

RHODE ISLAND



LOSS COSTS and RATING VALUES

EFFECTIVE AUGUST 1, 2013

**(Compliance Filing, submitted 7/1/2013
based on**

**Rhode Island Department of Business Regulation
Rate Order of 6/19/2013)**



Laura Backus Hall
State Relations Executive
Regulatory Services Division

July 1, 2013

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 August 1, 2013**

Dear Director McGreevy:

In accordance with the Department's rate decision of June 19, 2013, I am filing for your consideration and approval revised workers compensation voluntary loss costs representing the following:

- A 7.4% increase in average voluntary loss costs for industrial classifications, reflecting a loss adjustment expense (LAE) provision of 18.2%, as reflected in the Department decision.
- A 3.0% decrease in average voluntary loss costs for F-classes, reflecting the approved LAE provision.

This is filed to be effective August 1, 2013 for new and renewal business.

This filing is made exclusively on behalf of the companies which have given valid consideration for the express purpose of fulfilling regulatory rate or pure premium filing requirements and other private use of this information. This filing and information related hereto is submitted for the examination of and approval by the regulatory authority governing rating organizations in accordance with all applicable rules and regulations governing rate filings.

Please contact me at **802-454-1800** or Karen Ayres at 201-386-2636 if you have any questions or need any further information.



Respectfully Submitted,

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

A handwritten signature in black ink, appearing to read "Laura Backus Hall". The signature is fluid and cursive, with a prominent loop at the end.

Laura Backus Hall, CPCU
State Relations Executive
Regulatory Services Division



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Filing prepared by:

A handwritten signature in black ink that reads "Karen J. Ayres". The signature is written in a cursive, flowing style.

Karen Ayres
Director and Actuary, FCAS, MAAA
Actuarial & Economic Services Division
National Council on Compensation Insurance, Inc. (NCCI)
111 River Street, Suite 1202, Hoboken NJ 07030
Phone: 201-386-2636
Fax: 561-893-5739



RHODE ISLAND

EXHIBIT I

Exhibit I-A - Policy Year 2010 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$121,662,083
(2) Premium On-level Factor (Appendix A-I)	1.086
(3) Premium Available for Benefits Costs = (1) x (2)	\$132,125,022

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$74,757,618
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.023
(6) Factor to Include Loss-based Expenses (Exhibit II)	1.175
(7) Composite Adjustment Factor = (5) x (6)	1.202
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$89,858,657
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.680
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	1.000
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.680
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.045
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.711
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.002
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.712

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$39,614,587
(17) Medical Loss On-level Factor (Appendix A-I)	1.000
(18) Factor to Include Loss-based Expenses (Exhibit II)	1.175
(19) Composite Adjustment Factor = (17) x (18)	1.175
(20) Adjusted Limited Medical Losses = (16) x (19)	\$46,547,140
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.352
(22) Factor to Reflect Medical Trend (Appendix A-III)	1.018
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.358
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.045
(25) Projected Medical Cost Ratio = (23) x (24)	0.374
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.374

Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	1.086
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RHODE ISLAND

EXHIBIT I

Exhibit I-B - Policy Year 2009 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$122,400,424
(2) Premium On-level Factor (Appendix A-I)	1.081
(3) Premium Available for Benefits Costs = (1) x (2)	\$132,314,858

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$70,666,444
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.024
(6) Factor to Include Loss-based Expenses (Exhibit II)	1.175
(7) Composite Adjustment Factor = (5) x (6)	1.203
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$85,011,732
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.642
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	1.000
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.642
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.045
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.671
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.002
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.672

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$38,104,097
(17) Medical Loss On-level Factor (Appendix A-I)	1.000
(18) Factor to Include Loss-based Expenses (Exhibit II)	1.175
(19) Composite Adjustment Factor = (17) x (18)	1.175
(20) Adjusted Limited Medical Losses = (16) x (19)	\$44,772,314
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.338
(22) Factor to Reflect Medical Trend (Appendix A-III)	1.023
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.346
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.045
(25) Projected Medical Cost Ratio = (23) x (24)	0.362
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.362

Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	1.034
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EXHIBIT I

Exhibit I-C - Policy Year 2008 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$130,187,129
(2) Premium On-level Factor (Appendix A-I)	1.045
(3) Premium Available for Benefits Costs = (1) x (2)	\$136,045,550

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$75,108,173
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.025
(6) Factor to Include Loss-based Expenses (Exhibit II)	1.175
(7) Composite Adjustment Factor = (5) x (6)	1.204
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$90,430,240
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.665
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	1.000
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.665
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.045
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.695
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.002
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.696

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$38,539,572
(17) Medical Loss On-level Factor (Appendix A-I)	1.000
(18) Factor to Include Loss-based Expenses (Exhibit II)	1.175
(19) Composite Adjustment Factor = (17) x (18)	1.175
(20) Adjusted Limited Medical Losses = (16) x (19)	\$45,283,997
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.333
(22) Factor to Reflect Medical Trend (Appendix A-III)	1.028
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.342
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.045
(25) Projected Medical Cost Ratio = (23) x (24)	0.357
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.357

Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	1.053
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EXHIBIT I

Exhibit I-D - Indicated Change Based on Experience, Trend and Benefits

(1) Policy Year 2010 Projected Cost Ratio	1.086
(2) Policy Year 2009 Projected Cost Ratio	1.034
(3) Policy Year 2008 Projected Cost Ratio	1.053
(4) Indicated Change Based on Experience, Trend and Benefits = $[(1)+(2)+(3)] / 3$	1.058

Exhibit I-E - Offset for Change in EL Factors

(1) Indicated Change	1.058
(2) Offset for Change in EL Factors	1.009
(3) Indicated Change Modified to Reflect Offset for Change in EL Factors = (1) x (2)	1.068

