



Rhode Island

**Advisory Loss Cost Filing
Proposed Effective August 1, 2017**





**National Council on
Compensation Insurance**

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November 18, 2016

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 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, 2017, reflect a decrease of 2.6% from the current voluntary loss costs which became effective August 1, 2016.

Please note the following in connection with this filing:

- As a result of Item B-1431, effective 8/1/2017:
 - Class Code 0400 is discontinued and the loss cost for Class Code 8103 is payroll weighted to reflect the combined experience of Class Codes 0400 and 8103.
 - Class Code 1852 is discontinued.
 - Class Code 2260 is discontinued and the loss cost for Class Code 2211 is payroll weighted to reflect the combined experience of Class Codes 2260 and 2211.
 - Class Code 2300 is discontinued and the loss cost for Class Code 2501 is payroll weighted to reflect the combined experience of Class Codes 2300 and 2501.
 - Class Code 2913 is discontinued and the loss cost for Class Code 2883 is payroll weighted to reflect the combined experience of Class Codes 2913 and 2883.
 - Class Code 2942 is discontinued and the loss cost for Class Code 4432 is payroll weighted to reflect the combined experience of Class Codes 2942 and 4432.
 - Class Code 3516 is discontinued and the loss cost for Class Code 3515 is payroll weighted to reflect the combined experience of Class Codes 3516 and 3515.
 - Class Code 3561 is discontinued and the loss cost for Class Code 3574 is payroll weighted to reflect the combined experience of Class Codes 3561 and 3574.
 - Class Code 4301 is discontinued and the loss cost for Class Code 4279 is payroll weighted to reflect the combined experience of Class Codes 4301 and 4279.

- Class Code 6260 is discontinued and the loss cost for Class Code 6251 is payroll weighted to reflect the combined experience of Class Codes 6260 and 6251.
- Class Code 8105 is discontinued and the loss cost for Class Code 8018 is payroll weighted to reflect the combined experience of Class Codes 8105 and 8018.
- As a result of Item E-1404, effective 2/1/2018, experience rating premium eligibility thresholds are updated.
- As a result of Item R-1412, the retrospective rating plan parameters were updated.

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

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



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". The signature is written in a cursive, flowing style.

Nadege Bernard-Ahrendts
Director and Actuary
Actuarial and Economic Services



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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 2.6% to the current loss cost level in effect since August 1, 2016, and that the new values become effective on August 1, 2017. 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.



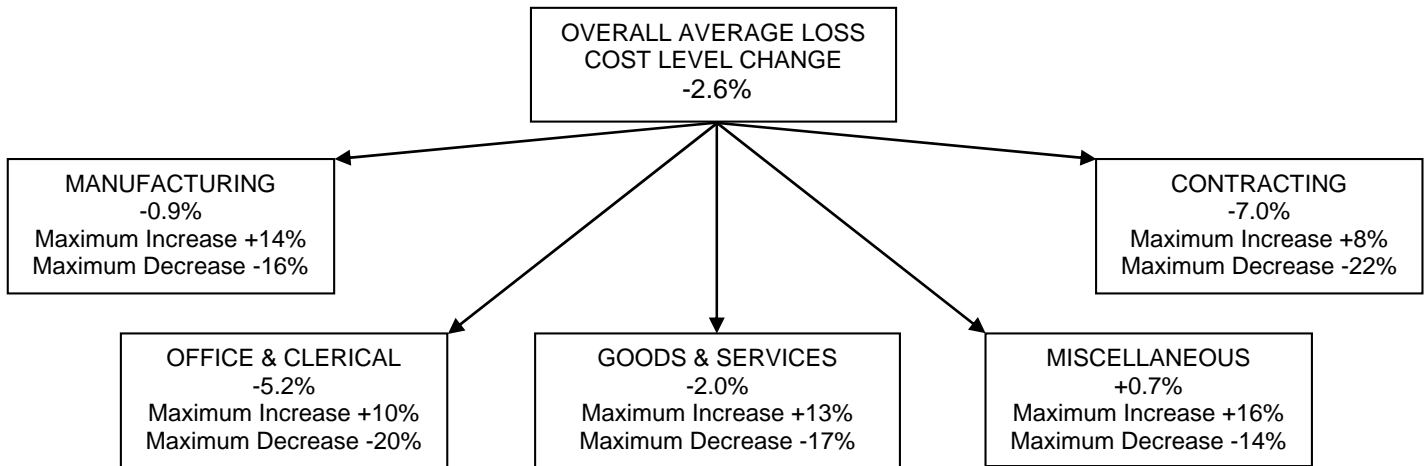
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Proposed Overall Average Change in Voluntary Loss Cost Level

<u>Key Components</u>	<u>Percentage Change</u>
Experience, Trend, and Benefits	-3.4%
<u>Loss Adjustment Expenses</u>	<u>+0.8%</u>
Overall Change Requested	-2.6%

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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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 2012, 2013, and 2014, evaluated as of December 31, 2015. (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 2014 since the last policy had an effective date of December 31, 2014 and did not expire until December 31, 2015. 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, excluding high and low values, of paid development to a 19th report; these factors have been adjusted to reflect the impact of the 1992 reform.
- For medical losses, NCCI is utilizing a five-year average, excluding high and low values, of paid development to a 19th report.
- To estimate the development from 19th 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.



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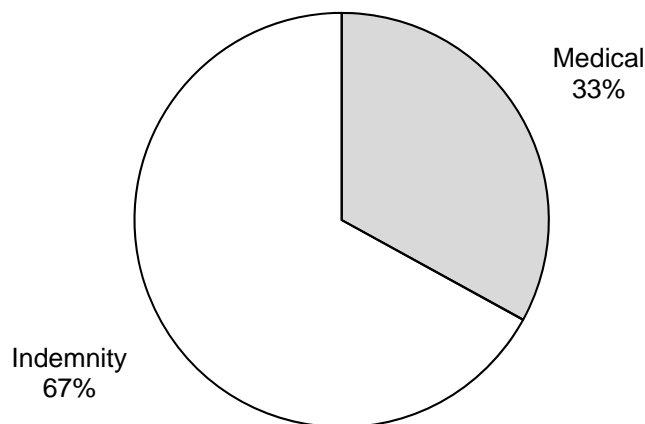
Key Components (Continued)

Trend

As noted previously, the filing relies primarily on the experience from policy years 2012, 2013, and 2014; however, the proposed loss costs are intended for use with policies with effective dates starting on August 1, 2017. 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 67% of Rhode Island's total benefit costs are indemnity. This percentage is higher than in most other states.

