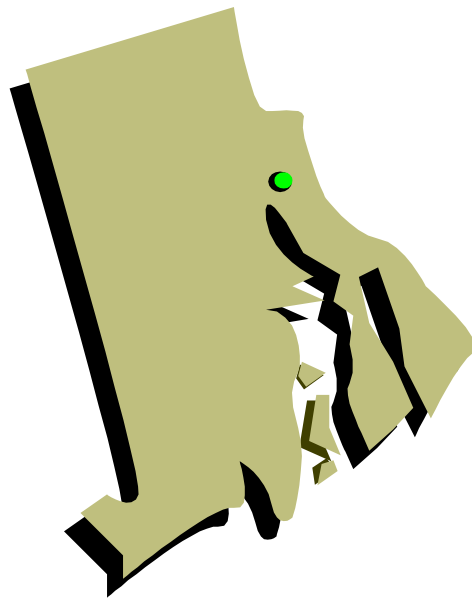


# **RHODE ISLAND**



## **LOSS COSTS and RATING VALUES**

**PROPOSED EFFECTIVE JUNE 1, 2012**

November 18, 2011

Honorable Paul McGreevy  
Director  
State of Rhode Island and Providence Plantations  
Department of Business Regulation  
Insurance Division  
1511 Pontiac Ave  
Cranston, RI 02920

Attention: Paula Pallozzi, Chief Property & Casualty Insurance Rate Analyst

**Re: Rhode Island Workers Compensation Loss Cost Level Change including  
Loss Adjustment Expense (LAE) -- Effective June 1, 2012**

Dear Director McGreevy:

In accordance with the applicable statutes and regulations of the state of Rhode Island, we are filing for your consideration and approval voluntary loss costs changes for Rhode Island.

The voluntary loss costs, which are proposed to be effective June 1, 2012, reflect an increase of 6.4% from the current voluntary loss costs which became effective June 1, 2011.

The following class codes are of special note as a result of item filings approved in Rhode Island.

1. As a result of Item B-1409, effective June 1, 2011, Class Codes 2001 and 2003 are combined to reflect the final phase of a two-phase transition program, and Class Code 2001 is discontinued.
2. As a result of Item B-1410, effective June 1, 2011, Class Codes 2812 and 2883 are combined to reflect the final phase of a two-phase transition program, and Class Code 2812 is discontinued.
3. As a result of Item B-1412, effective June 1, 2011, Class Codes 4360 and 4362 are combined to reflect the final phase of a two-phase transition program, and Class Code 4362 is discontinued.
4. As a result of Item B-1413, effective June 1, 2011, Class Codes 7600, 7601, 7611, 7612, and 7613 are combined to reflect the second phase of a three-phase transition program. In the third phase of the transition, Class Codes 7601, 7611, 7612, and 7613 will be discontinued.

5. As a result of Item B-1415, effective June 1, 2011, Class Codes 5645 and 5651 are combined to reflect the second phase of a three-phase transition program. In the third phase of the transition, Class Code 5651 will be discontinued.
6. As a result of Item B-1419, effective June 1, 2012, Class Codes 8723, 8855 and 8856 are established.
7. As a result of Item B-1422, effective June 1, 2012, the payroll determination amounts for Class Codes 7370, 9178, and 9179 were calculated based on the state average weekly wage and the maximum payroll limitation for Class Code 9186 was eliminated.
8. As a result of Item B-1423, effective June 1, 2012, ex-medical advisory loss costs for 8833 and 9040, and ex-medical ratios are excluded from this filing.
9. As a result of Items R-1402 and R-1403, the advisory loss elimination ratios and retrospective rating plan parameters were updated.

As always, if you should have any questions or need additional information, please do not hesitate to contact me at (802) 454-1800 or Karen Ayres at (201) 386-2636.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read "Laura Backus Hall". The signature is written in a cursive, flowing style.

Laura Backus Hall, CPCU  
State Relations Executive

### **Actuarial Certification**

The information contained in this filing has been prepared under the direction of the undersigned actuary 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.

Filing prepared by:



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**RHODE ISLAND**  
**WORKERS COMPENSATION FILING – JUNE 1, 2012**

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## RHODE ISLAND

### WORKERS COMPENSATION FILING – JUNE 1, 2012

#### Background and Filing Procedure

The workers compensation benefit system is designed to cover medical costs associated with workplace injuries, as well as provide wage replacement (indemnity) benefits to injured workers for lost work time.

The National Council on Compensation Insurance, Inc. (NCCI) collects an extensive amount of information regarding the workers compensation system in Rhode Island, and submits proposed voluntary market loss costs for review and approval by the Director of the Rhode Island Department of Business Regulation.

Pursuant to Rhode Island General Laws 27-7.1-1, NCCI is filing loss costs including loss adjustment expense.

The prospective loss costs are intended to cover the indemnity and medical benefits provided under the system, as well as the loss adjustment expenses associated with providing these benefits. They do not, however, contemplate any other costs associated with providing workers compensation insurance (such as commissions, taxes, etc.).

Each insurance company offering workers compensation insurance in Rhode Island must file a loss cost multiplier to be applied to the approved advisory prospective loss costs in order to compute the final workers compensation rates they intend to charge. This multiplier is intended to cover the other costs associated with providing workers compensation insurance that are not already part of the advisory prospective loss costs and reflect the companies' own experience and expense levels. As a result, carriers adopting these loss costs will need to review the appropriateness of their loss cost multipliers. As an alternative, insurance companies may opt to not adopt these loss costs and make independent filings instead.

In this filing, NCCI is proposing that the Director approve an overall average increase of 6.4% to the current loss cost level in effect since June 1, 2011, and that the new values become effective on June 1, 2012. This document will explain why this change is indicated. NCCI separately determines voluntary loss costs for each workers compensation classification. In this filing, the actual change from the current loss cost is different depending on the classification.

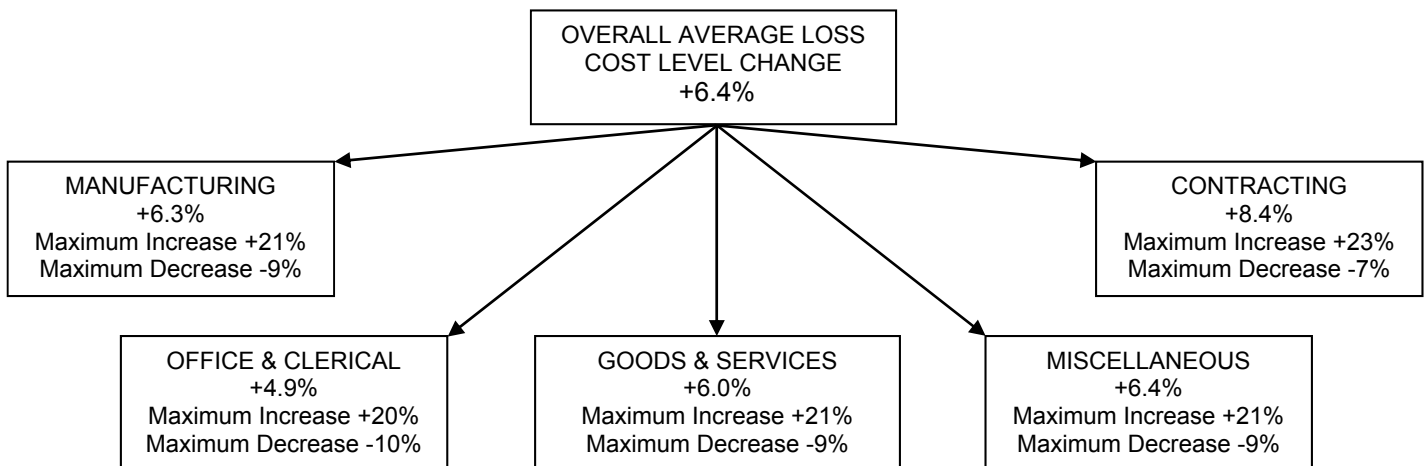
# RHODE ISLAND

## WORKERS COMPENSATION FILING – JUNE 1, 2012

### Proposed Overall Average Change in Voluntary Loss Cost Level

<u>Key Components</u>	<u>Percentage Change</u>
Experience, Trend and Benefits	+6.5%
<u>Loss Adjustment Expense</u>	<u>-0.1%</u>
<b>Overall Change Requested</b>	<b>+6.4%</b>

The change in loss costs varies depending on the classification. Each classification belongs to one of five industry groups. The average voluntary loss cost level change proposed for each of these five groups is displayed below, as well as the largest increase and largest decrease possible for a classification in each of those groups.





## RHODE ISLAND

### WORKERS COMPENSATION FILING – JUNE 1, 2012

#### Key Components

There are four key components in this filing: experience, trend, benefits, and loss adjustment expense. They will each be separately discussed.

#### Experience

NCCI analyzed the emerging experience of Rhode Island workers compensation policies in recent years. The primary focus of our analysis was on premiums and losses from policy years 2007, 2008 and 2009, evaluated as of December 31, 2010. (A policy year captures the premiums and losses from the block of policies that had effective dates during a given year). The most recently available full policy year is 2009 since the last policy had an effective date of December 31, 2009 and did not expire until December 31, 2010. During this year's analysis, after reviewing various possible experience periods, the use of the three most recently available full policy years of data was selected as most appropriate in terms of providing balance between stability and responsiveness. The use of the three most recent policy years of experience is consistent with the approach use by NCCI with recent Rhode Island filings.

It should be noted that NCCI adjusts (via premium and loss on-level factors) the historical policy year experience to reflect approved loss cost changes as well as statutory benefit level changes implemented since that time period.

NCCI also adjusts historical experience through the use of loss development factors for medical and indemnity losses. These factors are needed since paid losses (benefit amounts already paid by insurers) and case reserve estimates (the amounts set aside to cover future payments on known claims) are known to change over time until the claims are finally closed. The loss development factors are based on how the historical reported losses changed over time for claims from older years. The loss experience used by NCCI in this filing reflects paid losses.

- For indemnity losses, NCCI is utilizing a five-year average, excluding high and low values, of paid development to a 19<sup>th</sup> report; these factors have been adjusted to reflect the impact of the 1992 reform.
- For medical losses, NCCI is utilizing a five-year average, excluding high and low values, of paid development to a 19<sup>th</sup> report.
- To estimate the development from 19<sup>th</sup> report to ultimate, a five-year average of incurred development factors (paid losses, case reserves, and IBNR) was used. The resulting 19<sup>th</sup> to ultimate indemnity factors were also adjusted to reflect the impact of the 1992 reform.

The procedure for the treatment of individual large losses in this loss cost filing is the same procedure used in previous Rhode Island loss cost filings.

## RHODE ISLAND

### WORKERS COMPENSATION FILING – JUNE 1, 2012

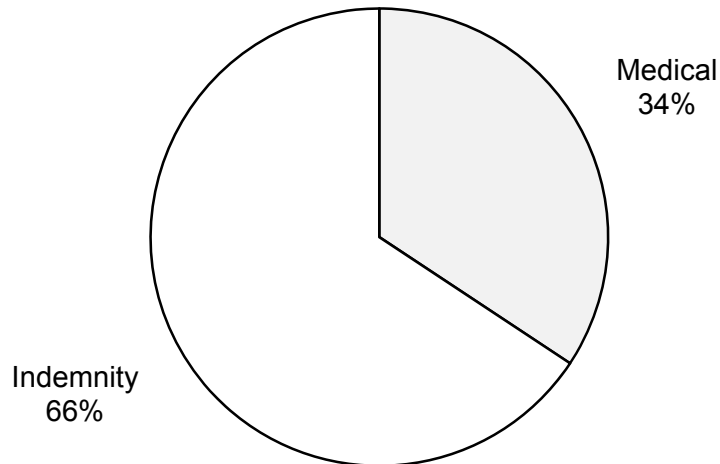
#### Key Components (Continued)

##### Trend

As noted previously, the filing relies primarily on the experience from policy years 2007, 2008 and 2009; however, the proposed loss costs are intended for use with policies with effective dates starting on June 1, 2012. Therefore, it is necessary to use trend factors that forecast how much the future Rhode Island 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. A 0% trend assumes that benefit growth and wage growth will offset each other during the trend period.

