

**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, 2019*

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	2.03	1.32	0.33	2003	1.95	1.26	0.33	2705X*	40.50	23.15	0.27
0008	1.48	0.92	0.29	2014	3.03	1.74	0.27	2709	5.37	3.07	0.27
0016	4.03	2.33	0.27	2016	1.57	1.05	0.36	2710	4.84	2.62	0.23
0034	2.03	1.32	0.33	2021	1.19	0.73	0.29	2714	2.29	1.56	0.36
0035	1.36	0.92	0.36	2039	1.35	0.91	0.36	2727X	5.71	3.27	0.27
0036	2.69	1.75	0.33	2041	1.56	1.05	0.36	2731	2.53	1.46	0.27
0037	2.32	1.44	0.29	2065	1.50	0.98	0.33	2735	2.25	1.53	0.36
0042	3.15	1.95	0.29	2070	2.97	1.93	0.33	2759	3.29	2.23	0.36
0050	3.22	2.09	0.33	2081	1.68	1.09	0.33	2790	0.96	0.66	0.36
0059D	0.22	0.05	0.27	2089	1.54	0.99	0.33	2791	—	1.45	0.36
0065D	0.05	0.02	0.27	2095	2.01	1.31	0.33	2797	2.96	1.93	0.33
0066D	0.05	0.02	0.27	2105	2.14	1.46	0.37	2799	4.09	2.53	0.29
0067D	0.05	0.02	0.27	2110	1.19	0.80	0.36	2802	2.96	1.84	0.29
0079	1.80	1.04	0.27	2111	1.55	1.04	0.36	2835	1.43	1.03	0.41
0083	2.38	1.55	0.33	2112	2.14	1.45	0.36	2836	1.25	0.91	0.41
0106	9.35	5.07	0.23	2114	1.61	1.09	0.36	2841	2.14	1.45	0.36
0113	2.73	1.78	0.33	2121	0.77	0.50	0.33	2881	2.16	1.57	0.41
0170	1.43	0.93	0.33	2130	1.18	0.77	0.33	2883	2.17	1.41	0.33
0251	2.38	1.54	0.33	2131	1.35	0.88	0.33	2913	—	1.41	0.33
0400	—	0.80	0.29	2143	1.31	0.89	0.36	2915	1.77	1.10	0.29
0401	5.99	3.25	0.22	2157	2.15	1.39	0.33	2916	2.27	1.23	0.23
0771N	0.25	—	—	2172	0.95	0.58	0.29	2923	1.28	0.86	0.36
0908P	90.00	58.58	0.33	2174	1.72	1.17	0.36	2942	—	0.42	0.41
0913P	402.00	261.82	0.33	2211	4.06	2.33	0.27	2960	2.38	1.54	0.33
0917	2.61	1.77	0.36	2220	1.24	0.81	0.33	3004	0.79	0.45	0.27
1005	4.25	2.03	0.22	2286	0.90	0.61	0.36	3018	2.30	1.32	0.27
1164	3.16	1.51	0.22	2288	2.42	1.64	0.36	3022	3.11	2.10	0.36
1165XD	1.78	0.95	0.23	2300	—	0.81	0.33	3027	1.31	0.75	0.27
1320	1.24	0.67	0.23	2302	1.01	0.66	0.33	3028	1.56	1.01	0.33
1322	5.45	2.94	0.23	2305	1.34	0.83	0.29	3030	3.39	1.94	0.27
1430	2.92	1.67	0.27	2361	1.16	0.75	0.33	3040	3.31	1.90	0.27
1438	2.59	1.40	0.23	2362	1.17	0.76	0.33	3041	2.19	1.43	0.33
1452	1.31	0.75	0.28	2380	1.23	0.80	0.33	3042	1.82	1.12	0.29
1463	4.91	2.65	0.23	2386	—	0.81	0.33	3064	2.48	1.61	0.33
1470	—	0.75	0.23	2388	0.96	0.65	0.36	3069	—	1.08	0.33
1472	1.39	0.75	0.23	2402	1.97	1.13	0.27	3076	1.66	1.08	0.33
1473	—	0.75	0.23	2413	1.60	1.04	0.33	3081D	2.26	1.27	0.27
1474	—	0.75	0.23	2416	1.21	0.79	0.33	3082D	2.37	1.34	0.27
1624D	2.24	1.20	0.23	2417	0.76	0.49	0.33	3085D	2.33	1.32	0.27
1642	1.31	0.75	0.28	2501	1.24	0.81	0.33	3110	2.38	1.54	0.33
1654	8.13	4.62	0.28	2503	0.81	0.55	0.36	3111	1.65	1.07	0.33
1655	—	0.75	0.28	2534	—	0.81	0.33	3113	1.08	0.70	0.33
1699	1.83	1.05	0.27	2570	2.26	1.53	0.36	3114	1.51	0.98	0.33
1701	2.03	1.17	0.27	2585	2.09	1.41	0.36	3118	1.21	0.82	0.36
1710	3.97	2.28	0.27	2586	1.72	1.12	0.33	3119	0.41	0.30	0.41
1741	—	1.17	0.27	2587	1.26	0.85	0.36	3122	1.17	0.79	0.36
1747	1.08	0.62	0.28	2589	1.30	0.85	0.33	3126	0.93	0.60	0.33
1748	2.53	1.46	0.27	2600	2.29	1.54	0.36	3131	1.04	0.68	0.33
1803D	4.28	2.12	0.23	2623	3.96	2.45	0.29	3132	1.56	1.01	0.33
1852	—	0.49	0.21	2651	0.94	0.64	0.36	3145	1.07	0.70	0.33
1853	—	1.17	0.27	2660	1.23	0.84	0.36	3146	1.35	0.88	0.33
1860	—	0.91	0.33	2670	0.83	0.60	0.41	3169	1.71	1.11	0.33
1924	1.75	1.18	0.36	2683	1.01	0.69	0.36	3175	—	1.11	0.33
1925	1.75	1.09	0.29	2688	1.72	1.16	0.36	3179	0.97	0.66	0.36
2002	1.45	0.98	0.36	2702	11.92	5.75	0.22	3180	1.29	0.87	0.36

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CLASS CODE	LOSS COST	D ELR	RATIO	CLASS CODE	LOSS COST	D ELR	RATIO	CLASS CODE	LOSS COST	D ELR	RATIO
3188	1.14	0.77	0.36	3865	1.20	0.88	0.41	4558	0.84	0.55	0.33
3220	1.15	0.74	0.33	3881	2.08	1.35	0.33	4568	1.16	0.66	0.27
3223	—	0.87	0.36	4000	2.79	1.50	0.23	4581	0.51	0.28	0.22
3224	1.71	1.15	0.36	4021	2.99	1.72	0.27	4583	2.97	1.61	0.22
3227	1.81	1.22	0.36	4024D	1.58	0.90	0.27	4611	0.40	0.27	0.36
3240	2.11	1.42	0.36	4034	3.47	1.99	0.27	4635	1.74	0.84	0.22
3241	2.21	1.43	0.33	4036	1.63	0.94	0.27	4653	1.02	0.69	0.36
3255	1.38	1.00	0.41	4038	1.56	1.12	0.41	4665	3.56	2.04	0.27
3257	1.78	1.16	0.33	4053	—	1.06	0.33	4670	3.70	2.13	0.27
3270	1.44	0.94	0.33	4061	—	1.06	0.33	4683	1.99	1.28	0.33
3300	2.03	1.33	0.33	4062	1.62	1.06	0.33	4686	1.10	0.63	0.27
3303	1.58	1.07	0.36	4101	1.71	1.06	0.29	4692	0.42	0.28	0.36
3307	2.15	1.40	0.33	4109	0.27	0.18	0.36	4693	0.57	0.37	0.33
3315	2.14	1.45	0.36	4110	0.46	0.30	0.33	4703	0.91	0.59	0.33
3334	1.77	1.15	0.33	4111	0.71	0.48	0.36	4717	1.14	0.82	0.41
3336	1.50	0.86	0.28	4113	—	0.48	0.36	4720	0.97	0.63	0.33
3365	3.34	1.91	0.27	4114	1.81	1.16	0.33	4740	1.26	0.73	0.27
3372	1.96	1.21	0.29	4130	2.02	1.32	0.33	4741	1.51	0.98	0.33
3373	2.24	1.45	0.33	4131	3.50	2.39	0.37	4751	1.03	0.59	0.27
3383	0.81	0.55	0.36	4133	1.07	0.73	0.36	4771N	1.41	0.68	0.21
3385	0.45	0.31	0.36	4149	0.45	0.33	0.41	4777	1.88	0.91	0.21
3400	1.79	1.11	0.29	4206	1.35	0.87	0.33	4825	0.56	0.32	0.27
3507	1.30	0.84	0.33	4207	1.38	0.79	0.28	4828	1.07	0.66	0.29
3515	1.23	0.80	0.33	4239	1.29	0.73	0.28	4829	0.72	0.39	0.23
3516	—	0.80	0.33	4240	1.90	1.29	0.36	4902	1.58	1.07	0.36
3548	0.70	0.46	0.33	4243	1.07	0.69	0.33	4923	0.49	0.32	0.33
3559	1.21	0.79	0.33	4244	1.25	0.81	0.33	5020	4.47	2.56	0.27
3574	0.52	0.35	0.36	4250	1.07	0.70	0.33	5022	4.97	2.69	0.23
3581	0.58	0.40	0.36	4251	1.39	0.91	0.33	5037	8.62	4.15	0.22
3612	0.95	0.59	0.29	4263	1.55	1.01	0.33	5040	4.75	2.29	0.22
3620	2.37	1.36	0.27	4273	1.57	1.02	0.33	5057	3.65	1.76	0.21
3629	0.98	0.67	0.36	4279	1.41	0.91	0.33	5059	13.18	6.36	0.21
3632	1.57	0.97	0.29	4282	—	0.91	0.33	5069	—	6.36	0.21
3634	0.92	0.62	0.36	4283	0.90	0.58	0.33	5102	3.61	1.95	0.23
3635	1.34	0.87	0.33	4299	0.98	0.67	0.36	5146	3.19	1.83	0.27
3638	0.91	0.62	0.36	4301	—	0.91	0.33	5160	1.68	0.90	0.23
3642	0.78	0.51	0.33	4304	2.49	1.54	0.29	5183	2.21	1.26	0.27
3643	0.91	0.59	0.33	4307	1.06	0.77	0.41	5188	2.59	1.48	0.27
3647	1.16	0.72	0.29	4351	0.88	0.56	0.33	5190	2.30	1.32	0.27
3648	0.74	0.50	0.36	4352	0.83	0.57	0.36	5191	0.49	0.32	0.33
3681	0.48	0.32	0.36	4360	0.82	0.56	0.36	5192	1.95	1.26	0.33
3685	0.66	0.45	0.36	4361	0.59	0.40	0.36	5213	4.79	2.59	0.23
3719	0.76	0.36	0.22	4410	1.85	1.20	0.33	5215	3.95	2.44	0.29
3724	2.10	1.13	0.23	4417	—	1.20	0.33	5221	2.83	1.62	0.27
3726	3.14	1.51	0.22	4420	3.84	2.07	0.23	5222	4.93	2.66	0.23
3803	1.03	0.67	0.33	4431	0.80	0.58	0.41	5223	4.36	2.50	0.27
3807	1.19	0.80	0.36	4432	0.57	0.42	0.41	5348	2.75	1.57	0.27
3808	2.80	1.72	0.29	4439	—	0.55	0.33	5402	2.88	1.95	0.36
3821	3.75	2.33	0.29	4452	1.38	0.90	0.33	5403	3.95	2.13	0.23
3822X	1.75	1.09	0.29	4459	1.57	1.02	0.33	5437	3.62	2.08	0.27
3824X	2.21	1.37	0.29	4470	1.25	0.81	0.33	5443	2.54	1.65	0.33
3826	0.49	0.31	0.33	4484	1.46	0.95	0.33	5445	6.52	3.54	0.23
3827	1.01	0.62	0.29	4493	1.37	0.89	0.33	5462	4.33	2.47	0.28
3830	0.71	0.44	0.29	4511	0.31	0.19	0.29	5472	4.83	2.32	0.22
3851	1.46	0.99	0.36	4557	1.25	0.85	0.36	5473	7.08	3.42	0.21

