
1.00	74.97%	52.30%	100.00%	72.44%	11.20%
1.25	88.71%	73.79%		84.78%	19.55%
1.50	96.79%	88.65%		92.04%	27.90%
1.75	100.00%	97.26%		100.00%	36.25%
2.00		100.00%			44.60%
2.25					49.10%
2.50					53.60%
2.75					58.10%
3.00					62.60%
3.25					65.25%
3.50					67.90%
3.75					70.55%
4.00					73.20%
4.25					74.75%
4.50					76.30%
4.75					77.85%
5.00					79.40%
6.00					82.80%
7.00					85.10%
8.00					86.80%
9.00					87.90%
10.00					88.70%
11.00					89.50%
12.00					89.90%
13.00					90.40%
14.00					90.80%
15.00					91.50%
16.00					91.90%
17.00					92.20%
18.00					92.70%
19.00					92.90%
20.00					93.10%
21.00					93.30%
22.00					93.40%
23.00					93.70%
24.00					94.10%
25.00					94.40%
26.00					94.50%
27.00					94.70%
28.00					94.90%
29.00					95.30%
30.00					96.19%
31.00					97.03%
32.00					97.83%
33.00					98.59%
34.00					99.32%
35.00					100.00%

TABLE 3: DYNAMIC ESTIMATE
INPUTS

Time	(1) Return on Investments	(2) Weighted Average Cost of Capital
0.00	-	-
0.25	2.74%	7.70%
0.50	2.78%	8.03%
0.75	2.87%	8.21%
1.00	2.91%	8.47%
1.25	3.03%	8.76%
1.50	3.06%	8.99%
1.75	3.16%	9.15%
2.00	3.18%	9.27%
2.25	3.22%	9.30%
2.50	3.22%	9.29%
2.75	3.65%	9.23%
3.00	3.64%	9.14%
3.25	3.61%	9.04%
3.50	3.61%	9.01%
3.75	3.60%	9.06%
4.00	3.59%	9.05%
4.25	3.55%	8.99%
4.50	3.54%	8.93%
4.75	3.50%	8.82%
5.00	3.49%	8.74%
6.00	3.30%	8.73%
7.00	3.33%	8.78%
8.00	3.53%	8.93%
9.00	3.72%	9.12%
10.00	3.72%	9.09%
11.00	3.72%	9.08%
12.00	3.71%	9.08%
13.00	3.70%	9.09%
14.00	3.69%	9.09%
15.00	3.70%	9.10%
16.00	3.85%	9.11%
17.00	3.86%	9.13%
18.00	3.88%	9.15%
19.00	3.89%	9.17%
20.00	3.90%	9.18%
21.00	3.98%	9.20%
22.00	3.98%	9.21%
23.00	3.99%	9.22%
24.00	4.00%	9.22%
25.00	4.00%	9.22%
26.00	4.00%	9.22%
27.00	4.00%	9.22%
28.00	4.00%	9.22%
29.00	4.00%	9.22%
30.00	4.00%	9.22%
31.00	4.00%	9.22%
32.00	4.00%	9.22%
33.00	4.00%	9.22%
34.00	4.00%	9.22%
35.00	4.00%	9.22%

Table 2 Notes:

Table 2 shows cumulative cash flows. For ease of reading no additional numbers are shown after a column reaches 100% cumulative cash flow.

- (1) Derived from estimates of premium distribution and payment terms by size of policy.
- (2) Based on written premium pattern assuming uniform writings within quarters and standard quarterly earning pattern.
- (3) Based on this jurisdiction's premium writings by quarter.
- (4) Expenses assumed paid as premium is collected; timing of taxes based on NCCI's Tax and Assessment Directory.
- (5) Derived from loss development data underlying this rate filing. Payouts for the first 29 years are based upon the ratio of paid losses to incurred losses from the most recent 29 policy years for which data is available. For the following years, loss payouts are assumed to trail off geometrically, with an adjustment so that the payout will be complete at 35 years.



NATIONAL COUNCIL ON COMPENSATION INSURANCE
INTERNAL RATE OF RETURN ANALYSIS
IOWA - VOLUNTARY

Calculation Details

The tables in the following pages show the detailed calculations of the IRR model.

List of Tables

Static Estimate

Table 4: Derivation of Insurance Cash Flows

Table 5: Derivation of Cash Flows to the Capital Providers

Dynamic Estimate

Table 6: Derivation of Insurance Cash Flows

Table 7: Derivation of Cash Flows to the Capital Providers

Appendices

Appendix A: Calculation of Weighted Average Cost of Capital and Return on Investments

Table A.1: Calculation of Weighted Average Cost of Capital

Table A.2: Calculation of Return on Investments

Appendix B: Federal Income Tax Incurred from Insurance Operations

Table B.1: Federal Income Tax Calculation (Static Estimate)

Table B.2: Federal Income Tax Calculation (Dynamic Estimate)

Appendix C: Reserve-to-Surplus Ratio

Note: Although values are displayed to 4 decimal places in the following tables, the calculations themselves are carried to the full precision of the computer.



NATIONAL COUNCIL ON COMPENSATION INSURANCE
INTERNAL RATE OF RETURN ANALYSIS
IOWA - VOLUNTARY

Calculation Details - Static Estimate

TABLE 4: DERIVATION OF INSURANCE CASH FLOW (STATIC ESTIMATE)

Time	(1) Collected Premium Factor	(2) Expense and Taxes Factor	(3) Paid Losses and LAE Factor	(4) Federal Income Tax Factor	(5) Insurance Cash flow Factor
0.00	-	-	-	-	-
0.25	0.1213	0.0215	0.0058	0.0096	0.0844
0.50	0.2870	0.0558	0.0227	0.0192	0.1894
0.75	0.5131	0.1008	0.0499	0.0287	0.3337
1.00	0.7497	0.1427	0.0869	0.0383	0.4818
1.25	0.8871	0.1670	0.1517	0.0340	0.5344
1.50	0.9679	0.1813	0.2165	0.0296	0.5405
1.75	1.0000	0.1970	0.2812	0.0253	0.4965
2.00	1.0000	0.1970	0.3460	0.0210	0.4360
2.25	1.0000	0.1970	0.3809	0.0203	0.4018
2.50	1.0000	0.1970	0.4158	0.0196	0.3676
2.75	1.0000	0.1970	0.4507	0.0189	0.3333
3.00	1.0000	0.1970	0.4857	0.0182	0.2991
3.25	1.0000	0.1970	0.5062	0.0177	0.2791
3.50	1.0000	0.1970	0.5268	0.0172	0.2590
3.75	1.0000	0.1970	0.5473	0.0167	0.2390
4.00	1.0000	0.1970	0.5679	0.0161	0.2190
4.25	1.0000	0.1970	0.5799	0.0158	0.2073
4.50	1.0000	0.1970	0.5919	0.0154	0.1956
4.75	1.0000	0.1970	0.6040	0.0151	0.1839
5.00	1.0000	0.1970	0.6160	0.0147	0.1723
6.00	1.0000	0.1970	0.6424	0.0140	0.1467
7.00	1.0000	0.1970	0.6602	0.0133	0.1295
8.00	1.0000	0.1970	0.6734	0.0126	0.1170
9.00	1.0000	0.1970	0.6819	0.0121	0.1089
10.00	1.0000	0.1970	0.6881	0.0117	0.1031
11.00	1.0000	0.1970	0.6944	0.0113	0.0974
12.00	1.0000	0.1970	0.6975	0.0109	0.0946
13.00	1.0000	0.1970	0.7013	0.0106	0.0911
14.00	1.0000	0.1970	0.7044	0.0102	0.0883
15.00	1.0000	0.1970	0.7099	0.0099	0.0833
16.00	1.0000	0.1970	0.7130	0.0097	0.0803
17.00	1.0000	0.1970	0.7153	0.0097	0.0780
18.00	1.0000	0.1970	0.7192	0.0097	0.0742
19.00	1.0000	0.1970	0.7207	0.0097	0.0726
20.00	1.0000	0.1970	0.7223	0.0097	0.0711
21.00	1.0000	0.1970	0.7238	0.0097	0.0695
22.00	1.0000	0.1970	0.7246	0.0097	0.0687
23.00	1.0000	0.1970	0.7269	0.0096	0.0664
24.00	1.0000	0.1970	0.7300	0.0096	0.0633
25.00	1.0000	0.1970	0.7324	0.0096	0.0610
26.00	1.0000	0.1970	0.7331	0.0096	0.0602
27.00	1.0000	0.1970	0.7347	0.0096	0.0587
28.00	1.0000	0.1970	0.7362	0.0096	0.0571
29.00	1.0000	0.1970	0.7393	0.0096	0.0540
30.00	1.0000	0.1970	0.7462	0.0096	0.0472
31.00	1.0000	0.1970	0.7528	0.0096	0.0406
32.00	1.0000	0.1970	0.7590	0.0096	0.0344
33.00	1.0000	0.1970	0.7649	0.0095	0.0286
34.00	1.0000	0.1970	0.7705	0.0095	0.0230
35.00	1.0000	0.1970	0.7758	0.0095	0.0177

Column Notes:

- (1) is Collected Premium by time period, expressed as a factor, = Table 2 col (1)
- (2) is Expenses and Taxes by time period, expressed as a factor, = Table 1 row (1) x Table (2) col (4)
- (3) is Paid Losses and LAE by time period, expressed as a factor, = Table 1 row (7, Static) x Table (2) col (5)
- (4) per the Tax Reform Act of 1986, federal income taxes are computed as the tax rate (35%) times the adjusted underwriting income calculated per IRS rules. See Appendix B for details.
- (5) is the Total Insurance Cash Flow by time period, expressed as a factor, = (1) - [(2) + (3) + (4)]



NATIONAL COUNCIL ON COMPENSATION INSURANCE
INTERNAL RATE OF RETURN ANALYSIS
IOWA - VOLUNTARY

Calculation Details - Static Estimate (continued)

TABLE 5: DERIVATION OF CASH FLOWS TO THE CAPITAL PROVIDERS (STATIC ESTIMATE)

Time	(1) Unearned Premium, Unpaid Loss and Unpaid LAE Reserve Factor	(2) Factor for Surplus Allocated to Reserves	(3) Total Invested Funds Factor	(4) Income from Invested Funds Factor	(5) Capital Provider Equity Factor	(6) Capital Provider Cash Flow Factor	(7) Discounted Capital Provider Cash Flow Factor
0.00	-	-	-	-	-	-	-
0.25	0.2673	0.1429	0.2505	0.0007	(0.1654)	(0.1654)	(0.1639)
0.50	0.4767	0.2549	0.4886	0.0029	(0.2964)	(0.1310)	(0.1276)
0.75	0.6638	0.3549	0.7508	0.0066	(0.4106)	(0.1142)	(0.1093)
1.00	0.7959	0.4256	0.9712	0.0116	(0.4777)	(0.0671)	(0.0631)
1.25	0.6829	0.3652	0.9352	0.0172	(0.3835)	0.0942	0.0870
1.50	0.5848	0.3127	0.8654	0.0225	(0.3024)	0.0811	0.0736
1.75	0.5007	0.2678	0.7685	0.0274	(0.2447)	0.0577	0.0515
2.00	0.4298	0.2298	0.6596	0.0316	(0.1921)	0.0526	0.0461
2.25	0.3949	0.2112	0.6061	0.0353	(0.1690)	0.0231	0.0199
2.50	0.3600	0.1925	0.5525	0.0387	(0.1462)	0.0228	0.0193
2.75	0.3251	0.1738	0.4989	0.0418	(0.1238)	0.0225	0.0187
3.00	0.2902	0.1552	0.4453	0.0446	(0.1016)	0.0221	0.0181
3.25	0.2696	0.1442	0.4138	0.0471	(0.0876)	0.0140	0.0113
3.50	0.2490	0.1332	0.3822	0.0494	(0.0737)	0.0139	0.0109
3.75	0.2285	0.1222	0.3507	0.0516	(0.0601)	0.0137	0.0106
4.00	0.2079	0.1112	0.3191	0.0536	(0.0466)	0.0135	0.0103
4.25	0.1959	0.1048	0.3006	0.0554	(0.0380)	0.0086	0.0064
4.50	0.1839	0.0983	0.2822	0.0571	(0.0295)	0.0085	0.0062
4.75	0.1718	0.0919	0.2637	0.0587	(0.0211)	0.0084	0.0061
5.00	0.1598	0.0855	0.2453	0.0602	(0.0128)	0.0083	0.0059
6.00	0.1334	0.0714	0.2048	0.0656	0.0074	0.0202	0.0137
7.00	0.1156	0.0618	0.1774	0.0701	0.0222	0.0147	0.0093
8.00	0.1024	0.0548	0.1572	0.0741	0.0339	0.0117	0.0069
9.00	0.0939	0.0502	0.1441	0.0776	0.0425	0.0086	0.0047
10.00	0.0877	0.0469	0.1345	0.0810	0.0495	0.0070	0.0036
11.00	0.0815	0.0436	0.1250	0.0840	0.0564	0.0068	0.0033
12.00	0.0784	0.0419	0.1203	0.0870	0.0613	0.0049	0.0022
13.00	0.0745	0.0398	0.1143	0.0897	0.0665	0.0052	0.0022
14.00	0.0714	0.0382	0.1095	0.0924	0.0712	0.0047	0.0018
15.00	0.0659	0.0353	0.1012	0.0949	0.0770	0.0058	0.0021
16.00	0.0628	0.0336	0.0964	0.0972	0.0811	0.0042	0.0014
17.00	0.0605	0.0324	0.0929	0.0995	0.0846	0.0035	0.0011
18.00	0.0566	0.0303	0.0869	0.1016	0.0889	0.0042	0.0012
19.00	0.0551	0.0295	0.0845	0.1037	0.0917	0.0029	0.0008
20.00	0.0535	0.0286	0.0822	0.1056	0.0946	0.0028	0.0007
21.00	0.0520	0.0278	0.0798	0.1076	0.0973	0.0028	0.0007
22.00	0.0512	0.0274	0.0786	0.1095	0.0996	0.0023	0.0005
23.00	0.0489	0.0261	0.0750	0.1113	0.1027	0.0031	0.0006
24.00	0.0458	0.0245	0.0703	0.1130	0.1061	0.0034	0.0007
25.00	0.0434	0.0232	0.0667	0.1146	0.1090	0.0029	0.0005
26.00	0.0427	0.0228	0.0655	0.1162	0.1109	0.0020	0.0003
27.00	0.0411	0.0220	0.0631	0.1177	0.1133	0.0024	0.0004
28.00	0.0396	0.0212	0.0607	0.1192	0.1156	0.0023	0.0003
29.00	0.0365	0.0195	0.0560	0.1206	0.1187	0.0031	0.0004
30.00	0.0296	0.0158	0.0454	0.1218	0.1236	0.0049	0.0006
31.00	0.0230	0.0123	0.0353	0.1227	0.1280	0.0045	0.0005
32.00	0.0168	0.0090	0.0258	0.1235	0.1321	0.0041	0.0004
33.00	0.0109	0.0058	0.0167	0.1240	0.1358	0.0037	0.0004
34.00	0.0053	0.0028	0.0082	0.1243	0.1391	0.0033	0.0003
35.00	-	-	-	0.1244	0.1420	0.0030	0.0003

Column Notes:

- (1) is Unearned Premium Reserve (equal to Written Premium minus Earned Premium, per the cashflow pattern) plus Unpaid Loss and LAE Reserve (equal to Incurred minus Paid Losses and LAE) by time period, expressed as a factor, = [Table 2 col (3) - Table 2 col (2)] + Table 1 row (7, Static) x [Table 2 col (2) - Table 2 col (5)]
- (2) is the Surplus derived from Reserves per the Reserve-to-Surplus Ratio by time period, expressed as a factor, = (1) / Table 1 row (2)
- (3) is Reserves plus Surplus minus Agent Balances by time period, expressed as a factor, = (1) + (2) - Agent Balances. Agent Balances exist when Written Premium exceeds Collected Premium, = [Table 2 col (3) - Table 2 col (1)].
- (4) is derived by applying the Return on Investments [Table 1 row (4, Static)] to the average Invested Funds (4) from the previous and current time periods, plus previous Income from Invested Funds, by time period expressed as a factor.
- (5) is Insurance Cash Flow plus Income from Invested Funds minus Total Invested Funds by time period, expressed as a factor, = Table 4 col (5) + (4) - (3)
- (6) is the difference between Capital Provider Equity (5) at the current and previous time periods, expressed as a factor
- (7) is the Capital Provider Cash Flow (6) discounted by the Weighted Average Cost of Capital [Table 1 row (5, Static)], expressed as a factor



NATIONAL COUNCIL ON COMPENSATION INSURANCE
INTERNAL RATE OF RETURN ANALYSIS
IOWA - VOLUNTARY

Calculation Details - Dynamic Estimate

TABLE 6: DERIVATION OF INSURANCE CASH FLOW (DYNAMIC ESTIMATE)

Time	(1) Collected Premium Factor	(2) Expense and Taxes Factor	(3) Paid Losses and LAE Factor	(4) Federal Income Tax Factor	(5) Insurance Cash flow Factor
0.00	-	-	-	-	-
0.25	0.1213	0.0215	0.0060	0.0089	0.0850
0.50	0.2870	0.0558	0.0232	0.0178	0.1903
0.75	0.5131	0.1008	0.0510	0.0266	0.3347
1.00	0.7497	0.1427	0.0888	0.0355	0.4827
1.25	0.8871	0.1670	0.1550	0.0305	0.5346
1.50	0.9679	0.1813	0.2212	0.0254	0.5400
1.75	1.0000	0.1970	0.2874	0.0204	0.4953
2.00	1.0000	0.1970	0.3536	0.0153	0.4341
2.25	1.0000	0.1970	0.3892	0.0146	0.3992
2.50	1.0000	0.1970	0.4249	0.0139	0.3642
2.75	1.0000	0.1970	0.4606	0.0132	0.3292
3.00	1.0000	0.1970	0.4963	0.0125	0.2942
3.25	1.0000	0.1970	0.5173	0.0120	0.2738
3.50	1.0000	0.1970	0.5383	0.0114	0.2533
3.75	1.0000	0.1970	0.5593	0.0109	0.2328
4.00	1.0000	0.1970	0.5803	0.0104	0.2123
4.25	1.0000	0.1970	0.5926	0.0100	0.2004
4.50	1.0000	0.1970	0.6049	0.0096	0.1885
4.75	1.0000	0.1970	0.6172	0.0093	0.1766
5.00	1.0000	0.1970	0.6294	0.0089	0.1646
6.00	1.0000	0.1970	0.6564	0.0081	0.1385
7.00	1.0000	0.1970	0.6746	0.0074	0.1209
8.00	1.0000	0.1970	0.6881	0.0067	0.1081
9.00	1.0000	0.1970	0.6968	0.0063	0.0999
10.00	1.0000	0.1970	0.7032	0.0059	0.0940
11.00	1.0000	0.1970	0.7095	0.0054	0.0881
12.00	1.0000	0.1970	0.7127	0.0050	0.0853
13.00	1.0000	0.1970	0.7166	0.0047	0.0817
14.00	1.0000	0.1970	0.7198	0.0043	0.0789
15.00	1.0000	0.1970	0.7254	0.0039	0.0737
16.00	1.0000	0.1970	0.7285	0.0038	0.0707
17.00	1.0000	0.1970	0.7309	0.0038	0.0683
18.00	1.0000	0.1970	0.7349	0.0037	0.0644
19.00	1.0000	0.1970	0.7365	0.0037	0.0628
20.00	1.0000	0.1970	0.7380	0.0037	0.0612
21.00	1.0000	0.1970	0.7396	0.0037	0.0596
22.00	1.0000	0.1970	0.7404	0.0037	0.0588
23.00	1.0000	0.1970	0.7428	0.0037	0.0565
24.00	1.0000	0.1970	0.7460	0.0037	0.0533
25.00	1.0000	0.1970	0.7484	0.0037	0.0509
26.00	1.0000	0.1970	0.7491	0.0037	0.0501
27.00	1.0000	0.1970	0.7507	0.0037	0.0486
28.00	1.0000	0.1970	0.7523	0.0037	0.0470
29.00	1.0000	0.1970	0.7555	0.0037	0.0438
30.00	1.0000	0.1970	0.7625	0.0037	0.0368
31.00	1.0000	0.1970	0.7692	0.0037	0.0301
32.00	1.0000	0.1970	0.7756	0.0036	0.0238
33.00	1.0000	0.1970	0.7816	0.0036	0.0178
34.00	1.0000	0.1970	0.7873	0.0036	0.0121
35.00	1.0000	0.1970	0.7927	0.0036	0.0067

Column Notes:

- (1) is Collected Premium by time period, expressed as a factor, = Table 2 col (1)
- (2) is Expenses and Taxes by time period, expressed as a factor, = Table 1 row (1) x Table (2) col (4)
- (3) is Paid Losses and LAE by time period, expressed as a factor, = Table 1 row (7, Dynamic) x Table (2) col (5)
- (4) per the Tax Reform Act of 1986, federal income taxes are computed as the tax rate (35%) times the adjusted underwriting income calculated per IRS rules. See Appendix B for details.
- (5) is the Total Insurance Cash Flow by time period, expressed as a factor, = (1) - [(2) + (3) + (4)]



NATIONAL COUNCIL ON COMPENSATION INSURANCE
INTERNAL RATE OF RETURN ANALYSIS
IOWA - VOLUNTARY

Calculation Details - Dynamic Estimate (continued)

TABLE 7: DERIVATION OF CASH FLOWS TO THE CAPITAL PROVIDERS (DYNAMIC ESTIMATE)

Time	(1) Unearned Premium, Unpaid Loss and Unpaid LAE Reserve Factor	(2) Factor for Surplus Allocated to Reserves	(3) Total Invested Funds Factor	(4) Income from Invested Funds Factor	(5) Capital Provider Equity Factor	(6) Capital Provider Cash Flow Factor	(7) Cumulative Discount Factor	(8) Discounted Capital Provider Cash Flow Factor
0.00	-	-	-	-	-	-	-	-
0.25	0.2678	0.1432	0.2512	0.0009	(0.1654)	(0.1654)	0.9908	(0.1639)
0.50	0.4785	0.2559	0.4914	0.0034	(0.2978)	(0.1324)	0.9718	(0.1286)
0.75	0.6678	0.3571	0.7570	0.0078	(0.4145)	(0.1167)	0.9529	(0.1112)
1.00	0.8028	0.4293	0.9819	0.0141	(0.4851)	(0.0706)	0.9337	(0.0659)
1.25	0.6921	0.3701	0.9493	0.0213	(0.3933)	0.0917	0.9143	0.0839
1.50	0.5951	0.3182	0.8812	0.0282	(0.3130)	0.0804	0.8948	0.0719
1.75	0.5111	0.2733	0.7843	0.0347	(0.2543)	0.0587	0.8754	0.0514
2.00	0.4392	0.2349	0.6740	0.0405	(0.1994)	0.0549	0.8563	0.0470
2.25	0.4035	0.2158	0.6193	0.0456	(0.1745)	0.0249	0.8374	0.0209
2.50	0.3678	0.1967	0.5645	0.0503	(0.1500)	0.0245	0.8191	0.0201
2.75	0.3322	0.1776	0.5098	0.0551	(0.1254)	0.0246	0.8012	0.0197
3.00	0.2965	0.1585	0.4550	0.0595	(0.1013)	0.0241	0.7838	0.0189
3.25	0.2755	0.1473	0.4228	0.0634	(0.0856)	0.0157	0.7671	0.0120
3.50	0.2545	0.1361	0.3906	0.0670	(0.0703)	0.0154	0.7507	0.0116
3.75	0.2335	0.1248	0.3583	0.0703	(0.0552)	0.0151	0.7346	0.0111
4.00	0.2125	0.1136	0.3261	0.0734	(0.0404)	0.0148	0.7189	0.0106
4.25	0.2002	0.1070	0.3072	0.0761	(0.0307)	0.0097	0.7035	0.0068
4.50	0.1879	0.1005	0.2884	0.0787	(0.0211)	0.0095	0.6887	0.0066
4.75	0.1756	0.0939	0.2695	0.0811	(0.0118)	0.0093	0.6743	0.0063
5.00	0.1633	0.0873	0.2506	0.0834	(0.0026)	0.0092	0.6603	0.0061
6.00	0.1364	0.0729	0.2093	0.0910	0.0202	0.0228	0.6266	0.0143
7.00	0.1181	0.0632	0.1813	0.0975	0.0371	0.0169	0.5760	0.0098
8.00	0.1046	0.0560	0.1606	0.1035	0.0511	0.0139	0.5288	0.0074
9.00	0.0959	0.0513	0.1472	0.1092	0.0619	0.0109	0.4846	0.0053
10.00	0.0896	0.0479	0.1375	0.1145	0.0710	0.0091	0.4442	0.0040
11.00	0.0832	0.0445	0.1278	0.1195	0.0798	0.0088	0.4072	0.0036
12.00	0.0801	0.0428	0.1229	0.1241	0.0865	0.0067	0.3734	0.0025
13.00	0.0761	0.0407	0.1168	0.1286	0.0934	0.0069	0.3423	0.0024
14.00	0.0729	0.0390	0.1119	0.1328	0.0997	0.0063	0.3137	0.0020
15.00	0.0674	0.0360	0.1034	0.1368	0.1070	0.0073	0.2876	0.0021
16.00	0.0642	0.0343	0.0986	0.1407	0.1128	0.0058	0.2636	0.0015
17.00	0.0618	0.0331	0.0949	0.1444	0.1178	0.0050	0.2415	0.0012
18.00	0.0579	0.0309	0.0888	0.1480	0.1235	0.0057	0.2213	0.0013
19.00	0.0563	0.0301	0.0864	0.1514	0.1278	0.0043	0.2027	0.0009
20.00	0.0547	0.0293	0.0840	0.1547	0.1319	0.0042	0.1856	0.0008
21.00	0.0531	0.0284	0.0815	0.1580	0.1361	0.0041	0.1700	0.0007
22.00	0.0523	0.0280	0.0803	0.1612	0.1397	0.0036	0.1557	0.0006
23.00	0.0499	0.0267	0.0767	0.1643	0.1441	0.0044	0.1425	0.0006
24.00	0.0468	0.0250	0.0718	0.1673	0.1488	0.0047	0.1305	0.0006
25.00	0.0444	0.0237	0.0681	0.1701	0.1529	0.0041	0.1195	0.0005
26.00	0.0436	0.0233	0.0669	0.1728	0.1560	0.0031	0.1094	0.0003
27.00	0.0420	0.0225	0.0645	0.1754	0.1595	0.0035	0.1002	0.0003
28.00	0.0404	0.0216	0.0621	0.1780	0.1629	0.0034	0.0917	0.0003
29.00	0.0373	0.0199	0.0572	0.1803	0.1670	0.0041	0.0840	0.0003
30.00	0.0302	0.0162	0.0464	0.1824	0.1728	0.0059	0.0769	0.0005
31.00	0.0235	0.0126	0.0361	0.1841	0.1781	0.0052	0.0704	0.0004
32.00	0.0172	0.0092	0.0264	0.1853	0.1827	0.0047	0.0645	0.0003
33.00	0.0111	0.0060	0.0171	0.1862	0.1869	0.0041	0.0590	0.0002
34.00	0.0054	0.0029	0.0083	0.1867	0.1904	0.0036	0.0540	0.0002
35.00	-	-	-	0.1869	0.1935	0.0031	0.0495	0.0002

Column Notes:

- (1) is Unearned Premium Reserve (equal to Written Premium minus Earned Premium, per the cashflow pattern) plus Unpaid Loss and LAE Reserve (equal to Incurred minus Paid Losses and LAE) by time period, expressed as a factor,
= [Table 2 col (3) - Table 2 col (2)] + Table 1 row (7, Dynamic) x [Table 2 col (2) - Table 2 col (5)]
- (2) is the Surplus derived from Reserves per the Reserve-to-Surplus Ratio by time period, expressed as a factor, = (1) / Table 1 row (2)
- (3) is Reserves plus Surplus minus Agent Balances by time period, expressed as a factor, = (1) + (2) - Agent Balances. Agent Balances exist when Written Premium exceeds Collected Premium, = [Table 2 col (3) - Table 2 col (1)].
- (4) is derived by applying the Return on Investments [Table 3 col (1)] to the average Invested Funds (4) from the previous and current time periods, plus previous Income from Invested Funds, by time period expressed as a factor.
- (5) is Insurance Cash Flow plus Income from Invested Funds minus Total Invested Funds by time period, expressed as a factor,
= Table 6 col (5) + (4) - (3)
- (6) is the difference between Capital Provider Equity (5) at the current and previous time periods, expressed as a factor
- (7) is derived from the respective Weighted Average Cost of Capital [Table 3 col (2)] for each time period, expressed as a factor
- (8) is the Capital Provider Cash Flow (6) discounted by the Cumulative Discount Factor (7), expressed as a factor



NATIONAL COUNCIL ON COMPENSATION INSURANCE
INTERNAL RATE OF RETURN ANALYSIS
IOWA - VOLUNTARY

APPENDIX A: CALCULATION OF WEIGHTED AVERAGE COST OF CAPITAL AND RETURN ON INVESTMENTS

The calculation of the Weighted Average Cost of Capital (WACC) is shown in Table A.1, and the calculation of the Return on Investments (RoI) is shown in Table A.2. The calculation for the Static estimate is shown in each. Calculations of the WACC and RoI under the Dynamic estimate for time periods 1, 2, and 5 are also provided for illustrative purposes. Note that the IRR model under the Dynamic estimate includes estimates of the WACC and RoI on a quarterly basis for the first five years and annually thereafter.

TABLE A.1: CALCULATION OF WEIGHTED AVERAGE COST OF CAPITAL

	Static	IRR Model Time (yrs)		
		1.00	2.00	5.00
(1) 5 year US T-note Yield	1.95%	3.22%	4.07%	3.50%
(2) US Equity Market Risk Premium	7.51%			
(3) Beta for Property/Casualty (P/C) Insurers	0.86			
(4) Equity Cost of Capital for P/C Insurers	8.41%	9.68%	10.53%	9.96%
(5) Share of Equity Capital for P/C Insurers	82%			
(6) Debt Cost of Capital for P/C Insurers	2.13%	2.96%	3.52%	3.14%
(7) Weighted Average Cost of Capital (WACC)	7.28%	8.47%	9.27%	8.74%

Column Notes:

- (1) Forward estimates of the 5-year US T-note yield are from Moody's forecasts and apply only to the Dynamic estimate of the WACC. Time periods provided are illustrative; the full model includes estimates on a quarterly basis for the first five years and annually thereafter.
- (3) & (5) P/C beta and share of equity capital are estimated from historical data for a collection of insurers with publicly traded equity and debt.
- (4) = (1) + (2) x (3)
- (6) P/C debt cost of capital is the sum of the 5-year US T-note yield plus the historical corporate spread, net of income tax.
- (7) = (4) x (5) + (6) x [1 - (5)]



NATIONAL COUNCIL ON COMPENSATION INSURANCE
INTERNAL RATE OF RETURN ANALYSIS
IOWA - VOLUNTARY

APPENDIX A: CALCULATION OF WEIGHTED AVERAGE COST OF CAPITAL AND RETURN ON INVESTMENTS (CONTINUED)

TABLE A.2 CALCULATION OF RETURN ON INVESTMENTS

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Security Description	Investment Portfolio	Yield Curve, Maturity and Spread	Roll-over Period	Income Tax Rate	Post-tax Return			
					IRR Model Time (yrs)			
					Static	1.00	2.00	5.00
Bonds, of which	73.8%							
Government Direct Obligations	6.8%							
< 1yr	1.9%	6 mo US T-bill	0.50 yrs	35.00%	0.47%	1.06%	2.12%	1.75%
1 – 5 yrs	2.9%	2.5 yr US T-note	2.50 yrs	35.00%	0.90%	1.10%	1.10%	2.52%
5 – 10 yrs	1.3%	7.5 yr US T-note	7.50 yrs	35.00%	1.49%	1.86%	1.86%	1.86%
10 – 20 yrs	0.3%	15 yr US T-note	15.00 yrs	35.00%	1.70%	2.23%	2.23%	2.23%
> 20 yrs	0.4%	20 yr US T-note	20.00 yrs	35.00%	1.81%	2.35%	2.35%	2.35%
Collateralized Securities	6.8%							
< 1yr	0.9%	6 mo US T-bill + 50 basis points	0.50 yrs	35.00%	0.79%	1.39%	2.44%	2.07%
1 – 5 yrs	2.6%	2.5 yr US T-note + 50 basis points	2.50 yrs	35.00%	1.22%	1.43%	1.43%	2.85%
5 – 10 yrs	1.8%	7.5 yr US T-note + 50 basis points	7.50 yrs	35.00%	1.81%	2.18%	2.18%	2.18%
10 – 20 yrs	1.1%	15 yr US T-note + 50 basis points	15.00 yrs	35.00%	2.02%	2.55%	2.55%	2.55%
> 20 yrs	0.4%	20 yr US T-note + 50 basis points	20.00 yrs	35.00%	2.13%	2.68%	2.68%	2.68%
Tax-exempt Bonds	25.5%							
< 1yr	2.2%	6 mo US T-bill + Tax-exempt spread	0.50 yrs	5.25%	0.81%	1.67%	3.21%	2.67%
1 – 5 yrs	6.3%	2.5 yr US T-note + Tax-exempt spread	2.50 yrs	5.25%	1.53%	1.82%	1.82%	3.90%
5 – 10 yrs	7.9%	7.5 yr US T-note + Tax-exempt spread	7.50 yrs	5.25%	2.41%	2.95%	2.95%	2.95%
10 – 20 yrs	6.7%	15 yr US T-note + Tax-exempt spread	15.00 yrs	5.25%	2.82%	3.58%	3.58%	3.58%
> 20 yrs	2.4%	20 yr US T-note + Tax-exempt spread	20.00 yrs	5.25%	3.04%	3.82%	3.82%	3.82%
Industrial and Hybrid Securities (unaffiliated)	33.3%							
< 1yr	4.4%	6 mo US T-bill + Corp spread	0.50 yrs	35.00%	0.95%	1.54%	2.60%	2.23%
1 – 5 yrs	13.3%	2.5 yr US T-note + Corp spread	2.50 yrs	35.00%	1.61%	1.82%	1.82%	3.25%
5 – 10 yrs	11.9%	7.5 yr US T-note + Corp spread	7.50 yrs	35.00%	2.41%	2.78%	2.78%	2.78%
10 – 20 yrs	1.5%	15 yr US T-note + Corp spread	15.00 yrs	35.00%	2.67%	3.19%	3.19%	3.19%
> 20 yrs	2.2%	20 yr US T-note + Corp spread	20.00 yrs	35.00%	2.80%	3.33%	3.33%	3.33%
Industrial and Hybrid Securities (affiliated)	1.5%							
< 1yr	1.5%	6 mo US T-bill + Corp spread	0.50 yrs	5.25%	1.38%	2.25%	3.79%	3.25%
1 – 5 yrs	0.0%	2.5 yr US T-note + Corp spread	2.50 yrs	5.25%	2.35%	2.65%	2.65%	4.74%
5 – 10 yrs	0.0%	7.5 yr US T-note + Corp spread	7.50 yrs	5.25%	3.52%	4.05%	4.05%	4.05%
10 – 20 yrs	0.0%	15 yr US T-note + Corp spread	15.00 yrs	5.25%	3.90%	4.65%	4.65%	4.65%
> 20 yrs	0.0%	20 yr US T-note + Corp spread	20.00 yrs	5.25%	4.09%	4.86%	4.86%	4.86%
Stocks, of which	12.4%							
Preferred Stock	0.4%	5 year US T-note + 376 basis points	0.25 yrs	14.18%	4.90%	5.99%	6.71%	6.23%
Common Stock	11.9%	5 year US T-note + 751 basis points	0.25 yrs	27.88%	6.82%	7.74%	8.35%	7.94%
Mortgage Loans	1.5%							
Real Estate	0.3%							
Cash & Short-Term Investment	3.8%	3 month US T-bill	0.25 yrs	35.00%	0.39%	1.26%	2.24%	1.67%
All Other Assets*	8.3%							
Post-Tax Return on Invested Funds, pre-Expense:					2.50%	3.03%	3.31%	3.62%
Investment Expense**:					-0.13%	-0.13%	-0.13%	-0.13%
Post-Tax Return on Invested Funds:					2.38%	2.91%	3.18%	3.49%

Table Notes:

- Government Direct Obligations include US Government Issuer Obligations and Non-US Government Issuer Obligations. Collateralized Securities include Mortgage Backed, Loan Backed, or Structured Securities. Tax-exempt Bonds include Issuer Obligations of US States, Territories, and Possessions, US Political Subdivisions of States, Territories, and Possessions, and US Special Revenue and Special Assessment Obligations. Industrial and Hybrid Securities (unaffiliated) include Industrial and Miscellaneous and Hybrid Securities. Industrial and Hybrid Securities (affiliated) include Parents, Subsidiaries, and Affiliates.
- Bond and total portfolio distributions are 3-year averages for 2013-2015, calculated from various annual editions of Best's Aggregates & Averages (Property-Casualty), Assets for Commercial Casualty Composite, p. 276, Column 3, Net Admitted Assets. For each year 2013-2015, the maturity distribution pertains to all bonds owned as of December 31 at book/adjusted carrying value for Commercial Casualty Composite, Schedule D, Part 1A, Section 2.
- Spread to US treasury yields are either constant or varying by maturity (tax-exempt or corporate) as applicable. The tax-exempt spread is a term structure of average historical spreads in forward rates at different maturities between US municipal bonds and US Treasuries. Data on historical yields to US municipal bonds are from Bloomberg. The corporate spread is a term structure of average historical spreads in forward rates at different maturities between US corporate bonds and US Treasuries. Historical data on yields to US corporate bonds are from the US Department of Treasury.
- Applies only to the Dynamic estimate of the return on invested funds. The roll-over period is the time interval at which the estimated yield is updated for the given security in the investment portfolio. For bonds, the roll-over period is the bond's term to maturity. Forward yields for common and preferred stocks are updated quarterly.
- It is assumed that investment returns, except dividends and tax exempt municipal bond income, are taxed at 35%. With respect to dividends, it is assumed that 70% of dividends received are tax exempt. It is further assumed that in accordance with the "pro-ration" provision, 15% of otherwise exempt municipal bond income and dividends are taxed at 35%. The portion of income attributable to capital appreciation is assumed to equal 65.8% while the income portion is 34.2%. The percentages were obtained from Morningstar's Analyst Research Center containing Table 6-7 previously published in Ibbotson SBBI Classic Yearbook, large company stocks, arithmetic mean.
- Static estimates of treasury yields are actual current yields.
- (7)-(9) Apply only to the Dynamic estimate of the return on invested funds. Forward estimates of treasury yields at various maturities are from Moody's.

* Yields to mortgage loans, real estate, and all other assets are not directly estimated, but are assumed to be equal to the weighted average portfolio yield net of these categories.

** Investment expense calculated from Annual Statement data for the Commercial Casualty Composite by dividing Total Investment Expense by Cash and Invested Assets.

Total investment expense for 2015 from the Annual Statement, Exhibit of Net Investment Income.

Average of 2014 and 2015 cash and invested assets from Best's Aggregates and Averages (Property-Casualty), Assets for Commercial Casualty Composite, p.276, Line 12.



NATIONAL COUNCIL ON COMPENSATION INSURANCE
INTERNAL RATE OF RETURN ANALYSIS
IOWA - VOLUNTARY

APPENDIX B: FEDERAL INCOME TAX INCURRED FROM INSURANCE OPERATIONS

Federal taxes on underwriting income, based on the Tax Reform Act of 1986, are calculated in the following tables on an annual basis. Columns (1) through (4) are the same under both the Static and Dynamic Estimates; the paid losses and LAE factors (col (5)) vary by Estimate. Note that investment taxes are accounted for in Appendix A. Annual tax is prorated when quarterly amounts are required.

TABLE B.1: FEDERAL INCOME TAX CALCULATION (STATIC ESTIMATE)

Time	(1) Written Premium Factor	(2) Unearned Premium Factor	(3) Expense and Taxes Factor	(4) Discount Factor	(5) Paid Losses and LAE Factor	(6) AY1 Paid Losses and LAE Factor	(7) AY2 Paid Losses and LAE Factor	(8) Discounted AY1 Unpaid Losses & LAE Factor	(9) Discounted AY2 Unpaid Losses & LAE Factor	(10) Federal Income Tax Factor
0.00	-	-	-	-	-	-	-	-	-	-
1.00	1.0000	0.4770	0.1427	0.9280	0.0869	0.0869	-	0.2793	-	0.0383
2.00	1.0000	-	0.1970	0.9175	0.3460	0.2161	0.1299	0.1577	0.2394	0.0210
3.00	1.0000	-	0.1970	0.9102	0.4857	0.2562	0.2294	0.1199	0.1454	0.0182
4.00	1.0000	-	0.1970	0.9072	0.5679	0.2978	0.2701	0.0817	0.1073	0.0161
5.00	1.0000	-	0.1970	0.9062	0.6160	0.3131	0.3029	0.0678	0.0771	0.0147
6.00	1.0000	-	0.1970	0.9036	0.6424	0.3252	0.3171	0.0566	0.0641	0.0140
7.00	1.0000	-	0.1970	0.9098	0.6602	0.3325	0.3277	0.0504	0.0544	0.0133
8.00	1.0000	-	0.1970	0.9181	0.6734	0.3388	0.3346	0.0451	0.0485	0.0126
9.00	1.0000	-	0.1970	0.9230	0.6819	0.3421	0.3399	0.0423	0.0441	0.0121
10.00	1.0000	-	0.1970	0.9328	0.6881	0.3451	0.3431	0.0400	0.0414	0.0117
11.00	1.0000	-	0.1970	0.9431	0.6944	0.3482	0.3461	0.0374	0.0390	0.0113
12.00	1.0000	-	0.1970	0.9540	0.6975	0.3490	0.3485	0.0371	0.0372	0.0109
13.00	1.0000	-	0.1970	0.9657	0.7013	0.3515	0.3498	0.0351	0.0363	0.0106
14.00	1.0000	-	0.1970	0.9784	0.7044	0.3526	0.3519	0.0346	0.0348	0.0102
15.00	1.0000	-	0.1970	0.9923	0.7099	0.3561	0.3538	0.0315	0.0334	0.0099
16.00	1.0000	-	0.1970	0.9923	0.7130	0.3567	0.3563	0.0310	0.0314	0.0097
17.00	1.0000	-	0.1970	0.9923	0.7153	0.3581	0.3572	0.0295	0.0305	0.0097
18.00	1.0000	-	0.1970	0.9923	0.7192	0.3603	0.3589	0.0274	0.0288	0.0097
19.00	1.0000	-	0.1970	0.9923	0.7207	0.3604	0.3603	0.0273	0.0274	0.0097
20.00	1.0000	-	0.1970	0.9923	0.7223	0.3615	0.3608	0.0262	0.0269	0.0097
21.00	1.0000	-	0.1970	0.9923	0.7238	0.3621	0.3617	0.0256	0.0260	0.0097
22.00	1.0000	-	0.1970	0.9923	0.7246	0.3624	0.3622	0.0253	0.0255	0.0097
23.00	1.0000	-	0.1970	0.9923	0.7269	0.3640	0.3629	0.0237	0.0248	0.0096
24.00	1.0000	-	0.1970	0.9923	0.7300	0.3655	0.3645	0.0222	0.0232	0.0096
25.00	1.0000	-	0.1970	0.9923	0.7324	0.3665	0.3659	0.0212	0.0219	0.0096
26.00	1.0000	-	0.1970	0.9923	0.7331	0.3666	0.3665	0.0211	0.0212	0.0096
27.00	1.0000	-	0.1970	0.9923	0.7347	0.3677	0.3670	0.0200	0.0208	0.0096
28.00	1.0000	-	0.1970	0.9923	0.7362	0.3683	0.3679	0.0194	0.0198	0.0096
29.00	1.0000	-	0.1970	0.9923	0.7393	0.3703	0.3690	0.0174	0.0188	0.0096
30.00	1.0000	-	0.1970	0.9923	0.7462	0.3745	0.3717	0.0133	0.0160	0.0096
31.00	1.0000	-	0.1970	0.9923	0.7528	0.3773	0.3755	0.0105	0.0124	0.0096
32.00	1.0000	-	0.1970	0.9923	0.7590	0.3806	0.3784	0.0073	0.0094	0.0096
33.00	1.0000	-	0.1970	0.9923	0.7649	0.3834	0.3815	0.0045	0.0063	0.0095
34.00	1.0000	-	0.1970	0.9923	0.7705	0.3862	0.3843	0.0017	0.0036	0.0095
35.00	1.0000	-	0.1970	0.9923	0.7758	0.3879	0.3879	-	-	0.0095

Column Notes:

- (1) is Written Premium by time period, expressed as a factor, = Table 2 col (3)
- (2) is Written Premium minus Earned Premium by time period, expressed as a factor, = Table 2 col (3) - Table 2 col (2)
- (3) is Expenses and Taxes by time period, expressed as a factor, = Table 1 row (1) x Table (2) col (4)
- (4) is from Internal Revenue Bulletin 2016-51, Rev. Proc 2016-58, dated December 19, 2016
- (5) is Paid Losses and LAE by time period, expressed as a factor, = Table 1 row (7, Static) x Table (2) col (5)
- (6) and (7) split the payments between the accident year coincident with the policy year ("AY1"), and the following accident year ("AY2"). Assuming that the payout pattern is linear between integer times, and that the average accident date for AY2 is two-thirds of a year later than the average accident date for AY1, columns (6) and (7) are determined by solving these two equations simultaneously:

$$\text{Col (6) + Col (7) = Col (5)}$$

$$\text{Col (7) = (2/3) * Col (6, previous row) + (1/3) * Col (6)}$$
 with Col (6, Time 1) = Col (5, Time 1) and Col (6, Time 35) = Col (7, Time 35)
- (8) is the discounted difference between AY1 Losses and LAE that will ultimately be paid, and the amount already paid,

$$= [\text{col (6, Time 35) - (6)}] \times (4)$$
- (9) is the discounted difference between AY2 Losses and LAE that will ultimately be paid, and the amount already paid,

$$= [\text{col (7, Time 35) - (7)}] \times \text{col (4, previous row)}$$
- (10) Per IRS rules, federal income tax equals the tax rate (35%) times the adjusted underwriting income

$$= 35\% * \{ (1) - 0.8 * (2) - [(3) + (5) + (8) + (9)] \}$$



NATIONAL COUNCIL ON COMPENSATION INSURANCE
INTERNAL RATE OF RETURN ANALYSIS
IOWA - VOLUNTARY

APPENDIX B: FEDERAL INCOME TAX INCURRED FROM INSURANCE OPERATIONS (CONTINUED)

TABLE B.2: FEDERAL INCOME TAX CALCULATION (DYNAMIC ESTIMATE)

Time	(1) Written Premium Factor	(2) Unearned Premium Factor	(3) Expense and Taxes Factor	(4) Discount Factor	(5) Paid Losses and LAE Factor	(6) AY1 Paid Losses and LAE Factor	(7) AY2 Paid Losses and LAE Factor	(8) Discounted AY1 Unpaid Losses & LAE Factor	(9) Discounted AY2 Unpaid Losses & LAE Factor	(10) Federal Income Tax Factor
0.00	-	-	-	-	-	-	-	-	-	-
1.00	1.0000	0.4770	0.1427	0.9280	0.0888	0.0888	-	0.2854	-	0.0355
2.00	1.0000	-	0.1970	0.9175	0.3536	0.2208	0.1328	0.1611	0.2446	0.0153
3.00	1.0000	-	0.1970	0.9102	0.4963	0.2618	0.2345	0.1225	0.1486	0.0125
4.00	1.0000	-	0.1970	0.9072	0.5803	0.3043	0.2760	0.0835	0.1096	0.0104
5.00	1.0000	-	0.1970	0.9062	0.6294	0.3199	0.3095	0.0693	0.0788	0.0089
6.00	1.0000	-	0.1970	0.9036	0.6564	0.3323	0.3241	0.0579	0.0655	0.0081
7.00	1.0000	-	0.1970	0.9098	0.6746	0.3398	0.3348	0.0515	0.0556	0.0074
8.00	1.0000	-	0.1970	0.9181	0.6881	0.3462	0.3419	0.0461	0.0495	0.0067
9.00	1.0000	-	0.1970	0.9230	0.6968	0.3495	0.3473	0.0432	0.0451	0.0063
10.00	1.0000	-	0.1970	0.9328	0.7032	0.3526	0.3506	0.0408	0.0423	0.0059
11.00	1.0000	-	0.1970	0.9431	0.7095	0.3558	0.3537	0.0382	0.0398	0.0054
12.00	1.0000	-	0.1970	0.9540	0.7127	0.3566	0.3561	0.0379	0.0380	0.0050
13.00	1.0000	-	0.1970	0.9657	0.7166	0.3592	0.3575	0.0359	0.0371	0.0047
14.00	1.0000	-	0.1970	0.9784	0.7198	0.3603	0.3595	0.0353	0.0356	0.0043
15.00	1.0000	-	0.1970	0.9923	0.7254	0.3639	0.3615	0.0322	0.0341	0.0039
16.00	1.0000	-	0.1970	0.9923	0.7285	0.3645	0.3641	0.0317	0.0320	0.0038
17.00	1.0000	-	0.1970	0.9923	0.7309	0.3660	0.3650	0.0302	0.0312	0.0038
18.00	1.0000	-	0.1970	0.9923	0.7349	0.3682	0.3667	0.0280	0.0294	0.0037
19.00	1.0000	-	0.1970	0.9923	0.7365	0.3683	0.3682	0.0279	0.0280	0.0037
20.00	1.0000	-	0.1970	0.9923	0.7380	0.3694	0.3686	0.0268	0.0275	0.0037
21.00	1.0000	-	0.1970	0.9923	0.7396	0.3700	0.3696	0.0261	0.0266	0.0037
22.00	1.0000	-	0.1970	0.9923	0.7404	0.3703	0.3701	0.0259	0.0261	0.0037
23.00	1.0000	-	0.1970	0.9923	0.7428	0.3719	0.3709	0.0242	0.0253	0.0037
24.00	1.0000	-	0.1970	0.9923	0.7460	0.3735	0.3725	0.0227	0.0237	0.0037
25.00	1.0000	-	0.1970	0.9923	0.7484	0.3745	0.3738	0.0217	0.0224	0.0037
26.00	1.0000	-	0.1970	0.9923	0.7491	0.3746	0.3745	0.0216	0.0217	0.0037
27.00	1.0000	-	0.1970	0.9923	0.7507	0.3757	0.3750	0.0205	0.0212	0.0037
28.00	1.0000	-	0.1970	0.9923	0.7523	0.3764	0.3760	0.0199	0.0203	0.0037
29.00	1.0000	-	0.1970	0.9923	0.7555	0.3784	0.3771	0.0178	0.0192	0.0037
30.00	1.0000	-	0.1970	0.9923	0.7625	0.3827	0.3799	0.0136	0.0164	0.0037
31.00	1.0000	-	0.1970	0.9923	0.7692	0.3856	0.3836	0.0107	0.0126	0.0037
32.00	1.0000	-	0.1970	0.9923	0.7756	0.3889	0.3867	0.0074	0.0096	0.0036
33.00	1.0000	-	0.1970	0.9923	0.7816	0.3918	0.3898	0.0046	0.0065	0.0036
34.00	1.0000	-	0.1970	0.9923	0.7873	0.3946	0.3927	0.0017	0.0036	0.0036
35.00	1.0000	-	0.1970	0.9923	0.7927	0.3964	0.3964	-	-	0.0036

Column Notes:

- (1) is Written Premium by time period, expressed as a factor, = Table 2 col (3)
- (2) is Written Premium minus Earned Premium by time period, expressed as a factor, = Table 2 col (3) - Table 2 col (2)
- (3) is Expenses and Taxes by time period, expressed as a factor, = Table 1 row (1) x Table (2) col (4)
- (4) is from Internal Revenue Bulletin 2016-51, Rev. Proc 2016-58, dated December 19, 2016
- (5) is Paid Losses and LAE by time period, expressed as a factor, = Table 1 row (7, Dynamic) x Table (2) col (5)
- (6) and (7) split the payments between the accident year coincident with the policy year ("AY1"), and the following accident year ("AY2"). Assuming that the payout pattern is linear between integer times, and that the average accident date for AY2 is two-thirds of a year later than the average accident date for AY1, columns (6) and (7) are determined by solving these two equations simultaneously:

$$\text{Col (6) + Col (7) = Col (5)}$$

$$\text{Col (7) = (2/3) * Col (6, previous row) + (1/3) * Col (6)}$$
 with Col (6, Time 1) = Col (5, Time 1) and Col (6, Time 35) = Col (7, Time 35)
- (8) is the discounted difference between AY1 Losses and LAE that will ultimately be paid, and the amount already paid,

$$= [\text{col (6, Time 35) - (6)}] \times (4)$$
- (9) is the discounted difference between AY2 Losses and LAE that will ultimately be paid, and the amount already paid,

$$= [\text{col (7, Time 35) - (7)}] \times \text{col (4, previous row)}$$
- (10) Per IRS rules, federal income tax equals the tax rate (35%) times the adjusted underwriting income

$$= 35\% * \{ (1) - 0.8 * (2) - [(3) + (5) + (8) + (9)] \}$$



NATIONAL COUNCIL ON COMPENSATION INSURANCE
 INTERNAL RATE OF RETURN ANALYSIS
 IOWA - VOLUNTARY

APPENDIX C: RESERVE-TO-SURPLUS RATIO
 in 000's

	(1)	(2)	(3)	(4)	(5)	(6)
Year End	Unpaid Losses	Unpaid Loss Adjustment Expense	Unearned Premium	Policyholder Surplus	Ratio excl. Unearned Premium $\frac{\{(1)+(2)\}}{(4)}$	Ratio incl. Unearned Premium $\frac{\{(1)+(2)+(3)\}}{(4)}$
2015	185,919,427	42,816,231	73,469,477	169,017,203	1.35	1.79
2014	214,239,981	48,564,685	83,674,315	192,947,461	1.36	1.80
2013	215,275,673	47,841,227	81,229,642	182,832,920	1.44	1.88
2012	212,275,479	46,533,070	75,723,720	174,892,306	1.48	1.91
2011	211,071,160	46,773,232	72,629,793	168,688,743	1.53	1.96
2011 - 2015	1,038,781,720	232,528,445	386,726,947	888,378,633	1.43	1.87

Selected Ratio including Unearned Premium: 1.87

Source: Columns (1) - (4) for the latest year are taken from Liabilities on page 277 in Best's 2016 Aggregates & Averages, for Commercial Casualty Composite.



Iowa

Workers Compensation Rate Filing – January 1, 2018

Appendix E – Calculation of Factor to Convert Voluntary Rates to Assigned Risk Rates

A factor of 1.300 is applied to the voluntary rates in order to convert to assigned risk rates. This factor is the proposed assigned risk differential in Iowa.



Iowa

Workers Compensation Rate Filing – January 1, 2018

Part 4 Additional Information

- Definitions
- NCCI Affiliate List
- Key Contacts



Iowa

Advisory Rate Filing – January 1, 2018

Definitions

Accident Year (AY): A loss accounting definition in which experience is summarized by the calendar year in which an accident occurred.

Calendar Year (CY):

1. The 12-month period beginning January 1 and ending December 31.
2. Method of accounting for all financial transactions occurring during a specific year.

Case Reserves: Reserves that an insurance company establishes for specific (known) claims.

DSR Level Premium: The standard earned premium that would result if business were written at NCCI state-approved loss costs or rates instead of at the company rates. It is the common benchmark level at which carriers report premium on the Financial Calls.

Frequency: The number of lost-time claims per million dollars of on-leveled, wage-adjusted premium.

Incurred Claim Count: The total of all claims reported, whether open or closed, as of a given valuation date. An indemnity claim is associated with a payment or case reserve for an indemnity loss (i.e., lost work time-related benefits) and excludes claims closed without an indemnity payment.

Lost-time Claims: Claims where an injured employee has received wage replacement benefits due to a compensable workplace injury.

Limited Losses: Losses that result after the application of NCCI's large loss procedure—in which individual large claims are limited to jurisdiction and year-specific large loss thresholds.

On-Level Factor: Applied to historical premiums and losses to adjust the historical experience to reflect approved loss cost/rate level changes as well as statutory benefit level changes implemented since that time.

Paid+Case Losses: The sum of paid losses and case reserves. Also known as “case incurred losses.”

Paid Losses: Losses that an insurance company has paid as a result of claim activity.

Policy Year:

- The one-year period beginning with the effective date or anniversary of a policy.
- A premium and loss accounting definition in which experience is summarized for all policies with effective dates in a given calendar year period.

Severity: The average cost per case (claim) calculated as ultimate losses divided by ultimate lost-time claim counts.



Iowa

Advisory Rate Filing – January 1, 2018

Definitions

Ultimate Development Factor: For an aggregation of data, an estimate of the development that will occur between the data's current valuation date and the time when all claims are closed.

Unlimited Losses: Losses that have not been limited to jurisdiction and year-specific large loss thresholds as part of NCCI's large loss procedure.

Valuation Date: The date that premiums and losses are evaluated for reporting purposes. Premiums and losses may change over time from initial estimates to final values. Therefore, interim snapshots have associated valuation dates.

Wage Level Adjustment Factor: The ratio of the average workers' wages during the most recent time period to the average workers' wages during a historical time period.



IOWA

WORKERS COMPENSATION FILING – JANUARY 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 COMPANY, S.I.
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 COMPENSATION INS CO
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



IOWA

WORKERS COMPENSATION FILING – JANUARY 1, 2017

Appendix—NCCI AFFILIATE LIST

FEDERATED MUTUAL INS CO
FEDERATED RESERVE INSURANCE CO
FEDERATED RURAL ELECTRIC INS EXCHANGE
FEDERATED SERVICE INS CO
FIDELITY & DEPOSIT COMPANY OF MARYLAND
FIDELITY & GUARANTY INS UNDERWRITERS
FIDELITY & GUARANTY INSURANCE CO
FIRE INS EXCHANGE
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
FOREMOST PROPERTY & CAS INS
FOREMOST SIGNATURE INS CO
FRANK WINSTON CRUM INSURANCE CO
GENERAL CASUALTY COMPANY OF WISCONSIN
GENERAL CASUALTY INSURANCE COMPANY
GENERAL INS CO OF AMERICA
GENESIS INS CO
GRANITE STATE INSURANCE COMPANY
GRAPHIC ARTS MUTUAL INS CO
GRAY 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 MIDWEST INS CO
GREAT NORTHERN INS CO
GREAT WEST CASUALTY COMPANY
GREATER NY MUTUAL INS CO
GREENWICH INS CO
GRINNELL MUTUAL REINSURANCE CO
GRINNELL SELECT INS CO
GUARANTEE 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 GLOBAL INSURANCE COMPANY
IA AMERICAN INS CO
IA LONG TERM CARE RISK MGMT ASSN
IA MUTUAL INS CO
IL EMCASCO INS CO
ILLINOIS CASUALTY COMPANY
ILLINOIS 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
INTREPID INSURANCE COMPANY
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
MA BAY INS CO
MANUFACTURERS ALLIANCE INS CO
MARKEL AMERICAN INSURANCE CO
MARKEL INSURANCE CO
MEMIC INDEMNITY 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
NATIONAL LIABILITY & FIRE INSURANCE CO
NATIONAL SURETY CORP
NATIONAL UNION FIRE INS CO OF PITTSBURGH 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
NORGUARD INS CO
NORTH AMERICAN ELITE INSURANCE CO
NORTH AMERICAN SPECIALTY INS CO
NORTH POINTE INS CO
NORTH RIVER INS CO



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WORKERS COMPENSATION FILING – JANUARY 1, 2017

Appendix—NCCI AFFILIATE LIST

NORTHSTONE INSURANCE COMPANY	SEQUOIA INSURANCE CO
NOVA CASUALTY COMPANY	SFM MUTUAL INS CO
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	STARR SPECIALTY INSURANCE COMPANY
PARTNERS MUTUAL INS CO	STARSTONE NATIONAL INSURANCE COMPANY
PATRONS MUTUAL INS CO OF CT	STATE AUTO PROPERTY AND CASUALTY INS CO
PEERLESS INDEMNITY INS CO	STATE AUTOMOBILE MUTUAL INS CO
PEERLESS INSURANCE COMPANY	STATE FARM FIRE AND CASUALTY CO
PEKIN INS CO	STATE NATIONAL INSURANCE COMPANY
PENN MILLERS INS CO	STONINGTON INS CO
PENNSYLVANIA INSURANCE COMPANY	SUMMITPOINT INSURANCE COMPANY
PETROLEUM CASUALTY CO	SUNZ INSURANCE COMPANY
PHARMACISTS MUTUAL INS CO	T H E INSURANCE COMPANY
PHOENIX INS CO	TECHNOLOGY INSURANCE CO
PINNACLEPOINT INSURANCE COMPANY	THE TRAVELERS CASUALTY COMPANY
PIONEER SPECIALTY INSURANCE COMPANY	TNUS INSURANCE CO
PLAZA INSURANCE CO	TOKIO MARINE AMERICA INSURANCE CO
PRAETORIAN INSURANCE COMPANY	TRANS PACIFIC INS CO
PREFERRED PROFESSIONAL INSURANCE COMPANY	TRANSGUARD INS CO OF AMERICA INC
PREVISOR INSURANCE COMPANY	TRANSPORTATION INS CO
PROPERTY AND CASUALTY INS CO OF HARTFORD	TRAVELERS CASUALTY AND SURETY CO
PROTECTIVE INS CO	TRAVELERS CASUALTY INS CO OF AMERICA
QBE INSURANCE CORPORATION	TRAVELERS INDEMNITY CO
REDWOOD FIRE & CASUALTY INS CO	TRAVELERS INDEMNITY CO OF AMERICA
REGENT INSURANCE COMPANY	TRAVELERS INDEMNITY CO OF CT
REPUBLIC INDEMNITY COMPANY OF AMERICA	TRAVELERS INSURANCE CO
RIVERPORT INSURANCE COMPANY	TRAVELERS PROPERTY CASUALTY CO OF AMERICA
RLI INSURANCE COMPANY	TRI STATE INSURANCE COMPANY OF MINNESOTA
ROCKWOOD CASUALTY INS CO	TRIANGLE INSURANCE COMPANY INC
RURAL TRUST INSURANCE COMPANY	TRIUMPH CASUALTY COMPANY
SAFECO INS CO OF AMERICA	TRUCK INSURANCE EXCHANGE
SAFETY FIRST INS CO	TRUMBULL INS CO
SAFETY NATIONAL CASUALTY CORP	TWIN CITY FIRE INS CO
SAGAMORE INSURANCE CO	UNION INS CO OF PROVIDENCE
SAMSUNG FIRE AND MARINE INS CO LTD USB	UNION INSURANCE COMPANY
SEABRIGHT INSURANCE CO	UNITED FIRE AND CASUALTY CO
SECURA INSURANCE A MUTUAL CO	UNITED STATES FIDELITY AND GUARANTY CO
SECURA SUPREME INS CO	UNITED WI INS CO
SECURITY NATIONAL INS CO (AMTRUST GROUP)	US FIRE INS CO
SELECTIVE INS CO OF SC	UTICA MUTUAL INS CO
SELECTIVE INS CO OF THE SOUTHEAST	VALLEY FORGE INS CO
SELECTIVE INSURANCE COMPANY OF AMERICA	VANLINER INS CO
SELECTIVE WAY INS CO	VANTAPRO SPECIALTY INS CO
SENECA INSURANCE CO	VIGILANT INS CO
SENTINEL INS CO	WADENA INSURANCE COMPANY
SENTRY CASUALTY CO	WASHINGTON INTERNATIONAL INSURANCE COMPANY
SENTRY INSURANCE A MUTUAL CO	WAUSAU UNDERWRITERS INSURANCE COMPANY
SENTRY SELECT INSURANCE COMPANY	WESCO INSURANCE COMPANY (AMTRUST GROUP)



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WORKERS COMPENSATION FILING – JANUARY 1, 2017

Appendix—NCCI AFFILIATE LIST

WEST AMERICAN INS CO
WEST BEND MUTUAL INS CO
WESTCHESTER FIRE INSURANCE COMPANY
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



Iowa

Advisory Rate Filing – January 1, 2018

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

State: *Iowa* **Filing Company:** *NCCI*
TOI/Sub-TOI: *16.0 Workers Compensation/16.0004 Standard WC*
Product Name: *Iowa Voluntary and Assigned Risk Rates and Rating Values Filing Proposed Effective January 1, 2018*
Project Name/Number: */*

Supporting Document Schedules

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

Satisfied - Item:	A Sheets
Comments:	
Attachment(s):	IA 1-1-2018 A-sheet with F classes.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Supporting Documentation
Comments:	
Attachment(s):	IA 1.1.18 Supporting Exhibits.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	Cover Letter.pdf
Item Status:	
Status Date:	



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CLASS 0005		FARM: NURSERY EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	6,431,166	5	91,245	7	16,142	133,093	65,025	305,505	4.75
3/11 through 2/12	6,087,217	2	19,927	5	7,449	128,295	81,876	237,547	3.90
3/12 through 2/13	5,811,247	1	25,461	2	26,206	30,172	182,061	263,900	4.54
3/13 through 2/14	5,399,799	0	0	3	14,398	0	59,327	73,725	1.37
3/14 through 2/15	5,268,643	0	0	4	1,075	0	54,313	55,388	1.05
5 YR. TOTAL	28,998,072	8	136,633	21	65,270	291,560	442,602	936,065	3.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.696	30%		2.532		3.23	
Pure Premium Indicated by National Relativity		40%	1.063	35%		1.857		2.92	
Pure Premium Present on Rate Level		41%	0.982	35%		2.303		3.29	
Pure Premium Derived by Formula		0.960			2.216		3.18		

CLASS 0008		FARM: GARDENING-MARKET OR TRUCK-& DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,069,992	1	5,416	1	1,975	51,801	9,778	68,970	6.45
3/11 through 2/12	1,284,855	0	0	1	102,960	0	73,945	176,905	13.77
3/12 through 2/13	1,187,010	0	0	1	391	0	40,622	41,013	3.46
3/13 through 2/14	1,190,334	0	0	0	0	0	1,679	1,679	0.14
3/14 through 2/15	1,337,507	0	0	1	226	0	1,450	1,676	0.13
5 YR. TOTAL	6,069,698	1	5,416	4	105,552	51,801	127,474	290,243	4.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	1.828	15%		2.954		4.78	
Pure Premium Indicated by National Relativity		45%	0.965	42%		1.670		2.64	
Pure Premium Present on Rate Level		45%	0.904	43%		1.809		2.71	
Pure Premium Derived by Formula		1.024			1.922		2.95		

CLASS 0016		FARM - ORCHARD OR GROVE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	390,222	0	0	0	0	0	0	0	0.00
3/11 through 2/12	306,332	0	0	2	5,177	0	27,055	32,232	10.52
3/12 through 2/13	309,610	0	0	0	0	0	0	0	0.00
3/13 through 2/14	321,219	0	0	0	0	0	1,854	1,854	0.58
3/14 through 2/15	283,910	0	0	0	0	0	351	351	0.12
5 YR. TOTAL	1,611,293	0	0	2	5,177	0	29,260	34,437	2.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.321	11%		1.816		2.14	
Pure Premium Indicated by National Relativity		46%	2.113	44%		3.771		5.88	
Pure Premium Present on Rate Level		46%	1.811	45%		3.318		5.13	
Pure Premium Derived by Formula		1.831			3.352		5.18		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 0034		FARM: POULTRY OR EGG PRODUCER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	52,945,682	19	795,815	41	434,590	883,568	823,571	2,937,544	5.55
3/11 through 2/12	58,110,328	9	889,701	51	448,504	582,202	1,046,045	2,966,452	5.11
3/12 through 2/13	62,666,162	9	458,060	50	350,138	417,144	1,155,521	2,380,863	3.80
3/13 through 2/14	68,933,111	6	75,052	58	629,922	227,470	1,624,469	2,556,913	3.71
3/14 through 2/15	78,168,413	7	498,158	65	962,775	393,355	1,782,312	3,636,600	4.65
5 YR. TOTAL	320,823,696	50	2,716,786	265	2,825,929	2,503,739	6,431,918	14,478,372	4.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	1.728	84%	2.785	4.51			
Pure Premium Indicated by National Relativity		20%	1.020	8%	1.836	2.86			
Pure Premium Present on Rate Level		21%	1.554	8%	2.764	4.32			
Pure Premium Derived by Formula		1.550		2.707		4.26			

CLASS 0035		FARM: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	16,407,351	2	94,351	5	11,918	72,793	145,391	324,453	1.98
3/11 through 2/12	16,329,483	0	0	8	99,134	0	214,303	313,437	1.92
3/12 through 2/13	16,510,967	4	335,036	6	64,991	213,832	184,923	798,782	4.84
3/13 through 2/14	16,080,750	0	0	12	164,244	0	314,382	478,626	2.98
3/14 through 2/15	16,878,532	2	12,509	17	301,780	46,479	621,794	982,562	5.82
5 YR. TOTAL	82,207,083	8	441,896	48	642,067	333,104	1,480,793	2,897,860	3.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.319	41%	2.206	3.53			
Pure Premium Indicated by National Relativity		35%	0.699	29%	1.386	2.09			
Pure Premium Present on Rate Level		36%	0.991	30%	1.787	2.78			
Pure Premium Derived by Formula		0.984		1.843		2.83			

CLASS 0036		FARM: DAIRY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	46,826,750	4	246,272	27	93,460	580,601	395,047	1,315,380	2.81
3/11 through 2/12	51,250,280	3	125,774	28	164,091	503,136	499,237	1,292,238	2.52
3/12 through 2/13	55,792,383	3	149,768	25	673,910	197,337	548,893	1,569,908	2.81
3/13 through 2/14	64,123,551	4	17,659	32	589,962	65,329	793,726	1,466,676	2.29
3/14 through 2/15	67,404,526	1	33,019	31	508,729	54,920	1,280,848	1,877,516	2.79
5 YR. TOTAL	285,397,490	15	572,492	143	2,030,152	1,401,323	3,517,751	7,521,718	2.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	0.912	66%	1.724	2.64			
Pure Premium Indicated by National Relativity		26%	1.626	17%	2.482	4.11			
Pure Premium Present on Rate Level		26%	1.028	17%	1.715	2.74			
Pure Premium Derived by Formula		1.128		1.851		2.98			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 0037		FARM: FIELD CROPS & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	151,820,821	9	306,684	69	1,210,221	1,149,178	2,361,507	5,027,590	3.31
3/11 through 2/12	168,138,029	16	756,095	68	550,932	1,683,941	1,558,984	4,549,952	2.71
3/12 through 2/13	180,976,490	6	121,835	70	2,142,033	619,095	2,980,489	5,863,452	3.24
3/13 through 2/14	188,727,095	13	773,528	63	1,548,837	1,536,499	2,790,885	6,649,749	3.52
3/14 through 2/15	186,133,658	11	1,092,134	58	1,452,342	1,740,142	2,027,565	6,312,183	3.39
5 YR. TOTAL	875,796,093	55	3,050,276	328	6,904,365	6,728,855	11,719,430	28,402,926	3.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		78%	1.137	100%	2.106	3.24			
Pure Premium Indicated by National Relativity		11%	1.427	0%	2.465	3.89			
Pure Premium Present on Rate Level		11%	1.162	0%	2.190	3.35			
Pure Premium Derived by Formula		1.172			2.106		3.28		

CLASS 0042		LANDSCAPE GARDENING & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	35,682,286	4	241,410	49	779,681	627,392	1,614,263	3,262,746	9.14
3/11 through 2/12	36,768,512	3	90,542	41	638,264	78,242	968,952	1,776,000	4.83
3/12 through 2/13	35,963,127	7	338,650	29	499,732	319,125	768,549	1,926,056	5.36
3/13 through 2/14	38,092,993	4	169,863	37	282,666	114,436	729,488	1,296,453	3.40
3/14 through 2/15	43,062,851	7	444,785	35	638,114	725,475	1,080,230	2,888,604	6.71
5 YR. TOTAL	189,569,769	25	1,285,250	191	2,838,457	1,864,670	5,161,482	11,149,859	5.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	2.175	76%	3.706	5.88			
Pure Premium Indicated by National Relativity		23%	1.769	12%	3.039	4.81			
Pure Premium Present on Rate Level		24%	2.001	12%	3.476	5.48			
Pure Premium Derived by Formula		2.040			3.598		5.64		

CLASS 0050		FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	42,901,882	6	336,622	38	1,084,209	323,255	794,850	2,538,936	5.92
3/11 through 2/12	50,409,204	5	373,507	52	763,951	410,899	1,217,656	2,766,013	5.49
3/12 through 2/13	47,744,625	3	348,657	37	412,886	866,342	998,381	2,626,266	5.50
3/13 through 2/14	48,827,745	6	494,973	25	388,050	716,872	1,038,113	2,638,008	5.40
3/14 through 2/15	52,165,786	8	638,858	35	277,329	1,014,496	784,202	2,714,885	5.20
5 YR. TOTAL	242,049,242	28	2,192,617	187	2,926,425	3,331,864	4,833,202	13,284,108	5.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	2.115	81%	3.373	5.49			
Pure Premium Indicated by National Relativity		21%	1.864	9%	2.809	4.67			
Pure Premium Present on Rate Level		21%	1.939	10%	3.211	5.15			
Pure Premium Derived by Formula		2.025			3.306		5.33		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 0079		FARM: BERRY OR VINEYARD & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	603,350	0	0	0	0	0	0	0	0.00
3/11 through 2/12	583,226	0	0	0	0	0	1,362	1,362	0.23
3/12 through 2/13	716,886	0	0	0	0	0	1,035	1,035	0.14
3/13 through 2/14	768,986	0	0	0	0	0	0	0	0.00
3/14 through 2/15	829,932	0	0	1	10,757	0	110,546	121,303	14.62
5 YR. TOTAL	3,502,380	0	0	1	10,757	0	112,943	123,700	3.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.307	12%		3.225		3.53	
Pure Premium Indicated by National Relativity		46%	0.965	44%		1.982		2.95	
Pure Premium Present on Rate Level		46%	1.016	44%		1.944		2.96	
Pure Premium Derived by Formula		0.936			2.114		3.05		

CLASS 0083		FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	173,518,658	25	1,480,872	179	2,103,415	1,879,880	4,447,484	9,911,651	5.71
3/11 through 2/12	185,178,281	29	1,860,303	172	1,581,508	2,683,876	3,924,590	10,050,277	5.43
3/12 through 2/13	199,582,185	20	1,025,520	206	1,789,579	1,795,305	3,967,381	8,577,785	4.30
3/13 through 2/14	213,580,055	16	1,170,374	202	2,513,786	1,866,194	4,651,062	10,201,416	4.78
3/14 through 2/15	222,966,273	12	1,780,664	185	2,080,743	1,072,087	4,077,221	9,010,715	4.04
5 YR. TOTAL	994,825,452	102	7,317,733	944	10,069,031	9,297,342	21,067,738	47,751,844	4.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		94%	1.748	100%		3.052		4.80	
Pure Premium Indicated by National Relativity		3%	1.922	0%		3.276		5.20	
Pure Premium Present on Rate Level		3%	1.626	0%		3.191		4.82	
Pure Premium Derived by Formula		1.750			3.052		4.80		

CLASS 0106		TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	16,624,894	3	52,624	9	28,413	92,217	257,838	431,092	2.59
3/11 through 2/12	18,583,009	2	147,232	21	217,009	86,436	590,180	1,040,857	5.60
3/12 through 2/13	19,070,101	4	294,074	25	270,792	364,352	794,573	1,723,791	9.04
3/13 through 2/14	19,878,632	4	488,987	25	245,512	747,760	446,426	1,928,685	9.70
3/14 through 2/15	19,767,813	1	62,609	26	500,203	44,802	877,758	1,485,372	7.51
5 YR. TOTAL	93,924,449	14	1,045,526	106	1,261,929	1,335,567	2,966,775	6,609,797	7.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		44%	2.457	62%		4.581		7.04	
Pure Premium Indicated by National Relativity		28%	3.245	19%		5.334		8.58	
Pure Premium Present on Rate Level		28%	2.545	19%		4.410		6.96	
Pure Premium Derived by Formula		2.702			4.692		7.39		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 0113		FARM: FISH HATCHERY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	8,746	0	0	0	0	0	0	0	0.00
3/11 through 2/12	107,720	0	0	0	0	0	0	0	0.00
3/12 through 2/13	106,982	0	0	0	0	0	0	0	0.00
3/13 through 2/14	64,076	0	0	0	0	0	0	0	0.00
3/14 through 2/15	329,322	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	616,846	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	6%	0.000			0.00	
Pure Premium Indicated by National Relativity		47%	1.304	47%	2.158			3.46	
Pure Premium Present on Rate Level		48%	1.496	47%	2.070			3.57	
Pure Premium Derived by Formula		1.331			1.987		3.32		

CLASS 0170		FARM: ANIMAL RAISING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	958,641	0	0	4	27,575	0	39,457	67,032	6.99
3/11 through 2/12	1,393,993	0	0	0	0	0	0	0	0.00
3/12 through 2/13	932,789	0	0	0	0	0	2,882	2,882	0.31
3/13 through 2/14	783,239	0	0	0	0	0	126	126	0.02
3/14 through 2/15	816,892	1	49,019	0	0	102,012	2,825	153,856	18.84
5 YR. TOTAL	4,885,554	1	49,019	4	27,575	102,012	45,290	223,896	4.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	1.568	12%	3.015			4.58	
Pure Premium Indicated by National Relativity		25%	0.787	26%	1.551			2.34	
Pure Premium Present on Rate Level		66%	0.933	62%	1.455			2.39	
Pure Premium Derived by Formula		0.954			1.667		2.62		

CLASS 0251		IRRIGATION WORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	480,519	0	0	0	0	0	0	0	0.00
3/11 through 2/12	499,436	0	0	0	0	0	0	0	0.00
3/12 through 2/13	481,024	0	0	1	1,490	0	2,639	4,129	0.86
3/13 through 2/14	462,878	0	0	0	0	0	0	0	0.00
3/14 through 2/15	529,714	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,453,571	0	0	1	1,490	0	2,639	4,129	0.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.061	9%	0.108			0.17	
Pure Premium Indicated by National Relativity		46%	1.178	45%	1.640			2.82	
Pure Premium Present on Rate Level		47%	1.040	46%	1.526			2.57	
Pure Premium Derived by Formula		1.035			1.450		2.49		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS		COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS							
0401									
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		46%	3.842	49%	6.143			9.99	
Pure Premium Present on Rate Level		54%	3.346	51%	5.594			8.94	
Pure Premium Derived by Formula		3.574			5.863		9.44		

CLASS		DOMESTIC WORKERS - RESIDENCES - PART-TIME							
0908 + +									
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	EXPOSURE	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,305	0	0	3	94,555	0	52,310	146,865	341.15
3/11 through 2/12	4,069	0	0	2	13,214	0	35,023	48,237	118.55
3/12 through 2/13	3,929	0	0	0	0	0	7,018	7,018	17.86
3/13 through 2/14	3,762	0	0	0	0	0	5,980	5,980	15.90
3/14 through 2/15	3,653	1	29,494	3	24,753	35,266	28,856	118,369	324.03
5 YR. TOTAL	19,718	1	29,494	8	132,522	35,266	129,187	326,469	165.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**			PURE PREM.**	
Indicated Pure Premium		13%	82.167	17%	83.402			165.57	
Pure Premium Indicated by National Relativity		34%	41.946	36%	65.042			106.99	
Pure Premium Present on Rate Level		53%	58.798	47%	77.502			136.30	
Pure Premium Derived by Formula		56.106			74.019		130.13		

CLASS		DOMESTIC WORKERS - RESIDENCES - FULL-TIME							
0913 + +									
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	EXPOSURE	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,165	0	0	1	2,295	0	14,762	17,057	78.79
3/11 through 2/12	1,807	0	0	0	0	0	6,149	6,149	34.03
3/12 through 2/13	1,656	0	0	0	0	0	5,083	5,083	30.69
3/13 through 2/14	1,511	0	0	1	46,689	0	66,727	113,416	750.60
3/14 through 2/15	1,535	0	0	2	5,410	0	11,349	16,759	109.18
5 YR. TOTAL	8,674	0	0	4	54,394	0	104,070	158,464	182.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**			PURE PREM.**	
Indicated Pure Premium		14%	62.708	18%	119.980			182.69	
Pure Premium Indicated by National Relativity		43%	178.448	41%	244.312			422.76	
Pure Premium Present on Rate Level		43%	156.918	41%	214.292			371.21	
Pure Premium Derived by Formula		152.987			209.624		362.61		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 0917		RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	3,186,635	0	0	2	973	0	7,479	8,452	0.27
3/11 through 2/12	3,394,807	0	0	1	2,560	0	17,142	19,702	0.58
3/12 through 2/13	3,631,054	3	280,171	5	89,361	319,610	57,085	746,227	20.55
3/13 through 2/14	4,493,702	3	161,257	1	473	199,793	8,665	370,188	8.24
3/14 through 2/15	5,452,467	0	0	5	104,481	0	67,695	172,176	3.16
5 YR. TOTAL	20,158,665	6	441,428	14	197,848	519,403	158,066	1,316,745	6.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	3.171	29%	3.361	6.53			
Pure Premium Indicated by National Relativity		39%	1.672	35%	3.022	4.69			
Pure Premium Present on Rate Level		40%	1.940	36%	2.965	4.91			
Pure Premium Derived by Formula		2.094			3.100		5.19		

CLASS 1005		COAL MINING-SURFACE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		50%	2.263	50%	1.943	4.21			
Pure Premium Present on Rate Level		50%	2.105	50%	2.021	4.13			
Pure Premium Derived by Formula		2.184			1.982		4.17		

CLASS 1164		MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	10,914,670	2	285,145	2	25,205	327,919	156,334	794,603	7.28
3/11 through 2/12	11,860,912	1	7,505	4	15,894	0	59,303	82,702	0.70
3/12 through 2/13	11,790,288	2	213,638	4	23,709	226,786	209,750	673,883	5.72
3/13 through 2/14	12,467,751	0	0	0	0	0	4,476	4,476	0.04
3/14 through 2/15	14,518,949	1	1,083	1	6,496	1,156	69,591	78,326	0.54
5 YR. TOTAL	61,552,570	6	507,371	11	71,304	555,861	499,454	1,633,990	2.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.940	39%	1.714	2.65			
Pure Premium Indicated by National Relativity		34%	1.808	30%	2.064	3.87			
Pure Premium Present on Rate Level		35%	1.582	31%	2.088	3.67			
Pure Premium Derived by Formula		1.460			1.935		3.40		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 1165		MINING NOC-NOT COAL-SURFACE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	276,136	0	0	1	60,442	0	13,060	73,502	26.62
3/11 through 2/12	103,827	0	0	0	0	0	0	0	0.00
3/12 through 2/13	118,958	0	0	0	0	0	0	0	0.00
3/13 through 2/14	277,950	0	0	0	0	0	0	0	0.00
3/14 through 2/15	51,244	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	828,115	0	0	1	60,442	0	13,060	73,502	8.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	7.299	6%	1.577	8.88			
Pure Premium Indicated by National Relativity		47%	0.944	47%	1.235	2.18			
Pure Premium Present on Rate Level		48%	1.355	47%	1.443	2.80			
Pure Premium Derived by Formula		1.459			1.353			2.81	

CLASS 1320		OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	2,045,948	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,045,948	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		47%	0.585	46%	0.850	1.44			
Pure Premium Present on Rate Level		48%	0.590	47%	0.863	1.45			
Pure Premium Derived by Formula		0.558			0.797			1.36	

CLASS 1322		OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRACTOR - NO DRILLING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	67,104	0	0	0	0	0	0	0	0.00
3/11 through 2/12	16,406	0	0	0	0	0	0	0	0.00
3/12 through 2/13	89,018	0	0	0	0	0	0	0	0.00
3/13 through 2/14	120,128	0	0	0	0	0	0	0	0.00
3/14 through 2/15	407,521	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	700,177	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	8%	0.000	0.00			
Pure Premium Indicated by National Relativity		47%	2.928	46%	3.367	6.30			
Pure Premium Present on Rate Level		47%	2.691	46%	2.965	5.66			
Pure Premium Derived by Formula		2.641			2.913			5.55	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 1430		SMELTING, SINTERING OR REFINING-LEAD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		36%	1.911	39%	3.140	5.05			
Pure Premium Present on Rate Level		64%	1.633	61%	2.834	4.47			
Pure Premium Derived by Formula		1.733			2.953			4.69	

CLASS 1438		SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	892,023	0	0	1	4,677	0	7,694	12,371	1.39
3/11 through 2/12	184,644	0	0	0	0	0	119	119	0.06
3/12 through 2/13	111,791	0	0	0	0	0	0	0	0.00
3/13 through 2/14	90,767	0	0	0	0	0	2,039	2,039	2.25
3/14 through 2/15	78,977	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,358,202	0	0	1	4,677	0	9,852	14,529	1.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.344	9%	0.725	1.07			
Pure Premium Indicated by National Relativity		46%	1.824	45%	2.777	4.60			
Pure Premium Present on Rate Level		47%	1.548	46%	2.178	3.73			
Pure Premium Derived by Formula		1.591			2.317			3.91	

CLASS 1452		ORE MILLING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	7,281,400	0	0	0	0	0	272	272	0.00
3/11 through 2/12	7,807,581	0	0	0	0	0	7,301	7,301	0.09
3/12 through 2/13	8,248,521	0	0	0	0	0	5,302	5,302	0.06
3/13 through 2/14	8,241,533	1	148,156	2	39,437	118,143	26,716	332,452	4.03
3/14 through 2/15	10,012,996	0	0	0	0	0	2,049	2,049	0.02
5 YR. TOTAL	41,592,031	1	148,156	2	39,437	118,143	41,640	347,376	0.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.451	25%	0.384	0.84			
Pure Premium Indicated by National Relativity		40%	1.109	37%	1.285	2.39			
Pure Premium Present on Rate Level		40%	0.790	38%	1.069	1.86			
Pure Premium Derived by Formula		0.850			0.978			1.83	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 1463		ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	3,885,810	0	0	10	93,152	0	196,064	289,216	7.44
3/11 through 2/12	4,088,976	2	150,909	7	383,453	682,011	553,819	1,770,192	43.29
3/12 through 2/13	4,956,831	3	623,409	2	23,326	187,627	63,454	897,816	18.11
3/13 through 2/14	4,233,565	4	130,711	8	207,279	290,299	428,754	1,057,043	24.97
3/14 through 2/15	4,973,211	1	1,116	6	1,020,628	21,635	739,450	1,782,829	35.85
5 YR. TOTAL	22,138,393	10	906,145	33	1,727,838	1,181,572	1,981,541	5,797,096	26.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	11.898	51%		14.288		26.19	
Pure Premium Indicated by National Relativity		31%	3.564	24%		5.004		8.57	
Pure Premium Present on Rate Level		31%	7.411	25%		11.550		18.96	
Pure Premium Derived by Formula		7.923			11.375		19.30		

CLASS 1472		DISTILLATION-WOOD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	36,078	0	0	0	0	0	0	0	0.00
3/11 through 2/12	10,392	0	0	0	0	0	0	0	0.00
3/12 through 2/13	1,738	0	0	0	0	0	0	0	0.00
3/13 through 2/14	10,392	0	0	0	0	0	0	0	0.00
3/14 through 2/15	10,392	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	68,992	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%		0.000		0.00	
Pure Premium Indicated by National Relativity		30%	0.815	32%		0.986		1.80	
Pure Premium Present on Rate Level		68%	1.148	65%		2.534		3.68	
Pure Premium Derived by Formula		1.025			1.963		2.99		

CLASS 1624		QUARRY NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	51,444,610	4	125,441	23	260,793	305,574	619,855	1,311,663	2.55
3/11 through 2/12	56,342,958	6	442,875	20	577,310	735,048	1,047,376	2,802,609	4.98
3/12 through 2/13	54,797,217	4	173,860	21	327,577	860,802	614,286	1,976,525	3.61
3/13 through 2/14	56,440,613	2	76,806	28	912,328	161,736	747,682	1,898,552	3.36
3/14 through 2/15	61,097,772	6	378,140	31	558,415	420,349	960,166	2,317,070	3.79
5 YR. TOTAL	280,123,170	22	1,197,122	123	2,636,423	2,483,509	3,989,365	10,306,419	3.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	1.369	71%		2.311		3.68	
Pure Premium Indicated by National Relativity		24%	1.281	14%		1.575		2.86	
Pure Premium Present on Rate Level		24%	1.338	15%		2.109		3.45	
Pure Premium Derived by Formula		1.340			2.178		3.52		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 1642 + +		LIME MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,481,413	0	0	0	0	0	0	0	0.00
3/11 through 2/12	2,582,406	0	0	1	9,085	0	6,078	15,163	0.59
3/12 through 2/13	3,141,898	0	0	0	0	0	1,347	1,347	0.04
3/13 through 2/14	3,524,672	0	0	0	0	0	1,483	1,483	0.04
3/14 through 2/15	4,019,648	1	2,000	0	0	11,213	70,511	83,724	2.08
5 YR. TOTAL	15,750,037	1	2,000	1	9,085	11,213	79,419	101,717	0.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.070	17%	0.575	0.65			
Pure Premium Indicated by National Relativity		32%	0.791	34%	0.949	1.74			
Pure Premium Present on Rate Level		54%	0.848	49%	1.066	1.91			
Pure Premium Derived by Formula		0.721			0.943		1.66		

CLASS 1654		QUARRY-CEMENT ROCK-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	384,444	0	0	0	0	0	0	0	0.00
3/11 through 2/12	401,102	0	0	0	0	0	0	0	0.00
3/12 through 2/13	515,571	0	0	0	0	0	0	0	0.00
3/13 through 2/14	526,950	0	0	0	0	0	0	0	0.00
3/14 through 2/15	540,462	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,368,529	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	11%	0.000	0.00			
Pure Premium Indicated by National Relativity		21%	1.481	22%	1.105	2.59			
Pure Premium Present on Rate Level		70%	2.002	67%	2.561	4.56			
Pure Premium Derived by Formula		1.712			1.959		3.67		

CLASS 1655 + +		LIME MFG-QUARRY-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	6,461	0	0	0	0	0	0	0	0.00
3/13 through 2/14	16,887	0	0	0	0	0	0	0	0.00
3/14 through 2/15	88,289	0	0	0	0	0	1,447	1,447	1.64
5 YR. TOTAL	111,637	0	0	0	0	0	1,447	1,447	1.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	1.297	1.30			
Pure Premium Indicated by National Relativity		22%	0.858	23%	0.943	1.80			
Pure Premium Present on Rate Level		76%	1.302	74%	1.223	2.53			
Pure Premium Derived by Formula		1.178			1.161		2.34		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 1699		ROCK WOOL MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		41%	1.415	43%	1.874	3.29			
Pure Premium Present on Rate Level		59%	1.205	57%	1.912	3.12			
Pure Premium Derived by Formula		1.291			1.896			3.19	

CLASS 1701 + +		CEMENT MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	14,185,080	2	287,772	3	364,014	172,235	210,811	1,034,832	7.30
3/11 through 2/12	14,026,874	0	0	2	22,608	0	74,710	97,318	0.69
3/12 through 2/13	14,452,168	0	0	3	86,952	0	71,557	158,509	1.10
3/13 through 2/14	15,192,116	0	0	3	107,658	0	241,117	348,775	2.30
3/14 through 2/15	15,146,720	0	0	3	58,808	0	71,403	130,211	0.86
5 YR. TOTAL	73,002,958	2	287,772	14	640,040	172,235	669,598	1,769,645	2.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.271	37%	1.153	2.42			
Pure Premium Indicated by National Relativity		34%	1.283	31%	1.902	3.19			
Pure Premium Present on Rate Level		34%	1.476	32%	1.600	3.08			
Pure Premium Derived by Formula		1.345			1.528			2.87	

CLASS 1710		STONE CRUSHING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	6,156,746	0	0	1	39,121	0	53,629	92,750	1.51
3/11 through 2/12	5,859,379	0	0	0	0	0	2,000	2,000	0.03
3/12 through 2/13	6,738,404	0	0	2	49,181	0	22,807	71,988	1.07
3/13 through 2/14	7,235,583	1	46,140	1	116,721	33,868	114,904	311,633	4.31
3/14 through 2/15	8,478,786	1	85,798	1	17,897	94,260	69,584	267,539	3.16
5 YR. TOTAL	34,468,898	2	131,938	5	222,920	128,128	262,924	745,910	2.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.030	28%	1.135	2.17			
Pure Premium Indicated by National Relativity		38%	1.306	36%	1.919	3.23			
Pure Premium Present on Rate Level		38%	1.577	36%	1.727	3.30			
Pure Premium Derived by Formula		1.343			1.630			2.97	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 1741 ++		FLINT GRINDING & DRIVERS								
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	3,236,092	4	302,077	1	639	379,645	3,069	685,430	21.18	
3/11 through 2/12	2,715,783	0	0	3	35,793	0	63,081	98,874	3.64	
3/12 through 2/13	2,748,985	0	0	1	34,269	0	74,660	108,929	3.96	
3/13 through 2/14	2,583,342	0	0	2	17,884	0	66,007	83,891	3.25	
3/14 through 2/15	3,315,652	2	135,711	1	620	154,295	34,155	324,781	9.80	
5 YR. TOTAL	14,599,854	6	437,788	8	89,205	533,940	240,972	1,301,905	8.92	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		18%	3.610	24%	5.308			8.92		
Pure Premium Indicated by National Relativity		23%	1.166	24%	1.490			2.66		
Pure Premium Present on Rate Level		59%	1.791	52%	2.752			4.54		
Pure Premium Derived by Formula						1.975			3.063	5.04

CLASS 1747		EMERY WORKS & DRIVERS								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	3,990,587	0	0	0	0	0	438	438	0.01	
3/11 through 2/12	4,408,121	0	0	1	198,157	0	159,314	357,471	8.11	
3/12 through 2/13	5,026,205	0	0	3	55,134	0	79,871	135,005	2.69	
3/13 through 2/14	5,733,945	3	48,485	0	0	94,945	968	144,398	2.52	
3/14 through 2/15	5,460,759	0	0	2	91,162	0	81,424	172,586	3.16	
5 YR. TOTAL	24,619,617	3	48,485	6	344,453	94,945	322,015	809,898	3.29	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		18%	1.596	21%	1.694			3.29		
Pure Premium Indicated by National Relativity		29%	0.895	31%	0.928			1.82		
Pure Premium Present on Rate Level		53%	1.045	48%	1.092			2.14		
Pure Premium Derived by Formula						1.101			1.168	2.27

CLASS 1748		ABRASIVE WHEEL MFG & DRIVERS								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00	
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00	
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00	
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00	
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000			0.00		
Pure Premium Indicated by National Relativity		31%	1.577	33%	3.310			4.89		
Pure Premium Present on Rate Level		69%	1.409	67%	3.319			4.73		
Pure Premium Derived by Formula						1.461			3.316	4.78

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 1803		STONE CUTTING OR POLISHING NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,890,334	0	0	0	0	0	45,984	45,984	1.59
3/11 through 2/12	3,260,999	1	29,524	5	77,129	51,699	210,798	369,150	11.32
3/12 through 2/13	3,211,954	0	0	0	0	0	37,273	37,273	1.16
3/13 through 2/14	3,625,923	2	215,444	5	86,763	249,127	208,008	759,342	20.94
3/14 through 2/15	3,956,878	2	28,204	2	35,740	40,590	76,850	181,384	4.58
5 YR. TOTAL	16,946,088	5	273,172	12	199,632	341,416	578,913	1,393,133	8.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	2.790	32%	5.431			8.22	
Pure Premium Indicated by National Relativity		38%	2.565	34%	4.406			6.97	
Pure Premium Present on Rate Level		39%	2.903	34%	4.573			7.48	
Pure Premium Derived by Formula		2.749		4.791				7.54	

CLASS 1852		ASBESTOS GOODS MFG							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		15%	0.078	16%	0.754			0.83	
Pure Premium Present on Rate Level		85%	0.733	84%	1.545			2.28	
Pure Premium Derived by Formula		0.635		1.418				2.05	

CLASS 1853 + +		MICA GOODS MFG & MICA PREPARING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		10%	0.491	11%	0.256			0.75	
Pure Premium Present on Rate Level		90%	0.991	89%	0.999			1.99	
Pure Premium Derived by Formula		0.941		0.917				1.86	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 1860 ++		ABRASIVE PAPER OR CLOTH PREPARATION							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	20,937,691	1	29,770	1	6,732	19,431	47,965	103,898	0.50
3/11 through 2/12	20,715,400	1	46,538	3	26,269	27,572	49,629	150,008	0.72
3/12 through 2/13	23,125,806	0	0	4	158,629	0	115,786	274,415	1.19
3/13 through 2/14	22,409,153	1	70,188	5	19,526	94,829	73,533	258,076	1.15
3/14 through 2/15	24,518,315	0	0	5	83,008	0	130,161	213,169	0.87
5 YR. TOTAL	111,706,365	3	146,496	18	294,164	141,832	417,074	999,566	0.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.394	39%	0.500			0.89	
Pure Premium Indicated by National Relativity		26%	0.679	27%	1.032			1.71	
Pure Premium Present on Rate Level		43%	0.916	34%	1.201			2.12	
Pure Premium Derived by Formula		0.693			0.882		1.58		

CLASS 1924		WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		50%	0.892	50%	1.258			2.15	
Pure Premium Present on Rate Level		50%	0.704	50%	1.089			1.79	
Pure Premium Derived by Formula		0.798			1.174		1.97		

CLASS 1925		DIE CASTING MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	9,533,223	2	8,356	3	36,331	2,401	135,619	182,707	1.92
3/11 through 2/12	11,064,513	1	47,811	8	54,748	114,076	237,815	454,450	4.11
3/12 through 2/13	11,467,049	1	98,154	8	25,083	267,387	140,638	531,262	4.63
3/13 through 2/14	12,645,630	0	0	10	93,733	0	233,048	326,781	2.58
3/14 through 2/15	12,808,016	4	147,104	11	243,956	108,082	590,808	1,089,950	8.51
5 YR. TOTAL	57,518,431	8	301,425	40	453,851	491,946	1,337,928	2,585,150	4.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	1.313	39%	3.181			4.49	
Pure Premium Indicated by National Relativity		37%	1.083	30%	2.045			3.13	
Pure Premium Present on Rate Level		38%	1.005	31%	2.218			3.22	
Pure Premium Derived by Formula		1.111			2.542		3.65		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 2002		PASTA OR NOODLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	6,711,024	0	0	0	0	0	9,133	9,133	0.14
3/11 through 2/12	6,273,444	0	0	1	1,796	0	11,598	13,394	0.21
3/12 through 2/13	8,316,422	0	0	1	3,693	0	28,721	32,414	0.39
3/13 through 2/14	6,262,726	0	0	0	0	0	6,540	6,540	0.10
3/14 through 2/15	7,552,189	0	0	0	0	0	8,304	8,304	0.11
5 YR. TOTAL	35,115,805	0	0	2	5,489	0	64,296	69,785	0.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.016	24%	0.183	0.20			
Pure Premium Indicated by National Relativity		41%	1.006	38%	1.747	2.75			
Pure Premium Present on Rate Level		42%	0.641	38%	1.151	1.79			
Pure Premium Derived by Formula		0.684			1.145		1.83		

CLASS 2003		BAKERY - SALESPERSONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	96,377,163	5	240,760	47	1,303,852	308,749	1,314,614	3,167,975	3.29
3/11 through 2/12	84,194,304	7	513,320	39	1,024,991	537,979	1,170,611	3,246,901	3.86
3/12 through 2/13	74,171,167	8	538,026	44	1,002,299	375,878	940,067	2,856,270	3.85
3/13 through 2/14	59,316,805	7	427,530	28	734,448	330,822	1,189,771	2,682,571	4.52
3/14 through 2/15	43,865,159	5	573,710	28	536,131	263,807	573,705	1,947,353	4.44
5 YR. TOTAL	357,924,598	32	2,293,346	186	4,601,721	1,817,235	5,188,768	13,901,070	3.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		68%	1.926	80%	1.957	3.88			
Pure Premium Indicated by National Relativity		16%	1.670	10%	2.222	3.89			
Pure Premium Present on Rate Level		16%	1.995	10%	2.205	4.20			
Pure Premium Derived by Formula		1.896			2.008		3.90		

CLASS 2014		GRAIN OR FEED MILLING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	73,663,337	12	1,078,996	52	1,060,486	1,018,229	1,604,185	4,761,896	6.46
3/11 through 2/12	75,096,742	9	807,631	46	455,523	1,071,823	1,303,583	3,638,560	4.85
3/12 through 2/13	82,466,831	1	20,709	43	1,938,987	12,256	1,494,948	3,466,900	4.20
3/13 through 2/14	81,329,947	6	387,789	53	722,904	549,112	2,041,323	3,701,128	4.55
3/14 through 2/15	102,640,229	6	411,635	36	917,053	715,807	1,163,954	3,208,449	3.13
5 YR. TOTAL	415,197,086	34	2,706,760	230	5,094,953	3,367,227	7,607,993	18,776,933	4.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		73%	1.879	95%	2.643	4.52			
Pure Premium Indicated by National Relativity		13%	1.884	2%	2.805	4.69			
Pure Premium Present on Rate Level		14%	2.062	3%	2.888	4.95			
Pure Premium Derived by Formula		1.905			2.654		4.56		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 2016		CEREAL OR BAR MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	77,342,269	12	1,412,352	24	599,157	747,436	382,783	3,141,728	4.06
3/11 through 2/12	73,990,638	7	947,064	32	898,188	373,372	667,986	2,886,610	3.90
3/12 through 2/13	82,525,906	6	628,356	32	759,874	429,963	531,705	2,349,898	2.85
3/13 through 2/14	82,084,755	11	769,063	44	1,384,016	341,598	920,984	3,415,661	4.16
3/14 through 2/15	85,319,130	6	1,698,817	43	2,007,596	1,116,304	1,206,655	6,029,372	7.07
5 YR. TOTAL	401,262,698	42	5,455,652	175	5,648,831	3,008,673	3,710,113	17,823,269	4.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		66%	2.767	67%	1.674			4.44	
Pure Premium Indicated by National Relativity		17%	0.948	16%	1.585			2.53	
Pure Premium Present on Rate Level		17%	1.669	17%	1.265			2.93	
Pure Premium Derived by Formula		2.271			1.590		3.86		

CLASS 2021		SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	6,447,438	0	0	0	0	0	6,917	6,917	0.11
3/11 through 2/12	7,001,789	1	9,858	1	9,744	38,181	45,672	103,455	1.48
3/12 through 2/13	7,547,222	0	0	1	986	0	2,673	3,659	0.05
3/13 through 2/14	7,497,662	0	0	0	0	0	8,771	8,771	0.12
3/14 through 2/15	8,242,157	0	0	2	55,682	0	71,392	127,074	1.54
5 YR. TOTAL	36,736,268	1	9,858	4	66,412	38,181	135,425	249,876	0.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.208	24%	0.473			0.68	
Pure Premium Indicated by National Relativity		41%	0.824	38%	1.334			2.16	
Pure Premium Present on Rate Level		41%	0.684	38%	1.099			1.78	
Pure Premium Derived by Formula		0.656			1.038		1.69		

CLASS 2039		ICE CREAM MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	655,187	0	0	0	0	0	8,680	8,680	1.33
3/11 through 2/12	469,216	0	0	2	2,359	0	21,051	23,410	4.99
3/12 through 2/13	427,407	0	0	0	0	0	5,553	5,553	1.30
3/13 through 2/14	353,951	0	0	0	0	0	1,582	1,582	0.45
3/14 through 2/15	148,120	0	0	0	0	0	3,376	3,376	2.28
5 YR. TOTAL	2,053,881	0	0	2	2,359	0	40,242	42,601	2.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.115	9%	1.959			2.07	
Pure Premium Indicated by National Relativity		46%	0.980	45%	1.392			2.37	
Pure Premium Present on Rate Level		47%	1.127	46%	1.788			2.92	
Pure Premium Derived by Formula		0.989			1.625		2.61		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 2041		CANDY, CHOCOLATE AND CONFECTION MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	6,206,994	0	0	5	212,612	0	473,570	686,182	11.06
3/11 through 2/12	24,133,695	1	69,426	17	554,188	41,931	655,841	1,321,386	5.48
3/12 through 2/13	15,652,730	4	420,447	5	199,482	660,083	141,447	1,421,459	9.08
3/13 through 2/14	20,258,867	4	215,783	10	134,773	323,923	229,756	904,235	4.46
3/14 through 2/15	18,867,694	2	69,091	8	96,467	43,026	290,115	498,699	2.64
5 YR. TOTAL	85,119,980	11	774,747	45	1,197,522	1,068,963	1,790,729	4,831,961	5.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	2.317	48%	3.360	5.68			
Pure Premium Indicated by National Relativity		33%	1.049	26%	1.535	2.58			
Pure Premium Present on Rate Level		33%	1.518	26%	2.637	4.16			
Pure Premium Derived by Formula		1.635			2.698			4.33	

CLASS 2065		MILK PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	19,313,267	0	0	7	112,189	0	178,150	290,339	1.50
3/11 through 2/12	20,167,608	1	58,607	5	254,948	43,857	140,358	497,770	2.47
3/12 through 2/13	22,219,273	1	12,353	6	164,005	0	230,312	406,670	1.83
3/13 through 2/14	19,800,170	1	45,128	6	37,137	6,586	132,897	221,748	1.12
3/14 through 2/15	20,192,400	0	0	5	50,979	0	149,894	200,873	0.99
5 YR. TOTAL	101,692,718	3	116,088	29	619,258	50,443	831,611	1,617,400	1.59
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.723	38%	0.867	1.59			
Pure Premium Indicated by National Relativity		35%	0.707	31%	1.142	1.85			
Pure Premium Present on Rate Level		36%	0.853	31%	1.181	2.03			
Pure Premium Derived by Formula		0.764			1.050			1.81	

