

# Virginia Workers' Compensation Loss Cost Multiplier List

NAIC Number	Company	Primary Multiplier	Effective Date	Exceptions to Primary	Tiers yes / no
23833	21ST CENTURY SECURITY INSURANCE COMPANY	1.607	4/1/2002	NO	NO
31325	ACADIA INSURANCE COMPANY	1.15	4/1/2015	NO	NO
12304	ACCIDENT FUND GENERAL INSURANCE COMPANY	1.62	4/1/2016	NO	NO
10166	ACCIDENT FUND INSURANCE COMPANY OF AMERICA	1.39	4/1/2016	NO	NO
12305	ACCIDENT FUND NATIONAL INSURANCE COMPANY	1.17	4/1/2016	NO	NO
22667	ACE AMERICAN INSURANCE COMPANY	1.472	4/1/2010	NO	NO
20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	1.27	4/1/2010	NO	NO
10030	ACE INDEMNITY INSURANCE COMPANY	1.619	4/1/2010	NO	NO
20699	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	1.412	4/1/2010	NO	NO
19984	ACIG INSURANCE COMPANY	1.29	4/1/2016	NO	NO
44318	ADMIRAL INDEMNITY COMPANY	1.35	7/1/1997	NO	NO
40517	ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY	1.47	12/1/2006	NO	NO
40258	AIG ASSURANCE COMPANY	1.266	4/1/2016	NO	NO
19402	AIG PROPERTY CASUALTY COMPANY	1.815	4/1/2016	NO	NO
19399	AIU INSURANCE COMPANY	1.097	4/1/2016	NO	NO
24899	ALEA NORTH AMERICA INSURANCE COMPANY	1.49	4/1/2005	NO	NO
18791	ALFA ALLIANCE INSURANCE CORPORATION	1.3	1/1/1994	NO	NO
20222	ALL AMERICA INSURANCE COMPANY	1.638	11/1/2015	YES	NO
35300	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	1.4	1/1/1994	NO	NO
11242	ALLIED EASTERN INDEMNITY COMPANY	1.65	11/15/2008	NO	NO
42579	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	1.7	4/1/2016	NO	NO
10212	ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY	1.71	4/1/2015	NO	NO
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE CO	1.05	4/1/2015	NO	NO
19240	ALLSTATE INDEMNITY COMPANY	1.347	6/15/1996	NO	NO
19232	ALLSTATE INSURANCE COMPANY	1.347	6/15/1996	NO	NO
19100	AMCO INSURANCE COMPANY	1.39	4/1/2016	NO	NO
19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	1.593	1/1/2013	NO	NO
21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	1.485	4/1/2015	NO	NO
20427	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	1.292	4/1/2013	NO	NO
45934	AMERICAN COMPENSATION INSURANCE COMPANY	1.75	8/1/2016	NO	NO
19690	AMERICAN ECONOMY INSURANCE COMPANY	1.418	4/1/2013	NO	NO
23337	AMERICAN EUROPEAN INSURANCE COMPANY	1.437	5/1/1998	NO	NO
23450	AMERICAN FAMILY HOME INSURANCE COMPANY	1.195	1/1/2013	NO	NO
24066	AMERICAN FIRE & CASUALTY COMPANY	1.229	4/1/2016	NO	NO
26247	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	1.238	4/1/2016	YES	NO
13331	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	1.329	2/1/2004	NO	NO

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NAIC Number	Company	Primary Multiplier	Effective Date	Exceptions to Primary	Tiers yes / no
19380	AMERICAN HOME ASSURANCE COMPANY	1.561	4/1/2016	NO	NO
31895	AMERICAN INTERSTATE INSURANCE COMPANY	1.7	9/1/2013	NO	NO
30562	AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	1.3	6/1/2002	NO	NO
15911	AMERICAN MINING INSURANCE COMPANY	1.135	1/1/2016	YES	YES
23469	AMERICAN MODERN HOME INSURANCE COMPANY	1.705	1/1/2013	NO	NO
22918	AMERICAN MOTORISTS INSURANCE COMPANY	1.44	6/1/2002	NO	NO
28401	AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	1.22	4/1/2008	NO	NO
41300	AMERICAN RESOURCES INSURANCE COMPANY, INC.	1.209	7/1/2002	NO	NO
39969	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	1.317	4/1/2002	NO	NO
19992	AMERICAN SELECT INSURANCE COMPANY	1.704	4/1/2016	YES	NO
19704	AMERICAN STATES INSURANCE COMPANY	1.575	4/1/2013	NO	NO
40142	AMERICAN ZURICH INSURANCE COMPANY	1.019	4/1/2016	YES	NO