Exhibit I-F - Application of Change in Loss Based Expenses

(1) Indicated Change	1.068
(2) Effect of Change in Loss Based Expenses (Exhibit II)*	1.006
(3) Indicated Change Modified to Reflect Change in Loss Based Expenses = (1) x (2)	1.074

* 1.006 = $(1.182 / 1.175)$ = (DBR Approved LAE Provision / Currently Approved LAE Provision)



RHODE ISLAND

EXHIBIT I

Exhibit I-G - Distribution of Loss Cost Level Change to Industry Groups

Industry Group Differentials (Appendix A-V):

Manufacturing	1.002
Contracting	0.994
Office & Clerical	0.986
Goods & Services	1.009
Miscellaneous	0.996

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

Industry Group	(1) Final Overall Loss Cost Level Change	(2) Industry Group Differential	(3) = (1) x (2) Final Loss Cost Level Change by Industry Group	
Manufacturing	1.074	1.002	1.076	(+7.6%)
Contracting	1.074	0.994	1.068	(+6.8%)
Office & Clerical	1.074	0.986	1.059	(+5.9%)
Goods & Services	1.074	1.009	1.084	(+8.4%)
Miscellaneous	1.074	0.996	1.070	(+7.0%)
Overall	1.074	1.000	1.074	(+7.4%)

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 August 1, 2013

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	4.01	2.93	0.27	2014	7.16	4.85	0.22	2702	20.75	11.74	0.20
0008	2.35	1.67	0.24	2016	3.07	2.32	0.28	2709	15.72	10.62	0.22
0016	6.16	4.18	0.22	2021	5.79	4.11	0.24	2710	9.22	5.80	0.20
0034	5.24	3.82	0.27	2039	3.25	2.45	0.28	2714	6.12	4.62	0.29
0035	2.63	1.99	0.29	2041	5.58	4.20	0.28	2731	5.26	3.57	0.22
0036	3.94	2.88	0.27	2065	5.17	3.77	0.27	2735	7.51	5.68	0.29
0037	3.68	2.61	0.24	2070	5.96	4.35	0.27	2759	8.69	6.56	0.29
0042	5.43	3.85	0.24	2081	5.55	4.06	0.27	2790	2.23	1.68	0.28
0050	6.16	4.50	0.27	2089	4.55	3.33	0.27	2797	5.30	3.76	0.24
0059D	0.28	0.08	0.19	2095	5.41	3.96	0.27	2799	3.46	2.46	0.24
0065D	0.05	0.02	0.22	2105	3.54	2.67	0.29	2802	5.30	3.76	0.24
0066D	0.05	0.02	0.22	2110	3.61	2.72	0.29	2812	-	3.31	0.27
0067D	0.05	0.02	0.22	2111	10.49	7.93	0.29	2835	3.48	2.72	0.34
0079	4.85	3.29	0.22	2112	3.93	2.96	0.28	2836	4.03	3.15	0.34
0083	5.63	4.12	0.27	2114	2.45	1.85	0.28	2841	7.78	5.86	0.29
0106	10.54	6.62	0.20	2121	2.39	1.74	0.27	2881	3.76	2.93	0.34
0113	4.49	3.30	0.27	2130	4.15	3.04	0.27	2883	4.52	3.31	0.27
0170	5.22	3.82	0.27	2131	4.10	2.99	0.27	2913	4.52	3.54	0.34
0251	4.19	3.07	0.27	2143	3.59	2.70	0.28	2915	4.58	3.25	0.24
0400	11.56	8.19	0.24	2157	8.17	5.97	0.27	2916	4.66	2.93	0.20
0401	9.93	6.24	0.20	2172	2.98	2.11	0.24	2923	3.10	2.33	0.28
0771N	1.11	-	-	2174	4.34	3.27	0.28	2942	3.55	2.77	0.34
0908P	147.00	107.72	0.27	2211	8.35	5.69	0.22	2960	7.54	5.52	0.27
0913P	309.00	225.55	0.27	2220	2.95	2.16	0.27	3004	3.32	2.24	0.22
0917	7.98	6.03	0.29	2260X	8.06	5.45	0.22	3018	4.19	2.84	0.22
0918X	1.52	1.11	0.27	2286	2.86	2.17	0.29	3022	3.72	2.80	0.28
1005	7.12	4.02	0.20	2288	4.26	3.21	0.28	3027	3.81	2.58	0.22
1164D	7.05	3.96	0.20	2300	2.99	2.33	0.34	3028	4.32	3.17	0.27
1165D	4.74	2.96	0.21	2302	4.34	3.18	0.27	3030	10.13	6.85	0.22
1320	3.01	1.89	0.20	2305	2.46	1.74	0.24	3040	9.42	6.38	0.22
1322	10.34	6.47	0.21	2361	2.33	1.70	0.27	3041	5.59	4.09	0.27
1430	9.62	6.54	0.22	2362	3.21	2.35	0.27	3042	6.67	4.74	0.24
1438	4.26	2.68	0.20	2380	2.96	2.17	0.27	3064	8.11	5.94	0.27
1452	3.41	2.31	0.22	2386	2.21	1.66	0.28	3069	4.90	3.32	0.22
1463	14.54	9.15	0.20	2388	2.34	1.76	0.28	3076	4.68	3.52	0.28
1472	4.86	3.06	0.20	2402	6.57	4.48	0.22	3081D	6.35	4.26	0.22
1624D	3.53	2.21	0.20	2413	2.99	2.19	0.27	3082D	7.40	4.95	0.22
1642	5.73	3.88	0.22	2416	2.33	1.70	0.27	3085D	5.18	3.47	0.22
1654	9.15	6.20	0.22	2417	5.46	3.96	0.27	3110	4.96	3.63	0.27
1655	5.07	3.43	0.22	2501	2.60	1.91	0.27	3111	3.34	2.44	0.27
1699	5.75	3.89	0.22	2503	1.34	1.01	0.29	3113	3.20	2.34	0.27
1701	5.24	3.55	0.22	2534	3.65	2.76	0.29	3114	3.54	2.58	0.27
1710D	4.24	2.85	0.22	2570	5.10	3.84	0.28	3118	2.40	1.81	0.28
1741D	5.90	3.15	0.19	2585	4.25	3.21	0.29	3119	1.16	0.91	0.34
1747	3.79	2.56	0.22	2586	2.83	2.07	0.27	3122	2.99	2.26	0.29
1748	3.60	2.44	0.22	2587	4.62	3.48	0.28	3126	3.92	2.86	0.27
1803D	8.45	5.13	0.20	2589	2.65	1.94	0.27	3131	3.09	2.26	0.27
1852D	4.53	2.53	0.20	2600	3.58	2.69	0.28	3132	4.63	3.39	0.27
1853	3.28	2.32	0.24	2623	5.83	4.15	0.24	3145	3.14	2.30	0.27
1860	2.38	1.79	0.28	2651	2.65	2.01	0.29	3146	3.20	2.34	0.27
1924	4.12	3.09	0.28	2660	3.15	2.38	0.29	3169	4.10	3.00	0.27
1925	5.26	3.74	0.24	2670	2.52	1.97	0.34	3175D	5.32	3.85	0.27
2001	-	3.75	0.27	2683	2.50	1.89	0.28	3179	2.89	2.18	0.28
2002	7.44	5.61	0.29	2688	3.35	2.52	0.28	3180	3.76	2.83	0.29
2003	5.14	3.75	0.27	2701	11.34	7.68	0.22	3188	2.64	1.99	0.28

