

**WORKERS COMP LOSS COST MULTIPLIERS AND EXPENSE CONSTANTS**  
**Approved as of August 1, 2019**

NAIC Code	Group Name	Company Name	Approved Expense Constant	Approved LCM	Effective Date
40517		Advantage Workers Comp Ins Co	\$200	1.300	10/1/2008
15334		Alliance Natl Ins Co	\$200	1.326	10/1/2008
18538		Bancinsure Inc	\$180	1.400	10/1/2008
13528		Brotherhood Mut Ins Co	\$140	1.208	10/1/2013
10642		Cherokee Ins Co	\$0	1.330	10/26/2009
18767		Church Mut Ins Co	\$140	1.331	2/1/2019
10499		DaimlerChrysler Ins Co	\$0	1.326	10/1/2008
11118		Federated Rural Electric Ins Exch	\$240	1.270	10/1/2008
28339		Gateway Ins Co	\$200	1.351	10/1/2008
11092		Global Liberty Ins Co of NY	\$200	1.348	10/1/2008
24309		Hereford Ins Co	\$200	1.258	10/1/2008
10200		Hiscox Ins Co Inc	\$125	1.450	7/7/2017
10749		Intrepid Ins Co	\$200	1.274	11/1/2016
38148		Lancer Ind Co	\$200	1.200	1/1/2018
37800		Lg Ins Co Ltd Us Br	\$200	1.351	11/23/2010
23108		Lumbermens Underwriting Alliance	\$200	1.589	10/1/2014
42269		Majestic Ins Co	\$200	1.260	10/1/2008
14508		Michigan Millers Mut Ins Co	\$190	1.172	10/1/2018
23663		National Amer Ins Co	\$200	1.330	10/1/2008
27073		Nipponkoa Ins Co Ltd US Br	\$200	1.315	10/1/2008
14974		Pennsylvania Lumbermens Mut Ins	\$200	1.160	10/1/2008
12297		Petroleum Cas Co	\$1	1.023	10/1/2010
13714		Pharmacists Mutual Ins Co	\$200	1.300	6/15/2018
36234		Preferred Professional Ins Co	\$200	1.300	10/1/2008
12873		Privilege Underwriters Reciprocal Exchar	\$50	1.500	9/1/2015
38300		Samsung Fire & Marine Ins Co Ltd	\$200	1.368	1/1/2015
15563		SeaBright Ins Co	\$0	1.430	6/1/2017
38776		Sirius America Ins Co	\$200	1.280	9/1/2018
20613		Sparta Ins Co	\$200	1.448	10/1/2008
16265		Standard & Preferred Ins Co	\$200	1.300	2/13/2018
25496		StarStone National Ins Co	\$0	1.427	5/1/2019
38318	Starr Group	Starr Indemnity and Liability Co	\$215	1.472	3/15/2019
16109	Starr Group	Starr Specialty Ins Co	\$215	1.215	3/15/2019
40134		SUA Ins Co	\$200	1.500	9/14/2010
12866		T.H.E. Ins Co	\$200	1.254	10/1/2008
23060		Tri-State Consumer Ins Co	\$200	1.420	12/1/2016
21172		Vanliner Ins Co	\$200	1.382	10/1/2008
31232		Work First Cas Co	\$200	1.331	8/1/2017
12304	ACCIDENT FUND	Accident Fund General Ins Co	\$250	1.350	6/2/2011
10166	ACCIDENT FUND	Accident Fund Ins Co of America	\$250	1.300	6/2/2011
12305	ACCIDENT FUND	Accident Fund National Ins Co	\$250	1.250	6/2/2011
29157	ACCIDENT FUND	United Wisconsin Ins Co	\$250	1.300	6/2/2011
22667	ACE LTD GRP	Ace Amer Ins Co	\$200	1.150	2/1/2019
20702	ACE LTD GRP	Ace Fire Underwriters Ins Co	\$200	1.035	2/1/2019
20699	ACE LTD GRP	Ace Prop & Cas Ins Co	\$200	1.333	2/1/2019
18279	ACE LTD GRP	Bankers Standard Ins Co	\$200	1.439	2/1/2019
43575	ACE LTD GRP	Indemnity Ins Co Of North Amer	\$200	1.035	2/1/2019
22713	ACE LTD GRP	Insurance Co of N Amer	\$200	1.265	2/1/2019
22748	ACE LTD GRP	Pacific Employers Ins Co	\$200	1.439	2/1/2019
10030	ACE LTD GRP	Westchester Fire Ins Co	\$200	1.150	2/1/2019
42552	AIX GRP	Nova Cas Co	\$200	1.540	10/15/2018
