



# Rhode Island

**Advisory Loss Cost Filing**

**Proposed Effective August 1, 2016**





**National Council on  
Compensation Insurance**

**Laura Backus Hall**  
State Relations Executive  
Regulatory Services Division

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November 19, 2016

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

Attention: Paula Pallozzi, SPIR, Associate Director

Re: **Rhode Island Workers Compensation Loss Cost Level Change including Loss Adjustment Expense (LAE) -- Effective August 1, 2016**

Dear Director McCleary:

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 August 1, 2016, reflect a decrease of 4.9% from the current voluntary loss costs which became effective August 1, 2014.

Please note the following in connection with this filing:

- As a result of Items R-1410 and R-1411, the retrospective rating plan parameters were updated.
- As a result of Item B-1427, effective August 1, 2015, Class Code 3069 was discontinued, and Class Code 3076 reflects the combined experience of Class Codes 3069 and 3076.
- As a result of Item E-1402, the split point for experience rating was changed from \$13,500 to the indexed value of \$16,000.

As always, if you should have any questions or need additional information, please do not hesitate to contact me at (802) 454-1800 or Angela McGhee at (561) 893-3113.

Respectfully submitted,

A handwritten signature in black ink that reads "Laura Backus Hall". The signature is written in a cursive, flowing style.

Laura Backus Hall, CPCU  
State Relations Executive

1493 Maple Hill Road  
Plainfield, VT 05667  
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## Actuarial Certification

I, Angela McGhee, am a Practice Leader and Senior Actuary for the National Council on Compensation Insurance, Inc. I am a Fellow of the Casualty Actuarial Society and a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to provide the actuarial report contained herein.

The information contained in this report has been prepared under my direction in accordance with applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board. The Actuarial Standards Board is vested by the U.S.-based actuarial organizations with the responsibility for promulgating Actuarial Standards of Practice for actuaries providing professional services in the United States. Each of these organizations requires its members, through its Code of Professional Conduct, to observe the Actuarial Standards of Practice when practicing in the United States.

A handwritten signature in cursive script that reads "Angela McGhee".

Angela McGhee, FCAS, MAAA  
Practice Leader and Senior Actuary  
Actuarial and Economic Services



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**RHODE ISLAND**  
**WORKERS COMPENSATION FILING – AUGUST 1, 2016**

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## RHODE ISLAND

### WORKERS COMPENSATION FILING – AUGUST 1, 2016

#### **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 decrease of 4.9% to the current loss cost level in effect since August 1, 2014, and that the new values become effective on August 1, 2016. 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.



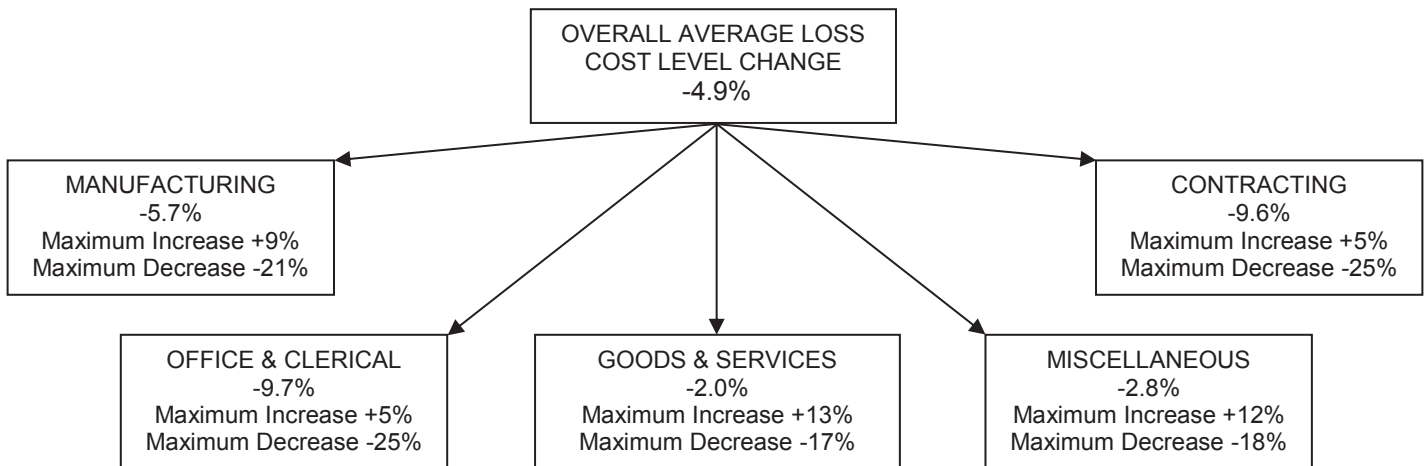
RHODE ISLAND

WORKERS COMPENSATION FILING – AUGUST 1, 2016

Proposed Overall Average Change in Voluntary Loss Cost Level

<u>Key Components</u>	<u>Percentage Change</u>
Experience, Trend, and Benefits	-5.1%
<u>Loss Adjustment Expenses</u>	<u>+0.2%</u>
<b>Overall Change Requested</b>	<b>-4.9%</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.





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### WORKERS COMPENSATION FILING – AUGUST 1, 2016

#### 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 2011, 2012, and 2013, evaluated as of December 31, 2014. (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 2013 since the last policy had an effective date of December 31, 2013 and did not expire until December 31, 2014. 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 used by NCCI for 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 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 of paid development to a 19<sup>th</sup> report.
- To estimate the development from 19<sup>th</sup> report to ultimate, NCCI is making an actuarial selection based on historical data and also taking into account 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 – AUGUST 1, 2016

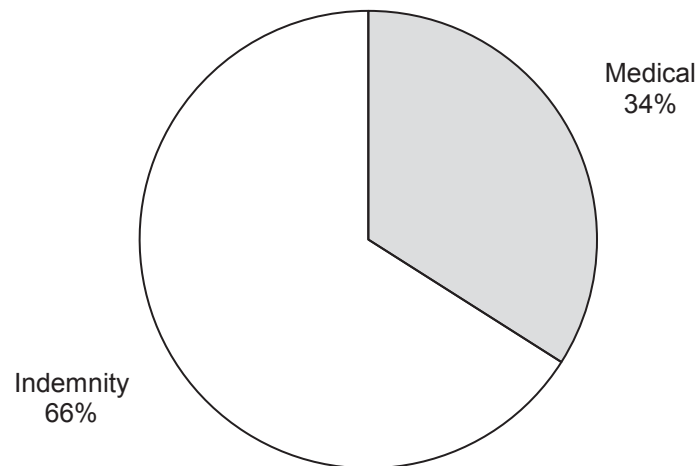
#### Key Components (Continued)

##### Trend

As noted previously, the filing relies primarily on the experience from policy years 2011, 2012, and 2013; however, the proposed loss costs are intended for use with policies with effective dates starting on August 1, 2016. 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.

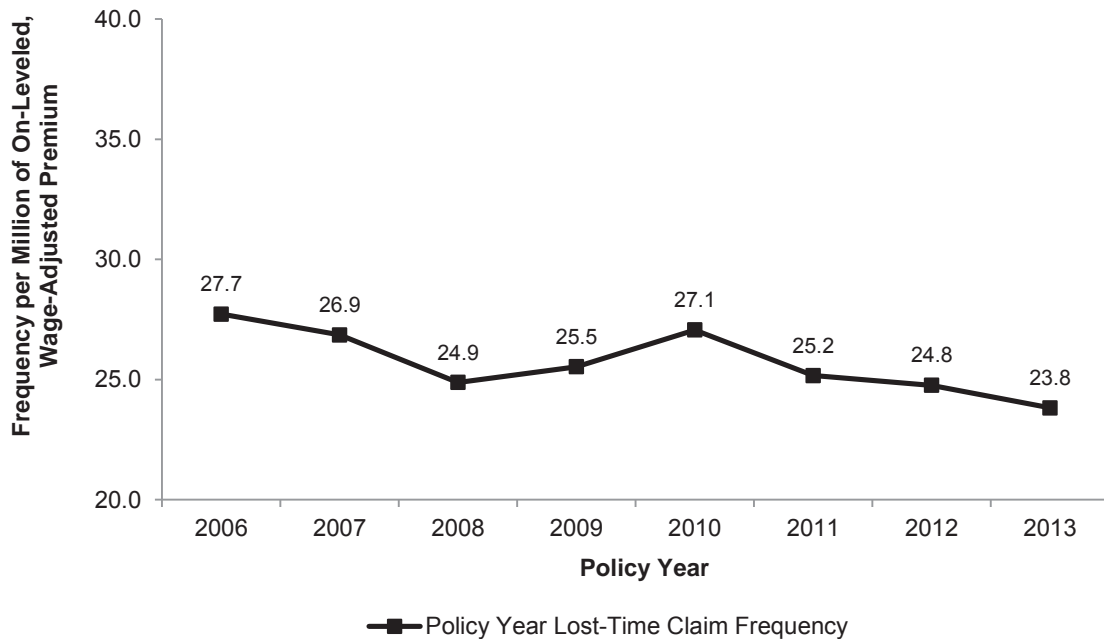


## RHODE ISLAND

### WORKERS COMPENSATION FILING – AUGUST 1, 2016

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 has received wage replacement benefits due to a compensable 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 declined through 2008, and after increasing for two consecutive years, has declined every year since 2010.