* 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 August 1, 2013

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3220	3.45	2.52	0.27	3865	2.76	2.16	0.34	4511	0.68	0.48	0.24
3223	4.05	3.18	0.35	3881	5.88	4.29	0.27	4557	2.77	2.09	0.28
3224	4.96	3.73	0.28	4000	6.84	4.29	0.20	4558	2.17	1.59	0.27
3227	3.59	2.70	0.28	4021	6.64	4.50	0.22	4561	-	2.09	0.24
3240	4.08	3.08	0.29	4024D	6.53	4.40	0.22	4568	4.51	3.05	0.22
3241	4.61	3.37	0.27	4034	11.24	7.63	0.22	4581	2.18	1.37	0.20
3255	2.59	2.03	0.34	4036	3.43	2.32	0.22	4583	6.36	4.00	0.20
3257	4.54	3.33	0.27	4038	3.04	2.38	0.34	4611	1.67	1.26	0.28
3270	2.98	2.18	0.27	4053	3.84	2.81	0.27	4635	4.98	2.83	0.19
3300	6.29	4.60	0.27	4061	7.71	5.81	0.28	4653	2.37	1.78	0.28
3303	3.62	2.73	0.28	4062	2.53	1.85	0.27	4665	11.20	7.60	0.22
3307	5.11	3.74	0.27	4101	3.64	2.58	0.24	4670	7.43	5.02	0.22
3315	4.74	3.57	0.28	4109	1.74	1.31	0.28	4683	3.92	2.87	0.27
3334	5.16	3.76	0.27	4110	1.67	1.22	0.27	4686	5.88	4.00	0.22
3336	5.80	3.94	0.22	4111	2.76	2.08	0.28	4692	0.87	0.66	0.28
3365	12.02	8.13	0.22	4112	-	1.22	0.27	4693	1.16	0.85	0.27
3372	3.84	2.73	0.24	4113	3.03	2.22	0.27	4703	3.24	2.37	0.27
3373	7.56	5.53	0.27	4114	3.98	2.90	0.27	4717	2.48	1.93	0.34
3383X	1.71	1.29	0.28	4130	5.66	4.13	0.27	4720	5.65	4.13	0.27
3385	1.16	0.88	0.28	4131	5.20	3.92	0.29	4740	1.62	1.10	0.22
3400	4.62	3.28	0.24	4133	2.99	2.26	0.29	4741	3.31	2.43	0.27
3507	4.09	2.99	0.27	4149	1.77	1.39	0.34	4751	3.30	2.24	0.22
3515	2.91	2.13	0.27	4150	-	1.39	0.34	4771N	6.32	3.60	0.19
3516X	1.54	1.16	0.28	4206	5.24	3.82	0.27	4777	6.48	3.67	0.20
3548	2.32	1.69	0.27	4207	1.87	1.26	0.22	4825	0.88	0.60	0.22
3559	3.01	2.21	0.27	4239	2.91	1.97	0.22	4828	3.04	2.16	0.24
3561X	2.31	1.74	0.29	4240	3.42	2.58	0.29	4829	3.10	1.95	0.20
3574	1.29	0.97	0.28	4243	3.00	2.19	0.27	4902	3.06	2.31	0.28
3581	2.30	1.73	0.28	4244	3.85	2.81	0.27	4923	2.74	2.01	0.27
3612	3.20	2.27	0.24	4250	2.43	1.78	0.27	5020	7.45	5.04	0.22
3620	5.70	3.85	0.22	4251	3.26	2.39	0.27	5022	7.12	4.46	0.21
3629	2.14	1.61	0.28	4263	2.94	2.15	0.27	5037	25.31	14.27	0.20
3632	4.20	2.99	0.24	4273	3.59	2.62	0.27	5040	29.16	16.54	0.19
3634	2.42	1.82	0.28	4279	3.56	2.60	0.27	5057	16.13	9.10	0.20
3635	3.92	2.87	0.27	4282	3.80	2.85	0.28	5059	38.35	21.75	0.19
3638	2.36	1.77	0.28	4283	4.02	2.94	0.27	5069	43.78	24.65	0.20
3642	1.62	1.18	0.27	4299	2.53	1.91	0.28	5102	6.12	3.85	0.20
3643	2.34	1.71	0.27	4301X	3.97	2.97	0.28	5146	8.31	5.62	0.22
3647	3.85	2.73	0.24	4304	4.53	3.22	0.24	5160	3.33	2.09	0.21
3648	1.90	1.43	0.28	4307	2.01	1.57	0.34	5183	4.79	3.25	0.22
3681	1.35	1.02	0.29	4351	1.82	1.32	0.27	5188	4.13	2.78	0.22
3685	1.25	0.94	0.29	4352	1.66	1.25	0.29	5190	3.02	2.05	0.22
3719	1.84	1.04	0.20	4360	1.70	1.28	0.28	5191	0.96	0.71	0.27
3724	4.46	2.80	0.21	4361	1.13	0.86	0.28	5192	3.81	2.78	0.27
3726	7.10	4.01	0.20	4362	-	1.28	0.28	5213	10.43	6.56	0.20
3803	3.62	2.64	0.27	4410	9.02	6.58	0.27	5215	6.79	4.81	0.24
3807	3.42	2.58	0.28	4420	5.23	3.27	0.21	5221	7.50	5.09	0.22
3808	5.90	4.18	0.24	4431	2.30	1.79	0.34	5222	9.27	5.81	0.21
3821	5.38	3.82	0.24	4432	3.03	2.37	0.34	5223	4.45	3.02	0.22
3822	6.66	4.72	0.24	4439	2.94	2.09	0.24	5348	4.42	3.00	0.22
3824	7.06	5.02	0.24	4452	4.36	3.21	0.27	5402	5.08	3.81	0.28
3826	1.35	0.99	0.27	4459	3.35	2.45	0.27	5403	11.24	7.07	0.20
3827	2.26	1.60	0.24	4470	4.62	3.37	0.27	5437	8.56	5.80	0.22
3830	1.66	1.17	0.24	4484	3.84	2.80	0.27	5443	3.74	2.74	0.27
3851	4.53	3.42	0.28	4493	3.79	2.77	0.27	5445	5.80	3.63	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 August 1, 2013

