

**WORKERS COMP LOSS COST MULTIPLIERS AND EXPENSE CONSTANTS CURRENTLY IN USE
APPROVED AS OF 3/31/12**

NAIC Code	Group Name	Company Name	Approved Expense Constant	Approved LCM	Effective Date
40517		Advantage Workers Comp Ins Co	\$200	1.3000	10/01/08
15334		Alliance Natl Ins Co	\$200	1.3260	10/01/08
18538		Bancinsure Inc	\$180	1.4000	10/01/08
13528		Brotherhood Mut Ins Co	\$140	1.2700	10/01/09
10642		Cherokee Ins Co	\$0	1.3300	10/26/09
18767		Church Mut Ins Co	\$140	1.3610	04/01/11
10499		DaimlerChrysler Ins Co	\$0	1.3260	10/01/08
11118		Federated Rural Electric Ins Exch	\$240	1.2700	10/01/08
37400		Fire Districts Of NY Mut Ins Co Inc	\$200	1.2700	10/01/08
28339		Gateway Ins Co	\$200	1.3510	10/01/08
11092		Global Liberty Ins Co of NY	\$200	1.3480	10/01/08
24309		Hereford Ins Co	\$200	1.2580	10/01/08
37800		Lg Ins Co Ltd Us Br	\$200	1.3510	11/23/10
23108		Lumbermens Underwriting Alliance	\$200	1.3280	02/01/10
42269		Majestic Ins Co	\$200	1.2600	10/01/08
14508		Michigan Millers Mut Ins Co	\$190	1.2450	10/01/08
23663		National Amer Ins Co	\$200	1.3300	10/01/08
27073		Nipponkoa Ins Co Ltd US Br	\$200	1.3150	10/01/08
14974		Pennsylvania Lumbermens Mut Ins	\$200	1.1600	10/01/08
12297		Petroleum Cas Co	\$1	1.0230	10/01/10
36234		Preferred Professional Ins Co	\$200	1.3004	10/01/08
35505		Rockwood Casualty Insurance Compa	\$200	1.5390	2/8/2012
38300		Samsung Fire & Marine Ins Co Ltd	\$200	1.2430	08/15/11
15563		SeaBright Ins Co	\$0	1.3970	10/01/08
20613		Sparta Ins Co	\$200	1.4480	10/01/08
38318		Starr Ind & Liab Co	\$215	1.3080	12/19/11
12866		T.H.E. Ins Co	\$200	1.2540	10/01/08
21172		Vanliner Ins Co	\$200	1.3820	10/01/208
31232		Work First Cas Co	\$200	1.3270	10/01/08
12304	ACCIDENT FUND	Accident Fund General Ins Co	\$250	1.3500	06/02/11

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10166	ACCIDENT FUND	Accident Fund Ins Co of America	\$250	1.3000	06/02/11
12305	ACCIDENT FUND	Accident Fund National Ins Co	\$250	1.2500	06/02/11
29157	ACCIDENT FUND	United Wisconsin Ins Co	\$250	1.3000	06/02/11
22667	ACE LTD GRP	Ace Amer Ins Co	\$200	1.1500	10/01/11
20702	ACE LTD GRP	Ace Fire Underwriters Ins Co	\$200	1.2000	10/01/11
20699	ACE LTD GRP	Ace Prop & Cas Ins Co	\$200	1.3330	10/01/11
18279	ACE LTD GRP	Bankers Standard Ins Co	\$200	1.4670	10/01/11
43575	ACE LTD GRP	Indemnity Ins Co Of North Amer	\$200	1.0350	10/01/11
22713	ACE LTD GRP	Insurance Co of N Amer	\$200	1.2650	10/01/11
22748	ACE LTD GRP	Pacific Employers Ins Co	\$200	1.4670	10/01/11
10030	ACE LTD GRP	Westchester Fire Ins Co	\$200	1.1500	10/01/11
