

**ADVISORY LOSS COSTS - NOT RATES**

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

Exhibit III

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Effective April 1, 2020

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.95	1.35	0.35	2003	1.63	1.12	0.35	2705X*	36.00	22.02	0.29
0008	1.27	0.83	0.31	2014	2.70	1.66	0.28	2709	4.73	2.89	0.29
0016	3.45	2.12	0.28	2016	1.44	1.02	0.39	2710	4.67	2.68	0.25
0034	1.90	1.31	0.35	2021	1.25	0.81	0.31	2714	2.06	1.48	0.38
0035	1.28	0.91	0.38	2039	1.29	0.92	0.39	2727X	5.51	3.38	0.29
0036	2.27	1.57	0.35	2041	1.40	1.00	0.39	2731	2.35	1.45	0.28
0037	2.07	1.35	0.31	2065	1.26	0.87	0.35	2735	1.97	1.41	0.38
0042	2.83	1.85	0.31	2070	2.81	1.93	0.35	2759	2.85	2.04	0.38
0050	3.06	2.11	0.35	2081	1.59	1.10	0.35	2790	0.87	0.62	0.38
0059D	0.20	0.05	0.28	2089	1.54	1.06	0.35	2791	-	1.51	0.38
0065D	0.05	0.02	0.28	2095	1.95	1.35	0.35	2797	2.73	1.89	0.35
0066D	0.05	0.02	0.29	2105	1.93	1.38	0.38	2799	3.73	2.43	0.31
0067D	0.05	0.02	0.29	2110	1.01	0.72	0.39	2802	2.81	1.84	0.31
0079	1.43	0.88	0.28	2111	1.30	0.93	0.39	2835	1.19	0.89	0.44
0083	2.21	1.53	0.35	2112	2.02	1.44	0.38	2836	1.24	0.93	0.44
0106	9.27	5.32	0.25	2114	1.43	1.03	0.38	2841	2.10	1.51	0.38
0113	2.47	1.71	0.35	2121	0.73	0.50	0.35	2881	1.80	1.35	0.44
0170	1.26	0.87	0.35	2130	1.06	0.74	0.35	2883	1.92	1.33	0.35
0251	2.22	1.53	0.35	2131	1.12	0.77	0.35	2913	-	1.33	0.35
0400	-	0.78	0.31	2143	1.25	0.89	0.38	2915	1.81	1.18	0.31
0401	5.51	3.17	0.25	2157	2.03	1.39	0.35	2916	2.08	1.20	0.25
0771N	0.23	-	-	2172	0.81	0.53	0.31	2923	1.10	0.78	0.39
0908P	88.00	60.81	0.35	2174	1.55	1.11	0.38	2942	-	0.38	0.44
0913P	341.00	235.32	0.35	2211	3.78	2.32	0.28	2960	2.32	1.60	0.35
0917	2.30	1.65	0.38	2220	1.13	0.78	0.35	3004	0.72	0.44	0.29
1005	4.31	2.25	0.24	2286	1.04	0.74	0.39	3018	1.79	1.10	0.29
1164	2.56	1.34	0.24	2288	2.04	1.46	0.38	3022	2.47	1.76	0.39
1165XD	1.68	0.95	0.26	2300	-	0.78	0.35	3027	1.18	0.73	0.29
1320	1.11	0.63	0.25	2302	0.88	0.61	0.35	3028	1.50	1.03	0.35
1322	4.73	2.70	0.25	2305	1.25	0.82	0.31	3030	3.21	1.97	0.29
1430	2.64	1.62	0.28	2361	1.03	0.71	0.35	3040	2.84	1.74	0.29
1438	2.51	1.43	0.25	2362	1.14	0.79	0.35	3041	1.92	1.33	0.35
1452	1.25	0.76	0.29	2380	1.07	0.74	0.35	3042	1.82	1.19	0.31
1463	4.77	2.73	0.25	2386	-	0.78	0.35	3064	2.03	1.40	0.35
1470	-	0.76	0.25	2388	0.91	0.65	0.38	3069	-	1.10	0.35
1472	1.32	0.76	0.25	2402	1.81	1.12	0.28	3076	1.59	1.10	0.35
1473	-	0.76	0.25	2413	1.57	1.09	0.35	3081D	2.23	1.35	0.29
1474	-	0.76	0.25	2416	1.11	0.76	0.35	3082D	2.28	1.37	0.28
1624D	2.05	1.16	0.25	2417	0.68	0.47	0.35	3085D	2.22	1.34	0.29
1642	1.14	0.70	0.29	2501	1.13	0.78	0.35	3110	2.25	1.55	0.35
1654	6.74	4.10	0.29	2503	0.69	0.49	0.39	3111	1.45	1.00	0.35
1655	-	0.70	0.29	2534	-	0.78	0.35	3113	0.98	0.67	0.35
1699	1.51	0.92	0.29	2570	2.02	1.44	0.39	3114	1.52	1.05	0.35
1701	1.82	1.12	0.28	2585	1.86	1.32	0.39	3118	1.05	0.75	0.39
1710	3.51	2.16	0.29	2586	1.52	1.05	0.35	3119	0.36	0.27	0.44
1741	-	1.12	0.28	2587	1.16	0.83	0.39	3122	1.15	0.82	0.38
1747	1.11	0.68	0.29	2589	1.24	0.86	0.35	3126	0.84	0.58	0.35
1748	2.28	1.41	0.28	2600	2.08	1.48	0.39	3131	0.98	0.67	0.35
1803D	3.84	2.01	0.25	2623	3.50	2.29	0.31	3132	1.41	0.98	0.35
1852	-	0.48	0.23	2651	0.91	0.65	0.38	3145	1.03	0.71	0.35
1853	-	1.12	0.28	2660	1.25	0.89	0.38	3146	1.25	0.86	0.35
1860	-	0.90	0.35	2670	1.07	0.81	0.44	3169	1.59	1.10	0.35
1924	1.58	1.13	0.39	2683	1.04	0.75	0.38	3175	-	1.10	0.35
1925	1.97	1.30	0.31	2688	1.41	1.01	0.39	3179	0.88	0.63	0.39
2002	1.41	1.01	0.38	2702	11.05	5.83	0.24	3180	1.10	0.78	0.38

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Effective April 1, 2020

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3188	0.97	0.69	0.39	3865	1.04	0.79	0.44	4558	0.88	0.61	0.35
3220	1.09	0.75	0.35	3881	1.93	1.33	0.35	4568	1.03	0.63	0.29
3223	-	0.78	0.38	4000	2.43	1.39	0.26	4581	0.51	0.29	0.25
3224	1.56	1.11	0.39	4021	2.50	1.53	0.28	4583	2.61	1.50	0.25
3227	1.64	1.16	0.39	4024D	1.70	1.03	0.29	4611	0.40	0.29	0.39
3240	1.96	1.40	0.39	4034	3.21	1.97	0.29	4635	1.71	0.90	0.24
3241	1.91	1.31	0.35	4036	1.45	0.89	0.29	4653	0.95	0.68	0.39
3255	1.26	0.94	0.44	4038	1.40	1.05	0.44	4665	3.40	2.08	0.29
3257	1.57	1.09	0.35	4053	-	1.06	0.35	4670	-	1.22	0.35
3270	1.41	0.97	0.35	4061	-	1.06	0.35	4683	1.78	1.22	0.35
3300	1.86	1.29	0.35	4062	1.54	1.06	0.35	4686	1.06	0.65	0.29
3303	1.30	0.93	0.38	4101	1.48	0.96	0.31	4692	0.39	0.28	0.39
3307	1.82	1.26	0.35	4109	0.25	0.18	0.38	4693	0.51	0.35	0.35
3315	1.93	1.38	0.38	4110	0.47	0.32	0.35	4703	0.81	0.56	0.35
3334	1.63	1.12	0.35	4111	0.78	0.56	0.39	4717	1.05	0.79	0.44
3336	1.30	0.80	0.29	4113	-	0.56	0.39	4720	0.94	0.65	0.35
3365	2.99	1.83	0.29	4114	1.75	1.20	0.35	4740	0.94	0.58	0.29
3372	1.73	1.13	0.31	4130	1.80	1.24	0.35	4741	1.39	0.95	0.35
3373	1.99	1.37	0.35	4131	3.58	2.57	0.38	4751	0.97	0.59	0.29
3383	0.77	0.55	0.39	4133	0.94	0.68	0.38	4771N	1.30	0.69	0.24
3385	0.42	0.30	0.38	4149	0.43	0.33	0.44	4777	1.65	0.87	0.23
3400	1.67	1.09	0.31	4206	1.24	0.85	0.35	4825	0.50	0.31	0.29
3507	1.22	0.84	0.35	4207	1.26	0.76	0.29	4828	0.97	0.63	0.31
3515	1.15	0.80	0.35	4239	1.18	0.72	0.29	4829	0.68	0.39	0.25
3516	-	0.80	0.35	4240	1.84	1.32	0.38	4902	1.26	0.90	0.38
3548	0.61	0.42	0.35	4243	1.01	0.69	0.35	4923	0.48	0.33	0.35
3559	1.22	0.84	0.35	4244	1.14	0.78	0.35	5020	3.60	2.20	0.29
3574	0.50	0.36	0.39	4250	0.92	0.64	0.35	5022	4.34	2.48	0.25
3581	0.63	0.45	0.38	4251	1.29	0.89	0.35	5037	7.46	3.93	0.24
3612	0.87	0.57	0.31	4263	1.38	0.95	0.35	5040	4.64	2.44	0.24
3620	1.99	1.22	0.28	4273	1.49	1.03	0.35	5057	3.31	1.75	0.24
3629	0.82	0.59	0.39	4279	1.30	0.90	0.35	5059	11.67	6.16	0.24
3632	1.32	0.86	0.31	4282	-	0.90	0.35	5069	-	6.16	0.24
3634	0.81	0.58	0.38	4283	0.86	0.59	0.35	5102	3.53	2.02	0.25
3635	1.20	0.83	0.35	4299	0.92	0.66	0.39	5146	2.73	1.67	0.29
3638	0.91	0.65	0.38	4301	-	0.90	0.35	5160	1.54	0.88	0.25
3642	0.68	0.47	0.35	4304	2.32	1.52	0.31	5183	1.86	1.14	0.29
3643	0.86	0.59	0.35	4307	0.97	0.73	0.44	5188	2.03	1.24	0.29
3647	1.14	0.74	0.31	4351	0.82	0.56	0.35	5190	1.97	1.21	0.29
3648	0.74	0.53	0.38	4352	0.81	0.58	0.38	5191	0.50	0.34	0.35
3681	0.42	0.30	0.38	4360	-	0.23	0.31	5192	1.68	1.16	0.35
3685	0.59	0.42	0.39	4361	0.53	0.38	0.38	5213	4.10	2.35	0.25
3719	0.66	0.35	0.24	4410	1.66	1.14	0.35	5215	3.48	2.26	0.31
3724	1.85	1.06	0.25	4417	-	1.14	0.35	5221	2.68	1.64	0.29
3726	2.65	1.39	0.24	4420	3.16	1.80	0.25	5222	4.52	2.58	0.25
3803	1.10	0.75	0.35	4431	0.74	0.55	0.44	5223	3.97	2.44	0.29
3807	1.14	0.81	0.39	4432	0.50	0.38	0.44	5348	2.55	1.56	0.29
3808	2.55	1.65	0.31	4439	-	0.61	0.35	5402	3.06	2.18	0.39
3821	3.38	2.22	0.31	4452	1.24	0.85	0.35	5403	3.31	1.89	0.25
3822X	1.69	1.11	0.31	4459	1.37	0.94	0.35	5437	3.21	1.96	0.29
3824X	2.03	1.33	0.31	4470	1.12	0.77	0.35	5443	2.48	1.71	0.35
3826	0.44	0.31	0.35	4484	1.30	0.90	0.35	5445	5.61	3.21	0.25
3827	0.97	0.63	0.31	4493	1.26	0.87	0.35	5462	3.82	2.34	0.29
3830	0.68	0.45	0.31	4511	0.28	0.18	0.31	5472	4.27	2.25	0.24
3851	1.24	0.88	0.39	4557	1.19	0.85	0.38	5473	6.21	3.27	0.24