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5462	8.81	5.96	0.22	6854	6.73	3.81	0.19	7540	4.22	2.39	0.19
5472	10.62	6.00	0.20	6872F	10.82	4.19	0.17	7580	4.47	3.04	0.22
5473	9.97	5.63	0.20	6874F	13.29	5.15	0.17	7590	3.93	2.79	0.24
5474	6.87	4.31	0.20	6882	4.04	2.28	0.20	7600	3.35	2.27	0.22
5478	4.74	3.20	0.22	6884	4.47	2.53	0.20	7601	-	2.27	0.22
5479	7.82	5.55	0.24	7016M	4.03	2.27	0.20	7605	2.60	1.76	0.22
5480	7.06	4.43	0.21	7024M	4.47	2.52	0.20	7610	0.52	0.37	0.24
5491	2.71	1.70	0.20	7038M	4.35	2.47	0.19	7611	-	2.27	0.22
5506	8.47	4.81	0.19	7046M	7.22	4.07	0.20	7612	-	2.27	0.22
5507	4.09	2.57	0.20	7047M	6.97	3.72	0.20	7613	-	2.27	0.22
5508D	15.47	10.42	0.22	7050M	7.53	4.06	0.19	7705	6.22	4.42	0.24
5535	6.18	4.19	0.22	7090M	4.84	2.75	0.19	7710	4.78	3.01	0.20
5537	6.89	4.67	0.22	7098M	8.02	4.53	0.20	7711	4.78	3.01	0.20
5551	19.59	11.15	0.19	7099M	12.48	6.69	0.20	7720	3.07	2.09	0.22
5606	1.45	0.91	0.20	7133	5.68	3.56	0.21	7855	5.84	3.96	0.22
5610	3.35	2.45	0.27	7151M	6.90	4.33	0.21	8001	2.39	1.80	0.29
5645	7.28	4.58	0.20	7152M	11.93	7.09	0.21	8002	2.66	1.95	0.27
5651	-	4.58	0.20	7153M	7.66	4.81	0.21	8006	1.91	1.40	0.27
5703	15.80	10.69	0.22	7222	7.01	4.73	0.22	8008	1.79	1.35	0.29
5705	12.16	8.27	0.22	7228	6.96	4.71	0.22	8010	1.93	1.46	0.29
5951	0.45	0.34	0.28	7229	10.01	6.29	0.20	8013	0.73	0.53	0.27
6003	16.02	10.88	0.22	7230	6.03	4.28	0.24	8015	0.90	0.66	0.27
6005	6.14	4.15	0.22	7231	12.92	9.15	0.24	8017	1.88	1.42	0.29
6045	4.13	2.78	0.22	7232	6.34	3.97	0.21	8018	2.33	1.75	0.28
6204	8.23	5.17	0.20	7309F	10.88	4.21	0.17	8021	3.24	2.38	0.27
6206	4.50	2.55	0.20	7313F	4.59	1.78	0.17	8031	2.66	1.95	0.27
6213	2.89	1.82	0.21	7317F	6.92	2.66	0.17	8032	2.62	1.98	0.28
6214	3.94	2.22	0.20	7327F	14.71	5.77	0.17	8033	3.09	2.27	0.27
6216	7.82	4.42	0.20	7333M	6.00	3.37	0.20	8037	1.88	1.42	0.29
6217	5.49	3.44	0.20	7335M	6.67	3.75	0.20	8039	2.33	1.76	0.29
6229	3.66	2.30	0.20	7337M	10.39	5.54	0.20	8044X	4.20	2.98	0.24
6233	4.84	3.03	0.21	7350F	10.34	4.31	0.17	8045	0.84	0.64	0.29
6235	9.32	5.27	0.20	7360	5.51	3.73	0.22	8046	4.51	3.32	0.27
6236	11.78	7.96	0.22	7370	5.01	3.68	0.27	8047	1.31	0.99	0.28
6237	1.76	1.19	0.22	7380	5.80	4.11	0.24	8058	4.16	3.05	0.27
6251D	18.47	11.51	0.21	7382	4.89	3.58	0.27	8072	0.77	0.58	0.29
6252D	7.58	4.26	0.20	7390	9.22	6.75	0.27	8102	2.61	1.97	0.29
6260D	14.79	8.27	0.20	7394M	8.90	5.00	0.20	8103	4.43	3.15	0.24
6306	5.47	3.43	0.20	7395M	9.88	5.56	0.20	8105	4.64	3.50	0.28
6319	4.44	2.79	0.20	7398M	15.39	8.21	0.20	8106	6.54	4.43	0.22
6325	3.99	2.51	0.20	7402	0.22	0.16	0.27	8107	4.63	3.13	0.22
6400	6.56	4.65	0.24	7403	5.26	3.57	0.22	8111	3.85	2.81	0.27
6503	3.88	2.93	0.29	7405N	1.19	0.81	0.22	8116	3.14	2.30	0.27
6504	3.88	2.93	0.29	7420	20.40	11.45	0.20	8203	6.65	4.87	0.27
6702M*	7.10	4.81	0.22	7421	1.87	1.17	0.21	8204	4.32	2.93	0.22
6703M*	12.29	7.89	0.22	7422	2.79	1.58	0.20	8209	4.86	3.56	0.27
6704M*	7.89	5.35	0.22	7425	5.33	2.99	0.20	8215	4.52	3.08	0.22
6801F	6.02	2.64	0.20	7431N	2.43	1.36	0.20	8227	5.44	3.08	0.19
6811	5.94	4.02	0.22	7445N	0.65	-	-	8232	5.30	3.60	0.22
6824F	8.20	3.45	0.17	7453N	1.30	-	-	8233	6.48	4.37	0.22
6826F	4.40	1.96	0.20	7502	3.18	2.16	0.23	8235	5.67	4.15	0.27
6834	4.77	3.38	0.24	7515	1.21	0.69	0.19	8263	9.58	6.80	0.24
6836	4.32	2.94	0.22	7520	5.92	4.33	0.27	8264	6.01	4.07	0.22
6843F	11.77	4.55	0.18	7538	6.06	3.43	0.20	8265	5.18	3.26	0.20
6845F	10.30	3.98	0.17	7539	2.02	1.27	0.21	8279	6.25	3.94	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

