

**ADVISORY LOSS COSTS — NOT RATES**

**NORTH CAROLINA**

Advisory loss costs exclude all expenses except loss adjustment expense.

Exhibit III

Effective April 1, 2002

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CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
0005	2.61	1.33	0.26	0.35	1925	5.06	2.79	0.30	0.32	2623	3.18	1.54	0.24	0.30
0008	2.83	1.38	0.25	0.29	2001	4.03	2.13	0.28	0.39	2651	1.94	1.08	0.30	0.40
0016	4.58	2.29	0.26	0.35	2002	4.76	2.47	0.27	0.35	2660	2.39	1.30	0.29	0.40
0034	4.24	2.05	0.24	0.32	2003	3.57	1.69	0.26	0.33	2670	2.17	1.19	0.29	0.38
0035	2.44	1.29	0.28	0.34	2014	4.98	2.19	0.23	0.34	2683	2.65	1.49	0.31	0.42
0036	5.40	2.71	0.26	0.39	2016	1.81	0.78	0.20	0.38	2688	1.82	1.05	0.32	0.37
0037	3.40	1.50	0.21	0.30	2021	1.95	1.02	0.27	0.31	2705X*	46.64	19.97	0.22	0.24
0042	5.44	2.65	0.25	0.34	2039	4.66	2.44	0.27	0.29	2706X	18.19	6.97	0.18	0.27
0050	7.42	3.17	0.20	0.24	2041	2.17	1.13	0.28	0.42	2710	6.11	2.81	0.25	0.32
0059D	0.38	0.08	0.18	—	2065	2.87	1.38	0.24	0.31	2714	3.82	1.89	0.25	0.34
0065D	0.07	0.02	0.27	—	2070	2.93	1.34	0.22	0.28	2727X	9.13	3.11	0.14	0.15
0066D	0.07	0.02	0.28	—	2081	4.17	2.34	0.31	0.37	2731	4.24	2.16	0.26	0.31
0067D	0.07	0.02	0.26	—	2089	6.58	3.44	0.28	0.38	2735	3.94	2.17	0.30	0.36
0079	3.26	1.37	0.22	0.33	2095	4.12	2.08	0.26	0.33	2759	6.37	3.36	0.28	0.37
0083	3.89	1.89	0.24	0.29	2105	5.22	2.60	0.26	0.38	2790	3.14	1.72	0.30	0.38
0106	20.70	8.41	0.20	0.27	2110	2.70	1.47	0.29	0.33	2791X	1.62	0.84	0.27	0.41
0113	4.46	2.43	0.29	0.36	2111	2.13	1.12	0.28	0.34	2797X	3.95	2.14	0.29	0.37
0170	3.67	1.75	0.24	0.30	2112	1.92	1.05	0.29	0.35	2802	4.71	2.30	0.25	0.35
0251	3.65	1.80	0.25	0.33	2114	4.43	2.34	0.28	0.37	2812	4.39	2.22	0.26	0.36
0400	7.23	3.22	0.21	0.32	2121	3.93	1.93	0.25	0.23	2835	2.31	1.28	0.29	0.41
0401	10.30	4.45	0.22	0.29	2130	3.72	1.78	0.24	0.31	2836	1.51	0.88	0.31	0.37
0763FN	1.92	—	—	—	2131	1.69	0.82	0.24	0.29	2841	3.93	2.34	0.33	0.37
0771N	0.44	—	—	—	2143	2.90	1.50	0.27	0.36	2881	2.73	1.50	0.30	0.33
0908P	76.00	38.95	0.27	0.33	2150	6.69	3.46	0.27	0.35	2883	3.12	1.58	0.26	0.33
0909P	73.00	35.25	0.25	0.33	2156	2.85	1.49	0.27	0.33	2913	3.25	1.98	0.34	0.34
0912P	353.00	170.00	0.24	0.37	2157	2.42	1.19	0.25	0.29	2915	4.32	2.15	0.26	0.33
