

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, 2013

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	3.05	1.75	0.21	1925	3.30	1.82	0.19	2670	1.49	0.93	0.27
0008	2.01	1.11	0.19	2001	-	1.60	0.21	2683	1.47	0.88	0.23
0016	8.86	4.61	0.17	2002	2.87	1.71	0.23	2688	3.34	1.99	0.23
0034	3.80	2.17	0.21	2003	2.81	1.60	0.21	2702	16.52	6.77	0.14
0035	2.69	1.60	0.23	2014	5.04	2.61	0.17	2705X*	41.61	21.47	0.17
0036	4.02	2.30	0.21	2016	1.81	1.08	0.23	2706	-	4.72	0.15
0037	3.51	1.94	0.19	2021	2.56	1.41	0.19	2709	10.97	5.68	0.17
0042	4.38	2.42	0.19	2039	2.90	1.73	0.23	2710	9.33	4.38	0.15
0050	7.92	4.53	0.21	2041	3.55	2.12	0.23	2714	4.92	2.94	0.23
0059D	0.39	0.08	0.14	2065	3.44	1.96	0.21	2727X	7.29	3.76	0.17
0065D	0.09	0.03	0.17	2070	5.33	3.04	0.21	2731	3.71	1.93	0.17
0066D	0.09	0.03	0.17	2081	3.22	1.84	0.21	2735	4.27	2.55	0.23
0067D	0.09	0.03	0.17	2089	3.06	1.75	0.21	2759	5.07	3.03	0.23
0079	3.37	1.75	0.17	2095	4.16	2.38	0.21	2790	1.80	1.07	0.23
0083	3.50	2.00	0.21	2105	2.46	1.47	0.23	2791X	1.69	1.06	0.27
0106	23.05	10.83	0.15	2110	2.03	1.21	0.23	2797	5.85	3.35	0.21
0113	5.56	3.18	0.21	2111	4.47	2.68	0.24	2799	2.65	1.46	0.19
0170	3.35	1.92	0.21	2112	2.70	1.61	0.23	2802	3.79	2.09	0.19
0251	4.34	2.48	0.21	2114	1.50	0.90	0.23	2812	-	1.88	0.21
0400	6.90	3.79	0.19	2121	2.12	1.21	0.21	2835	2.50	1.56	0.27
0401	7.71	3.62	0.15	2130	2.38	1.36	0.21	2836	2.33	1.45	0.27
0763FN	1.91	-	-	2131	2.49	1.42	0.21	2841	3.71	2.21	0.23
0771N	0.40	-	-	2143	2.57	1.53	0.23	2881	2.95	1.84	0.27
0908P	153.00	87.04	0.21	2156	-	2.78	0.21	2883	3.29	1.88	0.21
0909	-	87.04	0.21	2157	4.88	2.78	0.21	2913	2.88	1.80	0.27
0912	-	230.76	0.21	2172	1.94	1.07	0.19	2915	2.79	1.54	0.19
0913P	405.00	230.76	0.21	2174	3.33	1.98	0.23	2916	3.14	1.47	0.15
0917	4.20	2.50	0.23	2211	7.12	3.70	0.17	2923	1.92	1.14	0.23
1005*	11.32	2.80	0.15	2220	2.83	1.62	0.21	2942	2.08	1.29	0.27
1164	8.55	3.49	0.15	2286	1.56	0.93	0.23	2960	3.50	2.00	0.21
1165XD	5.08	2.35	0.15	2288	2.89	1.72	0.23	3004	1.35	0.70	0.17
1320	2.98	1.39	0.15	2300	2.46	1.53	0.27	3018	2.37	1.23	0.17
1322	10.60	4.96	0.16	2302	1.65	0.94	0.21	3022	5.34	3.18	0.23
1430	5.86	3.04	0.17	2305	2.82	1.55	0.19	3027	2.15	1.11	0.17
1438	3.33	1.56	0.15	2361	1.95	1.12	0.21	3028	4.00	2.29	0.21
1452	2.46	1.27	0.17	2362	1.66	0.95	0.21	3030	5.73	2.97	0.17
1463	11.32	5.32	0.15	2380	2.04	1.17	0.21	3040	5.75	2.98	0.17
1470X	3.85	1.99	0.17	2386	1.42	0.84	0.23	3041	4.92	2.81	0.21
1473X	1.97	1.02	0.17	2388	2.36	1.41	0.23	3042	4.11	2.26	0.19
1474X	2.43	1.25	0.17	2402	2.22	1.15	0.17	3064	4.77	2.72	0.21
1624D	3.80	1.77	0.15	2413	2.17	1.24	0.21	3066	-	1.89	0.23
1642	3.50	1.81	0.17	2416	1.60	0.92	0.21	3069	4.71	2.44	0.17
1654	14.09	7.29	0.17	2417	1.97	1.12	0.21	3076	3.16	1.89	0.23
1655	5.04	2.61	0.17	2501	2.16	1.24	0.21	3081D	3.40	1.73	0.17
1699	4.19	2.17	0.17	2503	1.34	0.80	0.23	3082D	4.79	2.44	0.17
1701	5.22	2.70	0.17	2534	2.24	1.34	0.23	3085D	4.68	2.38	0.17
1710	5.67	2.94	0.17	2570	3.68	2.19	0.23	3110	4.70	2.68	0.21
1741D	2.95	1.04	0.14	2585	3.69	2.20	0.23	3111	2.72	1.55	0.21
1747	2.02	1.04	0.17	2586	2.58	1.48	0.21	3113	2.03	1.16	0.21
1748	3.13	1.62	0.17	2587	4.31	2.57	0.23	3114	3.15	1.80	0.21
1803D	7.93	3.40	0.15	2589	1.67	0.95	0.21	3118	2.35	1.40	0.23
1852D	2.52	1.00	0.14	2600	1.75	1.04	0.23	3119	0.87	0.54	0.27
1853	1.36	0.75	0.19	2623	4.23	2.33	0.19	3122	2.26	1.35	0.23
1860	1.79	1.07	0.23	2651	2.50	1.49	0.23	3126	2.44	1.39	0.21
1924	2.75	1.64	0.23	2660	2.17	1.30	0.23	3131	1.19	0.68	0.21