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5474	4.61	2.50	0.23	6874F	15.05	6.58	0.19	7538	4.79	2.31	0.22
5478	2.23	1.27	0.28	6882	2.35	1.13	0.22	7539	1.07	0.58	0.23
5479	4.26	2.64	0.29	6884	2.75	1.31	0.22	7540	2.71	1.31	0.21
5480	4.06	2.18	0.23	7016M	2.41	1.16	0.22	7580	1.94	1.11	0.27
5491	1.54	0.83	0.23	7024M	2.68	1.29	0.22	7590	2.16	1.33	0.29
5506	4.48	2.16	0.21	7038M	3.32	1.63	0.20	7600	3.24	1.85	0.27
5507	2.39	1.29	0.23	7046M	4.08	1.97	0.22	7605	1.56	0.89	0.27
5508	5.56	3.16	0.28	7047M	4.50	2.08	0.22	7610	0.37	0.23	0.29
5535	4.56	2.61	0.27	7050M	6.20	2.90	0.20	7705	3.80	2.35	0.29
5537	3.32	1.90	0.27	7090M	3.69	1.80	0.20	7710	2.37	1.28	0.23
5551	11.82	5.71	0.21	7098M	4.53	2.18	0.22	7711	2.37	1.28	0.23
5606	0.67	0.36	0.23	7099M	7.61	3.51	0.22	7720X	1.51	0.87	0.27
5610	4.33	2.81	0.33	7133	2.22	1.21	0.22	7723X	1.53	0.74	0.21
5645	10.79	5.84	0.23	7151M	2.70	1.47	0.22	7855	2.38	1.36	0.27
5703	8.78	5.04	0.27	7152M	5.03	2.63	0.22	8001	1.52	1.04	0.36
5705	20.50	11.83	0.27	7153M	3.00	1.63	0.22	8002	1.19	0.78	0.33
5951	0.19	0.13	0.37	7219	5.48	2.95	0.23	8006	1.51	0.99	0.33
6003	5.16	2.94	0.28	7222X	4.76	2.71	0.28	8008	0.75	0.51	0.36
6005	4.17	2.38	0.28	7225	4.64	2.65	0.28	8010	0.97	0.66	0.36
6017	—	2.59	0.23	7228	—	2.95	0.23	8013	0.24	0.15	0.33
6018	1.79	1.01	0.28	7229	—	2.95	0.23	8015	0.63	0.41	0.33
6045	3.13	1.78	0.28	7230X	6.76	4.17	0.29	8017	0.92	0.62	0.36
6204	5.66	3.06	0.23	7231	5.53	3.41	0.29	8018	1.49	1.01	0.36
6206	1.82	0.87	0.22	7232X	6.34	3.40	0.23	8021	1.45	0.95	0.33
6213	1.14	0.61	0.23	7309F	9.29	4.08	0.19	8031	1.81	1.18	0.33
6214	1.29	0.62	0.22	7313F	3.44	1.51	0.19	8032	1.16	0.79	0.36
6216	3.91	1.87	0.22	7317F	8.68	3.77	0.20	8033	1.02	0.67	0.33
6217	3.47	1.88	0.23	7323	—	1.87	0.21	8037	1.06	0.72	0.36
6229	3.57	1.94	0.22	7327F	14.85	6.56	0.19	8039	0.94	0.64	0.36
6233	1.43	0.77	0.23	7333M	2.04	0.97	0.22	8044	1.99	1.23	0.29
6235	3.45	1.66	0.22	7335M	2.27	1.08	0.22	8045	0.45	0.31	0.36
6236	4.80	2.74	0.28	7337M	3.81	1.74	0.22	8046	1.24	0.81	0.33
6237	1.09	0.62	0.28	7350F	10.22	4.91	0.21	8047	0.58	0.39	0.36
6251D	3.28	1.75	0.23	7360	2.83	1.62	0.27	8058	1.58	1.03	0.33
6252D	2.67	1.27	0.22	7370	3.02	1.96	0.33	8072	0.48	0.33	0.37
6260	—	1.75	0.23	7380	3.23	1.99	0.29	8102	0.98	0.66	0.36
6306	3.26	1.76	0.23	7382	2.94	1.90	0.33	8103	1.29	0.80	0.29
6319	2.64	1.43	0.23	7390	2.60	1.68	0.33	8105	—	1.01	0.36
6325	2.88	1.55	0.23	7394M	2.05	0.98	0.22	8106	2.51	1.44	0.27
6400	3.71	2.29	0.29	7395M	2.28	1.09	0.22	8107	1.87	1.07	0.27
6503	1.18	0.79	0.36	7398M	3.83	1.76	0.22	8111	1.15	0.75	0.33
6504	1.60	1.08	0.36	7402	0.07	0.04	0.33	8116	1.42	0.92	0.33
6702M*	2.89	1.65	0.27	7403	3.43	1.97	0.27	8203	3.64	2.37	0.33
6703M*	5.40	2.96	0.27	7405N	1.46	0.83	0.28	8204	2.82	1.62	0.27
6704M*	3.21	1.84	0.27	7420	5.28	2.51	0.23	8209	2.07	1.35	0.33
6801F	2.49	1.25	0.25	7421	0.44	0.24	0.23	8215	2.01	1.15	0.27
6811	3.22	1.84	0.27	7422	1.02	0.49	0.22	8227	2.74	1.32	0.21
6824F	7.90	3.83	0.21	7425	1.35	0.65	0.22	8232	2.74	1.57	0.27
6826F	3.41	1.70	0.25	7431N	0.70	0.33	0.22	8233	1.83	1.04	0.28
6834	1.99	1.23	0.29	7445N	0.49	—	—	8235	2.90	1.89	0.33
6836	2.37	1.36	0.27	7453N	0.23	—	—	8236X	3.58	2.05	0.27
6843F	7.03	3.09	0.19	7502	1.43	0.82	0.28	8263	4.10	2.55	0.29
6845F	6.14	2.70	0.19	7515	0.69	0.33	0.22	8264	2.62	1.50	0.27
6854	3.46	1.66	0.22	7520	2.02	1.31	0.33	8265	3.93	2.13	0.23
6872F	8.83	3.88	0.19	7529X	10.07	4.85	0.22	8279	4.33	2.36	0.22

