



Rhode Island

Advisory Loss Cost Filing Effective August 1, 2017

**(Compliance Filing submitted on 5/26/17 based
on Rhode Island Department of Business
Regulation Order of 5/9/17)**





**National Council on
Compensation Insurance**

Laura Backus Hall
Senior State Relations Executive
Regulatory Services Division

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May 26, 2017

The Honorable Scottye Lindsey
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, 2017**

Dear Director Lindsey:

In accordance with the Department's rate decision of May 9, 2017, I am filing for your consideration and approval revised workers compensation voluntary loss costs representing the following:

- A 4.5% decrease in average voluntary loss costs for industrial classifications, reflecting a loss adjustment expense (LAE) provision of 18.4% and an indemnity loss ratio trend of -1.0% as reflected in the Department's rate decision.
- A 3.0% decrease in average voluntary loss costs for F-classes.

This is filed to be effective August 1, 2017 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.

As always, if you should have any questions or need additional information, please do not hesitate to contact me at (802) 454-1800 or Nadege Bernard-Ahrendts at (561) 893-3082.

Respectfully submitted,

A handwritten signature in black ink that reads "Laura Backus Hall".

Laura Backus Hall, CPCU
Senior State Relations Executive

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RHODE ISLAND

WORKERS COMPENSATION FILING – AUGUST 1, 2017

Actuarial Certification and Disclosure Statement

Actuarial Certification

I, Nadege Bernard-Ahrendts, am a Director and 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 black ink that reads "Nadege Bernard-Ahrendts".

Nadege Bernard-Ahrendts
Director & Actuary
Actuarial and Economic Services



RHODE ISLAND

EXPLANATORY MEMORANDUM

Order on Loss Cost Filing

On May 9, 2017, the Rhode Island Department of Business Regulation (DBR) ordered NCCI to make an amended filing to be effective 8/1/2017, reflecting an overall average decrease from the current approved loss costs of 4.5% for industrial classifications and 3.0% for "F" classifications. Differences between the DBR's order and NCCI's filing dated November 18, 2016 are as follows:

Component	NCCI's Filing	DBR Order
Loss Adjustment Expense Provision	18.9%	18.4%
Indemnity Annual Loss Ratio Trend Factor	0.995	0.990
Overall Loss Cost Change for Industrial Classifications	-2.6%	-4.5%
Overall Loss Cost Change for "F" Classifications	-1.1%	-3.0%

The purpose of this amended filing is to comply with the DBR's order.



RHODE ISLAND

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section A - Policy Year 2014 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$153,746,029
(2) Premium On-level Factor (Appendix A-I)	0.790
(3) Premium Available for Benefit Costs = (1) x (2)	\$121,459,363

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$76,663,897
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.006
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$77,123,880
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.635
(8) Factor to Reflect Indemnity Trend (Appendix A-III)*	0.964
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.612
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.024
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.627
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.004
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.630

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$34,609,387
(15) Medical Loss On-level Factor (Appendix A-I)	1.002
(16) Adjusted Limited Medical Losses = (14) x (15)	\$34,678,606
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.286
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.982
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.281
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.024
(21) Projected Medical Cost Ratio = (19) x (20)	0.288
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.005
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.289

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.919
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* Value reflects the approved indemnity annual loss ratio trend of 0.990



RHODE ISLAND

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section B - Policy Year 2013 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$144,216,341
(2) Premium On-level Factor (Appendix A-I)	0.820
(3) Premium Available for Benefit Costs = (1) x (2)	\$118,257,400

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$77,031,776
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.007
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$77,570,998
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.656
(8) Factor to Reflect Indemnity Trend (Appendix A-III)*	0.955
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.626
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.024
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.641
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.004
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.644

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$36,962,098
(15) Medical Loss On-level Factor (Appendix A-I)	1.007
(16) Adjusted Limited Medical Losses = (14) x (15)	\$37,220,833
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.315
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.977
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.308
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.024
(21) Projected Medical Cost Ratio = (19) x (20)	0.315
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.005
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.317

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.961
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* Value reflects the approved indemnity annual loss ratio trend of 0.990



RHODE ISLAND

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section C - Policy Year 2012 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$134,876,833
(2) Premium On-level Factor (Appendix A-I)	0.852
(3) Premium Available for Benefit Costs = (1) x (2)	\$114,915,062

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$74,958,711
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.009
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$75,633,339
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.658
(8) Factor to Reflect Indemnity Trend (Appendix A-III)*	0.945
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.622
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.024
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.637
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.004
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.640

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$37,999,677
(15) Medical Loss On-level Factor (Appendix A-I)	1.008
(16) Adjusted Limited Medical Losses = (14) x (15)	\$38,303,674
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.333
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.972
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.324
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.024
(21) Projected Medical Cost Ratio = (19) x (20)	0.332
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.005
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.334

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.974
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* Value reflects the approved indemnity annual loss ratio trend of 0.990



RHODE ISLAND

EXHIBIT I

Determination of Indicated Loss Cost Level Change

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

(1) Policy Year 2014 Indicated Change Based on Experience, Trend, and Benefits	0.919
(2) Policy Year 2013 Indicated Change Based on Experience, Trend, and Benefits	0.961
(3) Policy Year 2012 Indicated Change Based on Experience, Trend, and Benefits	0.974
(4) Indicated Change Based on Experience, Trend and Benefits = $[(1)+(2)+(3)] / 3$	0.951

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

(1) Indicated Loss Cost Level Change	0.951
(2) Effect of the Change in Loss-based Expenses (Exhibit II)*	1.004
(3) Indicated Change Modified to Reflect the Change in Loss-based Expenses = (1) x (2)	0.955

Section F - Distribution of Overall Loss Cost Level Change to Industry Groups

Industry Group Differentials (Appendix A-V):

Manufacturing	1.017
Contracting	0.955
Office & Clerical	0.973
Goods & Services	1.006
Miscellaneous	1.034

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	0.955	1.017	0.971	(-2.9%)
Contracting	0.955	0.955	0.912	(-8.8%)
Office & Clerical	0.955	0.973	0.929	(-7.1%)
Goods & Services	0.955	1.006	0.961	(-3.9%)
Miscellaneous	0.955	1.034	0.987	(-1.3%)
Overall	0.955	1.000	0.955	(-4.5%)

*Value reflects the approved loss adjustment expense provision of 18.4%.