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3132	2.85	1.63	0.21	3821	5.46	3.01	0.19	4431	1.46	0.91	0.27
3145	2.23	1.27	0.21	3822X	4.89	2.69	0.19	4432	1.43	0.89	0.27
3146	2.26	1.29	0.21	3824X	3.92	2.16	0.19	4439	1.91	1.05	0.19
3169	3.55	2.03	0.21	3826	0.98	0.56	0.21	4452	3.46	1.98	0.21
3175	3.07	1.76	0.21	3827	1.45	0.80	0.19	4459	2.35	1.34	0.21
3179	1.53	0.91	0.23	3830	1.50	0.83	0.19	4470	2.26	1.29	0.21
3180	1.87	1.11	0.23	3851	3.92	2.34	0.23	4484	2.69	1.54	0.21
3188	1.63	0.97	0.23	3865	1.78	1.11	0.27	4493	3.20	1.82	0.21
3220	2.57	1.46	0.21	3881	3.67	2.09	0.21	4511	0.43	0.24	0.19
3223	2.54	1.59	0.27	4000	5.25	2.46	0.15	4557	2.08	1.24	0.23
3224	2.84	1.69	0.23	4021	4.86	2.52	0.17	4558	1.68	0.96	0.21
3227	3.10	1.84	0.23	4024D	4.04	2.07	0.17	4561	-	1.05	0.19
3240	1.98	1.18	0.23	4034	5.71	2.96	0.17	4568	2.57	1.33	0.17
3241	3.25	1.86	0.21	4036	2.37	1.23	0.17	4581	1.20	0.56	0.15
3255	1.70	1.06	0.27	4038	3.09	1.93	0.27	4583	6.32	2.97	0.15
3257	2.73	1.56	0.21	4053	2.79	1.59	0.21	4611	0.64	0.38	0.23
3270	2.44	1.39	0.21	4061	4.34	2.58	0.23	4635	2.67	1.09	0.14
3300	4.14	2.37	0.21	4062	1.61	0.92	0.21	4653	2.22	1.32	0.23
3303	2.14	1.27	0.23	4101	2.37	1.31	0.19	4665	7.63	3.95	0.17
3307	3.35	1.91	0.21	4109	0.64	0.38	0.23	4670	3.72	1.92	0.17
3315	4.34	2.59	0.23	4110	1.65	0.94	0.21	4683	2.48	1.42	0.21
3334	3.95	2.25	0.21	4111	1.63	0.97	0.23	4686	1.84	0.96	0.17
3336	2.88	1.49	0.17	4112	-	0.94	0.21	4692	0.56	0.33	0.23
3365	8.62	4.46	0.17	4113	1.82	1.04	0.21	4693	0.86	0.49	0.21
3372	3.85	2.12	0.19	4114	6.09	3.47	0.21	4703	1.66	0.95	0.21
3373	4.78	2.73	0.21	4130	4.26	2.43	0.21	4717	2.02	1.26	0.27
3383	1.10	0.65	0.23	4131	4.26	2.54	0.23	4720	1.58	0.90	0.21
3385	0.88	0.52	0.23	4133	2.89	1.73	0.23	4740	2.53	1.31	0.17
3400	2.70	1.49	0.19	4149	0.56	0.35	0.27	4741	1.54	0.88	0.21
3507	2.29	1.31	0.21	4150	-	0.35	0.27	4751	3.48	1.81	0.17
3515	1.89	1.08	0.21	4206	2.92	1.67	0.21	4771N	2.27	0.93	0.14
3516X	1.30	0.77	0.23	4207	1.12	0.58	0.17	4777	7.16	2.94	0.14
3548	1.55	0.88	0.21	4239	2.98	1.54	0.17	4825	1.10	0.57	0.17
3559	2.27	1.30	0.21	4240	2.29	1.37	0.23	4828	1.80	0.99	0.19
3574	0.79	0.47	0.23	4243	1.87	1.07	0.21	4829	1.95	0.92	0.15
3581	2.04	1.22	0.23	4244	2.12	1.21	0.21	4902	2.73	1.63	0.23
3612	1.95	1.08	0.19	4250	1.35	0.77	0.21	4923	1.04	0.60	0.21
3620	5.50	2.85	0.17	4251	1.86	1.06	0.21	5020	7.94	4.11	0.17
3629	1.50	0.90	0.23	4263	2.91	1.67	0.21	5022	5.97	2.80	0.15
3632	2.57	1.41	0.19	4273	2.35	1.34	0.21	5037	35.83	14.67	0.15
3634	1.58	0.94	0.23	4279	2.16	1.24	0.21	5040	20.61	8.43	0.15
3635	2.11	1.20	0.21	4282	2.34	1.39	0.23	5057	10.31	4.22	0.15
3638	1.43	0.85	0.23	4283	3.56	2.04	0.21	5059	32.28	13.27	0.14
3642	0.96	0.55	0.21	4299	2.01	1.20	0.23	5069	34.35	14.00	0.15
3643	1.94	1.11	0.21	4301X	1.15	0.68	0.23	5102	6.60	3.09	0.15
3647	2.14	1.18	0.19	4304	3.65	2.01	0.19	5146	6.53	3.38	0.17
3648	1.38	0.82	0.23	4307	1.30	0.81	0.27	5160	4.07	1.91	0.15
3681	1.19	0.71	0.23	4351	0.99	0.56	0.21	5183	4.91	2.54	0.17
3685	1.08	0.64	0.23	4352	1.21	0.72	0.23	5188	4.85	2.51	0.17
3719	1.49	0.61	0.15	4360	1.67	0.99	0.23	5190	4.83	2.50	0.17
3724	4.44	2.08	0.15	4361	1.24	0.74	0.23	5191	0.82	0.47	0.21
3726	8.42	3.45	0.15	4362	-	0.99	0.23	5192	4.18	2.39	0.21
3803	2.17	1.24	0.21	4410	3.67	2.09	0.21	5213	7.37	3.46	0.15
3807	2.04	1.22	0.23	4417X	2.36	1.40	0.23	5215	3.84	2.11	0.19
3808	2.19	1.20	0.19	4420	7.75	3.63	0.16	5221	4.26	2.21	0.17