42552	AIX GRP	Nova Cas Co	\$200	1.4300	10/01/08
10472	ALLEGHANY GRP	Capitol Ind Corp	\$200	1.2000	11/01/09
21849	ALLIANZ INS GRP	American Automobile Ins Co	\$200	1.3590	10/01/08
21857	ALLIANZ INS GRP	American Ins Co	\$200	1.4950	02/01/09
21865	ALLIANZ INS GRP	Associated Ind Corp	\$200	1.3590	10/01/08
21873	ALLIANZ INS GRP	Firemans Fund Ins Co	\$200	1.0870	02/01/09
21881	ALLIANZ INS GRP	National Surety Corp	\$200	1.2230	02/01/09
19984	AMERICAN CONTRACTORS INS GRP	ACIG Ins Co	\$0	1.2900	12/01/11
26832	AMERICAN FINANCIAL GRP	Great Amer Alliance Ins Co	\$200	1.1900	12/01/11
26344	AMERICAN FINANCIAL GRP	Great Amer Assur Co	\$200	1.1900	12/01/11
16691	AMERICAN FINANCIAL GRP	Great Amer Ins Co	\$200	1.3200	12/01/11
22136	AMERICAN FINANCIAL GRP	Great Amer Ins Co of NY	\$200	1.3200	12/01/11
31135	AMERICAN FINANCIAL GRP	Great Amer Security Ins Co	\$0	1.4300	10/01/08
32620	AMERICAN FINANCIAL GRP	National Interstate Ins Co	\$120	1.3100	10/01/08
19402	AMERICAN INTL GRP	AIG Cas Co	\$200	1.4440	10/01/08
19380	AMERICAN INTL GRP	American Home Assur Co	\$200	1.4440	10/01/08
19410	AMERICAN INTL GRP	Commerce & Industry Ins Co	\$200	1.5890	10/01/08
23809	AMERICAN INTL GRP	Granite State Ins Co	\$200	1.4440	10/01/08
23817	AMERICAN INTL GRP	Illinois Natl Ins Co	\$200	1.4440	10/01/08

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19429	AMERICAN INTL GRP	Insurance Co Of The State Of PA	\$200	1.4440	10/01/08
19445	AMERICAN INTL GRP	National Union Fire Ins Co Of Pitts	\$200	1.4440	10/01/08
23841	AMERICAN INTL GRP	New Hampshire Ins Co	\$200	1.2270	10/01/08
13803	AMERICAN NATL FIN GRP	Farm Family Cas Ins Co	\$200	1.2000	12/01/10
29963	AMERICAN NATL FIN GRP	United Farm Family Ins Co	\$200	1.3650	08/08/11
19488	AMERISURE CO GRP	Amerisure Ins Co	\$230	1.2290	10/01/08
23396	AMERISURE CO GRP	Amerisure Mut Ins Co	\$230	1.3660	10/01/08
12491	AMTRUST GRP	Rochdale Ins Co Of NY	\$200	1.3600	10/01/08
19879	AMTRUST GRP	Security National Ins Co	\$200	1.1000	12/01/10
42376	AMTRUST GRP	Technology Ins Co Inc	\$200	1.2200	10/01/08
25011	AMTRUST GRP	Wesco Ins Co	\$200	1.5000	10/01/08
11150	ARCH INS GRP	Arch Ins Co	\$200	1.2390	01/01/12
19801	ARGONAUT GRP	Argonaut Ins Co	\$200	1.3190	10/01/08
19828	ARGONAUT GRP	Argonaut Midwest Ins Co	\$200	1.1210	10/01/08
12416	BALDWIN & LYONS GRP	Protective Ins Co	\$200	1.3470	10/01/08
20044	BERKSHIRE HATHAWAY GRP	Berkshire Hathaway Homestate Ins Co	\$200	1.5100	09/27/11
38865	BERKSHIRE HATHAWAY GRP	California Ins Co	\$0	1.4100	02/15/11
28258	BERKSHIRE HATHAWAY GRP	Continental Ind Co	\$0	1.2800	02/15/11