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, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	3.71	2.91	0.35	2014	5.70	4.06	0.30	2702	27.05	17.17	0.24
0008	2.84	2.14	0.34	2016	3.44	2.74	0.38	2709	13.09	9.31	0.30
0016	7.09	5.06	0.30	2021	3.43	2.58	0.34	2710	8.62	5.88	0.27
0034	6.00	4.66	0.35	2039	2.43	1.94	0.38	2714	5.99	4.77	0.38
0035	3.40	2.74	0.38	2041	3.52	2.81	0.38	2731	4.01	2.86	0.30
0036	4.74	3.70	0.35	2065	3.39	2.64	0.35	2735	7.40	5.96	0.38
0037	4.66	3.50	0.34	2070	6.83	5.32	0.35	2759	9.79	7.83	0.38
0042	5.64	4.23	0.34	2081	3.46	2.71	0.35	2790	1.65	1.32	0.38
0050	4.56	3.55	0.35	2089	4.05	3.15	0.35	2797	4.25	3.32	0.35
0059D	0.25	0.08	0.24	2095	6.34	4.94	0.35	2799	3.35	2.51	0.34
0065D	0.05	0.02	0.30	2105	4.17	3.33	0.38	2802	5.53	4.16	0.34
0066D	0.05	0.02	0.30	2110	2.78	2.23	0.38	2812	-	3.35	0.35
0067D	0.05	0.02	0.30	2111	5.63	4.50	0.38	2835	3.16	2.62	0.46
0079	4.23	3.04	0.30	2112	4.20	3.37	0.38	2836	2.91	2.43	0.46
0083	5.25	4.11	0.35	2114	2.72	2.18	0.38	2841	7.06	5.66	0.38
0106	15.32	10.48	0.27	2121	2.12	1.66	0.35	2881	2.82	2.35	0.46
0113	5.18	4.04	0.35	2130	2.74	2.14	0.35	2883	4.29	3.35	0.35
0170	4.28	3.35	0.35	2131	3.42	2.66	0.35	2913	-	3.35	0.35
0251	5.48	4.30	0.35	2143	2.47	1.98	0.38	2915	3.59	2.69	0.34
0400	-	2.54	0.34	2157	6.88	5.35	0.35	2916	4.66	3.17	0.27
0401	11.65	7.94	0.27	2172	2.50	1.86	0.34	2923	2.76	2.21	0.38
0771N	0.72	-	-	2174	3.77	3.01	0.38	2942	-	1.93	0.46
0908P	146.00	114.19	0.35	2211	8.68	6.19	0.30	2960	6.10	4.77	0.35
0913P	431.00	335.06	0.35	2220	2.01	1.57	0.35	3004	2.67	1.90	0.30
0917	8.86	7.10	0.38	2260	-	6.19	0.30	3018	3.49	2.49	0.30
0918X	1.78	1.39	0.35	2286	2.09	1.67	0.38	3022	3.74	2.98	0.38
1005	6.19	3.90	0.25	2288	4.54	3.63	0.38	3027	3.05	2.17	0.30
1164D	6.38	4.01	0.25	2300	-	2.12	0.35	3028	3.51	2.74	0.35
1165D	3.50	2.35	0.28	2302	3.12	2.43	0.35	3030	7.21	5.14	0.30
1320	2.15	1.46	0.27	2305	2.68	2.01	0.34	3040	9.65	6.91	0.30
1322	7.66	5.19	0.28	2361	2.30	1.80	0.35	3041	5.73	4.48	0.35
1430	6.16	4.41	0.30	2362	1.88	1.47	0.35	3042	5.21	3.91	0.34
1438	5.65	3.87	0.27	2380	2.62	2.05	0.35	3064	4.84	3.78	0.35
1452	3.19	2.27	0.30	2386X	2.18	1.74	0.38	3069	-	3.35	0.35
1463	12.93	8.80	0.27	2388	2.66	2.14	0.38	3076	4.30	3.35	0.35
1472	4.17	2.84	0.27	2402	3.71	2.66	0.30	3081D	7.47	5.28	0.30
1624D	2.90	1.96	0.28	2413	2.92	2.28	0.35	3082D	4.69	3.32	0.30
1642	3.71	2.64	0.30	2416	2.11	1.64	0.35	3085D	4.95	3.49	0.30
1654	8.31	5.92	0.30	2417	3.61	2.79	0.35	3110	4.66	3.63	0.35
1655	3.71	2.64	0.30	2501	2.71	2.12	0.35	3111	2.72	2.12	0.35
1699	4.25	3.03	0.30	2503	1.54	1.23	0.38	3113	2.32	1.81	0.35
1701	3.53	2.51	0.30	2534	2.59	2.08	0.38	3114	2.57	2.00	0.35
1710D	4.27	3.02	0.30	2570	3.85	3.07	0.38	3118	2.29	1.83	0.38
1741D	4.89	2.92	0.24	2585	5.08	4.05	0.38	3119	0.95	0.79	0.46
1747	3.03	2.15	0.30	2586	2.41	1.88	0.35	3122	2.12	1.70	0.38
1748	4.88	3.50	0.30	2587	3.78	3.01	0.38	3126	2.40	1.87	0.35
1803D	8.44	5.56	0.27	2589	2.42	1.88	0.35	3131	2.06	1.61	0.35
1852	-	2.11	0.24	2600	4.36	3.48	0.38	3132	3.28	2.57	0.35
1853	2.81	2.10	0.34	2623	7.61	5.73	0.34	3145	2.45	1.92	0.35
1860	2.54	2.02	0.38	2651	1.82	1.46	0.38	3146	2.41	1.89	0.35
1924	2.62	2.09	0.38	2660	2.54	2.03	0.38	3169	2.86	2.23	0.35
1925	4.67	3.51	0.34	2670	2.31	1.93	0.46	3175D	4.42	3.43	0.35
2001	-	3.77	0.35	2683	1.59	1.27	0.38	3179	2.29	1.83	0.38
2002	7.01	5.65	0.38	2688	2.99	2.39	0.38	3180	5.08	4.06	0.38