CLASS 2070		CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	58,077,192	8	407,881	35	646,412	375,419	917,622	2,347,334	4.04
3/11 through 2/12	59,185,610	4	126,269	34	805,483	198,234	1,472,679	2,602,665	4.40
3/12 through 2/13	59,791,319	3	62,218	46	769,833	123,518	1,089,835	2,045,404	3.42
3/13 through 2/14	59,950,119	0	0	32	751,721	0	1,129,607	1,881,328	3.14
3/14 through 2/15	62,219,514	4	219,832	36	704,786	252,658	1,259,779	2,437,055	3.92
5 YR. TOTAL	299,223,754	19	816,200	183	3,678,235	949,829	5,869,522	11,313,786	3.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	1.502	77%	2.279	3.78			
Pure Premium Indicated by National Relativity		19%	1.846	11%	2.449	4.30			
Pure Premium Present on Rate Level		20%	1.810	12%	2.377	4.19			
Pure Premium Derived by Formula		1.629			2.309			3.94	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 2081		BUTCHERING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	20,487,548	1	65,412	15	254,494	17,670	484,742	822,318	4.01
3/11 through 2/12	21,799,145	2	62,072	8	46,674	69,015	165,451	343,212	1.58
3/12 through 2/13	26,729,927	2	71,456	20	344,117	44,270	459,832	919,675	3.44
3/13 through 2/14	41,920,077	2	203,610	24	374,448	129,205	678,207	1,385,470	3.31
3/14 through 2/15	50,320,312	2	65,095	19	203,995	80,829	724,879	1,074,798	2.14
5 YR. TOTAL	161,257,009	9	467,645	86	1,223,728	340,989	2,513,111	4,545,473	2.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	1.049	56%	1.770	2.82			
Pure Premium Indicated by National Relativity		31%	1.072	22%	1.966	3.04			
Pure Premium Present on Rate Level		31%	1.021	22%	2.047	3.07			
Pure Premium Derived by Formula		1.047			1.874			2.92	

CLASS 2089		PACKING HOUSE-ALL OPERATIONS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	281,300,721	19	1,194,102	172	2,420,029	1,045,764	4,061,381	8,721,276	3.10
3/11 through 2/12	291,031,857	27	1,482,898	95	2,228,631	1,440,902	3,036,318	8,188,749	2.81
3/12 through 2/13	295,007,432	29	810,346	136	3,250,872	827,451	4,377,384	9,266,053	3.14
3/13 through 2/14	287,378,858	33	1,394,348	110	1,803,787	1,670,510	3,820,793	8,689,438	3.02
3/14 through 2/15	276,761,113	25	848,845	127	2,251,790	1,267,125	4,597,271	8,965,031	3.24
5 YR. TOTAL	1,431,479,981	133	5,730,539	640	11,955,109	6,251,752	19,893,147	43,830,547	3.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		97%	1.235	100%	1.826	3.06			
Pure Premium Indicated by National Relativity		1%	1.257	0%	1.869	3.13			
Pure Premium Present on Rate Level		2%	1.232	0%	1.885	3.12			
Pure Premium Derived by Formula		1.235			1.826			3.06	

CLASS 2095		MEAT PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	136,748,215	11	739,304	59	1,471,342	383,318	1,755,870	4,349,834	3.18
3/11 through 2/12	124,816,917	7	453,207	55	735,247	622,701	1,681,414	3,492,569	2.80
3/12 through 2/13	125,998,370	5	352,989	60	1,153,156	183,972	1,606,180	3,296,297	2.62
3/13 through 2/14	181,744,453	8	390,249	54	941,392	357,984	1,206,999	2,896,624	1.59
3/14 through 2/15	193,183,755	14	490,407	64	802,686	571,143	1,603,326	3,467,562	1.80
5 YR. TOTAL	762,491,710	45	2,426,156	292	5,103,823	2,119,118	7,853,789	17,502,886	2.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		72%	0.988	91%	1.308	2.30			
Pure Premium Indicated by National Relativity		14%	1.233	4%	2.084	3.32			
Pure Premium Present on Rate Level		14%	1.080	5%	1.442	2.52			
Pure Premium Derived by Formula		1.035			1.346			2.38	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



IOWA

EFFECTIVE 1/1/2018

CLASS 2105		FRUIT PACKING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	15,783	0	0	0	0	0	0	0	0.00
3/11 through 2/12	16,382	0	0	0	0	0	0	0	0.00
3/12 through 2/13	14,328	0	0	0	0	0	0	0	0.00
3/13 through 2/14	26,846	0	0	0	0	0	0	0	0.00
3/14 through 2/15	3,746	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	77,085	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	1.042	48%	2.371	3.41			
Pure Premium Present on Rate Level		49%	1.072	49%	2.079	3.15			
Pure Premium Derived by Formula		1.036			2.157			3.19	

CLASS 2110		PICKLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		32%	0.851	34%	1.340	2.19			
Pure Premium Present on Rate Level		68%	0.751	66%	1.453	2.20			
Pure Premium Derived by Formula		0.783			1.415			2.20	

CLASS 2111		CANNERY NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	8,544,679	0	0	0	0	0	1,591	1,591	0.02
3/11 through 2/12	9,248,574	0	0	3	81,280	0	45,839	127,119	1.38
3/12 through 2/13	9,986,784	1	296,311	4	60,268	182,560	83,653	622,792	6.24
3/13 through 2/14	9,863,689	0	0	6	207,329	0	384,862	592,191	6.00
3/14 through 2/15	11,897,493	1	150,213	0	0	74,709	35,316	260,238	2.19
5 YR. TOTAL	49,541,219	2	446,524	13	348,877	257,269	551,261	1,603,931	3.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.606	29%	1.632	3.24			
Pure Premium Indicated by National Relativity		38%	1.013	35%	1.650	2.66			
Pure Premium Present on Rate Level		39%	0.999	36%	1.275	2.27			
Pure Premium Derived by Formula		1.144			1.510			2.65	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 2112		FRUIT EVAPORATING OR PRESERVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		50%	1.231	50%	2.332	3.56			
Pure Premium Present on Rate Level		50%	1.177	50%	2.314	3.49			
Pure Premium Derived by Formula		1.204			2.323			3.53	

CLASS 2114		OYSTER PROCESSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		32%	1.035	34%	1.876	2.91			
Pure Premium Present on Rate Level		68%	1.083	66%	1.776	2.86			
Pure Premium Derived by Formula		1.068			1.810			2.88	

CLASS 2121		BREWERY & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	382,124	0	0	0	0	0	0	0	0.00
3/11 through 2/12	585,794	0	0	0	0	0	0	0	0.00
3/12 through 2/13	885,040	0	0	0	0	0	0	0	0.00
3/13 through 2/14	5,532,182	1	7,784	1	2,631	5,786	25,378	41,579	0.75
3/14 through 2/15	1,481,012	1	68,141	0	0	124,687	3,163	195,991	13.23
5 YR. TOTAL	8,866,152	2	75,925	1	2,631	130,473	28,541	237,570	2.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.886	12%	1.793	2.68			
Pure Premium Indicated by National Relativity		45%	0.445	44%	0.734	1.18			
Pure Premium Present on Rate Level		46%	0.506	44%	0.791	1.30			
Pure Premium Derived by Formula		0.513			0.886			1.40	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 2130		SPIRITUOUS LIQUOR DISTILLERY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	68,387,249	7	698,853	8	38,593	490,270	232,532	1,460,248	2.14
3/11 through 2/12	75,339,721	5	519,071	9	133,842	153,689	244,998	1,051,600	1.40
3/12 through 2/13	67,076,228	0	0	7	69,001	0	151,537	220,538	0.33
3/13 through 2/14	83,590,870	2	53,756	17	203,582	36,738	424,141	718,217	0.86
3/14 through 2/15	90,634,139	3	200,355	9	226,289	174,969	864,663	1,466,276	1.62
5 YR. TOTAL	385,028,207	17	1,472,035	50	671,307	855,666	1,917,871	4,916,879	1.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.557	56%	0.720	1.28			
Pure Premium Indicated by National Relativity		27%	0.988	22%	1.247	2.24			
Pure Premium Present on Rate Level		27%	0.705	22%	0.851	1.56			
Pure Premium Derived by Formula		0.713			0.865		1.58		

CLASS 2131		SPIRITUOUS LIQUOR BOTTLING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	78,826	0	0	0	0	0	0	0	0.00
3/11 through 2/12	156,128	0	0	0	0	0	0	0	0.00
3/12 through 2/13	207,503	0	0	1	332	0	3,154	3,486	1.68
3/13 through 2/14	86,061	0	0	0	0	0	0	0	0.00
3/14 through 2/15	196,414	0	0	0	0	0	241	241	0.12
5 YR. TOTAL	724,932	0	0	1	332	0	3,395	3,727	0.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.046	5%	0.468	0.51			
Pure Premium Indicated by National Relativity		47%	1.020	47%	1.133	2.15			
Pure Premium Present on Rate Level		49%	1.001	48%	1.291	2.29			
Pure Premium Derived by Formula		0.972			1.176		2.15		

CLASS 2143		FRUIT JUICE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	3,064,655	0	0	1	114	0	27,345	27,459	0.90
3/11 through 2/12	4,264,984	0	0	1	48,248	0	44,242	92,490	2.17
3/12 through 2/13	2,438,910	1	3,972	0	0	2,074	2,446	8,492	0.35
3/13 through 2/14	3,646,402	0	0	1	1,408	0	6,714	8,122	0.22
3/14 through 2/15	5,241,290	0	0	0	0	0	23,449	23,449	0.45
5 YR. TOTAL	18,656,241	1	3,972	3	49,770	2,074	104,196	160,012	0.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.288	19%	0.570	0.86			
Pure Premium Indicated by National Relativity		43%	0.768	40%	1.288	2.06			
Pure Premium Present on Rate Level		44%	0.620	41%	1.190	1.81			
Pure Premium Derived by Formula		0.640			1.111		1.75		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



IOWA

EFFECTIVE 1/1/2018

CLASS 2157		BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	54,229,442	6	710,046	35	459,716	367,325	671,371	2,208,458	4.07
3/11 through 2/12	57,939,573	3	412,641	34	314,657	213,170	748,047	1,688,515	2.91
3/12 through 2/13	55,244,486	6	463,586	36	356,622	721,992	636,178	2,178,378	3.94
3/13 through 2/14	52,686,694	2	160,691	25	438,200	32,358	617,571	1,248,820	2.37
3/14 through 2/15	55,849,747	4	115,860	32	338,547	101,734	873,632	1,429,773	2.56
5 YR. TOTAL	275,949,942	21	1,862,824	162	1,907,742	1,436,579	3,546,799	8,753,944	3.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	1.366	66%	1.806	3.17			
Pure Premium Indicated by National Relativity		23%	2.043	17%	2.386	4.43			
Pure Premium Present on Rate Level		23%	1.485	17%	1.801	3.29			
Pure Premium Derived by Formula			1.549		1.904	3.45			

CLASS 2172		TOBACCO PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		50%	0.727	50%	0.736	1.46			
Pure Premium Present on Rate Level		50%	0.875	50%	0.812	1.69			
Pure Premium Derived by Formula			0.801		0.774	1.58			

CLASS 2174		TOBACCO REHANDLING OR WAREHOUSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		31%	0.784	33%	1.322	2.11			
Pure Premium Present on Rate Level		69%	1.124	67%	1.854	2.98			
Pure Premium Derived by Formula			1.019		1.678	2.70			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 2211		COTTON BATTING, WADDING OR WASTE MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		30%	2.252	32%	3.950	6.20			
Pure Premium Present on Rate Level		70%	3.383	68%	4.649	8.03			
Pure Premium Derived by Formula		3.044			4.425			7.47	

CLASS 2220		YARN OR THREAD MFG-COTTON							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	76,336	0	0	0	0	0	0	0	0.00
3/11 through 2/12	74,142	0	0	0	0	0	301	301	0.41
3/12 through 2/13	87,538	0	0	0	0	0	0	0	0.00
3/13 through 2/14	629,323	1	51,920	1	754	37,246	781	90,701	14.41
3/14 through 2/15	1,215,664	0	0	1	230	0	11,392	11,622	0.96
5 YR. TOTAL	2,083,003	1	51,920	2	984	37,246	12,474	102,624	4.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	2.540	8%	2.387	4.93			
Pure Premium Indicated by National Relativity		47%	0.732	46%	1.106	1.84			
Pure Premium Present on Rate Level		47%	0.877	46%	1.266	2.14			
Pure Premium Derived by Formula		0.909			1.282			2.19	

CLASS 2286		WOOL SPINNING AND WEAVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	58,497	0	0	0	0	0	0	0	0.00
3/11 through 2/12	61,077	0	0	0	0	0	0	0	0.00
3/12 through 2/13	68,085	0	0	0	0	0	0	0	0.00
3/13 through 2/14	84,202	0	0	0	0	0	192	192	0.23
3/14 through 2/15	98,966	0	0	0	0	0	101	101	0.10
5 YR. TOTAL	370,827	0	0	0	0	0	293	293	0.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.079	0.08			
Pure Premium Indicated by National Relativity		28%	0.624	30%	0.927	1.55			
Pure Premium Present on Rate Level		69%	0.554	66%	0.880	1.43			
Pure Premium Derived by Formula		0.557			0.862			1.42	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 2288		FELTING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
3/10 through 2/11	35,144	0	0	0	0	0	0	0	0.00
3/11 through 2/12	19,491	0	0	0	0	0	339	339	1.74
3/12 through 2/13	26,479	0	0	0	0	0	54	54	0.20
3/13 through 2/14	3,261	0	0	0	0	0	0	0	0.00
3/14 through 2/15	3,973	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	88,348	0	0	0	0	0	393	393	0.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%	0.445			0.45	
Pure Premium Indicated by National Relativity		49%	1.227	48%	2.339			3.57	
Pure Premium Present on Rate Level		49%	1.506	49%	2.503			4.01	
Pure Premium Derived by Formula						1.339	2.363	3.70	

CLASS 2302		SILK THREAD OR YARN MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		50%	0.529	50%	1.095			1.62	
Pure Premium Present on Rate Level		50%	0.629	50%	1.145			1.77	
Pure Premium Derived by Formula						0.579	1.120	1.70	

CLASS 2305		TEXTILE FIBER MFG-SYNTHETIC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
3/10 through 2/11	40,184	0	0	0	0	0	0	0	0.00
3/11 through 2/12	26,975	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	67,159	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%	0.000			0.00	
Pure Premium Indicated by National Relativity		49%	0.800	49%	1.117			1.92	
Pure Premium Present on Rate Level		50%	0.754	49%	1.113			1.87	
Pure Premium Derived by Formula						0.769	1.093	1.86	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 2361		HOSIERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	0.660	50%	1.422	2.08			
Pure Premium Present on Rate Level		51%	0.667	50%	1.226	1.89			
Pure Premium Derived by Formula		0.664			1.324			1.99	

CLASS 2362		KNIT GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,562,205	1	22,387	2	28,184	14,329	70,518	135,418	2.97
3/11 through 2/12	4,417,235	0	0	1	2,165	0	33,308	35,473	0.80
3/12 through 2/13	3,655,133	0	0	0	0	0	950	950	0.03
3/13 through 2/14	3,578,366	0	0	1	2,320	0	70,161	72,481	2.03
3/14 through 2/15	3,978,490	0	0	0	0	0	9,813	9,813	0.25
5 YR. TOTAL	20,191,429	1	22,387	4	32,669	14,329	184,750	254,135	1.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.273	19%	0.986	1.26			
Pure Premium Indicated by National Relativity		44%	0.625	40%	1.105	1.73			
Pure Premium Present on Rate Level		44%	0.509	41%	1.044	1.55			
Pure Premium Derived by Formula		0.532			1.057			1.59	

CLASS 2380		WEBBING MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	893,920	0	0	0	0	0	1,990	1,990	0.22
3/11 through 2/12	892,186	0	0	0	0	0	1,317	1,317	0.15
3/12 through 2/13	632,646	0	0	0	0	0	0	0	0.00
3/13 through 2/14	1,044,187	0	0	0	0	0	0	0	0.00
3/14 through 2/15	1,157,657	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,620,596	0	0	0	0	0	3,307	3,307	0.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	11%	0.072	0.07			
Pure Premium Indicated by National Relativity		46%	0.841	44%	1.405	2.25			
Pure Premium Present on Rate Level		46%	0.717	45%	1.268	1.99			
Pure Premium Derived by Formula		0.717			1.197			1.91	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 2388		EMBROIDERY MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	3,292,956	0	0	2	6,395	0	33,428	39,823	1.21	
3/11 through 2/12	3,484,406	1	1,448	1	4,468	10,533	14,340	30,789	0.88	
3/12 through 2/13	3,369,760	0	0	0	0	0	14,093	14,093	0.42	
3/13 through 2/14	4,050,720	0	0	0	0	0	14,585	14,585	0.36	
3/14 through 2/15	4,402,013	0	0	4	69,297	0	135,052	204,349	4.64	
5 YR. TOTAL	18,599,855	1	1,448	7	80,160	10,533	211,498	303,639	1.63	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		11%	0.439	17%	1.194	1.63				
Pure Premium Indicated by National Relativity		40%	0.435	41%	0.878	1.31				
Pure Premium Present on Rate Level		49%	0.445	42%	0.887	1.33				
Pure Premium Derived by Formula		0.440			0.936		1.38			

CLASS 2402		CARPET OR RUG MFG NOC								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00	
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00	
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00	
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00	
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		0%	0.000	0%	0.000	0.00				
Pure Premium Indicated by National Relativity		50%	0.954	50%	1.580	2.53				
Pure Premium Present on Rate Level		50%	0.824	50%	1.483	2.31				
Pure Premium Derived by Formula		0.889			1.532		2.42			

CLASS 2413		TEXTILE-BLEACHING, DYEING, MERCERIZING, FINISHING								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	407,334	1	12,925	1	41,186	32,067	17,176	103,354	25.37	
3/11 through 2/12	601,554	0	0	0	0	0	160	160	0.03	
3/12 through 2/13	536,135	0	0	0	0	0	1,276	1,276	0.24	
3/13 through 2/14	685,887	0	0	0	0	0	0	0	0.00	
3/14 through 2/15	718,576	0	0	0	0	0	325	325	0.05	
5 YR. TOTAL	2,949,486	1	12,925	1	41,186	32,067	18,937	105,115	3.56	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		7%	1.835	10%	1.729	3.56				
Pure Premium Indicated by National Relativity		46%	0.838	45%	1.448	2.29				
Pure Premium Present on Rate Level		47%	0.898	45%	1.483	2.38				
Pure Premium Derived by Formula		0.936			1.492		2.43			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 2416		YARN DYEING OR FINISHING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	740	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	740	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		26%	0.780	28%	0.860	1.64			
Pure Premium Present on Rate Level		74%	0.745	72%	1.195	1.94			
Pure Premium Derived by Formula		0.754			1.101			1.86	

CLASS 2417		CLOTH PRINTING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,093,027	0	0	0	0	0	6,371	6,371	0.58
3/11 through 2/12	1,158,309	0	0	0	0	0	1,609	1,609	0.14
3/12 through 2/13	1,174,750	0	0	0	0	0	1,178	1,178	0.10
3/13 through 2/14	1,190,681	0	0	0	0	0	2,754	2,754	0.23
3/14 through 2/15	1,450,562	0	0	0	0	0	2,969	2,969	0.21
5 YR. TOTAL	6,067,329	0	0	0	0	0	14,881	14,881	0.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	10%	0.245	0.25			
Pure Premium Indicated by National Relativity		25%	0.489	26%	0.739	1.23			
Pure Premium Present on Rate Level		67%	0.489	64%	0.771	1.26			
Pure Premium Derived by Formula		0.450			0.710			1.16	

CLASS 2501 + +		CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	42,217,817	2	52,210	23	171,898	73,387	594,656	892,151	2.11
3/11 through 2/12	46,259,600	2	66,651	28	238,137	37,084	802,082	1,143,954	2.47
3/12 through 2/13	40,454,330	3	135,375	21	127,230	465,784	417,615	1,146,004	2.83
3/13 through 2/14	44,961,284	4	354,136	14	180,404	182,575	364,179	1,081,294	2.41
3/14 through 2/15	48,058,843	2	24,806	20	168,107	83,688	514,292	790,893	1.65
5 YR. TOTAL	221,951,874	13	633,178	106	885,776	842,518	2,692,824	5,054,296	2.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.684	59%	1.593	2.28			
Pure Premium Indicated by National Relativity		30%	0.788	20%	1.471	2.26			
Pure Premium Present on Rate Level		31%	0.827	21%	1.681	2.51			
Pure Premium Derived by Formula		0.760			1.587			2.35	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 2503		DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	879,588	0	0	0	0	0	0	0	0.00
3/11 through 2/12	948,312	0	0	0	0	0	0	0	0.00
3/12 through 2/13	770,609	0	0	0	0	0	0	0	0.00
3/13 through 2/14	672,340	0	0	0	0	0	0	0	0.00
3/14 through 2/15	809,140	0	0	1	9,882	0	6,106	15,988	1.98
5 YR. TOTAL	4,079,989	0	0	1	9,882	0	6,106	15,988	0.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.242	8%	0.150	0.39			
Pure Premium Indicated by National Relativity		23%	1.026	24%	1.203	2.23			
Pure Premium Present on Rate Level		71%	0.392	68%	0.573	0.97			
Pure Premium Derived by Formula		0.529			0.690			1.22	

CLASS 2534 + +		FEATHER OR FLOWER MFG-ARTIFICIAL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	93,999	0	0	0	0	0	0	0	0.00
3/11 through 2/12	82,240	0	0	0	0	0	2,972	2,972	3.61
3/12 through 2/13	41,293	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	217,532	0	0	0	0	0	2,972	2,972	1.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	1.366	1.37			
Pure Premium Indicated by National Relativity		14%	0.309	15%	1.359	1.67			
Pure Premium Present on Rate Level		84%	0.459	82%	1.192	1.65			
Pure Premium Derived by Formula		0.429			1.222			1.65	

CLASS 2570		MATTRESS OR BOX SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,502,729	0	0	4	34,046	0	72,388	106,434	2.36
3/11 through 2/12	5,373,047	0	0	7	32,654	0	77,883	110,537	2.06
3/12 through 2/13	6,006,270	1	12,896	12	136,151	16,312	382,115	547,474	9.12
3/13 through 2/14	6,097,651	1	73,930	4	54,604	147,716	121,881	398,131	6.53
3/14 through 2/15	10,138,982	7	144,599	5	29,257	192,083	203,621	569,560	5.62
5 YR. TOTAL	32,118,679	9	231,425	32	286,712	356,111	857,888	1,732,136	5.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	1.613	31%	3.780	5.39			
Pure Premium Indicated by National Relativity		39%	1.416	34%	2.032	3.45			
Pure Premium Present on Rate Level		39%	1.298	35%	2.304	3.60			
Pure Premium Derived by Formula		1.413			2.669			4.08	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 2585		LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	28,734,290	4	231,016	17	381,746	298,988	595,951	1,507,701	5.25
3/11 through 2/12	30,605,671	2	64,115	15	196,312	210,051	266,952	737,430	2.41
3/12 through 2/13	29,909,809	5	69,443	16	227,260	110,376	437,299	844,378	2.82
3/13 through 2/14	32,075,849	7	319,548	11	84,294	329,635	337,301	1,070,778	3.34
3/14 through 2/15	37,746,598	2	75,905	10	189,941	98,865	388,704	753,415	2.00
5 YR. TOTAL	159,072,217	20	760,027	69	1,079,553	1,047,915	2,026,207	4,913,702	3.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	1.156	56%	1.933	3.09			
Pure Premium Indicated by National Relativity		29%	1.490	22%	2.148	3.64			
Pure Premium Present on Rate Level		30%	1.301	22%	2.037	3.34			
Pure Premium Derived by Formula			1.296		2.003	3.30			

CLASS 2586		CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,540,179	0	0	2	151	0	19,004	19,155	0.42
3/11 through 2/12	4,912,335	2	19,030	3	53,957	4,984	49,568	127,539	2.60
3/12 through 2/13	4,322,013	0	0	3	34,450	0	79,282	113,732	2.63
3/13 through 2/14	3,999,268	0	0	2	36,230	0	32,095	68,325	1.71
3/14 through 2/15	3,594,937	0	0	0	0	0	19,779	19,779	0.55
5 YR. TOTAL	21,368,732	2	19,030	10	124,788	4,984	199,728	348,530	1.63
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.673	21%	0.958	1.63			
Pure Premium Indicated by National Relativity		42%	0.975	39%	1.469	2.44			
Pure Premium Present on Rate Level		42%	0.857	40%	1.349	2.21			
Pure Premium Derived by Formula			0.877		1.314	2.19			

CLASS 2587		TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,158,184	0	0	0	0	0	6,609	6,609	0.31
3/11 through 2/12	2,171,216	0	0	0	0	0	2,187	2,187	0.10
3/12 through 2/13	2,307,207	0	0	2	28,575	0	68,740	97,315	4.22
3/13 through 2/14	2,312,945	0	0	0	0	0	2,022	2,022	0.09
3/14 through 2/15	31,584	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,981,136	0	0	2	28,575	0	79,558	108,133	1.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.318	14%	0.886	1.20			
Pure Premium Indicated by National Relativity		35%	0.820	37%	0.829	1.65			
Pure Premium Present on Rate Level		54%	0.911	49%	1.151	2.06			
Pure Premium Derived by Formula			0.814		0.995	1.81			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 2589		LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	11,209,534	0	0	11	195,511	0	313,038	508,549	4.54
3/11 through 2/12	10,884,531	1	15,501	5	10,595	18,221	44,939	89,256	0.82
3/12 through 2/13	11,084,060	1	61,540	7	474,125	12,533	446,496	994,694	8.97
3/13 through 2/14	12,709,220	1	58,428	12	88,052	72,796	370,183	589,459	4.64
3/14 through 2/15	10,806,128	1	2,830	6	38,045	2,225	97,694	140,794	1.30
5 YR. TOTAL	56,693,473	4	138,299	41	806,328	105,775	1,272,350	2,322,752	4.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	1.666	34%		2.431		4.10	
Pure Premium Indicated by National Relativity		37%	0.798	33%		1.425		2.22	
Pure Premium Present on Rate Level		38%	1.028	33%		1.675		2.70	
Pure Premium Derived by Formula		1.102			1.850		2.95		

CLASS 2600		FUR PROCESSING-PREPARING SKINS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	43,687	0	0	0	0	0	0	0	0.00
3/11 through 2/12	30,393	0	0	0	0	0	0	0	0.00
3/12 through 2/13	36,427	0	0	0	0	0	0	0	0.00
3/13 through 2/14	20,339	0	0	0	0	0	0	0	0.00
3/14 through 2/15	21,548	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	152,394	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%		0.000		0.00	
Pure Premium Indicated by National Relativity		14%	3.519	14%		3.565		7.08	
Pure Premium Present on Rate Level		84%	1.181	83%		1.744		2.93	
Pure Premium Derived by Formula		1.485			1.947		3.43		

CLASS 2623		LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSSEING, AND WOOL PULLING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,027,116	0	0	3	43,905	0	45,806	89,711	4.43
3/11 through 2/12	1,825,084	0	0	1	3,831	0	23,984	27,815	1.52
3/12 through 2/13	1,998,843	0	0	0	0	0	9,912	9,912	0.50
3/13 through 2/14	2,052,928	3	124,270	4	4,774	207,623	76,946	413,613	20.15
3/14 through 2/15	2,114,829	0	0	1	5,794	0	17,940	23,734	1.12
5 YR. TOTAL	10,018,800	3	124,270	9	58,304	207,623	174,588	564,785	5.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	1.822	25%		3.815		5.64	
Pure Premium Indicated by National Relativity		30%	3.204	32%		4.481		7.69	
Pure Premium Present on Rate Level		53%	2.416	43%		4.466		6.88	
Pure Premium Derived by Formula		2.551			4.308		6.86		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 2651		SHOE STOCK MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	2,929,203	0	0	0	0	0	30,222	30,222	1.03	
3/11 through 2/12	3,025,831	0	0	1	77,600	0	64,190	141,790	4.69	
3/12 through 2/13	2,862,974	0	0	1	1,591	0	21,466	23,057	0.81	
3/13 through 2/14	2,989,752	0	0	2	22,802	0	43,854	66,656	2.23	
3/14 through 2/15	2,992,771	0	0	3	26,789	0	73,812	100,601	3.36	
5 YR. TOTAL	14,800,531	0	0	7	128,782	0	233,544	362,326	2.45	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		11%	0.870	16%	1.578	2.45				
Pure Premium Indicated by National Relativity		37%	0.372	39%	0.666	1.04				
Pure Premium Present on Rate Level		52%	0.524	45%	0.974	1.50				
Pure Premium Derived by Formula		0.506			0.951		1.46			

CLASS 2660		BOOT OR SHOE MFG NOC								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	185,449	0	0	0	0	0	0	0	0.00	
3/11 through 2/12	212,111	0	0	0	0	0	0	0	0.00	
3/12 through 2/13	200,488	0	0	0	0	0	0	0	0.00	
3/13 through 2/14	210,815	0	0	0	0	0	0	0	0.00	
3/14 through 2/15	217,453	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,026,316	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.000	6%	0.000	0.00				
Pure Premium Indicated by National Relativity		48%	0.670	47%	1.147	1.82				
Pure Premium Present on Rate Level		48%	0.677	47%	1.253	1.93				
Pure Premium Derived by Formula		0.647			1.128		1.78			

CLASS 2670		GLOVE MFG-LEATHER OR TEXTILE								
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	729,436	0	0	0	0	0	2,103	2,103	0.29	
3/11 through 2/12	469,968	0	0	0	0	0	3,229	3,229	0.69	
3/12 through 2/13	80,000	0	0	0	0	0	0	0	0.00	
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00	
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,279,404	0	0	0	0	0	5,332	5,332	0.42	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.000	6%	0.417	0.42				
Pure Premium Indicated by National Relativity		21%	0.562	22%	1.169	1.73				
Pure Premium Present on Rate Level		75%	0.565	72%	1.089	1.65				
Pure Premium Derived by Formula		0.542			1.066		1.61			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 2683		LUGGAGE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	83,648	0	0	0	0	0	0	0	0.00
3/13 through 2/14	135,740	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	219,388	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		24%	0.703	26%	2.033	2.74			
Pure Premium Present on Rate Level		74%	0.486	71%	1.111	1.60			
Pure Premium Derived by Formula		0.528			1.317			1.85	

CLASS 2688		LEATHER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	101,612	0	0	0	0	0	0	0	0.00
3/11 through 2/12	68,786	0	0	1	5,924	0	27,623	33,547	48.77
3/12 through 2/13	59,204	0	0	0	0	0	0	0	0.00
3/13 through 2/14	60,757	0	0	0	0	0	0	0	0.00
3/14 through 2/15	80,925	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	371,284	0	0	1	5,924	0	27,623	33,547	9.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	1.595	5%	7.440	9.04			
Pure Premium Indicated by National Relativity		38%	1.376	40%	1.840	3.22			
Pure Premium Present on Rate Level		59%	1.103	55%	2.441	3.54			
Pure Premium Derived by Formula		1.222			2.451			3.67	

CLASS 2701		LOGGING OR TREE REMOVAL - LOG HAULING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	57,686	0	0	0	0	0	0	0	0.00
3/11 through 2/12	509,385	0	0	1	30,226	0	152,939	183,165	35.96
3/12 through 2/13	290,271	0	0	0	0	0	0	0	0.00
3/13 through 2/14	391,645	0	0	1	404	0	4,458	4,862	1.24
3/14 through 2/15	385,405	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,634,392	0	0	2	30,630	0	157,397	188,027	11.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.874	15%	9.630	11.50			
Pure Premium Indicated by National Relativity		44%	4.570	42%	5.944	10.51			
Pure Premium Present on Rate Level		45%	4.200	43%	7.486	11.69			
Pure Premium Derived by Formula		4.107			7.160			11.27	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 2702		LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	419,759	0	0	1	1,162	0	37,008	38,170	9.09
3/11 through 2/12	368,294	0	0	0	0	0	9,660	9,660	2.62
3/12 through 2/13	275,834	0	0	0	0	0	0	0	0.00
3/13 through 2/14	226,189	0	0	1	31,069	0	52,649	83,718	37.01
3/14 through 2/15	289,720	1	24,527	0	0	41,337	0	65,864	22.73
5 YR. TOTAL	1,579,796	1	24,527	2	32,231	41,337	99,317	197,412	12.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	3.593	16%		8.903		12.50	
Pure Premium Indicated by National Relativity		44%	5.713	42%		8.396		14.11	
Pure Premium Present on Rate Level		44%	5.891	42%		8.289		14.18	
Pure Premium Derived by Formula						8.432		13.97	

CLASS 2709		LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	8,791	0	0	0	0	0	0	0	0.00
3/12 through 2/13	126,925	0	0	0	0	0	0	0	0.00
3/13 through 2/14	128,526	0	0	0	0	0	0	0	0.00
3/14 through 2/15	96,666	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	360,908	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	7%		0.000		0.00	
Pure Premium Indicated by National Relativity		47%	4.021	46%		5.599		9.62	
Pure Premium Present on Rate Level		48%	3.685	47%		4.906		8.59	
Pure Premium Derived by Formula						4.881		8.54	

CLASS 2710		SAW MILL							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	3,992,355	1	94,488	5	48,170	53,101	77,114	272,873	6.84
3/11 through 2/12	4,100,483	1	53,492	3	41,099	421,914	189,748	706,253	17.22
3/12 through 2/13	4,472,175	0	0	9	52,711	0	116,172	168,883	3.78
3/13 through 2/14	4,666,034	0	0	4	3,158	0	38,291	41,449	0.89
3/14 through 2/15	5,188,247	0	0	9	77,861	0	189,084	266,945	5.15
5 YR. TOTAL	22,419,294	2	147,980	30	222,999	475,015	610,409	1,456,403	6.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	1.655	36%		4.841		6.50	
Pure Premium Indicated by National Relativity		38%	3.184	32%		5.723		8.91	
Pure Premium Present on Rate Level		38%	2.451	32%		4.697		7.15	
Pure Premium Derived by Formula						5.077		7.62	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 2714		VENEER MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,703,084	0	0	1	252	0	19,145	19,397	1.14
3/11 through 2/12	1,656,623	0	0	1	39,452	0	75,179	114,631	6.92
3/12 through 2/13	905,895	0	0	1	3,707	0	10,985	14,692	1.62
3/13 through 2/14	455,606	0	0	0	0	0	2,583	2,583	0.57
3/14 through 2/15	296,598	0	0	0	0	0	611	611	0.21
5 YR. TOTAL	5,017,806	0	0	3	43,411	0	108,503	151,914	3.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.865	15%	2.162	3.03			
Pure Premium Indicated by National Relativity		31%	1.995	32%	3.249	5.24			
Pure Premium Present on Rate Level		58%	1.565	53%	2.499	4.06			
Pure Premium Derived by Formula		1.621			2.688			4.31	

CLASS 2731		PLANING OR MOLDING MILL							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	6,786,354	0	0	2	7,766	0	30,879	38,645	0.57
3/11 through 2/12	7,562,694	0	0	0	0	0	11,689	11,689	0.16
3/12 through 2/13	7,690,941	0	0	4	12,656	0	43,772	56,428	0.73
3/13 through 2/14	8,165,876	3	99,685	3	8,786	90,341	66,013	264,825	3.24
3/14 through 2/15	2,043,023	0	0	2	12,444	0	37,068	49,512	2.42
5 YR. TOTAL	32,248,888	3	99,685	11	41,652	90,341	189,421	421,099	1.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.438	28%	0.868	1.31			
Pure Premium Indicated by National Relativity		40%	1.370	36%	2.505	3.88			
Pure Premium Present on Rate Level		41%	0.954	36%	1.702	2.66			
Pure Premium Derived by Formula		1.022			1.758			2.78	

CLASS 2735		FURNITURE STOCK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	62,089	0	0	0	0	0	0	0	0.00
3/11 through 2/12	20,043	0	0	0	0	0	0	0	0.00
3/12 through 2/13	20,559	0	0	0	0	0	0	0	0.00
3/13 through 2/14	76,937	0	0	0	0	0	0	0	0.00
3/14 through 2/15	47,155	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	226,783	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		42%	1.271	45%	2.874	4.15			
Pure Premium Present on Rate Level		55%	1.369	50%	2.911	4.28			
Pure Premium Derived by Formula		1.287			2.749			4.04	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 2759		BOX OR BOX SHOOK MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	17,172,299	4	415,171	22	146,578	67,244	310,732	939,725	5.47	
3/11 through 2/12	17,387,051	3	132,819	15	158,096	164,539	344,357	799,811	4.60	
3/12 through 2/13	19,711,321	3	177,791	12	21,704	110,911	211,853	522,259	2.65	
3/13 through 2/14	20,602,586	4	153,188	20	143,427	223,551	357,486	877,652	4.26	
3/14 through 2/15	21,257,200	3	139,692	15	116,310	748,002	327,418	1,331,422	6.26	
5 YR. TOTAL	96,130,457	17	1,018,661	84	586,115	1,314,247	1,551,846	4,470,869	4.65	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		40%	1.669	53%	2.981	4.65				
Pure Premium Indicated by National Relativity		30%	2.415	23%	4.023	6.44				
Pure Premium Present on Rate Level		30%	1.960	24%	2.887	4.85				
Pure Premium Derived by Formula		1.980			3.198		5.18			

CLASS 2790		PATTERN MAKING NOC								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	11,677,937	0	0	1	231	0	18,763	18,994	0.16	
3/11 through 2/12	12,028,385	0	0	3	87,435	0	249,983	337,418	2.81	
3/12 through 2/13	12,461,895	1	17,025	2	19,983	30,499	52,097	119,604	0.96	
3/13 through 2/14	12,575,212	0	0	6	122,246	0	117,869	240,115	1.91	
3/14 through 2/15	12,807,526	0	0	2	45,568	0	100,900	146,468	1.14	
5 YR. TOTAL	61,550,955	1	17,025	14	275,463	30,499	539,612	862,599	1.40	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		19%	0.475	29%	0.926	1.40				
Pure Premium Indicated by National Relativity		40%	0.418	35%	0.955	1.37				
Pure Premium Present on Rate Level		41%	0.487	36%	0.982	1.47				
Pure Premium Derived by Formula		0.457			0.956		1.41			

CLASS 2797		MANUFACTURED, MODULAR, OR PREFABRICATED HOME MANUFACTURING - SHOP WORK - ALL OPERATIONS & DRIVERS								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00	
3/11 through 2/12	175	0	0	0	0	0	0	0	0.00	
3/12 through 2/13	2,143,188	1	302,531	2	156	321,342	50,750	674,779	31.49	
3/13 through 2/14	2,633,636	0	0	2	27,886	0	82,568	110,454	4.19	
3/14 through 2/15	2,861,704	1	14,733	5	71,355	50,219	269,245	405,552	14.17	
5 YR. TOTAL	7,638,703	2	317,264	9	99,397	371,561	402,563	1,190,785	15.59	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	5.455	21%	10.134	15.59				
Pure Premium Indicated by National Relativity		42%	1.269	39%	2.188	3.46				
Pure Premium Present on Rate Level		43%	2.286	40%	3.517	5.80				
Pure Premium Derived by Formula		2.334			4.388		6.72			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 2799		MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP, OR INSTALLATION AT BUILDING SITE							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	665,703	0	0	1	3,020	0	7,361	10,381	1.56
3/12 through 2/13	697,425	0	0	1	36,910	0	15,112	52,022	7.46
3/13 through 2/14	1,180,520	0	0	0	0	0	7,744	7,744	0.66
3/14 through 2/15	1,548,208	0	0	4	39,638	0	63,263	102,901	6.65
5 YR. TOTAL	4,091,856	0	0	6	79,568	0	93,480	173,048	4.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	1.945	14%		2.285		4.23	
Pure Premium Indicated by National Relativity		41%	2.307	43%		4.075		6.38	
Pure Premium Present on Rate Level		48%	1.939	43%		2.315		4.25	
Pure Premium Derived by Formula		2.091			3.068		5.16		

CLASS 2802		CARPENTRY-SHOP ONLY-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	34,896,296	5	337,102	21	164,703	630,346	425,136	1,557,287	4.46
3/11 through 2/12	37,781,349	5	67,720	28	449,161	59,084	725,932	1,301,897	3.45
3/12 through 2/13	54,967,116	6	188,574	30	236,245	464,690	624,211	1,513,720	2.75
3/13 through 2/14	57,168,809	4	360,803	38	717,312	400,929	1,118,676	2,597,720	4.54
3/14 through 2/15	78,619,040	4	313,348	52	866,445	252,627	1,578,923	3,011,343	3.83
5 YR. TOTAL	263,432,610	24	1,267,547	169	2,433,866	1,807,676	4,472,878	9,981,967	3.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		53%	1.405	75%		2.384		3.79	
Pure Premium Indicated by National Relativity		23%	1.852	12%		3.276		5.13	
Pure Premium Present on Rate Level		24%	1.459	13%		2.521		3.98	
Pure Premium Derived by Formula		1.521			2.509		4.03		

CLASS 2835		BRUSH OR BROOM ASSEMBLY							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	9,400	0	0	0	0	0	0	0	0.00
3/11 through 2/12	88,089	0	0	0	0	0	0	0	0.00
3/12 through 2/13	138,479	0	0	0	0	0	0	0	0.00
3/13 through 2/14	147,359	0	0	0	0	0	0	0	0.00
3/14 through 2/15	66,059	0	0	0	0	0	4,117	4,117	6.23
5 YR. TOTAL	449,386	0	0	0	0	0	4,117	4,117	0.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%		0.916		0.92	
Pure Premium Indicated by National Relativity		37%	0.965	39%		1.848		2.81	
Pure Premium Present on Rate Level		59%	0.991	56%		1.446		2.44	
Pure Premium Derived by Formula		0.942			1.576		2.52		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 2836		BRUSH OR BROOM MFG NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,131,103	1	3,242	1	1,992	20,283	8,566	34,083	1.60
3/11 through 2/12	1,928,650	1	10,927	3	4,552	2,484	38,536	56,499	2.93
3/12 through 2/13	1,102,370	0	0	2	56,132	0	122,709	178,841	16.22
3/13 through 2/14	752,101	0	0	0	0	0	401	401	0.05
3/14 through 2/15	912,237	0	0	0	0	0	1,424	1,424	0.16
5 YR. TOTAL	6,826,461	2	14,169	6	62,676	22,767	171,636	271,248	3.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	1.126	14%		2.848		3.97	
Pure Premium Indicated by National Relativity		25%	0.814	27%		1.258		2.07	
Pure Premium Present on Rate Level		66%	0.671	59%		1.423		2.09	
Pure Premium Derived by Formula		0.748			1.578		2.33		

CLASS 2841		WOODENWARE MANUFACTURING NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	499,633	0	0	0	0	0	0	0	0.00
3/11 through 2/12	601,302	0	0	0	0	0	0	0	0.00
3/12 through 2/13	559,871	0	0	0	0	0	3,258	3,258	0.58
3/13 through 2/14	520,586	0	0	0	0	0	0	0	0.00
3/14 through 2/15	281,025	0	0	1	28,030	0	108,645	136,675	48.63
5 YR. TOTAL	2,462,417	0	0	1	28,030	0	111,903	139,933	5.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	1.138	11%		4.544		5.68	
Pure Premium Indicated by National Relativity		44%	1.267	44%		2.296		3.56	
Pure Premium Present on Rate Level		48%	1.313	45%		2.272		3.59	
Pure Premium Derived by Formula		1.279			2.532		3.81		

CLASS 2881		FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	5,802,120	1	74,056	6	103,935	228,907	223,212	630,110	10.86
3/11 through 2/12	6,453,946	1	32,137	8	13,156	4,910	95,344	145,547	2.26
3/12 through 2/13	6,547,616	1	126,760	2	448	123,555	10,187	260,950	3.99
3/13 through 2/14	4,855,332	1	92,779	0	0	4,737	8,091	105,607	2.18
3/14 through 2/15	5,495,751	0	0	4	19,966	0	22,559	42,525	0.77
5 YR. TOTAL	29,154,765	4	325,732	20	137,505	362,109	359,393	1,184,739	4.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	1.589	28%		2.475		4.06	
Pure Premium Indicated by National Relativity		40%	0.935	36%		1.768		2.70	
Pure Premium Present on Rate Level		40%	1.149	36%		2.013		3.16	
Pure Premium Derived by Formula		1.151			2.054		3.21		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 2883		FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	66,302,276	7	446,021	32	343,881	389,744	774,939	1,954,585	2.95
3/11 through 2/12	72,100,763	6	314,893	27	250,636	380,141	739,363	1,685,033	2.34
3/12 through 2/13	85,105,526	5	282,511	41	635,780	159,748	972,535	2,050,574	2.41
3/13 through 2/14	82,019,283	5	187,780	39	509,084	171,914	1,045,423	1,914,201	2.33
3/14 through 2/15	85,046,233	4	202,337	39	483,737	245,722	1,311,389	2,243,185	2.64
5 YR. TOTAL	390,574,081	27	1,433,542	178	2,223,118	1,347,269	4,843,649	9,847,578	2.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	0.936	72%	1.585			2.52	
Pure Premium Indicated by National Relativity		24%	1.275	14%	2.007			3.28	
Pure Premium Present on Rate Level		24%	0.947	14%	1.545			2.49	
Pure Premium Derived by Formula		1.020			1.638		2.66		

CLASS 2915		VENEER PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		50%	1.223	50%	1.552			2.78	
Pure Premium Present on Rate Level		50%	1.122	50%	1.464			2.59	
Pure Premium Derived by Formula		1.173			1.508		2.68		

CLASS 2916		VENEER PRODUCTS MFG-NO VENEER MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	12,183,250	2	14,458	7	61,457	23,962	150,056	249,933	2.05
3/11 through 2/12	13,879,213	0	0	12	145,593	0	455,289	600,882	4.33
3/12 through 2/13	1,688,490	0	0	0	0	0	17,295	17,295	1.02
3/13 through 2/14	2,884,667	0	0	0	0	0	167	167	0.01
3/14 through 2/15	2,717,821	0	0	1	15,731	0	14,930	30,661	1.13
5 YR. TOTAL	33,353,441	2	14,458	20	222,781	23,962	637,737	898,938	2.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.711	32%	1.984			2.70	
Pure Premium Indicated by National Relativity		38%	1.718	34%	2.801			4.52	
Pure Premium Present on Rate Level		39%	1.375	34%	2.356			3.73	
Pure Premium Derived by Formula		1.353			2.388		3.74		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 2923		PIANO MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,114,365	0	0	0	0	0	0	0	0.00
3/11 through 2/12	988,660	0	0	1	25,242	0	14,313	39,555	4.00
3/12 through 2/13	923,065	0	0	0	0	0	1,861	1,861	0.20
3/13 through 2/14	992,729	0	0	0	0	0	0	0	0.00
3/14 through 2/15	1,115,900	0	0	0	0	0	46,326	46,326	4.15
5 YR. TOTAL	5,134,719	0	0	1	25,242	0	62,500	87,742	1.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.492	11%	1.217	1.71			
Pure Premium Indicated by National Relativity		38%	0.922	40%	1.391	2.31			
Pure Premium Present on Rate Level		54%	0.771	49%	1.115	1.89			
Pure Premium Derived by Formula		0.806			1.237			2.04	

CLASS 2960		WOOD PRESERVING & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	267,065	0	0	0	0	0	0	0	0.00
3/11 through 2/12	315,112	0	0	1	500	0	3,034	3,534	1.12
3/12 through 2/13	513,892	0	0	0	0	0	603	603	0.12
3/13 through 2/14	372,634	0	0	1	237	0	3,050	3,287	0.88
3/14 through 2/15	382,601	0	0	1	13,278	0	13,589	26,867	7.02
5 YR. TOTAL	1,851,304	0	0	3	14,015	0	20,276	34,291	1.85
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.757	10%	1.095	1.85			
Pure Premium Indicated by National Relativity		46%	1.765	45%	2.423	4.19			
Pure Premium Present on Rate Level		47%	1.523	45%	2.266	3.79			
Pure Premium Derived by Formula		1.581			2.220			3.80	

CLASS 3004		IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	16,714,106	0	0	4	44,737	0	74,722	119,459	0.72
3/11 through 2/12	19,610,083	1	49,021	1	5,697	129,501	63,088	247,307	1.26
3/12 through 2/13	18,217,018	1	78,404	3	26,030	174,198	49,858	328,490	1.80
3/13 through 2/14	18,733,840	1	47,130	2	71,614	107,591	140,603	366,938	1.96
3/14 through 2/15	18,993,132	2	28,281	2	26,645	129,055	72,038	256,019	1.35
5 YR. TOTAL	92,268,179	5	202,836	12	174,723	540,345	400,309	1,318,213	1.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.409	35%	1.019	1.43			
Pure Premium Indicated by National Relativity		36%	0.625	32%	0.960	1.59			
Pure Premium Present on Rate Level		37%	0.794	33%	1.110	1.90			
Pure Premium Derived by Formula		0.629			1.030			1.66	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 3018		IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	16,772,376	0	0	1	4,102	0	44,699	48,801	0.29
3/11 through 2/12	16,540,467	0	0	2	26,552	0	115,246	141,798	0.86
3/12 through 2/13	18,462,334	1	72,601	2	42,258	581,984	64,435	761,278	4.12
3/13 through 2/14	18,442,254	0	0	3	92,187	0	116,124	208,311	1.13
3/14 through 2/15	16,344,690	0	0	3	44,936	0	75,498	120,434	0.74
5 YR. TOTAL	86,562,121	1	72,601	11	210,035	581,984	416,002	1,280,622	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.327	38%		1.153		1.48	
Pure Premium Indicated by National Relativity		36%	1.059	31%		1.714		2.77	
Pure Premium Present on Rate Level		37%	0.813	31%		1.411		2.22	
Pure Premium Derived by Formula						0.770		1.407	2.18

CLASS 3022		PIPE OR TUBE MFG NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,289	0	0	0	0	0	0	0	0.00
3/11 through 2/12	4,145	0	0	0	0	0	0	0	0.00
3/12 through 2/13	2,098	0	0	0	0	0	0	0	0.00
3/13 through 2/14	220,358	0	0	0	0	0	0	0	0.00
3/14 through 2/15	490,390	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	721,280	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	6%		0.000		0.00	
Pure Premium Indicated by National Relativity		47%	1.512	47%		2.115		3.63	
Pure Premium Present on Rate Level		48%	1.401	47%		2.021		3.42	
Pure Premium Derived by Formula						1.383		1.944	3.33

CLASS 3027		ROLLING MILL NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	32,944,760	4	430,194	8	92,824	595,816	200,002	1,318,836	4.00
3/11 through 2/12	29,560,231	3	331,248	12	55,707	556,505	229,090	1,172,550	3.97
3/12 through 2/13	31,779,054	1	149,148	15	442,530	266,210	1,066,220	1,924,108	6.06
3/13 through 2/14	45,851,346	3	166,836	14	127,226	199,540	355,908	849,510	1.85
3/14 through 2/15	37,861,295	4	481,189	6	238,582	355,565	227,865	1,303,201	3.44
5 YR. TOTAL	177,996,686	15	1,558,615	55	956,869	1,973,636	2,079,085	6,568,205	3.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		45%	1.413	63%		2.277		3.69	
Pure Premium Indicated by National Relativity		27%	1.139	18%		1.787		2.93	
Pure Premium Present on Rate Level		28%	1.485	19%		2.413		3.90	
Pure Premium Derived by Formula						1.359		2.215	3.57

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 3028		PIPE OR TUBE MFG-IRON OR STEEL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	10,519,074	0	0	3	8,813	0	68,321	77,134	0.73
3/11 through 2/12	11,811,457	0	0	1	4,593	0	69,788	74,381	0.63
3/12 through 2/13	11,951,064	0	0	1	41,171	0	50,684	91,855	0.77
3/13 through 2/14	13,668,892	0	0	1	8,861	0	37,116	45,977	0.34
3/14 through 2/15	11,369,027	0	0	3	35,841	0	50,464	86,305	0.76
5 YR. TOTAL	59,319,514	0	0	9	99,279	0	276,373	375,652	0.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.167	31%	0.466			0.63	
Pure Premium Indicated by National Relativity		38%	1.235	34%	2.056			3.29	
Pure Premium Present on Rate Level		39%	0.795	35%	1.255			2.05	
Pure Premium Derived by Formula		0.818			1.283		2.10		

CLASS 3030		IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	17,584,751	0	0	14	87,331	0	317,345	404,676	2.30
3/11 through 2/12	20,274,431	0	0	18	93,579	0	330,547	424,126	2.09
3/12 through 2/13	21,634,475	0	0	19	101,895	0	372,473	474,368	2.19
3/13 through 2/14	23,234,875	3	95,522	20	265,091	166,743	507,886	1,035,242	4.46
3/14 through 2/15	26,749,455	2	388,391	21	420,037	274,960	936,472	2,019,860	7.55
5 YR. TOTAL	109,477,987	5	483,913	92	967,933	441,703	2,464,723	4,358,272	3.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.326	53%	2.655			3.98	
Pure Premium Indicated by National Relativity		31%	2.296	23%	3.447			5.74	
Pure Premium Present on Rate Level		31%	1.540	24%	2.633			4.17	
Pure Premium Derived by Formula		1.693			2.832		4.53		

CLASS 3040		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	27,357,506	1	35,506	18	244,620	73,168	507,184	860,478	3.15
3/11 through 2/12	31,339,340	2	211,782	20	74,440	91,704	396,060	773,986	2.47
3/12 through 2/13	32,198,255	2	284,942	17	332,575	895,894	418,951	1,932,362	6.00
3/13 through 2/14	34,545,150	2	246,060	27	296,032	120,104	539,879	1,202,075	3.48
3/14 through 2/15	32,591,055	3	157,142	17	425,111	250,676	840,418	1,673,347	5.14
5 YR. TOTAL	158,031,306	10	935,432	99	1,372,778	1,431,546	2,702,492	6,442,248	4.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		44%	1.461	62%	2.616			4.08	
Pure Premium Indicated by National Relativity		28%	2.109	19%	3.073			5.18	
Pure Premium Present on Rate Level		28%	1.562	19%	2.639			4.20	
Pure Premium Derived by Formula		1.671			2.707		4.38		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 3041		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC- & FOUNDRIES, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	253,695	0	0	0	0	0	0	0	0.00
3/11 through 2/12	243,248	0	0	0	0	0	0	0	0.00
3/12 through 2/13	173,000	0	0	0	0	0	195	195	0.11
3/13 through 2/14	126,849	0	0	1	2,398	0	987	3,385	2.67
3/14 through 2/15	331,628	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,128,420	0	0	1	2,398	0	1,182	3,580	0.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.212	9%	0.105			0.32	
Pure Premium Indicated by National Relativity		47%	1.470	45%	3.017			4.49	
Pure Premium Present on Rate Level		47%	1.672	46%	2.896			4.57	
Pure Premium Derived by Formula		1.489			2.699		4.19		

CLASS 3042		ELEVATOR OR ESCALATOR MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,745,943	0	0	1	937	0	13,398	14,335	0.82
3/11 through 2/12	1,726,956	0	0	3	8,921	0	39,863	48,784	2.83
3/12 through 2/13	1,742,075	0	0	3	24,689	0	63,001	87,690	5.03
3/13 through 2/14	1,839,577	0	0	0	0	0	0	0	0.00
3/14 through 2/15	1,284,337	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,338,888	0	0	7	34,547	0	116,262	150,809	1.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.414	17%	1.394			1.81	
Pure Premium Indicated by National Relativity		43%	1.442	41%	2.148			3.59	
Pure Premium Present on Rate Level		44%	1.342	42%	1.988			3.33	
Pure Premium Derived by Formula		1.264			1.953		3.22		

CLASS 3064		SIGN MFG-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	3,086,980	1	4,493	5	29,360	17,657	114,875	166,385	5.39
3/11 through 2/12	3,606,824	1	82,139	1	10,449	56,617	55,588	204,793	5.68
3/12 through 2/13	2,915,910	1	37,987	6	60,416	3,981	100,290	202,674	6.95
3/13 through 2/14	3,219,456	1	182,380	0	0	272,298	17,697	472,375	14.67
3/14 through 2/15	3,289,838	0	0	0	0	0	14,417	14,417	0.44
5 YR. TOTAL	16,119,008	4	306,999	12	100,225	350,553	302,867	1,060,644	6.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	2.526	26%	4.054			6.58	
Pure Premium Indicated by National Relativity		40%	1.445	37%	2.486			3.93	
Pure Premium Present on Rate Level		41%	1.740	37%	3.085			4.83	
Pure Premium Derived by Formula		1.771			3.115		4.89		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 3076		SHEET METAL PRODUCTS MFG.							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	208,257,493	14	742,969	104	1,398,517	1,026,164	2,340,214	5,507,864	2.64
3/11 through 2/12	206,238,744	16	705,094	118	2,578,960	527,433	3,397,277	7,208,764	3.50
3/12 through 2/13	209,989,063	20	1,362,594	94	1,933,179	1,680,946	3,161,931	8,138,650	3.88
3/13 through 2/14	192,605,967	15	391,860	120	1,957,728	469,126	3,271,298	6,090,012	3.16
3/14 through 2/15	216,129,805	12	1,004,676	110	2,404,196	805,653	2,703,774	6,918,299	3.20
5 YR. TOTAL	1,033,221,072	77	4,207,193	546	10,272,580	4,509,322	14,874,494	33,863,589	3.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		85%	1.401	100%	1.876	3.28			
Pure Premium Indicated by National Relativity		7%	1.102	0%	1.853	2.96			
Pure Premium Present on Rate Level		8%	1.237	0%	1.881	3.12			
Pure Premium Derived by Formula		1.367			1.876		3.24		

CLASS 3081		FOUNDRY-FERROUS-NOC							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	17,618,802	4	237,931	10	143,948	454,080	475,454	1,311,413	7.44
3/11 through 2/12	19,461,175	4	69,383	15	294,024	125,614	462,412	951,433	4.89
3/12 through 2/13	19,642,841	4	383,293	17	179,028	1,307,185	377,296	2,246,802	11.44
3/13 through 2/14	22,063,357	4	376,634	25	278,621	237,328	701,793	1,594,376	7.23
3/14 through 2/15	17,889,665	0	0	28	334,593	0	944,653	1,279,246	7.15
5 YR. TOTAL	96,675,840	16	1,067,241	95	1,230,214	2,124,207	2,961,608	7,383,270	7.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	2.376	61%	5.261	7.64			
Pure Premium Indicated by National Relativity		30%	1.432	19%	2.442	3.87			
Pure Premium Present on Rate Level		30%	1.996	20%	4.140	6.14			
Pure Premium Derived by Formula		1.979			4.501		6.48		

CLASS 3082		FOUNDRY-STEEL CASTINGS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	42,935,175	1	30,843	20	134,211	0	456,272	621,326	1.45
3/11 through 2/12	47,816,572	4	73,748	23	348,691	34,961	885,872	1,343,272	2.81
3/12 through 2/13	49,872,346	2	43,555	41	539,817	105,770	1,344,643	2,033,785	4.08
3/13 through 2/14	48,207,746	2	213,902	32	885,623	204,657	1,128,466	2,432,648	5.05
3/14 through 2/15	46,664,405	1	70,719	22	920,049	65,711	739,506	1,795,985	3.85
5 YR. TOTAL	235,496,244	10	432,767	138	2,828,391	411,099	4,554,759	8,227,016	3.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	1.385	67%	2.109	3.49			
Pure Premium Indicated by National Relativity		27%	1.315	16%	2.891	4.21			
Pure Premium Present on Rate Level		27%	1.174	17%	2.180	3.35			
Pure Premium Derived by Formula		1.309			2.246		3.56		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 3085		FOUNDRY-NON-FERROUS								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	30,221,801	3	128,911	21	459,658	36,481	643,137	1,268,187	4.20	
3/11 through 2/12	21,462,439	6	473,731	20	184,924	278,303	479,550	1,416,508	6.60	
3/12 through 2/13	33,529,014	5	229,951	25	550,751	117,432	681,792	1,579,926	4.71	
3/13 through 2/14	35,443,078	9	562,743	16	276,576	389,571	413,114	1,642,004	4.63	
3/14 through 2/15	35,423,506	3	295,323	29	492,910	290,496	691,332	1,770,061	5.00	
5 YR. TOTAL	156,079,838	26	1,690,659	111	1,964,819	1,112,283	2,908,925	7,676,686	4.92	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		50%	2.342	61%	2.576	4.92				
Pure Premium Indicated by National Relativity		25%	1.170	19%	2.403	3.57				
Pure Premium Present on Rate Level		25%	2.123	20%	2.590	4.71				
Pure Premium Derived by Formula		1.994			2.546		4.54			

CLASS 3110		FORGING WORK-DROP OR MACHINE								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	573,871	0	0	1	107,473	0	272,734	380,207	66.25	
3/11 through 2/12	517,033	0	0	0	0	0	0	0	0.00	
3/12 through 2/13	514,268	0	0	2	13,949	0	21,941	35,890	6.98	
3/13 through 2/14	482,548	0	0	1	5,811	0	3,529	9,340	1.94	
3/14 through 2/15	318,799	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	2,406,519	0	0	4	127,233	0	298,204	425,437	17.68	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		10%	5.287	14%	12.392	17.68				
Pure Premium Indicated by National Relativity		45%	1.585	43%	2.485	4.07				
Pure Premium Present on Rate Level		45%	2.585	43%	4.355	6.94				
Pure Premium Derived by Formula		2.405			4.676		7.08			

CLASS 3111		BLACKSMITH								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	1,111,200	0	0	0	0	0	1,644	1,644	0.15	
3/11 through 2/12	1,653,952	0	0	0	0	0	25,732	25,732	1.56	
3/12 through 2/13	1,215,301	0	0	0	0	0	4,576	4,576	0.38	
3/13 through 2/14	2,016,373	0	0	2	19,646	0	9,010	28,656	1.42	
3/14 through 2/15	1,744,092	0	0	1	2,978	0	15,747	18,725	1.07	
5 YR. TOTAL	7,740,918	0	0	3	22,624	0	56,709	79,333	1.03	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		10%	0.292	14%	0.733	1.03				
Pure Premium Indicated by National Relativity		45%	0.908	43%	1.401	2.31				
Pure Premium Present on Rate Level		45%	0.762	43%	1.307	2.07				
Pure Premium Derived by Formula		0.781			1.267		2.05			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3113		TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	37,376,582	3	200,448	16	90,811	136,491	324,038	751,788	2.01
3/11 through 2/12	39,379,331	1	16,077	12	234,069	47,472	371,122	668,740	1.70
3/12 through 2/13	38,238,862	1	76,147	12	149,708	47,560	303,135	576,550	1.51
3/13 through 2/14	40,760,732	0	0	5	49,451	0	228,822	278,273	0.68
3/14 through 2/15	43,002,019	0	0	8	165,752	0	339,809	505,561	1.18
5 YR. TOTAL	198,757,526	5	292,672	53	689,791	231,523	1,566,926	2,780,912	1.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.494	48%	0.905	1.40			
Pure Premium Indicated by National Relativity		33%	0.724	26%	1.173	1.90			
Pure Premium Present on Rate Level		33%	0.619	26%	1.090	1.71			
Pure Premium Derived by Formula		0.611			1.023		1.63		

CLASS 3114		TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	3,220,319	2	84,283	0	0	81,272	14,414	179,969	5.59
3/11 through 2/12	3,061,475	1	12,353	2	5,067	59,510	27,061	103,991	3.40
3/12 through 2/13	2,600,033	0	0	2	38,580	0	72,730	111,310	4.28
3/13 through 2/14	10,252,454	0	0	7	62,412	0	148,994	211,406	2.06
3/14 through 2/15	10,301,665	0	0	7	111,868	0	173,552	285,420	2.77
5 YR. TOTAL	29,435,946	3	96,636	18	217,927	140,782	436,751	892,096	3.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	1.069	27%	1.962	3.03			
Pure Premium Indicated by National Relativity		40%	0.939	36%	1.569	2.51			
Pure Premium Present on Rate Level		41%	1.076	37%	1.756	2.83			
Pure Premium Derived by Formula		1.020			1.744		2.76		

CLASS 3118		SAW MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,127,290	0	0	2	6,329	0	50,380	56,709	2.67
3/11 through 2/12	2,428,376	0	0	1	1,094	0	19,722	20,816	0.86
3/12 through 2/13	2,080,479	0	0	1	901	0	6,695	7,596	0.37
3/13 through 2/14	2,116,705	0	0	0	0	0	0	0	0.00
3/14 through 2/15	1,953,971	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,706,821	0	0	4	8,324	0	76,797	85,121	0.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.078	14%	0.717	0.80			
Pure Premium Indicated by National Relativity		42%	0.905	43%	0.986	1.89			
Pure Premium Present on Rate Level		48%	0.608	43%	0.982	1.59			
Pure Premium Derived by Formula		0.680			0.947		1.63		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3119		NEEDLE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		16%	0.130	17%	0.288	0.42			
Pure Premium Present on Rate Level		84%	0.330	83%	0.561	0.89			
Pure Premium Derived by Formula		0.298			0.515			0.81	

CLASS 3122		CUTLERY MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	3,345,863	0	0	1	709	0	11,820	12,529	0.37
3/11 through 2/12	3,091,181	0	0	0	0	0	20,417	20,417	0.66
3/12 through 2/13	3,250,897	0	0	2	1,009	0	13,637	14,646	0.45
3/13 through 2/14	3,262,754	0	0	3	2,424	0	15,077	17,501	0.54
3/14 through 2/15	3,453,717	0	0	5	10,376	0	68,752	79,128	2.29
5 YR. TOTAL	16,404,412	0	0	11	14,518	0	129,703	144,221	0.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.089	17%	0.791	0.88			
Pure Premium Indicated by National Relativity		34%	0.994	36%	1.445	2.44			
Pure Premium Present on Rate Level		55%	0.443	47%	0.944	1.39			
Pure Premium Derived by Formula		0.591			1.098			1.69	

CLASS 3126		TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	5,509,121	0	0	10	41,824	0	165,772	207,596	3.77
3/11 through 2/12	5,843,004	0	0	7	81,978	0	163,453	245,431	4.20
3/12 through 2/13	6,097,201	3	184,940	7	35,417	103,951	122,594	446,902	7.33
3/13 through 2/14	5,285,789	1	65,657	3	104,323	0	95,586	265,566	5.02
3/14 through 2/15	3,753,081	0	0	0	0	0	14,627	14,627	0.39
5 YR. TOTAL	26,488,196	4	250,597	27	263,542	103,951	562,032	1,180,122	4.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	1.941	29%	2.514	4.46			
Pure Premium Indicated by National Relativity		40%	0.437	35%	0.800	1.24			
Pure Premium Present on Rate Level		40%	1.293	36%	2.283	3.58			
Pure Premium Derived by Formula		1.080			1.831			2.91	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3131		BUTTON OR FASTENER MFG-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,526,849	0	0	0	0	0	3,531	3,531	0.23
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	42,080	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,568,929	0	0	0	0	0	3,531	3,531	0.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.225	0.23			
Pure Premium Indicated by National Relativity		36%	0.705	38%	1.139	1.84			
Pure Premium Present on Rate Level		59%	0.561	55%	1.047	1.61			
Pure Premium Derived by Formula		0.585			1.024			1.61	

CLASS 3132		NUT OR BOLT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,384,694	1	5,414	0	0	19,960	3,589	28,963	2.09
3/11 through 2/12	1,516,355	0	0	0	0	0	12,007	12,007	0.79
3/12 through 2/13	1,542,406	0	0	1	8,715	0	49,979	58,694	3.81
3/13 through 2/14	1,705,727	0	0	0	0	0	8,502	8,502	0.50
3/14 through 2/15	1,825,986	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,975,168	1	5,414	1	8,715	19,960	74,077	108,166	1.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.177	16%	1.179	1.36			
Pure Premium Indicated by National Relativity		45%	0.931	42%	1.862	2.79			
Pure Premium Present on Rate Level		45%	0.751	42%	1.664	2.42			
Pure Premium Derived by Formula		0.775			1.670			2.45	

CLASS 3145		SCREW MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	21,545,333	0	0	4	33,265	0	109,582	142,847	0.66
3/11 through 2/12	19,835,701	0	0	2	10,149	0	35,939	46,088	0.23
3/12 through 2/13	22,292,486	0	0	3	11,082	0	99,911	110,993	0.50
3/13 through 2/14	5,547,995	0	0	3	27,876	0	64,190	92,066	1.66
3/14 through 2/15	5,177,232	0	0	1	2,505	0	30,611	33,116	0.64
5 YR. TOTAL	74,398,747	0	0	13	84,877	0	340,233	425,110	0.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.114	30%	0.457	0.57			
Pure Premium Indicated by National Relativity		39%	0.788	35%	1.378	2.17			
Pure Premium Present on Rate Level		40%	0.525	35%	0.928	1.45			
Pure Premium Derived by Formula		0.541			0.944			1.49	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3146		HARDWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	25,173,614	4	215,126	18	411,698	87,320	456,997	1,171,141	4.65
3/11 through 2/12	26,442,683	0	0	10	78,519	0	165,330	243,849	0.92
3/12 through 2/13	25,830,461	2	132,815	15	228,281	207,869	334,118	903,083	3.50
3/13 through 2/14	36,430,237	5	193,543	17	99,591	75,815	314,209	683,158	1.88
3/14 through 2/15	38,917,939	2	67,180	10	58,859	57,877	221,293	405,209	1.04
5 YR. TOTAL	152,794,934	13	608,664	70	876,948	428,881	1,491,947	3,406,440	2.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.972	48%	1.257	2.23			
Pure Premium Indicated by National Relativity		31%	0.684	26%	1.303	1.99			
Pure Premium Present on Rate Level		32%	1.012	26%	1.417	2.43			
Pure Premium Derived by Formula		0.896			1.311		2.21		

CLASS 3169 + +		STOVE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	535,188	0	0	0	0	0	888	888	0.17
3/11 through 2/12	1,676,326	0	0	3	7,518	0	29,921	37,439	2.23
3/12 through 2/13	1,914,980	0	0	2	15,277	0	56,968	72,245	3.77
3/13 through 2/14	3,569,852	0	0	3	11,686	0	10,488	22,174	0.62
3/14 through 2/15	1,714,659	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,411,005	0	0	8	34,481	0	98,265	132,746	1.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.366	16%	1.044	1.41			
Pure Premium Indicated by National Relativity		44%	0.887	42%	1.453	2.34			
Pure Premium Present on Rate Level		45%	0.845	42%	1.507	2.35			
Pure Premium Derived by Formula		0.811			1.410		2.22		

CLASS 3175 + +		RADIATOR OR HEATER MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	28,237	0	0	0	0	0	403	403	1.43
3/11 through 2/12	23,126	0	0	0	0	0	148	148	0.64
3/12 through 2/13	23,126	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	74,489	0	0	0	0	0	551	551	0.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.740	0.74			
Pure Premium Indicated by National Relativity		16%	1.060	17%	2.022	3.08			
Pure Premium Present on Rate Level		82%	1.090	80%	1.925	3.02			
Pure Premium Derived by Formula		1.063			1.906		2.97		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3179		ELECTRICAL APPARATUS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	110,148,492	21	1,006,624	65	1,003,046	660,818	1,495,075	4,165,563	3.78
3/11 through 2/12	88,685,628	7	171,430	25	280,619	271,591	794,527	1,518,167	1.71
3/12 through 2/13	88,279,146	8	321,168	25	111,989	514,464	608,965	1,556,586	1.76
3/13 through 2/14	92,600,881	8	173,642	39	655,363	264,818	1,079,871	2,173,694	2.35
3/14 through 2/15	85,928,272	4	276,963	23	496,184	212,741	821,644	1,807,532	2.10
5 YR. TOTAL	465,642,419	48	1,949,827	177	2,547,201	1,924,432	4,800,082	11,221,542	2.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	0.966	75%	1.444	2.41			
Pure Premium Indicated by National Relativity		23%	0.764	12%	1.157	1.92			
Pure Premium Present on Rate Level		23%	0.880	13%	1.428	2.31			
Pure Premium Derived by Formula		0.900			1.407			2.31	

CLASS 3180 + +		ELECTRIC OR GAS LIGHTING FIXTURES MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	15,127,629	0	0	2	47,277	0	274,047	321,324	2.13
3/11 through 2/12	14,792,474	0	0	6	68,732	0	367,845	436,577	2.95
3/12 through 2/13	15,117,873	0	0	4	13,682	0	197,377	211,059	1.40
3/13 through 2/14	15,658,254	1	20,246	5	30,080	47,350	128,961	226,637	1.45
3/14 through 2/15	15,440,889	1	5,575	3	43,647	27,189	192,041	268,452	1.74
5 YR. TOTAL	76,137,119	2	25,821	20	203,418	74,539	1,160,271	1,464,049	1.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.301	38%	1.622	1.92			
Pure Premium Indicated by National Relativity		37%	1.107	31%	1.550	2.66			
Pure Premium Present on Rate Level		38%	0.777	31%	1.593	2.37			
Pure Premium Derived by Formula		0.780			1.591			2.37	

CLASS 3188		PLUMBERS SUPPLIES MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,337,399	0	0	1	2,830	0	9,460	12,290	0.92
3/11 through 2/12	1,477,904	0	0	0	0	0	9,616	9,616	0.65
3/12 through 2/13	1,729,741	0	0	1	15,240	0	14,849	30,089	1.74
3/13 through 2/14	1,879,765	0	0	1	9,496	0	24,455	33,951	1.81
3/14 through 2/15	2,108,703	0	0	1	12,760	0	35,403	48,163	2.28
5 YR. TOTAL	8,533,512	0	0	4	40,326	0	93,783	134,109	1.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.473	13%	1.099	1.57			
Pure Premium Indicated by National Relativity		45%	0.756	43%	1.307	2.06			
Pure Premium Present on Rate Level		46%	0.589	44%	1.065	1.65			
Pure Premium Derived by Formula		0.654			1.173			1.83	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3220		CAN MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	17,718,471	0	0	3	275,455	0	169,715	445,170	2.51
3/11 through 2/12	18,522,927	1	45,520	3	43,361	13,145	154,468	256,494	1.39
3/12 through 2/13	19,203,388	1	79,259	2	16,394	187,524	64,044	347,221	1.81
3/13 through 2/14	19,754,949	0	0	2	5,911	0	44,162	50,073	0.25
3/14 through 2/15	19,902,843	1	85,329	3	19,372	96,968	145,282	346,951	1.74
5 YR. TOTAL	95,102,578	3	210,108	13	360,493	297,637	577,671	1,445,909	1.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.600	32%		0.920		1.52	
Pure Premium Indicated by National Relativity		37%	0.710	34%		1.046		1.76	
Pure Premium Present on Rate Level		38%	0.596	34%		0.821		1.42	
Pure Premium Derived by Formula		0.639			0.929		1.57		

CLASS 3223 + +		LAMP OR PORTABLE LANTERN MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%		0.000		0.00	
Pure Premium Indicated by National Relativity		27%	1.021	28%		2.546		3.57	
Pure Premium Present on Rate Level		73%	1.066	72%		2.496		3.56	
Pure Premium Derived by Formula		1.054			2.510		3.56		

CLASS 3224		ENAMEL WARE MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%		0.000		0.00	
Pure Premium Indicated by National Relativity		26%	1.191	27%		1.589		2.78	
Pure Premium Present on Rate Level		74%	1.532	73%		1.591		3.12	
Pure Premium Derived by Formula		1.443			1.590		3.03		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3227		ALUMINUM WARE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	5,913,835	1	50,016	8	65,795	12,872	172,984	301,667	5.10
3/11 through 2/12	5,497,962	0	0	2	2,507	0	39,903	42,410	0.77
3/12 through 2/13	4,290,024	0	0	2	74,083	0	287,670	361,753	8.43
3/13 through 2/14	4,792,858	0	0	4	26,082	0	78,988	105,070	2.19
3/14 through 2/15	5,144,595	1	3,726	7	80,164	6,015	139,197	229,102	4.45
5 YR. TOTAL	25,639,274	2	53,742	23	248,631	18,887	718,742	1,040,002	4.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.179	28%	2.877	4.06			
Pure Premium Indicated by National Relativity		41%	1.133	36%	1.774	2.91			
Pure Premium Present on Rate Level		41%	1.015	36%	2.236	3.25			
Pure Premium Derived by Formula		1.093			2.249			3.34	

CLASS 3240		WIRE ROPE MFG-IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	24,906	0	0	0	0	0	0	0	0.00
3/12 through 2/13	34,817	0	0	0	0	0	0	0	0.00
3/13 through 2/14	30,546	0	0	1	1,317	0	20,552	21,869	71.59
3/14 through 2/15	14,968	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	105,237	0	0	1	1,317	0	20,552	21,869	20.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	1.252	3%	19.529	20.78			
Pure Premium Indicated by National Relativity		25%	0.928	26%	1.564	2.49			
Pure Premium Present on Rate Level		73%	0.673	71%	1.777	2.45			
Pure Premium Derived by Formula		0.748			2.254			3.00	

CLASS 3241		WIRE DRAWING-IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	286,967	0	0	0	0	0	0	0	0.00
3/11 through 2/12	314,687	0	0	0	0	0	3,136	3,136	1.00
3/12 through 2/13	470,917	0	0	1	189	0	17,344	17,533	3.72
3/13 through 2/14	399,546	0	0	0	0	0	0	0	0.00
3/14 through 2/15	336,081	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,808,198	0	0	1	189	0	20,480	20,669	1.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.010	9%	1.133	1.14			
Pure Premium Indicated by National Relativity		47%	1.116	45%	1.731	2.85			
Pure Premium Present on Rate Level		47%	0.956	46%	1.737	2.69			
Pure Premium Derived by Formula		0.974			1.680			2.65	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3255		WIRE CLOTH MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		25%	0.898	26%	1.703	2.60			
Pure Premium Present on Rate Level		75%	0.688	74%	1.141	1.83			
Pure Premium Derived by Formula		0.741			1.287			2.03	

CLASS 3257		WIRE GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	17,337,623	1	23,083	5	20,619	6,626	104,232	154,560	0.89
3/11 through 2/12	18,744,146	2	99,615	10	43,294	73,398	140,400	356,707	1.90
3/12 through 2/13	19,141,494	1	56,048	3	75,788	35,830	138,648	306,314	1.60
3/13 through 2/14	20,907,197	4	91,680	11	105,153	91,730	273,206	561,769	2.69
3/14 through 2/15	21,716,096	1	44,922	8	95,713	92,151	282,585	515,371	2.37
5 YR. TOTAL	97,846,556	9	315,348	37	340,567	299,735	939,071	1,894,721	1.94
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.670	39%	1.266	1.94			
Pure Premium Indicated by National Relativity		36%	1.060	30%	1.740	2.80			
Pure Premium Present on Rate Level		36%	0.783	31%	1.377	2.16			
Pure Premium Derived by Formula		0.851			1.443			2.29	

CLASS 3270		EYELET MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	400,017	0	0	0	0	0	0	0	0.00
3/11 through 2/12	405,384	0	0	0	0	0	0	0	0.00
3/12 through 2/13	356,110	0	0	0	0	0	0	0	0.00
3/13 through 2/14	387,382	0	0	0	0	0	0	0	0.00
3/14 through 2/15	342,930	0	0	0	0	0	329	329	0.10
5 YR. TOTAL	1,891,823	0	0	0	0	0	329	329	0.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	8%	0.017	0.02			
Pure Premium Indicated by National Relativity		44%	0.956	46%	1.457	2.41			
Pure Premium Present on Rate Level		51%	0.636	46%	1.192	1.83			
Pure Premium Derived by Formula		0.745			1.220			1.97	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3300		BED SPRING OR WIRE MATTRESS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	18,883	0	0	0	0	0	0	0	0.00
3/11 through 2/12	58,433	0	0	0	0	0	0	0	0.00
3/12 through 2/13	79,121	0	0	0	0	0	0	0	0.00
3/13 through 2/14	61,851	0	0	0	0	0	0	0	0.00
3/14 through 2/15	43,901	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	262,189	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	5%	0.000			0.00	
Pure Premium Indicated by National Relativity		48%	1.303	47%	2.925			4.23	
Pure Premium Present on Rate Level		49%	1.120	48%	2.461			3.58	
Pure Premium Derived by Formula		1.174			2.556		3.73		

CLASS 3303		SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		37%	0.586	39%	1.221			1.81	
Pure Premium Present on Rate Level		63%	1.163	61%	2.154			3.32	
Pure Premium Derived by Formula		0.950			1.790		2.74		

CLASS 3307		HEAT-TREATING-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,444,022	1	62,075	1	10,506	39,117	27,828	139,526	3.14
3/11 through 2/12	4,847,074	1	5,997	0	0	21,499	3,239	30,735	0.63
3/12 through 2/13	5,056,262	0	0	0	0	0	81	81	0.00
3/13 through 2/14	5,035,833	0	0	1	16,356	0	48,198	64,554	1.28
3/14 through 2/15	6,538,043	2	108,710	1	27,278	80,349	64,877	281,214	4.30
5 YR. TOTAL	25,921,234	4	176,782	3	54,140	140,965	144,223	516,110	1.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.891	24%	1.100			1.99	
Pure Premium Indicated by National Relativity		41%	1.652	38%	2.814			4.47	
Pure Premium Present on Rate Level		42%	0.930	38%	1.506			2.44	
Pure Premium Derived by Formula		1.219			1.906		3.13		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3315		BRASS OR COPPER GOODS MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	666,530	0	0	0	0	0	6,400	6,400	0.96
3/11 through 2/12	705,502	0	0	0	0	0	7,780	7,780	1.10
3/12 through 2/13	691,278	1	1,906	2	226	7,984	10,005	20,121	2.91
3/13 through 2/14	663,991	0	0	0	0	0	242	242	0.04
3/14 through 2/15	857,150	0	0	0	0	0	413	413	0.05
5 YR. TOTAL	3,584,451	1	1,906	2	226	7,984	24,840	34,956	0.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.059	13%		0.916			0.98
Pure Premium Indicated by National Relativity		45%	1.726	43%		2.210			3.94
Pure Premium Present on Rate Level		45%	1.501	44%		2.288			3.79
Pure Premium Derived by Formula						1.458		2.076	3.53

CLASS 3334		TIN FOIL MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%		0.000			0.00
Pure Premium Indicated by National Relativity		26%	0.743	27%		1.000			1.74
Pure Premium Present on Rate Level		74%	1.322	73%		1.368			2.69
Pure Premium Derived by Formula						1.171		1.269	2.44

CLASS 3336		TYPE FOUNDRY							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%		0.000			0.00
Pure Premium Indicated by National Relativity		50%	1.224	50%		1.424			2.65
Pure Premium Present on Rate Level		50%	1.138	50%		1.585			2.72
Pure Premium Derived by Formula						1.181		1.505	2.69

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3365		WELDING OR CUTTING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	9,325,227	2	219,795	10	47,941	351,021	119,897	738,654	7.92
3/11 through 2/12	7,867,371	2	50,741	9	99,158	64,290	277,784	491,973	6.25
3/12 through 2/13	10,169,737	0	0	9	79,639	0	170,162	249,801	2.46
3/13 through 2/14	11,414,583	2	104,925	7	77,045	82,364	116,622	380,956	3.34
3/14 through 2/15	11,881,232	1	154,492	5	120,004	386,000	256,059	916,555	7.71
5 YR. TOTAL	50,658,150	7	529,953	40	423,787	883,675	940,524	2,777,939	5.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	1.883	43%		3.601		5.48	
Pure Premium Indicated by National Relativity		34%	1.807	28%		2.086		3.89	
Pure Premium Present on Rate Level		34%	2.109	29%		3.124		5.23	
Pure Premium Derived by Formula		1.934			3.038		4.97		

CLASS 3372		ELECTROPLATING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	9,501,568	2	131,829	8	69,279	104,122	157,192	462,422	4.87
3/11 through 2/12	8,991,251	1	713	8	144,558	731	136,205	282,207	3.14
3/12 through 2/13	9,686,568	0	0	9	36,945	0	163,606	200,551	2.07
3/13 through 2/14	10,039,433	2	131,767	10	224,360	60,451	230,979	647,557	6.45
3/14 through 2/15	8,203,820	1	169,825	8	28,858	686,364	137,530	1,022,577	12.47
5 YR. TOTAL	46,422,640	6	434,134	43	504,000	851,668	825,512	2,615,314	5.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	2.021	34%		3.613		5.63	
Pure Premium Indicated by National Relativity		38%	1.135	33%		1.982		3.12	
Pure Premium Present on Rate Level		38%	1.202	33%		1.952		3.15	
Pure Premium Derived by Formula		1.373			2.527		3.90		

CLASS 3373		GALVANIZING OR TINNING-NOT ELECTROLYTIC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	436,916	1	65,294	2	2,976	23,125	26,815	118,210	27.06
3/11 through 2/12	507,846	0	0	0	0	0	3,811	3,811	0.75
3/12 through 2/13	562,825	0	0	1	423	0	19,238	19,661	3.49
3/13 through 2/14	528,187	0	0	1	4,649	0	10,040	14,689	2.78
3/14 through 2/15	902,964	0	0	3	8,302	0	40,929	49,231	5.45
5 YR. TOTAL	2,938,738	1	65,294	7	16,350	23,125	100,833	205,602	7.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	2.778	12%		4.218		7.00	
Pure Premium Indicated by National Relativity		45%	1.694	44%		2.351		4.05	
Pure Premium Present on Rate Level		45%	1.814	44%		2.345		4.16	
Pure Premium Derived by Formula		1.856			2.572		4.43		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3383		JEWELRY MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,317,610	0	0	0	0	0	192	192	0.02
3/11 through 2/12	1,453,945	0	0	0	0	0	0	0	0.00
3/12 through 2/13	1,472,547	0	0	0	0	0	0	0	0.00
3/13 through 2/14	886,060	0	0	0	0	0	0	0	0.00
3/14 through 2/15	979,152	0	0	0	0	0	582	582	0.06
5 YR. TOTAL	6,109,314	0	0	0	0	0	774	774	0.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	10%	0.013	0.01			
Pure Premium Indicated by National Relativity		46%	0.575	45%	1.034	1.61			
Pure Premium Present on Rate Level		47%	0.445	45%	0.778	1.22			
Pure Premium Derived by Formula		0.474			0.817			1.29	

CLASS 3385		WATCH MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	367,629	0	0	0	0	0	0	0	0.00
3/11 through 2/12	141,177	0	0	0	0	0	0	0	0.00
3/12 through 2/13	121,888	0	0	0	0	0	0	0	0.00
3/13 through 2/14	165,962	0	0	0	0	0	0	0	0.00
3/14 through 2/15	144,833	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	941,489	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		19%	0.268	20%	0.550	0.82			
Pure Premium Present on Rate Level		78%	0.322	76%	0.415	0.74			
Pure Premium Derived by Formula		0.302			0.425			0.73	

CLASS 3400		METAL STAMPED GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	212,388,506	15	618,009	68	1,390,279	728,815	2,055,344	4,792,447	2.26
3/11 through 2/12	229,204,970	15	791,837	83	1,373,636	404,325	2,336,809	4,906,607	2.14
3/12 through 2/13	234,821,127	6	205,035	61	1,392,863	95,614	2,282,343	3,975,855	1.69
3/13 through 2/14	236,718,399	6	181,942	55	1,256,891	179,963	2,083,670	3,702,466	1.56
3/14 through 2/15	251,774,359	6	448,207	61	1,060,171	334,925	2,227,631	4,070,934	1.62
5 YR. TOTAL	1,164,907,361	48	2,245,030	328	6,473,840	1,743,642	10,985,797	21,448,309	1.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		80%	0.748	100%	1.093	1.84			
Pure Premium Indicated by National Relativity		10%	1.226	0%	2.208	3.43			
Pure Premium Present on Rate Level		10%	0.919	0%	1.198	2.12			
Pure Premium Derived by Formula		0.813			1.093			1.91	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3507		CONSTRUCTION OR AGRICULTURAL MACHINERY MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	266,160,028	26	931,500	202	2,450,627	1,313,829	4,970,807	9,666,763	3.63	
3/11 through 2/12	312,671,856	29	1,230,598	200	3,415,991	2,370,469	6,540,961	13,558,019	4.34	
3/12 through 2/13	348,503,908	36	2,800,462	208	3,144,250	2,688,083	5,121,544	13,754,339	3.95	
3/13 through 2/14	350,762,768	26	1,300,465	176	2,807,382	1,027,987	5,254,414	10,390,248	2.96	
3/14 through 2/15	359,136,183	26	1,306,257	145	2,220,495	1,726,444	4,001,445	9,254,641	2.58	
5 YR. TOTAL	1,637,234,743	143	7,569,282	931	14,038,745	9,126,812	25,889,171	56,624,010	3.46	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		100%	1.320	100%	2.139	3.46				
Pure Premium Indicated by National Relativity		0%	1.092	0%	1.637	2.73				
Pure Premium Present on Rate Level		0%	1.378	0%	2.208	3.59				
Pure Premium Derived by Formula		1.320			2.139		3.46			

CLASS 3515		TEXTILE MACHINERY MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00	
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00	
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00	
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00	
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		0%	0.000	0%	0.000	0.00				
Pure Premium Indicated by National Relativity		32%	0.871	34%	1.848	2.72				
Pure Premium Present on Rate Level		68%	0.780	66%	1.325	2.11				
Pure Premium Derived by Formula		0.809			1.503		2.31			

CLASS 3548		PRINTING OR BOOKBINDING MACHINE MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	4,255	0	0	0	0	0	0	0	0.00	
3/11 through 2/12	24,697	0	0	0	0	0	0	0	0.00	
3/12 through 2/13	21,268	0	0	0	0	0	0	0	0.00	
3/13 through 2/14	540,193	0	0	0	0	0	0	0	0.00	
3/14 through 2/15	527,847	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,118,260	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.000	5%	0.000	0.00				
Pure Premium Indicated by National Relativity		37%	0.469	39%	0.779	1.25				
Pure Premium Present on Rate Level		59%	0.461	56%	0.743	1.20				
Pure Premium Derived by Formula		0.446			0.720		1.17			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3559		CONFECTION MACHINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	6,272,277	1	22,950	4	93,042	40,865	138,713	295,570	4.71
3/11 through 2/12	8,477,759	4	61,837	6	162,994	27,429	284,724	536,984	6.33
3/12 through 2/13	9,862,054	0	0	5	21,830	0	79,766	101,596	1.03
3/13 through 2/14	9,232,396	2	101,280	26	146,367	158,680	350,868	757,195	8.20
3/14 through 2/15	10,718,081	1	21,166	6	364,186	28,453	335,029	748,834	6.99
5 YR. TOTAL	44,562,567	8	207,233	47	788,419	255,427	1,189,100	2,440,179	5.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	2.234	36%	3.242	5.48			
Pure Premium Indicated by National Relativity		39%	0.562	32%	1.311	1.87			
Pure Premium Present on Rate Level		39%	1.009	32%	2.433	3.44			
Pure Premium Derived by Formula		1.104			2.365		3.47		

CLASS 3574		COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	8,357,875	1	33,646	1	3,558	38,603	19,953	95,760	1.15
3/11 through 2/12	10,323,459	0	0	2	77,162	0	70,525	147,687	1.43
3/12 through 2/13	10,885,291	0	0	4	18,080	0	49,846	67,926	0.62
3/13 through 2/14	12,842,739	0	0	8	79,303	0	87,334	166,637	1.30
3/14 through 2/15	10,853,344	1	111,260	4	22,398	57,620	123,977	315,255	2.90
5 YR. TOTAL	53,262,708	2	144,906	19	200,501	96,223	351,635	793,265	1.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.648	23%	0.841	1.49			
Pure Premium Indicated by National Relativity		41%	0.461	38%	0.669	1.13			
Pure Premium Present on Rate Level		42%	0.407	39%	0.668	1.08			
Pure Premium Derived by Formula		0.470			0.708		1.18		

CLASS 3581		FUEL INJECTION DEVICE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,494,597	0	0	0	0	0	789	789	0.05
3/11 through 2/12	1,381,101	0	0	0	0	0	116	116	0.01
3/12 through 2/13	1,428,765	0	0	0	0	0	4,616	4,616	0.32
3/13 through 2/14	1,567,701	0	0	0	0	0	0	0	0.00
3/14 through 2/15	1,646,865	0	0	0	0	0	2,083	2,083	0.13
5 YR. TOTAL	7,519,029	0	0	0	0	0	7,604	7,604	0.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	10%	0.101	0.10			
Pure Premium Indicated by National Relativity		46%	0.349	45%	0.550	0.90			
Pure Premium Present on Rate Level		46%	0.490	45%	0.541	1.03			
Pure Premium Derived by Formula		0.386			0.501		0.89		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3612		PUMP MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	86,172,892	1	72,082	33	796,230	169,354	948,566	1,986,232	2.31
3/11 through 2/12	99,166,281	4	108,679	18	241,801	464,187	730,955	1,545,622	1.56
3/12 through 2/13	97,874,210	5	520,457	23	236,260	299,394	666,273	1,722,384	1.76
3/13 through 2/14	109,204,017	2	74,847	26	461,340	74,392	809,458	1,420,037	1.30
3/14 through 2/15	114,803,812	3	95,501	28	755,465	153,810	1,103,493	2,108,269	1.84
5 YR. TOTAL	507,221,212	15	871,566	128	2,491,096	1,161,137	4,258,745	8,782,544	1.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	0.663	70%	1.069	1.73			
Pure Premium Indicated by National Relativity		24%	0.882	15%	1.262	2.14			
Pure Premium Present on Rate Level		25%	0.700	15%	1.102	1.80			
Pure Premium Derived by Formula		0.725			1.103		1.83		

CLASS 3620		BOILERMAKING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	16,610,400	2	29,067	12	69,195	111,087	191,197	400,546	2.41
3/11 through 2/12	18,881,052	0	0	6	65,226	0	200,652	265,878	1.41
3/12 through 2/13	20,126,653	2	73,382	11	115,807	358,062	216,789	764,040	3.80
3/13 through 2/14	21,040,307	0	0	10	527,994	0	444,076	972,070	4.62
3/14 through 2/15	23,947,206	0	0	7	286,707	0	376,904	663,611	2.77
5 YR. TOTAL	100,605,618	4	102,449	46	1,064,929	469,149	1,429,618	3,066,145	3.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.160	47%	1.887	3.05			
Pure Premium Indicated by National Relativity		33%	1.423	26%	2.166	3.59			
Pure Premium Present on Rate Level		33%	1.253	27%	2.094	3.35			
Pure Premium Derived by Formula		1.277			2.015		3.29		

CLASS 3629		MACHINED PARTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	85,668,547	6	192,867	53	523,466	198,542	1,069,131	1,984,006	2.32
3/11 through 2/12	88,969,160	10	266,650	42	466,196	600,526	1,096,027	2,429,399	2.73
3/12 through 2/13	89,992,349	9	461,021	41	667,939	803,943	1,390,202	3,323,105	3.69
3/13 through 2/14	91,837,634	6	336,133	26	485,112	377,370	766,211	1,964,826	2.14
3/14 through 2/15	92,833,977	0	0	37	496,971	0	1,199,664	1,696,635	1.83
5 YR. TOTAL	449,301,667	31	1,256,671	199	2,639,684	1,980,381	5,521,235	11,397,971	2.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	0.867	78%	1.670	2.54			
Pure Premium Indicated by National Relativity		24%	0.600	11%	0.954	1.55			
Pure Premium Present on Rate Level		24%	0.820	11%	1.632	2.45			
Pure Premium Derived by Formula		0.792			1.587		2.38		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3632		MACHINE SHOP NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	239,549,986	23	1,535,893	140	1,441,099	2,088,771	3,046,951	8,112,714	3.39
3/11 through 2/12	254,311,370	17	801,930	143	2,337,550	766,417	4,011,405	7,917,302	3.11
3/12 through 2/13	254,401,984	22	1,303,560	139	1,259,430	1,694,214	3,678,874	7,936,078	3.12
3/13 through 2/14	259,891,126	12	687,924	111	1,584,803	857,188	3,131,226	6,261,141	2.41
3/14 through 2/15	274,289,424	8	377,569	103	1,734,880	427,218	3,432,962	5,972,629	2.18
5 YR. TOTAL	1,282,443,890	82	4,706,876	636	8,357,762	5,833,808	17,301,418	36,199,864	2.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		91%	1.019	100%	1.804	2.82			
Pure Premium Indicated by National Relativity		4%	1.030	0%	1.664	2.69			
Pure Premium Present on Rate Level		5%	1.162	0%	1.955	3.12			
Pure Premium Derived by Formula		1.027			1.804		2.83		

CLASS 3634		VALVE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	72,395,926	2	54,716	13	482,635	16,432	398,793	952,576	1.32
3/11 through 2/12	70,865,892	3	261,558	28	891,948	179,367	790,633	2,123,506	3.00
3/12 through 2/13	59,940,222	3	176,720	24	526,879	23,786	692,415	1,419,800	2.37
3/13 through 2/14	74,436,730	2	61,411	16	532,971	24,275	623,358	1,242,015	1.67
3/14 through 2/15	70,730,688	1	2,165	13	264,553	3,035	391,852	661,605	0.94
5 YR. TOTAL	348,369,458	11	556,570	94	2,698,986	246,895	2,897,051	6,399,502	1.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.935	54%	0.902	1.84			
Pure Premium Indicated by National Relativity		28%	0.658	23%	1.094	1.75			
Pure Premium Present on Rate Level		28%	0.699	23%	0.838	1.54			
Pure Premium Derived by Formula		0.791			0.931		1.72		

CLASS 3635		GEAR MFG OR GRINDING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,255,293	1	9,233	3	25,459	11,259	52,910	98,861	2.32
3/11 through 2/12	5,105,851	0	0	1	2,182	0	8,596	10,778	0.21
3/12 through 2/13	7,447,089	0	0	5	96,489	0	158,599	255,088	3.43
3/13 through 2/14	6,919,231	0	0	5	92,357	0	189,978	282,335	4.08
3/14 through 2/15	6,632,102	1	44,149	3	21,180	71,264	88,918	225,511	3.40
5 YR. TOTAL	30,359,566	2	53,382	17	237,667	82,523	499,001	872,573	2.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.959	27%	1.915	2.87			
Pure Premium Indicated by National Relativity		40%	0.858	36%	1.426	2.28			
Pure Premium Present on Rate Level		41%	1.033	37%	1.688	2.72			
Pure Premium Derived by Formula		0.949			1.655		2.60		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3638		BALL OR ROLLER BEARING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	20,619,306	2	6,137	3	11,615	25,602	50,884	94,238	0.46
3/11 through 2/12	22,414,018	2	35,790	7	59,436	7,449	193,162	295,837	1.32
3/12 through 2/13	19,541,003	0	0	11	78,274	0	289,926	368,200	1.89
3/13 through 2/14	20,234,393	2	14,442	9	154,517	72,939	210,780	452,678	2.24
3/14 through 2/15	19,675,199	1	65,278	8	56,899	73,316	183,126	378,619	1.92
5 YR. TOTAL	102,483,919	7	121,647	38	360,741	179,306	927,878	1,589,572	1.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.471	34%	1.080			1.55	
Pure Premium Indicated by National Relativity		38%	0.555	33%	0.902			1.46	
Pure Premium Present on Rate Level		38%	0.521	33%	0.922			1.44	
Pure Premium Derived by Formula						0.969			1.49

CLASS 3642		BATTERY MFG-DRY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	7,099,768	0	0	3	227,902	0	117,088	344,990	4.86
3/11 through 2/12	7,725,160	0	0	6	96,518	0	271,110	367,628	4.76
3/12 through 2/13	9,249,088	2	326,425	3	32,152	213,556	105,541	677,674	7.33
3/13 through 2/14	9,977,471	0	0	6	90,758	0	193,275	284,033	2.85
3/14 through 2/15	9,777,398	0	0	5	103,247	0	187,136	290,383	2.97
5 YR. TOTAL	43,828,885	2	326,425	23	550,577	213,556	874,150	1,964,708	4.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	2.001	28%	2.482			4.48	
Pure Premium Indicated by National Relativity		34%	0.497	35%	0.776			1.27	
Pure Premium Present on Rate Level		47%	0.677	37%	1.253			1.93	
Pure Premium Derived by Formula						1.430			2.30

CLASS 3643		ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	73,419,564	3	37,322	9	139,071	45,931	468,312	690,636	0.94
3/11 through 2/12	84,910,095	5	394,378	28	933,259	383,413	939,337	2,650,387	3.12
3/12 through 2/13	76,908,481	3	95,625	23	350,222	11,764	751,778	1,209,389	1.57
3/13 through 2/14	69,885,838	4	692,001	11	235,582	174,619	550,233	1,652,435	2.36
3/14 through 2/15	75,977,186	1	50,105	19	489,771	26,163	876,080	1,442,119	1.90
5 YR. TOTAL	381,101,164	16	1,269,431	90	2,147,905	641,890	3,585,740	7,644,966	2.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	0.897	63%	1.109			2.01	
Pure Premium Indicated by National Relativity		26%	0.761	18%	1.121			1.88	
Pure Premium Present on Rate Level		27%	0.751	19%	1.134			1.89	
Pure Premium Derived by Formula						1.116			1.94

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3647		BATTERY MFG-STORAGE							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	18,699,006	1	459,143	5	347,288	61,838	385,568	1,253,837	6.71
3/11 through 2/12	14,981,870	2	291,765	8	98,979	232,697	161,314	784,755	5.24
3/12 through 2/13	17,156,522	3	155,924	5	58,749	102,050	175,812	492,535	2.87
3/13 through 2/14	17,438,219	2	16,062	4	112,984	76,107	269,622	474,775	2.72
3/14 through 2/15	15,960,973	1	130,912	1	3,500	38,639	108,844	281,895	1.77
5 YR. TOTAL	84,236,590	9	1,053,806	23	621,500	511,331	1,101,160	3,287,797	3.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.989	39%	1.914	3.90			
Pure Premium Indicated by National Relativity		35%	0.859	30%	1.189	2.05			
Pure Premium Present on Rate Level		35%	1.122	31%	1.519	2.64			
Pure Premium Derived by Formula		1.290			1.574			2.86	

CLASS 3648		AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	5,192,763	0	0	2	6,511	0	23,367	29,878	0.58
3/11 through 2/12	2,408,278	0	0	1	2,117	0	24,920	27,037	1.12
3/12 through 2/13	4,527,883	0	0	0	0	0	14,052	14,052	0.31
3/13 through 2/14	28,569,950	1	107,163	5	197,353	247,700	522,632	1,074,848	3.76
3/14 through 2/15	31,340,189	0	0	3	47,395	0	67,539	114,934	0.37
5 YR. TOTAL	72,039,063	1	107,163	11	253,376	247,700	652,510	1,260,749	1.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.500	29%	1.250	1.75			
Pure Premium Indicated by National Relativity		39%	0.560	35%	0.929	1.49			
Pure Premium Present on Rate Level		40%	0.540	36%	0.885	1.43			
Pure Premium Derived by Formula		0.539			1.006			1.55	

CLASS 3681		TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	58,384,000	0	0	13	106,967	0	311,054	418,021	0.72
3/11 through 2/12	61,356,975	0	0	18	478,007	0	704,609	1,182,616	1.93
3/12 through 2/13	65,332,752	1	7,250	15	66,400	4,153	341,228	419,031	0.64
3/13 through 2/14	76,782,051	2	27,361	14	70,764	25,041	389,533	512,699	0.67
3/14 through 2/15	74,006,015	3	66,485	13	188,825	110,413	478,099	843,822	1.14
5 YR. TOTAL	335,861,793	6	101,096	73	910,963	139,607	2,224,523	3,376,189	1.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.301	48%	0.704	1.01			
Pure Premium Indicated by National Relativity		34%	0.296	26%	0.504	0.80			
Pure Premium Present on Rate Level		35%	0.296	26%	0.659	0.96			
Pure Premium Derived by Formula		0.298			0.640			0.94	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3685		INSTRUMENT MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	28,161,674	1	1,763	5	16,494	0	59,660	77,917	0.28
3/11 through 2/12	23,500,773	0	0	9	236,397	0	205,415	441,812	1.88
3/12 through 2/13	22,413,138	4	67,938	9	183,904	97,301	321,890	671,033	2.99
3/13 through 2/14	24,314,943	1	26,662	12	206,006	79,380	366,039	678,087	2.79
3/14 through 2/15	28,681,792	1	44,954	5	58,456	65,976	223,302	392,688	1.37
5 YR. TOTAL	127,072,320	7	141,317	40	701,257	242,657	1,176,306	2,261,537	1.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.663	36%	1.117				1.78
Pure Premium Indicated by National Relativity		37%	0.357	32%	0.607				0.96
Pure Premium Present on Rate Level		37%	0.538	32%	0.859				1.40
Pure Premium Derived by Formula		0.504			0.871				1.38

CLASS 3719		OIL STILL ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	18,256,052	0	0	2	33,247	0	106,694	139,941	0.77
3/11 through 2/12	16,434,930	1	28,517	1	11,853	22,872	7,447	70,689	0.43
3/12 through 2/13	24,553,661	1	6,676	3	130,432	10,229	112,441	259,778	1.06
3/13 through 2/14	64,651,424	0	0	2	11,323	0	39,854	51,177	0.08
3/14 through 2/15	215,564,712	4	468,815	4	70,001	312,414	353,764	1,204,994	0.56
5 YR. TOTAL	339,460,779	6	504,008	12	256,856	345,515	620,200	1,726,579	0.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	0.224	43%	0.284				0.51
Pure Premium Indicated by National Relativity		32%	0.541	28%	0.534				1.08
Pure Premium Present on Rate Level		32%	0.408	29%	0.478				0.89
Pure Premium Derived by Formula		0.384			0.410				0.79