0913P	261.00	116.16	0.21	0.27	2172	1.75	0.83	0.23	0.19	2916	3.45	1.95	0.31	0.35
0917	4.24	2.46	0.32	0.34	2174	3.45	1.63	0.22	0.24	2923	3.61	1.87	0.28	0.44
1005*	8.04	1.18	0.18	0.24	2211	6.05	2.62	0.23	0.33	2942	2.94	1.72	0.32	0.36
1164	5.87	2.16	0.19	0.23	2220	2.31	1.13	0.25	0.31	2960	7.96	3.64	0.22	0.34
1165XE	3.54	1.27	0.17	0.22	2286	1.86	0.95	0.27	0.31	3004	2.28	0.98	0.22	0.27
1320	2.91	1.14	0.19	0.26	2288	4.05	2.02	0.26	0.31	3018	4.23	2.07	0.25	0.29
1322	14.21	5.39	0.18	0.24	2300	4.30	1.91	0.21	0.39	3022	3.19	1.72	0.29	0.34
1430	4.92	2.18	0.23	0.29	2302	1.90	0.99	0.27	0.33	3027	3.12	1.78	0.31	0.35
1438	3.25	1.31	0.20	0.29	2305	1.77	0.79	0.21	0.24	3028	3.86	2.08	0.29	0.36
1452	2.43	1.02	0.21	0.25	2361	1.39	0.74	0.28	0.32	3030	6.05	2.39	0.19	0.24
1463	11.64	4.30	0.17	0.24	2362	2.22	1.15	0.27	0.32	3040	6.96	3.07	0.23	0.35
1470	3.78	1.54	0.20	0.27	2380	1.72	0.93	0.29	0.35	3041	3.54	1.84	0.27	0.34
1473X	2.35	1.07	0.24	0.30	2386	1.77	0.80	0.21	0.33	3042	3.27	1.58	0.24	0.35
1474X	2.50	1.05	0.21	0.27	2388	2.28	1.25	0.29	0.34	3064	3.27	1.68	0.27	0.33
1624E	3.47	1.40	0.20	0.24	2402	3.49	1.38	0.19	0.24	3066	4.83	2.37	0.25	0.33
1642	2.98	1.31	0.23	0.29	2413	2.37	1.23	0.27	0.33	3076	2.86	1.55	0.29	0.33
1654	4.60	1.83	0.20	0.28	2416	1.23	0.64	0.27	0.33	3081D	3.72	1.77	0.26	0.32
1655	3.67	1.53	0.21	0.26	2417	1.84	1.06	0.32	0.34	3082D	4.48	2.17	0.27	0.35
1699	3.42	1.67	0.27	0.32	2501	1.96	1.02	0.27	0.32	3085D	3.05	1.50	0.28	0.32
1701	2.91	1.22	0.21	0.28	2503	1.22	0.70	0.31	0.35	3110	4.92	2.50	0.26	0.32
1710	5.66	2.21	0.19	0.27	2534	1.84	1.00	0.30	0.39	3111	4.22	1.89	0.22	0.31
1741D	3.16	0.97	0.18	0.25	2570	4.70	2.34	0.26	0.36	3113	2.60	1.25	0.24	0.33
1747	3.44	1.40	0.20	0.28	2576	4.35	2.37	0.29	0.33	3114	1.76	0.88	0.26	0.33
1748	2.98	1.49	0.28	0.33	2578	3.60	2.10	0.32	0.34	3118	3.13	1.68	0.28	0.31
1803D	6.20	2.26	0.22	0.28	2585	3.03	1.60	0.28	0.36	3119	0.66	0.38	0.31	0.35
1852D	2.76	1.47	0.31	0.26	2586	1.61	0.91	0.31	0.33	3122	2.17	1.13	0.28	0.38
1853	3.36	1.63	0.25	0.37	2587	1.79	0.93	0.27	0.32	3126	2.64	1.32	0.25	0.30
1860	2.56	1.26	0.25	0.38	2589	1.89	1.02	0.29	0.34	3131	1.86	0.87	0.23	0.30
1924	2.69	1.30	0.24	0.30	2600	3.39	1.77	0.27	0.32	3132	3.32	1.72	0.29	0.35