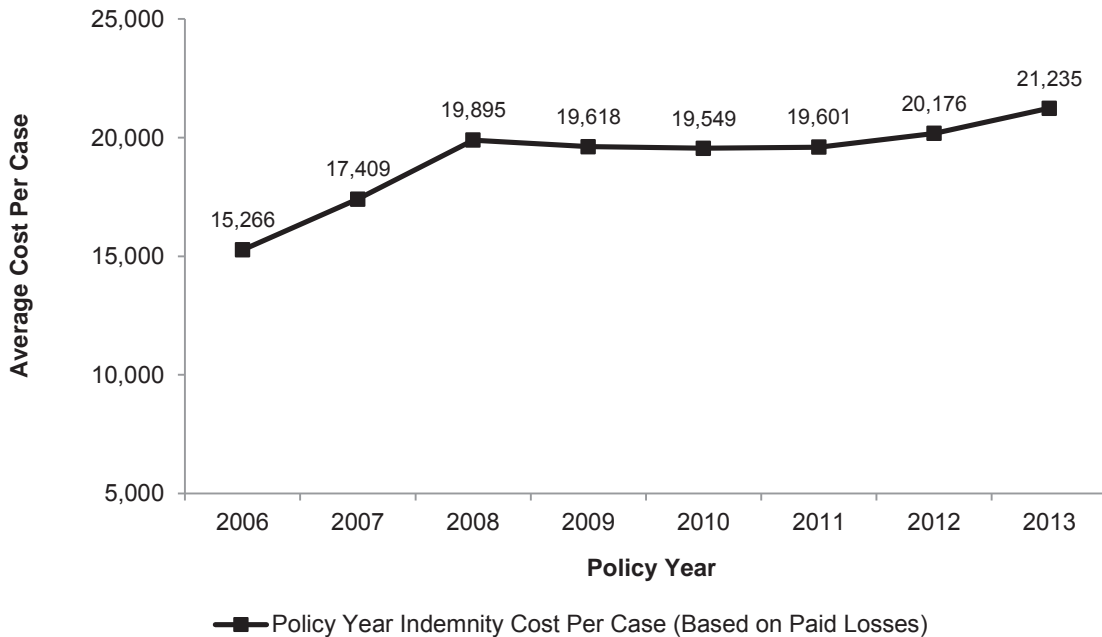


## RHODE ISLAND

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Let us look at the indemnity side of benefits. The chart below shows Rhode Island's historical average indemnity cost per case 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



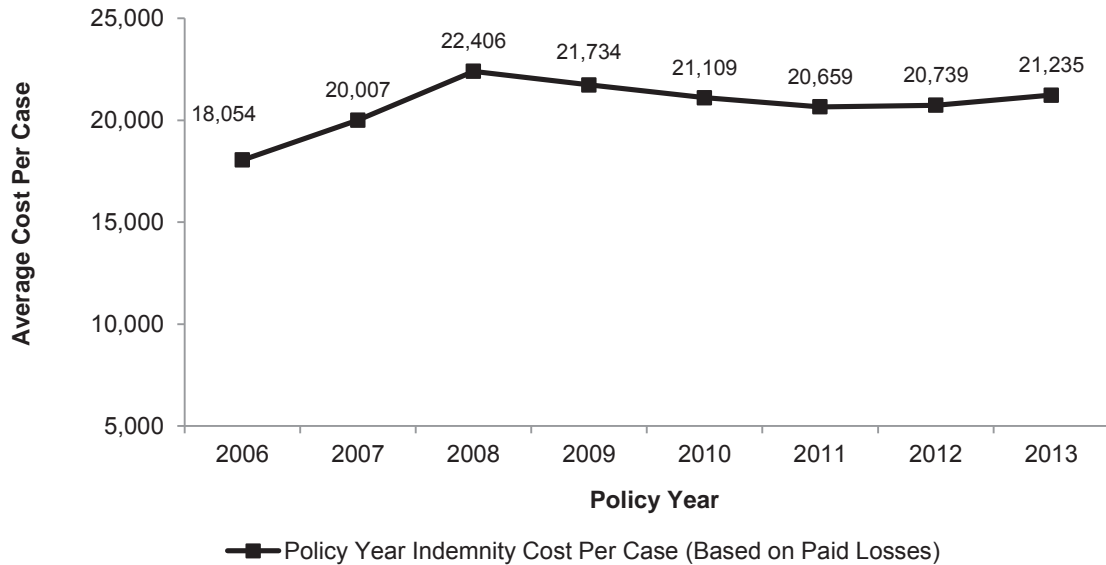
After removing the impact of the growth in workers' wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.



## RHODE ISLAND

### WORKERS COMPENSATION FILING – AUGUST 1, 2016

#### 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 increased through 2008 but has remained relatively stable since then.

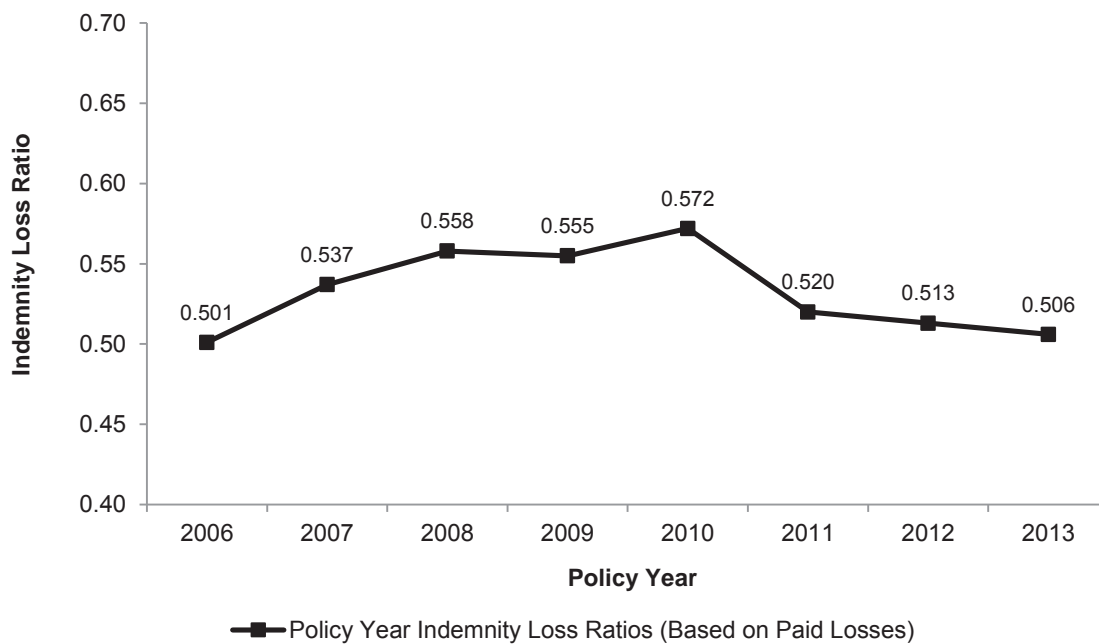


## RHODE ISLAND

### WORKERS COMPENSATION FILING – AUGUST 1, 2016

The indemnity loss ratios below result after combining the observed Rhode Island average claim frequency with the corresponding 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 0.0% per year. This means that indemnity benefits are expected to increase at the same pace as workers' wages. This represents no change from the current approved indemnity trend of 0.0%.

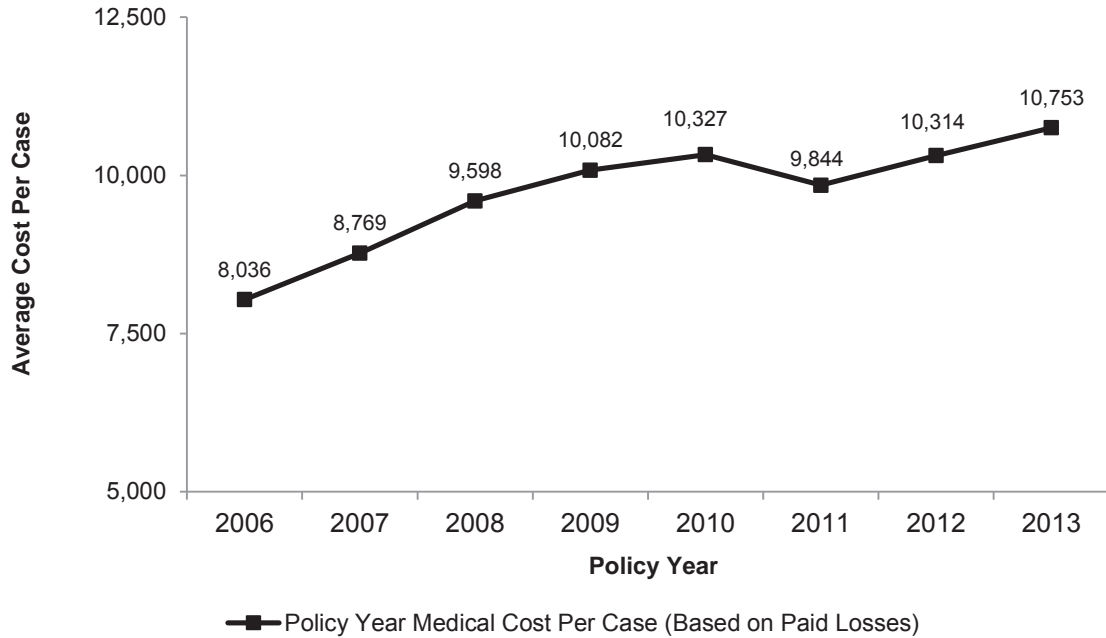


## RHODE ISLAND

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Rhode Island's average medical cost per claim 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



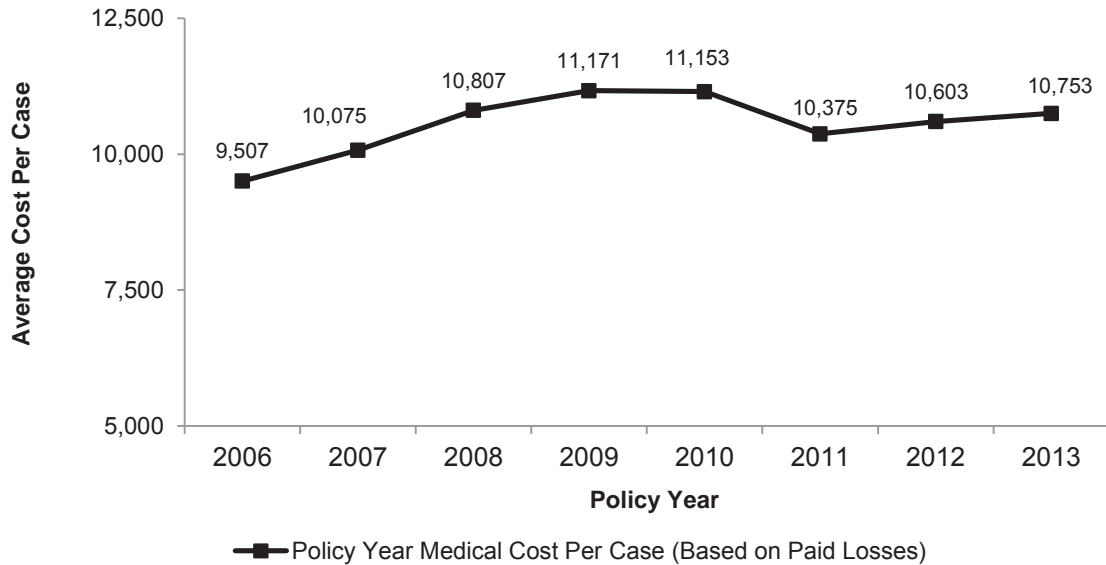
After removing the impact of the growth in workers' wages that occurred over this time period, the average medical cost per case in excess of wage growth is shown in the following chart.