10472	ALLEGHANY GRP	Capitol Ind Corp	\$200	1.200	11/1/2009
21849	ALLIANZ INS GRP	American Automobile Ins Co	\$200	1.535	10/9/2015
21857	ALLIANZ INS GRP	American Ins Co	\$200	1.535	10/9/2015
21865	ALLIANZ INS GRP	Associated Ind Corp	\$200	1.689	10/9/2015
21873	ALLIANZ INS GRP	Firemans Fund Ins Co	\$200	1.228	10/9/2015
21881	ALLIANZ INS GRP	National Surety Corp	\$200	1.305	10/9/2015
19984	AMERICAN CONTRACTORS INS GRP	ACIG Ins Co	\$0	1.300	12/1/2015
26832	AMERICAN FINANCIAL GRP	Great Amer Alliance Ins Co	\$200	1.140	10/1/2013
26344	AMERICAN FINANCIAL GRP	Great Amer Assur Co	\$200	1.140	10/1/2013
16691	AMERICAN FINANCIAL GRP	Great Amer Ins Co	\$200	1.270	10/1/2013
22136	AMERICAN FINANCIAL GRP	Great Amer Ins Co of NY	\$200	1.270	10/1/2013
31135	AMERICAN FINANCIAL GRP	Great Amer Security Ins Co	\$0	1.430	10/1/2008
33723	AMERICAN FINANCIAL GRP	Great Amer Spirit Ins Co	\$200	1.270	4/1/2014
36064	AMERICAN FINANCIAL GRP	Hanover American Ins Co	\$200	1.082	3/1/2014
32620	AMERICAN FINANCIAL GRP	National Interstate Ins Co	\$120	1.090	1/1/2013
19402	AMERICAN INTL GRP	AIG Property Cas Co	\$200	1.407	7/1/2018

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19399	AMERICAN INTL GRP	AIU Ins Co	\$200	1.069	7/1/2018
19380	AMERICAN INTL GRP	American Home Assur Co	\$200	1.211	7/1/2018
19410	AMERICAN INTL GRP	Commerce & Industry Ins Co	\$200	1.440	7/1/2018
19410	AMERICAN INTL GRP	Commerce & Industry Ins Co	\$200	1.440	7/1/2018
23817	AMERICAN INTL GRP	Illinois Natl Ins Co	\$200	1.309	7/1/2018
19429	AMERICAN INTL GRP	Insurance Co Of The State Of PA	\$200	1.309	7/1/2018
19445	AMERICAN INTL GRP	National Union Fire Ins Co Of Pitts	\$200	1.309	7/1/2018
23841	AMERICAN INTL GRP	New Hampshire Ins Co	\$200	1.113	7/1/2018
23450	AMERICAN MODERN INS GRP	American Family Home Ins Co	\$290	1.305	5/1/2013
23469	AMERICAN MODERN INS GRP	American Modern Home Ins Co	\$290	1.522	5/1/2013
13803	AMERICAN NATL FIN GRP	Farm Family Cas Ins Co	\$200	1.260	10/1/2012
29963	AMERICAN NATL FIN GRP	United Farm Family Ins Co	\$200	1.386	10/1/2012
19488	AMERISURE CO GRP	Amerisure Ins Co	\$230	1.229	10/1/2008
23396	AMERISURE CO GRP	Amerisure Mut Ins Co	\$230	1.366	10/1/2008
19879	AMTRUST GMACI MAIDEN GROUP	Security National Insurance Co	\$200	1.100	12/1/2010
15954	AMTRUST GRP	AmTrust Insurance Co of Kansas	\$200	1.360	3/3/2016
26662	AMTRUST GRP	Milwaukee Casualty Ins Co	\$250	1.500	9/9/2014
12491	AMTRUST GRP	Rochdale Ins Co Of NY	\$200	1.360	10/1/2008
42376	AMTRUST GRP	Technology Ins Co Inc	\$200	1.220	10/1/2008
25011	AMTRUST GRP	Wesco Ins Co	\$250	1.600	10/1/2017
20931	AON SERV GRP	Atlanta Intl Ins Co	\$180	1.631	7/1/2018
30830	ARCH INS GRP	Arch Ind Ins Co	\$200	1.050	8/9/2013
11150	ARCH INS GRP	Arch Ins Co	\$200	1.427	2/1/2019
19801	ARGONAUT GRP	Argonaut Ins Co	\$200	1.319	10/1/2008
19828	ARGONAUT GRP	Argonaut Midwest Ins Co	\$200	1.121	10/1/2008
35505	ARGONAUT GRP	Rockwood Casualty Insurance Company	\$200	1.539	2/8/2012
12416	BALDWIN & LYONS GRP	Protective Ins Co	\$200	1.395	1/4/2019