CLASS 3724		MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	125,509,224	16	1,037,896	56	897,557	2,493,897	1,709,052	6,138,402	4.89
3/11 through 2/12	153,781,487	8	454,469	68	1,572,491	496,775	2,539,687	5,063,422	3.29
3/12 through 2/13	175,963,063	18	1,488,963	74	2,057,540	2,878,902	2,990,528	9,415,933	5.35
3/13 through 2/14	188,129,528	12	1,077,179	68	1,504,592	1,180,276	2,721,442	6,483,489	3.45
3/14 through 2/15	208,072,575	13	852,553	70	2,224,627	1,203,799	2,459,823	6,740,802	3.24
5 YR. TOTAL	851,455,877	67	4,911,060	336	8,256,807	8,253,649	12,420,532	33,842,048	3.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		85%	1.547	100%	2.428				3.98
Pure Premium Indicated by National Relativity		7%	1.179	0%	1.605				2.78
Pure Premium Present on Rate Level		8%	1.422	0%	2.409				3.83
Pure Premium Derived by Formula		1.511			2.428				3.94

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3726		BOILER INSTALLATION OR REPAIR-STEAM							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	7,125,399	0	0	3	46,466	0	96,866	143,332	2.01
3/11 through 2/12	6,171,168	0	0	6	293,652	0	551,372	845,024	13.69
3/12 through 2/13	18,931,062	1	346,057	3	27,379	309,666	39,083	722,185	3.82
3/13 through 2/14	32,333,836	3	753,426	10	447,179	430,472	502,064	2,133,141	6.60
3/14 through 2/15	71,535,838	4	918,182	9	404,046	891,645	478,831	2,692,704	3.76
5 YR. TOTAL	136,097,303	8	2,017,665	31	1,218,722	1,631,783	1,668,216	6,536,386	4.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	2.378	53%	2.425	4.80			
Pure Premium Indicated by National Relativity		27%	1.262	23%	1.523	2.79			
Pure Premium Present on Rate Level		27%	1.907	24%	1.994	3.90			
Pure Premium Derived by Formula		1.950		2.114		4.06			

CLASS 3803		AUTOMOBILE WHEEL MFG-METAL-NOT CAST							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	703,042	0	0	1	3,262	0	8,852	12,114	1.72
3/11 through 2/12	1,414,426	0	0	1	75	0	29,532	29,607	2.09
3/12 through 2/13	1,176,844	0	0	0	0	0	5,360	5,360	0.46
3/13 through 2/14	1,065,048	0	0	0	0	0	2,040	2,040	0.19
3/14 through 2/15	869,269	0	0	0	0	0	2,804	2,804	0.32
5 YR. TOTAL	5,228,629	0	0	2	3,337	0	48,588	51,925	0.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.064	13%	0.929	0.99			
Pure Premium Indicated by National Relativity		29%	0.674	31%	0.976	1.65			
Pure Premium Present on Rate Level		61%	1.124	56%	1.635	2.76			
Pure Premium Derived by Formula		0.888		1.339		2.23			

CLASS 3807		AUTOMOBILE RADIATOR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	9,942,562	4	158,303	3	11,446	339,350	104,036	613,135	6.17
3/11 through 2/12	13,234,125	0	0	4	85,303	0	348,590	433,893	3.28
3/12 through 2/13	13,367,064	2	47,363	11	249,501	77,556	281,900	656,320	4.91
3/13 through 2/14	11,097,523	0	0	7	271,589	0	339,560	611,149	5.51
3/14 through 2/15	11,091,037	1	2,693	5	50,451	1,748	150,562	205,454	1.85
5 YR. TOTAL	58,732,311	7	208,359	30	668,290	418,654	1,224,648	2,519,951	4.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.493	37%	2.798	4.29			
Pure Premium Indicated by National Relativity		38%	0.800	31%	1.231	2.03			
Pure Premium Present on Rate Level		38%	0.936	32%	1.930	2.87			
Pure Premium Derived by Formula		1.018		2.034		3.05			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3808		AUTOMOBILE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	30,715,007	3	300,109	13	205,538	159,472	385,408	1,050,527	3.42
3/11 through 2/12	32,390,229	1	3,251	9	189,918	13,198	332,169	538,536	1.66
3/12 through 2/13	32,293,380	1	29,370	19	282,438	20,798	433,453	766,059	2.37
3/13 through 2/14	36,515,034	6	67,926	31	145,457	102,963	531,999	848,345	2.32
3/14 through 2/15	36,329,785	1	387	21	265,815	8,430	461,545	736,177	2.03
5 YR. TOTAL	168,243,435	12	401,043	93	1,089,166	304,861	2,144,574	3,939,644	2.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.886	49%	1.456	2.34			
Pure Premium Indicated by National Relativity		30%	1.434	25%	1.775	3.21			
Pure Premium Present on Rate Level		30%	1.126	26%	1.405	2.53			
Pure Premium Derived by Formula		1.122			1.522			2.64	

CLASS 3821		AUTOMOBILE RECYCLING & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	11,041,512	2	71,962	5	16,485	123,421	102,637	314,505	2.85
3/11 through 2/12	10,764,279	0	0	8	123,316	0	256,590	379,906	3.53
3/12 through 2/13	10,113,172	1	25,279	3	7,508	66,148	45,333	144,268	1.43
3/13 through 2/14	10,807,709	1	17,179	9	253,516	88,778	275,014	634,487	5.87
3/14 through 2/15	10,375,072	2	195,749	6	80,528	290,683	139,603	706,563	6.81
5 YR. TOTAL	53,101,744	6	310,169	31	481,353	569,030	819,177	2,179,729	4.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.491	42%	2.614	4.11			
Pure Premium Indicated by National Relativity		34%	2.181	29%	3.772	5.95			
Pure Premium Present on Rate Level		34%	2.052	29%	2.981	5.03			
Pure Premium Derived by Formula		1.916			3.056			4.97	

CLASS 3822		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE-PRESSED STEEL							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,272,661	0	0	0	0	0	2,049	2,049	0.16
3/11 through 2/12	1,349,227	0	0	0	0	0	8,781	8,781	0.65
3/12 through 2/13	1,372,148	0	0	2	58,112	0	115,744	173,856	12.67
3/13 through 2/14	1,868,960	0	0	1	32,190	0	79,006	111,196	5.95
3/14 through 2/15	1,258,984	0	0	0	0	0	2,062	2,062	0.16
5 YR. TOTAL	7,121,980	0	0	3	90,302	0	207,642	297,944	4.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.268	18%	2.916	4.18			
Pure Premium Indicated by National Relativity		44%	0.870	41%	2.061	2.93			
Pure Premium Present on Rate Level		44%	1.203	41%	2.544	3.75			
Pure Premium Derived by Formula		1.064			2.413			3.48	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3824		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	85,185,669	5	331,948	90	879,862	807,862	2,143,787	4,163,459	4.89
3/11 through 2/12	93,069,801	11	799,417	85	623,587	1,446,033	1,696,473	4,565,510	4.91
3/12 through 2/13	99,040,026	9	342,733	83	873,825	683,096	2,846,690	4,746,344	4.79
3/13 through 2/14	111,542,610	13	935,309	79	620,657	1,274,330	1,531,132	4,361,428	3.91
3/14 through 2/15	118,561,727	15	656,944	90	1,130,743	1,011,138	2,251,386	5,050,211	4.26
5 YR. TOTAL	507,399,833	53	3,066,351	427	4,128,674	5,222,459	10,469,468	22,886,952	4.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	1.418	100%	3.093	4.51			
Pure Premium Indicated by National Relativity		15%	1.470	0%	2.569	4.04			
Pure Premium Present on Rate Level		16%	1.493	0%	3.164	4.66			
Pure Premium Derived by Formula		1.438			3.093		4.53		

CLASS 3826		AIRCRAFT ENGINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	71,522	0	0	0	0	0	0	0	0.00
3/11 through 2/12	166,970	0	0	0	0	0	248	248	0.15
3/12 through 2/13	71,760	0	0	0	0	0	0	0	0.00
3/13 through 2/14	318,556	0	0	0	0	0	0	0	0.00
3/14 through 2/15	609,220	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,238,028	0	0	0	0	0	248	248	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.020	0.02			
Pure Premium Indicated by National Relativity		48%	0.368	48%	0.416	0.78			
Pure Premium Present on Rate Level		49%	0.310	48%	0.381	0.69			
Pure Premium Derived by Formula		0.329			0.383		0.71		

CLASS 3827		AUTOMOBILE ENGINE MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	307,452	0	0	0	0	0	0	0	0.00
3/11 through 2/12	343,350	0	0	0	0	0	0	0	0.00
3/12 through 2/13	398,080	0	0	0	0	0	0	0	0.00
3/13 through 2/14	443,054	0	0	0	0	0	0	0	0.00
3/14 through 2/15	312,168	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,804,104	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		47%	0.786	46%	1.352	2.14			
Pure Premium Present on Rate Level		48%	0.679	47%	1.169	1.85			
Pure Premium Derived by Formula		0.695			1.171		1.87		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3830		AIRPLANE MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	707,312	0	0	0	0	0	0	0	0.00
3/11 through 2/12	20,773	0	0	0	0	0	0	0	0.00
3/12 through 2/13	362,647	0	0	0	0	0	0	0	0.00
3/13 through 2/14	187,320	0	0	0	0	0	0	0	0.00
3/14 through 2/15	295,633	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,573,685	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%	0.000			0.00	
Pure Premium Indicated by National Relativity		48%	0.432	47%	0.586			1.02	
Pure Premium Present on Rate Level		48%	0.406	48%	0.605			1.01	
Pure Premium Derived by Formula		0.402			0.566		0.97		

CLASS 3851		MOTORCYCLE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	334,797	0	0	0	0	0	6,014	6,014	1.80
3/11 through 2/12	481,296	0	0	0	0	0	287	287	0.06
3/12 through 2/13	338,601	0	0	0	0	0	0	0	0.00
3/13 through 2/14	304,288	0	0	0	0	0	0	0	0.00
3/14 through 2/15	219,380	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,678,362	0	0	0	0	0	6,301	6,301	0.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.000	8%	0.375			0.38	
Pure Premium Indicated by National Relativity		46%	0.999	46%	1.307			2.31	
Pure Premium Present on Rate Level		47%	1.224	46%	1.556			2.78	
Pure Premium Derived by Formula		1.035			1.347		2.38		

CLASS 3865		BABY CARRIAGE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	199,231	0	0	0	0	0	0	0	0.00
3/11 through 2/12	340,185	0	0	0	0	0	0	0	0.00
3/12 through 2/13	256,039	0	0	0	0	0	0	0	0.00
3/13 through 2/14	353,164	0	0	0	0	0	0	0	0.00
3/14 through 2/15	460,987	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,609,606	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	6%	0.000			0.00	
Pure Premium Indicated by National Relativity		28%	0.533	30%	1.240			1.77	
Pure Premium Present on Rate Level		68%	0.399	64%	0.859			1.26	
Pure Premium Derived by Formula		0.421			0.922		1.34		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 3881		CAR MFG-RAILROAD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	5,863,864	2	140,351	6	73,563	168,915	140,399	523,228	8.92
3/11 through 2/12	5,997,791	2	26,218	4	106,573	27,671	92,948	253,410	4.23
3/12 through 2/13	6,026,116	0	0	4	355,156	0	285,424	640,580	10.63
3/13 through 2/14	7,192,971	3	144,323	6	40,227	72,262	244,238	501,050	6.97
3/14 through 2/15	7,438,075	1	16,751	3	46,528	40,598	102,258	206,135	2.77
5 YR. TOTAL	32,518,817	8	327,643	23	622,047	309,446	865,267	2,124,403	6.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	2.920	37%	3.612	6.53			
Pure Premium Indicated by National Relativity		37%	1.450	31%	2.382	3.83			
Pure Premium Present on Rate Level		37%	1.963	32%	3.587	5.55			
Pure Premium Derived by Formula		2.022			3.223			5.25	

CLASS 4000		SAND OR GRAVEL DIGGING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	14,045,234	2	95,068	6	69,215	124,420	217,187	505,890	3.60
3/11 through 2/12	14,211,525	4	409,274	12	196,901	417,352	767,184	1,790,711	12.60
3/12 through 2/13	13,491,637	1	18,130	7	30,284	265,188	83,415	397,017	2.94
3/13 through 2/14	14,945,180	2	139,929	17	374,909	214,540	683,872	1,413,250	9.46
3/14 through 2/15	16,232,766	0	0	12	177,709	0	398,408	576,117	3.55
5 YR. TOTAL	72,926,342	9	662,401	54	849,018	1,021,500	2,150,066	4,682,985	6.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	2.073	61%	4.349	6.42			
Pure Premium Indicated by National Relativity		29%	1.868	19%	2.428	4.30			
Pure Premium Present on Rate Level		30%	2.874	20%	5.392	8.27			
Pure Premium Derived by Formula		2.254			4.193			6.45	

CLASS 4021		BRICK OR CLAY PRODUCTS MFG. NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,543,518	1	101,986	5	51,340	46,950	51,597	251,873	5.54
3/11 through 2/12	4,979,813	0	0	5	113,191	0	174,917	288,108	5.79
3/12 through 2/13	4,600,762	1	78,267	3	67,306	27,116	131,681	304,370	6.62
3/13 through 2/14	4,712,547	0	0	3	28,325	0	70,013	98,338	2.09
3/14 through 2/15	5,791,094	1	3,513	1	838	4,561	13,946	22,858	0.40
5 YR. TOTAL	24,627,734	3	183,766	17	261,000	78,627	442,154	965,547	3.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.806	32%	2.115	3.92			
Pure Premium Indicated by National Relativity		38%	1.790	34%	3.116	4.91			
Pure Premium Present on Rate Level		39%	2.048	34%	3.130	5.18			
Pure Premium Derived by Formula		1.894			2.800			4.69	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 4024		REFRACTORY PRODUCTS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	673,822	0	0	2	4,739	0	41,258	45,997	6.83
3/11 through 2/12	1,420,940	0	0	3	7,462	0	17,520	24,982	1.76
3/12 through 2/13	804,906	0	0	0	0	0	0	0	0.00
3/13 through 2/14	984,622	0	0	3	237,834	0	498,679	736,513	74.80
3/14 through 2/15	1,240,028	1	16,000	1	954	63,553	625	81,132	6.54
5 YR. TOTAL	5,124,318	1	16,000	9	250,989	63,553	558,082	888,624	17.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	5.210	17%	12.131			17.34	
Pure Premium Indicated by National Relativity		35%	0.941	37%	1.712			2.65	
Pure Premium Present on Rate Level		55%	1.246	46%	3.004			4.25	
Pure Premium Derived by Formula					1.536			4.078	5.61

CLASS 4034		CONCRETE PRODUCTS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	24,382,856	2	269,863	21	630,927	156,269	857,182	1,914,241	7.85
3/11 through 2/12	23,579,190	6	544,330	20	205,373	611,496	486,921	1,848,120	7.84
3/12 through 2/13	29,958,150	2	128,481	21	501,406	695,949	533,484	1,859,320	6.21
3/13 through 2/14	26,580,856	3	202,022	24	604,347	366,315	1,052,725	2,225,409	8.37
3/14 through 2/15	29,776,286	2	317,755	23	621,904	466,886	971,516	2,378,061	7.99
5 YR. TOTAL	134,277,338	15	1,462,451	109	2,563,957	2,296,915	3,901,828	10,225,151	7.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		51%	2.999	69%	4.616			7.62	
Pure Premium Indicated by National Relativity		24%	2.381	15%	3.786			6.17	
Pure Premium Present on Rate Level		25%	2.650	16%	4.128			6.78	
Pure Premium Derived by Formula					2.763			4.413	7.18

CLASS 4036		PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	10,501,093	1	320,820	2	2,366	168,577	30,249	522,012	4.97
3/11 through 2/12	10,420,605	1	120,693	1	3,681	85,217	9,715	219,306	2.11
3/12 through 2/13	10,346,044	0	0	2	20,015	0	26,652	46,667	0.45
3/13 through 2/14	11,064,964	1	4,330	4	64,645	2,838	106,115	177,928	1.61
3/14 through 2/15	11,868,940	0	0	1	2,236	0	14,762	16,998	0.14
5 YR. TOTAL	54,201,646	3	445,843	10	92,943	256,632	187,493	982,911	1.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.994	30%	0.819			1.81	
Pure Premium Indicated by National Relativity		38%	1.055	35%	1.697			2.75	
Pure Premium Present on Rate Level		39%	0.916	35%	1.237			2.15	
Pure Premium Derived by Formula					0.987			1.273	2.26

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 4038		PLASTER STATUARY OR ORNAMENT MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,090,131	0	0	0	0	0	6,025	6,025	0.55
3/11 through 2/12	878,666	0	0	0	0	0	864	864	0.10
3/12 through 2/13	814,699	0	0	0	0	0	107	107	0.01
3/13 through 2/14	786,889	0	0	1	2,356	0	10,134	12,490	1.59
3/14 through 2/15	838,805	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,409,190	0	0	1	2,356	0	17,130	19,486	0.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.053	12%	0.388	0.44			
Pure Premium Indicated by National Relativity		27%	1.096	29%	1.740	2.84			
Pure Premium Present on Rate Level		63%	1.300	59%	1.590	2.89			
Pure Premium Derived by Formula		1.120			1.489			2.61	

CLASS 4053 + +		POTTERY MFG: CHINA OR TABLEWARE							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	429,567	0	0	0	0	0	3,410	3,410	0.79
3/11 through 2/12	361,812	0	0	0	0	0	2,463	2,463	0.68
3/12 through 2/13	361,889	0	0	0	0	0	0	0	0.00
3/13 through 2/14	432,917	0	0	0	0	0	0	0	0.00
3/14 through 2/15	332,498	0	0	0	0	0	1,148	1,148	0.35
5 YR. TOTAL	1,918,683	0	0	0	0	0	7,021	7,021	0.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.366	0.37			
Pure Premium Indicated by National Relativity		22%	0.917	23%	1.750	2.67			
Pure Premium Present on Rate Level		73%	0.521	70%	0.986	1.51			
Pure Premium Derived by Formula		0.582			1.118			1.70	

CLASS 4061 + +		POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND MOLDED OR CAST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	6,624	0	0	0	0	0	0	0	0.00
3/14 through 2/15	6,343	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	12,967	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		14%	0.203	15%	0.647	0.85			
Pure Premium Present on Rate Level		85%	1.136	84%	1.569	2.71			
Pure Premium Derived by Formula		0.994			1.415			2.41	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 4062 ++		POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	20,386,929	0	0	5	29,142	0	135,676	164,818	0.81
3/11 through 2/12	17,924,463	0	0	4	39,344	0	106,388	145,732	0.81
3/12 through 2/13	16,749,662	1	20,948	4	5,787	72,489	64,662	163,886	0.98
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	55,061,054	1	20,948	13	74,273	72,489	306,726	474,436	0.86
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.173	28%	0.689	0.86			
Pure Premium Indicated by National Relativity		40%	0.905	36%	1.618	2.52			
Pure Premium Present on Rate Level		40%	0.598	36%	1.038	1.64			
Pure Premium Derived by Formula		0.636			1.149			1.79	

CLASS 4101		GLASS MFG-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	252,574	0	0	1	5,422	0	6,271	11,693	4.63
3/11 through 2/12	1,594,307	0	0	0	0	0	1,347	1,347	0.08
3/12 through 2/13	1,797,751	0	0	0	0	0	346	346	0.02
3/13 through 2/14	1,656,937	0	0	0	0	0	0	0	0.00
3/14 through 2/15	1,813,452	2	118,883	2	15,746	744,083	18,807	897,519	49.49
5 YR. TOTAL	7,115,021	2	118,883	3	21,168	744,083	26,771	910,905	12.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	1.968	14%	10.834	12.80			
Pure Premium Indicated by National Relativity		45%	0.962	43%	1.495	2.46			
Pure Premium Present on Rate Level		46%	0.720	43%	1.357	2.08			
Pure Premium Derived by Formula		0.941			2.743			3.68	

CLASS 4109		INTEGRATED CIRCUIT MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	76,703	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	76,703	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		37%	0.169	39%	0.235	0.40			
Pure Premium Present on Rate Level		62%	0.214	60%	0.365	0.58			
Pure Premium Derived by Formula		0.195			0.311			0.51	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 4110		ELECTRIC BULB MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,156,826	0	0	0	0	0	0	0	0.00
3/12 through 2/13	3,674,958	0	0	0	0	0	0	0	0.00
3/13 through 2/14	8,664,005	0	0	1	23	0	5,868	5,891	0.07
3/14 through 2/15	9,934,818	0	0	0	0	0	417	417	0.00
5 YR. TOTAL	23,430,607	0	0	1	23	0	6,285	6,308	0.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.000	13%	0.027			0.03	
Pure Premium Indicated by National Relativity		33%	0.224	35%	0.490			0.71	
Pure Premium Present on Rate Level		57%	0.268	52%	0.367			0.64	
Pure Premium Derived by Formula		0.227			0.366		0.59		

CLASS 4111 + +		GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		35%	0.471	37%	0.751			1.22	
Pure Premium Present on Rate Level		65%	0.592	63%	0.897			1.49	
Pure Premium Derived by Formula		0.550			0.843		1.39		

CLASS 4112		INCANDESCENT LAMP MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,168,498	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,168,498	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%	0.000			0.00	
Pure Premium Indicated by National Relativity		6%	0.012	6%	0.320			0.33	
Pure Premium Present on Rate Level		91%	0.314	90%	0.413			0.73	
Pure Premium Derived by Formula		0.286			0.391		0.68		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 4113 ++		GLASS MFG-CUT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	18,852	0	0	0	0	0	0	0	0.00
3/11 through 2/12	8,004	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	8,374	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	35,230	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		18%	0.351	19%	1.000			1.35	
Pure Premium Present on Rate Level		81%	0.637	80%	0.726			1.36	
Pure Premium Derived by Formula					0.579			0.771	1.35

CLASS 4114		GLASSWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,309,801	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,091,993	0	0	0	0	0	0	0	0.00
3/12 through 2/13	1,120,228	0	0	0	0	0	0	0	0.00
3/13 through 2/14	1,154,875	0	0	0	0	0	0	0	0.00
3/14 through 2/15	1,278,797	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,955,694	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.000	12%	0.000			0.00	
Pure Premium Indicated by National Relativity		45%	1.287	44%	1.500			2.79	
Pure Premium Present on Rate Level		46%	0.836	44%	1.270			2.11	
Pure Premium Derived by Formula					0.964			1.219	2.18

CLASS 4130		GLASS MERCHANT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	18,246,794	0	0	4	49,036	0	92,847	141,883	0.78
3/11 through 2/12	18,718,567	0	0	6	52,843	0	200,225	253,068	1.35
3/12 through 2/13	21,445,391	1	17,096	10	163,016	78,325	312,361	570,798	2.66
3/13 through 2/14	23,985,335	2	227,233	10	141,821	36,615	231,721	637,390	2.66
3/14 through 2/15	24,186,602	2	44,240	10	80,960	11,270	337,381	473,851	1.96
5 YR. TOTAL	106,582,689	5	288,569	40	487,676	126,210	1,174,535	2,076,990	1.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	0.728	44%	1.220			1.95	
Pure Premium Indicated by National Relativity		34%	1.464	28%	2.513			3.98	
Pure Premium Present on Rate Level		34%	1.031	28%	1.635			2.67	
Pure Premium Derived by Formula					1.081			1.698	2.78

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 4131		MIRROR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	6,651	0	0	0	0	0	0	0	0.00
3/12 through 2/13	4,078	0	0	0	0	0	0	0	0.00
3/13 through 2/14	1,700	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	12,429	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		34%	1.580	36%	3.511	5.09			
Pure Premium Present on Rate Level		65%	1.206	63%	2.386	3.59			
Pure Premium Derived by Formula		1.321			2.767			4.09	

CLASS 4133		CATHEDRAL OR ART GLASS WINDOW MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,960,769	0	0	0	0	0	16,247	16,247	0.55
3/11 through 2/12	2,519,959	0	0	1	4,187	0	13,445	17,632	0.70
3/12 through 2/13	992,017	0	0	2	2,606	0	26,820	29,426	2.97
3/13 through 2/14	1,071,195	0	0	1	511	0	451	962	0.09
3/14 through 2/15	1,046,204	0	0	0	0	0	583	583	0.06
5 YR. TOTAL	8,590,144	0	0	4	7,304	0	57,546	64,850	0.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.085	15%	0.670	0.76			
Pure Premium Indicated by National Relativity		20%	0.640	21%	1.354	1.99			
Pure Premium Present on Rate Level		71%	0.557	64%	1.416	1.97			
Pure Premium Derived by Formula		0.531			1.291			1.82	

CLASS 4149		OPTICAL GOODS MFG. NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	9,889,195	1	8,858	2	2,775	16,538	54,230	82,401	0.83
3/11 through 2/12	15,100,597	0	0	4	25,945	0	77,137	103,082	0.68
3/12 through 2/13	16,889,395	0	0	2	1,134	0	37,965	39,099	0.23
3/13 through 2/14	15,765,421	0	0	9	41,804	0	165,659	207,463	1.32
3/14 through 2/15	14,155,110	0	0	2	7,485	0	55,718	63,203	0.45
5 YR. TOTAL	71,799,718	1	8,858	19	79,143	16,538	390,709	495,248	0.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.123	22%	0.567	0.69			
Pure Premium Indicated by National Relativity		42%	0.283	39%	0.417	0.70			
Pure Premium Present on Rate Level		43%	0.219	39%	0.443	0.66			
Pure Premium Derived by Formula		0.231			0.460			0.69	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 4150		OPTICAL GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	5,226,300	0	0	1	121	0	14,379	14,500	0.28
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,226,300	0	0	1	121	0	14,379	14,500	0.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.002	8%	0.275			0.28	
Pure Premium Indicated by National Relativity		16%	0.275	16%	0.364			0.64	
Pure Premium Present on Rate Level		79%	0.254	76%	0.445			0.70	
Pure Premium Derived by Formula					0.245			0.418	0.66

CLASS 4206		PULP MFG-GROUND WOOD PROCESS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	36,793	0	0	0	0	0	0	0	0.00
3/11 through 2/12	30,892	0	0	0	0	0	1,815	1,815	5.88
3/12 through 2/13	38,016	0	0	0	0	0	0	0	0.00
3/13 through 2/14	43,438	0	0	0	0	0	0	0	0.00
3/14 through 2/15	34,184	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	183,323	0	0	0	0	0	1,815	1,815	0.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%	0.990			0.99	
Pure Premium Indicated by National Relativity		27%	1.359	28%	1.281			2.64	
Pure Premium Present on Rate Level		71%	0.932	69%	1.532			2.46	
Pure Premium Derived by Formula					1.029			1.445	2.47

CLASS 4207		PULP MFG-CHEMICAL PROCESS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	6,551,608	0	0	4	7,776	0	37,670	45,446	0.69
3/11 through 2/12	6,504,093	1	9,644	5	24,750	26,517	97,783	158,694	2.44
3/12 through 2/13	7,677,989	0	0	14	198,866	0	221,708	420,574	5.48
3/13 through 2/14	4,914,331	0	0	5	23,762	0	51,453	75,215	1.53
3/14 through 2/15	5,772,761	0	0	5	381,646	0	263,149	644,795	11.17
5 YR. TOTAL	31,420,782	1	9,644	33	636,800	26,517	671,763	1,344,724	4.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	2.057	25%	2.222			4.28	
Pure Premium Indicated by National Relativity		41%	0.857	37%	1.002			1.86	
Pure Premium Present on Rate Level		41%	0.800	38%	1.406			2.21	
Pure Premium Derived by Formula					1.050			1.461	2.51

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 4239		PAPER MFG								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	4,517,827	0	0	0	0	0	3,686	3,686	0.08	
3/11 through 2/12	5,110,887	1	132,482	3	81,712	45,450	42,208	301,852	5.91	
3/12 through 2/13	5,363,768	0	0	0	0	0	8,949	8,949	0.17	
3/13 through 2/14	5,252,419	0	0	4	144,059	0	174,000	318,059	6.06	
3/14 through 2/15	5,411,694	0	0	1	7,416	0	17,346	24,762	0.46	
5 YR. TOTAL	25,656,595	1	132,482	8	233,187	45,450	246,189	657,308	2.56	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		19%	1.425	22%	1.137	2.56				
Pure Premium Indicated by National Relativity		40%	0.902	39%	1.036	1.94				
Pure Premium Present on Rate Level		41%	1.159	39%	1.245	2.40				
Pure Premium Derived by Formula		1.107			1.140		2.25			

CLASS 4240		BOX MFG-SET-UP PAPER								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	126,281	0	0	0	0	0	0	0	0.00	
3/11 through 2/12	61,460	0	0	0	0	0	0	0	0.00	
3/12 through 2/13	95,681	0	0	0	0	0	0	0	0.00	
3/13 through 2/14	113,813	0	0	0	0	0	0	0	0.00	
3/14 through 2/15	173,810	0	0	0	0	0	397	397	0.23	
5 YR. TOTAL	571,045	0	0	0	0	0	397	397	0.07	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.000	5%	0.069	0.07				
Pure Premium Indicated by National Relativity		39%	1.439	42%	2.578	4.02				
Pure Premium Present on Rate Level		58%	0.716	53%	1.552	2.27				
Pure Premium Derived by Formula		0.976			1.909		2.89			

CLASS 4243		BOX MFG-FOLDING PAPER-NOC								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	20,177,039	3	4,513	5	68,092	29,413	94,841	196,859	0.98	
3/11 through 2/12	23,213,098	2	15,392	6	206,232	15,861	473,157	710,642	3.06	
3/12 through 2/13	23,492,738	1	146,433	5	43,514	67,376	119,610	376,933	1.61	
3/13 through 2/14	24,039,367	0	0	4	5,588	0	85,591	91,179	0.38	
3/14 through 2/15	17,911,692	1	9,942	6	44,309	2,979	262,481	319,711	1.79	
5 YR. TOTAL	108,833,934	7	176,280	26	367,735	115,629	1,035,680	1,695,324	1.56	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		28%	0.500	38%	1.058	1.56				
Pure Premium Indicated by National Relativity		36%	0.812	31%	1.246	2.06				
Pure Premium Present on Rate Level		36%	0.722	31%	1.136	1.86				
Pure Premium Derived by Formula		0.692			1.140		1.83			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 4244		CORRUGATED OR FIBER BOARD CONTAINER MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	22,221,447	0	0	10	62,409	0	245,570	307,979	1.39
3/11 through 2/12	27,752,732	2	124,005	9	80,989	593,317	224,863	1,023,174	3.69
3/12 through 2/13	33,481,667	2	50,292	10	167,231	28,549	281,230	527,302	1.58
3/13 through 2/14	38,717,037	2	55,413	8	205,610	125,895	185,021	571,939	1.48
3/14 through 2/15	34,366,410	2	55,712	7	193,752	34,271	391,696	675,431	1.97
5 YR. TOTAL	156,539,293	8	285,422	44	709,991	782,032	1,328,380	3,105,825	1.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	0.636	48%		1.348		1.98	
Pure Premium Indicated by National Relativity		33%	0.976	26%		1.369		2.35	
Pure Premium Present on Rate Level		33%	0.845	26%		1.434		2.28	
Pure Premium Derived by Formula		0.817				1.376		2.19	

CLASS 4250		PAPER COATING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	11,245,559	0	0	3	124,921	0	149,781	274,702	2.44
3/11 through 2/12	12,328,854	0	0	4	134,660	0	219,472	354,132	2.87
3/12 through 2/13	12,442,845	0	0	3	11,990	0	112,163	124,153	1.00
3/13 through 2/14	12,231,719	1	120,958	4	10,745	359,271	71,660	562,634	4.60
3/14 through 2/15	14,685,499	0	0	6	95,805	0	144,445	240,250	1.64
5 YR. TOTAL	62,934,476	1	120,958	20	378,121	359,271	697,521	1,555,871	2.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.793	33%		1.679		2.47	
Pure Premium Indicated by National Relativity		38%	0.647	33%		1.076		1.72	
Pure Premium Present on Rate Level		38%	0.836	34%		1.389		2.23	
Pure Premium Derived by Formula		0.754				1.381		2.14	

CLASS 4251		STATIONERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	12,859,975	0	0	5	75,769	0	163,998	239,767	1.86
3/11 through 2/12	11,975,695	1	41,230	3	4,909	12,665	58,516	117,320	0.98
3/12 through 2/13	12,071,800	0	0	6	116,485	0	162,458	278,943	2.31
3/13 through 2/14	12,235,174	0	0	7	28,239	0	110,010	138,249	1.13
3/14 through 2/15	11,642,128	0	0	3	116,041	0	151,198	267,239	2.30
5 YR. TOTAL	60,784,772	1	41,230	24	341,443	12,665	646,180	1,041,518	1.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.630	33%		1.084		1.71	
Pure Premium Indicated by National Relativity		37%	1.015	33%		1.558		2.57	
Pure Premium Present on Rate Level		38%	0.949	34%		1.397		2.35	
Pure Premium Derived by Formula		0.894				1.347		2.24	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 4263		FIBER GOODS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	528,942	0	0	0	0	0	600	600	0.11
3/11 through 2/12	453,191	0	0	0	0	0	4,903	4,903	1.08
3/12 through 2/13	475,497	1	257	0	0	456	0	713	0.15
3/13 through 2/14	3,403,264	0	0	9	84,643	0	149,507	234,150	6.88
3/14 through 2/15	3,628,548	0	0	3	44,485	0	70,381	114,866	3.17
5 YR. TOTAL	8,489,442	1	257	12	129,128	456	225,391	355,232	4.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	1.524	15%	2.660			4.18	
Pure Premium Indicated by National Relativity		45%	0.776	42%	1.303			2.08	
Pure Premium Present on Rate Level		45%	0.733	43%	1.472			2.21	
Pure Premium Derived by Formula		0.831			1.579		2.41		

CLASS 4273		BAG MFG. - PLASTIC OR PAPER							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	10,113,070	0	0	4	75,809	0	118,637	194,446	1.92
3/11 through 2/12	10,389,048	1	67,497	4	37,717	68,127	110,102	283,443	2.73
3/12 through 2/13	12,291,590	0	0	3	20,467	0	40,577	61,044	0.50
3/13 through 2/14	10,643,513	2	73,677	2	57,025	44,519	68,516	243,737	2.29
3/14 through 2/15	18,596,187	1	565	3	60,888	19,632	114,529	195,614	1.05
5 YR. TOTAL	62,033,408	4	141,739	16	251,906	132,278	452,361	978,284	1.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.635	30%	0.942			1.58	
Pure Premium Indicated by National Relativity		39%	0.875	35%	1.369			2.24	
Pure Premium Present on Rate Level		39%	0.704	35%	1.089			1.79	
Pure Premium Derived by Formula		0.756			1.143		1.90		

CLASS 4279 + +		PAPER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,565,321	0	0	0	0	0	184	184	0.01
3/11 through 2/12	2,700,093	0	0	2	7,589	0	5,564	13,153	0.49
3/12 through 2/13	2,674,464	0	0	0	0	0	9,978	9,978	0.37
3/13 through 2/14	3,631,264	0	0	1	72	0	6,359	6,431	0.18
3/14 through 2/15	3,932,002	0	0	5	18,051	0	79,159	97,210	2.47
5 YR. TOTAL	15,503,144	0	0	8	25,712	0	101,244	126,956	0.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.166	17%	0.653			0.82	
Pure Premium Indicated by National Relativity		43%	1.006	41%	1.351			2.36	
Pure Premium Present on Rate Level		44%	0.679	42%	1.004			1.68	
Pure Premium Derived by Formula		0.753			1.087		1.84		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 4282 ++		DRESS PATTERN MFG-PAPER							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,234	0	0	0	0	0	0	0	0.00
3/11 through 2/12	6,269	0	0	0	0	0	0	0	0.00
3/12 through 2/13	32,377	0	0	0	0	0	0	0	0.00
3/13 through 2/14	18,911	0	0	0	0	0	0	0	0.00
3/14 through 2/15	7,663	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	67,454	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	2%	0.000			0.00	
Pure Premium Indicated by National Relativity		11%	0.336	12%	0.443			0.78	
Pure Premium Present on Rate Level		87%	0.785	86%	0.836			1.62	
Pure Premium Derived by Formula					0.720			0.772	1.49

CLASS 4283		BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	57,888	0	0	0	0	0	1,972	1,972	3.41
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	8,316	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	66,204	0	0	0	0	0	1,972	1,972	2.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%	2.979			2.98	
Pure Premium Indicated by National Relativity		34%	0.504	36%	0.824			1.33	
Pure Premium Present on Rate Level		65%	0.612	62%	1.116			1.73	
Pure Premium Derived by Formula					0.569			1.048	1.62

CLASS 4299		PRINTING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	127,475,252	5	167,968	54	486,186	76,573	1,048,744	1,779,471	1.40
3/11 through 2/12	141,037,336	7	472,965	61	1,053,340	478,141	1,915,969	3,920,415	2.78
3/12 through 2/13	127,909,251	5	238,049	48	395,294	359,114	1,022,397	2,014,854	1.58
3/13 through 2/14	122,479,720	2	212,029	36	347,551	558,178	895,503	2,013,261	1.64
3/14 through 2/15	118,817,838	3	149,341	36	369,680	170,719	785,465	1,475,205	1.24
5 YR. TOTAL	637,719,397	22	1,240,352	235	2,652,051	1,642,725	5,668,078	11,203,206	1.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		55%	0.610	76%	1.146			1.76	
Pure Premium Indicated by National Relativity		22%	0.682	12%	1.177			1.86	
Pure Premium Present on Rate Level		23%	0.661	12%	1.104			1.77	
Pure Premium Derived by Formula					0.638			1.145	1.78

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 4304		NEWSPAPER PUBLISHING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	15,470,015	2	136,089	13	165,116	58,175	316,986	676,366	4.37
3/11 through 2/12	13,714,246	1	627	10	120,210	20,313	303,357	444,507	3.24
3/12 through 2/13	14,273,326	2	145,129	12	72,325	25,618	408,778	651,850	4.57
3/13 through 2/14	12,990,634	3	97,262	8	46,486	219,867	163,594	527,209	4.06
3/14 through 2/15	15,245,077	2	56,773	16	60,158	63,991	264,267	445,189	2.92
5 YR. TOTAL	71,693,298	10	435,880	59	464,295	387,964	1,456,982	2,745,121	3.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.256	46%	2.573	3.83			
Pure Premium Indicated by National Relativity		34%	1.536	27%	2.720	4.26			
Pure Premium Present on Rate Level		35%	1.467	27%	2.815	4.28			
Pure Premium Derived by Formula		1.425			2.678		4.10		

CLASS 4307		BOOKBINDING							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,301,533	0	0	5	77,658	0	107,151	184,809	4.30
3/11 through 2/12	4,071,267	0	0	4	16,694	0	44,100	60,794	1.49
3/12 through 2/13	4,103,751	0	0	3	22,631	0	56,073	78,704	1.92
3/13 through 2/14	3,771,398	0	0	1	14,696	0	8,215	22,911	0.61
3/14 through 2/15	4,077,334	0	0	1	4,037	0	9,075	13,112	0.32
5 YR. TOTAL	20,325,283	0	0	14	135,716	0	224,614	360,330	1.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.668	20%	1.105	1.77			
Pure Premium Indicated by National Relativity		43%	0.539	40%	1.030	1.57			
Pure Premium Present on Rate Level		43%	0.642	40%	1.160	1.80			
Pure Premium Derived by Formula		0.601			1.097		1.70		

CLASS 4351		PHOTOENGRAVING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	575,205	0	0	0	0	0	849	849	0.15
3/11 through 2/12	622,329	0	0	0	0	0	0	0	0.00
3/12 through 2/13	836,058	1	4,467	0	0	3,972	6,294	14,733	1.76
3/13 through 2/14	775,524	0	0	0	0	0	316	316	0.04
3/14 through 2/15	825,440	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,634,556	1	4,467	0	0	3,972	7,459	15,898	0.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.123	8%	0.315	0.44			
Pure Premium Indicated by National Relativity		22%	0.222	24%	0.523	0.75			
Pure Premium Present on Rate Level		73%	0.338	68%	0.645	0.98			
Pure Premium Derived by Formula		0.302			0.589		0.89		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 4352		ENGRAVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,036,945	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,224,145	0	0	0	0	0	0	0	0.00
3/12 through 2/13	1,159,515	0	0	0	0	0	591	591	0.05
3/13 through 2/14	1,236,559	0	0	0	0	0	0	0	0.00
3/14 through 2/15	1,093,044	0	0	0	0	0	708	708	0.07
5 YR. TOTAL	5,750,208	0	0	0	0	0	1,299	1,299	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	11%	0.023	0.02			
Pure Premium Indicated by National Relativity		30%	0.650	32%	1.251	1.90			
Pure Premium Present on Rate Level		63%	0.413	57%	0.873	1.29			
Pure Premium Derived by Formula		0.455			0.900		1.36		

CLASS 4360		MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	494,311	0	0	0	0	0	0	0	0.00
3/11 through 2/12	219,076	0	0	0	0	0	0	0	0.00
3/12 through 2/13	509,150	0	0	0	0	0	0	0	0.00
3/13 through 2/14	198,264	0	0	0	0	0	0	0	0.00
3/14 through 2/15	256,254	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,677,055	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		28%	0.490	29%	0.602	1.09			
Pure Premium Present on Rate Level		68%	0.387	66%	0.433	0.82			
Pure Premium Derived by Formula		0.400			0.460		0.86		

CLASS 4361		PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	21,564,683	0	0	1	7,017	0	33,894	40,911	0.19
3/11 through 2/12	20,682,388	0	0	2	76,348	0	69,309	145,657	0.70
3/12 through 2/13	19,156,579	0	0	4	39,033	0	173,743	212,776	1.11
3/13 through 2/14	14,857,356	1	22,147	3	1,852	77,943	9,077	111,019	0.75
3/14 through 2/15	18,590,093	0	0	4	27,988	0	61,035	89,023	0.48
5 YR. TOTAL	94,851,099	1	22,147	14	152,238	77,943	347,058	599,386	0.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.184	27%	0.448	0.63			
Pure Premium Indicated by National Relativity		40%	0.407	36%	0.622	1.03			
Pure Premium Present on Rate Level		41%	0.312	37%	0.540	0.85			
Pure Premium Derived by Formula		0.326			0.545		0.87		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 4410		RUBBER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	71,868,693	3	70,258	26	1,155,415	291,459	793,506	2,310,638	3.22
3/11 through 2/12	75,409,969	4	241,618	28	109,690	183,252	514,057	1,048,617	1.39
3/12 through 2/13	83,241,465	4	277,659	23	295,192	200,858	841,963	1,615,672	1.94
3/13 through 2/14	88,688,635	8	283,423	33	836,852	511,397	841,595	2,473,267	2.79
3/14 through 2/15	93,042,448	7	154,046	28	325,871	195,320	634,743	1,309,980	1.41
5 YR. TOTAL	412,251,210	26	1,027,004	138	2,723,020	1,382,286	3,625,864	8,758,174	2.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	0.910	66%		1.215		2.13	
Pure Premium Indicated by National Relativity		24%	1.085	17%		1.766		2.85	
Pure Premium Present on Rate Level		24%	0.900	17%		1.207		2.11	
Pure Premium Derived by Formula			0.950			1.307		2.26	

CLASS 4420		RUBBER TIRE MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	114,421,775	5	835,190	43	1,708,995	489,259	1,400,108	4,433,552	3.88
3/11 through 2/12	100,987,044	13	607,009	61	2,150,509	532,811	1,597,938	4,888,267	4.84
3/12 through 2/13	101,958,518	14	1,190,039	68	2,188,400	507,689	1,613,565	5,499,693	5.40
3/13 through 2/14	98,978,673	5	358,407	76	2,508,931	257,101	2,350,010	5,474,449	5.53
3/14 through 2/15	90,556,174	10	1,155,720	39	1,653,510	1,158,062	1,414,794	5,382,086	5.94
5 YR. TOTAL	506,902,184	47	4,146,365	287	10,210,345	2,944,922	8,376,415	25,678,047	5.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		88%	2.832	93%		2.233		5.07	
Pure Premium Indicated by National Relativity		6%	1.699	3%		1.981		3.68	
Pure Premium Present on Rate Level		6%	2.737	4%		2.280		5.02	
Pure Premium Derived by Formula			2.758			2.227		4.99	

CLASS 4431		MAGNETIC AND OPTICAL RECORDING MEDIA MFG.							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	30,835	0	0	0	0	0	0	0	0.00
3/12 through 2/13	5,184	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	36,019	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%		0.000		0.00	
Pure Premium Indicated by National Relativity		35%	0.476	37%		0.870		1.35	
Pure Premium Present on Rate Level		64%	0.501	62%		0.932		1.43	
Pure Premium Derived by Formula			0.487			0.900		1.39	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 4432		PEN MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	710	0	0	0	0	0	0	0	0.00
3/12 through 2/13	4,201	0	0	0	0	0	0	0	0.00
3/13 through 2/14	46,582	0	0	0	0	0	0	0	0.00
3/14 through 2/15	37,364	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	88,857	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		24%	0.284	25%	0.819	1.10			
Pure Premium Present on Rate Level		75%	0.485	73%	0.757	1.24			
Pure Premium Derived by Formula		0.432			0.757		1.19		

CLASS 4439 + +		LACQUER OR VARNISH MANUFACTURING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		18%	0.591	19%	1.217	1.81			
Pure Premium Present on Rate Level		82%	0.631	81%	1.207	1.84			
Pure Premium Derived by Formula		0.624			1.209		1.83		

CLASS 4452		PLASTICS MFG: FABRICATED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	14,013,515	4	248,971	11	89,393	529,076	261,691	1,129,131	8.06
3/11 through 2/12	11,199,430	0	0	8	28,909	0	214,157	243,066	2.17
3/12 through 2/13	13,054,699	1	40,332	1	162,244	60,414	351,883	614,873	4.71
3/13 through 2/14	15,492,005	2	51,021	3	75,620	34,216	193,820	354,677	2.29
3/14 through 2/15	13,842,770	0	0	11	71,749	0	203,683	275,432	1.99
5 YR. TOTAL	67,602,419	7	340,324	34	427,915	623,706	1,225,234	2,617,179	3.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.136	40%	2.735	3.87			
Pure Premium Indicated by National Relativity		36%	0.960	30%	1.673	2.63			
Pure Premium Present on Rate Level		37%	1.023	30%	2.127	3.15			
Pure Premium Derived by Formula		1.031			2.234		3.27		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 4459		PLASTICS MFG: SHEETS, RODS, OR TUBES							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	29,382,056	6	470,974	10	410,660	149,349	300,498	1,331,481	4.53
3/11 through 2/12	28,707,391	2	306,196	11	105,607	59,963	349,118	820,884	2.86
3/12 through 2/13	25,448,453	0	0	10	165,096	0	374,643	539,739	2.12
3/13 through 2/14	45,563,700	1	16,242	8	96,438	34,359	199,921	346,960	0.76
3/14 through 2/15	52,586,528	2	217,554	27	549,610	180,811	960,841	1,908,816	3.63
5 YR. TOTAL	181,688,128	11	1,010,966	66	1,327,411	424,482	2,185,021	4,947,880	2.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		40%	1.287	52%	1.436			2.72	
Pure Premium Indicated by National Relativity		30%	0.980	24%	1.587			2.57	
Pure Premium Present on Rate Level		30%	1.077	24%	1.453			2.53	
Pure Premium Derived by Formula						1.132	1.476	2.61	

CLASS 4470		CABLE MFG-INSULATED ELECTRICAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,022,054	0	0	0	0	0	0	0	0.00
3/11 through 2/12	771,181	0	0	1	33,492	0	70,513	104,005	13.49
3/12 through 2/13	3,583,929	0	0	0	0	0	697	697	0.02
3/13 through 2/14	1,897,798	0	0	0	0	0	0	0	0.00
3/14 through 2/15	1,173,420	1	1,887	0	0	8,906	0	10,793	0.92
5 YR. TOTAL	8,448,382	1	1,887	1	33,492	8,906	71,210	115,495	1.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.419	15%	0.948			1.37	
Pure Premium Indicated by National Relativity		45%	0.908	42%	1.300			2.21	
Pure Premium Present on Rate Level		45%	0.761	43%	1.444			2.21	
Pure Premium Derived by Formula						0.793	1.309	2.10	

CLASS 4484		PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	213,429,646	38	1,229,605	94	734,064	872,082	1,983,668	4,819,419	2.26
3/11 through 2/12	255,081,048	22	1,327,028	165	1,540,366	1,246,979	3,879,298	7,993,671	3.13
3/12 through 2/13	269,456,686	22	780,944	146	1,764,584	1,188,668	3,845,426	7,579,622	2.81
3/13 through 2/14	279,837,722	27	1,501,641	159	1,734,254	1,611,472	3,037,409	7,884,776	2.82
3/14 through 2/15	281,726,870	20	1,171,614	165	2,181,136	1,227,259	4,062,942	8,642,951	3.07
5 YR. TOTAL	1,299,531,972	129	6,010,832	729	7,954,404	6,146,460	16,808,743	36,920,439	2.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		83%	1.075	100%	1.766			2.84	
Pure Premium Indicated by National Relativity		8%	0.925	0%	1.647			2.57	
Pure Premium Present on Rate Level		9%	0.919	0%	1.609			2.53	
Pure Premium Derived by Formula						1.049	1.766	2.82	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 4493		FABRIC COATING OR IMPREGNATING NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	34,634	0	0	0	0	0	0	0	0.00
3/11 through 2/12	36,316	0	0	0	0	0	0	0	0.00
3/12 through 2/13	141,146	0	0	1	2,006	0	16,129	18,135	12.85
3/13 through 2/14	40,204	0	0	0	0	0	0	0	0.00
3/14 through 2/15	174,594	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	426,894	0	0	1	2,006	0	16,129	18,135	4.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.470	5%		3.778		4.25	
Pure Premium Indicated by National Relativity		47%	0.945	47%		1.428		2.37	
Pure Premium Present on Rate Level		50%	1.007	48%		1.659		2.67	
Pure Premium Derived by Formula		0.962			1.656		2.62		

CLASS 4511		ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDE EMPLOYEES, COLLECTORS OF SAMPLES, & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	78,384,313	1	35,242	5	18,866	26,460	109,971	190,539	0.24
3/11 through 2/12	92,852,409	1	64,317	6	35,480	135,199	170,210	405,206	0.44
3/12 through 2/13	98,080,510	3	200,978	15	128,281	1,147,845	348,668	1,825,772	1.86
3/13 through 2/14	109,575,552	3	132,680	15	182,360	181,527	416,090	912,657	0.83
3/14 through 2/15	114,439,418	1	102,575	10	130,074	344,709	257,583	834,941	0.73
5 YR. TOTAL	493,332,202	9	535,792	51	495,061	1,835,740	1,302,522	4,169,115	0.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.209	48%		0.636		0.85	
Pure Premium Indicated by National Relativity		35%	0.209	26%		0.316		0.53	
Pure Premium Present on Rate Level		36%	0.166	26%		0.443		0.61	
Pure Premium Derived by Formula		0.194			0.503		0.70		

CLASS 4557		INK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	23,298,709	5	160,984	15	75,399	215,925	448,147	900,455	3.87
3/11 through 2/12	23,587,380	1	2,285	12	218,964	7,659	427,808	656,716	2.78
3/12 through 2/13	22,479,415	1	27,361	4	154,107	25,760	203,413	410,641	1.83
3/13 through 2/14	22,127,877	0	0	1	18,071	0	43,298	61,369	0.28
3/14 through 2/15	23,189,506	3	113,687	4	40,122	142,482	70,788	367,079	1.58
5 YR. TOTAL	114,682,887	10	304,317	36	506,663	391,826	1,193,454	2,396,260	2.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.707	41%		1.382		2.09	
Pure Premium Indicated by National Relativity		35%	0.739	29%		1.230		1.97	
Pure Premium Present on Rate Level		36%	0.758	30%		1.283		2.04	
Pure Premium Derived by Formula		0.737			1.308		2.05		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 4558 ++		PAINT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	5,750,698	0	0	0	0	0	13,027	13,027	0.23
3/11 through 2/12	6,731,586	1	282,517	4	48,405	276,970	87,559	695,451	10.33
3/12 through 2/13	8,864,698	1	50,388	5	37,245	71,705	77,721	237,059	2.68
3/13 through 2/14	11,195,875	0	0	2	9,310	0	66,935	76,245	0.68
3/14 through 2/15	10,555,811	0	0	4	21,406	0	156,935	178,341	1.69
5 YR. TOTAL	43,098,668	2	332,905	15	116,366	348,675	402,177	1,200,123	2.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	1.042	26%		1.742		2.78	
Pure Premium Indicated by National Relativity		41%	0.662	37%		0.924		1.59	
Pure Premium Present on Rate Level		41%	0.605	37%		1.122		1.73	
Pure Premium Derived by Formula		0.707				1.210		1.92	

CLASS 4568		SALT BORAX OR POTASH PRODUCING OR REFINING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	775,608	0	0	1	1,313	0	17,356	18,669	2.41
3/11 through 2/12	785,061	0	0	0	0	0	0	0	0.00
3/12 through 2/13	595,565	0	0	0	0	0	0	0	0.00
3/13 through 2/14	587,944	0	0	0	0	0	0	0	0.00
3/14 through 2/15	516,091	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,260,269	0	0	1	1,313	0	17,356	18,669	0.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.040	9%		0.532		0.57	
Pure Premium Indicated by National Relativity		38%	0.973	40%		1.270		2.24	
Pure Premium Present on Rate Level		55%	0.780	51%		1.097		1.88	
Pure Premium Derived by Formula		0.802				1.115		1.92	

CLASS 4581		PHOSPHATE WORKS & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%		0.000		0.00	
Pure Premium Indicated by National Relativity		33%	0.204	35%		0.512		0.72	
Pure Premium Present on Rate Level		67%	0.274	65%		0.561		0.84	
Pure Premium Derived by Formula		0.251				0.544		0.80	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 4583		FERTILIZER MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	10,170,562	0	0	2	14,466	0	103,260	117,726	1.16
3/11 through 2/12	17,476,819	0	0	1	18,028	0	136,779	154,807	0.89
3/12 through 2/13	14,735,962	2	319,527	1	271	344,844	31,759	696,401	4.73
3/13 through 2/14	15,871,383	1	1,240	8	642,777	320	436,514	1,080,851	6.81
3/14 through 2/15	16,111,107	0	0	10	166,496	0	258,835	425,331	2.64
5 YR. TOTAL	74,365,833	3	320,767	22	842,038	345,164	967,147	2,475,116	3.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	1.564	41%		1.765		3.33	
Pure Premium Indicated by National Relativity		34%	1.599	29%		2.572		4.17	
Pure Premium Present on Rate Level		35%	1.356	30%		2.047		3.40	
Pure Premium Derived by Formula		1.503			2.084		3.59		

CLASS 4611		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING-NO MFG OF INGREDIENTS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	51,691,113	4	163,357	5	32,917	100,112	240,771	537,157	1.04
3/11 through 2/12	48,731,753	3	33,647	13	263,978	103,845	401,675	803,145	1.65
3/12 through 2/13	52,859,260	2	173,480	11	99,212	102,445	322,220	697,357	1.32
3/13 through 2/14	64,117,586	3	128,847	9	67,776	156,872	200,536	554,031	0.86
3/14 through 2/15	71,051,989	0	0	6	32,197	0	180,085	212,282	0.30
5 YR. TOTAL	288,451,701	12	499,331	44	496,080	463,274	1,345,287	2,803,972	0.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	0.345	47%		0.627		0.97	
Pure Premium Indicated by National Relativity		34%	0.308	26%		0.519		0.83	
Pure Premium Present on Rate Level		34%	0.388	27%		0.742		1.13	
Pure Premium Derived by Formula		0.347			0.630		0.98		

CLASS 4635		OXYGEN OR HYDROGEN MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	12,742,178	1	24,761	2	178,999	72,055	74,512	350,327	2.75
3/11 through 2/12	13,949,863	2	246,732	5	84,481	245,526	131,717	708,456	5.08
3/12 through 2/13	14,366,696	1	136,918	2	150,342	43,861	138,315	469,436	3.27
3/13 through 2/14	16,680,805	0	0	2	60,203	0	132,545	192,748	1.16
3/14 through 2/15	16,570,975	0	0	3	64,069	0	143,546	207,615	1.25
5 YR. TOTAL	74,310,517	4	408,411	14	538,094	361,442	620,635	1,928,582	2.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	1.274	37%		1.322		2.60	
Pure Premium Indicated by National Relativity		34%	1.070	31%		1.502		2.57	
Pure Premium Present on Rate Level		35%	1.310	32%		1.535		2.85	
Pure Premium Derived by Formula		1.217			1.446		2.66		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 4653		GLUE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	205,541	0	0	0	0	0	0	0	0.00
3/11 through 2/12	210,717	0	0	0	0	0	0	0	0.00
3/12 through 2/13	221,978	0	0	0	0	0	0	0	0.00
3/13 through 2/14	237,902	0	0	0	0	0	0	0	0.00
3/14 through 2/15	226,121	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,102,259	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%	0.000			0.00	
Pure Premium Indicated by National Relativity		30%	0.548	32%	0.710			1.26	
Pure Premium Present on Rate Level		66%	0.507	63%	0.872			1.38	
Pure Premium Derived by Formula					0.499			0.777	1.28

CLASS 4665		RENDERING WORKS NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	11,908,620	2	27,734	10	225,682	43,647	500,438	797,501	6.70
3/11 through 2/12	15,243,418	1	279,535	10	463,369	179,771	204,124	1,126,799	7.39
3/12 through 2/13	13,061,548	0	0	7	90,731	0	152,127	242,858	1.86
3/13 through 2/14	13,700,177	4	479,105	7	238,328	565,869	262,225	1,545,527	11.28
3/14 through 2/15	15,534,151	2	23,887	10	272,513	47,804	444,062	788,266	5.07
5 YR. TOTAL	69,447,914	9	810,261	44	1,290,623	837,091	1,562,976	4,500,951	6.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	3.025	50%	3.456			6.48	
Pure Premium Indicated by National Relativity		30%	2.433	25%	3.606			6.04	
Pure Premium Present on Rate Level		31%	2.649	25%	3.499			6.15	
Pure Premium Derived by Formula					2.731			3.504	6.24

CLASS 4670		COTTONSEED OIL MFG-MECHANICAL & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		21%	2.084	22%	3.346			5.43	
Pure Premium Present on Rate Level		79%	2.537	78%	5.471			8.01	
Pure Premium Derived by Formula					2.442			5.004	7.45

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 4683		OIL MFG-VEGETABLE-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,817,739	2	553,759	1	341	694,911	11,594	1,260,605	26.17
3/11 through 2/12	6,356,395	0	0	3	30,413	0	39,068	69,481	1.09
3/12 through 2/13	5,000,052	1	236,684	1	378	41,700	10,887	289,649	5.79
3/13 through 2/14	5,891,482	1	1,925	2	4,614	9,137	52,962	68,638	1.17
3/14 through 2/15	6,128,782	0	0	0	0	0	8,862	8,862	0.15
5 YR. TOTAL	28,194,450	4	792,368	7	35,746	745,748	123,373	1,697,235	6.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	2.937	32%		3.083		6.02	
Pure Premium Indicated by National Relativity		37%	1.472	34%		1.509		2.98	
Pure Premium Present on Rate Level		37%	2.300	34%		2.901		5.20	
Pure Premium Derived by Formula					2.159		2.486		4.65

CLASS 4686		OIL MFG - VEGETABLE - SOLVENT EXTRACTION PROCESS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	16,871,448	0	0	1	20,461	0	40,102	60,563	0.36
3/11 through 2/12	14,145,426	0	0	5	28,986	0	193,233	222,219	1.57
3/12 through 2/13	14,991,347	0	0	3	48,865	0	137,010	185,875	1.24
3/13 through 2/14	17,130,441	0	0	1	15,815	0	73,014	88,829	0.52
3/14 through 2/15	18,614,792	0	0	2	53,894	0	263,973	317,867	1.71
5 YR. TOTAL	81,753,454	0	0	12	168,021	0	707,332	875,353	1.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.206	35%		0.865		1.07	
Pure Premium Indicated by National Relativity		31%	0.913	32%		1.284		2.20	
Pure Premium Present on Rate Level		45%	0.665	33%		1.182		1.85	
Pure Premium Derived by Formula					0.632		1.104		1.74

CLASS 4692		DENTAL LABORATORY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	13,532,533	0	0	2	7,583	0	28,501	36,084	0.27
3/11 through 2/12	13,491,702	0	0	1	142	0	7,180	7,322	0.05
3/12 through 2/13	13,505,285	0	0	0	0	0	63,607	63,607	0.47
3/13 through 2/14	13,262,194	1	19,599	1	3,603	37,438	17,476	78,116	0.59
3/14 through 2/15	14,451,321	0	0	1	2,028	0	12,746	14,774	0.10
5 YR. TOTAL	68,243,035	1	19,599	5	13,356	37,438	129,510	199,903	0.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.048	19%		0.245		0.29	
Pure Premium Indicated by National Relativity		43%	0.271	40%		0.371		0.64	
Pure Premium Present on Rate Level		43%	0.218	41%		0.325		0.54	
Pure Premium Derived by Formula					0.217		0.328		0.55

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 4693		PHARMACEUTICAL OR SURGICAL GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	12,263,781	0	0	8	64,151	0	157,850	222,001	1.81
3/11 through 2/12	13,360,993	3	161,605	5	52,371	72,032	142,677	428,685	3.21
3/12 through 2/13	13,540,996	0	0	3	15,329	0	126,101	141,430	1.04
3/13 through 2/14	13,176,016	0	0	6	199,495	0	325,236	524,731	3.98
3/14 through 2/15	13,599,623	2	103,764	3	29,278	89,933	71,507	294,482	2.17
5 YR. TOTAL	65,941,409	5	265,369	25	360,624	161,965	823,371	1,611,329	2.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.949	30%	1.494	2.44			
Pure Premium Indicated by National Relativity		39%	0.300	35%	0.516	0.82			
Pure Premium Present on Rate Level		40%	0.613	35%	1.033	1.65			
Pure Premium Derived by Formula		0.561			0.990			1.55	

CLASS 4703		CORN PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	96,281,446	5	222,930	44	790,794	103,591	1,262,865	2,380,180	2.47
3/11 through 2/12	103,996,814	11	496,055	50	1,071,107	592,352	1,314,966	3,474,480	3.34
3/12 through 2/13	108,960,887	6	447,288	28	559,547	673,317	879,304	2,559,456	2.35
3/13 through 2/14	112,562,867	7	451,957	26	502,521	490,164	922,978	2,367,620	2.10
3/14 through 2/15	110,112,573	3	96,782	22	608,978	119,842	648,716	1,474,318	1.34
5 YR. TOTAL	531,914,587	32	1,715,012	170	3,532,947	1,979,266	5,028,829	12,256,054	2.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	0.987	80%	1.318	2.31			
Pure Premium Indicated by National Relativity		19%	0.632	10%	0.654	1.29			
Pure Premium Present on Rate Level		19%	1.092	10%	1.503	2.60			
Pure Premium Derived by Formula		0.940			1.270			2.21	

CLASS 4717		BUTTER SUBSTITUTE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,777,638	0	0	0	0	0	0	0	0.00
3/11 through 2/12	2,233,110	0	0	1	6,371	0	11,938	18,309	0.82
3/12 through 2/13	2,399,855	0	0	0	0	0	0	0	0.00
3/13 through 2/14	2,482,143	0	0	0	0	0	0	0	0.00
3/14 through 2/15	2,678,028	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	11,570,774	0	0	1	6,371	0	11,938	18,309	0.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.055	15%	0.103	0.16			
Pure Premium Indicated by National Relativity		25%	0.659	26%	0.915	1.57			
Pure Premium Present on Rate Level		64%	0.620	59%	0.971	1.59			
Pure Premium Derived by Formula		0.568			0.826			1.39	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 4720		SOAP OR SYNTHETIC DETERGENT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	866,679	0	0	0	0	0	1,640	1,640	0.19
3/11 through 2/12	1,124,197	0	0	3	108,906	0	66,699	175,605	15.62
3/12 through 2/13	1,775,475	0	0	1	3,810	0	23,056	26,866	1.51
3/13 through 2/14	1,704,620	0	0	0	0	0	17,908	17,908	1.05
3/14 through 2/15	1,223,540	0	0	1	454	0	22,580	23,034	1.88
5 YR. TOTAL	6,694,511	0	0	5	113,170	0	131,883	245,053	3.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.690	14%	1.970	3.66			
Pure Premium Indicated by National Relativity		45%	0.758	43%	1.139	1.90			
Pure Premium Present on Rate Level		45%	0.991	43%	1.510	2.50			
Pure Premium Derived by Formula		0.956			1.415			2.37	

CLASS 4740		OIL REFINING-PETROLEUM-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,053,727	0	0	0	0	0	0	0	0.00
3/11 through 2/12	2,837,224	0	0	0	0	0	5,206	5,206	0.18
3/12 through 2/13	1,723,754	1	76,950	2	87,836	34,817	116,615	316,218	18.35
3/13 through 2/14	1,571,519	1	816	0	0	16,427	1,315	18,558	1.18
3/14 through 2/15	1,863,227	0	0	1	8,195	0	8,268	16,463	0.88
5 YR. TOTAL	10,049,451	2	77,766	3	96,031	51,244	131,404	356,445	3.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.729	13%	1.817	3.55			
Pure Premium Indicated by National Relativity		45%	0.330	43%	0.495	0.83			
Pure Premium Present on Rate Level		45%	0.636	44%	0.818	1.45			
Pure Premium Derived by Formula		0.608			0.809			1.42	

CLASS 4741		ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,565,599	0	0	2	586	0	4,272	4,858	0.19
3/11 through 2/12	2,721,160	0	0	0	0	0	0	0	0.00
3/12 through 2/13	2,774,808	0	0	2	102,376	0	80,905	183,281	6.61
3/13 through 2/14	2,820,138	0	0	2	20,706	0	62,835	83,541	2.96
3/14 through 2/15	2,477,542	0	0	0	0	0	4,637	4,637	0.19
5 YR. TOTAL	13,359,247	0	0	6	123,668	0	152,649	276,317	2.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.926	16%	1.143	2.07			
Pure Premium Indicated by National Relativity		40%	1.359	42%	1.599	2.96			
Pure Premium Present on Rate Level		47%	0.905	42%	1.111	2.02			
Pure Premium Derived by Formula		1.089			1.321			2.41	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 4751		SYNTHETIC RUBBER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	324,214	0	0	1	5,502	0	35,117	40,619	12.53
3/11 through 2/12	332,395	0	0	0	0	0	1,298	1,298	0.39
3/12 through 2/13	368,813	1	27,510	0	0	65,595	3,468	96,573	26.19
3/13 through 2/14	461,402	1	43,441	0	0	178,197	1,947	223,585	48.46
3/14 through 2/15	507,236	0	0	1	3,394	0	33,394	36,788	7.25
5 YR. TOTAL	1,994,060	2	70,951	2	8,896	243,792	75,224	398,863	20.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	4.004	12%	15.998			20.00	
Pure Premium Indicated by National Relativity		28%	0.469	29%	0.690			1.16	
Pure Premium Present on Rate Level		66%	0.902	59%	3.798			4.70	
Pure Premium Derived by Formula		0.967		4.361				5.33	

CLASS 4771		EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	20,224,753	1	307,360	3	65,155	341,734	150,045	864,294	4.27
3/11 through 2/12	17,253,286	2	128,775	4	55,893	72,142	171,095	427,905	2.48
3/12 through 2/13	24,283,891	2	14,734	11	416,208	173,017	489,057	1,093,016	4.50
3/13 through 2/14	22,611,883	3	254,788	7	433,896	97,451	390,060	1,176,195	5.20
3/14 through 2/15	10,542,130	0	0	7	217,905	0	271,159	489,064	4.64
5 YR. TOTAL	94,915,943	8	705,657	32	1,189,057	684,344	1,471,416	4,050,474	4.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	1.996	43%	2.271			4.27	
Pure Premium Indicated by National Relativity		34%	0.915	28%	1.473			2.39	
Pure Premium Present on Rate Level		35%	1.100	29%	1.750			2.85	
Pure Premium Derived by Formula		1.315		1.896				3.21	

CLASS 4777		EXPLOSIVES DISTRIBUTORS & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	820,479	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,127,029	0	0	1	4,908	0	29,859	34,767	3.08
3/12 through 2/13	1,669,681	0	0	1	21,026	0	35,110	56,136	3.36
3/13 through 2/14	1,772,040	0	0	0	0	0	4,774	4,774	0.27
3/14 through 2/15	2,018,427	0	0	1	610	0	20,157	20,767	1.03
5 YR. TOTAL	7,407,656	0	0	3	26,544	0	89,900	116,444	1.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.358	16%	1.214			1.57	
Pure Premium Indicated by National Relativity		33%	1.258	35%	2.161			3.42	
Pure Premium Present on Rate Level		55%	1.235	49%	1.901			3.14	
Pure Premium Derived by Formula		1.137		1.882				3.02	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 4825		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES MFG OF INGREDIENTS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	45,298,256	3	25,542	15	359,379	53,426	595,420	1,033,767	2.28
3/11 through 2/12	45,869,388	2	41,992	12	307,869	34,661	490,431	874,953	1.91
3/12 through 2/13	61,792,557	1	155,694	12	224,561	20,524	312,912	713,691	1.16
3/13 through 2/14	52,162,112	3	227,476	11	171,515	92,045	266,229	757,265	1.45
3/14 through 2/15	35,000,638	0	0	5	55,328	0	120,648	175,976	0.50
5 YR. TOTAL	240,122,951	9	450,704	55	1,118,652	200,656	1,785,640	3,555,652	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	0.654	53%	0.827			1.48	
Pure Premium Indicated by National Relativity		29%	0.328	23%	0.535			0.86	
Pure Premium Present on Rate Level		29%	0.918	24%	1.171			2.09	
Pure Premium Derived by Formula		0.636				0.842		1.48	

CLASS 4828		CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	9,966,792	0	0	2	28,130	0	71,647	99,777	1.00
3/11 through 2/12	9,543,266	0	0	5	271,091	0	305,525	576,616	6.04
3/12 through 2/13	10,269,345	0	0	0	0	0	18,436	18,436	0.18
3/13 through 2/14	11,583,199	0	0	5	171,034	0	140,337	311,371	2.69
3/14 through 2/15	19,528,609	1	230,641	7	211,349	0	185,806	627,796	3.21
5 YR. TOTAL	60,891,211	1	230,641	19	681,604	0	721,751	1,633,996	2.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	1.498	29%	1.185			2.68	
Pure Premium Indicated by National Relativity		39%	0.623	35%	0.968			1.59	
Pure Premium Present on Rate Level		39%	0.678	36%	0.996			1.67	
Pure Premium Derived by Formula		0.837				1.041		1.88	

CLASS 4829		CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	110,505,501	4	378,773	9	90,040	262,966	268,126	999,905	0.91
3/11 through 2/12	106,090,893	3	46,845	14	236,603	868,605	279,999	1,432,052	1.35
3/12 through 2/13	123,876,340	3	117,739	17	299,779	43,769	469,855	931,142	0.75
3/13 through 2/14	132,280,590	1	14,527	19	203,840	57,543	801,339	1,077,249	0.81
3/14 through 2/15	153,593,680	4	71,380	19	247,059	66,585	543,838	928,862	0.60
5 YR. TOTAL	626,347,004	15	629,264	78	1,077,321	1,299,468	2,363,157	5,369,210	0.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	0.272	60%	0.585			0.86	
Pure Premium Indicated by National Relativity		29%	0.429	20%	0.671			1.10	
Pure Premium Present on Rate Level		29%	0.351	20%	0.605			0.96	
Pure Premium Derived by Formula		0.340				0.606		0.95	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 4902		SPORTING GOODS MFG NOC								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	22,798,553	5	365,750	11	106,889	356,651	447,353	1,276,643	5.60	
3/11 through 2/12	23,638,485	2	164,320	13	119,486	168,314	259,957	712,077	3.01	
3/12 through 2/13	23,997,635	2	591	6	57,166	27,492	195,071	280,320	1.17	
3/13 through 2/14	23,296,867	0	0	8	97,060	0	291,840	388,900	1.67	
3/14 through 2/15	22,887,928	1	4,646	10	204,312	9,133	534,455	752,546	3.29	
5 YR. TOTAL	116,619,468	10	535,307	48	584,913	561,590	1,728,676	3,410,486	2.93	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		33%	0.961	47%	1.964	2.93				
Pure Premium Indicated by National Relativity		33%	1.197	26%	1.866	3.06				
Pure Premium Present on Rate Level		34%	1.022	27%	1.800	2.82				
Pure Premium Derived by Formula		1.060			1.894		2.95			

CLASS 4923		PHOTOGRAPHIC SUPPLIES MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	638,708	0	0	0	0	0	0	0	0.00	
3/11 through 2/12	1,234,798	0	0	1	8,993	0	29,186	38,179	3.09	
3/12 through 2/13	661,622	0	0	0	0	0	987	987	0.15	
3/13 through 2/14	507,052	0	0	0	0	0	24,168	24,168	4.77	
3/14 through 2/15	360,991	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	3,403,171	0	0	1	8,993	0	54,341	63,334	1.86	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	0.264	8%	1.597	1.86				
Pure Premium Indicated by National Relativity		39%	0.296	41%	0.482	0.78				
Pure Premium Present on Rate Level		56%	0.287	51%	0.667	0.95				
Pure Premium Derived by Formula		0.289			0.666		0.96			

CLASS 5020		CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE								
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	3,725,070	0	0	1	11,931	0	58,718	70,649	1.90	
3/11 through 2/12	3,997,555	0	0	2	4,656	0	18,608	23,264	0.58	
3/12 through 2/13	4,972,591	1	38,792	4	167,456	50,941	123,421	380,610	7.65	
3/13 through 2/14	5,010,630	0	0	1	209,042	0	56,975	266,017	5.31	
3/14 through 2/15	5,186,980	0	0	1	114	0	18,335	18,449	0.36	
5 YR. TOTAL	22,892,826	1	38,792	9	393,199	50,941	276,057	758,989	3.32	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		22%	1.887	28%	1.428	3.32				
Pure Premium Indicated by National Relativity		39%	2.367	36%	3.292	5.66				
Pure Premium Present on Rate Level		39%	1.816	36%	2.427	4.24				
Pure Premium Derived by Formula		2.047			2.459		4.51			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 5022		MASONRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	42,641,947	4	109,601	39	650,209	199,592	1,022,593	1,981,995	4.65
3/11 through 2/12	42,784,490	8	342,678	31	396,150	393,333	705,131	1,837,292	4.29
3/12 through 2/13	42,078,717	6	155,039	43	619,154	196,176	850,899	1,821,268	4.33
3/13 through 2/14	44,710,480	7	640,884	27	1,212,530	924,610	1,225,489	4,003,513	8.95
3/14 through 2/15	48,912,349	7	935,004	28	569,311	646,352	922,400	3,073,067	6.28
5 YR. TOTAL	221,127,983	32	2,183,206	168	3,447,354	2,360,063	4,726,512	12,717,135	5.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		62%	2.546	79%		3.205		5.75	
Pure Premium Indicated by National Relativity		19%	2.922	10%		3.854		6.78	
Pure Premium Present on Rate Level		19%	2.517	11%		3.374		5.89	
Pure Premium Derived by Formula		2.612			3.288		5.90		

CLASS 5037		PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	543,275	0	0	0	0	0	0	0	0.00
3/11 through 2/12	394,416	0	0	1	69,182	0	576,938	646,120	163.82
3/12 through 2/13	2,683,645	1	405,608	0	0	345,460	14,151	765,219	28.51
3/13 through 2/14	412,611	0	0	0	0	0	0	0	0.00
3/14 through 2/15	100,750	0	0	1	22,555	0	39,977	62,532	62.07
5 YR. TOTAL	4,134,697	1	405,608	2	91,737	345,460	631,066	1,473,871	35.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	12.029	28%		23.618		35.65	
Pure Premium Indicated by National Relativity		34%	5.269	36%		7.572		12.84	
Pure Premium Present on Rate Level		45%	9.068	36%		13.816		22.88	
Pure Premium Derived by Formula		8.398			14.313		22.71		

CLASS 5040		IRON OR STEEL: ERECTION-FRAME STRUCTURES							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	6,770,210	2	293,677	3	167,053	732,113	269,351	1,462,194	21.60
3/11 through 2/12	9,937,363	4	588,931	4	62,313	654,546	128,534	1,434,324	14.43
3/12 through 2/13	6,121,161	2	88,922	6	840,695	17,791	225,675	1,173,083	19.16
3/13 through 2/14	15,537,386	4	171,963	6	60,169	150,740	219,964	602,836	3.88
3/14 through 2/15	11,296,338	1	143,975	9	819,754	46,849	895,428	1,906,006	16.87
5 YR. TOTAL	49,662,458	13	1,287,468	28	1,949,984	1,602,039	1,738,952	6,578,443	13.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	6.519	59%		6.727		13.25	
Pure Premium Indicated by National Relativity		26%	2.648	20%		3.403		6.05	
Pure Premium Present on Rate Level		26%	5.910	21%		7.117		13.03	
Pure Premium Derived by Formula		5.354			6.144		11.50		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 5057		IRON OR STEEL: ERECTION NOC							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/10 through 2/11	6,230,087	0	0	3	171,055	0	206,012	377,067	6.05
3/11 through 2/12	13,982,771	3	352,278	2	35,968	1,547,921	53,621	1,989,788	14.23
3/12 through 2/13	9,775,976	0	0	3	16,373	0	93,574	109,947	1.12
3/13 through 2/14	28,850,463	2	201,897	12	550,251	143,313	450,745	1,346,206	4.67
3/14 through 2/15	45,057,322	2	166,490	11	996,614	189,127	846,266	2,198,497	4.88
5 YR. TOTAL	103,896,619	7	720,665	31	1,770,261	1,880,361	1,650,218	6,021,505	5.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	2.398	59%		3.398		5.80	
Pure Premium Indicated by National Relativity		29%	1.535	20%		2.033		3.57	
Pure Premium Present on Rate Level		30%	1.886	21%		3.422		5.31	
Pure Premium Derived by Formula			1.994			3.130		5.12	

CLASS 5059 + +		IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/10 through 2/11	3,615,759	1	66,848	3	51,513	231,850	88,825	439,036	12.14
3/11 through 2/12	4,350,902	1	26,419	4	53,551	30,908	56,711	167,589	3.85
3/12 through 2/13	3,404,426	0	0	8	141,823	0	225,830	367,653	10.80
3/13 through 2/14	2,752,709	0	0	6	291,163	0	338,209	629,372	22.86
3/14 through 2/15	3,572,258	0	0	5	44,361	0	203,188	247,549	6.93
5 YR. TOTAL	17,696,054	2	93,267	26	582,411	262,758	912,763	1,851,199	10.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	3.818	43%		6.643		10.46	
Pure Premium Indicated by National Relativity		34%	6.713	28%		10.475		17.19	
Pure Premium Present on Rate Level		34%	5.882	29%		9.254		15.14	
Pure Premium Derived by Formula			5.504			8.473		13.98	

CLASS 5069 + +		IRON OR STEEL: ERECTION-CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/10 through 2/11	26,628	0	0	0	0	0	0	0	0.00
3/11 through 2/12	23,735	0	0	0	0	0	0	0	0.00
3/12 through 2/13	40,119	0	0	0	0	0	0	0	0.00
3/13 through 2/14	15,540	0	0	0	0	0	0	0	0.00
3/14 through 2/15	17,916	1	259,153	0	0	441,616	0	700,769	3911.41
5 YR. TOTAL	123,938	1	259,153	0	0	441,616	0	700,769	565.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	209.099	5%		356.320		565.42	
Pure Premium Indicated by National Relativity		6%	1.012	6%		2.370		3.38	
Pure Premium Present on Rate Level		89%	8.370	89%		6.652		15.02	
Pure Premium Derived by Formula			17.965			23.878		41.84	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 5102		DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERCIAL							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	9,644,220	0	0	1	149	0	23,077	23,226	0.24
3/11 through 2/12	14,034,794	2	64,493	9	16,401	115,469	146,553	342,916	2.44
3/12 through 2/13	17,439,824	2	124,963	5	70,009	270,018	147,419	612,409	3.51
3/13 through 2/14	16,795,266	4	361,993	11	262,237	718,618	428,708	1,771,556	10.55
3/14 through 2/15	24,530,508	3	409,978	12	501,325	556,749	694,181	2,162,233	8.81
5 YR. TOTAL	82,444,612	11	961,427	38	850,121	1,660,854	1,439,938	4,912,340	5.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	2.197	49%		3.761		5.96	
Pure Premium Indicated by National Relativity		32%	2.066	25%		2.935		5.00	
Pure Premium Present on Rate Level		32%	1.666	26%		2.777		4.44	
Pure Premium Derived by Formula		1.985			3.299		5.28		

CLASS 5146		FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NO-C							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	9,155,026	0	0	8	44,853	0	97,030	141,883	1.55
3/11 through 2/12	9,754,613	0	0	5	12,860	0	100,010	112,870	1.16
3/12 through 2/13	8,844,821	2	70,964	8	67,854	156,438	182,965	478,221	5.41
3/13 through 2/14	9,570,966	1	29,140	9	56,196	90,730	151,237	327,303	3.42
3/14 through 2/15	10,208,644	1	15,129	5	100,129	4,752	188,766	308,776	3.03
5 YR. TOTAL	47,534,070	4	115,233	35	281,892	251,920	720,008	1,369,053	2.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.835	36%		2.045		2.88	
Pure Premium Indicated by National Relativity		37%	1.768	32%		2.286		4.05	
Pure Premium Present on Rate Level		37%	1.344	32%		2.117		3.46	
Pure Premium Derived by Formula		1.369			2.145		3.51		

CLASS 5160		ELEVATOR ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	10,549,783	1	481,586	3	12,293	104,918	33,545	632,342	5.99
3/11 through 2/12	10,908,734	2	410,037	7	80,300	352,048	145,467	987,852	9.06
3/12 through 2/13	11,244,560	0	0	6	718,617	0	370,130	1,088,747	9.68
3/13 through 2/14	12,132,853	1	241,318	1	389,525	273,527	295,205	1,199,575	9.89
3/14 through 2/15	9,974,999	1	365,962	3	36,437	84,523	93,806	580,728	5.82
5 YR. TOTAL	54,810,929	5	1,498,903	20	1,237,172	815,016	938,153	4,489,244	8.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	4.992	34%		3.199		8.19	
Pure Premium Indicated by National Relativity		34%	0.923	33%		1.061		1.98	
Pure Premium Present on Rate Level		34%	1.980	33%		1.668		3.65	
Pure Premium Derived by Formula		2.584			1.988		4.57		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 5183		PLUMBING NOC & DRIVERS								
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	223,951,452	11	599,948	85	1,581,608	661,259	2,123,202	4,966,017	2.22	
3/11 through 2/12	228,687,199	29	2,210,075	87	1,809,258	3,630,308	2,497,238	10,146,879	4.44	
3/12 through 2/13	252,733,521	14	723,414	80	951,034	654,898	2,204,703	4,534,049	1.79	
3/13 through 2/14	337,215,120	19	1,139,290	86	1,826,456	1,145,611	3,165,292	7,276,649	2.16	
3/14 through 2/15	387,254,459	28	2,663,324	82	1,559,658	1,951,778	2,550,918	8,725,678	2.25	
5 YR. TOTAL	1,429,841,751	101	7,336,051	420	7,728,014	8,043,854	12,541,353	35,649,272	2.49	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		97%	1.054	100%	1.440	2.49				
Pure Premium Indicated by National Relativity		1%	1.192	0%	1.502	2.69				
Pure Premium Present on Rate Level		2%	1.184	0%	1.580	2.76				
Pure Premium Derived by Formula		1.058			1.440		2.50			

CLASS 5188		AUTOMATIC SPRINKLER INSTALLATION & DRIVERS								
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	16,289,946	1	89,241	2	79,473	15,773	99,564	284,051	1.74	
3/11 through 2/12	15,864,439	0	0	3	296,497	0	195,901	492,398	3.10	
3/12 through 2/13	17,966,233	1	227,790	5	218,059	269,396	165,865	881,110	4.91	
3/13 through 2/14	19,819,452	2	461,973	9	353,196	73,894	435,475	1,324,538	6.68	
3/14 through 2/15	17,335,098	0	0	5	75,990	0	219,068	295,058	1.70	
5 YR. TOTAL	87,275,168	4	779,004	24	1,023,215	359,063	1,115,873	3,277,155	3.76	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		32%	2.065	40%	1.690	3.76				
Pure Premium Indicated by National Relativity		34%	1.453	30%	1.681	3.13				
Pure Premium Present on Rate Level		34%	1.223	30%	1.506	2.73				
Pure Premium Derived by Formula		1.571			1.632		3.20			

CLASS 5190		ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS								
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	239,600,563	8	969,252	86	909,189	1,127,619	2,005,086	5,011,146	2.09	
3/11 through 2/12	258,887,855	10	615,357	68	1,474,322	636,262	2,350,163	5,076,104	1.96	
3/12 through 2/13	315,192,654	16	1,921,476	75	788,374	3,060,101	1,693,742	7,463,693	2.37	
3/13 through 2/14	354,806,616	14	687,029	78	2,265,155	931,587	2,758,100	6,641,871	1.87	
3/14 through 2/15	445,240,068	24	1,697,483	96	3,051,632	1,871,600	3,549,236	10,169,951	2.29	
5 YR. TOTAL	1,613,727,756	72	5,890,597	403	8,488,672	7,627,169	12,356,327	34,362,765	2.13	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		89%	0.891	100%	1.238	2.13				
Pure Premium Indicated by National Relativity		5%	1.053	0%	1.457	2.51				
Pure Premium Present on Rate Level		6%	0.852	0%	1.167	2.02				
Pure Premium Derived by Formula		0.897			1.238		2.14			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 5191		OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	176,928,118	2	125,022	13	155,359	100,428	367,291	748,100	0.42
3/11 through 2/12	173,255,048	2	314,028	25	243,867	399,935	560,264	1,518,094	0.88
3/12 through 2/13	179,152,685	4	335,042	18	90,991	350,588	427,239	1,203,860	0.67
3/13 through 2/14	168,134,859	1	44,304	20	322,642	26,887	615,207	1,009,040	0.60
3/14 through 2/15	143,817,975	3	144,880	15	210,064	164,382	504,495	1,023,821	0.71
5 YR. TOTAL	841,288,685	12	963,276	91	1,022,923	1,042,220	2,474,496	5,502,915	0.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		45%	0.236	57%		0.418		0.65	
Pure Premium Indicated by National Relativity		27%	0.325	21%		0.431		0.76	
Pure Premium Present on Rate Level		28%	0.296	22%		0.397		0.69	
Pure Premium Derived by Formula		0.277			0.416		0.69		

CLASS 5192		VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	22,903,284	2	53,064	13	64,447	112,909	204,443	434,863	1.90
3/11 through 2/12	22,326,950	1	7,416	10	56,773	13,067	321,604	398,860	1.79
3/12 through 2/13	22,764,343	0	0	9	192,819	0	202,428	395,247	1.74
3/13 through 2/14	22,413,627	0	0	9	141,030	0	300,061	441,091	1.97
3/14 through 2/15	23,014,105	3	434,668	8	56,626	302,670	160,781	954,745	4.15
5 YR. TOTAL	113,422,309	6	495,148	49	511,695	428,646	1,189,317	2,624,806	2.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.888	44%		1.426		2.31	
Pure Premium Indicated by National Relativity		34%	1.069	28%		1.542		2.61	
Pure Premium Present on Rate Level		35%	0.917	28%		1.588		2.51	
Pure Premium Derived by Formula		0.960			1.504		2.46		

CLASS 5213 + +		CONCRETE CONSTRUCTION NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	43,887,709	8	246,751	38	749,748	425,038	901,436	2,322,973	5.29
3/11 through 2/12	52,741,505	12	1,039,600	39	2,786,000	818,499	1,810,410	6,454,509	12.24
3/12 through 2/13	48,525,571	5	485,753	34	1,423,745	273,876	1,736,655	3,920,029	8.08
3/13 through 2/14	71,744,210	9	539,226	49	1,087,117	853,199	1,608,898	4,088,440	5.70
3/14 through 2/15	77,534,079	2	349,399	43	966,305	287,827	2,030,987	3,634,518	4.69
5 YR. TOTAL	294,433,074	36	2,660,729	203	7,012,915	2,658,439	8,088,386	20,420,469	6.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		75%	3.286	89%		3.650		6.94	
Pure Premium Indicated by National Relativity		12%	2.364	5%		3.193		5.56	
Pure Premium Present on Rate Level		13%	3.017	6%		3.339		6.36	
Pure Premium Derived by Formula		3.140			3.608		6.75		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 5215		CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	24,251,824	8	621,412	28	1,105,762	397,995	746,096	2,871,265	11.84
3/11 through 2/12	25,101,151	3	156,376	19	397,394	134,829	498,871	1,187,470	4.73
3/12 through 2/13	27,128,614	3	69,593	16	209,537	115,948	360,166	755,244	2.78
3/13 through 2/14	27,736,309	3	214,970	24	344,193	170,286	500,736	1,230,185	4.44
3/14 through 2/15	31,322,724	1	56,632	19	384,886	22,929	457,436	921,883	2.94
5 YR. TOTAL	135,540,622	18	1,118,983	106	2,441,772	841,987	2,563,305	6,966,047	5.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	2.627	60%		2.512		5.14	
Pure Premium Indicated by National Relativity		24%	2.202	20%		3.001		5.20	
Pure Premium Present on Rate Level		24%	2.574	20%		2.764		5.34	
Pure Premium Derived by Formula			2.512			2.660		5.17	

CLASS 5221		CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	134,803,027	24	1,906,894	98	1,911,705	3,590,328	2,567,051	9,975,978	7.40
3/11 through 2/12	151,430,709	14	1,248,476	96	1,874,744	910,759	2,083,327	6,117,306	4.04
3/12 through 2/13	164,826,264	15	809,022	81	1,522,218	1,328,594	2,314,383	5,974,217	3.62
3/13 through 2/14	166,770,680	14	852,169	79	2,268,101	1,373,295	2,941,920	7,435,485	4.46
3/14 through 2/15	194,911,734	17	1,103,276	83	1,043,988	1,243,199	1,508,254	4,898,717	2.51
5 YR. TOTAL	812,742,414	84	5,919,837	437	8,620,756	8,446,175	11,414,935	34,401,703	4.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		94%	1.789	100%		2.444		4.23	
Pure Premium Indicated by National Relativity		3%	1.718	0%		2.344		4.06	
Pure Premium Present on Rate Level		3%	1.902	0%		2.562		4.46	
Pure Premium Derived by Formula			1.790			2.444		4.23	

CLASS 5222		CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	22,190,579	0	0	16	616,050	0	954,990	1,571,040	7.08
3/11 through 2/12	16,521,211	0	0	28	783,881	0	637,263	1,421,144	8.60
3/12 through 2/13	17,197,614	2	421,420	31	1,065,746	659,694	1,061,181	3,208,041	18.65
3/13 through 2/14	19,789,208	3	589,977	27	488,670	654,528	613,579	2,346,754	11.86
3/14 through 2/15	26,859,300	6	1,124,189	32	539,450	1,592,385	1,179,483	4,435,507	16.51
5 YR. TOTAL	102,557,912	11	2,135,586	134	3,493,797	2,906,607	4,446,496	12,982,486	12.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		55%	5.489	72%		7.170		12.66	
Pure Premium Indicated by National Relativity		22%	2.845	14%		3.424		6.27	
Pure Premium Present on Rate Level		23%	3.983	14%		5.634		9.62	
Pure Premium Derived by Formula			4.561			6.431		10.99	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 5223		SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL- & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,818,988	0	0	1	14,853	0	10,937	25,790	0.92
3/11 through 2/12	2,964,387	1	218,541	4	28,407	128,713	62,081	437,742	14.77
3/12 through 2/13	3,466,298	0	0	0	0	0	7,071	7,071	0.20
3/13 through 2/14	2,510,591	0	0	3	15,227	0	33,351	48,578	1.94
3/14 through 2/15	2,333,943	0	0	2	8,300	0	18,855	27,155	1.16
5 YR. TOTAL	14,094,207	1	218,541	10	66,787	128,713	132,295	546,336	3.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	2.024	24%	1.852			3.88	
Pure Premium Indicated by National Relativity		40%	2.019	38%	3.175			5.19	
Pure Premium Present on Rate Level		41%	1.981	38%	2.564			4.55	
Pure Premium Derived by Formula		2.004			2.625		4.63		

CLASS 5348		CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	12,991,258	2	95,930	18	672,294	61,154	684,690	1,514,068	11.65
3/11 through 2/12	14,071,705	3	266,502	9	246,248	277,825	220,090	1,010,665	7.18
3/12 through 2/13	14,015,499	3	284,398	8	204,600	665,078	228,082	1,382,158	9.86
3/13 through 2/14	16,843,297	1	21,092	10	125,986	31,662	240,638	419,378	2.49
3/14 through 2/15	16,292,713	4	364,216	12	147,663	233,280	301,855	1,047,014	6.43
5 YR. TOTAL	74,214,472	13	1,032,138	57	1,396,791	1,268,999	1,675,355	5,373,283	7.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	3.273	47%	3.967			7.24	
Pure Premium Indicated by National Relativity		29%	1.593	26%	1.928			3.52	
Pure Premium Present on Rate Level		30%	2.589	27%	2.749			5.34	
Pure Premium Derived by Formula		2.581			3.108		5.69		

CLASS 5402		HOTHOUSE ERECTION-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	2,262	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,262	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		19%	0.690	20%	1.784			2.47	
Pure Premium Present on Rate Level		81%	1.202	79%	2.142			3.34	
Pure Premium Derived by Formula		1.105			2.049		3.15		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 5403		CARPENTRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	83,814,654	14	1,007,706	77	1,348,124	1,994,223	2,562,617	6,912,670	8.25
3/11 through 2/12	86,386,511	10	879,351	69	1,187,417	1,898,142	2,296,724	6,261,634	7.25
3/12 through 2/13	92,445,014	16	1,784,238	80	1,897,252	2,045,292	3,279,373	9,006,155	9.74
3/13 through 2/14	114,123,110	18	1,575,963	78	2,838,158	3,163,883	2,986,002	10,564,006	9.26
3/14 through 2/15	116,874,986	10	1,272,452	72	1,650,913	1,246,216	3,331,216	7,500,797	6.42
5 YR. TOTAL	493,644,275	68	6,519,710	376	8,921,864	10,347,756	14,455,932	40,245,262	8.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		96%	3.128	100%	5.025	8.15			
Pure Premium Indicated by National Relativity		2%	2.302	0%	3.368	5.67			
Pure Premium Present on Rate Level		2%	3.304	0%	5.624	8.93			
Pure Premium Derived by Formula		3.115			5.025		8.14		

CLASS 5437		CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	23,760,209	3	322,084	15	170,378	255,337	396,880	1,144,679	4.82
3/11 through 2/12	25,815,640	1	71,329	15	484,078	0	639,366	1,194,773	4.63
3/12 through 2/13	26,077,440	2	21,307	21	438,317	70,332	726,808	1,256,764	4.82
3/13 through 2/14	31,573,369	2	118,992	14	417,878	173,197	484,181	1,194,248	3.78
3/14 through 2/15	35,538,580	6	250,905	21	399,434	387,243	643,210	1,680,792	4.73
5 YR. TOTAL	142,765,238	14	784,617	86	1,910,085	886,109	2,890,445	6,471,256	4.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	1.888	60%	2.645	4.53			
Pure Premium Indicated by National Relativity		26%	2.099	20%	2.924	5.02			
Pure Premium Present on Rate Level		26%	2.001	20%	2.553	4.55			
Pure Premium Derived by Formula		1.972			2.682		4.65		

CLASS 5443		LATHING & DRIVERS							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	3,425	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	10,960	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	14,385	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		37%	1.168	39%	1.891	3.06			
Pure Premium Present on Rate Level		62%	1.216	60%	1.943	3.16			
Pure Premium Derived by Formula		1.186			1.903		3.09		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 5445		WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION - WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	41,066,985	5	166,391	28	591,502	235,098	714,868	1,707,859	4.16
3/11 through 2/12	39,992,326	5	512,725	28	773,089	395,776	1,028,648	2,710,238	6.78
3/12 through 2/13	41,033,152	3	250,654	29	912,076	240,185	925,486	2,328,401	5.68
3/13 through 2/14	51,168,353	6	998,101	16	753,411	1,110,450	830,904	3,692,866	7.22
3/14 through 2/15	54,440,129	5	260,534	26	519,723	429,999	797,861	2,008,117	3.69
5 YR. TOTAL	227,700,945	24	2,188,405	127	3,549,801	2,411,508	4,297,767	12,447,481	5.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	2.520	72%	2.947	5.47			
Pure Premium Indicated by National Relativity		20%	2.431	14%	3.172	5.60			
Pure Premium Present on Rate Level		21%	2.137	14%	2.604	4.74			
Pure Premium Derived by Formula		2.422			2.930		5.35		

CLASS 5462		GLAZIER-AWAY FROM SHOP & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	11,977,628	2	70,395	13	285,117	121,291	515,945	992,748	8.29
3/11 through 2/12	10,061,210	1	1,679	7	190,736	7,285	267,623	467,323	4.64
3/12 through 2/13	12,497,774	0	0	8	171,032	0	323,482	494,514	3.96
3/13 through 2/14	13,506,006	1	11,478	11	188,672	41,962	253,020	495,132	3.67
3/14 through 2/15	14,359,978	1	128,603	8	397,278	177,357	685,696	1,388,934	9.67
5 YR. TOTAL	62,402,596	5	212,155	47	1,232,835	347,895	2,045,766	3,838,651	6.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	2.316	49%	3.836	6.15			
Pure Premium Indicated by National Relativity		31%	2.800	25%	3.475	6.28			
Pure Premium Present on Rate Level		32%	2.454	26%	3.567	6.02			
Pure Premium Derived by Formula		2.510			3.676		6.19		

CLASS 5472		ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,745,252	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,465,696	1	28,114	0	0	19,727	22,876	70,717	4.83
3/12 through 2/13	1,249,947	0	0	0	0	0	0	0	0.00
3/13 through 2/14	1,408,651	0	0	0	0	0	0	0	0.00
3/14 through 2/15	1,919,707	0	0	3	72,097	0	148,161	220,258	11.47
5 YR. TOTAL	7,789,253	1	28,114	3	72,097	19,727	171,037	290,975	3.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.287	17%	2.449	3.74			
Pure Premium Indicated by National Relativity		41%	2.828	41%	3.181	6.01			
Pure Premium Present on Rate Level		45%	1.705	42%	1.991	3.70			
Pure Premium Derived by Formula		2.107			2.557		4.66		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 5473		ASBESTOS CONTRACTOR-NOC & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,818,702	0	0	4	28,513	0	86,342	114,855	2.38
3/11 through 2/12	4,480,702	2	340,897	2	1,322	387,886	27,319	757,424	16.91
3/12 through 2/13	4,754,355	0	0	1	2,785	0	11,894	14,679	0.31
3/13 through 2/14	4,595,412	0	0	4	22,355	0	75,078	97,433	2.12
3/14 through 2/15	4,820,781	1	16,220	3	130,094	34,191	121,338	301,843	6.26
5 YR. TOTAL	23,469,952	3	357,117	14	185,069	422,077	321,971	1,286,234	5.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	2.310	33%		3.170		5.48	
Pure Premium Indicated by National Relativity		37%	3.032	33%		4.461		7.49	
Pure Premium Present on Rate Level		38%	2.489	34%		3.418		5.91	
Pure Premium Derived by Formula			2.645			3.680		6.33	

CLASS 5474		PAINTING NOC & SHOP OPERATIONS, DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	41,501,626	4	595,433	28	946,504	309,073	1,013,886	2,864,896	6.90
3/11 through 2/12	43,884,780	5	281,557	22	760,433	312,659	912,480	2,267,129	5.17
3/12 through 2/13	47,924,690	0	0	20	387,291	0	1,038,360	1,425,651	2.98
3/13 through 2/14	52,351,938	5	456,135	17	575,676	257,050	781,529	2,070,390	3.96
3/14 through 2/15	64,175,569	2	288,506	14	351,837	299,762	678,668	1,618,773	2.52
5 YR. TOTAL	249,838,603	16	1,621,631	101	3,021,741	1,178,544	4,424,923	10,246,839	4.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	1.859	73%		2.243		4.10	
Pure Premium Indicated by National Relativity		20%	2.179	13%		3.210		5.39	
Pure Premium Present on Rate Level		21%	1.965	14%		2.421		4.39	
Pure Premium Derived by Formula			1.945			2.394		4.34	

CLASS 5478		FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATE FLOORING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	7,988,073	0	0	5	24,283	0	38,298	62,581	0.78
3/11 through 2/12	8,144,047	0	0	5	54,019	0	145,535	199,554	2.45
3/12 through 2/13	9,118,322	1	23,350	4	189,768	44,441	211,815	469,374	5.15
3/13 through 2/14	10,914,011	1	130,965	6	90,773	81,979	163,868	467,585	4.29
3/14 through 2/15	10,475,587	1	222,544	4	171,125	244,860	271,875	910,404	8.69
5 YR. TOTAL	46,640,040	3	376,859	24	529,968	371,280	831,391	2,109,498	4.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	1.944	35%		2.579		4.52	
Pure Premium Indicated by National Relativity		36%	1.679	32%		1.936		3.62	
Pure Premium Present on Rate Level		36%	1.595	33%		2.099		3.69	
Pure Premium Derived by Formula			1.723			2.215		3.94	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 5479		INSULATION WORK NOC & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	15,414,842	3	185,033	21	318,719	46,923	585,858	1,136,533	7.37
3/11 through 2/12	14,595,736	2	166,824	13	269,198	82,889	533,628	1,052,539	7.21
3/12 through 2/13	14,422,229	2	77,436	12	287,390	36,179	363,726	764,731	5.30
3/13 through 2/14	16,346,309	0	0	8	50,410	0	132,367	182,777	1.12
3/14 through 2/15	16,284,766	2	36,968	7	86,344	88,926	225,385	437,623	2.69
5 YR. TOTAL	77,063,882	9	466,261	61	1,012,061	254,917	1,840,964	3,574,203	4.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	1.918	49%	2.720	4.64			
Pure Premium Indicated by National Relativity		31%	2.054	25%	2.943	5.00			
Pure Premium Present on Rate Level		31%	2.152	26%	2.958	5.11			
Pure Premium Derived by Formula		2.033			2.838			4.87	

CLASS 5480		PLASTERING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,169,729	1	74,669	3	34,159	36,590	78,179	223,597	10.31
3/11 through 2/12	1,413,798	1	25,640	2	8,058	59,595	324,121	417,414	29.53
3/12 through 2/13	1,156,953	0	0	1	1,868	0	30,758	32,626	2.82
3/13 through 2/14	1,236,281	0	0	0	0	0	0	0	0.00
3/14 through 2/15	1,582,845	0	0	1	1,795	0	2,450	4,245	0.27
5 YR. TOTAL	7,559,606	2	100,309	7	45,880	96,185	435,508	677,882	8.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	1.934	28%	7.033	8.97			
Pure Premium Indicated by National Relativity		39%	2.452	36%	2.491	4.94			
Pure Premium Present on Rate Level		41%	4.141	36%	7.017	11.16			
Pure Premium Derived by Formula		3.041			5.392			8.43	

CLASS 5491		PAPERHANGING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	242,999	0	0	0	0	0	0	0	0.00
3/11 through 2/12	67,697	0	0	0	0	0	0	0	0.00
3/12 through 2/13	280,338	0	0	0	0	0	0	0	0.00
3/13 through 2/14	497,845	0	0	0	0	0	0	0	0.00
3/14 through 2/15	380,372	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,469,251	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	6%	0.000	0.00			
Pure Premium Indicated by National Relativity		26%	0.799	27%	1.133	1.93			
Pure Premium Present on Rate Level		69%	0.592	67%	0.754	1.35			
Pure Premium Derived by Formula		0.616			0.811			1.43	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 5506		STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	100,286,742	17	1,626,905	60	982,531	1,820,457	2,387,905	6,817,798	6.80
3/11 through 2/12	108,699,689	12	832,262	68	1,595,526	600,328	2,633,939	5,662,055	5.21
3/12 through 2/13	104,403,468	12	1,176,055	69	2,171,579	1,364,995	2,178,693	6,891,322	6.60
3/13 through 2/14	111,224,638	16	739,825	49	1,207,875	1,140,415	1,194,537	4,282,652	3.85
3/14 through 2/15	107,278,090	12	1,211,273	57	1,875,148	1,572,263	2,884,676	7,543,360	7.03
5 YR. TOTAL	531,892,627	69	5,586,320	303	7,832,659	6,498,458	11,279,750	31,197,187	5.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		82%	2.523	100%	3.342			5.87	
Pure Premium Indicated by National Relativity		9%	2.201	0%	3.155			5.36	
Pure Premium Present on Rate Level		9%	2.098	0%	2.669			4.77	
Pure Premium Derived by Formula		2.456			3.342		5.80		

CLASS 5507		STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	32,727,788	3	72,587	10	179,173	233,882	283,358	769,000	2.35
3/11 through 2/12	33,769,250	3	426,782	9	114,894	188,696	358,295	1,088,667	3.22
3/12 through 2/13	34,401,545	2	143,058	8	225,924	134,057	263,006	766,045	2.23
3/13 through 2/14	33,269,021	1	139,015	7	74,255	46,562	62,686	322,518	0.97
3/14 through 2/15	43,597,647	2	421,524	13	670,030	179,356	677,174	1,948,084	4.47
5 YR. TOTAL	177,765,251	11	1,202,966	47	1,264,276	782,553	1,644,519	4,894,314	2.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	1.388	50%	1.365			2.75	
Pure Premium Indicated by National Relativity		29%	1.566	25%	1.955			3.52	
Pure Premium Present on Rate Level		30%	1.114	25%	1.314			2.43	
Pure Premium Derived by Formula		1.357			1.500		2.86		