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

#### Distribution of Rhode Island Benefit Costs



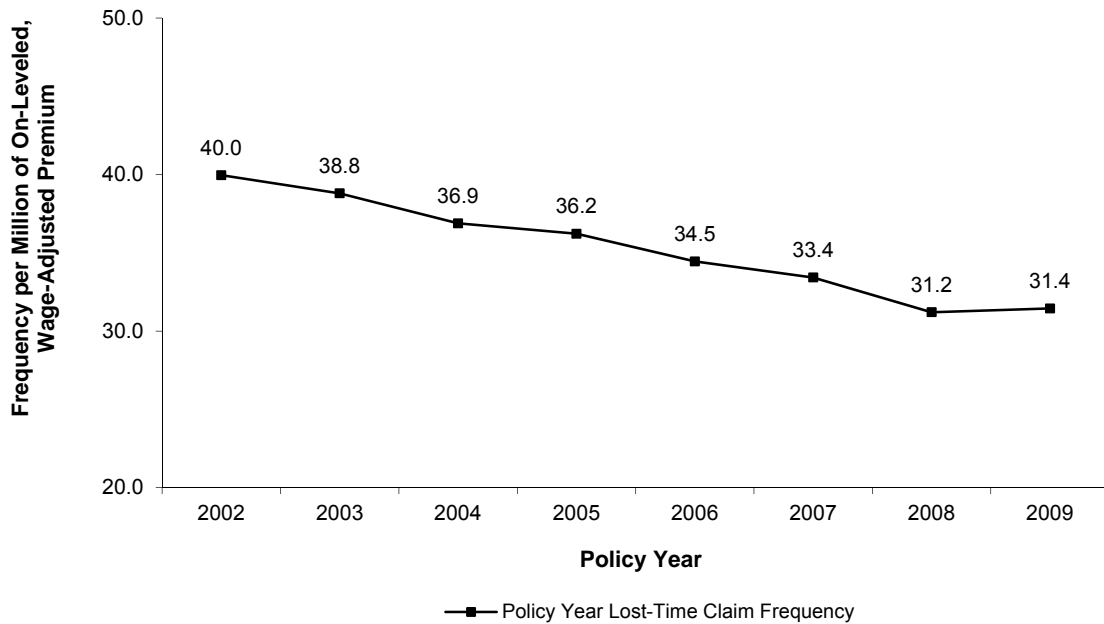
As can be seen, about 66% of Rhode Island's total benefit costs are indemnity. This percentage is higher than in most other states.

## RHODE ISLAND

### WORKERS COMPENSATION FILING – JUNE 1, 2012

Let us begin by analyzing a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Rhode Island lost-time claims (i.e., those claims where a worker missed work time due to a workplace injury). The data in the chart reflect premiums at today's loss cost and wage levels.

#### Rhode Island Claim Frequency



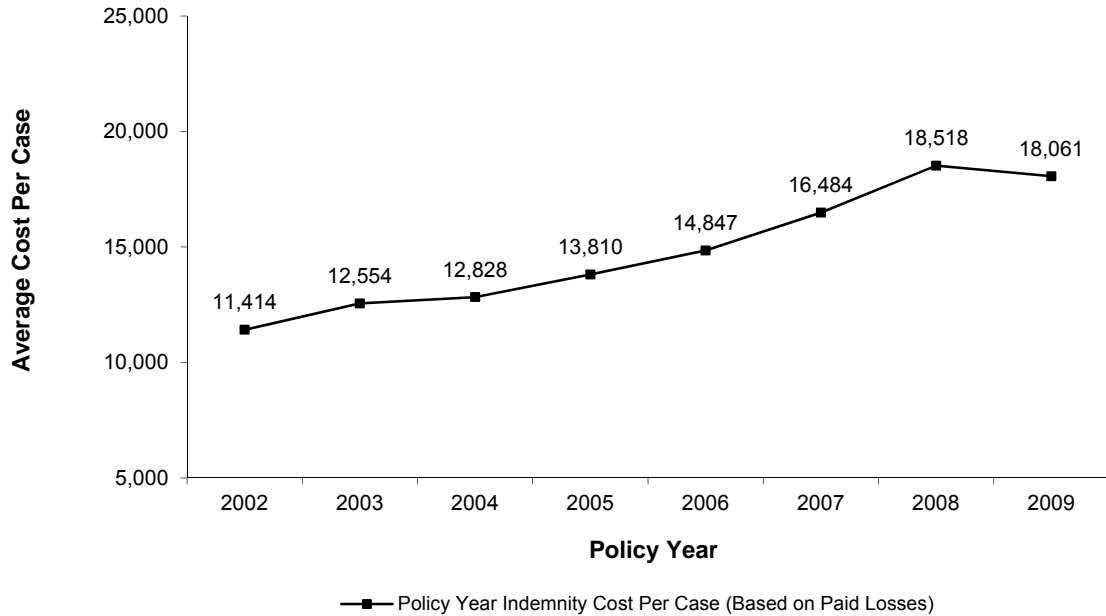
As this chart illustrates, Rhode Island's claim frequency has declined over the past eight years with 2009 virtually unchanged from 2008.

## RHODE ISLAND

### WORKERS COMPENSATION FILING – JUNE 1, 2012

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

#### Rhode Island Indemnity Cost Per Case

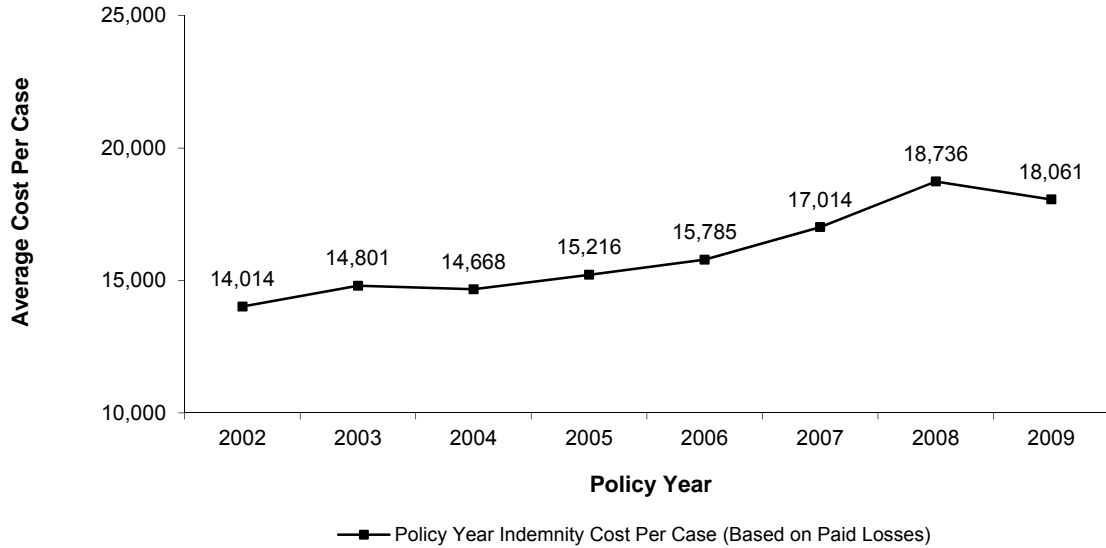


After removing the impact of the growth in workers' wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.

# RHODE ISLAND

## WORKERS COMPENSATION FILING – JUNE 1, 2012

### Rhode Island Indemnity Cost Per Case Adjusted to Current Wage Level



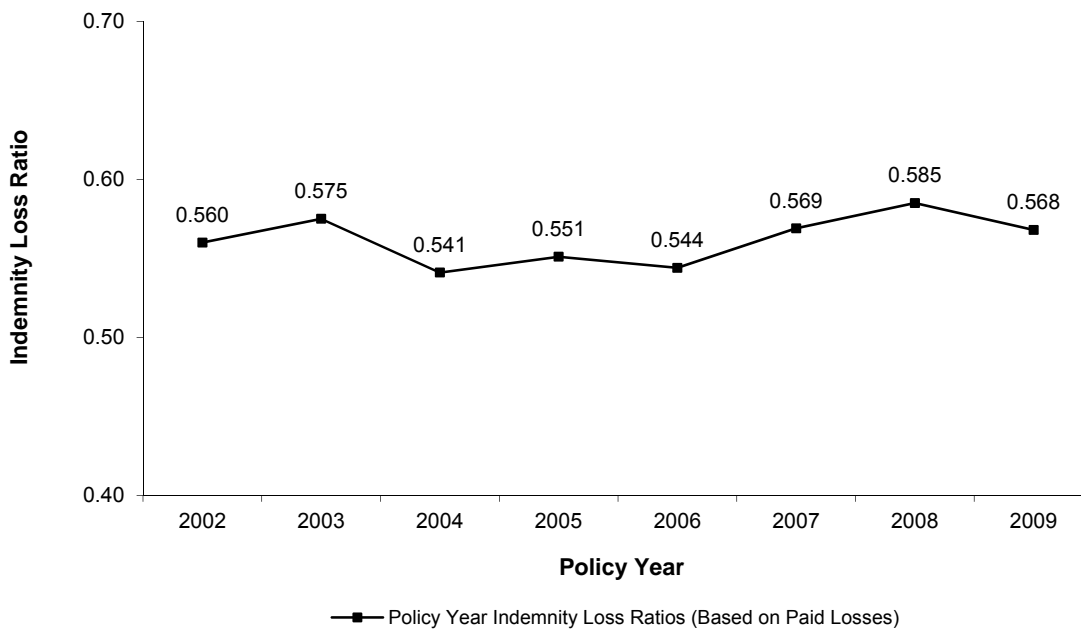
As this chart illustrates, the average indemnity cost per case in excess of wage growth has generally increased over time.

## RHODE ISLAND

### WORKERS COMPENSATION FILING – JUNE 1, 2012

The indemnity loss ratios below result after combining the observed changes in Rhode Island's average claim frequency with the corresponding changes in Rhode Island's average indemnity cost per case. An indemnity loss ratio represents the proportion of premium dollars that are necessary to cover indemnity (wage replacement) benefits on behalf of injured workers. The data in the chart reflect premiums at today's loss costs and losses at today's statutory benefit levels.

