

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

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

Exhibit III

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Effective April 1, 2023

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.52	1.11	0.36	2041	1.24	0.89	0.36	2735	2.04	1.48	0.36
0008	1.09	0.79	0.36	2065	1.10	0.77	0.33	2759	2.65	1.92	0.36
0016	2.44	1.58	0.29	2070	2.46	1.72	0.33	2790	0.90	0.69	0.40
0034	1.73	1.22	0.33	2081	1.82	1.38	0.40	2797	2.10	1.61	0.40
0035	1.06	0.75	0.33	2089	1.16	0.83	0.36	2799	2.98	2.08	0.33
0036	1.79	1.28	0.36	2095	1.69	1.18	0.33	2802	2.16	1.51	0.33
0037	1.76	1.13	0.29	2105	1.84	1.40	0.40	2835	1.22	0.92	0.40
0042	2.35	1.65	0.33	2110	1.18	0.85	0.36	2836	1.35	1.02	0.40
0050	3.27	2.10	0.29	2111	1.02	0.73	0.36	2841	1.74	1.27	0.36
0059D	0.17	0.05	0.25	2112	2.05	1.48	0.36	2881	1.43	1.09	0.40
0065D	0.05	0.02	0.29	2114	1.13	0.86	0.40	2883	1.78	1.29	0.36
0066D	0.05	0.02	0.33	2121	0.69	0.53	0.40	2915	1.32	0.85	0.29
0067D	0.05	0.02	0.33	2130	1.17	0.83	0.33	2916	1.80	1.16	0.29
0079	1.21	0.85	0.33	2131	0.81	0.58	0.36	2923	0.78	0.59	0.40
0083	2.06	1.45	0.33	2143	1.19	0.91	0.40	2960	2.10	1.47	0.33
0106	6.69	4.05	0.24	2157	1.65	1.18	0.36	3004	0.71	0.43	0.25
0113	2.10	1.52	0.36	2172	0.82	0.52	0.29	3018	1.41	0.85	0.25
0170	1.15	0.82	0.36	2174	1.55	1.13	0.36	3022	1.98	1.43	0.36
0251	2.11	1.48	0.33	2211	3.31	2.13	0.29	3027	0.94	0.61	0.29
0401	4.19	2.54	0.24	2220	1.27	0.89	0.33	3028	1.43	0.92	0.29
0771N	0.22	-	-	2286	-	0.89	0.33	3030	2.34	1.50	0.29
0908P	85.00	59.78	0.33	2288	1.99	1.44	0.36	3040	2.01	1.41	0.33
0913P	235.00	164.80	0.33	2302	0.96	0.68	0.33	3041	1.63	1.14	0.33
0917	1.99	1.52	0.40	2305	1.16	0.75	0.29	3042	1.64	1.15	0.33
1005	3.62	2.03	0.24	2361	0.88	0.62	0.33	3064	1.57	1.10	0.33
1164	1.77	1.00	0.24	2362	1.34	0.97	0.36	3076	1.45	1.04	0.36
1165XD	1.49	0.83	0.24	2380	0.95	0.69	0.36	3081D	1.68	1.16	0.33
1320	1.00	0.60	0.25	2386	-	0.82	0.36	3082D	1.75	1.11	0.29
1322	4.68	2.64	0.24	2388	0.64	0.49	0.40	3085D	2.42	1.67	0.33
1430	2.60	1.68	0.29	2402	1.24	0.80	0.29	3110	1.84	1.29	0.33
1438	2.12	1.35	0.29	2413	1.25	0.88	0.33	3111	1.26	0.91	0.36
1452	1.15	0.73	0.29	2416	1.30	0.94	0.36	3113	0.90	0.63	0.33
1463	4.30	2.44	0.23	2417	0.83	0.60	0.36	3114	1.25	0.88	0.33
1472	1.29	0.83	0.29	2501	1.14	0.82	0.36	3118	0.81	0.62	0.40
1624D	1.64	0.97	0.25	2503	0.57	0.41	0.36	3119	0.36	0.29	0.44
1642	1.19	0.76	0.29	2534	-	0.82	0.36	3122	1.04	0.79	0.40
1654	4.37	2.77	0.29	2570	1.74	1.26	0.36	3126	0.78	0.54	0.33
1655	-	0.76	0.29	2585	1.63	1.14	0.33	3131	0.74	0.52	0.33
1699	1.22	0.78	0.29	2586	1.43	1.04	0.36	3132	1.22	0.88	0.36
1701	1.29	0.78	0.25	2587	1.28	0.92	0.36	3145	0.88	0.62	0.33
1710	2.43	1.56	0.29	2589	1.03	0.73	0.33	3146	0.91	0.64	0.33
1741	-	0.78	0.25	2600	2.21	1.58	0.36	3169	1.25	0.90	0.36
1747	1.11	0.70	0.29	2623	2.83	1.82	0.29	3175	-	0.90	0.36
1748	2.19	1.42	0.29	2651	0.72	0.52	0.36	3179	0.78	0.56	0.36
1803D	3.62	2.13	0.29	2660	1.13	0.86	0.40	3180	0.92	0.66	0.36
1853	-	0.78	0.25	2670	-	0.80	0.36	3188	0.76	0.53	0.33
1860	-	0.79	0.29	2683	-	0.82	0.36	3220	1.14	0.80	0.33
1924	1.49	1.07	0.36	2688	1.11	0.80	0.36	3223	-	0.66	0.36
1925	1.92	1.35	0.33	2702	11.85	6.73	0.23	3224	1.63	1.23	0.40
2002	1.59	1.14	0.36	2705X*	29.45	17.70	0.25	3227	1.48	1.06	0.36
2003	1.41	0.99	0.33	2709	3.80	2.28	0.25	3240	-	0.95	0.36
2014	2.38	1.53	0.29	2710	3.91	2.51	0.29	3241	1.35	0.97	0.36
2016	1.14	0.82	0.36	2714	1.78	1.30	0.36	3255	1.20	0.92	0.40
2021	1.54	1.08	0.33	2727X	4.95	2.99	0.25	3257	1.31	0.95	0.36
2039	1.30	0.94	0.36	2731	1.97	1.42	0.36	3270	1.07	0.78	0.36

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3300	2.05	1.57	0.40	4101	1.12	0.78	0.33	4703	0.68	0.47	0.33
3303	1.11	0.80	0.36	4109	0.22	0.16	0.36	4717	0.95	0.73	0.40
3307	1.32	0.93	0.33	4110	0.38	0.28	0.36	4720	0.80	0.56	0.33
3315	1.54	1.11	0.36	4111	0.91	0.65	0.36	4740	0.55	0.31	0.23
3334	1.66	1.15	0.33	4113	-	0.65	0.36	4741	1.37	0.95	0.33
3336	1.07	0.75	0.33	4114	1.43	1.00	0.33	4751	1.58	1.02	0.29
3365	2.93	1.75	0.25	4130	1.52	1.10	0.36	4771N	1.23	0.74	0.25
3372	1.36	0.95	0.33	4131	3.48	2.53	0.36	4777	1.31	0.80	0.24
3373	1.84	1.32	0.36	4133	1.06	0.81	0.40	4825	0.39	0.25	0.29
3383	0.66	0.47	0.36	4149	0.36	0.27	0.40	4828	0.90	0.54	0.25
3385	0.47	0.34	0.36	4206	1.22	0.87	0.36	4829	0.71	0.43	0.25
3400	1.26	0.91	0.36	4207	1.04	0.62	0.25	4902	0.95	0.69	0.36
3507	1.00	0.70	0.33	4239	1.14	0.68	0.25	4923	0.42	0.29	0.33
3515	0.84	0.59	0.33	4240	1.39	1.07	0.40	5020	2.93	1.76	0.25
3548	0.72	0.52	0.36	4243	0.91	0.64	0.33	5022	3.62	2.06	0.23
3559	1.07	0.75	0.33	4244	1.05	0.67	0.29	5037	5.28	2.98	0.24
3574	0.54	0.39	0.36	4250	0.85	0.60	0.33	5040	4.15	2.35	0.23
3581	0.59	0.43	0.36	4251	1.46	1.05	0.36	5057	2.61	1.49	0.23
3612	0.82	0.57	0.33	4263	1.45	1.01	0.33	5059	9.48	5.40	0.23
3620	1.49	0.96	0.29	4273	1.25	0.88	0.33	5069	-	5.40	0.23
3629	0.74	0.52	0.33	4279	1.24	0.79	0.29	5102	2.96	1.78	0.25
3632	1.05	0.74	0.33	4282	-	0.79	0.29	5146	2.26	1.44	0.29
3634	0.69	0.48	0.33	4283	0.92	0.66	0.36	5160	1.25	0.71	0.23
3635	0.72	0.51	0.33	4299	0.83	0.58	0.33	5183	1.70	1.02	0.25
3638	0.88	0.63	0.36	4304	2.17	1.52	0.33	5188	1.78	1.07	0.25
3642	0.73	0.53	0.36	4307	0.73	0.56	0.40	5190	1.77	1.06	0.25
3643	0.88	0.56	0.29	4351	0.81	0.58	0.36	5191	0.47	0.30	0.29
3647	1.15	0.80	0.33	4352	0.73	0.53	0.36	5192	1.29	0.90	0.33
3648	0.62	0.48	0.40	4360	-	0.17	0.29	5213	3.39	1.93	0.23
3681	0.38	0.28	0.36	4361	0.44	0.32	0.36	5215	2.78	1.78	0.29
3685	0.44	0.31	0.36	4410	1.40	1.01	0.36	5221	2.07	1.25	0.25
3719	0.46	0.26	0.24	4420	1.91	1.14	0.25	5222	3.71	2.10	0.23
3724	1.99	1.13	0.23	4431	0.67	0.51	0.40	5223	2.52	1.62	0.29
3726	2.29	1.30	0.23	4432	0.47	0.36	0.40	5348	2.07	1.32	0.29
3803	1.07	0.77	0.36	4439	-	0.62	0.33	5402	3.22	2.32	0.36
3807	0.85	0.61	0.36	4452	1.14	0.80	0.33	5403	2.91	1.75	0.25
3808	2.57	1.79	0.33	4459	1.30	0.84	0.29	5437	2.86	1.72	0.25
3821	2.63	1.69	0.29	4470	1.04	0.73	0.33	5443	2.02	1.42	0.33
3822X	1.80	1.30	0.36	4484	1.16	0.84	0.36	5445	4.74	2.70	0.23
3824X	1.92	1.39	0.36	4493	1.12	0.78	0.33	5462	2.94	1.88	0.29
3826	0.33	0.23	0.33	4511	0.21	0.15	0.33	5472	4.14	2.36	0.23
3827	0.77	0.55	0.36	4557	1.20	0.77	0.29	5473	5.60	3.18	0.23
3830	0.69	0.48	0.33	4558	0.89	0.62	0.33	5474	3.55	2.03	0.23
3851	0.94	0.68	0.36	4568	1.03	0.66	0.29	5478	1.87	1.12	0.25
3865	1.31	1.00	0.40	4581	0.48	0.29	0.24	5479	3.03	1.94	0.29
3881	1.59	1.11	0.33	4583	2.46	1.50	0.24	5480	3.31	1.98	0.25
4000	2.53	1.52	0.25	4611	0.45	0.32	0.36	5491	1.06	0.64	0.25
4021	1.84	1.29	0.33	4635	1.54	0.93	0.25	5506	2.77	1.66	0.25
4024D	1.78	1.13	0.29	4653	1.05	0.76	0.36	5507	1.94	1.17	0.25
4034	2.96	1.89	0.29	4665	3.30	2.11	0.29	5508	-	1.17	0.25
4036	1.10	0.70	0.29	4670	-	0.98	0.33	5535	3.83	2.18	0.23
4038	1.26	0.95	0.40	4683	1.40	0.98	0.33	5537	2.29	1.46	0.29
4053	-	0.88	0.33	4686	0.80	0.51	0.29	5551	8.81	5.03	0.23
4061	-	0.88	0.33	4692	0.36	0.26	0.36	5606	0.53	0.30	0.23
4062	1.26	0.88	0.33	4693	0.43	0.31	0.36	5610	2.78	1.79	0.29