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8288	3.54	2.04	0.27	8901	0.11	0.07	0.29				
8291X	2.30	1.43	0.29	9012	0.55	0.34	0.29				
8292X	2.15	1.40	0.33	9014	1.90	1.23	0.33				
8293X	5.37	3.08	0.27	9015	1.70	1.10	0.33				
8304	3.00	1.72	0.27	9016	1.48	0.97	0.33				
8350	4.20	2.28	0.23	9019	1.37	0.78	0.27				
8380	1.47	0.91	0.29	9033	1.30	0.84	0.33				
8381	1.25	0.77	0.29	9040	1.88	1.28	0.36				
8385	1.21	0.69	0.27	9044	0.73	0.50	0.36				
8392	1.38	0.90	0.33	9052	1.21	0.82	0.36				
8393	0.95	0.61	0.33	9058	0.90	0.65	0.41				
8500	3.32	1.90	0.27	9060	0.75	0.51	0.36				
8601	0.19	0.12	0.29	9061	0.62	0.45	0.41				
8602	0.94	0.58	0.29	9062	0.76	0.55	0.41				
8603	0.04	0.03	0.33	9063	0.49	0.34	0.37				
8606	1.26	0.68	0.23	9077F	1.90	1.02	0.32				
8709F	4.02	1.77	0.19	9082	0.74	0.54	0.41				
8710	—	0.67	0.28	9083	0.74	0.54	0.41				
8719	1.46	0.71	0.21	9084	0.87	0.57	0.33				
8720	0.66	0.38	0.27	9089	0.71	0.49	0.37				
8721	0.20	0.12	0.27	9093	0.84	0.58	0.36				
8723	0.11	0.07	0.33	9101	1.80	1.23	0.36				
8725	1.55	0.89	0.27	9102	1.95	1.27	0.33				
8726F	2.02	1.00	0.25	9154	1.07	0.70	0.33				
8734M	0.26	0.15	0.27	9156	1.29	0.80	0.29				
8737M	0.23	0.13	0.27	9170	5.19	2.51	0.21				
8738M	0.43	0.24	0.27	9178	3.94	2.89	0.41				
8742	0.19	0.11	0.27	9179	6.83	4.63	0.36				
8745	2.38	1.48	0.29	9180	2.96	1.71	0.27				
8748	0.36	0.22	0.29	9182	1.06	0.70	0.33				
8755	0.17	0.10	0.27	9186	10.78	5.91	0.22				
8799	0.27	0.18	0.33	9220	3.59	2.23	0.29				
8800	0.85	0.62	0.41	9402	3.21	1.84	0.27				
8803	0.04	0.03	0.27	9403	4.91	2.65	0.23				
8805M	0.11	0.07	0.33	9410	1.72	1.12	0.33				
8810	0.08	0.05	0.33	9501	1.93	1.20	0.29				
8814M	0.10	0.07	0.33	9505	3.44	2.12	0.29				
8815M	0.18	0.11	0.33	9516	2.13	1.22	0.27				
8820	0.08	0.05	0.29	9519	2.25	1.28	0.27				
8824	1.74	1.18	0.36	9521	2.38	1.37	0.27				
8825	1.23	0.89	0.41	9522	1.04	0.67	0.33				
8826	1.26	0.82	0.33	9534	3.46	1.86	0.23				
8831	0.74	0.49	0.33	9554	6.60	3.58	0.23				
8832	0.21	0.14	0.33	9586	0.28	0.20	0.41				
8833	0.71	0.46	0.33	9600	1.31	0.88	0.36				
8835	1.67	1.08	0.33	9620	0.74	0.46	0.29				
8842X	1.31	0.85	0.33								
8848X	1.91	1.24	0.33								
8849X	1.55	1.00	0.33								
8855	0.08	0.05	0.33								
8856	0.22	0.15	0.33								
8864X	0.73	0.48	0.33								
8868	0.29	0.20	0.37								
8869	0.65	0.44	0.36								
8871	0.04	0.03	0.36								

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

*Effective April 1, 2019***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	0.22	S	1624D	0.02	S	4024D	0.01	S
0065D	0.05	S	1803D	0.36	S	6251D	0.02	S
0066D	0.05	S	3081D	0.04	S	6252D	0.02	S
0067D	0.05	S	3082D	0.04	S			
1165XD	0.02	S	3085D	0.04	S			

S=Silica

- F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

**\* Class Codes with Specific Footnotes**

- 2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 2.268 and elr x 2.176.
- 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, 2019***ADVISORY MISCELLANEOUS VALUES**

**Advisory Loss Elimination Ratios** - The following percentages represent the portion of total loss eliminated per claim and are applicable by hazard group. They do not include a safety factor.

Deductible Amount	Advisory Loss Elimination Ratios						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.1%	0.9%	0.7%	0.5%	0.3%	0.2%	0.2%
\$200	2.0%	1.6%	1.3%	0.9%	0.6%	0.4%	0.4%
\$300	2.8%	2.3%	1.8%	1.3%	0.9%	0.6%	0.5%
\$400	3.5%	2.8%	2.3%	1.6%	1.2%	0.8%	0.7%
\$500	4.1%	3.3%	2.7%	1.9%	1.4%	0.9%	0.8%
\$1,000	6.6%	5.3%	4.4%	3.2%	2.4%	1.7%	1.4%
\$1,500	8.3%	6.7%	5.7%	4.2%	3.2%	2.3%	1.9%
\$2,000	9.8%	7.9%	6.7%	5.0%	3.9%	2.8%	2.4%
\$2,500	11.1%	9.0%	7.6%	5.8%	4.6%	3.3%	2.8%
\$5,000	16.0%	13.0%	11.3%	8.9%	7.2%	5.6%	4.7%

**Basis of premium** applicable in accordance with **Basic Manual** footnote instructions for

Code 7370 -- "Taxicab Co.":

Employee operated vehicle.....	\$70,400
Leased or rented vehicle.....	\$46,900

**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"..... \$1,800

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

\$900

**Premium Determination for Partners and Sole Proprietors** in accordance with **Basic Manual** Rule 2-E-3 (Annual Payroll)..... \$46,900

**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..... 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 (1.80) and the adjustment for differences in loss-based expenses (1.055).)

**Experience Rating Eligibility**

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

Effective April 1, 2019

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 --	2,450	0.04	1,381,641 --
2,451 --	9,904	0.05	1,457,853 --
9,905 --	17,518	0.06	1,538,476 --
17,519 --	25,297	0.07	1,623,907 --
25,298 --	33,245	0.08	1,714,590 --
			1,811,025
33,246 --	55,606	0.09	1,811,026 --
55,607 --	82,772	0.10	1,913,780 --
82,773 --	106,936	0.11	2,023,495 --
106,937 --	130,463	0.12	2,140,905 --
130,464 --	153,994	0.13	2,266,851 --
			2,402,296
153,995 --	177,815	0.14	2,402,297 --
177,816 --	202,086	0.15	2,548,362 --
202,087 --	226,919	0.16	2,706,346 --
226,920 --	252,394	0.17	2,877,772 --
252,395 --	278,582	0.18	3,064,431 --
			3,268,449
278,583 --	305,543	0.19	3,268,450 --
305,544 --	333,337	0.20	3,492,369 --
333,338 --	362,019	0.21	3,739,251 --
362,020 --	391,649	0.22	4,012,818 --
391,650 --	422,284	0.23	4,317,647 --
			4,659,419
422,285 --	453,987	0.24	4,659,420 --
453,988 --	486,821	0.25	5,045,289 --
486,822 --	520,855	0.26	5,484,378 --
520,856 --	556,161	0.27	5,988,512 --
556,162 --	592,816	0.28	6,573,304 --
			7,259,793
592,817 --	630,904	0.29	7,259,794 --
630,905 --	670,514	0.30	8,077,039 --
670,515 --	711,741	0.31	9,066,331 --
711,742 --	754,690	0.32	10,288,392 --
754,691 --	799,473	0.33	11,836,331 --
			13,860,552
799,474 --	846,212	0.34	13,860,553 --
846,213 --	895,041	0.35	16,620,848 --
895,042 --	946,105	0.36	20,607,933 --
946,106 --	999,563	0.37	26,873,340 --
999,564 --	1,055,588	0.38	38,151,063 --
			64,465,725
1,055,589 --	1,114,372	0.39	64,465,726 --
1,114,373 --	1,176,125	0.40	196,038,978 AND OVER
1,176,126 --	1,241,078	0.41	
1,241,079 --	1,309,488	0.42	
1,309,489 --	1,381,640	0.43	

(a) G .....	11.70
(b) State Per Claim Accident Limitation .....	\$293,000
(c) State Multiple Claim Accident Limitation .....	\$586,000
(d) USL&HW Per Claim Accident Limitation .....	\$845,500
(e) USL&HW Multiple Claim Accident Limitation .....	\$1,691,000
(f) Employers Liability Accident Limitation .....	\$55,000
(g) Primary/Excess Loss Split Point .....	\$17,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes .....	1.81

(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 1.81.)

**EXPERIENCE RATING PLAN MANUAL**
**NORTH CAROLINA**
**Exhibit III**
**Page S8**
*Effective April 1, 2019*
**TABLE OF BALLAST VALUES  
APPLICABLE TO ALL POLICIES**
*Experience Rating Plan - ERA*