#### Rhode Island Indemnity Loss Ratio History



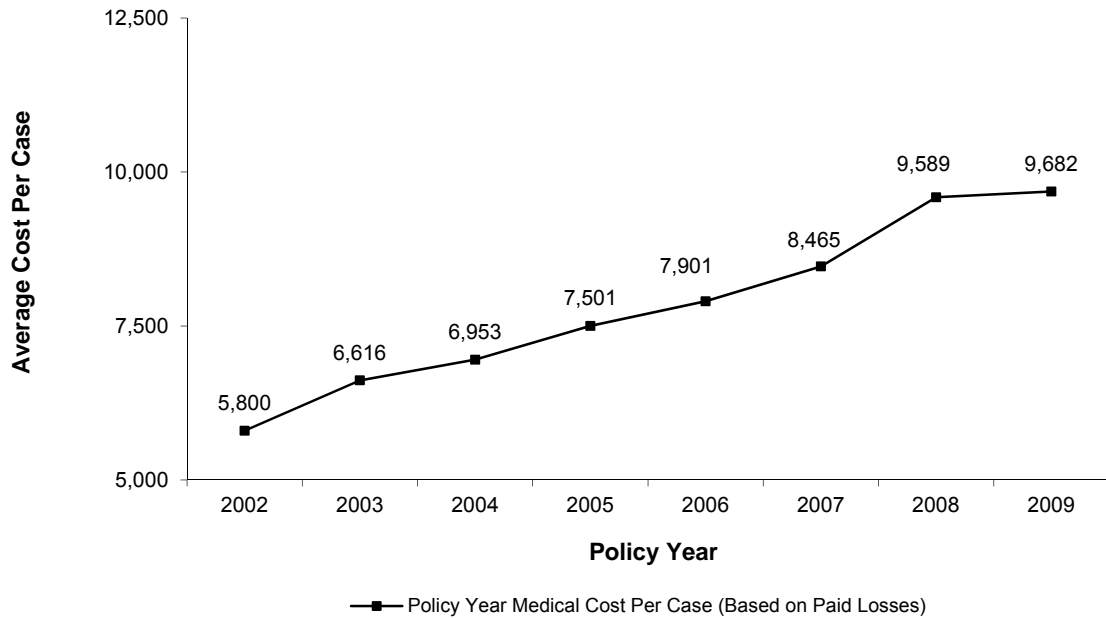
Based on our analysis, we are proposing an indemnity trend of -0.5% per year. This means that indemnity benefits are expected to increase at a slower pace than workers' wages. This represents an increase from the current approved indemnity trend of -1.0%.

## RHODE ISLAND

### WORKERS COMPENSATION FILING – JUNE 1, 2012

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

#### Rhode Island Medical Cost Per Case



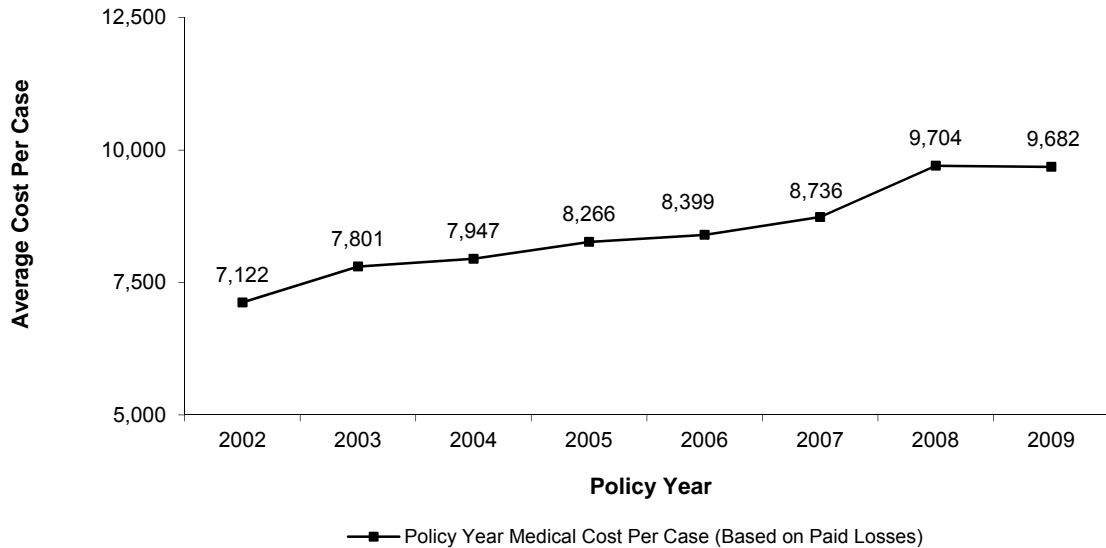
Before adjusting the average cost per case figures to a common wage level, this chart shows that Rhode Island's average medical severity figures have been increasing since 2002.

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

## RHODE ISLAND

### WORKERS COMPENSATION FILING – JUNE 1, 2012

#### Rhode Island Medical Cost Per Case Adjusted to Current Wage Level



The average Rhode Island medical cost per case in excess of wage growth has increased in the recent past, as shown above.

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

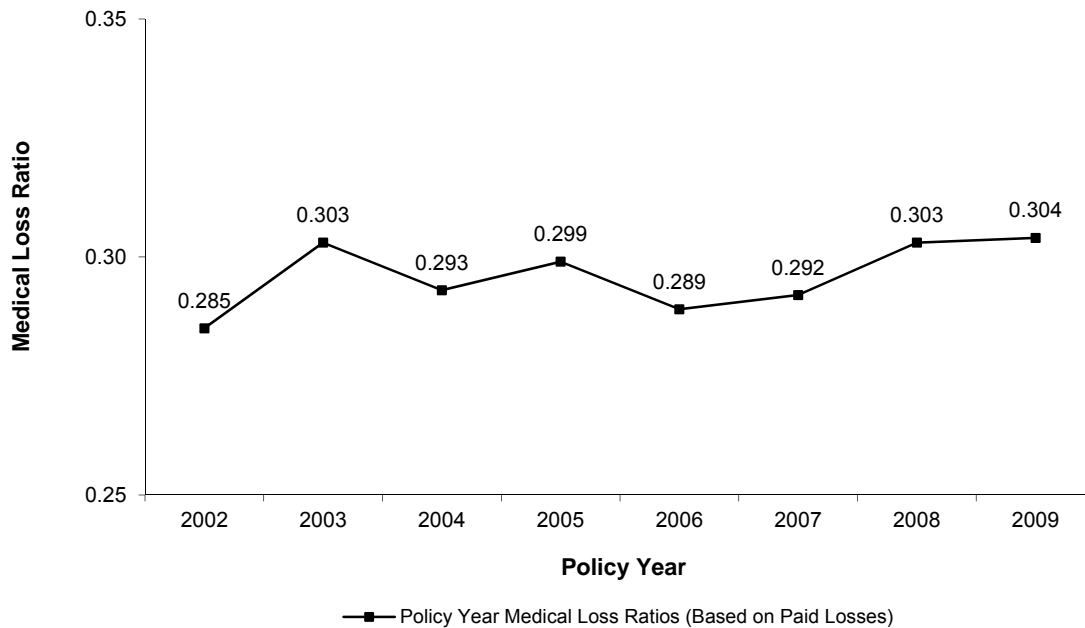


## RHODE ISLAND

### WORKERS COMPENSATION FILING – JUNE 1, 2012

The medical loss ratios below result after combining the observed changes in Rhode Island's average claim frequency with the corresponding changes in the average medical cost per case. A medical loss ratio represents the proportion of premium dollars that are necessary to cover medical benefits on behalf of injured workers. The data in the chart reflect premiums at today's loss costs and losses at today's statutory benefit levels.

#### Rhode Island Medical Loss Ratio History



The medical loss ratios have remained relatively flat over this time period. Based on our analysis, we are proposing to maintain the current approved medical trend of 0.0% per year.

## RHODE ISLAND

### WORKERS COMPENSATION FILING – JUNE 1, 2012

#### Key Components (Continued)

##### Benefits

Each September 1st, the minimum and maximum weekly benefits are updated based on Rhode Island's most recent average weekly wage. The current voluntary loss costs reflect the minimum and maximum benefits in effect as of June 1, 2011. The proposed voluntary loss costs reflect the impact of the increase in the maximum weekly benefits effective September 1, 2011. This change is estimated to increase overall system costs by 0.1%.

##### Loss Adjustment Expense

The proposed loss costs include a provision for loss adjustment expenses (LAE). These expenses are directly associated with the handling of workers compensation claims. LAE is included in the loss costs by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision).

The current approved loss costs include an LAE provision of 18.85%, based on private carrier data. In this filing, NCCI is proposing to decrease the LAE provision to 18.7%, a decrease of 0.1%.

##### Conclusion

This filing document provides a high-level perspective in support of increasing Rhode Island's current loss cost levels by an average of 6.4%.

Here are some of the key observations:

- Loss experience in Rhode Island is deteriorating
- The decline in claim frequency has abated
- Average indicated claim severities continue to increase, particularly for indemnity.

To encourage a competitive market, it is important for companies to have confidence that they have good information about the cost of providing workers compensation coverage and that the advisory loss costs available to them are neither inadequate nor excessive. A healthy competitive market will benefit Rhode Island employers.

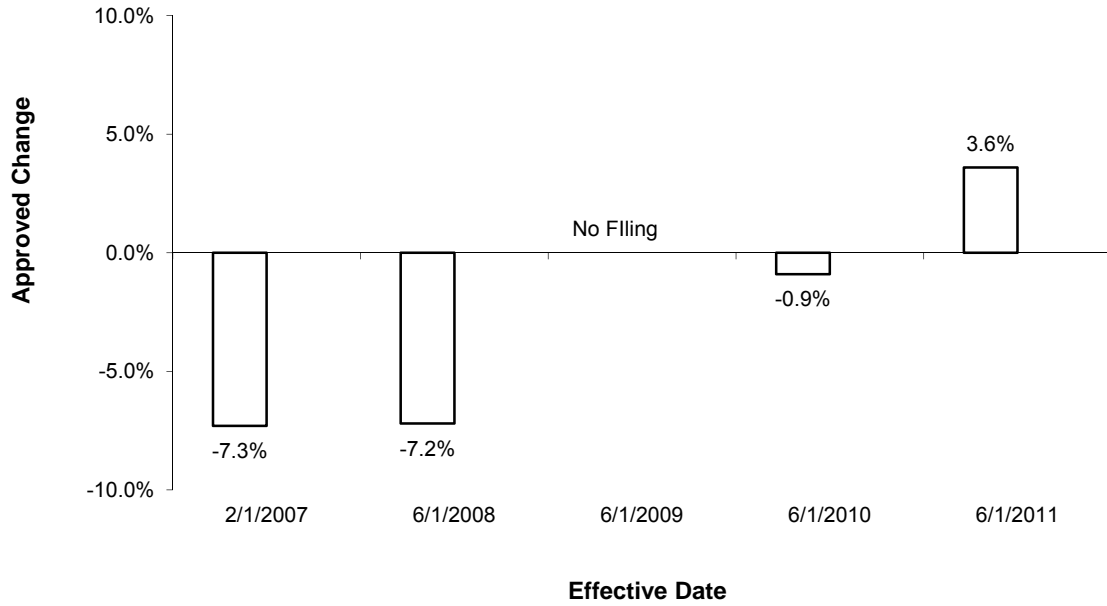
The following pages contain additional exhibits that may be of interest, as well as the proposed voluntary loss costs and rating values by classification.

