

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Effective January 1, 2020

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
0005	2.04	1.52	803	1.19	0.43	2014	2.52	1.88	954	1.35	0.37
0008	2.09	1.56	818	1.16	0.42	2016	2.02	1.50	796	1.20	0.45
0016	3.58	2.67	1288	1.90	0.37	2021	1.72	1.28	702	0.95	0.42
0034	2.40	1.79	916	1.39	0.43	2039	1.26	0.94	557	0.76	0.45
0035	1.66	1.24	683	0.98	0.45	2041	1.73	1.29	705	1.03	0.45
0036	2.67	1.99	1001	1.56	0.43	2065	0.97	0.72	466	0.57	0.43
0037	2.51	1.87	951	1.40	0.42	2070	2.72	2.03	1017	1.59	0.43
0042	3.00	2.24	1105	1.67	0.42	2081	1.58	1.18	658	0.92	0.43
0050	3.70	2.76	1326	2.14	0.43	2089	1.98	1.48	784	1.15	0.43
0059D	0.28	0.21	-	0.07	0.37	2095	2.02	1.50	796	1.17	0.43
0065D	0.06	0.04	-	0.02	0.37	2105	1.82	1.36	733	1.08	0.45
0066D	0.06	0.04	-	0.02	0.37	2110	1.57	1.17	655	0.93	0.45
0067D	0.06	0.04	-	0.02	0.37	2111	1.25	0.93	554	0.74	0.45
0079	2.77	2.06	1033	1.50	0.37	2112	2.28	1.70	878	1.35	0.45
0083	3.51	2.61	1266	2.04	0.43	2114	1.73	1.29	705	1.03	0.45
0106	5.45	4.06	1500	2.72	0.33	2121	0.99	0.74	472	0.57	0.43
0113	2.49	1.86	944	1.44	0.43	2130	1.31	0.98	573	0.76	0.43
0170	2.17	1.62	844	1.26	0.43	2131	0.90	0.67	444	0.53	0.43
0251	2.02	1.50	796	1.18	0.43	2143	1.20	0.89	538	0.72	0.45
0400	-	-	-	0.76	0.42	2157	2.28	1.70	878	1.34	0.43
0401	7.47	5.57	A	3.72	0.33	2172	0.77	0.57	403	0.44	0.42
0766N	0.27	0.20	-	-	-	2174	1.31	0.98	573	0.78	0.45
0771N	0.25	0.19	-	-	-	2211	4.10	3.05	1452	2.20	0.37
0908P	131.00	98.00	291	76.35	0.43	2220	1.31	0.98	573	0.76	0.43
0913P	315.00	235.00	475	184.07	0.43	2286	1.09	0.81	503	0.66	0.45
1005*	3.21	2.39	1171	1.13	0.31	2288	2.26	1.68	872	1.34	0.45
1016X*	8.21	6.12	1500	2.69	0.31	2300	-	-	-	0.91	0.43
1164D	1.81	1.35	730	0.84	0.31	2302	0.90	0.67	444	0.52	0.43
1165D	1.67	1.24	686	0.83	0.33	2305	1.19	0.89	535	0.66	0.42
1320	1.76	1.31	714	0.88	0.33	2361	1.12	0.83	513	0.65	0.43
1322	4.43	3.30	1500	2.25	0.33	2362	1.02	0.76	481	0.59	0.43
1430	2.19	1.63	850	1.16	0.37	2380	1.50	1.12	633	0.88	0.43
1438	2.69	2.00	1007	1.35	0.33	2386	-	-	-	0.91	0.43
1452	1.38	1.03	595	0.75	0.37	2388	1.06	0.79	494	0.63	0.45
1463	7.20	5.36	1500	3.58	0.33	2402	1.46	1.09	620	0.78	0.37
1472	1.60	1.19	664	0.80	0.33	2413	1.53	1.14	642	0.89	0.43
1604X	2.45	1.83	932	1.33	0.37	2416	1.03	0.77	484	0.60	0.43
1624D	1.45	1.08	617	0.72	0.33	2417	0.68	0.51	374	0.40	0.43
1642	1.31	0.98	573	0.70	0.37	2501	1.57	1.17	655	0.91	0.43
1654	3.30	2.46	1200	1.77	0.37	2503	0.81	0.60	415	0.48	0.45
1655	-	-	-	0.70	0.37	2534	-	-	-	0.91	0.43
1699	1.44	1.07	614	0.77	0.37	2570	2.05	1.53	806	1.22	0.45
1701	1.94	1.45	771	1.03	0.37	2585	1.87	1.39	749	1.12	0.45
1710D	2.64	1.96	992	1.38	0.37	2586	1.41	1.05	604	0.82	0.43
1741	-	-	-	1.03	0.37	2587	1.37	1.02	592	0.82	0.45
1747	1.20	0.89	538	0.64	0.37	2589	1.20	0.89	538	0.70	0.43
1748	4.50	3.35	1500	2.37	0.37	2600	2.07	1.54	812	1.24	0.45
1803D	4.09	3.05	1448	1.82	0.33	2623	3.69	2.75	1322	2.06	0.42
1852	-	-	-	0.55	0.31	2651	0.96	0.72	462	0.57	0.45
1853	-	-	-	1.03	0.37	2660	1.41	1.05	604	0.84	0.45
1860	-	-	-	0.67	0.43	2670	1.29	0.96	566	0.80	0.48
1924	1.46	1.09	620	0.87	0.45	2683	1.46	1.09	620	0.86	0.45
1925	2.19	1.63	850	1.22	0.42	2688	1.30	0.97	570	0.78	0.45
2002	1.70	1.27	696	1.01	0.45	2701	9.13	6.80	1500	4.90	0.37
2003	2.51	1.87	951	1.46	0.43	2702	13.23	9.86	1500	6.28	0.31

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

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Effective January 1, 2020

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
2709	6.03	4.49	1500	3.22	0.37	3224	1.78	1.33	721	1.07	0.45
2710	5.41	4.03	1500	2.70	0.33	3227	1.73	1.29	705	1.03	0.45
2714	2.80	2.09	1042	1.66	0.45	3240	1.94	1.45	771	1.16	0.45
2731	2.48	1.85	941	1.31	0.37	3241	1.44	1.07	614	0.84	0.43
2735	2.83	2.11	1051	1.68	0.45	3255	1.47	1.10	623	0.90	0.47
2759	4.09	3.05	1448	2.44	0.45	3257	1.50	1.12	633	0.87	0.43
2790	1.12	0.83	513	0.67	0.45	3270	1.46	1.09	620	0.85	0.43
2797	1.55	1.15	648	0.90	0.43	3300	3.95	2.94	1404	2.26	0.43
2799	3.13	2.33	1146	1.75	0.42	3303	1.66	1.24	683	0.98	0.45
2802	3.24	2.41	1181	1.81	0.42	3307	1.82	1.36	733	1.06	0.43
2835	1.34	1.00	582	0.82	0.48	3315	1.79	1.33	724	1.07	0.45
2836	1.55	1.15	648	0.95	0.47	3334	1.14	0.85	519	0.67	0.43
2841	2.37	1.77	907	1.41	0.45	3336	1.44	1.07	614	0.77	0.37
2881	1.67	1.24	686	1.03	0.47	3365	2.54	1.89	960	1.36	0.37
2883	1.49	1.11	629	0.87	0.43	3372	2.02	1.50	796	1.13	0.42
2913	-	-	-	0.87	0.43	3373	2.77	2.06	1033	1.63	0.43
2915	2.34	1.74	897	1.31	0.42	3383	0.79	0.59	409	0.47	0.45
2916	1.82	1.36	733	0.91	0.33	3385	0.43	0.32	295	0.25	0.45
2923	1.43	1.07	610	0.85	0.45	3400	2.29	1.71	881	1.27	0.42
2942	-	-	-	0.43	0.48	3507	1.63	1.21	673	0.95	0.43
2960	2.89	2.15	1070	1.68	0.43	3515	1.37	1.02	592	0.79	0.43
3004	0.79	0.59	409	0.42	0.37	3548	0.79	0.59	409	0.46	0.43
3018	1.64	1.22	677	0.88	0.37	3559	1.60	1.19	664	0.93	0.43
3022	2.04	1.52	803	1.21	0.45	3574	0.74	0.55	393	0.44	0.45
3027	1.55	1.15	648	0.82	0.37	3581	0.71	0.53	384	0.42	0.45
3028	1.61	1.20	667	0.94	0.43	3612	1.19	0.89	535	0.66	0.42
3030	3.49	2.60	1259	1.86	0.37	3620	1.88	1.40	752	1.00	0.37
3040	3.24	2.41	1181	1.72	0.37	3629	0.96	0.72	462	0.57	0.45
3041	2.52	1.88	954	1.46	0.43	3632	1.37	1.02	592	0.76	0.42
3042	2.11	1.57	825	1.18	0.42	3634	0.96	0.72	462	0.57	0.45
3064	2.16	1.61	840	1.26	0.43	3635	1.44	1.07	614	0.84	0.43
3069	-	-	-	0.99	0.43	3638	0.96	0.72	462	0.57	0.45
3076	1.72	1.28	702	0.99	0.43	3642	1.19	0.89	535	0.69	0.43
3081D	2.60	1.94	979	1.36	0.37	3643	1.19	0.89	535	0.69	0.43
3082D	2.63	1.95	988	1.36	0.37	3647	1.41	1.05	604	0.79	0.42
3085D	2.35	1.75	900	1.23	0.37	3648	0.94	0.70	456	0.56	0.45
3110	2.28	1.70	878	1.33	0.43	3681	0.58	0.43	343	0.34	0.45
3111	1.50	1.12	633	0.88	0.43	3685	0.52	0.39	324	0.31	0.45
3113	0.94	0.70	456	0.55	0.43	3719	0.47	0.35	308	0.22	0.31
3114	1.73	1.29	705	1.01	0.43	3724	2.13	1.59	831	1.07	0.33
3118	1.00	0.75	475	0.60	0.45	3726	1.63	1.21	673	0.77	0.31
3119	0.49	0.37	314	0.30	0.48	3803	1.49	1.11	629	0.87	0.43
3122	1.11	0.83	510	0.66	0.45	3807	1.25	0.93	554	0.74	0.45
3126	1.03	0.77	484	0.60	0.43	3808	2.40	1.79	916	1.34	0.42
3131	0.93	0.69	453	0.54	0.43	3821X	4.04	3.01	1433	2.26	0.42
3132	1.75	1.30	711	1.01	0.43	3822X	2.43	1.81	925	1.34	0.41
3145	1.49	1.11	629	0.86	0.43	3824X	1.96	1.46	777	1.09	0.42
3146	1.32	0.98	576	0.77	0.43	3826	0.43	0.32	295	0.25	0.43
3169	1.49	1.11	629	0.87	0.43	3827	1.29	0.96	566	0.72	0.42
3175	-	-	-	0.87	0.43	3830	0.74	0.55	393	0.42	0.42
3179	1.08	0.80	500	0.64	0.45	3851	1.50	1.12	633	0.90	0.45
3180	1.35	1.01	585	0.81	0.45	3865	1.02	0.76	481	0.62	0.47
3188	1.09	0.81	503	0.65	0.45	3881	3.24	2.41	1181	1.89	0.43
3220	1.11	0.83	510	0.64	0.43	4000	3.13	2.33	1146	1.58	0.33
3223	-	-	-	0.81	0.45	4021	2.31	1.72	888	1.23	0.37