CLASS 5508		STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		18%	2.200	19%	2.197			4.40	
Pure Premium Present on Rate Level		82%	5.077	81%	5.148			10.23	
Pure Premium Derived by Formula		4.559			4.587		9.15		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 5535		SHEET METAL WORK - INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	57,543,290	5	353,459	43	678,878	228,700	1,204,115	2,465,152	4.28
3/11 through 2/12	59,717,145	5	250,269	40	749,981	161,738	995,575	2,157,563	3.61
3/12 through 2/13	53,571,716	7	365,160	36	526,012	1,137,533	1,257,880	3,286,585	6.14
3/13 through 2/14	62,370,053	9	521,082	31	478,540	537,352	956,623	2,493,597	4.00
3/14 through 2/15	67,268,733	5	267,970	33	902,679	475,686	1,807,901	3,454,236	5.14
5 YR. TOTAL	300,470,937	31	1,757,940	183	3,336,090	2,541,009	6,222,094	13,857,133	4.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	1.695	85%	2.916			4.61	
Pure Premium Indicated by National Relativity		19%	2.050	7%	3.212			5.26	
Pure Premium Present on Rate Level		20%	1.760	8%	2.903			4.66	
Pure Premium Derived by Formula		1.775			2.936			4.71	

CLASS 5537		HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS-INSTALLATION, SERVICE AND REPAIR, SHOP, YARD & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	109,968,637	6	303,318	64	557,601	213,961	886,241	1,961,121	1.78
3/11 through 2/12	115,916,798	9	439,890	57	548,680	700,611	1,343,697	3,032,878	2.62
3/12 through 2/13	117,823,203	13	980,073	55	1,269,727	1,773,373	1,779,155	5,802,328	4.92
3/13 through 2/14	134,703,341	12	747,270	71	1,164,784	859,746	1,753,506	4,525,306	3.36
3/14 through 2/15	146,643,350	9	664,744	53	1,265,928	496,450	2,294,315	4,721,437	3.22
5 YR. TOTAL	625,055,329	49	3,135,295	300	4,806,720	4,044,141	8,056,914	20,043,070	3.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		78%	1.271	100%	1.936			3.21	
Pure Premium Indicated by National Relativity		11%	1.644	0%	2.265			3.91	
Pure Premium Present on Rate Level		11%	1.563	0%	2.236			3.80	
Pure Premium Derived by Formula		1.344			1.936			3.28	

CLASS 5551		ROOFING-ALL KINDS & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	27,675,303	9	752,643	43	579,079	1,391,976	1,156,810	3,880,508	14.02
3/11 through 2/12	28,609,687	9	657,891	54	1,631,098	2,219,309	2,579,071	7,087,369	24.77
3/12 through 2/13	29,319,664	10	1,111,601	31	380,686	1,093,528	800,743	3,386,558	11.55
3/13 through 2/14	30,478,746	5	557,876	32	403,849	1,003,520	992,153	2,957,398	9.70
3/14 through 2/15	34,394,934	6	406,250	25	899,690	376,438	2,233,385	3,915,763	11.39
5 YR. TOTAL	150,478,334	39	3,486,261	185	3,894,402	6,084,771	7,762,162	21,227,596	14.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		70%	4.905	100%	9.202			14.11	
Pure Premium Indicated by National Relativity		15%	4.662	0%	7.707			12.37	
Pure Premium Present on Rate Level		15%	4.933	0%	9.078			14.01	
Pure Premium Derived by Formula		4.873			9.202			14.08	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 5606		CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT								
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	200,659,342	4	113,211	27	1,028,503	61,861	1,379,407	2,582,982	1.29	
3/11 through 2/12	221,554,066	2	297,067	26	551,496	397,196	1,119,574	2,365,333	1.07	
3/12 through 2/13	240,158,333	5	308,648	19	410,894	597,353	835,549	2,152,444	0.90	
3/13 through 2/14	276,037,422	8	556,496	26	1,653,015	857,202	1,270,884	4,337,597	1.57	
3/14 through 2/15	313,441,103	3	431,150	25	733,653	147,750	1,213,266	2,525,819	0.81	
5 YR. TOTAL	1,251,850,266	22	1,706,572	123	4,377,561	2,061,362	5,818,680	13,964,175	1.12	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		68%	0.486	91%	0.629	1.12				
Pure Premium Indicated by National Relativity		16%	0.387	4%	0.579	0.97				
Pure Premium Present on Rate Level		16%	0.550	5%	0.848	1.40				
Pure Premium Derived by Formula		0.480			0.638		1.12			

CLASS 5610		CLEANER - DEBRIS REMOVAL - CONSTRUCTION								
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	3,527,734	0	0	3	34,122	0	58,948	93,070	2.64	
3/11 through 2/12	2,633,173	0	0	7	202,411	0	180,385	382,796	14.54	
3/12 through 2/13	3,086,928	0	0	1	54,744	0	49,077	103,821	3.36	
3/13 through 2/14	3,741,330	0	0	3	5,380	0	16,495	21,875	0.59	
3/14 through 2/15	2,971,235	1	68,475	0	0	40,135	1,772	110,382	3.72	
5 YR. TOTAL	15,960,400	1	68,475	14	296,657	40,135	306,677	711,944	4.46	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		20%	2.288	31%	2.173	4.46				
Pure Premium Indicated by National Relativity		40%	1.831	34%	2.820	4.65				
Pure Premium Present on Rate Level		40%	2.108	35%	4.426	6.53				
Pure Premium Derived by Formula		2.033			3.182		5.22			

CLASS 5645		CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT								
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	115,721,049	17	1,028,181	133	2,310,281	1,242,251	3,772,743	8,353,456	7.22	
3/11 through 2/12	120,733,586	26	1,686,044	135	1,822,141	2,474,297	4,273,358	10,255,840	8.50	
3/12 through 2/13	119,160,453	21	1,000,095	122	2,355,842	1,705,651	3,530,382	8,591,970	7.21	
3/13 through 2/14	119,064,670	16	904,235	108	1,287,185	1,482,803	3,442,223	7,116,446	5.98	
3/14 through 2/15	121,812,405	16	1,433,064	88	2,371,894	2,656,541	4,192,314	10,653,813	8.75	
5 YR. TOTAL	596,492,163	96	6,051,619	586	10,147,343	9,561,543	19,211,020	44,971,525	7.54	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		92%	2.716	100%	4.824	7.54				
Pure Premium Indicated by National Relativity		4%	3.896	0%	6.292	10.19				
Pure Premium Present on Rate Level		4%	2.451	0%	4.589	7.04				
Pure Premium Derived by Formula		2.753			4.824		7.58			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 5703		BUILDING RAISING OR MOVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	655,376	0	0	2	2,685	0	15,824	18,509	2.82
3/11 through 2/12	361,814	1	25,437	0	0	0	0	25,437	7.03
3/12 through 2/13	415,481	1	10,341	1	3,386	66,399	2,662	82,788	19.93
3/13 through 2/14	560,453	0	0	1	4,268	0	13,488	17,756	3.17
3/14 through 2/15	552,017	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,545,141	2	35,778	4	10,339	66,399	31,974	144,490	5.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	1.812	16%	3.865			5.68	
Pure Premium Indicated by National Relativity		25%	3.339	26%	7.802			11.14	
Pure Premium Present on Rate Level		63%	3.318	58%	5.180			8.50	
Pure Premium Derived by Formula		3.143		5.651				8.79	

CLASS 5705		SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	802,420	0	0	0	0	0	0	0	0.00
3/11 through 2/12	214,582	0	0	0	0	0	0	0	0.00
3/12 through 2/13	166,606	0	0	2	36,793	0	75,052	111,845	67.13
3/13 through 2/14	167,885	0	0	1	12,553	0	21,186	33,739	20.10
3/14 through 2/15	263,275	0	0	0	0	0	841	841	0.32
5 YR. TOTAL	1,614,768	0	0	3	49,346	0	97,079	146,425	9.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	3.056	15%	6.012			9.07	
Pure Premium Indicated by National Relativity		22%	7.029	24%	11.925			18.95	
Pure Premium Present on Rate Level		67%	4.426	61%	7.537			11.96	
Pure Premium Derived by Formula		4.848		8.361				13.21	

CLASS 5951		SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	8,744,452	1	72,382	2	4,442	293,188	52,158	422,170	4.83
3/11 through 2/12	6,542,273	0	0	0	0	0	3,138	3,138	0.05
3/12 through 2/13	4,176,132	0	0	0	0	0	2,575	2,575	0.06
3/13 through 2/14	4,249,335	0	0	0	0	0	1,533	1,533	0.04
3/14 through 2/15	3,530,265	0	0	0	0	0	4,599	4,599	0.13
5 YR. TOTAL	27,242,457	1	72,382	2	4,442	293,188	64,003	434,015	1.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.282	20%	1.311			1.59	
Pure Premium Indicated by National Relativity		32%	0.112	34%	0.235			0.35	
Pure Premium Present on Rate Level		59%	0.169	46%	0.875			1.04	
Pure Premium Derived by Formula		0.161		0.745				0.91	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 6003		PILE DRIVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,337,917	0	0	0	0	0	2,612	2,612	0.20
3/11 through 2/12	1,411,848	0	0	0	0	0	0	0	0.00
3/12 through 2/13	1,619,600	0	0	0	0	0	0	0	0.00
3/13 through 2/14	1,358,492	0	0	0	0	0	0	0	0.00
3/14 through 2/15	1,845,207	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,573,064	0	0	0	0	0	2,612	2,612	0.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.000	18%	0.034			0.03	
Pure Premium Indicated by National Relativity		42%	2.769	41%	2.887			5.66	
Pure Premium Present on Rate Level		43%	2.103	41%	2.382			4.49	
Pure Premium Derived by Formula		2.067			2.166		4.23		

CLASS 6005		JETTY OR BREAKWATER CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	25,000	0	0	0	0	0	0	0	0.00
3/12 through 2/13	22,239	0	0	0	0	0	0	0	0.00
3/13 through 2/14	28,843	0	0	0	0	0	0	0	0.00
3/14 through 2/15	51,137	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	127,219	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	3%	0.000			0.00	
Pure Premium Indicated by National Relativity		13%	1.581	14%	2.323			3.90	
Pure Premium Present on Rate Level		84%	1.440	83%	1.917			3.36	
Pure Premium Derived by Formula		1.415			1.916		3.33		

CLASS 6017 + +		DAM OR LOCK CONSTRUCTION: CONCRETE WORK-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	163,366	1	43,935	0	0	726,410	0	770,345	471.55
3/11 through 2/12	3,600	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	851,128	0	0	1	4,129	0	8,201	12,330	1.45
5 YR. TOTAL	1,018,094	1	43,935	1	4,129	726,410	8,201	782,675	76.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	4.721	15%	72.156			76.88	
Pure Premium Indicated by National Relativity		25%	0.965	26%	1.518			2.48	
Pure Premium Present on Rate Level		71%	0.425	59%	10.640			11.07	
Pure Premium Derived by Formula		0.732			17.496		18.23		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 6018		DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	180,444	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	180,444	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	3%	0.000	0.000		0.00	
Pure Premium Indicated by National Relativity		18%	1.338	19%	0.734	0.734		2.07	
Pure Premium Present on Rate Level		79%	1.115	78%	0.803	0.803		1.92	
Pure Premium Derived by Formula		1.122			0.766		1.89		

CLASS 6045		LEVEE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	723,651	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,891,041	0	0	0	0	0	0	0	0.00
3/12 through 2/13	743,913	0	0	0	0	0	0	0	0.00
3/13 through 2/14	511,577	0	0	0	0	0	0	0	0.00
3/14 through 2/15	482,583	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,352,765	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.000	11%	0.000	0.000		0.00	
Pure Premium Indicated by National Relativity		19%	2.982	20%	1.935	1.935		4.92	
Pure Premium Present on Rate Level		70%	1.502	69%	1.206	1.206		2.71	
Pure Premium Derived by Formula		1.618			1.219		2.84		

CLASS 6204		DRILLING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	6,607,236	0	0	3	55,901	0	123,260	179,161	2.71
3/11 through 2/12	7,207,416	1	203,018	8	97,303	319,722	241,221	861,264	11.95
3/12 through 2/13	8,160,485	0	0	6	29,838	0	90,284	120,122	1.47
3/13 through 2/14	7,025,745	2	339,449	8	180,762	917,893	255,175	1,693,279	24.10
3/14 through 2/15	7,752,630	2	444,179	3	8,695	390,939	29,416	873,229	11.26
5 YR. TOTAL	36,753,512	5	986,646	28	372,499	1,628,554	739,356	3,727,055	10.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	3.698	45%	6.443	6.443		10.14	
Pure Premium Indicated by National Relativity		32%	2.873	27%	3.543	3.543		6.42	
Pure Premium Present on Rate Level		33%	3.619	28%	5.007	5.007		8.63	
Pure Premium Derived by Formula		3.408			5.258		8.67		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 6206		OIL OR GAS WELL: CEMENTING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		50%	0.957	50%	1.160	2.12			
Pure Premium Present on Rate Level		50%	1.221	50%	1.473	2.69			
Pure Premium Derived by Formula		1.089			1.317			2.41	

CLASS 6213		OIL OR GAS - WELL - SPECIALTY TOOL & EQUIPMENT LEASING NOC - ALL EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	464,899	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	464,899	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		48%	0.664	48%	0.751	1.42			
Pure Premium Present on Rate Level		49%	0.826	48%	0.991	1.82			
Pure Premium Derived by Formula		0.723			0.836			1.56	

CLASS 6214		OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		26%	0.463	28%	0.746	1.21			
Pure Premium Present on Rate Level		74%	0.895	72%	1.134	2.03			
Pure Premium Derived by Formula		0.783			1.025			1.81	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 6216		OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	29,926	0	0	0	0	0	0	0	0.00
3/12 through 2/13	28,693	0	0	0	0	0	0	0	0.00
3/13 through 2/14	30,085	0	0	0	0	0	0	0	0.00
3/14 through 2/15	26,041	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	114,745	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		48%	2.259	48%	2.578	4.84			
Pure Premium Present on Rate Level		49%	2.116	49%	2.519	4.64			
Pure Premium Derived by Formula		2.121			2.472			4.59	

CLASS 6217		EXCAVATION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	114,829,826	13	1,159,927	44	1,178,717	1,269,765	1,811,181	5,419,590	4.72
3/11 through 2/12	130,763,349	18	1,257,222	24	218,197	1,609,316	820,611	3,905,346	2.99
3/12 through 2/13	117,906,321	12	592,851	44	951,966	676,627	1,995,365	4,216,809	3.58
3/13 through 2/14	132,504,222	15	1,142,924	40	1,279,833	1,196,371	1,314,827	4,933,955	3.72
3/14 through 2/15	139,873,932	7	540,226	28	2,305,355	416,618	1,673,825	4,936,024	3.53
5 YR. TOTAL	635,877,650	65	4,693,150	180	5,934,068	5,168,697	7,615,809	23,411,724	3.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		78%	1.671	100%	2.011	3.68			
Pure Premium Indicated by National Relativity		11%	1.707	0%	2.345	4.05			
Pure Premium Present on Rate Level		11%	1.539	0%	2.392	3.93			
Pure Premium Derived by Formula		1.660			2.011			3.67	

CLASS 6229		IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	22,057,192	0	0	11	82,342	0	187,404	269,746	1.22
3/11 through 2/12	24,328,718	1	216,486	8	108,742	559,939	377,656	1,262,823	5.19
3/12 through 2/13	25,415,193	1	38,543	11	255,576	53,691	644,217	992,027	3.90
3/13 through 2/14	26,971,361	2	165,926	9	230,636	154,289	523,127	1,073,978	3.98
3/14 through 2/15	30,046,266	2	55,544	13	385,105	134,483	413,752	988,884	3.29
5 YR. TOTAL	128,818,730	6	476,499	52	1,062,401	902,402	2,146,156	4,587,458	3.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	1.195	56%	2.367	3.56			
Pure Premium Indicated by National Relativity		31%	1.533	22%	2.637	4.17			
Pure Premium Present on Rate Level		32%	1.174	22%	2.389	3.56			
Pure Premium Derived by Formula		1.293			2.431			3.72	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 6233		OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS								
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	2,951,194	0	0	0	0	0	0	0	0.00	
3/11 through 2/12	1,801,324	0	0	0	0	0	36	36	0.00	
3/12 through 2/13	2,201,747	0	0	0	0	0	3,068	3,068	0.14	
3/13 through 2/14	6,596,480	0	0	0	0	0	0	0	0.00	
3/14 through 2/15	10,740,798	0	0	4	73,034	0	104,646	177,680	1.65	
5 YR. TOTAL	24,291,543	0	0	4	73,034	0	107,750	180,784	0.75	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		16%	0.301	19%	0.444			0.75		
Pure Premium Indicated by National Relativity		42%	0.831	40%	1.127			1.96		
Pure Premium Present on Rate Level		42%	0.797	41%	0.888			1.69		
Pure Premium Derived by Formula						0.732			0.899	1.63

CLASS 6235		OIL OR GAS WELL: DRILLING OR REDRILLING & DRIVERS								
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	103,160	0	0	0	0	0	0	0	0.00	
3/11 through 2/12	30,702	0	0	0	0	0	0	0	0.00	
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00	
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00	
3/14 through 2/15	72,389	0	0	0	0	0	2,287	2,287	3.16	
5 YR. TOTAL	206,251	0	0	0	0	0	2,287	2,287	1.11	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		4%	0.000	4%	1.109			1.11		
Pure Premium Indicated by National Relativity		48%	2.125	48%	2.458			4.58		
Pure Premium Present on Rate Level		48%	2.295	48%	2.651			4.95		
Pure Premium Derived by Formula						2.122			2.497	4.62

CLASS 6236		OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS								
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00	
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00	
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00	
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00	
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000			0.00		
Pure Premium Indicated by National Relativity		46%	2.201	49%	2.575			4.78		
Pure Premium Present on Rate Level		54%	3.548	51%	4.664			8.21		
Pure Premium Derived by Formula						2.928			3.640	6.57

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 6237		OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	22,181	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	22,181	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	0.642	49%	0.760	1.40			
Pure Premium Present on Rate Level		50%	0.664	50%	0.772	1.44			
Pure Premium Derived by Formula		0.647			0.758			1.41	

CLASS 6251		TUNNELING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	71,259	0	0	0	0	0	0	0	0.00
3/11 through 2/12	868,691	0	0	0	0	0	74	74	0.01
3/12 through 2/13	1,381,737	1	390,137	1	11,295	153,041	4,102	558,575	40.43
3/13 through 2/14	897,748	0	0	0	0	0	0	0	0.00
3/14 through 2/15	6,430	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,225,865	1	390,137	1	11,295	153,041	4,176	558,649	17.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	12.444	12%	4.874	17.32			
Pure Premium Indicated by National Relativity		28%	1.910	29%	1.957	3.87			
Pure Premium Present on Rate Level		59%	3.564	59%	2.248	5.81			
Pure Premium Derived by Formula		4.255			2.479			6.73	

CLASS 6252		SHAFT SINKING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,872,083	0	0	0	0	0	2,798	2,798	0.15
3/11 through 2/12	3,145,590	0	0	0	0	0	1,058	1,058	0.03
3/12 through 2/13	3,418,819	0	0	0	0	0	359	359	0.01
3/13 through 2/14	1,982,035	0	0	1	5,233	0	7,622	12,855	0.65
3/14 through 2/15	3,592,698	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	14,011,225	0	0	1	5,233	0	11,837	17,070	0.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.037	20%	0.084	0.12			
Pure Premium Indicated by National Relativity		36%	2.250	38%	2.249	4.50			
Pure Premium Present on Rate Level		49%	1.180	42%	1.637	2.82			
Pure Premium Derived by Formula		1.394			1.559			2.95	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 6306		SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	22,775,725	1	8,671	11	354,750	50,000	314,431	727,852	3.20
3/11 through 2/12	22,092,026	1	18,541	11	233,338	27,571	350,745	630,195	2.85
3/12 through 2/13	21,085,192	2	223,660	14	63,889	105,918	179,909	573,376	2.72
3/13 through 2/14	22,772,913	3	635,098	8	154,831	468,139	242,909	1,500,977	6.59
3/14 through 2/15	26,990,839	1	37,505	8	155,614	98,750	355,741	647,610	2.40
5 YR. TOTAL	115,716,695	8	923,475	52	962,422	750,378	1,443,735	4,080,010	3.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	1.630	50%	1.896	3.53			
Pure Premium Indicated by National Relativity		29%	1.898	25%	2.711	4.61			
Pure Premium Present on Rate Level		30%	1.709	25%	2.005	3.71			
Pure Premium Derived by Formula		1.731			2.127		3.86		

CLASS 6319		GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	16,648,474	1	310,409	6	118,520	129,582	99,514	658,025	3.95
3/11 through 2/12	23,561,000	1	1,371	2	38,594	7,861	83,065	130,891	0.56
3/12 through 2/13	24,844,615	0	0	4	69,956	0	160,069	230,025	0.93
3/13 through 2/14	27,020,090	0	0	4	30,942	0	307,418	338,360	1.25
3/14 through 2/15	37,356,780	2	144,887	3	81,760	109,860	112,365	448,872	1.20
5 YR. TOTAL	129,430,959	4	456,667	19	339,772	247,303	762,431	1,806,173	1.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.615	44%	0.780	1.40			
Pure Premium Indicated by National Relativity		32%	1.435	28%	2.103	3.54			
Pure Premium Present on Rate Level		33%	1.003	28%	1.335	2.34			
Pure Premium Derived by Formula		1.005			1.306		2.31		

CLASS 6325		CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	21,673,962	4	576,465	10	274,366	442,660	297,053	1,590,544	7.34
3/11 through 2/12	30,199,767	3	176,092	10	105,703	181,655	357,749	821,199	2.72
3/12 through 2/13	26,580,757	2	160,900	12	245,991	74,244	348,617	829,752	3.12
3/13 through 2/14	26,949,456	2	127,061	10	41,635	118,266	148,299	435,261	1.62
3/14 through 2/15	27,640,440	3	596,212	7	92,914	560,140	193,927	1,443,193	5.22
5 YR. TOTAL	133,044,382	14	1,636,730	49	760,609	1,376,965	1,345,645	5,119,949	3.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	1.802	53%	2.046	3.85			
Pure Premium Indicated by National Relativity		28%	1.571	23%	1.913	3.48			
Pure Premium Present on Rate Level		29%	1.654	24%	1.997	3.65			
Pure Premium Derived by Formula		1.694			2.004		3.70		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 6400		FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATED CONCRETE PANEL FENCE INSTALLED BY HAND							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	5,696,413	0	0	3	2,451	0	17,964	20,415	0.36
3/11 through 2/12	7,447,758	1	7,673	8	50,369	0	163,013	221,055	2.97
3/12 through 2/13	7,947,237	1	143,858	4	52,983	378,752	46,915	622,508	7.83
3/13 through 2/14	8,117,917	1	17,616	5	51,699	7,715	87,689	164,719	2.03
3/14 through 2/15	9,187,249	2	12,872	8	137,791	32,026	215,998	398,687	4.34
5 YR. TOTAL	38,396,574	5	182,019	28	295,293	418,493	531,579	1,427,384	3.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	1.243	36%	2.474			3.72	
Pure Premium Indicated by National Relativity		36%	2.144	32%	3.033			5.18	
Pure Premium Present on Rate Level		36%	1.903	32%	2.667			4.57	
Pure Premium Derived by Formula					1.805			2.715	4.52

CLASS 6503		POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	615,902	0	0	0	0	0	0	0	0.00
3/11 through 2/12	4,587,260	0	0	0	0	0	0	0	0.00
3/12 through 2/13	3,001,266	0	0	0	0	0	0	0	0.00
3/13 through 2/14	9,858,406	2	89,755	2	18,629	95,430	44,149	247,963	2.52
3/14 through 2/15	4,428,962	0	0	1	856	0	5,410	6,266	0.14
5 YR. TOTAL	22,491,796	2	89,755	3	19,485	95,430	49,559	254,229	1.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.486	17%	0.645			1.13	
Pure Premium Indicated by National Relativity		43%	0.864	41%	1.144			2.01	
Pure Premium Present on Rate Level		44%	0.519	42%	0.705			1.22	
Pure Premium Derived by Formula					0.663			0.875	1.54

CLASS 6504		FOOD PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	372,676,772	14	1,119,914	134	1,237,541	899,722	2,251,865	5,509,042	1.48
3/11 through 2/12	375,291,646	21	1,185,745	123	2,272,885	1,236,664	3,069,872	7,765,166	2.07
3/12 through 2/13	385,501,711	23	1,182,998	131	2,242,151	914,295	3,600,508	7,939,952	2.06
3/13 through 2/14	321,110,287	15	610,450	119	1,796,856	1,635,153	2,952,245	6,994,704	2.18
3/14 through 2/15	355,765,234	12	405,994	115	1,786,404	517,350	3,441,150	6,150,898	1.73
5 YR. TOTAL	1,810,345,650	85	4,505,101	622	9,335,837	5,203,184	15,315,640	34,359,762	1.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		89%	0.765	100%	1.133			1.90	
Pure Premium Indicated by National Relativity		5%	0.966	0%	1.627			2.59	
Pure Premium Present on Rate Level		6%	0.791	0%	1.076			1.87	
Pure Premium Derived by Formula					0.777			1.133	1.91

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 6811		BOAT BUILDING-WOOD-NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	146,348	0	0	0	0	0	3,195	3,195	2.18
3/11 through 2/12	90,295	0	0	1	348	0	3,914	4,262	4.72
3/12 through 2/13	101,577	0	0	0	0	0	0	0	0.00
3/13 through 2/14	218,683	0	0	1	5,950	0	4,225	10,175	4.65
3/14 through 2/15	234,757	0	0	1	1,207	0	34,893	36,100	15.38
5 YR. TOTAL	791,660	0	0	3	7,505	0	46,227	53,732	6.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.948	7%	5.839	6.79			
Pure Premium Indicated by National Relativity		16%	1.477	16%	2.690	4.17			
Pure Premium Present on Rate Level		78%	1.927	77%	2.471	4.40			
Pure Premium Derived by Formula		1.796			2.742			4.54	

CLASS 6834		BOAT BUILDING OR REPAIR & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,400,117	1	168,034	1	8,112	233,401	92,126	501,673	20.90
3/11 through 2/12	2,264,015	0	0	2	13,800	0	63,825	77,625	3.43
3/12 through 2/13	2,546,321	0	0	2	1,355	0	40,120	41,475	1.63
3/13 through 2/14	2,672,893	0	0	1	2,130	0	21,852	23,982	0.90
3/14 through 2/15	3,012,010	0	0	3	90,649	0	97,911	188,560	6.26
5 YR. TOTAL	12,895,356	1	168,034	9	116,046	233,401	315,834	833,315	6.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	2.203	26%	4.259	6.46			
Pure Premium Indicated by National Relativity		41%	1.096	37%	1.727	2.82			
Pure Premium Present on Rate Level		42%	1.706	37%	3.528	5.23			
Pure Premium Derived by Formula		1.540			3.052			4.59	

CLASS 6836		MARINA & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,675,981	0	0	5	19,580	0	89,347	108,927	2.33
3/11 through 2/12	5,125,233	0	0	8	41,975	0	160,255	202,230	3.95
3/12 through 2/13	4,830,458	1	76,478	4	22,032	128,739	134,638	361,887	7.49
3/13 through 2/14	5,685,542	1	50,204	4	146,812	67,206	175,670	439,892	7.74
3/14 through 2/15	6,054,149	1	13,803	3	56,000	16,404	105,091	191,298	3.16
5 YR. TOTAL	26,371,363	3	140,485	24	286,399	212,349	665,001	1,304,234	4.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.619	31%	3.327	4.95			
Pure Premium Indicated by National Relativity		39%	1.073	34%	1.774	2.85			
Pure Premium Present on Rate Level		40%	1.453	35%	2.754	4.21			
Pure Premium Derived by Formula		1.340			2.598			3.94	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



IOWA

EFFECTIVE 1/1/2018

CLASS 6854		SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	72,910	0	0	0	0	0	0	0	0.00
3/11 through 2/12	94,429	0	0	0	0	0	0	0	0.00
3/12 through 2/13	169,142	0	0	1	9,128	0	26,190	35,318	20.88
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	336,481	0	0	1	9,128	0	26,190	35,318	10.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	2.713	5%	7.783			10.50	
Pure Premium Indicated by National Relativity		23%	2.099	24%	2.432			4.53	
Pure Premium Present on Rate Level		73%	1.536	71%	2.389			3.93	
Pure Premium Derived by Formula		1.713			2.669		4.38		

CLASS 6882		SHIP REPAIR CONVERSION-ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	131,833	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	131,833	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	3%	0.000			0.00	
Pure Premium Indicated by National Relativity		23%	0.978	24%	1.224			2.20	
Pure Premium Present on Rate Level		74%	1.600	73%	1.797			3.40	
Pure Premium Derived by Formula		1.409			1.606		3.02		

CLASS 6884		PAINTING-SHIP HULLS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		9%	0.423	10%	1.239			1.66	
Pure Premium Present on Rate Level		91%	3.489	90%	2.387			5.88	
Pure Premium Derived by Formula		3.213			2.272		5.49		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 7016 ++		VESSELS-NOC-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.479	100%	2.805	5.28			
Pure Premium Derived by Formula		2.479			2.805			5.28	

CLASS 7024		VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	45,842	0	0	0	0	0	0	0	0.00
3/11 through 2/12	45,244	0	0	0	0	0	35,183	35,183	77.76
3/12 through 2/13	44,179	0	0	0	0	0	0	0	0.00
3/13 through 2/14	42,477	0	0	0	0	0	0	0	0.00
3/14 through 2/15	38,100	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	215,842	0	0	0	0	0	35,183	35,183	16.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	16.300	16.30			
Pure Premium Indicated by National Relativity		24%	1.124	25%	0.976	2.10			
Pure Premium Present on Rate Level		72%	2.754	70%	3.118	5.87			
Pure Premium Derived by Formula		2.253			3.242			5.50	

CLASS 7038 ++		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	0.974	100%	3.079	4.05			
Pure Premium Derived by Formula		0.974			3.079			4.05	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS		VESSELS-NOT SELF-PROPELLED-PROGRAM I							
7046 + +									
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		100%	4.429	100%	5.307			9.74	
Pure Premium Derived by Formula		4.429			5.307		9.74		

CLASS		VESSELS-NOC-PROGRAM II-USL ACT							
7047 + +									
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		100%	8.470	100%	5.554			14.02	
Pure Premium Derived by Formula		8.470			5.554		14.02		

CLASS		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-USL ACT							
7050 + +									
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		100%	5.730	100%	3.124			8.85	
Pure Premium Derived by Formula		5.730			3.124		8.85		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



IOWA

EFFECTIVE 1/1/2018

CLASS 7090		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	7,343	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,343	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		25%	1.061	26%	5.120	6.18			
Pure Premium Present on Rate Level		74%	1.081	73%	3.420	4.50			
Pure Premium Derived by Formula		1.065			3.828			4.89	

CLASS 7098		VESSELS-NOT SELF-PROPELLED-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		6%	0.540	6%	2.633	3.17			
Pure Premium Present on Rate Level		94%	4.923	94%	5.899	10.82			
Pure Premium Derived by Formula		4.660			5.703			10.36	

CLASS 7099 + +		VESSELS-NOT SELF-PROPELLED-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	9.427	100%	12.053	21.48			
Pure Premium Derived by Formula		9.427			12.053			21.48	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



IOWA

EFFECTIVE 1/1/2018

CLASS 7133		RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	6,114,028	0	0	0	0	0	1,415	1,415	0.02
3/11 through 2/12	1,796,890	0	0	0	0	0	0	0	0.00
3/12 through 2/13	1,526,126	0	0	0	0	0	3,011	3,011	0.20
3/13 through 2/14	2,047,950	0	0	0	0	0	7,251	7,251	0.35
3/14 through 2/15	2,223,396	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	13,708,390	0	0	0	0	0	11,677	11,677	0.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.000	17%	0.085			0.09	
Pure Premium Indicated by National Relativity		33%	0.683	35%	1.226			1.91	
Pure Premium Present on Rate Level		53%	0.926	48%	1.153			2.08	
Pure Premium Derived by Formula		0.716			0.997		1.71		

CLASS 7219 + +		TRUCKING: NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		50%	2.424	50%	2.701			5.13	
Pure Premium Present on Rate Level		50%	0.000	50%	0.000			0.00	
Pure Premium Derived by Formula		1.212			1.351		2.56		

CLASS 7222		TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	209,619	0	0	0	0	0	0	0	0.00
3/12 through 2/13	107,401	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	9,313	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	326,333	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%	0.000			0.00	
Pure Premium Indicated by National Relativity		48%	2.699	47%	2.768			5.47	
Pure Premium Present on Rate Level		48%	2.307	48%	2.645			4.95	
Pure Premium Derived by Formula		2.403			2.571		4.97		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 7225 + +		AUTOMOBILE TOWING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	0.000	100%	0.000	0.00			
Pure Premium Derived by Formula		0.000			0.000			0.00	

CLASS 7228 + +		TRUCKING - LOCAL HAULING ONLY & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	274,498,350	40	3,644,149	210	5,679,877	3,415,974	6,139,307	18,879,307	6.88
3/11 through 2/12	293,476,497	34	2,839,443	152	3,537,588	4,450,017	4,540,271	15,367,319	5.24
3/12 through 2/13	303,406,902	50	4,632,416	169	4,597,632	4,491,064	5,015,539	18,736,651	6.18
3/13 through 2/14	333,942,959	41	3,420,058	217	5,420,456	3,290,395	5,801,341	17,932,250	5.37
3/14 through 2/15	345,846,098	38	3,405,625	191	5,533,356	3,554,306	7,875,023	20,368,310	5.89
5 YR. TOTAL	1,551,170,806	203	17,941,691	939	24,768,909	19,201,756	29,371,481	91,283,837	5.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.753	100%	3.131	5.88			
Pure Premium Indicated by National Relativity		0%	2.335	0%	2.664	5.00			
Pure Premium Present on Rate Level		0%	2.766	0%	3.235	6.00			
Pure Premium Derived by Formula		2.753			3.131			5.88	

CLASS 7229 + +		TRUCKING - LONG DISTANCE HAULING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	502,359,724	88	5,878,250	438	9,143,056	6,888,140	10,690,390	32,599,836	6.49
3/11 through 2/12	470,015,221	69	6,426,845	293	5,819,332	6,529,672	6,796,254	25,572,103	5.44
3/12 through 2/13	489,112,733	70	6,269,522	304	7,359,435	6,699,062	7,719,025	28,047,044	5.73
3/13 through 2/14	476,010,898	88	6,205,003	321	6,738,587	6,689,698	7,909,080	27,542,368	5.79
3/14 through 2/15	513,820,765	75	7,697,021	291	8,990,028	7,465,557	8,679,045	32,831,651	6.39
5 YR. TOTAL	2,451,319,341	390	32,476,641	1,647	38,050,438	34,272,129	41,793,794	146,593,002	5.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.877	100%	3.103	5.98			
Pure Premium Indicated by National Relativity		0%	3.169	0%	3.377	6.55			
Pure Premium Present on Rate Level		0%	2.835	0%	3.185	6.02			
Pure Premium Derived by Formula		2.877			3.103			5.98	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 7230		TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,546,532	0	0	2	6,782	0	19,715	26,497	1.71
3/11 through 2/12	1,528,586	0	0	3	108,869	0	178,140	287,009	18.78
3/12 through 2/13	1,127,941	1	29,718	4	5,822	53,565	16,371	105,476	9.35
3/13 through 2/14	664,646	0	0	2	5,768	0	3,644	9,412	1.42
3/14 through 2/15	1,323,516	0	0	1	2,230	0	18,197	20,427	1.54
5 YR. TOTAL	6,191,221	1	29,718	12	129,471	53,565	236,067	448,821	7.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	2.571	20%	4.678			7.25	
Pure Premium Indicated by National Relativity		42%	2.731	40%	3.856			6.59	
Pure Premium Present on Rate Level		43%	2.789	40%	3.805			6.59	
Pure Premium Derived by Formula		2.732			4.000		6.73		

CLASS 7231		MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES -- ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	14,392,405	5	289,152	15	439,932	233,161	263,832	1,226,077	8.52
3/11 through 2/12	20,146,707	3	245,672	24	182,299	132,457	378,691	939,119	4.66
3/12 through 2/13	22,030,532	6	589,231	28	255,087	774,020	390,617	2,008,955	9.12
3/13 through 2/14	24,834,344	5	439,653	40	533,948	797,806	1,082,852	2,854,259	11.49
3/14 through 2/15	29,459,682	7	740,248	26	246,797	501,407	404,042	1,892,494	6.42
5 YR. TOTAL	110,863,670	26	2,303,956	133	1,658,063	2,438,851	2,520,034	8,920,904	8.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		50%	3.574	69%	4.473			8.05	
Pure Premium Indicated by National Relativity		25%	3.127	15%	3.636			6.76	
Pure Premium Present on Rate Level		25%	3.081	16%	4.933			8.01	
Pure Premium Derived by Formula		3.339			4.421		7.76		

CLASS 7232		TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITH THE U.S. POSTAL SERVICE-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	24,690,496	4	870,189	20	247,627	780,483	321,580	2,219,879	8.99
3/11 through 2/12	24,796,010	3	284,890	17	739,149	303,969	286,486	1,614,494	6.51
3/12 through 2/13	24,723,866	3	212,363	4	72,196	206,266	137,076	627,901	2.54
3/13 through 2/14	23,310,758	5	227,623	14	298,518	355,856	404,742	1,286,739	5.52
3/14 through 2/15	23,535,928	3	103,481	6	233,987	71,640	207,770	616,878	2.62
5 YR. TOTAL	121,057,058	18	1,698,546	61	1,591,477	1,718,214	1,357,654	6,365,891	5.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	2.718	57%	2.541			5.26	
Pure Premium Indicated by National Relativity		24%	2.825	21%	2.642			5.47	
Pure Premium Present on Rate Level		24%	3.035	22%	2.842			5.88	
Pure Premium Derived by Formula		2.820			2.628		5.45		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 7333 + +		DREDGING-ALL TYPES-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	5.865	100%	2.755	8.62			
Pure Premium Derived by Formula		5.865			2.755			8.62	

CLASS 7335		DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	115,389	0	0	0	0	0	0	0	0.00
3/12 through 2/13	16,563	0	0	0	0	0	0	0	0.00
3/13 through 2/14	267,017	0	0	1	138	0	23,178	23,316	8.73
3/14 through 2/15	369,312	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	768,281	0	0	1	138	0	23,178	23,316	3.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.018	8%	3.017	3.04			
Pure Premium Indicated by National Relativity		11%	0.777	12%	0.944	1.72			
Pure Premium Present on Rate Level		80%	6.519	80%	3.061	9.58			
Pure Premium Derived by Formula		5.302			2.803			8.11	

CLASS 7337 + +		DREDGING-ALL TYPES-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	7.823	100%	11.229	19.05			
Pure Premium Derived by Formula		7.823			11.229			19.05	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 7360		FREIGHT HANDLING NOC							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	17,955,068	2	264,117	9	280,855	42,935	552,837	1,140,744	6.35
3/11 through 2/12	18,500,913	4	65,773	9	354,612	38,580	759,377	1,218,342	6.59
3/12 through 2/13	20,631,863	1	17,376	5	102,054	9,454	140,241	269,125	1.31
3/13 through 2/14	21,254,637	4	102,081	4	139,465	229,334	144,744	615,624	2.90
3/14 through 2/15	21,563,685	1	7,672	6	161,904	23,904	231,755	425,235	1.97
5 YR. TOTAL	99,906,166	12	457,019	33	1,038,890	344,207	1,828,954	3,669,070	3.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.497	48%	2.175	3.67			
Pure Premium Indicated by National Relativity		32%	1.397	26%	2.128	3.53			
Pure Premium Present on Rate Level		32%	1.506	26%	2.181	3.69			
Pure Premium Derived by Formula		1.468			2.164		3.63		

CLASS 7370		TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	7,789,233	0	0	10	54,057	0	164,515	218,572	2.81
3/11 through 2/12	8,976,936	2	111,188	3	910	466,604	37,662	616,364	6.87
3/12 through 2/13	7,169,866	2	41,063	5	1,477	99,240	14,305	156,085	2.18
3/13 through 2/14	7,625,388	0	0	7	99,116	0	194,983	294,099	3.86
3/14 through 2/15	6,793,545	1	2,058	4	61,391	12,090	119,720	195,259	2.87
5 YR. TOTAL	38,354,968	5	154,309	29	216,951	577,934	531,185	1,480,379	3.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.968	34%	2.892	3.86			
Pure Premium Indicated by National Relativity		38%	1.462	33%	2.253	3.72			
Pure Premium Present on Rate Level		38%	1.407	33%	2.488	3.90			
Pure Premium Derived by Formula		1.323			2.548		3.87		

CLASS 7380		DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	356,791,490	46	2,417,566	201	3,188,791	3,008,485	5,531,863	14,146,705	3.97
3/11 through 2/12	372,760,402	38	2,926,925	155	2,825,139	2,871,756	4,056,755	12,680,575	3.40
3/12 through 2/13	375,871,072	37	2,302,366	195	4,059,826	2,436,493	5,053,578	13,852,263	3.69
3/13 through 2/14	392,354,706	42	3,284,530	175	4,091,424	3,875,547	4,704,109	15,955,610	4.07
3/14 through 2/15	406,284,955	35	2,024,092	189	3,503,989	2,453,072	5,172,099	13,153,252	3.24
5 YR. TOTAL	1,904,062,625	198	12,955,479	915	17,669,169	14,645,353	24,518,404	69,788,405	3.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.608	100%	2.057	3.67			
Pure Premium Indicated by National Relativity		0%	1.689	0%	2.212	3.90			
Pure Premium Present on Rate Level		0%	1.537	0%	2.133	3.67			
Pure Premium Derived by Formula		1.608			2.057		3.67		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 7382		BUS CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	33,453,964	8	144,146	34	248,423	316,253	656,438	1,365,260	4.08
3/11 through 2/12	31,057,087	3	63,333	19	159,543	85,976	610,345	919,197	2.96
3/12 through 2/13	33,296,639	8	232,454	15	133,045	497,711	304,669	1,167,879	3.51
3/13 through 2/14	37,841,290	2	63,910	15	136,335	30,768	260,204	491,217	1.30
3/14 through 2/15	39,987,992	3	218,790	18	323,933	227,521	404,748	1,174,992	2.94
5 YR. TOTAL	175,636,972	24	722,633	101	1,001,279	1,158,229	2,236,404	5,118,545	2.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.982	59%	1.933	2.92			
Pure Premium Indicated by National Relativity		30%	1.332	20%	2.080	3.41			
Pure Premium Present on Rate Level		30%	1.117	21%	2.089	3.21			
Pure Premium Derived by Formula		1.128			1.995		3.12		

CLASS 7390		BEER OR ALE DEALER-WHOLESALE & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	25,864,339	2	41,312	26	380,124	80,830	499,656	1,001,922	3.87
3/11 through 2/12	26,695,642	3	79,755	27	289,910	112,572	568,986	1,051,223	3.94
3/12 through 2/13	24,447,444	3	267,888	13	244,316	516,684	466,714	1,495,602	6.12
3/13 through 2/14	25,615,832	2	32,747	7	44,085	39,070	172,953	288,855	1.13
3/14 through 2/15	27,952,560	6	170,990	10	157,152	375,656	341,806	1,045,604	3.74
5 YR. TOTAL	130,575,817	16	592,692	83	1,115,587	1,124,812	2,050,115	4,883,206	3.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	1.308	54%	2.431	3.74			
Pure Premium Indicated by National Relativity		30%	1.809	23%	2.457	4.27			
Pure Premium Present on Rate Level		30%	1.483	23%	2.282	3.77			
Pure Premium Derived by Formula		1.511			2.403		3.91		

CLASS 7394 + +		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	1.269	100%	1.665	2.93			
Pure Premium Derived by Formula		1.269			1.665		2.93		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 7395		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	692,108	0	0	1	6,831	0	36,874	43,705	6.32
3/11 through 2/12	68,611	0	0	0	0	0	0	0	0.00
3/12 through 2/13	389,348	0	0	0	0	0	6,284	6,284	1.61
3/13 through 2/14	69,663	0	0	0	0	0	0	0	0.00
3/14 through 2/15	106,564	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,326,294	0	0	1	6,831	0	43,158	49,989	3.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.515	8%	3.254			3.77	
Pure Premium Indicated by National Relativity		21%	1.085	22%	1.157			2.24	
Pure Premium Present on Rate Level		73%	1.408	70%	1.848			3.26	
Pure Premium Derived by Formula		1.287			1.808		3.10		

CLASS 7398 + +		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		100%	4.864	100%	3.354			8.22	
Pure Premium Derived by Formula		4.864			3.354		8.22		

CLASS 7402		AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	263,590	0	0	0	0	0	0	0	0.00
3/11 through 2/12	272,551	0	0	0	0	0	6,972	6,972	2.56
3/12 through 2/13	204,886	0	0	0	0	0	0	0	0.00
3/13 through 2/14	331,351	0	0	0	0	0	0	0	0.00
3/14 through 2/15	267,458	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,339,836	0	0	0	0	0	6,972	6,972	0.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%	0.520			0.52	
Pure Premium Indicated by National Relativity		6%	0.076	6%	0.032			0.11	
Pure Premium Present on Rate Level		92%	0.090	91%	0.153			0.24	
Pure Premium Derived by Formula		0.087			0.157		0.24		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 7403		AVIATION: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	19,664,486	0	0	24	291,786	0	556,623	848,409	4.32
3/11 through 2/12	24,129,160	1	35,061	11	24,497	41,945	226,313	327,816	1.36
3/12 through 2/13	24,754,669	2	88,404	18	83,048	30,548	319,249	521,249	2.11
3/13 through 2/14	24,930,978	1	149,460	10	38,044	100,395	181,837	469,736	1.88
3/14 through 2/15	26,556,403	2	50,108	25	1,040,024	149,084	373,788	1,613,004	6.07
5 YR. TOTAL	120,035,696	6	323,033	88	1,477,399	321,972	1,657,810	3,780,214	3.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	1.500	48%	1.649	3.15			
Pure Premium Indicated by National Relativity		32%	1.355	26%	1.875	3.23			
Pure Premium Present on Rate Level		33%	1.129	26%	1.803	2.93			
Pure Premium Derived by Formula		1.331			1.748		3.08		

CLASS 7405		AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	657,847	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,422,956	0	0	0	0	0	275	275	0.02
3/12 through 2/13	541,125	0	0	0	0	0	0	0	0.00
3/13 through 2/14	471,729	0	0	0	0	0	0	0	0.00
3/14 through 2/15	421,140	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,514,797	0	0	0	0	0	275	275	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	7%	0.008	0.01			
Pure Premium Indicated by National Relativity		47%	0.474	46%	0.534	1.01			
Pure Premium Present on Rate Level		47%	0.396	47%	0.451	0.85			
Pure Premium Derived by Formula		0.409			0.458		0.87		

CLASS 7420		AVIATION: STUNT FLYING, RACING, OR PARACHUTE JUMPING FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	423,686	0	0	0	0	0	0	0	0.00
3/11 through 2/12	619,126	0	0	0	0	0	0	0	0.00
3/12 through 2/13	1,099,941	0	0	0	0	0	0	0	0.00
3/13 through 2/14	734,059	1	112,814	0	0	70,749	0	183,563	25.01
3/14 through 2/15	890,756	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,767,568	1	112,814	0	0	70,749	0	183,563	4.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	2.994	13%	1.878	4.87			
Pure Premium Indicated by National Relativity		19%	1.921	20%	2.063	3.98			
Pure Premium Present on Rate Level		68%	3.068	67%	2.244	5.31			
Pure Premium Derived by Formula		2.840			2.160		5.00		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 7421		AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	10,737,687	0	0	2	18,960	0	33,555	52,515	0.49
3/11 through 2/12	11,942,099	0	0	0	0	0	2,143	2,143	0.02
3/12 through 2/13	11,530,185	0	0	1	498	0	10,816	11,314	0.10
3/13 through 2/14	12,274,121	0	0	0	0	0	1,027	1,027	0.01
3/14 through 2/15	12,065,388	0	0	0	0	0	12,376	12,376	0.10
5 YR. TOTAL	58,549,480	0	0	3	19,458	0	59,917	79,375	0.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.033	18%	0.102	0.14			
Pure Premium Indicated by National Relativity		37%	0.344	39%	0.291	0.64			
Pure Premium Present on Rate Level		48%	0.263	43%	0.344	0.61			
Pure Premium Derived by Formula		0.258			0.280			0.54	

CLASS 7422		AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,900,176	1	17,436	0	0	8,646	0	26,082	0.90
3/11 through 2/12	2,472,116	0	0	0	0	0	1,275	1,275	0.05
3/12 through 2/13	2,837,528	0	0	0	0	0	599	599	0.02
3/13 through 2/14	2,704,730	1	107,974	0	0	39,735	0	147,709	5.46
3/14 through 2/15	3,028,954	0	0	1	7,686	0	22,015	29,701	0.98
5 YR. TOTAL	13,943,504	2	125,410	1	7,686	48,381	23,889	205,366	1.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.955	13%	0.518	1.47			
Pure Premium Indicated by National Relativity		44%	0.603	43%	0.578	1.18			
Pure Premium Present on Rate Level		44%	0.675	44%	0.642	1.32			
Pure Premium Derived by Formula		0.677			0.598			1.28	

CLASS 7425		AVIATION: HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	3,293,829	1	294,361	0	0	436,583	1,769	732,713	22.25
3/11 through 2/12	4,710,325	0	0	1	787	0	1,861	2,648	0.06
3/12 through 2/13	5,208,272	0	0	1	56,291	0	11,650	67,941	1.31
3/13 through 2/14	5,173,679	0	0	0	0	0	0	0	0.00
3/14 through 2/15	5,829,131	0	0	2	138,454	0	594,362	732,816	12.57
5 YR. TOTAL	24,215,236	1	294,361	4	195,532	436,583	609,642	1,536,118	6.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	2.023	22%	4.321	6.34			
Pure Premium Indicated by National Relativity		40%	1.123	39%	0.624	1.75			
Pure Premium Present on Rate Level		40%	1.446	39%	1.327	2.77			
Pure Premium Derived by Formula		1.432			1.712			3.14	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 7431		AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,253,555	0	0	0	0	0	0	0	0.00
3/11 through 2/12	4,509,462	0	0	0	0	0	0	0	0.00
3/12 through 2/13	4,459,151	0	0	1	2,588	0	18,544	21,132	0.47
3/13 through 2/14	4,647,874	0	0	0	0	0	0	0	0.00
3/14 through 2/15	4,734,784	0	0	0	0	0	7,869	7,869	0.17
5 YR. TOTAL	22,604,826	0	0	1	2,588	0	26,413	29,001	0.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.011	12%		0.117		0.13	
Pure Premium Indicated by National Relativity		44%	0.501	44%		0.305		0.81	
Pure Premium Present on Rate Level		45%	0.348	44%		0.288		0.64	
Pure Premium Derived by Formula					0.378		0.275		0.65

CLASS 7502		GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	12,138,196	1	63,769	4	15,687	289,496	65,440	434,392	3.58
3/11 through 2/12	12,624,981	1	118,948	3	38,676	201,645	138,504	497,773	3.94
3/12 through 2/13	12,614,347	0	0	3	42,216	0	84,094	126,310	1.00
3/13 through 2/14	12,965,537	1	181,744	2	7,848	122,102	30,879	342,573	2.64
3/14 through 2/15	13,379,689	1	54,343	1	343	137,592	6,558	198,836	1.49
5 YR. TOTAL	63,722,750	4	418,804	13	104,770	750,835	325,475	1,599,884	2.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.822	33%		1.689		2.51	
Pure Premium Indicated by National Relativity		38%	0.664	33%		0.940		1.60	
Pure Premium Present on Rate Level		38%	0.868	34%		1.402		2.27	
Pure Premium Derived by Formula					0.779		1.344		2.12

CLASS 7515		OIL OR GAS PIPELINE OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	32,308,055	2	72,688	3	24,581	161,267	46,481	305,017	0.94
3/11 through 2/12	27,484,546	0	0	0	0	0	15,669	15,669	0.06
3/12 through 2/13	33,152,042	0	0	2	18,831	0	57,911	76,742	0.23
3/13 through 2/14	33,783,239	0	0	1	4,414	0	33,023	37,437	0.11
3/14 through 2/15	34,226,093	0	0	3	178,748	0	275,738	454,486	1.33
5 YR. TOTAL	160,953,975	2	72,688	9	226,574	161,267	428,822	889,351	0.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.186	30%		0.367		0.55	
Pure Premium Indicated by National Relativity		38%	0.399	35%		0.516		0.92	
Pure Premium Present on Rate Level		39%	0.299	35%		0.418		0.72	
Pure Premium Derived by Formula					0.311		0.437		0.75

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 7520		WATERWORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	46,951,155	4	182,575	21	298,984	93,742	669,197	1,244,498	2.65
3/11 through 2/12	47,661,086	3	286,188	14	300,449	547,046	589,567	1,723,250	3.62
3/12 through 2/13	46,520,119	4	254,809	22	813,679	123,089	905,234	2,096,811	4.51
3/13 through 2/14	37,047,830	2	282,955	15	237,920	400,375	657,228	1,578,478	4.26
3/14 through 2/15	36,067,522	2	180,126	12	191,985	256,888	412,484	1,041,483	2.89
5 YR. TOTAL	214,247,712	15	1,186,653	84	1,843,017	1,421,140	3,233,710	7,684,520	3.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	1.414	63%	2.173			3.59	
Pure Premium Indicated by National Relativity		26%	1.061	18%	1.458			2.52	
Pure Premium Present on Rate Level		27%	1.336	19%	2.029			3.37	
Pure Premium Derived by Formula		1.301		2.017				3.32	

CLASS 7538		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	37,796,338	2	534,380	10	373,057	379,806	316,094	1,603,337	4.24
3/11 through 2/12	44,803,715	1	767	4	715,255	24,841	295,585	1,036,448	2.31
3/12 through 2/13	56,682,759	2	22,755	5	74,274	179,024	111,528	387,581	0.68
3/13 through 2/14	59,182,344	4	713,976	10	889,495	803,379	468,615	2,875,465	4.86
3/14 through 2/15	82,322,863	3	473,299	15	1,108,358	906,445	639,240	3,127,342	3.80
5 YR. TOTAL	280,788,019	12	1,745,177	44	3,160,439	2,293,495	1,831,062	9,030,173	3.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		60%	1.747	70%	1.469			3.22	
Pure Premium Indicated by National Relativity		20%	2.184	15%	3.251			5.44	
Pure Premium Present on Rate Level		20%	1.785	15%	1.930			3.72	
Pure Premium Derived by Formula		1.842		1.805				3.65	

CLASS 7539		ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	39,196,746	4	701,199	8	155,648	262,633	292,153	1,411,633	3.60
3/11 through 2/12	39,774,487	2	195,877	11	185,465	242,614	418,956	1,042,912	2.62
3/12 through 2/13	38,568,173	4	117,564	5	46,490	185,640	134,813	484,507	1.26
3/13 through 2/14	40,751,231	2	811,073	13	179,082	349,815	310,876	1,650,846	4.05
3/14 through 2/15	46,463,422	0	0	11	512,471	0	586,654	1,099,125	2.37
5 YR. TOTAL	204,754,059	12	1,825,713	48	1,079,156	1,040,702	1,743,452	5,689,023	2.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	1.419	50%	1.360			2.78	
Pure Premium Indicated by National Relativity		30%	0.563	25%	0.751			1.31	
Pure Premium Present on Rate Level		31%	0.880	25%	1.181			2.06	
Pure Premium Derived by Formula		0.995		1.163				2.16	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 7540		ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	52,196,072	4	276,736	14	430,747	172,208	718,876	1,598,567	3.06
3/11 through 2/12	52,584,420	1	752	24	671,881	20,003	1,043,496	1,736,132	3.30
3/12 through 2/13	53,379,968	1	603	16	787,514	26,563	658,114	1,472,794	2.76
3/13 through 2/14	53,354,660	1	181,927	16	192,366	205,528	626,476	1,206,297	2.26
3/14 through 2/15	54,203,633	4	616,570	2	34,859	860,994	241,151	1,753,574	3.24
5 YR. TOTAL	265,718,753	11	1,076,588	72	2,117,367	1,285,296	3,288,113	7,767,364	2.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	1.202	66%	1.721	2.92			
Pure Premium Indicated by National Relativity		26%	0.956	17%	1.599	2.56			
Pure Premium Present on Rate Level		27%	1.084	17%	1.865	2.95			
Pure Premium Derived by Formula		1.106			1.725			2.83	

CLASS 7580		SEWAGE DISPOSAL PLANT OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	15,730,042	2	22,673	4	22,215	68,517	71,690	185,095	1.18
3/11 through 2/12	15,844,150	0	0	3	26,344	0	87,804	114,148	0.72
3/12 through 2/13	15,699,549	0	0	1	234	0	12,851	13,085	0.08
3/13 through 2/14	15,317,122	0	0	2	6,053	0	64,393	70,446	0.46
3/14 through 2/15	14,539,538	0	0	1	56,793	0	103,103	159,896	1.10
5 YR. TOTAL	77,130,401	2	22,673	11	111,639	68,517	339,841	542,670	0.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.174	32%	0.529	0.70			
Pure Premium Indicated by National Relativity		38%	0.725	34%	1.159	1.88			
Pure Premium Present on Rate Level		39%	0.625	34%	1.002	1.63			
Pure Premium Derived by Formula		0.559			0.904			1.46	

CLASS 7590		GARBAGE WORKS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,115,652	0	0	2	19,900	0	46,489	66,389	5.95
3/11 through 2/12	1,366,354	0	0	2	3,223	0	10,448	13,671	1.00
3/12 through 2/13	1,048,905	0	0	1	8,581	0	6,572	15,153	1.45
3/13 through 2/14	928,404	0	0	1	43,384	0	95,949	139,333	15.01
3/14 through 2/15	2,071,367	0	0	1	3,164	0	23,873	27,037	1.31
5 YR. TOTAL	6,530,682	0	0	7	78,252	0	183,331	261,583	4.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.198	14%	2.807	4.01			
Pure Premium Indicated by National Relativity		44%	1.137	43%	1.563	2.70			
Pure Premium Present on Rate Level		45%	1.088	43%	1.642	2.73			
Pure Premium Derived by Formula		1.122			1.771			2.89	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 7600		TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	115,388,374	10	843,148	33	243,306	674,023	857,583	2,618,060	2.27
3/11 through 2/12	149,299,564	7	190,824	44	633,017	342,040	1,326,058	2,491,939	1.67
3/12 through 2/13	155,830,185	9	739,329	44	688,212	1,520,557	1,830,628	4,778,726	3.07
3/13 through 2/14	156,403,793	9	825,282	38	637,004	820,435	1,003,064	3,285,785	2.10
3/14 through 2/15	151,390,070	6	200,510	45	957,294	384,525	1,906,352	3,448,681	2.28
5 YR. TOTAL	728,311,986	41	2,799,093	204	3,158,833	3,741,580	6,923,685	16,623,191	2.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		68%	0.818	89%	1.464	2.28			
Pure Premium Indicated by National Relativity		16%	1.488	5%	1.873	3.36			
Pure Premium Present on Rate Level		16%	0.986	6%	1.432	2.42			
Pure Premium Derived by Formula		0.952			1.483			2.44	

CLASS 7605		BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	33,342,413	0	0	8	127,561	0	250,651	378,212	1.14
3/11 through 2/12	34,781,677	1	293,651	2	2,983	212,426	31,268	540,328	1.55
3/12 through 2/13	36,941,569	1	3,249	7	191,143	25,218	298,820	518,430	1.40
3/13 through 2/14	41,888,516	0	0	6	151,554	0	215,532	367,086	0.88
3/14 through 2/15	41,363,985	3	225,508	8	256,268	252,626	370,034	1,104,436	2.67
5 YR. TOTAL	188,318,160	5	522,408	31	729,509	490,270	1,166,305	2,908,492	1.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.665	42%	0.880	1.55			
Pure Premium Indicated by National Relativity		34%	0.735	29%	1.031	1.77			
Pure Premium Present on Rate Level		34%	0.578	29%	0.795	1.37			
Pure Premium Derived by Formula		0.659			0.899			1.56	

CLASS 7610		RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	100,804,398	1	3,107	11	48,242	14,732	222,970	289,051	0.29
3/11 through 2/12	108,798,777	3	69,156	8	133,979	196,658	198,377	598,170	0.55
3/12 through 2/13	108,838,762	2	33,905	9	24,551	113,841	182,499	354,796	0.33
3/13 through 2/14	107,550,770	0	0	8	236,546	0	311,055	547,601	0.51
3/14 through 2/15	105,762,699	2	11,087	4	49,323	36,123	169,419	265,952	0.25
5 YR. TOTAL	531,755,406	8	117,255	40	492,641	361,354	1,084,320	2,055,570	0.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.115	42%	0.272	0.39			
Pure Premium Indicated by National Relativity		36%	0.190	29%	0.285	0.48			
Pure Premium Present on Rate Level		36%	0.157	29%	0.301	0.46			
Pure Premium Derived by Formula		0.157			0.284			0.44	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 7705		AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	12,929,230	3	94,399	13	84,768	94,724	185,279	459,170	3.55
3/11 through 2/12	13,489,336	3	449,511	8	109,246	540,797	143,948	1,243,502	9.22
3/12 through 2/13	16,771,253	3	271,762	13	144,300	92,438	231,791	740,291	4.41
3/13 through 2/14	17,894,540	2	176,419	17	196,782	66,463	344,571	784,235	4.38
3/14 through 2/15	19,767,710	4	251,627	11	292,289	172,700	444,107	1,160,723	5.87
5 YR. TOTAL	80,852,069	15	1,243,718	62	827,385	967,122	1,349,696	4,387,921	5.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	2.562	48%	2.866			5.43	
Pure Premium Indicated by National Relativity		31%	1.597	26%	2.359			3.96	
Pure Premium Present on Rate Level		31%	2.048	26%	2.771			4.82	
Pure Premium Derived by Formula		2.104			2.709		4.81		

CLASS 7710 + +		FIREFIGHTERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,188,160	0	0	1	1,138	0	16,341	17,479	0.80
3/11 through 2/12	2,280,253	0	0	1	610	0	6,173	6,783	0.30
3/12 through 2/13	2,249,544	0	0	0	0	0	408	408	0.02
3/13 through 2/14	1,951,074	0	0	0	0	0	1,612	1,612	0.08
3/14 through 2/15	2,773,384	0	0	0	0	0	29,179	29,179	1.05
5 YR. TOTAL	11,442,415	0	0	2	1,748	0	53,713	55,461	0.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	0.015	48%	0.469			0.48	
Pure Premium Indicated by National Relativity		33%	1.228	26%	1.862			3.09	
Pure Premium Present on Rate Level		33%	11.409	26%	19.108			30.52	
Pure Premium Derived by Formula		4.175			5.677		9.85		

CLASS 7711 + +		FIREFIGHTERS & DRIVERS - VOLUNTEER							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,329,485	4	484,524	21	534,895	718,624	779,089	2,517,132	58.14
3/11 through 2/12	4,306,015	2	147,773	22	401,206	781,562	858,905	2,189,446	50.85
3/12 through 2/13	4,311,295	5	734,719	20	288,932	533,652	634,233	2,191,536	50.83
3/13 through 2/14	4,490,999	4	887,647	21	993,282	802,928	1,028,738	3,712,595	82.67
3/14 through 2/15	4,076,946	4	566,603	17	1,122,755	564,057	978,517	3,231,932	79.27
5 YR. TOTAL	21,514,740	19	2,821,266	101	3,341,070	3,400,823	4,279,482	13,842,641	64.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		44%	28.642	62%	35.698			64.34	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		56%	11.409	38%	19.108			30.52	
Pure Premium Derived by Formula		18.992			29.394		48.39		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 7720		POLICE OFFICERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	128,347,571	11	1,084,042	46	601,123	723,118	1,112,395	3,520,678	2.74
3/11 through 2/12	122,755,394	9	1,085,459	33	846,966	617,600	1,489,474	4,039,499	3.29
3/12 through 2/13	118,010,101	6	569,545	22	396,024	827,681	877,069	2,670,319	2.26
3/13 through 2/14	122,732,413	9	426,977	36	844,988	611,037	870,467	2,753,469	2.24
3/14 through 2/15	124,931,693	6	376,405	31	456,260	588,261	777,248	2,198,174	1.76
5 YR. TOTAL	616,777,172	41	3,542,428	168	3,145,361	3,367,697	5,126,653	15,182,139	2.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		66%	1.084	88%	1.377			2.46	
Pure Premium Indicated by National Relativity		17%	0.818	6%	1.336			2.15	
Pure Premium Present on Rate Level		17%	1.091	6%	1.612			2.70	
Pure Premium Derived by Formula		1.040		1.389				2.43	

CLASS 7855		RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR-NO WORK ON ELEVATED RAILROADS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	5,649,008	2	222,792	2	26,626	200,677	65,758	515,853	9.13
3/11 through 2/12	5,424,931	0	0	4	211,466	0	164,385	375,851	6.93
3/12 through 2/13	5,264,294	0	0	2	588	0	65,517	66,105	1.26
3/13 through 2/14	4,360,847	0	0	0	0	0	7,435	7,435	0.17
3/14 through 2/15	5,256,000	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	25,955,080	2	222,792	8	238,680	200,677	303,095	965,244	3.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	1.778	28%	1.941			3.72	
Pure Premium Indicated by National Relativity		38%	1.243	36%	2.029			3.27	
Pure Premium Present on Rate Level		39%	1.771	36%	2.102			3.87	
Pure Premium Derived by Formula		1.572		2.031				3.60	

CLASS 8001		STORE: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	16,416,792	1	7,029	5	2,748	16,233	33,532	59,542	0.36
3/11 through 2/12	16,098,520	0	0	7	9,819	0	60,565	70,384	0.44
3/12 through 2/13	16,270,945	0	0	9	14,885	0	91,512	106,397	0.65
3/13 through 2/14	15,567,795	2	57,516	5	44,570	227,790	124,820	454,696	2.92
3/14 through 2/15	15,868,218	1	35,642	7	72,628	26,743	113,088	248,101	1.56
5 YR. TOTAL	80,222,270	4	100,187	33	144,650	270,766	423,517	939,120	1.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.305	33%	0.865			1.17	
Pure Premium Indicated by National Relativity		39%	0.673	33%	1.318			1.99	
Pure Premium Present on Rate Level		39%	0.539	34%	1.054			1.59	
Pure Premium Derived by Formula		0.540		1.079				1.62	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8002		AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	11,871,553	2	33,480	1	1,372	11,627	25,143	71,622	0.60
3/11 through 2/12	12,279,321	1	5,590	4	7,143	11,485	70,159	94,377	0.77
3/12 through 2/13	11,512,482	2	28,548	4	215,992	74,639	141,673	460,852	4.00
3/13 through 2/14	13,193,829	1	27,153	5	84,221	169,739	314,275	595,388	4.51
3/14 through 2/15	14,054,759	0	0	7	119,158	0	569,155	688,313	4.90
5 YR. TOTAL	62,911,944	6	94,771	21	427,886	267,490	1,120,405	1,910,552	3.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.831	30%	2.206	3.04			
Pure Premium Indicated by National Relativity		39%	0.525	35%	1.210	1.74			
Pure Premium Present on Rate Level		40%	0.583	35%	1.111	1.69			
Pure Premium Derived by Formula		0.612			1.474		2.09		

CLASS 8006		GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	256,936,303	23	566,972	138	1,343,327	1,225,421	2,997,353	6,133,073	2.39
3/11 through 2/12	276,108,257	30	1,550,407	147	824,663	1,913,993	2,932,142	7,221,205	2.62
3/12 through 2/13	284,843,904	19	1,044,077	148	1,325,193	1,291,282	2,733,159	6,393,711	2.25
3/13 through 2/14	313,003,389	33	1,123,001	158	1,122,359	1,127,437	2,985,245	6,358,042	2.03
3/14 through 2/15	330,137,405	30	1,243,623	181	1,566,223	1,289,272	3,592,247	7,691,365	2.33
5 YR. TOTAL	1,461,029,258	135	5,528,080	772	6,181,765	6,847,405	15,240,146	33,797,396	2.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		83%	0.801	100%	1.512	2.31			
Pure Premium Indicated by National Relativity		8%	0.674	0%	1.225	1.90			
Pure Premium Present on Rate Level		9%	0.810	0%	1.512	2.32			
Pure Premium Derived by Formula		0.792			1.512		2.30		

CLASS 8008		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	162,775,211	7	382,750	36	253,946	762,585	922,449	2,321,730	1.43
3/11 through 2/12	170,477,253	4	96,768	28	402,577	433,826	1,126,180	2,059,351	1.21
3/12 through 2/13	180,700,887	4	117,237	31	278,277	207,241	850,637	1,453,392	0.80
3/13 through 2/14	178,018,635	5	267,518	27	202,680	286,177	532,493	1,288,868	0.72
3/14 through 2/15	186,425,271	4	145,451	30	383,799	140,624	1,256,542	1,926,416	1.03
5 YR. TOTAL	878,397,257	24	1,009,724	152	1,521,279	1,830,453	4,688,301	9,049,757	1.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.288	74%	0.742	1.03			
Pure Premium Indicated by National Relativity		27%	0.335	13%	0.657	0.99			
Pure Premium Present on Rate Level		27%	0.310	13%	0.746	1.06			
Pure Premium Derived by Formula		0.307			0.731		1.04		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8010		STORE: HARDWARE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	135,564,861	4	346,283	33	337,976	529,165	970,980	2,184,404	1.61
3/11 through 2/12	141,951,061	9	361,330	43	472,088	323,539	1,043,462	2,200,419	1.55
3/12 through 2/13	147,093,845	8	189,665	49	279,950	249,234	1,036,812	1,755,661	1.19
3/13 through 2/14	145,504,790	11	335,305	47	398,321	421,693	1,242,956	2,398,275	1.65
3/14 through 2/15	150,593,201	5	277,616	37	981,089	399,974	1,334,456	2,993,135	1.99
5 YR. TOTAL	720,707,758	37	1,510,199	209	2,469,424	1,923,605	5,628,666	11,531,894	1.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	0.552	77%	1.048	1.60			
Pure Premium Indicated by National Relativity		24%	0.541	11%	0.992	1.53			
Pure Premium Present on Rate Level		24%	0.516	12%	0.996	1.51			
Pure Premium Derived by Formula		0.541			1.036		1.58		

CLASS 8013		STORE: JEWELRY							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	62,615,218	0	0	2	2,711	0	73,375	76,086	0.12
3/11 through 2/12	62,939,231	0	0	4	17,161	0	77,871	95,032	0.15
3/12 through 2/13	63,323,479	2	15,568	3	37,341	8,099	72,070	133,078	0.21
3/13 through 2/14	66,361,785	1	45,140	4	124,834	174,261	129,372	473,607	0.71
3/14 through 2/15	68,297,077	0	0	4	38,237	0	180,039	218,276	0.32
5 YR. TOTAL	323,536,790	3	60,708	17	220,284	182,360	532,727	996,079	0.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.087	29%	0.221	0.31			
Pure Premium Indicated by National Relativity		39%	0.151	35%	0.222	0.37			
Pure Premium Present on Rate Level		40%	0.122	36%	0.188	0.31			
Pure Premium Derived by Formula		0.126			0.209		0.34		

CLASS 8015		QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	14,528,409	0	0	2	214,299	0	135,143	349,442	2.41
3/11 through 2/12	15,584,129	0	0	1	16,754	0	23,802	40,556	0.26
3/12 through 2/13	15,319,825	1	24,155	0	0	101,758	14,063	139,976	0.91
3/13 through 2/14	17,300,991	0	0	1	1,232	0	14,138	15,370	0.09
3/14 through 2/15	14,614,661	1	25,327	0	0	47,541	5,158	78,026	0.53
5 YR. TOTAL	77,348,015	2	49,482	4	232,285	149,299	192,304	623,370	0.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.364	24%	0.442	0.81			
Pure Premium Indicated by National Relativity		41%	0.283	38%	0.482	0.77			
Pure Premium Present on Rate Level		42%	0.278	38%	0.496	0.77			
Pure Premium Derived by Formula		0.295			0.478		0.77		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8017		STORE: RETAIL NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	848,138,432	42	1,639,458	226	2,984,750	1,562,012	6,395,433	12,581,653	1.48
3/11 through 2/12	834,321,123	40	2,043,634	182	2,389,921	2,051,203	5,531,512	12,016,270	1.44
3/12 through 2/13	877,432,194	36	2,137,005	201	2,203,292	2,446,151	6,164,231	12,950,679	1.48
3/13 through 2/14	771,256,925	29	1,388,713	217	2,565,067	1,252,525	5,858,951	11,065,256	1.44
3/14 through 2/15	806,898,797	41	1,216,432	207	2,344,373	1,968,332	7,200,488	12,729,625	1.58
5 YR. TOTAL	4,138,047,471	188	8,425,242	1,033	12,487,403	9,280,223	31,150,615	61,343,483	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.505	100%	0.977	1.48			
Pure Premium Indicated by National Relativity		0%	0.410	0%	0.822	1.23			
Pure Premium Present on Rate Level		0%	0.461	0%	0.905	1.37			
Pure Premium Derived by Formula		0.505			0.977		1.48		

CLASS 8018		STORE: WHOLESALE NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	235,882,704	21	865,100	198	1,229,659	1,021,790	2,124,601	5,241,150	2.22
3/11 through 2/12	251,630,958	16	679,812	196	1,004,336	974,636	2,254,124	4,912,908	1.95
3/12 through 2/13	264,835,829	23	1,043,322	192	2,152,280	1,521,757	3,201,710	7,919,069	2.99
3/13 through 2/14	267,003,404	24	834,093	225	1,928,475	1,334,733	3,463,114	7,560,415	2.83
3/14 through 2/15	297,265,586	25	1,433,364	245	2,375,398	1,477,905	4,223,344	9,510,011	3.20
5 YR. TOTAL	1,316,618,481	109	4,855,691	1,056	8,690,148	6,330,821	15,266,893	35,143,553	2.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		85%	1.029	100%	1.640	2.67			
Pure Premium Indicated by National Relativity		7%	0.907	0%	1.440	2.35			
Pure Premium Present on Rate Level		8%	0.952	0%	1.536	2.49			
Pure Premium Derived by Formula		1.014			1.640		2.65		

CLASS 8021		STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	93,677,931	7	410,989	49	599,031	570,466	958,535	2,539,021	2.71
3/11 through 2/12	98,030,087	4	464,568	34	687,609	68,169	945,900	2,166,246	2.21
3/12 through 2/13	89,352,354	3	121,913	29	290,830	245,951	598,598	1,257,292	1.41
3/13 through 2/14	87,110,791	4	162,348	31	454,206	124,213	907,967	1,648,734	1.89
3/14 through 2/15	92,405,399	1	8,285	20	162,696	16,786	572,753	760,520	0.82
5 YR. TOTAL	460,576,562	19	1,168,103	163	2,194,372	1,025,585	3,983,753	8,371,813	1.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	0.730	74%	1.088	1.82			
Pure Premium Indicated by National Relativity		23%	0.976	13%	1.902	2.88			
Pure Premium Present on Rate Level		24%	0.845	13%	1.387	2.23			
Pure Premium Derived by Formula		0.814			1.233		2.05		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8031		STORE: MEAT, FISH OR POULTRY-RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	7,121,514	0	0	6	57,494	0	168,377	225,871	3.17
3/11 through 2/12	6,842,997	1	1,595	4	38,916	14,124	85,152	139,787	2.04
3/12 through 2/13	7,407,036	0	0	3	4,063	0	42,488	46,551	0.63
3/13 through 2/14	8,383,937	0	0	1	137	0	10,144	10,281	0.12
3/14 through 2/15	8,332,124	0	0	11	299,858	0	415,189	715,047	8.58
5 YR. TOTAL	38,087,608	1	1,595	25	400,468	14,124	721,350	1,137,537	2.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.056	27%	1.931	2.99			
Pure Premium Indicated by National Relativity		41%	0.880	36%	1.380	2.26			
Pure Premium Present on Rate Level		42%	0.604	37%	1.308	1.91			
Pure Premium Derived by Formula		0.794			1.502		2.30		

CLASS 8032		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	5,949,991	0	0	3	683	0	20,814	21,497	0.36
3/11 through 2/12	6,252,063	0	0	1	21,106	0	38,586	59,692	0.96
3/12 through 2/13	9,225,001	0	0	4	3,309	0	42,631	45,940	0.50
3/13 through 2/14	10,121,271	2	46,317	5	35,146	89,588	171,551	342,602	3.39
3/14 through 2/15	10,836,250	2	23,288	4	3,511	11,946	71,786	110,531	1.02
5 YR. TOTAL	42,384,576	4	69,605	17	63,755	101,534	345,368	580,262	1.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.315	26%	1.054	1.37			
Pure Premium Indicated by National Relativity		41%	0.676	37%	1.130	1.81			
Pure Premium Present on Rate Level		41%	0.586	37%	1.099	1.69			
Pure Premium Derived by Formula		0.574			1.099		1.67		

CLASS 8033		STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	583,190,601	21	487,915	159	1,152,250	916,337	3,794,074	6,350,576	1.09
3/11 through 2/12	673,587,760	11	391,696	190	1,289,285	676,039	4,059,033	6,416,053	0.95
3/12 through 2/13	623,132,310	20	621,395	184	1,524,481	1,008,323	4,160,519	7,314,718	1.17
3/13 through 2/14	645,954,578	20	810,609	178	926,881	1,230,703	4,086,266	7,054,459	1.09
3/14 through 2/15	685,171,668	15	400,723	165	1,166,817	624,649	4,236,268	6,428,457	0.94
5 YR. TOTAL	3,211,036,917	87	2,712,338	876	6,059,714	4,456,051	20,336,160	33,564,263	1.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		78%	0.273	100%	0.772	1.05			
Pure Premium Indicated by National Relativity		11%	0.645	0%	1.192	1.84			
Pure Premium Present on Rate Level		11%	0.316	0%	0.757	1.07			
Pure Premium Derived by Formula		0.319			0.772		1.09		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8037		STORE - SUPERSTORES AND WAREHOUSE CLUBS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	8,141,876	0	0	1	979	0	14,724	15,703	0.19
3/12 through 2/13	11,834,615	0	0	1	127,325	0	82,942	210,267	1.78
3/13 through 2/14	13,956,808	1	7,537	5	9,486	38,954	111,993	167,970	1.20
3/14 through 2/15	15,670,465	0	0	14	112,806	0	283,031	395,837	2.53
5 YR. TOTAL	49,603,764	1	7,537	21	250,596	38,954	492,690	789,777	1.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.520	27%		1.072		1.59	
Pure Premium Indicated by National Relativity		40%	0.900	36%		1.348		2.25	
Pure Premium Present on Rate Level		41%	0.576	37%		1.091		1.67	
Pure Premium Derived by Formula						0.695		1.178	1.87

CLASS 8039		STORE: DEPARTMENT-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	77,695,743	2	129,545	22	189,117	16,010	438,162	772,834	1.00
3/11 through 2/12	61,893,023	2	27,809	14	73,670	49,452	284,571	435,502	0.70
3/12 through 2/13	70,849,680	1	3,010	13	154,387	17,544	414,134	589,075	0.83
3/13 through 2/14	66,797,849	3	139,324	19	110,754	104,886	316,541	671,505	1.01
3/14 through 2/15	64,092,260	3	173,299	10	150,080	175,240	374,858	873,477	1.36
5 YR. TOTAL	341,328,555	11	472,987	78	678,008	363,132	1,828,266	3,342,393	0.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.337	52%		0.642		0.98	
Pure Premium Indicated by National Relativity		33%	0.445	24%		0.973		1.42	
Pure Premium Present on Rate Level		34%	0.344	24%		0.767		1.11	
Pure Premium Derived by Formula						0.375		0.751	1.13

CLASS 8044		STORE: FURNITURE & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	73,035,077	9	690,206	35	296,649	283,243	535,393	1,805,491	2.47
3/11 through 2/12	73,800,757	8	244,781	34	266,299	225,062	645,319	1,381,461	1.87
3/12 through 2/13	78,467,495	7	152,662	28	174,266	435,546	560,093	1,322,567	1.69
3/13 through 2/14	80,105,762	3	165,865	30	318,628	198,081	611,853	1,294,427	1.62
3/14 through 2/15	83,530,232	3	147,303	40	471,376	498,954	891,585	2,009,218	2.41
5 YR. TOTAL	388,939,323	30	1,400,817	167	1,527,218	1,640,886	3,244,243	7,813,164	2.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		50%	0.753	66%		1.256		2.01	
Pure Premium Indicated by National Relativity		25%	1.059	17%		1.635		2.69	
Pure Premium Present on Rate Level		25%	0.851	17%		1.264		2.12	
Pure Premium Derived by Formula						0.854		1.322	2.18

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8045		STORE: DRUG - RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	110,579,007	1	185,260	5	55,463	427,822	73,107	741,652	0.67
3/11 through 2/12	118,580,730	0	0	5	146,199	0	388,052	534,251	0.45
3/12 through 2/13	117,900,169	2	94,356	5	11,623	16,740	89,819	212,538	0.18
3/13 through 2/14	184,310,039	5	250,577	16	33,605	566,089	372,081	1,222,352	0.66
3/14 through 2/15	188,692,666	3	20,434	19	136,582	25,835	429,362	612,213	0.32
5 YR. TOTAL	720,062,611	11	550,627	50	383,472	1,036,486	1,352,421	3,323,006	0.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.130	45%		0.332		0.46	
Pure Premium Indicated by National Relativity		34%	0.230	27%		0.386		0.62	
Pure Premium Present on Rate Level		35%	0.139	28%		0.262		0.40	
Pure Premium Derived by Formula		0.167			0.327		0.49		

CLASS 8046		STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	105,145,303	9	436,177	35	302,033	1,111,163	594,015	2,443,388	2.32
3/11 through 2/12	107,990,865	11	554,568	33	365,440	531,003	718,421	2,169,432	2.01
3/12 through 2/13	112,742,678	12	256,458	41	298,619	703,744	1,031,543	2,290,364	2.03
3/13 through 2/14	117,866,404	13	363,214	44	375,487	1,179,340	1,114,920	3,032,961	2.57
3/14 through 2/15	121,742,158	7	296,104	33	472,668	245,009	1,067,226	2,081,007	1.71
5 YR. TOTAL	565,487,408	52	1,906,521	186	1,814,247	3,770,259	4,526,125	12,017,152	2.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		55%	0.658	84%		1.467		2.13	
Pure Premium Indicated by National Relativity		22%	0.699	8%		1.329		2.03	
Pure Premium Present on Rate Level		23%	0.752	8%		1.569		2.32	
Pure Premium Derived by Formula		0.689			1.464		2.15		

CLASS 8047		STORE: DRUG-WHOLESALE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,747,822	0	0	3	585	0	5,528	6,113	0.13
3/11 through 2/12	6,000,356	1	23,551	1	45	0	12,005	35,601	0.59
3/12 through 2/13	5,862,361	0	0	2	46,593	0	61,460	108,053	1.84
3/13 through 2/14	5,870,371	1	986	2	32,522	70,455	32,907	136,870	2.33
3/14 through 2/15	8,615,958	0	0	0	0	0	21,049	21,049	0.24
5 YR. TOTAL	31,096,868	2	24,537	8	79,745	70,455	132,949	307,686	0.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.335	18%		0.654		0.99	
Pure Premium Indicated by National Relativity		43%	0.354	41%		0.520		0.87	
Pure Premium Present on Rate Level		44%	0.366	41%		0.582		0.95	
Pure Premium Derived by Formula		0.357			0.570		0.93		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8058		BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	95,011,393	6	404,476	44	411,284	846,046	1,215,362	2,877,168	3.03
3/11 through 2/12	51,707,137	4	264,465	14	111,343	290,545	424,754	1,091,107	2.11
3/12 through 2/13	51,270,635	0	0	17	152,807	0	559,087	711,894	1.39
3/13 through 2/14	103,047,279	8	199,175	55	327,858	811,270	1,349,745	2,688,048	2.61
3/14 through 2/15	122,592,689	5	82,689	36	296,315	80,521	1,199,337	1,658,862	1.35
5 YR. TOTAL	423,629,133	23	950,805	166	1,299,607	2,028,382	4,748,285	9,027,079	2.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	0.531	78%	1.600			2.13	
Pure Premium Indicated by National Relativity		26%	0.654	11%	1.450			2.10	
Pure Premium Present on Rate Level		26%	0.707	11%	1.722			2.43	
Pure Premium Derived by Formula		0.609			1.597				2.21

CLASS 8072		STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	22,528,998	0	0	2	37,649	0	50,788	88,437	0.39
3/11 through 2/12	21,207,426	0	0	2	22,145	0	81,025	103,170	0.49
3/12 through 2/13	19,290,204	1	8,127	1	22,604	4,663	35,491	70,885	0.37
3/13 through 2/14	20,841,267	0	0	1	4,704	0	19,895	24,599	0.12
3/14 through 2/15	21,058,101	0	0	1	161	0	27,776	27,937	0.13
5 YR. TOTAL	104,925,996	1	8,127	7	87,263	4,663	214,975	315,028	0.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.091	24%	0.209			0.30	
Pure Premium Indicated by National Relativity		42%	0.182	38%	0.426			0.61	
Pure Premium Present on Rate Level		42%	0.188	38%	0.358			0.55	
Pure Premium Derived by Formula		0.170			0.348				0.52

CLASS 8102		SEED MERCHANT							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	39,366,126	0	0	9	35,696	0	87,437	123,133	0.31
3/11 through 2/12	41,377,969	3	290,988	11	219,440	247,161	225,211	982,800	2.38
3/12 through 2/13	60,771,423	3	27,468	17	127,901	51,138	365,899	572,406	0.94
3/13 through 2/14	51,214,938	1	164,550	6	62,965	509,932	157,355	894,802	1.75
3/14 through 2/15	57,268,538	0	0	7	65,669	0	209,766	275,435	0.48
5 YR. TOTAL	249,998,994	7	483,006	50	511,671	808,231	1,045,668	2,848,576	1.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.398	51%	0.742			1.14	
Pure Premium Indicated by National Relativity		31%	0.835	24%	1.444			2.28	
Pure Premium Present on Rate Level		32%	0.621	25%	1.019			1.64	
Pure Premium Derived by Formula		0.605			0.980				1.59

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8103		WOOL MERCHANT							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	418,212	0	0	0	0	0	0	0	0.00
3/11 through 2/12	455,270	0	0	0	0	0	0	0	0.00
3/12 through 2/13	461,417	0	0	0	0	0	8,924	8,924	1.93
3/13 through 2/14	407,704	0	0	0	0	0	1,900	1,900	0.47
3/14 through 2/15	309,604	0	0	0	0	0	9,142	9,142	2.95
5 YR. TOTAL	2,052,207	0	0	0	0	0	19,966	19,966	0.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	8%		0.973		0.97	
Pure Premium Indicated by National Relativity		21%	0.538	22%		1.658		2.20	
Pure Premium Present on Rate Level		74%	0.591	70%		1.375		1.97	
Pure Premium Derived by Formula		0.550			1.405			1.96	

CLASS 8106		IRON OR STEEL MERCHANT & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	25,490,720	1	16,265	22	292,959	13,588	632,338	955,150	3.75
3/11 through 2/12	31,089,676	6	379,264	27	244,363	641,040	577,102	1,841,769	5.92
3/12 through 2/13	33,806,047	6	344,299	35	529,152	434,502	823,277	2,131,230	6.31
3/13 through 2/14	33,205,052	3	85,532	40	773,167	77,573	1,245,988	2,182,260	6.57
3/14 through 2/15	31,924,960	7	640,750	24	735,168	709,572	855,767	2,941,257	9.21
5 YR. TOTAL	155,516,455	23	1,466,110	148	2,574,809	1,876,275	4,134,472	10,051,666	6.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	2.598	65%		3.865		6.46	
Pure Premium Indicated by National Relativity		26%	1.539	17%		2.547		4.09	
Pure Premium Present on Rate Level		26%	1.926	18%		3.042		4.97	
Pure Premium Derived by Formula		2.148			3.493			5.64	

CLASS 8107		MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	68,987,484	2	125,035	32	558,314	293,523	829,820	1,806,692	2.62
3/11 through 2/12	73,588,453	2	109,826	28	972,744	103,161	789,938	1,975,669	2.69
3/12 through 2/13	75,204,471	6	655,267	29	636,289	221,724	1,802,229	3,315,509	4.41
3/13 through 2/14	90,278,175	6	373,315	27	753,654	342,696	935,185	2,404,850	2.66
3/14 through 2/15	97,122,459	5	602,457	30	1,044,765	440,200	917,673	3,005,095	3.09
5 YR. TOTAL	405,181,042	21	1,865,900	146	3,965,766	1,401,304	5,274,845	12,507,815	3.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		58%	1.439	75%		1.648		3.09	
Pure Premium Indicated by National Relativity		21%	1.066	12%		1.502		2.57	
Pure Premium Present on Rate Level		21%	1.192	13%		1.635		2.83	
Pure Premium Derived by Formula		1.309			1.629			2.94	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8111		PLUMBERS SUPPLIES DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	25,628,784	1	11,232	13	133,116	38,501	316,756	499,605	1.95
3/11 through 2/12	29,887,254	5	570,551	12	347,013	428,536	371,716	1,717,816	5.75
3/12 through 2/13	31,216,542	1	20,727	11	147,780	25,185	284,441	478,133	1.53
3/13 through 2/14	35,715,347	3	103,259	16	275,316	17,753	368,779	765,107	2.14
3/14 through 2/15	40,092,336	1	108,152	12	118,674	44,628	214,742	486,196	1.21
5 YR. TOTAL	162,540,263	11	813,921	64	1,021,899	554,603	1,556,434	3,946,857	2.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	1.129	47%	1.299	2.43			
Pure Premium Indicated by National Relativity		32%	0.838	26%	1.122	1.96			
Pure Premium Present on Rate Level		33%	0.822	27%	1.248	2.07			
Pure Premium Derived by Formula		0.935			1.239		2.17		

CLASS 8116		FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	156,426,106	8	646,773	70	848,972	484,341	1,731,977	3,712,063	2.37
3/11 through 2/12	170,667,764	6	633,637	56	782,658	730,294	2,182,435	4,329,024	2.54
3/12 through 2/13	181,582,200	7	640,109	72	662,660	870,231	1,400,042	3,573,042	1.97
3/13 through 2/14	201,223,824	11	374,751	54	727,270	648,881	1,757,437	3,508,339	1.74
3/14 through 2/15	178,362,974	9	463,754	48	643,953	913,138	1,962,423	3,983,268	2.23
5 YR. TOTAL	888,262,868	41	2,759,024	300	3,665,513	3,646,885	9,034,314	19,105,736	2.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	0.723	95%	1.428	2.15			
Pure Premium Indicated by National Relativity		17%	0.860	2%	1.362	2.22			
Pure Premium Present on Rate Level		18%	0.727	3%	1.341	2.07			
Pure Premium Derived by Formula		0.747			1.424		2.17		

CLASS 8203		ICE MFG. OR DISTRIBUTION & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,140,448	0	0	0	0	0	7,464	7,464	0.35
3/11 through 2/12	1,905,281	0	0	2	83,307	0	204,672	287,979	15.11
3/12 through 2/13	2,207,090	0	0	2	45,050	0	72,347	117,397	5.32
3/13 through 2/14	2,072,963	2	29,293	3	40,543	40,247	92,108	202,191	9.75
3/14 through 2/15	2,996,343	0	0	5	153,259	0	237,506	390,765	13.04
5 YR. TOTAL	11,322,125	2	29,293	12	322,159	40,247	614,097	1,005,796	8.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	3.104	24%	5.779	8.88			
Pure Premium Indicated by National Relativity		41%	2.466	38%	3.168	5.63			
Pure Premium Present on Rate Level		41%	2.225	38%	3.404	5.63			
Pure Premium Derived by Formula		2.482			3.884		6.37		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 8204		BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS								
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	767,511	0	0	1	68,456	0	141,627	210,083	27.37	
3/11 through 2/12	1,098,970	0	0	0	0	0	4,462	4,462	0.41	
3/12 through 2/13	1,087,885	0	0	0	0	0	0	0	0.00	
3/13 through 2/14	1,409,592	0	0	2	12,387	0	61,664	74,051	5.25	
3/14 through 2/15	1,735,459	1	36,043	3	93,379	19,983	84,076	233,481	13.45	
5 YR. TOTAL	6,099,417	1	36,043	6	174,222	19,983	291,829	522,077	8.56	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		11%	3.447	16%	5.112	8.56				
Pure Premium Indicated by National Relativity		44%	1.375	42%	2.684	4.06				
Pure Premium Present on Rate Level		45%	1.164	42%	2.424	3.59				
Pure Premium Derived by Formula		1.508			2.963		4.47			

CLASS 8209		VEGETABLE PACKING & DRIVERS								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	24,250	0	0	0	0	0	0	0	0.00	
3/11 through 2/12	6,500	0	0	0	0	0	0	0	0.00	
3/12 through 2/13	6,500	0	0	0	0	0	0	0	0.00	
3/13 through 2/14	6,500	0	0	0	0	0	0	0	0.00	
3/14 through 2/15	6,500	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	50,250	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		2%	0.000	3%	0.000	0.00				
Pure Premium Indicated by National Relativity		49%	1.273	48%	2.248	3.52				
Pure Premium Present on Rate Level		49%	1.977	49%	3.010	4.99				
Pure Premium Derived by Formula		1.593			2.554		4.15			

CLASS 8215		FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS - NO MFG								
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	131,226,676	11	670,579	44	661,538	763,388	1,687,523	3,783,028	2.88	
3/11 through 2/12	151,147,286	8	204,034	50	1,734,930	227,583	1,584,996	3,751,543	2.48	
3/12 through 2/13	151,755,356	10	391,719	42	1,373,517	715,367	1,367,050	3,847,653	2.54	
3/13 through 2/14	161,758,154	8	642,395	63	1,379,418	695,256	2,583,536	5,300,605	3.28	
3/14 through 2/15	173,902,571	11	737,744	55	1,514,920	1,277,876	1,627,403	5,157,943	2.97	
5 YR. TOTAL	769,790,043	48	2,646,471	254	6,664,323	3,679,470	8,850,508	21,840,772	2.84	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		73%	1.210	95%	1.628	2.84				
Pure Premium Indicated by National Relativity		13%	1.287	2%	2.109	3.40				
Pure Premium Present on Rate Level		14%	1.093	3%	1.551	2.64				
Pure Premium Derived by Formula		1.204			1.635		2.84			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8227		CONSTRUCTION OR ERECTION PERMANENT YARD							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	81,023,075	3	211,015	24	525,291	341,415	733,725	1,811,446	2.24
3/11 through 2/12	80,855,862	5	620,082	38	1,227,618	505,756	1,442,178	3,795,634	4.69
3/12 through 2/13	82,368,707	4	67,193	20	881,837	121,310	793,765	1,864,105	2.26
3/13 through 2/14	88,504,152	3	178,380	19	439,898	916,733	684,008	2,219,019	2.51
3/14 through 2/15	94,210,065	0	0	17	234,450	0	405,857	640,307	0.68
5 YR. TOTAL	426,961,861	15	1,076,670	118	3,309,094	1,885,214	4,059,533	10,330,511	2.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		64%	1.027	77%	1.392			2.42	
Pure Premium Indicated by National Relativity		18%	1.460	11%	2.080			3.54	
Pure Premium Present on Rate Level		18%	1.407	12%	1.633			3.04	
Pure Premium Derived by Formula		1.173			1.497		2.67		

CLASS 8232		LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	150,210,986	12	763,678	84	1,686,818	1,958,844	2,208,192	6,617,532	4.41
3/11 through 2/12	135,844,893	15	867,890	87	2,042,617	1,538,910	2,168,611	6,618,028	4.87
3/12 through 2/13	134,559,713	17	1,480,983	97	1,963,158	1,262,846	2,734,674	7,441,661	5.53
3/13 through 2/14	174,127,053	18	977,294	103	2,703,127	1,387,068	4,129,586	9,197,075	5.28
3/14 through 2/15	189,856,514	17	1,073,549	89	1,521,048	1,686,261	3,517,777	7,798,635	4.11
5 YR. TOTAL	784,599,159	79	5,163,394	460	9,916,768	7,833,929	14,758,840	37,672,931	4.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		92%	1.922	100%	2.880			4.80	
Pure Premium Indicated by National Relativity		4%	1.664	0%	2.617			4.28	
Pure Premium Present on Rate Level		4%	1.933	0%	2.963			4.90	
Pure Premium Derived by Formula		1.912			2.880		4.79		

CLASS 8233		COAL MERCHANT & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	93,889	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,182,626	0	0	0	0	0	0	0	0.00
3/12 through 2/13	600,442	0	0	0	0	0	0	0	0.00
3/13 through 2/14	1,770,756	0	0	0	0	0	0	0	0.00
3/14 through 2/15	2,640,529	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,288,242	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.000	12%	0.000			0.00	
Pure Premium Indicated by National Relativity		38%	1.474	40%	1.149			2.62	
Pure Premium Present on Rate Level		51%	1.104	48%	0.998			2.10	
Pure Premium Derived by Formula		1.123			0.939		2.06		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 8235		SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	7,698,286	0	0	3	199,404	0	149,679	349,083	4.53
3/11 through 2/12	6,759,671	1	70,288	3	3,842	36,165	10,705	121,000	1.79
3/12 through 2/13	9,285,112	1	13,518	4	18,703	32,667	117,176	182,064	1.96
3/13 through 2/14	7,740,671	0	0	7	28,430	0	109,989	138,419	1.79
3/14 through 2/15	8,603,545	2	16,153	7	126,584	18,169	214,739	375,645	4.37
5 YR. TOTAL	40,087,285	4	99,959	24	376,963	87,001	602,288	1,166,211	2.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	1.190	30%		1.719		2.91	
Pure Premium Indicated by National Relativity		38%	1.778	35%		2.434		4.21	
Pure Premium Present on Rate Level		39%	1.235	35%		1.674		2.91	
Pure Premium Derived by Formula		1.431			1.954		3.39		

CLASS 8263		JUNK DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	320,431	0	0	0	0	0	0	0	0.00
3/11 through 2/12	429,189	0	0	0	0	0	8,494	8,494	1.98
3/12 through 2/13	373,845	0	0	0	0	0	4,286	4,286	1.15
3/13 through 2/14	450,908	0	0	0	0	0	0	0	0.00
3/14 through 2/15	564,682	0	0	0	0	0	2,719	2,719	0.48
5 YR. TOTAL	2,139,055	0	0	0	0	0	15,499	15,499	0.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.000	13%		0.725		0.73	
Pure Premium Indicated by National Relativity		46%	1.441	43%		3.911		5.35	
Pure Premium Present on Rate Level		47%	1.334	44%		3.749		5.08	
Pure Premium Derived by Formula		1.290			3.426		4.72		

CLASS 8264		BOTTLE DEALER-USED & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	19,272,030	1	14,967	14	77,280	37,751	237,735	367,733	1.91
3/11 through 2/12	18,790,687	6	436,311	19	185,323	906,842	405,582	1,934,058	10.29
3/12 through 2/13	16,282,938	3	103,063	10	61,504	228,616	193,848	587,031	3.61
3/13 through 2/14	16,836,593	2	34,810	8	184,319	52,157	235,707	506,993	3.01
3/14 through 2/15	17,538,476	1	484,860	8	42,062	506,506	210,528	1,243,956	7.09
5 YR. TOTAL	88,720,724	13	1,074,011	59	550,488	1,731,872	1,283,400	4,639,771	5.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	1.831	55%		3.399		5.23	
Pure Premium Indicated by National Relativity		32%	1.763	22%		3.006		4.77	
Pure Premium Present on Rate Level		32%	1.646	23%		3.471		5.12	
Pure Premium Derived by Formula		1.750			3.329		5.08		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8265		IRON OR STEEL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	24,684,853	1	726	21	125,853	21,426	474,050	622,055	2.52
3/11 through 2/12	23,375,456	4	67,128	23	299,678	207,444	477,754	1,052,004	4.50
3/12 through 2/13	22,163,456	1	97,225	16	205,437	37,285	492,080	832,027	3.75
3/13 through 2/14	21,475,751	4	155,326	21	280,656	251,935	933,050	1,620,967	7.55
3/14 through 2/15	21,464,478	4	264,792	11	151,206	591,520	526,615	1,534,133	7.15
5 YR. TOTAL	113,163,994	14	585,197	92	1,062,830	1,109,610	2,903,549	5,661,186	5.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	1.456	61%		3.546		5.00	
Pure Premium Indicated by National Relativity		29%	2.061	19%		3.444		5.51	
Pure Premium Present on Rate Level		30%	1.825	20%		3.476		5.30	
Pure Premium Derived by Formula		1.742			3.513		5.26		

CLASS 8279		STABLE OR BREEDING FARM & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,689,161	1	28,621	7	50,489	50,991	108,244	238,345	8.86
3/11 through 2/12	2,584,064	0	0	2	14,110	0	63,077	77,187	2.99
3/12 through 2/13	2,809,812	0	0	1	71,193	0	114,536	185,729	6.61
3/13 through 2/14	3,213,061	0	0	4	19,319	0	49,475	68,794	2.14
3/14 through 2/15	3,102,999	0	0	2	60,144	0	268,771	328,915	10.60
5 YR. TOTAL	14,399,097	1	28,621	16	215,255	50,991	604,103	898,970	6.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.694	27%		4.550		6.24	
Pure Premium Indicated by National Relativity		40%	2.181	36%		4.587		6.77	
Pure Premium Present on Rate Level		41%	1.933	37%		3.687		5.62	
Pure Premium Derived by Formula		1.987			4.244		6.23		

CLASS 8288		LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	14,293,989	1	33,277	12	155,694	274,968	679,571	1,143,510	8.00
3/11 through 2/12	14,897,687	3	72,448	14	43,413	884,592	314,007	1,314,460	8.82
3/12 through 2/13	14,271,327	0	0	9	39,553	0	202,772	242,325	1.70
3/13 through 2/14	15,458,073	0	0	9	72,215	0	300,974	373,189	2.41
3/14 through 2/15	16,119,439	1	79,187	10	56,800	69,430	243,340	448,757	2.78
5 YR. TOTAL	75,040,515	5	184,912	54	367,675	1,228,990	1,740,664	3,522,241	4.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	0.736	56%		3.957		4.69	
Pure Premium Indicated by National Relativity		34%	1.935	22%		4.360		6.30	
Pure Premium Present on Rate Level		34%	1.494	22%		4.199		5.69	
Pure Premium Derived by Formula		1.401			4.099		5.50		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 8291		STORAGE WAREHOUSE-COLD							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	20,847,573	3	21,175	14	39,589	227,092	154,619	442,475	2.12
3/11 through 2/12	22,581,714	1	11,956	14	344,543	8,385	868,107	1,232,991	5.46
3/12 through 2/13	23,556,941	3	355,811	14	62,981	235,948	358,226	1,012,966	4.30
3/13 through 2/14	22,280,688	0	0	12	200,554	0	350,464	551,018	2.47
3/14 through 2/15	25,515,342	4	261,990	10	75,103	246,290	221,735	805,118	3.16
5 YR. TOTAL	114,782,258	11	650,932	64	722,770	717,715	1,953,151	4,044,568	3.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	1.197	55%		2.327		3.52	
Pure Premium Indicated by National Relativity		31%	1.226	22%		2.017		3.24	
Pure Premium Present on Rate Level		32%	1.391	23%		2.653		4.04	
Pure Premium Derived by Formula		1.268			2.334		3.60		

CLASS 8292		STORAGE WAREHOUSE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	66,016,998	6	279,463	41	725,863	132,613	1,003,272	2,141,211	3.24
3/11 through 2/12	73,029,946	5	58,855	41	338,014	188,156	662,231	1,247,256	1.71
3/12 through 2/13	72,299,454	5	283,065	65	812,479	264,807	2,031,000	3,391,351	4.69
3/13 through 2/14	88,799,816	13	339,953	64	338,992	299,650	843,082	1,821,677	2.05
3/14 through 2/15	92,021,749	12	619,702	54	762,340	567,763	1,536,551	3,486,356	3.79
5 YR. TOTAL	392,167,963	41	1,581,038	265	2,977,688	1,452,989	6,076,136	12,087,851	3.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	1.162	78%		1.920		3.08	
Pure Premium Indicated by National Relativity		22%	1.214	11%		1.944		3.16	
Pure Premium Present on Rate Level		22%	1.128	11%		1.871		3.00	
Pure Premium Derived by Formula		1.166			1.917		3.08		

CLASS 8293		STORAGE WAREHOUSE-FURNITURE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	10,286,374	3	291,933	18	99,995	498,378	138,614	1,028,920	10.00
3/11 through 2/12	10,787,330	3	304,337	18	122,932	227,932	277,978	933,179	8.65
3/12 through 2/13	10,981,923	3	385,984	13	224,287	188,687	311,635	1,110,593	10.11
3/13 through 2/14	11,009,184	2	37,700	21	290,134	75,426	684,081	1,087,341	9.88
3/14 through 2/15	13,480,928	2	77,238	16	245,401	36,448	436,271	795,358	5.90
5 YR. TOTAL	56,545,739	13	1,097,192	86	982,749	1,026,871	1,848,579	4,955,391	8.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	3.678	57%		5.085		8.76	
Pure Premium Indicated by National Relativity		29%	3.288	21%		4.593		7.88	
Pure Premium Present on Rate Level		29%	3.827	22%		5.818		9.65	
Pure Premium Derived by Formula		3.608			5.143		8.75		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 8304		GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	72,747,731	7	590,432	45	659,100	1,321,102	1,147,212	3,717,846	5.11
3/11 through 2/12	80,536,460	6	292,550	29	413,710	737,250	742,221	2,185,731	2.71
3/12 through 2/13	76,145,101	3	409,018	23	285,870	831,866	549,435	2,076,189	2.73
3/13 through 2/14	81,071,509	11	1,265,236	32	441,135	831,432	1,432,530	3,970,333	4.90
3/14 through 2/15	81,741,734	2	68,407	30	1,098,288	86,795	1,300,111	2,553,601	3.12
5 YR. TOTAL	392,242,535	29	2,625,643	159	2,898,103	3,808,445	5,171,509	14,503,700	3.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	1.408	87%	2.289	3.70			
Pure Premium Indicated by National Relativity		19%	1.646	6%	2.559	4.21			
Pure Premium Present on Rate Level		20%	1.409	7%	2.436	3.85			
Pure Premium Derived by Formula		1.453			2.315		3.77		