40460	BALDWIN & LYONS GRP	Sagamore Ins Co	\$200	1.169	1/4/2019
10391	BERKSHIRE HATHAWAY GRP	Berkshire Hathaway Direct Ins Co	\$280	1.200	2/1/2016
20044	BERKSHIRE HATHAWAY GRP	Berkshire Hathaway Homestate Ins Co	\$200	1.510	9/27/2011
38865	BERKSHIRE HATHAWAY GRP	California Ins Co	\$0	1.410	2/15/2011
28258	BERKSHIRE HATHAWAY GRP	Continental Ind Co	\$0	1.280	2/15/2011
20052	BERKSHIRE HATHAWAY GRP	National Liab & Fire Ins Co	\$280	1.540	4/1/2016
34630	BERKSHIRE HATHAWAY GRP	Oak River Ins Co	\$200	1.400	8/3/2010
11673	BERKSHIRE HATHAWAY GRP	Redwood Fire and Casualty Ins Co	\$200	1.744	5/1/2016
20222	CENTRAL MUT INS CO GRP	All Amer Ins Co	\$330	1.342	6/1/2019
20230	CENTRAL MUT INS CO GRP	Central Mut Ins Co	\$330	1.525	6/1/2019
21903	CENTURY SURETY GRP	Procentury Ins Co	\$250	1.200	4/15/2018
12777	CHUBB & SON INC GRP	Chubb Ind Ins Co	\$450	1.032	1/1/2011
10052	CHUBB & SON INC GRP	Chubb Natl Ins Co	\$450	1.161	8/1/2012
20281	CHUBB & SON INC GRP	Federal Ins Co	\$450	1.290	1/1/2011
20303	CHUBB & SON INC GRP	Great Northern Ins Co	\$450	1.200	1/1/2011
20346	CHUBB & SON INC GRP	Pacific Ind Co	\$450	1.097	1/1/2011
20397	CHUBB & SON INC GRP	Vigilant Ins Co	\$450	1.290	1/1/2011
35181	CHUBB & SON INC GRP	Executive Risk Ind Inc	\$200	1.419	3/26/2018
28665	CINCINNATI FIN GRP	Cincinnati Cas Co	\$225	1.264	8/1/2018
10677	CINCINNATI FIN GRP	Cincinnati Ins Co	\$225	1.106	8/1/2018
23280	CINCINNATI FIN GRP	The Cincinnati Indemnity Co	\$225	1.391	8/1/2018
20427	CNA INS GRP	American Cas Co Of Reading PA	\$200	1.060	10/1/2008
20443	CNA INS GRP	Continental Cas Co	\$200	1.530	10/1/2008
35289	CNA INS GRP	Continental Ins Co	\$200	1.060	10/1/2008
20478	CNA INS GRP	National Fire Ins Co Of Hartford	\$200	1.300	10/1/2008
20494	CNA INS GRP	Transportation Ins Co	\$200	1.415	10/1/2008
20508	CNA INS GRP	Valley Forge Ins Co	\$200	1.150	10/1/2008
11123	DELPHI FIN GRP	Safety First Ins Co	\$300	1.400	10/1/2008
15105	DELPHI FIN GRP	Safety Natl Cas Corp	\$0	1.100	7/26/2011
11242	EASTERN HOLDING CO GROUP	Allied Eastern Ind Co	\$175	1.367	2/22/2010
13019	EASTERN HOLDING CO GROUP	Eastern Advantage Assurance Co	\$175	1.237	2/22/2010
10724	EASTERN HOLDING CO GRP	Eastern Alliance Ins Co	\$175	1.302	10/1/2008
21261	ELECTRIC INS GRP	Electric Ins Co	\$0	1.134	10/1/2008
21415	EMC INS CO GRP	Employers Mut Cas Co	\$200	1.390	1/24/2019
25402	EMPLOYERS INS GRP	Employers Assurance Co	\$220	1.179	11/19/2015
11512	EMPLOYERS INS GRP	Employers Compensation Ins Co	\$220	1.369	11/19/2015
10346	EMPLOYERS INS GRP	Employers Preferred Ins Co	\$220	1.281	11/19/2015
11551	ENDURANCE GRP	Endurance Reins Corp of Amer	\$160	1.330	8/3/2017
26263	ERIE INS GRP	Erie Ins Co	\$210	1.283	3/1/2011
16233	ERIE INS GRP	Erie Ins Co Of NY	\$210	1.043	4/1/2012

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26830	ERIE INS GRP	Erie Ins Prop & Cas Co	\$210	1.374	10/1/2008
35585	ERIE INS GRP	Flagship City Ins Co	\$210	1.136	5/1/2015
16044	EVEREST REINS HOLDINGS GRP	Everest Denali Ins Co	\$200	1.529	4/26/2019