19488	AMERISURE INSURANCE COMPANY	1.15	4/1/2014	NO	YES
23396	AMERISURE MUTUAL INSURANCE COMPANY	1.45	4/1/2014	NO	YES
11050	AMERISURE PARTNERS INSURANCE COMPANY	1	4/1/2014	NO	NO
42390	AMGUARD INSURANCE COMPANY	1.33	10/1/2016	NO	NO
15954	AMTRUST INSURANCE COMPANY OF KANSAS, INC.	1.45	1/25/2013	NO	NO
10984	ANSUR AMERICA INSURANCE COMPANY	1.41	4/1/2010	NO	NO
11150	ARCH INSURANCE COMPANY	1.875	4/25/2014	NO	YES
19801	ARGONAUT INSURANCE COMPANY	1.405	7/1/2011	YES	NO
19828	ARGONAUT-MIDWEST INSURANCE COMPANY	1.136	7/1/2011	YES	NO
24678	ARROWOOD INDEMNITY COMPANY	1.271	4/1/2003	NO	NO
21865	ASSOCIATED INDEMNITY CORPORATION	1.857	4/1/2015	NO	NO
11240	ASSOCIATION INSURANCE COMPANY	1.5	4/1/2014	NO	NO
41769	ATHENA ASSURANCE COMPANY	1.289	6/1/2006	YES	NO
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	1.05	5/1/2012	NO	YES
22586	ATLANTIC STATES INSURANCE COMPANY	1.45	9/1/2013	YES	NO
19062	AUTOMOBILE INSURANCE COMPANY OF HARTFORD CONNECTICUT THE	1.255	1/1/1997	NO	NO
18988	AUTO-OWNERS INSURANCE COMPANY	1.84	4/1/2016	YES	NO
37273	AXIS INSURANCE COMPANY	1.164	1/4/2001	NO	NO
18279	BANKERS STANDARD INSURANCE COMPANY	1.835	4/1/2010	NO	NO
41394	BENCHMARK INSURANCE COMPANY	1.567	8/24/2009	NO	NO
38911	BERKLEY NATIONAL INSURANCE COMPANY	1.003	1/1/2014	NO	YES
29580	BERKLEY REGIONAL INSURANCE COMPANY	1.85	1/1/2014	NO	NO
10391	BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	1.2	11/1/2015	NO	NO
20095	BITCO GENERAL INSURANCE CORPORATION	1.43	4/1/2016	YES	NO
20109	BITCO NATIONAL INSURANCE COMPANY	1.22	4/1/2016	YES	NO
12311	BLOOMINGTON COMPENSATION INSURANCE COMPANY	1.2	8/1/2016	NO	NO

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NAIC Number	Company	Primary Multiplier	Effective Date	Exceptions to Primary	Tiers yes / no
24503	BLUE RIDGE INSURANCE COMPANY	1.2	4/1/1998	NO	NO
13501	BRETHREN MUTUAL INSURANCE COMPANY, THE	1.35	4/1/2002	NO	NO
12372	BRICKSTREET MUTUAL INSURANCE COMPANY	1.32	1/1/2014	NO	NO
13528	BROTHERHOOD MUTUAL INSURANCE COMPANY	1.217	4/1/2014	NO	NO
10844	BUILDERS MUTUAL INSURANCE COMPANY	1.18	4/1/2016	YES	NO
13036	BUILDERS PREMIER INSURANCE COMPANY	1.003	4/1/2016	YES	NO
13060	BUILDING INDUSTRY INSURANCE ASSOCIATION, INC.	1.42	9/1/2014	YES	NO
38865	CALIFORNIA INSURANCE COMPANY	1.471	4/1/2011	NO	NO
21946	CAMDEN FIRE INSURANCE ASSOCIATION, INC., THE (USED IN VA BY: THE C	1	4/1/1998	NO	NO
30589	CAPITAL CITY INSURANCE COMPANY, INC.	1.256	8/1/2005	NO	NO
10472	CAPITOL INDEMNITY CORPORATION	1.5	9/1/2009	NO	NO
10510	CAROLINA CASUALTY INSURANCE COMPANY	1.7	4/1/2009	NO	NO
14090	CAROLINA MUTUAL INSURANCE, INC.	1.183	7/1/2013	NO	NO
20230	CENTRAL MUTUAL INSURANCE COMPANY	1.912	11/1/2015	YES	NO
34649	CENTRE INSURANCE COMPANY	1.25	4/1/1996	NO	NO
10642	CHEROKEE INSURANCE COMPANY	1.53	6/1/2005	NO	NO
10499	CHRYSLER INSURANCE COMPANY	1.29	1/1/1994	NO	NO
12777	CHUBB INDEMNITY INS. CO.	1.374	4/1/2013	YES	NO
10052	CHUBB NATIONAL INS. CO.	1.547	4/1/2013	YES	NO
18767	CHURCH MUTUAL INSURANCE COMPANY	1.277	4/1/2016	YES	NO
25771	CIFG ASSURANCE NORTH AMERICA, INC.	1.186	4/15/1997		NO
28665	CINCINNATI CASUALTY COMPANY	1.315	4/1/2016	NO	NO
23280	CINCINNATI INDEMNITY COMPANY	1.537	4/1/2016	NO	NO
10677	CINCINNATI INSURANCE COMPANY	1.2	4/1/2016	NO	NO
31534	CITIZENS INSURANCE COMPANY OF AMERICA	1.25	4/1/2015	NO	NO
20532	CLARENDON NATIONAL INSURANCE COMPANY	1.2	8/15/2001	NO	NO
34347	COLONIAL AMERICAN CASUALTY & SURETY COMPANY	1.456	4/1/2016	NO	NO
39993	COLONY INSURANCE COMPANY	1.5	1/1/2005	NO	NO
19410	COMMERCE AND INDUSTRY INSURANCE COMPANY	1.941	4/1/2016	NO	NO
10794	COMPANION COMMERCIAL INSURANCE COMPANY	1.53	4/1/2013	YES	NO