CLASS 8350		GASOLINE DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	60,761,154	11	733,525	36	585,813	1,195,917	1,100,005	3,615,260	5.95
3/11 through 2/12	68,239,459	11	566,783	34	994,129	750,887	1,165,307	3,477,106	5.10
3/12 through 2/13	65,893,464	6	401,150	22	270,549	362,510	672,737	1,706,946	2.59
3/13 through 2/14	67,821,443	6	264,924	36	979,606	266,520	1,367,890	2,878,940	4.25
3/14 through 2/15	73,113,738	11	1,036,641	32	762,072	2,050,219	1,105,438	4,954,370	6.78
5 YR. TOTAL	335,829,258	45	3,003,023	160	3,592,169	4,626,053	5,411,377	16,632,622	4.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	1.964	87%	2.989	4.95			
Pure Premium Indicated by National Relativity		17%	2.318	6%	2.906	5.22			
Pure Premium Present on Rate Level		17%	1.956	7%	2.877	4.83			
Pure Premium Derived by Formula		2.023			2.976		5.00		

CLASS 8380		AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	508,211,668	31	1,747,530	229	2,971,708	2,762,807	4,992,699	12,474,744	2.46
3/11 through 2/12	582,636,962	40	1,884,375	205	2,286,911	3,345,439	4,649,930	12,166,655	2.09
3/12 through 2/13	603,456,489	43	2,165,814	210	2,432,384	2,527,818	5,052,258	12,178,274	2.02
3/13 through 2/14	632,848,753	33	2,234,291	246	5,105,032	2,203,460	6,800,052	16,342,835	2.58
3/14 through 2/15	683,626,277	38	2,518,609	231	4,029,261	2,643,095	6,985,814	16,176,779	2.37
5 YR. TOTAL	3,010,780,149	185	10,550,619	1,121	16,825,296	13,482,619	28,480,753	69,339,287	2.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.909	100%	1.394	2.30			
Pure Premium Indicated by National Relativity		0%	0.941	0%	1.411	2.35			
Pure Premium Present on Rate Level		0%	0.932	0%	1.474	2.41			
Pure Premium Derived by Formula		0.909			1.394		2.30		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8381		GASOLINE STATION:SELF-SERVICE ONLY-RETAIL								
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	4,281,499	0	0	1	24,056	0	13,524	37,580	0.88	
3/11 through 2/12	4,807,034	0	0	1	6,643	0	32,857	39,500	0.82	
3/12 through 2/13	3,385,824	0	0	1	59,416	0	128,366	187,782	5.55	
3/13 through 2/14	3,385,328	0	0	1	11,392	0	24,434	35,826	1.06	
3/14 through 2/15	3,036,267	0	0	0	0	0	652	652	0.02	
5 YR. TOTAL	18,895,952	0	0	4	101,507	0	199,833	301,340	1.60	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	0.537	20%	1.058	1.60				
Pure Premium Indicated by National Relativity		42%	0.577	40%	1.049	1.63				
Pure Premium Present on Rate Level		43%	0.836	40%	1.324	2.16				
Pure Premium Derived by Formula		0.682			1.161		1.84			

CLASS 8385		BUS CO.: GARAGE EMPLOYEES								
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	13,618,020	0	0	5	11,052	0	97,513	108,565	0.80	
3/11 through 2/12	10,824,371	0	0	2	9,979	0	79,821	89,800	0.83	
3/12 through 2/13	16,097,580	1	75,948	7	267,345	14,502	260,521	618,316	3.84	
3/13 through 2/14	11,858,565	0	0	3	7,605	0	83,120	90,725	0.77	
3/14 through 2/15	12,584,745	0	0	2	28,874	0	88,781	117,655	0.93	
5 YR. TOTAL	64,983,281	1	75,948	19	324,855	14,502	609,756	1,025,061	1.58	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		23%	0.617	30%	0.961	1.58				
Pure Premium Indicated by National Relativity		38%	0.741	35%	1.158	1.90				
Pure Premium Present on Rate Level		39%	0.773	35%	1.061	1.83				
Pure Premium Derived by Formula		0.725			1.065		1.79			

CLASS 8392		AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & DRIVERS								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	4,367,338	2	23,288	0	0	18,536	1,713	43,537	1.00	
3/11 through 2/12	4,325,485	0	0	1	544	0	20,843	21,387	0.50	
3/12 through 2/13	4,802,109	0	0	1	265	0	18,974	19,239	0.40	
3/13 through 2/14	5,162,383	1	6,072	3	64,986	22,013	74,236	167,307	3.24	
3/14 through 2/15	5,097,817	1	2,265	1	379	25,221	12,207	40,072	0.79	
5 YR. TOTAL	23,755,132	4	31,625	6	66,174	65,770	127,973	291,542	1.23	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		14%	0.412	20%	0.816	1.23				
Pure Premium Indicated by National Relativity		43%	0.691	40%	1.309	2.00				
Pure Premium Present on Rate Level		43%	0.584	40%	1.020	1.60				
Pure Premium Derived by Formula		0.606			1.095		1.70			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8393		AUTOMOBILE BODY REPAIR & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	75,219,746	2	88,906	23	628,153	172,355	565,367	1,454,781	1.93
3/11 through 2/12	87,711,584	3	174,708	28	412,977	174,253	687,471	1,449,409	1.65
3/12 through 2/13	85,970,427	3	351,206	19	314,480	211,020	407,753	1,284,459	1.49
3/13 through 2/14	98,245,008	7	529,201	20	210,309	524,190	411,635	1,675,335	1.71
3/14 through 2/15	104,167,297	5	460,803	30	519,606	264,586	851,550	2,096,545	2.01
5 YR. TOTAL	451,314,062	20	1,604,824	120	2,085,525	1,346,404	2,923,776	7,960,529	1.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	0.818	62%	0.946	1.76			
Pure Premium Indicated by National Relativity		24%	0.618	19%	0.810	1.43			
Pure Premium Present on Rate Level		25%	0.774	19%	0.914	1.69			
Pure Premium Derived by Formula		0.759			0.914			1.67	

CLASS 8500		METAL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,132,384	0	0	2	3,171	0	65,507	68,678	1.66
3/11 through 2/12	7,256,497	0	0	4	23,583	0	118,610	142,193	1.96
3/12 through 2/13	5,566,492	0	0	4	59,241	0	155,223	214,464	3.85
3/13 through 2/14	6,815,832	1	58,941	8	96,093	37,751	201,339	394,124	5.78
3/14 through 2/15	6,295,431	1	2,000	7	37,545	2,863	98,604	141,012	2.24
5 YR. TOTAL	30,066,636	2	60,941	25	219,633	40,614	639,283	960,471	3.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.933	33%	2.261	3.19			
Pure Premium Indicated by National Relativity		38%	2.321	33%	3.522	5.84			
Pure Premium Present on Rate Level		39%	1.517	34%	2.774	4.29			
Pure Premium Derived by Formula		1.688			2.852			4.54	

CLASS 8601		ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	192,366,691	0	0	15	145,580	0	270,925	416,505	0.22
3/11 through 2/12	206,087,719	7	396,093	19	753,601	310,530	420,329	1,880,553	0.91
3/12 through 2/13	208,125,100	0	0	8	192,714	0	232,927	425,641	0.21
3/13 through 2/14	204,377,269	0	0	4	19,391	0	106,205	125,596	0.06
3/14 through 2/15	226,140,300	1	55,573	7	363,290	252,720	342,011	1,013,594	0.45
5 YR. TOTAL	1,037,097,079	8	451,666	53	1,474,576	563,250	1,372,397	3,861,889	0.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.186	47%	0.187	0.37			
Pure Premium Indicated by National Relativity		30%	0.136	26%	0.211	0.35			
Pure Premium Present on Rate Level		30%	0.184	27%	0.210	0.39			
Pure Premium Derived by Formula		0.170			0.199			0.37	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 8602		SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,457,782	1	5,409	1	12,811	44,921	41,756	104,897	4.27
3/11 through 2/12	4,343,900	0	0	1	172	0	1,313	1,485	0.03
3/12 through 2/13	9,168,759	1	33,112	3	19,120	18,404	64,736	135,372	1.48
3/13 through 2/14	10,985,498	1	124,942	4	40,500	82,584	69,084	317,110	2.89
3/14 through 2/15	6,044,161	0	0	2	12,793	0	58,138	70,931	1.17
5 YR. TOTAL	33,000,100	3	163,463	11	85,396	145,909	235,027	629,795	1.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.754	20%		1.154		1.91	
Pure Premium Indicated by National Relativity		43%	0.568	40%		0.878		1.45	
Pure Premium Present on Rate Level		43%	0.436	40%		0.763		1.20	
Pure Premium Derived by Formula		0.537				0.887		1.42	

CLASS 8603		ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	72,471,157	0	0	0	0	0	5,533	5,533	0.01
3/11 through 2/12	90,233,154	0	0	0	0	0	9,133	9,133	0.01
3/12 through 2/13	98,619,132	0	0	1	394	0	1,772	2,166	0.00
3/13 through 2/14	110,816,765	1	8,591	0	0	52,861	15,154	76,606	0.07
3/14 through 2/15	118,452,008	0	0	2	25,280	0	58,340	83,620	0.07
5 YR. TOTAL	490,592,216	1	8,591	3	25,674	52,861	89,932	177,058	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.007	19%		0.029		0.04	
Pure Premium Indicated by National Relativity		43%	0.027	40%		0.049		0.08	
Pure Premium Present on Rate Level		43%	0.030	41%		0.045		0.08	
Pure Premium Derived by Formula		0.025				0.044		0.07	

CLASS 8606		GEOPHYSICAL EXPLORATION - ALL EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	147,251	0	0	0	0	0	0	0	0.00
3/11 through 2/12	151,911	0	0	0	0	0	0	0	0.00
3/12 through 2/13	186,754	0	0	0	0	0	0	0	0.00
3/13 through 2/14	191,973	0	0	0	0	0	0	0	0.00
3/14 through 2/15	141,676	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	819,565	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	6%		0.000		0.00	
Pure Premium Indicated by National Relativity		38%	0.843	40%		1.095		1.94	
Pure Premium Present on Rate Level		58%	0.871	54%		1.199		2.07	
Pure Premium Derived by Formula		0.826				1.085		1.91	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 8719		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK							
Industry Group: Goods and Services Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,062,431	0	0	0	0	0	0	0	0.00
3/11 through 2/12	933,417	0	0	0	0	0	0	0	0.00
3/12 through 2/13	693,799	0	0	0	0	0	0	0	0.00
3/13 through 2/14	582,706	0	0	0	0	0	159	159	0.03
3/14 through 2/15	319,172	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,591,525	0	0	0	0	0	159	159	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.000	12%	0.004			0.00	
Pure Premium Indicated by National Relativity		22%	0.617	24%	1.091			1.71	
Pure Premium Present on Rate Level		70%	1.037	64%	1.914			2.95	
Pure Premium Derived by Formula		0.862			1.487		2.35		

CLASS 8720		INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	33,408,583	0	0	4	39,435	0	110,987	150,422	0.45
3/11 through 2/12	35,783,812	0	0	9	119,631	0	330,318	449,949	1.26
3/12 through 2/13	68,476,382	0	0	8	110,993	0	268,310	379,303	0.55
3/13 through 2/14	79,895,035	3	53,288	6	148,102	85,169	208,214	494,773	0.62
3/14 through 2/15	81,515,676	2	78,028	1	48,658	90,113	91,067	307,866	0.38
5 YR. TOTAL	299,079,488	5	131,316	28	466,819	175,282	1,008,896	1,782,313	0.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.200	50%	0.396			0.60	
Pure Premium Indicated by National Relativity		33%	0.380	25%	0.567			0.95	
Pure Premium Present on Rate Level		34%	0.407	25%	0.805			1.21	
Pure Premium Derived by Formula		0.330			0.541		0.87		

CLASS 8721		REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	11,713,837	0	0	0	0	0	1,098	1,098	0.01
3/11 through 2/12	14,303,922	0	0	2	6,173	0	17,347	23,520	0.16
3/12 through 2/13	15,000,261	0	0	0	0	0	835	835	0.01
3/13 through 2/14	16,188,810	1	118,259	0	0	177,627	0	295,886	1.83
3/14 through 2/15	15,754,480	0	0	0	0	0	148	148	0.00
5 YR. TOTAL	72,961,310	1	118,259	2	6,173	177,627	19,428	321,487	0.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.171	15%	0.270			0.44	
Pure Premium Indicated by National Relativity		33%	0.114	35%	0.148			0.26	
Pure Premium Present on Rate Level		55%	0.127	50%	0.164			0.29	
Pure Premium Derived by Formula		0.128			0.174		0.30		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 8723		INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	448,012,641	2	627,372	16	140,219	0	322,744	1,090,335	0.24
3/12 through 2/13	1,436,587,963	4	247,271	32	438,427	127,593	969,499	1,782,790	0.12
3/13 through 2/14	1,619,566,429	5	68,017	30	455,120	376,325	1,012,006	1,911,468	0.12
3/14 through 2/15	1,532,284,881	12	548,312	36	459,864	566,733	1,102,186	2,677,095	0.18
5 YR. TOTAL	5,036,451,914	23	1,490,972	114	1,493,630	1,070,651	3,406,435	7,461,688	0.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	0.059	64%	0.089	0.15			
Pure Premium Indicated by National Relativity		25%	0.061	18%	0.108	0.17			
Pure Premium Present on Rate Level		25%	0.067	18%	0.092	0.16			
Pure Premium Derived by Formula		0.062			0.093			0.16	

CLASS 8725		INVENTORY COUNTERS - TRAVELING - INCLUDING SALESPERSONS & CLERICAL							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	473,113	0	0	0	0	0	1,656	1,656	0.35
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	4,559	0	0	0	0	0	0	0	0.00
3/13 through 2/14	50,362	0	0	0	0	0	0	0	0.00
3/14 through 2/15	41,802	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	569,836	0	0	0	0	0	1,656	1,656	0.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.291	0.29			
Pure Premium Indicated by National Relativity		23%	1.044	24%	1.930	2.97			
Pure Premium Present on Rate Level		73%	0.759	71%	1.219	1.98			
Pure Premium Derived by Formula		0.794			1.343			2.14	

CLASS 8742		SALESPERSONS OR COLLECTORS-OUTSIDE							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,428,711,946	25	1,402,824	85	998,408	1,391,577	2,717,687	6,510,496	0.27
3/11 through 2/12	2,476,799,935	26	1,346,949	102	1,947,210	2,040,567	3,114,626	8,449,352	0.34
3/12 through 2/13	2,324,007,455	26	1,444,644	91	1,988,378	1,164,691	3,075,818	7,673,531	0.33
3/13 through 2/14	2,397,975,838	22	1,639,894	104	2,044,797	2,018,225	3,283,856	8,986,772	0.38
3/14 through 2/15	2,459,394,265	19	1,541,680	75	3,245,937	1,730,129	3,473,827	9,991,573	0.41
5 YR. TOTAL	12,086,889,439	118	7,375,991	457	10,224,730	8,345,189	15,665,814	41,611,724	0.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		92%	0.146	100%	0.199	0.35			
Pure Premium Indicated by National Relativity		4%	0.117	0%	0.184	0.30			
Pure Premium Present on Rate Level		4%	0.129	0%	0.199	0.33			
Pure Premium Derived by Formula		0.144			0.199			0.34	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 8745		NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS-NOT RETAIL DEALER-& SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,087,356	2	80,732	1	43,451	62,037	41,268	227,488	10.90
3/11 through 2/12	2,415,691	0	0	1	595	0	6,973	7,568	0.31
3/12 through 2/13	2,244,966	1	32,854	1	1,886	30,348	6,184	71,272	3.17
3/13 through 2/14	2,309,924	1	34,470	1	30,312	55,749	29,314	149,845	6.49
3/14 through 2/15	2,400,968	1	30,595	3	15,486	9,363	30,470	85,914	3.58
5 YR. TOTAL	11,458,905	5	178,651	7	91,730	157,497	114,209	542,087	4.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	2.360	22%	2.371	4.73			
Pure Premium Indicated by National Relativity		42%	1.497	39%	2.619	4.12			
Pure Premium Present on Rate Level		42%	1.631	39%	2.770	4.40			
Pure Premium Derived by Formula		1.691			2.623		4.31		

CLASS 8748		AUTOMOBILE SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	166,435,793	3	52,744	11	390,308	68,574	517,930	1,029,556	0.62
3/11 through 2/12	222,805,944	3	124,341	9	393,923	118,980	518,994	1,156,238	0.52
3/12 through 2/13	227,866,479	3	278,474	12	94,994	168,118	297,034	838,620	0.37
3/13 through 2/14	250,308,111	3	1,031,175	12	447,249	550,797	520,706	2,549,927	1.02
3/14 through 2/15	273,753,654	2	267,422	14	411,298	309,902	857,905	1,846,527	0.68
5 YR. TOTAL	1,141,169,981	14	1,754,156	58	1,737,772	1,216,371	2,712,569	7,420,868	0.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.306	60%	0.344	0.65			
Pure Premium Indicated by National Relativity		26%	0.244	20%	0.369	0.61			
Pure Premium Present on Rate Level		27%	0.259	20%	0.341	0.60			
Pure Premium Derived by Formula		0.277			0.348		0.63		

CLASS 8755		LABOR UNION-ALL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	19,127,553	0	0	1	32,697	0	34,517	67,214	0.35
3/11 through 2/12	19,834,714	0	0	2	945	0	9,217	10,162	0.05
3/12 through 2/13	20,999,521	0	0	1	5,699	0	11,225	16,924	0.08
3/13 through 2/14	22,936,261	0	0	0	0	0	0	0	0.00
3/14 through 2/15	21,846,744	1	44,562	0	0	98,581	0	143,143	0.66
5 YR. TOTAL	104,744,793	1	44,562	4	39,341	98,581	54,959	237,443	0.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.080	20%	0.147	0.23			
Pure Premium Indicated by National Relativity		36%	0.086	38%	0.136	0.22			
Pure Premium Present on Rate Level		50%	0.137	42%	0.228	0.37			
Pure Premium Derived by Formula		0.111			0.177		0.29		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 8799		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	7,591,389	0	0	0	0	0	3,506	3,506	0.05
3/11 through 2/12	12,064,048	0	0	0	0	0	8,378	8,378	0.07
3/12 through 2/13	10,780,118	0	0	2	3,463	0	20,963	24,426	0.23
3/13 through 2/14	8,975,440	0	0	1	2,087	0	21,370	23,457	0.26
3/14 through 2/15	9,208,088	0	0	0	0	0	13,052	13,052	0.14
5 YR. TOTAL	48,619,083	0	0	3	5,550	0	67,269	72,819	0.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.011	17%		0.138		0.15	
Pure Premium Indicated by National Relativity		31%	0.177	33%		0.368		0.55	
Pure Premium Present on Rate Level		58%	0.148	50%		0.339		0.49	
Pure Premium Derived by Formula						0.142		0.314	0.46

CLASS 8800		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP							
Industry Group: Office and Clerical Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	28,630,815	1	17,518	9	30,325	16,520	107,435	171,798	0.60
3/11 through 2/12	34,054,886	4	102,072	13	165,135	134,604	371,336	773,147	2.27
3/12 through 2/13	30,444,801	3	561,527	5	8,083	230,281	103,195	903,086	2.97
3/13 through 2/14	35,321,196	1	127,753	6	20,331	0	84,647	232,731	0.66
3/14 through 2/15	36,035,002	1	44,676	8	120,337	3,058	194,485	362,556	1.01
5 YR. TOTAL	164,486,700	10	853,546	41	344,211	384,463	861,098	2,443,318	1.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.728	40%		0.757		1.49	
Pure Premium Indicated by National Relativity		35%	0.602	30%		1.044		1.65	
Pure Premium Present on Rate Level		36%	0.546	30%		0.869		1.42	
Pure Premium Derived by Formula						0.618		0.877	1.50

CLASS 8803		AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	332,703,703	0	0	3	31,590	0	37,647	69,237	0.02
3/11 through 2/12	359,439,800	1	33,247	4	135,662	112,434	137,271	418,614	0.12
3/12 through 2/13	352,419,929	0	0	3	19,749	0	115,343	135,092	0.04
3/13 through 2/14	406,335,878	1	46,421	3	111,064	29,018	309,209	495,712	0.12
3/14 through 2/15	441,116,201	0	0	3	70,252	0	168,530	238,782	0.05
5 YR. TOTAL	1,892,015,511	2	79,668	16	368,317	141,452	768,000	1,357,437	0.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.024	31%		0.048		0.07	
Pure Premium Indicated by National Relativity		38%	0.025	34%		0.038		0.06	
Pure Premium Present on Rate Level		39%	0.025	35%		0.041		0.07	
Pure Premium Derived by Formula						0.025		0.042	0.07

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8810		CLERICAL OFFICE EMPLOYEES NOC							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	11,036,830,727	60	3,051,272	329	4,411,107	4,415,881	9,655,973	21,534,233	0.20
3/11 through 2/12	11,087,903,030	63	2,549,983	265	3,492,417	3,078,359	8,928,474	18,049,233	0.16
3/12 through 2/13	9,008,003,838	53	1,826,148	257	3,558,919	2,097,837	8,347,473	15,830,377	0.18
3/13 through 2/14	9,325,261,667	54	2,191,915	224	3,527,565	2,712,982	7,878,030	16,310,492	0.18
3/14 through 2/15	9,564,106,661	50	2,168,180	213	3,483,275	2,769,715	7,320,625	15,741,795	0.17
5 YR. TOTAL	50,022,105,923	280	11,787,498	1,288	18,473,283	15,074,774	42,130,575	87,466,130	0.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.060	100%	0.114			0.17	
Pure Premium Indicated by National Relativity		0%	0.050	0%	0.089			0.14	
Pure Premium Present on Rate Level		0%	0.060	0%	0.118			0.18	
Pure Premium Derived by Formula		0.060			0.114		0.17		

CLASS 8820		ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	349,119,759	2	73,748	9	63,887	56,140	212,129	405,904	0.12
3/11 through 2/12	357,145,476	2	29,670	5	126,726	30,730	291,992	479,118	0.13
3/12 through 2/13	380,096,356	1	30,740	15	253,813	33,163	320,290	638,006	0.17
3/13 through 2/14	375,698,868	3	100,587	13	281,948	132,227	473,085	987,847	0.26
3/14 through 2/15	395,577,315	1	217,719	7	240,393	354,609	233,024	1,045,745	0.27
5 YR. TOTAL	1,857,637,774	9	452,464	49	966,767	606,869	1,530,520	3,556,620	0.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.076	45%	0.115			0.19	
Pure Premium Indicated by National Relativity		34%	0.054	27%	0.084			0.14	
Pure Premium Present on Rate Level		35%	0.055	28%	0.104			0.16	
Pure Premium Derived by Formula		0.061			0.104		0.17		

CLASS 8824		RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	148,458,505	16	782,908	76	583,633	802,767	1,314,526	3,483,834	2.35
3/11 through 2/12	150,381,088	21	1,178,727	84	721,918	1,211,128	1,494,052	4,605,825	3.06
3/12 through 2/13	157,308,987	21	933,286	70	423,490	854,002	1,307,245	3,518,023	2.24
3/13 through 2/14	174,786,145	14	780,308	58	569,513	1,233,077	1,670,622	4,253,520	2.43
3/14 through 2/15	189,500,617	12	729,003	73	725,920	506,796	2,272,320	4,234,039	2.24
5 YR. TOTAL	820,435,342	84	4,404,232	361	3,024,474	4,607,770	8,058,765	20,095,241	2.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		68%	0.905	96%	1.544			2.45	
Pure Premium Indicated by National Relativity		16%	0.982	2%	1.811			2.79	
Pure Premium Present on Rate Level		16%	0.858	2%	1.492			2.35	
Pure Premium Derived by Formula		0.910			1.548		2.46		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8825		RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	40,244,658	3	120,433	15	99,931	89,848	225,176	535,388	1.33
3/11 through 2/12	39,707,846	2	2,991	22	125,763	25,326	305,758	459,838	1.16
3/12 through 2/13	38,662,794	2	39,958	19	145,625	115,813	227,180	528,576	1.37
3/13 through 2/14	39,456,549	2	55,041	18	89,728	51,991	320,035	516,795	1.31
3/14 through 2/15	43,923,614	5	123,715	14	162,420	295,608	401,902	983,645	2.24
5 YR. TOTAL	201,995,461	14	342,138	88	623,467	578,586	1,480,051	3,024,242	1.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.478	45%		1.019		1.50	
Pure Premium Indicated by National Relativity		35%	0.551	27%		1.075		1.63	
Pure Premium Present on Rate Level		35%	0.448	28%		0.918		1.37	
Pure Premium Derived by Formula		0.493			1.006		1.50		

CLASS 8826		RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	52,567,052	8	376,870	41	434,902	341,154	857,106	2,010,032	3.82
3/11 through 2/12	54,825,906	4	88,990	22	290,964	22,242	841,163	1,243,359	2.27
3/12 through 2/13	55,411,931	10	442,389	25	429,738	643,656	674,593	2,190,376	3.95
3/13 through 2/14	58,593,488	10	412,342	27	467,581	240,149	747,791	1,867,863	3.19
3/14 through 2/15	64,319,250	5	145,204	21	278,150	187,605	808,741	1,419,700	2.21
5 YR. TOTAL	285,717,627	37	1,465,795	136	1,901,335	1,434,806	3,929,394	8,731,330	3.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		45%	1.178	68%		1.877		3.06	
Pure Premium Indicated by National Relativity		27%	0.645	16%		1.287		1.93	
Pure Premium Present on Rate Level		28%	0.892	16%		1.794		2.69	
Pure Premium Derived by Formula		0.954			1.769		2.72		

CLASS 8829		CONVALESCENT OR NURSING HOME-ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	552,241,879	64	3,886,534	317	2,488,187	4,245,665	5,098,704	15,719,090	2.85
3/11 through 2/12	587,469,172	56	3,159,224	304	3,279,593	2,413,338	6,061,121	14,913,276	2.54
3/12 through 2/13	567,000,798	53	2,837,453	253	2,047,205	2,578,025	5,306,699	12,769,382	2.25
3/13 through 2/14	601,149,625	62	2,802,189	249	2,473,694	2,001,102	5,092,097	12,369,082	2.06
3/14 through 2/15	611,086,789	34	1,565,995	223	1,933,316	1,462,955	4,399,995	9,362,261	1.53
5 YR. TOTAL	2,918,948,263	269	14,251,395	1,346	12,221,995	12,701,085	25,958,616	65,133,091	2.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.907	100%		1.324		2.23	
Pure Premium Indicated by National Relativity		0%	0.761	0%		1.314		2.08	
Pure Premium Present on Rate Level		0%	0.953	0%		1.390		2.34	
Pure Premium Derived by Formula		0.907			1.324		2.23		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8831		HOSPITAL-VETERINARY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	83,510,313	3	261,470	26	186,517	401,208	905,302	1,754,497	2.10
3/11 through 2/12	89,842,716	2	15,930	27	107,819	46,680	661,052	831,481	0.93
3/12 through 2/13	98,069,380	5	545,799	30	95,484	185,247	638,141	1,464,671	1.49
3/13 through 2/14	102,823,307	0	0	17	109,137	0	510,657	619,794	0.60
3/14 through 2/15	112,667,112	2	172,181	27	221,111	132,999	900,884	1,427,175	1.27
5 YR. TOTAL	486,912,828	12	995,380	127	720,068	766,134	3,616,036	6,097,618	1.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.352	62%	0.900	1.25			
Pure Premium Indicated by National Relativity		32%	0.344	19%	0.901	1.25			
Pure Premium Present on Rate Level		32%	0.310	19%	0.845	1.16			
Pure Premium Derived by Formula		0.336			0.890		1.23		

CLASS 8832		PHYSICIAN & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	1,662,033,808	12	353,242	64	927,235	380,978	1,726,597	3,388,052	0.20
3/11 through 2/12	1,749,396,156	22	1,161,887	62	1,020,808	1,401,181	1,970,042	5,553,918	0.32
3/12 through 2/13	1,785,990,921	16	467,642	56	1,509,269	659,738	2,176,397	4,813,046	0.27
3/13 through 2/14	1,848,649,231	24	909,861	61	1,819,487	1,844,918	2,102,364	6,676,630	0.36
3/14 through 2/15	1,979,118,586	12	497,387	70	1,159,524	570,231	2,509,919	4,737,061	0.24
5 YR. TOTAL	9,025,188,702	86	3,390,019	313	6,436,323	4,857,046	10,485,319	25,168,707	0.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		79%	0.109	100%	0.170	0.28			
Pure Premium Indicated by National Relativity		10%	0.122	0%	0.193	0.32			
Pure Premium Present on Rate Level		11%	0.119	0%	0.172	0.29			
Pure Premium Derived by Formula		0.111			0.170		0.28		

CLASS 8833		HOSPITAL: PROFESSIONAL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	983,648,659	32	1,775,291	109	1,106,901	2,390,752	2,324,775	7,597,719	0.77
3/11 through 2/12	1,008,820,412	28	1,630,753	105	910,721	1,678,519	2,411,885	6,631,878	0.66
3/12 through 2/13	1,031,094,691	26	1,272,714	118	1,359,046	1,230,667	2,985,892	6,848,319	0.66
3/13 through 2/14	1,014,525,284	36	1,851,108	112	1,671,702	2,201,214	2,557,929	8,281,953	0.82
3/14 through 2/15	1,045,650,875	24	1,975,363	77	1,106,305	1,575,067	2,124,054	6,780,789	0.65
5 YR. TOTAL	5,083,739,921	146	8,505,229	521	6,154,675	9,076,219	12,404,535	36,140,658	0.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		88%	0.288	100%	0.423	0.71			
Pure Premium Indicated by National Relativity		6%	0.383	0%	0.627	1.01			
Pure Premium Present on Rate Level		6%	0.280	0%	0.423	0.70			
Pure Premium Derived by Formula		0.293			0.423		0.72		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 8835		HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	171,453,443	18	717,009	85	510,008	597,813	1,561,350	3,386,180	1.98
3/11 through 2/12	167,690,341	10	637,285	60	551,130	728,971	1,039,737	2,957,123	1.76
3/12 through 2/13	174,805,671	13	967,729	81	759,058	824,617	1,367,044	3,918,448	2.24
3/13 through 2/14	193,828,732	22	852,367	62	1,256,601	704,405	1,729,653	4,543,026	2.34
3/14 through 2/15	199,398,301	15	755,365	43	453,713	859,629	1,218,041	3,286,748	1.65
5 YR. TOTAL	907,176,488	78	3,929,755	331	3,530,510	3,715,435	6,915,825	18,091,525	1.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		68%	0.822	90%	1.172			1.99	
Pure Premium Indicated by National Relativity		16%	0.805	5%	1.163			1.97	
Pure Premium Present on Rate Level		16%	0.783	5%	1.150			1.93	
Pure Premium Derived by Formula		0.813				1.170		1.98	

CLASS 8842		GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	211,833,751	19	476,433	92	371,002	908,002	2,036,046	3,791,483	1.79
3/11 through 2/12	216,821,579	30	946,368	90	394,712	1,063,247	1,901,392	4,305,719	1.99
3/12 through 2/13	237,766,974	17	938,456	102	1,283,277	992,212	2,949,811	6,163,756	2.59
3/13 through 2/14	261,111,328	15	379,885	119	664,826	364,255	3,071,341	4,480,307	1.72
3/14 through 2/15	289,791,480	27	1,493,169	126	989,377	1,561,015	3,991,256	8,034,817	2.77
5 YR. TOTAL	1,217,325,112	108	4,234,311	529	3,703,194	4,888,731	13,949,846	26,776,082	2.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		68%	0.652	100%	1.548			2.20	
Pure Premium Indicated by National Relativity		16%	0.812	0%	1.545			2.36	
Pure Premium Present on Rate Level		16%	0.594	0%	1.381			1.98	
Pure Premium Derived by Formula		0.668				1.548		2.22	

CLASS 8855		BANKS AND TRUST COMPANIES - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	146,402,690	1	39,001	6	32,032	10,714	167,833	249,580	0.17
3/12 through 2/13	1,819,059,582	3	21,838	36	622,220	227,145	1,040,028	1,911,231	0.11
3/13 through 2/14	1,947,823,901	11	719,944	35	207,333	970,463	822,478	2,720,218	0.14
3/14 through 2/15	2,047,856,823	6	349,818	35	484,787	527,866	1,077,402	2,439,873	0.12
5 YR. TOTAL	5,961,142,996	21	1,130,601	112	1,346,372	1,736,188	3,107,741	7,320,902	0.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	0.042	67%	0.081			0.12	
Pure Premium Indicated by National Relativity		25%	0.052	16%	0.098			0.15	
Pure Premium Present on Rate Level		26%	0.054	17%	0.086			0.14	
Pure Premium Derived by Formula		0.048				0.085		0.13	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 8856		CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	4,562,523	0	0	0	0	0	281	281	0.01
3/13 through 2/14	5,036,130	0	0	0	0	0	0	0	0.00
3/14 through 2/15	6,449,574	0	0	0	0	0	4,971	4,971	0.08
5 YR. TOTAL	16,048,227	0	0	0	0	0	5,252	5,252	0.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	8%	0.033	0.03			
Pure Premium Indicated by National Relativity		41%	0.227	44%	0.261	0.49			
Pure Premium Present on Rate Level		53%	0.116	48%	0.156	0.27			
Pure Premium Derived by Formula		0.155			0.192			0.35	

CLASS 8864		SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	348,299,288	13	420,911	96	569,480	419,211	2,715,609	4,125,211	1.18
3/11 through 2/12	352,307,871	20	751,561	102	783,616	921,606	2,709,487	5,166,270	1.47
3/12 through 2/13	376,063,426	27	1,301,379	122	1,037,018	1,156,132	2,890,921	6,385,450	1.70
3/13 through 2/14	393,666,214	29	910,165	103	963,152	1,486,049	2,831,714	6,191,080	1.57
3/14 through 2/15	394,067,013	19	1,150,376	65	698,808	2,036,028	2,262,422	6,147,634	1.56
5 YR. TOTAL	1,864,403,812	108	4,534,392	488	4,052,074	6,019,026	13,410,153	28,015,645	1.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		70%	0.461	100%	1.042	1.50			
Pure Premium Indicated by National Relativity		15%	0.503	0%	0.970	1.47			
Pure Premium Present on Rate Level		15%	0.419	0%	1.064	1.48			
Pure Premium Derived by Formula		0.461			1.042			1.50	

CLASS 8868		COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	3,705,885,691	28	844,006	209	2,166,231	927,442	5,964,883	9,902,562	0.27
3/11 through 2/12	3,776,370,346	48	1,929,668	169	1,844,542	2,872,889	4,743,024	11,390,123	0.30
3/12 through 2/13	3,737,520,247	46	2,930,120	178	2,314,312	3,410,807	5,850,678	14,505,917	0.39
3/13 through 2/14	3,812,640,011	34	1,435,028	219	3,111,012	2,389,335	6,957,429	13,892,804	0.36
3/14 through 2/15	3,891,017,788	44	2,949,339	211	3,693,296	2,878,167	7,659,930	17,180,732	0.44
5 YR. TOTAL	18,923,434,083	200	10,088,161	986	13,129,393	12,478,640	31,175,944	66,872,138	0.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.123	100%	0.231	0.35			
Pure Premium Indicated by National Relativity		0%	0.111	0%	0.258	0.37			
Pure Premium Present on Rate Level		0%	0.122	0%	0.215	0.34			
Pure Premium Derived by Formula		0.123			0.231			0.35	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 8869		CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	134,765,094	7	156,432	22	70,348	298,644	303,521	828,945	0.62
3/11 through 2/12	140,985,102	5	154,339	24	44,727	153,195	494,504	846,765	0.60
3/12 through 2/13	147,916,237	2	31,428	18	148,319	62,924	619,511	862,182	0.58
3/13 through 2/14	151,290,171	7	280,585	44	353,057	341,960	871,109	1,846,711	1.22
3/14 through 2/15	165,468,410	1	12,844	27	137,652	0	600,146	750,642	0.45
5 YR. TOTAL	740,425,014	22	635,628	135	754,103	856,723	2,888,791	5,135,245	0.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	0.188	62%	0.506			0.69	
Pure Premium Indicated by National Relativity		30%	0.342	19%	0.762			1.10	
Pure Premium Present on Rate Level		31%	0.241	19%	0.582			0.82	
Pure Premium Derived by Formula		0.251			0.569		0.82		

CLASS 8871		CLERICAL TELECOMMUTER EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	34,974,000	0	0	2	12,199	0	7,990	20,189	0.06
3/11 through 2/12	42,002,825	0	0	3	8,312	0	29,132	37,444	0.09
3/12 through 2/13	50,519,139	0	0	1	7,077	0	19,688	26,765	0.05
3/13 through 2/14	54,562,295	0	0	0	0	0	7,624	7,624	0.01
3/14 through 2/15	69,500,059	0	0	0	0	0	294	294	0.00
5 YR. TOTAL	251,558,318	0	0	6	27,588	0	64,728	92,316	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.011	15%	0.026			0.04	
Pure Premium Indicated by National Relativity		43%	0.030	42%	0.042			0.07	
Pure Premium Present on Rate Level		46%	0.034	43%	0.050			0.08	
Pure Premium Derived by Formula		0.030			0.043		0.07		

CLASS 8901		TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	214,575,858	6	168,121	11	248,986	185,927	313,467	916,501	0.43
3/11 through 2/12	196,834,264	1	7,316	7	34,654	10,149	130,473	182,592	0.09
3/12 through 2/13	196,517,847	2	115,128	9	65,633	802,021	176,929	1,159,711	0.59
3/13 through 2/14	199,266,737	2	1,710	5	16,533	14,598	121,018	153,859	0.08
3/14 through 2/15	196,921,885	1	16,035	1	9,534	5,022	93,599	124,190	0.06
5 YR. TOTAL	1,004,116,591	12	308,310	33	375,340	1,017,717	835,486	2,536,853	0.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.068	44%	0.185			0.25	
Pure Premium Indicated by National Relativity		35%	0.074	28%	0.103			0.18	
Pure Premium Present on Rate Level		36%	0.090	28%	0.181			0.27	
Pure Premium Derived by Formula		0.078			0.161		0.24		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 9012		BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	72,143,702	6	366,382	15	252,413	634,784	623,241	1,876,820	2.60
3/11 through 2/12	81,379,553	5	543,838	21	102,115	408,527	325,365	1,379,845	1.70
3/12 through 2/13	86,961,385	6	453,792	26	221,065	527,943	355,527	1,558,327	1.79
3/13 through 2/14	93,887,842	9	358,107	21	276,925	520,344	611,603	1,766,979	1.88
3/14 through 2/15	99,101,252	6	234,515	11	71,338	256,585	377,088	939,526	0.95
5 YR. TOTAL	433,473,734	32	1,956,634	94	923,856	2,348,183	2,292,824	7,521,497	1.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	0.665	63%	1.071			1.74	
Pure Premium Indicated by National Relativity		27%	0.369	18%	0.565			0.93	
Pure Premium Present on Rate Level		27%	0.629	19%	1.038			1.67	
Pure Premium Derived by Formula		0.575		0.974				1.55	

CLASS 9014		JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	160,559,162	23	1,014,167	102	1,315,117	1,776,891	2,072,172	6,178,347	3.85
3/11 through 2/12	175,396,477	23	998,203	89	1,698,072	1,107,423	2,940,105	6,743,803	3.85
3/12 through 2/13	191,160,623	23	1,164,385	95	1,298,056	1,377,219	3,468,774	7,308,434	3.82
3/13 through 2/14	205,356,396	32	1,479,844	102	1,309,285	2,107,078	2,497,312	7,393,519	3.60
3/14 through 2/15	218,641,739	13	439,062	97	1,101,061	370,974	2,676,383	4,587,480	2.10
5 YR. TOTAL	951,114,397	114	5,095,661	485	6,721,591	6,739,585	13,654,746	32,211,583	3.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		83%	1.242	100%	2.144			3.39	
Pure Premium Indicated by National Relativity		8%	1.008	0%	1.687			2.70	
Pure Premium Present on Rate Level		9%	1.231	0%	2.158			3.39	
Pure Premium Derived by Formula		1.222		2.144				3.37	

CLASS 9015		BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	108,746,953	10	269,728	63	615,186	611,286	1,414,562	2,910,762	2.68
3/11 through 2/12	115,126,623	12	1,026,640	54	892,486	1,691,469	1,729,492	5,340,087	4.64
3/12 through 2/13	103,291,533	14	550,448	48	432,873	1,261,562	1,358,757	3,603,640	3.49
3/13 through 2/14	112,631,982	16	692,375	56	940,133	1,153,530	1,587,766	4,373,804	3.88
3/14 through 2/15	115,367,294	8	654,055	55	749,063	643,272	1,407,513	3,453,903	2.99
5 YR. TOTAL	555,164,385	60	3,193,246	276	3,629,741	5,361,119	7,498,090	19,682,196	3.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		64%	1.229	95%	2.316			3.55	
Pure Premium Indicated by National Relativity		18%	1.116	2%	1.677			2.79	
Pure Premium Present on Rate Level		18%	1.106	3%	2.172			3.28	
Pure Premium Derived by Formula		1.187		2.299				3.49	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 9016		AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	12,101,155	2	23,467	4	40,839	76,929	230,747	371,982	3.07
3/11 through 2/12	13,632,730	2	200,769	12	133,464	520,904	337,082	1,192,219	8.75
3/12 through 2/13	12,152,417	0	0	3	2,610	0	50,817	53,427	0.44
3/13 through 2/14	12,621,364	1	8,493	12	138,982	9,268	336,710	493,453	3.91
3/14 through 2/15	11,723,362	0	0	6	132,534	0	69,874	202,408	1.73
5 YR. TOTAL	62,231,028	5	232,729	37	448,429	607,101	1,025,230	2,313,489	3.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.095	39%	2.623	3.72			
Pure Premium Indicated by National Relativity		38%	0.639	30%	1.492	2.13			
Pure Premium Present on Rate Level		39%	0.739	31%	2.099	2.84			
Pure Premium Derived by Formula		0.783			2.121		2.90		

CLASS 9019		BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
3/12 through 2/13	0	0	0	0	0	0	0	0	0.00
3/13 through 2/14	0	0	0	0	0	0	0	0	0.00
3/14 through 2/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		25%	0.452	26%	0.795	1.25			
Pure Premium Present on Rate Level		75%	0.524	74%	0.992	1.52			
Pure Premium Derived by Formula		0.506			0.941		1.45		

CLASS 9033		HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	5,726,915	1	37,069	2	8,492	105,322	46,840	197,723	3.45
3/11 through 2/12	5,500,884	0	0	1	89	0	19,840	19,929	0.36
3/12 through 2/13	4,576,033	0	0	1	28,238	0	76,255	104,493	2.28
3/13 through 2/14	4,603,549	1	8,606	2	7,287	22,392	35,001	73,286	1.59
3/14 through 2/15	4,294,035	0	0	1	11,791	0	48,998	60,789	1.42
5 YR. TOTAL	24,701,416	2	45,675	7	55,897	127,714	226,934	456,220	1.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.411	22%	1.436	1.85			
Pure Premium Indicated by National Relativity		42%	0.897	39%	1.242	2.14			
Pure Premium Present on Rate Level		43%	0.660	39%	1.262	1.92			
Pure Premium Derived by Formula		0.722			1.292		2.01		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 9040		HOSPITAL: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	103,737,482	15	253,212	57	742,186	957,935	1,290,085	3,243,418	3.13
3/11 through 2/12	108,348,418	19	552,687	71	550,219	919,322	1,693,231	3,715,459	3.43
3/12 through 2/13	106,399,866	19	1,113,062	48	298,628	1,016,619	986,826	3,415,135	3.21
3/13 through 2/14	103,911,312	15	427,231	32	292,407	811,606	714,604	2,245,848	2.16
3/14 through 2/15	102,226,711	5	233,998	44	948,953	163,525	1,207,574	2,554,050	2.50
5 YR. TOTAL	524,623,789	73	2,580,190	252	2,832,393	3,869,007	5,892,320	15,173,910	2.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		58%	1.032	88%	1.861			2.89	
Pure Premium Indicated by National Relativity		21%	1.039	6%	1.892			2.93	
Pure Premium Present on Rate Level		21%	0.912	6%	1.874			2.79	
Pure Premium Derived by Formula		1.008			1.864		2.87		

CLASS 9044		CASINO GAMBLING-HOTEL-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	96,311,941	8	230,320	33	284,445	177,839	657,637	1,350,241	1.40
3/11 through 2/12	124,669,319	2	92,835	38	588,097	27,049	1,196,033	1,904,014	1.53
3/12 through 2/13	113,567,457	4	41,291	29	227,684	181,713	618,596	1,069,284	0.94
3/13 through 2/14	114,555,815	4	247,428	23	159,875	335,238	711,744	1,454,285	1.27
3/14 through 2/15	127,865,807	1	245	25	224,585	7,119	598,947	830,896	0.65
5 YR. TOTAL	576,970,339	19	612,119	148	1,484,686	728,958	3,782,957	6,608,720	1.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		45%	0.363	66%	0.782			1.15	
Pure Premium Indicated by National Relativity		27%	0.419	17%	0.744			1.16	
Pure Premium Present on Rate Level		28%	0.437	17%	0.847			1.28	
Pure Premium Derived by Formula		0.399			0.787		1.19		

CLASS 9052		HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	131,798,817	8	253,512	72	674,210	180,276	1,404,185	2,512,183	1.91
3/11 through 2/12	135,754,052	11	313,932	59	432,085	597,868	1,319,955	2,663,840	1.96
3/12 through 2/13	144,059,939	16	327,719	52	646,820	303,511	1,164,867	2,442,917	1.70
3/13 through 2/14	147,050,297	14	415,952	74	939,506	396,363	1,533,169	3,284,990	2.23
3/14 through 2/15	154,125,244	8	328,260	49	506,727	431,389	1,304,162	2,570,538	1.67
5 YR. TOTAL	712,788,349	57	1,639,375	306	3,199,348	1,909,407	6,726,338	13,474,468	1.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		58%	0.679	86%	1.212			1.89	
Pure Premium Indicated by National Relativity		21%	0.685	7%	1.238			1.92	
Pure Premium Present on Rate Level		21%	0.663	7%	1.304			1.97	
Pure Premium Derived by Formula		0.677			1.220		1.90		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 9058		HOTEL: RESTAURANT EMPLOYEES							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	30,522,233	3	65,615	11	83,038	52,923	233,702	435,278	1.43
3/11 through 2/12	29,891,742	2	48,518	10	19,762	88,535	152,361	309,176	1.03
3/12 through 2/13	33,185,618	1	39,334	6	94,040	16,235	177,273	326,882	0.99
3/13 through 2/14	33,043,786	1	32,844	12	22,364	76,541	181,880	313,629	0.95
3/14 through 2/15	36,671,592	4	86,585	10	46,983	170,903	213,978	518,449	1.41
5 YR. TOTAL	163,314,971	11	272,896	49	266,187	405,137	959,194	1,903,414	1.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.330	40%		0.835		1.17	
Pure Premium Indicated by National Relativity		36%	0.509	30%		0.897		1.41	
Pure Premium Present on Rate Level		37%	0.454	30%		0.849		1.30	
Pure Premium Derived by Formula		0.440			0.858		1.30		

CLASS 9060		CLUB - COUNTRY, GOLF, FISHING, OR YACHT - ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	69,209,684	1	58,660	25	129,417	105,036	348,646	641,759	0.93
3/11 through 2/12	67,761,103	3	148,317	25	156,252	154,643	455,975	915,187	1.35
3/12 through 2/13	69,938,110	2	36,685	13	47,102	12,453	326,588	422,828	0.61
3/13 through 2/14	70,996,566	2	126,601	11	50,319	233,286	325,959	736,165	1.04
3/14 through 2/15	69,019,750	3	160,872	21	361,282	111,862	780,362	1,414,378	2.05
5 YR. TOTAL	346,925,213	11	531,135	95	744,372	617,280	2,237,530	4,130,317	1.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	0.368	52%		0.823		1.19	
Pure Premium Indicated by National Relativity		33%	0.441	24%		0.876		1.32	
Pure Premium Present on Rate Level		33%	0.378	24%		0.778		1.16	
Pure Premium Derived by Formula		0.395			0.825		1.22		

CLASS 9061		CLUB NOC & CLERICAL							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	11,644,248	0	0	1	13,127	0	38,499	51,626	0.44
3/11 through 2/12	12,521,592	0	0	4	140,537	0	145,013	285,550	2.28
3/12 through 2/13	12,085,973	0	0	3	8,148	0	60,271	68,419	0.57
3/13 through 2/14	12,220,464	1	1,581	6	82,138	10,893	173,498	268,110	2.19
3/14 through 2/15	11,769,189	1	37,932	1	30	80,390	5,730	124,082	1.06
5 YR. TOTAL	60,241,466	2	39,513	15	243,980	91,283	423,011	797,787	1.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.471	27%		0.854		1.33	
Pure Premium Indicated by National Relativity		41%	0.433	36%		0.747		1.18	
Pure Premium Present on Rate Level		41%	0.415	37%		0.842		1.26	
Pure Premium Derived by Formula		0.432			0.811		1.24		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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CLASS 9062		CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	125,218,409	5	62,065	38	218,845	107,544	667,764	1,056,218	0.84
3/11 through 2/12	112,631,891	5	116,496	32	257,369	282,490	644,711	1,301,066	1.16
3/12 through 2/13	111,734,671	5	210,057	19	144,561	86,352	383,636	824,606	0.74
3/13 through 2/14	123,694,182	3	239,412	24	125,962	165,955	357,001	888,330	0.72
3/14 through 2/15	110,120,641	2	78,956	17	251,258	44,713	451,944	826,871	0.75
5 YR. TOTAL	583,399,794	20	706,986	130	997,995	687,054	2,505,056	4,897,091	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	0.292	60%	0.547			0.84	
Pure Premium Indicated by National Relativity		29%	0.517	20%	0.888			1.41	
Pure Premium Present on Rate Level		30%	0.350	20%	0.661			1.01	
Pure Premium Derived by Formula		0.375			0.638				1.01

CLASS 9063		YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	78,087,945	2	211,420	21	104,772	135,130	566,013	1,017,335	1.30
3/11 through 2/12	82,398,961	1	75,806	14	68,277	37,429	259,798	441,310	0.54
3/12 through 2/13	82,638,359	3	84,996	13	297,180	113,935	878,281	1,374,392	1.66
3/13 through 2/14	94,123,020	0	0	10	142,581	0	688,654	831,235	0.88
3/14 through 2/15	97,961,389	2	118,970	14	106,673	116,288	348,547	690,478	0.71
5 YR. TOTAL	435,209,674	8	491,192	72	719,483	402,782	2,741,293	4,354,750	1.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	0.278	51%	0.722			1.00	
Pure Premium Indicated by National Relativity		34%	0.252	24%	0.589			0.84	
Pure Premium Present on Rate Level		34%	0.248	25%	0.571			0.82	
Pure Premium Derived by Formula		0.259			0.652				0.91

CLASS 9082		RESTAURANT NOC							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	503,512,961	27	716,176	170	803,290	1,033,558	2,711,278	5,264,302	1.05
3/11 through 2/12	513,355,410	18	561,640	159	1,009,136	738,972	3,861,229	6,170,977	1.20
3/12 through 2/13	530,400,662	20	702,849	185	719,872	591,162	2,995,949	5,009,832	0.94
3/13 through 2/14	550,817,796	24	528,570	165	932,758	728,305	3,157,211	5,346,844	0.97
3/14 through 2/15	550,436,528	14	414,940	141	772,910	1,020,524	3,044,245	5,252,619	0.95
5 YR. TOTAL	2,648,523,357	103	2,924,175	820	4,237,966	4,112,521	15,769,912	27,044,574	1.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		72%	0.270	100%	0.751			1.02	
Pure Premium Indicated by National Relativity		14%	0.404	0%	0.806			1.21	
Pure Premium Present on Rate Level		14%	0.308	0%	0.748			1.06	
Pure Premium Derived by Formula		0.294			0.751				1.05

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 9083		RESTAURANT: FAST FOOD							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	355,559,234	12	347,643	113	353,984	295,607	1,897,838	2,895,072	0.81
3/11 through 2/12	385,877,604	21	1,103,896	124	850,134	1,356,984	2,793,361	6,104,375	1.58
3/12 through 2/13	416,020,914	14	288,698	131	888,369	457,243	2,932,826	4,567,136	1.10
3/13 through 2/14	421,327,374	19	307,797	142	597,875	500,641	2,529,646	3,935,959	0.93
3/14 through 2/15	450,936,269	18	363,655	104	1,130,688	713,915	2,864,835	5,073,093	1.13
5 YR. TOTAL	2,029,721,395	84	2,411,689	614	3,821,050	3,324,390	13,018,506	22,575,635	1.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	0.307	100%	0.805	1.11			
Pure Premium Indicated by National Relativity		17%	0.368	0%	0.775	1.14			
Pure Premium Present on Rate Level		18%	0.315	0%	0.740	1.06			
Pure Premium Derived by Formula		0.319			0.805			1.12	

CLASS 9084		BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	38,695,797	2	376,217	15	62,692	165,185	393,715	997,809	2.58
3/11 through 2/12	38,580,341	1	100,055	14	57,670	181,572	313,678	652,975	1.69
3/12 through 2/13	43,566,233	2	91,469	11	46,490	135,486	247,109	520,554	1.20
3/13 through 2/14	44,935,238	0	0	8	18,475	0	202,747	221,222	0.49
3/14 through 2/15	44,613,457	1	1,949	9	66,565	4,183	128,708	201,405	0.45
5 YR. TOTAL	210,391,066	6	569,690	57	251,892	486,426	1,285,957	2,593,965	1.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.391	46%	0.842	1.23			
Pure Premium Indicated by National Relativity		35%	0.436	27%	0.954	1.39			
Pure Premium Present on Rate Level		35%	0.433	27%	0.950	1.38			
Pure Premium Derived by Formula		0.421			0.901			1.32	

CLASS 9089		BILLIARD HALL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	260,498	1	3,281	0	0	21,868	0	25,149	9.66
3/11 through 2/12	68,709	0	0	0	0	0	0	0	0.00
3/12 through 2/13	83,302	0	0	0	0	0	0	0	0.00
3/13 through 2/14	144,806	0	0	0	0	0	0	0	0.00
3/14 through 2/15	114,954	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	672,269	1	3,281	0	0	21,868	0	25,149	3.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.488	5%	3.253	3.74			
Pure Premium Indicated by National Relativity		16%	0.177	16%	0.784	0.96			
Pure Premium Present on Rate Level		81%	0.279	79%	0.957	1.24			
Pure Premium Derived by Formula		0.269			1.044			1.31	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 9093		BOWLING LANE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	9,417,558	0	0	1	1,124	0	55,494	56,618	0.60
3/11 through 2/12	9,223,220	0	0	7	38,925	0	141,814	180,739	1.96
3/12 through 2/13	9,096,910	1	52,769	6	18,542	84,858	107,618	263,787	2.90
3/13 through 2/14	8,659,496	0	0	2	26,314	0	67,417	93,731	1.08
3/14 through 2/15	8,731,616	0	0	3	25,249	0	52,037	77,286	0.89
5 YR. TOTAL	45,128,800	1	52,769	19	110,154	84,858	424,380	672,161	1.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.361	26%		1.128		1.49	
Pure Premium Indicated by National Relativity		42%	0.389	37%		0.926		1.32	
Pure Premium Present on Rate Level		43%	0.384	37%		1.081		1.47	
Pure Premium Derived by Formula		0.383			1.036		1.42		

CLASS 9101		COLLEGE: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	280,804,855	35	899,399	314	3,207,652	1,972,219	6,033,136	12,112,406	4.31
3/11 through 2/12	287,777,316	45	1,925,089	285	2,003,191	2,278,036	5,649,025	11,855,341	4.12
3/12 through 2/13	286,047,677	49	1,737,348	231	2,162,417	3,059,545	5,242,405	12,201,715	4.27
3/13 through 2/14	288,537,100	51	2,291,136	237	2,438,960	3,227,841	5,176,364	13,134,301	4.55
3/14 through 2/15	294,104,992	29	2,076,567	204	2,551,888	1,482,416	5,728,849	11,839,720	4.03
5 YR. TOTAL	1,437,271,940	209	8,929,539	1,271	12,364,108	12,020,057	27,829,779	61,143,483	4.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.482	100%		2.773		4.26	
Pure Premium Indicated by National Relativity		0%	0.999	0%		2.001		3.00	
Pure Premium Present on Rate Level		0%	1.580	0%		2.910		4.49	
Pure Premium Derived by Formula		1.482			2.773		4.26		

CLASS 9102		PARK NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	47,237,794	3	368,773	37	239,390	504,461	1,043,211	2,155,835	4.56
3/11 through 2/12	50,276,325	5	202,263	23	208,046	143,836	474,096	1,028,241	2.05
3/12 through 2/13	49,115,952	2	57,006	31	325,616	52,657	723,523	1,158,802	2.36
3/13 through 2/14	50,387,848	4	340,396	39	216,277	315,070	706,950	1,578,693	3.13
3/14 through 2/15	56,027,906	5	185,164	21	177,787	563,961	597,022	1,523,934	2.72
5 YR. TOTAL	253,045,825	19	1,153,602	151	1,167,116	1,579,985	3,544,802	7,445,505	2.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		44%	0.917	67%		2.025		2.94	
Pure Premium Indicated by National Relativity		28%	0.896	16%		1.537		2.43	
Pure Premium Present on Rate Level		28%	0.966	17%		1.981		2.95	
Pure Premium Derived by Formula		0.925			1.939		2.86		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 9154		THEATER NOC: ALL OTHER EMPLOYEES							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	18,795,050	0	0	2	9,641	0	55,572	65,213	0.35
3/11 through 2/12	20,454,992	0	0	2	104,906	0	278,266	383,172	1.87
3/12 through 2/13	21,383,067	1	15,890	4	14,204	12,857	95,058	138,009	0.65
3/13 through 2/14	21,848,264	1	6,296	3	42,606	69,155	93,314	211,371	0.97
3/14 through 2/15	24,617,421	0	0	7	162,162	0	271,547	433,709	1.76
5 YR. TOTAL	107,098,794	2	22,186	18	333,519	82,012	793,757	1,231,474	1.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.332	33%		0.818		1.15	
Pure Premium Indicated by National Relativity		39%	0.430	33%		0.888		1.32	
Pure Premium Present on Rate Level		40%	0.367	34%		0.781		1.15	
Pure Premium Derived by Formula		0.384			0.829		1.21		

CLASS 9156		THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	3,019,582	0	0	0	0	0	271	271	0.01
3/11 through 2/12	2,873,430	0	0	0	0	0	6,759	6,759	0.24
3/12 through 2/13	3,095,519	0	0	0	0	0	572	572	0.02
3/13 through 2/14	3,761,307	0	0	0	0	0	529	529	0.01
3/14 through 2/15	4,291,598	0	0	2	47,390	0	70,887	118,277	2.76
5 YR. TOTAL	17,041,436	0	0	2	47,390	0	79,018	126,408	0.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.278	17%		0.464		0.74	
Pure Premium Indicated by National Relativity		44%	0.711	41%		1.326		2.04	
Pure Premium Present on Rate Level		44%	0.617	42%		0.994		1.61	
Pure Premium Derived by Formula		0.618			1.040		1.66		

CLASS 9170		JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	2,513,191	0	0	4	5,730	0	25,493	31,223	1.24
3/11 through 2/12	2,902,591	0	0	0	0	0	19,820	19,820	0.68
3/12 through 2/13	1,394,949	0	0	1	823	0	5,689	6,512	0.47
3/13 through 2/14	2,861,733	0	0	2	15,315	0	121,828	137,143	4.79
3/14 through 2/15	3,225,984	2	166,416	2	1,979	963,095	50,299	1,181,789	36.63
5 YR. TOTAL	12,898,448	2	166,416	9	23,847	963,095	223,129	1,376,487	10.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	1.475	30%		9.197		10.67	
Pure Premium Indicated by National Relativity		39%	3.280	35%		5.939		9.22	
Pure Premium Present on Rate Level		40%	2.847	35%		5.133		7.98	
Pure Premium Derived by Formula		2.728			6.634		9.36		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 9178		ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	5,641,350	2	57,054	4	69,202	77,909	111,183	315,348	5.59
3/11 through 2/12	5,907,709	0	0	5	40,587	0	65,633	106,220	1.80
3/12 through 2/13	8,675,815	0	0	5	5,906	0	198,340	204,246	2.35
3/13 through 2/14	6,597,295	0	0	2	12,479	0	152,641	165,120	2.50
3/14 through 2/15	6,366,967	0	0	3	23,857	0	213,025	236,882	3.72
5 YR. TOTAL	33,189,136	2	57,054	19	152,031	77,909	740,822	1,027,816	3.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.630	33%	2.467			3.10	
Pure Premium Indicated by National Relativity		41%	0.894	33%	3.319			4.21	
Pure Premium Present on Rate Level		41%	0.828	34%	2.528			3.36	
Pure Premium Derived by Formula			0.819		2.769			3.59	

CLASS 9179		ATHLETIC SPORTS OR PARK: CONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	604,740	0	0	10	49,656	0	202,763	252,419	41.74
3/11 through 2/12	641,613	0	0	28	133,614	0	483,057	616,671	96.11
3/12 through 2/13	1,639,670	1	24,420	26	177,401	61,793	632,267	895,881	54.64
3/13 through 2/14	3,961,400	0	0	33	383,316	0	577,624	960,940	24.26
3/14 through 2/15	4,400,477	2	137,663	23	174,044	122,788	402,396	836,891	19.02
5 YR. TOTAL	11,247,900	3	162,083	120	918,031	184,581	2,298,107	3,562,802	31.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	9.603	35%	22.072			31.68	
Pure Premium Indicated by National Relativity		40%	1.747	32%	3.613			5.36	
Pure Premium Present on Rate Level		40%	3.108	33%	8.906			12.01	
Pure Premium Derived by Formula			3.863		11.820			15.68	

CLASS 9180		AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	3,994,003	0	0	3	37,330	0	91,057	128,387	3.22
3/11 through 2/12	3,973,501	0	0	1	16,103	0	81,691	97,794	2.46
3/12 through 2/13	4,210,259	1	117,422	1	4,731	129,290	96,312	347,755	8.26
3/13 through 2/14	4,814,443	0	0	3	23,691	0	88,389	112,080	2.33
3/14 through 2/15	5,268,276	0	0	4	70,688	0	104,317	175,005	3.32
5 YR. TOTAL	22,260,482	1	117,422	12	152,543	129,290	461,766	861,021	3.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	1.213	30%	2.655			3.87	
Pure Premium Indicated by National Relativity		41%	1.178	35%	3.341			4.52	
Pure Premium Present on Rate Level		41%	1.125	35%	3.112			4.24	
Pure Premium Derived by Formula			1.163		3.055			4.22	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 9182		ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS								
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	4,431,055	0	0	4	17,097	0	74,774	91,871	2.07	
3/11 through 2/12	4,940,086	1	10,374	2	34,248	16,145	65,872	126,639	2.56	
3/12 through 2/13	5,933,148	2	38,394	2	684	33,231	17,119	89,428	1.51	
3/13 through 2/14	5,087,416	0	0	6	17,368	0	54,635	72,003	1.42	
3/14 through 2/15	4,958,325	0	0	4	70,030	0	125,651	195,681	3.95	
5 YR. TOTAL	25,350,030	3	48,768	18	139,427	49,376	338,051	575,622	2.27	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		14%	0.742	23%	1.528	2.27				
Pure Premium Indicated by National Relativity		43%	0.448	38%	1.042	1.49				
Pure Premium Present on Rate Level		43%	0.543	39%	1.348	1.89				
Pure Premium Derived by Formula		0.530			1.273		1.80			

CLASS 9186		CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEES & DRIVERS								
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	458,741	0	0	0	0	0	270	270	0.06	
3/11 through 2/12	518,195	0	0	0	0	0	2,348	2,348	0.45	
3/12 through 2/13	462,948	0	0	0	0	0	892	892	0.19	
3/13 through 2/14	491,944	0	0	0	0	0	0	0	0.00	
3/14 through 2/15	657,740	0	0	0	0	0	3,570	3,570	0.54	
5 YR. TOTAL	2,589,568	0	0	0	0	0	7,080	7,080	0.27	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		10%	0.000	16%	0.273	0.27				
Pure Premium Indicated by National Relativity		45%	4.182	42%	12.318	16.50				
Pure Premium Present on Rate Level		45%	2.207	42%	5.728	7.94				
Pure Premium Derived by Formula		2.875			7.623		10.50			

CLASS 9220		CEMETERY OPERATIONS & DRIVERS								
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	6,792,126	1	41,008	3	26,379	26,197	77,885	171,469	2.52	
3/11 through 2/12	6,756,564	0	0	1	171,885	0	457,117	629,002	9.31	
3/12 through 2/13	6,813,727	0	0	4	21,835	0	74,183	96,018	1.41	
3/13 through 2/14	6,964,661	0	0	2	4,794	0	70,281	75,075	1.08	
3/14 through 2/15	6,468,590	0	0	4	47,867	0	104,521	152,388	2.36	
5 YR. TOTAL	33,795,668	1	41,008	14	272,760	26,197	783,987	1,123,952	3.33	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		23%	0.928	33%	2.397	3.33				
Pure Premium Indicated by National Relativity		38%	1.449	33%	2.721	4.17				
Pure Premium Present on Rate Level		39%	1.411	34%	2.507	3.92				
Pure Premium Derived by Formula		1.314			2.541		3.86			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 9402		STREET CLEANING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	31,249,691	0	0	15	205,789	0	307,902	513,691	1.64
3/11 through 2/12	28,886,956	4	522,774	14	35,699	993,471	228,032	1,779,976	6.16
3/12 through 2/13	31,927,372	4	82,490	14	112,325	70,948	167,262	433,025	1.36
3/13 through 2/14	36,846,057	3	236,200	6	31,830	606,180	174,270	1,048,480	2.85
3/14 through 2/15	35,219,672	4	293,316	16	248,473	601,929	424,102	1,567,820	4.45
5 YR. TOTAL	164,129,748	15	1,134,780	65	634,116	2,272,528	1,301,568	5,342,992	3.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	1.078	56%	2.178	3.26			
Pure Premium Indicated by National Relativity		28%	1.913	22%	2.520	4.43			
Pure Premium Present on Rate Level		29%	1.363	22%	1.984	3.35			
Pure Premium Derived by Formula		1.394			2.211		3.61		

CLASS 9403		GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	47,154,873	8	560,789	43	339,637	1,033,050	775,710	2,709,186	5.75
3/11 through 2/12	47,192,538	4	265,108	28	336,588	205,322	636,658	1,443,676	3.06
3/12 through 2/13	46,951,096	3	447,937	31	625,677	305,446	1,148,476	2,527,536	5.38
3/13 through 2/14	48,226,487	9	884,850	42	450,538	825,997	1,316,409	3,477,794	7.21
3/14 through 2/15	48,837,481	7	707,167	28	680,524	519,076	1,436,076	3,342,843	6.84
5 YR. TOTAL	238,362,475	31	2,865,851	172	2,432,964	2,888,891	5,313,329	13,501,035	5.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	2.223	80%	3.441	5.66			
Pure Premium Indicated by National Relativity		20%	2.521	10%	3.200	5.72			
Pure Premium Present on Rate Level		21%	2.139	10%	3.321	5.46			
Pure Premium Derived by Formula		2.265			3.405		5.67		

CLASS 9410		MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	23,344,514	4	144,883	16	172,702	166,136	297,796	781,517	3.35
3/11 through 2/12	24,623,492	0	0	12	108,012	0	310,261	418,273	1.70
3/12 through 2/13	23,489,943	0	0	9	172,534	0	282,444	454,978	1.94
3/13 through 2/14	22,183,029	1	36,722	9	123,975	43,527	229,695	433,919	1.96
3/14 through 2/15	21,242,768	1	86,686	6	179,420	152,029	169,795	587,930	2.77
5 YR. TOTAL	114,883,746	6	268,291	52	756,643	361,692	1,289,991	2,676,617	2.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.892	40%	1.438	2.33			
Pure Premium Indicated by National Relativity		35%	0.881	30%	1.258	2.14			
Pure Premium Present on Rate Level		36%	0.733	30%	1.208	1.94			
Pure Premium Derived by Formula		0.831			1.315		2.15		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 9501		PAINTING: SHOP ONLY & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	17,165,030	2	20,998	23	83,871	23,431	279,348	407,648	2.38
3/11 through 2/12	18,631,105	2	109,466	9	34,878	167,877	191,151	503,372	2.70
3/12 through 2/13	19,719,570	5	296,734	5	150,374	244,635	351,883	1,043,626	5.29
3/13 through 2/14	18,871,534	0	0	12	122,677	0	444,566	567,243	3.01
3/14 through 2/15	18,401,761	1	12,384	13	123,483	30,704	272,231	438,802	2.38
5 YR. TOTAL	92,789,000	10	439,582	62	515,283	466,647	1,539,179	2,960,691	3.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	1.029	45%		2.162		3.19	
Pure Premium Indicated by National Relativity		34%	1.045	27%		1.673		2.72	
Pure Premium Present on Rate Level		35%	1.119	28%		2.052		3.17	
Pure Premium Derived by Formula		1.066			1.999		3.07		

CLASS 9505		PAINTING: AUTOMOBILE OR CARRIAGE BODIES							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	8,291,006	0	0	12	57,329	0	210,842	268,171	3.23
3/11 through 2/12	8,788,055	0	0	9	13,628	0	144,250	157,878	1.80
3/12 through 2/13	11,841,770	3	122,211	23	134,670	205,729	264,578	727,188	6.14
3/13 through 2/14	11,558,582	2	53,121	9	115,075	60,442	208,222	436,860	3.78
3/14 through 2/15	11,190,301	2	14,148	10	98,635	33,427	247,938	394,148	3.52
5 YR. TOTAL	51,669,714	7	189,480	63	419,337	299,598	1,075,830	1,984,245	3.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.178	37%		2.662		3.84	
Pure Premium Indicated by National Relativity		37%	1.379	31%		2.070		3.45	
Pure Premium Present on Rate Level		37%	1.264	32%		2.256		3.52	
Pure Premium Derived by Formula		1.284			2.349		3.63		

CLASS 9516		ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OUTSIDE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	23,929,768	5	469,088	13	19,430	569,025	74,855	1,132,398	4.73
3/11 through 2/12	24,918,168	6	262,322	46	618,262	296,226	739,052	1,915,862	7.69
3/12 through 2/13	25,517,040	5	385,292	25	277,591	690,307	282,337	1,635,527	6.41
3/13 through 2/14	20,608,500	3	245,198	16	201,816	225,477	177,707	850,198	4.13
3/14 through 2/15	23,372,077	5	349,331	22	181,315	325,991	380,186	1,236,823	5.29
5 YR. TOTAL	118,345,553	24	1,711,231	122	1,298,414	2,107,026	1,654,137	6,770,808	5.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	2.543	61%		3.178		5.72	
Pure Premium Indicated by National Relativity		25%	1.632	19%		1.922		3.55	
Pure Premium Present on Rate Level		26%	2.646	20%		3.367		6.01	
Pure Premium Derived by Formula		2.342			2.977		5.32		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 9519		HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE OR REPAIR & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	20,910,619	0	0	14	181,116	0	396,781	577,897	2.76
3/11 through 2/12	23,244,313	0	0	11	211,367	0	445,017	656,384	2.82
3/12 through 2/13	24,140,997	5	241,713	5	130,319	229,214	274,219	875,465	3.63
3/13 through 2/14	22,124,170	3	283,668	5	16,296	181,781	107,068	588,813	2.66
3/14 through 2/15	25,425,974	1	50,001	3	181,563	40,635	150,603	422,802	1.66
5 YR. TOTAL	115,846,073	9	575,382	38	720,661	451,630	1,373,688	3,121,361	2.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	1.119	48%		1.576		2.70	
Pure Premium Indicated by National Relativity		31%	1.672	26%		2.118		3.79	
Pure Premium Present on Rate Level		32%	1.305	26%		1.887		3.19	
Pure Premium Derived by Formula		1.350			1.798		3.15		

CLASS 9521		HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,304,872	0	0	4	25,957	0	121,936	147,893	3.44
3/11 through 2/12	4,839,373	0	0	1	10,858	0	30,814	41,672	0.86
3/12 through 2/13	3,918,344	0	0	0	0	0	2,235	2,235	0.06
3/13 through 2/14	4,966,737	0	0	0	0	0	5,078	5,078	0.10
3/14 through 2/15	5,606,779	0	0	2	27,006	0	150,794	177,800	3.17
5 YR. TOTAL	23,636,105	0	0	7	63,821	0	310,857	374,678	1.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.270	26%		1.315		1.59	
Pure Premium Indicated by National Relativity		40%	1.340	37%		2.083		3.42	
Pure Premium Present on Rate Level		41%	1.308	37%		2.021		3.33	
Pure Premium Derived by Formula		1.124			1.860		2.98		

CLASS 9522		UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	4,696,586	0	0	6	173,278	0	117,364	290,642	6.19
3/11 through 2/12	4,746,020	0	0	8	293,369	0	259,897	553,266	11.66
3/12 through 2/13	3,011,873	1	1,369	4	256,061	2,668	227,875	487,973	16.20
3/13 through 2/14	2,090,464	0	0	3	22,822	0	47,765	70,587	3.38
3/14 through 2/15	2,122,555	0	0	1	6,249	0	17,389	23,638	1.11
5 YR. TOTAL	16,667,498	1	1,369	22	751,779	2,668	670,290	1,426,106	8.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	4.519	23%		4.038		8.56	
Pure Premium Indicated by National Relativity		40%	0.847	38%		1.388		2.24	
Pure Premium Present on Rate Level		41%	1.702	39%		2.173		3.88	
Pure Premium Derived by Formula		1.895			2.304		4.20		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 9534		MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS-INCLUDING YARD EMPLOYEES AND DRIVERS								
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	7,995,459	0	0	0	0	0	1,705	1,705	0.02	
3/11 through 2/12	8,452,357	3	200,980	2	300,985	169,546	73,056	744,567	8.81	
3/12 through 2/13	9,440,798	1	22,273	1	988	6,621	7,673	37,555	0.40	
3/13 through 2/14	20,386,512	1	1,708	1	331	396	4,824	7,259	0.04	
3/14 through 2/15	17,934,354	0	0	3	12,328	0	77,019	89,347	0.50	
5 YR. TOTAL	64,209,480	5	224,961	7	314,632	176,563	164,277	880,433	1.37	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		30%	0.840	33%		0.531			1.37	
Pure Premium Indicated by National Relativity		35%	1.492	33%		1.773			3.27	
Pure Premium Present on Rate Level		35%	1.369	34%		1.319			2.69	
Pure Premium Derived by Formula			1.253			1.209			2.46	

CLASS 9554		SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS								
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	8,130,291	1	78,674	8	206,435	144,246	209,445	638,800	7.86	
3/11 through 2/12	8,845,236	0	0	6	296,994	0	480,031	777,025	8.79	
3/12 through 2/13	8,577,968	1	784	10	133,192	3,542	212,363	349,881	4.08	
3/13 through 2/14	9,399,277	0	0	1	121,756	0	197,307	319,063	3.39	
3/14 through 2/15	9,681,443	1	24,856	2	38,503	38,248	110,850	212,457	2.19	
5 YR. TOTAL	44,634,215	3	104,314	27	796,880	186,036	1,209,996	2,297,226	5.15	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		35%	2.019	45%		3.128			5.15	
Pure Premium Indicated by National Relativity		32%	2.915	27%		4.722			7.64	
Pure Premium Present on Rate Level		33%	2.965	28%		3.970			6.94	
Pure Premium Derived by Formula			2.618			3.794			6.41	

CLASS 9586		BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON								
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
3/10 through 2/11	85,798,677	3	172,174	12	48,395	111,847	169,522	501,938	0.59	
3/11 through 2/12	89,121,716	0	0	11	81,673	0	235,981	317,654	0.36	
3/12 through 2/13	91,480,283	2	10,960	11	190,255	87,109	299,460	587,784	0.64	
3/13 through 2/14	89,712,480	1	10,703	11	154,473	31,907	317,144	514,227	0.57	
3/14 through 2/15	95,372,383	1	4,769	13	78,878	2,496	210,400	296,543	0.31	
5 YR. TOTAL	451,485,539	7	198,606	58	553,674	233,359	1,232,507	2,218,146	0.49	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		29%	0.167	41%		0.325			0.49	
Pure Premium Indicated by National Relativity		35%	0.170	29%		0.301			0.47	
Pure Premium Present on Rate Level		36%	0.190	30%		0.329			0.52	
Pure Premium Derived by Formula			0.176			0.319			0.50	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



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EFFECTIVE 1/1/2018

CLASS 9600		TAXIDERMIST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	87,020	0	0	0	0	0	308	308	0.35
3/11 through 2/12	91,273	0	0	0	0	0	0	0	0.00
3/12 through 2/13	67,921	0	0	0	0	0	0	0	0.00
3/13 through 2/14	106,053	0	0	0	0	0	0	0	0.00
3/14 through 2/15	53,409	0	0	1	8,731	0	13,514	22,245	41.65
5 YR. TOTAL	405,676	0	0	1	8,731	0	13,822	22,553	5.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	2.152	4%	3.407			5.56	
Pure Premium Indicated by National Relativity		17%	1.377	18%	1.303			2.68	
Pure Premium Present on Rate Level		80%	0.860	78%	1.310			2.17	
Pure Premium Derived by Formula		0.987			1.393		2.38		

CLASS 9620		FUNERAL DIRECTOR & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/10 through 2/11	34,030,826	0	0	6	352,568	0	317,848	670,416	1.97
3/11 through 2/12	34,834,506	2	113,727	0	0	80,180	57,818	251,725	0.72
3/12 through 2/13	34,991,807	0	0	2	4,958	0	101,733	106,691	0.31
3/13 through 2/14	34,972,761	1	76,130	2	5,051	104,580	36,268	222,029	0.64
3/14 through 2/15	37,668,934	3	242,995	0	0	954,883	16,467	1,214,345	3.22
5 YR. TOTAL	176,498,834	6	432,852	10	362,577	1,139,643	530,134	2,465,206	1.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.451	34%	0.946			1.40	
Pure Premium Indicated by National Relativity		37%	0.348	33%	0.567			0.92	
Pure Premium Present on Rate Level		38%	0.328	33%	0.538			0.87	
Pure Premium Derived by Formula		0.366			0.686		1.05		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



IOWA
F-CLASS

EFFECTIVE 1/1/2018

CLASS 6801		BOAT BUILDING-WOOD-NOC & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	10,679	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,679	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		8%	0.381	8%	0.759	1.14			
Pure Premium Present on Rate Level		91%	1.971	91%	1.957	3.93			
Pure Premium Derived by Formula		1.824			1.842			3.67	

CLASS 6824		BOAT BUILDING-OR REPAIR & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/10 through 12/10	261,239	0	0	0	0	0	0	0	0.00
1/11 through 12/11	276,323	0	0	0	0	0	520	520	0.19
1/12 through 12/12	239,512	0	0	0	0	0	0	0	0.00
1/13 through 12/13	497,952	0	0	0	0	0	0	0	0.00
1/14 through 12/14	376,869	0	0	0	0	0	1,497	1,497	0.40
5 YR. TOTAL	1,651,895	0	0	0	0	0	2,017	2,017	0.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	9%	0.122	0.12			
Pure Premium Indicated by National Relativity		33%	3.777	35%	4.662	8.44			
Pure Premium Present on Rate Level		61%	3.066	56%	4.542	7.61			
Pure Premium Derived by Formula		3.117			4.186			7.30	

CLASS 6826		MARINA & DRIVERS: COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/10 through 12/10	83,466	0	0	0	0	0	0	0	0.00
1/11 through 12/11	80,454	0	0	0	0	0	0	0	0.00
1/12 through 12/12	82,285	0	0	0	0	0	0	0	0.00
1/13 through 12/13	84,323	0	0	0	0	0	0	0	0.00
1/14 through 12/14	87,047	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	417,575	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		16%	1.857	17%	2.064	3.92			
Pure Premium Present on Rate Level		80%	5.868	80%	1.408	7.28			
Pure Premium Derived by Formula		4.992			1.477			6.47	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



IOWA
F-CLASS

EFFECTIVE 1/1/2018

CLASS 6843		SHIP BUILDING-IRON OR STEEL-NOC-& DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/10 through 12/10	127,281	0	0	0	0	0	19,418	19,418	15.26
1/11 through 12/11	158,902	0	0	0	0	0	0	0	0.00
1/12 through 12/12	211,392	0	0	1	27,964	0	92,305	120,269	56.89
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	497,575	0	0	1	27,964	0	111,723	139,687	28.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	5.620	8%	22.453	28.07			
Pure Premium Indicated by National Relativity		44%	2.414	46%	2.386	4.80			
Pure Premium Present on Rate Level		52%	4.141	46%	8.724	12.87			
Pure Premium Derived by Formula		3.440			6.907			10.35	

CLASS 6845		SHIP BUILDING-NAVAL & DRIVERS							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		17%	1.002	18%	0.613	1.62			
Pure Premium Present on Rate Level		83%	3.035	82%	3.358	6.39			
Pure Premium Derived by Formula		2.689			2.864			5.55	

CLASS 6872		SHIP REPAIR OR CONVERSION-ALL OPERATIONS & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/10 through 12/10	371,372	0	0	0	0	0	7,238	7,238	1.95
1/11 through 12/11	256,033	0	0	0	0	0	8,723	8,723	3.41
1/12 through 12/12	153,449	0	0	0	0	0	0	0	0.00
1/13 through 12/13	2,095,925	0	0	3	604,157	0	346,162	950,319	45.34
1/14 through 12/14	2,525,687	0	0	1	35,115	0	86,294	121,409	4.81
5 YR. TOTAL	5,402,466	0	0	4	639,272	0	448,417	1,087,689	20.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	11.833	16%	8.300	20.13			
Pure Premium Indicated by National Relativity		44%	4.842	42%	5.403	10.25			
Pure Premium Present on Rate Level		45%	4.301	42%	4.878	9.18			
Pure Premium Derived by Formula		5.368			5.646			11.01	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



IOWA
F-CLASS

EFFECTIVE 1/1/2018

CLASS 6874		PAINTING: SHIP HULLS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		19%	8.929	20%	6.423	15.35			
Pure Premium Present on Rate Level		81%	7.943	80%	8.471	16.41			
Pure Premium Derived by Formula		8.130			8.061			16.19	

CLASS 7309		STEVEDORING NOC							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/10 through 12/10	237,124	0	0	0	0	0	0	0	0.00
1/11 through 12/11	187,233	0	0	1	100,196	0	214,788	314,984	168.23
1/12 through 12/12	141,813	0	0	0	0	0	0	0	0.00
1/13 through 12/13	70,973	0	0	0	0	0	0	0	0.00
1/14 through 12/14	441,565	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,078,708	0	0	1	100,196	0	214,788	314,984	29.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	9.289	9%	19.912	29.20			
Pure Premium Indicated by National Relativity		36%	4.701	38%	4.060	8.76			
Pure Premium Present on Rate Level		58%	4.797	53%	6.780	11.58			
Pure Premium Derived by Formula		5.032			6.928			11.96	

CLASS 7313		COAL DOCK OPERATION & STEVEDORING							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/10 through 12/10	682,695	0	0	0	0	0	0	0	0.00
1/11 through 12/11	856,888	0	0	0	0	0	59,146	59,146	6.90
1/12 through 12/12	997,923	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,058,458	0	0	1	1,009	0	41,620	42,629	4.03
1/14 through 12/14	1,117,753	0	0	1	56,155	0	121,629	177,784	15.91
5 YR. TOTAL	4,713,717	0	0	2	57,164	0	222,395	279,559	5.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	1.213	10%	4.718	5.93			
Pure Premium Indicated by National Relativity		23%	2.446	25%	2.144	4.59			
Pure Premium Present on Rate Level		71%	1.181	65%	1.625	2.81			
Pure Premium Derived by Formula		1.474			2.064			3.54	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



IOWA
F-CLASS

EFFECTIVE 1/1/2018

CLASS 7317		STEVEDORING: BY HAND OR HAND TRUCKS EXCLUSIVELY							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	533,477	0	0	0	0	0	0	0	0.00
1/11 through 12/11	651,237	0	0	0	0	0	0	0	0.00
1/12 through 12/12	396,469	1	38,238	0	0	102,280	0	140,518	35.44
1/13 through 12/13	434,808	0	0	0	0	0	0	0	0.00
1/14 through 12/14	287,759	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,303,750	1	38,238	0	0	102,280	0	140,518	6.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.660	11%	4.440	6.10			
Pure Premium Indicated by National Relativity		36%	4.576	39%	3.684	8.26			
Pure Premium Present on Rate Level		56%	4.486	50%	4.321	8.81			
Pure Premium Derived by Formula		4.292			4.086			8.38	

CLASS 7327		STEVEDORING: CONTAINERIZED FREIGHT & DRIVERS							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		10%	5.773	11%	9.590	15.36			
Pure Premium Present on Rate Level		90%	7.228	89%	12.000	19.23			
Pure Premium Derived by Formula		7.083			11.735			18.82	

CLASS 7350		FREIGHT HANDLING NOC-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	52,788	0	0	0	0	0	0	0	0.00
1/11 through 12/11	118,948	0	0	0	0	0	0	0	0.00
1/12 through 12/12	80,217	0	0	0	0	0	0	0	0.00
1/13 through 12/13	63,408	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,017,390	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,332,751	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	9%	0.000	0.00			
Pure Premium Indicated by National Relativity		28%	7.108	30%	5.778	12.89			
Pure Premium Present on Rate Level		65%	5.894	61%	5.267	11.16			
Pure Premium Derived by Formula		5.821			4.946			10.77	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation



IOWA
F-CLASS

EFFECTIVE 1/1/2018

CLASS 8709		STEVEDORING-TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	47	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	47	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		20%	2.276	21%	2.476	4.75			
Pure Premium Present on Rate Level		80%	2.271	79%	2.780	5.05			
Pure Premium Derived by Formula		2.272			2.716			4.99	

CLASS 8726		STEAMSHIP LINE OR AGENCY-PORT EMPLOYEES: SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	38,576	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	38,576	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		18%	0.631	19%	0.600	1.23			
Pure Premium Present on Rate Level		81%	1.179	80%	1.387	2.57			
Pure Premium Derived by Formula		1.069			1.224			2.29	

CLASS 9077		UNITED STATES ARMED SERVICE RISK-ALL EMPLOYEES & DRIVERS							
Industry Group: F-Class Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	1.728	100%	1.681	3.41			
Pure Premium Derived by Formula		1.728			1.681			3.41	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation



Iowa

Voluntary and Assigned Risk Rates
and Rating Values Filing Proposed
Effective January 1, 2018

Supporting Exhibits



**National Council on
Compensation Insurance**

Tony DiDonato

Director and Senior Actuary
Actuarial and Economic Services

(P) 561-893-3116 (F) 561-893-5208
Email: tony_didonato@ncci.com

August 9, 2017

Ms. Ramona C. Lee, ACAS
Iowa Insurance Division
601 Locust St, 4th Floor
Des Moines, IA 50309-3738

RE: Iowa Data Requests

Dear Ms. Lee:

Enclosed is supporting information for NCCI's Iowa rate filing proposed effective January 1, 2018. This information, as well as the following documents (which you have already received), will be provided electronically:

- Iowa 1-1-2018 A-Sheets - Excel version
- Iowa 1-1-2018 Class Rates - Excel version

If I can be of further assistance, please feel free to contact me.

Sincerely,

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

Tony DiDonato, FCAS, MAAA

cc: Carla Townsend, National Council on Compensation Insurance, Inc.

1. Considerations Iowa 1-1-2018 for IID.pdf



IOWA 1/1/2018 Filing

Workers Compensation Premium Level Change due to Experience, Trend, Benefits and Expenses - Voluntary and Assigned Risk Markets

Considerations (Statement of Principles)

Exposure Unit

The exposure unit used for most workers compensation classifications is payroll. Payroll meets the requirements of providing a good measure of risk as well as being verifiable. It also has the advantage of changing with inflationary changes.

Data

The overall indication in the above captioned filings is based on annual financial call data.

Organization of Data

NCCI analyzes both policy year and calendar-accident year data in order to select an overall indication. The experience period used in the filing is Iowa data for policy years 2014 and 2015 evaluated as of 12/31/16. Using this experience provides two principal advantages:

- ◆ Policy year data is more mature than calendar-accident year data, providing a more stable base.
- ◆ Policy year data provides a better match of premiums and losses than does calendar-accident year data.

Loss Development

I. Loss Development Factor:

NCCI analyzes the financial data in order to select the most actuarially sound loss development projection method to be used in determining statewide experience indications. The key loss development projection methods include paid and paid + case. This analysis involves **identifying changes in the level of reserve adequacy, changes in settlement patterns**, or trends in development that would tend to skew the results of one or more of the loss development projection methods.

A number of exhibits titled Diagnostics and Early Warning Exhibits have been developed to aid in the analysis of the various loss development projection methods available. These exhibits display loss-to-loss ratios and loss-to-premium ratios. Loss-to-loss ratios compare various loss combinations (e.g., paid losses to paid + case losses). These ratios are displayed for indemnity, medical, and combined losses. On-leveled loss-to-premium ratios compare various losses to premium (e.g., paid losses to standard earned premium at NCCI DSR level). These ratios are displayed for indemnity and medical losses. These are useful in revealing changes in either reserve levels or payout patterns.



IOWA 1/1/2018 Filing

Workers Compensation Premium Level Change due to Experience, Trend, Benefits and Expenses - Voluntary and Assigned Risk Markets

Policy year and accident year loss development triangles are reviewed for all the loss development projection methods. These are provided for indemnity, medical, and combined losses.

All of the data was carefully examined; the key findings and conclusions are as follows:

- There have been no major changes in settlement patterns. Thus, an indication using paid data is reasonable. However, the open claim percentage for the two years in the experience base (PYs 2014 and 2015) is slightly higher than most years in the prior history. Because of this the paid indication might fall in the low end of a reasonable range.
- A 3-year average loss development factor for the paid method was used. This is consistent with the past several filings and therefore would be expected to be an unbiased estimator over a long period of time. Using 2-year average loss development factors, which is utilized in many NCCI states, decreases the paid indication by approximately 0.6%.
- There are no obvious changes in the level of reserve adequacy, and an indication using paid + case data is reasonable.
- A 5-year average loss development factor for paid + case data was used except for the medical 17:18 link ratio, where an average was taken after excluding the highest and lowest values in the 5-yr period. This approach for the medical 17:18 link ratio was used to exclude a substantially large development factor driven by a single claim and is consistent with last year's filing. The 5-yr average is consistent with most of NCCI's state filings which use paid +case and it promotes stability by smoothing out changes in case reserves.

A review of both the paid method and paid + case method resulted in the selection of an average of paid and paid + case for the filing, which is consistent with the methodology that underlies the current rates.

II. Tail Factor:

Tail factors are calculated to allow for development past the 19th report. A review of the tail factors calculated for use in the filing resulted in selections of 1.010 for indemnity and 1.050 for medical. Both of these selections were made giving consideration to the 10-year average while also balancing stability and responsiveness to the latest available data. The values are consistent with last year's tail factors.



IOWA 1/1/2018 Filing

Workers Compensation Premium Level Change due to Experience, Trend, Benefits and Expenses - Voluntary and Assigned Risk Markets

Trends

Loss ratio trends based on the latest 5, 8, 12, and 15 years were reviewed for both the paid method and the paid + case method. Trends were also reviewed separately for claim frequency and severity.

The indemnity loss ratio trends ranged from -2.5% to -0.5% and medical loss ratio trends ranged from -2.5% to +0.7%. The indemnity trend of -0.5% is unchanged from last year's filing, while the medical trend was decreased from 1.0% (used in last year's filing) to 0.5%. These selections are consistent with the longer term (15-year) trends. Shorter term historical trends in Iowa have shown extreme volatility and they do not appear to provide a good estimate of the prospective trend.

Catastrophes

The financial data has not been limited for any catastrophes. No known catastrophes occurred during the experience period. Please note that the projected loss ratios have not been loaded for a catastrophe provision. A one-cent additive load is shown on the miscellaneous values page of the filing to account for any potential catastrophes.

Individual Large Losses

Large losses have been limited in order to address the impact individual large claims may have on aggregate rate level indications. The treatment is intended to stabilize rate level indications and to help achieve overall long-term rate adequacy. Developed limited losses at an ultimate report are adjusted to an unlimited basis via the application of the expected excess ratio.

Policy Provisions

The Financial data, used to determine the overall change, is reported net of subrogation (including second injury fund) recoveries. Experience developed under large deductible (\$100,000 or greater per claim) policies is excluded, while small deductible experience is included on a gross basis.

Operational Changes, Mix of Business

As mentioned in the section on loss development, NCCI analyzes the financial data in order to identify changes in the level of reserve adequacy, changes in settlement patterns, or trends in development which would tend to skew the results of one or more of the loss development projection methods. A number of exhibits titled Diagnostics and Early Warning Exhibits have been developed to aid in the analysis of the various loss development projection methods available. Using statewide data as well as using the latest available experience should minimize the impact of changes in mix of business or operational changes.



IOWA 1/1/2018 Filing

Workers Compensation Premium Level Change due to Experience, Trend, Benefits and Expenses - Voluntary and Assigned Risk Markets

Reinsurance

The experience used in the filing is on a direct basis.

Individual Risk Rating

Experience rating results in changes in off-balances (mods). To address this potential distortion in the rate level, changes in off-balances are applied to premium on-levels for trending and experience purposes.

The primary/excess split point underlying the experience rating values contained in this filing is \$16,500, consistent with other NCCI states with 2018 effective dates.

Risk, Investment Income and Other Income

Investment income has been reflected in the filing through the use of a profit and contingency provision. The profit and contingency provision allows for levels of profitability that are neither excessive nor inadequate after all investment income is considered and after market conditions are accounted for. This is determined by the use of an internal rate of return analysis.

An internal rate of return analysis is able to capture all cash flows among policyholders, claimants, insurers, and investors that arise from a Workers Compensation insurance policy. In addition, consistent with the prospective nature of ratemaking, an internal rate of return analysis is able to evaluate the profitability of a set of policies to be written during a future policy period. The resulting estimated rate of return is compared to the cost of capital (fair rate of return) estimates for reasonableness.

Actuarial Judgment

Major areas where actuarial judgment has been applied are (see discussion in earlier sections):

- ◆ Selection of loss development methodology and factors
- ◆ Selection of annual trends
- ◆ Selection of experience periods

2. Limited PY Early Warnings @2016 for IID.xlsx

**Policy Year - Private Carrier - Limited Statewide
Early Warnings**

Exhibit Number	Exhibit Name
1	Indemnity Paid Development Factors
2	Medical Paid Development Factors
3	Indemnity Paid+Case Development Factors
4	Medical Paid+Case Development Factors
5	Paid+Case to Ultimate Development Factors
6	Indemnity Paid to Indemnity Paid+Case Ratios
7	Medical Paid to Medical Paid+Case Ratios
8	Unmatched Premium and Indemnity Losses
9	Unmatched Premium and Medical Losses
10	Matched Premium and Indemnity Losses
11	Matched Premium and Medical Losses
12	Indemnity and Medical Combined Paid Development Factors
13	Indemnity and Medical Combined Paid+Case Development Factors
14	Indemnity and Medical Combined Paid to Paid+Case Ratios
15	Unmatched Premium and Indemnity and Medical Combined Losses
16	Matched Premium and Indemnity and Medical Combined Losses
17	Indemnity Incurred Claim Count Development Factors
18	DSR Premium Development Factors
19	Company Premium Development Factors
20	Net Premium Development Factors



**IOWA
Policy Year - Private Carrier - Limited Statewide
Indemnity Paid Development Factors**

PY	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1984															1.004	1.007	1.010	1.002	1.003
1985														1.004	1.004	1.003	1.003	1.004	1.009
1986													1.009	1.003	1.005	1.006	1.006	1.007	1.004
1987												1.003	1.013	1.003	1.003	1.005	1.003	1.003	1.003
1988											1.005	1.011	1.004	1.004	1.002	1.002	1.002	1.002	1.002
1989										1.004	1.004	1.003	1.002	1.002	1.001	1.004	1.002	1.004	1.005
1990								1.009	1.012	1.004	1.004	1.003	1.002	1.003	1.003	1.001	1.002	1.001	1.001
1991								1.005	1.006	1.005	1.002	1.002	1.004	1.002	1.002	1.001	1.004	1.001	1.004
1992							1.017	1.015	1.007	1.005	1.005	1.007	1.004	1.004	1.006	1.003	1.003	1.004	1.003
1993						1.020	1.020	1.013	1.005	1.057	1.002	1.005	1.001	1.003	1.001	1.001	1.004	1.001	1.001
1994					1.046	1.030	1.013	1.008	1.010	1.005	1.007	1.004	1.004	1.002	1.001	1.001	1.001	1.004	1.001
1995				1.119	1.062	1.028	1.018	1.013	1.005	1.006	1.004	1.005	1.003	1.003	1.002	1.003	1.002	1.005	1.002
1996			1.262	1.119	1.049	1.035	1.016	1.014	1.018	1.006	1.005	1.011	1.002	1.003	1.005	1.002	1.004	1.002	1.002
1997		1.671	1.255	1.143	1.051	1.027	1.019	1.017	1.009	1.007	1.011	1.002	1.004	1.002	1.002	1.002	1.002	1.002	1.006
1998	3.999	1.670	1.293	1.136	1.065	1.029	1.020	1.015	1.011	1.006	1.005	1.006	1.003	1.008	1.005	1.002	1.002	1.002	
1999	4.522	1.744	1.292	1.140	1.079	1.030	1.025	1.017	1.012	1.012	1.007	1.009	1.003	1.002	1.002	1.002	1.003		
2000	4.550	1.757	1.316	1.120	1.068	1.038	1.016	1.014	1.012	1.007	1.009	1.006	1.005	1.017	1.005	1.004			
2001	4.640	1.734	1.324	1.143	1.073	1.035	1.023	1.015	1.007	1.005	1.009	1.003	1.003	1.002	1.002				
2002	4.467	1.782	1.319	1.136	1.061	1.040	1.019	1.013	1.005	1.004	1.002	1.005	1.002	1.007					
2003	5.042	1.906	1.315	1.148	1.067	1.029	1.020	1.028	1.011	1.018	1.005	1.003	1.004						
2004	5.072	1.785	1.324	1.165	1.085	1.039	1.035	1.013	1.014	1.011	1.009	1.003							
2005	5.058	1.903	1.354	1.140	1.077	1.046	1.023	1.008	1.006	1.011	1.005								
2006	4.867	1.888	1.329	1.131	1.068	1.047	1.034	1.010	1.015	1.007			1-yr	Thru 2015	3.772	1.885	1.388	1.228	1.162
2007	5.225	1.924	1.362	1.167	1.090	1.046	1.028	1.025	1.013				2-yr	2016	4.178	2.087	1.473	1.249	1.164
2008	5.048	1.834	1.384	1.155	1.077	1.042	1.030	1.028					3-yr	2015	3.994	1.999	1.441	1.239	1.157
2009	5.210	1.975	1.366	1.177	1.085	1.043	1.024						4-yr	2016	3.988	1.992	1.435	1.242	1.166
2010	5.038	1.924	1.364	1.195	1.057	1.046							5-yr	2015	4.004	1.995	1.447	1.240	1.156
2011	4.459	2.024	1.416	1.130	1.073								1-yr	2016	4.040	2.021	1.447	1.239	1.156
2012	5.190	1.995	1.358	1.179									2-yr	2015	3.954	1.991	1.447	1.243	1.154
2013	5.265	2.001	1.417										3-yr	2016	4.060	2.024	1.457	1.245	1.160
2014	5.154	2.002											4-yr	2015	3.954	1.993	1.446	1.241	1.154
2015	5.345												5-yr	2016	3.988	2.005	1.449	1.242	1.154

Averages	Thru	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
2-yr	2013	4.825	1.974	1.365	1.166	1.084	1.047	1.029	1.011	1.013	1.011	1.006	1.005	1.004	1.005	1.004	1.002	1.003	1.005	1.001
	2014	5.228	2.010	1.390	1.186	1.081	1.044	1.031	1.009	1.010	1.015	1.004	1.004	1.004	1.010	1.004	1.002	1.003	1.004	1.002
	2015	5.210	1.998	1.387	1.163	1.071	1.043	1.029	1.018	1.011	1.011	1.007	1.004	1.003	1.010	1.004	1.002	1.002	1.002	1.002
	2016	5.250	2.002	1.388	1.155	1.065	1.045	1.027	1.027	1.014	1.009	1.007	1.003	1.003	1.005	1.004	1.003	1.003	1.002	1.004
3-yr	2013	4.896	1.974	1.371	1.166	1.078	1.046	1.031	1.016	1.010	1.009	1.007	1.006	1.004	1.004	1.004	1.002	1.002	1.003	1.002
	2014	4.971	1.981	1.382	1.176	1.084	1.045	1.028	1.010	1.010	1.011	1.005	1.005	1.004	1.009	1.003	1.002	1.003	1.004	1.001
	2015	5.203	2.007	1.379	1.167	1.073	1.044	1.031	1.014	1.012	1.013	1.005	1.004	1.003	1.007	1.004	1.002	1.003	1.003	1.002
	2016	5.255	1.999	1.397	1.168	1.072	1.044	1.027	1.021	1.011	1.010	1.006	1.004	1.003	1.009	1.003	1.003	1.002	1.002	1.003
4-yr	2013	4.974	1.939	1.369	1.158	1.078	1.045	1.028	1.016	1.009	1.009	1.007	1.006	1.004	1.004	1.004	1.002	1.003	1.004	1.002
	2014	4.988	1.980	1.383	1.174	1.080	1.045	1.030	1.015	1.009	1.010	1.006	1.006	1.004	1.007	1.004	1.002	1.002	1.003	1.002
	2015	5.017	1.986	1.376	1.164	1.077	1.045	1.029	1.014	1.012	1.011	1.006	1.004	1.003	1.007	1.004	1.002	1.003	1.003	1.002
	2016	5.239	2.006	1.389	1.170	1.073	1.044	1.029	1.018	1.012	1.012	1.005	1.004	1.004	1.007	1.004	1.003	1.003	1.003	1.003
5-yr	2013	4.989	1.936	1.361	1.154	1.079	1.041	1.026	1.015	1.010	1.009	1.006	1.005	1.003	1.004	1.003	1.002	1.003	1.003	1.002
	2014	5.032	1.950	1.378	1.165	1.079	1.044	1.028	1.014	1.009	1.009	1.006	1.006	1.004	1.006	1.003	1.002	1.003	1.003	1.002
	2015	5.021	1.984	1.378	1.165	1.075	1.045	1.030	1.017	1.010	1.010	1.007	1.005	1.003	1.006	1.004	1.002	1.002	1.003	1.002
	2016	5.083	1.989	1.384	1.167	1.076	1.045	1.028	1.017	1.012	1.010	1.006	1.004	1.003	1.007	1.003	1.002	1.003	1.003	1.002



IOWA
Policy Year - Private Carrier - Limited Statewide
Medical Paid+Case Development Factors

Table with columns: PY, Half/1, 1/2, 2/3, 3/4, 4/5, 5/6, 6/7, 7/8, 8/9, 9/10, 10/11, 11/12, 12/13, 13/14, 14/15, 15/16, 16/17, 17/18, 18/19. Rows include years 1984-2015 and a section for Cumulative Averages (1-yr to 5-yr) from 2015-2016.

Table with columns: Averages, Thru, Half/1, 1/2, 2/3, 3/4, 4/5, 5/6, 6/7, 7/8, 8/9, 9/10, 10/11, 11/12, 12/13, 13/14, 14/15, 15/16, 16/17, 17/18, 18/19. Rows include 2-yr, 3-yr, 4-yr, and 5-yr averages for years 2013-2016.