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5645	8.22	4.69	0.23	7152M	4.07	2.37	0.24	8002	0.98	0.71	0.36
5703	7.47	4.80	0.29	7153M	2.82	1.71	0.24	8006	1.18	0.90	0.40
5705	11.40	7.35	0.29	7219	4.54	2.71	0.25	8008	0.65	0.50	0.40
5951	0.22	0.16	0.36	7222X	4.46	2.66	0.25	8010	0.86	0.62	0.36
6003	3.00	1.80	0.25	7225	4.80	3.05	0.29	8013	0.17	0.12	0.33
6005	3.25	2.08	0.29	7228	-	2.71	0.25	8015	0.37	0.26	0.33
6017	-	1.93	0.23	7229	-	2.71	0.25	8017	0.71	0.55	0.40
6018	1.58	1.00	0.29	7230X	4.62	3.21	0.33	8018	1.50	1.08	0.36
6045	2.73	1.74	0.29	7231	4.94	3.43	0.33	8021	1.16	0.84	0.36
6204	3.72	2.23	0.25	7232X	6.61	3.92	0.25	8031	1.02	0.74	0.36
6206	1.42	0.80	0.24	7309F	5.39	2.67	0.21	8032	0.90	0.65	0.36
6213	1.06	0.60	0.24	7313F	2.40	1.19	0.21	8033	0.89	0.68	0.40
6214	0.83	0.50	0.25	7317F	4.82	2.39	0.21	8037	0.71	0.56	0.44
6216	2.92	1.65	0.24	7327F	10.36	5.13	0.21	8039	0.83	0.64	0.40
6217	2.35	1.34	0.23	7333M	1.66	0.93	0.24	8044	1.39	1.00	0.36
6229	2.55	1.63	0.29	7335M	1.84	1.03	0.24	8045	0.38	0.27	0.36
6233	1.04	0.58	0.24	7337M	2.65	1.42	0.24	8046	1.24	0.90	0.36
6235	2.94	1.66	0.24	7350F	6.46	3.35	0.23	8047	0.42	0.30	0.36
6236	3.20	2.04	0.29	7360	2.25	1.44	0.29	8058	1.24	0.90	0.36
6237	0.80	0.48	0.25	7370	2.45	1.76	0.36	8072	0.36	0.28	0.40
6251D	2.20	1.31	0.25	7380	2.97	1.89	0.29	8102	0.88	0.64	0.36
6252D	1.65	0.92	0.24	7382	2.57	1.79	0.33	8103	1.39	0.98	0.33
6306	2.30	1.39	0.25	7390	2.10	1.51	0.36	8106	1.91	1.23	0.29
6319	1.81	1.03	0.23	7394M	1.65	0.93	0.24	8107	1.39	0.83	0.25
6325	1.81	1.03	0.23	7395M	1.83	1.03	0.24	8111	0.97	0.68	0.33
6400	2.38	1.52	0.29	7398M	2.64	1.42	0.24	8116	1.04	0.73	0.33
6503	1.17	0.84	0.36	7402	0.07	0.05	0.36	8203	3.46	2.41	0.33
6504	1.48	1.07	0.36	7403	2.36	1.69	0.36	8204	2.25	1.59	0.33
6702M*	2.38	1.51	0.29	7405N	0.86	0.61	0.36	8209	1.62	1.17	0.36
6703M*	3.81	2.33	0.29	7420	3.73	2.08	0.24	8215	1.74	1.12	0.29
6704M*	2.65	1.69	0.29	7421	0.42	0.27	0.29	8227	1.85	1.11	0.25
6801F	3.22	1.74	0.28	7422	0.72	0.43	0.25	8232	2.50	1.60	0.29
6811	2.87	1.85	0.29	7425	1.11	0.65	0.25	8233	1.42	0.90	0.29
6824F	4.34	2.34	0.28	7431N	0.70	0.42	0.25	8235	2.06	1.44	0.33
6826F	2.39	1.29	0.28	7445N	0.29	-	-	8236X	2.42	1.46	0.25
6834	1.44	1.04	0.36	7453N	0.23	-	-	8263	3.14	2.21	0.33
6836	1.83	1.29	0.33	7502	0.99	0.63	0.29	8264	2.08	1.33	0.29
6843F	5.53	2.74	0.21	7515	0.53	0.30	0.23	8265	2.71	1.63	0.25
6845F	3.91	1.94	0.21	7520	1.40	0.98	0.33	8279	2.87	1.74	0.24
6854	2.74	1.65	0.25	7529X	5.77	3.25	0.24	8288	3.22	2.28	0.33
6872F	5.34	2.65	0.21	7538	1.99	1.13	0.23	8291X	1.77	1.24	0.33
6874F	9.98	4.94	0.21	7539	0.86	0.51	0.25	8292X	1.68	1.21	0.36
6882	1.70	1.03	0.25	7540	1.97	1.12	0.23	8293X	3.73	2.68	0.36
6884	1.85	1.10	0.25	7580	1.48	0.95	0.29	8304	2.60	1.56	0.25
7016M	2.12	1.20	0.24	7590	1.87	1.20	0.29	8350	4.10	2.47	0.25
7024M	2.36	1.33	0.24	7600	2.99	1.90	0.29	8380	1.06	0.74	0.33
7038M	3.07	1.78	0.23	7605	1.36	0.82	0.25	8381	0.94	0.66	0.33
7046M	3.15	1.79	0.23	7610	0.27	0.17	0.29	8385	1.29	0.90	0.33
7047M	3.40	1.84	0.24	7705	2.50	1.75	0.33	8392	1.06	0.82	0.40
7050M	4.91	2.73	0.23	7710	1.96	1.18	0.25	8393	0.85	0.54	0.29
7090M	3.41	1.98	0.23	7711	1.96	1.18	0.25	8500	3.04	1.95	0.29
7098M	3.50	1.99	0.23	7720X	1.57	1.01	0.29	8601	0.15	0.09	0.25
7099M	5.04	2.75	0.23	7723X	1.06	0.64	0.25	8602	0.63	0.40	0.29
7133	2.09	1.27	0.24	7855	1.96	1.25	0.29	8603	0.04	0.03	0.36
7151M	2.54	1.55	0.24	8001	1.28	0.93	0.36	8606	0.86	0.52	0.25