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

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Effective January 1, 2020

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
4024D	2.72	2.02	1017	1.44	0.37	4653	1.11	0.83	510	0.66	0.45
4034	3.24	2.41	1181	1.73	0.37	4665	3.34	2.49	1212	1.78	0.37
4036	1.52	1.13	639	0.81	0.37	4670	-	-	-	1.25	0.43
4038	1.25	0.93	554	0.77	0.48	4683	2.14	1.59	834	1.25	0.43
4053	-	-	-	0.93	0.43	4686	1.35	1.01	585	0.72	0.37
4061	-	-	-	0.93	0.43	4692	0.50	0.37	318	0.30	0.45
4062	1.60	1.19	664	0.93	0.43	4693	0.53	0.39	327	0.31	0.43
4101	1.37	1.02	592	0.77	0.42	4703	0.99	0.74	472	0.58	0.43
4109	0.24	0.18	236	0.15	0.45	4716	-	-	-	1.25	0.43
4110	0.46	0.34	305	0.27	0.43	4717	1.14	0.85	519	0.70	0.48
4111	1.32	0.98	576	0.78	0.45	4720	1.08	0.80	500	0.63	0.43
4113	-	-	-	0.78	0.45	4740	0.49	0.37	314	0.26	0.37
4114	1.44	1.07	614	0.84	0.43	4741	1.25	0.93	554	0.73	0.43
4130	1.76	1.31	714	1.03	0.43	4751	1.19	0.89	535	0.63	0.37
4131	3.34	2.49	1212	1.98	0.45	4766NX	1.98	1.48	869	0.94	0.31
4133	1.19	0.89	535	0.70	0.45	4771NX	1.44	1.07	692	0.68	0.31
4149	0.40	0.30	286	0.24	0.48	4777	1.75	1.30	711	0.82	0.31
4206	1.34	1.00	582	0.78	0.43	4825	0.44	0.33	299	0.24	0.37
4207	1.06	0.79	494	0.57	0.37	4828	1.32	0.98	576	0.73	0.42
4239	1.26	0.94	557	0.67	0.37	4829	0.76	0.57	399	0.38	0.33
4240	2.11	1.57	825	1.25	0.45	4902	1.82	1.36	733	1.09	0.45
4243	1.31	0.98	573	0.76	0.43	4923	0.62	0.46	355	0.36	0.43
4244	1.60	1.19	664	0.93	0.43	5020	2.72	2.03	1017	1.46	0.37
4250	1.00	0.75	475	0.58	0.43	5022	3.22	2.40	1174	1.62	0.33
4251	1.47	1.10	623	0.86	0.43	5037	5.72	4.26	1500	2.70	0.31
4263	1.91	1.42	762	1.11	0.43	5040	4.32	3.22	1500	2.04	0.31
4273	1.17	0.87	529	0.68	0.43	5057	2.75	2.05	1026	1.32	0.31
4279	1.15	0.86	522	0.67	0.43	5059	9.31	6.94	1500	4.37	0.31
4282	-	-	-	0.67	0.43	5069	-	-	-	4.37	0.31
4283	0.67	0.50	371	0.39	0.43	5102	2.78	2.07	1036	1.40	0.33
4299	1.12	0.83	513	0.67	0.45	5146	2.27	1.69	875	1.22	0.37
4304	3.05	2.27	1121	1.70	0.42	5160	1.22	0.91	544	0.62	0.33
4307	1.11	0.83	510	0.68	0.47	5183	1.40	1.04	601	0.75	0.37
4351	0.55	0.41	333	0.32	0.43	5188	1.64	1.22	677	0.88	0.37
4352	0.87	0.65	434	0.52	0.45	5190	1.48	1.10	626	0.79	0.37
4360	-	-	-	0.19	0.42	5191	0.76	0.57	399	0.44	0.43
4361	0.59	0.44	346	0.35	0.45	5192	1.73	1.29	705	1.01	0.43
4410	1.58	1.18	658	0.92	0.43	5213	2.77	2.06	1033	1.40	0.33
4420	1.58	1.18	658	0.79	0.33	5215	3.16	2.35	1155	1.77	0.42
4431	0.93	0.69	453	0.57	0.47	5221	2.24	1.67	866	1.20	0.37
4432	0.70	0.52	381	0.43	0.48	5222	3.73	2.78	1335	1.88	0.33
4439	-	-	-	0.59	0.43	5223	3.94	2.94	1401	2.10	0.37
4452	1.46	1.09	620	0.85	0.43	5348	1.92	1.43	765	1.03	0.37
4459	1.60	1.19	664	0.93	0.43	5402	2.17	1.62	844	1.30	0.45
4470	1.34	1.00	582	0.78	0.43	5403	3.06	2.28	1124	1.53	0.33
4484	1.72	1.28	702	0.99	0.43	5437	3.19	2.38	1165	1.72	0.37
4493	1.55	1.15	648	0.90	0.43	5443	1.67	1.24	686	0.98	0.43
4511	0.47	0.35	308	0.26	0.42	5445	2.89	2.15	1070	1.45	0.33
4557	1.15	0.86	522	0.69	0.45	5462	3.53	2.63	1272	1.89	0.37
4558	1.02	0.76	481	0.59	0.43	5472	3.44	2.56	1244	1.63	0.31
4568	1.17	0.87	529	0.63	0.37	5473	4.84	3.61	1500	2.28	0.31
4581	0.52	0.39	324	0.26	0.33	5474	3.09	2.30	1133	1.54	0.33
4583	2.13	1.59	831	1.07	0.33	5478	2.02	1.50	796	1.09	0.37
4611	0.35	0.26	270	0.21	0.45	5479	3.06	2.28	1124	1.71	0.42
4635	1.49	1.11	629	0.70	0.31	5480	3.01	2.24	1108	1.52	0.33