34630	BERKSHIRE HATHAWAY GRP	Oak River Ins Co	\$200	1.4000	08/03/10
20222	CENTRAL MUT INS CO GRP	All Amer Ins Co	\$295	1.2510	05/01/12
20230	CENTRAL MUT INS CO GRP	Central Mut Ins Co	\$295	1.3500	05/01/12
12777	CHUBB & SON INC GRP	Chubb Ind Ins Co	\$450	1.0320	01/01/11
20281	CHUBB & SON INC GRP	Federal Ins Co	\$450	1.2900	10/01/08
20303	CHUBB & SON INC GRP	Great Northern Ins Co	\$450	1.2000	10/01/08
20346	CHUBB & SON INC GRP	Pacific Ind Co	\$450	1.0970	10/01/08
20397	CHUBB & SON INC GRP	Vigilant Ins Co	\$450	1.2900	10/01/08
28665	CINCINNATI FIN GRP	Cincinnati Cas Co	\$225	1.2850	05/15/11
10677	CINCINNATI FIN GRP	Cincinnati Ins Co	\$225	1.1570	05/15/11
23280	CINCINNATI FIN GRP	The Cincinnati Indemnity Co	\$225	1.3500	05/15/11
20427	CNA INS GRP	American Cas Co Of Reading PA	\$200	1.0600	10/01/08

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20443	CNA INS GRP	Continental Cas Co	\$200	1.5300	10/01/08
35289	CNA INS GRP	Continental Ins Co	\$200	1.0600	10/01/08
20478	CNA INS GRP	National Fire Ins Co Of Hartford	\$200	1.3000	10/01/08
20494	CNA INS GRP	Transportation Ins Co	\$200	1.4150	10/01/08
20508	CNA INS GRP	Valley Forge Ins Co	\$200	1.1500	10/01/08
11123	DELPHI FIN GRP	Safety First Ins Co	\$300	1.4000	10/01/08
15105	DELPHI FIN GRP	Safety Natl Cas Corp	\$0	1.1000	07/26/11
11242	EASTERN HOLDING CO GRP	Allied Eastern Indemnity Co	\$175	1.3670	02/22/10
13019	EASTERN HOLDING CO GRP	Eastern Advantage Assurance Co	\$175	1.2370	02/22/10
10724	EASTERN HOLDING CO GRP	Eastern Alliance Ins Co	\$175	1.3020	10/01/08
21261	ELECTRIC INS GRP	Electric Ins Co	\$0	1.1340	10/01/08
21415	EMC INS CO GRP	Employers Mut Cas Co	\$200	1.3200	10/01/08
11512	EMPLOYERS INS GRP	Employers Compensation Ins Co	\$200	1.2900	01/01/12
26263	ERIE INS GRP	Erie Ins Co	\$210	1.2830	03/01/11
16233	ERIE INS GRP	Erie Ins Co Of NY	\$210	1.0430	04/01/12
26830	ERIE INS GRP	Erie Ins Prop & Cas Co	\$210	1.3740	10/01/08
35585	ERIE INS GRP	Flagship City Ins Co	\$210	1.0910	03/01/11
10120	EVEREST REINS HOLDINGS GRP	Everest Natl Ins Co	\$200	1.3900	10/01/08
31348	FAIRFAX FIN GRP	Crum & Forster Ind Co	\$200	1.4250	01/01/10
21105	FAIRFAX FIN GRP	North River Ins Co	\$200	1.2210	01/01/10
10936	FAIRFAX FIN GRP	Seneca Ins Co Inc	\$242	1.3550	10/01/08
21113	FAIRFAX FIN GRP	United States Fire Ins Co	\$200	1.3570	01/01/10
13935	FEDERATED MUT GRP	Federated Mut Ins Co	\$200	1.2340	06/01/11
28304	FEDERATED MUT GRP	Federated Serv Ins Co	\$200	1.1690	06/01/11
13608	Fire Districts	FDM Preferred Ins Co Inc	\$200	1.1600	12/01/10
13610	Fire Districts	Fire Districts Ins Co Inc	\$200	1.5700	12/01/10