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8709F	2.61	1.29	0.21	9083	0.56	0.44	0.44				
8719	1.02	0.61	0.25	9084	0.61	0.47	0.40				
8720	0.57	0.34	0.25	9089	0.45	0.35	0.40				
8721	0.18	0.12	0.29	9093	0.58	0.44	0.40				
8723	0.07	0.05	0.33	9101	1.54	1.18	0.40				
8725	1.06	0.68	0.29	9102	1.56	1.10	0.33				
8726F	1.37	0.74	0.28	9154	0.77	0.56	0.36				
8734M	0.19	0.12	0.29	9156	0.98	0.74	0.40				
8737M	0.17	0.11	0.29	9170	4.31	2.60	0.25				
8738M	0.27	0.17	0.29	9178	2.98	2.42	0.44				
8742	0.14	0.09	0.29	9179	8.99	7.09	0.44				
8745	1.80	1.27	0.33	9180	2.40	1.70	0.33				
8748	0.31	0.18	0.25	9182	1.04	0.76	0.36				
8755	0.17	0.11	0.29	9186	5.58	3.39	0.24				
8799	0.24	0.17	0.36	9220	2.65	1.86	0.33				
8800	0.74	0.53	0.36	9402	2.82	1.69	0.25				
8803	0.03	0.02	0.29	9403	3.90	2.34	0.25				
8805M	0.08	0.06	0.36	9410	1.39	1.00	0.36				
8810	0.06	0.04	0.36	9501	1.38	0.89	0.29				
8814M	0.07	0.05	0.36	9505	1.86	1.30	0.33				
8815M	0.12	0.07	0.36	9516	1.25	0.87	0.33				
8820	0.06	0.04	0.29	9519	2.13	1.36	0.29				
8824	1.10	0.87	0.44	9521	1.61	1.03	0.29				
8825	-	0.71	0.40	9522	0.90	0.68	0.40				
8826	0.92	0.71	0.40	9534	2.69	1.52	0.23				
8831	0.58	0.46	0.44	9554	4.61	2.79	0.25				
8832	0.16	0.11	0.36	9586	0.22	0.17	0.40				
8833	0.50	0.36	0.36	9600	1.12	0.80	0.36				
8835	1.04	0.75	0.36	9620	0.71	0.46	0.29				
8842X	1.11	0.88	0.44								
8848	-	0.87	0.44								
8849	-	0.87	0.44								
8855	0.06	0.04	0.36								
8856	0.31	0.22	0.36								
8864X	0.56	0.43	0.40								
8868	0.24	0.18	0.40								
8869	0.51	0.39	0.40								
8871	0.04	0.03	0.36								
8901	0.10	0.07	0.29								
9012	0.44	0.28	0.29								
9014	1.46	1.05	0.36								
9015	1.29	0.91	0.33								
9016	1.03	0.75	0.36								
9019	1.52	0.98	0.29								
9033	0.96	0.67	0.33								
9040	1.47	1.12	0.40								
9044	0.55	0.42	0.40								
9052	0.76	0.58	0.40								
9058	0.71	0.56	0.44								
9060	0.64	0.49	0.40								
9061	0.53	0.40	0.40								
9062	0.59	0.45	0.40								
9063	0.38	0.29	0.40								
9077F	2.42	1.41	0.35								
9082	0.57	0.45	0.44								

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

Effective April 1, 2023

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	0.17	S	1624D	0.01	S	4024D	0.02	S
0065D	0.05	S	1803D	0.30	S	6251D	0.01	S
0066D	0.05	S	3081D	0.03	S	6252D	0.01	S
0067D	0.05	S	3082D	0.03	S			
1165XD	0.01	S	3085D	0.05	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 1.945 and elr x 1.863.
- 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, 2023

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	1.4%	1.1%	0.8%	0.6%	0.4%	0.3%	0.2%
\$200	2.5%	2.1%	1.5%	1.2%	0.8%	0.5%	0.4%
\$300	3.5%	2.8%	2.1%	1.7%	1.1%	0.8%	0.6%
\$400	4.3%	3.5%	2.6%	2.1%	1.4%	1.0%	0.7%
\$500	5.1%	4.1%	3.0%	2.5%	1.7%	1.2%	0.9%
\$1,000	8.1%	6.5%	4.9%	4.1%	2.9%	2.0%	1.6%
\$1,500	10.3%	8.3%	6.4%	5.3%	3.9%	2.8%	2.2%
\$2,000	12.0%	9.7%	7.6%	6.4%	4.7%	3.4%	2.7%
\$2,500	13.6%	11.0%	8.7%	7.3%	5.5%	4.0%	3.3%
\$5,000	19.4%	16.0%	13.0%	11.2%	8.7%	6.7%	5.5%

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

Employee operated vehicle.....	\$83,900
Leased or rented vehicle.....	\$55,900

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"..... \$2,200

Minimum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$1,100

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$55,900

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..... 58%

(Multiply a Non-F classification loss cost by a factor of 1.58 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 (1.051).)

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 \$12,500. If more than two years, an average annual premium of at least \$6,250 is required. These amounts are applicable for ratings effective April 1, 2023, and subsequent. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2023

TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,554	0.04	1,440,686	--	1,520,153	0.44
2,555	--	10,328	0.05	1,520,154	--	1,604,222	0.45
10,329	--	18,267	0.06	1,604,223	--	1,693,304	0.46
18,268	--	26,378	0.07	1,693,305	--	1,787,862	0.47
26,379	--	34,666	0.08	1,787,863	--	1,888,419	0.48
34,667	--	57,982	0.09	1,888,420	--	1,995,564	0.49
57,983	--	86,309	0.10	1,995,565	--	2,109,969	0.50
86,310	--	111,506	0.11	2,109,970	--	2,232,397	0.51
111,507	--	136,039	0.12	2,232,398	--	2,363,724	0.52
136,040	--	160,575	0.13	2,363,725	--	2,504,958	0.53
160,576	--	185,414	0.14	2,504,959	--	2,657,265	0.54
185,415	--	210,723	0.15	2,657,266	--	2,822,001	0.55
210,724	--	236,616	0.16	2,822,002	--	3,000,752	0.56
236,617	--	263,180	0.17	3,000,753	--	3,195,389	0.57
263,181	--	290,487	0.18	3,195,390	--	3,408,126	0.58
290,488	--	318,601	0.19	3,408,127	--	3,641,615	0.59
318,602	--	347,582	0.20	3,641,616	--	3,899,047	0.60
347,583	--	377,490	0.21	3,899,048	--	4,184,305	0.61
377,491	--	408,386	0.22	4,184,306	--	4,502,161	0.62
408,387	--	440,331	0.23	4,502,162	--	4,858,540	0.63
440,332	--	473,388	0.24	4,858,541	--	5,260,899	0.64
473,389	--	507,625	0.25	5,260,900	--	5,718,752	0.65
507,626	--	543,114	0.26	5,718,753	--	6,244,430	0.66
543,115	--	579,929	0.27	6,244,431	--	6,854,213	0.67
579,930	--	618,151	0.28	6,854,214	--	7,570,040	0.68
618,152	--	657,866	0.29	7,570,041	--	8,422,210	0.69
657,867	--	699,168	0.30	8,422,211	--	9,453,780	0.70
699,169	--	742,157	0.31	9,453,781	--	10,728,066	0.71
742,158	--	786,941	0.32	10,728,067	--	12,342,156	0.72
786,942	--	833,638	0.33	12,342,157	--	14,452,883	0.73
833,639	--	882,375	0.34	14,452,884	--	17,331,140	0.74
882,376	--	933,291	0.35	17,331,141	--	21,488,613	0.75
933,292	--	986,537	0.36	21,488,614	--	28,021,774	0.76
986,538	--	1,042,280	0.37	28,021,775	--	39,781,450	0.77
1,042,281	--	1,100,699	0.38	39,781,451	--	67,220,671	0.78
1,100,700	--	1,161,995	0.39	67,220,672	--	204,416,711	0.79
1,161,996	--	1,226,386	0.40	204,416,712	AND OVER	0.80	
1,226,387	--	1,294,115	0.41				
1,294,116	--	1,365,449	0.42				
1,365,450	--	1,440,685	0.43				

(a) G	12.20
(b) State Per Claim Accident Limitation	\$305,500
(c) State Multiple Claim Accident Limitation	\$611,000
(d) USL&HW Per Claim Accident Limitation	\$574,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,149,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$18,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.50
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.50.)</i>	