10120	EVEREST REINS HOLDINGS GRP	Everest Natl Ins Co	\$200	1.390	4/26/2019
16045	EVEREST REINS HOLDINGS GRP	Everest Premier Ins Co	\$200	1.112	4/26/2019
31348	FAIRFAX FIN GRP	Crum & Forster Ind Co	\$200	1.425	1/1/2010
21105	FAIRFAX FIN GRP	North River Ins Co	\$200	1.221	1/1/2010
10936	FAIRFAX FIN GRP	Seneca Ins Co Inc	\$242	1.270	5/1/2018
21113	FAIRFAX FIN GRP	United States Fire Ins Co	\$200	1.357	1/1/2010
13935	FEDERATED MUT GRP	Federated Mut Ins Co	\$200	1.283	2/1/2019
16024	FEDERATED MUT GRP	Federated Reserve Ins Co	\$200	1.475	7/1/2019
28304	FEDERATED MUT GRP	Federated Serv Ins Co	\$200	1.155	2/1/2019
13608	FIRE DISTRICTS NY GROUP	Fdm Preferred Ins Co Inc	\$200	0.977	1/1/2018
37400	FIRE DISTRICTS NY GROUP	Fire Districts Of NY Mut Ins Co Inc	\$200	1.269	1/1/2018
13610	FIRE DISTRICTS NY GROUP	Fire Districts Ins Co Inc	\$200	1.663	1/1/2018
33278	FLORISTS MUT GRP	Florists Ins Co	\$200	1.259	12/1/2011
13978	FLORISTS MUT GRP	Florists Mut Ins Co	\$200	1.476	10/1/2015
10340	GLENCOE US HOLDINGS GRP	Stonington Ins Co	\$200	1.050	11/16/2012
36307	GRAY INS GRP	Gray Ins Co	\$250	1.430	7/15/2015
22187	GREATER NY GRP	Greater NY Mut Ins Co	\$200	1.136	10/1/2018
22195	GREATER NY GRP	Insurance Co Of Greater NY	\$200	1.155	10/1/018
11024	GREATER NY GRP	Strathmore Ins Co	\$200	1.087	10/1/2018
42390	GUARD INS CO GRP	Amguard Ins Co	\$220	1.430	10/1/2017
14702	GUARD INS CO GRP	Eastguard Ins Co	\$220	1.330	10/1/2017
31470	GUARD INS CO GRP	Norguard Ins Co	\$220	1.490	10/1/2013
42803	GUIDEONE INS GRP	Guideone Elite Ins Co	\$200	1.315	5/1/2018
15032	GUIDEONE INS GRP	Guideone Mut Ins Co	\$200	1.355	5/1/2018
14559	GUIDEONE INS GRP	Guideone Specialty Mut Ins Co	\$200	1.534	5/1/2018
41343	HANNOVER GRP	HDI-Global Amer Ins Co	\$215	1.471	5/1/2019
23582	HARLEYSVILLE GRP	Harleysville Ins Co	\$200	1.560	12/1/2018
33235	HARLEYSVILLE GRP	Harleysville Ins Co of NY	\$200	1.330	12/1/2018
35696	HARLEYSVILLE GRP	Harleysville Preferred Ins Co	\$200	1.200	12/1/2018
26182	HARLEYSVILLE GRP	Harleysville Worcester Ins Co	\$200	1.410	12/1/2018
22357	HARTFORD FIRE & CAS GRP	Hartford Accident & Ind Co	\$200	1.032	2/1/2019
29424	HARTFORD FIRE & CAS GRP	Hartford Cas Ins Co	\$200	1.283	4/1/2013
19682	HARTFORD FIRE & CAS GRP	Hartford Fire In Co	\$200	1.216	4/1/2013
37478	HARTFORD FIRE & CAS GRP	Hartford Ins Co Of The Midwest	\$200	1.081	4/1/2013
30104	HARTFORD FIRE & CAS GRP	Hartford Underwriters Ins Co	\$200	1.419	4/1/2013
34690	HARTFORD FIRE & CAS GRP	Property & Cas Ins Co Of Hartford	\$200	1.486	4/1/2013
11000	HARTFORD FIRE & CAS GRP	Sentinel Ins Co Ltd	\$200	1.148	4/1/2013
27120	HARTFORD FIRE & CAS GRP	Trumbull Ins Co	\$200	1.081	4/1/2013
29459	HARTFORD FIRE & CAS GRP	Twin City Fire Ins Co Co	\$200	1.351	4/1/2013
18694	HOUSTON INTERNL INS GRP	Great Midwest Ins Co	\$200	1.310	7/18/2016
35408	HOUSTON INTERNL INS GRP	Imperium Ins Co	\$200	1.310	11/1/2011
26433	IAT REINS CO GRP	Harco Natl Ins Co	\$140	1.300	10/1/2008
28886	IAT REINS CO GRP	Transguard Ins Co Of Amer Inc	\$40	1.400	10/1/2008