37400	Fire Districts	Fire Districts Of NY Mut Ins Co Inc	\$200	1.3700	12/01/10
33278	FLORISTS MUT GRP	Florists Ins Co	\$200	1.2590	12/01/11
13978	FLORISTS MUT GRP	Florists Mut Ins Co	\$200	1.3250	12/01/11
22187	GREATER NY GRP	Greater NY Mut Ins Co	\$200	1.3600	10/01/08

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22195	GREATER NY GRP	Insurance Co Of Greater NY	\$200	1.2200	10/01/08
11024	GREATER NY GRP	Strathmore Ins Co	\$200	1.1600	09/01/09
42390	GUARD INS CO GRP	Amguard Ins Co	\$200	1.3300	10/01/11
14702	GUARD INS CO GRP	Eastguard Ins Co	\$200	1.2600	10/01/11
31470	GUARD INS CO GRP	Norguard Ins Co	\$200	1.4000	10/01/11
15032	GUIDEONE INS GRP	Guideone Mut Ins Co	\$200	1.3540	10/01/08
41343	HANNOVER GRP	Gerling Amer Ins Co	\$215	1.3090	09/26/11
23582	HARLEYSVILLE GRP	Harleysville Ins Co	\$200	1.4590	07/15/10
23582	HARLEYSVILLE GRP	Harleysville Ins Co	\$200	1.4700	05/01/11
33235	HARLEYSVILLE GRP	Harleysville Ins Co of NY	\$200	1.1700	07/15/10
33235	HARLEYSVILLE GRP	Harleysville Ins Co of NY	\$200	1.2400	05/01/11
35696	HARLEYSVILLE GRP	Harleysville Preferred Ins Co	\$200	1.1000	07/15/10
35696	HARLEYSVILLE GRP	Harleysville Preferred Ins Co	\$200	1.1300	05/01/11
26182	HARLEYSVILLE GRP	Harleysville Worcester Ins Co	\$200	1.2750	07/15/10
26182	HARLEYSVILLE GRP	Harleysville Worcester Ins Co	\$200	1.3200	05/01/11
22357	HARTFORD FIRE & CAS GRP	Hartford Accident & Ind Co	\$200	1.0450	10/01/09
29424	HARTFORD FIRE & CAS GRP	Hartford Cas Ins Co	\$200	1.2410	10/01/09
19682	HARTFORD FIRE & CAS GRP	Hartford Fire In Co	\$200	1.1750	10/01/09
37478	HARTFORD FIRE & CAS GRP	Hartford Ins Co Of The Midwest	\$200	1.0450	10/01/09
30104	HARTFORD FIRE & CAS GRP	Hartford Underwriters Ins Co	\$200	1.3710	10/01/09
34690	HARTFORD FIRE & CAS GRP	Property & Cas Ins Co Of Hartford	\$200	1.4370	10/01/09
11000	HARTFORD FIRE & CAS GRP	Sentinel Ins Co Ltd	\$200	1.1100	10/01/09
27120	HARTFORD FIRE & CAS GRP	Trumbull Ins Co	\$200	1.0450	10/01/09
29459	HARTFORD FIRE & CAS GRP	Twin City Fire Ins Co Co	\$200	1.3060	10/01/09
26433	IAT REINS CO GRP	Harco Natl Ins Co	\$140	1.3000	10/01/08
28886	IAT REINS CO GRP	Transguard Ins Co Of Amer Inc	\$40	1.4000	10/01/08
27847	ICW GRP	Insurance Co Of The West	\$200	1.3900	10/01/08
30175	KERNAN GRP	Oriska Ins Co	\$200	1.3400	10/01/08
24066	LIBERTY MUT GRP	American Fire & Cas Co	\$200	1.0700	04/01/12
21458	LIBERTY MUT GRP	Employers Ins of Wausau	\$210	1.4180	02/01/12

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11045	LIBERTY MUT GRP	Excelsior Ins Co	\$200	1.3300	10/01/08