12157	COMPANION PROPERTY & CASUALTY COMPANY	1.67	4/1/2013	YES	NO
32190	CONSTITUTION INSURANCE COMPANY	1.36	12/15/2001	NO	NO
20443	CONTINENTAL CASUALTY COMPANY	1.938	4/1/2013	NO	NO
28258	CONTINENTAL INDEMNITY COMPANY	1.471	4/1/2011	NO	NO
35289	CONTINENTAL INSURANCE COMPANY THE	1	4/1/2013	NO	NO
10804	CONTINENTAL WESTERN INSURANCE COMPANY	1.85	4/1/2015	NO	NO
20044	CORNHUSKER CASUALTY COMPANY	1.59	9/1/2009	NO	NO
31348	CRUM & FORSTER INDEMNITY COMPANY	1.641	4/1/2016	NO	NO

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10847	CUMIS INSURANCE SOCIETY INC	2.17	4/1/2007	NO	NO
10855	CYPRESS INSURANCE COMPANY	1.59	5/1/2016	NO	NO
32271	DALLAS NATIONAL INSURANCE COMPANY	1.454	11/1/2013	NO	NO
35408	DELOS INSURANCE COMPANY	1.45	4/1/2007	NO	NO
42587	DEPOSITORS INSURANCE COMPANY	1.16	4/1/2016	NO	NO
10659	DIAMOND INSURANCE COMPANY	1.4	11/1/2008	NO	NO
42048	DIAMOND STATE INSURANCE COMPANY	1.62	2/15/2010	NO	NO
13692	DONEGAL MUTUAL INSURANCE COMPANY	1.7	9/1/2013	YES	NO
13019	EASTERN ADVANTAGE ASSURANCE COMPANY	1	11/15/2008	NO	NO
10724	EASTERN ALLIANCE INSURANCE COMPANY	1.25	6/1/2008	NO	NO
14702	EASTGUARD INSURANCE COMPANY	1.21	10/1/2016	NO	NO
21261	ELECTRIC INSURANCE COMPANY	1.114	10/1/2006	NO	NO
25186	EMC PROPERTY & CASUALTY COMPANY	1.15	4/1/2016	NO	NO
21407	EMCASCO INSURANCE COMPANY	1.39	4/1/2014	NO	NO
25402	EMPLOYERS ASSURANCE COMPANY	1.235	4/1/2015	YES	NO
11512	EMPLOYERS COMPENSATION INSURANCE COMPANY	1.5	7/1/2016	YES	NO
20648	EMPLOYERS' FIRE INSURANCE COMPANY THE	1.495	4/1/2007	NO	NO
21458	EMPLOYERS INSURANCE COMPANY OF WAUSAU	2.399	4/1/2014	NO	NO
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	1.64	4/1/2014	NO	NO
10346	EMPLOYERS PREFERRED INSURANCE COMPANY	1.05	4/1/2015	YES	NO
26263	ERIE INSURANCE COMPANY	1.423	4/1/2015	NO	NO
16233	ERIE INSURANCE COMPANY OF NEW YORK	1.038	4/1/2015	NO	NO
26271	ERIE INSURANCE EXCHANGE	1.288	4/1/2015	NO	NO
26830	ERIE INSURANCE PROPERTY AND CASUALTY COMPANY	1.491	4/1/2015	NO	NO
10120	EVEREST NATIONAL INSURANCE COMPANY	1.32	4/1/2006	NO	NO
26921	EVEREST REINSURANCE COMPANY	1.32	4/1/2006	NO	NO
12750	EVERGREEN NATIONAL INDEMNITY COMPANY	1.307	4/5/2001	NO	NO
11045	EXCELSIOR INSURANCE COMPANY	1.533	4/1/2016	NO	NO
40029	EXPLORER INSURANCE COMPANY	1.6	9/1/2016	NO	NO
44784	FAIRFIELD INSURANCE COMPANY	1.17	8/1/1998	NO	NO
25518	FAIRMONT PREMIER INSURANCE COMPANY	1.81	1/1/2002	NO	NO
24384	FAIRMONT SPECIALTY INSURANCE COMPANY	1.294	11/1/1996	NO	NO
31925	FALLS LAKE NATIONAL INSURANCE COMPANY	1.55	7/1/2016	NO	NO
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	1.444	4/1/2014	YES	NO
21652	FARMERS INSURANCE EXCHANGE	2.046	4/1/2016	YES	NO
41483	FARMINGTON CASUALTY COMPANY	1.255	1/1/1997	NO	NO
13838	FARMLAND MUTUAL INSURANCE COMPANY	1.428	4/1/2015	NO	YES
10178	FCCI INSURANCE COMPANY	1.257	4/1/2012	NO	NO

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20281	FEDERAL INS. CO.	1.719	4/1/2013	YES	NO
13935	FEDERATED MUTUAL INSURANCE COMPANY	1.439	7/1/2016	YES	NO
11118	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	1.22	10/1/2013	NO	NO
28304	FEDERATED SERVICE INSURANCE COMPANY	1.295	7/1/2016	YES	NO
10385	FFVA MUTUAL INSURANCE COMPANY	1.178	9/1/2015	NO	NO
10699	FHM INSURANCE COMPANY	1.25	6/1/2015	YES	NO
39306	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	1.456	4/1/2016	NO	NO
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	1.003	4/1/2011	YES	NO
25879	FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC	1.433	4/1/2011	YES	NO
21873	FIREMAN'S FUND INSURANCE COMPANY	1.114	4/1/2015	NO	NO