2003	4.84	3.77	0.35	2701	13.38	9.51	0.30	3188	2.42	1.94	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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Effective August 1, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3220	2.21	1.71	0.35	3865	2.21	1.84	0.46	4558	1.58	1.23	0.35
3223	3.90	3.26	0.46	3881	5.09	3.97	0.35	4568	3.13	2.23	0.30
3224	3.76	2.99	0.38	4000	4.27	2.90	0.28	4581	1.19	0.81	0.27
3227	2.87	2.29	0.38	4021	5.58	3.99	0.30	4583	5.08	3.46	0.27
3240	3.01	2.42	0.38	4024D	4.22	2.99	0.30	4611	1.21	0.97	0.38
3241	3.62	2.83	0.35	4034	7.21	5.14	0.30	4635	3.19	2.02	0.25
3255	2.60	2.16	0.46	4036	2.52	1.80	0.30	4653	1.77	1.42	0.38
3257	3.94	3.08	0.35	4038	3.20	2.65	0.46	4665	8.11	5.79	0.30
3270	2.21	1.73	0.35	4053	2.25	1.76	0.35	4670	8.86	6.34	0.30
3300	4.66	3.66	0.35	4061	4.37	3.48	0.38	4683	4.57	3.55	0.35
3303	4.08	3.26	0.38	4062	2.61	2.04	0.35	4686	3.44	2.46	0.30
3307	4.77	3.73	0.35	4101	2.89	2.18	0.34	4692	1.04	0.83	0.37
3315	4.66	3.72	0.38	4109	1.04	0.83	0.38	4693	1.03	0.81	0.35
3334	3.82	2.96	0.35	4110	0.99	0.77	0.35	4703	2.89	2.25	0.35
3336	5.71	4.08	0.30	4111	1.89	1.51	0.38	4717	2.27	1.89	0.46
3365	7.40	5.24	0.30	4113	2.09	1.62	0.35	4720	6.80	5.33	0.35
3372	4.28	3.21	0.34	4114	2.50	1.95	0.35	4740	1.63	1.16	0.30
3373	5.37	4.18	0.35	4130	4.00	3.12	0.35	4741	4.48	3.50	0.35
3383X	1.63	1.30	0.38	4131	4.79	3.84	0.38	4751	2.28	1.64	0.30
3385	1.04	0.83	0.38	4133	2.16	1.73	0.38	4771N	4.07	2.60	0.24
3400	3.17	2.38	0.34	4149	1.08	0.89	0.46	4777	4.94	3.14	0.24
3507	5.00	3.88	0.35	4206	3.59	2.79	0.35	4825	0.75	0.54	0.30
3515	2.54	1.98	0.35	4207	1.88	1.34	0.30	4828	1.81	1.36	0.34
3516	-	1.98	0.35	4239	2.87	2.04	0.30	4829	1.81	1.24	0.27
3548	2.34	1.83	0.35	4240	2.57	2.05	0.38	4902	3.41	2.72	0.38
3559	2.75	2.15	0.35	4243	2.31	1.80	0.35	4923	1.53	1.19	0.35
3561	-	0.79	0.38	4244	3.81	2.98	0.35	5020	5.33	3.79	0.30
3574	0.99	0.79	0.38	4250	2.07	1.61	0.35	5022	5.14	3.48	0.28
3581	1.34	1.07	0.38	4251	3.06	2.38	0.35	5037	17.93	11.34	0.25
3612	3.06	2.29	0.34	4263	2.76	2.16	0.35	5040	19.99	12.64	0.25
3620	3.30	2.36	0.30	4273	3.03	2.36	0.35	5057	7.89	4.98	0.25
3629	1.76	1.41	0.38	4279	3.39	2.66	0.35	5059	18.74	11.92	0.24
3632	2.62	1.96	0.34	4282	2.78	2.21	0.37	5069	30.90	19.42	0.25
3634	2.05	1.63	0.38	4283	2.48	1.94	0.35	5102	4.89	3.33	0.27
3635	2.76	2.15	0.35	4299	2.23	1.79	0.38	5146	7.22	5.15	0.30
3638	1.46	1.17	0.38	4301	-	2.66	0.35	5160	1.95	1.32	0.28
3642	1.52	1.19	0.35	4304	4.17	3.12	0.34	5183	3.25	2.32	0.30
3643	2.18	1.70	0.35	4307	2.01	1.67	0.46	5188	2.78	1.98	0.30
3647	2.56	1.92	0.34	4351	1.19	0.93	0.35	5190	2.79	1.99	0.30
3648	1.59	1.27	0.38	4352	1.53	1.23	0.38	5191	1.20	0.93	0.35
3681	1.31	1.06	0.38	4360	1.27	1.01	0.37	5192	3.45	2.69	0.35
3685	1.28	1.03	0.38	4361	1.16	0.92	0.38	5213	8.49	5.77	0.27
3719	1.41	0.89	0.25	4362	-	1.01	0.37	5215	6.21	4.66	0.34
3724	3.74	2.54	0.27	4410	4.84	3.77	0.35	5221	6.62	4.71	0.30
3726	3.68	2.33	0.25	4420	5.02	3.39	0.28	5222	8.34	5.65	0.28
3803	2.64	2.05	0.35	4431	1.86	1.55	0.46	5223	5.09	3.63	0.30
3807	2.88	2.30	0.38	4432	2.32	1.93	0.46	5348	4.62	3.29	0.30
3808	3.81	2.86	0.34	4439	2.51	1.89	0.34	5402	4.44	3.55	0.38
3821	5.76	4.32	0.34	4452	2.78	2.17	0.35	5403	7.88	5.34	0.28
3822	4.87	3.66	0.34	4459	3.54	2.78	0.35	5437	6.22	4.43	0.30
3824	4.92	3.70	0.34	4470	3.89	3.03	0.35	5443	3.48	2.72	0.35
3826	0.97	0.75	0.35	4484	3.37	2.63	0.35	5445	5.58	3.79	0.27
3827	2.51	1.89	0.34	4493	4.27	3.34	0.35	5462	6.43	4.58	0.30
3830	1.34	1.01	0.34	4511	0.87	0.66	0.34	5472	12.24	7.77	0.24
3851	4.38	3.49	0.38	4557	3.09	2.45	0.38	5473	9.87	6.26	0.24