Effective April 1, 2023

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 -- 65,621	30,500	2,105,732 -- 2,166,697	244,000	4,240,114 -- 4,301,104	457,500
65,622 -- 112,941	36,600	2,166,698 -- 2,227,664	250,100	4,301,105 -- 4,362,095	463,600
112,942 -- 167,311	42,700	2,227,665 -- 2,288,633	256,200	4,362,096 -- 4,423,087	469,700
167,312 -- 224,668	48,800	2,288,634 -- 2,349,604	262,300	4,423,088 -- 4,484,079	475,800
224,669 -- 283,421	54,900	2,349,605 -- 2,410,576	268,400	4,484,080 -- 4,545,072	481,900
283,422 -- 342,911	61,000	2,410,577 -- 2,471,550	274,500	4,545,073 -- 4,606,064	488,000
342,912 -- 402,831	67,100	2,471,551 -- 2,532,525	280,600	4,606,065 -- 4,667,057	494,100
402,832 -- 463,023	73,200	2,532,526 -- 2,593,501	286,700	4,667,058 -- 4,728,049	500,200
463,024 -- 523,396	79,300	2,593,502 -- 2,654,478	292,800	4,728,050 -- 4,789,042	506,300
523,397 -- 583,896	85,400	2,654,479 -- 2,715,456	298,900	4,789,043 -- 4,850,036	512,400
583,897 -- 644,488	91,500	2,715,457 -- 2,776,435	305,000	4,850,037 -- 4,911,029	518,500
644,489 -- 705,149	97,600	2,776,436 -- 2,837,415	311,100	4,911,030 -- 4,972,022	524,600
705,150 -- 765,863	103,700	2,837,416 -- 2,898,396	317,200	4,972,023 -- 5,033,016	530,700
765,864 -- 826,618	109,800	2,898,397 -- 2,959,377	323,300	5,033,017 -- 5,094,010	536,800
826,619 -- 887,407	115,900	2,959,378 -- 3,020,359	329,400	5,094,011 -- 5,155,004	542,900
887,408 -- 948,222	122,000	3,020,360 -- 3,081,342	335,500	5,155,005 -- 5,215,998	549,000
948,223 -- 1,009,059	128,100	3,081,343 -- 3,142,326	341,600	5,215,999 -- 5,276,992	555,100
1,009,060 -- 1,069,915	134,200	3,142,327 -- 3,203,310	347,700	5,276,993 -- 5,337,987	561,200
1,069,916 -- 1,130,786	140,300	3,203,311 -- 3,264,295	353,800	5,337,988 -- 5,398,981	567,300
1,130,787 -- 1,191,670	146,400	3,264,296 -- 3,325,281	359,900	5,398,982 -- 5,459,976	573,400
1,191,671 -- 1,252,565	152,500	3,325,282 -- 3,386,267	366,000	5,459,977 -- 5,520,971	579,500
1,252,566 -- 1,313,470	158,600	3,386,268 -- 3,447,253	372,100	5,520,972 -- 5,581,965	585,600
1,313,471 -- 1,374,383	164,700	3,447,254 -- 3,508,240	378,200	5,581,966 -- 5,642,960	591,700
1,374,384 -- 1,435,304	170,800	3,508,241 -- 3,569,228	384,300	5,642,961 -- 5,703,955	597,800
1,435,305 -- 1,496,230	176,900	3,569,229 -- 3,630,215	390,400	5,703,956 -- 5,764,951	603,900
1,496,231 -- 1,557,163	183,000	3,630,216 -- 3,691,204	396,500	5,764,952 -- 5,825,950	610,000
1,557,164 -- 1,618,101	189,100	3,691,205 -- 3,752,192	402,600		
1,618,102 -- 1,679,043	195,200	3,752,193 -- 3,813,181	408,700		
1,679,044 -- 1,739,989	201,300	3,813,182 -- 3,874,170	414,800		
1,739,990 -- 1,800,939	207,400	3,874,171 -- 3,935,160	420,900		
1,800,940 -- 1,861,892	213,500	3,935,161 -- 3,996,150	427,000		
1,861,893 -- 1,922,848	219,600	3,996,151 -- 4,057,140	433,100		
1,922,849 -- 1,983,807	225,700	4,057,141 -- 4,118,131	439,200		
1,983,808 -- 2,044,768	231,800	4,118,132 -- 4,179,121	445,300		
2,044,769 -- 2,105,731	237,900	4,179,122 -- 4,240,113	451,400		

For Expected Losses greater than \$5,825,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(12.20) / (\text{Expected Losses} + (700)(12.20))$$

G = 12.20

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

**NORTH CAROLINA
RR 1
Exhibit III**

Effective April 1, 2023

1. Average Cost per Case by Hazard Group

A	B	C	D	E	F	G
6,913	8,225	11,975	14,896	22,563	35,417	49,222

Average Cost per Case including ALAE by Hazard Group

A	B	C	D	E	F	G
7,703	9,153	13,307	16,543	24,988	39,178	54,416

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	0.606	0.640	0.672	0.691	0.720	0.742	0.756
\$15,000	0.557	0.594	0.630	0.652	0.687	0.713	0.730
\$20,000	0.517	0.556	0.595	0.620	0.658	0.687	0.707
\$25,000	0.484	0.523	0.566	0.591	0.633	0.664	0.687
\$30,000	0.456	0.495	0.539	0.566	0.611	0.644	0.668
\$35,000	0.431	0.471	0.516	0.543	0.590	0.625	0.651
\$40,000	0.409	0.449	0.495	0.523	0.572	0.608	0.635
\$50,000	0.373	0.413	0.460	0.488	0.540	0.577	0.606
\$75,000	0.309	0.347	0.394	0.422	0.478	0.517	0.549
\$100,000	0.266	0.302	0.349	0.375	0.433	0.472	0.505
\$125,000	0.234	0.269	0.315	0.339	0.398	0.437	0.470
\$150,000	0.209	0.243	0.288	0.311	0.370	0.409	0.441
\$175,000	0.190	0.222	0.265	0.288	0.347	0.385	0.417
\$200,000	0.174	0.204	0.247	0.269	0.327	0.364	0.396
\$225,000	0.160	0.190	0.231	0.252	0.310	0.346	0.378
\$250,000	0.148	0.177	0.218	0.238	0.295	0.331	0.361
\$275,000	0.139	0.166	0.206	0.225	0.282	0.317	0.347
\$300,000	0.130	0.157	0.195	0.214	0.270	0.304	0.334
\$325,000	0.122	0.148	0.186	0.204	0.259	0.293	0.322
\$350,000	0.116	0.141	0.178	0.195	0.249	0.282	0.311
\$375,000	0.110	0.134	0.170	0.187	0.241	0.273	0.301
\$400,000	0.104	0.128	0.163	0.179	0.232	0.264	0.291
\$425,000	0.099	0.123	0.157	0.172	0.225	0.256	0.283
\$450,000	0.095	0.118	0.152	0.166	0.218	0.248	0.275
\$475,000	0.091	0.113	0.146	0.160	0.212	0.241	0.267
\$500,000	0.087	0.109	0.141	0.155	0.206	0.235	0.260
\$600,000	0.075	0.095	0.125	0.137	0.186	0.213	0.236
\$700,000	0.066	0.084	0.113	0.124	0.170	0.195	0.217
\$800,000	0.059	0.076	0.103	0.113	0.157	0.181	0.202
\$900,000	0.053	0.069	0.094	0.104	0.146	0.169	0.188
\$1,000,000	0.049	0.064	0.087	0.096	0.136	0.158	0.177
\$2,000,000	0.026	0.035	0.051	0.056	0.085	0.101	0.114
\$3,000,000	0.017	0.024	0.036	0.040	0.062	0.075	0.085
\$4,000,000	0.012	0.018	0.027	0.030	0.048	0.059	0.068
\$5,000,000	0.009	0.014	0.021	0.024	0.039	0.048	0.056
\$6,000,000	0.007	0.011	0.017	0.019	0.032	0.040	0.047
\$7,000,000	0.006	0.009	0.014	0.016	0.026	0.033	0.040
\$8,000,000	0.005	0.007	0.011	0.013	0.022	0.028	0.034
\$9,000,000	0.004	0.006	0.010	0.011	0.019	0.024	0.030
\$10,000,000	0.003	0.005	0.008	0.010	0.016	0.021	0.026

Effective April 1, 2023

**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	0.684	0.720	0.754	0.775	0.805	0.828	0.843
\$15,000	0.631	0.671	0.710	0.734	0.770	0.797	0.816
\$20,000	0.588	0.630	0.672	0.699	0.739	0.770	0.792
\$25,000	0.552	0.595	0.640	0.668	0.712	0.746	0.770
\$30,000	0.521	0.565	0.612	0.640	0.688	0.724	0.750
\$35,000	0.494	0.538	0.587	0.616	0.666	0.703	0.731
\$40,000	0.471	0.514	0.564	0.594	0.646	0.685	0.714
\$50,000	0.431	0.474	0.525	0.555	0.611	0.652	0.683
\$75,000	0.359	0.401	0.453	0.483	0.543	0.586	0.620
\$100,000	0.311	0.351	0.402	0.431	0.493	0.537	0.572
\$125,000	0.276	0.314	0.364	0.392	0.455	0.498	0.534
\$150,000	0.248	0.285	0.334	0.360	0.424	0.466	0.502
\$175,000	0.226	0.261	0.309	0.334	0.398	0.440	0.475
\$200,000	0.208	0.242	0.288	0.313	0.376	0.417	0.452
\$225,000	0.192	0.225	0.271	0.294	0.357	0.397	0.432
\$250,000	0.179	0.211	0.256	0.278	0.340	0.380	0.414
\$275,000	0.168	0.198	0.242	0.264	0.325	0.364	0.398
\$300,000	0.158	0.188	0.230	0.251	0.312	0.350	0.383
\$325,000	0.149	0.178	0.220	0.240	0.300	0.337	0.370
\$350,000	0.141	0.169	0.210	0.229	0.289	0.326	0.357
\$375,000	0.134	0.161	0.202	0.220	0.279	0.315	0.346
\$400,000	0.128	0.154	0.194	0.212	0.270	0.305	0.336
\$425,000	0.122	0.148	0.187	0.204	0.262	0.296	0.326
\$450,000	0.117	0.142	0.180	0.197	0.254	0.288	0.317
\$475,000	0.112	0.137	0.174	0.190	0.247	0.280	0.309
\$500,000	0.107	0.132	0.168	0.184	0.240	0.273	0.301
\$600,000	0.093	0.115	0.149	0.164	0.217	0.248	0.274
\$700,000	0.082	0.103	0.135	0.147	0.199	0.228	0.253
\$800,000	0.073	0.092	0.123	0.135	0.184	0.211	0.235
\$900,000	0.066	0.084	0.113	0.124	0.171	0.197	0.220
\$1,000,000	0.060	0.077	0.105	0.115	0.160	0.185	0.207
\$2,000,000	0.032	0.043	0.061	0.068	0.101	0.119	0.134
\$3,000,000	0.021	0.029	0.043	0.048	0.074	0.088	0.101
\$4,000,000	0.015	0.022	0.033	0.036	0.057	0.069	0.080
\$5,000,000	0.012	0.017	0.026	0.029	0.046	0.057	0.066
\$6,000,000	0.009	0.013	0.021	0.024	0.038	0.047	0.056
\$7,000,000	0.007	0.011	0.017	0.019	0.032	0.040	0.047
\$8,000,000	0.006	0.009	0.014	0.016	0.027	0.034	0.041
\$9,000,000	0.005	0.007	0.012	0.014	0.023	0.030	0.036
\$10,000,000	0.004	0.006	0.010	0.012	0.020	0.026	0.031