21784	FIREMEN'S INSURANCE COMPANY OF WASHINGTON D.C	1.5	4/1/2014	NO	NO
24724	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	1.785	4/1/2013	NO	NO
10859	FIRST NONPROFIT INSURANCE COMPANY	1.647	8/1/2010	NO	NO
27626	FIRSTCOMP INSURANCE COMPANY	1.55	6/1/2014	YES	NO
40100	FIRSTLINE NATIONAL INSURANCE CO.	1.15	4/1/2011	NO	NO
35585	FLAGSHIP CITY INSURANCE COMPANY	1.1	4/1/2015	NO	NO
33278	FLORISTS' INSURANCE COMPANY	1.19	4/1/2016	NO	NO
13978	FLORISTS' MUTUAL INSURANCE COMPANY	1.4	4/1/2016	NO	NO
11185	FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	1.247	4/1/2015	NO	NO
11800	FOREMOST PROPERTY & CASUALTY INSURANCE COMPANY	1.935	4/1/2015	NO	NO
41513	FOREMOST SIGNATURE INSURANCE COMPANY	1.607	4/1/2015	NO	NO
10941	FORESTRY MUTUAL INSURANCE COMPANY	1.3	4/1/2008	YES	NO
11600	FRANK WINSTON CRUM INSURANCE, INC.	1.29	10/1/2009	NO	NO
13986	FRANKENMUTH MUTUAL INSURANCE COMPANY	1.41	4/1/2013	NO	NO
28339	GATEWAY INSURANCE COMPANY	1.459	7/7/2009	NO	NO
24414	GENERAL CASUALTY COMPANY OF WISCONSIN	1.6	4/1/2014	NO	NO
24732	GENERAL INSURANCE COMPANY OF AMERICA	1.733	4/1/2013	NO	NO
38962	GENESIS INSURANCE COMPANY	1.305	8/15/1998	NO	NO
22098	GRAIN DEALERS MUTUAL INSURANCE COMPANY	1.737	7/1/2002	NO	NO
14060	GRANGE MUTUAL CASUALTY COMPANY	1.386	8/15/2016	NO	NO
23809	GRANITE STATE INSURANCE COMPANY	2.11	4/1/2016	NO	NO
25984	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	1.491	7/1/2015	YES	NO
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	1.21	4/1/2007	NO	NO
26344	GREAT AMERICAN ASSURANCE COMPANY	1.53	4/1/2007	NO	NO
16691	GREAT AMERICAN INSURANCE COMPANY	1.45	4/1/2007	NO	NO
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	1.61	4/1/2007	NO	NO
25224	GREAT DIVIDE INSURANCE COMPANY	1.4	5/15/2007	NO	NO
18694	GREAT MIDWEST INSURANCE COMPANY	1.088	7/1/2015	NO	YES

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20303	GREAT NORTHERN INS. CO.	1.633	4/1/2013	YES	NO
11371	GREAT WEST CASUALTY	1.512	4/1/2014	NO	NO
22187	GREATER NEW YORK MUTUAL INSURANCE COMPANY	1.3	4/1/2012	NO	NO
22322	GREENWICH INSURANCE COMPANY	1.635	4/1/2010	YES	NO
11398	GUARANTEE INSURANCE COMPANY	1.453	4/1/2004	NO	NO
15032	GUIDEONE MUTUAL INSURANCE COMPANY	1.349	4/1/2016	NO	NO
14125	HAMILTON MUTUAL INSURANCE COMPANY	2.05	4/1/2014	NO	NO
36064	HANOVER AMERICAN INSURANCE COMPANY	1.15	4/1/2015	NO	NO
22292	HANOVER INSURANCE COMPANY	1.6	4/1/2015	NO	NO
21806	HARBOR SPECIALTY INSURANCE COMPANY	1.2	8/15/2001	NO	NO
26433	HARCO NATIONAL INSURANCE COMPANY	1.5	4/1/2011	NO	NO
14141	HARFORD MUTUAL INSURANCE CO.	1.32	4/1/2011	NO	NO
23582	HARLEYSVILLE INSURANCE COMPANY	1.79	4/1/2016	NO	NO
14168	HARLEYSVILLE MUTUAL INSURANCE COMPANY	1.43	4/1/2012	NO	NO
35696	HARLEYSVILLE PREFERRED INSURANCE COMPANY	1.18	4/1/2016	NO	NO
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	1.45	4/1/2016	NO	NO
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	1.012	7/1/2014	NO	NO
29424	HARTFORD CASUALTY INSURANCE COMPANY	1.125	7/1/2014	NO	NO
19682	HARTFORD FIRE INSURANCE COMPANY	1.265	4/1/2011	NO	NO
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	1.199	4/1/2011	NO	NO
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	1.547	9/1/2014	NO	NO
41343	HDI-GERLING AMERICA INSURANCE COMPANY	1.22	7/15/2011	NO	NO
35599	HIGHMARK CASUALTY INSURANCE COMPANY	1.09	2/1/2001	NO	NO
26638	HOME-OWNERS INSURANCE COMPANY	1.32	4/1/2016	YES	NO
38849	HOUSTON GENERAL INSURANCE COMPANY	1.202	1/1/1997	NO	NO
43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	1.222	4/1/2010	NO	NO