* 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, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5474	7.08	4.81	0.27	6882	5.69	3.63	0.24	7600	3.68	2.63	0.30
5478	4.32	3.07	0.30	6884	3.31	2.10	0.25	7601	-	2.63	0.30
5479	6.77	5.08	0.34	7016M	2.78	1.75	0.25	7605	1.94	1.39	0.30
5480	6.40	4.33	0.28	7024M	3.09	1.94	0.25	7610	0.56	0.42	0.34
5491	1.63	1.10	0.28	7038M	4.35	2.80	0.23	7611	-	2.63	0.30
5506	7.62	4.85	0.24	7046M	7.52	4.75	0.25	7612	-	2.63	0.30
5507	3.24	2.21	0.27	7047M	4.50	2.71	0.25	7613	-	2.63	0.30
5508D	12.07	8.52	0.30	7050M	7.04	4.34	0.23	7705	4.71	3.54	0.34
5535	6.01	4.28	0.30	7090M	4.83	3.11	0.23	7710	4.77	3.25	0.27
5537	5.54	3.96	0.30	7098M	8.35	5.28	0.25	7711	4.77	3.25	0.27
5551	15.69	10.03	0.24	7099M	12.16	7.37	0.25	7720	2.48	1.77	0.30
5606	1.07	0.72	0.28	7133	3.68	2.50	0.27	7855	3.46	2.46	0.30
5610	3.98	3.09	0.35	7151M	4.47	3.04	0.27	8001	2.21	1.77	0.38
5645	7.12	4.86	0.27	7152M	7.23	4.71	0.27	8002	2.73	2.14	0.35
5651	-	4.86	0.27	7153M	4.96	3.37	0.27	8006	2.50	1.95	0.35
5703	15.91	11.30	0.30	7222	6.35	4.51	0.30	8008	1.34	1.08	0.38
5705	12.06	8.62	0.30	7228	7.14	5.09	0.30	8010	2.00	1.60	0.38
5951	0.31	0.25	0.38	7229	8.34	5.68	0.27	8013	0.94	0.74	0.35
6003	14.70	10.52	0.30	7230	7.65	5.73	0.34	8015	1.06	0.83	0.35
6005	4.69	3.36	0.30	7231	12.35	9.28	0.34	8017	1.92	1.54	0.38
6045	4.60	3.25	0.30	7232	9.21	6.23	0.28	8018	2.38	1.90	0.38
6204	6.98	4.75	0.27	7309F	12.66	5.57	0.22	8021	2.44	1.90	0.35
6206	3.21	2.03	0.25	7313F	3.72	1.65	0.22	8031	3.08	2.40	0.35
6213	2.18	1.47	0.28	7317F	8.49	3.70	0.23	8032	2.19	1.75	0.38
6214	2.40	1.52	0.24	7327F	16.16	7.28	0.22	8033	2.22	1.74	0.35
6216	5.79	3.66	0.25	7333M	4.10	2.57	0.25	8037	2.43	1.94	0.38
6217	3.68	2.49	0.28	7335M	4.55	2.85	0.25	8039	2.14	1.71	0.38
6229	3.39	2.30	0.28	7337M	6.62	3.98	0.25	8044X	4.76	3.58	0.34
6233	2.62	1.77	0.28	7350F	12.45	5.74	0.25	8045	0.68	0.54	0.38
6235	6.36	4.02	0.25	7360	4.31	3.07	0.30	8046	4.52	3.54	0.35
6236	9.33	6.63	0.30	7370	6.10	4.75	0.35	8047	0.87	0.70	0.38
6237	1.63	1.15	0.30	7380	5.20	3.90	0.34	8058	3.27	2.56	0.35
6251D	12.10	8.11	0.28	7382	4.09	3.19	0.35	8072	0.99	0.79	0.38
6252D	5.93	3.74	0.24	7390	9.77	7.62	0.35	8102	2.54	2.03	0.38
6260	-	8.11	0.28	7394M	5.25	3.30	0.25	8103	3.38	2.54	0.34
6306	3.47	2.35	0.27	7395M	5.84	3.67	0.25	8105	-	1.90	0.38
6319	4.41	2.98	0.28	7398M	8.51	5.12	0.25	8106	3.93	2.80	0.30
6325	3.39	2.30	0.28	7402	0.19	0.15	0.35	8107	3.30	2.35	0.30
6400	7.51	5.61	0.34	7403	5.38	3.85	0.30	8111	3.20	2.49	0.35
6503	2.51	2.01	0.38	7405N	1.22	0.87	0.30	8116	2.92	2.28	0.35
6504	3.01	2.41	0.38	7420	14.68	9.19	0.25	8203	8.92	6.97	0.35
6702M*	4.20	2.99	0.30	7421	1.81	1.22	0.28	8204	4.00	2.86	0.30
6703M*	6.80	4.64	0.30	7422	1.93	1.22	0.25	8209	4.05	3.17	0.35
6704M*	4.67	3.32	0.30	7425	3.60	2.26	0.25	8215	5.39	3.86	0.30
6801F	4.41	2.12	0.27	7431N	1.44	0.91	0.25	8227	4.60	2.92	0.24
6811	5.72	4.06	0.30	7445N	0.66	-	-	8232	5.15	3.69	0.30
6824F	9.55	4.46	0.25	7453N	0.77	-	-	8233	4.30	3.04	0.30
6826F	3.72	1.80	0.27	7502	2.43	1.73	0.30	8235	4.43	3.47	0.35
6834	4.97	3.73	0.34	7515	1.06	0.67	0.24	8263	5.82	4.40	0.34
6836	3.84	2.75	0.30	7520	5.70	4.43	0.35	8264	8.25	5.93	0.30
6843F	8.11	3.61	0.22	7538	4.55	2.89	0.24	8265	6.12	4.16	0.27
6845F	6.40	2.83	0.22	7539	1.35	0.92	0.27	8279	7.57	5.24	0.27
6854	5.42	3.44	0.24	7540	3.88	2.47	0.24	8288	8.45	6.07	0.30
6872F	10.40	4.55	0.23	7580	3.02	2.15	0.30	8291	4.63	3.47	0.34
6874F	11.00	4.84	0.22	7590	3.63	2.72	0.34	8292	7.18	5.61	0.35