33588	LIBERTY MUT GRP	First Liberty Ins Corp	\$210	1.3780	02/01/12
42404	LIBERTY MUT GRP	Liberty Ins Corp	\$210	1.2190	02/01/12
23035	LIBERTY MUT GRP	Liberty Mut Fire Ins Co	\$210	1.3250	02/01/12
23043	LIBERTY MUT GRP	Liberty Mut Ins Co	\$210	1.4570	02/01/12
33600	LIBERTY MUT GRP	LM Ins Corp	\$210	1.1130	02/01/12
24171	LIBERTY MUT GRP	Netherlands Ins Co The	\$200	1.0700	10/01/08
24074	LIBERTY MUT GRP	Ohio Cas Ins Co	\$200	1.4800	04/01/12
24082	LIBERTY MUT GRP	Ohio Security Ins Co	\$200	1.3300	04/01/12
18333	LIBERTY MUT GRP	Peerless Ind Ins Co	\$200	1.4800	10/01/08
24198	LIBERTY MUT GRP	Peerless Ins Co	\$200	1.2000	10/01/08
26069	LIBERTY MUT GRP	Wausau Business Ins Co	\$210	1.1660	02/01/12
26425	LIBERTY MUT GRP	Wausau General Ins Co	\$210	1.0600	02/01/12
26042	LIBERTY MUT GRP	Wausau Underwriters Ins Co	\$210	1.2720	02/01/12
44393	LIBERTY MUT GRP	West American Ins Co	\$200	1.2000	04/01/12
35408	LIGHTYEAR DELOS GRP	Imperium Ins Co -formerly Delos Ins C	200	1.31	11/01/11
29939	MAIN STREET AMER GRP	Main St Amer Assur Co	\$200	1.1940	02/03/11
14788	MAIN STREET AMER GRP	NGM Ins Co	\$200	1.2350	11/14/11
11149	MAINE EMPLOYERS MUT INS GRP	Maine Employers' Mutual Ins Co	\$140	1.1620	09/14/10
11030	MAINE EMPLOYERS MUT INS GRP	Memic Ind Co	\$140	1.1620	10/01/08
21903	MEADOWBROOK INS GRP	Procentury Ins Co	\$200	1.2000	05/09/11
18023	MEADOWBROOK INS GRP	Star Ins Co	\$200	1.3400	10/01/08
25780	MEADOWBROOK INS GRP	Williamsburg Natl Ins Co	\$200	1.4100	10/01/08
14478	MERCER INS GRP	Mercer Ins Co	\$200	1.3100	10/01/08
23329	MERCHANTS MUT GRP	Merchants Mut Ins Co	\$200	1.3160	10/01/11
12901	MERCHANTS MUT GRP	Merchants Preferred Ins Co	\$200	1.1850	10/01/11
20362	MITSUI SUMITOMO INS GRP	Mitsui Sumitomo Ins Co of Amer	\$225	1.2380	01/01/12
22551	MITSUI SUMITOMO INS GRP	Mitsui Sumitomo Ins USA Inc	\$225	1.3760	01/01/12
13331	MOTORISTS MUT	American Hardware Mut Ins Co	\$200	1.3060	10/01/08
19720	MUNICH RE GRP	American Alt Ins Corp	\$290	1.2920	10/01/10

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11991	NATIONWIDE CORP GRP	National Cas Co	\$250	1.3000	01/13/11
28223	NATIONWIDE CORP GRP	Nationwide Agribusiness Ins Co	\$266	1.2500	01/01/12
23779	NATIONWIDE CORP GRP	Nationwide Mut Fire Ins Co	\$200	1.3730	10/01/10
23787	NATIONWIDE CORP GRP	Nationwide Mut Ins Co	\$200	1.2480	03/01/11
37877	NATIONWIDE CORP GRP	Nationwide Prop & Cas Ins Co	\$200	1.1230	03/01/11
12122	NEW JERSEY MANUFACTURERS GRP	New Jersey Manufacturers Ins Co	\$220	1.3260	10/01/11
20095	OLD REPUBLIC GRP	Bituminous Cas Corp	\$200	1.3330	10/01/08