<b>Expected Losses</b>	<b>Ballast Values</b>	<b>Expected Losses</b>	<b>Ballast Values</b>	<b>Expected Losses</b>	<b>Ballast Values</b>
0 --	62,932	29,250	2,019,432 --	2,077,898	234,000
62,933 --	108,312	35,100	2,077,899 --	2,136,367	239,850
108,313 --	160,454	40,950	2,136,368 --	2,194,837	245,700
160,455 --	215,461	46,800	2,194,838 --	2,253,309	251,550
215,462 --	271,805	52,650	2,253,310 --	2,311,782	257,400
271,806 --	328,857	58,500	2,311,783 --	2,370,257	263,250
328,858 --	386,322	64,350	2,370,258 --	2,428,733	269,100
386,323 --	444,047	70,200	2,428,734 --	2,487,209	274,950
444,048 --	501,945	76,050	2,487,210 --	2,545,688	280,800
501,946 --	559,966	81,900	2,545,689 --	2,604,167	286,650
559,967 --	618,075	87,750	2,604,168 --	2,662,646	292,500
618,076 --	676,250	93,600	2,662,647 --	2,721,127	298,350
676,251 --	734,475	99,450	2,721,128 --	2,779,609	304,200
734,476 --	792,740	105,300	2,779,610 --	2,838,091	310,050
792,741 --	851,038	111,150	2,838,092 --	2,896,574	315,900
851,039 --	909,360	117,000	2,896,575 --	2,955,058	321,750
909,361 --	967,704	122,850	2,955,059 --	3,013,542	327,600
967,705 --	1,026,066	128,700	3,013,543 --	3,072,027	333,450
1,026,067 --	1,084,442	134,550	3,072,028 --	3,130,513	339,300
1,084,443 --	1,142,831	140,400	3,130,514 --	3,188,999	345,150
1,142,832 --	1,201,230	146,250	3,189,000 --	3,247,485	351,000
1,201,231 --	1,259,639	152,100	3,247,486 --	3,305,972	356,850
1,259,640 --	1,318,056	157,950	3,305,973 --	3,364,460	362,700
1,318,057 --	1,376,480	163,800	3,364,461 --	3,422,948	368,550
1,376,481 --	1,434,910	169,650	3,422,949 --	3,481,436	374,400
1,434,911 --	1,493,345	175,500	3,481,437 --	3,539,925	380,250
1,493,346 --	1,551,785	181,350	3,539,926 --	3,598,414	386,100
1,551,786 --	1,610,230	187,200	3,598,415 --	3,656,903	391,950
1,610,231 --	1,668,678	193,050	3,656,904 --	3,715,393	397,800
1,668,679 --	1,727,130	198,900	3,715,394 --	3,773,883	403,650
1,727,131 --	1,785,585	204,750	3,773,884 --	3,832,373	409,500
1,785,586 --	1,844,043	210,600	3,832,374 --	3,890,864	415,350
1,844,044 --	1,902,503	216,450	3,890,865 --	3,949,355	421,200
1,902,504 --	1,960,966	222,300	3,949,356 --	4,007,846	427,050
1,960,967 --	2,019,431	228,150	4,007,847 --	4,066,337	432,900

For Expected Losses greater than \$5,586,750, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.70) / (\text{Expected Losses} + (700)(11.70))$$

$$G = 11.70$$

## NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

### **NORTH CAROLINA—UPDATE TO EXPERIENCE RATING PREMIUM ELIGIBILITY**

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#### **EXPERIENCE RATING PLAN MANUAL—2003 EDITION RULE 2—EXPERIENCE RATING ELEMENTS AND FORMULA A. PREMIUM ELIGIBILITY**

##### **2. State Subject Premium Eligibility Amounts**

A risk qualifies for experience rating when its subject premium, developed in its experience period, meets or exceeds the minimum eligibility amount shown in the State Table of Subject Premium Eligibility Amounts in Rule 2-A-2-c. *Refer to Rule 2-E-1 to determine a risk's experience period.*

- a. A risk qualifies for experience rating if its data within the most recent 24 months of the experience period develops a subject premium of at least the amount shown in Column A.
- b. A risk may not qualify according to Rule 2-A-2-a. If it has more than the amount of experience referenced in Rule 2-A-2-a, then to qualify for experience rating the risk must develop an average annual subject premium of at least the amount shown in Column B. *Refer to Rule 2-A-3 to determine average annual subject premium.*
- c. A risk's rating effective date determines the applicable Column A and Column B subject premium eligibility amounts required to qualify for experience rating. *Refer to Rule 2-B for rating effective date determination.*

**State Table of Subject Premium Eligibility Amounts**

<u>State</u>	<u>Rating Effective Date</u>	<u>Column A (\$)</u>	<u>Column B (\$)</u>
NC	4/1/19 and after	11,000	5,500
	4/1/16 - 3/31/19	10,000	5,000

NOTE: This exhibit revises the North Carolina experience rating subject premium eligibility amounts shown in the State Table of Subject Premium Eligibility Amounts in NCCI's ***Experience Rating Plan Manual*** national Rule 2-A-2. The content shown in this table is not a complete replacement of the existing State Table of Subject Premium Eligibility Amounts. The premium eligibility amounts are applicable to all policies.

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

**Effective April 1, 2019**

**NORTH CAROLINA**

**RR 2**

**Exhibit III**

**Excess Loss and Allocated  
Expense Pure Premium Factors**  
(Applicable to New and Renewal Policies)

<b>Per Accident Limitation</b>	<b>Hazard Groups</b>						
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>
\$10,000	0.735	0.771	0.790	0.817	0.838	0.858	0.870
\$15,000	0.686	0.729	0.751	0.781	0.807	0.830	0.848
\$20,000	0.645	0.692	0.717	0.750	0.779	0.806	0.827
\$25,000	0.610	0.661	0.687	0.723	0.755	0.784	0.808
\$30,000	0.580	0.633	0.660	0.698	0.733	0.763	0.791
\$35,000	0.553	0.608	0.637	0.676	0.712	0.745	0.774
\$40,000	0.529	0.586	0.615	0.655	0.694	0.727	0.759
\$50,000	0.489	0.547	0.578	0.619	0.660	0.696	0.732
\$75,000	0.415	0.474	0.507	0.549	0.594	0.632	0.676
\$100,000	0.364	0.423	0.456	0.497	0.545	0.583	0.632
\$125,000	0.327	0.384	0.417	0.458	0.506	0.544	0.596
\$150,000	0.297	0.354	0.386	0.426	0.474	0.512	0.566
\$175,000	0.274	0.329	0.361	0.399	0.448	0.485	0.541
\$200,000	0.255	0.308	0.340	0.377	0.426	0.462	0.519
\$225,000	0.238	0.290	0.322	0.358	0.406	0.441	0.499
\$250,000	0.224	0.275	0.307	0.342	0.389	0.423	0.482
\$275,000	0.212	0.262	0.293	0.327	0.374	0.408	0.467
\$300,000	0.201	0.250	0.281	0.314	0.361	0.393	0.453
\$325,000	0.191	0.239	0.270	0.302	0.349	0.380	0.440
\$350,000	0.182	0.230	0.260	0.291	0.337	0.369	0.429
\$375,000	0.174	0.221	0.251	0.282	0.327	0.358	0.418
\$400,000	0.167	0.213	0.243	0.273	0.318	0.348	0.408
\$425,000	0.161	0.206	0.235	0.265	0.310	0.339	0.399
\$450,000	0.155	0.199	0.228	0.257	0.302	0.330	0.391
\$475,000	0.149	0.193	0.221	0.250	0.294	0.323	0.383
\$500,000	0.144	0.187	0.215	0.244	0.287	0.315	0.376
\$600,000	0.127	0.167	0.195	0.221	0.264	0.290	0.350
\$700,000	0.113	0.152	0.178	0.203	0.244	0.269	0.329
\$800,000	0.102	0.139	0.164	0.188	0.229	0.253	0.312
\$900,000	0.093	0.128	0.153	0.176	0.215	0.238	0.297
\$1,000,000	0.086	0.119	0.143	0.165	0.203	0.226	0.284
\$2,000,000	0.047	0.071	0.089	0.105	0.135	0.153	0.204
\$3,000,000	0.031	0.050	0.064	0.077	0.102	0.117	0.162
\$4,000,000	0.023	0.038	0.050	0.060	0.082	0.095	0.135
\$5,000,000	0.018	0.030	0.040	0.049	0.068	0.079	0.115
\$6,000,000	0.014	0.025	0.033	0.041	0.057	0.068	0.100
\$7,000,000	0.012	0.021	0.028	0.035	0.049	0.059	0.087
\$8,000,000	0.010	0.018	0.024	0.030	0.043	0.051	0.077
\$9,000,000	0.008	0.015	0.021	0.026	0.038	0.045	0.069
\$10,000,000	0.007	0.013	0.018	0.023	0.033	0.041	0.062

3.

**Retrospective Pure Premium Development Factors**

<b>With Loss Limit</b>			<b>Without Loss Limit</b>			<b>4th &amp; Subsequent Adjustment</b>
<b>1st</b>	<b>2nd</b>	<b>3rd</b>	<b>1st</b>	<b>2nd</b>	<b>3rd</b>	
<b>Adj.</b>	<b>Adj.</b>	<b>Adj.</b>	<b>Adj.</b>	<b>Adj.</b>	<b>Adj.</b>	<b>0.00</b>
0.07	0.05	0.03	0.30	0.19	0.13	

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

**NORTH CAROLINA**

**RR 1**

**Effective April 1, 2019**

**Exhibit III**

**1. Average Cost per Case**

A	B	C	D	E	F	G
9,340	11,700	14,534	21,085	30,726	48,192	54,266
8,967	11,026	13,840	20,413	29,836	46,590	54,201

**Average Cost per Case including ALAE**

A	B	C	D	E	F	G
10,355	12,957	16,075	23,304	33,906	53,154	59,665
9,950	12,220	15,317	22,575	32,942	51,414	59,618

**2.**

**Excess Loss Pure Premium Factors**

(Applicable to New and Renewal Policies)