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

ADVISORY LOSS COSTS - NOT RATES

RHODE ISLAND

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

Exhibit IV

Page S4

Effective August 1, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8293	10.46	7.46	0.30	9015	4.03	3.14	0.35				
8304	6.36	4.54	0.30	9016	5.32	4.15	0.35				
8350X	5.60	3.79	0.28	9019	2.55	1.83	0.30				
8381X	2.40	1.80	0.34	9033X	3.77	2.95	0.35				
8385	3.59	2.55	0.30	9040	4.68	3.75	0.38				
8387X	4.04	3.03	0.34	9047X	3.11	2.43	0.35				
8391X	3.20	2.40	0.34	9052	2.95	2.37	0.38				
8392	2.37	1.86	0.35	9058	2.45	2.04	0.46				
8393X	2.70	2.11	0.35	9060	1.63	1.30	0.38				
8500	5.71	4.08	0.30	9061	1.41	1.17	0.46				
8601	0.39	0.29	0.34	9063	1.13	0.90	0.38				
8602	0.59	0.44	0.34	9077F	2.34	1.18	0.34				
8603	0.12	0.09	0.35	9082	1.74	1.46	0.46				
8606	3.60	2.44	0.28	9083	1.53	1.27	0.46				
8709F	4.52	1.99	0.22	9084	1.71	1.34	0.35				
8719	3.74	2.37	0.24	9088a	a	a	a				
8720	1.24	0.88	0.30	9089	1.37	1.11	0.38				
8721	0.36	0.26	0.30	9093	1.84	1.48	0.38				
8723	0.16	0.12	0.35	9101	3.72	2.97	0.38				
8725	1.94	1.39	0.30	9102	3.87	3.02	0.35				
8726F	2.18	1.06	0.27	9154	1.75	1.38	0.35				
8734M	0.40	0.29	0.30	9156	2.82	2.13	0.34				
8737M	0.35	0.25	0.30	9170	8.58	5.48	0.24				
8738M	0.58	0.40	0.30	9178	4.60	3.85	0.46				
8742	0.29	0.21	0.30	9179	6.00	4.80	0.38				
8745	4.57	3.44	0.34	9180	4.45	3.21	0.30				
8748	0.99	0.74	0.34	9182	2.44	1.91	0.35				
8754X	1.02	0.80	0.35	9186	13.49	9.25	0.27				
8755	0.33	0.24	0.30	9220	4.40	3.31	0.34				
8799	0.64	0.50	0.35	9402	5.75	4.09	0.30				
8800	1.35	1.13	0.46	9403	8.88	6.04	0.27				
8803	0.08	0.05	0.30	9410	3.15	2.44	0.35				
8805M	0.20	0.15	0.35	9501	3.36	2.52	0.34				
8810	0.15	0.11	0.35	9505	3.87	2.90	0.34				
8814M	0.18	0.13	0.35	9516	4.72	3.35	0.30				
8815M	0.29	0.21	0.35	9519	4.07	2.90	0.30				
8820	0.15	0.11	0.34	9521	5.06	3.60	0.30				
8824	3.89	3.10	0.38	9522	2.05	1.59	0.35				
8825	1.96	1.64	0.46	9534	3.36	2.28	0.28				
8826	2.93	2.29	0.35	9554	7.68	5.23	0.27				
8831	1.29	1.01	0.35	9586	0.70	0.58	0.46				
8832	0.30	0.24	0.35	9600	2.95	2.35	0.38				
8833	1.49	1.16	0.35	9620	1.07	0.80	0.34				
8835	2.96	2.31	0.35								
8841X	1.84	1.39	0.34								
8842	2.55	1.99	0.35								
8855	0.17	0.13	0.35								
8856	0.23	0.17	0.35								
8864	1.69	1.32	0.35								
8868	0.29	0.24	0.38								
8869	1.17	0.93	0.38								
8871	0.12	0.09	0.38								
8901	0.16	0.12	0.34								
9012	1.58	1.19	0.34								
9014	3.61	2.81	0.35								