## RHODE ISLAND

### WORKERS COMPENSATION FILING – AUGUST 1, 2016

#### 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 generally increased since 2006, although the growth has slowed in recent years.

(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.)

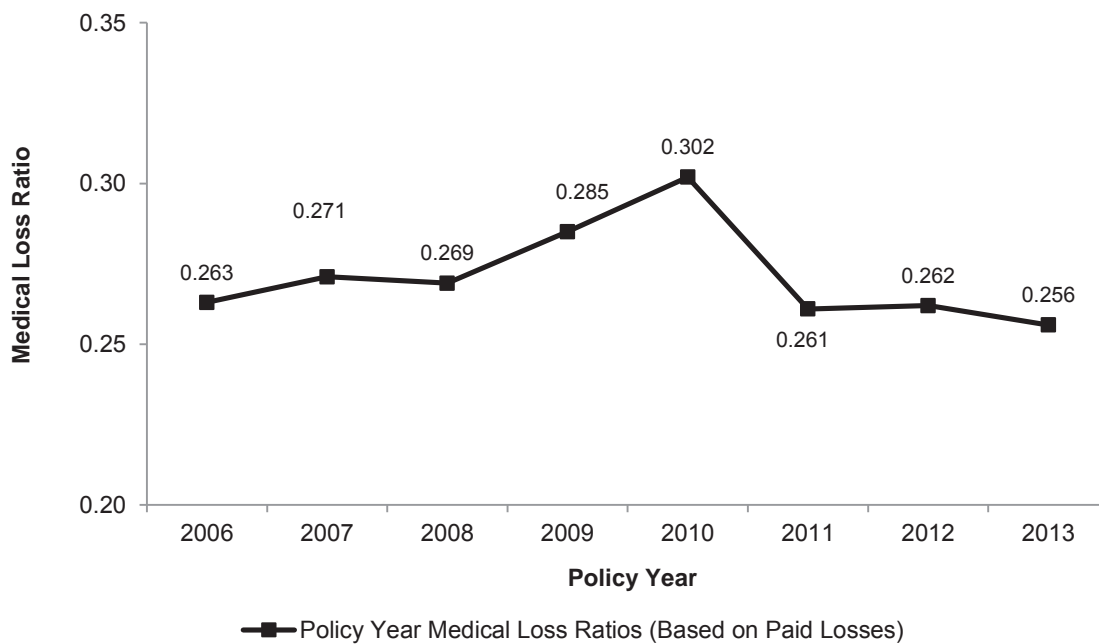


## RHODE ISLAND

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The medical loss ratios below result after combining the observed Rhode Island average claim frequency with the corresponding 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



After sharp increases in 2009 and 2010, the medical loss ratios in the latest three policy years have returned to a more typical and stable level. In the previous Rhode Island filing, NCCI proposed a medical trend factor of +0.5%. Based on our analysis this year, we are proposing no change to the current approved medical trend of +0.5%. This means that medical benefits are expected to increase at a faster pace than workers' wages.





## RHODE ISLAND

### WORKERS COMPENSATION FILING – AUGUST 1, 2016

#### Key Components (Continued)

##### Benefits

Each September 1st, the 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 September 1, 2013. The proposed voluntary loss costs reflect the impact of the increase in the maximum weekly benefits effective September 1, 2014 and September 1, 2015. The combined impact of these changes is estimated to increase overall system costs by +0.2%.

Senate Bill 3053 was enacted by the General Assembly on July, 1 2014. As a result of enacted Senate Bill 3053, the maximum workers compensation disability benefits in Rhode Island was increased from 115% to 120% of the SAWW, effective October 1, 2016. This enacted Senate Bill is estimated to increase overall system costs by +0.2% on a prorated basis.

##### 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 filed LAE provision is based on private carrier data.

The current approved loss costs include an LAE provision of 18.1%. In this filing, NCCI is proposing an LAE provision of 18.3%. This represents an increase of 0.2% from the current approved provision.



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### WORKERS COMPENSATION FILING – AUGUST 1, 2016

#### Conclusion

This filing document provides a high-level perspective in support of decreasing Rhode Island's current loss cost levels by an average of 4.9%.

Here are some of the key observations:

- Loss experience for policy years 2011- 2013 show significant improvement compared to the experience period used in the prior filing
- Lost time claim frequency declined in each of the latest three policy years

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.

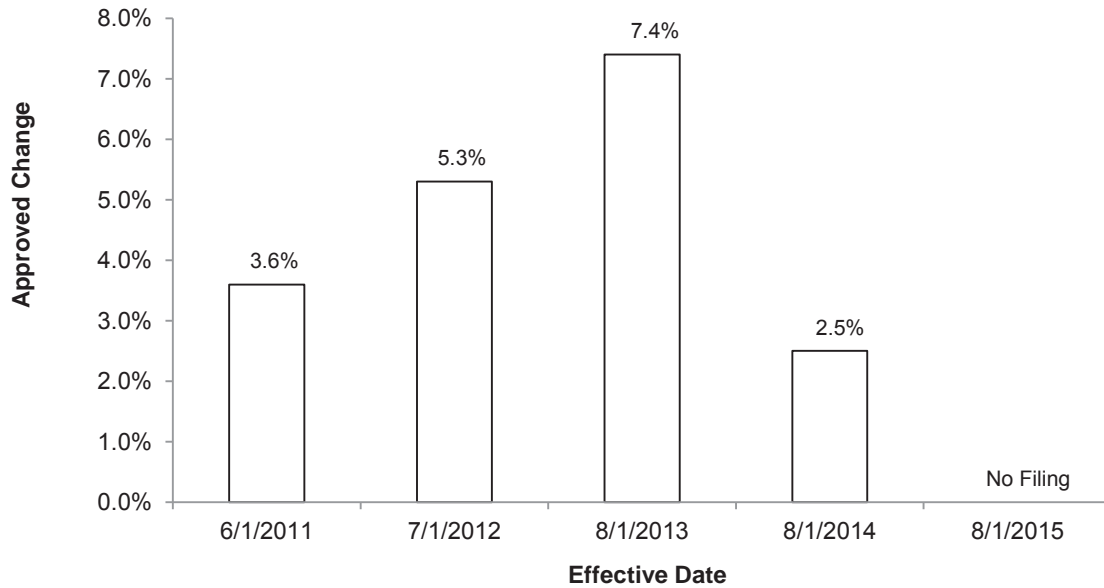
The following pages contain additional exhibits that may be of interest, as well as the proposed voluntary loss costs and rating values by classification.



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WORKERS COMPENSATION FILING – AUGUST 1, 2016**

**EXHIBIT I**

**Rhode Island Historical Loss Cost Changes**



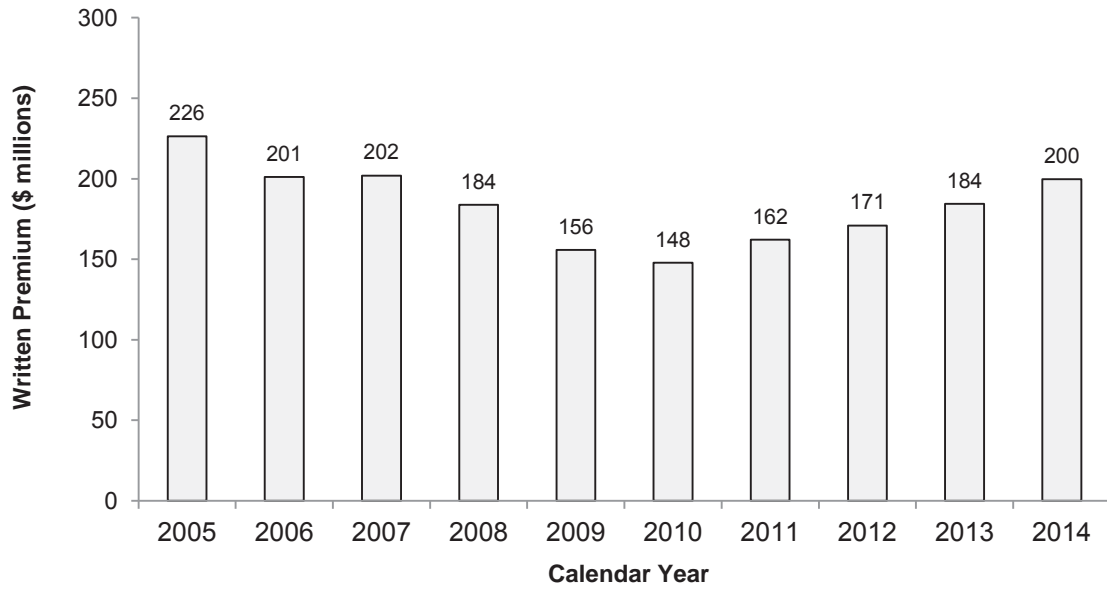
The chart above shows the average approved voluntary loss cost level changes in Rhode Island for each of the last five years.