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.	
0.06	0.04	0.02	0.22	0.12	0.09	0.00

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

NORTH CAROLINA

Exhibit III

Page S1

Effective April 1, 2023

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	4.65	1090	1.11	0.36	2041	3.79	918	0.89	0.36	2735	6.24	1408	1.48	0.36
0008	3.33	826	0.79	0.36	2065	3.36	832	0.77	0.33	2759	8.10	1500	1.92	0.36
0016	7.46	1500	1.58	0.29	2070	7.52	1500	1.72	0.33	2790	2.75	710	0.69	0.40
0034	5.29	1218	1.22	0.33	2081	5.57	1274	1.38	0.40	2797	6.42	1444	1.61	0.40
0035	3.24	808	0.75	0.33	2089	3.55	870	0.83	0.36	2799	9.11	1500	2.08	0.33
0036	5.47	1254	1.28	0.36	2095	5.17	1194	1.18	0.33	2802	6.61	1482	1.51	0.33
0037	5.38	1236	1.13	0.29	2105	5.63	1286	1.40	0.40	2835	3.73	906	0.92	0.40
0042	7.19	1500	1.65	0.33	2110	3.61	882	0.85	0.36	2836	4.13	986	1.02	0.40
0050	10.00	1500	2.10	0.29	2111	3.12	784	0.73	0.36	2841	5.32	1224	1.27	0.36
0059D	0.52	-	0.05	0.25	2112	6.27	1414	1.48	0.36	2881	4.37	1034	1.09	0.40
0065D	0.15	-	0.02	0.29	2114	3.46	852	0.86	0.40	2883	5.44	1248	1.29	0.36
0066D	0.15	-	0.02	0.33	2121	2.11	582	0.53	0.40	2915	4.04	968	0.85	0.29
0067D	0.15	-	0.02	0.33	2130	3.58	876	0.83	0.33	2916	5.50	1260	1.16	0.29
0079	3.70	900	0.85	0.33	2131	2.48	656	0.58	0.36	2923	2.39	638	0.59	0.40
0083	6.30	1420	1.45	0.33	2143	3.64	888	0.91	0.40	2960	6.42	1444	1.47	0.33
0106	20.46	1500	4.05	0.24	2157	5.05	1170	1.18	0.36	3004	2.17	594	0.43	0.25
0113	6.42	1444	1.52	0.36	2172	2.51	662	0.52	0.29	3018	4.31	1022	0.85	0.25
0170	3.52	864	0.82	0.36	2174	4.74	1108	1.13	0.36	3022	6.05	1370	1.43	0.36
0251	6.45	1450	1.48	0.33	2211	10.12	1500	2.13	0.29	3027	2.87	734	0.61	0.29
0401	12.81	A	2.54	0.24	2220	3.88	936	0.89	0.33	3028	4.37	1034	0.92	0.29
0771N	0.67	-	-	-	2286	-	-	0.89	0.33	3030	7.16	1500	1.50	0.29
0908P	260.00	420	59.78	0.33	2288	6.09	1378	1.44	0.36	3040	6.15	1390	1.41	0.33
0913P	719.00	879	164.80	0.33	2302	2.94	748	0.68	0.33	3041	4.98	1156	1.14	0.33
0917	6.09	1378	1.52	0.40	2305	3.55	870	0.75	0.29	3042	5.02	1164	1.15	0.33
1005	11.07	1500	2.03	0.24	2361	2.69	698	0.62	0.33	3064	4.80	1120	1.10	0.33
1164	5.41	1242	1.00	0.24	2362	4.10	980	0.97	0.36	3076	4.43	1046	1.04	0.36
1165XD	4.56	1072	0.83	0.24	2380	2.91	742	0.69	0.36	3081D	5.14	1188	1.16	0.33
1320	3.06	772	0.60	0.25	2386	-	-	0.82	0.36	3082D	5.35	1230	1.11	0.29
1322	14.31	1500	2.64	0.24	2388	1.96	552	0.49	0.40	3085D	7.40	1500	1.67	0.33
1430	7.95	1500	1.68	0.29	2402	3.79	918	0.80	0.29	3110	5.63	1286	1.29	0.33
1438	6.48	1456	1.35	0.29	2413	3.82	924	0.88	0.33	3111	3.85	930	0.91	0.36
1452	3.52	864	0.73	0.29	2416	3.98	956	0.94	0.36	3113	2.75	710	0.63	0.33
1463	13.15	1500	2.44	0.23	2417	2.54	668	0.60	0.36	3114	3.82	924	0.88	0.33
1472	3.94	948	0.83	0.29	2501	3.49	858	0.82	0.36	3118	2.48	656	0.62	0.40
1624D	5.01	1162	0.97	0.25	2503	1.74	508	0.41	0.36	3119	1.10	380	0.29	0.44
1642	3.64	888	0.76	0.29	2534	-	-	0.82	0.36	3122	3.18	796	0.79	0.40
1654	13.36	1500	2.77	0.29	2570	5.32	1224	1.26	0.36	3126	2.39	638	0.54	0.33
1655	-	-	0.76	0.29	2585	4.98	1156	1.14	0.33	3131	2.26	612	0.52	0.33
1699	3.73	906	0.78	0.29	2586	4.37	1034	1.04	0.36	3132	3.73	906	0.88	0.36
1701	3.94	948	0.78	0.25	2587	3.91	942	0.92	0.36	3145	2.69	698	0.62	0.33
1710	7.43	1500	1.56	0.29	2589	3.15	790	0.73	0.33	3146	2.78	716	0.64	0.33
1741	-	-	0.78	0.25	2600	6.76	1500	1.58	0.36	3169	3.82	924	0.90	0.36
1747	3.39	838	0.70	0.29	2623	8.65	1500	1.82	0.29	3175	-	-	0.90	0.36
1748	6.70	1500	1.42	0.29	2651	2.20	600	0.52	0.36	3179	2.39	638	0.56	0.36
1803D	11.07	1500	2.13	0.29	2660	3.46	852	0.86	0.40	3180	2.81	722	0.66	0.36
1853	-	-	0.78	0.25	2670	-	-	0.80	0.36	3188	2.32	624	0.53	0.33
1860	-	-	0.79	0.29	2683	-	-	0.82	0.36	3220	3.49	858	0.80	0.33
1924	4.56	1072	1.07	0.36	2688	3.39	838	0.80	0.36	3223	-	-	0.66	0.36
1925	5.87	1334	1.35	0.33	2702	36.24	1500	6.73	0.23	3224	4.98	1156	1.23	0.40
2002	4.86	1132	1.14	0.36	2705X*	90.06	1500	17.70	0.25	3227	4.53	1066	1.06	0.36
2003	4.31	1022	0.99	0.33	2709	11.62	1500	2.28	0.25	3240	-	-	0.95	0.36
2014	7.28	1500	1.53	0.29	2710	11.96	1500	2.51	0.29	3241	4.13	986	0.97	0.36
2016	3.49	858	0.82	0.36	2714	5.44	1248	1.30	0.36	3255	3.67	894	0.92	0.40
2021	4.71	1102	1.08	0.33	2727X	15.14	1500	2.99	0.25	3257	4.01	962	0.95	0.36
2039	3.98	956	0.94	0.36	2731	6.02	1364	1.42	0.36	3270	3.27	814	0.78	0.36