**RHODE ISLAND**

**WORKERS COMPENSATION FILING – JUNE 1, 2012**

**EXHIBIT I**

**Rhode Island  
Historical Loss Cost Level Changes**



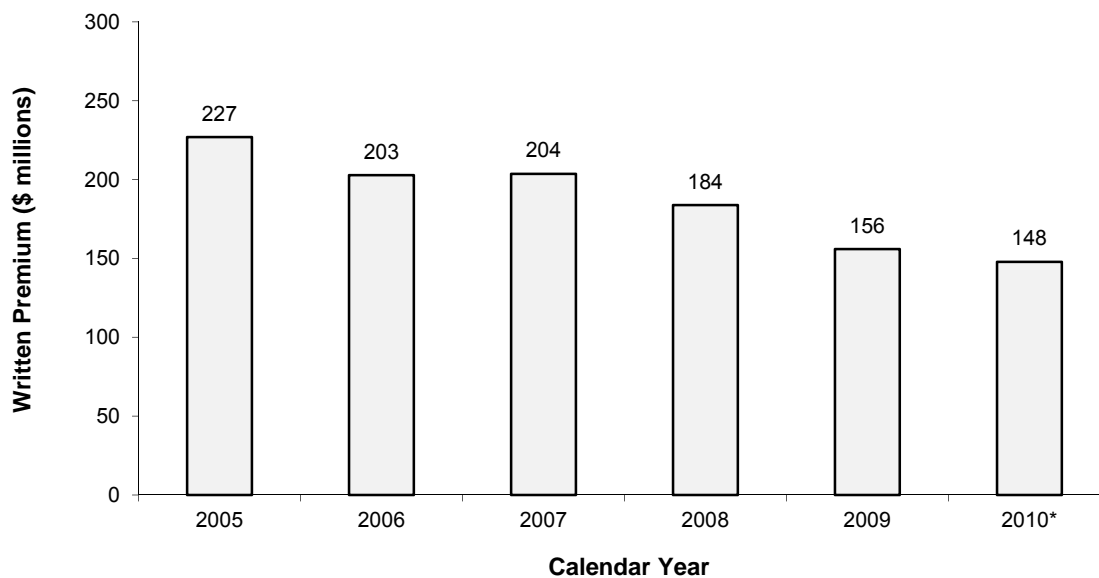
The chart above shows the average approved voluntary loss cost level changes in Rhode Island for each of the last five years.

## RHODE ISLAND

### WORKERS COMPENSATION FILING – JUNE 1, 2012

#### EXHIBIT II

#### Rhode Island Written Premium



\* Preliminary, Source: NAIC Annual Statement Data

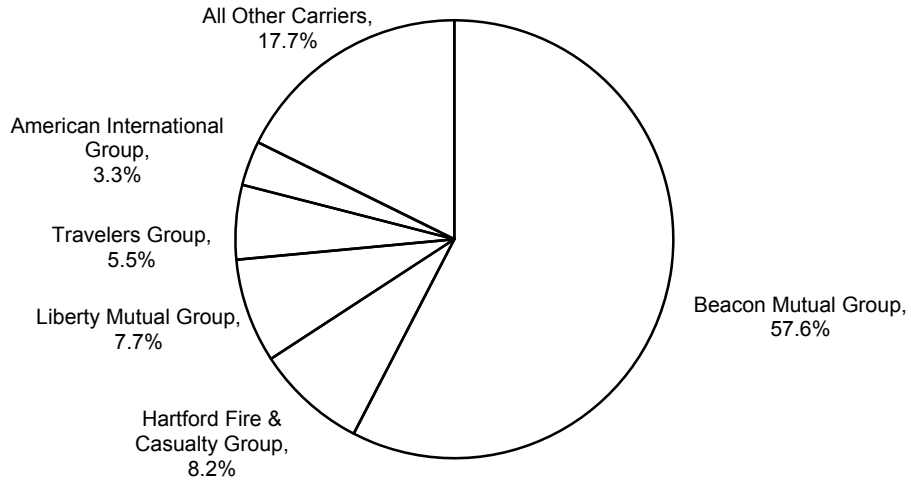
This exhibit illustrates Rhode Island's calendar year written premium totals for the latest six years.

**RHODE ISLAND**

**WORKERS COMPENSATION FILING – JUNE 1, 2012**

**EXHIBIT III**

**Rhode Island  
Largest Workers Compensation Writers CY 2010**



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Rhode Island in 2010 are shown in this chart.

**ADVISORY LOSS COSTS - NOT RATES**

**RHODE ISLAND**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit IV

Page S1

Effective June 1, 2012

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	3.72	2.77	0.19	2002	6.17	4.72	0.21	2683	2.43	1.87	0.21
0008	2.28	1.64	0.17	2003	4.87	3.61	0.19	2688	3.43	2.63	0.21
0016	5.76	3.95	0.15	2014	6.96	4.77	0.15	2701	9.93	6.79	0.15
0034	4.29	3.18	0.19	2016	3.11	2.39	0.21	2702	19.79	11.22	0.11
0035	2.16	1.66	0.21	2021	5.46	3.93	0.17	2709	15.87	10.85	0.15
0036	3.71	2.76	0.19	2039	3.55	2.72	0.21	2710	8.92	5.66	0.13
0037	3.73	2.69	0.17	2041	5.12	3.93	0.21	2714	5.41	4.15	0.21
0042	5.34	3.85	0.20	2065	4.27	3.16	0.19	2731	5.13	3.52	0.19
0050	5.55	4.12	0.19	2070	4.93	3.66	0.19	2735	6.78	5.21	0.21
0059D	0.26	0.07	0.11	2081	5.78	4.30	0.19	2759	7.47	5.74	0.21
0065D	0.05	0.02	0.16	2089	4.08	3.03	0.19	2790	2.01	1.54	0.21
0066D	0.05	0.02	0.16	2095	4.86	3.61	0.19	2797	5.21	3.75	0.17
0067D	0.05	0.02	0.19	2105	3.07	2.35	0.21	2799	3.11	2.24	0.17
0079	4.69	3.22	0.15	2110	3.33	2.55	0.21	2802	5.21	3.75	0.17
0083	5.26	3.91	0.19	2111	11.45	8.81	0.21	2812	-	2.91	0.19
0106	11.50	7.31	0.13	2112	3.88	2.97	0.21	2835	2.93	2.33	0.24
0113	4.22	3.14	0.19	2114	2.02	1.55	0.21	2836	3.92	3.12	0.24
0170	4.28	3.19	0.20	2121	2.55	1.89	0.19	2841	6.43	4.94	0.21
0251	3.98	2.95	0.19	2130	3.71	2.76	0.19	2881	3.62	2.87	0.24
0400	10.93	7.85	0.17	2131	3.83	2.84	0.19	2883	3.92	2.91	0.19
0401	10.33	6.56	0.13	2143	3.37	2.58	0.21	2913	4.49	3.57	0.24
0771N	1.03	-	-	2156	-	6.61	0.19	2915	4.37	3.15	0.17
0908P	142.00	105.43	0.19	2157	8.92	6.61	0.19	2916	4.25	2.70	0.15
0909	-	105.43	0.19	2172	2.68	1.92	0.17	2923	3.09	2.36	0.21
0912	-	228.87	0.19	2174	3.72	2.85	0.21	2942	3.77	2.99	0.24
0913P	308.00	228.87	0.19	2211	6.90	4.75	0.16	2960	8.24	6.13	0.20
0917	7.09	5.45	0.28	2220	3.07	2.28	0.19	3004	3.42	2.34	0.15
0918X	1.50	1.11	0.19	2260X	7.11	4.86	0.15	3018	4.25	2.91	0.15
1005	6.41	3.63	0.12	2286	2.75	2.11	0.21	3022	3.25	2.49	0.21
1164D	6.86	3.86	0.11	2288	3.72	2.85	0.21	3027	3.54	2.43	0.17
1165D	4.14	2.61	0.13	2300	2.93	2.32	0.33	3028	3.58	2.67	0.19
1320	3.02	1.92	0.13	2302	4.01	2.98	0.19	3030	9.49	6.50	0.21
1322	9.55	6.04	0.13	2305	2.21	1.59	0.18	3040	8.80	6.03	0.16
1430	8.70	5.97	0.15	2361	2.09	1.55	0.19	3041	5.10	3.79	0.19
1438	4.05	2.57	0.15	2362	3.50	2.61	0.20	3042	6.81	4.91	0.17
1452	2.82	1.93	0.15	2380	2.71	2.01	0.19	3064	6.71	5.00	0.19
1463	12.36	7.85	0.13	2386	1.97	1.51	0.21	3066	-	3.17	0.21
1472	4.35	2.76	0.13	2388	2.25	1.72	0.21	3069	5.35	3.67	0.15
1624D	3.45	2.19	0.13	2402	6.82	4.70	0.15	3076	4.14	3.17	0.21
1642	5.40	3.70	0.17	2413	2.91	2.16	0.19	3081D	5.25	3.57	0.19
1654	9.33	6.39	0.15	2416	2.17	1.62	0.19	3082D	6.78	4.60	0.16
1655	5.39	3.70	0.15	2417	4.92	3.64	0.19	3085D	4.69	3.17	0.16
1699	5.15	3.53	0.15	2501	2.61	1.95	0.19	3110	4.46	3.31	0.19
1701	5.02	3.44	0.15	2503	1.20	0.92	0.21	3111	3.48	2.58	0.19
1710D	4.00	2.73	0.15	2534	3.29	2.53	0.21	3113	2.67	1.98	0.19
1741D	5.47	2.93	0.11	2570	4.50	3.45	0.21	3114	3.49	2.59	0.19
1747	3.72	2.55	0.15	2585	3.52	2.70	0.21	3118	2.32	1.78	0.21
1748	3.88	2.66	0.16	2586	2.34	1.74	0.19	3119	1.26	1.00	0.24
1803D	8.81	5.40	0.13	2587	3.79	2.91	0.21	3122	2.92	2.24	0.21
1852D	4.47	2.49	0.11	2589	2.21	1.64	0.19	3126	3.72	2.76	0.19
1853	3.35	2.40	0.17	2600	2.96	2.27	0.21	3131	3.37	2.51	0.19
1860	2.04	1.57	0.21	2623	5.43	3.91	0.18	3132	4.83	3.59	0.19
1924	4.24	3.24	0.20	2651	2.68	2.06	0.21	3145	2.79	2.08	0.19
1925	4.61	3.32	0.18	2660	2.85	2.18	0.21	3146	3.13	2.33	0.19
2001	-	3.61	0.19	2670	2.42	1.93	0.24	3169	3.98	2.96	0.21