14265	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	1.85	3/1/2006	NO	NO
22195	INSURANCE COMPANY OF GREATER NEW YORK	1.43	4/1/2012	NO	NO
22713	INSURANCE COMPANY OF NORTH AMERICA	1.619	4/1/2010	NO	NO
27847	INSURANCE COMPANY OF THE WEST	1.45	9/1/2016	NO	NO
10885	KEY RISK INSURANCE COMPANY	1.29	1/1/2009	YES	NO
26077	LANCER INSURANCE COMPANY	1.31	10/15/2002	NO	NO
37800	LEADING INSURANCE GROUP INSURANCE CO., LTD.	1.4	4/1/2011	NO	NO
42404	LIBERTY INSURANCE CORPORATION	1.279	4/1/2014	NO	NO
23035	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.599	4/1/2014	NO	NO
23043	LIBERTY MUTUAL INSURANCE COMPANY	2.399	4/1/2014	NO	NO
33600	LM INSURANCE CORPORATION	1.039	4/1/2014	NO	NO
22977	LUMBERMENS MUTUAL CASUALTY COMPANY	1.4	4/1/2000	NO	NO

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23108	LUMBERMEN'S UNDERWRITING ALLIANCE	1.737	4/1/2014	NO	NO
42617	MAG MUTUAL INSURANCE COMPANY	1.248	6/1/2014	YES	NO
29939	MAIN STREET AMERICA ASSURANCE COMPANY	1.166	4/1/2016	YES	NO
11149	MAINE EMPLOYERS MUTUAL INSURANCE COMPANY	1.15	9/8/2014	NO	YES
36897	MANUFACTURERS ALLIANCE INSURANCE COMPANY	1.75	4/1/2014	YES	NO
28932	MARKEL AMERICAN INSURANCE COMPANY	1.85	1/1/2015	YES	NO
38970	MARKEL INSURANCE COMPANY	1.4	6/1/2014	YES	NO
22306	MASSACHUSETTS BAY INSURANCE COMPANY	1.4	4/1/2015	NO	NO
11030	MEMIC INDEMNITY COMPANY	1.15	12/2/2013	NO	YES
23329	MERCHANTS MUTUAL INSURANCE COMPANY	1.437	5/1/1998	NO	NO
23353	MERIDIAN SECURITY INSURANCE COMPANY	1.12	8/1/2016	NO	NO
21687	MID-CENTURY INSURANCE COMPANY	1.2	4/1/2016	YES	NO
23434	MIDDLESEX INSURANCE COMPANY	1.36	4/1/2015	NO	NO
23612	MIDWEST EMPLOYERS CASUALTY COMPANY	1.36	4/1/2009	NO	NO
26662	MILWAUKEE CASUALTY INSURANCE COMPANY	1.75	1/25/2013	NO	NO
20362	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	1.288	4/1/2015	YES	NO
22551	MITSUI SUMITOMO INSURANCE USA INC.	1.591	4/1/2012	NO	NO
32506	MONROE GUARANTY INSURANCE COMPANY	1.57	4/1/2012	NO	NO
14613	MONTGOMERY MUTUAL INSURANCE COMPANY	1.855	4/1/2016	NO	NO
23663	NATIONAL AMERICAN INSURANCE COMPANY	1.331	1/1/1994	NO	NO
11991	NATIONAL CASUALTY COMPANY	1.3	4/1/2015	NO	YES
16217	NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY	1.5	4/1/2001	NO	NO
20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	1.615	4/1/2013	NO	NO
32620	NATIONAL INTERSTATE INSURANCE COMPANY	1.15	12/1/2011	NO	NO
20052	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	1.491	12/3/2015	NO	NO
21881	NATIONAL SURETY CORPORATION	1.263	4/1/2015	NO	NO
20141	NATIONAL TRUST INSURANCE COMPANY	1.013	4/1/2012	NO	NO
19445	NATIONAL UNION FIRE INSURANCE COMPANY	1.688	4/1/2016	NO	NO
28223	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	1.36	4/1/2015	NO	YES
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	1.39	4/1/2016	YES	NO
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	1.76	4/1/2016	YES	NO
23787	NATIONWIDE MUTUAL INSURANCE COMPANY (HARLEYSVILLE OPERATION	1.45	4/1/2016	NO	NO
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	1.16	4/1/2016	YES	NO
23841	NEW HAMPSHIRE INSURANCE COMPANY	1.435	4/1/2016	NO	NO
16608	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	1.434	12/1/2011	NO	NO
14788	NGM INSURANCE COMPANY	1.372	4/1/2016	YES	NO
27073	NIPPONKOA INSURANCE COMPANY, LIMITED	1.433	6/1/2006	YES	NO
31470	NORGUARD INSURANCE COMPANY	1.4	10/1/2016	NO	NO

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NAIC Number	Company	Primary Multiplier	Effective Date	Exceptions to Primary	Tiers yes / no
13012	NORMANDY INSURANCE COMPANY	1.444	7/15/2016	NO	NO
29700	NORTH AMERICAN ELITE INSURANCE COMPANY	1.704	7/1/2007	NO	NO