**RHODE ISLAND**  
**WORKERS COMPENSATION FILING – AUGUST 1, 2016**

**EXHIBIT II**

**Rhode Island Written Premium**



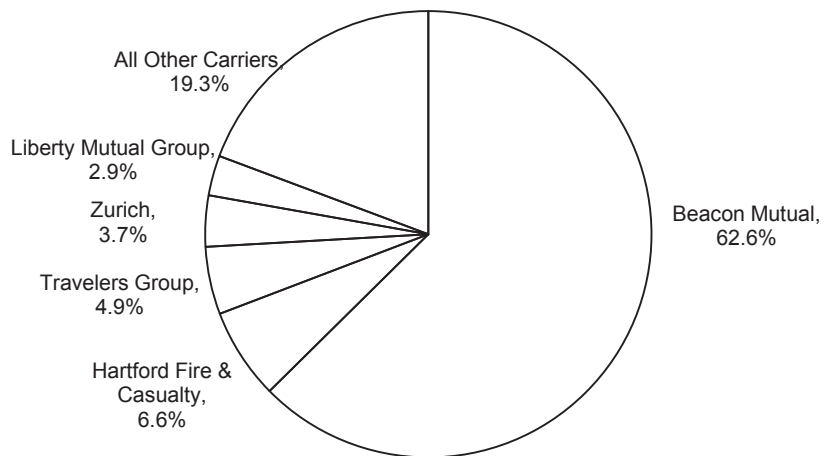
Source: NAIC Annual Statement Data



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**EXHIBIT III**

**Rhode Island Largest Workers Compensation  
Writers Calendar Year 2014**



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Rhode Island in 2014 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

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Effective August 1, 2016

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	3.91	2.83	0.35	2014	6.31	4.16	0.31	2702	24.46	14.23	0.25
0008	2.70	1.87	0.33	2016	3.31	2.44	0.38	2709	14.50	9.53	0.31
0016	7.41	4.89	0.31	2021	4.03	2.80	0.33	2710	8.99	5.64	0.27
0034	7.06	5.06	0.35	2039	2.71	2.00	0.38	2714	6.41	4.74	0.38
0035	3.34	2.48	0.38	2041	4.32	3.19	0.38	2731	4.52	2.98	0.31
0036	4.57	3.30	0.35	2065	4.22	3.04	0.35	2735	7.70	5.71	0.38
0037	4.66	3.22	0.33	2070	7.39	5.33	0.35	2759	9.37	6.94	0.38
0042	5.86	4.06	0.33	2081	4.13	2.98	0.35	2790	1.84	1.36	0.38
0050	5.41	3.90	0.35	2089	4.56	3.29	0.35	2797	4.76	3.43	0.35
0059D	0.26	0.08	0.25	2095	5.94	4.28	0.35	2799	3.26	2.25	0.33
0065D	0.05	0.02	0.31	2105	4.32	3.19	0.38	2802	5.77	4.00	0.33
0066D	0.05	0.02	0.31	2110	3.18	2.35	0.38	2812	-	3.20	0.35
0067D	0.05	0.02	0.31	2111	7.02	5.20	0.38	2835	3.31	2.55	0.45
0079	4.45	2.94	0.31	2112	4.16	3.08	0.38	2836	3.29	2.54	0.45
0083	5.66	4.09	0.35	2114	2.51	1.85	0.38	2841	7.69	5.69	0.38
0106	13.85	8.71	0.26	2121	2.27	1.64	0.35	2881	3.02	2.33	0.45
0113	5.46	3.93	0.35	2130	3.02	2.18	0.35	2883	4.44	3.20	0.35
0170	5.03	3.64	0.35	2131	3.53	2.54	0.35	2913	3.75	2.90	0.45
0251	5.09	3.68	0.35	2143	2.87	2.13	0.38	2915	3.95	2.73	0.33
0400	12.36	8.55	0.33	2157	7.83	5.64	0.35	2916	4.74	2.97	0.27
0401	11.58	7.26	0.27	2172	2.86	1.97	0.33	2923	2.89	2.14	0.38
0771N	0.89	-	-	2174	4.02	2.97	0.38	2942	3.15	2.42	0.45
0908P	147.00	106.28	0.35	2211	8.90	5.87	0.31	2960	5.61	4.05	0.35
0913P	401.00	288.73	0.35	2220	2.44	1.76	0.35	3004	3.15	2.07	0.31
0917	10.15	7.52	0.38	2260X	6.92	4.54	0.31	3018	3.94	2.59	0.31
0918X	1.68	1.21	0.35	2286	2.35	1.74	0.38	3022	3.93	2.90	0.38
1005	6.77	3.93	0.26	2288	4.81	3.56	0.38	3027	3.29	2.16	0.31
1164D	6.76	3.91	0.26	2300	2.83	2.18	0.45	3028	3.82	2.76	0.35
1165D	4.13	2.56	0.27	2302	3.62	2.61	0.35	3030	8.01	5.27	0.31
1320	2.47	1.55	0.27	2305	2.47	1.71	0.33	3040	10.45	6.89	0.31
1322	8.70	5.43	0.27	2361	2.49	1.79	0.35	3041	6.40	4.62	0.35
1430	7.33	4.83	0.31	2362	2.18	1.57	0.35	3042	5.84	4.05	0.33
1438	5.30	3.33	0.26	2380	2.72	1.96	0.35	3064	5.55	4.00	0.35
1452	3.53	2.32	0.31	2386	2.16	1.60	0.38	3069	-	3.14	0.35
1463	14.25	8.91	0.27	2388	2.50	1.85	0.38	3076	4.36	3.14	0.35
1472	4.59	2.88	0.26	2402	4.40	2.91	0.31	3081D	7.33	4.78	0.31
1624D	3.15	1.96	0.27	2413	3.01	2.17	0.35	3082D	5.40	3.52	0.31
1642	4.33	2.85	0.31	2416	1.98	1.43	0.35	3085D	5.31	3.46	0.31
1654	9.41	6.19	0.31	2417	4.49	3.22	0.35	3110	5.21	3.75	0.35
1655	4.28	2.82	0.31	2501	2.91	2.10	0.35	3111	2.90	2.09	0.35
1699	4.96	3.27	0.31	2503	1.42	1.05	0.38	3113	2.90	2.09	0.35
1701	3.81	2.51	0.31	2534	2.96	2.20	0.38	3114	2.92	2.10	0.35
1710D	4.12	2.69	0.31	2570	4.46	3.30	0.38	3118	2.30	1.70	0.38
1741D	5.35	2.94	0.25	2585	5.29	3.91	0.38	3119	1.15	0.89	0.45
1747	3.35	2.20	0.31	2586	2.53	1.82	0.35	3122	2.20	1.63	0.38
1748	4.49	2.97	0.31	2587	4.53	3.34	0.38	3126	2.99	2.16	0.35
1803D	8.40	5.08	0.27	2589	2.49	1.79	0.35	3131	2.13	1.54	0.35
1852D	3.85	2.21	0.25	2600	4.14	3.06	0.38	3132	3.65	2.64	0.35
1853	2.97	2.05	0.33	2623	7.27	5.04	0.33	3145	3.05	2.21	0.35
1860	2.56	1.89	0.38	2651	2.26	1.68	0.38	3146	2.66	1.93	0.35
1924	2.83	2.09	0.38	2660	2.74	2.03	0.38	3169	3.25	2.35	0.35
1925	5.17	3.59	0.33	2670	2.34	1.80	0.45	3175D	5.34	3.82	0.35
2001	-	3.57	0.35	2683	1.74	1.29	0.38	3179	2.54	1.88	0.38
2002	7.42	5.52	0.38	2688	3.19	2.36	0.38	3180	4.68	3.46	0.38
2003	4.96	3.57	0.35	2701	14.25	9.37	0.31	3188	2.23	1.65	0.38