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5474	4.31	2.47	0.25	6874F	14.65	6.82	0.21	7538	3.61	1.90	0.24
5478	2.06	1.25	0.29	6882	2.06	1.08	0.24	7539	1.00	0.57	0.25
5479	3.71	2.42	0.31	6884	2.37	1.24	0.24	7540	2.45	1.30	0.23
5480	3.77	2.14	0.26	7016M	2.64	1.39	0.24	7580	1.69	1.04	0.29
5491	1.42	0.81	0.25	7024M	2.93	1.54	0.24	7590	1.88	1.22	0.31
5506	3.84	2.03	0.24	7038M	3.01	1.61	0.23	7600	2.96	1.81	0.29
5507	2.18	1.24	0.25	7046M	3.72	1.96	0.24	7605	1.52	0.93	0.29
5508	-	1.24	0.25	7047M	4.30	2.15	0.24	7610	0.35	0.23	0.31
5535	4.18	2.57	0.29	7050M	4.91	2.50	0.23	7705	3.14	2.04	0.31
5537	2.79	1.71	0.29	7090M	3.34	1.79	0.23	7710	2.16	1.24	0.25
5551	9.61	5.08	0.24	7098M	4.13	2.17	0.24	7711	2.16	1.24	0.25
5606	0.63	0.36	0.25	7099M	6.07	3.03	0.24	7720X	1.53	0.94	0.28
5610	3.54	2.44	0.35	7133	2.30	1.32	0.25	7723X	1.35	0.72	0.23
5645	9.91	5.68	0.25	7151M	2.79	1.61	0.25	7855	2.25	1.38	0.29
5703	8.41	5.17	0.29	7152M	4.56	2.49	0.25	8001	1.52	1.09	0.38
5705	16.65	10.26	0.28	7153M	3.11	1.79	0.25	8002	1.17	0.81	0.35
5951	0.18	0.13	0.38	7219	5.06	2.88	0.26	8006	1.35	0.93	0.35
6003	4.47	2.73	0.29	7222X	4.52	2.76	0.29	8008	0.74	0.53	0.38
6005	3.79	2.32	0.29	7225	4.22	2.58	0.29	8010	0.94	0.68	0.38
6017	-	2.35	0.25	7228	-	2.88	0.26	8013	0.22	0.15	0.35
6018	1.69	1.02	0.29	7229	-	2.88	0.26	8015	0.53	0.37	0.35
6045	2.69	1.63	0.29	7230X	5.79	3.76	0.31	8017	0.83	0.59	0.38
6204	4.52	2.58	0.25	7231	5.19	3.37	0.31	8018	1.51	1.07	0.39
6206	1.64	0.86	0.24	7232X	6.13	3.48	0.26	8021	1.35	0.93	0.35
6213	0.91	0.52	0.25	7309F	8.51	3.98	0.21	8031	1.49	1.03	0.35
6214	1.09	0.58	0.24	7313F	3.44	1.61	0.21	8032	1.10	0.79	0.38
6216	3.34	1.75	0.24	7317F	7.65	3.54	0.22	8033	0.95	0.66	0.35
6217	2.91	1.67	0.25	7323	-	1.95	0.22	8037	0.73	0.52	0.38
6229	3.22	1.85	0.25	7327F	14.81	6.98	0.21	8039	0.87	0.63	0.38
6233	1.28	0.73	0.26	7333M	1.79	0.93	0.24	8044	1.81	1.18	0.31
6235	3.02	1.59	0.24	7335M	1.99	1.04	0.24	8045	0.42	0.30	0.38
6236	4.08	2.49	0.29	7337M	2.92	1.45	0.24	8046	1.24	0.85	0.35
6237	0.94	0.57	0.29	7350F	9.36	4.62	0.22	8047	0.49	0.35	0.39
6251D	2.64	1.49	0.26	7360	2.40	1.47	0.29	8058	1.42	0.99	0.35
6252D	2.32	1.20	0.24	7370	2.53	1.74	0.35	8072	0.40	0.29	0.38
6260	-	1.49	0.26	7380	3.15	2.04	0.31	8102	0.89	0.64	0.38
6306	2.90	1.66	0.25	7382	2.72	1.87	0.35	8103	1.19	0.78	0.31
6319	2.37	1.36	0.25	7390	2.37	1.63	0.35	8105	-	1.07	0.39
6325	2.26	1.29	0.25	7394M	1.96	1.03	0.24	8106	2.31	1.42	0.29
6400	3.27	2.13	0.31	7395M	2.18	1.14	0.24	8107	1.66	1.02	0.29
6503	1.13	0.80	0.39	7398M	3.20	1.59	0.24	8111	1.03	0.71	0.35
6504	1.52	1.08	0.38	7402	0.06	0.04	0.35	8116	1.28	0.88	0.35
6702M*	2.73	1.67	0.29	7403	2.86	1.76	0.29	8203	3.33	2.29	0.35
6703M*	4.46	2.60	0.29	7405N	1.26	0.77	0.29	8204	2.69	1.65	0.28
6704M*	3.04	1.86	0.29	7420	4.86	2.53	0.24	8209	1.99	1.38	0.35
6801F	2.53	1.32	0.26	7421	0.41	0.23	0.25	8215	1.88	1.15	0.29
6811	2.77	1.69	0.29	7422	0.91	0.48	0.24	8227	2.43	1.28	0.24
6824F	7.01	3.50	0.22	7425	1.22	0.64	0.24	8232	2.55	1.57	0.29
6826F	3.26	1.68	0.26	7431N	0.68	0.36	0.24	8233	1.63	0.99	0.29
6834	1.84	1.20	0.31	7445N	0.42	-	-	8235	2.53	1.74	0.35
6836	2.37	1.46	0.28	7453N	0.23	-	-	8236X	3.11	1.91	0.29
6843F	7.28	3.41	0.21	7502	1.20	0.73	0.29	8263	3.72	2.43	0.31
6845F	5.77	2.70	0.21	7515	0.61	0.32	0.24	8264	2.42	1.49	0.28
6854	3.17	1.67	0.24	7520	1.77	1.22	0.35	8265	3.39	1.95	0.25
6872F	8.39	3.93	0.21	7529X	8.53	4.49	0.24	8279	3.43	1.97	0.25