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Effective April 1, 2002

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CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
3145	1.77	0.95	0.29	0.34	3822X	3.80	2.13	0.30	0.36	4452	2.10	1.11	0.28	0.34
3146	2.37	1.19	0.26	0.36	3824X	3.28	1.79	0.29	0.33	4459	2.93	1.44	0.25	0.32
3169	3.16	1.68	0.28	0.34	3826	0.74	0.34	0.23	0.27	4470	1.43	0.67	0.25	0.30
3175	1.25	0.62	0.25	0.32	3827	2.11	1.13	0.28	0.34	4484	2.39	1.20	0.26	0.31
3179	1.88	1.00	0.28	0.33	3830	2.24	1.01	0.24	0.28	4493	4.72	2.33	0.26	0.44
3180	2.43	1.27	0.27	0.31	3851	4.16	1.95	0.23	0.33	4511	0.58	0.30	0.27	0.30
3188	1.35	0.70	0.27	0.37	3865	3.80	1.99	0.27	0.41	4557	2.16	1.17	0.29	0.37
3220	3.25	1.49	0.22	0.27	3881	3.57	1.86	0.27	0.28	4558	1.48	0.72	0.25	0.27
3223	1.80	0.99	0.29	0.39	4000	4.42	1.78	0.20	0.25	4561	2.11	0.83	0.20	0.23
3224	3.72	2.01	0.28	0.33	4021	3.12	1.53	0.25	0.33	4568	1.53	0.67	0.23	0.30
3227	4.08	2.15	0.28	0.38	4024E	5.15	2.39	0.26	0.43	4581	1.05	0.42	0.20	0.32
3240	2.81	1.55	0.30	0.38	4034	6.33	2.73	0.22	0.30	4583	3.64	1.54	0.22	0.30
3241	3.98	2.13	0.29	0.37	4036	2.94	1.30	0.23	0.33	4611	0.82	0.40	0.25	0.33
3255	4.38	2.41	0.29	0.46	4038	4.16	2.50	0.33	0.40	4635	1.82	0.77	0.24	0.32
3257	2.43	1.21	0.26	0.33	4053	1.60	0.82	0.27	0.40	4653	2.62	1.18	0.22	0.33
3270	2.36	1.34	0.31	0.31	4061	4.36	2.26	0.27	0.32	4665	4.22	1.83	0.23	0.32
3300	6.32	3.48	0.29	0.35	4062	1.96	1.01	0.27	0.35	4670	6.94	2.94	0.22	0.31
3303	4.35	2.34	0.29	0.38	4101	2.83	1.51	0.31	0.38	4683	2.11	1.12	0.28	0.30
3307	3.61	1.82	0.26	0.35	4111	1.92	1.07	0.30	0.36	4686	2.95	1.23	0.21	0.28
3315	2.55	1.36	0.28	0.35	4112	1.15	0.58	0.26	0.31	4692	0.56	0.27	0.24	0.32
3334	2.63	1.29	0.25	0.34	4113	1.82	0.88	0.25	0.31	4693	1.59	0.81	0.26	0.33
3336	2.32	1.20	0.27	0.35	4114	4.03	1.99	0.25	0.29	4703	1.07	0.56	0.28	0.34
3365	13.62	6.10	0.24	0.35	4130	4.53	2.27	0.26	0.35	4717	2.75	1.46	0.27	0.30
3372	3.09	1.42	0.24	0.32	4131	3.11	1.77	0.31	0.37	4720	1.81	0.85	0.25	0.33
3373	6.98	3.53	0.27	0.48	4133	4.26	2.11	0.25	0.29	4740	2.00	0.81	0.20	0.29
3383	1.29	0.69	0.29	0.33	4150	1.12	0.59	0.27	0.35	4741	2.42	1.11	0.23	0.33