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Effective August 1, 2013

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8288	7.72	5.26	0.22	8901	0.25	0.18	0.24				
8291	5.42	3.84	0.24	9012	1.25	0.89	0.24				
8292	5.86	4.29	0.27	9014	3.53	2.58	0.27				
8293	12.60	8.54	0.22	9015	4.09	2.99	0.27				
8304	7.96	5.40	0.22	9016	5.24	3.83	0.27				
8350X	5.20	3.26	0.21	9019	2.03	1.38	0.22				
8381X	2.83	2.01	0.24	9033X	3.38	2.47	0.27				
8385	3.66	2.48	0.22	9040	3.70	2.79	0.29				
8387X	4.09	2.89	0.24	9047X	3.66	2.68	0.27				
8391X	3.46	2.46	0.24	9052	3.08	2.32	0.29				
8392	2.74	2.00	0.27	9058	1.87	1.47	0.34				
8393X	3.00	2.19	0.27	9059	-	0.80	0.29				
8500	6.99	4.75	0.22	9060	1.78	1.34	0.29				
8601	0.52	0.37	0.24	9061	1.43	1.12	0.34				
8602	0.52	0.37	0.24	9063	1.00	0.76	0.29				
8603	0.22	0.16	0.27	9077F	2.14	0.98	0.26				
8606	4.49	2.82	0.21	9082	1.93	1.51	0.34				
8709F	4.75	1.84	0.17	9083	2.00	1.57	0.34				
8719	4.03	2.28	0.19	9084	1.89	1.39	0.27				
8720	1.35	0.92	0.22	9088a	a	a	a				
8721	0.53	0.36	0.22	9089	1.20	0.91	0.29				
8723	0.22	0.16	0.27	9093	1.80	1.36	0.29				
8725	1.35	0.92	0.22	9101	4.03	3.03	0.28				
8726F	3.11	1.38	0.20	9102	4.02	2.95	0.27				
8734M	0.43	0.29	0.22	9154	2.32	1.69	0.27				
8737M	0.39	0.27	0.22	9156	2.62	1.88	0.24				
8738M	0.67	0.42	0.22	9170	5.93	3.37	0.19				
8742	0.32	0.21	0.22	9178	7.78	6.10	0.35				
8745	4.05	2.87	0.24	9179	7.15	5.38	0.28				
8748	1.03	0.73	0.24	9180	5.52	3.76	0.22				
8754X	0.83	0.61	0.27	9182	1.95	1.43	0.27				
8755	0.39	0.26	0.22	9186	20.32	12.75	0.20				
8799	1.16	0.85	0.27	9220	4.78	3.40	0.24				
8800	1.41	1.10	0.35	9402	5.35	3.62	0.22				
8803	0.10	0.06	0.22	9403	6.57	4.13	0.20				
8805M	0.30	0.22	0.27	9410	3.08	2.27	0.27				
8810	0.22	0.16	0.27	9501	4.44	3.15	0.24				
8814M	0.27	0.20	0.27	9505	3.85	2.73	0.24				
8815M	0.46	0.32	0.27	9516	3.26	2.21	0.22				
8820	0.23	0.16	0.24	9519	3.25	2.20	0.22				
8824	4.14	3.11	0.28	9521	6.08	4.12	0.22				
8825	1.96	1.54	0.35	9522	2.23	1.63	0.27				
8826	2.73	2.00	0.27	9534	5.51	3.46	0.21				
8831	1.42	1.04	0.27	9554	8.33	5.23	0.20				
8832	0.34	0.25	0.27	9586	0.70	0.55	0.34				
8833	1.36	1.00	0.27	9600	2.91	2.19	0.28				
8835	2.90	2.12	0.27	9620	0.80	0.57	0.24				
8841X	2.58	1.83	0.24								
8842	1.86	1.36	0.27								
8855	0.22	0.16	0.27								
8856	0.22	0.16	0.27								
8864	1.57	1.15	0.27								
8868	0.35	0.26	0.29								
8869	1.06	0.80	0.29								
8871	0.22	0.17	0.28								