29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	1.576	7/1/2007	NO	NO
27740	NORTH POINTE INSURANCE COMPANY	1.35	4/1/2014	YES	NO
36455	NORTHBROOK INDEMNITY COMPANY	1.28	6/15/1996		NO
19372	NORTHERN COMPANY OF AMERICA	1.197	4/1/2013	NO	NO
13045	NORTHSTONE INSURANCE COMPANY	1.52	1/1/2014	NO	NO
42552	NOVA CASUALTY COMPANY	1.35	3/1/2011	NO	NO
34630	OAK RIVER INSURANCE COMPANY	1.431	5/1/2016	NO	NO
14190	OBI NATIONAL INSURANCE COMPANY	1.05	9/1/2013	NO	YES
24074	OHIO CASUALTY INSURANCE COMPANY	2.025	4/1/2016	NO	NO
24082	OHIO SECURITY INSURANCE COMPANY	1.518	4/1/2016	NO	NO
40231	OLD DOMINION INSURANCE COMPANY	1.578	4/1/2016	YES	NO
24139	OLD REPUBLIC GENERAL INSURANCE CORPORATION	1	12/15/2012	YES	NO
24147	OLD REPUBLIC INSURANCE COMPANY	1.43	4/1/2015	NO	NO
20621	ONEBEACON AMERICA INSURANCE COMPANY	1.237	4/1/2008	YES	NO
21970	ONEBEACON INSURANCE COMPANY	1.05	4/1/2008	NO	NO
42650	ONEBEACON MIDWEST INSURANCE COMPANY	1.256	3/12/1998	NO	NO
32700	OWNERS INSURANCE COMPANY	1.54	4/1/2016	YES	NO
22748	PACIFIC EMPLOYERS INSURANCE COMPANY	1.623	4/1/2010	NO	NO
20346	PACIFIC INDEMNITY COMPANY	1.46	4/1/2013	YES	NO
23442	PATRIOT GENERAL INSURANCE COMPANY	1.181	4/1/2015	NO	NO
18333	PEERLESS INDEMNITY INSURANCE COMPANY	1.229	4/1/2016	NO	NO
24198	PEERLESS INSURANCE COMPANY	2.075	4/1/2016	NO	NO
39900	PENINSULA INDEMNITY COMPANY	1.17	9/1/2013	YES	NO
14958	PENINSULA INSURANCE COMPANY	1.74	4/1/2013	YES	NO
14982	PENN MILLERS INSURANCE COMPANY	1.759	4/1/2015	NO	NO
32441	PENN NATIONAL SECURITY INSURANCE COMPANY	1.191	4/1/2016	YES	NO
10121	PENN-PATRIOT INSURANCE COMPANY	1.69	2/15/2010	NO	NO
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	1.21	4/1/2002	NO	NO
14974	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	1.28	12/1/1995	NO	NO
12262	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	1.37	4/1/2014	NO	NO
41424	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	1.17	4/1/2014	NO	NO
14990	PENNSYLVANIA NATIONAL MUTUAL CASUALTY	1.527	4/1/2016	YES	NO
14900	PENNSYLVANIA NATIONAL MUTUAL INS. CO.	1.591	4/1/2013	YES	NO
12297	PETROLEUM CASUALTY COMPANY	1.127	1/1/1994	YES	NO
13714	PHARMACISTS MUTUAL INSURANCE COMPANY	1.4	4/1/2013	YES	NO
15137	PINNACLEPOINT INSURANCE COMPANY	1.9	1/1/2014	NO	NO

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18619	PLATTE RIVER INSURANCE COMPANY	1.025	6/1/1999		NO
30945	PLAZA INSURANCE COMPANY	1.45	8/1/2016	NO	NO
37257	PRAETORIAN INSURANCE COMPANY	1.55	4/1/2014	YES	NO
36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.29	12/2/2007	NO	NO
10800	PREMIER GROUP INSURANCE COMPANY	1.337	8/15/2005	NO	NO
15586	PRESERVER INSURANCE COMPANY	1.45	7/1/2013	NO	NO
42226	PRINCETON INSURANCE COMPANY	1.3	4/1/2002	NO	NO
34690	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	1.617	9/1/2014	NO	NO
12416	PROTECTIVE INSURANCE COMPANY	1.829	4/1/2016	NO	NO
24295	PROVIDENCE WASHINGTON INSURANCE COMPANY	2.156	9/10/2002	NO	NO
15059	PUBLIC SERVICE MUTUAL INSURANCE COMPANY	1.362	1/1/1994	NO	NO
39217	QBE INSURANCE CORPORATION	1.72	4/1/2014	YES	NO
23752	QUANTA INDEMNITY COMPANY	1.3	4/1/2001		NO
38512	RAMPART INSURANCE COMPANY	1.186	4/15/1997	NO	NO
11673	REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	1.91	12/1/2014	NO	NO
24449	REGENT INSURANCE COMPANY	1.4	4/1/2014	NO	NO
22179	REPUBLIC INDEMNITY COMPANY OF AMERICA	1.3	4/1/2013	YES	NO
31089	REPUBLIC WESTERN INSURANCE COMPANY	1.26	8/3/1994	NO	NO
12475	REPUBLIC-FRANKLIN INSURANCE COMPANY	1.175	7/1/2015	YES	NO
13056	RLI INSURANCE COMPANY	1	6/1/2011	NO	YES
35505	ROCKWOOD CASUALTY INSURANCE COMPANY	1.441	9/1/2009	YES	NO