3385	1.58	0.84	0.28	0.33	4206	3.69	1.61	0.20	0.26	4751	3.17	1.51	0.26	0.37
3400	3.38	1.67	0.25	0.30	4207	1.00	0.54	0.29	0.29	4771N	2.50	1.00	0.22	0.29
3507	2.58	1.28	0.25	0.32	4239	1.94	0.92	0.25	0.28	4777	4.64	2.19	0.25	0.27
3515	2.64	1.25	0.24	0.30	4240	2.71	1.45	0.28	0.33	4825	0.96	0.48	0.27	0.32
3516X	1.45	0.70	0.24	0.34	4243	1.98	1.02	0.27	0.34	4828	1.63	0.71	0.23	0.29
3548	2.57	1.18	0.22	0.29	4244	2.67	1.40	0.27	0.32	4829	1.63	0.67	0.22	0.23
3559	2.73	1.39	0.27	0.33	4250	1.25	0.60	0.24	0.31	4902	4.40	2.19	0.25	0.30
3574	0.82	0.44	0.29	0.33	4251	1.82	0.94	0.27	0.33	4923	1.02	0.49	0.24	0.29
3581	1.40	0.78	0.30	0.37	4263	2.67	1.42	0.28	0.33	5020	6.44	2.95	0.24	0.26
3612	2.20	1.10	0.26	0.32	4273	2.56	1.34	0.28	0.37	5022	6.76	2.84	0.21	0.28
3620	4.79	2.17	0.24	0.34	4279	3.46	1.82	0.28	0.37	5037	29.02	10.98	0.20	0.27
3629	1.94	0.92	0.24	0.32	4282	1.58	0.90	0.31	0.31	5040	23.39	7.51	0.15	0.19
3632	2.81	1.38	0.25	0.30	4283	7.60	3.14	0.19	0.30	5057	13.26	4.48	0.16	0.20
3634	2.54	1.35	0.28	0.35	4299	1.67	0.84	0.26	0.31	5059	24.72	9.02	0.19	0.23
3635	1.70	0.91	0.28	0.34	4301X	1.37	0.61	0.21	0.27	5069	30.42	12.25	0.20	0.29
3638	1.64	0.89	0.29	0.31	4304	3.36	1.75	0.28	0.39	5102	5.18	2.21	0.22	0.27
3642	1.09	0.54	0.25	0.30	4307	1.96	1.12	0.31	0.38	5146	4.97	1.99	0.20	0.26
3643	2.52	1.17	0.23	0.28	4308	1.21	0.71	0.32	0.36	5160	4.90	1.87	0.18	0.22
3647	2.31	1.31	0.31	0.35	4351	0.75	0.40	0.28	0.34	5183	4.63	1.92	0.21	0.26
3648	1.85	1.01	0.30	0.36	4352	1.82	0.88	0.25	0.37	5188	5.40	2.40	0.23	0.28
3681	1.29	0.68	0.28	0.32	4360	1.45	0.76	0.27	0.37	5190	5.19	2.19	0.21	0.27
3685	1.19	0.59	0.26	0.33	4361	0.91	0.46	0.26	0.34	5191	1.07	0.45	0.21	0.25
3719	5.96	2.23	0.18	0.29	4362	0.81	0.39	0.27	0.38	5192	4.07	1.87	0.22	0.30
3724	6.23	2.55	0.20	0.25	4410	3.60	1.80	0.26	0.29	5213	8.39	3.47	0.21	0.29
3726	8.09	2.79	0.17	0.23	4417X	0.81	0.45	0.30	0.37	5215	5.89	2.78	0.23	0.25
3803	5.74	2.70	0.23	0.27	4420	3.46	1.54	0.23	0.25	5221	4.22	1.83	0.22	0.28
3807	2.85	1.63	0.31	0.32	4431	1.87	0.93	0.25	0.34	5222	12.02	4.50	0.20	0.26
3808	2.73	1.34	0.25	0.31	4432	1.56	0.86	0.29	0.35	5223	8.46	3.62	0.22	0.30
3821	4.45	1.96	0.23	0.30	4439	1.84	0.84	0.25	0.34	5348	4.37	1.84	0.21	0.23