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit III

Effective April 1, 2023

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
3300	6.27	1414	1.57	0.40	4101	3.42	844	0.78	0.33	4703	2.08	576	0.47	0.33
3303	3.39	838	0.80	0.36	4109	0.67	294	0.16	0.36	4717	2.91	742	0.73	0.40
3307	4.04	968	0.93	0.33	4110	1.16	392	0.28	0.36	4720	2.45	650	0.56	0.33
3315	4.71	1102	1.11	0.36	4111	2.78	716	0.65	0.36	4740	1.68	496	0.31	0.23
3334	5.08	1176	1.15	0.33	4113	-	-	0.65	0.36	4741	4.19	998	0.95	0.33
3336	3.27	814	0.75	0.33	4114	4.37	1034	1.00	0.33	4751	4.83	1126	1.02	0.29
3365	8.96	1500	1.75	0.25	4130	4.65	1090	1.10	0.36	4771N	3.76	1046	0.74	0.25
3372	4.16	992	0.95	0.33	4131	10.64	1500	2.53	0.36	4777	4.01	962	0.80	0.24
3373	5.63	1286	1.32	0.36	4133	3.24	808	0.81	0.40	4825	1.19	398	0.25	0.29
3383	2.02	564	0.47	0.36	4149	1.10	380	0.27	0.40	4828	2.75	710	0.54	0.25
3385	1.44	448	0.34	0.36	4206	3.73	906	0.87	0.36	4829	2.17	594	0.43	0.25
3400	3.85	930	0.91	0.36	4207	3.18	796	0.62	0.25	4902	2.91	742	0.69	0.36
3507	3.06	772	0.70	0.33	4239	3.49	858	0.68	0.25	4923	1.28	416	0.29	0.33
3515	2.57	674	0.59	0.33	4240	4.25	1010	1.07	0.40	5020	8.96	1500	1.76	0.25
3548	2.20	600	0.52	0.36	4243	2.78	716	0.64	0.33	5022	11.07	1500	2.06	0.23
3559	3.27	814	0.75	0.33	4244	3.21	802	0.67	0.29	5037	16.15	1500	2.98	0.24
3574	1.65	490	0.39	0.36	4250	2.60	680	0.60	0.33	5040	12.69	1500	2.35	0.23
3581	1.80	520	0.43	0.36	4251	4.46	1052	1.05	0.36	5057	7.98	1500	1.49	0.23
3612	2.51	662	0.57	0.33	4263	4.43	1046	1.01	0.33	5059	28.99	1500	5.40	0.23
3620	4.56	1072	0.96	0.29	4273	3.82	924	0.88	0.33	5069	-	-	5.40	0.23
3629	2.26	612	0.52	0.33	4279	3.79	918	0.79	0.29	5102	9.05	1500	1.78	0.25
3632	3.21	802	0.74	0.33	4282	-	-	0.79	0.29	5146	6.91	1500	1.44	0.29
3634	2.11	582	0.48	0.33	4283	2.81	722	0.66	0.36	5160	3.82	924	0.71	0.23
3635	2.20	600	0.51	0.33	4299	2.54	668	0.58	0.33	5183	5.20	1200	1.02	0.25
3638	2.69	698	0.63	0.36	4304	6.64	1488	1.52	0.33	5188	5.44	1248	1.07	0.25
3642	2.23	606	0.53	0.36	4307	2.23	606	0.56	0.40	5190	5.41	1242	1.06	0.25
3643	2.69	698	0.56	0.29	4351	2.48	656	0.58	0.36	5191	1.44	448	0.30	0.29
3647	3.52	864	0.80	0.33	4352	2.23	606	0.53	0.36	5192	3.94	948	0.90	0.33
3648	1.90	540	0.48	0.40	4360	-	-	0.17	0.29	5213	10.37	1500	1.93	0.23
3681	1.16	392	0.28	0.36	4361	1.35	430	0.32	0.36	5215	8.50	1500	1.78	0.29
3685	1.35	430	0.31	0.36	4410	4.28	1016	1.01	0.36	5221	6.33	1426	1.25	0.25
3719	1.41	442	0.26	0.24	4420	5.84	1328	1.14	0.25	5222	11.35	1500	2.10	0.23
3724	6.09	1378	1.13	0.23	4431	2.05	570	0.51	0.40	5223	7.71	1500	1.62	0.29
3726	7.00	1500	1.30	0.23	4432	1.44	448	0.36	0.40	5348	6.33	1426	1.32	0.29
3803	3.27	814	0.77	0.36	4439	-	-	0.62	0.33	5402	9.85	1500	2.32	0.36
3807	2.60	680	0.61	0.36	4452	3.49	858	0.80	0.33	5403	8.90	1500	1.75	0.25
3808	7.86	1500	1.79	0.33	4459	3.98	956	0.84	0.29	5437	8.75	1500	1.72	0.25
3821	8.04	1500	1.69	0.29	4470	3.18	796	0.73	0.33	5443	6.18	1396	1.42	0.33
3822X	5.50	1260	1.30	0.36	4484	3.55	870	0.84	0.36	5445	14.49	1500	2.70	0.23
3824X	5.87	1334	1.39	0.36	4493	3.42	844	0.78	0.33	5462	8.99	1500	1.88	0.29
3826	1.01	362	0.23	0.33	4511	0.64	288	0.15	0.33	5472	12.66	1500	2.36	0.23
3827	2.35	630	0.55	0.36	4557	3.67	894	0.77	0.29	5473	17.12	1500	3.18	0.23
3830	2.11	582	0.48	0.33	4558	2.72	704	0.62	0.33	5474	10.86	1500	2.03	0.23
3851	2.87	734	0.68	0.36	4568	3.15	790	0.66	0.29	5478	5.72	1304	1.12	0.25
3865	4.01	962	1.00	0.40	4581	1.47	454	0.29	0.24	5479	9.27	1500	1.94	0.29
3881	4.86	1132	1.11	0.33	4583	7.52	1500	1.50	0.24	5480	10.12	1500	1.98	0.25
4000	7.74	1500	1.52	0.25	4611	1.38	436	0.32	0.36	5491	3.24	808	0.64	0.25
4021	5.63	1286	1.29	0.33	4635	4.71	1102	0.93	0.25	5506	8.47	1500	1.66	0.25
4024D	5.44	1248	1.13	0.29	4653	3.21	802	0.76	0.36	5507	5.93	1346	1.17	0.25
4034	9.05	1500	1.89	0.29	4665	10.09	1500	2.11	0.29	5508	-	-	1.17	0.25
4036	3.36	832	0.70	0.29	4670	-	-	0.98	0.33	5535	11.71	1500	2.18	0.23
4038	3.85	930	0.95	0.40	4683	4.28	1016	0.98	0.33	5537	7.00	1500	1.46	0.29
4053	-	-	0.88	0.33	4686	2.45	650	0.51	0.29	5551	26.94	1500	5.03	0.23
4061	-	-	0.88	0.33	4692	1.10	380	0.26	0.36	5606	1.62	484	0.30	0.23
4062	3.85	930	0.88	0.33	4693	1.31	422	0.31	0.36	5610	8.50	1500	1.79	0.29

