

EXHIBIT C-WC - LOUISIANA LOSS COST MULTIPLIER WORKSHEET - WORKERS' COMPENSATION

1. General Information:			
A. Company Name	_____		
B. Rating service filing reference number(s)	_____		
C. Line/Subline/Classes underlying this page	_____		
2. Loss Cost Modification:			
A. Loss cost base	NCCI loss costs (Losses -- Excluding LAE, all other expenses, and profit; including loss based assessments)		
B. Loss experience modification	(Use 1.000 if not applicable)	_____	
C. Company deviation factor	(Use 1.000 if not applicable)	_____	
D. Other	(Describe here)	_____	
E. Overall Loss Cost Modification	[2B x 2C x 2D]	_____	0.000
3. Loss Adjustment Expenses (LAE): (Attach supporting data)			
A. Ratio of Allocated LAE to Loss	_____		
B. Ratio of Unallocated LAE to Loss	_____		
C. Ratio of Total LAE to Loss [3A + 3B]	_____		0.0%
4. Expense Provisions: (Attach supporting data)			
		Selected Provisions (Relative to Standard Premium - NOT Net Premium)	
		Overall	Variable
		Fixed	
A. Commission & Brokerage		0.0%	N/A
B. Other Acquisition		0.0%	_____
C. General Expense		0.0%	_____
D. Taxes, Licenses & Fees*		0.0%	N/A
E. Underwriting Profit & Contingencies		0.0%	N/A
F. Investment Income Offset		0.0%	N/A
G. Average Premium Discount Per Policy		0.0%	N/A
H. Other	(Describe here)	0.0%	_____
I. Total Expenses & Premium Discount		0.0%	0.0%
J. Permissible Loss & LAE Ratio	[100.0% - (4I Overall)]	100.0%	
K. Permissible Variable L&LAE Ratio	[100.0% - (4I Variable)]	100.0%	
5. Loss Cost Multiplier (LCM):			
A. Current Loss Cost Multiplier	_____		
B. Indicated Loss Cost Multiplier	[2E x (1 + 3C) / 4K]	_____	0.000
C. Proposed Loss Cost Multiplier	(Explain difference B vs C here)	_____	
6. Expense Constant:			
A. Current Expense Constant	_____		
B. Average Prospective Loss Cost Per Policy	(Underlying this Filing)	_____	
C. Indicated Expense Constant	[{ (1 / 4J) - (1 / 4K) } x (6B)]	_____	\$0
D. Proposed Expense Constant	(Explain difference C vs D here)	_____	
7. Special Comments: (Disclose here, if any)			

* - Taxes, Licenses & Fees include the following in Louisiana: Premium Tax [L.R.S. 22:831(A)(1)]; Assessment [L.R.S. 22:1476(A)]; Fraud Assessment [L.R.S. 40:1428]; Municipal Tax [L.R.S. 22:833]; and Licenses & Fees