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

Effective August 1, 2017

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	0.25	S	1624D	0.01	S	3085D	0.07	S
0065D	0.05	S	1710D	0.03	S	3175D	0.03	S
0066D	0.05	S	1741D	0.28	S	4024D	0.02	S
0067D	0.05	S	1803D	0.28	S	5508D	0.04	S
1164D	0.04	S	3081D	0.07	S	6251D	0.05	S
1165D	0.02	S	3082D	0.06	S	6252D	0.02	S

S=Silica

- F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
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 1.967 and elr x 1.885.
- 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, 2017

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%	1.7%	1.5%	1.2%	0.9%	0.8%	0.7%
\$500	4.0%	3.0%	2.7%	2.2%	1.7%	1.4%	1.4%
\$1,000	6.6%	5.2%	4.6%	3.8%	3.0%	2.5%	2.4%
\$2,500	11.9%	9.6%	8.6%	7.2%	6.0%	5.0%	4.7%
\$5,000	17.9%	14.9%	13.5%	11.5%	9.7%	8.2%	7.6%

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.....	\$75,000
Leased or rented vehicle.....	\$50,000

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"..... \$3,800

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 (1.054).)

Experience Rating Eligibility

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

Effective August 1, 2017

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

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,052	0.04	1,157,272	--	1,221,106	0.44
2,053	--	8,296	0.05	1,221,107	--	1,288,637	0.45
8,297	--	14,673	0.06	1,288,638	--	1,360,195	0.46
14,674	--	21,189	0.07	1,360,196	--	1,436,151	0.47
21,190	--	27,846	0.08	1,436,152	--	1,516,926	0.48
27,847	--	46,576	0.09	1,516,927	--	1,602,994	0.49
46,577	--	69,330	0.10	1,602,995	--	1,694,893	0.50
69,331	--	89,570	0.11	1,694,894	--	1,793,237	0.51
89,571	--	109,277	0.12	1,793,238	--	1,898,729	0.52
109,278	--	128,987	0.13	1,898,730	--	2,012,179	0.53
128,988	--	148,939	0.14	2,012,180	--	2,134,524	0.54
148,940	--	169,269	0.15	2,134,525	--	2,266,853	0.55
169,270	--	190,069	0.16	2,266,854	--	2,410,440	0.56
190,070	--	211,407	0.17	2,410,441	--	2,566,787	0.57
211,408	--	233,342	0.18	2,566,788	--	2,737,675	0.58
233,343	--	255,925	0.19	2,737,676	--	2,925,232	0.59
255,926	--	279,205	0.20	2,925,233	--	3,132,021	0.60
279,206	--	303,230	0.21	3,132,022	--	3,361,163	0.61
303,231	--	328,048	0.22	3,361,164	--	3,616,490	0.62
328,049	--	353,708	0.23	3,616,491	--	3,902,761	0.63
353,709	--	380,262	0.24	3,902,762	--	4,225,968	0.64
380,263	--	407,765	0.25	4,225,969	--	4,593,751	0.65
407,766	--	436,272	0.26	4,593,752	--	5,016,018	0.66
436,273	--	465,844	0.27	5,016,019	--	5,505,843	0.67
465,845	--	496,547	0.28	5,505,844	--	6,080,852	0.68
496,548	--	528,450	0.29	6,080,853	--	6,765,382	0.69
528,451	--	561,627	0.30	6,765,383	--	7,594,020	0.70
561,628	--	596,159	0.31	7,594,021	--	8,617,627	0.71
596,160	--	632,133	0.32	8,617,628	--	9,914,191	0.72
632,134	--	669,644	0.33	9,914,192	--	11,609,693	0.73
669,645	--	708,793	0.34	11,609,694	--	13,921,735	0.74
708,794	--	749,693	0.35	13,921,736	--	17,261,344	0.75
749,694	--	792,464	0.36	17,261,345	--	22,509,294	0.76
792,465	--	837,241	0.37	22,509,295	--	31,955,591	0.77
837,242	--	884,168	0.38	31,955,592	--	53,996,932	0.78
884,169	--	933,406	0.39	53,996,933	--	164,203,587	0.79
933,407	--	985,130	0.40	164,203,588	AND OVER	0.80	
985,131	--	1,039,535	0.41				
1,039,536	--	1,096,836	0.42				
1,096,837	--	1,157,271	0.43				

(a) G	9.80
(b) State Per Claim Accident Limitation	\$245,500
(c) State Multiple Claim Accident Limitation	\$491,000
(d) USL&HW Per Claim Accident Limitation	\$597,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,195,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$16,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.52
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.52.)</i>	