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8288	3.20	1.97	0.28	8901	0.11	0.07	0.31				
8291X	1.91	1.25	0.31	9012	0.51	0.33	0.31				
8292X	1.86	1.28	0.35	9014	1.73	1.20	0.35				
8293X	4.66	2.86	0.29	9015	1.55	1.07	0.35				
8304	2.74	1.68	0.28	9016	1.32	0.92	0.35				
8350	3.92	2.25	0.25	9019	1.47	0.90	0.29				
8380	1.31	0.85	0.31	9033	1.16	0.80	0.35				
8381	1.16	0.76	0.31	9040	1.70	1.22	0.38				
8385	1.09	0.67	0.29	9044	0.64	0.46	0.38				
8392	1.26	0.87	0.35	9052	1.02	0.73	0.38				
8393	0.86	0.59	0.35	9058	0.83	0.62	0.44				
8500	3.04	1.86	0.29	9060	0.69	0.49	0.38				
8601	0.17	0.11	0.31	9061	0.60	0.45	0.44				
8602	0.83	0.54	0.31	9062	0.65	0.49	0.44				
8603	0.04	0.03	0.35	9063	0.46	0.33	0.38				
8606	1.11	0.64	0.25	9077F	1.87	1.03	0.33				
8709F	3.90	1.82	0.21	9082	0.66	0.50	0.44				
8710	-	0.63	0.29	9083	0.66	0.50	0.44				
8719	1.25	0.66	0.24	9084	0.77	0.53	0.35				
8720	0.58	0.36	0.29	9089	0.62	0.45	0.38				
8721	0.20	0.13	0.28	9093	0.74	0.53	0.38				
8723	0.10	0.07	0.35	9101	1.61	1.15	0.38				
8725	1.49	0.91	0.29	9102	1.80	1.24	0.35				
8726F	1.88	0.97	0.26	9154	0.96	0.67	0.35				
8734M	0.23	0.14	0.29	9156	1.20	0.78	0.31				
8737M	0.21	0.13	0.29	9170	4.34	2.29	0.24				
8738M	0.34	0.19	0.29	9178	3.58	2.72	0.44				
8742	0.17	0.10	0.29	9179	7.22	5.16	0.38				
8745	1.92	1.25	0.31	9180	2.76	1.70	0.28				
8748	0.32	0.21	0.31	9182	1.03	0.72	0.35				
8755	0.15	0.09	0.28	9186	9.59	5.55	0.25				
8799	0.23	0.16	0.35	9220	3.09	2.03	0.31				
8800	0.82	0.62	0.44	9402	3.07	1.88	0.29				
8803	0.03	0.02	0.28	9403	4.65	2.66	0.25				
8805M	0.09	0.06	0.35	9410	1.53	1.05	0.35				
8810	0.07	0.05	0.35	9501	1.69	1.10	0.31				
8814M	0.09	0.06	0.35	9505	3.10	2.02	0.31				
8815M	0.14	0.09	0.35	9516	1.71	1.05	0.29				
8820	0.07	0.04	0.31	9519	1.95	1.19	0.29				
8824	1.42	1.01	0.39	9521	2.00	1.22	0.29				
8825	-	0.77	0.35	9522	0.89	0.61	0.35				
8826	1.11	0.77	0.35	9534	3.25	1.85	0.26				
8831	0.70	0.48	0.35	9554	5.98	3.43	0.25				
8832	0.18	0.12	0.35	9586	0.24	0.18	0.44				
8833	0.62	0.43	0.35	9600	1.25	0.89	0.39				
8835	1.40	0.96	0.35	9620	0.72	0.47	0.31				
8842X	1.21	0.84	0.35								
8848	-	1.01	0.39								
8849	-	1.01	0.39								
8855	0.07	0.05	0.35								
8856	0.25	0.17	0.35								
8864X	0.67	0.47	0.35								
8868	0.26	0.19	0.38								
8869	0.60	0.43	0.38								
8871	0.04	0.03	0.39								

\* Refer to the Footnotes Page for additional information on this class code.

Effective April 1, 2020

FOOTNOTES

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	0.20	S	1624D	0.01	S	4024D	0.02	S
0065D	0.05	S	1803D	0.32	S	6251D	0.02	S
0066D	0.05	S	3081D	0.04	S	6252D	0.02	S
0067D	0.05	S	3082D	0.04	S			
1165XD	0.02	S	3085D	0.04	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 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**

- 2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.
- 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 1.983 and elr x 1.887.
- 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 April 1, 2020

**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. They do not include a safety factor.

Deductible Amount	Advisory Loss Elimination Ratios						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.1%	0.9%	0.8%	0.5%	0.4%	0.2%	0.2%
\$200	2.1%	1.7%	1.4%	1.0%	0.7%	0.4%	0.4%
\$300	2.9%	2.4%	1.9%	1.3%	1.0%	0.6%	0.6%
\$400	3.6%	3.0%	2.4%	1.7%	1.3%	0.8%	0.7%
\$500	4.2%	3.5%	2.9%	2.0%	1.5%	1.0%	0.9%
\$1,000	6.7%	5.5%	4.6%	3.3%	2.6%	1.7%	1.6%
\$1,500	8.5%	7.0%	5.9%	4.4%	3.5%	2.4%	2.2%
\$2,000	10.1%	8.3%	7.1%	5.3%	4.3%	3.0%	2.7%
\$2,500	11.4%	9.4%	8.1%	6.1%	5.0%	3.5%	3.2%
\$5,000	16.6%	13.8%	12.1%	9.5%	8.0%	5.9%	5.3%

**Basis of premium** applicable in accordance with *Basic Manual* footnote instructions for Code 7370 --"Taxicab Co.":

Employee operated vehicle.....	\$72,900
Leased or rented vehicle.....	\$48,600

**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 the *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports"..... \$1,900

**Minimum Weekly Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" ..... \$950

**Premium Determination for Partners and Sole Proprietors** in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$48,600

**Terrorism** - (Advisory Loss Cost) ..... \$0.005

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with *Basic Manual* Rule 3-A-4..... 59%

(Multiply a Non-F classification loss cost by a factor of 1.59 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.50) and the adjustment for differences in loss-based expenses (1.057).)

**Experience Rating Eligibility**

A risk is eligible for experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$11,000. If more than two years, an average annual premium of at least \$5,500 is required. These amounts are applicable for ratings effective April 1, 2019, and subsequent. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2020

**TABLE OF WEIGHTING VALUES  
APPLICABLE TO ALL POLICIES**

*Experience Rating Program - ERA*

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,387	0.04	1,346,215	--	1,420,471	0.44
2,388	--	9,650	0.05	1,420,472	--	1,499,027	0.45
9,651	--	17,069	0.06	1,499,028	--	1,582,267	0.46
17,070	--	24,648	0.07	1,582,268	--	1,670,625	0.47
24,649	--	32,393	0.08	1,670,626	--	1,764,588	0.48
32,394	--	54,180	0.09	1,764,589	--	1,864,708	0.49
54,181	--	80,650	0.10	1,864,709	--	1,971,610	0.50
80,651	--	104,194	0.11	1,971,611	--	2,086,010	0.51
104,195	--	127,118	0.12	2,086,011	--	2,208,726	0.52
127,119	--	150,046	0.13	2,208,727	--	2,340,699	0.53
150,047	--	173,255	0.14	2,340,700	--	2,483,018	0.54
173,256	--	196,905	0.15	2,483,019	--	2,636,952	0.55
196,906	--	221,100	0.16	2,636,953	--	2,803,982	0.56
221,101	--	245,923	0.17	2,803,983	--	2,985,855	0.57
245,924	--	271,439	0.18	2,985,856	--	3,184,643	0.58
271,440	--	297,709	0.19	3,184,644	--	3,402,821	0.59
297,710	--	324,789	0.20	3,402,822	--	3,643,372	0.60
324,790	--	352,737	0.21	3,643,373	--	3,909,925	0.61
352,738	--	381,607	0.22	3,909,926	--	4,206,937	0.62
381,608	--	411,456	0.23	4,206,938	--	4,539,947	0.63
411,457	--	442,346	0.24	4,539,948	--	4,915,922	0.64
442,347	--	474,338	0.25	4,915,923	--	5,343,752	0.65
474,339	--	507,500	0.26	5,343,753	--	5,834,959	0.66
507,501	--	541,900	0.27	5,834,960	--	6,404,756	0.67
541,901	--	577,616	0.28	6,404,757	--	7,073,644	0.68
577,617	--	614,727	0.29	7,073,645	--	7,869,934	0.69
614,728	--	653,321	0.30	7,869,935	--	8,833,860	0.70
653,322	--	693,491	0.31	8,833,861	--	10,024,587	0.71
693,492	--	735,339	0.32	10,024,588	--	11,532,835	0.72
735,340	--	778,973	0.33	11,532,836	--	13,505,153	0.73
778,974	--	824,514	0.34	13,505,154	--	16,194,671	0.74
824,515	--	872,092	0.35	16,194,672	--	20,079,523	0.75
872,093	--	921,846	0.36	20,079,524	--	26,184,280	0.76
921,847	--	973,933	0.37	26,184,281	--	37,172,830	0.77
973,934	--	1,028,522	0.38	37,172,831	--	62,812,758	0.78
1,028,523	--	1,085,798	0.39	62,812,759	--	191,012,336	0.79
1,085,799	--	1,145,967	0.40	191,012,337	AND OVER	0.80	
1,145,968	--	1,209,255	0.41				
1,209,256	--	1,275,911	0.42				
1,275,912	--	1,346,214	0.43				

(a) G	11.40
(b) State Per Claim Accident Limitation	\$285,000
(c) State Multiple Claim Accident Limitation	\$570,000
(d) USL&HW Per Claim Accident Limitation	\$875,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,751,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$17,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.50
<i>(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 1.50.)</i>	