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

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Effective January 1, 2020

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
5491	0.96	0.72	462	0.48	0.33	7024M	1.77	1.32	718	0.85	0.31
5506	3.74	2.79	1338	1.76	0.31	7038M	3.64	2.71	1307	1.69	0.31
5507	2.01	1.50	793	1.01	0.33	7046M	4.00	2.98	1420	1.91	0.31
5508	-	-	-	1.01	0.33	7047M	2.52	1.88	954	1.16	0.31
5535	2.71	2.02	1014	1.45	0.37	7050M	6.67	4.97	1500	2.94	0.31
5537	2.57	1.91	970	1.37	0.37	7090M	4.04	3.01	1433	1.87	0.31
5551	5.47	4.08	1500	2.59	0.31	7098M	4.44	3.31	1500	2.12	0.31
5606	0.68	0.51	374	0.34	0.33	7099M	7.33	5.46	1500	3.34	0.31
5610	2.80	2.09	1042	1.64	0.43	7133	1.57	1.17	655	0.78	0.33
5645	5.58	4.16	1500	2.79	0.33	7151M	1.91	1.42	762	0.95	0.33
5703	5.70	4.25	1500	3.04	0.37	7152M	3.49	2.60	1259	1.66	0.33
5705	8.20	6.11	1500	4.36	0.37	7153M	2.12	1.58	828	1.06	0.33
5951	0.21	0.16	226	0.13	0.45	7219	3.89	2.90	1385	1.98	0.33
6003	3.09	2.30	1133	1.67	0.37	7222	3.39	2.53	1228	1.83	0.37
6005	2.16	1.61	840	1.15	0.37	7225	3.27	2.44	1190	1.76	0.37
6017	-	-	-	1.40	0.33	7228	-	-	-	1.98	0.33
6018	1.19	0.89	535	0.65	0.37	7229	-	-	-	1.98	0.33
6045	1.92	1.43	765	1.04	0.37	7230	5.16	3.84	1500	2.91	0.42
6204	3.71	2.76	1329	1.86	0.33	7231	4.61	3.43	1500	2.62	0.42
6206	1.20	0.89	538	0.57	0.31	7232	3.83	2.85	1366	1.95	0.33
6213	0.70	0.52	381	0.35	0.33	7309F	10.67	7.95	1500	4.32	0.26
6214	0.90	0.67	444	0.42	0.31	7313F	4.14	3.08	1464	1.68	0.26
6216	2.60	1.94	979	1.23	0.31	7317F	10.43	7.77	1500	4.23	0.26
6217	2.08	1.55	815	1.05	0.33	7327F	27.74	20.67	1500	11.23	0.26
6229	2.28	1.70	878	1.14	0.33	7333M	1.26	0.94	557	0.61	0.31
6233	1.32	0.98	576	0.67	0.33	7335M	1.40	1.04	601	0.68	0.31
6235	3.15	2.35	1152	1.50	0.31	7337M	2.31	1.72	888	1.07	0.31
6236	3.28	2.44	1193	1.77	0.37	7350F	13.11	9.77	1500	5.49	0.28
6237	0.68	0.51	374	0.37	0.37	7360	2.16	1.61	840	1.15	0.37
6251D	2.80	2.08	1042	1.40	0.33	7370	3.66	2.73	1313	2.12	0.43
6252D	2.06	1.53	809	0.97	0.31	7380	2.74	2.04	1023	1.54	0.42
6260	-	-	-	1.40	0.33	7382	2.34	1.74	897	1.36	0.43
6306	2.40	1.79	916	1.21	0.33	7390	2.64	1.97	992	1.54	0.43
6319	1.75	1.30	711	0.88	0.33	7394M	1.67	1.24	686	0.81	0.31
6325	1.78	1.33	721	0.90	0.33	7395M	1.86	1.39	746	0.90	0.31
6400	2.98	2.22	1099	1.67	0.42	7398M	3.07	2.29	1127	1.42	0.31
6503	1.09	0.81	503	0.66	0.45	7402	0.11	0.08	195	0.06	0.43
6504	1.75	1.30	711	1.05	0.45	7403	2.41	1.80	919	1.29	0.37
6702M*	2.26	1.68	872	1.21	0.37	7405N	0.84	0.63	513	0.45	0.37
6703M*	4.14	3.08	1464	2.10	0.37	7420	3.88	2.89	1382	1.84	0.31
6704M*	2.51	1.87	951	1.34	0.37	7421	0.42	0.31	292	0.21	0.33
6801F	5.40	4.02	1500	2.32	0.32	7422	0.71	0.53	384	0.33	0.31
6811	3.82	2.85	1363	2.03	0.37	7425	1.15	0.86	522	0.55	0.31
6824F	9.82	7.32	1500	4.11	0.28	7431N	0.49	0.37	365	0.23	0.31
6826F	6.49	4.84	1500	2.79	0.32	7445N	0.28	0.21	-	-	-
6834	1.72	1.28	702	0.96	0.42	7453N	0.16	0.12	-	-	-
6836	2.25	1.68	869	1.19	0.37	7502	1.10	0.82	507	0.59	0.37
6843F	9.34	6.96	1500	3.79	0.26	7515	0.59	0.44	346	0.28	0.31
6845F	7.13	5.31	1500	2.89	0.26	7520	2.10	1.56	822	1.22	0.43
6854	3.03	2.26	1114	1.42	0.31	7538	2.39	1.78	913	1.13	0.31
6872F	10.78	8.03	1500	4.37	0.26	7539	0.88	0.66	437	0.44	0.33
6874F	19.66	14.65	1500	7.97	0.26	7540	1.60	1.19	664	0.75	0.31
6882	2.05	1.53	806	0.97	0.31	7580	1.79	1.33	724	0.95	0.37
6884	3.14	2.34	1149	1.53	0.31	7590	1.83	1.36	736	1.03	0.42
7016M	1.59	1.18	661	0.76	0.31	7600	2.41	1.80	919	1.30	0.37

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

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Effective January 1, 2020

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
7605	1.55	1.15	648	0.83	0.37	8304	3.36	2.50	1218	1.78	0.37
7610	0.33	0.25	264	0.19	0.42	8350	2.84	2.12	1055	1.43	0.33
7698X	3.30	2.46	1200	1.49	0.31	8380	1.46	1.09	620	0.81	0.42
7699X	1.47	1.10	623	0.76	0.36	8381	1.27	0.95	560	0.71	0.42
7705	3.24	2.41	1181	1.81	0.42	8385	1.66	1.24	683	0.88	0.37
7710X	2.49	1.86	944	1.24	0.33	8392	1.71	1.27	699	0.99	0.43
7711X	2.49	1.86	944	1.24	0.33	8393X	1.17	0.87	529	0.69	0.43
7720	1.70	1.27	696	0.90	0.37	8500	4.28	3.19	1500	2.29	0.37
7725X	1.59	1.18	661	0.76	0.33	8601	0.23	0.17	232	0.13	0.42
7732PX	122.00	89.00	282	63.36	0.37	8602	0.83	0.62	421	0.47	0.42
7855	1.86	1.39	746	0.99	0.37	8603	0.05	0.04	176	0.03	0.43
8001	1.56	1.16	651	0.92	0.45	8606	1.34	1.00	582	0.67	0.33
8002	1.36	1.01	588	0.78	0.43	8709F	5.28	3.93	1500	2.14	0.26
8006	1.36	1.01	588	0.79	0.43	8719	1.53	1.14	642	0.72	0.31
8008	0.91	0.68	447	0.54	0.45	8720	0.79	0.59	409	0.42	0.37
8010	1.14	0.85	519	0.68	0.45	8721	0.20	0.15	223	0.10	0.37
8013	0.27	0.20	245	0.16	0.43	8723	0.11	0.08	195	0.06	0.43
8015	0.51	0.38	321	0.30	0.43	8725	1.64	1.22	677	0.88	0.37
8017	0.97	0.72	466	0.58	0.45	8726F	2.81	2.09	1045	1.21	0.32
8018	1.97	1.47	781	1.17	0.45	8734M	0.24	0.18	236	0.13	0.37
8021	1.86	1.39	746	1.07	0.43	8737M	0.22	0.16	229	0.12	0.37
8031	1.83	1.36	736	1.06	0.43	8738M	0.40	0.30	286	0.21	0.37
8032	1.37	1.02	592	0.81	0.45	8742	0.18	0.13	217	0.10	0.37
8033	2.00	1.49	790	1.15	0.43	8745	2.29	1.71	881	1.28	0.42
8037	1.11	0.83	510	0.66	0.45	8748	0.33	0.25	264	0.19	0.42
8039	1.23	0.92	547	0.73	0.45	8755	0.17	0.13	214	0.09	0.37
8044	1.70	1.27	696	0.95	0.42	8799	0.59	0.44	346	0.34	0.43
8045	0.60	0.45	349	0.36	0.45	8800	1.24	0.92	551	0.76	0.47
8046	1.46	1.09	620	0.85	0.43	8803	0.05	0.04	176	0.02	0.37
8047	0.61	0.45	352	0.37	0.45	8805M	0.16	0.12	210	0.09	0.43
8058	1.67	1.24	686	0.96	0.43	8810	0.12	0.09	198	0.07	0.43
8072	0.47	0.35	308	0.28	0.45	8814M	0.15	0.11	207	0.08	0.43
8102	1.29	0.96	566	0.76	0.45	8815M	0.27	0.20	245	0.15	0.43
8103	1.37	1.02	592	0.76	0.42	8820	0.11	0.08	195	0.06	0.42
8105	-	-	-	1.17	0.45	8824	1.43	1.07	610	0.85	0.45
8106	2.60	1.94	979	1.39	0.37	8825	-	-	-	0.79	0.43
8107	1.79	1.33	724	0.95	0.37	8826	1.35	1.01	585	0.79	0.43
8111	1.59	1.18	661	0.93	0.43	8829	-	-	-	0.85	0.45
8116	1.79	1.33	724	1.04	0.43	8831	0.91	0.68	447	0.53	0.43
8203	3.39	2.53	1228	1.98	0.43	8832	0.18	0.13	217	0.11	0.43
8204	3.31	2.47	1203	1.76	0.37	8833	0.56	0.42	336	0.33	0.43
8209	2.59	1.93	976	1.50	0.43	8835	1.51	1.12	636	0.88	0.43
8215	1.87	1.39	749	1.00	0.37	8842	2.29	1.71	881	1.32	0.43
8227	1.86	1.39	746	0.88	0.31	8855	0.12	0.09	198	0.07	0.43
8232	2.91	2.17	1077	1.55	0.37	8856	0.33	0.25	264	0.20	0.43
8233	1.64	1.22	677	0.89	0.37	8864	0.93	0.69	453	0.54	0.43
8235	2.67	1.99	1001	1.56	0.43	8868	0.29	0.22	251	0.17	0.45
8263	4.16	3.10	1470	2.30	0.42	8869	0.83	0.62	421	0.49	0.45
8264	2.83	2.11	1051	1.51	0.37	8871	0.06	0.04	179	0.04	0.45
8265	3.27	2.44	1190	1.63	0.33	8901	0.12	0.09	198	0.07	0.42
8279	4.90	3.65	1500	2.42	0.33	9012	0.73	0.54	390	0.41	0.42
8288	4.41	3.29	1500	2.33	0.37	9014X	1.71	1.27	699	1.00	0.43
8291	2.37	1.77	907	1.33	0.42	9015	2.10	1.56	822	1.22	0.43
8292	2.27	1.69	875	1.32	0.43	9016	1.84	1.37	740	1.06	0.43
8293	5.91	4.40	1500	3.19	0.37	9019	1.50	1.12	633	0.80	0.37