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit III

Effective April 1, 2023

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
5645	25.14	1500	4.69	0.23	7152M	12.45	1500	2.37	0.24	8002	3.00	760	0.71	0.36
5703	22.84	1500	4.80	0.29	7153M	8.62	1500	1.71	0.24	8006	3.61	882	0.90	0.40
5705	34.86	1500	7.35	0.29	7219	13.88	1500	2.71	0.25	8008	1.99	558	0.50	0.40
5951	0.67	294	0.16	0.36	7222X	13.64	1500	2.66	0.25	8010	2.63	686	0.62	0.36
6003	9.17	1500	1.80	0.25	7225	14.68	1500	3.05	0.29	8013	0.52	264	0.12	0.33
6005	9.94	1500	2.08	0.29	7228	-	-	2.71	0.25	8015	1.13	386	0.26	0.33
6017	-	-	1.93	0.23	7229	-	-	2.71	0.25	8017	2.17	594	0.55	0.40
6018	4.83	1126	1.00	0.29	7230X	14.13	1500	3.21	0.33	8018	4.59	1078	1.08	0.36
6045	8.35	1500	1.74	0.29	7231	15.11	1500	3.43	0.33	8021	3.55	870	0.84	0.36
6204	11.38	1500	2.23	0.25	7232X	20.21	1500	3.92	0.25	8031	3.12	784	0.74	0.36
6206	4.34	1028	0.80	0.24	7309F	16.48	1500	2.67	0.21	8032	2.75	710	0.65	0.36
6213	3.24	808	0.60	0.24	7313F	7.34	1500	1.19	0.21	8033	2.72	704	0.68	0.40
6214	2.54	668	0.50	0.25	7317F	14.74	1500	2.39	0.21	8037	2.17	594	0.56	0.44
6216	8.93	1500	1.65	0.24	7327F	31.68	1500	5.13	0.21	8039	2.54	668	0.64	0.40
6217	7.19	1500	1.34	0.23	7333M	5.08	1176	0.93	0.24	8044	4.25	1010	1.00	0.36
6229	7.80	1500	1.63	0.29	7335M	5.63	1286	1.03	0.24	8045	1.16	392	0.27	0.36
6233	3.18	796	0.58	0.24	7337M	8.10	1500	1.42	0.24	8046	3.79	918	0.90	0.36
6235	8.99	1500	1.66	0.24	7350F	19.75	1500	3.35	0.23	8047	1.28	416	0.30	0.36
6236	9.79	1500	2.04	0.29	7360	6.88	1500	1.44	0.29	8058	3.79	918	0.90	0.36
6237	2.45	650	0.48	0.25	7370	7.49	1500	1.76	0.36	8072	1.10	380	0.28	0.40
6251D	6.73	1500	1.31	0.25	7380	9.08	1500	1.89	0.29	8102	2.69	698	0.64	0.36
6252D	5.05	1170	0.92	0.24	7382	7.86	1500	1.79	0.33	8103	4.25	1010	0.98	0.33
6306	7.03	1500	1.39	0.25	7390	6.42	1444	1.51	0.36	8106	5.84	1328	1.23	0.29
6319	5.53	1266	1.03	0.23	7394M	5.05	1170	0.93	0.24	8107	4.25	1010	0.83	0.25
6325	5.53	1266	1.03	0.23	7395M	5.60	1280	1.03	0.24	8111	2.97	754	0.68	0.33
6400	7.28	1500	1.52	0.29	7398M	8.07	1500	1.42	0.24	8116	3.18	796	0.73	0.33
6503	3.58	876	0.84	0.36	7402	0.21	202	0.05	0.36	8203	10.58	1500	2.41	0.33
6504	4.53	1066	1.07	0.36	7403	7.22	1500	1.69	0.36	8204	6.88	1500	1.59	0.33
6702M*	7.28	1500	1.51	0.29	7405N	2.63	864	0.61	0.36	8209	4.95	1150	1.17	0.36
6703M*	11.65	1500	2.33	0.29	7420	11.41	1500	2.08	0.24	8215	5.32	1224	1.12	0.29
6704M*	8.10	1500	1.69	0.29	7421	1.28	416	0.27	0.29	8227	5.66	1292	1.11	0.25
6801F	9.85	1500	1.74	0.28	7422	2.20	600	0.43	0.25	8232	7.65	1500	1.60	0.29
6811	8.78	1500	1.85	0.29	7425	3.39	838	0.65	0.25	8233	4.34	1028	0.90	0.29
6824F	13.27	1500	2.34	0.28	7431N	2.14	728	0.42	0.25	8235	6.30	1420	1.44	0.33
6826F	7.31	1500	1.29	0.28	7445N	0.89	-	-	-	8236X	7.40	1500	1.46	0.25
6834	4.40	1040	1.04	0.36	7453N	0.70	-	-	-	8263	9.60	1500	2.21	0.33
6836	5.60	1280	1.29	0.33	7502	3.03	766	0.63	0.29	8264	6.36	1432	1.33	0.29
6843F	16.91	1500	2.74	0.21	7515	1.62	484	0.30	0.23	8265	8.29	1500	1.63	0.25
6845F	11.96	1500	1.94	0.21	7520	4.28	1016	0.98	0.33	8279	8.78	1500	1.74	0.24
6854	8.38	1500	1.65	0.25	7529X	17.64	1500	3.25	0.24	8288	9.85	1500	2.28	0.33
6872F	16.33	1500	2.65	0.21	7538	6.09	1378	1.13	0.23	8291X	5.41	1242	1.24	0.33
6874F	30.52	1500	4.94	0.21	7539	2.63	686	0.51	0.25	8292X	5.14	1188	1.21	0.36
6882	5.20	1200	1.03	0.25	7540	6.02	1364	1.12	0.23	8293X	11.41	1500	2.68	0.36
6884	5.66	1292	1.10	0.25	7580	4.53	1066	0.95	0.29	8304	7.95	1500	1.56	0.25
7016M	6.48	1456	1.20	0.24	7590	5.72	1304	1.20	0.29	8350	12.54	1500	2.47	0.25
7024M	7.22	1500	1.33	0.24	7600	9.14	1500	1.90	0.29	8380	3.24	808	0.74	0.33
7038M	9.39	1500	1.78	0.23	7605	4.16	992	0.82	0.25	8381	2.87	734	0.66	0.33
7046M	9.63	1500	1.79	0.23	7610	0.83	326	0.17	0.29	8385	3.94	948	0.90	0.33
7047M	10.40	1500	1.84	0.24	7705	7.65	1500	1.75	0.33	8392	3.24	808	0.82	0.40
7050M	15.01	1500	2.73	0.23	7710	5.99	1358	1.18	0.25	8393	2.60	680	0.54	0.29
7090M	10.43	1500	1.98	0.23	7711	5.99	1358	1.18	0.25	8500	9.30	1500	1.95	0.29
7098M	10.70	1500	1.99	0.23	7720X	4.80	1120	1.01	0.29	8601	0.46	252	0.09	0.25
7099M	15.41	1500	2.75	0.23	7723X	3.24	808	0.64	0.25	8602	1.93	546	0.40	0.29
7133	6.39	1438	1.27	0.24	7855	5.99	1358	1.25	0.29	8603	0.12	184	0.03	0.36
7151M	7.77	1500	1.55	0.24	8001	3.91	942	0.93	0.36	8606	2.63	686	0.52	0.25

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

NORTH CAROLINA

Exhibit III

Page S4

Effective April 1, 2023

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
8709F	7.98	1500	1.29	0.21	9083	1.71	502	0.44	0.44					
8719	3.12	784	0.61	0.25	9084	1.87	534	0.47	0.40					
8720	1.74	508	0.34	0.25	9089	1.38	436	0.35	0.40					
8721	0.55	270	0.12	0.29	9093	1.77	514	0.44	0.40					
8723	0.21	202	0.05	0.33	9101	4.71	1102	1.18	0.40					
8725	3.24	808	0.68	0.29	9102	4.77	1114	1.10	0.33					
8726F	4.19	998	0.74	0.28	9154	2.35	630	0.56	0.36					
8734M	0.58	276	0.12	0.29	9156	3.00	760	0.74	0.40					
8737M	0.52	264	0.11	0.29	9170	13.18	1500	2.60	0.25					
8738M	0.83	326	0.17	0.29	9178	9.11	1500	2.42	0.44					
8742	0.43	246	0.09	0.29	9179	27.49	1500	7.09	0.44					
8745	5.50	1260	1.27	0.33	9180	7.34	1500	1.70	0.33					
8748	0.95	350	0.18	0.25	9182	3.18	796	0.76	0.36					
8755	0.52	264	0.11	0.29	9186	17.06	1500	3.39	0.24					
8799	0.73	306	0.17	0.36	9220	8.10	1500	1.86	0.33					
8800	2.26	612	0.53	0.36	9402	8.62	1500	1.69	0.25					
8803	0.09	178	0.02	0.29	9403	11.93	1500	2.34	0.25					
8805M	0.24	208	0.06	0.36	9410	4.25	1010	1.00	0.36					
8810	0.18	196	0.04	0.36	9501	4.22	1004	0.89	0.29					
8814M	0.21	202	0.05	0.36	9505	5.69	1298	1.30	0.33					
8815M	0.37	234	0.07	0.36	9516	3.82	924	0.87	0.33					
8820	0.18	196	0.04	0.29	9519	6.51	1462	1.36	0.29					
8824	3.36	832	0.87	0.44	9521	4.92	1144	1.03	0.29					
8825	-	-	0.71	0.40	9522	2.75	710	0.68	0.40					
8826	2.81	722	0.71	0.40	9534	8.23	1500	1.52	0.23					
8831	1.77	514	0.46	0.44	9554	14.10	1500	2.79	0.25					
8832	0.49	258	0.11	0.36	9586	0.67	294	0.17	0.40					
8833	1.53	466	0.36	0.36	9600	3.42	844	0.80	0.36					
8835	3.18	796	0.75	0.36	9620	2.17	594	0.46	0.29					
8842X	3.39	838	0.88	0.44										
8848	-	-	0.87	0.44										
8849	-	-	0.87	0.44										
8855	0.18	196	0.04	0.36										
8856	0.95	350	0.22	0.36										
8864X	1.71	502	0.43	0.40										
8868	0.73	306	0.18	0.40										
8869	1.56	472	0.39	0.40										
8871	0.12	184	0.03	0.36										
8901	0.31	222	0.07	0.29										
9012	1.35	430	0.28	0.29										
9014	4.46	1052	1.05	0.36										
9015	3.94	948	0.91	0.33										
9016	3.15	790	0.75	0.36										
9019	4.65	1090	0.98	0.29										
9033	2.94	748	0.67	0.33										
9040	4.50	1060	1.12	0.40										
9044	1.68	496	0.42	0.40										
9052	2.32	624	0.58	0.40										
9058	2.17	594	0.56	0.44										
9060	1.96	552	0.49	0.40										
9061	1.62	484	0.40	0.40										
9062	1.80	520	0.45	0.40										
9063	1.16	392	0.29	0.40										
9077F	7.40	1500	1.41	0.35										
9082	1.74	508	0.45	0.44										

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

Effective April 1, 2023

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.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.52	S	1624D	0.03	S	4024D	0.06	S
0065D	0.15	S	1803D	0.92	S	6251D	0.03	S
0066D	0.15	S	3081D	0.09	S	6252D	0.03	S
0067D	0.15	S	3082D	0.09	S			
1165XD	0.03	S	3085D	0.15	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 1.945 and elr x 1.863.
- 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, 2023

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.....	\$83,900
Leased or rented vehicle.....	\$55,900

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	1.2
Tax Multiplier	1.027

Loss Development Factors	
1st Adjustment	0.15
2nd Adjustment	0.09
3rd Adjustment	0.06
4th Adjustment	0.05

Maximum Minimum Premium..... \$1,500

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"..... \$2,200

Minimum Premium Multiplier..... 200

Minimum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$1,100

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$55,900

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

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.0%	0.8%	0.6%	0.4%	0.3%	0.2%	0.1%
\$200	1.8%	1.5%	1.1%	0.9%	0.6%	0.4%	0.3%
\$300	2.5%	2.0%	1.5%	1.2%	0.8%	0.6%	0.4%
\$400	3.1%	2.5%	1.9%	1.5%	1.0%	0.7%	0.5%
\$500	3.7%	3.0%	2.2%	1.8%	1.2%	0.9%	0.7%
\$1,000	5.9%	4.7%	3.6%	3.0%	2.1%	1.5%	1.2%
\$1,500	7.5%	6.0%	4.7%	3.9%	2.8%	2.0%	1.6%
\$2,000	8.7%	7.1%	5.5%	4.7%	3.4%	2.5%	2.0%
\$2,500	9.9%	8.0%	6.3%	5.3%	4.0%	2.9%	2.4%
\$5,000	14.1%	11.7%	9.5%	8.2%	6.3%	4.9%	4.0%

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

Effective April 1, 2023

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES (cont.)