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5222	10.23	4.80	0.15	6702M*	7.05	3.65	0.17	7420	19.01	7.72	0.15
5223	4.87	2.52	0.17	6703M*	14.26	6.89	0.17	7421	1.71	0.80	0.15
5348	4.40	2.28	0.17	6704M*	7.83	4.05	0.17	7422	2.37	0.97	0.15
5402	3.48	2.07	0.23	6801F	3.27	1.34	0.16	7425	5.36	2.19	0.15
5403	7.21	3.38	0.15	6811	5.10	2.63	0.17	7431N	2.42	0.98	0.15
5437	6.17	3.20	0.17	6824F	8.75	3.32	0.14	7445N	0.61	-	-
5443	3.71	2.12	0.21	6826F	4.68	1.93	0.16	7453N	0.81	-	-
5445	7.97	3.74	0.15	6834	2.98	1.64	0.19	7502	4.02	2.08	0.17
5462	6.58	3.41	0.17	6836	5.40	2.80	0.17	7515	1.97	0.81	0.14
5472	6.16	2.52	0.15	6843F	11.15	3.78	0.13	7520	3.74	2.14	0.21
5473	8.78	3.60	0.14	6845F	12.00	4.05	0.13	7529X	10.66	4.37	0.14
5474	6.44	3.02	0.15	6854	6.15	2.52	0.15	7538	14.65	6.00	0.15
5478	4.26	2.20	0.17	6872F	14.39	4.75	0.13	7539	3.26	1.52	0.16
5479	5.96	3.28	0.19	6874F	20.82	7.01	0.13	7540	6.58	2.70	0.14
5480	6.46	3.03	0.15	6882	4.22	1.72	0.15	7580	3.33	1.73	0.17
5491	4.23	1.98	0.15	6884	8.30	3.38	0.15	7590	5.50	3.03	0.19
5506	6.22	2.55	0.14	7016M	3.86	1.57	0.15	7600	5.34	2.76	0.17
5507	4.34	2.03	0.15	7024M	4.29	1.75	0.15	7601	-	2.76	0.17
5508	15.21	7.86	0.17	7038M	5.52	2.26	0.14	7605	2.87	1.49	0.17
5535	7.44	3.86	0.17	7046M	6.70	2.74	0.15	7610	0.52	0.29	0.19
5537	5.43	2.81	0.17	7047M	7.81	2.98	0.15	7611	-	2.76	0.17
5538	-	3.54	0.17	7050M	11.16	4.27	0.14	7612	-	2.76	0.17
5551	16.19	6.65	0.14	7090M	6.13	2.51	0.14	7613	-	2.76	0.17
5606	1.71	0.80	0.15	7098M	7.44	3.04	0.15	7704	-	2.19	0.15
5610	7.25	4.15	0.21	7099M	13.55	5.17	0.15	7705	6.78	3.74	0.19
5645	13.78	6.47	0.15	7133	6.25	2.93	0.15	7710	4.67	2.19	0.15
5651	-	6.47	0.15	7151M	7.59	3.56	0.15	7711	4.67	2.19	0.15
5703	19.26	9.96	0.17	7152M	15.36	6.73	0.15	7720X	2.48	1.29	0.17
5705	11.59	6.02	0.17	7153M	8.44	3.96	0.15	7723X	3.48	1.43	0.14
5951	0.36	0.22	0.23	7222	8.75	4.52	0.17	7855	5.80	3.00	0.17
6003	7.60	3.93	0.17	7228	8.16	4.22	0.17	8001	2.55	1.52	0.23
6005	6.39	3.29	0.17	7229	10.90	5.10	0.15	8002	2.00	1.15	0.21
6017	6.46	3.33	0.17	7230	6.54	3.59	0.19	8006	2.99	1.71	0.21
6018	3.59	1.85	0.17	7231	8.95	4.92	0.19	8008	1.55	0.93	0.23
6045	3.14	1.62	0.17	7232	10.06	4.71	0.16	8010	1.51	0.90	0.23
6204	11.88	5.57	0.15	7309F	13.33	4.51	0.13	8013	0.45	0.26	0.21
6206	4.36	1.78	0.15	7313F	3.60	1.21	0.13	8015	0.84	0.48	0.21
6213	2.76	1.29	0.15	7317F	8.15	2.72	0.13	8017	1.82	1.09	0.23
6214	3.35	1.37	0.15	7323FNX	4.46	1.42	0.14	8018	2.58	1.54	0.23
6216	7.79	3.18	0.15	7327F	12.01	4.09	0.13	8021	1.90	1.09	0.21
6217	7.05	3.31	0.15	7333M	5.89	2.40	0.15	8031	2.89	1.65	0.21
6229	4.11	1.93	0.15	7335M	6.54	2.66	0.15	8032	2.88	1.72	0.23
6233	4.00	1.87	0.15	7337M	11.91	4.53	0.15	8033	2.00	1.14	0.21
6235	8.80	3.59	0.15	7350F	10.37	3.91	0.14	8037	1.82	1.09	0.23
6236	12.41	6.41	0.17	7360	4.26	2.20	0.17	8039	2.50	1.50	0.23
6237	2.00	1.03	0.17	7370	6.25	3.57	0.21	8044	3.60	1.98	0.19
6251D	16.44	7.68	0.15	7380	4.70	2.58	0.19	8045	0.69	0.41	0.23
6252D	7.94	3.22	0.15	7382	5.63	3.22	0.21	8046	2.89	1.65	0.21
6260	5.73	2.33	0.15	7390	4.48	2.56	0.21	8047	0.88	0.52	0.23
6306	6.54	3.07	0.15	7394M	7.79	3.17	0.15	8058	2.91	1.67	0.21
6319	6.02	2.82	0.15	7395M	8.66	3.52	0.15	8072	0.75	0.45	0.23
6325	5.83	2.73	0.15	7398M	15.77	5.99	0.15	8102	1.72	1.02	0.23
6400	6.13	3.37	0.19	7402	0.18	0.10	0.21	8103	3.01	1.66	0.19
6503	2.40	1.43	0.23	7403	4.59	2.38	0.17	8105	2.91	1.74	0.23
6504	2.40	1.43	0.23	7405N	1.83	0.95	0.17	8106	4.39	2.27	0.17

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8107	4.18	2.16	0.17	8824	3.67	2.19	0.23	9516	3.73	1.93	0.17
8111	2.52	1.44	0.21	8825	1.89	1.18	0.27	9519	3.44	1.78	0.17
8116	3.38	1.93	0.21	8826	3.04	1.74	0.21	9521	4.04	2.10	0.17
8203	5.38	3.07	0.21	8831	1.38	0.79	0.21	9522	1.68	0.96	0.21
8204	3.13	1.62	0.17	8832	0.36	0.20	0.21	9534	10.07	4.72	0.15
8209	3.21	1.83	0.21	8833	1.61	0.92	0.21	9554	13.64	6.40	0.15
8215	3.57	1.85	0.17	8835	2.57	1.47	0.21	9586	0.59	0.37	0.27
8227	5.27	2.16	0.14	8837	-	0.94	0.21	9600	1.94	1.16	0.23
8232	4.34	2.25	0.17	8842X	2.03	1.16	0.21	9620	1.01	0.56	0.19
8233	4.25	2.19	0.17	8848X	2.66	1.52	0.21				
8235	5.38	3.08	0.21	8849X	3.12	1.78	0.21				
8236X	6.53	3.38	0.17	8855	0.18	0.10	0.21				
8263	6.96	3.84	0.19	8856	0.18	0.10	0.21				
8264	5.27	2.73	0.17	8864X	1.64	0.94	0.21				
8265	7.49	3.53	0.15	8868	0.45	0.27	0.23				
8279	6.30	2.96	0.15	8869	1.15	0.69	0.23				
8288	7.37	3.83	0.17	8871	0.21	0.13	0.23				
8291	5.47	3.02	0.19	8901	0.21	0.12	0.19				
8292	3.53	2.02	0.21	9012	1.36	0.75	0.19				
8293	10.47	5.41	0.17	9014	2.79	1.59	0.21				
8304	5.00	2.59	0.17	9015	3.06	1.75	0.21				
8350	9.30	4.37	0.15	9016	3.31	1.89	0.21				
8380	2.65	1.46	0.19	9019	2.33	1.21	0.17				
8381	2.66	1.47	0.19	9033	2.00	1.14	0.21				
8385	3.39	1.76	0.17	9040	2.96	1.77	0.23				
8392	2.72	1.55	0.21	9044	1.71	1.02	0.23				
8393	1.83	1.04	0.21	9052	1.95	1.16	0.23				
8500	6.52	3.38	0.17	9058	1.56	0.98	0.27				
8601	0.78	0.43	0.19	9059	-	0.69	0.23				
8602	0.78	0.43	0.19	9060	1.42	0.85	0.23				
8603	0.18	0.10	0.21	9061	1.39	0.87	0.27				
8606	3.56	1.67	0.15	9062	1.46	0.91	0.27				
8709F	4.55	1.54	0.13	9063	1.01	0.61	0.23				
8710X	2.43	1.25	0.17	9077F	1.56	0.68	0.20				
8719	2.97	1.22	0.14	9082	1.37	0.86	0.27				
8720	1.78	0.92	0.17	9083	1.37	0.86	0.27				
8721	0.35	0.18	0.17	9084	1.25	0.71	0.21				
8723	0.18	0.10	0.21	9089	0.85	0.51	0.23				
8725	1.78	0.92	0.17	9093	1.34	0.80	0.23				
8726F	3.08	1.27	0.16	9101	2.97	1.77	0.23				
8734M	0.53	0.27	0.17	9102	2.77	1.59	0.21				
8737M	0.47	0.25	0.17	9154	2.01	1.15	0.21				
8738M	0.96	0.46	0.17	9156	2.79	1.54	0.19				
8742	0.39	0.20	0.17	9170	3.30	1.35	0.14				
8745	4.09	2.26	0.19	9178	6.51	4.08	0.27				
8748	0.71	0.39	0.19	9179	19.90	11.90	0.23				
8755	0.39	0.20	0.17	9180	4.69	2.43	0.17				
8799	0.71	0.41	0.21	9182	2.04	1.17	0.21				
8800	0.97	0.61	0.27	9186	30.03	14.14	0.15				
8803	0.08	0.04	0.17	9220	4.65	2.56	0.19				
8805M	0.24	0.14	0.21	9402	6.71	3.47	0.17				
8810	0.18	0.10	0.21	9403	7.93	3.72	0.15				
8814M	0.22	0.12	0.21	9410	2.65	1.52	0.21				
8815M	0.44	0.23	0.21	9501	2.51	1.39	0.19				
8820	0.16	0.09	0.19	9505	2.89	1.59	0.19				