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

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Effective January 1, 2020

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO
9033	1.59	1.18	661	0.92	0.43						
9040	1.91	1.42	762	1.14	0.45						
9044	0.90	0.67	444	0.53	0.45						
9052	1.24	0.92	551	0.74	0.45						
9058	1.20	0.89	538	0.74	0.47						
9060	1.03	0.77	484	0.61	0.45						
9061	0.91	0.68	447	0.56	0.47						
9062	0.91	0.68	447	0.56	0.47						
9063	0.69	0.51	377	0.40	0.44						
9077F	4.99	3.72	1500	2.21	0.39						
9082	0.93	0.69	453	0.57	0.47						
9083	0.83	0.62	421	0.51	0.47						
9084	0.96	0.72	462	0.55	0.43						
9088a	a	a	a	a	a						
9089	0.69	0.51	377	0.40	0.44						
9093	1.09	0.81	503	0.64	0.45						
9101	2.39	1.78	913	1.41	0.45						
9102	2.10	1.56	822	1.23	0.43						
9154	0.95	0.71	459	0.55	0.43						
9156	1.62	1.21	670	0.90	0.42						
9170	5.46	4.07	1500	2.56	0.31						
9178	4.28	3.19	1500	2.59	0.47						
9179	7.50	5.59	1500	4.46	0.45						
9180	4.18	3.11	1477	2.20	0.37						
9182	1.25	0.93	554	0.72	0.43						
9186	7.89	5.88	1500	3.89	0.33						
9220	2.98	2.22	1099	1.66	0.42						
9402	2.68	2.00	1004	1.44	0.37						
9403	3.91	2.91	1392	1.97	0.33						
9410	1.39	1.04	598	0.80	0.43						
9501	1.94	1.45	771	1.09	0.42						
9505	2.20	1.64	853	1.23	0.42						
9516	2.40	1.79	916	1.29	0.37						
9519	2.80	2.09	1042	1.50	0.37						
9521	1.75	1.30	711	0.93	0.37						
9522	1.58	1.18	658	0.91	0.43						
9534	1.92	1.43	765	0.97	0.33						
9554	4.56	3.40	1500	2.29	0.33						
9586	0.31	0.23	258	0.19	0.48						
9600	1.29	0.96	566	0.78	0.45						
9620	0.76	0.57	399	0.42	0.42						

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

Effective January 1, 2020
APPLICABLE TO ADVISORY RATES ONLY
FOOTNOTES

- a Rate for each individual risk must be obtained from NCCI Customer Service or the Indiana Compensation Rating Bureau (ICRB).
- 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	0.28	S	1165D	0.03	S	3082D	0.06	S
0065D	0.06	S	1624D	0.02	S	3085D	0.04	S
0066D	0.06	S	1710D	0.06	S	4024D	0.03	S
0067D	0.06	S	1803D	0.44	S	6251D	0.03	S
1164D	0.04	S	3081D	0.05	S	6252D	0.02	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 the 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
4766	0766
4771	0771
7405	7445
7431	7453

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

*** Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$0.86. (For coverage written separately for federal benefits only, \$0.84. For coverage written separately for state benefits only, \$0.02.)
- 1016 Rate includes a non-ratable disease element of \$2.57. (For coverage written separately for federal benefits only, \$2.52. For coverage written separately for state benefits only, \$0.05.)
- 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 2.228 and elr x 2.125.
- 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, 2020

APPLICABLE TO ADVISORY LOSS COSTS ONLY
FOOTNOTES

- a Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Indiana Compensation Rating Bureau (ICRB).
- D Advisory loss cost 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	0.21	S	1165D	0.02	S	3082D	0.04	S
0065D	0.04	S	1624D	0.01	S	3085D	0.03	S
0066D	0.04	S	1710D	0.04	S	4024D	0.02	S
0067D	0.04	S	1803D	0.33	S	6251D	0.02	S
1164D	0.03	S	3081D	0.04	S	6252D	0.01	S

S=Silica

- F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost 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 advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4766	0766
4771	0771
7405	7445
7431	7453

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

*** Class Codes with Specific Footnotes**

- 1005 Advisory loss cost includes a non-ratable disease element of \$0.64. (For coverage written separately for federal benefits only, \$0.63. For coverage written separately for state benefits only, \$0.01.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$1.92. (For coverage written separately for federal benefits only, \$1.88. For coverage written separately for state benefits only, \$0.04.)
- 6702 Loss cost 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 loss cost and elr each x 1.215.
- 6703 Loss cost 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 loss cost x 2.228 and elr x 2.125.
- 6704 Loss cost 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 loss cost and elr each x 1.35.

Effective January 1, 2020

MISCELLANEOUS VALUES - ADVISORY RATES

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

Employee operated vehicle.....	\$71,800
Leased or rented vehicle.....	\$47,800

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Rate) 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,” “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” as amended in Indiana Special Rules, and the **Basic Manual** footnote instructions for Code 9178 – “Athletic Sports or Park: Non-Contact Sports,” and Code 9179 – “Athletic Sports or Park: Contact Sports”..... \$3,700

Minimum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E – “Executive Officers” and “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies”..... \$800

Premium Discount Percentages-(See **Basic Manual** Rule 3-A-19.) Premium discounts are not mandatory in Indiana. 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%

Premium Reduction Percentages - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:

Deductible Amount	With Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
\$0	8.1%	7.1%	6.6%	5.7%	5.1%	4.1%	3.7%
\$500	12.9%	10.6%	9.8%	8.1%	6.9%	5.3%	4.9%
\$1,000	16.0%	13.1%	12.0%	9.8%	8.3%	6.2%	5.8%
\$1,500	18.3%	14.9%	13.7%	11.2%	9.5%	7.0%	6.5%
\$2,000	20.1%	16.4%	15.0%	12.3%	10.4%	7.7%	7.2%
\$2,500	21.6%	17.7%	16.2%	13.3%	11.3%	8.3%	7.7%
\$3,000	22.8%	18.8%	17.2%	14.2%	12.0%	8.9%	8.2%
\$3,500	23.9%	19.8%	18.1%	14.9%	12.7%	9.5%	8.7%
\$4,000	24.9%	20.7%	18.9%	15.7%	13.3%	10.0%	9.1%
\$4,500	25.8%	21.5%	19.6%	16.3%	13.9%	10.4%	9.5%
\$5,000	26.7%	22.3%	20.3%	16.9%	14.5%	10.9%	9.9%

Effective January 1, 2020

MISCELLANEOUS VALUES - ADVISORY RATES(cont.)