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Effective April 1, 2002

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5402	5.16	2.24	0.20	0.26	6824F	4.21	1.61	0.18	0.26	7431N	3.81	1.15	0.14	0.17
5403	11.02	4.63	0.21	0.27	6826F	10.76	3.95	0.16	0.28	7445N	0.22	—	—	—
5437	6.42	2.99	0.25	0.28	6834	4.37	2.26	0.30	0.42	7453N	1.27	—	—	—
5443	4.04	1.79	0.21	0.27	6836	3.03	1.51	0.27	0.32	7502	3.11	1.28	0.21	0.30
5445	7.68	3.28	0.22	0.26	6843F	16.73	6.42	0.17	0.27	7515	1.42	0.55	0.22	0.37
5462	5.81	2.64	0.24	0.27	6845F	12.58	4.83	0.18	0.25	7520	2.32	1.06	0.24	0.30
5472	5.52	2.35	0.22	0.28	6854	4.85	1.90	0.21	0.27	7529X	7.51	2.35	0.15	0.21
5473	4.61	1.92	0.21	0.24	6872F	27.58	10.66	0.19	0.31	7538	10.86	3.96	0.19	0.22
5474	6.14	2.60	0.22	0.28	6874F	23.23	9.29	0.18	0.28	7539	2.65	1.10	0.21	0.33
5478	4.67	1.91	0.20	0.25	6882	5.43	1.91	0.19	0.22	7540	3.06	1.25	0.23	0.30
5479	8.38	3.75	0.23	0.29	6884	11.19	3.93	0.18	0.16	7580	2.20	0.99	0.24	0.30
5480	10.04	4.39	0.22	0.26	7016M	24.09	8.99	0.20	0.29	7590	4.12	1.89	0.22	0.30
5491	3.41	1.41	0.21	0.24	7024M	26.77	10.00	0.20	0.29	7600	2.12	0.94	0.23	0.27
5506	4.88	2.00	0.20	0.24	7038M	10.88	4.02	0.19	0.22	7601	6.05	2.56	0.22	0.29
5507	3.42	1.32	0.18	0.22	7046M	8.70	4.56	0.30	0.36	7605	3.04	1.37	0.25	0.40
5508	9.39	3.11	0.14	0.18	7047M	45.96	14.98	0.20	0.29	7610	0.48	0.23	0.26	0.31
5536	6.55	2.75	0.21	0.26	7050M	20.36	6.70	0.19	0.22	7611	7.29	3.11	0.22	0.28
5538	6.67	2.95	0.23	0.29	7090M	12.09	4.47	0.19	0.22	7612	9.22	3.22	0.18	0.19
5551	17.17	7.23	0.22	0.30	7098M	9.67	5.07	0.30	0.36	7613	3.01	1.23	0.20	0.24
5606	2.38	0.98	0.21	0.26	7099M	15.56	7.59	0.30	0.36	7704	8.72	3.68	0.21	0.27
5610	4.05	1.99	0.25	0.29	7133	3.05	1.19	0.19	0.24	7720X	1.94	0.88	0.24	0.29
5645	12.50	5.21	0.21	0.30	7151M	3.71	1.44	0.19	0.24	7723X	1.93	0.83	0.24	0.32
5651	8.74	3.77	0.22	0.28	7152M	7.07	2.41	0.19	0.24	7855	8.90	3.51	0.19	0.26
5703	24.08	9.18	0.18	0.25	7153M	4.12	1.60	0.19	0.24	8001	1.40	0.75	0.28	0.34
5705	3.86	1.50	0.19	0.22	7222	13.20	4.32	0.15	0.16	8002	1.55	0.83	0.29	0.40
5951	0.37	0.18	0.25	0.33	7228	6.15	2.60	0.21	0.21	8006	2.49	1.20	0.24	0.31
6003	11.53	5.00	0.22	0.29	7229	9.65	3.68	0.18	0.19	8008	1.33	0.69	0.27	0.36