<b>Per Accident Limitation</b>	<b>Hazard Groups</b>						
	A	B	C	D	E	F	G
\$10,000	0.656	0.690	0.708	0.733	0.753	0.772	0.785
\$15,000	0.609	0.650	0.670	0.699	0.724	0.746	0.763
\$20,000	0.571	0.615	0.638	0.670	0.698	0.723	0.743
\$25,000	0.538	0.586	0.610	0.644	0.674	0.701	0.725
\$30,000	0.510	0.560	0.585	0.621	0.653	0.682	0.709
\$35,000	0.485	0.537	0.563	0.600	0.634	0.664	0.694
\$40,000	0.463	0.516	0.543	0.580	0.617	0.648	0.679
\$50,000	0.425	0.480	0.509	0.547	0.586	0.619	0.654
\$75,000	0.357	0.413	0.443	0.482	0.525	0.559	0.602
\$100,000	0.311	0.365	0.396	0.434	0.479	0.514	0.561
\$125,000	0.277	0.330	0.361	0.398	0.443	0.478	0.528
\$150,000	0.251	0.302	0.333	0.369	0.414	0.449	0.500
\$175,000	0.229	0.280	0.310	0.345	0.390	0.424	0.477
\$200,000	0.212	0.261	0.291	0.325	0.370	0.402	0.457
\$225,000	0.197	0.245	0.275	0.307	0.352	0.384	0.439
\$250,000	0.185	0.232	0.261	0.292	0.337	0.368	0.423
\$275,000	0.174	0.220	0.249	0.279	0.323	0.353	0.409
\$300,000	0.165	0.209	0.238	0.268	0.311	0.340	0.397
\$325,000	0.156	0.200	0.228	0.257	0.300	0.329	0.385
\$350,000	0.149	0.191	0.219	0.248	0.290	0.318	0.375
\$375,000	0.142	0.184	0.211	0.239	0.281	0.308	0.365
\$400,000	0.136	0.177	0.204	0.231	0.273	0.300	0.356
\$425,000	0.130	0.171	0.197	0.224	0.265	0.291	0.348
\$450,000	0.125	0.165	0.191	0.217	0.258	0.284	0.341
\$475,000	0.120	0.159	0.186	0.211	0.252	0.277	0.333
\$500,000	0.116	0.154	0.180	0.205	0.245	0.270	0.327
\$600,000	0.101	0.138	0.162	0.186	0.225	0.248	0.304
\$700,000	0.090	0.124	0.148	0.170	0.208	0.230	0.286
\$800,000	0.081	0.114	0.137	0.158	0.194	0.215	0.270
\$900,000	0.074	0.105	0.127	0.147	0.182	0.202	0.257
\$1,000,000	0.068	0.097	0.119	0.138	0.172	0.192	0.246
\$2,000,000	0.036	0.057	0.073	0.087	0.114	0.129	0.176
\$3,000,000	0.024	0.040	0.053	0.064	0.086	0.099	0.140
\$4,000,000	0.018	0.031	0.041	0.050	0.069	0.080	0.116
\$5,000,000	0.014	0.024	0.033	0.041	0.057	0.067	0.099
\$6,000,000	0.011	0.020	0.027	0.034	0.048	0.057	0.085
\$7,000,000	0.009	0.017	0.023	0.029	0.042	0.049	0.075
\$8,000,000	0.008	0.014	0.020	0.025	0.036	0.043	0.066
\$9,000,000	0.006	0.012	0.017	0.022	0.032	0.038	0.059
\$10,000,000	0.006	0.011	0.015	0.019	0.028	0.034	0.053

\*Applicable for policies effective 1/1/2019 - 3/31/2019

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**
**NORTH CAROLINA**
**Exhibit III**
**Page S1**
*Effective April 1, 2019*
**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	MIN RATE	PREM	ELR	D RATIO	CLASS CODE	MIN RATE	PREM	ELR	D RATIO	CLASS CODE	MIN RATE	PREM	ELR	D RATIO
0005	5.39	1238	1.32	0.33	2003	5.17	1194	1.26	0.33	2705X*	107.45	1500	23.15	0.27
0008	3.93	946	0.92	0.29	2014	8.04	1500	1.74	0.27	2709	14.25	1500	3.07	0.27
0016	10.69	1500	2.33	0.27	2016	4.17	994	1.05	0.36	2710	12.84	1500	2.62	0.23
0034	5.39	1238	1.32	0.33	2021	3.16	792	0.73	0.29	2714	6.08	1376	1.56	0.36
0035	3.61	882	0.92	0.36	2039	3.58	876	0.91	0.36	2727X	15.15	1500	3.27	0.27
0036	7.14	1500	1.75	0.33	2041	4.14	988	1.05	0.36	2731	6.71	1500	1.46	0.27
0037	6.15	1390	1.44	0.29	2065	3.98	956	0.98	0.33	2735	5.97	1354	1.53	0.36
0042	8.36	1500	1.95	0.29	2070	7.88	1500	1.93	0.33	2759	8.73	1500	2.23	0.36
0050	8.54	1500	2.09	0.33	2081	4.46	1052	1.09	0.33	2790	2.55	670	0.66	0.36
0059D	0.58	—	0.05	0.27	2089	4.09	978	0.99	0.33	2791	—	—	1.45	0.36
0065D	0.13	—	0.02	0.27	2095	5.33	1226	1.31	0.33	2797	7.85	1500	1.93	0.33
0066D	0.13	—	0.02	0.27	2105	5.68	1296	1.46	0.37	2799	10.85	1500	2.53	0.29
0067D	0.13	—	0.02	0.27	2110	3.16	792	0.80	0.36	2802	7.85	1500	1.84	0.29
0079	4.78	1116	1.04	0.27	2111	4.11	982	1.04	0.36	2835	3.79	918	1.03	0.41
0083	6.31	1422	1.55	0.33	2112	5.68	1296	1.45	0.36	2836	3.32	824	0.91	0.41
0106	24.81	1500	5.07	0.23	2114	4.27	1014	1.09	0.36	2841	5.68	1296	1.45	0.36
0113	7.24	1500	1.78	0.33	2121	2.04	568	0.50	0.33	2881	5.73	1306	1.57	0.41
0170	3.79	918	0.93	0.33	2130	3.13	786	0.77	0.33	2883	5.76	1312	1.41	0.33
0251	6.31	1422	1.54	0.33	2131	3.58	876	0.88	0.33	2913	—	—	1.41	0.33
0400	—	—	0.80	0.29	2143	3.48	856	0.89	0.36	2915	4.70	1100	1.10	0.29
0401	15.89	A	3.25	0.22	2157	5.70	1300	1.39	0.33	2916	6.02	1364	1.23	0.23
0771N	0.66	—	—	—	2172	2.52	664	0.58	0.29	2923	3.40	840	0.86	0.36
0908P	239.00	399	58.58	0.33	2174	4.56	1072	1.17	0.36	2942	—	—	0.42	0.41
0913P	1067.00	1227	261.82	0.33	2211	10.77	1500	2.33	0.27	2960	6.31	1422	1.54	0.33
0917	6.92	1500	1.77	0.36	2220	3.29	818	0.81	0.33	3004	2.10	580	0.45	0.27
1005	11.28	1500	2.03	0.22	2286	2.39	638	0.61	0.36	3018	6.10	1380	1.32	0.27
1164	8.38	1500	1.51	0.22	2288	6.42	1444	1.64	0.36	3022	8.25	1500	2.10	0.36
1165XD	4.72	1104	0.95	0.23	2300	—	—	0.81	0.33	3027	3.48	856	0.75	0.27
1320	3.29	818	0.67	0.23	2302	2.68	696	0.66	0.33	3028	4.14	988	1.01	0.33
1322	14.46	1500	2.94	0.23	2305	3.56	872	0.83	0.29	3030	8.99	1500	1.94	0.27
1430	7.75	1500	1.67	0.27	2361	3.08	776	0.75	0.33	3040	8.78	1500	1.90	0.27
1438	6.87	1500	1.40	0.23	2362	3.10	780	0.76	0.33	3041	5.81	1322	1.43	0.33
1452	3.48	856	0.75	0.28	2380	3.26	812	0.80	0.33	3042	4.83	1126	1.12	0.29
1463	13.03	1500	2.65	0.23	2386	—	—	0.81	0.33	3064	6.58	1476	1.61	0.33
1470	—	—	0.75	0.23	2388	2.55	670	0.65	0.36	3069	—	—	1.08	0.33
1472	3.69	898	0.75	0.23	2402	5.23	1206	1.13	0.27	3076	4.40	1040	1.08	0.33
1473	—	—	0.75	0.23	2413	4.24	1008	1.04	0.33	3081D	6.00	1360	1.27	0.27
1474	—	—	0.75	0.23	2416	3.21	802	0.79	0.33	3082D	6.29	1418	1.34	0.27
1624D	5.94	1348	1.20	0.23	2417	2.02	564	0.49	0.33	3085D	6.19	1398	1.32	0.27
1642	3.48	856	0.75	0.28	2501	3.29	818	0.81	0.33	3110	6.31	1422	1.54	0.33
1654	21.57	1500	4.62	0.28	2503	2.15	590	0.55	0.36	3111	4.38	1036	1.07	0.33
1655	—	—	0.75	0.28	2534	—	—	0.81	0.33	3113	2.87	734	0.70	0.33
1699	4.85	1130	1.05	0.27	2570	6.00	1360	1.53	0.36	3114	4.01	962	0.98	0.33
1701	5.39	1238	1.17	0.27	2585	5.54	1268	1.41	0.36	3118	3.21	802	0.82	0.36
1710	10.53	1500	2.28	0.27	2586	4.56	1072	1.12	0.33	3119	1.09	378	0.30	0.41
1741	—	—	1.17	0.27	2587	3.34	828	0.85	0.36	3122	3.10	780	0.79	0.36
1747	2.87	734	0.62	0.28	2589	3.45	850	0.85	0.33	3126	2.47	654	0.60	0.33
1748	6.71	1500	1.46	0.27	2600	6.08	1376	1.54	0.36	3131	2.76	712	0.68	0.33
1803D	11.36	1500	2.12	0.23	2623	10.51	1500	2.45	0.29	3132	4.14	988	1.01	0.33
1852	—	—	0.49	0.21	2651	2.49	658	0.64	0.36	3145	2.84	728	0.70	0.33
1853	—	—	1.17	0.27	2660	3.26	812	0.84	0.36	3146	3.58	876	0.88	0.33
1860	—	—	0.91	0.33	2670	2.20	600	0.60	0.41	3169	4.54	1068	1.11	0.33
1924	4.64	1088	1.18	0.36	2683	2.68	696	0.69	0.36	3175	—	—	1.11	0.33
1925	4.64	1088	1.09	0.29	2688	4.56	1072	1.16	0.36	3179	2.57	674	0.66	0.36
2002	3.85	930	0.98	0.36	2702	31.62	1500	5.75	0.22	3180	3.42	844	0.87	0.36