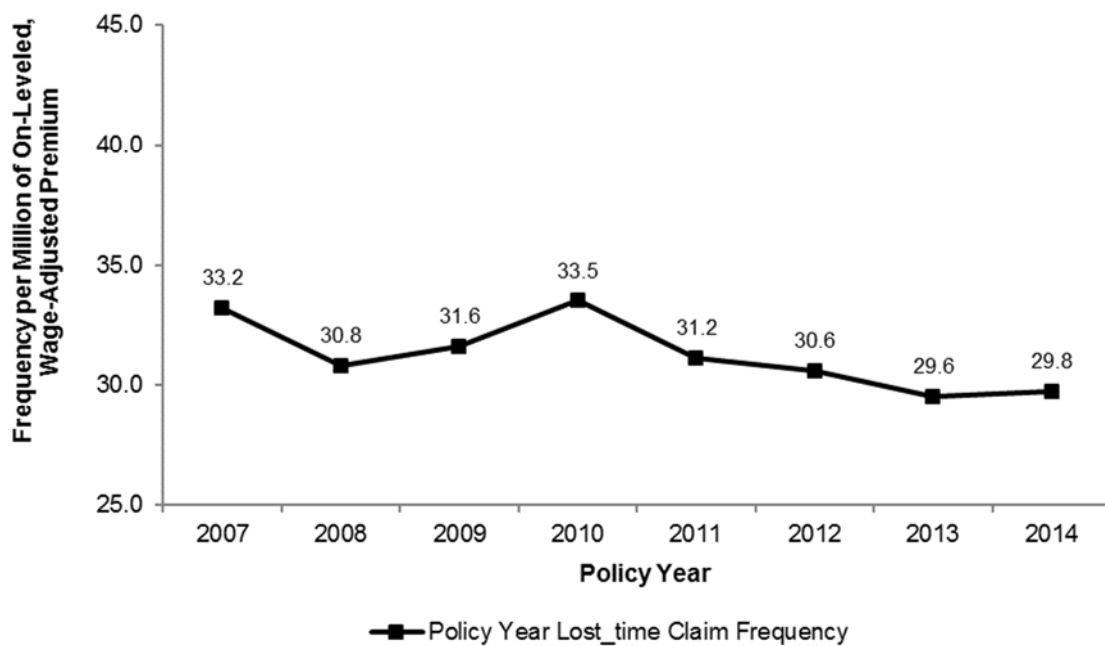


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Let us begin by analyzing a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Rhode Island lost-time claims (i.e., those claims 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



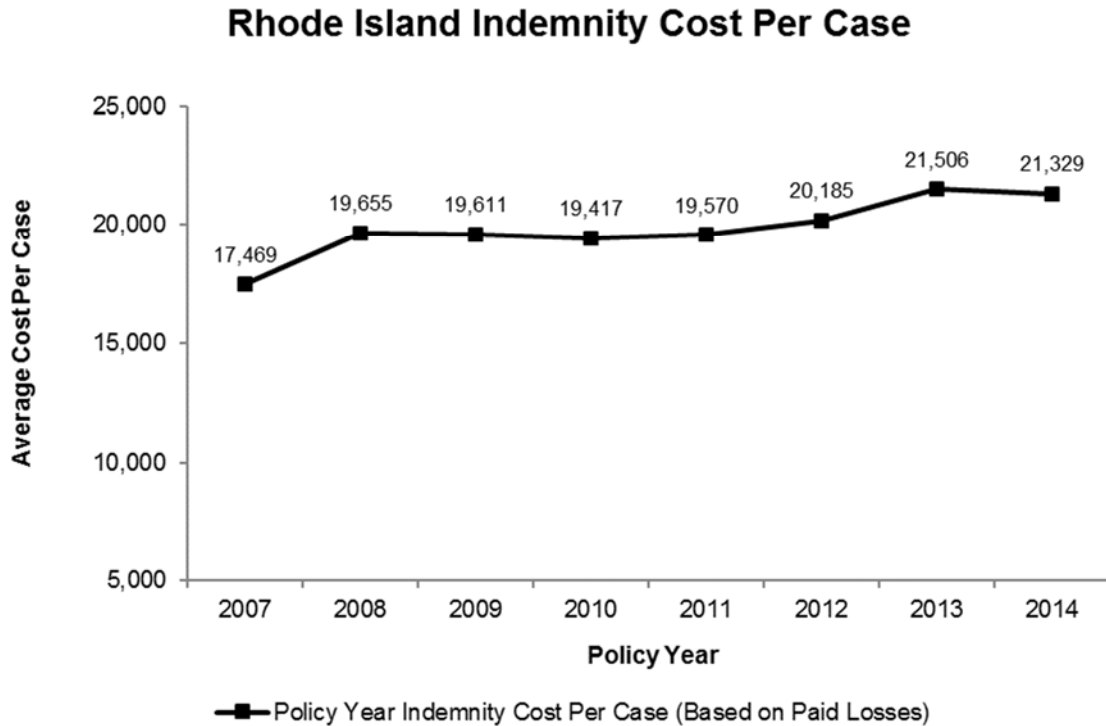
As this chart illustrates, Rhode Island's claim frequency peaked in 2009 and 2010 but has declined, on average, since 2007.



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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.



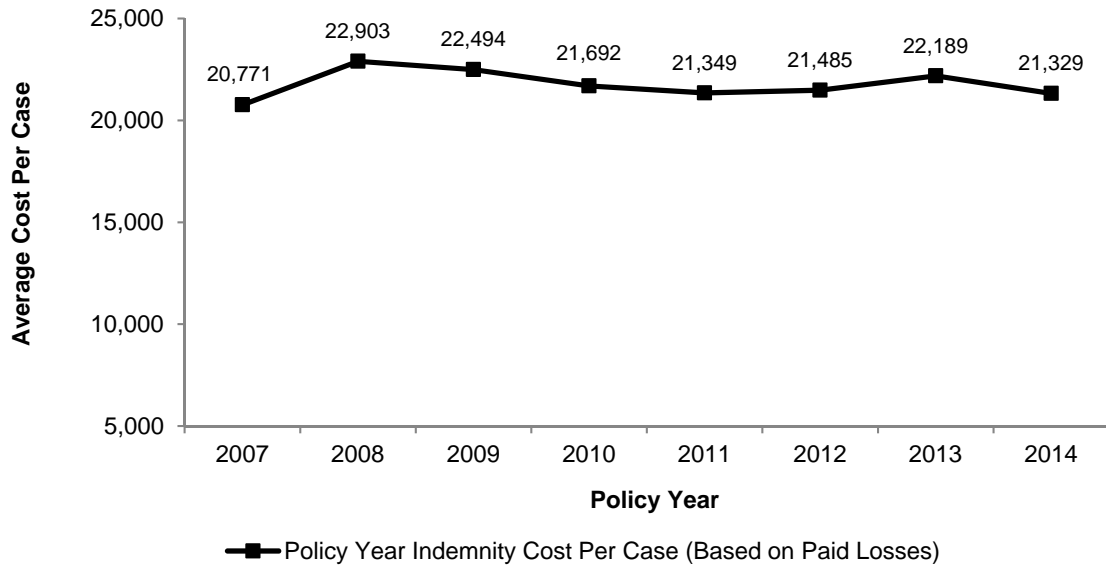
After removing the impact of the growth in workers' wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.



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Rhode Island Indemnity Cost Per Case Adjusted to Current Wage Level



As this chart illustrates, the average indemnity cost per case figures after adjustment to the current wage level has remained fairly consistent over the time period shown.