Effective April 1, 2020

**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 -- 61,318	28,500	1,967,652 -- 2,024,618	228,000	3,962,073 -- 4,019,064	427,500
61,319 -- 105,535	34,200	2,024,619 -- 2,081,588	233,700	4,019,065 -- 4,076,056	433,200
105,536 -- 156,340	39,900	2,081,589 -- 2,138,559	239,400	4,076,057 -- 4,133,049	438,900
156,341 -- 209,936	45,600	2,138,560 -- 2,195,532	245,100	4,133,050 -- 4,190,041	444,600
209,937 -- 264,836	51,300	2,195,533 -- 2,252,506	250,800	4,190,042 -- 4,247,034	450,300
264,837 -- 320,425	57,000	2,252,507 -- 2,309,481	256,500	4,247,035 -- 4,304,027	456,000
320,426 -- 376,416	62,700	2,309,482 -- 2,366,457	262,200	4,304,028 -- 4,361,020	461,700
376,417 -- 432,661	68,400	2,366,458 -- 2,423,435	267,900	4,361,021 -- 4,418,013	467,400
432,662 -- 489,075	74,100	2,423,436 -- 2,480,413	273,600	4,418,014 -- 4,475,007	473,100
489,076 -- 545,608	79,800	2,480,414 -- 2,537,393	279,300	4,475,008 -- 4,532,000	478,800
545,609 -- 602,227	85,500	2,537,394 -- 2,594,373	285,000	4,532,001 -- 4,588,994	484,500
602,228 -- 658,910	91,200	2,594,374 -- 2,651,355	290,700	4,588,995 -- 4,645,988	490,200
658,911 -- 715,642	96,900	2,651,356 -- 2,708,337	296,400	4,645,989 -- 4,702,982	495,900
715,643 -- 772,414	102,600	2,708,338 -- 2,765,320	302,100	4,702,983 -- 4,759,976	501,600
772,415 -- 829,216	108,300	2,765,321 -- 2,822,303	307,800	4,759,977 -- 4,816,971	507,300
829,217 -- 886,043	114,000	2,822,304 -- 2,879,287	313,500	4,816,972 -- 4,873,965	513,000
886,044 -- 942,891	119,700	2,879,288 -- 2,936,272	319,200	4,873,966 -- 4,930,960	518,700
942,892 -- 999,756	125,400	2,936,273 -- 2,993,257	324,900	4,930,961 -- 4,987,955	524,400
999,757 -- 1,056,636	131,100	2,993,258 -- 3,050,243	330,600	4,987,956 -- 5,044,950	530,100
1,056,637 -- 1,113,527	136,800	3,050,244 -- 3,107,230	336,300	5,044,951 -- 5,101,945	535,800
1,113,528 -- 1,170,429	142,500	3,107,231 -- 3,164,216	342,000	5,101,946 -- 5,158,940	541,500
1,170,430 -- 1,227,341	148,200	3,164,217 -- 3,221,204	347,700	5,158,941 -- 5,215,935	547,200
1,227,342 -- 1,284,259	153,900	3,221,205 -- 3,278,192	353,400	5,215,936 -- 5,272,930	552,900
1,284,260 -- 1,341,185	159,600	3,278,193 -- 3,335,180	359,100	5,272,931 -- 5,329,926	558,600
1,341,186 -- 1,398,117	165,300	3,335,181 -- 3,392,168	364,800	5,329,927 -- 5,386,921	564,300
1,398,118 -- 1,455,054	171,000	3,392,169 -- 3,449,157	370,500	5,386,922 -- 5,443,916	570,000
1,455,055 -- 1,511,996	176,700	3,449,158 -- 3,506,147	376,200		
1,511,997 -- 1,568,942	182,400	3,506,148 -- 3,563,136	381,900		
1,568,943 -- 1,625,891	188,100	3,563,137 -- 3,620,126	387,600		
1,625,892 -- 1,682,845	193,800	3,620,127 -- 3,677,117	393,300		
1,682,846 -- 1,739,801	199,500	3,677,118 -- 3,734,107	399,000		
1,739,802 -- 1,796,760	205,200	3,734,108 -- 3,791,098	404,700		
1,796,761 -- 1,853,721	210,900	3,791,099 -- 3,848,089	410,400		
1,853,722 -- 1,910,685	216,600	3,848,090 -- 3,905,081	416,100		
1,910,686 -- 1,967,651	222,300	3,905,082 -- 3,962,072	421,800		

For Expected Losses greater than \$5,443,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.40) / (\text{Expected Losses} + (700)(11.40))$$

G = 11.40



**RETROSPECTIVE RATING PLAN MANUAL  
STATE SPECIAL RATING VALUES**

**NORTH CAROLINA  
RR 1  
Exhibit III**

*Effective April 1, 2020*

**1. Average Cost per Case by Hazard Group**

A	B	C	D	E	F	G
8,289	9,938	12,431	18,531	25,900	42,939	46,159

**Average Cost per Case including ALAE by Hazard Group**

A	B	C	D	E	F	G
9,217	11,041	13,794	20,540	28,673	47,487	50,929

**2.**

**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	0.644	0.677	0.694	0.722	0.741	0.764	0.774
\$15,000	0.595	0.634	0.654	0.686	0.709	0.735	0.749
\$20,000	0.555	0.598	0.620	0.655	0.681	0.710	0.727
\$25,000	0.522	0.567	0.590	0.627	0.656	0.688	0.707
\$30,000	0.493	0.540	0.564	0.603	0.634	0.668	0.689
\$35,000	0.467	0.516	0.541	0.581	0.613	0.649	0.673
\$40,000	0.445	0.494	0.520	0.560	0.595	0.632	0.657
\$50,000	0.407	0.457	0.484	0.525	0.562	0.601	0.629
\$75,000	0.338	0.388	0.416	0.458	0.498	0.539	0.573
\$100,000	0.292	0.340	0.368	0.410	0.451	0.492	0.529
\$125,000	0.257	0.304	0.332	0.373	0.414	0.456	0.494
\$150,000	0.230	0.276	0.303	0.343	0.384	0.425	0.465
\$175,000	0.209	0.252	0.279	0.318	0.359	0.400	0.440
\$200,000	0.191	0.233	0.259	0.297	0.338	0.378	0.419
\$225,000	0.176	0.217	0.242	0.280	0.319	0.359	0.400
\$250,000	0.164	0.203	0.228	0.264	0.303	0.342	0.383
\$275,000	0.153	0.190	0.215	0.250	0.289	0.327	0.368
\$300,000	0.143	0.180	0.204	0.238	0.276	0.313	0.355
\$325,000	0.135	0.170	0.194	0.227	0.265	0.301	0.343
\$350,000	0.127	0.161	0.185	0.217	0.254	0.290	0.331
\$375,000	0.120	0.154	0.176	0.208	0.245	0.279	0.321
\$400,000	0.114	0.147	0.169	0.200	0.236	0.270	0.311
\$425,000	0.109	0.140	0.162	0.193	0.228	0.261	0.303
\$450,000	0.104	0.135	0.156	0.186	0.220	0.253	0.294
\$475,000	0.099	0.129	0.150	0.179	0.214	0.246	0.287
\$500,000	0.095	0.124	0.145	0.174	0.207	0.239	0.279
\$600,000	0.082	0.108	0.127	0.154	0.186	0.215	0.255
\$700,000	0.072	0.096	0.114	0.138	0.168	0.196	0.235
\$800,000	0.064	0.086	0.103	0.126	0.155	0.181	0.218
\$900,000	0.057	0.078	0.094	0.116	0.143	0.168	0.205
\$1,000,000	0.052	0.071	0.087	0.107	0.133	0.157	0.193
\$2,000,000	0.027	0.039	0.049	0.062	0.080	0.097	0.125
\$3,000,000	0.017	0.026	0.033	0.043	0.057	0.070	0.093
\$4,000,000	0.012	0.019	0.025	0.033	0.044	0.054	0.074
\$5,000,000	0.009	0.014	0.019	0.026	0.035	0.044	0.060
\$6,000,000	0.007	0.011	0.015	0.021	0.029	0.036	0.050
\$7,000,000	0.006	0.009	0.012	0.017	0.024	0.030	0.043
\$8,000,000	0.004	0.008	0.010	0.014	0.020	0.026	0.037
\$9,000,000	0.004	0.006	0.008	0.012	0.017	0.022	0.032
\$10,000,000	0.003	0.005	0.007	0.010	0.014	0.019	0.027

Effective April 1, 2020

**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	0.723	0.758	0.777	0.806	0.826	0.850	0.860
\$15,000	0.671	0.713	0.734	0.768	0.792	0.820	0.834
\$20,000	0.629	0.674	0.698	0.735	0.762	0.794	0.811
\$25,000	0.592	0.641	0.666	0.705	0.736	0.770	0.790
\$30,000	0.561	0.611	0.638	0.679	0.712	0.748	0.771
\$35,000	0.533	0.585	0.613	0.655	0.690	0.728	0.753
\$40,000	0.508	0.562	0.590	0.633	0.670	0.710	0.736
\$50,000	0.467	0.521	0.550	0.595	0.635	0.677	0.706
\$75,000	0.391	0.446	0.476	0.522	0.565	0.610	0.645
\$100,000	0.339	0.393	0.423	0.469	0.513	0.559	0.597
\$125,000	0.301	0.353	0.382	0.428	0.472	0.518	0.559
\$150,000	0.271	0.321	0.350	0.394	0.439	0.485	0.527
\$175,000	0.247	0.295	0.324	0.367	0.412	0.456	0.500
\$200,000	0.227	0.274	0.302	0.344	0.388	0.432	0.476
\$225,000	0.210	0.255	0.283	0.324	0.368	0.411	0.455
\$250,000	0.196	0.239	0.267	0.307	0.350	0.392	0.437
\$275,000	0.183	0.226	0.252	0.291	0.334	0.375	0.420
\$300,000	0.172	0.213	0.240	0.278	0.320	0.360	0.405
\$325,000	0.163	0.202	0.228	0.266	0.307	0.347	0.392
\$350,000	0.154	0.193	0.218	0.254	0.295	0.334	0.379
\$375,000	0.146	0.184	0.209	0.244	0.284	0.323	0.368
\$400,000	0.139	0.176	0.200	0.235	0.275	0.313	0.357
\$425,000	0.133	0.169	0.193	0.227	0.266	0.303	0.347
\$450,000	0.127	0.162	0.186	0.219	0.257	0.294	0.338
\$475,000	0.122	0.156	0.179	0.212	0.250	0.286	0.330
\$500,000	0.117	0.150	0.173	0.205	0.242	0.278	0.322
\$600,000	0.101	0.131	0.152	0.182	0.218	0.251	0.294
\$700,000	0.088	0.116	0.137	0.165	0.198	0.230	0.272
\$800,000	0.079	0.105	0.124	0.150	0.182	0.212	0.253
\$900,000	0.071	0.095	0.113	0.138	0.169	0.197	0.238
\$1,000,000	0.065	0.087	0.104	0.128	0.158	0.185	0.224
\$2,000,000	0.033	0.047	0.059	0.075	0.095	0.115	0.146
\$3,000,000	0.021	0.032	0.040	0.052	0.068	0.083	0.109
\$4,000,000	0.015	0.023	0.030	0.039	0.052	0.065	0.087
\$5,000,000	0.012	0.018	0.023	0.031	0.042	0.052	0.071
\$6,000,000	0.009	0.014	0.019	0.025	0.034	0.043	0.060
\$7,000,000	0.007	0.011	0.015	0.021	0.029	0.037	0.051
\$8,000,000	0.006	0.009	0.013	0.017	0.024	0.031	0.044
\$9,000,000	0.005	0.008	0.011	0.015	0.021	0.027	0.038
\$10,000,000	0.004	0.007	0.009	0.012	0.018	0.023	0.033

3.