IOWA
Policy Year - Private Carrier - Limited Statewide
Paid+Case to Ultimate Development Factors

Indemnity Paid+Case to Ultimate Development Factors

	(1) 8th/Ult	(2) 9th/Ult	(3) 10th/Ult	(4) 11th/Ult	(5) 12th/Ult	(6) 13th/Ult	(7) 14th/Ult	(8) 15th/Ult	(9) 16th/Ult	(10) 17th/Ult	(11) 18th/Ult	(12) 19th/Ult	(13) 5-yr Avg
2007	1.017	1.018	1.017	1.017	1.011	1.011	1.013	1.009	1.007	1.006	1.007	1.005	
2008	1.014	1.013	1.011	1.010	1.012	1.011	1.011	1.008	1.008	1.007	1.008	1.003	
2009	1.015	1.009	1.004	1.007	1.007	1.004	1.007	1.009	1.010	1.008	1.008	1.008	
2010	1.012	1.010	1.011	1.014	1.014	1.013	1.011	1.010	1.009	1.008	1.013	1.013	
2011	1.027	1.029	1.030	1.020	1.010	1.010	1.010	1.010	1.009	1.008	1.008	1.007	1.007
2012	1.026	1.022	1.022	1.021	1.019	1.020	1.012	1.011	1.013	1.011	1.008	1.007	1.008
2013	1.019	1.014	1.012	1.015	1.010	1.005	1.004	1.004	1.003	1.002	1.001	1.000	1.007
2014	1.018	1.013	1.012	1.014	1.010	1.010	1.009	1.010	1.009	1.010	1.009	1.008	1.007
2015	1.025	1.025	1.020	1.021	1.018	1.016	1.016	1.016	1.018	1.016	1.015	1.013	1.007
2016	1.028	1.029	1.020	1.017	1.016	1.016	1.017	1.018	1.017	1.015	1.013	1.014	1.008

Medical Paid+Case to Ultimate Development Factors

	(1) 8th/Ult	(2) 9th/Ult	(3) 10th/Ult	(4) 11th/Ult	(5) 12th/Ult	(6) 13th/Ult	(7) 14th/Ult	(8) 15th/Ult	(9) 16th/Ult	(10) 17th/Ult	(11) 18th/Ult	(12) 19th/Ult	(13) 5-yr Avg
2007	1.004	1.005	1.007	1.015	1.013	1.009	1.009	1.004	0.998	0.998	0.997	0.993	
2008	1.055	1.052	1.048	1.056	1.053	1.045	1.045	1.043	1.041	1.068	1.061	1.062	
2009	1.332	1.305	1.281	1.272	1.251	1.104	1.104	1.097	1.096	1.086	1.084	1.081	
2010	1.111	1.107	1.100	1.099	1.095	1.097	1.100	1.098	1.096	1.095	1.088	1.079	
2011	0.991	0.982	0.982	0.968	0.965	0.963	0.950	1.004	1.004	1.009	1.008	1.002	1.043
2012	1.126	1.114	1.104	1.103	1.098	1.090	1.088	1.085	1.074	1.074	1.065	1.065	1.058
2013	1.090	1.081	1.080	1.078	1.078	1.081	1.079	1.063	1.062	1.062	1.012	0.974	1.040
2014	1.085	1.072	1.077	1.072	1.070	1.070	1.070	1.071	1.072	1.067	1.045	1.044	1.033
2015	1.062	1.060	1.052	1.047	1.044	1.047	1.045	1.050	1.047	1.052	1.037	1.038	1.025
2016	1.130	1.132	1.129	1.126	1.126	1.133	1.131	1.125	1.104	1.096	1.087	1.086	1.041

Indemnity and Medical Combined Paid+Case to Ultimate Development Factors

	(1) 8th/Ult	(2) 9th/Ult	(3) 10th/Ult	(4) 11th/Ult	(5) 12th/Ult	(6) 13th/Ult	(7) 14th/Ult	(8) 15th/Ult	(9) 16th/Ult	(10) 17th/Ult	(11) 18th/Ult	(12) 19th/Ult	(13) 5-yr Avg
2007	1.014	1.015	1.015	1.019	1.015	1.013	1.014	1.009	1.005	1.004	1.004	1.001	
2008	1.027	1.025	1.022	1.025	1.025	1.021	1.021	1.019	1.018	1.029	1.027	1.025	
2009	1.156	1.141	1.127	1.125	1.115	1.043	1.044	1.042	1.042	1.037	1.036	1.035	
2010	1.052	1.049	1.047	1.048	1.046	1.046	1.047	1.046	1.045	1.044	1.043	1.039	
2011	1.009	1.005	1.005	0.993	0.987	0.986	0.979	1.008	1.007	1.009	1.009	1.005	1.021
2012	1.067	1.060	1.056	1.055	1.052	1.049	1.044	1.042	1.038	1.037	1.032	1.032	1.027
2013	1.055	1.048	1.046	1.046	1.043	1.042	1.041	1.034	1.033	1.033	1.009	0.989	1.020
2014	1.050	1.041	1.043	1.041	1.038	1.038	1.038	1.039	1.039	1.037	1.025	1.024	1.018
2015	1.042	1.041	1.034	1.032	1.029	1.029	1.028	1.030	1.030	1.031	1.024	1.024	1.015
2016	1.073	1.075	1.069	1.066	1.065	1.068	1.068	1.066	1.056	1.052	1.047	1.047	1.023



IOWA
Policy Year - Private Carrier - Limited Statewide
Indemnity Paid to Indemnity Paid+Case Ratios

PY	Half	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1984															0.946	0.950	0.955	0.967	0.972	0.975
1985														0.939	0.943	0.947	0.951	0.955	0.955	0.968
1986													0.930	0.936	0.940	0.942	0.943	0.947	0.955	0.957
1987											0.958	0.957	0.961	0.962	0.965	0.969	0.964	0.963	0.967	
1988										0.951	0.952	0.961	0.963	0.966	0.968	0.968	0.971	0.973	0.973	
1989										0.950	0.964	0.968	0.973	0.974	0.976	0.979	0.982	0.979	0.983	0.983
1990									0.961	0.967	0.967	0.971	0.970	0.975	0.976	0.978	0.979	0.980	0.982	0.984
1991								0.957	0.961	0.966	0.968	0.973	0.974	0.977	0.976	0.977	0.977	0.979	0.980	0.983
1992						0.905	0.918	0.932	0.938	0.937	0.939	0.948	0.952	0.953	0.954	0.957	0.959	0.967	0.969	
1993						0.914	0.925	0.940	0.949	0.959	0.971	0.976	0.981	0.982	0.987	0.985	0.987	0.990	0.990	0.990
1994					0.887	0.916	0.936	0.949	0.950	0.950	0.960	0.963	0.966	0.970	0.972	0.975	0.976	0.976	0.977	0.979
1995				0.791	0.865	0.918	0.943	0.947	0.961	0.956	0.962	0.962	0.962	0.964	0.969	0.971	0.972	0.975	0.979	0.978
1996			0.638	0.778	0.861	0.887	0.913	0.918	0.930	0.942	0.944	0.949	0.962	0.962	0.962	0.966	0.968	0.971	0.972	0.972
1997		0.426	0.651	0.777	0.856	0.894	0.909	0.926	0.945	0.950	0.955	0.964	0.966	0.970	0.972	0.973	0.974	0.977	0.978	0.985
1998	0.199	0.406	0.601	0.751	0.843	0.883	0.910	0.919	0.936	0.947	0.951	0.959	0.965	0.968	0.966	0.971	0.972	0.972	0.972	
1999	0.200	0.407	0.615	0.750	0.832	0.883	0.897	0.913	0.937	0.948	0.955	0.964	0.963	0.968	0.969	0.971	0.976	0.977		
2000	0.219	0.415	0.630	0.769	0.857	0.891	0.919	0.934	0.935	0.940	0.944	0.943	0.949	0.949	0.964	0.969	0.972			
2001	0.193	0.398	0.595	0.755	0.839	0.903	0.932	0.947	0.954	0.959	0.965	0.971	0.969	0.971	0.974	0.976				
2002	0.207	0.392	0.620	0.762	0.852	0.903	0.936	0.948	0.957	0.963	0.969	0.973	0.973	0.973	0.982					
2003	0.172	0.358	0.613	0.767	0.869	0.902	0.920	0.930	0.943	0.948	0.963	0.969	0.969	0.972						
2004	0.162	0.380	0.601	0.751	0.835	0.884	0.897	0.915	0.925	0.933	0.943	0.952	0.956							
2005	0.160	0.360	0.620	0.774	0.859	0.889	0.928	0.943	0.947	0.948	0.953	0.956								
2006	0.181	0.354	0.590	0.734	0.803	0.843	0.880	0.898	0.905	0.918	0.916									
2007	0.166	0.352	0.582	0.720	0.817	0.868	0.901	0.922	0.936	0.949										
2008	0.166	0.354	0.579	0.744	0.818	0.880	0.904	0.926	0.946											
2009	0.160	0.343	0.594	0.748	0.848	0.889	0.919	0.937												
2010	0.168	0.353	0.584	0.737	0.832	0.881	0.915													
2011	0.193	0.361	0.618	0.798	0.882	0.924														
2012	0.173	0.352	0.610	0.767	0.884															
2013	0.162	0.361	0.618	0.815																
2014	0.176	0.356	0.593																	
2015	0.156	0.336																		
2016	0.184																			

Averages	Thru	Half	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
2-yr	2013	0.168	0.357	0.601	0.743	0.833	0.874	0.891	0.921	0.936	0.941	0.966	0.972	0.959	0.959	0.968	0.972	0.971	0.973	0.978	0.985
	2014	0.169	0.357	0.614	0.768	0.840	0.885	0.903	0.910	0.926	0.941	0.953	0.971	0.971	0.960	0.967	0.971	0.973	0.974	0.976	0.979
	2015	0.166	0.359	0.614	0.783	0.857	0.885	0.912	0.924	0.921	0.933	0.948	0.961	0.971	0.972	0.969	0.970	0.974	0.975	0.975	0.975
	2016	0.170	0.346	0.606	0.791	0.883	0.903	0.917	0.932	0.941	0.934	0.935	0.954	0.963	0.973	0.978	0.973	0.974	0.975	0.975	0.979
3-yr	2013	0.176	0.355	0.599	0.743	0.828	0.864	0.903	0.919	0.938	0.948	0.966	0.962	0.960	0.962	0.969	0.970	0.971	0.974	0.982	0.979
	2014	0.170	0.358	0.604	0.761	0.833	0.879	0.895	0.921	0.926	0.943	0.958	0.971	0.964	0.963	0.966	0.972	0.971	0.974	0.976	0.982
	2015	0.165	0.356	0.615	0.767	0.854	0.883	0.908	0.915	0.929	0.933	0.953	0.965	0.970	0.964	0.969	0.970	0.974	0.973	0.976	0.976
	2016	0.172	0.351	0.607	0.793	0.866	0.898	0.913	0.928	0.929	0.938	0.937	0.959	0.966	0.972	0.973	0.972	0.973	0.975	0.974	0.978
4-yr	2013	0.174	0.352	0.594	0.737	0.822	0.870	0.902	0.922	0.943	0.951	0.960	0.963	0.962	0.964	0.967	0.970	0.973	0.978	0.978	0.980
	2014	0.176	0.357	0.602	0.757	0.829	0.870	0.903	0.920	0.930	0.948	0.960	0.964	0.964	0.964	0.968	0.970	0.972	0.975	0.980	0.979
	2015	0.167	0.358	0.608	0.763	0.845	0.880	0.901	0.922	0.928	0.937	0.957	0.966	0.965	0.965	0.968	0.971	0.973	0.974	0.977	0.980
	2016	0.170	0.351	0.610	0.779	0.862	0.894	0.910	0.921	0.934	0.937	0.944	0.963	0.967	0.966	0.972	0.972	0.974	0.974	0.975	0.979
5-yr	2013	0.171	0.353	0.591	0.737	0.829	0.873	0.905	0.927	0.945	0.949	0.959	0.962	0.962	0.963	0.968	0.971	0.975	0.974	0.979	0.981
	2014	0.174	0.354	0.597	0.749	0.824	0.874	0.902	0.922	0.935	0.950	0.957	0.964	0.964	0.965	0.967	0.970	0.972	0.978	0.977	0.980
	2015	0.172	0.357	0.605	0.759	0.839	0.872	0.906	0.921	0.931	0.942	0.959	0.962	0.965	0.966	0.969	0.970	0.972	0.974	0.979	0.978
	2016	0.170	0.353	0.605	0.773	0.853	0.888	0.904	0.925	0.932	0.939	0.949	0.964	0.963	0.967	0.971	0.972	0.972	0.974	0.976	0.981



IOWA
Policy Year - Private Carrier - Limited Statewide
Medical Paid to Medical Paid+Case Ratios

PY	Half	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1984															0.933	0.930	0.893	0.933	0.936	0.939
1985														0.955	0.945	0.939	0.944	0.949	0.951	0.939
1986													0.969	0.962	0.981	0.964	0.965	0.958	0.958	0.961
1987											0.944	0.946	0.946	0.990	0.977	0.969	0.971	0.959	0.957	0.948
1988										0.951	0.955	0.964	0.965	0.951	0.954	0.957	0.958	0.963	0.962	
1989									0.974	0.973	0.975	0.969	0.967	0.967	0.969	0.953	0.956	0.956	0.960	
1990								0.968	0.969	0.971	0.980	0.985	0.983	0.984	0.983	0.982	0.983	0.978	0.976	
1991								0.956	0.955	0.959	0.955	0.951	0.938	0.941	0.940	0.942	0.941	0.958	0.958	0.955
1992							0.926	0.939	0.946	0.966	0.964	0.952	0.972	0.965	0.965	0.965	0.966	0.965	0.963	0.965
1993						0.965	0.968	0.975	0.976	0.979	0.978	0.974	0.977	0.976	0.977	0.978	0.979	0.982	0.984	0.986
1994					0.937	0.949	0.939	0.978	0.973	0.974	0.972	0.971	0.937	0.938	0.941	0.939	0.944	0.953	0.951	0.950
1995				0.929	0.953	0.962	0.971	0.973	0.975	0.964	0.963	0.962	0.964	0.959	0.961	0.961	0.964	0.966	0.929	0.929
1996			0.839	0.891	0.925	0.932	0.936	0.931	0.930	0.940	0.938	0.954	0.960	0.958	0.960	0.967	0.964	0.967	0.947	0.951
1997		0.727	0.871	0.900	0.923	0.960	0.959	0.955	0.957	0.946	0.956	0.970	0.956	0.959	0.950	0.951	0.953	0.955	0.944	0.944
1998	0.408	0.706	0.859	0.909	0.935	0.953	0.964	0.957	0.961	0.967	0.969	0.967	0.966	0.968	0.972	0.965	0.966	0.974	0.969	
1999	0.401	0.724	0.856	0.912	0.913	0.928	0.929	0.935	0.945	0.949	0.939	0.948	0.952	0.952	0.956	0.961	0.967	0.966		
2000	0.374	0.709	0.849	0.903	0.918	0.916	0.935	0.934	0.929	0.920	0.918	0.918	0.920	0.932	0.941	0.952	0.946			
2001	0.379	0.724	0.846	0.909	0.938	0.956	0.961	0.962	0.966	0.969	0.971	0.974	0.977	0.981	0.982	0.982				
2002	0.386	0.674	0.840	0.886	0.906	0.912	0.915	0.924	0.928	0.927	0.923	0.925	0.932	0.939	0.943					
2003	0.393	0.679	0.837	0.894	0.919	0.933	0.925	0.936	0.941	0.934	0.940	0.941	0.942	0.953						
2004	0.369	0.649	0.800	0.846	0.883	0.895	0.898	0.905	0.910	0.916	0.928	0.931	0.937							
2005	0.392	0.693	0.825	0.879	0.910	0.913	0.926	0.938	0.943	0.938	0.940									
2006	0.366	0.662	0.801	0.856	0.876	0.893	0.900	0.913	0.910	0.915	0.916									
2007	0.365	0.702	0.849	0.881	0.911	0.907	0.922	0.927	0.932	0.942										
2008	0.369	0.687	0.833	0.879	0.898	0.921	0.918	0.923	0.931											
2009	0.380	0.626	0.763	0.816	0.845	0.854	0.868	0.875												
2010	0.384	0.679	0.813	0.860	0.877	0.890	0.907													
2011	0.402	0.688	0.819	0.879	0.919	0.948														
2012	0.404	0.676	0.826	0.869	0.910															
2013	0.368	0.685	0.816	0.877																
2014	0.379	0.681	0.839																	
2015	0.396	0.691																		
2016	0.413																			

Averages	Thru	Half	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
2-yr	2013	0.386	0.682	0.816	0.838	0.872	0.914	0.911	0.926	0.927	0.925	0.932	0.950	0.949	0.942	0.964	0.958	0.959	0.967	0.940	0.968
	2014	0.374	0.681	0.823	0.870	0.861	0.888	0.920	0.920	0.927	0.927	0.934	0.933	0.955	0.957	0.949	0.963	0.960	0.961	0.938	0.940
	2015	0.388	0.683	0.821	0.874	0.898	0.872	0.893	0.925	0.921	0.927	0.933	0.936	0.937	0.960	0.962	0.957	0.967	0.965	0.946	0.940
	2016	0.405	0.686	0.828	0.873	0.915	0.919	0.888	0.899	0.932	0.929	0.927	0.936	0.940	0.946	0.963	0.967	0.957	0.970	0.957	0.948
3-yr	2013	0.391	0.681	0.798	0.852	0.885	0.907	0.916	0.919	0.931	0.926	0.945	0.939	0.950	0.951	0.959	0.961	0.960	0.962	0.955	0.967
	2014	0.384	0.683	0.819	0.852	0.873	0.894	0.913	0.926	0.921	0.929	0.930	0.947	0.943	0.955	0.956	0.959	0.961	0.963	0.942	0.955
	2015	0.381	0.681	0.820	0.869	0.880	0.888	0.903	0.921	0.928	0.923	0.935	0.932	0.950	0.951	0.960	0.959	0.962	0.965	0.940	0.943
	2016	0.396	0.686	0.827	0.875	0.902	0.897	0.898	0.908	0.924	0.932	0.927	0.937	0.937	0.958	0.955	0.965	0.960	0.965	0.953	0.941
4-yr	2013	0.390	0.667	0.807	0.859	0.883	0.909	0.912	0.923	0.931	0.937	0.938	0.941	0.954	0.953	0.960	0.961	0.956	0.967	0.957	0.964
	2014	0.388	0.682	0.805	0.859	0.883	0.894	0.917	0.921	0.926	0.929	0.941	0.940	0.945	0.958	0.955	0.961	0.962	0.960	0.953	0.958
	2015	0.387	0.683	0.819	0.856	0.885	0.893	0.902	0.925	0.924	0.926	0.932	0.943	0.943	0.951	0.963	0.957	0.963	0.966	0.943	0.954
	2016	0.389	0.683	0.825	0.871	0.888	0.903	0.904	0.910	0.929	0.928	0.931	0.934	0.947	0.951	0.956	0.965	0.958	0.966	0.947	0.944
5-yr	2013	0.388	0.671	0.815	0.858	0.888	0.906	0.914	0.923	0.938	0.933	0.938	0.946	0.954	0.954	0.960	0.957	0.961	0.967	0.957	0.966
	2014	0.387	0.671	0.811	0.863	0.881	0.898	0.913	0.924	0.926	0.937	0.936	0.941	0.949	0.958	0.956	0.961	0.958	0.965	0.955	0.957
	2015	0.390	0.682	0.807	0.861	0.890	0.893	0.907	0.921	0.927	0.926	0.940	0.938	0.945	0.954	0.960	0.959	0.963	0.963	0.951	0.956
	2016	0.392	0.684	0.823	0.860	0.890	0.904	0.903	0.915	0.925	0.929	0.929	0.942	0.942	0.951	0.959	0.962	0.959	0.966	0.948	0.952



IOWA
Policy Year - Private Carrier - Limited Statewide
Unmatched Premium and Indemnity Losses

Evaluated as of December 31, 2016

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1996	296,591,218	279,717,317	251,416,618	92,370,415	2,483,200	94,853,615
1997	285,110,834	263,965,085	236,404,555	91,339,947	1,438,977	92,778,924
1998	305,841,087	281,014,311	242,325,874	100,592,261	2,859,612	103,451,873
1999	300,774,957	275,910,217	245,508,324	105,715,832	2,481,335	108,197,167
2000	305,166,716	283,914,020	257,335,049	113,488,732	3,319,142	116,807,874
2001	321,778,978	305,751,086	288,089,409	116,470,061	2,878,730	119,348,791
2002	369,176,116	359,697,500	346,093,167	115,013,035	2,165,813	117,178,848
2003	409,665,350	405,731,778	387,216,466	123,200,410	3,511,390	126,711,800
2004	481,380,247	476,505,053	448,059,510	141,793,492	6,552,919	148,346,411
2005	486,014,928	480,930,299	452,202,963	135,786,060	6,285,955	142,072,015
2006	530,637,996	520,870,231	477,407,309	145,503,387	13,387,521	158,890,908
2007	593,661,677	570,769,484	514,801,549	167,730,752	9,006,166	176,736,918
2008	593,294,687	562,844,396	499,856,265	164,486,528	9,438,093	173,924,621
2009	560,407,840	536,563,148	477,389,232	157,714,313	10,525,151	168,239,464
2010	601,450,739	575,560,219	509,387,982	161,181,051	15,013,831	176,194,882
2011	667,603,618	639,941,309	562,889,198	151,774,316	12,494,592	164,268,908
2012	705,025,471	683,300,374	612,742,481	138,824,623	18,299,267	157,123,890
2013	758,652,152	736,564,472	668,532,713	134,649,974	30,485,703	165,135,677
2014	774,682,969	754,798,271	684,990,992	89,402,570	61,290,283	150,692,853
2015	763,360,214	746,145,663	677,522,827	44,890,411	88,530,674	133,421,085
2016	437,490,071	423,793,899	379,817,125	8,324,864	36,846,583	45,171,447

Evaluated as of December 31, 2015

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1995	329,831,756	313,281,291	283,623,431	83,386,399	1,840,978	85,227,377
1996	296,645,330	279,771,432	251,438,807	92,196,425	2,648,110	94,844,535
1997	285,129,115	263,983,366	236,417,980	90,825,798	2,040,510	92,866,308
1998	306,029,202	281,202,426	242,556,202	100,395,975	2,885,464	103,281,439
1999	301,205,707	276,340,970	245,863,353	105,446,058	2,633,596	108,079,654
2000	305,839,885	284,587,194	258,338,457	113,286,490	3,674,949	116,961,439
2001	323,371,681	307,287,974	289,698,426	117,787,106	3,224,865	121,011,971
2002	371,124,919	361,629,142	347,932,066	114,911,414	3,143,540	118,054,954
2003	411,907,956	407,964,323	389,370,415	123,336,340	3,947,825	127,284,165
2004	483,621,936	478,752,943	450,274,402	142,375,797	7,134,191	149,509,988
2005	487,869,681	482,800,193	453,893,585	136,114,019	6,654,724	142,768,743
2006	532,366,670	522,617,144	479,555,074	144,705,113	12,859,526	157,564,639
2007	595,464,324	572,602,926	517,121,753	166,015,715	11,280,731	177,296,446
2008	594,648,513	564,227,946	501,069,084	160,199,486	12,769,379	172,968,865
2009	561,500,747	537,684,143	478,512,480	154,396,185	13,639,839	168,036,024
2010	601,495,562	575,597,775	509,337,793	154,095,583	20,814,234	174,909,817
2011	667,617,324	639,948,228	563,042,676	141,497,433	18,964,600	160,462,033
2012	705,032,659	683,304,744	612,647,238	117,770,018	35,744,860	153,514,878
2013	759,020,808	736,909,704	668,121,700	95,006,804	58,613,088	153,619,892
2014	770,122,715	750,491,013	681,816,811	44,657,096	80,663,271	125,320,367
2015	420,623,050	410,915,919	373,196,746	8,399,017	45,355,890	53,754,907

Evaluated as of December 31, 2014

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1994	366,473,030	349,411,263	312,887,604	80,190,166	1,690,822	81,880,988
1995	329,891,288	313,340,823	283,685,126	83,241,482	1,902,929	85,144,411
1996	296,780,221	279,906,323	251,591,271	92,018,312	2,693,616	94,711,928
1997	285,274,177	264,128,428	236,575,889	90,809,495	2,127,251	92,936,746
1998	306,358,525	281,531,749	242,811,537	100,247,140	2,892,921	103,140,061
1999	301,508,243	276,631,671	246,022,031	105,225,899	3,164,838	108,390,737
2000	306,006,313	284,753,622	258,527,995	112,790,826	4,233,052	117,023,878
2001	323,386,667	307,301,831	289,636,562	117,542,279	3,476,832	121,019,111
2002	371,126,582	361,630,805	347,895,946	114,644,734	3,203,350	117,848,084
2003	411,911,661	407,967,937	389,480,138	122,957,610	3,905,244	126,862,854
2004	483,625,063	478,756,070	450,576,794	141,093,182	8,519,740	149,612,922
2005	487,889,383	482,819,943	454,242,154	134,581,691	7,451,523	142,033,214
2006	532,371,015	522,621,493	479,692,913	142,626,945	14,954,090	157,581,035
2007	595,476,110	572,614,678	517,164,096	161,996,335	13,725,204	175,721,539
2008	594,660,469	564,239,467	501,335,315	155,573,416	16,503,446	172,076,862
2009	561,563,190	537,749,455	478,204,144	148,101,769	18,430,974	166,532,743
2010	601,532,165	575,632,078	508,945,753	145,832,048	29,390,565	175,222,613
2011	667,659,435	639,991,053	562,771,281	125,233,974	31,720,736	156,954,710
2012	705,757,505	684,029,619	612,503,753	86,730,976	55,395,916	142,126,892
2013	752,675,718	730,842,290	658,979,261	47,485,891	83,926,016	131,411,907
2014	417,769,402	406,916,647	369,982,712	8,664,557	40,432,063	49,096,620



IOWA
Policy Year - Private Carrier - Limited Statewide
Unmatched Premium and Medical Losses

Evaluated as of December 31, 2016

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1996	296,591,218	279,717,317	251,416,618	89,486,833	4,591,364	94,078,197
1997	285,110,834	263,965,085	236,404,555	86,584,210	5,118,778	91,702,988
1998	305,841,087	281,014,311	242,325,874	91,137,171	2,885,276	94,022,447
1999	300,774,957	275,910,217	245,508,324	99,271,300	3,503,189	102,774,489
2000	305,166,716	283,914,020	257,335,049	108,410,563	6,254,415	114,664,978
2001	321,778,978	305,751,086	288,089,409	104,695,984	1,933,305	106,629,289
2002	369,176,116	359,697,500	346,093,167	115,864,449	6,987,030	122,851,479
2003	409,665,350	405,731,778	387,216,466	122,722,609	6,022,234	128,744,843
2004	481,380,247	476,505,053	448,059,510	148,416,389	10,046,490	158,462,879
2005	486,014,928	480,930,299	452,202,963	137,963,312	8,873,772	146,837,084
2006	530,637,996	520,870,231	477,407,309	156,418,515	14,439,705	170,858,220
2007	593,661,677	570,769,484	514,801,549	176,535,170	10,927,068	187,462,238
2008	593,294,687	562,844,396	499,856,265	181,591,886	13,483,953	195,075,839
2009	560,407,840	536,563,148	477,389,232	179,877,826	25,622,749	205,500,575
2010	601,450,739	575,560,219	509,387,982	183,564,533	18,901,267	202,465,800
2011	667,603,618	639,941,309	562,889,198	177,070,327	9,651,877	186,722,204
2012	705,025,471	683,300,374	612,742,481	178,695,899	17,573,592	196,269,491
2013	758,652,152	736,564,472	668,532,713	179,772,117	25,185,116	204,957,233
2014	774,682,969	754,798,271	684,990,992	160,819,476	30,962,067	191,781,543
2015	763,360,214	746,145,663	677,522,827	138,035,493	61,822,635	199,858,128
2016	437,490,071	423,793,899	379,817,125	36,441,646	51,837,573	88,279,219

Evaluated as of December 31, 2015

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1995	329,831,756	313,281,291	283,623,431	78,980,948	5,956,042	84,936,990
1996	296,645,330	279,771,432	251,438,807	89,347,149	4,657,351	94,004,500
1997	285,129,115	263,983,366	236,417,980	86,435,091	5,170,085	91,605,176
1998	306,029,202	281,202,426	242,556,202	90,872,345	2,427,322	93,299,667
1999	301,205,707	276,340,970	245,863,353	98,936,365	3,405,945	102,342,310
2000	305,839,885	284,587,194	258,338,457	107,837,578	5,403,494	113,241,072
2001	323,371,681	307,287,974	289,698,426	105,020,340	1,981,823	107,002,163
2002	371,124,919	361,629,142	347,932,066	115,493,191	7,547,102	123,040,293
2003	411,907,956	407,964,323	389,370,415	122,588,539	7,442,051	130,030,590
2004	483,621,936	478,752,943	450,274,402	147,748,510	11,089,485	158,837,995
2005	487,869,681	482,800,193	453,893,585	138,616,426	9,231,090	147,847,516
2006	532,366,670	522,617,144	479,555,074	155,940,903	14,568,480	170,509,383
2007	595,464,324	572,602,926	517,121,753	175,361,792	12,884,714	188,246,506
2008	594,648,513	564,227,946	501,069,084	179,725,777	15,020,010	194,745,787
2009	561,500,747	537,684,143	478,512,480	177,564,510	26,912,314	204,476,824
2010	601,495,562	575,597,775	509,337,793	181,381,933	22,349,612	203,731,545
2011	667,617,324	639,948,228	563,042,676	174,204,606	15,392,451	189,597,057
2012	705,032,659	683,304,744	612,647,238	172,995,887	26,190,115	199,186,002
2013	759,020,808	736,909,704	668,121,700	169,080,235	38,162,571	207,242,806
2014	770,122,715	750,491,013	681,816,811	129,947,418	60,768,269	190,715,687
2015	420,623,050	410,915,919	373,196,746	37,155,244	56,705,727	93,860,971

Evaluated as of December 31, 2014

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1994	366,473,030	349,411,263	312,887,604	81,760,215	4,106,641	85,866,856
1995	329,891,288	313,340,823	283,685,126	78,852,843	6,035,223	84,888,066
1996	296,780,221	279,906,323	251,591,271	89,246,075	4,963,114	94,209,189
1997	285,274,177	264,128,428	236,575,889	86,340,860	4,084,609	90,425,469
1998	306,358,525	281,531,749	242,811,537	90,695,495	3,193,347	93,888,842
1999	301,508,243	276,631,671	246,022,031	98,448,167	3,991,218	102,439,385
2000	306,006,313	284,753,622	258,527,995	107,084,463	6,764,057	113,848,520
2001	323,386,667	307,301,831	289,636,562	104,823,721	1,990,259	106,813,980
2002	371,126,582	361,630,805	347,895,946	114,887,575	8,473,908	123,361,483
2003	411,911,661	407,967,937	389,480,138	122,075,970	7,530,466	129,606,436
2004	483,625,063	478,756,070	450,576,794	146,767,495	11,530,539	158,298,034
2005	487,889,383	482,819,943	454,242,154	137,528,090	9,123,167	146,651,257
2006	532,371,015	522,621,493	479,692,913	154,850,380	15,336,344	170,186,724
2007	595,476,110	572,614,678	517,164,096	174,302,438	13,662,262	187,964,700
2008	594,660,469	564,239,467	501,335,315	176,984,119	15,717,222	192,701,341
2009	561,563,190	537,749,455	478,204,144	174,473,837	29,818,494	204,292,331
2010	601,532,165	575,632,078	508,945,753	177,386,729	24,806,236	202,192,965
2011	667,659,435	639,991,053	562,771,281	169,089,386	23,279,284	192,368,670
2012	705,757,505	684,029,619	612,503,753	163,476,866	34,483,931	197,960,797
2013	752,675,718	730,842,290	658,979,261	138,761,760	63,945,959	202,707,719
2014	417,769,402	406,916,647	369,982,712	35,276,391	57,879,856	93,156,247



**IOWA
Policy Year - Private Carrier - Limited Statewide
Matched Premium and Indemnity Losses**

Paid Losses

PY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	83,377,134	83,528,003	150,869	83,499,364	83,655,632	156,268
1996	92,577,135	92,799,461	222,326	92,768,749	92,973,451	204,702
1997	90,816,973	90,956,786	139,813	90,956,786	91,470,935	514,149
1998	100,361,826	100,570,105	208,279	100,569,170	100,766,391	197,221
1999	105,453,063	105,682,909	229,846	105,641,122	105,952,683	311,561
2000	113,259,175	113,787,616	528,441	113,557,423	113,989,858	432,435
2001	118,276,369	118,521,196	244,827	116,959,772	117,204,151	244,379
2002	114,992,460	115,259,140	266,680	114,521,472	115,360,761	839,289
2003	123,301,910	123,680,730	378,820	123,071,733	123,545,056	473,323
2004	141,519,383	142,801,998	1,282,615	141,763,296	142,219,693	456,397
2005	134,840,279	136,372,607	1,532,328	135,328,647	136,044,648	716,001
2006	142,815,708	144,893,876	2,078,168	144,722,444	145,692,150	969,706
2007	162,181,357	166,200,737	4,019,380	165,765,651	167,915,774	2,150,123
2008	155,573,416	160,199,486	4,626,070	160,042,296	164,486,528	4,444,232
2009	148,037,338	154,396,185	6,358,847	154,005,051	157,714,313	3,709,262
2010	145,832,048	154,095,583	8,263,535	154,095,583	161,181,051	7,085,468
2011	125,171,791	141,497,433	16,325,642	141,497,433	151,774,316	10,276,883
2012	86,730,976	117,770,018	31,039,042	117,770,018	138,824,623	21,054,605
2013	47,485,891	95,006,804	47,520,913	95,006,804	134,649,974	39,643,170
2014	8,664,557	44,657,096	35,992,539	44,657,096	89,402,570	44,745,474
2015	xxxxx	xxxxx	xxxxx	8,399,017	44,890,411	36,491,394

Paid+Case* Losses

PY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	85,280,063	85,368,981	88,918	85,340,342	85,212,193	-128,149
1996	95,270,751	95,447,571	176,820	95,416,859	95,456,651	39,792
1997	92,944,224	92,997,296	53,072	92,997,296	92,909,912	-87,384
1998	103,254,747	103,455,569	200,822	103,454,634	103,626,003	171,369
1999	108,617,901	108,316,505	-301,396	108,274,718	108,434,018	159,300
2000	117,492,227	117,462,565	-29,662	117,232,372	117,309,000	76,628
2001	121,753,201	121,746,061	-7,140	120,184,637	120,082,881	-101,756
2002	118,195,810	118,402,680	206,870	117,665,012	117,526,574	-138,438
2003	127,258,922	127,628,555	369,633	127,019,558	127,056,446	36,888
2004	150,039,123	149,936,189	-102,934	148,610,170	148,780,547	170,377
2005	142,291,802	143,027,331	735,529	141,983,371	142,426,384	443,013
2006	157,769,798	157,753,402	-16,396	157,581,970	159,079,671	1,497,701
2007	175,906,561	177,481,468	1,574,907	177,046,382	176,921,940	-124,442
2008	172,076,862	172,968,865	892,003	172,811,675	173,924,621	1,112,946
2009	166,468,312	168,036,024	1,567,712	167,644,889	168,239,464	594,575
2010	175,222,613	174,909,817	-312,796	174,909,817	176,194,882	1,285,065
2011	156,892,527	160,462,033	3,569,506	160,462,033	164,274,908	3,812,875
2012	142,126,892	153,514,878	11,387,986	153,514,878	157,123,890	3,609,012
2013	131,411,907	153,619,892	22,207,985	153,619,892	165,135,677	11,515,785
2014	49,092,020	125,320,367	76,228,347	125,320,367	150,694,053	25,373,686
2015	xxxxx	xxxxx	xxxxx	53,754,907	133,421,085	79,666,178

DSR Premium

PY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	329,831,756	329,831,756	0	329,770,377	329,770,645	268
1996	296,645,330	296,645,330	0	296,590,929	296,591,218	289
1997	285,129,115	285,129,115	0	285,111,166	285,110,834	-332
1998	306,029,202	306,029,202	0	305,841,471	305,841,087	-384
1999	301,205,707	301,205,707	0	300,774,939	300,774,957	18
2000	305,839,885	305,839,885	0	305,163,663	305,166,716	3,053
2001	323,371,681	323,371,681	0	321,766,265	321,771,452	5,187
2002	371,124,919	371,124,919	0	369,176,135	369,176,116	-19
2003	411,908,565	411,907,956	-609	409,660,400	409,665,350	4,950
2004	483,621,936	483,621,936	0	481,376,543	481,380,247	3,704
2005	487,885,787	487,869,681	-16,106	486,012,946	486,014,928	1,982
2006	532,366,951	532,366,670	-281	530,636,797	530,637,996	1,199
2007	595,471,702	595,464,324	-7,378	593,660,900	593,661,677	777
2008	594,656,338	594,648,513	-7,825	593,298,482	593,294,687	-3,795
2009	561,521,926	561,500,747	-21,179	560,371,155	560,407,840	36,685
2010	601,503,598	601,495,562	-8,036	601,493,865	601,450,739	-43,126
2011	667,632,729	667,617,324	-15,405	667,617,324	667,603,618	-13,706
2012	705,655,799	705,032,659	-623,140	705,032,659	705,025,471	-7,188
2013	752,672,241	759,020,808	6,348,567	759,020,808	758,652,152	-368,656
2014	417,744,196	770,122,301	352,378,105	770,122,715	774,682,969	4,560,254
2015	xxxxx	xxxxx	xxxxx	420,623,050	763,352,221	342,729,171

* Please note that case development cannot be derived from this data.



**IOWA
Policy Year - Private Carrier - Limited Statewide
Matched Premium and Medical Losses**

Paid Losses

PY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	78,945,181	79,088,676	143,495	79,075,118	79,271,161	196,043
1996	89,279,056	89,504,764	225,708	89,478,544	89,644,448	165,904
1997	86,426,638	86,589,837	163,199	86,589,503	86,738,956	149,453
1998	90,822,993	91,108,582	285,589	91,088,984	91,373,408	284,424
1999	98,651,471	99,193,420	541,949	99,073,992	99,528,355	454,363
2000	107,374,421	108,199,827	825,406	107,771,965	108,772,812	1,000,847
2001	105,164,193	105,360,812	196,619	104,623,471	105,036,456	412,985
2002	115,244,010	115,849,626	605,616	115,474,669	116,220,884	746,215
2003	122,716,302	123,228,871	512,569	122,569,521	123,362,941	793,420
2004	147,515,939	148,496,954	981,015	148,042,725	149,164,833	1,122,108
2005	137,659,464	138,747,800	1,088,336	137,273,733	138,094,686	820,953
2006	155,082,616	156,173,139	1,090,523	156,017,117	156,650,751	633,634
2007	174,400,457	175,459,811	1,059,354	175,120,646	176,633,189	1,512,543
2008	176,984,119	179,725,777	2,741,658	179,531,675	181,591,886	2,060,211
2009	174,439,057	177,564,510	3,125,453	177,017,744	179,877,826	2,860,082
2010	177,386,729	181,381,933	3,995,204	181,381,933	183,564,533	2,182,600
2011	169,085,011	174,204,606	5,119,595	174,204,606	177,070,327	2,865,721
2012	163,476,866	172,995,887	9,519,021	172,995,887	178,695,899	5,700,012
2013	138,759,256	169,080,235	30,320,979	169,080,235	179,772,117	10,691,882
2014	35,276,391	129,947,418	94,671,027	129,947,418	160,819,476	30,872,058
2015	xxxxx	xxxxx	xxxxx	37,155,244	138,035,493	100,880,249

Paid+Case* Losses

PY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	84,980,404	85,044,718	64,314	85,031,160	84,812,274	-218,886
1996	94,242,170	94,162,115	-80,055	94,135,895	94,235,812	99,917
1997	90,511,247	91,759,922	1,248,675	91,759,588	91,857,734	98,146
1998	94,016,340	93,535,904	-480,436	93,516,306	94,258,684	742,378
1999	102,642,689	102,599,365	-43,324	102,479,937	103,031,544	551,607
2000	114,138,478	113,603,321	-535,157	113,175,459	115,027,227	1,851,768
2001	107,154,452	107,342,635	188,183	106,391,143	106,969,761	578,618
2002	123,717,918	123,396,728	-321,190	123,021,771	123,207,914	186,143
2003	130,414,228	130,837,651	423,423	130,178,301	129,385,175	-793,126
2004	159,046,478	159,586,439	539,961	159,132,210	159,203,388	71,178
2005	146,782,631	147,978,890	1,196,259	146,504,823	146,872,677	367,854
2006	170,418,960	170,741,619	322,659	170,585,597	171,090,456	504,859
2007	188,062,719	188,344,525	281,806	188,005,360	187,560,257	-445,103
2008	192,701,341	194,745,787	2,044,446	194,551,685	195,075,839	524,154
2009	204,257,551	204,476,824	219,273	203,930,058	205,500,575	1,570,517
2010	202,192,965	203,731,545	1,538,580	203,731,545	202,465,800	-1,265,745
2011	192,364,294	189,597,057	-2,767,237	189,597,057	186,716,204	-2,880,853
2012	197,960,797	199,186,002	1,225,205	199,186,002	196,269,491	-2,916,511
2013	202,705,215	207,242,806	4,537,591	207,242,806	204,957,233	-2,285,573
2014	93,143,497	190,715,687	97,572,190	190,715,687	191,780,343	1,064,656
2015	xxxxx	xxxxx	xxxxx	93,860,971	199,858,128	105,997,157

DSR Premium

PY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	329,831,756	329,831,756	0	329,770,377	329,770,645	268
1996	296,645,330	296,645,330	0	296,590,929	296,591,218	289
1997	285,129,115	285,129,115	0	285,111,166	285,110,834	-332
1998	306,029,202	306,029,202	0	305,841,471	305,841,087	-384
1999	301,205,707	301,205,707	0	300,774,939	300,774,957	18
2000	305,839,885	305,839,885	0	305,163,663	305,166,716	3,053
2001	323,371,681	323,371,681	0	321,766,265	321,771,452	5,187
2002	371,124,919	371,124,919	0	369,176,135	369,176,116	-19
2003	411,908,565	411,907,956	-609	409,660,400	409,665,350	4,950
2004	483,621,936	483,621,936	0	481,376,543	481,380,247	3,704
2005	487,885,787	487,869,681	-16,106	486,012,946	486,014,928	1,982
2006	532,366,951	532,366,670	-281	530,636,797	530,637,996	1,199
2007	595,471,702	595,464,324	-7,378	593,660,900	593,661,677	777
2008	594,656,338	594,648,513	-7,825	593,298,482	593,294,687	-3,795
2009	561,521,926	561,500,747	-21,179	560,371,155	560,407,840	36,685
2010	601,503,598	601,495,562	-8,036	601,493,865	601,450,739	-43,126
2011	667,632,729	667,617,324	-15,405	667,617,324	667,603,618	-13,706
2012	705,655,799	705,032,659	-623,140	705,032,659	705,025,471	-7,188
2013	752,672,241	759,020,808	6,348,567	759,020,808	758,652,152	-368,656
2014	417,744,196	770,122,301	352,378,105	770,122,715	774,682,969	4,560,254
2015	xxxxx	xxxxx	xxxxx	420,623,050	763,352,221	342,729,171

* Please note that case development cannot be derived from this data.



**IOWA
Policy Year - Private Carrier - Limited Statewide
Indemnity and Medical Combined Paid Development Factors**

PY	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1984															1.005	1.006	1.009	1.003	1.004
1985														1.004	1.004	1.003	1.004	1.004	1.008
1986													1.006	1.003	1.004	1.005	1.004	1.007	1.004
1987												1.003	1.019	1.003	1.002	1.004	1.003	1.003	1.003
1988										1.005	1.009	1.005	1.005	1.003	1.004	1.003	1.003	1.004	1.002
1989										1.003	1.003	1.002	1.002	1.002	1.002	1.004	1.002	1.003	1.003
1990									1.006	1.007	1.003	1.003	1.003	1.003	1.003	1.002	1.002	1.001	1.001
1991								1.005	1.006	1.005	1.003	1.003	1.004	1.002	1.002	1.003	1.004	1.003	1.004
1992							1.014	1.011	1.005	1.005	1.005	1.006	1.003	1.003	1.004	1.003	1.003	1.003	1.003
1993						1.013	1.015	1.009	1.005	1.030	1.002	1.005	1.002	1.002	1.002	1.002	1.004	1.001	1.001
1994					1.029	1.019	1.011	1.008	1.008	1.005	1.006	1.006	1.005	1.003	1.003	1.004	1.003	1.005	1.003
1995				1.064	1.034	1.019	1.012	1.009	1.004	1.006	1.005	1.004	1.003	1.003	1.002	1.003	1.002	1.007	1.002
1996			1.141	1.071	1.029	1.023	1.013	1.011	1.013	1.006	1.006	1.011	1.006	1.003	1.008	1.003	1.003	1.003	1.002
1997		1.354	1.136	1.080	1.033	1.018	1.012	1.012	1.006	1.007	1.009	1.002	1.004	1.003	1.003	1.002	1.005	1.002	1.004
1998	3.653	1.360	1.156	1.077	1.038	1.021	1.015	1.013	1.008	1.007	1.005	1.006	1.003	1.008	1.006	1.002	1.003	1.003	
1999	3.898	1.402	1.153	1.077	1.049	1.020	1.019	1.014	1.011	1.012	1.008	1.008	1.005	1.004	1.003	1.004	1.004		
2000	4.326	1.414	1.165	1.073	1.046	1.030	1.013	1.013	1.012	1.009	1.011	1.008	1.007	1.013	1.006	1.006			
2001	3.946	1.388	1.163	1.078	1.046	1.023	1.015	1.010	1.007	1.004	1.006	1.003	1.004	1.002	1.003				
2002	3.923	1.416	1.161	1.075	1.038	1.028	1.015	1.010	1.006	1.005	1.003	1.007	1.004	1.007					
2003	3.973	1.444	1.163	1.085	1.043	1.020	1.018	1.018	1.008	1.013	1.005	1.004	1.005						
2004	3.818	1.411	1.161	1.099	1.053	1.026	1.025	1.012	1.014	1.010	1.008	1.005							
2005	3.918	1.402	1.176	1.076	1.045	1.030	1.019	1.007	1.006	1.010	1.006								
2006	3.984	1.439	1.166	1.076	1.044	1.033	1.021	1.008	1.011	1.005									
2007	4.304	1.413	1.177	1.095	1.052	1.030	1.019	1.015	1.011										
2008	4.098	1.408	1.182	1.088	1.052	1.025	1.022	1.019											
2009	3.841	1.444	1.187	1.098	1.055	1.029	1.020												
2010	3.874	1.413	1.176	1.097	1.038	1.028													
2011	3.833	1.429	1.192	1.073	1.042														
2012	3.826	1.416	1.162	1.092															
2013	3.974	1.418	1.191																
2014	3.974	1.433																	
2015	4.016																		

Cumulative Averages

		Thru	1/19	2/19	3/19	4/19	5/19
1-yr		2015	2.069	1.459	1.256	1.171	1.128
		2016	2.201	1.536	1.290	1.181	1.133
2-yr		2015	2.135	1.507	1.280	1.180	1.127
		2016	2.145	1.504	1.278	1.180	1.135
3-yr		2015	2.149	1.512	1.285	1.180	1.126
		2016	2.144	1.508	1.276	1.174	1.123
4-yr		2015	2.153	1.517	1.287	1.182	1.127
		2016	2.172	1.525	1.292	1.185	1.132
5-yr		2015	2.159	1.516	1.285	1.179	1.125
		2016	2.159	1.518	1.284	1.178	1.124

Averages	Thru	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
2-yr	2013	3.830	1.421	1.182	1.093	1.052	1.032	1.020	1.010	1.011	1.009	1.005	1.006	1.006	1.006	1.005	1.003	1.003	1.006	1.002
	2014	3.900	1.423	1.184	1.098	1.054	1.028	1.020	1.008	1.010	1.012	1.004	1.005	1.006	1.009	1.005	1.002	1.004	1.005	1.003
	2015	3.974	1.417	1.177	1.085	1.047	1.027	1.021	1.012	1.009	1.010	1.007	1.006	1.004	1.008	1.005	1.003	1.004	1.003	1.002
	2016	3.995	1.426	1.177	1.083	1.040	1.029	1.021	1.017	1.011	1.008	1.007	1.005	1.005	1.005	1.005	1.005	1.004	1.003	1.003
3-yr	2013	3.844	1.429	1.182	1.094	1.049	1.031	1.022	1.012	1.009	1.007	1.007	1.006	1.005	1.005	1.006	1.003	1.003	1.004	1.002
	2014	3.878	1.419	1.185	1.094	1.053	1.029	1.020	1.009	1.009	1.009	1.005	1.006	1.005	1.008	1.004	1.002	1.003	1.005	1.002
	2015	3.925	1.421	1.177	1.089	1.048	1.028	1.021	1.010	1.010	1.011	1.005	1.005	1.005	1.006	1.005	1.003	1.004	1.004	1.002
	2016	3.988	1.422	1.182	1.087	1.045	1.027	1.020	1.014	1.009	1.008	1.006	1.005	1.004	1.007	1.004	1.004	1.004	1.004	1.003
4-yr	2013	3.844	1.424	1.181	1.089	1.048	1.030	1.021	1.012	1.009	1.008	1.007	1.006	1.005	1.005	1.005	1.003	1.003	1.004	1.003
	2014	3.877	1.426	1.184	1.095	1.051	1.030	1.021	1.011	1.009	1.008	1.006	1.007	1.005	1.007	1.005	1.003	1.003	1.004	1.002
	2015	3.902	1.419	1.179	1.089	1.049	1.029	1.020	1.011	1.010	1.010	1.006	1.006	1.005	1.007	1.005	1.003	1.003	1.004	1.002
	2016	3.948	1.424	1.180	1.090	1.047	1.028	1.021	1.012	1.011	1.010	1.006	1.005	1.005	1.007	1.005	1.004	1.004	1.004	1.004
5-yr	2013	3.894	1.421	1.178	1.087	1.049	1.028	1.020	1.011	1.009	1.009	1.007	1.005	1.005	1.004	1.004	1.003	1.003	1.004	1.002
	2014	3.870	1.422	1.183	1.091	1.050	1.029	1.020	1.011	1.008	1.008	1.007	1.006	1.005	1.006	1.004	1.003	1.003	1.004	1.003
	2015	3.896	1.424	1.180	1.090	1.048	1.029	1.021	1.012	1.009	1.008	1.007	1.006	1.005	1.006	1.005	1.003	1.003	1.004	1.002
	2016	3.925	1.422	1.182	1.090	1.048	1.029	1.020	1.012	1.010	1.009	1.006	1.005	1.005	1.007	1.004	1.003	1.003	1.004	1.002



IOWA
Policy Year - Private Carrier - Limited Statewide
Indemnity and Medical Combined Paid+Case Development Factors

PY	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	
1984															1.005	1.014	1.001	0.998	1.001	
1985														1.007	1.003	0.998	1.000	1.001	1.002	
1986													1.006	0.993	1.009	1.003	1.004	1.003	1.001	
1987												1.004	0.998	1.007	1.003	1.001	1.005	1.005	1.003	
1988											1.002	0.999	1.003	1.007	1.001	0.997	1.001	1.001	1.002	
1989										0.995	1.000	1.001	1.002	1.001	1.001	1.011	1.002	1.000	1.002	
1990									1.002	1.006	0.996	1.001	1.002	1.003	1.002	1.002	1.001	1.002	1.001	
1991								1.004	1.001	1.005	1.003	1.008	1.001	1.003	1.000	1.004	0.994	1.001	1.004	
1992							1.001	0.999	0.990	1.007	1.009	0.989	1.004	1.003	1.003	1.001	1.003	0.999	1.001	
1993						1.005	1.003	1.002	0.998	1.025	0.998	1.001	1.001	0.999	1.002	1.000	1.001	1.000	1.000	
1994					1.008	1.001	1.003	1.010	1.008	0.999	1.005	1.022	1.002	1.000	1.002	1.001	0.998	1.005	1.002	
1995				1.005	0.999	0.998	1.006	0.999	1.004	1.002	1.005	1.004	1.004	0.999	1.001	1.001	1.001	1.024	1.001	
1996			1.016	1.000	1.008	1.007	1.011	1.005	1.002	1.006	0.996	1.000	1.006	1.002	1.002	1.003	1.000	1.013	1.001	
1997		1.049	1.032	1.016	0.991	1.009	1.007	1.002	1.009	1.000	0.997	1.009	1.000	1.007	1.002	1.001	1.002	1.007	1.000	
1998	1.990	1.051	1.020	1.011	1.005	1.000	1.007	1.002	0.999	1.003	1.002	1.002	1.001	1.005	1.007	1.000	0.999	1.005		
1999	2.092	1.084	1.022	1.025	1.011	1.012	1.007	0.995	1.002	1.012	0.999	1.006	1.003	1.001	0.999	0.998	1.003			
2000	2.248	1.090	1.030	1.011	1.019	1.003	1.007	1.017	1.013	1.002	1.012	1.003	1.001	1.000	0.998	1.008				
2001	2.072	1.084	1.024	1.008	0.998	1.003	1.007	1.004	1.003	1.000	1.001	1.003	1.000	1.001	1.002					
2002	2.228	1.048	1.035	1.009	1.006	1.007	1.002	1.002	1.004	1.004	1.000	1.003	1.000	1.000						
2003	2.244	1.056	1.021	1.011	1.017	1.014	1.006	1.008	1.007	1.002	1.002	1.003	0.997							
2004	2.043	1.064	1.028	1.024	1.018	1.017	1.009	1.004	1.006	0.998	1.001	1.001								
2005	2.117	1.051	1.037	1.007	1.027	1.002	1.004	1.002	1.009	1.007	1.003									
2006	2.225	1.078	1.030	1.021	1.011	1.008	1.004	1.006	1.001	1.006				1-yr	Thru 2015	1.163	1.077	1.039	1.037	1.034
2007	2.240	1.077	1.064	1.017	1.025	1.004	1.005	1.005	0.998						2016	1.154	1.065	1.038	1.036	1.033
2008	2.177	1.067	1.042	1.032	1.004	1.013	1.008	1.004						2-yr	2015	1.197	1.119	1.079	1.062	1.046
2009	2.241	1.072	1.045	1.019	1.027	1.005	1.006								2016	1.163	1.075	1.042	1.040	1.037
2010	2.161	1.083	1.043	1.029	1.003	1.000								3-yr	2015	1.204	1.118	1.076	1.058	1.046
2011	2.227	1.090	1.037	1.002	1.003										2016	1.179	1.097	1.062	1.050	1.039
2012	2.247	1.060	1.037	1.002										4-yr	2015	1.221	1.133	1.088	1.066	1.050
2013	2.107	1.080	1.026												2016	1.197	1.109	1.070	1.056	1.047
2014	2.222	1.084												5-yr	2015	1.216	1.129	1.085	1.064	1.049
2015	2.258														2016	1.204	1.116	1.075	1.057	1.044
Averages	Thru	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
2-yr	2013	2.237	1.087	1.044	1.026	1.015	1.006	1.004	1.003	1.007	1.003	1.001	1.003	1.002	1.003	1.005	1.002	1.001	1.015	1.001
	2014	2.177	1.075	1.040	1.024	1.016	1.009	1.005	1.004	1.008	1.000	1.001	1.003	1.001	1.001	1.003	1.001	1.001	1.019	1.002
	2015	2.165	1.070	1.037	1.016	1.015	1.009	1.007	1.006	1.005	1.003	1.002	1.003	1.000	1.001	0.999	0.999	1.001	1.010	1.001
	2016	2.240	1.082	1.032	1.002	1.003	1.003	1.007	1.005	1.000	1.007	1.002	1.002	0.999	1.001	1.000	1.003	1.001	1.006	1.001
3-yr	2013	2.212	1.082	1.043	1.023	1.013	1.005	1.006	1.005	1.006	1.002	1.004	1.004	1.002	1.004	1.004	1.002	1.000	1.010	1.001
	2014	2.194	1.078	1.042	1.027	1.019	1.008	1.004	1.004	1.007	1.001	1.001	1.003	1.001	1.002	1.003	1.001	1.001	1.014	1.001
	2015	2.192	1.077	1.039	1.017	1.011	1.007	1.006	1.004	1.005	1.002	1.001	1.003	1.000	1.001	1.001	1.000	1.000	1.015	1.001
	2016	2.196	1.075	1.033	1.011	1.011	1.006	1.006	1.005	1.003	1.004	1.002	1.002	0.999	1.000	1.000	1.002	1.001	1.008	1.001
4-yr	2013	2.219	1.078	1.049	1.022	1.017	1.008	1.006	1.004	1.005	1.002	1.003	1.004	1.001	1.004	1.003	1.002	1.000	1.007	1.002
	2014	2.186	1.076	1.042	1.024	1.017	1.007	1.006	1.005	1.007	1.001	1.004	1.004	1.001	1.003	1.003	1.001	1.000	1.011	1.001
	2015	2.201	1.078	1.041	1.021	1.015	1.008	1.005	1.004	1.006	1.003	1.001	1.003	1.001	1.002	1.002	1.001	1.001	1.012	1.001
	2016	2.209	1.079	1.036	1.013	1.009	1.006	1.006	1.004	1.004	1.003	1.002	1.003	1.000	1.001	1.002	1.002	1.001	1.012	1.001
5-yr	2013	2.211	1.078	1.045	1.019	1.017	1.009	1.005	1.004	1.007	1.004	1.003	1.005	1.002	1.003	1.003	1.001	1.001	1.006	1.002
	2014	2.197	1.074	1.046	1.024	1.019	1.009	1.006	1.004	1.006	1.001	1.003	1.003	1.001	1.003	1.002	1.001	1.000	1.008	1.002
	2015	2.193	1.077	1.041	1.020	1.014	1.006	1.006	1.005	1.005	1.002	1.003	1.004	1.001	1.003	1.002	1.001	1.000	1.010	1.001
	2016	2.212	1.079	1.038	1.017	1.012	1.006	1.005	1.004	1.004	1.003	1.001	1.003	1.000	1.001	1.002	1.002	1.001	1.011	1.001



IOWA
Policy Year - Private Carrier - Limited Statewide
Indemnity and Medical Combined Paid to Paid+Case Ratios

Table with 21 columns (PY, Half, 1-19) and 29 rows of annual data from 1984 to 2016.

Averages table with 21 columns (Averages, Thru, Half, 1-19) and 20 rows of 2-year, 3-year, 4-year, and 5-year averages from 2013 to 2016.



IOWA
Policy Year - Private Carrier - Limited Statewide
Unmatched Premium and Indemnity and Medical Combined Losses

Evaluated as of December 31, 2016

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1996	296,591,218	279,717,317	251,416,618	181,857,248	7,074,564	188,931,812
1997	285,110,834	263,965,085	236,404,555	177,924,157	6,557,755	184,481,912
1998	305,841,087	281,014,311	242,325,874	191,729,432	5,744,888	197,474,320
1999	300,774,957	275,910,217	245,508,324	204,987,132	5,984,524	210,971,656
2000	305,166,716	283,914,020	257,335,049	221,899,295	9,573,557	231,472,852
2001	321,778,978	305,751,086	288,089,409	221,166,045	4,812,035	225,978,080
2002	369,176,116	359,697,500	346,093,167	230,877,484	9,152,843	240,030,327
2003	409,665,350	405,731,778	387,216,466	245,923,019	9,533,624	255,456,643
2004	481,380,247	476,505,053	448,059,510	290,209,881	16,599,409	306,809,290
2005	486,014,928	480,930,299	452,202,963	273,749,372	15,159,727	288,909,099
2006	530,637,996	520,870,231	477,407,309	301,921,902	27,827,226	329,749,128
2007	593,661,677	570,769,484	514,801,549	344,265,922	19,933,234	364,199,156
2008	593,294,687	562,844,396	499,856,265	346,078,414	22,922,046	369,000,460
2009	560,407,840	536,563,148	477,389,232	337,592,139	36,147,900	373,740,039
2010	601,450,739	575,560,219	509,387,982	344,745,584	33,915,098	378,660,682
2011	667,603,618	639,941,309	562,889,198	328,844,643	22,146,469	350,991,112
2012	705,025,471	683,300,374	612,742,481	317,520,522	35,872,859	353,393,381
2013	758,652,152	736,564,472	668,532,713	314,422,091	55,670,819	370,092,910
2014	774,682,969	754,798,271	684,990,992	250,222,046	92,252,350	342,474,396
2015	763,360,214	746,145,663	677,522,827	182,925,904	150,353,309	333,279,213
2016	437,490,071	423,793,899	379,817,125	44,766,510	88,684,156	133,450,666

Evaluated as of December 31, 2015

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1995	329,831,756	313,281,291	283,623,431	162,367,347	7,797,020	170,164,367
1996	296,645,330	279,771,432	251,438,807	181,543,574	7,305,461	188,849,035
1997	285,129,115	263,983,366	236,417,980	177,260,889	7,210,595	184,471,484
1998	306,029,202	281,202,426	242,556,202	191,268,320	5,312,786	196,581,106
1999	301,205,707	276,340,970	245,863,353	204,382,423	6,039,541	210,421,964
2000	305,839,885	284,587,194	258,338,457	221,124,068	9,078,443	230,202,511
2001	323,371,681	307,287,974	289,698,426	222,807,446	5,206,688	228,014,134
2002	371,124,919	361,629,142	347,932,066	230,404,605	10,690,642	241,095,247
2003	411,907,956	407,964,323	389,370,415	245,924,879	11,389,876	257,314,755
2004	483,621,936	478,752,943	450,274,402	290,124,307	18,223,676	308,347,983
2005	487,869,681	482,800,193	453,893,585	274,730,445	15,885,814	290,616,259
2006	532,366,670	522,617,144	479,555,074	300,646,016	27,428,006	328,074,022
2007	595,464,324	572,602,926	517,121,753	341,377,507	24,165,445	365,542,952
2008	594,648,513	564,227,946	501,069,084	339,925,263	27,789,389	367,714,652
2009	561,500,747	537,684,143	478,512,480	331,960,695	40,552,153	372,512,848
2010	601,495,562	575,597,775	509,337,793	335,477,516	43,163,846	378,641,362
2011	667,617,324	639,948,228	563,042,676	315,702,039	34,357,051	350,059,090
2012	705,032,659	683,304,744	612,647,238	290,765,905	61,934,975	352,700,880
2013	759,020,808	736,909,704	668,121,700	264,087,039	96,775,659	360,862,698
2014	770,122,715	750,491,013	681,816,811	174,604,514	141,431,540	316,036,054
2015	420,623,050	410,915,919	373,196,746	45,554,261	102,061,617	147,615,878

Evaluated as of December 31, 2014

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1994	366,473,030	349,411,263	312,887,604	161,950,381	5,797,463	167,747,844
1995	329,891,288	313,340,823	283,685,126	162,094,325	7,938,152	170,032,477
1996	296,780,221	279,906,323	251,591,271	181,264,387	7,656,730	188,921,117
1997	285,274,177	264,128,428	236,575,889	177,150,355	6,211,860	183,362,215
1998	306,358,525	281,531,749	242,811,537	190,942,635	6,086,268	197,028,903
1999	301,508,243	276,631,671	246,022,031	203,674,066	7,156,056	210,830,122
2000	306,006,313	284,753,622	258,527,995	219,875,289	10,997,109	230,872,398
2001	323,386,667	307,301,831	289,636,562	222,366,000	5,467,091	227,833,091
2002	371,126,582	361,630,805	347,895,946	229,932,309	11,677,258	241,209,567
2003	411,911,661	407,967,937	389,480,138	245,033,580	11,435,710	256,469,290
2004	483,625,063	478,756,070	450,576,794	287,860,677	20,050,279	307,910,956
2005	487,889,383	482,819,943	454,242,154	272,109,781	16,574,690	288,684,471
2006	532,371,015	522,621,493	479,692,913	297,477,325	30,290,434	327,767,759
2007	595,476,110	572,614,678	517,164,096	336,298,773	27,387,466	363,686,239
2008	594,660,469	564,239,467	501,335,315	332,557,535	32,220,668	364,778,203
2009	561,563,190	537,749,455	478,204,144	322,575,606	48,249,468	370,825,074
2010	601,532,165	575,632,078	508,945,753	323,218,777	54,196,801	377,415,578
2011	667,659,435	639,991,053	562,771,281	294,323,360	55,000,020	349,323,380
2012	705,757,505	684,029,619	612,503,753	250,207,842	89,879,847	340,087,689
2013	752,675,718	730,842,290	658,979,261	186,247,651	147,871,975	334,119,626
2014	417,769,402	406,916,647	369,982,712	43,940,948	98,311,919	142,252,867



IOWA
Policy Year - Private Carrier - Limited Statewide
Matched Premium and Indemnity and Medical Combined Losses

Paid Losses

PY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	162,322,315	162,616,679	294,364	162,574,482	162,926,793	352,311
1996	181,856,191	182,304,225	448,034	182,247,293	182,617,899	370,606
1997	177,243,611	177,546,623	303,012	177,546,289	178,209,891	663,602
1998	191,184,819	191,678,687	493,868	191,658,154	192,139,799	481,645
1999	204,104,534	204,876,329	771,795	204,715,114	205,481,038	765,924
2000	220,633,596	221,987,443	1,353,847	221,329,388	222,762,670	1,433,282
2001	223,440,562	223,882,008	441,446	221,583,243	222,240,607	657,364
2002	230,236,470	231,108,766	872,296	229,996,141	231,581,645	1,585,504
2003	246,018,212	246,909,601	891,389	245,641,254	246,907,997	1,266,743
2004	289,035,322	291,298,952	2,263,630	289,806,021	291,384,526	1,578,505
2005	272,499,743	275,120,407	2,620,664	272,602,380	274,139,334	1,536,954
2006	297,898,324	301,067,015	3,168,691	300,739,561	302,342,901	1,603,340
2007	336,581,814	341,660,548	5,078,734	340,886,297	344,548,963	3,662,666
2008	332,557,535	339,925,263	7,367,728	339,573,971	346,078,414	6,504,443
2009	322,476,395	331,960,695	9,484,300	331,022,795	337,592,139	6,569,344
2010	323,218,777	335,477,516	12,258,739	335,477,516	344,745,584	9,268,068
2011	294,256,802	315,702,039	21,445,237	315,702,039	328,844,643	13,142,604
2012	250,207,842	290,765,905	40,558,063	290,765,905	317,520,522	26,754,617
2013	186,245,147	264,087,039	77,841,892	264,087,039	314,422,091	50,335,052
2014	43,940,948	174,604,514	130,663,566	174,604,514	250,222,046	75,617,532
2015	xxxxx	xxxxx	xxxxx	45,554,261	182,925,904	137,371,643

Paid+Case* Losses

PY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	170,260,467	170,413,699	153,232	170,371,502	170,024,467	-347,035
1996	189,512,921	189,609,686	96,765	189,552,754	189,692,463	139,709
1997	183,455,471	184,757,218	1,301,747	184,756,884	184,767,646	10,762
1998	197,271,087	196,991,473	-279,614	196,970,940	197,884,687	913,747
1999	211,260,590	210,915,870	-344,720	210,754,655	211,465,562	710,907
2000	231,630,705	231,065,886	-564,819	230,407,831	232,336,227	1,928,396
2001	228,907,653	229,088,696	181,043	226,575,780	227,052,642	476,862
2002	241,913,728	241,799,408	-114,320	240,686,783	240,734,488	47,705
2003	257,673,150	258,466,206	793,056	257,197,859	256,441,621	-756,238
2004	309,085,601	309,522,628	437,027	307,742,380	307,983,935	241,555
2005	289,074,433	291,006,221	1,931,788	288,488,194	289,299,061	810,867
2006	328,188,758	328,495,021	306,263	328,167,567	330,170,127	2,002,560
2007	363,969,280	365,825,993	1,856,713	365,051,742	364,482,197	-569,545
2008	364,778,203	367,714,652	2,936,449	367,363,360	369,000,460	1,637,100
2009	370,725,863	372,512,848	1,786,985	371,574,947	373,740,039	2,165,092
2010	377,415,578	378,641,362	1,225,784	378,641,362	378,660,682	19,320
2011	349,256,821	350,059,090	802,269	350,059,090	350,991,112	932,022
2012	340,087,689	352,700,880	12,613,191	352,700,880	353,393,381	692,501
2013	334,117,122	360,862,698	26,745,576	360,862,698	370,092,910	9,230,212
2014	142,235,517	316,036,054	173,800,537	316,036,054	342,474,396	26,438,342
2015	xxxxx	xxxxx	xxxxx	147,615,878	333,279,213	185,663,335

DSR Premium

PY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	329,831,756	329,831,756	0	329,770,377	329,770,645	268
1996	296,645,330	296,645,330	0	296,590,929	296,591,218	289
1997	285,129,115	285,129,115	0	285,111,166	285,110,834	-332
1998	306,029,202	306,029,202	0	305,841,471	305,841,087	-384
1999	301,205,707	301,205,707	0	300,774,939	300,774,957	18
2000	305,839,885	305,839,885	0	305,163,663	305,166,716	3,053
2001	323,371,681	323,371,681	0	321,766,265	321,771,452	5,187
2002	371,124,919	371,124,919	0	369,176,135	369,176,116	-19
2003	411,908,565	411,907,956	-609	409,660,400	409,665,350	4,950
2004	483,621,936	483,621,936	0	481,376,543	481,380,247	3,704
2005	487,885,787	487,869,681	-16,106	486,012,946	486,014,928	1,982
2006	532,366,951	532,366,670	-281	530,636,797	530,637,996	1,199
2007	595,471,702	595,464,324	-7,378	593,660,900	593,661,677	777
2008	594,656,338	594,648,513	-7,825	593,298,482	593,298,687	-3,795
2009	561,521,926	561,500,747	-21,179	560,371,155	560,407,840	36,685
2010	601,503,598	601,495,562	-8,036	601,493,865	601,450,739	-43,126
2011	667,632,729	667,617,324	-15,405	667,617,324	667,603,618	-13,706
2012	705,655,799	705,032,659	-623,140	705,032,659	705,025,471	-7,188
2013	752,672,241	759,020,808	6,348,567	759,020,808	758,652,152	-368,656
2014	417,744,196	770,122,301	352,378,105	770,122,715	774,682,969	4,560,254
2015	xxxxx	xxxxx	xxxxx	420,623,050	763,352,221	342,729,171

* Please note that case development cannot be derived from this data.



IOWA
Policy Year - Private Carrier - Limited Statewide
Indemnity Incurred Claim Count Development Factors

Table with 20 columns (PY Half/1 to 18/19) and rows for years 1984-2015, plus a section for Cumulative Averages (1-yr to 5-yr) with sub-rows for Thru years and 1/5, 2/5, 3/5, 4/5 ratios.



IOWA
Policy Year - Private Carrier - Limited Statewide
DSR Premium Development Factors

PY	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	
1984															1.000	1.000	1.000	1.000	1.000	
1985														1.000	1.000	1.000	1.000	1.000	1.000	
1986													1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1987												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1988											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1989										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1990									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1991								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1992							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1994					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1995				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1996			0.993	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1997		1.006	0.998	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1998	1.730	1.016	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1999	1.780	1.009	0.999	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.812	1.012	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2001	1.754	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2002	1.737	1.001	1.001	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003	1.781	1.005	1.000	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004	1.824	1.009	0.998	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005	1.799	1.004	1.002	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
															Cumulative Averages					
															Thru	1/5	2/5	3/5	4/5	
															1-yr	2015	1.007	0.999	1.000	1.000
																2016	1.006	1.000	1.000	1.000
															2-yr	2015	1.007	0.999	1.000	1.000
																2016	1.007	1.000	1.000	1.000
															3-yr	2015	1.007	0.999	1.000	1.000
																2016	1.006	0.999	1.000	1.000
															4-yr	2015	1.007	0.999	1.000	1.000
																2016	1.007	0.999	1.000	1.000
															5-yr	2015	1.007	1.000	1.000	1.000
																2016	1.007	0.999	1.000	1.000
2011	1.848	1.009	0.999	1.000	1.000															
2012	1.816	1.007	0.999	1.000																
2013	1.836	1.008	1.000																	
2014	1.844	1.006																		
2015	1.815																			
Averages	Thru	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
2-yr	2013	1.832	1.009	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2014	1.826	1.008	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2015	1.840	1.008	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2016	1.830	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3-yr	2013	1.824	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2014	1.833	1.008	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2015	1.832	1.008	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2016	1.832	1.007	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4-yr	2013	1.800	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2014	1.827	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2015	1.836	1.008	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2016	1.828	1.008	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5-yr	2013	1.796	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2014	1.807	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2015	1.830	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2016	1.832	1.008	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000



IOWA
Policy Year - Private Carrier - Limited Statewide
Company Premium Development Factors

Table with columns: PY, Half/1, 1/2, 2/3, 3/4, 4/5, 5/6, 6/7, 7/8, 8/9, 9/10, 10/11, 11/12, 12/13, 13/14, 14/15, 15/16, 16/17, 17/18, 18/19. Rows include years 1984-2015 and cumulative averages for 1-yr, 2-yr, 3-yr, 4-yr, and 5-yr periods.

Averages section with columns: Averages, Thru, Half/1, 1/2, 2/3, 3/4, 4/5, 5/6, 6/7, 7/8, 8/9, 9/10, 10/11, 11/12, 12/13, 13/14, 14/15, 15/16, 16/17, 17/18, 18/19. Rows include 2-yr, 3-yr, 4-yr, and 5-yr averages for years 2013-2016.



IOWA
Policy Year - Private Carrier - Limited Statewide
Net Premium Development Factors

PY	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1984															1.000	1.000	1.000	1.000	1.000
1985														1.000	1.000	1.000	1.000	1.000	1.000
1986													1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994					0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995				0.994	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996			0.991	0.992	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997		1.011	1.014	0.997	0.986	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.786	1.017	1.007	0.995	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.767	1.014	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000	1.897	1.011	1.011	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001	1.793	1.003	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002	1.777	1.005	1.010	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003	1.795	1.007	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	1.810	1.009	0.999	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005	1.789	1.011	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006	1.785	1.003	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	1.825	1.007	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008	1.788	0.996	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	1.752	1.001	0.999	1.003	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2010	1.813	1.014	0.998	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011	1.860	1.007	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2012	1.830	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013	1.818	1.014	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2014	1.843	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2015	1.815	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Cumulative Averages

		Thru	1/5	2/5	3/5	4/5
	1-yr	2015	1.016	1.002	1.002	1.001
		2016	1.006	1.001	1.000	1.000
	2-yr	2015	1.011	1.002	1.001	1.000
		2016	1.013	1.003	1.002	1.001
	3-yr	2015	1.009	1.001	1.001	1.000
		2016	1.009	1.001	1.000	1.000
	4-yr	2015	1.011	1.001	1.001	1.000
		2016	1.009	1.001	1.001	1.000
	5-yr	2015	1.009	1.001	1.001	1.000
		2016	1.010	1.001	1.001	1.000

Averages	Thru	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
2-yr	2013	1.845	1.011	0.999	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2014	1.824	1.006	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2015	1.831	1.009	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2016	1.829	1.010	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3-yr	2013	1.834	1.007	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2014	1.836	1.008	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2015	1.830	1.008	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2016	1.825	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4-yr	2013	1.814	1.005	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2014	1.830	1.007	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2015	1.838	1.010	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2016	1.827	1.008	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5-yr	2013	1.809	1.005	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2014	1.815	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2015	1.833	1.008	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2016	1.833	1.009	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

3. Limited CAY Early Warnings @2016 for IID.xlsx

**Accident Year - Private Carrier - Limited Statewide
Early Warnings**

Exhibit Number	Exhibit Name
1	Indemnity Paid Development Factors
2	Medical Paid Development Factors
3	Indemnity Paid+Case Development Factors
4	Medical Paid+Case Development Factors
5	Paid+Case to Ultimate Development Factors
6	Indemnity Paid to Indemnity Paid+Case Ratios
7	Medical Paid to Medical Paid+Case Ratios
8	Unmatched Premium and Indemnity Losses
9	Unmatched Premium and Medical Losses
10	Matched Premium and Indemnity Losses
11	Matched Premium and Medical Losses
12	Indemnity and Medical Combined Paid Development Factors
13	Indemnity and Medical Combined Paid+Case Development Factors
14	Indemnity and Medical Combined Paid to Paid+Case Ratios
15	Unmatched Premium and Indemnity and Medical Combined Losses
16	Matched Premium and Indemnity and Medical Combined Losses
17	Indemnity Incurred Claim Count Development Factors



IOWA
Accident Year - Private Carrier - Limited Statewide
Medical Paid+Case Development Factors

AY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20		
1984															1.012	0.997	1.001	1.000	1.001		
1985														1.014	1.043	1.004	1.003	1.006	1.013		
1986													1.015	0.990	1.017	0.999	1.001	1.014	1.003		
1987												1.003	0.983	1.012	1.010	1.006	1.006	1.005	1.012		
1988											1.002	0.993	1.006	1.019	1.004	0.997	1.003	1.004	1.014		
1989										0.999	1.002	1.003	1.004	1.001	1.001	1.004	0.998	0.992	0.999		
1990									1.003	1.000	0.998	0.997	1.004	1.001	1.016	1.003	1.001	1.005	1.003		
1991								1.000	1.000	1.002	1.006	1.008	1.003	1.006	1.001	0.999	0.987	1.002	1.007		
1992							1.007	0.999	0.989	1.005	1.013	1.002	1.010	1.004	1.007	1.003	1.006	1.004	0.997		
1993						1.000	1.001	1.001	1.005	1.015	0.975	1.000	1.004	1.002	1.001	1.000	1.000	1.001	1.001		
1994					1.002	1.003	1.007	1.012	1.007	1.001	1.001	1.036	1.004	1.002	1.004	1.003	0.995	1.000	1.004		
1995				1.000	1.002	1.000	1.002	1.004	1.011	1.007	1.014	1.003	1.008	1.004	1.000	1.001	1.007	1.003	1.007		
1996			0.986	0.992	0.997	1.004	1.004	1.000	1.003	0.999	0.999	0.998	1.003	1.002	1.001	1.004	1.048	1.030	0.999		
1997		0.997	1.006	0.995	0.989	1.019	1.010	1.006	1.016	0.993	0.997	1.023	1.002	1.013	1.006	1.002	0.998	1.011	1.001		
1998	1.097	0.995	0.995	0.997	0.998	1.003	1.007	1.012	0.996	1.006	1.007	1.002	1.000	0.999	1.007	1.004	0.995	1.010			
1999	1.107	1.007	0.992	1.019	0.997	1.004	1.001	1.002	0.997	1.017	0.999	1.006	1.005	1.008	0.999	1.002	1.002				
2000	1.189	1.000	0.993	1.005	1.013	1.001	1.004	1.013	1.013	1.006	1.019	1.007	0.998	0.997	0.991	1.016					
2001	1.138	0.998	1.002	0.989	1.003	1.015	1.015	1.012	1.003	0.998	1.003	0.998	1.000	1.003	1.003						
2002	1.146	0.998	1.001	1.008	1.018	1.005	0.999	1.001	1.004	1.007	1.003	1.004	0.998	1.005							
2003	1.112	0.998	0.990	1.000	1.018	1.007	1.002	1.004	1.009	0.999	1.003	1.001	0.998								
2004	1.142	1.008	1.004	1.002	1.019	1.006	1.005	1.006	1.011	0.999	1.003	0.997									
2005	1.116	0.997	1.002	0.994	1.022	1.008	0.999	1.001	1.007	1.007	1.003										
2006	1.080	1.013	0.994	1.010	0.999	1.015	0.994	1.006	1.004	1.004											
2007	1.126	1.002	1.028	1.005	1.018	0.999	1.007	0.999	0.998												
2008	1.137	1.006	1.018	1.011	1.002	1.017	1.008	1.002													
2009	1.131	1.007	1.023	1.004	1.011	1.009	1.006														
2010	1.095	1.027	1.000	1.006	0.997	1.001															
2011	1.136	1.026	1.001	0.994	0.993																
2012	1.111	0.998	1.001	0.980																	
2013	1.093	1.007	0.987																		
2014	1.122	0.998																			
2015	1.119																				
2016																					
															Cumulative Averages						
															Thru	1/19	2/19	3/19	4/19	5/19	
															1-yr	2015	1.156	1.030	1.023	1.022	1.028
																2016	1.121	1.002	1.004	1.017	1.038
															2-yr	2015	1.178	1.063	1.060	1.059	1.059
																2016	1.142	1.019	1.016	1.022	1.035
															3-yr	2015	1.192	1.075	1.064	1.063	1.062
																2016	1.154	1.039	1.038	1.042	1.049
															4-yr	2015	1.222	1.095	1.079	1.073	1.069
																2016	1.174	1.057	1.050	1.053	1.057
															5-yr	2015	1.215	1.094	1.080	1.070	1.066
																2016	1.199	1.074	1.062	1.060	1.061
<hr/>																					
Averages	Thru	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	
2-yr	2013	1.124	1.027	1.012	1.008	1.010	1.007	0.997	1.004	1.010	1.003	1.003	1.003	1.002	1.004	1.007	1.003	1.028	1.002	1.003	
	2014	1.102	1.012	1.001	1.005	1.007	1.008	1.001	1.004	1.009	0.999	1.003	1.001	0.999	1.003	1.003	1.003	1.023	1.017	1.006	
	2015	1.108	1.003	1.001	1.000	1.004	1.013	1.008	1.003	1.006	1.003	1.003	1.003	0.999	1.000	0.995	1.003	0.997	1.021	1.003	
	2016	1.121	1.003	0.994	0.987	0.995	1.005	1.007	1.001	1.001	1.006	1.003	0.999	0.998	1.004	0.997	1.009	0.999	1.011	1.000	
3-yr	2013	1.114	1.020	1.014	1.007	1.006	1.007	0.999	1.004	1.008	1.001	1.008	1.004	1.001	1.007	1.005	1.002	1.017	1.001	1.001	
	2014	1.113	1.017	1.008	1.007	1.010	1.010	1.000	1.004	1.009	1.002	1.003	1.003	1.001	1.001	1.004	1.003	1.018	1.011	1.004	
	2015	1.109	1.010	1.001	1.001	1.003	1.008	1.003	1.002	1.007	1.002	1.003	1.001	0.999	1.003	0.999	1.003	1.014	1.015	1.003	
	2016	1.111	1.001	0.996	0.993	1.000	1.009	1.007	1.002	1.003	1.003	1.003	1.001	0.999	1.002	0.998	1.007	0.998	1.017	1.002	
4-yr	2013	1.118	1.017	1.017	1.008	1.010	1.007	1.000	1.003	1.007	1.003	1.006	1.003	1.001	1.006	1.004	1.003	1.013	1.002	1.002	
	2014	1.109	1.015	1.011	1.007	1.008	1.010	1.001	1.004	1.008	1.001	1.007	1.004	1.001	1.004	1.003	1.003	1.012	1.009	1.002	
	2015	1.116	1.015	1.006	1.004	1.007	1.010	1.002	1.003	1.008	1.003	1.003	1.003	1.000	1.002	1.001	1.003	1.012	1.011	1.003	
	2016	1.111	1.007	0.997	0.996	1.001	1.007	1.004	1.002	1.005	1.002	1.003	1.000	0.999	1.003	1.000	1.006	1.011	1.014	1.003	
5-yr	2013	1.122	1.014	1.013	1.005	1.012	1.007	1.000	1.005	1.008	1.005	1.006	1.007	1.002	1.005	1.004	1.002	1.011	1.002	1.002	
	2014	1.113	1.013	1.014	1.007	1.010	1.009	1.001	1.004	1.007	1.002	1.005	1.003	1.001	1.004	1.003	1.003	1.010	1.008	1.003	
	2015	1.111	1.013	1.009	1.004	1.005	1.010	1.003	1.003	1.007	1.002	1.006	1.003	1.000	1.004	1.001	1.003	1.009	1.009	1.002	
	2016	1.116	1.011	1.002	0.999	1.004	1.008	1.003	1.003	1.006	1.003	1.003	1.001	1.000	1.002	1.001	1.006	1.010	1.011	1.002	



**IOWA
Accident Year - Private Carrier - Limited Statewide
Paid+Case to Ultimate Development Factors**

Indemnity Paid+Case to Ultimate Development Factors

	(1) 8th/Ult	(2) 9th/Ult	(3) 10th/Ult	(4) 11th/Ult	(5) 12th/Ult	(6) 13th/Ult	(7) 14th/Ult	(8) 15th/Ult	(9) 16th/Ult	(10) 17th/Ult	(11) 18th/Ult	(12) 19th/Ult	(13) 5-yr Avg
2007	1.018	1.019	1.019	1.020	1.018	1.013	1.014	1.012	1.010	1.008	1.006	1.007	
2008	1.018	1.014	1.011	1.009	1.010	1.012	1.010	1.010	1.009	1.007	1.010	1.003	
2009	1.023	1.010	1.007	1.007	1.007	1.004	1.005	1.005	1.009	1.008	1.007	1.007	
2010	1.010	1.008	1.011	1.010	1.012	1.009	1.010	1.008	1.008	1.008	1.012	1.012	
2011	1.034	1.030	1.033	1.029	1.021	1.011	1.011	1.010	1.010	1.009	1.008	1.007	1.007
2012	1.022	1.018	1.019	1.019	1.014	1.017	1.017	1.011	1.013	1.013	1.011	1.008	1.007
2013	1.022	1.018	1.013	1.014	1.011	1.007	1.004	1.001	1.003	1.003	1.002	1.001	1.007
2014	1.016	1.015	1.014	1.013	1.010	1.010	1.010	1.010	1.010	1.009	1.010	1.009	1.007
2015	1.029	1.022	1.021	1.019	1.018	1.016	1.014	1.012	1.018	1.017	1.015	1.014	1.008
2016	1.037	1.029	1.028	1.022	1.017	1.017	1.017	1.018	1.017	1.017	1.015	1.013	1.009

Medical Paid+Case to Ultimate Development Factors

	(1) 8th/Ult	(2) 9th/Ult	(3) 10th/Ult	(4) 11th/Ult	(5) 12th/Ult	(6) 13th/Ult	(7) 14th/Ult	(8) 15th/Ult	(9) 16th/Ult	(10) 17th/Ult	(11) 18th/Ult	(12) 19th/Ult	(13) 5-yr Avg
2007	1.006	1.006	1.010	1.017	1.018	1.015	1.011	1.005	0.998	0.999	0.998	1.006	
2008	1.064	1.050	1.053	1.047	1.050	1.052	1.044	1.042	1.040	1.037	1.063	1.058	
2009	1.323	1.307	1.290	1.268	1.259	1.107	1.104	1.100	1.096	1.091	1.084	1.082	
2010	1.103	1.102	1.099	1.092	1.093	1.091	1.093	1.091	1.091	1.088	1.086	1.082	
2011	0.994	0.990	0.986	0.988	0.970	0.964	0.964	1.006	1.005	1.004	1.009	1.003	1.046
2012	1.137	1.119	1.109	1.101	1.098	1.090	1.085	1.086	1.077	1.073	1.066	1.066	1.058
2013	1.094	1.093	1.080	1.081	1.078	1.080	1.082	1.073	1.066	1.064	1.015	1.012	1.049
2014	1.090	1.085	1.077	1.080	1.077	1.073	1.073	1.076	1.077	1.073	1.075	1.044	1.041
2015	1.054	1.055	1.051	1.044	1.039	1.038	1.040	1.037	1.046	1.041	1.046	1.036	1.032
2016	1.133	1.131	1.133	1.128	1.125	1.128	1.130	1.124	1.121	1.100	1.096	1.085	1.049

Indemnity and Medical Combined Paid+Case to Ultimate Development Factors

	(1) 8th/Ult	(2) 9th/Ult	(3) 10th/Ult	(4) 11th/Ult	(5) 12th/Ult	(6) 13th/Ult	(7) 14th/Ult	(8) 15th/Ult	(9) 16th/Ult	(10) 17th/Ult	(11) 18th/Ult	(12) 19th/Ult	(13) 5-yr Avg
2007	1.012	1.013	1.015	1.019	1.019	1.015	1.014	1.010	1.006	1.005	1.003	1.007	
2008	1.034	1.026	1.026	1.022	1.024	1.026	1.021	1.020	1.019	1.016	1.029	1.023	
2009	1.157	1.142	1.133	1.124	1.121	1.046	1.045	1.043	1.043	1.040	1.036	1.035	
2010	1.050	1.049	1.049	1.045	1.046	1.043	1.045	1.043	1.043	1.041	1.042	1.040	
2011	1.012	1.008	1.007	1.006	0.993	0.985	0.985	1.008	1.008	1.007	1.009	1.005	1.022
2012	1.073	1.062	1.058	1.055	1.051	1.049	1.047	1.044	1.040	1.038	1.033	1.032	1.027
2013	1.057	1.055	1.046	1.047	1.044	1.043	1.042	1.037	1.035	1.034	1.011	1.009	1.024
2014	1.050	1.047	1.043	1.044	1.041	1.039	1.039	1.040	1.040	1.038	1.039	1.024	1.022
2015	1.043	1.040	1.037	1.032	1.029	1.027	1.027	1.025	1.032	1.029	1.030	1.024	1.019
2016	1.078	1.073	1.074	1.069	1.065	1.067	1.068	1.066	1.064	1.055	1.052	1.046	1.027



IOWA
Accident Year - Private Carrier - Limited Statewide
Indemnity Paid to Indemnity Paid+Case Ratios

Table with columns AY (1984-2016) and 20 columns of ratios (1-20). Rows represent accident years from 1984 to 2016, showing a general upward trend in ratios over time.

Table with columns Averages (2-yr, 3-yr, 4-yr, 5-yr) and Thru (2013-2016), and 20 columns of ratios (1-20). Rows represent moving averages for 2, 3, 4, and 5 years, showing ratios generally between 0.9 and 1.0.



IOWA
Accident Year - Private Carrier - Limited Statewide
Medical Paid to Medical Paid+Case Ratios

AY	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1984															0.929	0.925	0.931	0.933	0.939	0.942
1985														0.980	0.973	0.936	0.972	0.972	0.969	0.956
1986													0.945	0.937	0.951	0.938	0.943	0.945	0.943	0.944
1987												0.932	0.933	0.980	0.971	0.964	0.959	0.952	0.950	0.941
1988											0.957	0.959	0.969	0.967	0.952	0.953	0.955	0.955	0.958	0.948
1989										0.983	0.985	0.986	0.986	0.983	0.984	0.976	0.974	0.979	0.987	0.989
1990									0.955	0.955	0.957	0.960	0.965	0.965	0.969	0.957	0.957	0.957	0.956	0.955
1991								0.959	0.961	0.965	0.967	0.964	0.960	0.960	0.958	0.960	0.964	0.980	0.980	0.976
1992						0.949	0.949	0.954	0.966	0.964	0.954	0.955	0.948	0.947	0.943	0.944	0.941	0.941	0.941	0.949
1993					0.947	0.958	0.967	0.969	0.968	0.958	0.974	0.979	0.977	0.976	0.977	0.978	0.981	0.981	0.981	0.982
1994					0.966	0.974	0.979	0.980	0.975	0.976	0.972	0.974	0.945	0.945	0.947	0.947	0.949	0.958	0.962	0.963
1995				0.919	0.935	0.926	0.968	0.971	0.971	0.959	0.957	0.952	0.954	0.950	0.951	0.954	0.956	0.953	0.959	0.955
1996			0.913	0.951	0.975	0.983	0.984	0.983	0.978	0.978	0.980	0.983	0.986	0.984	0.985	0.986	0.985	0.943	0.918	0.920
1997		0.778	0.859	0.884	0.906	0.929	0.922	0.921	0.927	0.920	0.937	0.953	0.941	0.943	0.942	0.940	0.942	0.949	0.941	0.942
1998	0.500	0.813	0.884	0.919	0.944	0.956	0.961	0.960	0.956	0.966	0.966	0.963	0.963	0.967	0.972	0.971	0.969	0.977	0.969	
1999	0.485	0.810	0.884	0.924	0.921	0.936	0.937	0.945	0.952	0.960	0.954	0.961	0.961	0.963	0.961	0.965	0.967	0.970		
2000	0.475	0.806	0.890	0.918	0.931	0.920	0.933	0.940	0.938	0.930	0.932	0.923	0.923	0.933	0.945	0.958	0.951			
2001	0.472	0.790	0.865	0.909	0.938	0.954	0.952	0.948	0.945	0.949	0.959	0.961	0.968	0.970	0.972	0.973				
2002	0.489	0.795	0.874	0.901	0.916	0.912	0.918	0.928	0.931	0.934	0.932	0.933	0.937	0.942	0.946					
2003	0.465	0.778	0.871	0.912	0.936	0.939	0.938	0.944	0.946	0.940	0.944	0.948	0.951	0.958						
2004	0.453	0.733	0.817	0.848	0.880	0.885	0.894	0.903	0.905	0.910	0.921	0.921	0.931							
2005	0.478	0.794	0.870	0.910	0.932	0.929	0.935	0.946	0.952	0.951	0.950	0.955								
2006	0.461	0.767	0.838	0.876	0.891	0.910	0.916	0.928	0.927	0.929	0.929									
2007	0.455	0.782	0.862	0.877	0.898	0.897	0.912	0.916	0.919	0.926										
2008	0.471	0.780	0.866	0.898	0.913	0.930	0.921	0.926	0.935											
2009	0.469	0.750	0.825	0.848	0.874	0.885	0.894	0.901												
2010	0.443	0.752	0.825	0.866	0.879	0.898	0.908													
2011	0.475	0.764	0.829	0.865	0.891	0.910														
2012	0.486	0.777	0.865	0.898	0.940															
2013	0.461	0.760	0.833	0.879																
2014	0.481	0.773	0.862																	
2015	0.479	0.794																		
2016	0.494																			

Averages	Thru	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
2-yr	2013	0.474	0.771	0.827	0.857	0.894	0.914	0.914	0.937	0.929	0.925	0.938	0.947	0.946	0.948	0.967	0.956	0.964	0.948	0.961	0.973
	2014	0.471	0.769	0.847	0.866	0.877	0.908	0.917	0.922	0.940	0.931	0.933	0.941	0.953	0.952	0.953	0.968	0.956	0.946	0.939	0.959
	2015	0.480	0.767	0.849	0.882	0.885	0.892	0.908	0.921	0.923	0.940	0.936	0.937	0.944	0.956	0.959	0.962	0.968	0.963	0.930	0.938
	2016	0.487	0.784	0.848	0.889	0.916	0.904	0.901	0.914	0.927	0.928	0.940	0.940	0.941	0.950	0.959	0.966	0.959	0.974	0.955	0.931
3-yr	2013	0.474	0.764	0.826	0.871	0.895	0.912	0.921	0.926	0.934	0.928	0.945	0.939	0.951	0.954	0.958	0.966	0.961	0.951	0.967	0.965
	2014	0.476	0.767	0.840	0.860	0.889	0.904	0.916	0.930	0.928	0.934	0.932	0.947	0.943	0.955	0.959	0.959	0.965	0.948	0.946	0.967
	2015	0.474	0.770	0.842	0.876	0.881	0.904	0.909	0.923	0.933	0.930	0.938	0.935	0.952	0.948	0.959	0.965	0.959	0.956	0.939	0.946
	2016	0.485	0.776	0.853	0.881	0.903	0.898	0.908	0.914	0.927	0.935	0.933	0.943	0.940	0.957	0.954	0.965	0.962	0.965	0.943	0.939
4-yr	2013	0.466	0.761	0.836	0.872	0.894	0.917	0.914	0.930	0.934	0.933	0.942	0.945	0.954	0.952	0.965	0.963	0.958	0.959	0.961	0.968
	2014	0.476	0.763	0.836	0.869	0.891	0.906	0.921	0.923	0.933	0.934	0.939	0.941	0.947	0.958	0.955	0.966	0.963	0.951	0.955	0.962
	2015	0.477	0.769	0.838	0.869	0.889	0.903	0.911	0.929	0.926	0.933	0.937	0.942	0.945	0.952	0.963	0.959	0.966	0.956	0.945	0.955
	2016	0.479	0.776	0.847	0.877	0.896	0.906	0.909	0.918	0.933	0.929	0.936	0.940	0.947	0.951	0.956	0.967	0.957	0.960	0.947	0.945
5-yr	2013	0.467	0.765	0.841	0.873	0.902	0.910	0.919	0.930	0.936	0.933	0.944	0.948	0.951	0.958	0.962	0.960	0.962	0.955	0.965	0.965
	2014	0.469	0.761	0.842	0.871	0.891	0.910	0.916	0.927	0.932	0.937	0.938	0.945	0.950	0.955	0.961	0.963	0.960	0.957	0.952	0.965
	2015	0.476	0.765	0.835	0.875	0.891	0.904	0.916	0.924	0.930	0.933	0.941	0.938	0.948	0.955	0.958	0.964	0.964	0.956	0.952	0.954
	2016	0.480	0.774	0.843	0.871	0.899	0.904	0.910	0.923	0.928	0.931	0.935	0.944	0.942	0.953	0.959	0.961	0.963	0.958	0.950	0.952



IOWA
Accident Year - Private Carrier - Limited Statewide
Unmatched Premium and Indemnity Losses

Evaluated as of December 31, 2016

Table with 7 columns: AY, DSR Premium, Co. Premium, Net Premium, Paid, Case, Paid+Case. Rows for years 1996-2016.

Evaluated as of December 31, 2015

Table with 7 columns: AY, DSR Premium, Co. Premium, Net Premium, Paid, Case, Paid+Case. Rows for years 1995-2015.

Evaluated as of December 31, 2014

Table with 7 columns: AY, DSR Premium, Co. Premium, Net Premium, Paid, Case, Paid+Case. Rows for years 1994-2014.



IOWA
Accident Year - Private Carrier - Limited Statewide
Unmatched Premium and Medical Losses

Evaluated as of December 31, 2016

<u>AY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1996	xxxxx	xxxxx	xxxxx	79,163,943	6,866,957	86,030,900
1997	xxxxx	xxxxx	xxxxx	94,419,146	5,862,023	100,281,169
1998	xxxxx	xxxxx	xxxxx	88,629,113	2,801,641	91,430,754
1999	xxxxx	xxxxx	xxxxx	96,411,006	2,949,256	99,360,262
2000	xxxxx	xxxxx	xxxxx	103,028,840	5,301,584	108,330,424
2001	xxxxx	xxxxx	xxxxx	108,324,573	2,972,882	111,297,455
2002	xxxxx	xxxxx	xxxxx	110,073,485	6,340,590	116,414,075
2003	xxxxx	xxxxx	xxxxx	120,361,943	5,276,926	125,638,869
2004	xxxxx	xxxxx	xxxxx	141,974,441	10,491,259	152,465,700
2005	xxxxx	xxxxx	xxxxx	140,325,457	6,629,296	146,954,753
2006	xxxxx	xxxxx	xxxxx	141,907,066	10,866,307	152,773,373
2007	xxxxx	xxxxx	xxxxx	169,733,359	13,669,952	183,403,311
2008	xxxxx	xxxxx	xxxxx	183,787,812	12,682,147	196,469,959
2009	xxxxx	xxxxx	xxxxx	174,334,225	19,192,803	193,527,028
2010	xxxxx	xxxxx	xxxxx	184,351,103	18,571,028	202,922,131
2011	xxxxx	xxxxx	xxxxx	180,786,411	17,929,240	198,715,651
2012	693,357,273	666,936,891	595,402,670	175,540,265	11,259,376	186,799,641
2013	728,901,063	707,634,392	643,199,532	182,802,799	25,169,039	207,971,838
2014	764,919,489	745,061,305	669,419,203	170,161,052	27,303,964	197,465,016
2015	778,636,733	759,884,750	694,937,145	154,996,846	40,153,652	195,150,498
2016	784,413,665	762,979,840	686,551,993	85,939,429	88,132,416	174,071,845

Evaluated as of December 31, 2015

<u>AY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1995	xxxxx	xxxxx	xxxxx	81,753,020	3,596,552	85,349,572
1996	xxxxx	xxxxx	xxxxx	79,076,240	6,881,961	85,958,201
1997	xxxxx	xxxxx	xxxxx	94,262,243	5,931,898	100,194,141
1998	xxxxx	xxxxx	xxxxx	88,425,548	2,071,598	90,497,146
1999	xxxxx	xxxxx	xxxxx	95,986,023	3,233,401	99,219,424
2000	xxxxx	xxxxx	xxxxx	102,347,320	4,482,975	106,830,295
2001	xxxxx	xxxxx	xxxxx	108,731,275	3,153,797	111,885,072
2002	xxxxx	xxxxx	xxxxx	109,726,257	6,755,631	116,481,888
2003	xxxxx	xxxxx	xxxxx	120,203,216	6,196,168	126,399,384
2004	xxxxx	xxxxx	xxxxx	141,976,357	11,581,687	153,558,044
2005	xxxxx	xxxxx	xxxxx	140,482,795	7,410,025	147,892,820
2006	xxxxx	xxxxx	xxxxx	141,507,461	10,812,137	152,319,598
2007	xxxxx	xxxxx	xxxxx	169,215,497	14,892,031	184,107,528
2008	xxxxx	xxxxx	xxxxx	181,772,860	14,521,726	196,294,586
2009	xxxxx	xxxxx	xxxxx	172,277,927	20,452,620	192,730,547
2010	xxxxx	xxxxx	xxxxx	182,272,679	20,729,932	203,002,611
2011	630,776,742	605,657,353	528,437,763	178,296,030	21,801,471	200,097,501
2012	693,357,273	666,936,891	595,402,670	171,143,189	19,524,677	190,667,866
2013	728,901,063	707,634,392	643,199,532	175,680,873	35,164,837	210,845,710
2014	764,919,489	745,061,305	669,418,870	153,034,037	44,852,788	197,886,825
2015	778,649,752	759,884,750	694,937,139	83,629,587	90,811,184	174,440,771

Evaluated as of December 31, 2014

<u>AY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1994	xxxxx	xxxxx	xxxxx	83,655,121	2,641,313	86,296,434
1995	xxxxx	xxxxx	xxxxx	81,533,419	3,884,672	85,418,091
1996	xxxxx	xxxxx	xxxxx	79,016,453	7,085,640	86,102,093
1997	xxxxx	xxxxx	xxxxx	94,138,181	5,089,617	99,227,798
1998	xxxxx	xxxxx	xxxxx	88,297,117	2,801,363	91,098,480
1999	xxxxx	xxxxx	xxxxx	95,622,933	3,493,201	99,116,134
2000	xxxxx	xxxxx	xxxxx	101,877,393	5,989,461	107,866,854
2001	xxxxx	xxxxx	xxxxx	108,200,749	3,354,134	111,554,883
2002	xxxxx	xxxxx	xxxxx	109,284,195	7,396,945	116,681,140
2003	xxxxx	xxxxx	xxxxx	119,634,264	6,627,724	126,261,988
2004	xxxxx	xxxxx	xxxxx	140,923,773	12,116,144	153,039,917
2005	xxxxx	xxxxx	xxxxx	139,527,502	7,266,244	146,793,746
2006	xxxxx	xxxxx	xxxxx	140,655,538	11,071,804	151,727,342
2007	xxxxx	xxxxx	xxxxx	168,747,793	15,578,004	184,325,797
2008	xxxxx	xxxxx	xxxxx	179,323,872	15,444,342	194,768,214
2009	xxxxx	xxxxx	xxxxx	169,153,758	21,972,107	191,125,865
2010	567,216,920	543,207,220	483,211,478	178,896,224	24,662,656	203,558,880
2011	630,811,132	605,691,743	528,545,261	173,967,753	27,237,476	201,205,229
2012	693,398,574	666,978,192	595,431,261	164,880,606	25,682,159	190,562,765
2013	728,979,846	707,713,176	643,261,566	159,291,287	50,153,684	209,444,971
2014	764,941,287	745,083,102	669,441,978	84,915,355	91,536,543	176,451,898



**IOWA
Accident Year - Private Carrier - Limited Statewide
Matched Premium and Indemnity Losses**

Paid Losses

<u>AY</u>	<u>(1)</u> <u>12/31/2014</u>	<u>(2)</u> <u>12/31/2015</u>	<u>(2)-(1)</u> <u>Contribution</u>	<u>(3)</u> <u>12/31/2015</u>	<u>(4)</u> <u>12/31/2016</u>	<u>(4)-(3)</u> <u>Contribution</u>
1995	83,750,289	83,929,498	179,209	83,926,500	84,096,087	169,587
1996	87,596,011	87,773,227	177,216	87,731,233	87,889,745	158,512
1997	93,804,523	93,994,428	189,905	93,978,812	94,546,394	567,582
1998	98,360,570	98,559,146	198,576	98,559,146	98,754,032	194,886
1999	103,513,134	103,739,399	226,265	103,719,707	104,020,685	300,978
2000	107,098,733	107,519,339	420,606	107,450,537	107,618,956	168,419
2001	118,483,775	118,795,324	311,549	117,606,480	118,102,892	496,412
2002	113,282,603	113,527,734	245,131	112,487,130	112,694,555	207,425
2003	120,675,843	121,033,743	357,900	120,386,284	121,402,549	1,016,265
2004	134,200,677	135,303,641	1,102,964	134,697,074	135,104,199	407,125
2005	137,603,937	138,985,009	1,381,072	137,605,117	138,215,750	610,633
2006	134,210,691	135,610,366	1,399,675	135,225,366	135,588,641	363,275
2007	154,319,497	158,016,886	3,697,389	157,552,898	159,303,062	1,750,164
2008	163,087,534	167,062,132	3,974,598	166,954,862	170,635,428	3,680,566
2009	145,201,092	150,330,935	5,129,843	150,098,705	154,876,152	4,777,447
2010	152,198,554	159,558,455	7,359,901	159,280,292	164,852,338	5,572,046
2011	137,147,411	149,342,290	12,194,879	149,342,290	156,619,805	7,277,515
2012	103,320,972	127,340,071	24,019,099	127,340,071	142,501,145	15,161,074
2013	67,427,500	110,373,579	42,946,079	110,373,579	141,577,629	31,204,050
2014	20,854,902	65,300,453	44,445,551	65,300,453	111,250,583	45,950,130
2015	xxxxx	xxxxx	xxxxx	19,908,334	63,389,538	43,481,204

Paid+Case* Losses

<u>AY</u>	<u>(1)</u> <u>12/31/2014</u>	<u>(2)</u> <u>12/31/2015</u>	<u>(2)-(1)</u> <u>Contribution</u>	<u>(3)</u> <u>12/31/2015</u>	<u>(4)</u> <u>12/31/2016</u>	<u>(4)-(3)</u> <u>Contribution</u>
1995	85,921,367	86,066,996	145,629	86,063,998	86,125,655	61,657
1996	89,603,040	89,695,896	92,856	89,653,902	89,640,499	-13,403
1997	96,268,466	96,398,613	130,147	96,382,997	96,328,394	-54,603
1998	101,556,552	101,742,652	186,100	101,742,652	101,942,439	199,787
1999	106,081,988	106,124,696	42,708	106,105,004	106,256,894	151,890
2000	110,378,364	109,755,660	-622,704	109,686,858	109,670,669	-16,189
2001	122,754,708	123,000,685	245,977	121,811,841	121,903,572	91,731
2002	116,082,320	116,304,220	221,900	115,263,616	115,109,366	-154,250
2003	124,968,224	125,275,369	307,145	124,627,910	124,573,380	-54,530
2004	139,750,920	139,839,725	88,805	139,233,158	139,192,464	-40,694
2005	146,253,887	146,592,447	338,560	144,925,238	145,673,063	747,825
2006	143,060,129	143,198,616	138,487	142,813,616	143,728,560	914,944
2007	168,657,379	169,820,080	1,162,701	169,356,092	169,484,342	128,250
2008	181,982,839	183,162,906	1,180,067	183,055,636	184,605,459	1,549,823
2009	161,666,309	162,977,200	1,310,891	162,744,969	163,338,815	593,846
2010	176,424,309	176,228,988	-195,321	175,950,825	176,878,774	927,949
2011	166,457,433	167,004,915	547,482	167,004,915	168,923,581	1,918,666
2012	146,434,602	153,465,045	7,030,443	153,465,045	156,434,091	2,969,046
2013	142,573,397	160,549,560	17,976,163	160,549,560	168,841,334	8,291,774
2014	98,007,194	137,119,094	39,111,900	137,119,094	157,860,514	20,741,420
2015	xxxxx	xxxxx	xxxxx	102,866,096	141,476,805	38,610,709

DSR Premium

<u>AY</u>	<u>(1)</u> <u>12/31/2014</u>	<u>(2)</u> <u>12/31/2015</u>	<u>(2)-(1)</u> <u>Contribution</u>	<u>(3)</u> <u>12/31/2015</u>	<u>(4)</u> <u>12/31/2016</u>	<u>(4)-(3)</u> <u>Contribution</u>
1995	0	0	0	0	0	0
1996	0	0	0	0	0	0
1997	0	0	0	0	0	0
1998	0	0	0	0	0	0
1999	0	0	0	0	0	0
2000	0	0	0	0	0	0
2001	0	0	0	0	0	0
2002	0	0	0	0	0	0
2003	0	0	0	0	0	0
2004	0	0	0	0	0	0
2005	0	0	0	0	0	0
2006	0	0	0	0	0	0
2007	0	0	0	0	0	0
2008	0	0	0	0	0	0
2009	0	0	0	0	0	0
2010	0	0	0	0	0	0
2011	631,024,304	631,024,304	0	0	0	0
2012	693,498,840	693,498,840	0	693,498,840	693,498,840	0
2013	728,910,185	728,910,186	1	728,910,186	728,910,186	0
2014	764,940,144	764,940,145	1	764,940,145	764,940,145	0
2015	xxxxx	xxxxx	xxxxx	778,711,421	778,698,402	-13,019

* Please note that case development cannot be derived from this data.