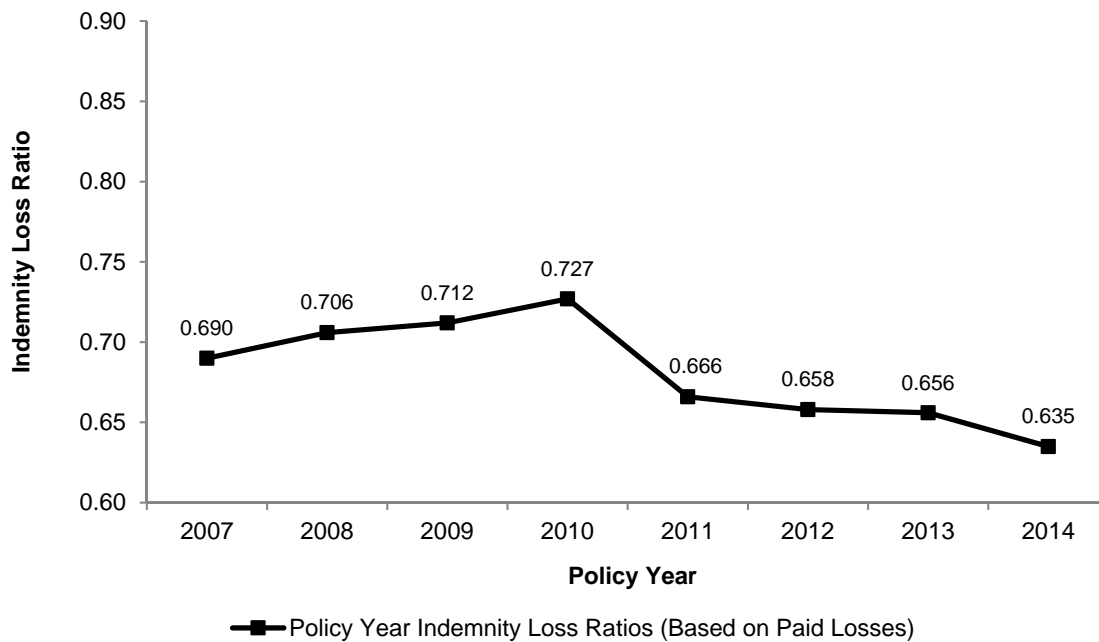


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The indemnity loss ratios below result after combining the observed Rhode Island average claim frequency with the corresponding average indemnity cost per case. An indemnity loss ratio represents the proportion of premium dollars that are necessary 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 -0.5% per year. This means that indemnity benefits are expected to increase at a slower pace than workers' wages. This represents no change from the current approved indemnity trend of -0.5%.

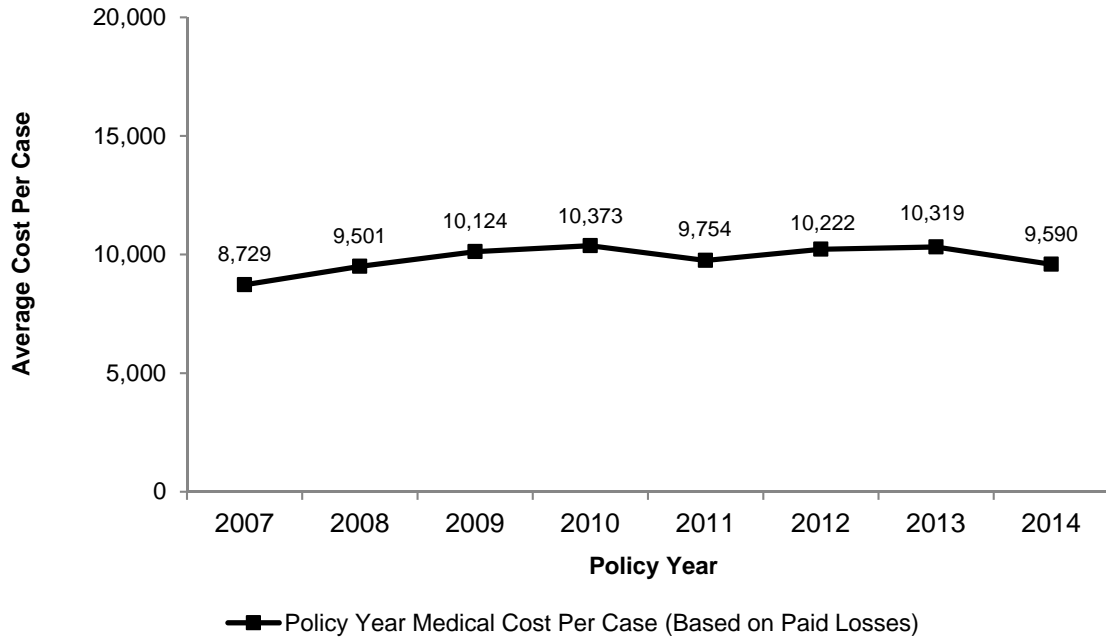


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Rhode Island's average medical cost per claim is tracked in the following chart. The data in the below chart reflect losses at today's statutory benefit levels.

Rhode Island Medical Cost Per Case



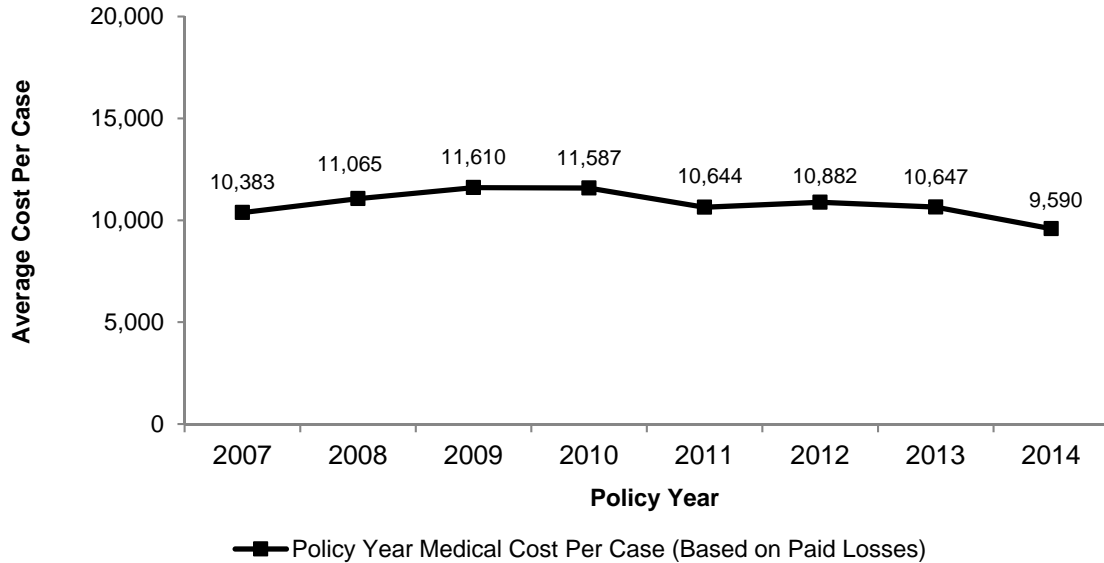
After removing the impact of the growth in workers' wages that occurred over this time period, the average medical cost per case in excess of wage growth is shown in the following chart.