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	6.0%	4.4%	4.0%	3.0%	2.3%	1.4%
\$1,000	9.9%	7.5%	6.7%	5.1%	4.1%	2.6%	2.6%
\$1,500	12.7%	9.8%	8.8%	6.8%	5.5%	3.6%	3.6%
\$2,000	15.0%	11.7%	10.5%	8.2%	6.7%	4.5%	4.3%
\$2,500	16.8%	13.3%	12.0%	9.5%	7.8%	5.3%	5.0%
\$3,000	18.4%	14.7%	13.2%	10.5%	8.7%	6.0%	5.7%
\$3,500	19.8%	15.9%	14.4%	11.5%	9.6%	6.7%	6.2%
\$4,000	21.0%	17.0%	15.4%	12.4%	10.4%	7.3%	6.8%
\$4,500	22.1%	18.0%	16.3%	13.2%	11.1%	7.9%	7.3%
\$5,000	23.2%	19.0%	17.2%	14.0%	11.8%	8.5%	7.8%

Terrorism - (Advisory Rate)..... 0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage
applicable only in connection with **Basic Manual** Rule 3-A-4..... 85%

(Multiply a Non-F classification rate by a factor of 1.85 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.75) and the adjustment for differences in loss-based expenses (1.059)).

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.

Effective January 1, 2020

MISCELLANEOUS VALUES - ADVISORY LOSS COSTS

Advisory Loss Elimination Ratios - The following reduction percentages are applicable for employers electing total deductibles on a per claim basis. They do not include a safety factor.

Deductible Amount	With Coinsurance Loss Elimination Ratios HAZARD GROUP						
	A	B	C	D	E	F	G
\$0	10.6%	9.2%	8.6%	7.5%	6.6%	5.4%	4.8%
\$500	16.9%	13.8%	12.8%	10.6%	9.0%	6.9%	6.4%
\$1,000	20.9%	17.0%	15.6%	12.9%	10.9%	8.1%	7.6%
\$1,500	23.9%	19.5%	17.8%	14.6%	12.4%	9.1%	8.5%
\$2,000	26.2%	21.4%	19.6%	16.1%	13.6%	10.1%	9.4%
\$2,500	28.1%	23.1%	21.1%	17.4%	14.7%	10.9%	10.1%
\$3,000	29.8%	24.6%	22.4%	18.5%	15.7%	11.6%	10.7%
\$3,500	31.2%	25.9%	23.6%	19.5%	16.6%	12.4%	11.3%
\$4,000	32.5%	27.0%	24.7%	20.4%	17.4%	13.0%	11.9%
\$4,500	33.7%	28.1%	25.6%	21.3%	18.2%	13.6%	12.4%
\$5,000	34.8%	29.1%	26.5%	22.1%	18.9%	14.2%	13.0%

Deductible Amount	Without Coinsurance Loss Elimination Ratios HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	7.9%	5.7%	5.2%	3.9%	3.0%	1.9%	2.0%
\$1,000	12.9%	9.7%	8.8%	6.7%	5.3%	3.4%	3.5%
\$1,500	16.6%	12.8%	11.5%	8.9%	7.2%	4.7%	4.6%
\$2,000	19.5%	15.3%	13.8%	10.8%	8.8%	5.9%	5.7%
\$2,500	21.9%	17.3%	15.6%	12.4%	10.1%	6.9%	6.6%
\$3,000	24.0%	19.1%	17.3%	13.8%	11.4%	7.8%	7.4%
\$3,500	25.8%	20.8%	18.8%	15.0%	12.5%	8.7%	8.2%
\$4,000	27.4%	22.2%	20.1%	16.2%	13.5%	9.6%	8.9%
\$4,500	28.9%	23.5%	21.3%	17.3%	14.5%	10.3%	9.5%
\$5,000	30.3%	24.8%	22.4%	18.3%	15.4%	11.1%	10.2%

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

Employee operated vehicle.....	\$71,800
Leased or rented vehicle.....	\$47,800

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost)..... 0.01

Maximum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E – “Executive Officers,” “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” as amended in Indiana Special Rules, and the *Basic Manual* footnote instructions for Code 9178 – “Athletic Sports or Park: Non-Contact Sports,” and Code 9179 – “Athletic Sports or Park: Contact” \$3,700

Minimum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E – “Executive Officers” and “Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies” \$800

Terrorism - (Advisory Loss Cost) 0.005

Effective January 1, 2020

MISCELLANEOUS VALUES - ADVISORY LOSS COSTS (cont.)

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with **Basic Manual** Rule 3-A-4..... 85%

(Multiply a Non-F classification loss cost by a factor of 1.85 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.75) and the adjustment for differences in loss-based expenses (1.059)).

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.



Indiana

Advisory Loss Costs, Advisory Rates, and Assigned Risk Rates Filing – January 1, 2020

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
 - Terrorism rate
 - United States Longshore and Harbor Workers' Compensation Coverage Percentage