Effective August 1, 2017
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 -- 52,712	24,500	1,691,490 -- 1,740,461	196,000	3,405,993 -- 3,454,985	367,500
52,713 -- 90,723	29,400	1,740,462 -- 1,789,435	200,900	3,454,986 -- 3,503,978	372,400
90,724 -- 134,398	34,300	1,789,436 -- 1,838,410	205,800	3,503,979 -- 3,552,972	377,300
134,399 -- 180,471	39,200	1,838,411 -- 1,887,387	210,700	3,552,973 -- 3,601,965	382,200
180,472 -- 227,666	44,100	1,887,388 -- 1,936,364	215,600	3,601,966 -- 3,650,959	387,100
227,667 -- 275,453	49,000	1,936,365 -- 1,985,343	220,500	3,650,960 -- 3,699,953	392,000
275,454 -- 323,586	53,900	1,985,344 -- 2,034,323	225,400	3,699,954 -- 3,748,947	396,900
323,587 -- 371,936	58,800	2,034,324 -- 2,083,304	230,300	3,748,948 -- 3,797,941	401,800
371,937 -- 420,433	63,700	2,083,305 -- 2,132,285	235,200	3,797,942 -- 3,846,936	406,700
420,434 -- 469,031	68,600	2,132,286 -- 2,181,268	240,100	3,846,937 -- 3,895,930	411,600
469,032 -- 517,703	73,500	2,181,269 -- 2,230,251	245,000	3,895,931 -- 3,944,925	416,500
517,704 -- 566,431	78,400	2,230,252 -- 2,279,235	249,900	3,944,926 -- 3,993,920	421,400
566,432 -- 615,201	83,300	2,279,236 -- 2,328,219	254,800	3,993,921 -- 4,042,915	426,300
615,202 -- 664,005	88,200	2,328,220 -- 2,377,204	259,700	4,042,916 -- 4,091,910	431,200
664,006 -- 712,835	93,100	2,377,205 -- 2,426,190	264,600	4,091,911 -- 4,140,905	436,100
712,836 -- 761,686	98,000	2,426,191 -- 2,475,177	269,500	4,140,906 -- 4,189,900	441,000
761,687 -- 810,556	102,900	2,475,178 -- 2,524,164	274,400	4,189,901 -- 4,238,895	445,900
810,557 -- 859,440	107,800	2,524,165 -- 2,573,151	279,300	4,238,896 -- 4,287,891	450,800
859,441 -- 908,336	112,700	2,573,152 -- 2,622,139	284,200	4,287,892 -- 4,336,886	455,700
908,337 -- 957,243	117,600	2,622,140 -- 2,671,127	289,100	4,336,887 -- 4,385,882	460,600
957,244 -- 1,006,159	122,500	2,671,128 -- 2,720,116	294,000	4,385,883 -- 4,434,878	465,500
1,006,160 -- 1,055,082	127,400	2,720,117 -- 2,769,105	298,900	4,434,879 -- 4,483,874	470,400
1,055,083 -- 1,104,012	132,300	2,769,106 -- 2,818,094	303,800	4,483,875 -- 4,532,870	475,300
1,104,013 -- 1,152,949	137,200	2,818,095 -- 2,867,084	308,700	4,532,871 -- 4,581,866	480,200
1,152,950 -- 1,201,890	142,100	2,867,085 -- 2,916,075	313,600	4,581,867 -- 4,630,862	485,100
1,201,891 -- 1,250,836	147,000	2,916,076 -- 2,965,065	318,500	4,630,863 -- 4,679,500	490,000
1,250,837 -- 1,299,786	151,900	2,965,066 -- 3,014,056	323,400		
1,299,787 -- 1,348,739	156,800	3,014,057 -- 3,063,047	328,300		
1,348,740 -- 1,397,696	161,700	3,063,048 -- 3,112,038	333,200		
1,397,697 -- 1,446,656	166,600	3,112,039 -- 3,161,030	338,100		
1,446,657 -- 1,495,618	171,500	3,161,031 -- 3,210,022	343,000		
1,495,619 -- 1,544,583	176,400	3,210,023 -- 3,259,014	347,900		
1,544,584 -- 1,593,550	181,300	3,259,015 -- 3,308,007	352,800		
1,593,551 -- 1,642,518	186,200	3,308,008 -- 3,356,999	357,700		
1,642,519 -- 1,691,489	191,100	3,357,000 -- 3,405,992	362,600		

For Expected Losses greater than \$4,679,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(9.80) / (\text{Expected Losses} + (700)(9.80))$$

G = 9.80

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

RHODE ISLAND—UPDATE TO EXPERIENCE RATING PREMIUM ELIGIBILITY

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

2. State Subject Premium Eligibility Amounts

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

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

State Table of Subject Premium Eligibility Amounts

State	Rating Effective Date	Column A (\$)	Column B (\$)
RI	<u>2/1/18 and after</u>	<u>10,500</u>	<u>5,250</u>
	<u>1/31/18 and before</u>	<u>10,000</u>	<u>5,000</u>