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Rhode Island Medical Cost Per Case Adjusted to Current Wage Level



The Rhode Island medical cost per case in excess of wage growth increased through 2009. Medical costs per case have since stabilized, showing a decrease in the latest two policy 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.)

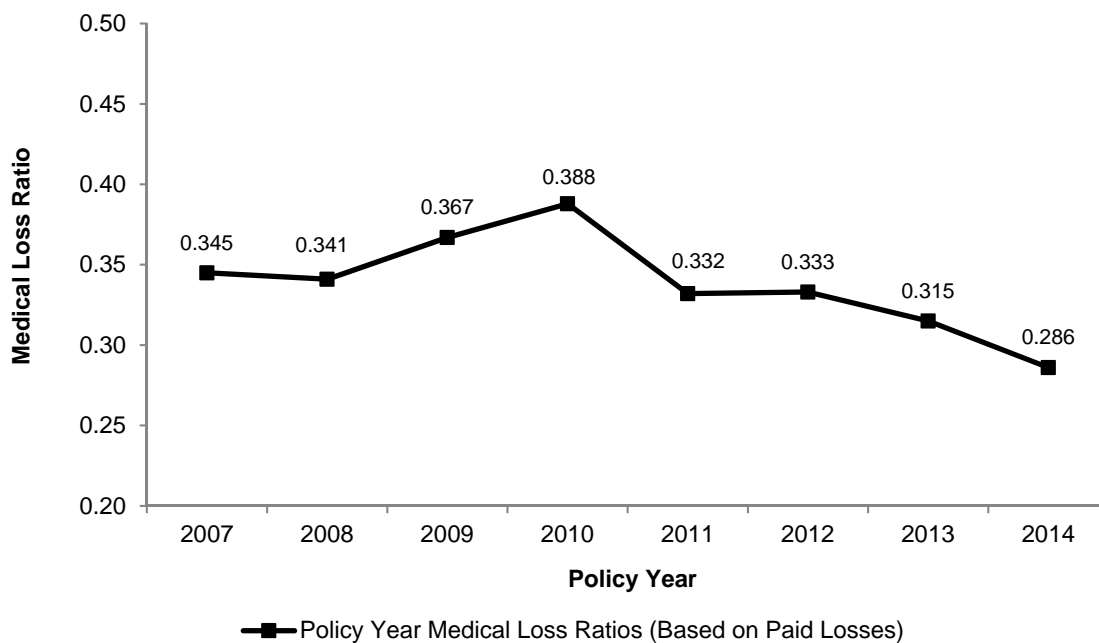


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The medical loss ratios below result after combining the observed Rhode Island average claim frequency with the corresponding average medical cost per case. A medical loss ratio represents the proportion of premium dollars that are necessary to cover 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 increasing in 2009 and 2010, the medical loss ratios have been in general decline. In the previous Rhode Island filing, NCCI proposed a medical trend factor of +0.5%. Based on our analysis this year, we are proposing to reduce the medical trend factor to -0.5% per year. This means that medical benefits are expected to increase at a slower pace than workers' wages.



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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, 2015. The proposed voluntary loss costs reflect the impact of the increase in the maximum weekly benefits effective September 1, 2016. The latest increase in Rhode Island's state average weekly wage is estimated to increase overall system costs by +0.1%.

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 120% to 125% of the SAWW, effective October 1, 2017. This enacted Senate Bill is estimated to increase overall system costs by +0.1% on a prorated basis.

Based on revisions underlying Rhode Island's medical fee schedule effective July 15, 2016, NCCI estimates that Rhode Island medical costs will increase overall system costs by 0.2%. This change revises the fee schedules for Physician, Ambulance, Healthcare Common Procedure Coding System, and Ambulatory Surgical Center.

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 17.9%. In this filing, NCCI is proposing an LAE provision of 18.9%. This represents an increase of 0.8% from the current approved provision.



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Conclusion

This filing document provides a high-level perspective in support of decreasing Rhode Island's current loss cost levels by an average of 2.6%.

Here are some of the key observations:

- The financial data experience period evaluated as of December 31, 2015 show improvement when compared to the experience period used in the prior filing
- Indemnity severity has remained relatively flat since 2008
- Medical severity has declined in the latest two policy years
- Loss time claim frequency continued to decline

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.

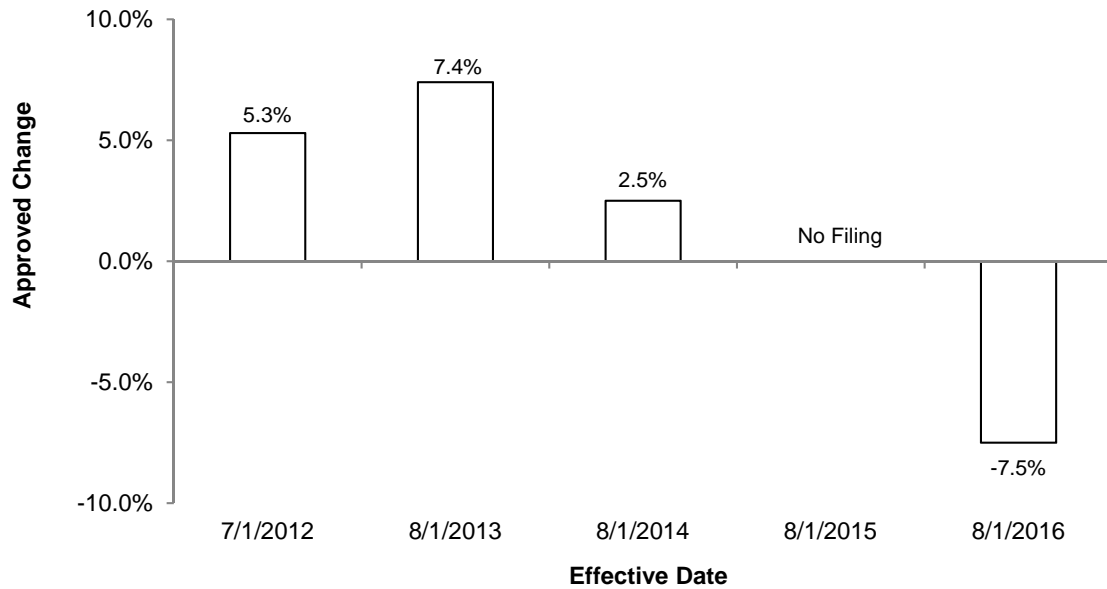
The following pages contain additional exhibits that may be of interest, as well as the proposed voluntary loss costs and rating values by classification.