6005	7.76	3.15	0.20	0.27	7230	5.62	2.28	0.20	0.23	8010	1.56	0.81	0.27	0.35
6017X	4.61	1.73	0.17	0.19	7231	6.97	3.37	0.26	0.33	8013	0.44	0.22	0.26	0.33
6018X	4.06	1.97	0.26	0.23	7232	5.14	2.11	0.20	0.23	8015	0.63	0.33	0.28	0.33
6045	6.03	2.20	0.17	0.27	7309F	26.43	10.57	0.18	0.22	8017	1.41	0.75	0.28	0.39
6204	9.58	4.07	0.22	0.26	7313F	5.38	2.06	0.17	0.25	8018	2.47	1.27	0.27	0.34
6206	2.77	1.05	0.20	0.25	7317F	11.19	4.41	0.19	0.27	8021	1.80	0.84	0.23	0.29
6213	5.04	1.87	0.17	0.25	7323FN	4.49	1.70	0.11	0.09	8031	1.70	0.92	0.29	0.36
6214	3.80	1.57	0.21	0.27	7327F	16.95	6.70	0.16	0.19	8032	1.37	0.75	0.30	0.38
6216	5.26	2.12	0.20	0.28	7333M	6.18	2.08	0.16	0.21	8033	1.91	1.01	0.28	0.36
6217	5.28	2.22	0.21	0.27	7335M	6.87	2.31	0.16	0.21	8039	1.45	0.77	0.28	0.36
6229	4.70	2.10	0.21	0.30	7337M	11.42	3.46	0.16	0.21	8044	2.35	1.18	0.26	0.33
6233	11.02	3.98	0.16	0.22	7350F	11.03	4.57	0.20	0.21	8045	1.08	0.54	0.26	0.35
6235	12.55	4.81	0.18	0.23	7360	4.96	2.55	0.29	0.35	8046	1.49	0.78	0.28	0.36
6236	31.22	11.70	0.18	0.30	7370	5.21	2.51	0.25	0.36	8047	1.12	0.60	0.29	0.38
6237	2.85	1.16	0.20	0.26	7380	4.13	1.83	0.23	0.28	8050	0.79	0.42	0.28	0.32
6251D	10.54	3.43	0.16	0.19	7382	4.57	2.20	0.26	0.33	8058	1.71	0.88	0.27	0.35
6252D	7.44	2.42	0.16	0.23	7390	4.40	2.05	0.25	0.33	8072	1.46	0.81	0.30	0.37
6260	7.75	2.57	0.16	0.21	7394M	22.73	7.42	0.16	0.25	8102	1.49	0.76	0.26	0.32
6306	8.61	3.39	0.19	0.27	7395M	25.25	8.25	0.16	0.25	8103	1.90	1.02	0.28	0.33
6319	5.50	2.23	0.20	0.29	7398M	43.35	12.36	0.16	0.25	8105	3.64	1.60	0.21	0.29
6325	9.61	4.24	0.23	0.34	7403	1.61	0.83	0.27	0.33	8106	5.10	2.44	0.26	0.32
6400	7.12	3.63	0.27	0.34	7405N	0.67	0.29	0.22	0.27	8107	3.57	1.58	0.23	0.29
6504	2.13	1.04	0.25	0.33	7409	17.30	4.57	0.10	0.14	8111	2.67	1.35	0.26	0.31
6702M*	10.81	4.26	0.19	0.26	7420	12.97	3.58	0.12	0.17	8116	2.46	1.26	0.27	0.31
6703M*	20.63	7.10	0.19	0.26	7421	2.09	0.80	0.18	0.23	8203	4.64	2.27	0.25	0.31
6704M*	12.02	4.73	0.19	0.26	7422	3.28	0.95	0.12	0.14	8204	8.52	3.24	0.18	0.25
6801F	3.07	1.36	0.21	0.34	7423	2.40	1.04	0.22	0.26	8209	2.85	1.39	0.25	0.33
6811	2.59	1.08	0.21	0.24	7425	16.42	4.28	0.10	0.14	8215	2.58	1.19	0.25	0.32