**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.	
0.07	0.04	0.03	0.27	0.17	0.12	0.00

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**NORTH CAROLINA**

Exhibit III

Page S1

Effective April 1, 2020

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	5.33	1226	1.35	0.35	2003	4.45	1050	1.12	0.35	2705X*	98.35	1500	22.02	0.29
0008	3.47	854	0.83	0.31	2014	7.38	1500	1.66	0.28	2709	12.92	1500	2.89	0.29
0016	9.43	1500	2.12	0.28	2016	3.93	946	1.02	0.39	2710	12.76	1500	2.68	0.25
0034	5.19	1198	1.31	0.35	2021	3.42	844	0.81	0.31	2714	5.63	1286	1.48	0.38
0035	3.50	860	0.91	0.38	2039	3.52	864	0.92	0.39	2727X	15.05	1500	3.38	0.29
0036	6.20	1400	1.57	0.35	2041	3.82	924	1.00	0.39	2731	6.42	1444	1.45	0.28
0037	5.66	1292	1.35	0.31	2065	3.44	848	0.87	0.35	2735	5.38	1236	1.41	0.38
0042	7.73	1500	1.85	0.31	2070	7.68	1500	1.93	0.35	2759	7.79	1500	2.04	0.38
0050	8.36	1500	2.11	0.35	2081	4.34	1028	1.10	0.35	2790	2.38	636	0.62	0.38
0059D	0.55	-	0.05	0.28	2089	4.21	1002	1.06	0.35	2791	-	-	1.51	0.38
0065D	0.14	-	0.02	0.28	2095	5.33	1226	1.35	0.35	2797	7.46	1500	1.89	0.35
0066D	0.14	-	0.02	0.29	2105	5.27	1214	1.38	0.38	2799	10.19	1500	2.43	0.31
0067D	0.14	-	0.02	0.29	2110	2.76	712	0.72	0.39	2802	7.68	1500	1.84	0.31
0079	3.91	942	0.88	0.28	2111	3.55	870	0.93	0.39	2835	3.25	810	0.89	0.44
0083	6.04	1368	1.53	0.35	2112	5.52	1264	1.44	0.38	2836	3.39	838	0.93	0.44
0106	25.33	1500	5.32	0.25	2114	3.91	942	1.03	0.38	2841	5.74	1308	1.51	0.38
0113	6.75	1500	1.71	0.35	2121	1.99	558	0.50	0.35	2881	4.92	1144	1.35	0.44
0170	3.44	848	0.87	0.35	2130	2.90	740	0.74	0.35	2883	5.25	1210	1.33	0.35
0251	6.07	1374	1.53	0.35	2131	3.06	772	0.77	0.35	2913	-	-	1.33	0.35
0400	-	-	0.78	0.31	2143	3.42	844	0.89	0.38	2915	4.94	1148	1.18	0.31
0401	15.05	A	3.17	0.25	2157	5.55	1270	1.39	0.35	2916	5.68	1296	1.20	0.25
0771N	0.63	-	-	-	2172	2.21	602	0.53	0.31	2923	3.01	762	0.78	0.39
0908P	240.00	400	60.81	0.35	2174	4.23	1006	1.11	0.38	2942	-	-	0.38	0.44
0913P	932.00	1092	235.32	0.35	2211	10.33	1500	2.32	0.28	2960	6.34	1428	1.60	0.35
0917	6.28	1416	1.65	0.38	2220	3.09	778	0.78	0.35	3004	1.97	554	0.44	0.29
1005	11.77	1500	2.25	0.24	2286	2.84	728	0.74	0.39	3018	4.89	1138	1.10	0.29
1164	6.99	1500	1.34	0.24	2288	5.57	1274	1.46	0.38	3022	6.75	1500	1.76	0.39
1165XD	4.59	1078	0.95	0.26	2300	-	-	0.78	0.35	3027	3.22	804	0.73	0.29
1320	3.03	766	0.63	0.25	2302	2.40	640	0.61	0.35	3028	4.10	980	1.03	0.35
1322	12.92	1500	2.70	0.25	2305	3.42	844	0.82	0.31	3030	8.77	1500	1.97	0.29
1430	7.21	1500	1.62	0.28	2361	2.81	722	0.71	0.35	3040	7.76	1500	1.74	0.29
1438	6.86	1500	1.43	0.25	2362	3.11	782	0.79	0.35	3041	5.25	1210	1.33	0.35
1452	3.42	844	0.76	0.29	2380	2.92	744	0.74	0.35	3042	4.97	1154	1.19	0.31
1463	13.03	1500	2.73	0.25	2386	-	-	0.78	0.35	3064	5.55	1270	1.40	0.35
1470	-	-	0.76	0.25	2388	2.49	658	0.65	0.38	3069	-	-	1.10	0.35
1472	3.61	882	0.76	0.25	2402	4.94	1148	1.12	0.28	3076	4.34	1028	1.10	0.35
1473	-	-	0.76	0.25	2413	4.29	1018	1.09	0.35	3081D	6.09	1378	1.35	0.29
1474	-	-	0.76	0.25	2416	3.03	766	0.76	0.35	3082D	6.23	1406	1.37	0.28
1624D	5.60	1280	1.16	0.25	2417	1.86	532	0.47	0.35	3085D	6.07	1374	1.34	0.29
1642	3.11	782	0.70	0.29	2501	3.09	778	0.78	0.35	3110	6.15	1390	1.55	0.35
1654	18.41	1500	4.10	0.29	2503	1.89	538	0.49	0.39	3111	3.96	952	1.00	0.35
1655	-	-	0.70	0.29	2534	-	-	0.78	0.35	3113	2.68	696	0.67	0.35
1699	4.13	986	0.92	0.29	2570	5.52	1264	1.44	0.39	3114	4.15	990	1.05	0.35
1701	4.97	1154	1.12	0.28	2585	5.08	1176	1.32	0.39	3118	2.87	734	0.75	0.39
1710	9.59	1500	2.16	0.29	2586	4.15	990	1.05	0.35	3119	0.98	356	0.27	0.44
1741	-	-	1.12	0.28	2587	3.17	794	0.83	0.39	3122	3.14	788	0.82	0.38
1747	3.03	766	0.68	0.29	2589	3.39	838	0.86	0.35	3126	2.29	618	0.58	0.35
1748	6.23	1406	1.41	0.28	2600	5.68	1296	1.48	0.39	3131	2.68	696	0.67	0.35
1803D	10.49	1500	2.01	0.25	2623	9.56	1500	2.29	0.31	3132	3.85	930	0.98	0.35
1852	-	-	0.48	0.23	2651	2.49	658	0.65	0.38	3145	2.81	722	0.71	0.35
1853	-	-	1.12	0.28	2660	3.42	844	0.89	0.38	3146	3.42	844	0.86	0.35
1860	-	-	0.90	0.35	2670	2.92	744	0.81	0.44	3169	4.34	1028	1.10	0.35
1924	4.32	1024	1.13	0.39	2683	2.84	728	0.75	0.38	3175	-	-	1.10	0.35
1925	5.38	1236	1.30	0.31	2688	3.85	930	1.01	0.39	3179	2.40	640	0.63	0.39
2002	3.85	930	1.01	0.38	2702	30.19	1500	5.83	0.24	3180	3.01	762	0.78	0.38

\* Refer to the Footnotes Page for additional information on this class code.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**NORTH CAROLINA**