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

**ADVISORY LOSS COSTS - NOT RATES**

**RHODE ISLAND**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit IV

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Effective June 1, 2012

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3175D	4.39	3.24	0.19	3826	1.23	0.91	0.19	4459	3.39	2.53	0.19
3179	2.98	2.28	0.21	3827	2.08	1.49	0.18	4470	4.77	3.54	0.19
3180	3.11	2.39	0.21	3830	1.70	1.22	0.17	4484	3.27	2.43	0.19
3188	2.71	2.08	0.21	3851	3.75	2.88	0.21	4493	3.56	2.64	0.19
3220	3.14	2.33	0.19	3865	2.75	2.19	0.24	4511	0.64	0.46	0.17
3223	4.10	3.28	0.25	3881	5.67	4.21	0.19	4557	3.02	2.32	0.21
3224	4.71	3.60	0.21	4000	7.46	4.74	0.13	4558	2.09	1.55	0.19
3227	3.26	2.50	0.21	4021	5.61	3.85	0.15	4561	-	1.81	0.17
3240	4.16	3.20	0.21	4024D	5.41	3.67	0.15	4568	3.88	2.66	0.15
3241	4.50	3.34	0.19	4034	10.24	7.03	0.15	4581	2.36	1.50	0.13
3255	2.53	2.01	0.24	4036	3.24	2.22	0.15	4583	6.14	3.90	0.13
3257	3.84	2.86	0.19	4038	3.32	2.64	0.24	4611	1.43	1.10	0.21
3270	2.47	1.83	0.19	4053	3.37	2.51	0.19	4635	4.64	2.63	0.11
3300	6.10	4.53	0.19	4061	8.17	6.25	0.26	4653	2.09	1.60	0.21
3303	3.95	3.03	0.21	4062	2.43	1.81	0.19	4665	9.53	6.53	0.15
3307	4.55	3.38	0.19	4101	3.33	2.40	0.17	4670	7.25	4.96	0.15
3315	4.63	3.54	0.21	4109	1.67	1.28	0.21	4683	3.70	2.75	0.20
3334	4.90	3.63	0.19	4110	1.64	1.22	0.19	4686	6.42	4.42	0.15
3336	4.80	3.30	0.18	4111	2.77	2.12	0.21	4692	0.76	0.58	0.21
3365	13.27	9.08	0.15	4112	-	1.22	0.19	4693	1.09	0.81	0.20
3372	3.17	2.29	0.17	4113	2.62	1.95	0.19	4703	3.06	2.27	0.19
3373	6.25	4.64	0.19	4114	3.69	2.74	0.19	4717	2.48	1.97	0.24
3383X	1.86	1.42	0.21	4130	6.17	4.57	0.19	4720	4.71	3.50	0.21
3385	1.13	0.86	0.21	4131	4.68	3.59	0.21	4740	1.57	1.08	0.15
3400	4.40	3.17	0.18	4133	3.05	2.34	0.21	4741	2.74	2.04	0.19
3507	4.06	3.01	0.19	4149	1.68	1.33	0.24	4751	2.73	1.88	0.17
3515	2.96	2.20	0.19	4150	-	1.33	0.24	4771N	5.83	3.33	0.13
3516X	1.49	1.13	0.20	4206	5.06	3.75	0.19	4777	6.76	3.83	0.11
3548	1.98	1.47	0.19	4207	1.55	1.06	0.15	4825	0.90	0.62	0.18
3559	2.92	2.17	0.19	4239	2.72	1.86	0.15	4828	2.77	2.00	0.17
3561X	2.20	1.69	0.21	4240	3.30	2.53	0.21	4829	2.99	1.90	0.13
3574	1.19	0.91	0.21	4243	2.97	2.21	0.19	4902	2.54	1.95	0.22
3581	2.17	1.66	0.21	4244	3.66	2.72	0.19	4923	2.68	1.99	0.19
3612	3.09	2.22	0.18	4250	2.54	1.89	0.19	5020	8.22	5.64	0.15
3620	6.22	4.26	0.15	4251	2.98	2.22	0.20	5022	6.97	4.42	0.13
3629	2.33	1.78	0.21	4263	3.01	2.24	0.19	5037	27.39	15.47	0.12
3632	3.47	2.50	0.17	4273	3.20	2.38	0.19	5040	24.29	13.81	0.11
3634	2.33	1.78	0.21	4279	3.36	2.50	0.19	5057	16.92	9.58	0.12
3635	3.89	2.89	0.19	4282	3.25	2.48	0.20	5059	42.35	24.09	0.11
3638	2.25	1.72	0.21	4283	4.05	3.01	0.19	5069	41.93	23.68	0.12
3642	1.34	0.99	0.19	4299	2.34	1.79	0.21	5102	5.10	3.24	0.13
3643	2.27	1.68	0.19	4301X	3.70	2.82	0.20	5146	7.26	4.97	0.15
3647	3.78	2.72	0.17	4304	4.95	3.56	0.17	5160	3.35	2.12	0.13
3648	1.79	1.37	0.21	4307	1.79	1.42	0.24	5183	4.67	3.20	0.15
3681	1.31	1.00	0.21	4351	1.51	1.12	0.19	5188	4.05	2.77	0.15
3685	1.31	1.00	0.21	4352	1.47	1.12	0.23	5190	3.17	2.17	0.15
3719	1.96	1.11	0.11	4360	1.63	1.25	0.21	5191	0.91	0.68	0.19
3724	4.37	2.77	0.15	4361	1.15	0.88	0.21	5192	3.94	2.93	0.19
3726	7.84	4.44	0.12	4362	-	1.25	0.21	5213	8.69	5.51	0.13
3803	3.43	2.54	0.19	4410	9.85	7.32	0.19	5215	5.96	4.28	0.17
3807	3.13	2.40	0.21	4420	4.66	2.95	0.15	5221	6.70	4.59	0.15
3808	5.33	3.84	0.18	4431	2.18	1.73	0.24	5222	8.73	5.53	0.13
3821	5.43	3.92	0.17	4432	2.67	2.12	0.24	5223	3.90	2.67	0.17
3822	6.39	4.59	0.17	4439	2.52	1.81	0.17	5348	3.69	2.53	0.15
3824	5.84	4.22	0.17	4452	3.61	2.70	0.20	5402	5.40	4.12	0.20

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

**ADVISORY LOSS COSTS - NOT RATES**

**RHODE ISLAND**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit IV

Page S3

Effective June 1, 2012

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5403	9.52	6.04	0.16	6826F	4.94	2.17	0.14	7502	3.20	2.20	0.23
5437	7.99	5.49	0.15	6834	4.64	3.34	0.17	7515	1.25	0.71	0.12
5443	3.58	2.66	0.19	6836	3.79	2.61	0.19	7520	4.90	3.64	0.20
5445	5.64	3.58	0.13	6843F	13.59	5.20	0.18	7538	6.69	3.80	0.11
5462	7.34	5.03	0.15	6845F	11.91	4.54	0.14	7539	2.19	1.39	0.13
5472	8.85	5.02	0.13	6854	7.12	4.05	0.19	7540	4.10	2.33	0.11
5473	10.10	5.72	0.11	6872F	10.18	3.88	0.12	7580	4.83	3.32	0.21
5474	6.10	3.86	0.13	6874F	12.88	4.91	0.11	7590	3.97	2.86	0.17
5478	4.42	3.02	0.16	6882	3.86	2.18	0.12	7600	3.15	2.15	0.17
5479	8.64	6.22	0.17	6884	4.53	2.57	0.11	7601	4.02	2.55	0.13
5480	6.01	3.81	0.13	7016M	4.39	2.48	0.12	7605	2.87	1.97	0.17
5491	2.60	1.65	0.13	7024M	4.88	2.76	0.12	7610	0.45	0.32	0.17
5506	8.24	4.69	0.12	7038M	4.56	2.60	0.16	7611	3.75	2.56	0.15
5507	3.99	2.53	0.13	7046M	6.94	3.93	0.11	7612	4.42	3.02	0.15
5508D	12.90	8.80	0.15	7047M	7.59	4.12	0.12	7613	3.72	2.55	0.15
5535	6.24	4.28	0.15	7050M	7.88	4.29	0.16	7704	-	2.79	0.13
5537	5.87	4.02	0.15	7090M	5.07	2.88	0.16	7705	5.14	3.71	0.18
5538	-	4.26	0.15	7098M	7.71	4.37	0.11	7710	4.39	2.79	0.13
5551	16.32	9.30	0.13	7099M	11.99	6.52	0.11	7711	4.39	2.79	0.13
5606	1.31	0.83	0.13	7133	4.99	3.16	0.13	7720	2.94	2.02	0.20
5610	3.02	2.24	0.19	7151M	6.06	3.84	0.14	7855	5.64	3.86	0.15
5645	6.81	4.33	0.15	7152M	10.48	6.36	0.13	8001	2.29	1.76	0.21
5651	6.81	4.33	0.15	7153M	6.74	4.27	0.14	8002	2.84	2.12	0.20
5703	15.32	10.50	0.15	7222	7.65	5.22	0.15	8006	1.74	1.29	0.19
5705	11.75	8.08	0.15	7228	7.01	4.80	0.15	8008	1.58	1.22	0.21
5951	0.48	0.37	0.21	7229	8.27	5.24	0.13	8010	1.65	1.27	0.21
6003	13.35	9.14	0.15	7230	6.16	4.43	0.17	8013	0.78	0.58	0.20
6005	5.80	3.96	0.15	7231	10.68	7.68	0.17	8015	0.91	0.68	0.19
6045	4.15	2.83	0.15	7232	6.01	3.81	0.13	8017	1.82	1.40	0.21
6204	8.11	5.15	0.18	7309F	11.60	4.43	0.11	8018	2.41	1.85	0.21
6206	4.51	2.56	0.11	7313F	4.58	1.75	0.12	8021	3.26	2.43	0.19
6213	3.03	1.92	0.13	7317F	6.80	2.60	0.15	8031	2.69	2.00	0.19
6214	4.05	2.29	0.12	7327F	13.00	5.02	0.11	8032	2.67	2.05	0.21
6216	7.36	4.17	0.11	7333M	5.98	3.37	0.12	8033	2.88	2.15	0.20
6217	5.65	3.58	0.13	7335M	6.64	3.74	0.12	8037	1.82	1.40	0.21
6229	3.80	2.41	0.13	7337M	10.33	5.58	0.12	8039	2.14	1.65	0.21
6233	4.48	2.83	0.13	7350F	9.14	3.78	0.12	8044X	4.26	3.06	0.17
6235	9.01	5.10	0.11	7360	6.01	4.12	0.16	8045	0.74	0.57	0.21
6236	12.52	8.57	0.15	7370	4.34	3.23	0.19	8046	4.01	2.99	0.20
6237	1.80	1.23	0.15	7380	5.33	3.83	0.17	8047	1.41	1.08	0.21
6251D	15.39	9.70	0.13	7382	5.06	3.76	0.19	8058	4.30	3.20	0.20
6252D	7.97	4.49	0.12	7390	7.57	5.62	0.19	8072	0.69	0.53	0.21
6260D	14.51	8.14	0.12	7394M	9.71	5.48	0.12	8102	2.53	1.94	0.21
6306	5.01	3.18	0.13	7395M	10.79	6.08	0.12	8103	4.00	2.89	0.17
6319	4.37	2.77	0.13	7398M	16.78	9.07	0.12	8105	4.69	3.60	0.21
6325	3.71	2.36	0.13	7402	0.22	0.16	0.19	8106	6.00	4.11	0.15
6400	6.17	4.44	0.17	7403	4.36	2.99	0.18	8107	4.56	3.12	0.15
6503	3.67	2.81	0.21	7405N	1.11	0.76	0.18	8111	4.15	3.08	0.19
6504	3.67	2.81	0.21	7420	21.90	12.33	0.12	8116	2.93	2.18	0.19
6702M*	6.85	4.69	0.15	7421	1.84	1.17	0.13	8203	5.65	4.19	0.19
6703M*	11.84	7.77	0.15	7422	2.76	1.55	0.12	8204	4.21	2.88	0.15
6704M*	7.61	5.21	0.15	7425	5.60	3.16	0.12	8209	4.25	3.16	0.19
6801F	6.39	2.77	0.14	7431N	2.65	1.49	0.12	8215	3.71	2.55	0.15
6811	6.21	4.25	0.15	7445N	0.60	-	-	8227	5.51	3.13	0.14
6824F	8.23	3.41	0.16	7453N	1.43	-	-	8232	4.91	3.37	0.15