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EXHIBIT I

Rhode Island Historical Loss Cost Changes



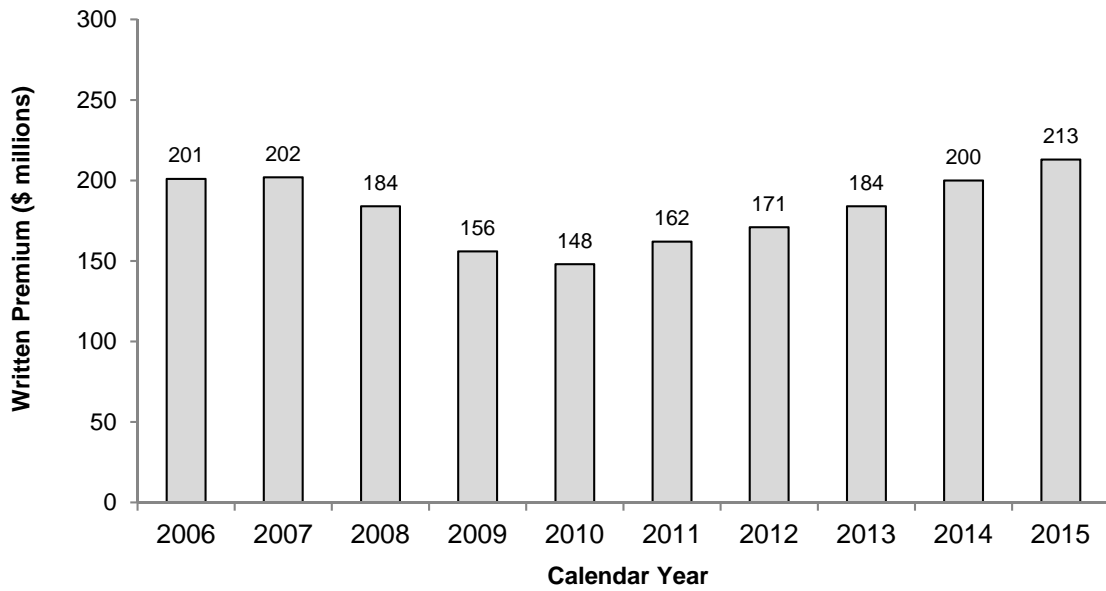
The chart above shows the average approved voluntary loss cost level changes in Rhode Island for each of the last five years.



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EXHIBIT II

Rhode Island Written Premium



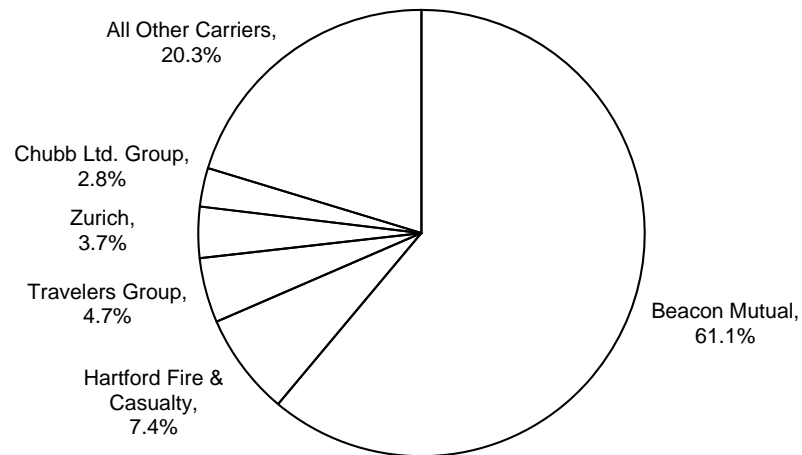
Source: NAIC Annual Statement Data



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EXHIBIT III

**Rhode Island Largest Workers Compensation
Writers Calendar Year 2015**



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Rhode Island in 2015 are shown in this chart.