IOWA
Accident Year - Private Carrier - Limited Statewide
Matched Premium and Medical Losses

Paid Losses

AY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	81,566,398	81,799,146	232,748	81,790,802	82,103,490	312,688
1996	79,047,474	79,155,129	107,655	79,141,112	79,242,832	101,720
1997	94,155,815	94,379,666	223,851	94,359,264	94,536,569	177,305
1998	88,249,273	88,507,354	258,081	88,498,157	88,710,919	212,762
1999	95,722,496	96,135,613	413,117	96,077,484	96,560,596	483,112
2000	101,847,929	102,426,657	578,728	102,222,168	103,108,177	886,009
2001	108,201,505	108,735,503	533,998	108,081,255	108,328,801	247,546
2002	109,430,601	109,872,663	442,062	109,267,382	110,219,891	952,509
2003	119,739,774	120,308,726	568,952	119,788,106	120,467,453	679,347
2004	140,946,313	141,998,897	1,052,584	141,370,961	141,996,981	626,020
2005	139,646,327	140,601,620	955,293	139,123,611	140,444,282	1,320,671
2006	140,754,528	141,606,451	851,923	141,433,803	142,006,056	572,253
2007	169,043,336	169,511,040	467,704	169,157,044	170,028,902	871,858
2008	179,453,748	181,902,736	2,448,988	181,701,403	183,917,688	2,216,285
2009	169,200,176	172,354,316	3,154,140	171,984,815	174,410,614	2,425,799
2010	179,127,819	182,518,799	3,390,980	182,257,495	184,603,557	2,346,062
2011	174,038,684	178,366,961	4,328,277	178,366,961	180,857,342	2,490,381
2012	165,047,990	171,314,948	6,266,958	171,314,948	175,712,024	4,397,076
2013	159,504,217	175,922,777	16,418,560	175,922,777	183,079,219	7,156,442
2014	84,912,851	153,034,037	68,121,186	153,034,037	170,161,052	17,127,015
2015	xxxxx	xxxxx	xxxxx	83,629,587	154,996,846	71,367,259

Paid+Case* Losses

AY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	85,451,070	85,397,520	-53,550	85,389,176	85,304,255	-84,921
1996	86,133,114	86,037,090	-96,024	86,023,073	86,109,789	86,716
1997	99,245,432	100,311,564	1,066,132	100,291,162	100,398,592	107,430
1998	91,050,636	90,578,952	-471,684	90,569,755	91,512,560	942,805
1999	99,215,697	99,369,014	153,317	99,310,885	99,509,852	198,967
2000	107,837,390	106,909,632	-927,758	106,705,143	108,409,761	1,704,618
2001	111,555,639	111,889,300	333,661	111,022,564	111,301,683	279,119
2002	116,827,546	116,628,294	-199,252	116,021,350	116,560,481	539,131
2003	126,367,498	126,504,894	137,396	125,984,274	125,744,379	-239,895
2004	153,062,457	153,580,584	518,127	152,952,648	152,480,305	-472,343
2005	146,912,571	148,011,645	1,099,074	146,533,636	146,977,797	444,161
2006	151,826,332	152,418,588	592,256	152,245,940	152,872,363	626,423
2007	184,621,340	184,403,071	-218,269	184,049,075	183,698,854	-350,221
2008	194,898,090	196,424,462	1,526,372	196,223,129	196,599,835	376,706
2009	191,172,283	192,806,936	1,634,653	192,437,435	193,603,417	1,165,982
2010	203,857,358	203,305,896	-551,462	203,044,592	203,225,416	180,824
2011	201,283,448	200,168,432	-1,115,016	200,168,432	198,780,582	-1,387,850
2012	190,730,149	190,839,625	109,476	190,839,625	186,971,400	-3,868,225
2013	209,751,838	211,148,922	1,397,084	211,148,922	208,300,447	-2,848,475
2014	176,436,644	197,886,825	21,450,181	197,886,825	197,465,016	-421,809
2015	xxxxx	xxxxx	xxxxx	174,440,771	195,149,298	20,708,527

DSR Premium

AY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	0	0	0	0	0	0
1996	0	0	0	0	0	0
1997	0	0	0	0	0	0
1998	0	0	0	0	0	0
1999	0	0	0	0	0	0
2000	0	0	0	0	0	0
2001	0	0	0	0	0	0
2002	0	0	0	0	0	0
2003	0	0	0	0	0	0
2004	0	0	0	0	0	0
2005	0	0	0	0	0	0
2006	0	0	0	0	0	0
2007	0	0	0	0	0	0
2008	0	0	0	0	0	0
2009	0	0	0	0	0	0
2010	0	0	0	0	0	0
2011	631,024,304	631,024,304	0	0	0	0
2012	693,498,840	693,498,840	0	693,498,840	693,498,840	0
2013	728,910,185	728,910,186	1	728,910,186	728,910,186	0
2014	764,940,144	764,940,145	1	764,940,145	764,940,145	0
2015	xxxxx	xxxxx	xxxxx	778,711,421	778,698,402	-13,019

* Please note that case development cannot be derived from this data.



IOWA
Accident Year - Private Carrier - Limited Statewide
Indemnity and Medical Combined Paid Development Factors

Table with columns: AY, 1/2, 2/3, 3/4, 4/5, 5/6, 6/7, 7/8, 8/9, 9/10, 10/11, 11/12, 12/13, 13/14, 14/15, 15/16, 16/17, 17/18, 18/19, 19/20. Rows include years 1984-2015 and cumulative averages for 1-5 year periods.



IOWA
Accident Year - Private Carrier - Limited Statewide
Indemnity and Medical Combined Paid+Case Development Factors

Table with columns for Accident Year (AY) from 1984 to 2015 and Cumulative Averages from 1-yr to 5-yr. Rows show development factors for each year and average periods.

Averages section table with columns for Averages (2-yr, 3-yr, 4-yr, 5-yr) and Thru years (2013-2016). Rows show the average development factors for each period.



IOWA
Accident Year - Private Carrier - Limited Statewide
Indemnity and Medical Combined Paid to Paid+Case Ratios

AY	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1984															0.946	0.947	0.954	0.960	0.965	0.967
1985														0.956	0.956	0.945	0.961	0.964	0.964	0.962
1986													0.939	0.940	0.946	0.942	0.946	0.949	0.957	0.958
1987												0.933	0.934	0.956	0.954	0.953	0.953	0.954	0.954	0.951
1988											0.963	0.963	0.970	0.970	0.964	0.967	0.964	0.964	0.968	0.964
1989										0.968	0.971	0.977	0.979	0.979	0.980	0.976	0.976	0.978	0.982	0.984
1990									0.947	0.955	0.957	0.962	0.964	0.965	0.969	0.966	0.965	0.967	0.965	0.966
1991								0.962	0.965	0.968	0.970	0.969	0.969	0.971	0.969	0.971	0.973	0.983	0.983	0.983
1992							0.947	0.951	0.956	0.966	0.965	0.961	0.963	0.961	0.960	0.960	0.960	0.959	0.960	0.965
1993					0.918	0.931	0.944	0.948	0.948	0.950	0.964	0.969	0.969	0.970	0.970	0.971	0.972	0.979	0.979	0.980
1994					0.936	0.952	0.961	0.967	0.969	0.968	0.970	0.969	0.958	0.960	0.961	0.964	0.965	0.969	0.972	0.974
1995				0.883	0.915	0.929	0.956	0.961	0.965	0.958	0.961	0.958	0.958	0.957	0.959	0.961	0.963	0.962	0.967	0.965
1996			0.805	0.878	0.929	0.950	0.956	0.960	0.960	0.964	0.966	0.969	0.975	0.975	0.976	0.979	0.979	0.960	0.948	0.950
1997		0.657	0.790	0.850	0.889	0.912	0.914	0.919	0.932	0.930	0.941	0.957	0.952	0.955	0.955	0.955	0.957	0.961	0.958	0.961
1998	0.380	0.657	0.771	0.851	0.899	0.924	0.939	0.945	0.949	0.960	0.962	0.962	0.962	0.966	0.967	0.969	0.969	0.973	0.969	
1999	0.378	0.663	0.785	0.862	0.894	0.923	0.928	0.939	0.949	0.956	0.959	0.967	0.965	0.968	0.968	0.970	0.973	0.975		
2000	0.372	0.653	0.786	0.853	0.894	0.904	0.924	0.939	0.942	0.941	0.944	0.938	0.945	0.950	0.958	0.969	0.966			
2001	0.375	0.649	0.765	0.852	0.901	0.931	0.941	0.941	0.940	0.947	0.955	0.957	0.960	0.967	0.969	0.971				
2002	0.381	0.659	0.788	0.849	0.901	0.913	0.930	0.943	0.947	0.951	0.953	0.953	0.956	0.959	0.962					
2003	0.358	0.631	0.778	0.857	0.912	0.927	0.937	0.944	0.949	0.948	0.953	0.957	0.959	0.966						
2004	0.350	0.630	0.757	0.825	0.877	0.892	0.901	0.915	0.921	0.930	0.940	0.945	0.950							
2005	0.364	0.644	0.781	0.858	0.899	0.912	0.928	0.938	0.943	0.946	0.949	0.952								
2006	0.362	0.647	0.767	0.842	0.868	0.898	0.917	0.930	0.932	0.938	0.936									
2007	0.352	0.641	0.770	0.824	0.870	0.885	0.906	0.915	0.925	0.932										
2008	0.364	0.637	0.770	0.839	0.880	0.906	0.909	0.919	0.930											
2009	0.363	0.620	0.756	0.816	0.870	0.891	0.907	0.923												
2010	0.353	0.632	0.756	0.833	0.871	0.901	0.919													
2011	0.379	0.648	0.766	0.846	0.893	0.918														
2012	0.383	0.657	0.796	0.867	0.927															
2013	0.367	0.644	0.770	0.861																
2014	0.385	0.652	0.792																	
2015	0.373	0.649																		
2016	0.391																			

Averages	Thru	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
2-yr	2013	0.375	0.653	0.761	0.825	0.875	0.896	0.912	0.934	0.932	0.939	0.953	0.955	0.953	0.959	0.968	0.962	0.968	0.961	0.970	0.977
	2014	0.376	0.651	0.781	0.840	0.871	0.899	0.908	0.923	0.938	0.938	0.947	0.955	0.958	0.959	0.963	0.970	0.963	0.961	0.958	0.970
	2015	0.379	0.648	0.783	0.857	0.882	0.896	0.908	0.917	0.929	0.942	0.945	0.951	0.958	0.963	0.964	0.970	0.971	0.967	0.953	0.958
	2016	0.382	0.651	0.781	0.864	0.910	0.910	0.913	0.921	0.928	0.935	0.943	0.949	0.955	0.963	0.966	0.970	0.970	0.974	0.964	0.956
3-yr	2013	0.376	0.646	0.759	0.829	0.873	0.896	0.917	0.928	0.938	0.943	0.954	0.949	0.957	0.961	0.963	0.968	0.966	0.964	0.973	0.973
	2014	0.378	0.650	0.773	0.832	0.874	0.894	0.911	0.928	0.932	0.941	0.949	0.956	0.954	0.962	0.964	0.965	0.968	0.961	0.962	0.973
	2015	0.375	0.651	0.777	0.849	0.878	0.899	0.907	0.921	0.933	0.938	0.947	0.952	0.958	0.959	0.965	0.969	0.966	0.965	0.958	0.963
	2016	0.383	0.648	0.786	0.858	0.897	0.903	0.912	0.919	0.929	0.939	0.942	0.951	0.955	0.964	0.963	0.970	0.969	0.970	0.958	0.959
4-yr	2013	0.371	0.639	0.762	0.828	0.872	0.900	0.913	0.932	0.940	0.944	0.951	0.954	0.958	0.960	0.967	0.966	0.966	0.968	0.970	0.976
	2014	0.379	0.645	0.769	0.834	0.873	0.895	0.915	0.925	0.936	0.944	0.950	0.951	0.957	0.963	0.962	0.968	0.967	0.963	0.967	0.971
	2015	0.377	0.650	0.772	0.841	0.879	0.896	0.910	0.926	0.930	0.941	0.949	0.953	0.955	0.961	0.966	0.966	0.970	0.964	0.961	0.967
	2016	0.379	0.651	0.781	0.852	0.890	0.904	0.910	0.922	0.933	0.937	0.945	0.952	0.956	0.961	0.964	0.970	0.966	0.967	0.961	0.963
5-yr	2013	0.369	0.639	0.764	0.831	0.877	0.899	0.918	0.934	0.940	0.943	0.953	0.955	0.957	0.963	0.965	0.966	0.967	0.966	0.972	0.974
	2014	0.373	0.640	0.769	0.832	0.872	0.898	0.912	0.928	0.938	0.944	0.949	0.954	0.958	0.961	0.965	0.967	0.967	0.966	0.965	0.973
	2015	0.377	0.647	0.769	0.840	0.877	0.896	0.913	0.923	0.934	0.943	0.950	0.950	0.957	0.962	0.963	0.968	0.968	0.965	0.965	0.967
	2016	0.380	0.650	0.776	0.845	0.888	0.900	0.912	0.925	0.930	0.939	0.946	0.953	0.954	0.962	0.965	0.967	0.969	0.966	0.963	0.966



**IOWA
Accident Year - Private Carrier - Limited Statewide
Unmatched Premium and Indemnity and Medical Combined Losses**

Evaluated as of December 31, 2016

<u>AY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1996	xxxxx	xxxxx	xxxxx	166,966,609	8,617,711	175,584,320
1997	xxxxx	xxxxx	xxxxx	188,336,617	7,644,023	195,980,640
1998	xxxxx	xxxxx	xxxxx	187,333,758	5,990,048	193,323,806
1999	xxxxx	xxxxx	xxxxx	200,220,718	5,185,465	205,406,183
2000	xxxxx	xxxxx	xxxxx	210,573,854	7,353,297	217,927,151
2001	xxxxx	xxxxx	xxxxx	226,427,465	6,773,562	233,201,027
2002	xxxxx	xxxxx	xxxxx	222,658,867	8,755,401	231,414,268
2003	xxxxx	xxxxx	xxxxx	241,647,324	8,447,757	250,095,081
2004	xxxxx	xxxxx	xxxxx	277,073,799	14,571,589	291,645,388
2005	xxxxx	xxxxx	xxxxx	278,398,924	13,990,828	292,389,752
2006	xxxxx	xxxxx	xxxxx	277,366,304	19,006,226	296,372,530
2007	xxxxx	xxxxx	xxxxx	328,670,262	23,851,232	352,521,494
2008	xxxxx	xxxxx	xxxxx	354,330,445	26,652,178	380,982,623
2009	xxxxx	xxxxx	xxxxx	329,207,500	27,655,466	356,862,966
2010	xxxxx	xxxxx	xxxxx	348,984,084	30,560,234	379,544,318
2011	xxxxx	xxxxx	xxxxx	337,309,345	30,227,016	367,536,361
2012	693,357,273	666,936,891	595,402,670	317,718,476	25,192,322	342,910,798
2013	728,901,063	707,634,392	643,199,532	324,155,256	52,227,526	376,382,782
2014	764,919,489	745,061,305	669,419,203	281,411,635	73,913,895	355,325,530
2015	778,636,733	759,884,750	694,937,145	218,386,384	118,239,719	336,626,103
2016	784,413,665	762,979,840	686,551,993	105,915,341	164,937,074	270,852,415

Evaluated as of December 31, 2015

<u>AY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1995	xxxxx	xxxxx	xxxxx	165,645,313	5,732,049	171,377,362
1996	xxxxx	xxxxx	xxxxx	166,762,388	8,804,630	175,567,018
1997	xxxxx	xxxxx	xxxxx	187,627,748	8,336,083	195,963,831
1998	xxxxx	xxxxx	xxxxx	186,935,307	5,255,104	192,190,411
1999	xxxxx	xxxxx	xxxxx	199,514,449	5,618,698	205,133,147
2000	xxxxx	xxxxx	xxxxx	209,792,717	6,719,296	216,512,013
2001	xxxxx	xxxxx	xxxxx	227,526,599	7,359,158	234,885,757
2002	xxxxx	xxxxx	xxxxx	223,144,818	9,532,117	232,676,935
2003	xxxxx	xxxxx	xxxxx	241,119,791	10,437,794	251,557,585
2004	xxxxx	xxxxx	xxxxx	277,275,157	16,117,771	293,392,928
2005	xxxxx	xxxxx	xxxxx	279,325,521	15,017,463	294,342,984
2006	xxxxx	xxxxx	xxxxx	276,988,424	18,400,387	295,388,811
2007	xxxxx	xxxxx	xxxxx	326,866,224	26,695,225	353,561,449
2008	xxxxx	xxxxx	xxxxx	348,742,197	30,622,500	379,364,697
2009	xxxxx	xxxxx	xxxxx	322,605,985	33,098,885	355,704,870
2010	xxxxx	xxxxx	xxxxx	341,635,332	37,339,679	378,975,011
2011	630,776,742	605,657,353	528,437,763	327,541,449	39,464,096	367,005,545
2012	693,357,273	666,936,891	595,402,670	298,160,326	45,649,651	343,809,977
2013	728,901,063	707,634,392	643,199,532	285,840,372	85,299,919	371,140,291
2014	764,919,489	745,061,305	669,418,870	218,334,490	116,671,429	335,005,919
2015	778,649,752	759,884,750	694,937,139	103,537,921	173,768,946	277,306,867

Evaluated as of December 31, 2014

<u>AY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1994	xxxxx	xxxxx	xxxxx	166,721,888	3,740,727	170,462,615
1995	xxxxx	xxxxx	xxxxx	165,248,298	6,055,750	171,304,048
1996	xxxxx	xxxxx	xxxxx	166,535,472	9,092,669	175,628,141
1997	xxxxx	xxxxx	xxxxx	187,356,056	7,553,560	194,909,616
1998	xxxxx	xxxxx	xxxxx	186,772,853	5,997,345	192,770,198
1999	xxxxx	xxxxx	xxxxx	198,943,776	6,062,055	205,005,831
2000	xxxxx	xxxxx	xxxxx	208,941,208	9,269,092	218,210,300
2001	xxxxx	xxxxx	xxxxx	226,684,524	7,625,067	234,309,591
2002	xxxxx	xxxxx	xxxxx	222,457,625	10,196,662	232,654,287
2003	xxxxx	xxxxx	xxxxx	240,192,939	10,920,105	251,113,044
2004	xxxxx	xxxxx	xxxxx	275,119,609	17,666,387	292,785,996
2005	xxxxx	xxxxx	xxxxx	276,989,156	15,916,194	292,905,350
2006	xxxxx	xxxxx	xxxxx	274,736,826	19,921,242	294,658,068
2007	xxxxx	xxxxx	xxxxx	322,701,131	29,915,886	352,617,017
2008	xxxxx	xxxxx	xxxxx	342,318,611	34,339,647	376,658,258
2009	xxxxx	xxxxx	xxxxx	314,411,399	38,437,324	352,848,723
2010	567,216,920	543,207,220	483,211,478	330,927,988	48,803,617	379,731,605
2011	630,811,132	605,691,743	528,545,261	311,018,293	56,541,857	367,560,150
2012	693,398,574	666,978,192	595,431,261	267,972,995	68,790,788	336,763,783
2013	728,979,846	707,713,176	643,261,566	226,577,954	125,209,249	351,787,203
2014	764,941,287	745,083,102	669,441,978	105,770,257	168,693,435	274,463,692



**IOWA
Accident Year - Private Carrier - Limited Statewide
Matched Premium and Indemnity and Medical Combined Losses**

Paid Losses

<u>AY</u>	<u>(1)</u> <u>12/31/2014</u>	<u>(2)</u> <u>12/31/2015</u>	<u>(2)-(1)</u> <u>Contribution</u>	<u>(3)</u> <u>12/31/2015</u>	<u>(4)</u> <u>12/31/2016</u>	<u>(4)-(3)</u> <u>Contribution</u>
1995	165,316,687	165,728,644	411,957	165,717,302	166,199,577	482,275
1996	166,643,485	166,928,356	284,871	166,872,345	167,132,577	260,232
1997	187,960,338	188,374,094	413,756	188,338,076	189,082,963	744,887
1998	186,609,843	187,066,500	456,657	187,057,303	187,464,951	407,648
1999	199,235,630	199,875,012	639,382	199,797,191	200,581,281	784,090
2000	208,946,662	209,945,996	999,334	209,672,705	210,727,133	1,054,428
2001	226,685,280	227,530,827	845,547	225,687,735	226,431,693	743,958
2002	222,713,204	223,400,397	687,193	221,754,512	222,914,446	1,159,934
2003	240,415,617	241,342,469	926,852	240,174,390	241,870,002	1,695,612
2004	275,146,990	277,302,538	2,155,548	276,068,035	277,101,180	1,033,145
2005	277,250,264	279,586,629	2,336,365	276,728,728	278,660,032	1,931,304
2006	274,965,219	277,216,817	2,251,598	276,659,169	277,594,697	935,528
2007	323,362,833	327,527,926	4,165,093	326,709,942	329,331,964	2,622,022
2008	342,541,282	348,964,868	6,423,586	348,656,265	354,553,116	5,896,851
2009	314,401,268	322,685,251	8,283,983	322,083,520	329,286,766	7,203,246
2010	331,326,373	342,077,254	10,750,881	341,537,787	349,455,895	7,918,108
2011	311,186,095	327,709,251	16,523,156	327,709,251	337,477,147	9,767,896
2012	268,368,962	298,655,019	30,286,057	298,655,019	318,213,169	19,558,150
2013	226,931,717	286,296,356	59,364,639	286,296,356	324,656,848	38,360,492
2014	105,767,753	218,334,490	112,566,737	218,334,490	281,411,635	63,077,145
2015	xxxxx	xxxxx	xxxxx	103,537,921	218,386,384	114,848,463

Paid+Case* Losses

<u>AY</u>	<u>(1)</u> <u>12/31/2014</u>	<u>(2)</u> <u>12/31/2015</u>	<u>(2)-(1)</u> <u>Contribution</u>	<u>(3)</u> <u>12/31/2015</u>	<u>(4)</u> <u>12/31/2016</u>	<u>(4)-(3)</u> <u>Contribution</u>
1995	171,372,437	171,464,516	92,079	171,453,174	171,429,910	-23,264
1996	175,736,154	175,732,986	-3,168	175,676,975	175,750,288	73,313
1997	195,513,898	196,710,177	1,196,279	196,674,159	196,726,986	52,827
1998	192,607,188	192,321,604	-285,584	192,312,407	193,454,999	1,142,592
1999	205,297,685	205,493,710	196,025	205,415,889	205,766,746	350,857
2000	218,215,754	216,665,292	-1,550,462	216,392,001	218,080,430	1,688,429
2001	234,310,347	234,889,985	579,638	232,834,405	233,205,255	370,850
2002	232,909,866	232,932,514	22,648	231,284,966	231,669,847	384,881
2003	251,335,722	251,780,263	444,541	250,612,184	250,317,759	-294,425
2004	292,813,377	293,420,309	606,932	292,185,806	291,672,769	-513,037
2005	293,166,458	294,604,092	1,437,634	291,458,874	292,650,860	1,191,986
2006	294,886,461	295,617,204	730,743	295,059,556	296,600,923	1,541,367
2007	353,278,719	354,223,151	944,432	353,405,167	353,183,196	-221,971
2008	376,880,929	379,587,368	2,706,439	379,278,765	381,205,294	1,926,529
2009	352,838,592	355,784,136	2,945,544	355,182,404	356,942,232	1,759,828
2010	380,281,667	379,534,884	-746,783	378,995,417	380,104,190	1,108,773
2011	367,740,881	367,173,347	-567,534	367,173,347	367,704,163	530,816
2012	337,164,751	344,304,670	7,139,919	344,304,670	343,405,491	-899,179
2013	352,325,235	371,698,482	19,373,247	371,698,482	377,141,781	5,443,299
2014	274,443,838	335,005,919	60,562,081	335,005,919	355,325,530	20,319,611
2015	xxxxx	xxxxx	xxxxx	277,306,867	336,626,103	59,319,236

DSR Premium

<u>AY</u>	<u>(1)</u> <u>12/31/2014</u>	<u>(2)</u> <u>12/31/2015</u>	<u>(2)-(1)</u> <u>Contribution</u>	<u>(3)</u> <u>12/31/2015</u>	<u>(4)</u> <u>12/31/2016</u>	<u>(4)-(3)</u> <u>Contribution</u>
1995	0	0	0	0	0	0
1996	0	0	0	0	0	0
1997	0	0	0	0	0	0
1998	0	0	0	0	0	0
1999	0	0	0	0	0	0
2000	0	0	0	0	0	0
2001	0	0	0	0	0	0
2002	0	0	0	0	0	0
2003	0	0	0	0	0	0
2004	0	0	0	0	0	0
2005	0	0	0	0	0	0
2006	0	0	0	0	0	0
2007	0	0	0	0	0	0
2008	0	0	0	0	0	0
2009	0	0	0	0	0	0
2010	0	0	0	0	0	0
2011	631,024,304	631,024,304	0	0	0	0
2012	693,498,840	693,498,840	0	693,498,840	693,498,840	0
2013	728,910,185	728,910,186	1	728,910,186	728,910,186	0
2014	764,940,144	764,940,145	1	764,940,145	764,940,145	0
2015	xxxxx	xxxxx	xxxxx	778,711,421	778,698,402	-13,019

* Please note that case development cannot be derived from this data.

4a. Unlimited PY Early Warnings @2016 for IID.xlsx

**Policy Year - Private Carrier - Statewide
Early Warnings**

Exhibit Number	Exhibit Name
1	Indemnity Paid Development Factors
2	Medical Paid Development Factors
3	Indemnity Paid+Case Development Factors
4	Medical Paid+Case Development Factors
5	Paid+Case to Ultimate Development Factors
6	Indemnity Paid to Indemnity Paid+Case Ratios
7	Medical Paid to Medical Paid+Case Ratios
8	Unmatched Premium and Indemnity Losses
9	Unmatched Premium and Medical Losses
10	Matched Premium and Indemnity Losses
11	Matched Premium and Medical Losses
12	Indemnity and Medical Combined Paid Development Factors
13	Indemnity and Medical Combined Paid+Case Development Factors
14	Indemnity and Medical Combined Paid to Paid+Case Ratios
15	Unmatched Premium and Indemnity and Medical Combined Losses
16	Matched Premium and Indemnity and Medical Combined Losses
17	Indemnity Incurred Claim Count Development Factors
18	DSR Premium Development Factors
19	Company Premium Development Factors
20	Net Premium Development Factors



IOWA
Policy Year - Private Carrier - Statewide
Indemnity Paid Development Factors

PY	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1984															1.004	1.007	1.010	1.002	1.003
1985														1.004	1.004	1.003	1.003	1.004	1.009
1986													1.009	1.003	1.005	1.006	1.006	1.007	1.004
1987												1.003	1.013	1.003	1.003	1.005	1.003	1.003	1.003
1988											1.005	1.011	1.004	1.004	1.002	1.002	1.002	1.002	1.002
1989										1.004	1.004	1.003	1.002	1.002	1.001	1.004	1.002	1.004	1.005
1990									1.009	1.012	1.004	1.003	1.002	1.003	1.003	1.001	1.002	1.001	1.001
1991								1.005	1.006	1.005	1.002	1.002	1.004	1.002	1.002	1.001	1.004	1.001	1.004
1992							1.017	1.015	1.008	1.005	1.006	1.007	1.004	1.004	1.006	1.004	1.004	1.004	1.003
1993						1.020	1.020	1.013	1.005	1.065	1.002	1.005	1.001	1.003	1.001	1.001	1.004	1.001	1.001
1994					1.046	1.030	1.013	1.008	1.010	1.005	1.007	1.004	1.004	1.002	1.001	1.001	1.001	1.004	1.001
1995				1.119	1.062	1.028	1.018	1.013	1.005	1.006	1.004	1.005	1.003	1.003	1.002	1.003	1.002	1.005	1.002
1996			1.262	1.119	1.049	1.035	1.016	1.014	1.018	1.006	1.005	1.011	1.002	1.003	1.005	1.003	1.004	1.002	1.002
1997		1.671	1.255	1.143	1.051	1.027	1.019	1.017	1.009	1.007	1.011	1.002	1.004	1.002	1.002	1.002	1.002	1.002	1.006
1998	3.999	1.670	1.293	1.136	1.065	1.029	1.020	1.015	1.011	1.006	1.005	1.006	1.003	1.008	1.005	1.002	1.002	1.002	
1999	4.522	1.744	1.292	1.140	1.079	1.030	1.025	1.017	1.012	1.012	1.007	1.009	1.003	1.002	1.002	1.002	1.003		
2000	4.550	1.757	1.316	1.120	1.068	1.038	1.016	1.014	1.012	1.007	1.009	1.006	1.005	1.017	1.005	1.004			
2001	4.640	1.734	1.324	1.143	1.073	1.035	1.023	1.015	1.007	1.005	1.009	1.003	1.003	1.002	1.002				
2002	4.467	1.782	1.319	1.136	1.061	1.040	1.019	1.013	1.005	1.004	1.002	1.005	1.002	1.007					
2003	5.042	1.906	1.315	1.148	1.067	1.029	1.020	1.028	1.011	1.018	1.005	1.003	1.004						
2004	5.072	1.785	1.324	1.165	1.085	1.039	1.035	1.013	1.014	1.011	1.009	1.003							
2005	5.058	1.903	1.354	1.140	1.077	1.046	1.023	1.008	1.006	1.011	1.005								
2006	4.867	1.888	1.329	1.131	1.068	1.047	1.034	1.010	1.015	1.007			1-yr	Thru 2015	3.772	1.885	1.388	1.228	1.162
2007	5.225	1.924	1.362	1.167	1.090	1.046	1.028	1.025	1.013					2016	4.178	2.087	1.473	1.249	1.164
2008	5.048	1.834	1.384	1.155	1.077	1.042	1.030	1.028					2-yr	2015	3.994	1.999	1.441	1.239	1.157
2009	5.210	1.975	1.366	1.177	1.085	1.043	1.024							2016	3.988	1.992	1.435	1.242	1.166
2010	5.038	1.924	1.364	1.195	1.057	1.046							3-yr	2015	4.004	1.995	1.447	1.240	1.156
2011	4.459	2.024	1.416	1.130	1.073									2016	4.040	2.021	1.447	1.239	1.156
2012	5.190	1.995	1.358	1.179									4-yr	2015	3.954	1.991	1.447	1.243	1.154
2013	5.265	2.001	1.417											2016	4.060	2.024	1.457	1.245	1.160
2014	5.154	2.002											5-yr	2015	3.954	1.993	1.446	1.241	1.154
2015	5.345													2016	3.994	2.008	1.451	1.243	1.155

Averages	Thru	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
2-yr	2013	4.825	1.974	1.365	1.166	1.084	1.047	1.029	1.011	1.013	1.011	1.006	1.005	1.004	1.005	1.004	1.003	1.003	1.005	1.001
	2014	5.228	2.010	1.390	1.186	1.081	1.044	1.031	1.009	1.010	1.015	1.004	1.004	1.004	1.010	1.004	1.002	1.003	1.004	1.002
	2015	5.210	1.998	1.387	1.163	1.071	1.043	1.029	1.018	1.011	1.011	1.007	1.004	1.003	1.010	1.004	1.002	1.002	1.002	1.002
	2016	5.250	2.002	1.388	1.155	1.065	1.045	1.027	1.027	1.014	1.009	1.007	1.003	1.003	1.005	1.004	1.003	1.003	1.002	1.004
3-yr	2013	4.896	1.974	1.371	1.166	1.078	1.046	1.031	1.016	1.010	1.009	1.007	1.006	1.004	1.004	1.004	1.003	1.002	1.003	1.002
	2014	4.971	1.981	1.382	1.176	1.084	1.045	1.028	1.010	1.010	1.011	1.005	1.005	1.004	1.009	1.003	1.002	1.003	1.004	1.001
	2015	5.203	2.007	1.379	1.167	1.073	1.044	1.031	1.014	1.012	1.013	1.005	1.004	1.003	1.007	1.004	1.002	1.003	1.003	1.002
	2016	5.255	1.999	1.397	1.168	1.072	1.044	1.027	1.021	1.011	1.010	1.006	1.004	1.003	1.009	1.003	1.003	1.002	1.002	1.003
4-yr	2013	4.974	1.939	1.369	1.158	1.078	1.045	1.028	1.016	1.009	1.009	1.007	1.006	1.004	1.004	1.004	1.002	1.003	1.004	1.002
	2014	4.988	1.980	1.383	1.174	1.080	1.045	1.030	1.015	1.009	1.010	1.006	1.006	1.004	1.007	1.004	1.003	1.002	1.003	1.002
	2015	5.017	1.986	1.376	1.164	1.077	1.045	1.029	1.014	1.012	1.011	1.006	1.004	1.003	1.007	1.004	1.002	1.003	1.003	1.002
	2016	5.239	2.006	1.389	1.170	1.073	1.044	1.029	1.018	1.012	1.012	1.005	1.004	1.004	1.007	1.004	1.003	1.003	1.003	1.003
5-yr	2013	4.989	1.936	1.361	1.154	1.079	1.041	1.026	1.015	1.010	1.009	1.006	1.005	1.003	1.004	1.003	1.002	1.003	1.003	1.002
	2014	5.032	1.950	1.378	1.165	1.079	1.044	1.028	1.014	1.009	1.009	1.006	1.006	1.004	1.006	1.003	1.002	1.003	1.003	1.002
	2015	5.021	1.984	1.378	1.165	1.075	1.045	1.030	1.017	1.010	1.010	1.007	1.005	1.003	1.006	1.004	1.002	1.002	1.003	1.002
	2016	5.083	1.989	1.384	1.167	1.076	1.045	1.028	1.017	1.012	1.010	1.006	1.004	1.003	1.007	1.003	1.003	1.003	1.003	1.002



IOWA
Policy Year - Private Carrier - Statewide
Medical Paid Development Factors

PY	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1984															1.008	1.005	1.007	1.005	1.006
1985														1.004	1.004	1.004	1.005	1.005	1.005
1986													1.000	1.003	1.003	1.002	1.001	1.007	1.003
1987												1.002	1.030	1.002	1.002	1.003	1.002	1.003	1.003
1988										1.005	1.006	1.006	1.003	1.003	1.006	1.004	1.004	1.007	1.003
1989										1.002	1.001	1.002	1.002	1.002	1.002	1.003	1.002	1.002	1.001
1990									1.002	1.002	1.002	1.003	1.004	1.002	1.002	1.002	1.001	1.001	1.002
1991								1.006	1.005	1.005	1.003	1.003	1.004	1.003	1.003	1.004	1.003	1.004	1.005
1992								1.011	1.010	1.009	1.011	1.010	1.010	1.008	1.006	1.007	1.008	1.008	1.010
1993						1.006	1.009	1.005	1.005	1.004	1.002	1.006	1.002	1.002	1.003	1.003	1.004	1.002	1.002
1994					1.013	1.009	1.010	1.007	1.007	1.005	1.005	1.008	1.005	1.004	1.005	1.008	1.005	1.006	1.005
1995				1.016	1.007	1.010	1.006	1.005	1.003	1.006	1.005	1.003	1.002	1.003	1.002	1.003	1.003	1.009	1.002
1996			1.052	1.027	1.009	1.011	1.010	1.008	1.008	1.007	1.007	1.010	1.010	1.004	1.013	1.149	1.003	1.003	1.002
1997		1.193	1.051	1.026	1.016	1.009	1.005	1.008	1.004	1.007	1.007	1.003	1.003	1.004	1.003	1.003	1.007	1.002	1.002
1998	3.495	1.197	1.057	1.025	1.011	1.012	1.009	1.011	1.005	1.007	1.005	1.005	1.004	1.007	1.007	1.002	1.003	1.003	
1999	3.643	1.231	1.054	1.023	1.021	1.010	1.013	1.011	1.010	1.012	1.008	1.007	1.007	1.006	1.004	1.005	1.005		
2000	4.218	1.241	1.054	1.030	1.023	1.021	1.011	1.013	1.011	1.010	1.014	1.010	1.010	1.009	1.008	1.009			
2001	3.674	1.216	1.049	1.020	1.018	1.011	1.007	1.004	1.006	1.003	1.003	1.002	1.004	1.002	1.004				
2002	3.711	1.246	1.055	1.023	1.017	1.010	1.007	1.008	1.008	1.007	1.005	1.008	1.005	1.006					
2003	3.639	1.244	1.062	1.034	1.021	1.013	1.015	1.009	1.006	1.008	1.006	1.004	1.006						
2004	3.447	1.248	1.059	1.047	1.024	1.015	1.015	1.012	1.014	1.009	1.007	1.010							
2005	3.596	1.203	1.063	1.025	1.017	1.015	1.014	1.006	1.006	1.008	1.006								
2006	3.709	1.255	1.065	1.035	1.025	1.021	1.010	1.006	1.007	1.004									
2007	4.040	1.224	1.070	1.041	1.021	1.016	1.011	1.006	1.009										
2008	3.821	1.245	1.067	1.038	1.032	1.011	1.015	1.011											
2009	3.509	1.253	1.086	1.041	1.031	1.018	1.016												
2010	3.581	1.232	1.072	1.028	1.023	1.012													
2011	3.659	1.228	1.067	1.030	1.016														
2012	3.523	1.227	1.058	1.033															
2013	3.666	1.219	1.063																
2014	3.684	1.238																	
2015	3.715																		

Cumulative Averages

	Thru	1/19	2/19	3/19	4/19	5/19
1-yr	2015	1.487	1.220	1.153	1.119	1.094
	2016	1.528	1.234	1.161	1.124	1.106
2-yr	2015	1.507	1.232	1.159	1.126	1.096
	2016	1.514	1.232	1.161	1.125	1.103
3-yr	2015	1.521	1.242	1.165	1.128	1.096
	2016	1.508	1.228	1.155	1.121	1.096
4-yr	2015	1.594	1.299	1.213	1.173	1.142
	2016	1.524	1.241	1.165	1.128	1.099
5-yr	2015	1.588	1.289	1.205	1.163	1.134
	2016	1.577	1.283	1.200	1.161	1.133

Averages	Thru	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
2-yr	2013	3.591	1.230	1.079	1.040	1.027	1.019	1.012	1.009	1.010	1.008	1.004	1.006	1.009	1.007	1.005	1.076	1.003	1.008	1.004
	2014	3.595	1.228	1.070	1.035	1.032	1.014	1.011	1.006	1.010	1.009	1.006	1.005	1.007	1.008	1.006	1.003	1.005	1.006	1.004
	2015	3.675	1.223	1.063	1.029	1.027	1.015	1.013	1.006	1.007	1.009	1.007	1.006	1.005	1.006	1.006	1.004	1.005	1.003	1.002
	2016	3.700	1.229	1.061	1.032	1.020	1.015	1.016	1.009	1.008	1.006	1.007	1.007	1.006	1.004	1.006	1.007	1.004	1.003	1.002
3-yr	2013	3.588	1.238	1.075	1.040	1.026	1.017	1.013	1.009	1.009	1.006	1.007	1.006	1.007	1.006	1.008	1.052	1.004	1.006	1.006
	2014	3.616	1.229	1.075	1.036	1.028	1.016	1.012	1.008	1.009	1.008	1.005	1.007	1.007	1.007	1.005	1.051	1.004	1.006	1.003
	2015	3.624	1.225	1.066	1.033	1.029	1.015	1.012	1.006	1.009	1.008	1.006	1.005	1.006	1.006	1.006	1.003	1.004	1.005	1.003
	2016	3.688	1.228	1.063	1.030	1.023	1.014	1.014	1.008	1.007	1.007	1.006	1.007	1.005	1.006	1.005	1.005	1.005	1.003	1.002
4-yr	2013	3.568	1.240	1.074	1.039	1.024	1.017	1.014	1.009	1.009	1.007	1.008	1.006	1.006	1.005	1.006	1.041	1.004	1.006	1.006
	2014	3.607	1.235	1.073	1.037	1.027	1.016	1.013	1.008	1.009	1.007	1.007	1.006	1.006	1.007	1.007	1.039	1.005	1.005	1.005
	2015	3.633	1.227	1.071	1.034	1.027	1.017	1.013	1.008	1.008	1.008	1.005	1.006	1.007	1.006	1.006	1.040	1.004	1.005	1.003
	2016	3.647	1.228	1.065	1.033	1.026	1.014	1.013	1.007	1.009	1.007	1.006	1.006	1.006	1.006	1.006	1.005	1.005	1.004	1.003
5-yr	2013	3.619	1.236	1.072	1.036	1.024	1.016	1.013	1.008	1.009	1.008	1.007	1.005	1.007	1.005	1.006	1.033	1.005	1.006	1.005
	2014	3.588	1.237	1.072	1.037	1.025	1.016	1.013	1.008	1.008	1.007	1.007	1.006	1.006	1.006	1.006	1.033	1.004	1.005	1.005
	2015	3.623	1.232	1.070	1.036	1.026	1.016	1.013	1.008	1.008	1.007	1.007	1.006	1.006	1.006	1.007	1.032	1.004	1.004	1.004
	2016	3.649	1.229	1.069	1.034	1.025	1.016	1.013	1.008	1.008	1.007	1.005	1.007	1.006	1.006	1.005	1.034	1.004	1.005	1.003



IOWA
Policy Year - Private Carrier - Statewide
Medical Paid+Case Development Factors

PY	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19			
1984															1.012	1.037	1.005	1.001	1.004			
1985														1.018	1.009	0.998	1.000	1.001	1.016			
1986													1.010	0.984	1.019	1.001	1.008	1.011	0.999			
1987												1.003	0.984	1.015	1.010	1.001	1.012	1.006	1.011			
1988											0.980	0.994	1.004	1.018	1.002	0.994	1.007	1.004	1.004			
1989										1.002	1.000	1.007	1.004	1.001	0.999	1.020	0.998	1.001	0.999			
1990								1.001	1.000	0.993	0.998	1.006	1.005	1.004	1.003	1.000	1.007	1.003	1.003			
1991								1.007	1.001	1.008	1.016	1.017	1.001	1.004	1.000	1.006	0.975	1.002	1.008			
1992							0.998	0.999	0.983	1.006	1.016	0.976	1.012	1.009	1.005	1.002	1.009	1.006	1.006			
1993						1.004	1.001	1.003	1.003	1.004	1.002	1.001	1.003	1.000	1.002	1.001	1.001	1.001	1.000			
1994					1.001	1.001	1.006	1.013	1.005	1.001	1.005	1.045	1.004	1.000	1.006	1.002	0.995	1.008	1.039			
1995				0.988	0.998	0.998	1.004	1.002	1.008	1.005	1.006	1.002	1.008	1.000	1.002	1.000	1.000	1.049	1.001			
1996			0.992	0.988	1.000	1.007	1.022	1.007	1.066	1.007	0.992	1.003	1.133	0.997	0.946	1.010	1.000	1.021	0.999			
1997		1.003	1.015	0.999	0.977	1.009	1.010	1.008	1.015	0.998	0.992	1.017	0.998	1.014	1.003	1.001	1.005	1.014	1.001			
1998	2.005	0.983	0.997	1.001	0.991	0.998	1.011	1.007	0.999	1.004	1.007	1.004	1.002	1.002	1.015	0.999	0.995	1.008				
1999	2.001	1.038	0.990	1.023	1.005	1.008	1.006	0.999	1.003	1.019	1.001	1.003	1.007	1.002	0.999	1.003	1.007					
2000	2.145	1.043	0.988	1.007	1.012	1.001	1.011	1.021	1.021	1.006	1.014	1.005	0.997	1.000	0.995	1.019						
2001	1.932	1.027	0.987	0.988	0.999	1.007	1.006	1.000	1.004	1.000	1.001	1.000	1.000	1.002	1.005							
2002	2.132	0.987	1.000	1.001	1.010	1.012	0.998	1.001	1.009	1.009	1.002	1.002	0.997	1.002								
2003	2.101	1.009	0.994	1.005	1.005	1.020	1.002	1.004	1.011	1.001	1.005	1.003	0.994									
2004	1.960	1.048	1.001	1.003	1.009	1.011	1.005	1.015	1.008	0.995	1.005	1.000										
2005	2.027	1.011	0.998	0.989	1.014	1.001	1.000	1.001	1.012	1.008	1.003											
2006	1.964	1.035	0.998	1.010	1.006	1.011	0.996	1.010	1.002	1.003			1-yr	Thru 2015	1.078	1.055	1.049	1.064	1.056			
2007	2.100	1.012	1.031	1.008	1.025	1.000	1.005	1.001	0.998					2016	1.008	1.002	1.013	1.028	1.044			
2008	2.054	1.026	1.012	1.016	1.006	1.013	1.011	1.003					2-yr	2015	1.090	1.076	1.076	1.079	1.065			
2009	2.088	1.042	1.015	1.004	1.018	1.020	1.007							2016	1.045	1.031	1.033	1.048	1.051			
2010	2.043	1.028	1.011	1.008	1.008	0.994								3-yr	2015	1.113	1.092	1.089	1.090	1.078		
2011	2.139	1.032	0.993	0.986	0.985										2016	1.060	1.048	1.052	1.059	1.055		
2012	2.106	1.004	1.006	0.985											4-yr	2015	1.130	1.106	1.099	1.095	1.080	
2013	1.972	1.022	0.989													2016	1.089	1.072	1.072	1.076	1.072	
2014	2.048	1.006														5-yr	2015	1.118	1.090	1.082	1.078	1.064
2015	2.129																2016	1.104	1.084	1.081	1.081	1.072

Averages	Thru	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
2-yr	2013	2.123	1.030	1.013	1.010	1.016	1.006	0.998	1.008	1.010	1.005	1.002	1.003	1.002	1.002	1.009	1.006	1.000	1.029	1.020
	2014	2.039	1.018	1.002	1.006	1.012	1.007	1.001	1.006	1.010	0.998	1.004	1.001	0.999	1.001	1.007	1.000	1.003	1.035	1.020
	2015	2.010	1.013	1.000	0.997	1.013	1.017	1.008	1.006	1.007	1.002	1.005	1.003	0.999	1.001	0.997	1.001	1.000	1.018	1.000
	2016	2.089	1.014	0.998	0.986	0.997	1.007	1.009	1.002	1.000	1.006	1.004	1.002	0.996	1.002	1.000	1.011	1.001	1.011	1.000
3-yr	2013	2.096	1.034	1.013	1.009	1.012	1.004	1.000	1.007	1.009	1.003	1.006	1.003	1.002	1.006	0.988	1.004	0.998	1.019	1.015
	2014	2.072	1.021	1.006	1.009	1.016	1.008	1.000	1.009	1.010	1.002	1.003	1.002	1.001	1.001	1.006	1.003	1.002	1.026	1.013
	2015	2.042	1.019	1.003	0.999	1.011	1.011	1.004	1.004	1.007	1.001	1.004	1.002	0.998	1.001	1.003	1.001	1.000	1.028	1.013
	2016	2.050	1.011	0.996	0.993	1.004	1.009	1.008	1.005	1.004	1.002	1.004	1.002	0.997	1.001	1.000	1.007	1.002	1.014	1.000
4-yr	2013	2.094	1.032	1.017	1.010	1.013	1.006	1.001	1.005	1.008	1.004	1.005	1.003	1.001	1.004	0.992	1.003	0.999	1.016	1.013
	2014	2.065	1.027	1.008	1.009	1.014	1.006	1.002	1.008	1.010	1.001	1.006	1.003	1.002	1.005	0.991	1.003	1.000	1.020	1.012
	2015	2.066	1.022	1.006	1.004	1.014	1.011	1.003	1.007	1.008	1.003	1.003	1.003	1.000	1.002	1.003	1.003	1.000	1.023	1.010
	2016	2.064	1.016	1.000	0.996	1.004	1.007	1.005	1.004	1.005	1.002	1.004	1.001	0.997	1.002	1.004	1.006	1.002	1.023	1.010
5-yr	2013	2.086	1.028	1.013	1.005	1.012	1.009	1.000	1.004	1.011	1.007	1.005	1.006	1.027	1.003	0.994	1.003	1.001	1.013	1.011
	2014	2.070	1.026	1.012	1.009	1.014	1.007	1.002	1.006	1.009	1.002	1.005	1.003	1.001	1.003	0.993	1.002	1.000	1.017	1.011
	2015	2.062	1.026	1.007	1.004	1.013	1.009	1.003	1.006	1.008	1.003	1.005	1.003	1.001	1.004	0.992	1.003	0.999	1.019	1.009
	2016	2.079	1.018	1.003	1.000	1.008	1.008	1.004	1.006	1.006	1.003	1.003	1.002	0.999	1.002	1.003	1.006	1.001	1.020	1.008



**IOWA
Policy Year - Private Carrier - Statewide
Paid+Case to Ultimate Development Factors**

Indemnity Paid+Case to Ultimate Development Factors

	(1) 8th/Ult	(2) 9th/Ult	(3) 10th/Ult	(4) 11th/Ult	(5) 12th/Ult	(6) 13th/Ult	(7) 14th/Ult	(8) 15th/Ult	(9) 16th/Ult	(10) 17th/Ult	(11) 18th/Ult	(12) 19th/Ult	(13) 5-yr Avg
2007	1.017	1.018	1.017	1.017	1.011	1.011	1.013	1.009	1.007	1.006	1.007	1.005	
2008	1.014	1.013	1.011	1.010	1.012	1.011	1.011	1.008	1.008	1.007	1.008	1.003	
2009	1.015	1.009	1.004	1.007	1.007	1.004	1.007	1.009	1.010	1.008	1.008	1.008	
2010	1.012	1.010	1.011	1.014	1.014	1.013	1.011	1.010	1.009	1.008	1.013	1.013	
2011	1.027	1.029	1.030	1.020	1.010	1.010	1.010	1.010	1.009	1.008	1.008	1.007	1.007
2012	1.026	1.022	1.022	1.021	1.019	1.020	1.012	1.011	1.013	1.011	1.008	1.007	1.008
2013	1.019	1.014	1.012	1.015	1.010	1.005	1.004	1.004	1.003	1.002	1.001	1.000	1.007
2014	1.018	1.013	1.012	1.014	1.010	1.010	1.009	1.010	1.009	1.010	1.009	1.008	1.007
2015	1.025	1.025	1.020	1.021	1.018	1.016	1.016	1.016	1.018	1.016	1.015	1.013	1.007
2016	1.028	1.029	1.020	1.017	1.016	1.016	1.017	1.018	1.017	1.015	1.013	1.014	1.008

Medical Paid+Case to Ultimate Development Factors

	(1) 8th/Ult	(2) 9th/Ult	(3) 10th/Ult	(4) 11th/Ult	(5) 12th/Ult	(6) 13th/Ult	(7) 14th/Ult	(8) 15th/Ult	(9) 16th/Ult	(10) 17th/Ult	(11) 18th/Ult	(12) 19th/Ult	(13) 5-yr Avg
2007	1.004	1.005	1.007	1.015	1.013	1.009	1.009	1.004	0.998	0.998	0.997	0.993	
2008	1.055	1.052	1.048	1.056	1.053	1.045	1.045	1.043	1.041	1.068	1.061	1.062	
2009	1.332	1.305	1.281	1.272	1.251	1.104	1.104	1.097	1.096	1.086	1.084	1.081	
2010	1.111	1.107	1.100	1.099	1.095	1.097	1.100	1.098	1.096	1.095	1.088	1.079	
2011	0.991	0.982	0.982	0.968	0.965	0.963	0.950	1.004	1.004	1.009	1.008	1.002	1.043
2012	1.126	1.114	1.104	1.103	1.098	1.090	1.088	1.085	1.074	1.074	1.065	1.065	1.058
2013	1.090	1.081	1.080	1.078	1.078	1.081	1.079	1.063	1.062	1.062	1.012	0.974	1.040
2014	1.085	1.072	1.077	1.072	1.070	1.070	1.070	1.071	1.072	1.067	1.045	1.044	1.033
2015	1.062	1.060	1.052	1.047	1.044	1.047	1.045	1.050	1.047	1.052	1.037	1.038	1.025
2016	1.130	1.132	1.129	1.126	1.126	1.133	1.131	1.125	1.104	1.096	1.087	1.086	1.041

Indemnity and Medical Combined Paid+Case to Ultimate Development Factors

	(1) 8th/Ult	(2) 9th/Ult	(3) 10th/Ult	(4) 11th/Ult	(5) 12th/Ult	(6) 13th/Ult	(7) 14th/Ult	(8) 15th/Ult	(9) 16th/Ult	(10) 17th/Ult	(11) 18th/Ult	(12) 19th/Ult	(13) 5-yr Avg
2007	1.014	1.015	1.015	1.019	1.015	1.013	1.014	1.009	1.005	1.004	1.004	1.001	
2008	1.027	1.025	1.022	1.025	1.025	1.021	1.021	1.019	1.018	1.029	1.027	1.025	
2009	1.156	1.141	1.127	1.125	1.115	1.043	1.044	1.042	1.042	1.037	1.036	1.035	
2010	1.052	1.049	1.047	1.048	1.046	1.046	1.047	1.046	1.045	1.044	1.043	1.039	
2011	1.009	1.005	1.005	0.993	0.987	0.986	0.979	1.008	1.007	1.009	1.009	1.005	1.021
2012	1.067	1.060	1.056	1.055	1.052	1.049	1.044	1.042	1.038	1.037	1.032	1.032	1.027
2013	1.055	1.048	1.046	1.046	1.043	1.042	1.041	1.034	1.033	1.033	1.009	0.989	1.020
2014	1.050	1.041	1.043	1.041	1.038	1.038	1.038	1.039	1.039	1.037	1.025	1.024	1.018
2015	1.042	1.041	1.034	1.032	1.029	1.029	1.028	1.030	1.030	1.031	1.024	1.024	1.015
2016	1.073	1.075	1.069	1.066	1.065	1.068	1.068	1.066	1.056	1.052	1.047	1.047	1.023



IOWA
Policy Year - Private Carrier - Statewide
Indemnity Paid to Indemnity Paid+Case Ratios

PY	Half	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1984															0.946	0.950	0.955	0.967	0.972	0.975
1985														0.939	0.943	0.947	0.951	0.955	0.955	0.968
1986													0.930	0.936	0.940	0.942	0.943	0.947	0.955	0.957
1987											0.958	0.957	0.961	0.962	0.965	0.969	0.964	0.963	0.967	
1988										0.949	0.950	0.959	0.960	0.964	0.966	0.966	0.969	0.971	0.971	
1989										0.950	0.964	0.968	0.973	0.974	0.976	0.979	0.982	0.979	0.983	0.983
1990									0.961	0.967	0.967	0.971	0.970	0.975	0.976	0.978	0.979	0.980	0.982	0.984
1991								0.957	0.960	0.966	0.968	0.972	0.973	0.976	0.975	0.977	0.976	0.979	0.980	0.983
1992						0.902	0.914	0.929	0.935	0.934	0.936	0.945	0.949	0.950	0.951	0.955	0.956	0.965	0.966	
1993						0.914	0.925	0.940	0.949	0.959	0.971	0.976	0.981	0.983	0.987	0.986	0.988	0.990	0.990	0.990
1994					0.887	0.916	0.935	0.949	0.950	0.950	0.960	0.963	0.966	0.970	0.972	0.975	0.976	0.976	0.977	0.977
1995				0.791	0.865	0.918	0.943	0.947	0.961	0.956	0.962	0.962	0.962	0.964	0.969	0.971	0.972	0.975	0.979	0.978
1996			0.638	0.778	0.861	0.887	0.913	0.918	0.930	0.941	0.943	0.948	0.960	0.959	0.959	0.964	0.968	0.971	0.972	0.972
1997		0.426	0.651	0.777	0.856	0.894	0.909	0.926	0.945	0.950	0.955	0.964	0.966	0.970	0.972	0.973	0.974	0.977	0.978	0.985
1998	0.199	0.406	0.601	0.751	0.843	0.883	0.910	0.919	0.936	0.947	0.951	0.959	0.965	0.968	0.966	0.971	0.972	0.972	0.972	
1999	0.200	0.407	0.615	0.750	0.832	0.883	0.897	0.913	0.937	0.948	0.955	0.964	0.963	0.968	0.969	0.971	0.975	0.977		
2000	0.219	0.415	0.630	0.769	0.857	0.891	0.919	0.934	0.935	0.940	0.944	0.943	0.949	0.949	0.964	0.969	0.972			
2001	0.193	0.398	0.595	0.755	0.839	0.903	0.932	0.947	0.954	0.959	0.965	0.971	0.969	0.971	0.974	0.976				
2002	0.207	0.392	0.620	0.762	0.852	0.903	0.936	0.948	0.957	0.963	0.969	0.973	0.973	0.973	0.982					
2003	0.172	0.358	0.613	0.767	0.869	0.902	0.920	0.930	0.943	0.948	0.963	0.969	0.969	0.972						
2004	0.162	0.380	0.600	0.750	0.835	0.883	0.897	0.915	0.925	0.933	0.943	0.952	0.956							
2005	0.160	0.360	0.620	0.774	0.859	0.889	0.928	0.943	0.947	0.948	0.953	0.956								
2006	0.180	0.353	0.589	0.732	0.801	0.841	0.878	0.896	0.903	0.916	0.913									
2007	0.166	0.352	0.582	0.720	0.817	0.868	0.901	0.922	0.936	0.949										
2008	0.166	0.354	0.579	0.744	0.818	0.880	0.904	0.926	0.946											
2009	0.160	0.342	0.590	0.744	0.844	0.884	0.913	0.932												
2010	0.168	0.352	0.583	0.736	0.831	0.879	0.913													
2011	0.193	0.361	0.618	0.798	0.882	0.924														
2012	0.173	0.352	0.610	0.767	0.884															
2013	0.162	0.361	0.618	0.815																
2014	0.176	0.356	0.593																	
2015	0.156	0.336																		
2016	0.184																			

Averages	Thru	Half	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
2-yr	2013	0.168	0.357	0.601	0.740	0.831	0.874	0.890	0.920	0.936	0.941	0.966	0.972	0.959	0.959	0.968	0.972	0.971	0.973	0.978	0.984
	2014	0.169	0.357	0.614	0.767	0.838	0.882	0.903	0.909	0.925	0.941	0.953	0.971	0.971	0.960	0.967	0.971	0.973	0.974	0.976	0.978
	2015	0.166	0.359	0.614	0.783	0.857	0.882	0.909	0.924	0.920	0.932	0.948	0.961	0.971	0.972	0.969	0.970	0.974	0.975	0.975	0.975
	2016	0.170	0.346	0.606	0.791	0.883	0.902	0.913	0.929	0.941	0.933	0.933	0.954	0.963	0.973	0.978	0.973	0.974	0.975	0.975	0.979
3-yr	2013	0.176	0.355	0.597	0.741	0.826	0.863	0.902	0.918	0.938	0.948	0.966	0.962	0.960	0.962	0.969	0.969	0.971	0.974	0.982	0.978
	2014	0.170	0.358	0.604	0.759	0.831	0.877	0.894	0.920	0.925	0.943	0.958	0.971	0.964	0.963	0.966	0.972	0.971	0.974	0.976	0.982
	2015	0.165	0.356	0.615	0.767	0.852	0.881	0.906	0.915	0.929	0.932	0.953	0.965	0.970	0.964	0.969	0.970	0.974	0.973	0.976	0.976
	2016	0.172	0.351	0.607	0.793	0.866	0.896	0.910	0.927	0.928	0.938	0.936	0.959	0.966	0.972	0.973	0.972	0.973	0.975	0.974	0.978
4-yr	2013	0.174	0.352	0.593	0.736	0.820	0.870	0.901	0.921	0.943	0.951	0.960	0.963	0.962	0.964	0.967	0.970	0.973	0.978	0.978	0.979
	2014	0.176	0.357	0.600	0.756	0.828	0.868	0.903	0.919	0.930	0.948	0.960	0.964	0.964	0.964	0.968	0.970	0.972	0.975	0.980	0.978
	2015	0.167	0.358	0.607	0.761	0.844	0.878	0.899	0.922	0.928	0.936	0.957	0.966	0.965	0.965	0.968	0.971	0.972	0.974	0.977	0.979
	2016	0.170	0.351	0.610	0.779	0.860	0.892	0.908	0.919	0.933	0.937	0.943	0.963	0.967	0.966	0.972	0.972	0.973	0.974	0.975	0.978
5-yr	2013	0.171	0.352	0.590	0.735	0.828	0.872	0.905	0.926	0.945	0.949	0.959	0.962	0.962	0.963	0.967	0.971	0.976	0.974	0.978	0.980
	2014	0.174	0.354	0.596	0.748	0.822	0.872	0.902	0.921	0.935	0.950	0.957	0.964	0.964	0.965	0.966	0.970	0.972	0.978	0.977	0.979
	2015	0.172	0.356	0.604	0.758	0.838	0.870	0.905	0.920	0.931	0.942	0.959	0.962	0.965	0.966	0.969	0.970	0.972	0.974	0.979	0.977
	2016	0.170	0.353	0.604	0.772	0.852	0.887	0.902	0.924	0.931	0.939	0.948	0.964	0.963	0.967	0.971	0.972	0.972	0.974	0.976	0.980



IOWA
Policy Year - Private Carrier - Statewide
Medical Paid to Medical Paid+Case Ratios

PY	Half	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	
1984															0.933	0.930	0.893	0.933	0.936	0.939	
1985														0.969	0.955	0.945	0.939	0.944	0.949	0.951	0.939
1986													0.944	0.946	0.962	0.981	0.964	0.965	0.958	0.958	0.961
1987												0.902	0.924	0.935	0.935	0.921	0.923	0.925	0.922	0.926	0.924
1988											0.974	0.973	0.975	0.969	0.967	0.967	0.969	0.953	0.956	0.956	0.960
1989									0.968	0.969	0.971	0.980	0.985	0.983	0.984	0.983	0.982	0.983	0.978	0.976	0.976
1990								0.946	0.945	0.949	0.945	0.932	0.919	0.931	0.930	0.933	0.931	0.958	0.958	0.955	0.955
1991							0.834	0.848	0.857	0.877	0.880	0.874	0.950	0.946	0.943	0.945	0.951	0.950	0.951	0.954	0.954
1992						0.965	0.968	0.975	0.976	0.979	0.978	0.974	0.977	0.976	0.977	0.978	0.979	0.982	0.984	0.986	0.986
1993					0.937	0.949	0.932	0.978	0.973	0.974	0.972	0.971	0.937	0.938	0.941	0.939	0.944	0.953	0.951	0.920	0.920
1994				0.929	0.953	0.962	0.971	0.973	0.975	0.964	0.963	0.962	0.964	0.959	0.961	0.961	0.964	0.966	0.929	0.929	0.929
1995			0.839	0.891	0.925	0.932	0.936	0.924	0.920	0.872	0.871	0.885	0.891	0.792	0.796	0.853	0.968	0.971	0.954	0.957	0.957
1996		0.727	0.871	0.900	0.923	0.960	0.959	0.955	0.957	0.946	0.956	0.970	0.956	0.959	0.950	0.951	0.953	0.955	0.944	0.944	0.944
1997	0.408	0.706	0.859	0.909	0.935	0.953	0.964	0.957	0.961	0.967	0.969	0.967	0.966	0.968	0.972	0.965	0.966	0.974	0.969	0.969	0.969
1998	0.401	0.724	0.856	0.912	0.912	0.926	0.928	0.934	0.945	0.949	0.939	0.948	0.952	0.952	0.956	0.961	0.963	0.961	0.963	0.961	0.961
1999	0.374	0.709	0.849	0.903	0.918	0.916	0.935	0.934	0.929	0.920	0.918	0.918	0.920	0.932	0.941	0.952	0.944				
2000	0.379	0.724	0.846	0.909	0.938	0.956	0.961	0.962	0.966	0.969	0.971	0.974	0.977	0.981	0.982	0.982					
2001	0.386	0.674	0.840	0.886	0.906	0.912	0.915	0.924	0.928	0.927	0.923	0.925	0.932	0.939	0.943						
2002	0.393	0.679	0.837	0.894	0.919	0.933	0.925	0.936	0.941	0.934	0.940	0.941	0.942	0.953							
2003	0.368	0.648	0.772	0.817	0.853	0.866	0.869	0.877	0.874	0.879	0.891	0.892	0.901								
2004	0.392	0.693	0.825	0.879	0.910	0.913	0.926	0.938	0.943	0.938	0.938	0.940									
2005	0.331	0.626	0.759	0.810	0.830	0.846	0.854	0.866	0.862	0.867	0.868										
2006	0.365	0.702	0.849	0.881	0.911	0.907	0.922	0.927	0.932	0.942											
2007	0.369	0.687	0.833	0.879	0.898	0.921	0.918	0.923	0.931												
2008	0.358	0.601	0.723	0.773	0.802	0.810	0.809	0.815													
2009	0.384	0.673	0.806	0.854	0.870	0.883	0.899														
2010	0.402	0.688	0.819	0.879	0.919	0.948															
2011	0.404	0.676	0.826	0.869	0.910																
2012	0.368	0.685	0.816	0.877																	
2013	0.379	0.681	0.839																		
2014	0.396	0.691																			
2015	0.396	0.691																			
2016	0.413																				

Averages	Thru	Half	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
2-yr	2013	0.386	0.682	0.813	0.814	0.850	0.914	0.888	0.902	0.909	0.907	0.932	0.950	0.949	0.942	0.964	0.958	0.961	0.969	0.940	0.953
	2014	0.374	0.681	0.823	0.867	0.836	0.866	0.920	0.897	0.903	0.909	0.916	0.933	0.955	0.957	0.949	0.963	0.960	0.963	0.942	0.925
	2015	0.388	0.683	0.821	0.874	0.895	0.847	0.864	0.925	0.897	0.903	0.915	0.917	0.937	0.960	0.962	0.957	0.965	0.965	0.949	0.943
	2016	0.405	0.686	0.828	0.873	0.915	0.916	0.854	0.869	0.932	0.905	0.903	0.916	0.922	0.946	0.963	0.967	0.954	0.968	0.957	0.951
3-yr	2013	0.391	0.679	0.783	0.835	0.870	0.891	0.901	0.894	0.919	0.913	0.945	0.939	0.950	0.951	0.959	0.923	0.962	0.963	0.955	0.953
	2014	0.384	0.683	0.817	0.835	0.857	0.879	0.898	0.910	0.893	0.917	0.918	0.947	0.943	0.955	0.956	0.959	0.962	0.964	0.945	0.945
	2015	0.381	0.681	0.820	0.867	0.864	0.871	0.883	0.905	0.912	0.895	0.923	0.919	0.950	0.951	0.960	0.959	0.961	0.967	0.942	0.935
	2016	0.396	0.686	0.827	0.875	0.900	0.880	0.875	0.888	0.908	0.916	0.899	0.924	0.925	0.958	0.955	0.965	0.958	0.963	0.956	0.943
4-yr	2013	0.390	0.660	0.795	0.847	0.860	0.897	0.893	0.904	0.922	0.927	0.938	0.941	0.954	0.953	0.919	0.933	0.957	0.968	0.954	0.954
	2014	0.388	0.681	0.794	0.846	0.870	0.871	0.905	0.902	0.905	0.920	0.931	0.940	0.945	0.958	0.955	0.933	0.963	0.961	0.955	0.947
	2015	0.387	0.683	0.817	0.844	0.872	0.880	0.876	0.914	0.903	0.905	0.923	0.933	0.943	0.951	0.963	0.957	0.963	0.967	0.945	0.948
	2016	0.389	0.683	0.825	0.870	0.875	0.891	0.887	0.883	0.917	0.907	0.909	0.925	0.938	0.951	0.956	0.965	0.957	0.965	0.949	0.938
5-yr	2013	0.383	0.665	0.806	0.839	0.870	0.891	0.899	0.908	0.930	0.926	0.938	0.946	0.954	0.921	0.927	0.934	0.962	0.964	0.955	0.958
	2014	0.387	0.665	0.801	0.853	0.862	0.879	0.898	0.909	0.910	0.929	0.929	0.941	0.949	0.958	0.923	0.938	0.959	0.965	0.954	0.949
	2015	0.390	0.681	0.798	0.851	0.880	0.873	0.886	0.906	0.910	0.909	0.933	0.930	0.945	0.954	0.960	0.936	0.963	0.964	0.952	0.949
	2016	0.392	0.684	0.821	0.850	0.880	0.894	0.880	0.894	0.908	0.912	0.912	0.934	0.934	0.951	0.959	0.962	0.959	0.965	0.949	0.947



IOWA
Policy Year - Private Carrier - Statewide
Unmatched Premium and Indemnity Losses

Evaluated as of December 31, 2016

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1996	296,591,218	279,717,317	251,416,618	92,440,610	2,483,200	94,923,810
1997	285,110,834	263,965,085	236,404,555	91,339,947	1,438,977	92,778,924
1998	305,841,087	281,014,311	242,325,874	100,592,261	2,859,612	103,451,873
1999	300,774,957	275,910,217	245,508,324	105,715,832	2,534,135	108,249,967
2000	305,166,716	283,914,020	257,335,049	113,488,732	3,319,142	116,807,874
2001	321,778,978	305,751,086	288,089,409	116,470,061	2,878,730	119,348,791
2002	369,176,116	359,697,500	346,093,167	115,013,035	2,165,813	117,178,848
2003	409,665,350	405,731,778	387,216,466	123,200,410	3,511,390	126,711,800
2004	481,380,247	476,505,053	448,059,510	141,797,873	6,583,666	148,381,539
2005	486,014,928	480,930,299	452,202,963	135,786,060	6,285,955	142,072,015
2006	530,637,996	520,870,231	477,407,309	145,503,387	13,870,827	159,374,214
2007	593,661,677	570,769,484	514,801,549	167,730,752	9,006,166	176,736,918
2008	593,294,687	562,844,396	499,856,265	164,486,528	9,438,093	173,924,621
2009	560,407,840	536,563,148	477,389,232	157,714,313	11,576,628	169,290,941
2010	601,450,739	575,560,219	509,387,982	161,181,051	15,347,918	176,528,969
2011	667,603,618	639,941,309	562,889,198	151,774,316	12,494,592	164,268,908
2012	705,025,471	683,300,374	612,742,481	138,824,623	18,299,267	157,123,890
2013	758,652,152	736,564,472	668,532,713	134,649,974	30,485,703	165,135,677
2014	774,682,969	754,798,271	684,990,992	89,402,570	61,290,283	150,692,853
2015	763,360,214	746,145,663	677,522,827	44,890,411	88,530,674	133,421,085
2016	437,490,071	423,793,899	379,817,125	8,324,864	36,846,583	45,171,447

Evaluated as of December 31, 2015

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1995	329,831,756	313,281,291	283,623,431	83,386,399	1,840,978	85,227,377
1996	296,645,330	279,771,432	251,438,807	92,266,620	2,648,110	94,914,730
1997	285,129,115	263,983,366	236,417,980	90,825,798	2,040,510	92,866,308
1998	306,029,202	281,202,426	242,556,202	100,395,975	2,885,464	103,281,439
1999	301,205,707	276,340,970	245,863,353	105,446,058	2,672,347	108,118,405
2000	305,839,885	284,587,194	258,338,457	113,286,490	3,674,949	116,961,439
2001	323,371,681	307,287,974	289,698,426	117,787,106	3,224,865	121,011,971
2002	371,124,919	361,629,142	347,932,066	114,911,414	3,143,540	118,054,954
2003	411,907,956	407,964,323	389,370,415	123,336,340	3,947,825	127,284,165
2004	483,621,936	478,752,943	450,274,402	142,375,797	7,167,930	149,543,727
2005	487,869,681	482,800,193	453,893,585	136,114,019	6,654,724	142,768,743
2006	532,366,670	522,617,144	479,555,074	144,705,113	13,354,671	158,059,784
2007	595,464,324	572,602,926	517,121,753	166,015,715	11,280,731	177,296,446
2008	594,648,513	564,227,946	501,069,084	160,199,486	12,769,379	172,968,865
2009	561,500,747	537,684,143	478,512,480	154,396,185	14,674,199	169,070,384
2010	601,495,562	575,597,775	509,337,793	154,095,583	21,125,813	175,221,396
2011	667,617,324	639,948,228	563,042,676	141,497,433	18,964,600	160,462,033
2012	705,032,659	683,304,744	612,647,238	117,770,018	35,744,860	153,514,878
2013	759,020,808	736,909,704	668,121,700	95,006,804	58,613,088	153,619,892
2014	770,122,715	750,491,013	681,816,811	44,657,096	80,663,271	125,320,367
2015	420,623,050	410,915,919	373,196,746	8,399,017	45,355,890	53,754,907

Evaluated as of December 31, 2014

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1994	366,473,030	349,411,263	312,887,604	80,190,166	1,870,845	82,061,011
1995	329,891,288	313,340,823	283,685,126	83,241,482	1,902,929	85,144,411
1996	296,780,221	279,906,323	251,591,271	92,088,507	2,693,616	94,782,123
1997	285,274,177	264,128,428	236,575,889	90,809,495	2,127,251	92,936,746
1998	306,358,525	281,531,749	242,811,537	100,247,140	2,892,921	103,140,061
1999	301,508,243	276,631,671	246,022,031	105,225,899	3,164,838	108,390,737
2000	306,006,313	284,753,622	258,527,995	112,790,826	4,233,052	117,023,878
2001	323,386,667	307,301,831	289,636,562	117,542,279	3,476,832	121,019,111
2002	371,126,582	361,630,805	347,895,946	114,644,734	3,203,350	117,848,084
2003	411,911,661	407,967,937	389,480,138	122,957,610	3,905,244	126,862,854
2004	483,625,063	478,756,070	450,576,794	141,093,182	8,554,171	149,647,353
2005	487,889,383	482,819,943	454,242,154	134,581,691	7,451,523	142,033,214
2006	532,371,015	522,621,493	479,692,913	142,626,945	15,386,396	158,013,341
2007	595,476,110	572,614,678	517,164,096	161,996,335	13,725,204	175,721,539
2008	594,660,469	564,239,467	501,335,315	155,573,416	16,503,446	172,076,862
2009	561,563,190	537,749,455	478,204,144	148,101,769	19,355,200	167,456,969
2010	601,532,165	575,632,078	508,945,753	145,832,048	29,700,075	175,532,123
2011	667,659,435	639,991,053	562,771,281	125,233,974	31,720,736	156,954,710
2012	705,757,505	684,029,619	612,503,753	86,730,976	55,395,916	142,126,892
2013	752,675,718	730,842,290	658,979,261	47,485,891	83,926,016	131,411,907
2014	417,769,402	406,916,647	369,982,712	8,664,557	40,432,063	49,096,620



IOWA
Policy Year - Private Carrier - Statewide
Unmatched Premium and Medical Losses

Evaluated as of December 31, 2016

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1996	296,591,218	279,717,317	251,416,618	102,515,442	4,591,364	107,106,806
1997	285,110,834	263,965,085	236,404,555	86,584,210	5,118,778	91,702,988
1998	305,841,087	281,014,311	242,325,874	91,137,171	2,885,276	94,022,447
1999	300,774,957	275,910,217	245,508,324	99,271,300	4,051,372	103,322,672
2000	305,166,716	283,914,020	257,335,049	108,410,563	6,513,167	114,923,730
2001	321,778,978	305,751,086	288,089,409	104,695,984	1,933,305	106,629,289
2002	369,176,116	359,697,500	346,093,167	115,864,449	6,987,030	122,851,479
2003	409,665,350	405,731,778	387,216,466	122,722,609	6,022,234	128,744,843
2004	481,380,247	476,505,053	448,059,510	148,767,027	16,444,612	165,211,639
2005	486,014,928	480,930,299	452,202,963	137,963,312	8,873,772	146,837,084
2006	530,637,996	520,870,231	477,407,309	156,418,515	23,910,163	180,328,678
2007	593,661,677	570,769,484	514,801,549	176,535,170	10,927,068	187,462,238
2008	593,294,687	562,844,396	499,856,265	181,591,886	13,483,953	195,075,839
2009	560,407,840	536,563,148	477,389,232	179,877,826	40,734,365	220,612,191
2010	601,450,739	575,560,219	509,387,982	183,564,533	20,599,235	204,163,768
2011	667,603,618	639,941,309	562,889,198	177,070,327	9,651,877	186,722,204
2012	705,025,471	683,300,374	612,742,481	178,695,899	17,573,592	196,269,491
2013	758,652,152	736,564,472	668,532,713	179,772,117	25,185,116	204,957,233
2014	774,682,969	754,798,271	684,990,992	160,819,476	30,962,067	191,781,543
2015	763,360,214	746,145,663	677,522,827	138,035,493	61,822,635	199,858,128
2016	437,490,071	423,793,899	379,817,125	36,441,646	51,837,573	88,279,219

Evaluated as of December 31, 2015

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1995	329,831,756	313,281,291	283,623,431	78,980,948	5,956,042	84,936,990
1996	296,645,330	279,771,432	251,438,807	102,375,758	4,657,351	107,033,109
1997	285,129,115	263,983,366	236,417,980	86,435,091	5,170,085	91,605,176
1998	306,029,202	281,202,426	242,556,202	90,872,345	2,427,322	93,299,667
1999	301,205,707	276,340,970	245,863,353	98,936,365	3,767,699	102,704,064
2000	305,839,885	284,587,194	258,338,457	107,837,578	5,403,494	113,241,072
2001	323,371,681	307,287,974	289,698,426	105,020,340	1,981,823	107,002,163
2002	371,124,919	361,629,142	347,932,066	115,493,191	7,547,102	123,040,293
2003	411,907,956	407,964,323	389,370,415	122,588,539	7,442,051	130,030,590
2004	483,621,936	478,752,943	450,274,402	147,748,510	17,904,986	165,653,496
2005	487,869,681	482,800,193	453,893,585	138,616,426	9,231,090	147,847,516
2006	532,366,670	522,617,144	479,555,074	155,940,903	24,021,103	179,962,006
2007	595,464,324	572,602,926	517,121,753	175,361,792	12,884,714	188,246,506
2008	594,648,513	564,227,946	501,069,084	179,725,777	15,020,010	194,745,787
2009	561,500,747	537,684,143	478,512,480	177,564,510	42,041,047	219,605,557
2010	601,495,562	575,597,775	509,337,793	181,381,933	24,023,322	205,405,255
2011	667,617,324	639,948,228	563,042,676	174,204,606	15,392,451	189,597,057
2012	705,032,659	683,304,744	612,647,238	172,995,887	26,190,115	199,186,002
2013	759,020,808	736,909,704	668,121,700	169,080,235	38,162,571	207,242,806
2014	770,122,715	750,491,013	681,816,811	129,947,418	60,768,269	190,715,687
2015	420,623,050	410,915,919	373,196,746	37,155,244	56,705,727	93,860,971

Evaluated as of December 31, 2014

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1994	366,473,030	349,411,263	312,887,604	81,760,215	6,997,167	88,757,382
1995	329,891,288	313,340,823	283,685,126	78,852,843	6,035,223	84,888,066
1996	296,780,221	279,906,323	251,591,271	102,274,684	4,963,114	107,237,798
1997	285,274,177	264,128,428	236,575,889	86,340,860	4,084,609	90,425,469
1998	306,358,525	281,531,749	242,811,537	90,695,495	3,193,347	93,888,842
1999	301,508,243	276,631,671	246,022,031	98,448,167	3,991,218	102,439,385
2000	306,006,313	284,753,622	258,527,995	107,084,463	6,764,057	113,848,520
2001	323,386,667	307,301,831	289,636,562	104,823,721	1,990,259	106,813,980
2002	371,126,582	361,630,805	347,895,946	114,887,575	8,473,908	123,361,483
2003	411,911,661	407,967,937	389,480,138	122,075,970	7,530,466	129,606,436
2004	483,625,063	478,756,070	450,576,794	146,767,495	18,013,088	164,780,583
2005	487,889,383	482,819,943	454,242,154	137,528,090	9,123,167	146,651,257
2006	532,371,015	522,621,493	479,692,913	154,850,380	24,752,305	179,602,685
2007	595,476,110	572,614,678	517,164,096	174,302,438	13,662,262	187,964,700
2008	594,660,469	564,239,467	501,335,315	176,984,119	15,717,222	192,701,341
2009	561,563,190	537,749,455	478,204,144	174,473,837	40,834,952	215,308,789
2010	601,532,165	575,632,078	508,945,753	177,386,729	26,482,015	203,868,744
2011	667,659,435	639,991,053	562,771,281	169,089,386	23,279,284	192,368,670
2012	705,757,505	684,029,619	612,503,753	163,476,866	34,483,931	197,960,797
2013	752,675,718	730,842,290	658,979,261	138,761,760	63,945,959	202,707,719
2014	417,769,402	406,916,647	369,982,712	35,276,391	57,879,856	93,156,247



**IOWA
Policy Year - Private Carrier - Statewide
Matched Premium and Indemnity Losses**

Paid Losses

PY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	83,377,134	83,528,003	150,869	83,499,364	83,655,632	156,268
1996	92,647,330	92,869,656	222,326	92,838,944	93,043,646	204,702
1997	90,816,973	90,956,786	139,813	90,956,786	91,470,935	514,149
1998	100,361,826	100,570,105	208,279	100,569,170	100,766,391	197,221
1999	105,453,063	105,682,909	229,846	105,641,122	105,952,683	311,561
2000	113,259,175	113,787,616	528,441	113,557,423	113,989,858	432,435
2001	118,276,369	118,521,196	244,827	116,959,772	117,204,151	244,379
2002	114,992,460	115,259,140	266,680	114,521,472	115,360,761	839,289
2003	123,301,910	123,680,730	378,820	123,071,733	123,545,056	473,323
2004	141,519,383	142,801,998	1,282,615	141,763,296	142,224,074	460,778
2005	134,840,279	136,372,607	1,532,328	135,328,647	136,044,648	716,001
2006	142,815,708	144,893,876	2,078,168	144,722,444	145,692,150	969,706
2007	162,181,357	166,200,737	4,019,380	165,765,651	167,915,774	2,150,123
2008	155,573,416	160,199,486	4,626,070	160,042,296	164,486,528	4,444,232
2009	148,037,338	154,396,185	6,358,847	154,005,051	157,714,313	3,709,262
2010	145,832,048	154,095,583	8,263,535	154,095,583	161,181,051	7,085,468
2011	125,171,791	141,497,433	16,325,642	141,497,433	151,774,316	10,276,883
2012	86,730,976	117,770,018	31,039,042	117,770,018	138,824,623	21,054,605
2013	47,485,891	95,006,804	47,520,913	95,006,804	134,649,974	39,643,170
2014	8,664,557	44,657,096	35,992,539	44,657,096	89,402,570	44,745,474
2015	xxxxx	xxxxx	xxxxx	8,399,017	44,890,411	36,491,394

Paid+Case* Losses

PY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	85,280,063	85,368,981	88,918	85,340,342	85,212,193	-128,149
1996	95,340,946	95,517,766	176,820	95,487,054	95,526,846	39,792
1997	92,944,224	92,997,296	53,072	92,997,296	92,909,912	-87,384
1998	103,254,747	103,455,569	200,822	103,454,634	103,626,003	171,369
1999	108,617,901	108,355,256	-262,645	108,313,469	108,486,818	173,349
2000	117,492,227	117,462,565	-29,662	117,232,372	117,309,000	76,628
2001	121,753,201	121,746,061	-7,140	120,184,637	120,082,881	-101,756
2002	118,195,810	118,402,680	206,870	117,665,012	117,526,574	-138,438
2003	127,258,922	127,628,555	369,633	127,019,558	127,056,446	36,888
2004	150,073,554	149,969,928	-103,626	148,643,909	148,815,675	171,766
2005	142,291,802	143,027,331	735,529	141,983,371	142,426,384	443,013
2006	158,202,104	158,248,547	46,443	158,077,115	159,562,977	1,485,862
2007	175,906,561	177,481,468	1,574,907	177,046,382	176,921,940	-124,442
2008	172,076,862	172,968,865	892,003	172,811,675	173,924,621	1,112,946
2009	167,392,538	169,070,384	1,677,846	168,679,249	169,290,941	611,692
2010	175,532,123	175,221,396	-310,727	175,221,396	176,528,969	1,307,573
2011	156,892,527	160,462,033	3,569,506	160,462,033	164,274,908	3,812,875
2012	142,126,892	153,514,878	11,387,986	153,514,878	157,123,890	3,609,012
2013	131,411,907	153,619,892	22,207,985	153,619,892	165,135,677	11,515,785
2014	49,092,020	125,320,367	76,228,347	125,320,367	150,694,053	25,373,686
2015	xxxxx	xxxxx	xxxxx	53,754,907	133,421,085	79,666,178

DSR Premium

PY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	329,831,756	329,831,756	0	329,770,377	329,770,645	268
1996	296,645,330	296,645,330	0	296,590,929	296,591,218	289
1997	285,129,115	285,129,115	0	285,111,166	285,110,834	-332
1998	306,029,202	306,029,202	0	305,841,471	305,841,087	-384
1999	301,205,707	301,205,707	0	300,774,939	300,774,957	18
2000	305,839,885	305,839,885	0	305,163,663	305,166,716	3,053
2001	323,371,681	323,371,681	0	321,766,265	321,771,452	5,187
2002	371,124,919	371,124,919	0	369,176,135	369,176,116	-19
2003	411,908,565	411,907,956	-609	409,660,400	409,665,350	4,950
2004	483,621,936	483,621,936	0	481,376,543	481,380,247	3,704
2005	487,885,787	487,869,681	-16,106	486,012,946	486,014,928	1,982
2006	532,366,951	532,366,670	-281	530,636,797	530,637,996	1,199
2007	595,471,702	595,464,324	-7,378	593,660,900	593,661,677	777
2008	594,656,338	594,648,513	-7,825	593,298,482	593,294,687	-3,795
2009	561,521,926	561,500,747	-21,179	560,371,155	560,407,840	36,685
2010	601,503,598	601,495,562	-8,036	601,493,865	601,450,739	-43,126
2011	667,632,729	667,617,324	-15,405	667,617,324	667,603,618	-13,706
2012	705,655,799	705,032,659	-623,140	705,032,659	705,025,471	-7,188
2013	752,672,241	759,020,808	6,348,567	759,020,808	758,652,152	-368,656
2014	417,744,196	770,122,301	352,378,105	770,122,715	774,682,969	4,560,254
2015	xxxxx	xxxxx	xxxxx	420,623,050	763,352,221	342,729,171

* Please note that case development cannot be derived from this data.



**IOWA
Policy Year - Private Carrier - Statewide
Matched Premium and Medical Losses**

Paid Losses

PY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	78,945,181	79,088,676	143,495	79,075,118	79,271,161	196,043
1996	102,307,665	102,533,373	225,708	102,507,153	102,673,057	165,904
1997	86,426,638	86,589,837	163,199	86,589,503	86,738,956	149,453
1998	90,822,993	91,108,582	285,589	91,088,984	91,373,408	284,424
1999	98,651,471	99,193,420	541,949	99,073,992	99,528,355	454,363
2000	107,374,421	108,199,827	825,406	107,771,965	108,772,812	1,000,847
2001	105,164,193	105,360,812	196,619	104,623,471	105,036,456	412,985
2002	115,244,010	115,849,626	605,616	115,474,669	116,220,884	746,215
2003	122,716,302	123,228,871	512,569	122,569,521	123,362,941	793,420
2004	147,515,939	148,496,954	981,015	148,042,725	149,515,471	1,472,746
2005	137,659,464	138,747,800	1,088,336	137,273,733	138,094,686	820,953
2006	155,082,616	156,173,139	1,090,523	156,017,117	156,650,751	633,634
2007	174,400,457	175,459,811	1,059,354	175,120,646	176,633,189	1,512,543
2008	176,984,119	179,725,777	2,741,658	179,531,675	181,591,886	2,060,211
2009	174,439,057	177,564,510	3,125,453	177,017,744	179,877,826	2,860,082
2010	177,386,729	181,381,933	3,995,204	181,381,933	183,564,533	2,182,600
2011	169,085,011	174,204,606	5,119,595	174,204,606	177,070,327	2,865,721
2012	163,476,866	172,995,887	9,519,021	172,995,887	178,695,899	5,700,012
2013	138,759,256	169,080,235	30,320,979	169,080,235	179,772,117	10,691,882
2014	35,276,391	129,947,418	94,671,027	129,947,418	160,819,476	30,872,058
2015	xxxxx	xxxxx	xxxxx	37,155,244	138,035,493	100,880,249

Paid+Case* Losses

PY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	84,980,404	85,044,718	64,314	85,031,160	84,812,274	-218,886
1996	107,270,779	107,190,724	-80,055	107,164,504	107,264,421	99,917
1997	90,511,247	91,759,922	1,248,675	91,759,588	91,857,734	98,146
1998	94,016,340	93,535,904	-480,436	93,516,306	94,258,684	742,378
1999	102,642,689	102,961,119	318,430	102,841,691	103,579,727	738,036
2000	114,138,478	113,603,321	-535,157	113,175,459	115,285,979	2,110,520
2001	107,154,452	107,342,635	188,183	106,391,143	106,969,761	578,618
2002	123,717,918	123,396,728	-321,190	123,021,771	123,207,914	186,143
2003	130,414,228	130,837,651	423,423	130,178,301	129,385,175	-793,126
2004	165,529,027	166,401,940	872,913	165,947,711	165,952,148	4,437
2005	146,782,631	147,978,890	1,196,259	146,504,823	146,872,677	367,854
2006	179,834,921	180,194,242	359,321	180,038,220	180,560,914	522,694
2007	188,062,719	188,344,525	281,806	188,005,360	187,560,257	-445,103
2008	192,701,341	194,745,787	2,044,446	194,551,685	195,075,839	524,154
2009	215,274,009	219,605,557	4,331,548	219,058,791	220,612,191	1,553,400
2010	203,868,744	205,405,255	1,536,511	205,405,255	204,163,768	-1,241,487
2011	192,364,294	189,597,057	-2,767,237	189,597,057	186,716,204	-2,880,853
2012	197,960,797	199,186,002	1,225,205	199,186,002	196,269,491	-2,916,511
2013	202,705,215	207,242,806	4,537,591	207,242,806	204,957,233	-2,285,573
2014	93,143,497	190,715,687	97,572,190	190,715,687	191,780,343	1,064,656
2015	xxxxx	xxxxx	xxxxx	93,860,971	199,858,128	105,997,157

DSR Premium

PY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	329,831,756	329,831,756	0	329,770,377	329,770,645	268
1996	296,645,330	296,645,330	0	296,590,929	296,591,218	289
1997	285,129,115	285,129,115	0	285,111,166	285,110,834	-332
1998	306,029,202	306,029,202	0	305,841,471	305,841,087	-384
1999	301,205,707	301,205,707	0	300,774,939	300,774,957	18
2000	305,839,885	305,839,885	0	305,163,663	305,166,716	3,053
2001	323,371,681	323,371,681	0	321,766,265	321,771,452	5,187
2002	371,124,919	371,124,919	0	369,176,135	369,176,116	-19
2003	411,908,565	411,907,956	-609	409,660,400	409,665,350	4,950
2004	483,621,936	483,621,936	0	481,376,543	481,380,247	3,704
2005	487,885,787	487,869,681	-16,106	486,012,946	486,014,928	1,982
2006	532,366,951	532,366,670	-281	530,636,797	530,637,996	1,199
2007	595,471,702	595,464,324	-7,378	593,660,900	593,661,677	777
2008	594,656,338	594,648,513	-7,825	593,298,482	593,294,687	-3,795
2009	561,521,926	561,500,747	-21,179	560,371,155	560,407,840	36,685
2010	601,503,598	601,495,562	-8,036	601,493,865	601,450,739	-43,126
2011	667,632,729	667,617,324	-15,405	667,617,324	667,603,618	-13,706
2012	705,655,799	705,032,659	-623,140	705,032,659	705,025,471	-7,188
2013	752,672,241	759,020,808	6,348,567	759,020,808	758,652,152	-368,656
2014	417,744,196	770,122,301	352,378,105	770,122,715	774,682,969	4,560,254
2015	xxxxx	xxxxx	xxxxx	420,623,050	763,352,221	342,729,171

* Please note that case development cannot be derived from this data.



IOWA
Policy Year - Private Carrier - Statewide
Indemnity and Medical Combined Paid Development Factors

Table with 20 columns (PY, Half/1, 1/2, 2/3, 3/4, 4/5, 5/6, 6/7, 7/8, 8/9, 9/10, 10/11, 11/12, 12/13, 13/14, 14/15, 15/16, 16/17, 17/18, 18/19) and rows for years 1984-2015, including a Cumulative Averages section.

Averages section with columns for Averages, Thru, and development factors (Half/1 to 18/19) for 2-yr, 3-yr, 4-yr, and 5-yr periods.



IOWA
Policy Year - Private Carrier - Statewide
Indemnity and Medical Combined Paid+Case Development Factors

PY	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	
1984															1.005	1.014	1.001	0.998	1.001	
1985														1.007	1.003	0.998	1.000	1.001	1.002	
1986													1.006	0.993	1.009	1.003	1.004	1.003	1.001	
1987												1.004	0.998	1.007	1.003	1.001	1.005	1.005	1.003	
1988											0.993	0.998	1.003	1.008	1.001	0.999	1.003	1.002	1.003	
1989										0.995	1.000	1.001	1.002	1.001	1.001	1.011	1.002	1.000	1.002	
1990									1.002	1.006	0.996	1.001	1.002	1.003	1.002	1.002	1.001	1.002	1.001	
1991								1.004	1.001	1.005	1.008	1.008	1.001	1.003	1.000	1.004	0.989	1.001	1.004	
1992							1.001	0.999	0.991	1.007	1.008	0.989	1.006	1.006	1.005	1.001	1.005	1.001	1.004	
1993					1.005	1.003	1.002	0.998	1.029	0.998	1.001	1.001	0.999	1.002	1.000	1.001	1.000	1.000	1.000	
1994				1.008	1.001	1.003	1.010	1.008	0.999	1.005	1.022	1.002	1.000	1.002	1.001	0.998	1.005	1.005	1.020	
1995				1.005	0.999	0.998	1.006	0.999	1.004	1.002	1.005	1.004	1.004	0.999	1.001	1.001	1.001	1.024	1.001	
1996			1.016	1.000	1.008	1.007	1.015	1.006	1.036	1.006	0.996	1.000	1.069	0.999	0.971	1.004	1.000	1.012	1.000	
1997		1.049	1.032	1.016	0.991	1.009	1.007	1.002	1.009	1.000	0.997	1.009	1.000	1.007	1.002	1.001	1.002	1.007	1.000	
1998	1.990	1.051	1.020	1.011	1.005	1.000	1.007	1.002	0.999	1.003	1.002	1.002	1.001	1.005	1.007	1.000	0.999	1.005		
1999	2.092	1.084	1.022	1.026	1.011	1.012	1.007	0.994	1.002	1.012	0.999	1.006	1.003	1.001	0.999	1.000	1.004			
2000	2.248	1.090	1.030	1.011	1.019	1.003	1.007	1.017	1.013	1.002	1.012	1.003	1.001	1.000	0.998	1.009				
2001	2.072	1.084	1.024	1.008	0.998	1.003	1.007	1.004	1.003	1.000	1.001	1.003	1.000	1.001	1.002					
2002	2.228	1.048	1.035	1.009	1.006	1.007	1.002	1.002	1.004	1.004	1.000	1.003	1.000	1.000						
2003	2.244	1.056	1.021	1.011	1.017	1.014	1.006	1.008	1.007	1.002	1.002	1.003	0.997							
2004	2.042	1.084	1.027	1.024	1.017	1.016	1.008	1.008	1.007	0.998	1.002	1.001								
2005	2.117	1.051	1.037	1.007	1.027	1.002	1.004	1.002	1.009	1.007	1.003									
2006	2.157	1.075	1.029	1.021	1.011	1.007	1.004	1.007	1.001	1.006				1-yr	Thru 2015	1.178	1.091	1.052	1.050	1.047
2007	2.240	1.077	1.064	1.017	1.025	1.004	1.005	1.005	0.998						2016	1.157	1.067	1.040	1.038	1.035
2008	2.177	1.067	1.042	1.032	1.004	1.013	1.008	1.004						2-yr	2015	1.206	1.127	1.087	1.070	1.054
2009	2.209	1.081	1.043	1.018	1.026	1.016	1.006								2016	1.173	1.084	1.050	1.048	1.045
2010	2.174	1.082	1.041	1.030	1.003	1.000								3-yr	2015	1.216	1.129	1.088	1.070	1.058
2011	2.227	1.090	1.037	1.002	1.003										2016	1.185	1.102	1.067	1.055	1.044
2012	2.247	1.060	1.037	1.002										4-yr	2015	1.230	1.141	1.097	1.074	1.058
2013	2.107	1.080	1.026												2016	1.204	1.116	1.078	1.064	1.055
2014	2.222	1.084												5-yr	2015	1.218	1.129	1.086	1.065	1.050
2015	2.258														2016	1.212	1.123	1.083	1.065	1.052

Averages	Thru	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
2-yr	2013	2.237	1.086	1.042	1.025	1.015	1.006	1.004	1.005	1.007	1.003	1.001	1.003	1.002	1.003	1.005	1.003	1.001	1.015	1.010
	2014	2.177	1.075	1.039	1.024	1.015	1.009	1.005	1.005	1.008	1.000	1.001	1.003	1.001	1.001	1.003	1.001	1.001	1.018	1.011
	2015	2.165	1.070	1.037	1.016	1.015	1.015	1.007	1.006	1.005	1.003	1.002	1.003	1.000	1.001	0.999	1.000	1.001	1.010	1.001
	2016	2.240	1.082	1.032	1.002	1.003	1.008	1.007	1.005	1.000	1.007	1.003	1.002	0.999	1.001	1.000	1.005	1.002	1.006	1.000
3-yr	2013	2.216	1.084	1.042	1.022	1.013	1.004	1.005	1.006	1.006	1.002	1.004	1.004	1.002	1.004	0.993	1.002	1.000	1.010	1.008
	2014	2.194	1.077	1.040	1.027	1.018	1.008	1.004	1.006	1.008	1.001	1.001	1.003	1.001	1.002	1.003	1.002	1.001	1.014	1.007
	2015	2.192	1.077	1.038	1.017	1.011	1.011	1.006	1.005	1.006	1.002	1.001	1.003	1.000	1.001	1.001	1.000	1.000	1.014	1.007
	2016	2.196	1.075	1.033	1.011	1.011	1.010	1.006	1.005	1.003	1.004	1.002	1.002	0.999	1.000	1.000	1.003	1.002	1.008	1.000
4-yr	2013	2.214	1.080	1.048	1.022	1.017	1.007	1.006	1.005	1.005	1.002	1.003	1.004	1.001	1.003	0.995	1.002	1.000	1.008	1.007
	2014	2.189	1.078	1.041	1.024	1.017	1.007	1.005	1.006	1.007	1.001	1.004	1.004	1.001	1.003	0.995	1.002	1.000	1.010	1.006
	2015	2.201	1.078	1.040	1.021	1.015	1.010	1.005	1.006	1.006	1.003	1.001	1.003	1.001	1.002	1.002	1.001	1.001	1.012	1.005
	2016	2.209	1.079	1.035	1.013	1.009	1.008	1.006	1.005	1.004	1.003	1.002	1.003	1.000	1.001	1.002	1.003	1.001	1.012	1.005
5-yr	2013	2.207	1.079	1.044	1.019	1.017	1.009	1.005	1.005	1.007	1.004	1.003	1.005	1.015	1.002	0.997	1.001	1.001	1.006	1.006
	2014	2.193	1.076	1.045	1.024	1.019	1.008	1.005	1.005	1.006	1.001	1.003	1.003	1.001	1.002	0.996	1.001	1.000	1.008	1.006
	2015	2.195	1.079	1.040	1.020	1.014	1.008	1.006	1.006	1.006	1.002	1.003	1.004	1.001	1.003	0.995	1.001	1.000	1.010	1.005
	2016	2.212	1.079	1.037	1.017	1.012	1.008	1.005	1.005	1.004	1.003	1.002	1.003	1.000	1.001	1.002	1.003	1.001	1.011	1.004



IOWA
Policy Year - Private Carrier - Statewide
Indemnity and Medical Combined Paid to Paid+Case Ratios

Table with 21 columns (PY, Half, 1-19) and 21 rows (1984-2016) showing indemnity and medical combined paid to paid+case ratios for Iowa private carriers from 1984 to 2016.

Table with 21 columns (Averages, Thru, Half, 1-19) and 21 rows (2-yr, 3-yr, 4-yr, 5-yr) showing average indemnity and medical combined paid to paid+case ratios for Iowa private carriers from 2013 to 2016.