20109	OLD REPUBLIC GRP	Bituminous Fire & Marine Ins Co	\$200	1.3330	10/01/08
11371	OLD REPUBLIC GRP	Great West Cas Co	\$250	1.3510	10/01/08
24139	OLD REPUBLIC GRP	Old Republic Gen Ins Corp	\$200	1.3300	10/01/08
24147	OLD REPUBLIC GRP	Old Republic Ins Co	\$200	1.2400	03/15/11
14982	PENN MILLER GRP	Penn Millers Ins Co	\$200	1.3070	10/01/08
36897	PENNSYLVANIA MANUFACTURERS GRP	Manufacturers Alliance Ins Co	\$180	1.4100	10/01/08
12262	PENNSYLVANIA MANUFACTURERS GRP	Pennsylvania Manufacturers Assoc In:	\$180	1.2820	10/01/08
41424	PENNSYLVANIA MANUFACTURERS GRP	Pennsylvania Manufacturers Ind Co	\$180	1.1220	10/01/08
14990	PENNSYLVANIA NATL INS GRP	Pennsylvania Natl Mut Cas Ins Co	\$250	1.3100	10/01/08
40177	PUBLIC SERV GRP	Paramount Ins Co	\$200	1.1140	10/01/08
15059	PUBLIC SERV GRP	Public Service Mut Ins Co	\$200	1.3110	10/01/08
24414	QBE INS GRP	General Cas Co Of WI	\$200	1.3500	08/01/10
27740	QBE INS GRP	North Pointe Ins Co	\$200	1.4080	05/09/11
37257	QBE INS GRP	Praetorian Ins Co	\$200	1.4900	10/01/08
39217	QBE INS GRP	QBE Ins Corp	\$200	1.5500	05/09/11
37303	QBE INS GRP	Redland Ins Co	\$200	1.4900	10/01/08
24449	QBE INS GRP	Regent Ins Co	\$200	1.2000	08/01/10
13056	RLI INS GRP	RLI Ins Co	\$200	1.0870	08/22/11
19690	SAFECO INS GRP	American Economy Ins Co	\$200	1.2000	05/01/10
19704	SAFECO INS GRP	American States Ins Co	\$200	1.3300	05/01/10
24732	SAFECO INS GRP	General Ins Co Of Amer	\$200	1.3300	05/01/10
12572	SELECTIVE INS GRP	Selective Ins Co Of Amer	\$200	1.3750	10/01/08
13730	SELECTIVE INS GRP	Selective Ins Co Of NY	\$200	1.1000	10/01/08

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19259	SELECTIVE INS GRP	Selective Ins Co Of SC	\$200	1.2380	10/01/08
26301	SELECTIVE INS GRP	Selective Way Ins Co	\$200	1.3060	10/01/08
23434	SENTRY INS GRP	Middlesex Ins Co	\$200	1.2430	01/01/12
23442	SENTRY INS GRP	Patriot Gen Ins Co	\$200	1.1780	01/01/12
28460	SENTRY INS GRP	Sentry Cas Co	\$0	1.0680	12/22/11
24988	SENTRY INS GRP	Sentry Ins A Mut Co	\$200	1.2430	01/01/12
21180	SENTRY INS GRP	Sentry Select Ins Co	\$200	1.3550	01/01/12
11398	SM MARIANO GRP	Guarantee Ins Co	\$200	1.4800	03/01/12
38997	SOMPO JAPAN INS GRP	Sompo Japan Fire & Mar Ins Co Amer	\$200	1.1730	03/17/11
11126	SOMPO JAPAN INS GRP	Sompo Japan Ins Co of Amer	\$200	1.3140	10/01/08
11126	SOMPO JAPAN INS GRP	Sompo Japan Ins Co of Amer	\$200	1.2480	03/17/11
25143	STATE FARM GRP	State Farm Fire And Cas Co	\$100	1.4759	10/01/10
12831	STATE NATL GRP	State Natl Ins Co Inc	\$50	1.2312	10/01/08
29700	SWISS RE GRP	North Amer Elite Ins Co	\$250	1.4210	10/01/09