ADVISORY LOSS COSTS - NOT RATES

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

Exhibit IV

Page S1

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	3.79	2.91	0.35	2014	5.82	4.06	0.30	2702	27.60	17.17	0.24
0008	2.90	2.14	0.34	2016	3.51	2.74	0.38	2709	13.36	9.31	0.30
0016	7.23	5.06	0.30	2021	3.50	2.58	0.34	2710	8.80	5.88	0.27
0034	6.12	4.66	0.35	2039	2.48	1.94	0.38	2714	6.11	4.77	0.38
0035	3.47	2.74	0.38	2041	3.59	2.81	0.38	2731	4.09	2.86	0.30
0036	4.84	3.70	0.35	2065	3.46	2.64	0.35	2735	7.55	5.96	0.38
0037	4.76	3.50	0.34	2070	6.97	5.32	0.35	2759	9.99	7.83	0.38
0042	5.75	4.23	0.34	2081	3.53	2.71	0.35	2790	1.68	1.32	0.38
0050	4.65	3.55	0.35	2089	4.13	3.15	0.35	2797	4.34	3.32	0.35
0059D	0.25	0.08	0.24	2095	6.47	4.94	0.35	2799	3.42	2.51	0.34
0065D	0.05	0.02	0.30	2105	4.25	3.33	0.38	2802	5.64	4.16	0.34
0066D	0.05	0.02	0.30	2110	2.84	2.23	0.38	2812	-	3.35	0.35
0067D	0.05	0.02	0.30	2111	5.74	4.50	0.38	2835	3.22	2.62	0.46
0079	4.32	3.04	0.30	2112	4.29	3.37	0.38	2836	2.97	2.43	0.46
0083	5.36	4.11	0.35	2114	2.78	2.18	0.38	2841	7.20	5.66	0.38
0106	15.63	10.48	0.27	2121	2.16	1.66	0.35	2881	2.88	2.35	0.46
0113	5.29	4.04	0.35	2130	2.80	2.14	0.35	2883	4.38	3.35	0.35
0170	4.37	3.35	0.35	2131	3.49	2.66	0.35	2913	-	3.35	0.35
0251	5.59	4.30	0.35	2143	2.52	1.98	0.38	2915	3.66	2.69	0.34
0400	-	2.54	0.34	2157	7.02	5.35	0.35	2916	4.76	3.17	0.27
0401	11.89	7.94	0.27	2172	2.55	1.86	0.34	2923	2.82	2.21	0.38
0771N	0.73	-	-	2174	3.85	3.01	0.38	2942	-	1.93	0.46
0908P	149.00	114.19	0.35	2211	8.86	6.19	0.30	2960	6.22	4.77	0.35
0913P	440.00	335.06	0.35	2220	2.05	1.57	0.35	3004	2.72	1.90	0.30
0917	9.04	7.10	0.38	2260	-	6.19	0.30	3018	3.56	2.49	0.30
0918X	1.82	1.39	0.35	2286	2.13	1.67	0.38	3022	3.82	2.98	0.38
1005	6.32	3.90	0.25	2288	4.63	3.63	0.38	3027	3.11	2.17	0.30
1164D	6.51	4.01	0.25	2300	-	2.12	0.35	3028	3.58	2.74	0.35
1165D	3.57	2.35	0.28	2302	3.18	2.43	0.35	3030	7.36	5.14	0.30
1320	2.19	1.46	0.27	2305	2.73	2.01	0.34	3040	9.85	6.91	0.30
1322	7.82	5.19	0.28	2361	2.35	1.80	0.35	3041	5.85	4.48	0.35
1430	6.29	4.41	0.30	2362	1.92	1.47	0.35	3042	5.32	3.91	0.34
1438	5.77	3.87	0.27	2380	2.67	2.05	0.35	3064	4.94	3.78	0.35
1452	3.26	2.27	0.30	2386X	2.22	1.74	0.38	3069	-	3.35	0.35
1463	13.19	8.80	0.27	2388	2.71	2.14	0.38	3076	4.39	3.35	0.35
1472	4.25	2.84	0.27	2402	3.79	2.66	0.30	3081D	7.62	5.28	0.30
1624D	2.96	1.96	0.28	2413	2.98	2.28	0.35	3082D	4.78	3.32	0.30
1642	3.79	2.64	0.30	2416	2.15	1.64	0.35	3085D	5.05	3.49	0.30
1654	8.48	5.92	0.30	2417	3.68	2.79	0.35	3110	4.76	3.63	0.35
1655	3.79	2.64	0.30	2501	2.77	2.12	0.35	3111	2.78	2.12	0.35
1699	4.34	3.03	0.30	2503	1.57	1.23	0.38	3113	2.37	1.81	0.35
1701	3.60	2.51	0.30	2534	2.64	2.08	0.38	3114	2.62	2.00	0.35
1710D	4.36	3.02	0.30	2570	3.93	3.07	0.38	3118	2.34	1.83	0.38
1741D	4.99	2.92	0.24	2585	5.18	4.05	0.38	3119	0.97	0.79	0.46
1747	3.09	2.15	0.30	2586	2.46	1.88	0.35	3122	2.16	1.70	0.38
1748	4.98	3.50	0.30	2587	3.86	3.01	0.38	3126	2.45	1.87	0.35
1803D	8.62	5.56	0.27	2589	2.47	1.88	0.35	3131	2.10	1.61	0.35
1852	-	2.11	0.24	2600	4.45	3.48	0.38	3132	3.35	2.57	0.35
1853	2.87	2.10	0.34	2623	7.77	5.73	0.34	3145	2.50	1.92	0.35
1860	2.59	2.02	0.38	2651	1.86	1.46	0.38	3146	2.46	1.89	0.35
1924	2.67	2.09	0.38	2660	2.59	2.03	0.38	3169	2.92	2.23	0.35
1925	4.77	3.51	0.34	2670	2.36	1.93	0.46	3175D	4.51	3.43	0.35
2001	-	3.77	0.35	2683	1.62	1.27	0.38	3179	2.34	1.83	0.38
2002	7.15	5.65	0.38	2688	3.05	2.39	0.38	3180	5.18	4.06	0.38
2003	4.94	3.77	0.35	2701	13.65	9.51	0.30	3188	2.47	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	2.25	1.71	0.35	3865	2.26	1.84	0.46	4558	1.61	1.23	0.35
3223	3.98	3.26	0.46	3881	5.19	3.97	0.35	4568	3.19	2.23	0.30
3224	3.84	2.99	0.38	4000	4.36	2.90	0.28	4581	1.21	0.81	0.27
3227	2.93	2.29	0.38	4021	5.69	3.99	0.30	4583	5.18	3.46	0.27
3240	3.07	2.42	0.38	4024D	4.31	2.99	0.30	4611	1.23	0.97	0.38
3241	3.69	2.83	0.35	4034	7.36	5.14	0.30	4635	3.26	2.02	0.25
3255	2.65	2.16	0.46	4036	2.57	1.80	0.30	4653	1.81	1.42	0.38
3257	4.02	3.08	0.35	4038	3.27	2.65	0.46	4665	8.28	5.79	0.30
3270	2.26	1.73	0.35	4053	2.30	1.76	0.35	4670	9.04	6.34	0.30
3300	4.76	3.66	0.35	4061	4.46	3.48	0.38	4683	4.66	3.55	0.35
3303	4.16	3.26	0.38	4062	2.66	2.04	0.35	4686	3.51	2.46	0.30
3307	4.87	3.73	0.35	4101	2.95	2.18	0.34	4692	1.06	0.83	0.37
3315	4.76	3.72	0.38	4109	1.06	0.83	0.38	4693	1.05	0.81	0.35
3334	3.90	2.96	0.35	4110	1.01	0.77	0.35	4703	2.95	2.25	0.35
3336	5.83	4.08	0.30	4111	1.93	1.51	0.38	4717	2.32	1.89	0.46
3365	7.55	5.24	0.30	4113	2.13	1.62	0.35	4720	6.94	5.33	0.35
3372	4.37	3.21	0.34	4114	2.55	1.95	0.35	4740	1.66	1.16	0.30
3373	5.48	4.18	0.35	4130	4.08	3.12	0.35	4741	4.57	3.50	0.35
3383X	1.66	1.30	0.38	4131	4.89	3.84	0.38	4751	2.33	1.64	0.30
3385	1.06	0.83	0.38	4133	2.20	1.73	0.38	4771N	4.15	2.60	0.24
3400	3.23	2.38	0.34	4149	1.10	0.89	0.46	4777	5.04	3.14	0.24
3507	5.10	3.88	0.35	4206	3.66	2.79	0.35	4825	0.77	0.54	0.30
3515	2.59	1.98	0.35	4207	1.92	1.34	0.30	4828	1.85	1.36	0.34
3516	-	1.98	0.35	4239	2.93	2.04	0.30	4829	1.85	1.24	0.27
3548	2.39	1.83	0.35	4240	2.62	2.05	0.38	4902	3.48	2.72	0.38
3559	2.81	2.15	0.35	4243	2.36	1.80	0.35	4923	1.56	1.19	0.35
3561	-	0.79	0.38	4244	3.89	2.98	0.35	5020	5.44	3.79	0.30
3574	1.01	0.79	0.38	4250	2.11	1.61	0.35	5022	5.24	3.48	0.28
3581	1.37	1.07	0.38	4251	3.12	2.38	0.35	5037	18.30	11.34	0.25
3612	3.12	2.29	0.34	4263	2.82	2.16	0.35	5040	20.40	12.64	0.25
3620	3.37	2.36	0.30	4273	3.09	2.36	0.35	5057	8.05	4.98	0.25
3629	1.80	1.41	0.38	4279	3.46	2.66	0.35	5059	19.12	11.92	0.24
3632	2.67	1.96	0.34	4282	2.84	2.21	0.37	5069	31.53	19.42	0.25
3634	2.09	1.63	0.38	4283	2.53	1.94	0.35	5102	4.99	3.33	0.27
3635	2.82	2.15	0.35	4299	2.28	1.79	0.38	5146	7.37	5.15	0.30
3638	1.49	1.17	0.38	4301	-	2.66	0.35	5160	1.99	1.32	0.28
3642	1.55	1.19	0.35	4304	4.25	3.12	0.34	5183	3.32	2.32	0.30
3643	2.22	1.70	0.35	4307	2.05	1.67	0.46	5188	2.84	1.98	0.30
3647	2.61	1.92	0.34	4351	1.21	0.93	0.35	5190	2.85	1.99	0.30
3648	1.62	1.27	0.38	4352	1.56	1.23	0.38	5191	1.22	0.93	0.35
3681	1.34	1.06	0.38	4360	1.30	1.01	0.37	5192	3.52	2.69	0.35
3685	1.31	1.03	0.38	4361	1.18	0.92	0.38	5213	8.66	5.77	0.27
3719	1.44	0.89	0.25	4362	-	1.01	0.37	5215	6.34	4.66	0.34
3724	3.82	2.54	0.27	4410	4.94	3.77	0.35	5221	6.76	4.71	0.30
3726	3.76	2.33	0.25	4420	5.12	3.39	0.28	5222	8.51	5.65	0.28
3803	2.69	2.05	0.35	4431	1.90	1.55	0.46	5223	5.19	3.63	0.30
3807	2.94	2.30	0.38	4432	2.37	1.93	0.46	5348	4.71	3.29	0.30
3808	3.89	2.86	0.34	4439	2.56	1.89	0.34	5402	4.53	3.55	0.38
3821	5.88	4.32	0.34	4452	2.84	2.17	0.35	5403	8.04	5.34	0.28
3822	4.97	3.66	0.34	4459	3.61	2.78	0.35	5437	6.35	4.43	0.30
3824	5.02	3.70	0.34	4470	3.97	3.03	0.35	5443	3.55	2.72	0.35
3826	0.99	0.75	0.35	4484	3.44	2.63	0.35	5445	5.69	3.79	0.27
3827	2.56	1.89	0.34	4493	4.36	3.34	0.35	5462	6.56	4.58	0.30
3830	1.37	1.01	0.34	4511	0.89	0.66	0.34	5472	12.49	7.77	0.24
3851	4.47	3.49	0.38	4557	3.15	2.45	0.38	5473	10.07	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	7.22	4.81	0.27	6882	5.81	3.63	0.24	7600	3.76	2.63	0.30
5478	4.41	3.07	0.30	6884	3.38	2.10	0.25	7601	-	2.63	0.30
5479	6.91	5.08	0.34	7016M	2.84	1.75	0.25	7605	1.98	1.39	0.30
5480	6.53	4.33	0.28	7024M	3.15	1.94	0.25	7610	0.57	0.42	0.34
5491	1.66	1.10	0.28	7038M	4.44	2.80	0.23	7611	-	2.63	0.30
5506	7.78	4.85	0.24	7046M	7.67	4.75	0.25	7612	-	2.63	0.30
5507	3.31	2.21	0.27	7047M	4.59	2.71	0.25	7613	-	2.63	0.30
5508D	12.32	8.52	0.30	7050M	7.18	4.34	0.23	7705	4.81	3.54	0.34
5535	6.13	4.28	0.30	7090M	4.93	3.11	0.23	7710	4.87	3.25	0.27
5537	5.65	3.96	0.30	7098M	8.52	5.28	0.25	7711	4.87	3.25	0.27
5551	16.01	10.03	0.24	7099M	12.41	7.37	0.25	7720	2.53	1.77	0.30
5606	1.09	0.72	0.28	7133	3.75	2.50	0.27	7855	3.53	2.46	0.30
5610	4.06	3.09	0.35	7151M	4.56	3.04	0.27	8001	2.26	1.77	0.38
5645	7.27	4.86	0.27	7152M	7.38	4.71	0.27	8002	2.79	2.14	0.35
5651	-	4.86	0.27	7153M	5.06	3.37	0.27	8006	2.55	1.95	0.35
5703	16.23	11.30	0.30	7222	6.48	4.51	0.30	8008	1.37	1.08	0.38
5705	12.31	8.62	0.30	7228	7.29	5.09	0.30	8010	2.04	1.60	0.38
5951	0.32	0.25	0.38	7229	8.51	5.68	0.27	8013	0.96	0.74	0.35
6003	15.00	10.52	0.30	7230	7.81	5.73	0.34	8015	1.08	0.83	0.35
6005	4.79	3.36	0.30	7231	12.60	9.28	0.34	8017	1.96	1.54	0.38
6045	4.69	3.25	0.30	7232	9.40	6.23	0.28	8018	2.43	1.90	0.38
6204	7.12	4.75	0.27	7309F	12.91	5.57	0.22	8021	2.49	1.90	0.35
6206	3.28	2.03	0.25	7313F	3.79	1.65	0.22	8031	3.14	2.40	0.35
6213	2.22	1.47	0.28	7317F	8.65	3.70	0.23	8032	2.23	1.75	0.38
6214	2.45	1.52	0.24	7327F	16.47	7.28	0.22	8033	2.27	1.74	0.35
6216	5.91	3.66	0.25	7333M	4.18	2.57	0.25	8037	2.48	1.94	0.38
6217	3.76	2.49	0.28	7335M	4.64	2.85	0.25	8039	2.18	1.71	0.38
6229	3.46	2.30	0.28	7337M	6.76	3.98	0.25	8044X	4.86	3.58	0.34
6233	2.67	1.77	0.28	7350F	12.69	5.74	0.25	8045	0.69	0.54	0.38
6235	6.49	4.02	0.25	7360	4.40	3.07	0.30	8046	4.61	3.54	0.35
6236	9.52	6.63	0.30	7370	6.22	4.75	0.35	8047	0.89	0.70	0.38
6237	1.66	1.15	0.30	7380	5.31	3.90	0.34	8058	3.34	2.56	0.35
6251D	12.35	8.11	0.28	7382	4.17	3.19	0.35	8072	1.01	0.79	0.38
6252D	6.05	3.74	0.24	7390	9.97	7.62	0.35	8102	2.59	2.03	0.38
6260	-	8.11	0.28	7394M	5.36	3.30	0.25	8103	3.45	2.54	0.34
6306	3.54	2.35	0.27	7395M	5.96	3.67	0.25	8105	-	1.90	0.38
6319	4.50	2.98	0.28	7398M	8.68	5.12	0.25	8106	4.01	2.80	0.30
6325	3.46	2.30	0.28	7402	0.19	0.15	0.35	8107	3.37	2.35	0.30
6400	7.66	5.61	0.34	7403	5.49	3.85	0.30	8111	3.27	2.49	0.35
6503	2.56	2.01	0.38	7405N	1.24	0.87	0.30	8116	2.98	2.28	0.35
6504	3.07	2.41	0.38	7420	14.98	9.19	0.25	8203	9.10	6.97	0.35
6702M*	4.29	2.99	0.30	7421	1.85	1.22	0.28	8204	4.08	2.86	0.30
6703M*	6.94	4.64	0.30	7422	1.97	1.22	0.25	8209	4.13	3.17	0.35
6704M*	4.77	3.32	0.30	7425	3.67	2.26	0.25	8215	5.50	3.86	0.30
6801F	4.50	2.12	0.27	7431N	1.47	0.91	0.25	8227	4.69	2.92	0.24
6811	5.84	4.06	0.30	7445N	0.67	-	-	8232	5.26	3.69	0.30
6824F	9.73	4.46	0.25	7453N	0.79	-	-	8233	4.39	3.04	0.30
6826F	3.79	1.80	0.27	7502	2.48	1.73	0.30	8235	4.52	3.47	0.35
6834	5.07	3.73	0.34	7515	1.08	0.67	0.24	8263	5.94	4.40	0.34
6836	3.92	2.75	0.30	7520	5.82	4.43	0.35	8264	8.42	5.93	0.30
6843F	8.27	3.61	0.22	7538	4.64	2.89	0.24	8265	6.24	4.16	0.27
6845F	6.52	2.83	0.22	7539	1.38	0.92	0.27	8279	7.72	5.24	0.27
6854	5.53	3.44	0.24	7540	3.96	2.47	0.24	8288	8.62	6.07	0.30
6872F	10.60	4.55	0.23	7580	3.08	2.15	0.30	8291	4.72	3.47	0.34
6874F	11.21	4.84	0.22	7590	3.70	2.72	0.34	8292	7.33	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