40029	ICW GRP	Explorer Ins Co	\$200	1.440	12/1/2018
27847	ICW GRP	Insurance Co Of The West	\$200	1.390	1/15/2019
31925	James River Grp	Falls Lake National Ins Co	\$200	1.436	1/10/2014
30175	KERNAN GRP	Oriska Ins Co	\$200	1.340	10/1/2008
24066	LIBERTY MUT GRP	American Fire & Cas Co	\$200	1.222	2/1/2019
21458	LIBERTY MUT GRP	Employers Ins of Wausau	\$230	1.440	8/1/2018
11045	LIBERTY MUT GRP	Excelsior Ins Co	\$200	1.430	12/1/2016
33588	LIBERTY MUT GRP	First Liberty Ins Corp	\$230	1.300	8/1/2018
42404	LIBERTY MUT GRP	Liberty Ins Corp	\$230	1.150	8/1/2018
23035	LIBERTY MUT GRP	Liberty Mut Fire Ins Co	\$230	1.210	8/1/2018
23043	LIBERTY MUT GRP	Liberty Mut Ins Co	\$230	1.440	8/1/2018
33600	LIBERTY MUT GRP	LM Ins Corp	\$230	1.050	8/1/2018
24171	LIBERTY MUT GRP	Netherlands Ins Co The	\$200	1.163	12/1/2016
24074	LIBERTY MUT GRP	Ohio Cas Ins Co	\$200	1.680	2/1/2019
24082	LIBERTY MUT GRP	Ohio Security Ins Co	\$200	1.510	2/1/2019
18333	LIBERTY MUT GRP	Peerless Ind Ins Co	\$200	1.588	12/1/2016
24198	LIBERTY MUT GRP	Peerless Ins Co	\$200	1.291	12/1/2016
26069	LIBERTY MUT GRP	Wausau Business Ins Co	\$230	1.330	7/1/2014
26425	LIBERTY MUT GRP	Wausau General Ins Co	\$230	1.222	7/1/2014
26042	LIBERTY MUT GRP	Wausau Underwriters Ins Co	\$230	1.438	2/1/2017
44393	LIBERTY MUT GRP	West American Ins Co	\$200	1.359	2/1/2019

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29939	MAIN STREET AMER GRP	Main St Amer Assur Co	\$200	1.108	3/1/2018
14788	MAIN STREET AMER GRP	NGM Ins Co	\$200	1.304	3/1/2018
40231	MAIN STREET AMER GRP	Old Dominion Ins Co	\$200	1.454	3/1/2018
11030	MAINE EMPLOYERS MUT INS GRP	Memic Ind Co	\$180	1.190	12/1/2016
11149	MAINE EMPLOYERS MUTUAL INSURANCE GROUP	Maine Employers Mutual Insurance Co	\$180	1.190	12/1/2016
14164	MAINE EMPLOYERS MUTUAL INSURANCE GROUP	MEMIC Casualty Company	\$180	1.370	12/1/2016
18023	MEADOWBROOK INS GRP	Star Ins Co	\$250	1.380	4/15/2018
25780	MEADOWBROOK INS GRP	Williamsburg Natl Ins Co	\$250	1.450	4/15/2018
14478	MERCER INS GRP	Mercer Ins Co	\$200	1.310	10/1/2008
23329	MERCHANTS MUT GRP	Merchants Mut Ins Co	\$200	1.316	10/1/2011
12901	MERCHANTS MUT GRP	Merchants Preferred Ins Co	\$200	1.185	10/1/2011
20362	mitsui SUMITOMO INS GRP	Mitsui Sumitomo Ins Co of Amer	\$225	1.214	1/1/2016
22551	mitsui SUMITOMO INS GRP	Mitsui Sumitomo Ins USA Inc	\$225	1.429	1/1/2016
13331	MOTORISTS MUT	American Hardware Mut Ins Co	\$200	1.306	10/1/2008
19720	MUNICH RE GRP	American Alt Ins Corp	\$290	1.540	5/1/2013
42579	NATIONWIDE CORP GRP	Allied Property & Casualty Ins Co	\$200	1.192	5/1/2016
19100	NATIONWIDE CORP GRP	AMCO Insurance Company	\$200	1.311	5/1/2016
42587	NATIONWIDE CORP GRP	Depositors Ins Co	\$200	1.072	5/1/2016
11991	NATIONWIDE CORP GRP	National Cas Co	\$266	1.417	10/1/2018
28223	NATIONWIDE CORP GRP	Nationwide Agribusiness Ins Co	\$266	1.312	1/1/2018
23779	NATIONWIDE CORP GRP	Nationwide Mut Fire Ins Co	\$200	1.311	1/1/2014
23787	NATIONWIDE CORP GRP	Nationwide Mut Ins Co	\$200	1.192	1/1/2014