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

**ADVISORY LOSS COSTS — NOT RATES**

**NORTH CAROLINA**

Advisory loss costs exclude all expenses except loss adjustment expense.

Exhibit III

Effective April 1, 2002

Page S4

CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
8227	3.41	1.52	0.23	0.26	8871	0.30	0.15	0.27	0.33					
8232	4.30	1.98	0.25	0.32	8901	0.18	0.08	0.24	0.31					
8233	8.81	3.09	0.15	0.17	9012	0.84	0.45	0.30	0.33					
8235	3.34	1.68	0.26	0.30	9014	2.63	1.29	0.25	0.30					
8236X	4.28	1.74	0.20	0.24	9015	2.60	1.15	0.23	0.31					
8263	5.24	2.57	0.25	0.35	9016	2.82	1.41	0.26	0.40					
8264	3.94	2.03	0.27	0.33	9019	1.69	0.84	0.27	0.33					
8265	4.03	1.87	0.25	0.29	9033	1.58	0.80	0.26	0.28					
8279	4.90	2.58	0.28	0.38	9040*	2.60	1.33	0.27	0.33					
8288	4.32	2.22	0.27	0.37	9044	2.26	1.28	0.31	0.41					
8291	3.74	2.06	0.30	0.36	9052	2.04	1.07	0.28	0.36					
8292	2.76	1.46	0.28	0.34	9058	1.38	0.76	0.30	0.37					
8293	6.30	3.03	0.24	0.26	9059	2.18	1.19	0.29	0.37					
8304	5.03	2.03	0.20	0.29	9060	1.31	0.69	0.28	0.37					
8350	4.02	1.64	0.20	0.23	9061	1.46	0.76	0.27	0.35					
8380	2.99	1.33	0.23	0.30	9062	1.45	0.73	0.26	0.34					
8381	1.42	0.72	0.26	0.32	9063	0.92	0.46	0.29	0.42					
8385	2.30	1.07	0.25	0.30	9077F	1.34	0.62	0.26	0.31					
8392	2.20	1.24	0.31	0.35	9082	1.64	0.88	0.29	0.39					
8393	1.84	0.82	0.23	0.26	9083	1.49	0.83	0.30	0.39					
8500	9.13	4.11	0.25	0.50	9084	1.87	1.02	0.29	0.43					
8601	0.69	0.31	0.23	0.29	9089	1.12	0.50	0.22	0.28					
8606	3.66	1.71	0.25	0.29	9093	1.13	0.62	0.29	0.40					
8709F	4.77	1.91	0.19	0.24	9101	2.20	1.14	0.27	0.37					
8710	2.62	0.95	0.17	0.34	9102	2.89	1.46	0.26	0.36					
8719	2.72	1.13	0.21	0.29	9154	1.36	0.66	0.26	0.34					
8720	1.20	0.53	0.23	0.28	9156	1.56	0.74	0.24	0.34					
8721	0.35	0.15	0.22	0.29	9178	10.13	5.91	0.33	0.45					
8726F	4.15	1.54	0.16	0.25	9179	26.51	12.21	0.23	0.34					
8734M	0.65	0.30	0.23	0.29	9180	3.97	2.02	0.27	0.42					
8737M	0.58	0.27	0.23	0.29	9182	1.56	0.86	0.30	0.43					
8738M	1.11	0.42	0.23	0.29	9186	14.08	5.60	0.19	0.21					
8742	0.48	0.21	0.23	0.29	9220	6.05	3.14	0.28	0.48					
8745	4.02	1.73	0.20	0.31	9402	5.98	2.31	0.18	0.21					
8748	0.58	0.25	0.22	0.28	9403	7.86	3.40	0.23	0.34					
8755	0.35	0.15	0.22	0.28	9410	2.41	1.07	0.22	0.36					
8800	1.23	0.64	0.26	0.35	9501	2.58	1.26	0.25	0.34					
8803	0.11	0.05	0.24	0.33	9505	2.80	1.41	0.26	0.27					
8805M	0.32	0.16	0.25	0.32	9516	1.88	0.83	0.23	0.27					
8810	0.24	0.12	0.25	0.32	9519	2.33	1.03	0.23	0.27					
8814M	0.29	0.15	0.25	0.32	9521	4.67	1.91	0.20	0.25					
8815M	0.56	0.24	0.25	0.32	9522	1.37	0.69	0.26	0.30					
8820	0.26	0.12	0.25	0.31	9534	6.89	2.59	0.18	0.24					
8824	2.48	1.31	0.28	0.35	9554	12.20	4.94	0.21	0.32					
8825	1.46	0.82	0.30	0.37	9586	0.63	0.33	0.27	0.27					
8826	1.70	0.91	0.28	0.37	9600	2.00	0.87	0.21	0.33					
8831	1.16	0.60	0.27	0.41	9620	0.73	0.34	0.25	0.32					
8832	0.27	0.13	0.25	0.28										
8833*	0.98	0.49	0.26	0.32										
8835	2.21	1.09	0.25	0.32										
8837Xa	a	a	a	a										
8848X	2.21	1.17	0.28	0.36										
8849X	1.96	1.02	0.28	0.34										
8868	0.41	0.22	0.29	0.41										
8869	0.52	0.29	0.31	0.42										

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

Effective April 1, 2002

**FOOTNOTES**

- a Advisory loss cost for each individual risk must be obtained by Home Office from Rating Organization having jurisdiction.
- D Special disease rule for the classification—See Rule 3-A-7.
- E Classification involving specific disease loading. Refer to Home Office for amount.

<b>Asb=Asbestos</b>			<b>S=Silica</b>		
<b>Code No.</b>	<b>Specific Disease Loadings</b>	<b>Disease Symbol</b>	<b>Code No.</b>	<b>Specific Disease Loadings</b>	<b>Disease Symbol</b>
0059D	0.38	S	1852D	0.09	S
0065D	0.07	S	3081D	0.07	S
0066D	0.07	S	3082D	0.07	S
0067D	0.07	S	3085D	0.06	S
1165XE	0.04	S	4024E	0.05	S
1624E	0.02	S	6251D	0.06	S
1741E	0.43	S	6252D	0.06	S
1803D	0.52	Asb			

- 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 federal assessment.
- M Advisory loss cost provides for coverage under Admiralty Law and Federal Employers' Liability Act (FELA). 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.

<u>Class Code</u>	<u>Non-Ratable Element Code</u>	<u>Class Code</u>	<u>Non-Ratable Element Code</u>
4771	0771	7405	7445
7323F	0763F	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 \$4.72. (For coverage written separately for federal benefits only, \$1.79. For coverage written separately for state benefits only, \$2.93).
- 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 2.318 and elr x 2.022.
- 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.
- 8833 The ex-medical advisory loss cost for this classification is \$0.67.
- 9040 The ex-medical advisory loss cost for this classification is \$1.74.