\* 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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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3220	2.51	1.80	0.35	3865	2.26	1.75	0.45	4511	0.81	0.56	0.33
3223	3.98	3.08	0.45	3881	5.78	4.16	0.35	4557	2.85	2.10	0.38
3224	4.41	3.25	0.38	4000	4.98	3.11	0.27	4558	1.72	1.24	0.35
3227	3.02	2.23	0.38	4021	6.17	4.07	0.31	4561	-	1.86	0.33
3240	3.56	2.64	0.38	4024D	4.98	3.27	0.31	4568	3.40	2.24	0.31
3241	3.76	2.71	0.35	4034	7.61	5.01	0.31	4581	1.47	0.92	0.27
3255	2.60	2.01	0.45	4036	2.74	1.80	0.31	4583	5.63	3.53	0.27
3257	4.91	3.54	0.35	4038	2.95	2.27	0.45	4611	1.50	1.10	0.38
3270	2.75	1.98	0.35	4053	2.75	1.98	0.35	4635	3.99	2.32	0.25
3300	5.27	3.81	0.35	4061	5.35	3.95	0.38	4653	2.21	1.64	0.38
3303	4.24	3.14	0.38	4062	2.56	1.85	0.35	4665	9.66	6.37	0.31
3307	5.01	3.62	0.35	4101	3.45	2.40	0.33	4670	9.26	6.12	0.31
3315	4.35	3.21	0.38	4109	1.29	0.96	0.38	4683	4.20	3.03	0.35
3334	4.39	3.15	0.35	4110	1.23	0.89	0.35	4686	4.15	2.74	0.31
3336	6.23	4.11	0.31	4111	2.35	1.73	0.38	4692	1.09	0.80	0.38
3365	9.16	6.02	0.31	4112	-	0.89	0.35	4693	1.05	0.76	0.35
3372	4.73	3.27	0.33	4113	2.45	1.77	0.35	4703	3.22	2.32	0.35
3373	6.12	4.41	0.35	4114	2.79	2.01	0.35	4717	2.30	1.77	0.45
3383X	1.56	1.15	0.38	4130	4.19	3.02	0.35	4720	6.60	4.77	0.35
3385	1.10	0.81	0.38	4131	4.95	3.66	0.38	4740	1.56	1.03	0.31
3400	3.62	2.51	0.33	4133	2.40	1.78	0.38	4741	4.12	2.98	0.35
3507	5.06	3.65	0.35	4149	1.34	1.03	0.45	4751	2.77	1.83	0.31
3515	2.72	1.97	0.35	4150	-	1.03	0.45	4771N	5.07	2.97	0.24
3516X	1.82	1.34	0.38	4206	4.26	3.07	0.35	4777	5.68	3.31	0.25
3548	2.44	1.76	0.35	4207	2.03	1.34	0.31	4825	0.78	0.51	0.31
3559	3.10	2.24	0.35	4239	2.78	1.83	0.31	4828	2.26	1.57	0.33
3561X	2.58	1.91	0.38	4240	2.69	1.99	0.38	4829	2.26	1.42	0.27
3574	1.06	0.79	0.38	4243	2.43	1.75	0.35	4902	3.14	2.32	0.38
3581	1.68	1.25	0.38	4244	3.51	2.53	0.35	4923	1.84	1.33	0.35
3612	3.02	2.09	0.33	4250	2.31	1.66	0.35	5020	5.18	3.41	0.31
3620	3.99	2.63	0.31	4251	3.09	2.22	0.35	5022	6.74	4.21	0.27
3629	1.91	1.41	0.38	4263	3.14	2.26	0.35	5037	22.79	13.21	0.26
3632	3.18	2.20	0.33	4273	3.04	2.20	0.35	5040	26.88	15.65	0.25
3634	1.96	1.45	0.38	4279	3.76	2.72	0.35	5057	10.60	6.15	0.26
3635	3.04	2.19	0.35	4282	3.18	2.34	0.38	5059	25.19	14.74	0.25
3638	1.78	1.31	0.38	4283	2.94	2.12	0.35	5069	34.42	19.94	0.26
3642	1.66	1.20	0.35	4299	2.38	1.76	0.38	5102	5.73	3.59	0.27
3643	2.33	1.68	0.35	4301X	3.75	2.76	0.38	5146	7.86	5.17	0.31
3647	2.97	2.06	0.33	4304	4.02	2.78	0.33	5160	2.56	1.60	0.27
3648	1.70	1.25	0.38	4307	2.08	1.61	0.45	5183	3.78	2.49	0.31
3681	1.37	1.01	0.38	4351	1.39	1.00	0.35	5188	3.73	2.45	0.31
3685	1.19	0.88	0.38	4352	1.66	1.23	0.38	5190	2.99	1.97	0.31
3719	1.56	0.91	0.26	4360	1.41	1.04	0.38	5191	1.24	0.89	0.35
3724	3.64	2.27	0.27	4361	1.13	0.84	0.38	5192	3.23	2.33	0.35
3726	4.67	2.72	0.26	4362	-	1.04	0.38	5213	11.19	7.01	0.27
3803	3.29	2.37	0.35	4410	6.03	4.35	0.35	5215	6.42	4.44	0.33
3807	2.91	2.15	0.38	4420	5.03	3.14	0.27	5221	7.15	4.71	0.31
3808	4.41	3.05	0.33	4431	1.97	1.52	0.45	5222	9.11	5.69	0.27
3821	5.80	4.01	0.33	4432	2.47	1.91	0.45	5223	5.04	3.32	0.31
3822	6.01	4.16	0.33	4439	2.69	1.86	0.33	5348	5.39	3.55	0.31
3824	5.97	4.14	0.33	4452	3.38	2.44	0.35	5402	4.83	3.56	0.38
3826	1.13	0.81	0.35	4459	3.41	2.47	0.35	5403	9.75	6.10	0.27
3827	2.62	1.81	0.33	4470	4.85	3.49	0.35	5437	7.63	5.02	0.31
3830	1.50	1.03	0.33	4484	3.42	2.47	0.35	5443	3.67	2.65	0.35
3851	5.10	3.76	0.38	4493	3.94	2.84	0.35	5445	6.04	3.78	0.27

\* 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.

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Effective August 1, 2016

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5462	7.97	5.24	0.31	6854	5.23	3.05	0.25	7540	4.22	2.46	0.25
5472	11.89	6.92	0.25	6872F	11.26	4.44	0.22	7580	3.68	2.43	0.31
5473	10.43	6.07	0.25	6874F	11.65	4.65	0.21	7590	3.35	2.32	0.33
5474	7.67	4.80	0.27	6882	5.15	3.00	0.25	7600	3.51	2.31	0.31
5478	4.40	2.89	0.31	6884	3.90	2.27	0.26	7601	-	2.31	0.31
5479	7.26	5.02	0.33	7016M	3.17	1.84	0.26	7605	1.89	1.25	0.31
5480	6.89	4.30	0.27	7024M	3.52	2.04	0.26	7610	0.61	0.42	0.33
5491	2.07	1.29	0.27	7038M	4.34	2.54	0.25	7611	-	2.31	0.31
5506	7.41	4.33	0.25	7046M	7.39	4.29	0.26	7612	-	2.31	0.31
5507	3.58	2.24	0.27	7047M	5.24	2.91	0.26	7613	-	2.31	0.31
5508D	14.16	9.27	0.31	7050M	7.18	4.02	0.25	7705	5.75	3.98	0.33
5535	7.04	4.64	0.31	7090M	4.82	2.82	0.25	7710	5.23	3.28	0.27
5537	6.50	4.29	0.31	7098M	8.21	4.77	0.26	7711	5.23	3.28	0.27
5551	19.84	11.63	0.24	7099M	12.23	6.80	0.26	7720	2.80	1.85	0.31
5606	1.20	0.75	0.27	7133	4.47	2.79	0.27	7855	4.65	3.06	0.31
5610	3.86	2.78	0.35	7151M	5.43	3.40	0.27	8001	2.54	1.88	0.38
5645	7.55	4.73	0.27	7152M	8.99	5.37	0.27	8002	3.04	2.20	0.35
5651	-	4.73	0.27	7153M	6.03	3.77	0.27	8006	2.57	1.85	0.35
5703	15.45	10.15	0.31	7222	6.17	4.05	0.31	8008	1.65	1.23	0.38
5705	11.72	7.73	0.31	7228	7.05	4.64	0.31	8010	2.06	1.52	0.38
5951	0.35	0.26	0.38	7229	8.88	5.55	0.27	8013	0.87	0.63	0.35
6003	19.75	13.07	0.31	7230	7.91	5.47	0.33	8015	1.03	0.74	0.35
6005	5.22	3.44	0.31	7231	14.13	9.78	0.33	8017	1.86	1.38	0.38
6045	4.51	2.96	0.31	7232	8.33	5.21	0.27	8018	2.32	1.71	0.38
6204	7.76	4.85	0.27	7309F	14.31	5.68	0.22	8021	3.07	2.22	0.35
6206	3.87	2.25	0.25	7313F	3.77	1.50	0.21	8031	2.88	2.08	0.35
6213	2.52	1.58	0.27	7317F	8.00	3.16	0.22	8032	2.22	1.64	0.38
6214	3.19	1.86	0.25	7327F	16.13	6.51	0.21	8033	2.57	1.86	0.35
6216	6.85	3.98	0.26	7333M	4.82	2.78	0.26	8037	2.26	1.67	0.38
6217	3.90	2.44	0.27	7335M	5.36	3.10	0.26	8039	2.32	1.72	0.38
6229	3.80	2.38	0.27	7337M	7.99	4.42	0.26	8044X	4.92	3.41	0.33
6233	3.42	2.13	0.27	7350F	11.37	4.77	0.24	8045	0.84	0.62	0.38
6235	7.77	4.52	0.26	7360	4.82	3.17	0.31	8046	4.54	3.28	0.35
6236	10.94	7.19	0.31	7370	5.63	4.06	0.35	8047	1.00	0.74	0.38
6237	1.71	1.12	0.31	7380	5.82	4.03	0.33	8058	3.87	2.80	0.35
6251D	16.27	10.07	0.27	7382	4.32	3.12	0.35	8072	0.93	0.69	0.38
6252D	5.77	3.34	0.25	7390	9.75	7.04	0.35	8102	2.57	1.90	0.38
6260D	12.88	7.43	0.26	7394M	6.40	3.70	0.26	8103	3.87	2.69	0.33
6306	4.43	2.77	0.27	7395M	7.11	4.11	0.26	8105	4.34	3.21	0.38
6319	4.84	3.02	0.27	7398M	10.59	5.86	0.26	8106	4.87	3.21	0.31
6325	3.90	2.43	0.27	7402	0.21	0.15	0.35	8107	4.16	2.74	0.31
6400	7.30	5.05	0.33	7403	5.35	3.53	0.31	8111	3.25	2.34	0.35
6503	3.12	2.31	0.38	7405N	1.18	0.78	0.31	8116	3.20	2.31	0.35
6504	3.20	2.37	0.38	7420	17.36	10.02	0.27	8203	8.21	5.93	0.35
6702M*	5.65	3.72	0.31	7421	1.79	1.12	0.27	8204	4.05	2.67	0.31
6703M*	9.35	5.89	0.31	7422	2.30	1.34	0.26	8209	4.37	3.16	0.35
6704M*	6.28	4.13	0.31	7425	4.02	2.33	0.26	8215	5.84	3.86	0.31
6801F	5.24	2.28	0.30	7431N	1.75	1.01	0.26	8227	4.50	2.62	0.25
6811	6.40	4.21	0.31	7445N	0.64	-	-	8232	5.49	3.62	0.31
6824F	8.94	3.77	0.23	7453N	0.94	-	-	8233	4.96	3.25	0.31
6826F	3.91	1.73	0.30	7502	2.77	1.82	0.31	8235	4.80	3.47	0.35
6834	5.21	3.60	0.33	7515	1.09	0.64	0.25	8263	7.35	5.11	0.33
6836	4.60	3.04	0.31	7520	6.68	4.81	0.35	8264	7.67	5.07	0.31
6843F	10.01	3.98	0.22	7538	4.66	2.71	0.25	8265	5.68	3.56	0.27
6845F	7.86	3.13	0.22	7539	1.54	0.97	0.27	8279	7.03	4.44	0.26