24740	SAFECO INSURANCE COMPANY OF AMERICA	1.15	8/1/2003	NO	NO
11123	SAFETY FIRST INSURANCE COMPANY	1.37	1/1/2002	NO	NO
15105	SAFETY NATIONAL CASUALTY CORPORATION	1.21	4/1/2002	NO	NO
40460	SAGAMORE INSURANCE COMPANY	1.343	5/1/2016	NO	NO
38300	SAMSUNG FIRE AND MARINE INSURANCE COMPANY	1.213	1/1/2012	NO	YES
15563	SEABRIGHT INSURANCE COMPANY	1.517	8/1/2005	NO	NO
19879	SECURITY NATIONAL INSURANCE COMPANY	1.15	1/25/2013	NO	NO
22233	SELECT INSURANCE COMPANY	1.424	4/1/2000	NO	NO
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	2.225	4/1/2014	YES	NO
19259	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	1.645	4/1/2014	YES	NO
39926	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	1.081	4/1/2014	YES	NO
26301	SELECTIVE WAY INSURANCE COMPANY	1.63	4/1/2014	YES	NO
10936	SENECA INSURANCE COMPANY, INC.	1.25	1/1/2016	NO	NO
11000	SENTINEL INSURANCE COMPANY LIMITED	1.132	4/1/2011	NO	NO
28460	SENTRY CASUALTY COMPANY	1.258	4/15/2012	NO	NO
24988	SENTRY INSURANCE A MUTUAL COMPANY	1.56	4/1/2015	NO	NO
21180	SENTRY SELECT INSURANCE COMPANY	1.791	4/1/2015	YES	NO

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26869	SILVER OAK CASUALTY, INC.	1.45	1/1/2005	NO	NO
38997	SOMPO JAPAN FIRE & MARINE INS. CO. OF AMERICA	1.02	9/1/2012	NO	NO
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	1.36	4/1/2009	NO	NO
22888	SOUTHERN FIRE & CASUALTY COMPANY	1.4	4/1/2009	NO	NO
19216	SOUTHERN INSURANCE COMPANY	1.61	10/1/2010	NO	NO
26867	SOUTHERN INSURANCE COMPANY OF VIRGINIA	1.95	9/1/2013	YES	NO
22861	SOUTHERN PILOT INSURANCE COMPANY	1.4	4/1/2014	NO	NO
15709	SOUTHERN STATES INSURANCE EXCHANGE	1.224	1/1/2001	NO	NO
20613	SPARTA INSURANCE COMPANY	1.585	4/1/2011	NO	NO
41750	ST. PAUL MEDICAL LIABILITY INSURANCE COMPANY	1.43	12/1/2001	NO	NO
19224	ST. PAUL PROTECTIVE INSURANCE COMPANY	1.347	6/15/1996	NO	NO
18023	STAR INSURANCE COMPANY	1.6	5/15/2013	YES	NO
40045	STARNET INSURANCE COMPANY	1.51	7/15/2006	NO	NO
38318	STARR INDEMNITY & LIABILITY COMPANY	1.37	6/9/2012	NO	NO
25496	STARSTONE NATIONAL INSURANCE COMPANY	1.4	6/1/2016	NO	NO
25127	STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	1.32	8/1/2016	NO	NO
25135	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	1.53	8/1/2016	NO	NO
25143	STATE FARM FIRE AND CASUALTY COMPANY	1.5388	4/13/2016	YES	NO
25151	STATE FARM GENERAL INSURANCE COMPANY	1.677	1/1/1997	NO	NO
12831	STATE NATIONAL INSURANCE COMPANY INC	1.75	4/1/2014	NO	NO
11828	STONEWOOD INSURANCE COMPANY	1.42	4/1/2014	NO	NO
11024	STRATHMORE INSURANCE COMPANY	1.17	4/1/2012	NO	NO
40134	SUA INSURANCE COMPANY	1.6	4/1/2007	NO	NO
15136	SUMMITPOINT INSURANCE COMPANY	1.06	1/1/2014	NO	NO
12773	SYNERGY INSURANCE COMPANY	1.5	4/1/2016	NO	NO
12866	T.H.E. INSURANCE COMPANY	1.35	6/1/2001	NO	NO
42376	TECHNOLOGY INSURANCE COMPANY	1.25	4/1/2013	NO	NO
21857	THE AMERICAN INSURANCE COMPANY	1.485	4/1/2015	NO	NO
25615	THE CHARTER OAK FIRE INSURANCE COMPANY	1.146	4/1/2011	YES	NO
33588	THE FIRST LIBERTY INSURANCE CORPORATION	1.919	4/1/2014	NO	NO
19429	THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	1.688	4/1/2016	NO	NO
24171	THE NETHERLANDS INSURANCE COMPANY	1.475	4/1/2016	NO	NO
21105	THE NORTH RIVER INSURANCE COMPANY	1.213	4/1/2016	NO	NO
25623	THE PHOENIX INSURANCE COMPANY	1.719	4/1/2011	YES	NO
19070	THE STANDARD FIRE INSURANCE COMPANY	1.862	4/1/2011	YES	NO
25658	THE TRAVELERS INDEMNITY COMPANY	1.289	4/1/2011	YES	NO
25666	THE TRAVELERS INDEMNITY COMPANY OF AMERICA	1.433	4/1/2011	YES	NO
25682	THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	1.576	4/1/2011	YES	NO