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

Effective April 1, 2013

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	0.39	S	1624D	0.03	S	3082D	0.08	S
0065D	0.09	S	1741D	0.40	S	3085D	0.09	S
0066D	0.09	S	1803D	0.67	S	4024D	0.04	S
0067D	0.09	S	1852D	0.08	Asb	6251D	0.10	S
1165XD	0.05	S	3081D	0.06	S	6252D	0.06	S

Asb=Asbestos, 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
7323F	0763F
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**

1005 Advisory loss cost includes a non-ratable disease element of \$4.45. (For coverage written separately for federal benefits only, \$2.09. For coverage written separately for state benefits only, \$2.36.)

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 2.458 and elr x 2.298.

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.

For all class codes, ELRs and D-ratios are determined in accordance with the Revised Experience Rating Plan. See North Carolina Rate Bureau Circular C-11-15 dated 11/8/2011 regarding the approval of Item E-1402.

Effective April 1, 2013

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.

Advisory Loss Elimination Ratios							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.0%	0.7%	0.6%	0.5%	0.4%	0.3%	0.2%
\$200	1.9%	1.4%	1.2%	0.9%	0.8%	0.5%	0.4%
\$300	2.8%	2.0%	1.7%	1.4%	1.1%	0.7%	0.5%
\$400	3.6%	2.6%	2.2%	1.8%	1.4%	0.9%	0.7%
\$500	4.2%	3.1%	2.6%	2.1%	1.7%	1.1%	0.9%
\$1,000	6.6%	5.1%	4.3%	3.5%	2.9%	2.0%	1.5%
\$1,500	8.2%	6.3%	5.4%	4.4%	3.7%	2.5%	1.9%
\$2,000	9.4%	7.3%	6.2%	5.2%	4.3%	3.0%	2.3%
\$2,500	10.5%	8.2%	7.0%	5.9%	4.9%	3.5%	2.7%
\$5,000	14.6%	11.6%	10.1%	8.6%	7.3%	5.4%	4.2%

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

Employee operated vehicle.....	\$61,200.00
Leased or rented vehicle.....	\$40,800.00

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost)..... \$0.01

Maximum 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"..... \$1,600.00

Minimum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$800.00

Per Passenger Seat Surcharge - In accordance with *Basic Manual* footnote instructions for Code 7421, the surcharge is:

Maximum surcharge per aircraft.....	\$1,000
Per passenger seat.....	\$100

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 \$40,800.00

Terrorism - (Advisory Loss Cost) \$0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... 90%

(Multiply a Non-F classification loss cost by a factor of 1.90 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.78) and the adjustment for differences in loss-based expenses (1.068).)

Experience Rating Eligibility

A risk is eligible for intrastate 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 \$8,000. If more than two years, an average annual premium of at least \$4,000 is required. Page R-4 of the *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