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**
**NORTH CAROLINA**
**Exhibit III**
**Page S2**
*Effective April 1, 2019*
**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	MIN RATE	PREM	ELR	D RATIO	CLASS CODE	MIN RATE	PREM	ELR	D RATIO	CLASS CODE	MIN RATE	PREM	ELR	D RATIO
3188	3.02	764	0.77	0.36	3865	3.18	796	0.88	0.41	4558	2.23	606	0.55	0.33
3220	3.05	770	0.74	0.33	3881	5.52	1264	1.35	0.33	4568	3.08	776	0.66	0.27
3223	—	—	0.87	0.36	4000	7.40	1500	1.50	0.23	4581	1.35	430	0.28	0.22
3224	4.54	1068	1.15	0.36	4021	7.93	1500	1.72	0.27	4583	7.88	1500	1.61	0.22
3227	4.80	1120	1.22	0.36	4024D	4.20	1000	0.90	0.27	4611	1.06	372	0.27	0.36
3240	5.60	1280	1.42	0.36	4034	9.21	1500	1.99	0.27	4635	4.62	1084	0.84	0.22
3241	5.86	1332	1.43	0.33	4036	4.32	1024	0.94	0.27	4653	2.71	702	0.69	0.36
3255	3.66	892	1.00	0.41	4038	4.14	988	1.12	0.41	4665	9.44	1500	2.04	0.27
3257	4.72	1104	1.16	0.33	4053	—	—	1.06	0.33	4670	9.82	1500	2.13	0.27
3270	3.82	924	0.94	0.33	4061	—	—	1.06	0.33	4683	5.28	1216	1.28	0.33
3300	5.39	1238	1.33	0.33	4062	4.30	1020	1.06	0.33	4686	2.92	744	0.63	0.27
3303	4.19	998	1.07	0.36	4101	4.54	1068	1.06	0.29	4692	1.11	382	0.28	0.36
3307	5.70	1300	1.40	0.33	4109	0.72	304	0.18	0.36	4693	1.51	462	0.37	0.33
3315	5.68	1296	1.45	0.36	4110	1.22	404	0.30	0.33	4703	2.41	642	0.59	0.33
3334	4.70	1100	1.15	0.33	4111	1.88	536	0.48	0.36	4717	3.02	764	0.82	0.41
3336	3.98	956	0.86	0.28	4113	—	—	0.48	0.36	4720	2.57	674	0.63	0.33
3365	8.86	1500	1.91	0.27	4114	4.80	1120	1.16	0.33	4740	3.34	828	0.73	0.27
3372	5.20	1200	1.21	0.29	4130	5.36	1232	1.32	0.33	4741	4.01	962	0.98	0.33
3373	5.94	1348	1.45	0.33	4131	9.29	1500	2.39	0.37	4751	2.73	706	0.59	0.27
3383	2.15	590	0.55	0.36	4133	2.84	728	0.73	0.36	4771N	3.74	1040	0.68	0.21
3385	1.19	398	0.31	0.36	4149	1.19	398	0.33	0.41	4777	4.99	1158	0.91	0.21
3400	4.75	1110	1.11	0.29	4206	3.58	876	0.87	0.33	4825	1.49	458	0.32	0.27
3507	3.45	850	0.84	0.33	4207	3.66	892	0.79	0.28	4828	2.84	728	0.66	0.29
3515	3.26	812	0.80	0.33	4239	3.42	844	0.73	0.28	4829	1.91	542	0.39	0.23
3516	—	—	0.80	0.33	4240	5.04	1168	1.29	0.36	4902	4.19	998	1.07	0.36
3548	1.86	532	0.46	0.33	4243	2.84	728	0.69	0.33	4923	1.30	420	0.32	0.33
3559	3.21	802	0.79	0.33	4244	3.32	824	0.81	0.33	5020	11.86	1500	2.56	0.27
3574	1.38	436	0.35	0.36	4250	2.84	728	0.70	0.33	5022	13.19	1500	2.69	0.23
3581	1.54	468	0.40	0.36	4251	3.69	898	0.91	0.33	5037	22.87	1500	4.15	0.22
3612	2.52	664	0.59	0.29	4263	4.11	982	1.01	0.33	5040	12.60	1500	2.29	0.22
3620	6.29	1418	1.36	0.27	4273	4.17	994	1.02	0.33	5057	9.68	1500	1.76	0.21
3629	2.60	680	0.67	0.36	4279	3.74	908	0.91	0.33	5059	34.97	1500	6.36	0.21
3632	4.17	994	0.97	0.29	4282	—	—	0.91	0.33	5069	—	—	6.36	0.21
3634	2.44	648	0.62	0.36	4283	2.39	638	0.58	0.33	5102	9.58	1500	1.95	0.23
3635	3.56	872	0.87	0.33	4299	2.60	680	0.67	0.36	5146	8.46	1500	1.83	0.27
3638	2.41	642	0.62	0.36	4301	—	—	0.91	0.33	5160	4.46	1052	0.90	0.23
3642	2.07	574	0.51	0.33	4304	6.61	1482	1.54	0.29	5183	5.86	1332	1.26	0.27
3643	2.41	642	0.59	0.33	4307	2.81	722	0.77	0.41	5188	6.87	1500	1.48	0.27
3647	3.08	776	0.72	0.29	4351	2.33	626	0.56	0.33	5190	6.10	1380	1.32	0.27
3648	1.96	552	0.50	0.36	4352	2.20	600	0.57	0.36	5191	1.30	420	0.32	0.33
3681	1.27	414	0.32	0.36	4360	2.18	596	0.56	0.36	5192	5.17	1194	1.26	0.33
3685	1.75	510	0.45	0.36	4361	1.57	474	0.40	0.36	5213	12.71	1500	2.59	0.23
3719	2.02	564	0.36	0.22	4410	4.91	1142	1.20	0.33	5215	10.48	1500	2.44	0.29
3724	5.57	1274	1.13	0.23	4417	—	—	1.20	0.33	5221	7.51	1500	1.62	0.27
3726	8.33	1500	1.51	0.22	4420	10.19	1500	2.07	0.23	5222	13.08	1500	2.66	0.23
3803	2.73	706	0.67	0.33	4431	2.12	584	0.58	0.41	5223	11.57	1500	2.50	0.27
3807	3.16	792	0.80	0.36	4432	1.51	462	0.42	0.41	5348	7.30	1500	1.57	0.27
3808	7.43	1500	1.72	0.29	4439	—	—	0.55	0.33	5402	7.64	1500	1.95	0.36
3821	9.95	1500	2.33	0.29	4452	3.66	892	0.90	0.33	5403	10.48	1500	2.13	0.23
3822X	4.64	1088	1.09	0.29	4459	4.17	994	1.02	0.33	5437	9.60	1500	2.08	0.27
3824X	5.86	1332	1.37	0.29	4470	3.32	824	0.81	0.33	5443	6.74	1500	1.65	0.33
3826	1.30	420	0.31	0.33	4484	3.87	934	0.95	0.33	5445	17.30	1500	3.54	0.23
3827	2.68	696	0.62	0.29	4493	3.63	886	0.89	0.33	5462	11.49	1500	2.47	0.28
3830	1.88	536	0.44	0.29	4511	0.82	324	0.19	0.29	5472	12.81	1500	2.32	0.22
3851	3.87	934	0.99	0.36	4557	3.32	824	0.85	0.36	5473	18.78	1500	3.42	0.21