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



**ADVISORY LOSS COSTS - NOT RATES**

**RHODE ISLAND**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit IV

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Effective June 1, 2012

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8233	6.78	4.62	0.15	8855	0.22	0.16	0.19				
8235	6.12	4.54	0.19	8856	0.22	0.16	0.19				
8263	10.35	7.45	0.17	8861	-	1.10	0.20				
8264	5.20	3.56	0.16	8864	1.48	1.10	0.20				
8265	5.05	3.21	0.14	8868	0.30	0.23	0.21				
8279	6.48	4.13	0.17	8869	0.93	0.72	0.21				
8288	7.07	4.87	0.15	8871	0.23	0.18	0.20				
8291	5.33	3.84	0.17	8901	0.27	0.20	0.19				
8292	5.20	3.86	0.21	9012	1.05	0.75	0.17				
8293	13.62	9.35	0.15	9014	3.44	2.56	0.19				
8304	8.03	5.51	0.15	9015	4.10	3.05	0.19				
8350X	4.75	3.01	0.13	9016	4.29	3.18	0.19				
8381X	3.06	2.21	0.17	9019	2.14	1.46	0.15				
8385	3.14	2.15	0.17	9033X	3.00	2.23	0.19				
8387X	3.35	2.41	0.17	9040	3.04	2.33	0.21				
8391X	3.11	2.24	0.17	9047X	3.49	2.59	0.19				
8392	2.73	2.03	0.19	9052	2.59	1.99	0.21				
8393X	2.60	1.93	0.19	9058	1.69	1.34	0.24				
8500	7.55	5.18	0.15	9059	-	0.72	0.21				
8601	0.53	0.38	0.17	9060	1.62	1.24	0.21				
8602	0.53	0.38	0.17	9061	1.25	1.00	0.24				
8603	0.22	0.16	0.19	9063	0.97	0.75	0.21				
8606	4.65	2.95	0.13	9077F	1.89	0.87	0.19				
8709F	4.64	1.77	0.15	9082	1.95	1.55	0.24				
8719	3.30	1.87	0.14	9083	1.82	1.45	0.24				
8720	1.39	0.96	0.15	9084	1.74	1.30	0.20				
8721	0.45	0.31	0.15	9088a	a	a	a				
8723	0.22	0.16	0.19	9089	1.04	0.80	0.21				
8725	1.39	0.96	0.15	9093	1.94	1.49	0.21				
8726F	3.40	1.50	0.14	9101	3.76	2.88	0.21				
8734M	0.38	0.26	0.20	9102	3.87	2.88	0.21				
8737M	0.34	0.23	0.20	9110	-	1.10	0.20				
8738M	0.59	0.38	0.15	9154	2.37	1.77	0.19				
8742	0.28	0.19	0.15	9156	2.19	1.59	0.21				
8745	3.89	2.81	0.17	9170	4.87	2.77	0.19				
8748	0.87	0.63	0.17	9178	8.49	6.74	0.24				
8754X	0.80	0.59	0.19	9179	7.20	5.50	0.21				
8755	0.39	0.27	0.15	9180	5.15	3.55	0.16				
8799	1.28	0.95	0.22	9182	1.97	1.47	0.20				
8800	1.56	1.24	0.24	9186	20.34	12.90	0.13				
8803	0.09	0.06	0.15	9220	4.36	3.14	0.17				
8805M	0.30	0.22	0.20	9402	5.84	4.00	0.15				
8810	0.22	0.16	0.19	9403	6.86	4.35	0.13				
8814M	0.27	0.20	0.20	9410	2.84	2.12	0.20				
8815M	0.46	0.32	0.19	9501	3.89	2.80	0.18				
8820	0.21	0.15	0.17	9505	4.05	2.91	0.17				
8824	3.72	2.86	0.21	9516	2.92	2.00	0.15				
8825	1.94	1.54	0.24	9519	3.00	2.06	0.15				
8826	2.66	1.97	0.21	9521	5.83	3.99	0.15				
8831	1.26	0.94	0.20	9522	1.94	1.44	0.19				
8832	0.31	0.23	0.19	9534	5.17	3.28	0.13				
8833	1.24	0.92	0.19	9554	7.30	4.63	0.13				
8835	2.45	1.82	0.19	9586	0.71	0.57	0.24				
8841X	2.19	1.58	0.17	9600	2.60	1.99	0.21				
8842	1.53	1.14	0.19	9620	0.82	0.59	0.17				

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

Effective June 1, 2012

FOOTNOTES

- a Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- 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	0.26	S	1710D	0.02	S	3175D	0.03	S
0065D	0.05	S	1741D	0.32	S	4024D	0.03	S
0066D	0.05	S	1803D	0.30	S	5508D	0.04	S
0067D	0.05	S	1852D	0.07	Asb	6251D	0.06	S
1164D	0.04	S	3081D	0.05	S	6252D	0.03	S
1165D	0.02	S	3082D	0.09	S	6260D	0.06	S
1624D	0.01	S	3085D	0.07	S			

Asb=Asbestos, 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
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 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 2.099 and elr x 2.013.
- 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 June 1, 2012

ADVISORY MISCELLANEOUS VALUES

**Advisory Loss Elimination Ratios** - The following percentages represent the portion of total loss eliminated per claim and are applicable by hazard group:

Advisory Loss Elimination Ratios							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$250	3.8%	2.9%	2.5%	2.1%	1.7%	1.2%	0.9%
\$500	6.9%	5.3%	4.6%	3.8%	3.2%	2.3%	1.8%
\$1,000	11.0%	8.6%	7.5%	6.4%	5.5%	4.0%	3.2%
\$2,500	18.1%	14.5%	12.9%	11.2%	9.7%	7.5%	5.9%
\$5,000	25.6%	20.9%	18.8%	16.7%	14.6%	11.6%	9.3%

Note: These percentages do not include a safety factor and do not reflect the premium reductions to be applied to policy premium.

Loss Cost Reduction*							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$250	2.7%	2.0%	1.8%	1.5%	1.2%	0.8%	0.6%
\$500	4.8%	3.7%	3.2%	2.7%	2.2%	1.6%	1.3%
\$1,000	7.7%	6.0%	5.3%	4.5%	3.9%	2.8%	2.2%
\$2,500	12.7%	10.2%	9.0%	7.8%	6.8%	5.3%	4.1%
\$5,000	17.9%	14.6%	13.2%	11.7%	10.2%	8.1%	6.5%

\* Loss Elimination Ratios x Safety Factor

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

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

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

**Maximum Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" 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 Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" ..... \$850

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

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

**Terrorism** - (Advisory Loss Cost) ..... 0.01

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with **Basic Manual** Rule 3-A-4..... 61%

(Multiply a Non-F classification loss cost by a factor of 1.61 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.52) and the adjustment for differences in loss-based expenses (1.056).)

**Experience Rating Eligibility**

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$10,000. If more than two years, an average annual premium of at least \$5,000 is required. Page A-1 of the **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

Effective June 1, 2012

**TABLE OF WEIGHTING VALUES  
APPLICABLE TO ALL POLICIES**

Expected Losses		Weighting Values	Expected Losses		Weighting Values		
0	--	1,696	0.04	956,521	--	1,009,282	0.44
1,697	--	6,857	0.05	1,009,283	--	1,065,098	0.45
6,858	--	12,128	0.06	1,065,099	--	1,124,242	0.46
12,129	--	17,513	0.07	1,124,243	--	1,187,023	0.47
17,514	--	23,016	0.08	1,187,024	--	1,253,786	0.48
23,017	--	38,496	0.09	1,253,787	--	1,324,924	0.49
38,497	--	57,303	0.10	1,324,925	--	1,400,881	0.50
57,304	--	74,032	0.11	1,400,882	--	1,482,165	0.51
74,033	--	90,321	0.12	1,482,166	--	1,569,358	0.52
90,322	--	106,611	0.13	1,569,359	--	1,663,128	0.53
106,612	--	123,102	0.14	1,663,129	--	1,764,250	0.54
123,103	--	139,906	0.15	1,764,251	--	1,873,623	0.55
139,907	--	157,097	0.16	1,873,624	--	1,992,303	0.56
157,098	--	174,734	0.17	1,992,304	--	2,121,528	0.57
174,735	--	192,864	0.18	2,121,529	--	2,262,772	0.58
192,865	--	211,530	0.19	2,262,773	--	2,417,793	0.59
211,531	--	230,771	0.20	2,417,794	--	2,588,711	0.60
230,772	--	250,629	0.21	2,588,712	--	2,778,104	0.61
250,630	--	271,141	0.22	2,778,105	--	2,989,139	0.62
271,142	--	292,350	0.23	2,989,140	--	3,225,752	0.63
292,351	--	314,298	0.24	3,225,753	--	3,492,892	0.64
314,299	--	337,030	0.25	3,492,893	--	3,796,876	0.65
337,031	--	360,592	0.26	3,796,877	--	4,145,892	0.66
360,593	--	385,034	0.27	4,145,893	--	4,550,748	0.67
385,035	--	410,411	0.28	4,550,749	--	5,026,010	0.68
410,412	--	436,780	0.29	5,026,011	--	5,591,795	0.69
436,781	--	464,202	0.30	5,591,796	--	6,276,690	0.70
464,203	--	492,743	0.31	6,276,691	--	7,122,732	0.71
492,744	--	522,477	0.32	7,122,733	--	8,194,382	0.72
522,478	--	553,481	0.33	8,194,383	--	9,595,767	0.73
553,482	--	585,839	0.34	9,595,768	--	11,506,740	0.74
585,840	--	619,644	0.35	11,506,741	--	14,267,030	0.75
619,645	--	654,996	0.36	14,267,031	--	18,604,620	0.76
654,997	--	692,005	0.37	18,604,621	--	26,412,274	0.77
692,006	--	730,792	0.38	26,412,275	--	44,630,117	0.78
730,793	--	771,488	0.39	44,630,118	--	135,719,292	0.79
771,489	--	814,240	0.40	135,719,293	AND OVER		0.80
814,241	--	859,207	0.41				
859,208	--	906,568	0.42				
906,569	--	956,520	0.43				

(a) G	8.10
(b) State Per Claim Accident Limitation	\$203,000
(c) State Multiple Claim Accident Limitation	\$406,000
(d) USL&HW Per Claim Accident Limitation	\$447,000
(e) USL&HW Multiple Claim Accident Limitation	\$894,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.54
<i>(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 1.54.)</i>	