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Basic Manual Rule 3-A-4.....	58%
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(Multiply a Non-F classification rate by a factor of 1.58 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 (1.051).)

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 \$12,500. If more than two years, an average annual premium of at least \$6,250 is required. These amounts are applicable for ratings effective April 1, 2023, and subsequent. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2023

TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,554	0.04	1,440,686	--	1,520,153	0.44
2,555	--	10,328	0.05	1,520,154	--	1,604,222	0.45
10,329	--	18,267	0.06	1,604,223	--	1,693,304	0.46
18,268	--	26,378	0.07	1,693,305	--	1,787,862	0.47
26,379	--	34,666	0.08	1,787,863	--	1,888,419	0.48
34,667	--	57,982	0.09	1,888,420	--	1,995,564	0.49
57,983	--	86,309	0.10	1,995,565	--	2,109,969	0.50
86,310	--	111,506	0.11	2,109,970	--	2,232,397	0.51
111,507	--	136,039	0.12	2,232,398	--	2,363,724	0.52
136,040	--	160,575	0.13	2,363,725	--	2,504,958	0.53
160,576	--	185,414	0.14	2,504,959	--	2,657,265	0.54
185,415	--	210,723	0.15	2,657,266	--	2,822,001	0.55
210,724	--	236,616	0.16	2,822,002	--	3,000,752	0.56
236,617	--	263,180	0.17	3,000,753	--	3,195,389	0.57
263,181	--	290,487	0.18	3,195,390	--	3,408,126	0.58
290,488	--	318,601	0.19	3,408,127	--	3,641,615	0.59
318,602	--	347,582	0.20	3,641,616	--	3,899,047	0.60
347,583	--	377,490	0.21	3,899,048	--	4,184,305	0.61
377,491	--	408,386	0.22	4,184,306	--	4,502,161	0.62
408,387	--	440,331	0.23	4,502,162	--	4,858,540	0.63
440,332	--	473,388	0.24	4,858,541	--	5,260,899	0.64
473,389	--	507,625	0.25	5,260,900	--	5,718,752	0.65
507,626	--	543,114	0.26	5,718,753	--	6,244,430	0.66
543,115	--	579,929	0.27	6,244,431	--	6,854,213	0.67
579,930	--	618,151	0.28	6,854,214	--	7,570,040	0.68
618,152	--	657,866	0.29	7,570,041	--	8,422,210	0.69
657,867	--	699,168	0.30	8,422,211	--	9,453,780	0.70
699,169	--	742,157	0.31	9,453,781	--	10,728,066	0.71
742,158	--	786,941	0.32	10,728,067	--	12,342,156	0.72
786,942	--	833,638	0.33	12,342,157	--	14,452,883	0.73
833,639	--	882,375	0.34	14,452,884	--	17,331,140	0.74
882,376	--	933,291	0.35	17,331,141	--	21,488,613	0.75
933,292	--	986,537	0.36	21,488,614	--	28,021,774	0.76
986,538	--	1,042,280	0.37	28,021,775	--	39,781,450	0.77
1,042,281	--	1,100,699	0.38	39,781,451	--	67,220,671	0.78
1,100,700	--	1,161,995	0.39	67,220,672	--	204,416,711	0.79
1,161,996	--	1,226,386	0.40	204,416,712	AND OVER	0.80	
1,226,387	--	1,294,115	0.41				
1,294,116	--	1,365,449	0.42				
1,365,450	--	1,440,685	0.43				

(a) G	12.20
(b) State Per Claim Accident Limitation	\$305,500
(c) State Multiple Claim Accident Limitation	\$611,000
(d) USL&HW Per Claim Accident Limitation	\$574,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,149,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$18,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.50
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.50.)</i>	

Effective April 1, 2023

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 -- 65,621	30,500	2,105,732 -- 2,166,697	244,000	4,240,114 -- 4,301,104	457,500
65,622 -- 112,941	36,600	2,166,698 -- 2,227,664	250,100	4,301,105 -- 4,362,095	463,600
112,942 -- 167,311	42,700	2,227,665 -- 2,288,633	256,200	4,362,096 -- 4,423,087	469,700
167,312 -- 224,668	48,800	2,288,634 -- 2,349,604	262,300	4,423,088 -- 4,484,079	475,800
224,669 -- 283,421	54,900	2,349,605 -- 2,410,576	268,400	4,484,080 -- 4,545,072	481,900
283,422 -- 342,911	61,000	2,410,577 -- 2,471,550	274,500	4,545,073 -- 4,606,064	488,000
342,912 -- 402,831	67,100	2,471,551 -- 2,532,525	280,600	4,606,065 -- 4,667,057	494,100
402,832 -- 463,023	73,200	2,532,526 -- 2,593,501	286,700	4,667,058 -- 4,728,049	500,200
463,024 -- 523,396	79,300	2,593,502 -- 2,654,478	292,800	4,728,050 -- 4,789,042	506,300
523,397 -- 583,896	85,400	2,654,479 -- 2,715,456	298,900	4,789,043 -- 4,850,036	512,400
583,897 -- 644,488	91,500	2,715,457 -- 2,776,435	305,000	4,850,037 -- 4,911,029	518,500
644,489 -- 705,149	97,600	2,776,436 -- 2,837,415	311,100	4,911,030 -- 4,972,022	524,600
705,150 -- 765,863	103,700	2,837,416 -- 2,898,396	317,200	4,972,023 -- 5,033,016	530,700
765,864 -- 826,618	109,800	2,898,397 -- 2,959,377	323,300	5,033,017 -- 5,094,010	536,800
826,619 -- 887,407	115,900	2,959,378 -- 3,020,359	329,400	5,094,011 -- 5,155,004	542,900
887,408 -- 948,222	122,000	3,020,360 -- 3,081,342	335,500	5,155,005 -- 5,215,998	549,000
948,223 -- 1,009,059	128,100	3,081,343 -- 3,142,326	341,600	5,215,999 -- 5,276,992	555,100
1,009,060 -- 1,069,915	134,200	3,142,327 -- 3,203,310	347,700	5,276,993 -- 5,337,987	561,200
1,069,916 -- 1,130,786	140,300	3,203,311 -- 3,264,295	353,800	5,337,988 -- 5,398,981	567,300
1,130,787 -- 1,191,670	146,400	3,264,296 -- 3,325,281	359,900	5,398,982 -- 5,459,976	573,400
1,191,671 -- 1,252,565	152,500	3,325,282 -- 3,386,267	366,000	5,459,977 -- 5,520,971	579,500
1,252,566 -- 1,313,470	158,600	3,386,268 -- 3,447,253	372,100	5,520,972 -- 5,581,965	585,600
1,313,471 -- 1,374,383	164,700	3,447,254 -- 3,508,240	378,200	5,581,966 -- 5,642,960	591,700
1,374,384 -- 1,435,304	170,800	3,508,241 -- 3,569,228	384,300	5,642,961 -- 5,703,955	597,800
1,435,305 -- 1,496,230	176,900	3,569,229 -- 3,630,215	390,400	5,703,956 -- 5,764,951	603,900
1,496,231 -- 1,557,163	183,000	3,630,216 -- 3,691,204	396,500	5,764,952 -- 5,825,950	610,000
1,557,164 -- 1,618,101	189,100	3,691,205 -- 3,752,192	402,600		
1,618,102 -- 1,679,043	195,200	3,752,193 -- 3,813,181	408,700		
1,679,044 -- 1,739,989	201,300	3,813,182 -- 3,874,170	414,800		
1,739,990 -- 1,800,939	207,400	3,874,171 -- 3,935,160	420,900		
1,800,940 -- 1,861,892	213,500	3,935,161 -- 3,996,150	427,000		
1,861,893 -- 1,922,848	219,600	3,996,151 -- 4,057,140	433,100		
1,922,849 -- 1,983,807	225,700	4,057,141 -- 4,118,131	439,200		
1,983,808 -- 2,044,768	231,800	4,118,132 -- 4,179,121	445,300		
2,044,769 -- 2,105,731	237,900	4,179,122 -- 4,240,113	451,400		

For Expected Losses greater than \$5,825,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(12.20) / (\text{Expected Losses} + (700)(12.20))$$

G = 12.20