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

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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	0.28	S	1710D	0.03	S	3175D	0.04	S
0065D	0.05	S	1741D	0.34	S	4024D	0.03	S
0066D	0.05	S	1803D	0.29	S	5508D	0.05	S
0067D	0.05	S	1852D	0.07	Asb	6251D	0.07	S
1164D	0.04	S	3081D	0.06	S	6252D	0.03	S
1165D	0.02	S	3082D	0.10	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 2.102 and elr x 1.993.
- 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.

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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	3.4%	2.5%	2.2%	1.8%	1.5%	1.1%	0.8%
\$500	6.2%	4.7%	4.0%	3.4%	2.9%	2.0%	1.6%
\$1,000	10.0%	7.7%	6.7%	5.7%	4.9%	3.6%	2.8%
\$2,500	16.5%	13.1%	11.6%	10.1%	8.7%	6.7%	5.3%
\$5,000	23.5%	19.0%	17.1%	15.1%	13.2%	10.5%	8.4%

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

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

Employee operated vehicle.....	\$67,500
Leased or rented vehicle.....	\$45,000

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"..... \$3,500

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..... 62%

(Multiply a Non-F classification loss cost by a factor of 1.62 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 (1.067).)

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.

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

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,895	0.04	1,068,706	--	1,127,654	0.44
1,896	--	7,661	0.05	1,127,655	--	1,190,017	0.45
7,662	--	13,550	0.06	1,190,018	--	1,256,098	0.46
13,551	--	19,567	0.07	1,256,099	--	1,326,242	0.47
19,568	--	25,715	0.08	1,326,243	--	1,400,835	0.48
25,716	--	43,011	0.09	1,400,836	--	1,480,316	0.49
43,012	--	64,024	0.10	1,480,317	--	1,565,182	0.50
64,025	--	82,715	0.11	1,565,183	--	1,655,999	0.51
82,716	--	100,914	0.12	1,656,000	--	1,753,418	0.52
100,915	--	119,115	0.13	1,753,419	--	1,858,186	0.53
119,116	--	137,540	0.14	1,858,187	--	1,971,168	0.54
137,541	--	156,315	0.15	1,971,169	--	2,093,369	0.55
156,316	--	175,523	0.16	2,093,370	--	2,225,968	0.56
175,524	--	195,228	0.17	2,225,969	--	2,370,350	0.57
195,229	--	215,484	0.18	2,370,351	--	2,528,159	0.58
215,485	--	236,339	0.19	2,528,160	--	2,701,362	0.59
236,340	--	257,837	0.20	2,701,363	--	2,892,326	0.60
257,838	--	280,023	0.21	2,892,327	--	3,103,931	0.61
280,024	--	302,942	0.22	3,103,932	--	3,339,717	0.62
302,943	--	326,639	0.23	3,339,718	--	3,604,081	0.63
326,640	--	351,161	0.24	3,604,082	--	3,902,552	0.64
351,162	--	376,558	0.25	3,902,553	--	4,242,189	0.65
376,559	--	402,883	0.26	4,242,190	--	4,632,139	0.66
402,884	--	430,193	0.27	4,632,140	--	5,084,477	0.67
430,194	--	458,546	0.28	5,084,478	--	5,615,480	0.68
458,547	--	488,007	0.29	5,615,481	--	6,247,623	0.69
488,008	--	518,645	0.30	6,247,624	--	7,012,845	0.70
518,646	--	550,534	0.31	7,012,846	--	7,958,115	0.71
550,535	--	583,755	0.32	7,958,116	--	9,155,452	0.72
583,756	--	618,395	0.33	9,155,453	--	10,721,196	0.73
618,396	--	654,549	0.34	10,721,197	--	12,856,296	0.74
654,550	--	692,318	0.35	12,856,297	--	15,940,323	0.75
692,319	--	731,817	0.36	15,940,324	--	20,786,644	0.76
731,818	--	773,166	0.37	20,786,645	--	29,510,010	0.77
773,167	--	816,502	0.38	29,510,011	--	49,864,514	0.78
816,503	--	861,971	0.39	49,864,515	--	151,636,986	0.79
861,972	--	909,737	0.40	151,636,987	AND OVER	0.80	
909,738	--	959,979	0.41				
959,980	--	1,012,894	0.42				
1,012,895	--	1,068,705	0.43				

(a) G	9.05
(b) State Per Claim Accident Limitation	\$226,000
(c) State Multiple Claim Accident Limitation	\$452,000
(d) USL&HW Per Claim Accident Limitation	\$492,000
(e) USL&HW Multiple Claim Accident Limitation	\$984,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$10,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.53
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.53.)</i>	

Effective August 1, 2013
TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Plan - ERA