\* 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, 2016

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8288	8.41	5.57	0.31	8901	0.17	0.12	0.33				
8291	5.59	3.87	0.33	9012	1.51	1.05	0.33				
8292	7.25	5.24	0.35	9014	3.66	2.64	0.35				
8293	11.14	7.33	0.31	9015	3.94	2.85	0.35				
8304	7.10	4.68	0.31	9016	5.85	4.21	0.35				
8350X	6.09	3.81	0.27	9019	2.64	1.75	0.31				
8381X	2.84	1.97	0.33	9033X	3.58	2.58	0.35				
8385	3.78	2.49	0.31	9040	4.82	3.57	0.38				
8387X	4.46	3.09	0.33	9047X	3.72	2.68	0.35				
8391X	3.23	2.24	0.33	9052	3.36	2.49	0.38				
8392	2.44	1.76	0.35	9058	2.51	1.94	0.45				
8393X	2.76	1.99	0.35	9059	-	0.90	0.38				
8500	5.68	3.75	0.31	9060	1.78	1.32	0.38				
8601	0.46	0.32	0.33	9061	1.52	1.17	0.45				
8602	0.57	0.39	0.33	9063	1.13	0.84	0.38				
8603	0.15	0.11	0.35	9077F	2.45	1.13	0.34				
8606	4.22	2.64	0.27	9082	1.89	1.46	0.45				
8709F	4.13	1.65	0.21	9083	1.76	1.36	0.45				
8719	4.28	2.49	0.25	9084	1.89	1.37	0.35				
8720	1.38	0.91	0.31	9088a	a	a	a				
8721	0.46	0.30	0.31	9089	1.41	1.05	0.38				
8723	0.17	0.12	0.35	9093	1.97	1.46	0.38				
8725	1.81	1.20	0.31	9101	4.02	2.98	0.38				
8726F	2.55	1.12	0.30	9102	4.07	2.94	0.35				
8734M	0.43	0.29	0.31	9154	1.88	1.36	0.35				
8737M	0.39	0.26	0.31	9156	3.13	2.18	0.33				
8738M	0.64	0.40	0.31	9170	7.98	4.66	0.25				
8742	0.32	0.21	0.31	9178	5.60	4.34	0.45				
8745	4.56	3.16	0.33	9179	7.05	5.21	0.38				
8748	1.18	0.82	0.33	9180	4.80	3.18	0.31				
8754X	0.99	0.72	0.35	9182	2.21	1.60	0.35				
8755	0.39	0.26	0.31	9186	16.45	10.32	0.27				
8799	0.75	0.54	0.35	9220	5.00	3.47	0.33				
8800	1.30	1.00	0.45	9402	5.39	3.55	0.31				
8803	0.09	0.06	0.31	9403	8.25	5.17	0.27				
8805M	0.23	0.16	0.35	9410	3.12	2.25	0.35				
8810	0.17	0.12	0.35	9501	4.16	2.88	0.33				
8814M	0.21	0.15	0.35	9505	3.57	2.47	0.33				
8815M	0.34	0.23	0.35	9516	4.39	2.89	0.31				
8820	0.16	0.11	0.33	9519	3.78	2.49	0.31				
8824	4.20	3.10	0.38	9521	6.05	3.99	0.31				
8825	1.97	1.52	0.45	9522	2.16	1.56	0.35				
8826	3.21	2.32	0.35	9534	4.51	2.82	0.27				
8831	1.36	0.98	0.35	9554	8.65	5.41	0.27				
8832	0.32	0.23	0.35	9586	0.78	0.60	0.45				
8833	1.57	1.13	0.35	9600	3.18	2.35	0.38				
8835	3.31	2.39	0.35	9620	1.00	0.69	0.33				
8841X	2.32	1.61	0.33								
8842	2.50	1.80	0.35								
8855	0.18	0.13	0.35								
8856	0.22	0.16	0.35								
8864	1.92	1.39	0.35								
8868	0.32	0.24	0.38								
8869	1.22	0.90	0.38								
8871	0.15	0.11	0.38								

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

Effective August 1, 2016

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	0.04	S
0065D	0.05	S	1741D	0.31	S	4024D	0.02	S
0066D	0.05	S	1803D	0.29	S	5508D	0.04	S
0067D	0.05	S	1852D	0.06	Asb	6251D	0.07	S
1164D	0.04	S	3081D	0.07	S	6252D	0.02	S
1165D	0.02	S	3082D	0.07	S	6260D	0.05	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 2.012 and elr x 1.924.
- 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 August 1, 2016

**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	2.2%	1.6%	1.4%	1.2%	0.9%	0.7%	0.7%
\$500	3.9%	2.9%	2.6%	2.2%	1.7%	1.4%	1.3%
\$1,000	6.5%	5.0%	4.5%	3.7%	3.0%	2.4%	2.3%
\$2,500	11.6%	9.3%	8.4%	7.0%	5.9%	4.9%	4.5%
\$5,000	17.4%	14.4%	13.1%	11.1%	9.5%	8.0%	7.4%

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.....	\$72,900
Leased or rented vehicle.....	\$48,600

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

**Maximum Weekly 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"..... \$3,700

**Minimum Weekly Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" .. \$950

**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..... 60%

(Multiply a Non-F classification loss cost by a factor of 1.60 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 (1.052).)

**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. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective August 1, 2016

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

*Experience Rating Program - ERA*

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,010	0.04	1,133,655	--	1,196,186	0.44
2,011	--	8,126	0.05	1,196,187	--	1,262,338	0.45
8,127	--	14,374	0.06	1,262,339	--	1,332,436	0.46
14,375	--	20,756	0.07	1,332,437	--	1,406,842	0.47
20,757	--	27,278	0.08	1,406,843	--	1,485,969	0.48
27,279	--	45,625	0.09	1,485,970	--	1,570,280	0.49
45,626	--	67,915	0.10	1,570,281	--	1,660,303	0.50
67,916	--	87,742	0.11	1,660,304	--	1,756,640	0.51
87,743	--	107,047	0.12	1,756,641	--	1,859,979	0.52
107,048	--	126,354	0.13	1,859,980	--	1,971,115	0.53
126,355	--	145,899	0.14	1,971,116	--	2,090,963	0.54
145,900	--	165,814	0.15	2,090,964	--	2,220,591	0.55
165,815	--	186,190	0.16	2,220,592	--	2,361,248	0.56
186,191	--	207,093	0.17	2,361,249	--	2,514,404	0.57
207,094	--	228,580	0.18	2,514,405	--	2,681,804	0.58
228,581	--	250,702	0.19	2,681,805	--	2,865,533	0.59
250,703	--	273,507	0.20	2,865,534	--	3,068,102	0.60
273,508	--	297,041	0.21	3,068,103	--	3,292,568	0.61
297,042	--	321,353	0.22	3,292,569	--	3,542,684	0.62
321,354	--	346,490	0.23	3,542,685	--	3,823,113	0.63
346,491	--	372,502	0.24	3,823,114	--	4,139,724	0.64
372,503	--	399,443	0.25	4,139,725	--	4,500,001	0.65
399,444	--	427,368	0.26	4,500,002	--	4,913,650	0.66
427,369	--	456,337	0.27	4,913,651	--	5,393,479	0.67
456,338	--	486,413	0.28	5,393,480	--	5,956,753	0.68
486,414	--	517,665	0.29	5,956,754	--	6,627,313	0.69
517,666	--	550,165	0.30	6,627,314	--	7,439,040	0.70
550,166	--	583,992	0.31	7,439,041	--	8,441,757	0.71
583,993	--	619,232	0.32	8,441,758	--	9,711,861	0.72
619,233	--	655,977	0.33	9,711,862	--	11,372,760	0.73
655,978	--	694,328	0.34	11,372,761	--	13,637,618	0.74
694,329	--	734,393	0.35	13,637,619	--	16,909,072	0.75
734,394	--	776,292	0.36	16,909,073	--	22,049,920	0.76
776,293	--	820,154	0.37	22,049,921	--	31,303,436	0.77
820,155	--	866,124	0.38	31,303,437	--	52,894,954	0.78
866,125	--	914,357	0.39	52,894,955	--	160,852,494	0.79
914,358	--	965,025	0.40	160,852,495	AND OVER	0.80	
965,026	--	1,018,320	0.41				
1,018,321	--	1,074,452	0.42				
1,074,453	--	1,133,654	0.43				

(a) G	9.60
(b) State Per Claim Accident Limitation	\$240,000
(c) State Multiple Claim Accident Limitation	\$480,000
(d) USL&HW Per Claim Accident Limitation	\$469,500
(e) USL&HW Multiple Claim Accident Limitation	\$939,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$16,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.52
<i>(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 1.52.)</i>	