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Effective January 1, 2020

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	2.04	803	1.19	0.43	2014	2.52	954	1.35	0.37	2709	6.03	1500	3.22	0.37
0008	2.09	818	1.16	0.42	2016	2.02	796	1.20	0.45	2710	5.41	1500	2.70	0.33
0016	3.58	1288	1.90	0.37	2021	1.72	702	0.95	0.42	2714	2.80	1042	1.66	0.45
0034	2.40	916	1.39	0.43	2039	1.26	557	0.76	0.45	2731	2.48	941	1.31	0.37
0035	1.66	683	0.98	0.45	2041	1.73	705	1.03	0.45	2735	2.83	1051	1.68	0.45
0036	2.67	1001	1.56	0.43	2065	0.97	466	0.57	0.43	2759	4.09	1448	2.44	0.45
0037	2.51	951	1.40	0.42	2070	2.72	1017	1.59	0.43	2790	1.12	513	0.67	0.45
0042	3.00	1105	1.67	0.42	2081	1.58	658	0.92	0.43	2797	1.55	648	0.90	0.43
0050	3.70	1326	2.14	0.43	2089	1.98	784	1.15	0.43	2799	3.13	1146	1.75	0.42
0059D	0.28	-	0.07	0.37	2095	2.02	796	1.17	0.43	2802	3.24	1181	1.81	0.42
0065D	0.06	-	0.02	0.37	2105	1.82	733	1.08	0.45	2835	1.34	582	0.82	0.48
0066D	0.06	-	0.02	0.37	2110	1.57	655	0.93	0.45	2836	1.55	648	0.95	0.47
0067D	0.06	-	0.02	0.37	2111	1.25	554	0.74	0.45	2841	2.37	907	1.41	0.45
0079	2.77	1033	1.50	0.37	2112	2.28	878	1.35	0.45	2881	1.67	686	1.03	0.47
0083	3.51	1266	2.04	0.43	2114	1.73	705	1.03	0.45	2883	1.49	629	0.87	0.43
0106	5.45	1500	2.72	0.33	2121	0.99	472	0.57	0.43	2913	-	-	0.87	0.43
0113	2.49	944	1.44	0.43	2130	1.31	573	0.76	0.43	2915	2.34	897	1.31	0.42
0170	2.17	844	1.26	0.43	2131	0.90	444	0.53	0.43	2916	1.82	733	0.91	0.33
0251	2.02	796	1.18	0.43	2143	1.20	538	0.72	0.45	2923	1.43	610	0.85	0.45
0400	-	-	0.76	0.42	2157	2.28	878	1.34	0.43	2942	-	-	0.43	0.48
0401	7.47	A	3.72	0.33	2172	0.77	403	0.44	0.42	2960	2.89	1070	1.68	0.43
0766N	0.27	-	-	-	2174	1.31	573	0.78	0.45	3004	0.79	409	0.42	0.37
0771N	0.25	-	-	-	2211	4.10	1452	2.20	0.37	3018	1.64	677	0.88	0.37
0908P	131.00	291	76.35	0.43	2220	1.31	573	0.76	0.43	3022	2.04	803	1.21	0.45
0913P	315.00	475	184.07	0.43	2286	1.09	503	0.66	0.45	3027	1.55	648	0.82	0.37
1005*	3.21	1171	1.13	0.31	2288	2.26	872	1.34	0.45	3028	1.61	667	0.94	0.43
1016X*	8.21	1500	2.69	0.31	2300	-	-	0.91	0.43	3030	3.49	1259	1.86	0.37
1164D	1.81	730	0.84	0.31	2302	0.90	444	0.52	0.43	3040	3.24	1181	1.72	0.37
1165D	1.67	686	0.83	0.33	2305	1.19	535	0.66	0.42	3041	2.52	954	1.46	0.43
1320	1.76	714	0.88	0.33	2361	1.12	513	0.65	0.43	3042	2.11	825	1.18	0.42
1322	4.43	1500	2.25	0.33	2362	1.02	481	0.59	0.43	3064	2.16	840	1.26	0.43
1430	2.19	850	1.16	0.37	2380	1.50	633	0.88	0.43	3069	-	-	0.99	0.43
1438	2.69	1007	1.35	0.33	2386	-	-	0.91	0.43	3076	1.72	702	0.99	0.43
1452	1.38	595	0.75	0.37	2388	1.06	494	0.63	0.45	3081D	2.60	979	1.36	0.37
1463	7.20	1500	3.58	0.33	2402	1.46	620	0.78	0.37	3082D	2.63	988	1.36	0.37
1472	1.60	664	0.80	0.33	2413	1.53	642	0.89	0.43	3085D	2.35	900	1.23	0.37
1604X	2.45	932	1.33	0.37	2416	1.03	484	0.60	0.43	3110	2.28	878	1.33	0.43
1624D	1.45	617	0.72	0.33	2417	0.68	374	0.40	0.43	3111	1.50	633	0.88	0.43
1642	1.31	573	0.70	0.37	2501	1.57	655	0.91	0.43	3113	0.94	456	0.55	0.43
1654	3.30	1200	1.77	0.37	2503	0.81	415	0.48	0.45	3114	1.73	705	1.01	0.43
1655	-	-	0.70	0.37	2534	-	-	0.91	0.43	3118	1.00	475	0.60	0.45
1699	1.44	614	0.77	0.37	2570	2.05	806	1.22	0.45	3119	0.49	314	0.30	0.48
1701	1.94	771	1.03	0.37	2585	1.87	749	1.12	0.45	3122	1.11	510	0.66	0.45
1710D	2.64	992	1.38	0.37	2586	1.41	604	0.82	0.43	3126	1.03	484	0.60	0.43
1741	-	-	1.03	0.37	2587	1.37	592	0.82	0.45	3131	0.93	453	0.54	0.43
1747	1.20	538	0.64	0.37	2589	1.20	538	0.70	0.43	3132	1.75	711	1.01	0.43
1748	4.50	1500	2.37	0.37	2600	2.07	812	1.24	0.45	3145	1.49	629	0.86	0.43
1803D	4.09	1448	1.82	0.33	2623	3.69	1322	2.06	0.42	3146	1.32	576	0.77	0.43
1852	-	-	0.55	0.31	2651	0.96	462	0.57	0.45	3169	1.49	629	0.87	0.43
1853	-	-	1.03	0.37	2660	1.41	604	0.84	0.45	3175	-	-	0.87	0.43
1860	-	-	0.67	0.43	2670	1.29	566	0.80	0.48	3179	1.08	500	0.64	0.45
1924	1.46	620	0.87	0.45	2683	1.46	620	0.86	0.45	3180	1.35	585	0.81	0.45
1925	2.19	850	1.22	0.42	2688	1.30	570	0.78	0.45	3188	1.09	503	0.65	0.45
2002	1.70	696	1.01	0.45	2701	9.13	1500	4.90	0.37	3220	1.11	510	0.64	0.43
2003	2.51	951	1.46	0.43	2702	13.23	1500	6.28	0.31	3223	-	-	0.81	0.45

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Effective January 1, 2020

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
3224	1.78	721	1.07	0.45	4024D	2.72	1017	1.44	0.37	4653	1.11	510	0.66	0.45
3227	1.73	705	1.03	0.45	4034	3.24	1181	1.73	0.37	4665	3.34	1212	1.78	0.37
3240	1.94	771	1.16	0.45	4036	1.52	639	0.81	0.37	4670	-	-	1.25	0.43
3241	1.44	614	0.84	0.43	4038	1.25	554	0.77	0.48	4683	2.14	834	1.25	0.43
3255	1.47	623	0.90	0.47	4053	-	-	0.93	0.43	4686	1.35	585	0.72	0.37
3257	1.50	633	0.87	0.43	4061	-	-	0.93	0.43	4692	0.50	318	0.30	0.45
3270	1.46	620	0.85	0.43	4062	1.60	664	0.93	0.43	4693	0.53	327	0.31	0.43
3300	3.95	1404	2.26	0.43	4101	1.37	592	0.77	0.42	4703	0.99	472	0.58	0.43
3303	1.66	683	0.98	0.45	4109	0.24	236	0.15	0.45	4716	-	-	1.25	0.43
3307	1.82	733	1.06	0.43	4110	0.46	305	0.27	0.43	4717	1.14	519	0.70	0.48
3315	1.79	724	1.07	0.45	4111	1.32	576	0.78	0.45	4720	1.08	500	0.63	0.43
3334	1.14	519	0.67	0.43	4113	-	-	0.78	0.45	4740	0.49	314	0.26	0.37
3336	1.44	614	0.77	0.37	4114	1.44	614	0.84	0.43	4741	1.25	554	0.73	0.43
3365	2.54	960	1.36	0.37	4130	1.76	714	1.03	0.43	4751	1.19	535	0.63	0.37
3372	2.02	796	1.13	0.42	4131	3.34	1212	1.98	0.45	4766NX	1.98	869	0.94	0.31
3373	2.77	1033	1.63	0.43	4133	1.19	535	0.70	0.45	4771NX	1.44	692	0.68	0.31
3383	0.79	409	0.47	0.45	4149	0.40	286	0.24	0.48	4777	1.75	711	0.82	0.31
3385	0.43	295	0.25	0.45	4206	1.34	582	0.78	0.43	4825	0.44	299	0.24	0.37
3400	2.29	881	1.27	0.42	4207	1.06	494	0.57	0.37	4828	1.32	576	0.73	0.42
3507	1.63	673	0.95	0.43	4239	1.26	557	0.67	0.37	4829	0.76	399	0.38	0.33
3515	1.37	592	0.79	0.43	4240	2.11	825	1.25	0.45	4902	1.82	733	1.09	0.45
3548	0.79	409	0.46	0.43	4243	1.31	573	0.76	0.43	4923	0.62	355	0.36	0.43
3559	1.60	664	0.93	0.43	4244	1.60	664	0.93	0.43	5020	2.72	1017	1.46	0.37
3574	0.74	393	0.44	0.45	4250	1.00	475	0.58	0.43	5022	3.22	1174	1.62	0.33
3581	0.71	384	0.42	0.45	4251	1.47	623	0.86	0.43	5037	5.72	1500	2.70	0.31
3612	1.19	535	0.66	0.42	4263	1.91	762	1.11	0.43	5040	4.32	1500	2.04	0.31
3620	1.88	752	1.00	0.37	4273	1.17	529	0.68	0.43	5057	2.75	1026	1.32	0.31
3629	0.96	462	0.57	0.45	4279	1.15	522	0.67	0.43	5059	9.31	1500	4.37	0.31
3632	1.37	592	0.76	0.42	4282	-	-	0.67	0.43	5069	-	-	4.37	0.31
3634	0.96	462	0.57	0.45	4283	0.67	371	0.39	0.43	5102	2.78	1036	1.40	0.33
3635	1.44	614	0.84	0.43	4299	1.12	513	0.67	0.45	5146	2.27	875	1.22	0.37
3638	0.96	462	0.57	0.45	4304	3.05	1121	1.70	0.42	5160	1.22	544	0.62	0.33
3642	1.19	535	0.69	0.43	4307	1.11	510	0.68	0.47	5183	1.40	601	0.75	0.37
3643	1.19	535	0.69	0.43	4351	0.55	333	0.32	0.43	5188	1.64	677	0.88	0.37
3647	1.41	604	0.79	0.42	4352	0.87	434	0.52	0.45	5190	1.48	626	0.79	0.37
3648	0.94	456	0.56	0.45	4360	-	-	0.19	0.42	5191	0.76	399	0.44	0.43
3681	0.58	343	0.34	0.45	4361	0.59	346	0.35	0.45	5192	1.73	705	1.01	0.43
3685	0.52	324	0.31	0.45	4410	1.58	658	0.92	0.43	5213	2.77	1033	1.40	0.33
3719	0.47	308	0.22	0.31	4420	1.58	658	0.79	0.33	5215	3.16	1155	1.77	0.42
3724	2.13	831	1.07	0.33	4431	0.93	453	0.57	0.47	5221	2.24	866	1.20	0.37
3726	1.63	673	0.77	0.31	4432	0.70	381	0.43	0.48	5222	3.73	1335	1.88	0.33
3803	1.49	629	0.87	0.43	4439	-	-	0.59	0.43	5223	3.94	1401	2.10	0.37
3807	1.25	554	0.74	0.45	4452	1.46	620	0.85	0.43	5348	1.92	765	1.03	0.37
3808	2.40	916	1.34	0.42	4459	1.60	664	0.93	0.43	5402	2.17	844	1.30	0.45
3821X	4.04	1433	2.26	0.42	4470	1.34	582	0.78	0.43	5403	3.06	1124	1.53	0.33
3822X	2.43	925	1.34	0.41	4484	1.72	702	0.99	0.43	5437	3.19	1165	1.72	0.37
3824X	1.96	777	1.09	0.42	4493	1.55	648	0.90	0.43	5443	1.67	686	0.98	0.43
3826	0.43	295	0.25	0.43	4511	0.47	308	0.26	0.42	5445	2.89	1070	1.45	0.33
3827	1.29	566	0.72	0.42	4557	1.15	522	0.69	0.45	5462	3.53	1272	1.89	0.37
3830	0.74	393	0.42	0.42	4558	1.02	481	0.59	0.43	5472	3.44	1244	1.63	0.31
3851	1.50	633	0.90	0.45	4568	1.17	529	0.63	0.37	5473	4.84	1500	2.28	0.31
3865	1.02	481	0.62	0.47	4581	0.52	324	0.26	0.33	5474	3.09	1133	1.54	0.33
3881	3.24	1181	1.89	0.43	4583	2.13	831	1.07	0.33	5478	2.02	796	1.09	0.37
4000	3.13	1146	1.58	0.33	4611	0.35	270	0.21	0.45	5479	3.06	1124	1.71	0.42
4021	2.31	888	1.23	0.37	4635	1.49	629	0.70	0.31	5480	3.01	1108	1.52	0.33