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**
**NORTH CAROLINA**
**Exhibit III**
**Page S3**
*Effective April 1, 2019*
**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	MIN RATE	PREM	ELR	D RATIO	CLASS CODE	MIN RATE	PREM	ELR	D RATIO	CLASS CODE	MIN RATE	PREM	ELR	D RATIO
5474	12.23	1500	2.50	0.23	6874F	39.93	1500	6.58	0.19	7538	12.71	1500	2.31	0.22
5478	5.92	1344	1.27	0.28	6882	6.23	1406	1.13	0.22	7539	2.84	728	0.58	0.23
5479	11.30	1500	2.64	0.29	6884	7.30	1500	1.31	0.22	7540	7.19	1500	1.31	0.21
5480	10.77	1500	2.18	0.23	7016M	6.39	1438	1.16	0.22	7580	5.15	1190	1.11	0.27
5491	4.09	978	0.83	0.23	7024M	7.11	1500	1.29	0.22	7590	5.73	1306	1.33	0.29
5506	11.89	1500	2.16	0.21	7038M	8.81	1500	1.63	0.20	7600	8.60	1500	1.85	0.27
5507	6.34	1428	1.29	0.23	7046M	10.82	1500	1.97	0.22	7605	4.14	988	0.89	0.27
5508	14.75	1500	3.16	0.28	7047M	11.94	1500	2.08	0.22	7610	0.98	356	0.23	0.29
5535	12.10	1500	2.61	0.27	7050M	16.45	1500	2.90	0.20	7705	10.08	1500	2.35	0.29
5537	8.81	1500	1.90	0.27	7090M	9.79	1500	1.80	0.20	7710	6.29	1418	1.28	0.23
5551	31.36	1500	5.71	0.21	7098M	12.02	1500	2.18	0.22	7711	6.29	1418	1.28	0.23
5606	1.78	516	0.36	0.23	7099M	20.19	1500	3.51	0.22	7720X	4.01	962	0.87	0.27
5610	11.49	1500	2.81	0.33	7133	5.89	1338	1.21	0.22	7723X	4.06	972	0.74	0.21
5645	28.63	1500	5.84	0.23	7151M	7.16	1500	1.47	0.22	7855	6.31	1422	1.36	0.27
5703	23.29	1500	5.04	0.27	7152M	13.34	1500	2.63	0.22	8001	4.03	966	1.04	0.36
5705	54.39	1500	11.83	0.27	7153M	7.96	1500	1.63	0.22	8002	3.16	792	0.78	0.33
5951	0.50	260	0.13	0.37	7219	14.54	1500	2.95	0.23	8006	4.01	962	0.99	0.33
6003	13.69	1500	2.94	0.28	7222X	12.63	1500	2.71	0.28	8008	1.99	558	0.51	0.36
6005	11.06	1500	2.38	0.28	7225	12.31	1500	2.65	0.28	8010	2.57	674	0.66	0.36
6017	—	—	2.59	0.23	7228	—	—	2.95	0.23	8013	0.64	288	0.15	0.33
6018	4.75	1110	1.01	0.28	7229	—	—	2.95	0.23	8015	1.67	494	0.41	0.33
6045	8.30	1500	1.78	0.28	7230X	17.93	1500	4.17	0.29	8017	2.44	648	0.62	0.36
6204	15.02	1500	3.06	0.23	7231	14.67	1500	3.41	0.29	8018	3.95	950	1.01	0.36
6206	4.83	1126	0.87	0.22	7232X	16.82	1500	3.40	0.23	8021	3.85	930	0.95	0.33
6213	3.02	764	0.61	0.23	7309F	24.65	1500	4.08	0.19	8031	4.80	1120	1.18	0.33
6214	3.42	844	0.62	0.22	7313F	9.13	1500	1.51	0.19	8032	3.08	776	0.79	0.36
6216	10.37	1500	1.87	0.22	7317F	23.03	1500	3.77	0.20	8033	2.71	702	0.67	0.33
6217	9.21	1500	1.88	0.23	7323	—	—	1.87	0.21	8037	2.81	722	0.72	0.36
6229	9.47	1500	1.94	0.22	7327F	39.40	1500	6.56	0.19	8039	2.49	658	0.64	0.36
6233	3.79	918	0.77	0.23	7333M	5.41	1242	0.97	0.22	8044	5.28	1216	1.23	0.29
6235	9.15	1500	1.66	0.22	7335M	6.02	1364	1.08	0.22	8045	1.19	398	0.31	0.36
6236	12.73	1500	2.74	0.28	7337M	10.11	1500	1.74	0.22	8046	3.29	818	0.81	0.33
6237	2.89	738	0.62	0.28	7350F	27.11	1500	4.91	0.21	8047	1.54	468	0.39	0.36
6251D	8.70	1500	1.75	0.23	7360	7.51	1500	1.62	0.27	8058	4.19	998	1.03	0.33
6252D	7.08	1500	1.27	0.22	7370	8.01	1500	1.96	0.33	8072	1.27	414	0.33	0.37
6260	—	—	1.75	0.23	7380	8.57	1500	1.99	0.29	8102	2.60	680	0.66	0.36
6306	8.65	1500	1.76	0.23	7382	7.80	1500	1.90	0.33	8103	3.42	844	0.80	0.29
6319	7.00	1500	1.43	0.23	7390	6.90	1500	1.68	0.33	8105	—	—	1.01	0.36
6325	7.64	1500	1.55	0.23	7394M	5.44	1248	0.98	0.22	8106	6.66	1492	1.44	0.27
6400	9.84	1500	2.29	0.29	7395M	6.05	1370	1.09	0.22	8107	4.96	1152	1.07	0.27
6503	3.13	786	0.79	0.36	7398M	10.16	1500	1.76	0.22	8111	3.05	770	0.75	0.33
6504	4.24	1008	1.08	0.36	7402	0.19	198	0.04	0.33	8116	3.77	914	0.92	0.33
6702M*	7.67	1500	1.65	0.27	7403	9.10	1500	1.97	0.27	8203	9.66	1500	2.37	0.33
6703M*	14.33	1500	2.96	0.27	7405N	3.87	1194	0.83	0.28	8204	7.48	1500	1.62	0.27
6704M*	8.52	1500	1.84	0.27	7420	14.01	1500	2.51	0.23	8209	5.49	1258	1.35	0.33
6801F	6.61	1482	1.25	0.25	7421	1.17	394	0.24	0.23	8215	5.33	1226	1.15	0.27
6811	8.54	1500	1.84	0.27	7422	2.71	702	0.49	0.22	8227	7.27	1500	1.32	0.21
6824F	20.96	1500	3.83	0.21	7425	3.58	876	0.65	0.22	8232	7.27	1500	1.57	0.27
6826F	9.05	1500	1.70	0.25	7431N	1.86	654	0.33	0.22	8233	4.85	1130	1.04	0.28
6834	5.28	1216	1.23	0.29	7445N	1.30	—	—	—	8235	7.69	1500	1.89	0.33
6836	6.29	1418	1.36	0.27	7453N	0.61	—	—	—	8236X	9.50	1500	2.05	0.27
6843F	18.65	1500	3.09	0.19	7502	3.79	918	0.82	0.28	8263	10.88	1500	2.55	0.29
6845F	16.29	1500	2.70	0.19	7515	1.83	526	0.33	0.22	8264	6.95	1500	1.50	0.27
6854	9.18	1500	1.66	0.22	7520	5.36	1232	1.31	0.33	8265	10.43	1500	2.13	0.23
6872F	23.43	1500	3.88	0.19	7529X	26.72	1500	4.85	0.22	8279	11.49	1500	2.36	0.22

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**
**NORTH CAROLINA**
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**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	MIN RATE	PREM	ELR	D RATIO	CLASS CODE	MIN RATE	PREM	ELR	D RATIO	CLASS CODE	MIN RATE	PREM	ELR	D RATIO
8288	9.39	1500	2.04	0.27	8901	0.29	218	0.07	0.29					
8291X	6.10	1380	1.43	0.29	9012	1.46	452	0.34	0.29					
8292X	5.70	1300	1.40	0.33	9014	5.04	1168	1.23	0.33					
8293X	14.25	1500	3.08	0.27	9015	4.51	1062	1.10	0.33					
8304	7.96	1500	1.72	0.27	9016	3.93	946	0.97	0.33					
8350	11.14	1500	2.28	0.23	9019	3.63	886	0.78	0.27					
8380	3.90	940	0.91	0.29	9033	3.45	850	0.84	0.33					
8381	3.32	824	0.77	0.29	9040	4.99	1158	1.28	0.36					
8385	3.21	802	0.69	0.27	9044	1.94	548	0.50	0.36					
8392	3.66	892	0.90	0.33	9052	3.21	802	0.82	0.36					
8393	2.52	664	0.61	0.33	9058	2.39	638	0.65	0.41					
8500	8.81	1500	1.90	0.27	9060	1.99	558	0.51	0.36					
8601	0.50	260	0.12	0.29	9061	1.64	488	0.45	0.41					
8602	2.49	658	0.58	0.29	9062	2.02	564	0.55	0.41					
8603	0.11	182	0.03	0.33	9063	1.30	420	0.34	0.37					
8606	3.34	828	0.68	0.23	9077F	5.04	1168	1.02	0.32					
8709F	10.67	1500	1.77	0.19	9082	1.96	552	0.54	0.41					
8710	—	—	0.67	0.28	9083	1.96	552	0.54	0.41					
8719	3.87	934	0.71	0.21	9084	2.31	622	0.57	0.33					
8720	1.75	510	0.38	0.27	9089	1.88	536	0.49	0.37					
8721	0.53	266	0.12	0.27	9093	2.23	606	0.58	0.36					
8723	0.29	218	0.07	0.33	9101	4.78	1116	1.23	0.36					
8725	4.11	982	0.89	0.27	9102	5.17	1194	1.27	0.33					
8726F	5.36	1232	1.00	0.25	9154	2.84	728	0.70	0.33					
8734M	0.69	298	0.15	0.27	9156	3.42	844	0.80	0.29					
8737M	0.61	282	0.13	0.27	9170	13.77	1500	2.51	0.21					
8738M	1.14	388	0.24	0.27	9178	10.45	1500	2.89	0.41					
8742	0.50	260	0.11	0.27	9179	18.12	1500	4.63	0.36					
8745	6.31	1422	1.48	0.29	9180	7.85	1500	1.71	0.27					
8748	0.96	352	0.22	0.29	9182	2.81	722	0.70	0.33					
8755	0.45	250	0.10	0.27	9186	28.60	1500	5.91	0.22					
8799	0.72	304	0.18	0.33	9220	9.52	1500	2.23	0.29					
8800	2.26	612	0.62	0.41	9402	8.52	1500	1.84	0.27					
8803	0.11	182	0.03	0.27	9403	13.03	1500	2.65	0.23					
8805M	0.29	218	0.07	0.33	9410	4.56	1072	1.12	0.33					
8810	0.21	202	0.05	0.33	9501	5.12	1184	1.20	0.29					
8814M	0.27	214	0.07	0.33	9505	9.13	1500	2.12	0.29					
8815M	0.48	256	0.11	0.33	9516	5.65	1290	1.22	0.27					
8820	0.21	202	0.05	0.29	9519	5.97	1354	1.28	0.27					
8824	4.62	1084	1.18	0.36	9521	6.31	1422	1.37	0.27					
8825	3.26	812	0.89	0.41	9522	2.76	712	0.67	0.33					
8826	3.34	828	0.82	0.33	9534	9.18	1500	1.86	0.23					
8831	1.96	552	0.49	0.33	9554	17.51	1500	3.58	0.23					
8832	0.56	272	0.14	0.33	9586	0.74	308	0.20	0.41					
8833	1.88	536	0.46	0.33	9600	3.48	856	0.88	0.36					
8835	4.43	1046	1.08	0.33	9620	1.96	552	0.46	0.29					
8842X	3.48	856	0.85	0.33										
8848X	5.07	1174	1.24	0.33										
8849X	4.11	982	1.00	0.33										
8855	0.21	202	0.05	0.33										
8856	0.58	276	0.15	0.33										
8864X	1.94	548	0.48	0.33										
8868	0.77	314	0.20	0.37										
8869	1.72	504	0.44	0.36										
8871	0.11	182	0.03	0.36										