NORTH CAROLINA

Exhibit III

Page S1

Effective April 1, 2013

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	6.67	1250	1.75	0.21	1925	7.21	1250	1.82	0.19	2670	3.26	902	0.93	0.27
0008	4.39	1128	1.11	0.19	2001	-	-	1.60	0.21	2683	3.21	892	0.88	0.23
0016	19.37	1250	4.61	0.17	2002	6.27	1250	1.71	0.23	2688	7.30	1250	1.99	0.23
0034	8.31	1250	2.17	0.21	2003	6.14	1250	1.60	0.21	2702	36.11	1250	6.77	0.14
0035	5.88	1250	1.60	0.23	2014	11.02	1250	2.61	0.17	2705X*	90.96	1250	21.47	0.17
0036	8.79	1250	2.30	0.21	2016	3.96	1042	1.08	0.23	2706	-	-	4.72	0.15
0037	7.67	1250	1.94	0.19	2021	5.60	1250	1.41	0.19	2709	23.98	1250	5.68	0.17
0042	9.57	1250	2.42	0.19	2039	6.34	1250	1.73	0.23	2710	20.40	1250	4.38	0.15
0050	17.31	1250	4.53	0.21	2041	7.76	1250	2.12	0.23	2714	10.76	1250	2.94	0.23
0059D	0.85	-	0.08	0.14	2065	7.52	1250	1.96	0.21	2727X	15.94	1250	3.76	0.17
0065D	0.20	-	0.03	0.17	2070	11.65	1250	3.04	0.21	2731	8.11	1250	1.93	0.17
0066D	0.20	-	0.03	0.17	2081	7.04	1250	1.84	0.21	2735	9.33	1250	2.55	0.23
0067D	0.20	-	0.03	0.17	2089	6.69	1250	1.75	0.21	2759	11.08	1250	3.03	0.23
0079	7.37	1250	1.75	0.17	2095	9.09	1250	2.38	0.21	2790	3.93	1036	1.07	0.23
0083	7.65	1250	2.00	0.21	2105	5.38	1250	1.47	0.23	2791X	3.69	988	1.06	0.27
0106	50.39	1250	10.83	0.15	2110	4.44	1138	1.21	0.23	2797	12.79	1250	3.35	0.21
0113	12.15	1250	3.18	0.21	2111	9.77	1250	2.68	0.24	2799	5.79	1250	1.46	0.19
0170	7.32	1250	1.92	0.21	2112	5.90	1250	1.61	0.23	2802	8.28	1250	2.09	0.19
0251	9.49	1250	2.48	0.21	2114	3.28	906	0.90	0.23	2812	-	-	1.88	0.21
0400	15.08	1250	3.79	0.19	2121	4.63	1176	1.21	0.21	2835	5.47	1250	1.56	0.27
0401	16.85	A	3.62	0.15	2130	5.20	1250	1.36	0.21	2836	5.09	1250	1.45	0.27
0763FN	4.37	-	-	-	2131	5.44	1250	1.42	0.21	2841	8.11	1250	2.21	0.23
0771N	0.87	-	-	-	2143	5.62	1250	1.53	0.23	2881	6.45	1250	1.84	0.27
0908P	334.00	584	87.04	0.21	2156	-	-	2.78	0.21	2883	7.19	1250	1.88	0.21
0909	-	-	87.04	0.21	2157	10.67	1250	2.78	0.21	2913	6.30	1250	1.80	0.27
0912	-	-	230.76	0.21	2172	4.24	1098	1.07	0.19	2915	6.10	1250	1.54	0.19
0913P	885.00	1135	230.76	0.21	2174	7.28	1250	1.98	0.23	2916	6.86	1250	1.47	0.15
0917	9.18	1250	2.50	0.23	2211	15.56	1250	3.70	0.17	2923	4.20	1090	1.14	0.23
1005*	24.75	1250	2.80	0.15	2220	6.19	1250	1.62	0.21	2942	4.55	1160	1.29	0.27
1164	18.69	1250	3.49	0.15	2286	3.41	932	0.93	0.23	2960	7.65	1250	2.00	0.21
1165XD	11.11	1250	2.35	0.15	2288	6.32	1250	1.72	0.23	3004	2.95	840	0.70	0.17
1320	6.51	1250	1.39	0.15	2300	5.38	1250	1.53	0.27	3018	5.18	1250	1.23	0.17
1322	23.17	1250	4.96	0.16	2302	3.61	972	0.94	0.21	3022	11.67	1250	3.18	0.23
1430	12.81	1250	3.04	0.17	2305	6.16	1250	1.55	0.19	3027	4.70	1190	1.11	0.17
1438	7.28	1250	1.56	0.15	2361	4.26	1102	1.12	0.21	3028	8.74	1250	2.29	0.21
1452	5.38	1250	1.27	0.17	2362	3.63	976	0.95	0.21	3030	12.53	1250	2.97	0.17
1463	24.75	1250	5.32	0.15	2380	4.46	1142	1.17	0.21	3040	12.57	1250	2.98	0.17
1470X	8.42	1250	1.99	0.17	2386	3.10	870	0.84	0.23	3041	10.76	1250	2.81	0.21
1473X	4.31	1112	1.02	0.17	2388	5.16	1250	1.41	0.23	3042	8.98	1250	2.26	0.19
1474X	5.31	1250	1.25	0.17	2402	4.85	1220	1.15	0.17	3064	10.43	1250	2.72	0.21
1624D	8.31	1250	1.77	0.15	2413	4.74	1198	1.24	0.21	3066	-	-	1.89	0.23
1642	7.65	1250	1.81	0.17	2416	3.50	950	0.92	0.21	3069	10.30	1250	2.44	0.17
1654	30.80	1250	7.29	0.17	2417	4.31	1112	1.12	0.21	3076	6.91	1250	1.89	0.23
1655	11.02	1250	2.61	0.17	2501	4.72	1194	1.24	0.21	3081D	7.43	1250	1.73	0.17
1699	9.16	1250	2.17	0.17	2503	2.93	836	0.80	0.23	3082D	10.47	1250	2.44	0.17
1701	11.41	1250	2.70	0.17	2534	4.90	1230	1.34	0.23	3085D	10.23	1250	2.38	0.17
1710	12.39	1250	2.94	0.17	2570	8.04	1250	2.19	0.23	3110	10.27	1250	2.68	0.21
1741D	6.44	1250	1.04	0.14	2585	8.07	1250	2.20	0.23	3111	5.95	1250	1.55	0.21
1747	4.42	1134	1.04	0.17	2586	5.64	1250	1.48	0.21	3113	4.44	1138	1.16	0.21
1748	6.84	1250	1.62	0.17	2587	9.42	1250	2.57	0.23	3114	6.89	1250	1.80	0.21
1803D	17.33	1250	3.40	0.15	2589	3.65	980	0.95	0.21	3118	5.14	1250	1.40	0.23
1852D	5.50	1250	1.00	0.14	2600	3.83	1016	1.04	0.23	3119	1.90	630	0.54	0.27
1853	2.97	844	0.75	0.19	2623	9.25	1250	2.33	0.19	3122	4.94	1238	1.35	0.23
1860	3.91	1032	1.07	0.23	2651	5.47	1250	1.49	0.23	3126	5.33	1250	1.39	0.21
1924	6.01	1250	1.64	0.23	2660	4.74	1198	1.30	0.23	3131	2.60	770	0.68	0.21