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Effective January 1, 2020

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5491	0.96	462	0.48	0.33	7024M	1.77	718	0.85	0.31	7605	1.55	648	0.83	0.37
5506	3.74	1338	1.76	0.31	7038M	3.64	1307	1.69	0.31	7610	0.33	264	0.19	0.42
5507	2.01	793	1.01	0.33	7046M	4.00	1420	1.91	0.31	7698X	3.30	1200	1.49	0.31
5508	-	-	1.01	0.33	7047M	2.52	954	1.16	0.31	7699X	1.47	623	0.76	0.36
5535	2.71	1014	1.45	0.37	7050M	6.67	1500	2.94	0.31	7705	3.24	1181	1.81	0.42
5537	2.57	970	1.37	0.37	7090M	4.04	1433	1.87	0.31	7710X	2.49	944	1.24	0.33
5551	5.47	1500	2.59	0.31	7098M	4.44	1500	2.12	0.31	7711X	2.49	944	1.24	0.33
5606	0.68	374	0.34	0.33	7099M	7.33	1500	3.34	0.31	7720	1.70	696	0.90	0.37
5610	2.80	1042	1.64	0.43	7133	1.57	655	0.78	0.33	7725X	1.59	661	0.76	0.33
5645	5.58	1500	2.79	0.33	7151M	1.91	762	0.95	0.33	7732PX	122.00	282	63.36	0.37
5703	5.70	1500	3.04	0.37	7152M	3.49	1259	1.66	0.33	7855	1.86	746	0.99	0.37
5705	8.20	1500	4.36	0.37	7153M	2.12	828	1.06	0.33	8001	1.56	651	0.92	0.45
5951	0.21	226	0.13	0.45	7219	3.89	1385	1.98	0.33	8002	1.36	588	0.78	0.43
6003	3.09	1133	1.67	0.37	7222	3.39	1228	1.83	0.37	8006	1.36	588	0.79	0.43
6005	2.16	840	1.15	0.37	7225	3.27	1190	1.76	0.37	8008	0.91	447	0.54	0.45
6017	-	-	1.40	0.33	7228	-	-	1.98	0.33	8010	1.14	519	0.68	0.45
6018	1.19	535	0.65	0.37	7229	-	-	1.98	0.33	8013	0.27	245	0.16	0.43
6045	1.92	765	1.04	0.37	7230	5.16	1500	2.91	0.42	8015	0.51	321	0.30	0.43
6204	3.71	1329	1.86	0.33	7231	4.61	1500	2.62	0.42	8017	0.97	466	0.58	0.45
6206	1.20	538	0.57	0.31	7232	3.83	1366	1.95	0.33	8018	1.97	781	1.17	0.45
6213	0.70	381	0.35	0.33	7309F	10.67	1500	4.32	0.26	8021	1.86	746	1.07	0.43
6214	0.90	444	0.42	0.31	7313F	4.14	1464	1.68	0.26	8031	1.83	736	1.06	0.43
6216	2.60	979	1.23	0.31	7317F	10.43	1500	4.23	0.26	8032	1.37	592	0.81	0.45
6217	2.08	815	1.05	0.33	7327F	27.74	1500	11.23	0.26	8033	2.00	790	1.15	0.43
6229	2.28	878	1.14	0.33	7333M	1.26	557	0.61	0.31	8037	1.11	510	0.66	0.45
6233	1.32	576	0.67	0.33	7335M	1.40	601	0.68	0.31	8039	1.23	547	0.73	0.45
6235	3.15	1152	1.50	0.31	7337M	2.31	888	1.07	0.31	8044	1.70	696	0.95	0.42
6236	3.28	1193	1.77	0.37	7350F	13.11	1500	5.49	0.28	8045	0.60	349	0.36	0.45
6237	0.68	374	0.37	0.37	7360	2.16	840	1.15	0.37	8046	1.46	620	0.85	0.43
6251D	2.80	1042	1.40	0.33	7370	3.66	1313	2.12	0.43	8047	0.61	352	0.37	0.45
6252D	2.06	809	0.97	0.31	7380	2.74	1023	1.54	0.42	8058	1.67	686	0.96	0.43
6260	-	-	1.40	0.33	7382	2.34	897	1.36	0.43	8072	0.47	308	0.28	0.45
6306	2.40	916	1.21	0.33	7390	2.64	992	1.54	0.43	8102	1.29	566	0.76	0.45
6319	1.75	711	0.88	0.33	7394M	1.67	686	0.81	0.31	8103	1.37	592	0.76	0.42
6325	1.78	721	0.90	0.33	7395M	1.86	746	0.90	0.31	8105	-	-	1.17	0.45
6400	2.98	1099	1.67	0.42	7398M	3.07	1127	1.42	0.31	8106	2.60	979	1.39	0.37
6503	1.09	503	0.66	0.45	7402	0.11	195	0.06	0.43	8107	1.79	724	0.95	0.37
6504	1.75	711	1.05	0.45	7403	2.41	919	1.29	0.37	8111	1.59	661	0.93	0.43
6702M*	2.26	872	1.21	0.37	7405N	0.84	513	0.45	0.37	8116	1.79	724	1.04	0.43
6703M*	4.14	1464	2.10	0.37	7420	3.88	1382	1.84	0.31	8203	3.39	1228	1.98	0.43
6704M*	2.51	951	1.34	0.37	7421	0.42	292	0.21	0.33	8204	3.31	1203	1.76	0.37
6801F	5.40	1500	2.32	0.32	7422	0.71	384	0.33	0.31	8209	2.59	976	1.50	0.43
6811	3.82	1363	2.03	0.37	7425	1.15	522	0.55	0.31	8215	1.87	749	1.00	0.37
6824F	9.82	1500	4.11	0.28	7431N	0.49	365	0.23	0.31	8227	1.86	746	0.88	0.31
6826F	6.49	1500	2.79	0.32	7445N	0.28	-	-	-	8232	2.91	1077	1.55	0.37
6834	1.72	702	0.96	0.42	7453N	0.16	-	-	-	8233	1.64	677	0.89	0.37
6836	2.25	869	1.19	0.37	7502	1.10	507	0.59	0.37	8235	2.67	1001	1.56	0.43
6843F	9.34	1500	3.79	0.26	7515	0.59	346	0.28	0.31	8263	4.16	1470	2.30	0.42
6845F	7.13	1500	2.89	0.26	7520	2.10	822	1.22	0.43	8264	2.83	1051	1.51	0.37
6854	3.03	1114	1.42	0.31	7538	2.39	913	1.13	0.31	8265	3.27	1190	1.63	0.33
6872F	10.78	1500	4.37	0.26	7539	0.88	437	0.44	0.33	8279	4.90	1500	2.42	0.33
6874F	19.66	1500	7.97	0.26	7540	1.60	664	0.75	0.31	8288	4.41	1500	2.33	0.37
6882	2.05	806	0.97	0.31	7580	1.79	724	0.95	0.37	8291	2.37	907	1.33	0.42
6884	3.14	1149	1.53	0.31	7590	1.83	736	1.03	0.42	8292	2.27	875	1.32	0.43
7016M	1.59	661	0.76	0.31	7600	2.41	919	1.30	0.37	8293	5.91	1500	3.19	0.37