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

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

**RHODE ISLAND
RR 1
Exhibit IV**

Effective August 1, 2017

1. Hazard Group Differentials

A	B	C	D	E	F	G
2.06	1.66	1.54	1.30	1.10	0.93	0.81

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	0.621	0.655	0.670	0.693	0.714	0.732	0.741
\$15,000	0.566	0.604	0.621	0.649	0.673	0.695	0.709
\$20,000	0.521	0.563	0.581	0.611	0.639	0.664	0.680
\$25,000	0.485	0.529	0.548	0.580	0.610	0.636	0.655
\$30,000	0.455	0.499	0.519	0.552	0.584	0.612	0.633
\$35,000	0.428	0.474	0.493	0.528	0.560	0.590	0.613
\$40,000	0.406	0.451	0.471	0.506	0.540	0.570	0.595
\$50,000	0.368	0.413	0.434	0.469	0.504	0.536	0.563
\$75,000	0.302	0.346	0.366	0.401	0.437	0.470	0.501
\$100,000	0.258	0.300	0.320	0.354	0.390	0.423	0.456
\$125,000	0.227	0.267	0.286	0.319	0.355	0.387	0.422
\$150,000	0.203	0.241	0.260	0.291	0.327	0.358	0.394
\$175,000	0.184	0.221	0.239	0.269	0.304	0.334	0.371
\$200,000	0.168	0.204	0.222	0.250	0.284	0.314	0.351
\$225,000	0.156	0.189	0.207	0.235	0.268	0.297	0.334
\$250,000	0.144	0.177	0.194	0.221	0.254	0.282	0.319
\$275,000	0.135	0.166	0.183	0.209	0.241	0.269	0.306
\$300,000	0.127	0.157	0.173	0.199	0.230	0.257	0.294
\$325,000	0.119	0.149	0.165	0.189	0.220	0.246	0.283
\$350,000	0.113	0.141	0.157	0.181	0.211	0.237	0.274
\$375,000	0.107	0.135	0.150	0.173	0.203	0.228	0.265
\$400,000	0.102	0.129	0.144	0.166	0.195	0.220	0.256
\$425,000	0.097	0.123	0.138	0.160	0.188	0.213	0.249
\$450,000	0.093	0.118	0.133	0.154	0.182	0.206	0.242
\$475,000	0.089	0.113	0.128	0.149	0.176	0.199	0.235
\$500,000	0.085	0.109	0.123	0.144	0.171	0.194	0.229
\$600,000	0.073	0.095	0.108	0.127	0.152	0.173	0.208
\$700,000	0.063	0.084	0.096	0.113	0.138	0.158	0.191
\$800,000	0.056	0.075	0.087	0.103	0.126	0.144	0.177
\$900,000	0.050	0.068	0.079	0.094	0.116	0.134	0.166
\$1,000,000	0.045	0.062	0.072	0.086	0.107	0.124	0.155
\$2,000,000	0.022	0.032	0.038	0.047	0.061	0.073	0.097
\$3,000,000	0.013	0.020	0.025	0.031	0.042	0.051	0.070
\$4,000,000	0.009	0.014	0.018	0.023	0.031	0.038	0.054
\$5,000,000	0.007	0.011	0.013	0.017	0.024	0.030	0.043
\$6,000,000	0.005	0.008	0.010	0.013	0.019	0.024	0.035
\$7,000,000	0.004	0.007	0.008	0.011	0.016	0.020	0.030
\$8,000,000	0.003	0.005	0.007	0.009	0.013	0.017	0.025
\$9,000,000	0.003	0.004	0.006	0.008	0.011	0.014	0.022
\$10,000,000	0.002	0.004	0.005	0.006	0.009	0.012	0.019

Effective August 1, 2017

**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	0.707	0.743	0.758	0.783	0.805	0.824	0.833
\$15,000	0.648	0.689	0.707	0.737	0.763	0.786	0.799
\$20,000	0.601	0.646	0.665	0.697	0.727	0.753	0.769
\$25,000	0.561	0.609	0.629	0.663	0.695	0.724	0.743
\$30,000	0.528	0.577	0.598	0.634	0.667	0.698	0.719
\$35,000	0.500	0.549	0.570	0.607	0.643	0.675	0.698
\$40,000	0.475	0.525	0.546	0.584	0.620	0.653	0.678
\$50,000	0.434	0.483	0.505	0.544	0.582	0.616	0.644
\$75,000	0.361	0.409	0.431	0.470	0.509	0.545	0.577
\$100,000	0.312	0.359	0.380	0.418	0.457	0.493	0.528
\$125,000	0.277	0.322	0.343	0.379	0.418	0.453	0.490
\$150,000	0.250	0.293	0.313	0.348	0.387	0.421	0.459
\$175,000	0.228	0.269	0.290	0.323	0.361	0.395	0.433
\$200,000	0.210	0.250	0.270	0.302	0.339	0.373	0.411
\$225,000	0.195	0.234	0.253	0.284	0.321	0.353	0.392
\$250,000	0.182	0.219	0.238	0.269	0.305	0.337	0.376
\$275,000	0.171	0.207	0.226	0.255	0.291	0.322	0.361
\$300,000	0.161	0.196	0.215	0.243	0.278	0.308	0.348
\$325,000	0.153	0.187	0.205	0.233	0.267	0.296	0.336
\$350,000	0.145	0.178	0.195	0.223	0.256	0.285	0.325
\$375,000	0.138	0.170	0.187	0.214	0.247	0.276	0.315
\$400,000	0.132	0.163	0.180	0.206	0.238	0.266	0.305
\$425,000	0.126	0.156	0.173	0.198	0.230	0.258	0.297
\$450,000	0.120	0.150	0.167	0.192	0.223	0.250	0.289
\$475,000	0.116	0.145	0.161	0.185	0.216	0.243	0.281
\$500,000	0.111	0.140	0.155	0.179	0.210	0.236	0.275
\$600,000	0.096	0.122	0.137	0.159	0.188	0.213	0.251
\$700,000	0.084	0.109	0.123	0.143	0.171	0.194	0.231
\$800,000	0.075	0.098	0.111	0.131	0.157	0.179	0.215
\$900,000	0.068	0.089	0.102	0.120	0.145	0.166	0.201
\$1,000,000	0.061	0.082	0.093	0.111	0.135	0.155	0.189
\$2,000,000	0.030	0.043	0.051	0.062	0.079	0.093	0.120
\$3,000,000	0.019	0.028	0.033	0.041	0.054	0.065	0.087
\$4,000,000	0.013	0.020	0.024	0.030	0.040	0.049	0.067
\$5,000,000	0.010	0.015	0.018	0.023	0.031	0.039	0.054
\$6,000,000	0.008	0.012	0.014	0.018	0.025	0.032	0.045
\$7,000,000	0.006	0.009	0.012	0.015	0.021	0.026	0.038
\$8,000,000	0.005	0.008	0.009	0.012	0.017	0.022	0.032
\$9,000,000	0.004	0.006	0.008	0.010	0.015	0.019	0.028
\$10,000,000	0.003	0.005	0.007	0.009	0.013	0.016	0.024

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.	
0.06	0.03	0.03	0.19	0.11	0.10	0.00