Effective August 1, 2016  
**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 -- 51,636	24,000	1,656,970 -- 1,704,942	192,000	3,336,483 -- 3,384,475	360,000
51,637 -- 88,871	28,800	1,704,943 -- 1,752,916	196,800	3,384,476 -- 3,432,468	364,800
88,872 -- 131,655	33,600	1,752,917 -- 1,800,892	201,600	3,432,469 -- 3,480,462	369,600
131,656 -- 176,788	38,400	1,800,893 -- 1,848,869	206,400	3,480,463 -- 3,528,456	374,400
176,789 -- 223,020	43,200	1,848,870 -- 1,896,847	211,200	3,528,457 -- 3,576,450	379,200
223,021 -- 269,831	48,000	1,896,848 -- 1,944,826	216,000	3,576,451 -- 3,624,444	384,000
269,832 -- 316,982	52,800	1,944,827 -- 1,992,806	220,800	3,624,445 -- 3,672,438	388,800
316,983 -- 364,346	57,600	1,992,807 -- 2,040,787	225,600	3,672,439 -- 3,720,432	393,600
364,347 -- 411,853	62,400	2,040,788 -- 2,088,769	230,400	3,720,433 -- 3,768,427	398,400
411,854 -- 459,459	67,200	2,088,770 -- 2,136,752	235,200	3,768,428 -- 3,816,421	403,200
459,460 -- 507,138	72,000	2,136,753 -- 2,184,735	240,000	3,816,422 -- 3,864,416	408,000
507,139 -- 554,871	76,800	2,184,736 -- 2,232,720	244,800	3,864,417 -- 3,912,411	412,800
554,872 -- 602,646	81,600	2,232,721 -- 2,280,705	249,600	3,912,412 -- 3,960,406	417,600
602,647 -- 650,454	86,400	2,280,706 -- 2,328,690	254,400	3,960,407 -- 4,008,401	422,400
650,455 -- 698,287	91,200	2,328,691 -- 2,376,676	259,200	4,008,402 -- 4,056,396	427,200
698,288 -- 746,142	96,000	2,376,677 -- 2,424,663	264,000	4,056,397 -- 4,104,392	432,000
746,143 -- 794,014	100,800	2,424,664 -- 2,472,650	268,800	4,104,393 -- 4,152,387	436,800
794,015 -- 841,900	105,600	2,472,651 -- 2,520,638	273,600	4,152,388 -- 4,200,383	441,600
841,901 -- 889,798	110,400	2,520,639 -- 2,568,626	278,400	4,200,384 -- 4,248,379	446,400
889,799 -- 937,707	115,200	2,568,627 -- 2,616,614	283,200	4,248,380 -- 4,296,374	451,200
937,708 -- 985,625	120,000	2,616,615 -- 2,664,603	288,000	4,296,375 -- 4,344,370	456,000
985,626 -- 1,033,550	124,800	2,664,604 -- 2,712,593	292,800	4,344,371 -- 4,392,366	460,800
1,033,551 -- 1,081,482	129,600	2,712,594 -- 2,760,582	297,600	4,392,367 -- 4,440,362	465,600
1,081,483 -- 1,129,419	134,400	2,760,583 -- 2,808,572	302,400	4,440,363 -- 4,488,358	470,400
1,129,420 -- 1,177,362	139,200	2,808,573 -- 2,856,563	307,200	4,488,359 -- 4,536,355	475,200
1,177,363 -- 1,225,309	144,000	2,856,564 -- 2,904,553	312,000	4,536,356 -- 4,584,000	480,000
1,225,310 -- 1,273,260	148,800	2,904,554 -- 2,952,545	316,800		
1,273,261 -- 1,321,214	153,600	2,952,546 -- 3,000,536	321,600		
1,321,215 -- 1,369,172	158,400	3,000,537 -- 3,048,527	326,400		
1,369,173 -- 1,417,132	163,200	3,048,528 -- 3,096,519	331,200		
1,417,133 -- 1,465,095	168,000	3,096,520 -- 3,144,511	336,000		
1,465,096 -- 1,513,061	172,800	3,144,512 -- 3,192,504	340,800		
1,513,062 -- 1,561,028	177,600	3,192,505 -- 3,240,496	345,600		
1,561,029 -- 1,608,998	182,400	3,240,497 -- 3,288,489	350,400		
1,608,999 -- 1,656,969	187,200	3,288,490 -- 3,336,482	355,200		

For Expected Losses greater than \$4,584,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(9.60) / (\text{Expected Losses} + (700)(9.60))$$

G = 9.60

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

**RHODE ISLAND**

**RR 1**

*Effective August 1, 2016*

**Exhibit IV**

**1. Hazard Group Differentials**

<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>
1.98	1.59	1.48	1.24	1.07	0.89	0.77

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

Effective January 1, 2013

**3.**

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

<b>Per Accident Limitation</b>	<b>Hazard Groups</b>						
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>
\$10,000	0.629	0.662	0.676	0.699	0.718	0.737	0.747
\$15,000	0.575	0.614	0.629	0.656	0.679	0.702	0.715
\$20,000	0.532	0.574	0.590	0.620	0.645	0.671	0.688
\$25,000	0.496	0.540	0.557	0.589	0.617	0.644	0.663
\$30,000	0.466	0.511	0.529	0.562	0.591	0.621	0.642
\$35,000	0.440	0.486	0.504	0.538	0.568	0.599	0.622
\$40,000	0.418	0.464	0.482	0.517	0.548	0.580	0.604
\$50,000	0.380	0.427	0.445	0.481	0.513	0.546	0.573
\$75,000	0.314	0.359	0.378	0.414	0.447	0.481	0.512
\$100,000	0.271	0.314	0.332	0.367	0.400	0.435	0.468
\$125,000	0.239	0.280	0.298	0.331	0.365	0.399	0.433
\$150,000	0.214	0.254	0.272	0.304	0.337	0.370	0.405
\$175,000	0.195	0.232	0.250	0.281	0.314	0.346	0.382
\$200,000	0.179	0.215	0.232	0.262	0.294	0.326	0.362
\$225,000	0.165	0.200	0.217	0.246	0.277	0.308	0.345
\$250,000	0.154	0.188	0.204	0.232	0.263	0.293	0.330
\$275,000	0.144	0.176	0.193	0.220	0.250	0.279	0.316
\$300,000	0.135	0.167	0.183	0.209	0.239	0.267	0.304
\$325,000	0.128	0.158	0.174	0.199	0.229	0.256	0.294
\$350,000	0.121	0.151	0.166	0.191	0.219	0.247	0.284
\$375,000	0.115	0.144	0.159	0.183	0.211	0.238	0.274
\$400,000	0.109	0.137	0.152	0.175	0.203	0.229	0.266
\$425,000	0.104	0.132	0.146	0.169	0.196	0.222	0.258
\$450,000	0.099	0.126	0.140	0.163	0.190	0.215	0.251
\$475,000	0.095	0.121	0.135	0.157	0.184	0.208	0.244
\$500,000	0.091	0.117	0.131	0.152	0.178	0.202	0.238
\$600,000	0.079	0.102	0.115	0.134	0.159	0.182	0.217
\$700,000	0.069	0.090	0.102	0.121	0.144	0.165	0.199
\$800,000	0.061	0.081	0.092	0.109	0.132	0.152	0.185
\$900,000	0.055	0.073	0.084	0.100	0.122	0.140	0.173
\$1,000,000	0.050	0.067	0.077	0.092	0.113	0.131	0.162
\$2,000,000	0.024	0.035	0.041	0.051	0.065	0.077	0.102
\$3,000,000	0.015	0.022	0.027	0.034	0.045	0.054	0.074
\$4,000,000	0.010	0.016	0.019	0.025	0.033	0.041	0.057
\$5,000,000	0.008	0.012	0.015	0.019	0.026	0.032	0.046
\$6,000,000	0.006	0.009	0.011	0.015	0.021	0.026	0.038
\$7,000,000	0.005	0.007	0.009	0.012	0.017	0.022	0.032
\$8,000,000	0.004	0.006	0.008	0.010	0.014	0.018	0.027
\$9,000,000	0.003	0.005	0.006	0.008	0.012	0.015	0.023
\$10,000,000	0.003	0.004	0.005	0.007	0.010	0.013	0.020

Effective August 1, 2016

**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	0.712	0.748	0.763	0.787	0.806	0.826	0.836
\$15,000	0.655	0.696	0.713	0.742	0.766	0.790	0.803
\$20,000	0.609	0.654	0.672	0.704	0.730	0.758	0.774
\$25,000	0.571	0.618	0.637	0.671	0.700	0.730	0.749
\$30,000	0.538	0.587	0.606	0.642	0.673	0.704	0.726
\$35,000	0.510	0.560	0.580	0.616	0.648	0.681	0.705
\$40,000	0.486	0.536	0.556	0.594	0.627	0.661	0.686
\$50,000	0.445	0.495	0.516	0.554	0.589	0.624	0.652
\$75,000	0.373	0.422	0.442	0.481	0.517	0.554	0.587
\$100,000	0.324	0.371	0.392	0.429	0.466	0.503	0.538
\$125,000	0.288	0.334	0.354	0.391	0.427	0.464	0.500
\$150,000	0.261	0.305	0.324	0.360	0.396	0.432	0.470
\$175,000	0.239	0.281	0.300	0.335	0.370	0.406	0.444
\$200,000	0.220	0.261	0.280	0.313	0.348	0.383	0.422
\$225,000	0.205	0.244	0.263	0.295	0.330	0.364	0.403
\$250,000	0.192	0.230	0.248	0.280	0.314	0.347	0.386
\$275,000	0.180	0.217	0.235	0.266	0.299	0.332	0.371
\$300,000	0.170	0.206	0.224	0.253	0.286	0.318	0.358
\$325,000	0.161	0.196	0.214	0.242	0.275	0.306	0.345
\$350,000	0.153	0.187	0.204	0.232	0.264	0.295	0.334
\$375,000	0.146	0.179	0.196	0.223	0.255	0.285	0.324
\$400,000	0.139	0.172	0.188	0.215	0.246	0.276	0.315
\$425,000	0.133	0.165	0.181	0.208	0.238	0.267	0.306
\$450,000	0.128	0.159	0.175	0.200	0.231	0.259	0.298
\$475,000	0.123	0.153	0.169	0.194	0.224	0.252	0.290
\$500,000	0.118	0.148	0.163	0.188	0.217	0.245	0.283
\$600,000	0.102	0.130	0.144	0.167	0.195	0.221	0.259
\$700,000	0.090	0.116	0.129	0.151	0.178	0.202	0.239
\$800,000	0.081	0.104	0.117	0.137	0.163	0.186	0.222
\$900,000	0.073	0.095	0.107	0.126	0.151	0.173	0.208
\$1,000,000	0.066	0.087	0.099	0.117	0.140	0.161	0.196
\$2,000,000	0.033	0.046	0.054	0.066	0.083	0.098	0.125
\$3,000,000	0.021	0.030	0.036	0.044	0.057	0.069	0.091
\$4,000,000	0.015	0.022	0.026	0.033	0.043	0.052	0.071
\$5,000,000	0.011	0.016	0.020	0.025	0.034	0.042	0.057
\$6,000,000	0.008	0.013	0.016	0.020	0.027	0.034	0.047
\$7,000,000	0.007	0.010	0.013	0.016	0.022	0.028	0.040
\$8,000,000	0.005	0.009	0.010	0.014	0.019	0.024	0.034
\$9,000,000	0.005	0.007	0.009	0.011	0.016	0.020	0.029
\$10,000,000	0.004	0.006	0.007	0.010	0.014	0.018	0.026

4.