29874	SWISS RE GRP	North Amer Specialty Ins Co	\$250	1.4210	10/01/09
39845	SWISS RE GRP	Westport Ins Corp	\$250	1.3530	10/01/08
41840	THE HANOVER INS GRP	Allmerica Fin Benefit Ins Co	\$200	1.0620	06/01/10
31534	THE HANOVER INS GRP	Citizens Ins Co Of Amer	\$200	1.1000	06/01/10
22292	THE HANOVER INS GRP	Hanover Ins Co	\$200	1.3290	10/01/08
22306	THE HANOVER INS GRP	Massachusetts Bay Ins Co	\$200	1.2080	10/01/08
10945	TOKIO MARINE HOLDINGS INC GRP	TM Cas Ins Co	\$200	1.1440	10/01/08
32301	TOKIO MARINE HOLDINGS INC GRP	TNUS Ins Co	\$200	1.1620	02/17/12
12904	TOKIO MARINE HOLDINGS INC GRP	Tokio Marine & Nichido Fire Ins Co	\$200	1.4300	02/17/12
41238	TOKIO MARINE HOLDINGS INC GRP	Trans Pacific Ins Co	\$200	1.2700	02/17/12
40134	TOWER GRP	CastlePoint Nat Ins Co (formerly SUA	\$200	1.5000	09/14/10
17205	TOWER GRP	Castlepoint Ins Co	\$200	1.3840	10/01/08
18376	TOWER GRP	Hermitage Ins Co	\$200	1.2150	12/01/11
15586	TOWER GRP	Preserver Ins Co	\$200	1.0340	01/08/09
44300	TOWER GRP	Tower Ins Co Of NY	\$200	1.2920	10/01/08
43702	TOWER GRP	Tower National Ins Co	\$200	1.1370	10/01/08

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NAIC Code	Group Name	Company Name	Approved Expense Constant	Approved LCM	Effective Date
41769	TRAVELERS GRP	Athena Assur Co	\$200	1.1830	10/01/08
25615	TRAVELERS GRP	Charter Oak Fire Ins Co	\$200	1.0520	10/01/08
36463	TRAVELERS GRP	Discover Prop & Cas Ins Co	\$200	1.4460	10/01/08
35386	TRAVELERS GRP	Fidelity & Guar Ins Co	\$200	1.1180	10/01/08
25879	TRAVELERS GRP	Fidelity & Guar Ins Underwriters Inc	\$200	1.1830	10/01/08
25623	TRAVELERS GRP	Phoenix Ins Co	\$200	1.4460	10/01/08
24767	TRAVELERS GRP	St Paul Fire & Marine Ins Co	\$200	1.3150	10/01/08
24775	TRAVELERS GRP	St Paul Guardian Ins Co	\$200	1.3810	10/01/08
24791	TRAVELERS GRP	St Paul Mercury Ins Co	\$200	1.1830	10/01/08
19224	TRAVELERS GRP	St Paul Protective Ins Co	\$200	1.3810	10/01/08
19038	TRAVELERS GRP	Travelers Cas & Surety Co	\$200	1.3150	10/01/08
19046	TRAVELERS GRP	Travelers Cas Ins Co Of Amer	\$200	1.3810	10/01/08
25658	TRAVELERS GRP	Travelers Ind Co	\$200	1.2490	10/01/08
25666	TRAVELERS GRP	Travelers Ind Co Of Amer	\$200	1.1180	10/01/08
25682	TRAVELERS GRP	Travelers Ind Co Of CT	\$200	1.1830	10/01/08
25674	TRAVELERS GRP	Travelers Property Cas Co Of Amer	\$200	1.3150	10/01/08
25887	TRAVELERS GRP	US Fidelity & Guaranty Co	\$200	1.3150	10/01/08
37893	UNION LABOR GRP	Ullico Cas Co	\$200	1.3000	02/01/11
25984	UTICA GRP	Graphic Arts Mut Ins Co	\$200	1.0950	11/14/11
12475	UTICA GRP	Republic-Franklin Ins Co	\$200	1.1680	11/14/11