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective April 1, 2013

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
3132	6.23	1250	1.63	0.21	3821	11.94	1250	3.01	0.19	4431	3.19	888	0.91	0.27
3145	4.87	1224	1.27	0.21	3822X	10.69	1250	2.69	0.19	4432	3.13	876	0.89	0.27
3146	4.94	1238	1.29	0.21	3824X	8.57	1250	2.16	0.19	4439	4.18	1086	1.05	0.19
3169	7.76	1250	2.03	0.21	3826	2.14	678	0.56	0.21	4452	7.56	1250	1.98	0.21
3175	6.71	1250	1.76	0.21	3827	3.17	884	0.80	0.19	4459	5.14	1250	1.34	0.21
3179	3.34	918	0.91	0.23	3830	3.28	906	0.83	0.19	4470	4.94	1238	1.29	0.21
3180	4.09	1068	1.11	0.23	3851	8.57	1250	2.34	0.23	4484	5.88	1250	1.54	0.21
3188	3.56	962	0.97	0.23	3865	3.89	1028	1.11	0.27	4493	7.00	1250	1.82	0.21
3220	5.62	1250	1.46	0.21	3881	8.02	1250	2.09	0.21	4511	0.94	438	0.24	0.19
3223	5.55	1250	1.59	0.27	4000	11.48	1250	2.46	0.15	4557	4.55	1160	1.24	0.23
3224	6.21	1250	1.69	0.23	4021	10.62	1250	2.52	0.17	4558	3.67	984	0.96	0.21
3227	6.78	1250	1.84	0.23	4024D	8.83	1250	2.07	0.17	4561	-	-	1.05	0.19
3240	4.33	1116	1.18	0.23	4034	12.48	1250	2.96	0.17	4568	5.62	1250	1.33	0.17
3241	7.10	1250	1.86	0.21	4036	5.18	1250	1.23	0.17	4581	2.62	774	0.56	0.15
3255	3.72	994	1.06	0.27	4038	6.75	1250	1.93	0.27	4583	13.82	1250	2.97	0.15
3257	5.97	1250	1.56	0.21	4053	6.10	1250	1.59	0.21	4611	1.40	530	0.38	0.23
3270	5.33	1250	1.39	0.21	4061	9.49	1250	2.58	0.23	4635	5.84	1250	1.09	0.14
3300	9.05	1250	2.37	0.21	4062	3.52	954	0.92	0.21	4653	4.85	1220	1.32	0.23
3303	4.68	1186	1.27	0.23	4101	5.18	1250	1.31	0.19	4665	16.68	1250	3.95	0.17
3307	7.32	1250	1.91	0.21	4109	1.40	530	0.38	0.23	4670	8.13	1250	1.92	0.17
3315	9.49	1250	2.59	0.23	4110	3.61	972	0.94	0.21	4683	5.42	1250	1.42	0.21
3334	8.63	1250	2.25	0.21	4111	3.56	962	0.97	0.23	4686	4.02	1054	0.96	0.17
3336	6.30	1250	1.49	0.17	4112	-	-	0.94	0.21	4692	1.22	494	0.33	0.23
3365	18.84	1250	4.46	0.17	4113	3.98	1046	1.04	0.21	4693	1.88	626	0.49	0.21
3372	8.42	1250	2.12	0.19	4114	13.31	1250	3.47	0.21	4703	3.63	976	0.95	0.21
3373	10.45	1250	2.73	0.21	4130	9.31	1250	2.43	0.21	4717	4.42	1134	1.26	0.27
3383	2.40	730	0.65	0.23	4131	9.31	1250	2.54	0.23	4720	3.45	940	0.90	0.21
3385	1.92	634	0.52	0.23	4133	6.32	1250	1.73	0.23	4740	5.53	1250	1.31	0.17
3400	5.90	1250	1.49	0.19	4149	1.22	494	0.35	0.27	4741	3.37	924	0.88	0.21
3507	5.01	1250	1.31	0.21	4150	-	-	0.35	0.27	4751	7.61	1250	1.81	0.17
3515	4.13	1076	1.08	0.21	4206	6.38	1250	1.67	0.21	4771N	4.96	1250	0.93	0.14
3516X	2.84	818	0.77	0.23	4207	2.45	740	0.58	0.17	4777	15.65	1250	2.94	0.14
3548	3.39	928	0.88	0.21	4239	6.51	1250	1.54	0.17	4825	2.40	730	0.57	0.17
3559	4.96	1242	1.30	0.21	4240	5.01	1250	1.37	0.23	4828	3.93	1036	0.99	0.19
3574	1.73	596	0.47	0.23	4243	4.09	1068	1.07	0.21	4829	4.26	1102	0.92	0.15
3581	4.46	1142	1.22	0.23	4244	4.63	1176	1.21	0.21	4902	5.97	1250	1.63	0.23
3612	4.26	1102	1.08	0.19	4250	2.95	840	0.77	0.21	4923	2.27	704	0.60	0.21
3620	12.02	1250	2.85	0.17	4251	4.07	1064	1.06	0.21	5020	17.36	1250	4.11	0.17
3629	3.28	906	0.90	0.23	4263	6.36	1250	1.67	0.21	5022	13.05	1250	2.80	0.15
3632	5.62	1250	1.41	0.19	4273	5.14	1250	1.34	0.21	5037	78.32	1250	14.67	0.15
3634	3.45	940	0.94	0.23	4279	4.72	1194	1.24	0.21	5040	45.05	1250	8.43	0.15
3635	4.61	1172	1.20	0.21	4282	5.12	1250	1.39	0.23	5057	22.54	1250	4.22	0.15
3638	3.13	876	0.85	0.23	4283	7.78	1250	2.04	0.21	5059	70.56	1250	13.27	0.14
3642	2.10	670	0.55	0.21	4299	4.39	1128	1.20	0.23	5069	75.09	1250	14.00	0.15
3643	4.24	1098	1.11	0.21	4301X	2.51	752	0.68	0.23	5102	14.43	1250	3.09	0.15
3647	4.68	1186	1.18	0.19	4304	7.98	1250	2.01	0.19	5146	14.27	1250	3.38	0.17
3648	3.02	854	0.82	0.23	4307	2.84	818	0.81	0.27	5160	8.90	1250	1.91	0.15
3681	2.60	770	0.71	0.23	4351	2.16	682	0.56	0.21	5183	10.73	1250	2.54	0.17
3685	2.36	722	0.64	0.23	4352	2.65	780	0.72	0.23	5188	10.60	1250	2.51	0.17
3719	3.26	902	0.61	0.15	4360	3.65	980	0.99	0.23	5190	10.56	1250	2.50	0.17
3724	9.71	1250	2.08	0.15	4361	2.71	792	0.74	0.23	5191	1.79	608	0.47	0.21
3726	18.41	1250	3.45	0.15	4362	-	-	0.99	0.23	5192	9.14	1250	2.39	0.21
3803	4.74	1198	1.24	0.21	4410	8.02	1250	2.09	0.21	5213	16.11	1250	3.46	0.15
3807	4.46	1142	1.22	0.23	4417X	5.16	1250	1.40	0.23	5215	8.39	1250	2.11	0.19
3808	4.79	1208	1.20	0.19	4420	16.94	1250	3.63	0.16	5221	9.31	1250	2.21	0.17