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 48,678	22,625	1,562,039 -- 1,607,263	181,000	3,145,330 -- 3,190,573	339,375
48,679 -- 83,780	27,150	1,607,264 -- 1,652,489	185,525	3,190,574 -- 3,235,817	343,900
83,781 -- 124,112	31,675	1,652,490 -- 1,697,716	190,050	3,235,818 -- 3,281,060	348,425
124,113 -- 166,660	36,200	1,697,717 -- 1,742,944	194,575	3,281,061 -- 3,326,305	352,950
166,661 -- 210,242	40,725	1,742,945 -- 1,788,173	199,100	3,326,306 -- 3,371,549	357,475
210,243 -- 254,372	45,250	1,788,174 -- 1,833,404	203,625	3,371,550 -- 3,416,793	362,000
254,373 -- 298,821	49,775	1,833,405 -- 1,878,635	208,150	3,416,794 -- 3,462,038	366,525
298,822 -- 343,472	54,300	1,878,636 -- 1,923,867	212,675	3,462,039 -- 3,507,282	371,050
343,473 -- 388,257	58,825	1,923,868 -- 1,969,100	217,200	3,507,283 -- 3,552,527	375,575
388,258 -- 433,136	63,350	1,969,101 -- 2,014,334	221,725	3,552,528 -- 3,597,772	380,100
433,137 -- 478,083	67,875	2,014,335 -- 2,059,568	226,250	3,597,773 -- 3,643,017	384,625
478,084 -- 523,082	72,400	2,059,569 -- 2,104,803	230,775	3,643,018 -- 3,688,262	389,150
523,083 -- 568,120	76,925	2,104,804 -- 2,150,039	235,300	3,688,263 -- 3,733,508	393,675
568,121 -- 613,188	81,450	2,150,040 -- 2,195,276	239,825	3,733,509 -- 3,778,753	398,200
613,189 -- 658,281	85,975	2,195,277 -- 2,240,512	244,350	3,778,754 -- 3,823,999	402,725
658,282 -- 703,394	90,500	2,240,513 -- 2,285,750	248,875	3,824,000 -- 3,869,244	407,250
703,395 -- 748,523	95,025	2,285,751 -- 2,330,988	253,400	3,869,245 -- 3,914,490	411,775
748,524 -- 793,666	99,550	2,330,989 -- 2,376,226	257,925	3,914,491 -- 3,959,736	416,300
793,667 -- 838,820	104,075	2,376,227 -- 2,421,465	262,450	3,959,737 -- 4,004,982	420,825
838,821 -- 883,984	108,600	2,421,466 -- 2,466,704	266,975	4,004,983 -- 4,050,228	425,350
883,985 -- 929,157	113,125	2,466,705 -- 2,511,944	271,500	4,050,229 -- 4,095,474	429,875
929,158 -- 974,336	117,650	2,511,945 -- 2,557,184	276,025	4,095,475 -- 4,140,720	434,400
974,337 -- 1,019,522	122,175	2,557,185 -- 2,602,424	280,550	4,140,721 -- 4,185,966	438,925
1,019,523 -- 1,064,713	126,700	2,602,425 -- 2,647,665	285,075	4,185,967 -- 4,231,213	443,450
1,064,714 -- 1,109,909	131,225	2,647,666 -- 2,692,905	289,600	4,231,214 -- 4,276,459	447,975
1,109,910 -- 1,155,109	135,750	2,692,906 -- 2,738,147	294,125	4,276,460 -- 4,321,375	452,500
1,155,110 -- 1,200,312	140,275	2,738,148 -- 2,783,388	298,650		
1,200,313 -- 1,245,519	144,800	2,783,389 -- 2,828,630	303,175		
1,245,520 -- 1,290,730	149,325	2,828,631 -- 2,873,872	307,700		
1,290,731 -- 1,335,942	153,850	2,873,873 -- 2,919,114	312,225		
1,335,943 -- 1,381,158	158,375	2,919,115 -- 2,964,357	316,750		
1,381,159 -- 1,426,375	162,900	2,964,358 -- 3,009,600	321,275		
1,426,376 -- 1,471,594	167,425	3,009,601 -- 3,054,843	325,800		
1,471,595 -- 1,516,816	171,950	3,054,844 -- 3,100,086	330,325		
1,516,817 -- 1,562,038	176,475	3,100,087 -- 3,145,329	334,850		

For Expected Losses greater than \$4,321,375, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(9.05) / (\text{Expected Losses} + (700)(9.05))$$

G = 9.05

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

**RHODE ISLAND
RR 1
Exhibit IV**

Effective August 1, 2013

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
1.91	1.44	1.27	1.15	0.99	0.80	0.63