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25534	TIG INSURANCE COMPANY	1.645	1/1/2002	NO	NO
32301	TNUS INSURANCE COMPANY	1.174	4/1/2016	NO	NO
12904	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	1.307	4/1/2011	NO	NO
10945	TOKIO MARINE AMERICA INSURANCE COMPANY	1.534	4/1/2016	NO	NO
44300	TOWER INSURANCE COMPANY OF NEW YORK	1.3	7/1/2013	NO	NO
43702	TOWER NATIONAL INSURANCE COMPANY	1.15	7/1/2013	NO	NO
41238	TRANS PACIFIC INSURANCE COMPANY	1.381	4/1/2016	NO	NO
28886	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	1.49	4/1/2008	NO	NO
20494	TRANSPORTATION INSURANCE COMPANY	1.777	4/1/2013	NO	NO
19038	TRAVELERS CASUALTY AND SURETY COMPANY	1.433	4/1/2011	YES	NO
31194	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	1.533	1/1/1997	NO	NO
36170	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	2.077	4/1/2011	YES	NO
19046	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	1.185	1/1/1997	NO	NO
36137	TRAVELERS COMMERCIAL INSURANCE COMPANY	1.324	1/1/1997	NO	NO
25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	1.433	4/1/2011	YES	NO
31003	TRI-STATE INSURANCE COMPANY OF MINNESOTA	1.42	1/1/2014	NO	NO
41106	TRIUMPHE CASUALTY COMPANY	1.55	8/1/2012	NO	NO
21709	TRUCK INSURANCE EXCHANGE	1.586	4/1/2016	YES	NO
27120	TRUMBULL INSURANCE COMPANY	1	4/1/2011	NO	NO
40118	TRUSTGARD INSURANCE COMPANY	1.178	8/15/2016	NO	NO
29459	TWIN CITY FIRE INSURANCE COMPANY	1.322	4/1/2011	NO	NO
29599	U.S. SPECIALTY INSURANCE COMPANY	1.25	7/25/2000	NO	NO
37893	ULLICO CASUALTY COMPANY	1.55	4/1/2011	NO	NO
25844	UNION INSURANCE COMPANY	1.3	4/1/2015	NO	NO
21423	UNION INSURANCE COMPANY OF PROVIDENCE	1.15	4/1/2014	NO	NO
11445	UNITED NATIONAL CASUALTY INSURANCE COMPANY	1.2	2/15/2010	NO	NO
41335	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	1.41	2/15/2010	NO	NO
25887	UNITED STATES FIDELITY AND GUARANTY COMPANY	1.289	4/1/2011	YES	NO
21113	UNITED STATES FIRE INSURANCE COMPANY	1.427	4/1/2016	NO	NO
25895	UNITED STATES LIABILITY INSURANCE COMPANY	1.25	6/1/2000	NO	NO
29157	UNITED WISCONSIN INSURANCE COMPANY	1.46	4/1/2016	NO	NO
41181	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	1.494	4/1/2008	YES	NO
25976	UTICA MUTUAL INSURANCE COMPANY	1.973	7/1/2015	YES	NO
10687	UTICA NATIONAL ASSURANCE COMPANY	1.004	7/1/2015	YES	NO
20508	VALLEY FORGE INSURANCE COMPANY	1.454	4/1/2013	NO	NO
21172	VANLINER INSURANCE COMPANY	1.503	5/2/2007	NO	NO
44768	VANTAPRO SPECIALTY INSURANCE COMPANY	1.45	7/15/2016	NO	NO
20397	VIGILANT INS. CO	1.419	4/1/2013	YES	NO

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16632	VININGS INSURANCE COMPANY	1.3	4/1/2014	NO	NO
26026	VIRGINIA FARM BUREAU FIRE & CASUALTY INSURANCE COMPANY	1.43	4/1/2016	NO	NO
40827	VIRGINIA SURETY COMPANY, INC.	1.44	4/1/2005	NO	NO
25011	WESCO INSURANCE COMPANY	1.6	4/1/2013	NO	NO
44393	WEST AMERICAN INSURANCE COMPANY	1.475	4/1/2016	NO	NO
24112	WESTFIELD INSURANCE COMPANY	1.482	4/1/2016	YES	NO
24120	WESTFIELD NATIONAL INSURANCE COMPANY	1.26	4/1/2016	YES	NO
39845	WESTPORT INSURANCE CORPORATION	1.37	1/1/2008	NO	NO
25780	WILLIAMSBURG NATIONAL INSURANCE COMPANY	1.75	5/15/2013	NO	NO
31232	WORK FIRST CASUALTY COMPANY	1.523	4/1/2014	NO	NO
24554	XL INSURANCE AMERICA, INC.	1.09	4/1/2010	YES	NO
37885	XL SPECIALTY INSURANCE COMPANY	1.362	1/1/2008	NO	NO
13269	ZENITH INSURANCE COMPANY	1.592	2/1/2012	YES	NO
30120	ZNAT INSURANCE COMPANY	1.835	10/1/2012	YES	NO
16535	ZURICH AMERICAN INSURANCE COMPANY	1.456	4/1/2016	NO	NO
27855	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	1.747	4/1/2016	YES	NO