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit III

Effective April 1, 2013

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
5222	22.36	1250	4.80	0.15	6702M*	15.41	1250	3.65	0.17	7420	41.56	1250	7.72	0.15
5223	10.65	1250	2.52	0.17	6703M*	31.17	1250	6.89	0.17	7421	3.74	998	0.80	0.15
5348	9.62	1250	2.28	0.17	6704M*	17.12	1250	4.05	0.17	7422	5.18	1250	0.97	0.15
5402	7.61	1250	2.07	0.23	6801F	7.49	1250	1.34	0.16	7425	11.72	1250	2.19	0.15
5403	15.76	1250	3.38	0.15	6811	11.15	1250	2.63	0.17	7431N	5.29	1250	0.98	0.15
5437	13.49	1250	3.20	0.17	6824F	20.04	1250	3.32	0.14	7445N	1.33	-	-	-
5443	8.11	1250	2.12	0.21	6826F	10.72	1250	1.93	0.16	7453N	1.77	-	-	-
5445	17.42	1250	3.74	0.15	6834	6.51	1250	1.64	0.19	7502	8.79	1250	2.08	0.17
5462	14.38	1250	3.41	0.17	6836	11.80	1250	2.80	0.17	7515	4.31	1112	0.81	0.14
5472	13.47	1250	2.52	0.15	6843F	25.53	1250	3.78	0.13	7520	8.18	1250	2.14	0.21
5473	19.19	1250	3.60	0.14	6845F	27.48	1250	4.05	0.13	7529X	23.30	1250	4.37	0.14
5474	14.08	1250	3.02	0.15	6854	13.44	1250	2.52	0.15	7538	32.02	1250	6.00	0.15
5478	9.31	1250	2.20	0.17	6872F	32.95	1250	4.75	0.13	7539	7.13	1250	1.52	0.16
5479	13.03	1250	3.28	0.19	6874F	47.68	1250	7.01	0.13	7540	14.38	1250	2.70	0.14
5480	14.12	1250	3.03	0.15	6882	9.22	1250	1.72	0.15	7580	7.28	1250	1.73	0.17
5491	9.25	1250	1.98	0.15	6884	18.14	1250	3.38	0.15	7590	12.02	1250	3.03	0.19
5506	13.60	1250	2.55	0.14	7016M	8.44	1250	1.57	0.15	7600	11.67	1250	2.76	0.17
5507	9.49	1250	2.03	0.15	7024M	9.38	1250	1.75	0.15	7601	-	-	2.76	0.17
5508	33.25	1250	7.86	0.17	7038M	12.07	1250	2.26	0.14	7605	6.27	1250	1.49	0.17
5535	16.26	1250	3.86	0.17	7046M	14.65	1250	2.74	0.15	7610	1.14	478	0.29	0.19
5537	11.87	1250	2.81	0.17	7047M	17.07	1250	2.98	0.15	7611	-	-	2.76	0.17
5538	-	-	3.54	0.17	7050M	24.40	1250	4.27	0.14	7612	-	-	2.76	0.17
5551	35.39	1250	6.65	0.14	7090M	13.40	1250	2.51	0.14	7613	-	-	2.76	0.17
5606	3.74	998	0.80	0.15	7098M	16.26	1250	3.04	0.15	7704	-	-	2.19	0.15
5610	15.85	1250	4.15	0.21	7099M	29.62	1250	5.17	0.15	7705	14.82	1250	3.74	0.19
5645	30.12	1250	6.47	0.15	7133	13.66	1250	2.93	0.15	7710	10.21	1250	2.19	0.15
5651	-	-	6.47	0.15	7151M	16.59	1250	3.56	0.15	7711	10.21	1250	2.19	0.15
5703	42.10	1250	9.96	0.17	7152M	33.58	1250	6.73	0.15	7720X	5.42	1250	1.29	0.17
5705	25.34	1250	6.02	0.17	7153M	18.45	1250	3.96	0.15	7723X	7.61	1250	1.43	0.14
5951	0.79	408	0.22	0.23	7222	19.13	1250	4.52	0.17	7855	12.68	1250	3.00	0.17
6003	16.61	1250	3.93	0.17	7228	17.84	1250	4.22	0.17	8001	5.57	1250	1.52	0.23
6005	13.97	1250	3.29	0.17	7229	23.83	1250	5.10	0.15	8002	4.37	1124	1.15	0.21
6017	14.12	1250	3.33	0.17	7230	14.30	1250	3.59	0.19	8006	6.54	1250	1.71	0.21
6018	7.85	1250	1.85	0.17	7231	19.56	1250	4.92	0.19	8008	3.39	928	0.93	0.23
6045	6.86	1250	1.62	0.17	7232	21.99	1250	4.71	0.16	8010	3.30	910	0.90	0.23
6204	25.97	1250	5.57	0.15	7309F	30.53	1250	4.51	0.13	8013	0.98	446	0.26	0.21
6206	9.53	1250	1.78	0.15	7313F	8.24	1250	1.21	0.13	8015	1.84	618	0.48	0.21
6213	6.03	1250	1.29	0.15	7317F	18.66	1250	2.72	0.13	8017	3.98	1046	1.09	0.23
6214	7.32	1250	1.37	0.15	7323FNX	10.21	1250	1.42	0.14	8018	5.64	1250	1.54	0.23
6216	17.03	1250	3.18	0.15	7327F	27.50	1250	4.09	0.13	8021	4.15	1080	1.09	0.21
6217	15.41	1250	3.31	0.15	7333M	12.88	1250	2.40	0.15	8031	6.32	1250	1.65	0.21
6229	8.98	1250	1.93	0.15	7335M	14.30	1250	2.66	0.15	8032	6.30	1250	1.72	0.23
6233	8.74	1250	1.87	0.15	7337M	26.04	1250	4.53	0.15	8033	4.37	1124	1.14	0.21
6235	19.24	1250	3.59	0.15	7350F	23.75	1250	3.91	0.14	8037	3.98	1046	1.09	0.23
6236	27.13	1250	6.41	0.17	7360	9.31	1250	2.20	0.17	8039	5.47	1250	1.50	0.23
6237	4.37	1124	1.03	0.17	7370	13.66	1250	3.57	0.21	8044	7.87	1250	1.98	0.19
6251D	35.94	1250	7.68	0.15	7380	10.27	1250	2.58	0.19	8045	1.51	552	0.41	0.23
6252D	17.36	1250	3.22	0.15	7382	12.31	1250	3.22	0.21	8046	6.32	1250	1.65	0.21
6260	12.53	1250	2.33	0.15	7390	9.79	1250	2.56	0.21	8047	1.92	634	0.52	0.23
6306	14.30	1250	3.07	0.15	7394M	17.03	1250	3.17	0.15	8058	6.36	1250	1.67	0.21
6319	13.16	1250	2.82	0.15	7395M	18.93	1250	3.52	0.15	8072	1.64	578	0.45	0.23
6325	12.74	1250	2.73	0.15	7398M	34.47	1250	5.99	0.15	8102	3.76	1002	1.02	0.23
6400	13.40	1250	3.37	0.19	7402	0.39	328	0.10	0.21	8103	6.58	1250	1.66	0.19
6503	5.25	1250	1.43	0.23	7403	10.03	1250	2.38	0.17	8105	6.36	1250	1.74	0.23
6504	5.25	1250	1.43	0.23	7405N	4.00	1250	0.95	0.17	8106	9.60	1250	2.27	0.17