Exhibit III

Page S2

Effective April 1, 2020

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3188	2.65	690	0.69	0.39	3865	2.84	728	0.79	0.44	4558	2.40	640	0.61	0.35
3220	2.98	756	0.75	0.35	3881	5.27	1214	1.33	0.35	4568	2.81	722	0.63	0.29
3223	-	-	0.78	0.38	4000	6.64	1488	1.39	0.26	4581	1.39	438	0.29	0.25
3224	4.26	1012	1.11	0.39	4021	6.83	1500	1.53	0.28	4583	7.13	1500	1.50	0.25
3227	4.48	1056	1.16	0.39	4024D	4.64	1088	1.03	0.29	4611	1.09	378	0.29	0.39
3240	5.35	1230	1.40	0.39	4034	8.77	1500	1.97	0.29	4635	4.67	1094	0.90	0.24
3241	5.22	1204	1.31	0.35	4036	3.96	952	0.89	0.29	4653	2.60	680	0.68	0.39
3255	3.44	848	0.94	0.44	4038	3.82	924	1.05	0.44	4665	9.29	1500	2.08	0.29
3257	4.29	1018	1.09	0.35	4053	-	-	1.06	0.35	4670	-	-	1.22	0.35
3270	3.85	930	0.97	0.35	4061	-	-	1.06	0.35	4683	4.86	1132	1.22	0.35
3300	5.08	1176	1.29	0.35	4062	4.21	1002	1.06	0.35	4686	2.90	740	0.65	0.29
3303	3.55	870	0.93	0.38	4101	4.04	968	0.96	0.31	4692	1.07	374	0.28	0.39
3307	4.97	1154	1.26	0.35	4109	0.68	296	0.18	0.38	4693	1.39	438	0.35	0.35
3315	5.27	1214	1.38	0.38	4110	1.28	416	0.32	0.35	4703	2.21	602	0.56	0.35
3334	4.45	1050	1.12	0.35	4111	2.13	586	0.56	0.39	4717	2.87	734	0.79	0.44
3336	3.55	870	0.80	0.29	4113	-	-	0.56	0.39	4720	2.57	674	0.65	0.35
3365	8.17	1500	1.83	0.29	4114	4.78	1116	1.20	0.35	4740	2.57	674	0.58	0.29
3372	4.73	1106	1.13	0.31	4130	4.92	1144	1.24	0.35	4741	3.80	920	0.95	0.35
3373	5.44	1248	1.37	0.35	4131	9.78	1500	2.57	0.38	4751	2.65	690	0.59	0.29
3383	2.10	580	0.55	0.39	4133	2.57	674	0.68	0.38	4771N	3.55	996	0.69	0.24
3385	1.15	390	0.30	0.38	4149	1.17	394	0.33	0.44	4777	4.51	1062	0.87	0.23
3400	4.56	1072	1.09	0.31	4206	3.39	838	0.85	0.35	4825	1.37	434	0.31	0.29
3507	3.33	826	0.84	0.35	4207	3.44	848	0.76	0.29	4828	2.65	690	0.63	0.31
3515	3.14	788	0.80	0.35	4239	3.22	804	0.72	0.29	4829	1.86	532	0.39	0.25
3516	-	-	0.80	0.35	4240	5.03	1166	1.32	0.38	4902	3.44	848	0.90	0.38
3548	1.67	494	0.42	0.35	4243	2.76	712	0.69	0.35	4923	1.31	422	0.33	0.35
3559	3.33	826	0.84	0.35	4244	3.11	782	0.78	0.35	5020	9.84	1500	2.20	0.29
3574	1.37	434	0.36	0.39	4250	2.51	662	0.64	0.35	5022	11.86	1500	2.48	0.25
3581	1.72	504	0.45	0.38	4251	3.52	864	0.89	0.35	5037	20.38	1500	3.93	0.24
3612	2.38	636	0.57	0.31	4263	3.77	914	0.95	0.35	5040	12.68	1500	2.44	0.24
3620	5.44	1248	1.22	0.28	4273	4.07	974	1.03	0.35	5057	9.04	1500	1.75	0.24
3629	2.24	608	0.59	0.39	4279	3.55	870	0.90	0.35	5059	31.88	1500	6.16	0.24
3632	3.61	882	0.86	0.31	4282	-	-	0.90	0.35	5069	-	-	6.16	0.24
3634	2.21	602	0.58	0.38	4283	2.35	630	0.59	0.35	5102	9.64	1500	2.02	0.25
3635	3.28	816	0.83	0.35	4299	2.51	662	0.66	0.39	5146	7.46	1500	1.67	0.29
3638	2.49	658	0.65	0.38	4301	-	-	0.90	0.35	5160	4.21	1002	0.88	0.25
3642	1.86	532	0.47	0.35	4304	6.34	1428	1.52	0.31	5183	5.08	1176	1.14	0.29
3643	2.35	630	0.59	0.35	4307	2.65	690	0.73	0.44	5188	5.55	1270	1.24	0.29
3647	3.11	782	0.74	0.31	4351	2.24	608	0.56	0.35	5190	5.38	1236	1.21	0.29
3648	2.02	564	0.53	0.38	4352	2.21	602	0.58	0.38	5191	1.37	434	0.34	0.35
3681	1.15	390	0.30	0.38	4360	-	-	0.23	0.31	5192	4.59	1078	1.16	0.35
3685	1.61	482	0.42	0.39	4361	1.45	450	0.38	0.38	5213	11.20	1500	2.35	0.25
3719	1.80	520	0.35	0.24	4410	4.54	1068	1.14	0.35	5215	9.51	1500	2.26	0.31
3724	5.05	1170	1.06	0.25	4417	-	-	1.14	0.35	5221	7.32	1500	1.64	0.29
3726	7.24	1500	1.39	0.24	4420	8.63	1500	1.80	0.25	5222	12.35	1500	2.58	0.25
3803	3.01	762	0.75	0.35	4431	2.02	564	0.55	0.44	5223	10.85	1500	2.44	0.29
3807	3.11	782	0.81	0.39	4432	1.37	434	0.38	0.44	5348	6.97	1500	1.56	0.29
3808	6.97	1500	1.65	0.31	4439	-	-	0.61	0.35	5402	8.36	1500	2.18	0.39
3821	9.23	1500	2.22	0.31	4452	3.39	838	0.85	0.35	5403	9.04	1500	1.89	0.25
3822X	4.62	1084	1.11	0.31	4459	3.74	908	0.94	0.35	5437	8.77	1500	1.96	0.29
3824X	5.55	1270	1.33	0.31	4470	3.06	772	0.77	0.35	5443	6.78	1500	1.71	0.35
3826	1.20	400	0.31	0.35	4484	3.55	870	0.90	0.35	5445	15.33	1500	3.21	0.25
3827	2.65	690	0.63	0.31	4493	3.44	848	0.87	0.35	5462	10.44	1500	2.34	0.29
3830	1.86	532	0.45	0.31	4511	0.76	312	0.18	0.31	5472	11.67	1500	2.25	0.24
3851	3.39	838	0.88	0.39	4557	3.25	810	0.85	0.38	5473	16.97	1500	3.27	0.24

\* Refer to the Footnotes Page for additional information on this class code.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

Exhibit III

Effective April 1, 2020

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5474	11.77	1500	2.47	0.25	6874F	40.02	1500	6.82	0.21	7538	9.86	1500	1.90	0.24
5478	5.63	1286	1.25	0.29	6882	5.63	1286	1.08	0.24	7539	2.73	706	0.57	0.25
5479	10.14	1500	2.42	0.31	6884	6.47	1454	1.24	0.24	7540	6.69	1498	1.30	0.23
5480	10.30	1500	2.14	0.26	7016M	7.21	1500	1.39	0.24	7580	4.62	1084	1.04	0.29
5491	3.88	936	0.81	0.25	7024M	8.00	1500	1.54	0.24	7590	5.14	1188	1.22	0.31
5506	10.49	1500	2.03	0.24	7038M	8.22	1500	1.61	0.23	7600	8.09	1500	1.81	0.29
5507	5.96	1352	1.24	0.25	7046M	10.16	1500	1.96	0.24	7605	4.15	990	0.93	0.29
5508	-	-	1.24	0.25	7047M	11.75	1500	2.15	0.24	7610	0.96	352	0.23	0.31
5535	11.42	1500	2.57	0.29	7050M	13.41	1500	2.50	0.23	7705	8.58	1500	2.04	0.31
5537	7.62	1500	1.71	0.29	7090M	9.12	1500	1.79	0.23	7710	5.90	1340	1.24	0.25
5551	26.25	1500	5.08	0.24	7098M	11.28	1500	2.17	0.24	7711	5.90	1340	1.24	0.25
5606	1.72	504	0.36	0.25	7099M	16.58	1500	3.03	0.24	7720X	4.18	996	0.94	0.28
5610	9.67	1500	2.44	0.35	7133	6.28	1416	1.32	0.25	7723X	3.69	898	0.72	0.23
5645	27.07	1500	5.68	0.25	7151M	7.62	1500	1.61	0.25	7855	6.15	1390	1.38	0.29
5703	22.98	1500	5.17	0.29	7152M	12.46	1500	2.49	0.25	8001	4.15	990	1.09	0.38
5705	45.49	1500	10.26	0.28	7153M	8.50	1500	1.79	0.25	8002	3.20	800	0.81	0.35
5951	0.49	258	0.13	0.38	7219	13.82	1500	2.88	0.26	8006	3.69	898	0.93	0.35
6003	12.21	1500	2.73	0.29	7222X	12.35	1500	2.76	0.29	8008	2.02	564	0.53	0.38
6005	10.35	1500	2.32	0.29	7225	11.53	1500	2.58	0.29	8010	2.57	674	0.68	0.38
6017	-	-	2.35	0.25	7228	-	-	2.88	0.26	8013	0.60	280	0.15	0.35
6018	4.62	1084	1.02	0.29	7229	-	-	2.88	0.26	8015	1.45	450	0.37	0.35
6045	7.35	1500	1.63	0.29	7230X	15.82	1500	3.76	0.31	8017	2.27	614	0.59	0.38
6204	12.35	1500	2.58	0.25	7231	14.18	1500	3.37	0.31	8018	4.13	986	1.07	0.39
6206	4.48	1056	0.86	0.24	7232X	16.75	1500	3.48	0.26	8021	3.69	898	0.93	0.35
6213	2.49	658	0.52	0.25	7309F	23.25	1500	3.98	0.21	8031	4.07	974	1.03	0.35
6214	2.98	756	0.58	0.24	7313F	9.40	1500	1.61	0.21	8032	3.01	762	0.79	0.38
6216	9.12	1500	1.75	0.24	7317F	20.90	1500	3.54	0.22	8033	2.60	680	0.66	0.35
6217	7.95	1500	1.67	0.25	7323	-	-	1.95	0.22	8037	1.99	558	0.52	0.38
6229	8.80	1500	1.85	0.25	7327F	40.46	1500	6.98	0.21	8039	2.38	636	0.63	0.38
6233	3.50	860	0.73	0.26	7333M	4.89	1138	0.93	0.24	8044	4.94	1148	1.18	0.31
6235	8.25	1500	1.59	0.24	7335M	5.44	1248	1.04	0.24	8045	1.15	390	0.30	0.38
6236	11.15	1500	2.49	0.29	7337M	7.98	1500	1.45	0.24	8046	3.39	838	0.85	0.35
6237	2.57	674	0.57	0.29	7350F	25.57	1500	4.62	0.22	8047	1.34	428	0.35	0.39
6251D	7.21	1500	1.49	0.26	7360	6.56	1472	1.47	0.29	8058	3.88	936	0.99	0.35
6252D	6.33	1426	1.20	0.24	7370	6.91	1500	1.74	0.35	8072	1.09	378	0.29	0.38
6260	-	-	1.49	0.26	7380	8.61	1500	2.04	0.31	8102	2.43	646	0.64	0.38
6306	7.92	1500	1.66	0.25	7382	7.43	1500	1.87	0.35	8103	3.25	810	0.78	0.31
6319	6.47	1454	1.36	0.25	7390	6.47	1454	1.63	0.35	8105	-	-	1.07	0.39
6325	6.17	1394	1.29	0.25	7394M	5.35	1230	1.03	0.24	8106	6.31	1422	1.42	0.29
6400	8.93	1500	2.13	0.31	7395M	5.96	1352	1.14	0.24	8107	4.54	1068	1.02	0.29
6503	3.09	778	0.80	0.39	7398M	8.74	1500	1.59	0.24	8111	2.81	722	0.71	0.35
6504	4.15	990	1.08	0.38	7402	0.16	192	0.04	0.35	8116	3.50	860	0.88	0.35
6702M*	7.46	1500	1.67	0.29	7403	7.81	1500	1.76	0.29	8203	9.10	1500	2.29	0.35
6703M*	12.18	1500	2.60	0.29	7405N	3.44	1078	0.77	0.29	8204	7.35	1500	1.65	0.28
6704M*	8.31	1500	1.86	0.29	7420	13.28	1500	2.53	0.24	8209	5.44	1248	1.38	0.35
6801F	6.91	1500	1.32	0.26	7421	1.12	384	0.23	0.25	8215	5.14	1188	1.15	0.29
6811	7.57	1500	1.69	0.29	7422	2.49	658	0.48	0.24	8227	6.64	1488	1.28	0.24
6824F	19.15	1500	3.50	0.22	7425	3.33	826	0.64	0.24	8232	6.97	1500	1.57	0.29
6826F	8.91	1500	1.68	0.26	7431N	1.86	658	0.36	0.24	8233	4.45	1050	0.99	0.29
6834	5.03	1166	1.20	0.31	7445N	1.15	-	-	-	8235	6.91	1500	1.74	0.35
6836	6.47	1454	1.46	0.28	7453N	0.63	-	-	-	8236X	8.50	1500	1.91	0.29
6843F	19.89	1500	3.41	0.21	7502	3.28	816	0.73	0.29	8263	10.16	1500	2.43	0.31
6845F	15.76	1500	2.70	0.21	7515	1.67	494	0.32	0.24	8264	6.61	1482	1.49	0.28
6854	8.66	1500	1.67	0.24	7520	4.84	1128	1.22	0.35	8265	9.26	1500	1.95	0.25
6872F	22.92	1500	3.93	0.21	7529X	23.30	1500	4.49	0.24	8279	9.37	1500	1.97	0.25