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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
8293	10.67	7.46	0.30	9015	4.11	3.14	0.35				
8304	6.49	4.54	0.30	9016	5.43	4.15	0.35				
8350X	5.71	3.79	0.28	9019	2.60	1.83	0.30				
8381X	2.45	1.80	0.34	9033X	3.85	2.95	0.35				
8385	3.66	2.55	0.30	9040	4.78	3.75	0.38				
8387X	4.12	3.03	0.34	9047X	3.17	2.43	0.35				
8391X	3.27	2.40	0.34	9052	3.01	2.37	0.38				
8392	2.42	1.86	0.35	9058	2.50	2.04	0.46				
8393X	2.76	2.11	0.35	9060	1.66	1.30	0.38				
8500	5.83	4.08	0.30	9061	1.44	1.17	0.46				
8601	0.40	0.29	0.34	9063	1.15	0.90	0.38				
8602	0.60	0.44	0.34	9077F	2.39	1.18	0.34				
8603	0.12	0.09	0.35	9082	1.78	1.46	0.46				
8606	3.67	2.44	0.28	9083	1.56	1.27	0.46				
8709F	4.61	1.99	0.22	9084	1.74	1.34	0.35				
8719	3.82	2.37	0.24	9088a	a	a	a				
8720	1.27	0.88	0.30	9089	1.40	1.11	0.38				
8721	0.37	0.26	0.30	9093	1.88	1.48	0.38				
8723	0.16	0.12	0.35	9101	3.80	2.97	0.38				
8725	1.98	1.39	0.30	9102	3.95	3.02	0.35				
8726F	2.22	1.06	0.27	9154	1.79	1.38	0.35				
8734M	0.41	0.29	0.30	9156	2.88	2.13	0.34				
8737M	0.36	0.25	0.30	9170	8.76	5.48	0.24				
8738M	0.59	0.40	0.30	9178	4.69	3.85	0.46				
8742	0.30	0.21	0.30	9179	6.12	4.80	0.38				
8745	4.66	3.44	0.34	9180	4.54	3.21	0.30				
8748	1.01	0.74	0.34	9182	2.49	1.91	0.35				
8754X	1.04	0.80	0.35	9186	13.77	9.25	0.27				
8755	0.34	0.24	0.30	9220	4.49	3.31	0.34				
8799	0.65	0.50	0.35	9402	5.87	4.09	0.30				
8800	1.38	1.13	0.46	9403	9.06	6.04	0.27				
8803	0.08	0.05	0.30	9410	3.21	2.44	0.35				
8805M	0.20	0.15	0.35	9501	3.43	2.52	0.34				
8810	0.15	0.11	0.35	9505	3.95	2.90	0.34				
8814M	0.18	0.13	0.35	9516	4.82	3.35	0.30				
8815M	0.30	0.21	0.35	9519	4.15	2.90	0.30				
8820	0.15	0.11	0.34	9521	5.16	3.60	0.30				
8824	3.97	3.10	0.38	9522	2.09	1.59	0.35				
8825	2.00	1.64	0.46	9534	3.43	2.28	0.28				
8826	2.99	2.29	0.35	9554	7.84	5.23	0.27				
8831	1.32	1.01	0.35	9586	0.71	0.58	0.46				
8832	0.31	0.24	0.35	9600	3.01	2.35	0.38				
8833	1.52	1.16	0.35	9620	1.09	0.80	0.34				
8835	3.02	2.31	0.35								
8841X	1.88	1.39	0.34								
8842	2.60	1.99	0.35								
8855	0.17	0.13	0.35								
8856	0.23	0.17	0.35								
8864	1.72	1.32	0.35								
8868	0.30	0.24	0.38								
8869	1.19	0.93	0.38								
8871	0.12	0.09	0.38								
8901	0.16	0.12	0.34								
9012	1.61	1.19	0.34								
9014	3.68	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	0.29	S	4024D	0.02	S
0067D	0.05	S	1803D	0.29	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**