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

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APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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#### 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 Code No. | Loading | Symbol | Disease Code No. | Loading | Symbol | Disease Code No. | Loading | Symbol |
|------------------|---------|--------|------------------|---------|--------|------------------|---------|--------|
| 0059D            | 0.58    | S      | 1624D            | 0.05    | S      | 4024D            | 0.03    | S      |
| 0065D            | 0.13    | S      | 1803D            | 0.96    | S      | 6251D            | 0.05    | S      |
| 0066D            | 0.13    | S      | 3081D            | 0.11    | S      | 6252D            | 0.05    | S      |
| 0067D            | 0.13    | S      | 3082D            | 0.11    | S      |                  |         |        |
| 1165XD           | 0.05    | S      | 3085D            | 0.11    | S      |                  |         |        |
- S=Silica
- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for USL&HW Assessment.
  - M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.
  - N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

**\* Class Codes with Specific Footnotes**

- 2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.268 and elr x 2.176.
- 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, 2019

**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.....	\$70,400
Leased or rented vehicle.....	\$46,900

**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	1.18
Tax Multiplier	1.027

Loss Development Factors		
1st Adjustment		0.20
2nd Adjustment		0.12
3rd Adjustment		0.09
4th Adjustment		0.06

**Maximum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" and the **Basic Manual** footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports" ..... \$1,800

**Minimum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" ..... \$900

**Premium Determination for Partners and Sole Proprietors** in accordance with **Basic Manual** Rule 2-E-3 (Annual Payroll)..... \$46,900

**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	0.8%	0.6%	0.5%	0.4%	0.2%	0.2%	0.1%
\$200	1.5%	1.2%	1.0%	0.7%	0.5%	0.3%	0.3%
\$300	2.1%	1.7%	1.4%	1.0%	0.7%	0.4%	0.4%
\$400	2.6%	2.1%	1.7%	1.2%	0.9%	0.6%	0.5%
\$500	3.1%	2.5%	2.0%	1.4%	1.0%	0.7%	0.6%
\$1,000	4.9%	4.0%	3.3%	2.4%	1.8%	1.2%	1.1%
\$1,500	6.3%	5.1%	4.2%	3.1%	2.4%	1.7%	1.4%
\$2,000	7.3%	5.9%	5.0%	3.8%	2.9%	2.1%	1.8%
\$2,500	8.3%	6.7%	5.7%	4.3%	3.4%	2.5%	2.1%
\$5,000	12.0%	9.7%	8.5%	6.7%	5.4%	4.2%	3.5%

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

*Effective April 1, 2019***APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

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**MISCELLANEOUS VALUES (cont.)**

<b>United States Longshore and Harbor Workers' Compensation Coverage Percentage</b> applicable only in connection with <b><i>Basic Manual</i></b> Rule 3-A-4.....	90%
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(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 (1.80) and the adjustment for differences in loss-based expenses (1.055).)

**Experience Rating Eligibility**

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

Effective April 1, 2019

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 --	2,450	0.04	1,381,641 --
2,451 --	9,904	0.05	1,457,853 --
9,905 --	17,518	0.06	1,538,476 --
17,519 --	25,297	0.07	1,623,907 --
25,298 --	33,245	0.08	1,714,590 --
			1,811,025
33,246 --	55,606	0.09	1,811,026 --
55,607 --	82,772	0.10	1,913,780 --
82,773 --	106,936	0.11	2,023,495 --
106,937 --	130,463	0.12	2,140,905 --
130,464 --	153,994	0.13	2,266,851 --
			2,402,296
153,995 --	177,815	0.14	2,402,297 --
177,816 --	202,086	0.15	2,548,362 --
202,087 --	226,919	0.16	2,706,346 --
226,920 --	252,394	0.17	2,877,772 --
252,395 --	278,582	0.18	3,064,431 --
			3,268,449
278,583 --	305,543	0.19	3,268,450 --
305,544 --	333,337	0.20	3,492,369 --
333,338 --	362,019	0.21	3,739,251 --
362,020 --	391,649	0.22	4,012,818 --
391,650 --	422,284	0.23	4,317,647 --
			4,659,419
422,285 --	453,987	0.24	4,659,420 --
453,988 --	486,821	0.25	5,045,289 --
486,822 --	520,855	0.26	5,484,378 --
520,856 --	556,161	0.27	5,988,512 --
556,162 --	592,816	0.28	6,573,304 --
			7,259,793
592,817 --	630,904	0.29	7,259,794 --
630,905 --	670,514	0.30	8,077,039 --
670,515 --	711,741	0.31	9,066,331 --
711,742 --	754,690	0.32	10,288,392 --
754,691 --	799,473	0.33	11,836,331 --
			13,860,552
799,474 --	846,212	0.34	13,860,553 --
846,213 --	895,041	0.35	16,620,848 --
895,042 --	946,105	0.36	20,607,933 --
946,106 --	999,563	0.37	26,873,340 --
999,564 --	1,055,588	0.38	38,151,062 --
			64,465,725
1,055,589 --	1,114,372	0.39	64,465,726 --
1,114,373 --	1,176,125	0.40	196,038,978 AND OVER
1,176,126 --	1,241,078	0.41	
1,241,079 --	1,309,488	0.42	
1,309,489 --	1,381,640	0.43	

(a) G .....	11.70
(b) State Per Claim Accident Limitation .....	\$293,000
(c) State Multiple Claim Accident Limitation .....	\$586,000
(d) USL&HW Per Claim Accident Limitation .....	\$845,500
(e) USL&HW Multiple Claim Accident Limitation .....	\$1,691,000
(f) Employers Liability Accident Limitation .....	\$55,000
(g) Primary/Excess Loss Split Point .....	\$17,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes .....	1.81

(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 1.81.)

**EXPERIENCE RATING PLAN MANUAL**
**NORTH CAROLINA**
**Exhibit III**
**Page S9**
*Effective April 1, 2019*
**TABLE OF BALLAST VALUES  
APPLICABLE TO ALL POLICIES**
*Experience Rating Plan - ERA*

<b>Expected Losses</b>	<b>Ballast Values</b>	<b>Expected Losses</b>	<b>Ballast Values</b>	<b>Expected Losses</b>	<b>Ballast Values</b>
0 --	62,932	29,250	2,019,432 --	2,077,898	234,000
62,933 --	108,312	35,100	2,077,899 --	2,136,367	239,850
108,313 --	160,454	40,950	2,136,368 --	2,194,837	245,700
160,455 --	215,461	46,800	2,194,838 --	2,253,309	251,550
215,462 --	271,805	52,650	2,253,310 --	2,311,782	257,400
271,806 --	328,857	58,500	2,311,783 --	2,370,257	263,250
328,858 --	386,322	64,350	2,370,258 --	2,428,733	269,100
386,323 --	444,047	70,200	2,428,734 --	2,487,209	274,950
444,048 --	501,945	76,050	2,487,210 --	2,545,688	280,800
501,946 --	559,966	81,900	2,545,689 --	2,604,167	286,650
559,967 --	618,075	87,750	2,604,168 --	2,662,646	292,500
618,076 --	676,250	93,600	2,662,647 --	2,721,127	298,350
676,251 --	734,475	99,450	2,721,128 --	2,779,609	304,200
734,476 --	792,740	105,300	2,779,610 --	2,838,091	310,050
792,741 --	851,038	111,150	2,838,092 --	2,896,574	315,900
851,039 --	909,360	117,000	2,896,575 --	2,955,058	321,750
909,361 --	967,704	122,850	2,955,059 --	3,013,542	327,600
967,705 --	1,026,066	128,700	3,013,543 --	3,072,027	333,450
1,026,067 --	1,084,442	134,550	3,072,028 --	3,130,513	339,300
1,084,443 --	1,142,831	140,400	3,130,514 --	3,188,999	345,150
1,142,832 --	1,201,230	146,250	3,189,000 --	3,247,485	351,000
1,201,231 --	1,259,639	152,100	3,247,486 --	3,305,972	356,850
1,259,640 --	1,318,056	157,950	3,305,973 --	3,364,460	362,700
1,318,057 --	1,376,480	163,800	3,364,461 --	3,422,948	368,550
1,376,481 --	1,434,910	169,650	3,422,949 --	3,481,436	374,400
1,434,911 --	1,493,345	175,500	3,481,437 --	3,539,925	380,250
1,493,346 --	1,551,785	181,350	3,539,926 --	3,598,414	386,100
1,551,786 --	1,610,230	187,200	3,598,415 --	3,656,903	391,950
1,610,231 --	1,668,678	193,050	3,656,904 --	3,715,393	397,800
1,668,679 --	1,727,130	198,900	3,715,394 --	3,773,883	403,650
1,727,131 --	1,785,585	204,750	3,773,884 --	3,832,373	409,500
1,785,586 --	1,844,043	210,600	3,832,374 --	3,890,864	415,350
1,844,044 --	1,902,503	216,450	3,890,865 --	3,949,355	421,200
1,902,504 --	1,960,966	222,300	3,949,356 --	4,007,846	427,050
1,960,967 --	2,019,431	228,150	4,007,847 --	4,066,337	432,900

For Expected Losses greater than \$5,586,750, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.70) / (\text{Expected Losses} + (700)(11.70))$$

$$G = 11.70$$