\* Refer to the Footnotes Page for additional information on this class code.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

Exhibit III

Effective April 1, 2020

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8288	8.74	1500	1.97	0.28	8901	0.30	220	0.07	0.31					
8291X	5.22	1204	1.25	0.31	9012	1.39	438	0.33	0.31					
8292X	5.08	1176	1.28	0.35	9014	4.73	1106	1.20	0.35					
8293X	12.73	1500	2.86	0.29	9015	4.23	1006	1.07	0.35					
8304	7.49	1500	1.68	0.28	9016	3.61	882	0.92	0.35					
8350	10.71	1500	2.25	0.25	9019	4.02	964	0.90	0.29					
8380	3.58	876	0.85	0.31	9033	3.17	794	0.80	0.35					
8381	3.17	794	0.76	0.31	9040	4.64	1088	1.22	0.38					
8385	2.98	756	0.67	0.29	9044	1.75	510	0.46	0.38					
8392	3.44	848	0.87	0.35	9052	2.79	718	0.73	0.38					
8393	2.35	630	0.59	0.35	9058	2.27	614	0.62	0.44					
8500	8.31	1500	1.86	0.29	9060	1.89	538	0.49	0.38					
8601	0.46	252	0.11	0.31	9061	1.64	488	0.45	0.44					
8602	2.27	614	0.54	0.31	9062	1.78	516	0.49	0.44					
8603	0.11	182	0.03	0.35	9063	1.26	412	0.33	0.38					
8606	3.03	766	0.64	0.25	9077F	5.11	1182	1.03	0.33					
8709F	10.65	1500	1.82	0.21	9082	1.80	520	0.50	0.44					
8710	-	-	0.63	0.29	9083	1.80	520	0.50	0.44					
8719	3.42	844	0.66	0.24	9084	2.10	580	0.53	0.35					
8720	1.58	476	0.36	0.29	9089	1.69	498	0.45	0.38					
8721	0.55	270	0.13	0.28	9093	2.02	564	0.53	0.38					
8723	0.27	214	0.07	0.35	9101	4.40	1040	1.15	0.38					
8725	4.07	974	0.91	0.29	9102	4.92	1144	1.24	0.35					
8726F	5.14	1188	0.97	0.26	9154	2.62	684	0.67	0.35					
8734M	0.63	286	0.14	0.29	9156	3.28	816	0.78	0.31					
8737M	0.57	274	0.13	0.29	9170	11.86	1500	2.29	0.24					
8738M	0.93	346	0.19	0.29	9178	9.78	1500	2.72	0.44					
8742	0.46	252	0.10	0.29	9179	19.73	1500	5.16	0.38					
8745	5.25	1210	1.25	0.31	9180	7.54	1500	1.70	0.28					
8748	0.87	334	0.21	0.31	9182	2.81	722	0.72	0.35					
8755	0.41	242	0.09	0.28	9186	26.20	1500	5.55	0.25					
8799	0.63	286	0.16	0.35	9220	8.44	1500	2.03	0.31					
8800	2.24	608	0.62	0.44	9402	8.39	1500	1.88	0.29					
8803	0.08	176	0.02	0.28	9403	12.70	1500	2.66	0.25					
8805M	0.25	210	0.06	0.35	9410	4.18	996	1.05	0.35					
8810	0.19	198	0.05	0.35	9501	4.62	1084	1.10	0.31					
8814M	0.25	210	0.06	0.35	9505	8.47	1500	2.02	0.31					
8815M	0.38	236	0.09	0.35	9516	4.67	1094	1.05	0.29					
8820	0.19	198	0.04	0.31	9519	5.33	1226	1.19	0.29					
8824	3.88	936	1.01	0.39	9521	5.46	1252	1.22	0.29					
8825	-	-	0.77	0.35	9522	2.43	646	0.61	0.35					
8826	3.03	766	0.77	0.35	9534	8.88	1500	1.85	0.26					
8831	1.91	542	0.48	0.35	9554	16.34	1500	3.43	0.25					
8832	0.49	258	0.12	0.35	9586	0.66	292	0.18	0.44					
8833	1.69	498	0.43	0.35	9600	3.42	844	0.89	0.39					
8835	3.82	924	0.96	0.35	9620	1.97	554	0.47	0.31					
8842X	3.31	822	0.84	0.35										
8848	-	-	1.01	0.39										
8849	-	-	1.01	0.39										
8855	0.19	198	0.05	0.35										
8856	0.68	296	0.17	0.35										
8864X	1.83	526	0.47	0.35										
8868	0.71	302	0.19	0.38										
8869	1.64	488	0.43	0.38										
8871	0.11	182	0.03	0.39										

\* Refer to the Footnotes Page for additional information on this class code.

Effective April 1, 2020

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.55	S	1624D	0.03	S	4024D	0.05	S
0065D	0.14	S	1803D	0.87	S	6251D	0.05	S
0066D	0.14	S	3081D	0.11	S	6252D	0.05	S
0067D	0.14	S	3082D	0.11	S			
1165XD	0.05	S	3085D	0.11	S			

S=Silica

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate 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. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate 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**

- 2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.
- 6702 Rate 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 rate and elr each x 1.215.
- 6703 Rate 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 rate x 1.983 and elr x 1.887.
- 6704 Rate 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 rate and elr each x 1.35.