37877	NATIONWIDE CORP GRP	Nationwide Prop & Cas Ins Co	\$200	1.072	1/1/2014
12122	NEW JERSEY MANUFACTURERS GRP	New Jersey Manufacturers Ins Co	\$220	1.380	1/1/2019
25569	NEW YORK MARINE & GEN GRP	Gotham Ins Co	\$225	0.847	12/28/2018
16608	NEW YORK MARINE & GEN GRP	New York Marine & Gen Ins Co	\$225	1.414	12/1/2017
20095	OLD REPUBLIC GRP	Bituminous Cas Corp	\$200	1.333	10/1/2008
20109	OLD REPUBLIC GRP	Bituminous Fire & Marine Ins Co	\$200	1.333	10/1/2008
11371	OLD REPUBLIC GRP	Great West Cas Co	\$250	1.377	11/1/2014
24139	OLD REPUBLIC GRP	Old Republic Gen Ins Corp	\$200	1.350	10/1/2013
24147	OLD REPUBLIC GRP	Old Republic Ins Co	\$200	1.240	3/15/2011
18376	PARTNERS LTD GRP	Hermitage Ins Co	\$200	1.215	12/1/2011
14982	PENN MILLER GRP	Penn Millers Ins Co	\$200	1.280	11/1/2018
36897	PENNSYLVANIA MANUFACTURERS GRP	Manufacturers Alliance Ins Co	\$180	1.480	3/1/2015
12262	PENNSYLVANIA MANUFACTURERS GRP	Pennsylvania Manufacturers Assoc Ins	\$180	1.346	3/1/2015
41424	PENNSYLVANIA MANUFACTURERS GRP	Pennsylvania Manufacturers Ind Co	\$180	1.122	3/1/2015
14990	PENNSYLVANIA NATL INS GRP	Pennsylvania Natl Mut Cas Ins Co	\$250	1.426	10/1/2014
40177	PUBLIC SERV GRP	Paramount Ins Co	\$200	1.114	10/1/2008
15059	PUBLIC SERV GRP	Public Service Mut Ins Co	\$200	1.311	10/1/2008
10997	PUBLIC SERV GRP	Western Select Ins Co	\$200	1.311	8/15/2016
24414	QBE INS GRP	General Cas Co Of WI	\$200	1.580	6/1/2019
27740	QBE INS GRP	North Pointe Ins Co	\$200	1.375	6/1/2019
37257	QBE INS GRP	Praetorian Ins Co	\$200	1.580	6/1/2019
39217	QBE INS GRP	QBE Ins Corp	\$200	1.675	6/1/2019
37303	QBE INS GRP	Redland Ins Co	\$0	1.000	1/1/2017
24449	QBE INS GRP	Regent Ins Co	\$200	1.375	6/1/2019
26379	RANDALL AND QUILTER INV GRP	Accredited Surety & Cas Co Inc	\$310	1.570	12/10/2018
13056	RLI INS GRP	RLI Ins Co	\$200	1.194	10/1/2015
19690	SAFECO INS GRP	American Economy Ins Co	\$200	1.359	10/1/2014
19704	SAFECO INS GRP	American States Ins Co	\$200	1.490	10/1/2014
24732	SAFECO INS GRP	General Ins Co Of Amer	\$200	1.490	10/1/2014
12572	SELECTIVE INS GRP	Selective Ins Co Of Amer	\$200	1.375	10/1/2008
13730	SELECTIVE INS GRP	Selective Ins Co Of NY	\$200	1.100	10/1/2008
19259	SELECTIVE INS GRP	Selective Ins Co Of SC	\$200	1.238	10/1/2008
26301	SELECTIVE INS GRP	Selective Way Ins Co	\$200	1.306	10/1/2008
23434	SENTRY INS GRP	Middlesex Ins Co	\$200	1.243	1/1/2012
23442	SENTRY INS GRP	Patriot Gen Ins Co	\$200	1.178	1/1/2012
28460	SENTRY INS GRP	Sentry Cas Co	\$0	1.068	12/22/2011
24988	SENTRY INS GRP	Sentry Ins A Mut Co	\$200	1.243	1/1/2012
21180	SENTRY INS GRP	Sentry Select Ins Co	\$200	1.355	1/1/2012
11398	SM MARIANO GRP	Guarantee Ins Co	\$200	1.480	3/1/2012
38997	SOMPO JAPAN INS GRP	Sompo Japan Fire & Mar Ins Co Amer	\$200	1.104	10/1/2015
11126	SOMPO JAPAN INS GRP	Sompo Japan Ins Co of Amer	\$200	1.248	10/1/2015
25143	STATE FARM GRP	State Farm Fire And Cas Co	\$100	1.476	10/1/2010
12831	STATE NATL GRP	State Natl Ins Co Inc	\$200	1.285	1/1/2017
29700	SWISS RE GRP	North Amer Elite Ins Co	\$250	1.421	10/1/2009