Effective June 1, 2012  
**TABLE OF BALLAST VALUES  
 APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 43,568	20,250	1,398,068 -- 1,438,545	162,000	2,815,158 -- 2,855,651	303,750
43,569 -- 74,985	24,300	1,438,546 -- 1,479,023	166,050	2,855,652 -- 2,896,145	307,800
74,986 -- 111,084	28,350	1,479,024 -- 1,519,502	170,100	2,896,146 -- 2,936,640	311,850
111,085 -- 149,165	32,400	1,519,503 -- 1,559,983	174,150	2,936,641 -- 2,977,134	315,900
149,166 -- 188,173	36,450	1,559,984 -- 1,600,464	178,200	2,977,135 -- 3,017,629	319,950
188,174 -- 227,670	40,500	1,600,465 -- 1,640,947	182,250	3,017,630 -- 3,058,124	324,000
227,671 -- 267,453	44,550	1,640,948 -- 1,681,430	186,300	3,058,125 -- 3,098,619	328,050
267,454 -- 307,417	48,600	1,681,431 -- 1,721,914	190,350	3,098,620 -- 3,139,115	332,100
307,418 -- 347,501	52,650	1,721,915 -- 1,762,399	194,400	3,139,116 -- 3,179,610	336,150
347,502 -- 387,669	56,700	1,762,400 -- 1,802,884	198,450	3,179,611 -- 3,220,105	340,200
387,670 -- 427,898	60,750	1,802,885 -- 1,843,370	202,500	3,220,106 -- 3,260,601	344,250
427,899 -- 468,173	64,800	1,843,371 -- 1,883,857	206,550	3,260,602 -- 3,301,097	348,300
468,174 -- 508,483	68,850	1,883,858 -- 1,924,344	210,600	3,301,098 -- 3,341,593	352,350
508,484 -- 548,820	72,900	1,924,345 -- 1,964,832	214,650	3,341,594 -- 3,382,088	356,400
548,821 -- 589,180	76,950	1,964,833 -- 2,005,320	218,700	3,382,089 -- 3,422,584	360,450
589,181 -- 629,557	81,000	2,005,321 -- 2,045,809	222,750	3,422,585 -- 3,463,081	364,500
629,558 -- 669,949	85,050	2,045,810 -- 2,086,298	226,800	3,463,082 -- 3,503,577	368,550
669,950 -- 710,353	89,100	2,086,299 -- 2,126,788	230,850	3,503,578 -- 3,544,073	372,600
710,354 -- 750,767	93,150	2,126,789 -- 2,167,278	234,900	3,544,074 -- 3,584,569	376,650
750,768 -- 791,190	97,200	2,167,279 -- 2,207,768	238,950	3,584,570 -- 3,625,066	380,700
791,191 -- 831,621	101,250	2,207,769 -- 2,248,259	243,000	3,625,067 -- 3,665,562	384,750
831,622 -- 872,058	105,300	2,248,260 -- 2,288,750	247,050	3,665,563 -- 3,706,059	388,800
872,059 -- 912,500	109,350	2,288,751 -- 2,329,241	251,100	3,706,060 -- 3,746,555	392,850
912,501 -- 952,947	113,400	2,329,242 -- 2,369,733	255,150	3,746,556 -- 3,787,052	396,900
952,948 -- 993,399	117,450	2,369,734 -- 2,410,225	259,200	3,787,053 -- 3,827,549	400,950
993,400 -- 1,033,854	121,500	2,410,226 -- 2,450,717	263,250	3,827,550 -- 3,867,750	405,000
1,033,855 -- 1,074,313	125,550	2,450,718 -- 2,491,209	267,300		
1,074,314 -- 1,114,774	129,600	2,491,210 -- 2,531,702	271,350		
1,114,775 -- 1,155,239	133,650	2,531,703 -- 2,572,195	275,400		
1,155,240 -- 1,195,705	137,700	2,572,196 -- 2,612,688	279,450		
1,195,706 -- 1,236,174	141,750	2,612,689 -- 2,653,181	283,500		
1,236,175 -- 1,276,645	145,800	2,653,182 -- 2,693,675	287,550		
1,276,646 -- 1,317,117	149,850	2,693,676 -- 2,734,169	291,600		
1,317,118 -- 1,357,592	153,900	2,734,170 -- 2,774,662	295,650		
1,357,593 -- 1,398,067	157,950	2,774,663 -- 2,815,157	299,700		

For Expected Losses greater than \$3,867,750, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(8.10) / (\text{Expected Losses} + (700)(8.10))$$

G = 8.10

Effective June 1, 2012

1. Hazard Group Differentials

A	B	C	D	E	F	G
2.12	1.55	1.39	1.25	1.07	0.88	0.67

2. 2012 Table of Expected Loss Ranges

Effective January 1, 2012

3.

Excess Loss Pure Premium Factors  
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.544	0.594	0.616	0.638	0.662	0.693	0.722
\$15,000 †	0.488	0.543	0.568	0.592	0.620	0.656	0.690
\$20,000 †	0.446	0.503	0.529	0.556	0.586	0.626	0.665
\$25,000	0.411	0.470	0.498	0.525	0.558	0.601	0.643
\$30,000	0.383	0.442	0.470	0.499	0.534	0.578	0.623
\$35,000	0.359	0.418	0.447	0.476	0.512	0.559	0.606
\$40,000	0.338	0.396	0.426	0.456	0.493	0.541	0.590
\$50,000	0.305	0.361	0.390	0.422	0.461	0.510	0.563
\$75,000	0.248	0.298	0.327	0.358	0.399	0.451	0.509
\$100,000	0.211	0.256	0.284	0.314	0.354	0.407	0.467
\$125,000	0.184	0.226	0.252	0.281	0.320	0.372	0.433
\$150,000	0.165	0.203	0.228	0.255	0.293	0.344	0.405
\$175,000	0.148	0.184	0.208	0.234	0.270	0.320	0.381
\$200,000	0.136	0.168	0.192	0.216	0.251	0.299	0.360
\$225,000	0.125	0.155	0.178	0.201	0.234	0.281	0.342
\$250,000	0.117	0.146	0.167	0.189	0.221	0.267	0.326
\$275,000	0.109	0.136	0.157	0.178	0.209	0.253	0.312
\$300,000	0.103	0.128	0.149	0.169	0.198	0.241	0.299
\$325,000	0.097	0.121	0.141	0.160	0.188	0.230	0.287
\$350,000	0.092	0.115	0.134	0.153	0.180	0.220	0.277
\$375,000	0.088	0.110	0.128	0.146	0.172	0.211	0.267
\$400,000	0.084	0.105	0.123	0.140	0.166	0.203	0.258
\$425,000	0.080	0.100	0.118	0.134	0.159	0.196	0.250
\$450,000	0.077	0.096	0.113	0.129	0.154	0.189	0.243
\$475,000	0.074	0.093	0.109	0.125	0.148	0.183	0.236
\$500,000	0.071	0.089	0.106	0.121	0.144	0.177	0.230
\$600,000	0.062	0.078	0.093	0.107	0.128	0.159	0.208
\$700,000	0.056	0.070	0.084	0.096	0.116	0.144	0.191
\$800,000	0.052	0.065	0.077	0.089	0.107	0.133	0.178
\$900,000	0.047	0.059	0.072	0.082	0.099	0.124	0.167
\$1,000,000	0.044	0.055	0.067	0.076	0.092	0.116	0.157
\$2,000,000	0.026	0.033	0.041	0.048	0.058	0.073	0.104
\$3,000,000	0.019	0.024	0.031	0.036	0.044	0.056	0.082
\$4,000,000	0.015	0.019	0.024	0.029	0.036	0.046	0.068
\$5,000,000	0.012	0.016	0.020	0.024	0.030	0.039	0.059
\$6,000,000	0.009	0.012	0.016	0.020	0.025	0.033	0.051
\$7,000,000	0.008	0.011	0.014	0.017	0.022	0.029	0.045
\$8,000,000	0.007	0.009	0.013	0.015	0.019	0.026	0.041
\$9,000,000	0.007	0.008	0.011	0.013	0.017	0.023	0.037
\$10,000,000	0.006	0.008	0.010	0.012	0.016	0.021	0.034

† This loss limit is not applicable for retrospective rating in this state.

Effective June 1, 2012

**Excess Loss and Allocated  
Expense Pure Premium Factors**  
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.632	0.685	0.708	0.731	0.756	0.788	0.817
\$15,000 †	0.574	0.633	0.659	0.684	0.713	0.751	0.786
\$20,000 †	0.530	0.591	0.619	0.647	0.679	0.720	0.760
\$25,000	0.494	0.557	0.586	0.616	0.651	0.695	0.738
\$30,000	0.464	0.528	0.558	0.589	0.626	0.672	0.719
\$35,000	0.438	0.502	0.533	0.565	0.603	0.652	0.701
\$40,000	0.416	0.479	0.511	0.544	0.584	0.634	0.685
\$50,000	0.379	0.441	0.474	0.507	0.549	0.602	0.657
\$75,000	0.314	0.371	0.404	0.439	0.483	0.540	0.600
\$100,000	0.269	0.323	0.355	0.389	0.434	0.492	0.556
\$125,000	0.237	0.286	0.317	0.350	0.394	0.453	0.519
\$150,000	0.212	0.258	0.288	0.320	0.363	0.421	0.489
\$175,000	0.192	0.235	0.264	0.294	0.336	0.394	0.461
\$200,000	0.176	0.216	0.244	0.273	0.313	0.369	0.437
\$225,000	0.162	0.200	0.227	0.255	0.294	0.348	0.416
\$250,000	0.152	0.187	0.213	0.240	0.278	0.331	0.398
\$275,000	0.142	0.176	0.201	0.226	0.263	0.315	0.381
\$300,000	0.134	0.165	0.190	0.214	0.250	0.300	0.366
\$325,000	0.126	0.157	0.180	0.204	0.238	0.287	0.352
\$350,000	0.120	0.149	0.172	0.194	0.227	0.275	0.340
\$375,000	0.114	0.142	0.164	0.186	0.218	0.264	0.328
\$400,000	0.109	0.135	0.157	0.178	0.209	0.254	0.318
\$425,000	0.104	0.130	0.151	0.171	0.201	0.245	0.308
\$450,000	0.100	0.125	0.145	0.165	0.194	0.237	0.299
\$475,000	0.096	0.120	0.140	0.159	0.188	0.230	0.291
\$500,000	0.093	0.116	0.135	0.154	0.182	0.223	0.283
\$600,000	0.081	0.101	0.120	0.136	0.162	0.199	0.257
\$700,000	0.073	0.091	0.108	0.123	0.146	0.181	0.236
\$800,000	0.067	0.083	0.099	0.113	0.135	0.167	0.221
\$900,000	0.061	0.077	0.092	0.105	0.125	0.156	0.207
\$1,000,000	0.057	0.071	0.085	0.097	0.117	0.145	0.195
\$2,000,000	0.034	0.043	0.053	0.061	0.073	0.092	0.129
\$3,000,000	0.025	0.032	0.040	0.046	0.056	0.071	0.102
\$4,000,000	0.019	0.025	0.032	0.037	0.046	0.059	0.085
\$5,000,000	0.016	0.021	0.026	0.031	0.039	0.050	0.074
\$6,000,000	0.012	0.016	0.022	0.026	0.033	0.043	0.064
\$7,000,000	0.011	0.014	0.019	0.022	0.029	0.038	0.057
\$8,000,000	0.009	0.012	0.017	0.020	0.025	0.034	0.052
\$9,000,000	0.008	0.011	0.015	0.018	0.023	0.031	0.047
\$10,000,000	0.008	0.010	0.013	0.016	0.021	0.028	0.044

† This loss limit is not applicable for retrospective rating in this state.

4. **Retrospective Pure Premium Development Factors**

1st	<u>With Loss Limit</u>				1st	<u>Without Loss Limit</u>		
	2nd	3rd	4th	2nd		3rd	4th	
Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	
0.10	0.07	0.03	0.02	0.25	0.19	0.07	0.05	