Effective April 1, 2020

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

**MISCELLANEOUS VALUES**

**Basis of premium** applicable in accordance with **Basic Manual** footnote instructions for Code 7370 -- "Taxicab Co.":

Employee operated vehicle.....	\$72,900
Leased or rented vehicle.....	\$48,600

**Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk).....** \$0.01

**Expense Constant** applicable in accordance with **Basic Manual** Rule 3-A-10..... \$160

**Loss Sensitive Rating Plan (LSRP) - The factors which are used in the calculation of the LSRP are as follows:**

Basic Premium Factor	0.40
Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.19
Tax Multiplier	1.027

Loss Development Factors	
1st Adjustment	0.18
2nd Adjustment	0.11
3rd Adjustment	0.08
4th Adjustment	0.06

**Maximum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" and the **Basic Manual** footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports"..... \$1,900

**Minimum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" ..... \$950

**Premium Determination for Partners and Sole Proprietors** in accordance with **Basic Manual** Rule 2-E-3 (Annual Payroll)..... \$48,600

**Premium Reduction Percentages - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:**

Total Losses							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	0.8%	0.7%	0.6%	0.4%	0.3%	0.2%	0.2%
\$200	1.5%	1.3%	1.0%	0.7%	0.5%	0.3%	0.3%
\$300	2.1%	1.8%	1.4%	1.0%	0.7%	0.5%	0.4%
\$400	2.7%	2.2%	1.8%	1.3%	1.0%	0.6%	0.6%
\$500	3.1%	2.6%	2.1%	1.5%	1.1%	0.7%	0.7%
\$1,000	5.0%	4.1%	3.4%	2.5%	1.9%	1.3%	1.2%
\$1,500	6.3%	5.2%	4.4%	3.2%	2.6%	1.8%	1.6%
\$2,000	7.5%	6.1%	5.3%	3.9%	3.2%	2.2%	2.0%
\$2,500	8.5%	7.0%	6.0%	4.5%	3.7%	2.6%	2.4%
\$5,000	12.4%	10.2%	9.0%	7.1%	5.9%	4.4%	3.9%

**Terrorism - (Assigned Risk).....** \$0.01



Effective April 1, 2020

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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MISCELLANEOUS VALUES (cont.)

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with **Basic Manual** Rule 3-A-4..... 59%

(Multiply a Non-F classification rate by a factor of 1.59 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.50) and the adjustment for differences in loss-based expenses (1.057).)

**Experience Rating Eligibility**

A risk is eligible for experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$11,000. If more than two years, an average annual premium of at least \$5,500 is required. These amounts are applicable for ratings effective April 1, 2019, and subsequent. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2020

**TABLE OF WEIGHTING VALUES  
APPLICABLE TO ALL POLICIES**

*Experience Rating Program - ERA*

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,387	0.04	1,346,215	--	1,420,471	0.44
2,388	--	9,650	0.05	1,420,472	--	1,499,027	0.45
9,651	--	17,069	0.06	1,499,028	--	1,582,267	0.46
17,070	--	24,648	0.07	1,582,268	--	1,670,625	0.47
24,649	--	32,393	0.08	1,670,626	--	1,764,588	0.48
32,394	--	54,180	0.09	1,764,589	--	1,864,708	0.49
54,181	--	80,650	0.10	1,864,709	--	1,971,610	0.50
80,651	--	104,194	0.11	1,971,611	--	2,086,010	0.51
104,195	--	127,118	0.12	2,086,011	--	2,208,726	0.52
127,119	--	150,046	0.13	2,208,727	--	2,340,699	0.53
150,047	--	173,255	0.14	2,340,700	--	2,483,018	0.54
173,256	--	196,905	0.15	2,483,019	--	2,636,952	0.55
196,906	--	221,100	0.16	2,636,953	--	2,803,982	0.56
221,101	--	245,923	0.17	2,803,983	--	2,985,855	0.57
245,924	--	271,439	0.18	2,985,856	--	3,184,643	0.58
271,440	--	297,709	0.19	3,184,644	--	3,402,821	0.59
297,710	--	324,789	0.20	3,402,822	--	3,643,372	0.60
324,790	--	352,737	0.21	3,643,373	--	3,909,925	0.61
352,738	--	381,607	0.22	3,909,926	--	4,206,937	0.62
381,608	--	411,456	0.23	4,206,938	--	4,539,947	0.63
411,457	--	442,346	0.24	4,539,948	--	4,915,922	0.64
442,347	--	474,338	0.25	4,915,923	--	5,343,752	0.65
474,339	--	507,500	0.26	5,343,753	--	5,834,959	0.66
507,501	--	541,900	0.27	5,834,960	--	6,404,756	0.67
541,901	--	577,616	0.28	6,404,757	--	7,073,644	0.68
577,617	--	614,727	0.29	7,073,645	--	7,869,934	0.69
614,728	--	653,321	0.30	7,869,935	--	8,833,860	0.70
653,322	--	693,491	0.31	8,833,861	--	10,024,587	0.71
693,492	--	735,339	0.32	10,024,588	--	11,532,835	0.72
735,340	--	778,973	0.33	11,532,836	--	13,505,153	0.73
778,974	--	824,514	0.34	13,505,154	--	16,194,671	0.74
824,515	--	872,092	0.35	16,194,672	--	20,079,523	0.75
872,093	--	921,846	0.36	20,079,524	--	26,184,280	0.76
921,847	--	973,933	0.37	26,184,281	--	37,172,830	0.77
973,934	--	1,028,522	0.38	37,172,831	--	62,812,758	0.78
1,028,523	--	1,085,798	0.39	62,812,759	--	191,012,336	0.79
1,085,799	--	1,145,967	0.40	191,012,337	AND OVER	0.80	
1,145,968	--	1,209,255	0.41				
1,209,256	--	1,275,911	0.42				
1,275,912	--	1,346,214	0.43				

(a) G	11.40
(b) State Per Claim Accident Limitation	\$285,000
(c) State Multiple Claim Accident Limitation	\$570,000
(d) USL&HW Per Claim Accident Limitation	\$875,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,751,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$17,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.50
<i>(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 1.50.)</i>	

Effective April 1, 2020

**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 -- 61,318	28,500	1,967,652 -- 2,024,618	228,000	3,962,073 -- 4,019,064	427,500
61,319 -- 105,535	34,200	2,024,619 -- 2,081,588	233,700	4,019,065 -- 4,076,056	433,200
105,536 -- 156,340	39,900	2,081,589 -- 2,138,559	239,400	4,076,057 -- 4,133,049	438,900
156,341 -- 209,936	45,600	2,138,560 -- 2,195,532	245,100	4,133,050 -- 4,190,041	444,600
209,937 -- 264,836	51,300	2,195,533 -- 2,252,506	250,800	4,190,042 -- 4,247,034	450,300
264,837 -- 320,425	57,000	2,252,507 -- 2,309,481	256,500	4,247,035 -- 4,304,027	456,000
320,426 -- 376,416	62,700	2,309,482 -- 2,366,457	262,200	4,304,028 -- 4,361,020	461,700
376,417 -- 432,661	68,400	2,366,458 -- 2,423,435	267,900	4,361,021 -- 4,418,013	467,400
432,662 -- 489,075	74,100	2,423,436 -- 2,480,413	273,600	4,418,014 -- 4,475,007	473,100
489,076 -- 545,608	79,800	2,480,414 -- 2,537,393	279,300	4,475,008 -- 4,532,000	478,800
545,609 -- 602,227	85,500	2,537,394 -- 2,594,373	285,000	4,532,001 -- 4,588,994	484,500
602,228 -- 658,910	91,200	2,594,374 -- 2,651,355	290,700	4,588,995 -- 4,645,988	490,200
658,911 -- 715,642	96,900	2,651,356 -- 2,708,337	296,400	4,645,989 -- 4,702,982	495,900
715,643 -- 772,414	102,600	2,708,338 -- 2,765,320	302,100	4,702,983 -- 4,759,976	501,600
772,415 -- 829,216	108,300	2,765,321 -- 2,822,303	307,800	4,759,977 -- 4,816,971	507,300
829,217 -- 886,043	114,000	2,822,304 -- 2,879,287	313,500	4,816,972 -- 4,873,965	513,000
886,044 -- 942,891	119,700	2,879,288 -- 2,936,272	319,200	4,873,966 -- 4,930,960	518,700
942,892 -- 999,756	125,400	2,936,273 -- 2,993,257	324,900	4,930,961 -- 4,987,955	524,400
999,757 -- 1,056,636	131,100	2,993,258 -- 3,050,243	330,600	4,987,956 -- 5,044,950	530,100
1,056,637 -- 1,113,527	136,800	3,050,244 -- 3,107,230	336,300	5,044,951 -- 5,101,945	535,800
1,113,528 -- 1,170,429	142,500	3,107,231 -- 3,164,216	342,000	5,101,946 -- 5,158,940	541,500
1,170,430 -- 1,227,341	148,200	3,164,217 -- 3,221,204	347,700	5,158,941 -- 5,215,935	547,200
1,227,342 -- 1,284,259	153,900	3,221,205 -- 3,278,192	353,400	5,215,936 -- 5,272,930	552,900
1,284,260 -- 1,341,185	159,600	3,278,193 -- 3,335,180	359,100	5,272,931 -- 5,329,926	558,600
1,341,186 -- 1,398,117	165,300	3,335,181 -- 3,392,168	364,800	5,329,927 -- 5,386,921	564,300
1,398,118 -- 1,455,054	171,000	3,392,169 -- 3,449,157	370,500	5,386,922 -- 5,443,916	570,000
1,455,055 -- 1,511,996	176,700	3,449,158 -- 3,506,147	376,200		
1,511,997 -- 1,568,942	182,400	3,506,148 -- 3,563,136	381,900		
1,568,943 -- 1,625,891	188,100	3,563,137 -- 3,620,126	387,600		
1,625,892 -- 1,682,845	193,800	3,620,127 -- 3,677,117	393,300		
1,682,846 -- 1,739,801	199,500	3,677,118 -- 3,734,107	399,000		
1,739,802 -- 1,796,760	205,200	3,734,108 -- 3,791,098	404,700		
1,796,761 -- 1,853,721	210,900	3,791,099 -- 3,848,089	410,400		
1,853,722 -- 1,910,685	216,600	3,848,090 -- 3,905,081	416,100		
1,910,686 -- 1,967,651	222,300	3,905,082 -- 3,962,072	421,800		

For Expected Losses greater than \$5,443,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.40) / (\text{Expected Losses} + (700)(11.40))$$

G = 11.40