25976	UTICA GRP	Utica Mut Ins Co	\$200	1.3400	11/14/11
10687	UTICA GRP	Utica Natl Assur Co	\$200	1.2540	11/14/11
13998	UTICA GRP	Utica Natl Ins Co Of Ohio	\$200	1.4400	03/14/12
43478	UTICA GRP	Utica Natl Ins Co Of TX	\$200	1.0320	11/14/11
24112	WESTFIELD GRP	Westfield Ins Co	\$200	1.3930	10/01/08
27154	WHITE MOUNTAINS GRP	Atlantic Specialty Ins Co	\$200	1.1680	10/01/08
20648	WHITE MOUNTAINS GRP	Employers Fire Ins Co	\$200	1.3740	10/01/08
20621	WHITE MOUNTAINS GRP	OneBeacon Amer Ins Co	\$200	1.1680	10/01/08
21970	WHITE MOUNTAINS GRP	OneBeacon Ins Co	\$200	1.0650	01/01/11
31325	WR BERKLEY CORP GRP	Acadia Ins Co	\$200	1.2919	10/01/08

**WORKERS COMP LOSS COST MULTIPLIERS AND EXPENSE CONSTANTS CURRENTLY IN USE
APPROVED AS OF 3/31/12**

NAIC Code	Group Name	Company Name	Approved Expense Constant	Approved LCM	Effective Date
44318	WR BERKLEY CORP GRP	Admiral Ind Co	\$200	1.3100	10/01/08
38911	WR BERKLEY CORP GRP	Berkley National Ins Co	\$200	1.3000	04/01/11
29580	WR BERKLEY CORP GRP	Berkley Regional Ins Co	\$200	1.5200	04/01/11
10510	WR BERKLEY CORP GRP	Carolina Cas Ins Co	\$200	1.4000	02/22/10
33480	WR BERKLEY CORP GRP	Clermont Ins Co	\$200	1.3100	10/01/08
10804	WR BERKLEY CORP GRP	Continental Western Ins Co	\$200	1.1627	10/01/08
21784	WR BERKLEY CORP GRP	Firemens Ins Co Of Washington DC	\$200	1.2919	10/01/08
25224	WR BERKLEY CORP GRP	Great Divide Ins Co	\$200	1.3200	10/01/08
23612	WR BERKLEY CORP GRP	Midwest Employers Cas Co	\$200	1.2700	02/22/10
40045	WR BERKLEY CORP GRP	Starnet Ins Co	\$200	1.4000	02/22/10
25844	WR BERKLEY CORP GRP	Union Ins Co	\$200	1.1627	10/01/08
22322	XL AMER GRP	Greenwich Ins Co	\$250	1.3750	10/01/08
24554	XL AMER GRP	XL Ins Amer Inc	\$250	1.1250	10/01/08
37885	XL AMER GRP	XL Specialty Ins Co	\$250	1.2500	10/01/08
13269	ZENITH NATL INS GRP	Zenith Ins Co	\$200	1.3930	10/01/08
26247	ZURICH INS GRP	American Guar & Liab Ins	\$200	1.2600	04/01/11
40142	ZURICH INS GRP	American Zurich Ins Co	\$200	1.1200	04/01/11
19305	ZURICH INS GRP	Assurance Co Of Amer	\$200	1.1860	10/01/08
34347	ZURICH INS GRP	Colonial Amer Cas & Surety Co	\$200	1.2600	04/01/11
39306	ZURICH INS GRP	Fidelity & Deposit Co Of MD	\$200	1.2600	04/01/11
19356	ZURICH INS GRP	Maryland Cas Co	\$200	1.3180	10/01/08
19372	ZURICH INS GRP	Northern Ins Co Of NY	\$200	1.0540	10/01/08
21709	ZURICH INS GRP	Truck Ins Exchange	\$200	1.3600	12/01/09
41181	ZURICH INS GRP	Universal Underwriters Ins Co	\$200	1.3180	10/01/08
16535	ZURICH INS GRP	Zurich American Ins Co	\$200	1.4000	04/01/11
27855	ZURICH INS GRP	Zurich American Ins Co of IL	\$200	1.4350	07/27/11