**RHODE ISLAND**

**WORKERS COMPENSATION FILING – JUNE 1, 2012**

**NCCI KEY CONTACTS**

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

First Name\_Last Name@NCCI.com



## RHODE ISLAND AFFILIATES

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  
 ADVANTAGE WC INSURANCE CO  
 AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA)  
 ALLIANZ GLOBAL RISKS US INS CO  
 ALLMERICA FINANCIAL BENEFIT INS CO  
 AMERICAN ALTERNATIVE INSURANCE CORPORATION  
 AMERICAN AUTOMOBILE INSURANCE CO  
 AMERICAN CASUALTY COMPANY OF READING P A  
 AMERICAN COMPENSATION INS CO  
 AMERICAN FAMILY HOME INS CO  
 AMERICAN FIRE AND CASUALTY CO  
 AMERICAN GUARANTEE AND LIABILITY INS CO  
 AMERICAN HOME ASSUR CO-NATIONAL UNION FIRE OF PIT  
 AMERICAN INS CO  
 AMERICAN INTERSTATE INS CO  
 AMERICAN MODERN HOME INS CO  
 AMERICAN ZURICH INS CO  
 AMERISURE INS CO  
 AMERISURE MUTUAL INS CO  
 AMGUARD INS CO  
 ARBELLA INDEMNITY INS CO  
 ARBELLA PROTECTION INS CO  
 ARCH INSURANCE COMPANY  
 ARGONAUT GREAT CENTRAL INS CO  
 ARGONAUT INS CO  
 ARGONAUT MIDWEST INS CO  
 ARROW MUTUAL LIABILITY INS CO  
 ASSOCIATED INDEMNITY CORP  
 ASSURANCE COMPANY OF AMERICA  
 ATHENA ASSURANCE CO  
 ATLANTIC SPECIALTY INS CO (ONEBEACON)  
 BANCINSURE INC  
 BANKERS STANDARD INS CO  
 BEACON MUTUAL INS CO  
 BENCHMARK INSURANCE COMPANY  
 BERKLEY NATIONAL INSURANCE COMPANY  
 BERKLEY REGIONAL INS CO  
 BERKSHIRE HATHAWAY HOMESTATE INS CO  
 BITUMINOUS CASUALTY CORP  
 BROTHERHOOD MUTUAL INS CO  
 CALIFORNIA INSURANCE COMPANY  
 CAMDEN FIRE INS ASSN  
 CAROLINA CASUALTY INS CO  
 CASTLE HILL INSURANCE COMPANY  
 CENTRE INSURANCE COMPANY  
 CHARTER OAK FIRE INS CO  
 CHARTIS CASUALTY COMPANY  
 CHARTIS PROPERTY CASUALTY COMPANY  
 CHRYSLER INS CO  
 CHUBB INDEMNITY INS CO  
 CHURCH MUTUAL INS CO  
 CINCINNATI CASUALTY COMPANY  
 CINCINNATI INDEMNITY COMPANY  
 CINCINNATI INS CO  
 CITIZENS INS CO OF AMERICA  
 CLARENDON NATIONAL INS CO  
 COLONIAL AMERICAN CASUALTY & SURETY CO  
 COMMERCE AND INDUSTRY INS CO  
 COMPANION COMMERCIAL INS CO  
 COMPANION PROPERTY AND CASUALTY INS CO  
 CONTINENTAL CASUALTY CO  
 CONTINENTAL INDEMNITY CO  
 CONTINENTAL INS CO  
 DALLAS NATIONAL INSURANCE COMPANY  
 DISCOVER PROPERTY & CASUALTY INS CO  
 DORCHESTER MUTUAL INSURANCE COMPANY  
 EASTGUARD INS CO  
 ELECTRIC INS CO  
 EMCASCO INS CO  
 EMPLOYERS ASSURANCE COMPANY  
 EMPLOYERS FIRE INSURANCE COMPANY  
 EMPLOYERS INS CO OF WAUSAU  
 EMPLOYERS MUTUAL CASUALTY CO  
 EMPLOYERS PREFERRED INS CO  
 EVEREST NATIONAL INS CO  
 EVEREST REINSURANCE CO DIRECT  
 EXCELSIOR INSURANCE COMPANY  
 FAIRFIELD INS CO  
 FARMERS CASUALTY INS CO  
 FARMINGTON CASUALTY COMPANY  
 FEDERAL INSURANCE COMPANY  
 FEDERATED MUTUAL INS CO  
 FIDELITY & DEPOSIT COMPANY OF MARYLAND  
 FIDELITY & GUARANTY INS UNDERWRITERS  
 FIDELITY & GUARANTY INSURANCE CO  
 FIREMANS FUND INSURANCE CO  
 FIREMENS INS CO OF WASHINGTON DC  
 FIRST LIBERTY INS CORP  
 FIRSTCOMP INSURANCE CO  
 FITCHBURG MUTUAL INS CO  
 FLORISTS MUTUAL INSURANCE CO  
 FRANK WINSTON CRUM INSURANCE INC  
 GATEWAY INS CO  
 GENERAL CASUALTY COMPANY OF WISCONSIN  
 GENERAL INS CO OF AMERICA  
 GRANITE STATE INSURANCE COMPANY  
 GRAPHIC ARTS MUTUAL INS CO  
 GREAT AMERICAN ALLIANCE INS CO  
 GREAT AMERICAN ASSURANCE COMPANY  
 GREAT AMERICAN INS CO OF NY  
 GREAT AMERICAN INSURANCE COMPANY  
 GREAT DIVIDE INSURANCE COMPANY  
 GREAT NORTHERN INS CO  
 GREAT WEST CASUALTY COMPANY  
 GREATER NY MUTUAL INS CO  
 GREENWICH INS CO  
 GUIDEONE MUTUAL INS CO  
 HANOVER INS CO  
 HARLEYSVILLE INSURANCE COMPANY  
 HARLEYSVILLE MUTUAL INS CO  
 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  
 HDI GERLING AMERICA INSURANCE COMPANY  
 ILLINOIS NATIONAL INSURANCE COMPANY  
 IMPERIUM INSURANCE COMPANY  
 INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)  
 INS CO OF GREATER NY  
 INS CO OF NORTH AMERICA  
 INS CO OF THE STATE PA  
 INS CO OF THE WEST  
 LIBERTY INS CORP  
 LIBERTY INSURANCE UNDERWRITERS INC  
 LIBERTY MUTUAL FIRE INS CO  
 LIBERTY MUTUAL INS CO  
 LM GENERAL INS CO  
 LM INS CORP  
 LM PROPERTY AND CASUALTY INS CO  
 LUMBERMENS UNDERWRITING ALLIANCE

## RHODE ISLAND AFFILIATES

MA BAY INS CO	REPUBLIC INDEMNITY COMPANY OF AMERICA
MAIN STREET AMERICA ASSURANCE CO	RLI INSURANCE COMPANY
MANUFACTURERS ALLIANCE INS CO	SAFECO INS CO OF AMERICA
MARKEL INSURANCE CO	SAFETY FIRST INS CO
MARYLAND CASUALTY COMPANY	SAFETY NATIONAL CASUALTY CORP
MEMIC INDEMNITY CO	SAMSUNG FIRE AND MARINE INS CO LTD USB
MERCHANTS MUTUAL INS CO	SAVERS PROPERTY & CASUALTY INS CO
MERCHANTS PREFERRED INSURANCE COMPANY	SEABRIGHT INSURANCE CO
MERIDIAN CITIZENS MUTUAL INSURANCE CO	SELECTIVE INS CO OF SC
MERIDIAN SECURITY INSURANCE COMPANY	SELECTIVE INS CO OF THE SOUTHEAST
MIDDLESEX INS CO	SELECTIVE INSURANCE COMPANY OF AMERICA
MIDWEST EMPLOYERS CASUALTY CO	SELECTIVE WAY INS CO
MILBANK INSURANCE COMPANY	SENTINEL INS CO
MITSUI SUMITOMO INS CO OF AMERICA	SENTRY CASUALTY CO
MITSUI SUMITOMO INS USA INC	SENTRY INSURANCE A MUTUAL CO
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	SENTRY SELECT INSURANCE COMPANY
MOUNTAIN VALLEY INDEMNITY CO	SOMPO JAPAN INSURANCE CO OF AMERICA
NATIONAL AMERICAN INS CO	SPARTA INSURANCE COMPANY
NATIONAL CASUALTY CO	ST PAUL FIRE AND MARINE INS CO
NATIONAL FARMERS UNION PROP AND CAS CO (QBE)	ST PAUL GUARDIAN INS CO
NATIONAL FIRE INS CO OF HARTFORD	ST PAUL MERCURY INS CO
NATIONAL INTERSTATE INS CO	ST PAUL PROTECTIVE INS CO
NATIONAL SURETY CORP	STANDARD FIRE INSURANCE COMPANY
NATIONAL UNION FIRE INS CO OF PITTSBURG PA	STAR INS CO
NATIONWIDE AGRIBUSINESS INS CO	STARNET INSURANCE COMPANY
NATIONWIDE MUTUAL FIRE INS CO	STARR INDEMNITY AND LIABILITY CO
NATIONWIDE MUTUAL INS CO	STATE AUTO PROPERTY AND CASUALTY INS CO
NETHERLANDS INSURANCE COMPANY	STATE AUTOMOBILE MUTUAL INS CO
NEW HAMPSHIRE INSURANCE COMPANY	STATE NATIONAL INSURANCE COMPANY
NEW YORK MARINE & GENERAL INSURANCE CO	STONINGTON INS CO
NGM INSURANCE COMPANY	STRATHMORE INS CO
NIPPONKOA INS CO LIMITED (US BRANCH)	T H E INSURANCE COMPANY
NORFOLK AND DEDHAM MUTUAL FIRE INS CO	TECHNOLOGY INSURANCE CO
NORGUARD INS CO	TM CASUALTY INS CO
NORTH AMERICAN ELITE INSURANCE CO	TNUS INSURANCE CO
NORTH AMERICAN SPECIALTY INS CO	TOKIO MARINE AND NICHIDO FIRE INS CO LTD US BRANCH
NORTH POINTE INS CO	TOWER INS CO OF NY
NORTH RIVER INS CO	TOWER NATIONAL INS CO
NORTHERN ASSURANCE CO OF AMERICA	TRANS PACIFIC INS CO
NORTHERN INSURANCE CO OF N Y	TRANSGUARD INS CO OF AMERICA INC
NOVA CASUALTY COMPANY	TRANSPORTATION INS CO
OH CASUALTY INS CO	TRAVELERS CASUALTY AND SURETY CO
OHIO SECURITY INS CO	TRAVELERS CASUALTY INS CO OF AMERICA
OLD REPUBLIC GENERAL INSURANCE CORPORATION	TRAVELERS INDEMNITY CO
OLD REPUBLIC INS CO	TRAVELERS INDEMNITY CO OF AMERICA
ONEBEACON AMERICA INS CO	TRAVELERS INDEMNITY CO OF CT
ONEBEACON INSURANCE COMPANY	TRAVELERS PROPERTY CASUALTY CO OF AMERICA
PA GENERAL INS CO	TRUCK INSURANCE EXCHANGE
PA MANUFACTURERS ASSN INS CO	TRUMBULL INS CO
PA MANUFACTURERS INDEMNITY CO	TWIN CITY FIRE INS CO
PA NATIONAL MUTUAL CAS INS CO	ULLICO CASUALTY CO
PACIFIC EMPLOYERS INS CO	UNITED STATES FIDELITY AND GUARANTY CO
PACIFIC INDEMNITY CO	UNITED WI INS CO
PATRONS MUTUAL INS CO OF CT	UNIVERSAL UNDERWRITERS INS CO
PEERLESS INDEMNITY INS CO	US FIRE INS CO
PEERLESS INSURANCE COMPANY	UTICA MUTUAL INS CO
PENN MILLERS INS CO	VALLEY FORGE INS CO
PETROLEUM CASUALTY CO	VANLINER INS CO
PHARMACISTS MUTUAL INS CO	VIGILANT INS CO
PHOENIX INS CO	WAUSAU BUSINESS INSURANCE COMPANY
PLAZA INSURANCE CO	WAUSAU UNDERWRITERS INSURANCE COMPANY
PRAETORIAN INSURANCE COMPANY	WEST AMERICAN INS CO
PREFERRED PROFESSIONAL INSURANCE COMPANY	WESTCHESTER FIRE INSURANCE COMPANY
PROPERTY AND CASUALTY INS CO OF HARTFORD	WESTPORT INSURANCE CORPORATION
PROTECTIVE INS CO	WORK FIRST CASUALTY CO
PUBLIC SERVICE MUTUAL INS	XL INSURANCE AMERICA INC
QBE INSURANCE CORPORATION	XL SPECIALTY INS CO
REGENT INSURANCE COMPANY	ZENITH INS CO
REPUBLIC FRANKLIN INS CO	ZURICH AMERICAN INS CO
REPUBLIC INDEMNITY CO OF CA	ZURICH AMERICAN INS CO OF IL