2. **2013 Table of Expected Loss Ranges**

Effective January 1, 2013

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 †	0.567	0.614	0.635	0.656	0.678	0.708	0.733
\$15,000 †	0.513	0.565	0.588	0.611	0.638	0.672	0.703
\$20,000 †	0.471	0.526	0.551	0.576	0.605	0.643	0.678
\$25,000	0.436	0.493	0.519	0.546	0.577	0.618	0.657
\$30,000	0.407	0.465	0.492	0.520	0.553	0.596	0.638
\$35,000	0.382	0.440	0.468	0.497	0.531	0.576	0.620
\$40,000	0.361	0.418	0.447	0.476	0.512	0.558	0.605
\$50,000	0.326	0.381	0.410	0.441	0.478	0.527	0.577
\$75,000	0.265	0.315	0.344	0.374	0.414	0.466	0.521
\$100,000	0.225	0.271	0.298	0.328	0.367	0.420	0.477
\$125,000	0.196	0.238	0.264	0.292	0.331	0.383	0.442
\$150,000	0.175	0.214	0.239	0.266	0.302	0.354	0.413
\$175,000	0.158	0.194	0.218	0.243	0.278	0.328	0.388
\$200,000	0.145	0.177	0.201	0.224	0.258	0.307	0.366
\$225,000	0.133	0.164	0.186	0.209	0.241	0.288	0.347
\$250,000	0.125	0.153	0.175	0.196	0.227	0.273	0.331
\$275,000	0.117	0.144	0.164	0.185	0.214	0.259	0.316
\$300,000	0.110	0.135	0.155	0.175	0.203	0.246	0.303
\$325,000	0.104	0.128	0.147	0.166	0.193	0.235	0.291
\$350,000	0.099	0.121	0.140	0.158	0.184	0.225	0.280
\$375,000	0.094	0.116	0.134	0.151	0.177	0.216	0.270
\$400,000	0.090	0.111	0.128	0.145	0.169	0.207	0.261
\$425,000	0.086	0.106	0.123	0.139	0.163	0.200	0.253
\$450,000	0.082	0.102	0.119	0.134	0.157	0.193	0.245
\$475,000	0.079	0.098	0.114	0.129	0.152	0.187	0.238
\$500,000	0.076	0.094	0.111	0.125	0.147	0.181	0.232
\$600,000	0.067	0.083	0.098	0.110	0.130	0.162	0.210
\$700,000	0.060	0.074	0.088	0.100	0.118	0.147	0.193
\$800,000	0.055	0.068	0.081	0.092	0.109	0.136	0.180
\$900,000	0.051	0.063	0.075	0.085	0.101	0.126	0.169
\$1,000,000	0.048	0.058	0.070	0.079	0.094	0.118	0.159
\$2,000,000	0.028	0.035	0.043	0.049	0.059	0.075	0.106
\$3,000,000	0.020	0.026	0.032	0.037	0.045	0.057	0.083
\$4,000,000	0.016	0.020	0.026	0.030	0.036	0.047	0.069
\$5,000,000	0.013	0.017	0.021	0.025	0.030	0.040	0.060
\$6,000,000	0.010	0.013	0.017	0.020	0.025	0.034	0.052
\$7,000,000	0.009	0.011	0.015	0.018	0.022	0.030	0.046
\$8,000,000	0.008	0.010	0.013	0.016	0.020	0.027	0.042
\$9,000,000	0.007	0.009	0.012	0.014	0.018	0.024	0.038
\$10,000,000	0.007	0.008	0.011	0.013	0.016	0.022	0.035

† Per Item R-1399, this loss limit is now applicable for retrospective rating in this state.

Effective August 1, 2013

**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 †	0.656	0.706	0.728	0.749	0.772	0.802	0.829
\$15,000 †	0.600	0.655	0.680	0.704	0.731	0.767	0.799
\$20,000 †	0.556	0.615	0.641	0.668	0.698	0.737	0.774
\$25,000	0.520	0.581	0.609	0.637	0.670	0.712	0.752
\$30,000	0.489	0.551	0.580	0.610	0.645	0.690	0.733
\$35,000	0.462	0.525	0.555	0.586	0.623	0.669	0.715
\$40,000	0.439	0.502	0.533	0.564	0.603	0.651	0.699
\$50,000	0.401	0.462	0.494	0.527	0.567	0.619	0.670
\$75,000	0.332	0.389	0.421	0.455	0.499	0.555	0.612
\$100,000	0.285	0.338	0.370	0.403	0.447	0.505	0.566
\$125,000	0.250	0.299	0.330	0.362	0.406	0.464	0.528
\$150,000	0.224	0.270	0.300	0.331	0.373	0.431	0.496
\$175,000	0.203	0.246	0.274	0.304	0.345	0.402	0.467
\$200,000	0.186	0.226	0.253	0.281	0.321	0.377	0.442
\$225,000	0.171	0.209	0.235	0.262	0.300	0.355	0.420
\$250,000	0.160	0.196	0.221	0.247	0.284	0.337	0.402
\$275,000	0.150	0.183	0.208	0.233	0.268	0.320	0.385
\$300,000	0.141	0.173	0.197	0.220	0.254	0.305	0.369
\$325,000	0.134	0.164	0.187	0.209	0.242	0.292	0.355
\$350,000	0.127	0.155	0.178	0.199	0.231	0.279	0.342
\$375,000	0.121	0.148	0.170	0.191	0.222	0.268	0.330
\$400,000	0.116	0.142	0.163	0.183	0.213	0.258	0.320
\$425,000	0.111	0.136	0.156	0.176	0.205	0.249	0.310
\$450,000	0.106	0.130	0.151	0.169	0.197	0.241	0.301
\$475,000	0.102	0.125	0.145	0.163	0.191	0.233	0.292
\$500,000	0.098	0.121	0.140	0.158	0.185	0.226	0.285
\$600,000	0.086	0.106	0.124	0.140	0.164	0.202	0.258
\$700,000	0.077	0.095	0.112	0.126	0.149	0.183	0.237
\$800,000	0.071	0.087	0.103	0.116	0.137	0.170	0.222
\$900,000	0.065	0.080	0.095	0.107	0.127	0.157	0.208
\$1,000,000	0.061	0.074	0.089	0.100	0.118	0.147	0.196
\$2,000,000	0.037	0.045	0.055	0.062	0.074	0.094	0.131
\$3,000,000	0.027	0.033	0.041	0.047	0.057	0.072	0.103
\$4,000,000	0.021	0.026	0.033	0.038	0.046	0.059	0.086
\$5,000,000	0.017	0.022	0.028	0.032	0.039	0.051	0.075
\$6,000,000	0.013	0.017	0.023	0.026	0.033	0.043	0.065
\$7,000,000	0.012	0.015	0.020	0.023	0.029	0.038	0.058
\$8,000,000	0.010	0.013	0.017	0.020	0.025	0.034	0.053
\$9,000,000	0.009	0.012	0.016	0.018	0.023	0.031	0.048
\$10,000,000	0.008	0.011	0.014	0.016	0.021	0.028	0.044

† Per Item R-1399, this loss limit is now applicable for retrospective rating in this state.

4.

Retrospective Pure Premium Development Factors

1st	With Loss Limit			1st	Without Loss Limit		
	2nd	3rd	4th		2nd	3rd	4th
Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.
0.10	0.04	0.04	0.02	0.27	0.10	0.10	0.05