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



RHODE ISLAND
WORKERS COMPENSATION FILING – AUGUST 1, 2017

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RHODE ISLAND

WORKERS COMPENSATION FILING - AUGUST 1, 2017

APPENDIX—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
ENDURANCE AMERICAN INS CO
ENDURANCE ASSURANCE CORPORATION
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
FEDERATED RESERVE INSURANCE 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



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APPENDIX—NCCI AFFILIATE LIST

HARLEYSVILLE PREFERRED INSURANCE CO
HARLEYSVILLE WORCESTER INSURANCE CO
HARTFORD ACCIDENT AND INDEMNITY CO
HARTFORD CASUALTY INS CO
HARTFORD FIRE INSURANCE CO
HARTFORD INS CO OF IL
HARTFORD INS CO OF MIDWEST
HARTFORD INS CO OF THE SOUTHEAST
HARTFORD UNDERWRITERS INS CO
HDI GLOBAL 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
INTREPID INSURANCE COMPANY
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
MIDVALE INDEMNITY COMPANY
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 PITTSBURGH 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 AMERICA 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
SECURITY NATIONAL INS CO (AMTRUST GROUP)
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



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STARR INDEMNITY AND LIABILITY CO
STARSTONE NATIONAL INSURANCE COMPANY
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
THE INSURANCE COMPANY
TECHNOLOGY INSURANCE CO
THE TRAVELERS CASUALTY COMPANY
TNUS INSURANCE CO
TOKIO MARINE AMERICA INSURANCE CO
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
TRIUMPH CASUALTY COMPANY
TRUCK INSURANCE EXCHANGE
TRUMBULL INS CO
TWIN CITY FIRE INS CO
UNION INS CO OF PROVIDENCE
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
WASHINGTON INTERNATIONAL INSURANCE COMPANY
WAUSAU UNDERWRITERS INSURANCE COMPANY
WESCO INSURANCE COMPANY (AMTRUST GROUP)
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