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit III

Effective April 1, 2013

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
8107	9.14	1250	2.16	0.17	8824	8.02	1250	2.19	0.23	9516	8.15	1250	1.93	0.17
8111	5.51	1250	1.44	0.21	8825	4.13	1076	1.18	0.27	9519	7.52	1250	1.78	0.17
8116	7.39	1250	1.93	0.21	8826	6.65	1250	1.74	0.21	9521	8.83	1250	2.10	0.17
8203	11.76	1250	3.07	0.21	8831	3.02	854	0.79	0.21	9522	3.67	984	0.96	0.21
8204	6.84	1250	1.62	0.17	8832	0.79	408	0.20	0.21	9534	22.01	1250	4.72	0.15
8209	7.02	1250	1.83	0.21	8833	3.52	954	0.92	0.21	9554	29.82	1250	6.40	0.15
8215	7.80	1250	1.85	0.17	8835	5.62	1250	1.47	0.21	9586	1.29	508	0.37	0.27
8227	11.52	1250	2.16	0.14	8837	-	-	0.94	0.21	9600	4.24	1098	1.16	0.23
8232	9.49	1250	2.25	0.17	8842X	4.44	1138	1.16	0.21	9620	2.21	692	0.56	0.19
8233	9.29	1250	2.19	0.17	8848X	5.81	1250	1.52	0.21					
8235	11.76	1250	3.08	0.21	8849X	6.82	1250	1.78	0.21					
8236X	14.27	1250	3.38	0.17	8855	0.39	328	0.10	0.21					
8263	15.21	1250	3.84	0.19	8856	0.39	328	0.10	0.21					
8264	11.52	1250	2.73	0.17	8864X	3.59	968	0.94	0.21					
8265	16.37	1250	3.53	0.15	8868	0.98	446	0.27	0.23					
8279	13.77	1250	2.96	0.15	8869	2.51	752	0.69	0.23					
8288	16.11	1250	3.83	0.17	8871	0.46	342	0.13	0.23					
8291	11.96	1250	3.02	0.19	8901	0.46	342	0.12	0.19					
8292	7.72	1250	2.02	0.21	9012	2.97	844	0.75	0.19					
8293	22.89	1250	5.41	0.17	9014	6.10	1250	1.59	0.21					
8304	10.93	1250	2.59	0.17	9015	6.69	1250	1.75	0.21					
8350	20.33	1250	4.37	0.15	9016	7.24	1250	1.89	0.21					
8380	5.79	1250	1.46	0.19	9019	5.09	1250	1.21	0.17					
8381	5.81	1250	1.47	0.19	9033	4.37	1124	1.14	0.21					
8385	7.41	1250	1.76	0.17	9040	6.47	1250	1.77	0.23					
8392	5.95	1250	1.55	0.21	9044	3.74	998	1.02	0.23					
8393	4.00	1050	1.04	0.21	9052	4.26	1102	1.16	0.23					
8500	14.25	1250	3.38	0.17	9058	3.41	932	0.98	0.27					
8601	1.71	592	0.43	0.19	9059	-	-	0.69	0.23					
8602	1.71	592	0.43	0.19	9060	3.10	870	0.85	0.23					
8603	0.39	328	0.10	0.21	9061	3.04	858	0.87	0.27					
8606	7.78	1250	1.67	0.15	9062	3.19	888	0.91	0.27					
8709F	10.42	1250	1.54	0.13	9063	2.21	692	0.61	0.23					
8710X	5.31	1250	1.25	0.17	9077F	3.57	964	0.68	0.20					
8719	6.49	1250	1.22	0.14	9082	2.99	848	0.86	0.27					
8720	3.89	1028	0.92	0.17	9083	2.99	848	0.86	0.27					
8721	0.77	404	0.18	0.17	9084	2.73	796	0.71	0.21					
8723	0.39	328	0.10	0.21	9089	1.86	622	0.51	0.23					
8725	3.89	1028	0.92	0.17	9093	2.93	836	0.80	0.23					
8726F	7.05	1250	1.27	0.16	9101	6.49	1250	1.77	0.23					
8734M	1.16	482	0.27	0.17	9102	6.06	1250	1.59	0.21					
8737M	1.03	456	0.25	0.17	9154	4.39	1128	1.15	0.21					
8738M	2.10	670	0.46	0.17	9156	6.10	1250	1.54	0.19					
8742	0.85	420	0.20	0.17	9170	7.21	1250	1.35	0.14					
8745	8.94	1250	2.26	0.19	9178	14.23	1250	4.08	0.27					
8748	1.55	560	0.39	0.19	9179	43.50	1250	11.90	0.23					
8755	0.85	420	0.20	0.17	9180	10.25	1250	2.43	0.17					
8799	1.55	560	0.41	0.21	9182	4.46	1142	1.17	0.21					
8800	2.12	674	0.61	0.27	9186	65.65	1250	14.14	0.15					
8803	0.17	284	0.04	0.17	9220	10.16	1250	2.56	0.19					
8805M	0.52	354	0.14	0.21	9402	14.67	1250	3.47	0.17					
8810	0.39	328	0.10	0.21	9403	17.33	1250	3.72	0.15					
8814M	0.48	346	0.12	0.21	9410	5.79	1250	1.52	0.21					
8815M	0.96	442	0.23	0.21	9501	5.49	1250	1.39	0.19					
8820	0.35	320	0.09	0.19	9505	6.32	1250	1.59	0.19					

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

Effective April 1, 2013

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	0.85	S	1624D	0.07	S	3082D	0.17	S
0065D	0.20	S	1741D	0.87	S	3085D	0.20	S
0066D	0.20	S	1803D	1.46	S	4024D	0.09	S
0067D	0.20	S	1852D	0.17	Asb	6251D	0.22	S
1165XD	0.11	S	3081D	0.13	S	6252D	0.13	S

Asb=Asbestos, 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
7323F	0763F
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**

- 1005 Rate includes a non-ratable disease element of \$9.73. (For coverage written separately for federal benefits only, \$4.57. For coverage written separately for state benefits only, \$5.16.)
- 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 2.458 and elr x 2.298.
- 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.

For all class codes, ELRs and D-ratios are determined in accordance with the Revised Experience Rating Plan. See North Carolina Rate Bureau Circular C-11-15 dated 11/8/2011 regarding the approval of Item E-1402.

Effective April 1, 2013

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.....	\$61,200.00
Leased or rented vehicle.....	\$40,800.00

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

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11..... \$250.00

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	1.165
Tax Multiplier	1.030

Loss Development Factors	
1st Adjustment	0.22
2nd Adjustment	0.14
3rd Adjustment	0.10
4th Adjustment	0.07

Maximum 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"..... \$1,600.00

Minimum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" \$800.00

Per Passenger Seat Surcharge - In accordance with **Basic Manual** footnote instructions for Code 7421, the surcharge is:

Maximum surcharge per aircraft.....	\$1,000
Per passenger seat.....	\$100

Premium Determination for Partners and Sole Proprietors in accordance with **Basic Manual** Rule 2-E-3..... \$40,800.00

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	0.5%	0.4%	0.3%	0.3%	0.2%	0.1%	0.1%
\$200	1.1%	0.8%	0.6%	0.5%	0.4%	0.3%	0.2%
\$300	1.5%	1.1%	0.9%	0.8%	0.6%	0.4%	0.3%
\$400	2.0%	1.4%	1.2%	1.0%	0.8%	0.5%	0.4%
\$500	2.3%	1.7%	1.4%	1.2%	1.0%	0.6%	0.5%
\$1,000	3.6%	2.8%	2.3%	1.9%	1.6%	1.1%	0.8%
\$1,500	4.5%	3.5%	3.0%	2.5%	2.0%	1.4%	1.1%
\$2,000	5.2%	4.0%	3.4%	2.9%	2.4%	1.7%	1.3%
\$2,500	5.8%	4.5%	3.9%	3.3%	2.7%	1.9%	1.5%
\$5,000	8.1%	6.4%	5.6%	4.8%	4.0%	3.0%	2.3%

Terrorism - (Assigned Risk)..... \$0.02

Effective April 1, 2013

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable
only in connection with **Basic Manual** Rule 3-A-4..... 90%

(Multiply a Non-F classification rate by a factor of 1.90 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.78) and the adjustment for differences in loss-based expenses (1.068).)

Experience Rating Eligibility

A risk is eligible for intrastate 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 \$8,000. If more than two years, an average annual premium of at least \$4,000 is required. Page R-4 of the **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.