IOWA
Policy Year - Private Carrier - Statewide
Unmatched Premium and Indemnity and Medical Combined Losses

Evaluated as of December 31, 2016

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1996	296,591,218	279,717,317	251,416,618	194,956,052	7,074,564	202,030,616
1997	285,110,834	263,965,085	236,404,555	177,924,157	6,557,755	184,481,912
1998	305,841,087	281,014,311	242,325,874	191,729,432	5,744,888	197,474,320
1999	300,774,957	275,910,217	245,508,324	204,987,132	6,585,507	211,572,639
2000	305,166,716	283,914,020	257,335,049	221,899,295	9,832,309	231,731,604
2001	321,778,978	305,751,086	288,089,409	221,166,045	4,812,035	225,978,080
2002	369,176,116	359,697,500	346,093,167	230,877,484	9,152,843	240,030,327
2003	409,665,350	405,731,778	387,216,466	245,923,019	9,533,624	255,456,643
2004	481,380,247	476,505,053	448,059,510	290,564,900	23,028,278	313,593,178
2005	486,014,928	480,930,299	452,202,963	273,749,372	15,159,727	288,909,099
2006	530,637,996	520,870,231	477,407,309	301,921,902	37,780,990	339,702,892
2007	593,661,677	570,769,484	514,801,549	344,265,922	19,933,234	364,199,156
2008	593,294,687	562,844,396	499,856,265	346,078,414	22,922,046	369,000,460
2009	560,407,840	536,563,148	477,389,232	337,592,139	52,310,993	389,903,132
2010	601,450,739	575,560,219	509,387,982	344,745,584	35,947,153	380,692,737
2011	667,603,618	639,941,309	562,889,198	328,844,643	22,146,469	350,991,112
2012	705,025,471	683,300,374	612,742,481	317,520,522	35,872,859	353,393,381
2013	758,652,152	736,564,472	668,532,713	314,422,091	55,670,819	370,092,910
2014	774,682,969	754,798,271	684,990,992	250,222,046	92,252,350	342,474,396
2015	763,360,214	746,145,663	677,522,827	182,925,904	150,353,309	333,279,213
2016	437,490,071	423,793,899	379,817,125	44,766,510	88,684,156	133,450,666

Evaluated as of December 31, 2015

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1995	329,831,756	313,281,291	283,623,431	162,367,347	7,797,020	170,164,367
1996	296,645,330	279,771,432	251,438,807	194,642,378	7,305,461	201,947,839
1997	285,129,115	263,983,366	236,417,980	177,260,889	7,210,595	184,471,484
1998	306,029,202	281,202,426	242,556,202	191,268,320	5,312,786	196,581,106
1999	301,205,707	276,340,970	245,863,353	204,382,423	6,440,046	210,822,469
2000	305,839,885	284,587,194	258,338,457	221,124,068	9,078,443	230,202,511
2001	323,371,681	307,287,974	289,698,426	222,807,446	5,206,688	228,014,134
2002	371,124,919	361,629,142	347,932,066	230,404,605	10,690,642	241,095,247
2003	411,907,956	407,964,323	389,370,415	245,924,879	11,389,876	257,314,755
2004	483,621,936	478,752,943	450,274,402	290,124,307	25,072,916	315,197,223
2005	487,869,681	482,800,193	453,893,585	274,730,445	15,885,814	290,616,259
2006	532,366,670	522,617,144	479,555,074	300,646,016	37,375,774	338,021,790
2007	595,464,324	572,602,926	517,121,753	341,377,507	24,165,445	365,542,952
2008	594,648,513	564,227,946	501,069,084	339,925,263	27,789,389	367,714,652
2009	561,500,747	537,684,143	478,512,480	331,960,695	56,715,246	388,675,941
2010	601,495,562	575,597,775	509,337,793	335,477,516	45,149,135	380,626,651
2011	667,617,324	639,948,228	563,042,676	315,702,039	34,357,051	350,059,090
2012	705,032,659	683,304,744	612,647,238	290,765,905	61,934,975	352,700,880
2013	759,020,808	736,909,704	668,121,700	264,087,039	96,775,659	360,862,698
2014	770,122,715	750,491,013	681,816,811	174,604,514	141,431,540	316,036,054
2015	420,623,050	410,915,919	373,196,746	45,554,261	102,061,617	147,615,878

Evaluated as of December 31, 2014

<u>PY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1994	366,473,030	349,411,263	312,887,604	161,950,381	8,868,012	170,818,393
1995	329,891,288	313,340,823	283,685,126	162,094,325	7,938,152	170,032,477
1996	296,780,221	279,906,323	251,591,271	194,363,191	7,656,730	202,019,921
1997	285,274,177	264,128,428	236,575,889	177,150,355	6,211,860	183,362,215
1998	306,358,525	281,531,749	242,811,537	190,942,635	6,086,268	197,028,903
1999	301,508,243	276,631,671	246,022,031	203,674,066	7,156,056	210,830,122
2000	306,006,313	284,753,622	258,527,995	219,875,289	10,997,109	230,872,398
2001	323,386,667	307,301,831	289,636,562	222,366,000	5,467,091	227,833,091
2002	371,126,582	361,630,805	347,895,946	229,932,309	11,677,258	241,209,567
2003	411,911,661	407,967,937	389,480,138	245,033,580	11,435,710	256,469,290
2004	483,625,063	478,756,070	450,576,794	287,860,677	26,567,259	314,427,936
2005	487,889,383	482,819,943	454,242,154	272,109,781	16,574,690	288,684,471
2006	532,371,015	522,621,493	479,692,913	297,477,325	40,138,701	337,616,026
2007	595,476,110	572,614,678	517,164,096	336,298,773	27,387,466	363,686,239
2008	594,660,469	564,239,467	501,335,315	332,557,535	32,220,668	364,778,203
2009	561,563,190	537,749,455	478,204,144	322,575,606	60,190,152	382,765,758
2010	601,532,165	575,632,078	508,945,753	323,218,777	56,182,090	379,400,867
2011	667,659,435	639,991,053	562,771,281	294,323,360	55,000,020	349,323,380
2012	705,757,505	684,029,619	612,503,753	250,207,842	89,879,847	340,087,689
2013	752,675,718	730,842,290	658,979,261	186,247,651	147,871,975	334,119,626
2014	417,769,402	406,916,647	369,982,712	43,940,948	98,311,919	142,252,867



IOWA
Policy Year - Private Carrier - Statewide
Matched Premium and Indemnity and Medical Combined Losses

Paid Losses

Table with 7 columns: PY, (1) 12/31/2014, (2) 12/31/2015, (2)-(1) Contribution, (3) 12/31/2015, (4) 12/31/2016, (4)-(3) Contribution. Rows represent years from 1995 to 2015.

Paid+Case* Losses

Table with 7 columns: PY, (1) 12/31/2014, (2) 12/31/2015, (2)-(1) Contribution, (3) 12/31/2015, (4) 12/31/2016, (4)-(3) Contribution. Rows represent years from 1995 to 2015.

DSR Premium

Table with 7 columns: PY, (1) 12/31/2014, (2) 12/31/2015, (2)-(1) Contribution, (3) 12/31/2015, (4) 12/31/2016, (4)-(3) Contribution. Rows represent years from 1995 to 2015.

* Please note that case development cannot be derived from this data.



IOWA
 Policy Year - Private Carrier - Statewide
 Indemnity Incurred Claim Count Development Factors

PY	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19				
1984															1.000	1.000	1.000	1.000	1.000				
1985														1.000	1.000	1.000	1.000	1.000	1.000				
1986													1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1987												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1988											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1989										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1990									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1991								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1992								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1993						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1994					0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1995				1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996			1.020	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1997		1.017	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1998	1.770	1.012	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1999	1.834	1.013	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2000	1.930	1.008	1.002	0.998	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2001	1.809	1.019	1.003	0.996	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2002	1.869	1.005	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.888	1.009	1.003	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2004	1.857	1.011	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2005	1.887	1.022	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2006	2.003	1.014	1.005	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2007	2.001	1.032	1.009	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2008	1.952	1.029	1.003	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2009	2.048	1.019	1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2010	1.989	1.017	1.004	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2011	1.979	1.020	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2012	1.987	1.029	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2013	2.011	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2014	2.002	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2015	2.049	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2016	2.049	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
														Cumulative Averages									
														Thru	1/5	2/5	3/5	4/5					
														1-yr	2015	1.031	1.001	1.000	1.000				
															2016	1.020	0.998	0.998	0.999				
														2-yr	2015	1.033	1.003	1.000	1.000				
															2016	1.027	1.001	1.000	1.000				
														3-yr	2015	1.028	1.002	0.999	1.000				
															2016	1.028	1.001	0.999	1.000				
														4-yr	2015	1.026	1.002	0.999	1.000				
															2016	1.026	1.001	0.999	1.000				
														5-yr	2015	1.025	1.002	0.999	1.000				
															2016	1.025	1.001	0.999	1.000				
Averages	Thru	Half/1	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19			
2-yr	2013	1.983	1.019	1.003	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	2014	1.999	1.025	1.004	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	2015	2.007	1.030	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	2016	2.026	1.026	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
3-yr	2013	1.985	1.019	1.003	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	2014	1.992	1.022	1.003	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	2015	2.000	1.026	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	2016	2.021	1.027	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
4-yr	2013	2.001	1.021	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	2014	1.992	1.021	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	2015	1.995	1.024	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	2016	2.012	1.025	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
5-yr	2013	1.991	1.023	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	2014	2.003	1.023	1.004	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	2015	1.994	1.023	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	2016	2.006	1.024	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			



IOWA
Policy Year - Private Carrier - Statewide
DSR Premium Development Factors

Table with columns for Policy Year (PY) and development factors from Half/1 to 18/19. Includes a 'Cumulative Averages' section for years 2013-2016 with sub-columns for 1/5, 2/5, 3/5, and 4/5.

4b. Unlimited CAY Early Warnings @2016 for IID.xlsx

Accident Year - Private Carrier - Statewide
Early Warnings

Exhibit Number	Exhibit Name
1	Indemnity Paid Development Factors
2	Medical Paid Development Factors
3	Indemnity Paid+Case Development Factors
4	Medical Paid+Case Development Factors
5	Paid+Case to Ultimate Development Factors
6	Indemnity Paid to Indemnity Paid+Case Ratios
7	Medical Paid to Medical Paid+Case Ratios
8	Unmatched Premium and Indemnity Losses
9	Unmatched Premium and Medical Losses
10	Matched Premium and Indemnity Losses
11	Matched Premium and Medical Losses
12	Indemnity and Medical Combined Paid Development Factors
13	Indemnity and Medical Combined Paid+Case Development Factors
14	Indemnity and Medical Combined Paid to Paid+Case Ratios
15	Unmatched Premium and Indemnity and Medical Combined Losses
16	Matched Premium and Indemnity and Medical Combined Losses
17	Indemnity Incurred Claim Count Development Factors



IOWA
Accident Year - Private Carrier - Statewide
Medical Paid Development Factors

Table with columns for Accident Year (AY) from 1984 to 2015 and development factors for each year. Includes a 'Cumulative Averages' section for years 2006-2016 with columns for 'Thru' year and average years 1/19 through 5/19.

Table showing 'Averages' for 2-year, 3-year, 4-year, and 5-year periods from 2013 to 2016, with columns for the average year and development factors for each year in the period.



IOWA
Accident Year - Private Carrier - Statewide
Medical Paid+Case Development Factors

Table with columns for Accident Year (AY) from 1984 to 2015 and development factors for each year from 1/2 to 19/20. Includes a sub-section for Cumulative Averages from 1-yr to 5-yr.

Table showing Averages for 2-yr, 3-yr, 4-yr, and 5-yr periods from 2013 to 2016, with columns for Thru year and development factors 1/2 through 19/20.



**IOWA
Accident Year - Private Carrier - Statewide
Paid+Case to Ultimate Development Factors**

Indemnity Paid+Case to Ultimate Development Factors

	(1) 8th/Ult	(2) 9th/Ult	(3) 10th/Ult	(4) 11th/Ult	(5) 12th/Ult	(6) 13th/Ult	(7) 14th/Ult	(8) 15th/Ult	(9) 16th/Ult	(10) 17th/Ult	(11) 18th/Ult	(12) 19th/Ult	(13) 5-yr Avg
2007	1.018	1.019	1.019	1.020	1.018	1.013	1.014	1.012	1.010	1.008	1.006	1.007	
2008	1.018	1.014	1.011	1.009	1.010	1.012	1.010	1.010	1.009	1.007	1.010	1.003	
2009	1.023	1.010	1.007	1.007	1.007	1.004	1.005	1.005	1.009	1.008	1.007	1.007	
2010	1.010	1.008	1.011	1.010	1.012	1.009	1.010	1.008	1.008	1.008	1.012	1.012	
2011	1.034	1.030	1.033	1.029	1.021	1.011	1.011	1.010	1.010	1.009	1.008	1.007	1.007
2012	1.022	1.018	1.019	1.019	1.014	1.017	1.017	1.011	1.013	1.013	1.011	1.008	1.007
2013	1.022	1.018	1.013	1.014	1.011	1.007	1.004	1.001	1.003	1.003	1.002	1.001	1.007
2014	1.016	1.015	1.014	1.013	1.010	1.010	1.010	1.010	1.010	1.009	1.010	1.009	1.007
2015	1.029	1.022	1.021	1.019	1.018	1.016	1.014	1.012	1.018	1.017	1.015	1.014	1.008
2016	1.037	1.029	1.028	1.022	1.017	1.017	1.017	1.018	1.017	1.017	1.015	1.013	1.009

Medical Paid+Case to Ultimate Development Factors

	(1) 8th/Ult	(2) 9th/Ult	(3) 10th/Ult	(4) 11th/Ult	(5) 12th/Ult	(6) 13th/Ult	(7) 14th/Ult	(8) 15th/Ult	(9) 16th/Ult	(10) 17th/Ult	(11) 18th/Ult	(12) 19th/Ult	(13) 5-yr Avg
2007	1.006	1.006	1.010	1.017	1.018	1.015	1.011	1.005	0.998	0.999	0.998	1.006	
2008	1.064	1.050	1.053	1.047	1.050	1.052	1.044	1.042	1.040	1.037	1.063	1.058	
2009	1.323	1.307	1.290	1.268	1.259	1.107	1.104	1.100	1.096	1.091	1.084	1.082	
2010	1.103	1.102	1.099	1.092	1.093	1.091	1.093	1.091	1.091	1.088	1.086	1.082	
2011	0.994	0.990	0.986	0.988	0.970	0.964	0.964	1.006	1.005	1.004	1.009	1.003	1.046
2012	1.137	1.119	1.109	1.101	1.098	1.090	1.085	1.086	1.077	1.073	1.066	1.066	1.058
2013	1.094	1.093	1.080	1.081	1.078	1.080	1.082	1.073	1.066	1.064	1.015	1.012	1.049
2014	1.090	1.085	1.077	1.080	1.077	1.073	1.073	1.076	1.077	1.073	1.075	1.044	1.041
2015	1.054	1.055	1.051	1.044	1.039	1.038	1.040	1.037	1.046	1.041	1.046	1.036	1.032
2016	1.133	1.131	1.133	1.128	1.125	1.128	1.130	1.124	1.121	1.100	1.096	1.085	1.049

Indemnity and Medical Combined Paid+Case to Ultimate Development Factors

	(1) 8th/Ult	(2) 9th/Ult	(3) 10th/Ult	(4) 11th/Ult	(5) 12th/Ult	(6) 13th/Ult	(7) 14th/Ult	(8) 15th/Ult	(9) 16th/Ult	(10) 17th/Ult	(11) 18th/Ult	(12) 19th/Ult	(13) 5-yr Avg
2007	1.012	1.013	1.015	1.019	1.019	1.015	1.014	1.010	1.006	1.005	1.003	1.007	
2008	1.034	1.026	1.026	1.022	1.024	1.026	1.021	1.020	1.019	1.016	1.029	1.023	
2009	1.157	1.142	1.133	1.124	1.121	1.046	1.045	1.043	1.043	1.040	1.036	1.035	
2010	1.050	1.049	1.049	1.045	1.046	1.043	1.045	1.043	1.043	1.041	1.042	1.040	
2011	1.012	1.008	1.007	1.006	0.993	0.985	0.985	1.008	1.008	1.007	1.009	1.005	1.022
2012	1.073	1.062	1.058	1.055	1.051	1.049	1.047	1.044	1.040	1.038	1.033	1.032	1.027
2013	1.057	1.055	1.046	1.047	1.044	1.043	1.042	1.037	1.035	1.034	1.011	1.009	1.024
2014	1.050	1.047	1.043	1.044	1.041	1.039	1.039	1.040	1.040	1.038	1.039	1.024	1.022
2015	1.043	1.040	1.037	1.032	1.029	1.027	1.027	1.025	1.032	1.029	1.030	1.024	1.019
2016	1.078	1.073	1.074	1.069	1.065	1.067	1.068	1.066	1.064	1.055	1.052	1.046	1.027



IOWA
Accident Year - Private Carrier - Statewide
Indemnity Paid to Indemnity Paid+Case Ratios

AY	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1984															0.957	0.961	0.968	0.977	0.981	0.982
1985														0.944	0.947	0.950	0.956	0.960	0.961	0.964
1986													0.935	0.941	0.943	0.945	0.948	0.951	0.965	0.967
1987												0.933	0.935	0.941	0.943	0.947	0.949	0.955	0.956	0.958
1988											0.965	0.964	0.968	0.969	0.971	0.974	0.968	0.968	0.973	0.973
1989										0.957	0.961	0.971	0.974	0.977	0.977	0.976	0.977	0.977	0.979	0.980
1990									0.940	0.955	0.958	0.963	0.963	0.965	0.970	0.973	0.971	0.974	0.973	0.975
1991								0.965	0.968	0.970	0.971	0.973	0.977	0.979	0.979	0.980	0.980	0.985	0.986	0.989
1992							0.945	0.953	0.958	0.966	0.965	0.968	0.970	0.973	0.973	0.975	0.975	0.976	0.977	0.979
1993						0.888	0.900	0.918	0.925	0.926	0.940	0.951	0.957	0.959	0.961	0.963	0.965	0.975	0.976	0.976
1994					0.907	0.931	0.944	0.954	0.963	0.961	0.968	0.965	0.971	0.975	0.976	0.981	0.981	0.981	0.982	0.984
1995				0.846	0.895	0.931	0.945	0.952	0.960	0.956	0.965	0.964	0.963	0.964	0.966	0.968	0.969	0.972	0.976	0.975
1996			0.702	0.811	0.887	0.919	0.931	0.939	0.945	0.952	0.954	0.957	0.965	0.968	0.968	0.972	0.974	0.977	0.978	0.979
1997		0.520	0.717	0.815	0.871	0.896	0.907	0.917	0.935	0.939	0.944	0.961	0.961	0.965	0.967	0.970	0.972	0.974	0.975	0.982
1998	0.242	0.499	0.665	0.789	0.860	0.895	0.921	0.932	0.944	0.955	0.958	0.961	0.962	0.965	0.963	0.967	0.969	0.969	0.969	
1999	0.240	0.505	0.687	0.804	0.868	0.911	0.920	0.932	0.946	0.953	0.963	0.972	0.969	0.972	0.974	0.976	0.977	0.978		
2000	0.246	0.492	0.687	0.793	0.860	0.889	0.916	0.939	0.946	0.952	0.956	0.952	0.966	0.966	0.970	0.980	0.981			
2001	0.248	0.496	0.668	0.798	0.868	0.909	0.930	0.934	0.936	0.946	0.951	0.953	0.953	0.965	0.966	0.969				
2002	0.242	0.504	0.700	0.798	0.887	0.915	0.942	0.957	0.962	0.969	0.974	0.974	0.976	0.976	0.979					
2003	0.210	0.460	0.681	0.803	0.888	0.915	0.936	0.944	0.951	0.955	0.961	0.966	0.966	0.975						
2004	0.203	0.493	0.683	0.798	0.874	0.900	0.909	0.929	0.939	0.952	0.960	0.967	0.970							
2005	0.207	0.465	0.681	0.802	0.865	0.895	0.922	0.930	0.935	0.941	0.948	0.949								
2006	0.213	0.496	0.685	0.802	0.842	0.883	0.916	0.931	0.936	0.945	0.941									
2007	0.199	0.462	0.664	0.765	0.839	0.871	0.900	0.914	0.930	0.939										
2008	0.204	0.458	0.661	0.775	0.844	0.881	0.896	0.912	0.924											
2009	0.196	0.443	0.668	0.777	0.865	0.897	0.921	0.946												
2010	0.199	0.463	0.664	0.791	0.860	0.902	0.928													
2011	0.217	0.479	0.683	0.822	0.893	0.925														
2012	0.204	0.481	0.706	0.830	0.911															
2013	0.199	0.473	0.687	0.839																
2014	0.213	0.476	0.705																	
2015	0.194	0.448																		
2016	0.206																			

Averages	Thru	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
2-yr	2013	0.202	0.480	0.674	0.784	0.855	0.876	0.908	0.931	0.937	0.954	0.968	0.964	0.960	0.969	0.969	0.969	0.973	0.975	0.979	0.980
	2014	0.206	0.477	0.695	0.807	0.863	0.889	0.898	0.923	0.936	0.947	0.961	0.970	0.965	0.966	0.972	0.972	0.971	0.976	0.977	0.980
	2015	0.204	0.475	0.697	0.826	0.877	0.900	0.909	0.913	0.933	0.943	0.954	0.967	0.971	0.971	0.968	0.978	0.973	0.972	0.977	0.977
	2016	0.200	0.462	0.696	0.835	0.902	0.914	0.925	0.929	0.927	0.942	0.945	0.958	0.968	0.976	0.973	0.975	0.979	0.974	0.972	0.981
3-yr	2013	0.207	0.474	0.672	0.781	0.849	0.878	0.913	0.930	0.942	0.959	0.962	0.960	0.963	0.968	0.968	0.970	0.972	0.977	0.978	0.980
	2014	0.205	0.478	0.684	0.797	0.856	0.883	0.904	0.925	0.937	0.949	0.965	0.964	0.965	0.968	0.969	0.971	0.972	0.974	0.979	0.978
	2015	0.202	0.477	0.692	0.814	0.873	0.893	0.906	0.919	0.934	0.946	0.956	0.969	0.965	0.969	0.970	0.974	0.973	0.973	0.976	0.979
	2016	0.204	0.466	0.699	0.830	0.888	0.908	0.915	0.924	0.930	0.942	0.950	0.961	0.971	0.972	0.972	0.975	0.976	0.974	0.974	0.979
4-yr	2013	0.205	0.467	0.669	0.777	0.848	0.883	0.912	0.934	0.947	0.956	0.961	0.963	0.963	0.967	0.968	0.969	0.974	0.976	0.978	0.982
	2014	0.208	0.474	0.680	0.791	0.852	0.883	0.909	0.926	0.940	0.954	0.962	0.961	0.966	0.967	0.969	0.971	0.971	0.976	0.978	0.979
	2015	0.203	0.477	0.685	0.805	0.866	0.888	0.908	0.922	0.935	0.948	0.961	0.965	0.965	0.970	0.968	0.973	0.973	0.973	0.978	0.979
	2016	0.203	0.470	0.695	0.821	0.882	0.901	0.911	0.926	0.931	0.944	0.953	0.964	0.966	0.971	0.972	0.973	0.975	0.975	0.975	0.980
5-yr	2013	0.203	0.465	0.668	0.782	0.851	0.886	0.917	0.938	0.945	0.955	0.961	0.962	0.962	0.967	0.968	0.972	0.972	0.976	0.979	0.981
	2014	0.206	0.468	0.676	0.786	0.850	0.885	0.909	0.930	0.945	0.953	0.960	0.963	0.965	0.967	0.968	0.971	0.973	0.976	0.978	0.981
	2015	0.205	0.474	0.682	0.799	0.860	0.887	0.911	0.923	0.938	0.952	0.959	0.962	0.966	0.969	0.968	0.973	0.972	0.975	0.977	0.979
	2016	0.203	0.471	0.689	0.812	0.875	0.895	0.912	0.927	0.933	0.946	0.957	0.962	0.966	0.971	0.970	0.972	0.975	0.974	0.976	0.979



IOWA
Accident Year - Private Carrier - Statewide
Medical Paid to Medical Paid+Case Ratios

AY	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1984															0.929	0.925	0.931	0.933	0.939	0.942
1985														0.980	0.973	0.936	0.972	0.972	0.969	0.956
1986													0.945	0.937	0.951	0.938	0.943	0.945	0.943	0.944
1987												0.932	0.933	0.980	0.971	0.964	0.959	0.952	0.950	0.941
1988											0.904	0.926	0.937	0.935	0.919	0.920	0.920	0.917	0.919	0.909
1989										0.983	0.985	0.986	0.986	0.983	0.984	0.976	0.974	0.979	0.987	0.989
1990									0.955	0.955	0.957	0.960	0.965	0.965	0.969	0.957	0.957	0.957	0.956	0.955
1991								0.948	0.951	0.954	0.957	0.945	0.940	0.950	0.947	0.950	0.954	0.980	0.980	0.976
1992							0.949	0.949	0.954	0.966	0.964	0.954	0.955	0.948	0.947	0.943	0.944	0.941	0.941	0.949
1993						0.847	0.860	0.871	0.877	0.882	0.877	0.951	0.958	0.954	0.955	0.960	0.962	0.967	0.969	0.971
1994					0.966	0.974	0.979	0.980	0.975	0.976	0.972	0.974	0.945	0.945	0.947	0.947	0.949	0.958	0.962	0.931
1995				0.919	0.935	0.920	0.968	0.971	0.971	0.959	0.957	0.952	0.954	0.950	0.951	0.954	0.956	0.953	0.959	0.955
1996			0.913	0.951	0.975	0.983	0.984	0.983	0.978	0.978	0.980	0.983	0.986	0.984	0.985	0.986	0.985	0.943	0.918	0.920
1997		0.778	0.859	0.884	0.906	0.929	0.916	0.913	0.864	0.858	0.874	0.889	0.790	0.792	0.838	0.947	0.949	0.955	0.948	0.948
1998	0.500	0.813	0.884	0.919	0.944	0.956	0.961	0.960	0.956	0.966	0.966	0.963	0.963	0.967	0.972	0.971	0.969	0.977	0.969	
1999	0.485	0.810	0.884	0.924	0.920	0.934	0.935	0.943	0.952	0.960	0.954	0.961	0.961	0.963	0.960	0.964	0.963	0.964		
2000	0.475	0.806	0.890	0.918	0.931	0.920	0.933	0.940	0.938	0.930	0.932	0.923	0.923	0.933	0.945	0.958	0.948			
2001	0.472	0.790	0.865	0.909	0.938	0.954	0.952	0.948	0.945	0.949	0.959	0.961	0.968	0.970	0.972	0.973				
2002	0.489	0.795	0.874	0.901	0.916	0.912	0.918	0.928	0.931	0.934	0.932	0.933	0.937	0.942	0.946					
2003	0.465	0.778	0.871	0.912	0.936	0.939	0.938	0.944	0.946	0.940	0.944	0.948	0.951	0.958						
2004	0.452	0.731	0.788	0.817	0.848	0.854	0.864	0.873	0.867	0.871	0.883	0.885	0.894							
2005	0.478	0.794	0.870	0.910	0.932	0.929	0.935	0.946	0.952	0.951	0.950	0.955								
2006	0.435	0.727	0.794	0.831	0.844	0.863	0.869	0.880	0.879	0.881	0.881									
2007	0.452	0.777	0.857	0.872	0.893	0.893	0.908	0.910	0.913	0.920										
2008	0.471	0.780	0.866	0.898	0.913	0.930	0.921	0.926	0.935											
2009	0.453	0.728	0.800	0.823	0.848	0.859	0.854	0.861												
2010	0.437	0.733	0.805	0.844	0.857	0.872	0.882													
2011	0.471	0.758	0.824	0.858	0.884	0.903														
2012	0.486	0.777	0.865	0.898	0.940															
2013	0.461	0.760	0.833	0.879																
2014	0.481	0.773	0.862																	
2015	0.479	0.794																		
2016	0.494																			

Averages	Thru	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
2-yr	2013	0.474	0.768	0.815	0.834	0.881	0.912	0.889	0.913	0.910	0.906	0.938	0.947	0.946	0.948	0.966	0.959	0.967	0.948	0.961	0.951
	2014	0.471	0.769	0.845	0.851	0.853	0.895	0.915	0.895	0.916	0.911	0.914	0.941	0.953	0.952	0.953	0.968	0.959	0.949	0.939	0.943
	2015	0.480	0.767	0.849	0.878	0.871	0.866	0.888	0.918	0.896	0.916	0.917	0.917	0.944	0.956	0.959	0.961	0.966	0.966	0.933	0.938
	2016	0.487	0.784	0.848	0.889	0.912	0.888	0.868	0.894	0.924	0.901	0.916	0.920	0.923	0.950	0.959	0.966	0.956	0.971	0.959	0.934
3-yr	2013	0.473	0.756	0.810	0.855	0.885	0.895	0.904	0.900	0.922	0.915	0.945	0.939	0.951	0.954	0.923	0.968	0.963	0.951	0.963	0.950
	2014	0.476	0.765	0.831	0.842	0.873	0.894	0.899	0.912	0.899	0.921	0.920	0.947	0.943	0.955	0.959	0.961	0.968	0.950	0.946	0.952
	2015	0.474	0.770	0.841	0.867	0.863	0.887	0.894	0.905	0.915	0.901	0.926	0.922	0.952	0.948	0.959	0.964	0.960	0.958	0.942	0.935
	2016	0.485	0.776	0.853	0.878	0.894	0.878	0.886	0.899	0.909	0.917	0.905	0.929	0.927	0.957	0.954	0.965	0.960	0.965	0.945	0.941
4-yr	2013	0.464	0.749	0.824	0.859	0.875	0.904	0.894	0.911	0.924	0.924	0.942	0.945	0.954	0.914	0.939	0.965	0.960	0.955	0.958	0.957
	2014	0.475	0.757	0.824	0.856	0.878	0.886	0.908	0.902	0.911	0.924	0.930	0.941	0.947	0.958	0.929	0.967	0.965	0.952	0.952	0.952
	2015	0.477	0.767	0.832	0.856	0.876	0.889	0.888	0.916	0.903	0.911	0.927	0.932	0.945	0.952	0.962	0.960	0.967	0.957	0.947	0.944
	2016	0.479	0.776	0.846	0.870	0.882	0.891	0.891	0.894	0.920	0.906	0.915	0.930	0.938	0.951	0.956	0.967	0.957	0.960	0.949	0.939
5-yr	2013	0.462	0.755	0.830	0.854	0.886	0.894	0.903	0.914	0.928	0.925	0.944	0.948	0.921	0.928	0.941	0.961	0.960	0.952	0.962	0.956
	2014	0.467	0.751	0.832	0.859	0.871	0.895	0.899	0.911	0.915	0.929	0.930	0.945	0.950	0.925	0.940	0.964	0.962	0.955	0.950	0.956
	2015	0.476	0.760	0.825	0.864	0.879	0.883	0.897	0.907	0.911	0.915	0.934	0.930	0.948	0.955	0.937	0.965	0.964	0.957	0.951	0.945
	2016	0.480	0.772	0.838	0.860	0.888	0.891	0.887	0.905	0.909	0.913	0.918	0.936	0.935	0.953	0.959	0.963	0.963	0.958	0.951	0.945



IOWA
Accident Year - Private Carrier - Statewide
Unmatched Premium and Indemnity Losses

Evaluated as of December 31, 2016

<u>AY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1996	xxxxx	xxxxx	xxxxx	87,802,666	1,750,754	89,553,420
1997	xxxxx	xxxxx	xxxxx	93,986,994	1,782,000	95,768,994
1998	xxxxx	xxxxx	xxxxx	98,704,645	3,188,407	101,893,052
1999	xxxxx	xxxxx	xxxxx	103,809,712	2,295,101	106,104,813
2000	xxxxx	xxxxx	xxxxx	107,545,014	2,051,713	109,596,727
2001	xxxxx	xxxxx	xxxxx	118,102,892	3,800,680	121,903,572
2002	xxxxx	xxxxx	xxxxx	112,585,382	2,414,811	115,000,193
2003	xxxxx	xxxxx	xxxxx	121,285,381	3,170,831	124,456,212
2004	xxxxx	xxxxx	xxxxx	135,104,641	4,116,220	139,220,861
2005	xxxxx	xxxxx	xxxxx	138,073,467	7,361,532	145,434,999
2006	xxxxx	xxxxx	xxxxx	135,459,238	8,455,388	143,914,626
2007	xxxxx	xxxxx	xxxxx	158,936,903	10,336,462	169,273,365
2008	xxxxx	xxxxx	xxxxx	170,542,633	13,970,031	184,512,664
2009	xxxxx	xxxxx	xxxxx	154,873,275	8,758,138	163,631,413
2010	xxxxx	xxxxx	xxxxx	164,632,981	12,727,986	177,360,967
2011	xxxxx	xxxxx	xxxxx	156,522,934	12,613,256	169,136,190
2012	693,357,273	666,936,891	595,402,670	142,178,211	13,932,946	156,111,157
2013	728,901,063	707,634,392	643,199,532	141,352,457	27,058,487	168,410,944
2014	764,919,489	745,061,305	669,419,203	111,250,583	46,609,931	157,860,514
2015	778,636,733	759,884,750	694,937,145	63,389,538	78,086,067	141,475,605
2016	784,413,665	762,979,840	686,551,993	19,975,912	76,804,658	96,780,570

Evaluated as of December 31, 2015

<u>AY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1995	xxxxx	xxxxx	xxxxx	83,892,293	2,135,497	86,027,790
1996	xxxxx	xxxxx	xxxxx	87,686,148	1,922,669	89,608,817
1997	xxxxx	xxxxx	xxxxx	93,435,028	2,404,185	95,839,213
1998	xxxxx	xxxxx	xxxxx	98,509,759	3,183,506	101,693,265
1999	xxxxx	xxxxx	xxxxx	103,528,426	2,430,757	105,959,183
2000	xxxxx	xxxxx	xxxxx	107,445,397	2,236,321	109,681,718
2001	xxxxx	xxxxx	xxxxx	118,795,324	4,205,361	123,000,685
2002	xxxxx	xxxxx	xxxxx	113,418,561	2,776,486	116,195,047
2003	xxxxx	xxxxx	xxxxx	120,916,575	4,241,626	125,158,201
2004	xxxxx	xxxxx	xxxxx	135,298,984	4,574,974	139,873,958
2005	xxxxx	xxxxx	xxxxx	138,842,726	7,607,438	146,450,164
2006	xxxxx	xxxxx	xxxxx	135,480,963	7,906,776	143,387,739
2007	xxxxx	xxxxx	xxxxx	157,650,727	11,966,355	169,617,082
2008	xxxxx	xxxxx	xxxxx	166,969,337	16,100,774	183,070,111
2009	xxxxx	xxxxx	xxxxx	150,328,058	12,947,542	163,275,600
2010	xxxxx	xxxxx	xxxxx	159,362,653	17,326,056	176,688,709
2011	630,776,742	605,657,353	528,437,763	149,245,419	17,956,441	167,201,860
2012	693,357,273	666,936,891	595,402,670	127,017,137	26,124,974	153,142,111
2013	728,901,063	707,634,392	643,199,532	110,159,499	50,135,082	160,294,581
2014	764,919,489	745,061,305	669,418,870	65,300,453	71,818,641	137,119,094
2015	778,649,752	759,884,750	694,937,139	19,908,334	82,957,762	102,866,096

Evaluated as of December 31, 2014

<u>AY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1994	xxxxx	xxxxx	xxxxx	83,066,767	1,282,375	84,349,142
1995	xxxxx	xxxxx	xxxxx	83,714,879	2,171,078	85,885,957
1996	xxxxx	xxxxx	xxxxx	87,519,019	2,007,029	89,526,048
1997	xxxxx	xxxxx	xxxxx	93,287,398	2,463,943	95,751,341
1998	xxxxx	xxxxx	xxxxx	98,475,736	3,195,982	101,671,718
1999	xxxxx	xxxxx	xxxxx	103,320,843	2,573,853	105,894,696
2000	xxxxx	xxxxx	xxxxx	107,063,815	3,279,631	110,343,446
2001	xxxxx	xxxxx	xxxxx	118,483,775	4,270,933	122,754,708
2002	xxxxx	xxxxx	xxxxx	113,173,430	2,799,717	115,973,147
2003	xxxxx	xxxxx	xxxxx	120,558,675	4,292,381	124,851,056
2004	xxxxx	xxxxx	xxxxx	134,195,836	5,589,663	139,785,499
2005	xxxxx	xxxxx	xxxxx	137,461,654	8,649,950	146,111,604
2006	xxxxx	xxxxx	xxxxx	134,081,288	9,100,252	143,181,540
2007	xxxxx	xxxxx	xxxxx	153,953,338	14,504,766	168,458,104
2008	xxxxx	xxxxx	xxxxx	162,994,739	18,895,305	181,890,044
2009	xxxxx	xxxxx	xxxxx	145,257,641	16,725,598	161,983,239
2010	567,216,920	543,207,220	483,211,478	152,031,764	24,787,401	176,819,165
2011	630,811,132	605,691,743	528,545,261	137,050,540	29,596,246	166,646,786
2012	693,398,574	666,978,192	595,431,261	103,092,389	43,108,629	146,201,018
2013	728,979,846	707,713,176	643,261,566	67,286,667	75,055,565	142,342,232
2014	764,941,287	745,083,102	669,441,978	20,854,902	77,156,892	98,011,794



**IOWA
Accident Year - Private Carrier - Statewide
Unmatched Premium and Medical Losses**

Evaluated as of December 31, 2016

<u>AY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1996	xxxxx	xxxxx	xxxxx	79,163,943	6,866,957	86,030,900
1997	xxxxx	xxxxx	xxxxx	107,323,049	5,862,023	113,185,072
1998	xxxxx	xxxxx	xxxxx	88,629,113	2,801,641	91,430,754
1999	xxxxx	xxxxx	xxxxx	96,411,006	3,560,687	99,971,693
2000	xxxxx	xxxxx	xxxxx	103,028,840	5,625,952	108,654,792
2001	xxxxx	xxxxx	xxxxx	108,324,573	2,972,882	111,297,455
2002	xxxxx	xxxxx	xxxxx	110,073,485	6,340,590	116,414,075
2003	xxxxx	xxxxx	xxxxx	120,361,943	5,276,926	125,638,869
2004	xxxxx	xxxxx	xxxxx	142,397,323	16,957,384	159,354,707
2005	xxxxx	xxxxx	xxxxx	140,325,457	6,629,296	146,954,753
2006	xxxxx	xxxxx	xxxxx	141,907,066	19,125,809	161,032,875
2007	xxxxx	xxxxx	xxxxx	169,733,359	14,853,354	184,586,713
2008	xxxxx	xxxxx	xxxxx	183,787,812	12,682,147	196,469,959
2009	xxxxx	xxxxx	xxxxx	174,334,225	28,104,141	202,438,366
2010	xxxxx	xxxxx	xxxxx	184,351,103	24,633,061	208,984,164
2011	xxxxx	xxxxx	xxxxx	180,786,411	19,532,640	200,319,051
2012	693,357,273	666,936,891	595,402,670	175,540,265	11,259,376	186,799,641
2013	728,901,063	707,634,392	643,199,532	182,802,799	25,169,039	207,971,838
2014	764,919,489	745,061,305	669,419,203	170,161,052	27,303,964	197,465,016
2015	778,636,733	759,884,750	694,937,145	154,996,846	40,153,652	195,150,498
2016	784,413,665	762,979,840	686,551,993	85,939,429	88,132,416	174,071,845

Evaluated as of December 31, 2015

<u>AY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1995	xxxxx	xxxxx	xxxxx	81,753,020	3,596,552	85,349,572
1996	xxxxx	xxxxx	xxxxx	79,076,240	6,881,961	85,958,201
1997	xxxxx	xxxxx	xxxxx	107,166,146	5,931,898	113,098,044
1998	xxxxx	xxxxx	xxxxx	88,425,548	2,071,598	90,497,146
1999	xxxxx	xxxxx	xxxxx	95,986,023	3,657,786	99,643,809
2000	xxxxx	xxxxx	xxxxx	102,347,320	4,482,975	106,830,295
2001	xxxxx	xxxxx	xxxxx	108,731,275	3,153,797	111,885,072
2002	xxxxx	xxxxx	xxxxx	109,726,257	6,755,631	116,481,888
2003	xxxxx	xxxxx	xxxxx	120,203,216	6,196,168	126,399,384
2004	xxxxx	xxxxx	xxxxx	141,990,054	18,524,448	160,514,502
2005	xxxxx	xxxxx	xxxxx	140,482,795	7,410,025	147,892,820
2006	xxxxx	xxxxx	xxxxx	141,507,461	19,062,585	160,570,046
2007	xxxxx	xxxxx	xxxxx	169,215,497	16,067,455	185,282,952
2008	xxxxx	xxxxx	xxxxx	181,772,860	14,521,726	196,294,586
2009	xxxxx	xxxxx	xxxxx	172,277,927	29,358,156	201,636,083
2010	xxxxx	xxxxx	xxxxx	182,272,679	26,814,436	209,087,115
2011	630,776,742	605,657,353	528,437,763	178,296,030	23,379,769	201,675,799
2012	693,357,273	666,936,891	595,402,670	171,143,189	19,524,677	190,667,866
2013	728,901,063	707,634,392	643,199,532	175,680,873	35,164,837	210,845,710
2014	764,919,489	745,061,305	669,418,870	153,034,037	44,852,788	197,886,825
2015	778,649,752	759,884,750	694,937,139	83,629,587	90,811,184	174,440,771

Evaluated as of December 31, 2014

<u>AY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1994	xxxxx	xxxxx	xxxxx	83,655,121	5,579,002	89,234,123
1995	xxxxx	xxxxx	xxxxx	81,533,419	3,884,672	85,418,091
1996	xxxxx	xxxxx	xxxxx	79,016,453	7,085,640	86,102,093
1997	xxxxx	xxxxx	xxxxx	107,042,084	5,089,617	112,131,701
1998	xxxxx	xxxxx	xxxxx	88,297,117	2,801,363	91,098,480
1999	xxxxx	xxxxx	xxxxx	95,622,933	3,534,012	99,156,945
2000	xxxxx	xxxxx	xxxxx	101,877,393	5,989,461	107,866,854
2001	xxxxx	xxxxx	xxxxx	108,200,749	3,354,134	111,554,883
2002	xxxxx	xxxxx	xxxxx	109,284,195	7,396,945	116,681,140
2003	xxxxx	xxxxx	xxxxx	119,634,264	6,627,724	126,261,988
2004	xxxxx	xxxxx	xxxxx	140,923,773	18,739,996	159,663,769
2005	xxxxx	xxxxx	xxxxx	139,527,502	7,266,244	146,793,746
2006	xxxxx	xxxxx	xxxxx	140,655,538	19,289,960	159,945,498
2007	xxxxx	xxxxx	xxxxx	168,747,793	16,750,208	185,498,001
2008	xxxxx	xxxxx	xxxxx	179,323,872	15,444,342	194,768,214
2009	xxxxx	xxxxx	xxxxx	169,153,758	27,696,130	196,849,888
2010	567,216,920	543,207,220	483,211,478	178,896,224	29,817,029	208,713,253
2011	630,811,132	605,691,743	528,545,261	173,967,753	28,817,725	202,785,478
2012	693,398,574	666,978,192	595,431,261	164,880,606	25,682,159	190,562,765
2013	728,979,846	707,713,176	643,261,566	159,291,287	50,153,684	209,444,971
2014	764,941,287	745,083,102	669,441,978	84,915,355	91,536,543	176,451,898



**IOWA
Accident Year - Private Carrier - Statewide
Matched Premium and Indemnity Losses**

Paid Losses

AY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	83,750,289	83,929,498	179,209	83,926,500	84,096,087	169,587
1996	87,596,011	87,773,227	177,216	87,731,233	87,889,745	158,512
1997	93,874,046	94,063,951	189,905	94,048,335	94,615,917	567,582
1998	98,360,570	98,559,146	198,576	98,559,146	98,754,032	194,886
1999	103,513,134	103,739,399	226,265	103,719,707	104,020,685	300,978
2000	107,098,733	107,519,339	420,606	107,450,537	107,618,956	168,419
2001	118,483,775	118,795,324	311,549	117,606,480	118,102,892	496,412
2002	113,282,603	113,527,734	245,131	112,487,130	112,694,555	207,425
2003	120,675,843	121,033,743	357,900	120,386,284	121,402,549	1,016,265
2004	134,200,677	135,303,825	1,103,148	134,697,258	135,109,482	412,224
2005	137,603,937	138,985,009	1,381,072	137,605,117	138,215,750	610,633
2006	134,210,691	135,610,366	1,399,675	135,225,366	135,588,641	363,275
2007	154,319,497	158,016,886	3,697,389	157,552,898	159,303,062	1,750,164
2008	163,087,534	167,062,132	3,974,598	166,954,862	170,635,428	3,680,566
2009	145,201,092	150,330,935	5,129,843	150,098,705	154,876,152	4,777,447
2010	152,198,554	159,558,455	7,359,901	159,280,292	164,852,338	5,572,046
2011	137,147,411	149,342,290	12,194,879	149,342,290	156,619,805	7,277,515
2012	103,320,972	127,340,071	24,019,099	127,340,071	142,501,145	15,161,074
2013	67,427,500	110,373,579	42,946,079	110,373,579	141,577,629	31,204,050
2014	20,854,902	65,300,453	44,445,551	65,300,453	111,250,583	45,950,130
2015	xxxxx	xxxxx	xxxxx	19,908,334	63,389,538	43,481,204

Paid+Case* Losses

AY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	85,921,367	86,066,996	145,629	86,063,998	86,125,655	61,657
1996	89,603,040	89,695,896	92,856	89,653,902	89,640,499	-13,403
1997	96,337,989	96,468,136	130,147	96,452,520	96,397,917	-54,603
1998	101,556,552	101,742,652	186,100	101,742,652	101,942,439	199,787
1999	106,086,987	106,170,156	83,169	106,150,464	106,315,786	165,322
2000	110,378,364	109,755,660	-622,704	109,686,858	109,670,669	-16,189
2001	122,754,708	123,000,685	245,977	121,811,841	121,903,572	91,731
2002	116,082,320	116,304,220	221,900	115,263,616	115,109,366	-154,250
2003	124,968,224	125,275,369	307,145	124,627,910	124,573,380	-54,530
2004	139,790,340	139,878,799	88,459	139,272,232	139,233,637	-38,595
2005	146,253,887	146,592,447	338,560	144,925,238	145,673,063	747,825
2006	143,310,943	143,517,142	206,199	143,132,142	144,044,029	911,887
2007	168,824,263	169,983,241	1,158,978	169,519,253	169,639,524	120,271
2008	181,982,839	183,162,906	1,180,067	183,055,636	184,605,459	1,549,823
2009	161,926,690	163,278,477	1,351,787	163,046,246	163,634,290	588,044
2010	177,070,749	176,945,297	-125,452	176,667,134	177,617,554	950,420
2011	166,749,298	167,298,731	549,433	167,298,731	169,239,061	1,940,330
2012	146,434,602	153,465,045	7,030,443	153,465,045	156,434,091	2,969,046
2013	142,573,397	160,549,560	17,976,163	160,549,560	168,841,334	8,291,774
2014	98,007,194	137,119,094	39,111,900	137,119,094	157,860,514	20,741,420
2015	xxxxx	xxxxx	xxxxx	102,866,096	141,476,805	38,610,709

DSR Premium

AY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	0	0	0	0	0	0
1996	0	0	0	0	0	0
1997	0	0	0	0	0	0
1998	0	0	0	0	0	0
1999	0	0	0	0	0	0
2000	0	0	0	0	0	0
2001	0	0	0	0	0	0
2002	0	0	0	0	0	0
2003	0	0	0	0	0	0
2004	0	0	0	0	0	0
2005	0	0	0	0	0	0
2006	0	0	0	0	0	0
2007	0	0	0	0	0	0
2008	0	0	0	0	0	0
2009	0	0	0	0	0	0
2010	0	0	0	0	0	0
2011	631,024,304	631,024,304	0	0	0	0
2012	693,498,840	693,498,840	0	693,498,840	693,498,840	0
2013	728,910,185	728,910,186	1	728,910,186	728,910,186	0
2014	764,940,144	764,940,145	1	764,940,145	764,940,145	0
2015	xxxxx	xxxxx	xxxxx	778,711,421	778,698,402	-13,019

* Please note that case development cannot be derived from this data.



IOWA
Accident Year - Private Carrier - Statewide
Matched Premium and Medical Losses

Paid Losses

AY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	81,566,398	81,799,146	232,748	81,790,802	82,103,490	312,688
1996	79,047,474	79,155,129	107,655	79,141,112	79,242,832	101,720
1997	107,059,718	107,283,569	223,851	107,263,167	107,440,472	177,305
1998	88,249,273	88,507,354	258,081	88,498,157	88,710,919	212,762
1999	95,722,496	96,135,613	413,117	96,077,484	96,560,596	483,112
2000	101,847,929	102,426,657	578,728	102,222,168	103,108,177	886,009
2001	108,201,505	108,735,503	533,998	108,081,255	108,328,801	247,546
2002	109,430,601	109,872,663	442,062	109,267,382	110,219,891	952,509
2003	119,739,774	120,308,726	568,952	119,788,106	120,467,453	679,347
2004	140,946,313	142,012,594	1,066,281	141,384,658	142,419,863	1,035,205
2005	139,646,327	140,601,620	955,293	139,123,611	140,444,282	1,320,671
2006	140,754,528	141,606,451	851,923	141,433,803	142,006,056	572,253
2007	169,043,336	169,511,040	467,704	169,157,044	170,028,902	871,858
2008	179,453,748	181,902,736	2,448,988	181,701,403	183,917,688	2,216,285
2009	169,200,176	172,354,316	3,154,140	171,984,815	174,410,614	2,425,799
2010	179,127,819	182,518,799	3,390,980	182,257,495	184,603,557	2,346,062
2011	174,038,684	178,366,961	4,328,277	178,366,961	180,857,342	2,490,381
2012	165,047,990	171,314,948	6,266,958	171,314,948	175,712,024	4,397,076
2013	159,504,217	175,922,777	16,418,560	175,922,777	183,079,219	7,156,442
2014	84,912,851	153,034,037	68,121,186	153,034,037	170,161,052	17,127,015
2015	xxxxx	xxxxx	xxxxx	83,629,587	154,996,846	71,367,259

Paid+Case* Losses

AY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	85,451,070	85,397,520	-53,550	85,389,176	85,304,255	-84,921
1996	86,133,114	86,037,090	-96,024	86,023,073	86,109,789	86,716
1997	112,149,335	113,215,467	1,066,132	113,195,065	113,302,495	107,430
1998	91,050,636	90,578,952	-471,684	90,569,755	91,512,560	942,805
1999	99,256,508	99,793,399	536,891	99,735,270	100,121,283	386,013
2000	107,837,390	106,909,632	-927,758	106,705,143	108,734,129	2,028,986
2001	111,555,639	111,889,300	333,661	111,022,564	111,301,683	279,119
2002	116,827,546	116,628,294	-199,252	116,021,350	116,560,481	539,131
2003	126,367,498	126,504,894	137,396	125,984,274	125,744,379	-239,895
2004	159,686,309	160,537,042	850,733	159,909,106	159,369,312	-539,794
2005	146,912,571	148,011,645	1,099,074	146,533,636	146,977,797	444,161
2006	160,044,488	160,669,036	624,548	160,496,388	161,131,865	635,477
2007	185,793,544	185,578,495	-215,049	185,224,499	184,882,256	-342,243
2008	194,898,090	196,424,462	1,526,372	196,223,129	196,599,835	376,706
2009	196,896,306	201,712,472	4,816,166	201,342,971	202,514,755	1,171,784
2010	209,011,731	209,390,400	378,669	209,129,096	209,287,449	158,353
2011	202,863,697	201,746,730	-1,116,967	201,746,730	200,383,982	-1,362,748
2012	190,730,149	190,839,625	109,476	190,839,625	186,971,400	-3,868,225
2013	209,751,838	211,148,922	1,397,084	211,148,922	208,300,447	-2,848,475
2014	176,436,644	197,886,825	21,450,181	197,886,825	197,465,016	-421,809
2015	xxxxx	xxxxx	xxxxx	174,440,771	195,149,298	20,708,527

DSR Premium

AY	(1) 12/31/2014	(2) 12/31/2015	(2)-(1) Contribution	(3) 12/31/2015	(4) 12/31/2016	(4)-(3) Contribution
1995	0	0	0	0	0	0
1996	0	0	0	0	0	0
1997	0	0	0	0	0	0
1998	0	0	0	0	0	0
1999	0	0	0	0	0	0
2000	0	0	0	0	0	0
2001	0	0	0	0	0	0
2002	0	0	0	0	0	0
2003	0	0	0	0	0	0
2004	0	0	0	0	0	0
2005	0	0	0	0	0	0
2006	0	0	0	0	0	0
2007	0	0	0	0	0	0
2008	0	0	0	0	0	0
2009	0	0	0	0	0	0
2010	0	0	0	0	0	0
2011	631,024,304	631,024,304	0	0	0	0
2012	693,498,840	693,498,840	0	693,498,840	693,498,840	0
2013	728,910,185	728,910,186	1	728,910,186	728,910,186	0
2014	764,940,144	764,940,145	1	764,940,145	764,940,145	0
2015	xxxxx	xxxxx	xxxxx	778,711,421	778,698,402	-13,019

* Please note that case development cannot be derived from this data.



IOWA
Accident Year - Private Carrier - Statewide
Indemnity and Medical Combined Paid+Case Development Factors

AY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20
1984															1.006	0.999	0.998	0.998	1.000
1985														1.006	1.013	1.002	1.000	1.003	1.005
1986													1.007	0.995	1.007	1.001	1.001	1.000	1.002
1987												1.004	0.997	1.006	1.004	1.005	1.003	1.003	1.006
1988											0.993	0.998	1.004	1.010	1.001	1.001	1.005	1.001	1.007
1989										1.000	1.000	1.001	1.001	1.001	1.001	1.004	1.000	0.996	0.999
1990									0.998	1.003	0.997	1.001	1.002	1.001	1.008	1.003	1.002	1.006	1.001
1991								1.000	1.003	1.003	1.008	1.004	1.002	1.004	1.000	1.001	0.987	1.001	1.003
1992							1.004	1.001	0.992	1.004	1.005	1.002	1.005	1.003	1.004	1.003	1.004	1.002	0.999
1993						1.003	1.001	1.000	1.005	1.030	0.984	1.002	1.005	1.004	1.001	1.003	0.999	1.004	1.004
1994					1.005	1.004	1.006	1.004	1.009	0.999	1.003	1.017	1.001	1.001	1.000	1.002	0.998	1.001	1.018
1995				1.011	1.001	1.000	1.003	1.003	1.005	1.003	1.009	1.004	1.005	1.002	1.000	1.001	1.005	1.002	1.004
1996			1.007	1.000	1.001	1.008	1.002	1.000	1.003	1.000	1.000	0.998	1.001	1.002	1.000	1.002	1.023	1.015	1.000
1997		1.028	1.018	1.008	1.000	1.017	1.011	1.037	1.011	0.996	0.998	1.072	0.998	0.977	1.004	1.001	0.999	1.006	1.000
1998	1.167	1.037	1.015	0.999	1.004	1.003	1.002	1.004	0.998	1.004	1.003	1.003	1.000	1.003	1.002	1.002	0.999	1.006	
1999	1.201	1.051	1.018	1.022	1.003	1.009	1.003	0.999	1.000	1.008	0.999	1.008	1.002	1.005	1.000	1.003	1.003		
2000	1.277	1.040	1.017	1.011	1.014	1.001	0.998	1.008	1.008	1.004	1.013	1.002	1.001	0.999	0.993	1.009			
2001	1.230	1.055	1.022	1.003	1.002	1.008	1.015	1.013	1.000	1.001	1.004	1.001	1.000	1.002	1.002				
2002	1.225	1.044	1.029	1.002	1.016	1.003	1.000	1.001	1.001	1.003	1.003	1.002	1.000	1.002					
2003	1.216	1.044	1.012	1.004	1.021	1.004	1.005	1.004	1.004	0.999	1.003	1.002	0.999						
2004	1.183	1.071	1.022	1.012	1.021	1.009	1.010	1.010	1.009	0.999	1.003	0.998							
2005	1.185	1.028	1.033	1.011	1.026	1.007	1.001	1.002	1.004	1.005	1.004								
2006	1.158	1.057	1.014	1.024	1.003	1.009	0.998	1.003	1.003	1.005									
2007	1.201	1.044	1.040	1.010	1.020	1.006	1.007	1.003	0.999										
2008	1.228	1.051	1.039	1.018	1.004	1.016	1.007	1.005											
2009	1.201	1.041	1.043	1.006	1.015	1.017	1.005												
2010	1.198	1.063	1.026	1.026	1.001	1.003													
2011	1.204	1.073	1.035	0.998	1.002														
2012	1.192	1.046	1.021	0.997															
2013	1.181	1.055	1.015																
2014	1.221	1.061																	
2015	1.214																		

																Cumulative Averages						
																Thru	1/19	2/19	3/19	4/19	5/19	
																1-yr	2015	1.371	1.123	1.064	1.042	1.044
																	2016	1.358	1.119	1.055	1.039	1.042
																2-yr	2015	1.390	1.157	1.101	1.071	1.058
																	2016	1.369	1.124	1.062	1.043	1.045
																3-yr	2015	1.388	1.159	1.095	1.066	1.055
																	2016	1.374	1.140	1.082	1.057	1.050
																4-yr	2015	1.406	1.172	1.107	1.074	1.061
																	2016	1.380	1.148	1.084	1.059	1.052
																5-yr	2015	1.394	1.163	1.101	1.066	1.053
																	2016	1.393	1.159	1.093	1.063	1.054

Averages	Thru	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20
2-yr	2013	1.198	1.068	1.035	1.012	1.012	1.008	1.000	1.006	1.007	1.001	1.004	1.002	1.002	1.004	1.003	1.002	1.014	1.002	1.011
	2014	1.187	1.060	1.031	1.016	1.010	1.011	1.003	1.003	1.007	0.999	1.003	1.002	1.001	1.002	1.001	1.002	1.011	1.009	1.011
	2015	1.201	1.051	1.028	1.012	1.008	1.017	1.007	1.003	1.004	1.002	1.003	1.002	1.000	1.001	0.997	1.003	0.999	1.011	1.002
	2016	1.218	1.058	1.018	0.998	1.002	1.010	1.006	1.004	1.001	1.005	1.004	1.000	1.000	1.002	0.998	1.006	1.001	1.006	1.000
3-yr	2013	1.198	1.059	1.036	1.011	1.009	1.007	1.003	1.005	1.005	1.001	1.007	1.004	1.001	0.995	1.002	1.001	1.009	1.002	1.007
	2014	1.192	1.061	1.035	1.017	1.013	1.010	1.002	1.005	1.006	1.000	1.003	1.002	1.001	1.002	1.002	1.002	1.009	1.006	1.009
	2015	1.198	1.058	1.027	1.010	1.007	1.013	1.004	1.003	1.005	1.001	1.003	1.002	1.000	1.002	0.998	1.002	1.007	1.008	1.007
	2016	1.205	1.054	1.024	1.007	1.006	1.012	1.006	1.004	1.002	1.003	1.003	1.001	1.000	1.001	0.998	1.005	1.000	1.009	1.001
4-yr	2013	1.199	1.057	1.037	1.015	1.013	1.008	1.004	1.004	1.004	1.002	1.005	1.004	1.000	0.997	1.002	1.002	1.006	1.002	1.006
	2014	1.194	1.056	1.036	1.015	1.011	1.010	1.004	1.005	1.005	1.001	1.006	1.003	1.001	0.996	1.002	1.002	1.006	1.006	1.006
	2015	1.200	1.059	1.031	1.012	1.010	1.012	1.003	1.005	1.005	1.002	1.003	1.002	1.001	1.002	1.000	1.002	1.007	1.006	1.007
	2016	1.202	1.059	1.024	1.007	1.006	1.011	1.004	1.003	1.004	1.002	1.003	1.001	1.000	1.002	0.999	1.004	1.006	1.007	1.006
5-yr	2013	1.205	1.054	1.032	1.014	1.015	1.007	1.003	1.006	1.004	1.003	1.004	1.017	1.000	0.998	1.001	1.002	1.006	1.002	1.005
	2014	1.195	1.055	1.037	1.017	1.014	1.009	1.004	1.004	1.004	1.001	1.004	1.003	1.000	0.997	1.001	1.002	1.005	1.005	1.006
	2015	1.199	1.056	1.033	1.012	1.009	1.011	1.005	1.004	1.004	1.001	1.005	1.003	1.001	0.997	1.000	1.002	1.005	1.006	1.005
	2016	1.202	1.060	1.028	1.009	1.008	1.010	1.004	1.005	1.004	1.002	1.003	1.001	1.000	1.002	1.000	1.003	1.006	1.006	1.005



IOWA
Accident Year - Private Carrier - Statewide
Indemnity and Medical Combined Paid to Paid+Case Ratios

Table with columns AY (1984-2016) and 20 sub-columns (1-20) representing ratios for each year.

Averages section with columns (Averages, Thru, 1-20) and rows for 2-yr, 3-yr, 4-yr, and 5-yr periods.



IOWA
Accident Year - Private Carrier - Statewide
Unmatched Premium and Indemnity and Medical Combined Losses

Evaluated as of December 31, 2016

<u>AY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1996	xxxxx	xxxxx	xxxxx	166,966,609	8,617,711	175,584,320
1997	xxxxx	xxxxx	xxxxx	201,310,043	7,644,023	208,954,066
1998	xxxxx	xxxxx	xxxxx	187,333,758	5,990,048	193,323,806
1999	xxxxx	xxxxx	xxxxx	200,220,718	5,855,788	206,076,506
2000	xxxxx	xxxxx	xxxxx	210,573,854	7,677,665	218,251,519
2001	xxxxx	xxxxx	xxxxx	226,427,465	6,773,562	233,201,027
2002	xxxxx	xxxxx	xxxxx	222,658,867	8,755,401	231,414,268
2003	xxxxx	xxxxx	xxxxx	241,647,324	8,447,757	250,095,081
2004	xxxxx	xxxxx	xxxxx	277,501,964	21,073,604	298,575,568
2005	xxxxx	xxxxx	xxxxx	278,398,924	13,990,828	292,389,752
2006	xxxxx	xxxxx	xxxxx	277,366,304	27,581,197	304,947,501
2007	xxxxx	xxxxx	xxxxx	328,670,262	25,189,816	353,860,078
2008	xxxxx	xxxxx	xxxxx	354,330,445	26,652,178	380,982,623
2009	xxxxx	xxxxx	xxxxx	329,207,500	36,862,279	366,069,779
2010	xxxxx	xxxxx	xxxxx	348,984,084	37,361,047	386,345,131
2011	xxxxx	xxxxx	xxxxx	337,309,345	32,145,896	369,455,241
2012	693,357,273	666,936,891	595,402,670	317,718,476	25,192,322	342,910,798
2013	728,901,063	707,634,392	643,199,532	324,155,256	52,227,526	376,382,782
2014	764,919,489	745,061,305	669,419,203	281,411,635	73,913,895	355,325,530
2015	778,636,733	759,884,750	694,937,145	218,386,384	118,239,719	336,626,103
2016	784,413,665	762,979,840	686,551,993	105,915,341	164,937,074	270,852,415

Evaluated as of December 31, 2015

<u>AY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1995	xxxxx	xxxxx	xxxxx	165,645,313	5,732,049	171,377,362
1996	xxxxx	xxxxx	xxxxx	166,762,388	8,804,630	175,567,018
1997	xxxxx	xxxxx	xxxxx	200,601,174	8,336,083	208,937,257
1998	xxxxx	xxxxx	xxxxx	186,935,307	5,255,104	192,190,411
1999	xxxxx	xxxxx	xxxxx	199,514,449	6,088,543	205,602,992
2000	xxxxx	xxxxx	xxxxx	209,792,717	6,719,296	216,512,013
2001	xxxxx	xxxxx	xxxxx	227,526,599	7,359,158	234,885,757
2002	xxxxx	xxxxx	xxxxx	223,144,818	9,532,117	232,676,935
2003	xxxxx	xxxxx	xxxxx	241,119,791	10,437,794	251,557,585
2004	xxxxx	xxxxx	xxxxx	277,289,038	23,099,422	300,388,460
2005	xxxxx	xxxxx	xxxxx	279,325,521	15,017,463	294,342,984
2006	xxxxx	xxxxx	xxxxx	276,988,424	26,969,361	303,957,785
2007	xxxxx	xxxxx	xxxxx	326,866,224	28,033,810	354,900,034
2008	xxxxx	xxxxx	xxxxx	348,742,197	30,622,500	379,364,697
2009	xxxxx	xxxxx	xxxxx	322,605,985	42,305,698	364,911,683
2010	xxxxx	xxxxx	xxxxx	341,635,332	44,140,492	385,775,824
2011	630,776,742	605,657,353	528,437,763	327,541,449	41,336,210	368,877,659
2012	693,357,273	666,936,891	595,402,670	298,160,326	45,649,651	343,809,977
2013	728,901,063	707,634,392	643,199,532	285,840,372	85,299,919	371,140,291
2014	764,919,489	745,061,305	669,418,870	218,334,490	116,671,429	335,005,919
2015	778,649,752	759,884,750	694,937,139	103,537,921	173,768,946	277,306,867

Evaluated as of December 31, 2014

<u>AY</u>	<u>DSR Premium</u>	<u>Co. Premium</u>	<u>Net Premium</u>	<u>Paid</u>	<u>Case</u>	<u>Paid+Case</u>
1994	xxxxx	xxxxx	xxxxx	166,721,888	6,861,377	173,583,265
1995	xxxxx	xxxxx	xxxxx	165,248,298	6,055,750	171,304,048
1996	xxxxx	xxxxx	xxxxx	166,535,472	9,092,669	175,628,141
1997	xxxxx	xxxxx	xxxxx	200,329,482	7,553,560	207,883,042
1998	xxxxx	xxxxx	xxxxx	186,772,853	5,997,345	192,770,198
1999	xxxxx	xxxxx	xxxxx	198,943,776	6,107,865	205,051,641
2000	xxxxx	xxxxx	xxxxx	208,941,208	9,269,092	218,210,300
2001	xxxxx	xxxxx	xxxxx	226,684,524	7,625,067	234,309,591
2002	xxxxx	xxxxx	xxxxx	222,457,625	10,196,662	232,654,287
2003	xxxxx	xxxxx	xxxxx	240,192,939	10,920,105	251,113,044
2004	xxxxx	xxxxx	xxxxx	275,119,609	24,329,659	299,449,268
2005	xxxxx	xxxxx	xxxxx	276,989,156	15,916,194	292,905,350
2006	xxxxx	xxxxx	xxxxx	274,736,826	28,390,212	303,127,038
2007	xxxxx	xxxxx	xxxxx	322,701,131	31,254,974	353,956,105
2008	xxxxx	xxxxx	xxxxx	342,318,611	34,339,647	376,658,258
2009	xxxxx	xxxxx	xxxxx	314,411,399	44,421,728	358,833,127
2010	567,216,920	543,207,220	483,211,478	330,927,988	54,604,430	385,532,418
2011	630,811,132	605,691,743	528,545,261	311,018,293	58,413,971	369,432,264
2012	693,398,574	666,978,192	595,431,261	267,972,995	68,790,788	336,763,783
2013	728,979,846	707,713,176	643,261,566	226,577,954	125,209,249	351,787,203
2014	764,941,287	745,083,102	669,441,978	105,770,257	168,693,435	274,463,692



IOWA
Accident Year - Private Carrier - Statewide
Matched Premium and Indemnity and Medical Combined Losses

Paid Losses

Table with 7 columns: AY, (1) 12/31/2014, (2) 12/31/2015, (2)-(1) Contribution, (3) 12/31/2015, (4) 12/31/2016, (4)-(3) Contribution. Rows for years 1995-2015.

Paid+Case* Losses

Table with 7 columns: AY, (1) 12/31/2014, (2) 12/31/2015, (2)-(1) Contribution, (3) 12/31/2015, (4) 12/31/2016, (4)-(3) Contribution. Rows for years 1995-2015.

DSR Premium

Table with 7 columns: AY, (1) 12/31/2014, (2) 12/31/2015, (2)-(1) Contribution, (3) 12/31/2015, (4) 12/31/2016, (4)-(3) Contribution. Rows for years 1995-2015.

* Please note that case development cannot be derived from this data.



IOWA
Accident Year - Private Carrier - Statewide
Indemnity Incurred Claim Count Development Factors

AY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	
1984															1.000	1.000	1.000	1.000	1.000	
1985														1.000	1.000	1.000	1.000	1.000	1.000	
1986													1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1987												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1988											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1989										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1990									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1991								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1992							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1994					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1995				0.967	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1996			1.024	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1997		1.030	1.001	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1998	1.056	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1999	1.086	1.015	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.084	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2001	1.049	1.014	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2002	1.075	1.005	0.996	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003	1.070	1.010	0.999	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004	1.052	1.009	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005	1.080	1.015	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006	1.089	1.015	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2007	1.089	1.017	1.007	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008	1.114	1.018	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2009	1.096	1.010	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2010	1.089	1.011	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2011	1.087	1.012	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2012	1.082	1.015	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2013	1.110	1.013	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2014	1.111	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2015	1.123	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2016	1.123	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
															Cumulative Averages					
															Thru	1/5	2/5	3/5	4/5	
															1-yr	2015	1.123	1.011	0.998	1.001
																2016	1.127	1.004	0.999	1.000
															2-yr	2015	1.124	1.012	0.998	1.000
																2016	1.126	1.008	0.999	1.001
															3-yr	2015	1.114	1.012	0.999	1.000
																2016	1.125	1.009	0.998	1.000
															4-yr	2015	1.110	1.011	0.998	0.999
																2016	1.118	1.010	0.999	1.000
															5-yr	2015	1.107	1.010	0.998	0.999
																2016	1.113	1.009	0.998	0.999
Averages	Thru	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20
2-yr	2013	1.085	1.012	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2014	1.096	1.014	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2015	1.111	1.014	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2016	1.117	1.009	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3-yr	2013	1.086	1.011	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2014	1.093	1.013	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2015	1.101	1.013	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2016	1.115	1.011	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4-yr	2013	1.089	1.013	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2014	1.092	1.012	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2015	1.098	1.013	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2016	1.107	1.011	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5-yr	2013	1.094	1.014	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2014	1.093	1.013	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2015	1.096	1.012	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2016	1.103	1.011	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

5. PY Lim Frequency and Severity Data @2016 for IID.xlsx



Supplemental Loss Development and Trend Information
Iowa January 1, 2018 Filing
Limited-Statewide-Private Carrier-Policy Year

Lost-Time Claim Frequency and Severity—Based on Data in Excess of Wage Inflation

(1)	(2)	(3)			(4)	(5)	(6)			(7)	(8)
Policy Year	Claim Freq Per Million On-level Premium	Indemnity Severity			Medical Severity			Paid	Paid + Case	Average Pd/P+C	
		Paid	Paid + Case	Average Pd/P+C	Paid	Paid + Case	Average Pd/P+C				
2001	24.916	18,005	17,973	17,989	18,737	18,310	18,523				
2002	22.828	17,774	17,588	17,681	21,880	22,203	22,042				
2003	22.510	19,101	18,955	19,028	23,093	23,085	23,089				
2004	21.989	21,041	21,200	21,120	25,966	26,250	26,108				
2005	20.520	20,749	20,892	20,820	24,601	24,664	24,632				
2006	20.245	20,827	21,493	21,160	26,440	27,115	26,777				
2007	20.247	22,929	22,976	22,952	28,102	27,907	28,004				
2008	19.396	23,840	23,773	23,806	30,517	30,603	30,560				
2009	18.610	25,058	24,778	24,918	32,792	34,828	33,810				
2010	18.913	24,779	24,614	24,697	31,928	32,415	32,172				
2011	17.547	24,663	23,415	24,039	31,689	30,434	31,061				
2012	17.118	24,384	22,966	23,675	33,000	32,553	32,776				
2013	17.242	26,607	24,128	25,368	32,995	32,767	32,881				
2014	16.096	25,410	24,545	24,978	32,323	31,662	31,992				
2015	14.673	26,675	26,658	26,667	35,653	35,165	35,409				

(9)	(10)	(11)
Annual Percentage Change		
Claim Frequency	Indemnity Severity (Avg Pd/P+C)	Medical Severity (Avg Pd/P+C)
-8.4%	-1.7%	19.0%
-1.4%	7.6%	4.8%
-2.3%	11.0%	13.1%
-6.7%	-1.4%	-5.7%
-1.3%	1.6%	8.7%
0.0%	8.5%	4.6%
-4.2%	3.7%	9.1%
-4.1%	4.7%	10.6%
1.6%	-0.9%	-4.8%
-7.2%	-2.7%	-3.5%
-2.4%	-1.5%	5.5%
0.7%	7.2%	0.3%
-6.6%	-1.5%	-2.7%
-8.8%	6.8%	10.7%

Notes: (2) = (15) / [(22) / 1,000,000]
 (3) = (27) / (15)
 (4) = (31) / (15)
 (5) = (33) / (15)

(6) = (39) / (15)
 (7) = (43) / (15)
 (8) = (45) / (15)

(9) is based on (2)
 (10) is based on (5)
 (11) is based on (8)

Claim Counts

(12)	(13)	(14)	(15)
Policy Year	Incurred Lost-Time Claim Count	Ultimate Development Factor	Ultimate Incurred Lost-Time Claim Count
2001	9,401	1.000	9,401
2002	8,724	1.000	8,724
2003	8,450	1.000	8,450
2004	8,803	1.000	8,803
2005	8,401	1.000	8,401
2006	8,585	1.000	8,585
2007	8,815	1.000	8,815
2008	8,292	1.000	8,292
2009	7,643	1.000	7,643
2010	7,883	1.000	7,883
2011	7,544	1.000	7,544
2012	7,288	1.000	7,288
2013	7,369	0.999	7,362
2014	6,894	1.001	6,901
2015	6,214	1.028	6,388

Notes: (15) = (13) x (14)

Premium

(16)	(17)	(18)	(19)	(20)	(21)	(22)
Policy Year	DSR Level Premium	Ultimate Development Factor	Ultimate Premium	On-level Factor	Factor to Adjust to 2015 Wage Levels	Wage-Adj On-level Ult. Prem
2001	319,750,574	1.000	319,750,574	0.771	1.531	377,305,677
2002	367,467,678	1.000	367,467,678	0.700	1.485	382,166,385
2003	408,029,038	1.000	408,029,038	0.645	1.426	375,386,715
2004	480,021,940	1.000	480,021,940	0.609	1.370	400,338,298
2005	484,501,648	1.000	484,501,648	0.638	1.325	409,403,893
2006	528,739,129	1.000	528,739,129	0.629	1.275	424,048,781
2007	590,734,738	1.000	590,734,738	0.599	1.231	435,371,502
2008	589,659,142	1.000	589,659,142	0.599	1.210	427,502,878
2009	560,283,493	1.000	560,283,493	0.613	1.195	410,687,800
2010	601,450,739	1.000	601,450,739	0.597	1.160	416,805,362
2011	667,603,618	1.000	667,603,618	0.572	1.126	429,936,730
2012	704,901,867	1.000	704,901,867	0.551	1.097	425,760,728
2013	758,382,368	1.000	758,382,368	0.527	1.069	426,969,273
2014	774,682,969	0.999	773,908,286	0.537	1.032	428,745,190
2015	763,262,834	1.006	767,842,411	0.567	1.000	435,366,647

(19) = (17) x (18)
 (22) = (19) x [(20) x (21)]



Supplemental Loss Development and Trend Information
Iowa January 1, 2018 Filing
Limited-Statewide-Private Carrier-Policy Year

Limited Indemnity Losses

(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Policy Year	Paid				Paid + Case				Average Pd/P+C		Loss On-level Factor
	Losses	Ultimate Development Factor	Ultimate Losses	Wage-Adj On-level Ult. Losses	Losses	Ultimate Development Factor	Ultimate Losses	Wage-Adj On-level Ult. Losses	Ultimate Losses	Wage-Adj On-level Ult. Losses	
2001	115,734,871	1.038	120,132,796	169,267,110	118,613,601	1.011	119,918,351	168,964,957	120,025,574	169,116,034	0.920
2002	114,758,937	1.041	119,464,053	155,064,341	116,924,750	1.011	118,210,922	153,437,777	118,837,488	154,251,059	0.874
2003	122,876,162	1.050	129,019,970	161,403,982	126,387,552	1.013	128,030,590	160,166,268	128,525,280	160,785,125	0.877
2004	141,513,125	1.053	149,013,321	185,223,558	148,066,044	1.014	150,138,969	186,622,738	149,576,145	185,923,148	0.907
2005	135,285,789	1.057	142,997,079	174,313,439	141,571,744	1.017	143,978,464	175,509,748	143,487,772	174,911,594	0.920
2006	143,517,317	1.063	152,558,908	178,799,040	154,807,312	1.017	157,439,036	184,518,550	154,998,972	181,658,795	0.919
2007	166,539,849	1.074	178,863,798	202,116,092	175,546,015	1.021	179,232,481	202,532,704	179,048,140	202,324,398	0.918
2008	163,988,522	1.086	178,091,535	197,681,604	173,426,615	1.024	177,588,854	197,123,628	177,840,195	197,402,616	0.917
2009	157,714,163	1.109	174,905,007	191,520,983	168,239,314	1.028	172,950,015	189,380,266	173,927,511	190,450,625	0.916
2010	161,181,051	1.139	183,585,217	195,334,671	176,194,882	1.035	182,361,703	194,032,852	182,973,460	194,683,761	0.917
2011	151,774,316	1.189	180,459,662	186,053,912	164,268,908	1.043	171,332,471	176,643,778	175,896,067	181,348,845	0.916
2012	138,823,755	1.275	177,000,288	177,708,289	157,123,022	1.061	166,707,526	167,374,356	171,853,907	172,541,323	0.915
2013	134,649,974	1.489	200,493,811	195,882,453	165,135,676	1.101	181,814,379	177,632,648	191,154,095	186,757,551	0.914
2014	89,402,570	2.080	185,957,346	175,357,777	150,692,853	1.192	179,625,881	169,387,206	182,791,614	172,372,492	0.914
2015	44,886,694	4.158	186,638,874	170,401,292	133,417,368	1.398	186,517,480	170,290,459	186,578,177	170,345,876	0.913

Notes: (26) = (24) x (25)
 (27) = (26) x [(34) x (21)]

(30) = (28) x (29)
 (31) = (30) x [(34) x (21)]

(32) = [0.50 x (26)] + [0.50 x (30)]
 (33) = (32) x [(34) x (21)]

Limited Medical Losses

(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)	(46)
Policy Year	Paid				Paid + Case				Average Pd/P+C		Loss On-level Factor
	Losses	Ultimate Development Factor	Ultimate Losses	Wage-Adj On-level Ult. Losses	Losses	Ultimate Development Factor	Ultimate Losses	Wage-Adj On-level Ult. Losses	Ultimate Losses	Wage-Adj On-level Ult. Losses	
2001	103,933,260	1.107	115,054,119	176,147,856	105,866,565	1.062	112,430,292	172,130,777	113,742,206	174,139,317	1.000
2002	115,489,269	1.113	128,539,556	190,881,241	122,476,299	1.065	130,437,258	193,699,328	129,488,407	192,290,284	1.000
2003	122,179,559	1.120	136,841,106	195,135,417	128,201,793	1.067	136,791,313	195,064,412	136,816,210	195,099,915	1.000
2004	148,178,139	1.126	166,848,585	228,582,561	158,224,629	1.066	168,667,455	231,074,413	167,758,020	229,828,487	1.000
2005	137,547,960	1.134	155,979,387	206,672,688	146,421,732	1.068	156,378,410	207,201,393	156,178,899	206,937,041	1.000
2006	156,029,702	1.141	178,029,890	226,988,110	170,469,407	1.071	182,572,735	232,780,237	180,301,313	229,884,174	1.000
2007	175,138,867	1.149	201,234,558	247,719,741	186,065,935	1.074	199,834,814	245,996,656	200,534,686	246,858,198	1.000
2008	180,752,286	1.157	209,130,395	253,047,778	194,185,820	1.080	209,720,686	253,762,030	209,425,541	253,404,905	1.000
2009	179,871,915	1.166	209,730,653	250,628,130	205,494,664	1.084	222,756,216	266,193,678	216,243,435	258,410,905	1.000
2010	183,564,533	1.182	216,973,278	251,689,002	202,465,800	1.088	220,282,790	255,528,036	218,628,034	253,608,519	1.000
2011	177,070,327	1.199	212,307,322	239,058,045	186,722,204	1.092	203,900,647	229,592,129	208,103,985	234,325,087	1.000
2012	178,675,457	1.227	219,234,786	240,500,560	196,249,049	1.102	216,266,452	237,244,298	217,750,619	238,872,429	1.000
2013	179,771,995	1.264	227,231,802	242,910,796	204,957,111	1.101	225,657,779	241,228,166	226,444,791	242,069,482	1.000
2014	160,819,476	1.344	216,141,376	223,057,900	191,781,543	1.104	211,726,823	218,502,081	213,934,100	220,779,991	1.000
2015	138,029,208	1.650	227,748,193	227,748,193	199,851,843	1.124	224,633,472	224,633,472	226,190,833	226,190,833	1.000

Notes: (38) = (36) x (37)
 (39) = (38) x [(46) x (21)]

(42) = (40) x (41)
 (43) = (42) x [(46) x (21)]

(44) = [0.50 x (38)] + [0.50 x (42)]
 (45) = (44) x [(46) x (21)]

6. Diagnostics @2016 for IID.xlsx

Iowa
Statewide - Private Carrier (PC)
Paid Losses to DSR Premium, On-Level - Policy Year

Indemnity Paid to DSR Premium

PY	Valuation Year																		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1991							0.472	0.472	0.476	0.474	0.477	0.479	0.484	0.484	0.486	0.488	0.490	0.491	0.491
1992						0.425	0.427	0.433	0.433	0.438	0.438	0.447	0.451	0.453	0.457	0.458	0.460	0.462	0.466
1993					0.379	0.385	0.393	0.401	0.402	0.426	0.432	0.433	0.435	0.437	0.437	0.437	0.437	0.437	0.439
1994				0.348	0.363	0.374	0.376	0.377	0.385	0.394	0.400	0.401	0.401	0.403	0.405	0.403	0.403	0.405	0.405
1995			0.299	0.336	0.352	0.368	0.379	0.382	0.393	0.395	0.395	0.398	0.400	0.400	0.400	0.401	0.400	0.403	0.403
1996		0.250	0.316	0.354	0.373	0.387	0.396	0.407	0.414	0.416	0.418	0.424	0.424	0.424	0.424	0.425	0.427	0.428	0.429
1997	0.136	0.227	0.285	0.323	0.342	0.355	0.375	0.382	0.386	0.386	0.391	0.393	0.395	0.395	0.396	0.397	0.397	0.398	0.400
1998	0.138	0.229	0.294	0.336	0.360	0.375	0.387	0.394	0.396	0.399	0.401	0.403	0.403	0.408	0.410	0.411	0.413	0.414	
1999	0.139	0.242	0.315	0.361	0.393	0.406	0.417	0.424	0.430	0.435	0.438	0.440	0.435	0.436	0.440	0.441	0.443		
2000	0.152	0.272	0.358	0.400	0.432	0.448	0.454	0.459	0.464	0.461	0.464	0.452	0.454	0.463	0.464	0.467			
2001	0.138	0.241	0.321	0.369	0.396	0.409	0.418	0.422	0.426	0.426	0.431	0.433	0.433	0.434	0.432				
2002	0.126	0.225	0.295	0.335	0.355	0.368	0.376	0.380	0.382	0.382	0.383	0.386	0.387	0.390					
2003	0.120	0.226	0.296	0.341	0.363	0.374	0.379	0.390	0.397	0.404	0.407	0.407	0.409						
2004	0.131	0.231	0.307	0.357	0.387	0.402	0.417	0.423	0.429	0.435	0.438	0.439							
2005	0.117	0.221	0.298	0.340	0.366	0.384	0.394	0.397	0.398	0.402	0.402								
2006	0.120	0.224	0.297	0.335	0.358	0.375	0.387	0.392	0.397	0.400									
2007	0.118	0.225	0.305	0.356	0.388	0.406	0.417	0.428	0.434										
2008	0.122	0.224	0.309	0.357	0.384	0.401	0.412	0.424											
2009	0.115	0.226	0.309	0.365	0.394	0.411	0.420												
2010	0.120	0.229	0.312	0.372	0.393	0.412													
2011	0.106	0.211	0.301	0.339	0.363														
2012	0.103	0.204	0.277	0.327															
2013	0.109	0.217	0.307																
2014	0.099	0.196																	
2015	0.095																		

Medical Paid to DSR Premium

PY	Valuation Year																		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1991							0.435	0.437	0.439	0.440	0.444	0.444	0.442	0.442	0.444	0.446	0.448	0.451	0.453
1992						0.430	0.434	0.438	0.440	0.449	0.449	0.451	0.457	0.461	0.465	0.468	0.472	0.476	0.484
1993					0.404	0.408	0.410	0.416	0.418	0.418	0.420	0.422	0.422	0.424	0.424	0.426	0.428	0.428	
1994				0.390	0.394	0.398	0.398	0.404	0.406	0.408	0.414	0.416	0.419	0.419	0.423	0.425	0.427	0.429	0.431
1995			0.366	0.371	0.369	0.378	0.384	0.384	0.389	0.391	0.393	0.396	0.396	0.394	0.394	0.396	0.396	0.399	0.401
1996		0.356	0.375	0.388	0.393	0.401	0.403	0.412	0.410	0.413	0.417	0.422	0.426	0.427	0.433	0.496	0.497	0.500	0.500
1997	0.282	0.333	0.350	0.359	0.370	0.374	0.382	0.385	0.387	0.388	0.391	0.393	0.393	0.395	0.395	0.395	0.397	0.397	0.399
1998	0.279	0.329	0.347	0.357	0.365	0.366	0.371	0.375	0.376	0.379	0.382	0.382	0.383	0.387	0.390	0.391	0.392	0.394	
1999	0.284	0.354	0.381	0.396	0.407	0.407	0.414	0.418	0.422	0.426	0.426	0.427	0.427	0.430	0.434	0.435	0.438		
2000	0.309	0.388	0.410	0.421	0.432	0.441	0.445	0.452	0.456	0.454	0.460	0.454	0.458	0.462	0.466	0.469			
2001	0.305	0.374	0.392	0.397	0.405	0.410	0.412	0.415	0.415	0.415	0.418	0.419	0.420	0.422	0.422				
2002	0.310	0.383	0.403	0.412	0.420	0.426	0.430	0.432	0.436	0.437	0.439	0.443	0.444	0.449					
2003	0.313	0.386	0.411	0.426	0.434	0.439	0.443	0.448	0.453	0.457	0.459	0.462	0.465						
2004	0.332	0.411	0.435	0.455	0.466	0.473	0.481	0.488	0.494	0.498	0.502	0.507							
2005	0.320	0.382	0.406	0.415	0.423	0.429	0.437	0.439	0.442	0.445	0.445								
2006	0.316	0.394	0.420	0.434	0.447	0.455	0.460	0.463	0.466	0.469									
2007	0.345	0.421	0.447	0.466	0.476	0.484	0.489	0.491	0.496										
2008	0.347	0.431	0.459	0.476	0.492	0.497	0.504	0.511											
2009	0.349	0.435	0.473	0.493	0.507	0.515	0.524												
2010	0.370	0.451	0.484	0.494	0.506	0.511													
2011	0.339	0.414	0.442	0.456	0.463														
2012	0.345	0.421	0.445	0.459															
2013	0.349	0.423	0.450																
2014	0.315	0.387																	
2015	0.319																		

Iowa
Statewide - Private Carrier (PC)
Case Reserves to DSR Premium, On-Level - Policy Year

Indemnity Case to DSR Premium

PY	Valuation Year																		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1991							0.021	0.019	0.017	0.016	0.014	0.014	0.012	0.012	0.012	0.012	0.010	0.010	0.009
1992						0.046	0.040	0.033	0.029	0.031	0.029	0.026	0.024	0.024	0.024	0.022	0.020	0.016	0.016
1993					0.035	0.031	0.025	0.021	0.017	0.014	0.012	0.008	0.008	0.006	0.006	0.006	0.004	0.004	0.004
1994				0.044	0.033	0.026	0.020	0.020	0.020	0.017	0.015	0.015	0.013	0.011	0.011	0.009	0.009	0.009	0.009
1995			0.078	0.053	0.029	0.022	0.021	0.016	0.018	0.016	0.016	0.016	0.014	0.013	0.013	0.011	0.010	0.008	0.010
1996		0.142	0.090	0.058	0.047	0.037	0.036	0.030	0.026	0.025	0.023	0.018	0.018	0.018	0.017	0.014	0.012	0.012	0.012
1997	0.184	0.122	0.082	0.055	0.041	0.035	0.030	0.022	0.020	0.019	0.015	0.014	0.012	0.011	0.011	0.010	0.009	0.009	0.006
1998	0.204	0.152	0.097	0.063	0.048	0.036	0.034	0.026	0.021	0.020	0.018	0.014	0.014	0.014	0.013	0.011	0.011	0.011	
1999	0.202	0.150	0.105	0.073	0.052	0.047	0.040	0.028	0.024	0.020	0.016	0.018	0.015	0.014	0.013	0.011	0.010		
2000	0.215	0.161	0.108	0.067	0.053	0.039	0.033	0.031	0.030	0.028	0.029	0.024	0.024	0.018	0.015	0.014			
2001	0.210	0.165	0.105	0.070	0.043	0.029	0.023	0.020	0.018	0.016	0.013	0.014	0.013	0.012	0.011				
2002	0.196	0.136	0.092	0.059	0.039	0.025	0.020	0.017	0.015	0.012	0.011	0.011	0.010	0.007					
2003	0.214	0.144	0.090	0.052	0.039	0.033	0.029	0.023	0.022	0.015	0.012	0.014	0.012						
2004	0.213	0.155	0.103	0.071	0.052	0.046	0.039	0.034	0.031	0.027	0.022	0.021							
2005	0.208	0.136	0.087	0.056	0.046	0.030	0.025	0.022	0.022	0.020	0.019								
2006	0.219	0.156	0.108	0.083	0.067	0.053	0.045	0.042	0.037	0.038									
2007	0.216	0.161	0.120	0.080	0.058	0.044	0.035	0.029	0.023										
2008	0.224	0.162	0.107	0.080	0.052	0.043	0.032	0.024											
2009	0.221	0.157	0.106	0.067	0.051	0.039	0.031												
2010	0.220	0.163	0.112	0.075	0.054	0.040													
2011	0.186	0.131	0.077	0.045	0.030														
2012	0.189	0.130	0.085	0.043															
2013	0.194	0.134	0.069																
2014	0.179	0.134																	
2015	0.187																		

Medical Case to DSR Premium

PY	Valuation Year																		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1991							0.025	0.025	0.024	0.025	0.033	0.040	0.033	0.033	0.033	0.033	0.020	0.020	0.022
1992						0.086	0.078	0.073	0.061	0.061	0.065	0.025	0.027	0.027	0.027	0.025	0.025	0.025	0.023
1993					0.014	0.014	0.010	0.010	0.010	0.010	0.012	0.010	0.010	0.010	0.010	0.008	0.008	0.008	0.006
1994				0.027	0.021	0.029	0.010	0.012	0.012	0.012	0.012	0.029	0.027	0.027	0.027	0.025	0.021	0.023	0.039
1995			0.029	0.018	0.015	0.012	0.010	0.010	0.015	0.015	0.015	0.015	0.017	0.017	0.015	0.015	0.013	0.030	0.030
1996		0.068	0.046	0.032	0.029	0.028	0.033	0.036	0.061	0.061	0.055	0.052	0.112	0.109	0.075	0.016	0.014	0.025	0.023
1997	0.106	0.050	0.039	0.030	0.016	0.016	0.018	0.017	0.022	0.018	0.012	0.018	0.017	0.021	0.020	0.020	0.018	0.024	0.024
1998	0.116	0.054	0.034	0.025	0.018	0.013	0.017	0.015	0.013	0.012	0.013	0.013	0.012	0.011	0.015	0.013	0.011	0.012	
1999	0.109	0.060	0.037	0.038	0.032	0.032	0.029	0.024	0.023	0.028	0.024	0.021	0.021	0.020	0.017	0.017	0.017		
2000	0.127	0.070	0.045	0.038	0.040	0.030	0.032	0.034	0.040	0.041	0.041	0.040	0.034	0.029	0.024	0.028			
2001	0.117	0.067	0.039	0.026	0.018	0.017	0.017	0.014	0.013	0.012	0.012	0.010	0.008	0.008					
2002	0.150	0.071	0.051	0.043	0.040	0.040	0.036	0.033	0.034	0.037	0.036	0.033	0.029	0.027					
2003	0.141	0.076	0.048	0.037	0.031	0.036	0.029	0.028	0.031	0.029	0.028	0.028	0.023						
2004	0.181	0.122	0.097	0.079	0.072	0.072	0.067	0.071	0.069	0.061	0.061	0.056							
2005	0.141	0.081	0.056	0.041	0.041	0.034	0.028	0.027	0.030	0.030	0.028								
2006	0.189	0.126	0.099	0.089	0.081	0.078	0.072	0.073	0.072	0.072									
2007	0.147	0.075	0.060	0.045	0.048	0.042	0.038	0.037	0.030										
2008	0.159	0.087	0.063	0.055	0.042	0.043	0.042	0.038											
2009	0.232	0.166	0.139	0.122	0.119	0.122	0.119												
2010	0.179	0.109	0.082	0.074	0.067	0.057													
2011	0.154	0.093	0.061	0.040	0.024														
2012	0.165	0.089	0.067	0.045															
2013	0.161	0.095	0.063																
2014	0.147	0.074																	
2015	0.143																		

7. Open Claim ratio @2016 for IID.xlsx

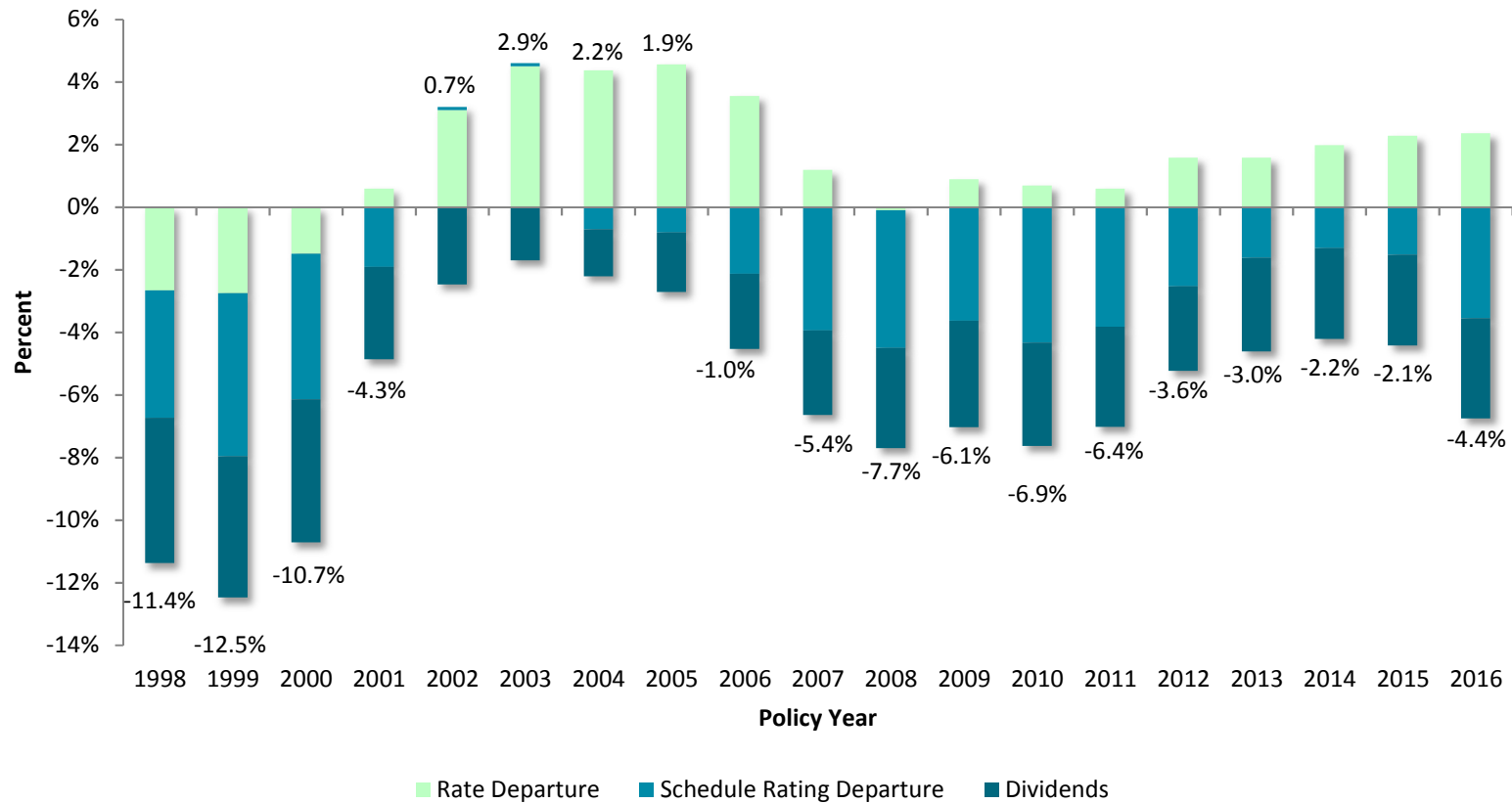
IOWA
Policy Year - Open Claims to Total Claims
Unlimited Statewide - Private Carrier

PY	Half	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20			
1979																					0.002	0.002		
1980																						0.002	0.001	0.001
1981																			0.002	0.001	0.001	0.001	0.001	
1982																		0.001	0.001	0.001	0.001	0.001	0.001	
1983																0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.002	
1984															0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	
1985														0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.001	0.001	
1986													0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	
1987												0.003	0.002	0.002	0.002	0.001	0.001	0.002	0.001	0.002	0.002	0.002		
1988											0.002	0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.001	
1989										0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.001	0.001	0.001	
1990									0.004	0.003	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	
1991								0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.001	0.001	0.002	0.001	
1992							0.009	0.006	0.005	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.002	
1993						0.029	0.023	0.005	0.004	0.003	0.002	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	
1994					0.045	0.031	0.009	0.005	0.004	0.003	0.003	0.002	0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	
1995				0.085	0.052	0.016	0.009	0.006	0.005	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	
1996			0.156	0.092	0.033	0.018	0.010	0.008	0.006	0.005	0.005	0.004	0.004	0.003	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	
1997		0.327	0.158	0.068	0.030	0.017	0.011	0.007	0.006	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	
1998	0.673	0.335	0.149	0.074	0.035	0.020	0.011	0.009	0.007	0.005	0.005	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	
1999	0.667	0.356	0.161	0.086	0.046	0.026	0.015	0.011	0.008	0.006	0.005	0.005	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	
2000	0.690	0.381	0.179	0.103	0.060	0.039	0.015	0.012	0.009	0.008	0.007	0.007	0.006	0.006	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	
2001	0.731	0.385	0.196	0.098	0.043	0.023	0.014	0.009	0.007	0.007	0.006	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	
2002	0.702	0.402	0.190	0.093	0.046	0.027	0.016	0.012	0.009	0.008	0.007	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	
2003	0.724	0.417	0.195	0.095	0.047	0.027	0.017	0.013	0.010	0.009	0.008	0.006	0.006	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	
2004	0.722	0.400	0.177	0.093	0.052	0.029	0.022	0.017	0.014	0.011	0.009	0.008	0.008	0.008	0.008	0.008	0.008	0.008	0.008	0.008	0.008	0.008	0.008	
2005	0.742	0.395	0.180	0.096	0.045	0.028	0.020	0.014	0.010	0.009	0.009	0.008	0.008	0.008	0.008	0.008	0.008	0.008	0.008	0.008	0.008	0.008	0.008	
2006	0.727	0.383	0.182	0.084	0.050	0.032	0.018	0.014	0.011	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	
2007	0.703	0.405	0.177	0.096	0.056	0.031	0.020	0.015	0.012	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	
2008	0.724	0.380	0.183	0.099	0.050	0.032	0.022	0.016	0.011	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	
2009	0.715	0.404	0.189	0.100	0.049	0.035	0.023	0.018	0.013	0.010	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	
2010	0.711	0.409	0.195	0.102	0.052	0.032	0.021	0.016	0.012	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	
2011	0.721	0.421	0.204	0.100	0.051	0.029	0.021	0.016	0.012	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	
2012	0.742	0.432	0.201	0.099	0.051	0.029	0.021	0.016	0.012	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	
2013	0.750	0.447	0.216	0.102	0.051	0.029	0.021	0.016	0.012	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	
2014	0.759	0.453	0.210	0.102	0.051	0.029	0.021	0.016	0.012	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	
2015	0.785	0.451	0.210	0.102	0.051	0.029	0.021	0.016	0.012	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	
2016	0.764	0.451	0.210	0.102	0.051	0.029	0.021	0.016	0.012	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	

Avg's	Thru	Half	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
2-yr	2013	0.746	0.427	0.200	0.101	0.050	0.032	0.019	0.014	0.012	0.010	0.008	0.005	0.005	0.005	0.004	0.003	0.003	0.002	0.002	0.002	0.002	0.002
	2014	0.755	0.440	0.203	0.101	0.051	0.034	0.021	0.015	0.011	0.010	0.009	0.006	0.004	0.005	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.002
	2015	0.772	0.450	0.209	0.100	0.052	0.034	0.023	0.016	0.012	0.009	0.009	0.007	0.005	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.002	0.002
	2016	0.775	0.452	0.213	0.101	0.051	0.031	0.022	0.017	0.012	0.009	0.009	0.008	0.007	0.005	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.002
3-yr	2013	0.738	0.421	0.196	0.100	0.052	0.032	0.019	0.015	0.011	0.009	0.007	0.005	0.005	0.004	0.003	0.003	0.003	0.002	0.001	0.002	0.002	0.001
	2014	0.750	0.433	0.200	0.101	0.050	0.033	0.020	0.014	0.012	0.010	0.008	0.005	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.001	0.002	0.002
	2015	0.765	0.444	0.207	0.100	0.051	0.033	0.022	0.015	0.011	0.010	0.009	0.006	0.005	0.004	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.001
	2016	0.769	0.450	0.209	0.100	0.051	0.032	0.022	0.016	0.011	0.009	0.009	0.007	0.006	0.004	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.002
4-yr	2013	0.731	0.417	0.193	0.099	0.051	0.031	0.020	0.015	0.011	0.009	0.007	0.005	0.004	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.002	0.001
	2014	0.743	0.427	0.197	0.100	0.052	0.033	0.020	0.015	0.011	0.009	0.008	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.002	0.002
	2015	0.759	0.438	0.204	0.100	0.051	0.033	0.021	0.015	0.012	0.010	0.008	0.006	0.005	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.002
	2016	0.765	0.446	0.208	0.101	0.051	0.032	0.022	0.016	0.011	0.010	0.009	0.007	0.006	0.005	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.002
5-yr	2013	0.728	0.409	0.190	0.096	0.050	0.030	0.019	0.014	0.010	0.009	0.007	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.001	0.002	0.002	0.001
	2014	0.737	0.423	0.194	0.099	0.051	0.032	0.020	0.015	0.011	0.009	0.007	0.005	0.004	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.002	0.001
	2015	0.751	0.432	0.201	0.100	0.052	0.032	0.021	0.015	0.011	0.009	0.008	0.006	0.005	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.001
	2016	0.760	0.441	0.205	0.101	0.051	0.032	0.021	0.015	0.012	0.009	0.008	0.006	0.006	0.004	0.004	0.003	0.003	0.003	0.002			

8. Iowa - Carrier Discounting @2016 for IID.pdf

The Impact on Premium of Rate Departures, Schedule Rating, and Dividends in Iowa



Based on data for through 12/31/2016 as of 08/04/2017
 Dividend ratios are based on calendar year statistics

**The Impact on Premium of Rate Departures,
Schedule Rating, and Dividends**
Iowa
August 4, 2017

Policy Year	Rate Departure	Schedule Rating Departure	Dividends	Total Departure
1998	-2.7%	-4.1%	-4.6%	-11.4%
1999	-2.7%	-5.2%	-4.5%	-12.5%
2000	-1.5%	-4.7%	-4.6%	-10.7%
2001	0.6%	-1.9%	-2.9%	-4.3%
2002	3.1%	0.1%	-2.5%	0.7%
2003	4.5%	0.1%	-1.7%	2.9%
2004	4.4%	-0.7%	-1.5%	2.2%
2005	4.6%	-0.8%	-1.9%	1.9%
2006	3.6%	-2.1%	-2.4%	-1.0%
2007	1.2%	-3.9%	-2.7%	-5.4%
2008	-0.1%	-4.4%	-3.2%	-7.7%
2009	0.9%	-3.6%	-3.4%	-6.1%
2010	0.7%	-4.3%	-3.3%	-6.9%
2011	0.6%	-3.8%	-3.2%	-6.4%
2012	1.6%	-2.5%	-2.7%	-3.6%
2013	1.6%	-1.6%	-3.0%	-3.0%
2014	2.0%	-1.3%	-2.9%	-2.2%
2015	2.3%	-1.5%	-2.9%	-2.1%
2016	2.4%	-3.5%	-3.2%	-4.4%



**National Council on
Compensation Insurance**

Carla Townsend
State Relations Executive
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August 9, 2017

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

Re: Iowa Voluntary and Assigned Risk Rates and Rating Values Filing Proposed Effective January 1, 2018

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 January 1, 2018 for new and renewal policies.

This filing proposes an overall average decrease of 8.7% 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 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.

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, a single combined rate is still calculated for Class Codes 7710 and 7711 via a payroll-weighted average of the separately indicated rates for these two Class Codes.
2. As a result of Item B-1435, effective January 1, 2018:
 - a. Class Code 1655 is discontinued and the rate for Class Code 1642 is payroll weighted to reflect the combined experience of Class Codes 1655 and 1642.
 - b. Class Codes 1741 and 1853 are discontinued and the rate for Class Code 1701 is payroll weighted to reflect the combined experience of Class Codes 1741, 1853 and 1701.
 - c. Class Codes 1860 and 4282 are discontinued and the rate for Class Code 4279 is payroll weighted to reflect the combined experience of Class Codes 1860, 4282, and 4279.
 - d. Class Codes 2501 and 2534 are combined to reflect the first year of a two-year transition program. In the second year of the transition, Class Code 2534 will be discontinued.
 - e. Class Code 3175 is discontinued and the rate for Class Code 3169 is payroll weighted to reflect the combined experience of Class Codes 3175 and 3169.



- f. Class Code 3223 is discontinued and the rate for Class Code 3180 is payroll weighted to reflect the combined experience of Class Codes 3180 and 3223.
 - g. Class Codes 4053 and 4061 are discontinued and the rate for Class Code 4062 is payroll weighted to reflect the combined experience of Class Codes 4053, 4061, and 4062.
 - h. Class Code 4113 is discontinued and the rate for Class Code 4111 is payroll weighted to reflect the combined experience of Class Codes 4113 and 4111.
 - i. Class Code 4439 is discontinued and the rate for Class Code 4558 is payroll weighted to reflect the combined experience of Class Codes 4439 and 4558.
 - j. Class Code 5069 is discontinued and the rate for Class Code 5059 is payroll weighted to reflect the combined experience of Class Codes 5069 and 5059.
 - k. Class Code 6017 is discontinued and the rate for Class Code 5213 is payroll weighted to reflect the combined experience of Class Codes 6017 and 5213.
 - l. Class Code 7225 is established
 - m. Class Codes 7228 and 7229 are discontinued and the rate for Class Code 7219 is established and payroll weighted to reflect the combined experience of Class Codes 7228 and 7229.
3. As a result of Item R-1413, the retrospective rating plan parameters were updated.

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.

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.

Handwritten signature of Carla Townsend in cursive script.

Carla Townsend
State Relations Executive
Regulatory Division

Filing Prepared by:

Handwritten signature of Tony DiDonato in cursive script.

Tony DiDonato
Director and Senior Actuary
Actuarial and Economic Services