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Effective January 1, 2020

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
8304	3.36	1218	1.78	0.37	9033	1.59	661	0.92	0.43					
8350	2.84	1055	1.43	0.33	9040	1.91	762	1.14	0.45					
8380	1.46	620	0.81	0.42	9044	0.90	444	0.53	0.45					
8381	1.27	560	0.71	0.42	9052	1.24	551	0.74	0.45					
8385	1.66	683	0.88	0.37	9058	1.20	538	0.74	0.47					
8392	1.71	699	0.99	0.43	9060	1.03	484	0.61	0.45					
8393X	1.17	529	0.69	0.43	9061	0.91	447	0.56	0.47					
8500	4.28	1500	2.29	0.37	9062	0.91	447	0.56	0.47					
8601	0.23	232	0.13	0.42	9063	0.69	377	0.40	0.44					
8602	0.83	421	0.47	0.42	9077F	4.99	1500	2.21	0.39					
8603	0.05	176	0.03	0.43	9082	0.93	453	0.57	0.47					
8606	1.34	582	0.67	0.33	9083	0.83	421	0.51	0.47					
8709F	5.28	1500	2.14	0.26	9084	0.96	462	0.55	0.43					
8719	1.53	642	0.72	0.31	9088a	a	a	a	a					
8720	0.79	409	0.42	0.37	9089	0.69	377	0.40	0.44					
8721	0.20	223	0.10	0.37	9093	1.09	503	0.64	0.45					
8723	0.11	195	0.06	0.43	9101	2.39	913	1.41	0.45					
8725	1.64	677	0.88	0.37	9102	2.10	822	1.23	0.43					
8726F	2.81	1045	1.21	0.32	9154	0.95	459	0.55	0.43					
8734M	0.24	236	0.13	0.37	9156	1.62	670	0.90	0.42					
8737M	0.22	229	0.12	0.37	9170	5.46	1500	2.56	0.31					
8738M	0.40	286	0.21	0.37	9178	4.28	1500	2.59	0.47					
8742	0.18	217	0.10	0.37	9179	7.50	1500	4.46	0.45					
8745	2.29	881	1.28	0.42	9180	4.18	1477	2.20	0.37					
8748	0.33	264	0.19	0.42	9182	1.25	554	0.72	0.43					
8755	0.17	214	0.09	0.37	9186	7.89	1500	3.89	0.33					
8799	0.59	346	0.34	0.43	9220	2.98	1099	1.66	0.42					
8800	1.24	551	0.76	0.47	9402	2.68	1004	1.44	0.37					
8803	0.05	176	0.02	0.37	9403	3.91	1392	1.97	0.33					
8805M	0.16	210	0.09	0.43	9410	1.39	598	0.80	0.43					
8810	0.12	198	0.07	0.43	9501	1.94	771	1.09	0.42					
8814M	0.15	207	0.08	0.43	9505	2.20	853	1.23	0.42					
8815M	0.27	245	0.15	0.43	9516	2.40	916	1.29	0.37					
8820	0.11	195	0.06	0.42	9519	2.80	1042	1.50	0.37					
8824	1.43	610	0.85	0.45	9521	1.75	711	0.93	0.37					
8825	-	-	0.79	0.43	9522	1.58	658	0.91	0.43					
8826	1.35	585	0.79	0.43	9534	1.92	765	0.97	0.33					
8829	-	-	0.85	0.45	9554	4.56	1500	2.29	0.33					
8831	0.91	447	0.53	0.43	9586	0.31	258	0.19	0.48					
8832	0.18	217	0.11	0.43	9600	1.29	566	0.78	0.45					
8833	0.56	336	0.33	0.43	9620	0.76	399	0.42	0.42					
8835	1.51	636	0.88	0.43										
8842	2.29	881	1.32	0.43										
8855	0.12	198	0.07	0.43										
8856	0.33	264	0.20	0.43										
8864	0.93	453	0.54	0.43										
8868	0.29	251	0.17	0.45										
8869	0.83	421	0.49	0.45										
8871	0.06	179	0.04	0.45										
8901	0.12	198	0.07	0.42										
9012	0.73	390	0.41	0.42										
9014X	1.71	699	1.00	0.43										
9015	2.10	822	1.22	0.43										
9016	1.84	740	1.06	0.43										
9019	1.50	633	0.80	0.37										

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

Effective January 1, 2020
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

- a Rate for each individual risk must be obtained from NCCI Customer Service or the Indiana Compensation Rating Bureau (ICRB).
- 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	0.28	S	1165D	0.03	S	3082D	0.06	S
0065D	0.06	S	1624D	0.02	S	3085D	0.04	S
0066D	0.06	S	1710D	0.06	S	4024D	0.03	S
0067D	0.06	S	1803D	0.44	S	6251D	0.03	S
1164D	0.04	S	3081D	0.05	S	6252D	0.02	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 the 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. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.
- 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
4766	0766
4771	0771
7405	7445
7431	7453

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

*** Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$0.86. (For coverage written separately for federal benefits only, \$0.84. For coverage written separately for state benefits only, \$0.02.)
- 1016 Rate includes a non-ratable disease element of \$2.57. (For coverage written separately for federal benefits only, \$2.52. For coverage written separately for state benefits only, \$0.05.)
- 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 2.228 and elr x 2.125.
- 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, 2020
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

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

Employee operated vehicle.....	\$71,800
Leased or rented vehicle.....	\$47,800

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

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

Loss Sensitive Rating Plan (LSRP) - The factors which are used in the calculation of the LSRP are as follows:

Basic Premium Factor	0.40	Loss Development Factors	
Minimum Premium Factor	0.75	1st Adjustment	0.05
Maximum Premium Factor	1.75	2nd Adjustment	0.03
Loss Conversion Factor	1.161	3rd Adjustment	0.01
Tax Multiplier	1.019	4th Adjustment	0.01

Maximum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E -- "Executive Officers," "Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies" as amended in Indiana Special Rules, and the **Basic Manual** footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports"..... \$3,700

Minimum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E -- "Executive Officers" and "Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies"..... \$800

Premium Reduction Percentages - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:

Deductible Amount	With Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$0	8.1%	7.1%	6.6%	5.7%	5.1%	4.1%
\$500	12.9%	10.6%	9.8%	8.1%	6.9%	5.3%	4.9%
\$1,000	16.0%	13.1%	12.0%	9.8%	8.3%	6.2%	5.8%
\$1,500	18.3%	14.9%	13.7%	11.2%	9.5%	7.0%	6.5%
\$2,000	20.1%	16.4%	15.0%	12.3%	10.4%	7.7%	7.2%
\$2,500	21.6%	17.7%	16.2%	13.3%	11.3%	8.3%	7.7%
\$3,000	22.8%	18.8%	17.2%	14.2%	12.0%	8.9%	8.2%
\$3,500	23.9%	19.8%	18.1%	14.9%	12.7%	9.5%	8.7%
\$4,000	24.9%	20.7%	18.9%	15.7%	13.3%	10.0%	9.1%
\$4,500	25.8%	21.5%	19.6%	16.3%	13.9%	10.4%	9.5%
\$5,000	26.7%	22.3%	20.3%	16.9%	14.5%	10.9%	9.9%

Effective January 1, 2020
 APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES (cont.)

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	6.0%	4.4%	4.0%	3.0%	2.3%	1.4%
\$1,000	9.9%	7.5%	6.7%	5.1%	4.1%	2.6%	2.6%
\$1,500	12.7%	9.8%	8.8%	6.8%	5.5%	3.6%	3.6%
\$2,000	15.0%	11.7%	10.5%	8.2%	6.7%	4.5%	4.3%
\$2,500	16.8%	13.3%	12.0%	9.5%	7.8%	5.3%	5.0%
\$3,000	18.4%	14.7%	13.2%	10.5%	8.7%	6.0%	5.7%
\$3,500	19.8%	15.9%	14.4%	11.5%	9.6%	6.7%	6.2%
\$4,000	21.0%	17.0%	15.4%	12.4%	10.4%	7.3%	6.8%
\$4,500	22.1%	18.0%	16.3%	13.2%	11.1%	7.9%	7.3%
\$5,000	23.2%	19.0%	17.2%	14.0%	11.8%	8.5%	7.8%

Terrorism - (Assigned Risk)..... 0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage
 applicable only in connection with **Basic Manual** Rule 3-A-4..... 85%

(Multiply a Non-F classification rate by a factor of 1.85 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.75) and the adjustment for differences in loss-based expenses (1.059)).

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.

A 30% residual market surcharge is applicable to the premium in excess of \$2,750 of the standard premium, subject to audit.