29874	SWISS RE GRP	North Amer Specialty Ins Co	\$250	1.421	10/1/2009

**WORKERS COMP LOSS COST MULTIPLIERS AND EXPENSE CONSTANTS**

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NAIC Code	Group Name	Company Name	Approved	Approved	Effective
			Expense Constant	LCM	Date
39845	SWISS RE GRP	Westport Ins Corp	\$250	1.353	10/1/2008
10212	THE HANOVER INS GRP	Allmerica Fin Alliance Ins Co	\$200	1.459	6/1/2019
41840	THE HANOVER INS GRP	Allmerica Fin Benefit Ins Co	\$200	1.061	6/1/2019
31534	THE HANOVER INS GRP	Citizens Ins Co Of Amer	\$200	1.180	6/1/2019
36064	THE HANOVER INS GRP	Hanover American Ins Co	\$200	1.120	6/1/2019
22292	THE HANOVER INS GRP	Hanover Ins Co	\$200	1.350	6/1/2019
22306	THE HANOVER INS GRP	Massachusetts Bay Ins Co	\$200	1.250	6/1/2019
32301	TOKIO MARINE HOLDINGS INC GRP	TNUS Ins Co	\$200	1.146	11/10/2017
12904	TOKIO MARINE HOLDINGS INC GRP	Tokio Marine & Nichido Fire Ins Co	\$200	1.537	2/1/2013
10945	TOKIO MARINE HOLDINGS INC GRP	Tokio Marine America Insurance	\$200	1.482	11/10/2017
41238	TOKIO MARINE HOLDINGS INC GRP	Trans Pacific Ins Co	\$200	1.245	11/10/2017
17205	TOWER GRP	Castlepoint Ins Co	\$200	1.384	10/1/2008
15586	TOWER GRP	Preserver Ins Co	\$200	1.384	11/1/2013
44300	TOWER GRP	Tower Ins Co Of NY	\$200	1.292	10/1/2008
43702	TOWER GRP	Tower National Ins Co	\$200	1.137	10/1/2008
41769	TRAVELERS GRP	Athena Assur Co	\$200	1.183	10/1/2008
25615	TRAVELERS GRP	Charter Oak Fire Ins Co	\$200	1.025	8/1/2019
36463	TRAVELERS GRP	Discover Prop & Cas Ins Co	\$200	1.446	10/1/2008
35386	TRAVELERS GRP	Fidelity & Guar Ins Co	\$200	1.118	10/1/2008
25879	TRAVELERS GRP	Fidelity & Guar Ins Underwriters Inc	\$200	1.183	10/1/2008
25623	TRAVELERS GRP	Phoenix Ins Co	\$200	1.475	4/15/2019
24767	TRAVELERS GRP	St Paul Fire & Marine Ins Co	\$200	1.315	10/1/2008
24775	TRAVELERS GRP	St Paul Guardian Ins Co	\$200	1.381	10/1/2008
24791	TRAVELERS GRP	St Paul Mercury Ins Co	\$200	1.183	10/1/2008
19224	TRAVELERS GRP	St Paul Protective Ins Co	\$200	1.381	10/1/2008
19038	TRAVELERS GRP	Travelers Cas & Surety Co	\$200	1.341	4/15/2019
19046	TRAVELERS GRP	Travelers Cas Ins Co Of Amer	\$200	1.408	4/15/2019
25658	TRAVELERS GRP	Travelers Ind Co	\$200	1.274	4/15/2019
25666	TRAVELERS GRP	Travelers Ind Co Of Amer	\$200	1.140	4/15/2019
25682	TRAVELERS GRP	Travelers Ind Co Of CT	\$200	1.207	4/15/2019
25674	TRAVELERS GRP	Travelers Property Cas Co Of Amer	\$200	1.341	4/15/2019
25887	TRAVELERS GRP	US Fidelity & Guaranty Co	\$200	1.315	10/1/2008
37893	UNION LABOR GRP	Ullico Cas Co	\$200	1.300	2/1/2011
25984	UTICA GRP	Graphic Arts Mut Ins Co	\$200	1.535	5/1/2015
12475	UTICA GRP	Republic-Franklin Ins Co	\$200	1.245	5/1/2015
25976	UTICA GRP	Utica Mut Ins Co	\$200	1.429	5/1/2015
13998	UTICA GRP	Utica Nat Ins Co of Ohio	\$200	1.167	5/1/2015
10687	UTICA GRP	Utica Natl Assur Co	\$200	1.337	5/1/2015
43478	UTICA GRP	Utica Natl Ins Co Of TX	\$200	1.068	5/1/2016
43451	UTICA GRP	Utica Specialty Risk Ins Co	\$200	1.032	4/1/2017
24112	WESTFIELD GRP	Westfield Ins Co	\$200	1.393	10/1/2008