**Retrospective Pure Premium Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.07	0.04	0.03	0.24	0.15	0.10	0.00



**RHODE ISLAND**

**WORKERS COMPENSATION FILING – AUGUST 1, 2016**

**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

### WORKERS COMPENSATION FILING - AUGUST 1, 2016

#### NCCI AFFILIATE LIST

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  
AIG ASSURANCE COMPANY  
AIG PROPERTY CASUALTY COMPANY  
AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA)  
ALLIED INSURANCE COMPANY OF AMERICA  
ALLMERICA FINANCIAL ALLIANCE 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 MINING INS CO  
AMERICAN MODERN HOME INS CO  
AMERICAN ZURICH INS CO  
AMERISURE INS CO  
AMERISURE MUTUAL INS CO  
AMERISURE PARTNERS 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  
ATLANTIC SPECIALTY INS CO (ONEBEACON)  
BANKERS STANDARD INS CO  
BEACON MUTUAL INS CO  
BENCHMARK INSURANCE COMPANY  
BERKLEY NATIONAL INSURANCE COMPANY  
BERKLEY REGIONAL INS CO  
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY  
BERKSHIRE HATHAWAY HOMESTATE INS CO  
BITCO GENERAL INSURANCE CORPORATION  
BROTHERHOOD MUTUAL INS CO  
CALIFORNIA INSURANCE COMPANY  
CAROLINA CASUALTY INS CO  
CHARTER OAK FIRE INS CO  
CHEROKEE INS CO  
CHUBB INDEMNITY INS CO  
CHUBB NATIONAL INS CO  
CHURCH MUTUAL INS CO  
CINCINNATI CASUALTY COMPANY  
CINCINNATI INDEMNITY COMPANY  
CINCINNATI INS CO  
CITIZENS INS CO OF AMERICA  
COLONIAL AMERICAN CASUALTY & SURETY CO  
COMMERCE AND INDUSTRY INS CO  
CONTINENTAL CASUALTY CO  
CONTINENTAL INDEMNITY CO  
CONTINENTAL INS CO  
CRUM AND FORSTER INDEMNITY CO  
DISCOVER PROPERTY & CASUALTY INS CO  
DORCHESTER MUTUAL INSURANCE COMPANY  
EASTGUARD INS CO  
ELECTRIC INS CO  
EMCASCO INS CO  
EMPLOYERS ASSURANCE 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  
EXECUTIVE RISK INDEMNITY INC  
FALLS LAKE NATIONAL INSURANCE 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  
FOREMOST INS CO GRAND RAPIDS MICHIGAN  
FOREMOST PROPERTY & CAS INS  
FOREMOST SIGNATURE INS CO  
FRANK WINSTON CRUM INSURANCE CO  
GENERAL CASUALTY COMPANY OF WISCONSIN  
GENERAL INS CO OF AMERICA  
GENESIS INS CO  
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 AMERICAN SPIRIT INS CO  
GREAT DIVIDE INSURANCE COMPANY  
GREAT MIDWEST INS CO  
GREAT NORTHERN INS CO  
GREAT WEST CASUALTY COMPANY  
GREATER NY MUTUAL INS CO  
GREENWICH INS CO  
GUIDEONE MUTUAL INS CO  
HANOVER AMERICAN INS CO  
HANOVER INS CO  
HARLEYSVILLE INSURANCE COMPANY  
HARLEYSVILLE PREFERRED INSURANCE CO  
HARLEYSVILLE WORCESTER INSURANCE CO  
HARTFORD ACCIDENT AND INDEMNITY CO



## RHODE ISLAND

### WORKERS COMPENSATION FILING - AUGUST 1, 2016

#### NCCI AFFILIATE LIST

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 INS CORP  
MA BAY INS CO  
MAIN STREET AMERICA ASSURANCE CO  
MANUFACTURERS ALLIANCE INS CO  
MARKEL INSURANCE CO  
MEMIC INDEMNITY CO  
MERCHANTS MUTUAL INS CO  
MERCHANTS PREFERRED INSURANCE COMPANY  
MERIDIAN SECURITY INSURANCE COMPANY  
MIDDLESEX INS CO  
MIDWEST EMPLOYERS CASUALTY CO  
MILBANK INSURANCE COMPANY  
MITSUI SUMITOMO INS CO OF AMERICA  
MITSUI SUMITOMO INS USA INC  
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY  
NATIONAL AMERICAN INS CO  
NATIONAL CASUALTY CO  
NATIONAL FIRE INS CO OF HARTFORD  
NATIONAL INTERSTATE INS CO  
NATIONAL LIABILITY & FIRE INSURANCE CO  
NATIONAL SURETY CORP  
NATIONAL UNION FIRE INS CO OF PITTSBURG PA  
NATIONWIDE AGRIBUSINESS INS CO  
NATIONWIDE GENERAL INSURANCE CO  
NATIONWIDE MUTUAL FIRE INS CO  
NATIONWIDE MUTUAL INS CO  
NETHERLANDS INSURANCE COMPANY  
NEW HAMPSHIRE INSURANCE COMPANY  
NEW YORK MARINE AND GENERAL INSURANCE CO  
NGM INSURANCE COMPANY  
NORFOLK AND DEDHAM MUTUAL FIRE INS CO  
NORGUARD INS CO  
NORTH AMERICAN ELITE INSURANCE CO  
NORTH AMERICAN SPECIALTY INS CO  
NORTH POINTE INS CO  
NORTH RIVER INS CO  
NOVA CASUALTY COMPANY  
OAK RIVER INSURANCE COMPANY  
OBI NATIONAL INSURANCE COMPANY  
OH CASUALTY INS CO  
OHIO SECURITY INS CO  
OLD REPUBLIC GENERAL INSURANCE CORPORATION  
OLD REPUBLIC INS CO  
PA MANUFACTURERS ASSN INS CO  
PA MANUFACTURERS INDEMNITY CO  
PA NATIONAL MUTUAL CAS INS CO  
PACIFIC EMPLOYERS INS CO  
PACIFIC INDEMNITY CO  
PATRONS MUTUAL INS CO OF CT  
PEERLESS INDEMNITY INS CO  
PEERLESS INSURANCE COMPANY  
PENN MILLERS INS CO  
PENNSYLVANIA INSURANCE COMPANY  
PETROLEUM CASUALTY CO  
PHARMACISTS MUTUAL INS CO  
PHENIX MUTUAL FIRE INS CO  
PHOENIX INS CO  
PLAZA INSURANCE CO  
PRAETORIAN INSURANCE COMPANY  
PREFERRED PROFESSIONAL INSURANCE COMPANY  
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE  
PROPERTY AND CASUALTY INS CO OF HARTFORD  
PROTECTIVE INS CO  
PUBLIC SERVICE INSURANCE COMPANY  
QBE INSURANCE CORPORATION  
REDWOOD FIRE & CASUALTY INS CO  
REGENT INSURANCE COMPANY  
REPUBLIC FRANKLIN INS CO  
REPUBLIC INDEMNITY CO OF CA  
REPUBLIC INDEMNITY COMPANY OF AMERICA  
RIVERPORT INSURANCE COMPANY  
RLI INSURANCE COMPANY  
SAFECO INS CO OF AMERICA  
SAFETY FIRST INS CO  
SAFETY NATIONAL CASUALTY CORP  
SAGAMORE INSURANCE CO  
SAMSUNG FIRE AND MARINE INS CO LTD USB  
SAVERS PROPERTY & CASUALTY INS CO  
SELECTIVE INS CO OF SC  
SELECTIVE INS CO OF THE SOUTHEAST  
SELECTIVE INSURANCE COMPANY OF AMERICA  
SELECTIVE WAY INS CO  
SENECA INSURANCE CO  
SENTINEL INS CO  
SENTRY CASUALTY CO  
SENTRY INSURANCE A MUTUAL CO  
SENTRY SELECT INSURANCE COMPANY  
SOMPO JAPAN INSURANCE CO OF AMERICA  
ST PAUL FIRE AND MARINE INS CO  
ST PAUL GUARDIAN INS CO  
ST PAUL MERCURY INS CO  
ST PAUL PROTECTIVE INS CO  
STANDARD FIRE INSURANCE COMPANY  
STAR INS CO  
STARNET INSURANCE COMPANY  
STARR INDEMNITY AND LIABILITY CO  
STATE AUTO PROPERTY AND CASUALTY INS CO  
STATE AUTOMOBILE MUTUAL INS CO  
STATE NATIONAL INSURANCE COMPANY  
STONINGTON INS CO  
STRATHMORE INS CO  
SUNZ INSURANCE COMPANY



**RHODE ISLAND**

**WORKERS COMPENSATION FILING - AUGUST 1, 2016**

**NCCI AFFILIATE LIST**

SUSSEX INSURANCE COMPANY  
T H E INSURANCE COMPANY  
TECHNOLOGY INSURANCE CO  
THE TRAVELERS CASUALTY COMPANY  
TNUS INSURANCE CO  
TOKIO MARINE AMERICA INSURANCE CO  
TORUS NATIONAL INSURANCE COMPANY  
TRANS PACIFIC INS CO  
TRANSGUARD INS CO OF AMERICA INC  
TRANSPORTATION INS CO  
TRAVELERS CASUALTY AND SURETY CO  
TRAVELERS CASUALTY INS CO OF AMERICA  
TRAVELERS INDEMNITY CO  
TRAVELERS INDEMNITY CO OF AMERICA  
TRAVELERS INDEMNITY CO OF CT  
TRAVELERS INSURANCE CO  
TRAVELERS PROPERTY CASUALTY CO OF AMERICA  
TRI STATE INSURANCE COMPANY OF MINNESOTA  
TRUCK INSURANCE EXCHANGE  
TRUMBULL INS CO  
TWIN CITY FIRE INS CO  
UNITED STATES FIDELITY AND GUARANTY CO  
UNITED WI INS CO  
US FIRE INS CO  
UTICA MUTUAL INS CO  
VALLEY FORGE INS CO  
VANLINER INS CO  
VANTAPRO SPECIALTY INS CO  
VIGILANT INS CO  
WAUSAU UNDERWRITERS INSURANCE COMPANY  
WEST AMERICAN INS CO  
WESTCHESTER FIRE INSURANCE COMPANY  
WESTPORT INSURANCE CORPORATION  
WORK FIRST CASUALTY CO  
XL INS CO OF NY INC  
XL INSURANCE AMERICA INC  
XL SPECIALTY INS CO  
ZENITH INS CO  
ZURICH AMERICAN INS CO  
ZURICH AMERICAN INS CO OF IL