27154	WHITE MOUNTAINS GRP	Atlantic Specialty Ins Co	\$180	1.100	2/1/2016
20648	WHITE MOUNTAINS GRP	Employers Fire Ins Co	\$0	1.000	5/1/2018
15645	WHITE MOUNTAINS GRP	OBI America Ins Co	\$190	1.202	5/1/2018
14190	White Mountains Grp	OBI National Ins Co	\$200	1.304	12/1/2013
20621	WHITE MOUNTAINS GRP	OneBeacon Amer Ins Co	\$0	1.000	5/1/2018
21970	WHITE MOUNTAINS GRP	OneBeacon Ins Co	\$0	1.000	5/1/2018
31325	WR BERKLEY CORP GRP	Acadia Ins Co	\$200	1.450	2/1/2019
44318	WR BERKLEY CORP GRP	Admiral Ind Co	\$200	1.500	2/1/2019
15911	WR BERKLEY CORP GRP	American Mining Ins Co	\$280	1.200	9/19/2014
38911	WR BERKLEY CORP GRP	Berkley Natl Insurance Co	\$200	1.050	1/1/2017
29580	WR BERKLEY CORP GRP	Berkley Regional Ins Co	\$200	1.420	1/1/2017
10510	WR BERKLEY CORP GRP	Carolina Cas Ins Co	\$200	1.400	2/22/2010
33480	WR BERKLEY CORP GRP	Clermont Ins Co	\$200	1.110	2/1/2019
10804	WR BERKLEY CORP GRP	Continental Western Ins Co	\$200	1.220	2/1/2019
21784	WR BERKLEY CORP GRP	Firemens Ins Co Of Washington DC	\$200	1.350	2/1/2019
25224	WR BERKLEY CORP GRP	Great Divide Ins Co	\$200	1.320	10/1/2008
23612	WR BERKLEY CORP GRP	Midwest Employers Cas Co	\$200	1.270	2/22/2010
36684	WR BERKLEY CORP GRP	Riverport Insurance Co	\$200	1.120	1/1/2017
40045	WR BERKLEY CORP GRP	Starnet Ins Co	\$200	1.120	9/1/2015
31003	WR BERKLEY CORP GRP	Tri-State Insurance Co of Minnesota	\$200	1.290	1/1/2017
25844	WR BERKLEY CORP GRP	Union Ins Co	\$200	1.350	2/1/2019
22322	XL AMER GRP	Greenwich Ins Co	\$250	1.375	10/1/2008
24554	XL AMER GRP	XL Ins Amer Inc	\$250	1.125	10/1/2008
37885	XL AMER GRP	XL Specialty Ins Co	\$250	1.250	10/1/2008
13269	ZENITH NATL INS GRP	Zenith Ins Co	\$200	1.393	10/1/2008
26247	ZURICH INS GRP	American Guar & Liab Ins	\$200	1.260	4/1/2011

**WORKERS COMP LOSS COST MULTIPLIERS AND EXPENSE CONSTANTS**  
**Approved as of August 1, 2019**

<b>NAIC Code</b>	<b>Group Name</b>	<b>Company Name</b>	<b>Approved Expense Constant</b>	<b>Approved LCM</b>	<b>Effective Date</b>
40142	ZURICH INS GRP	American Zurich Ins Co	\$200	1.043	10/1/2017
19305	ZURICH INS GRP	Assurance Co Of Amer	\$200	1.399	4/1/2013
34347	ZURICH INS GRP	Colonial Amer Cas & Surety Co	\$200	1.260	4/1/2011
21652	ZURICH INS GRP	Farmers Ins Exch	\$200	1.497	10/1/2018
39306	ZURICH INS GRP	Fidelity & Deposit Co Of MD	\$200	1.260	4/1/2011
11185	ZURICH INS GRP	Foremost Ins Co Grand Rapids Michigan	\$200	1.243	8/1/2013
11800	ZURICH INS GRP	Foremost Prop & Cas Ins Co	\$200	1.425	8/1/2013
41513	ZURICH INS GRP	Foremost Signature Ins Co	\$200	1.399	8/1/2013
19356	ZURICH INS GRP	Maryland Cas Co	\$200	1.425	4/1/2013
21687	ZURICH INS GRP	Mid Century Ins Co	\$200	1.306	10/1/2018
19372	ZURICH INS GRP	Northern Ins Co Of NY	\$200	1.243	4/1/2013
21709	ZURICH INS GRP	Truck Ins Exch	\$200	1.470	10/1/2018
41181	ZURICH INS GRP	Universal Underwriters Ins Co	\$200	1.318	10/1/2008
16535	ZURICH INS GRP	Zurich American Ins Co	\$200	1.400	4/1/2011
27855	ZURICH INS GRP	Zurich American Insurance Co of IL	\$200	1.435	7/27/2011