Effective April 1, 2002

EXHIBIT III

## ADVISORY MISCELLANEOUS VALUES

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

Employee operated vehicle	\$43,790.00
Leased or rented vehicle	\$29,193.00

Loss Elimination Ratios - The following percentages are applicable by deductible amount  
and hazard group for total losses on a per claim basis:

	HAZARD GROUP			
	I	II	III	IV
Loss elimination ratios for employers electing a \$100 deductible	1.7%	1.7%	1.0%	0.5%
Loss elimination ratios for employers electing a \$200 deductible	3.0%	2.9%	1.7%	1.2%
Loss elimination ratios for employers electing a \$300 deductible	4.5%	4.3%	2.6%	1.6%
Loss elimination ratios for employers electing a \$400 deductible	5.4%	5.0%	3.0%	2.1%
Loss elimination ratios for employers electing a \$500 deductible	6.3%	6.0%	3.5%	2.4%
Loss elimination ratios for employers electing a \$1,000 deductible	8.7%	8.2%	4.8%	3.4%
Loss elimination ratios for employers electing a \$1,500 deductible	10.2%	9.5%	5.9%	4.2%
Loss elimination ratios for employers electing a \$2,000 deductible	11.4%	10.7%	6.5%	4.7%
Loss elimination ratios for employers electing a \$2,500 deductible	12.5%	11.7%	7.3%	5.3%
Loss elimination ratios for employers electing a \$5,000 deductible	17.8%	16.3%	10.4%	7.4%

Maximum Payroll applicable in accordance with Basic Manual Rule 2-E-1 -- "Executive Officers of a corporation" and the footnote instructions for Code 9178 -- "Athletic Team: Non-Contact Sports," Code 9179 -- "Athletic Team: Contact Sports," and Code 9186 -- "Carnival--Traveling" \$1,100.00

Minimum Payroll applicable in accordance with Basic Manual Rule 2-E-1 -- "Executive Officers" \$281.00

Per Passenger Seat Surcharge - In accordance with the footnote instructions for classification Code 7421, the surcharge is

maximum surcharge per aircraft	\$1,000.00
per passenger seat	\$100.00

Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule 2-E-3 \$29,500.00

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Basic Manual Rule 3-A-4 95%

(Multiply a Non-"F" classification loss cost by a factor of 1.95 to adjust for differences in benefits (1.64) and differences in loss-based expenses (1.191)).

Effective April 1, 2002

Exhibit III

TABLE OF WEIGHTING VALUES  
APPLICABLE TO ALL POLICIES

Expected Losses	Weighting Values	Expected Losses	Weighting Values	
0 --	869	0.04	490,070 -- 517,101	0.44
870 --	3,513	0.05	517,102 -- 545,698	0.45
3,514 --	6,213	0.06	545,699 -- 576,001	0.46
6,214 --	8,972	0.07	576,002 -- 608,166	0.47
8,973 --	11,792	0.08	608,167 -- 642,372	0.48
11,793 --	19,723	0.09	642,373 -- 678,819	0.49
19,724 --	29,359	0.10	678,820 -- 717,735	0.50
29,360 --	37,930	0.11	717,736 -- 759,381	0.51
37,931 --	46,275	0.12	759,382 -- 804,053	0.52
46,276 --	54,622	0.13	804,054 -- 852,096	0.53
54,623 --	63,071	0.14	852,097 -- 903,905	0.54
63,072 --	71,680	0.15	903,906 -- 959,943	0.55
71,681 --	80,488	0.16	959,944 -- 1,020,747	0.56
80,489 --	89,524	0.17	1,020,748 -- 1,086,956	0.57
89,525 --	98,813	0.18	1,086,957 -- 1,159,321	0.58
98,814 --	108,376	0.19	1,159,322 -- 1,238,746	0.59
108,377 --	118,234	0.20	1,238,747 -- 1,326,315	0.60
118,235 --	128,408	0.21	1,326,316 -- 1,423,349	0.61
128,409 --	138,918	0.22	1,423,350 -- 1,531,472	0.62
138,919 --	149,784	0.23	1,531,473 -- 1,652,700	0.63
149,785 --	161,029	0.24	1,652,701 -- 1,789,568	0.64
161,030 --	172,676	0.25	1,789,569 -- 1,945,313	0.65
172,677 --	184,747	0.26	1,945,314 -- 2,124,130	0.66
184,748 --	197,270	0.27	2,124,131 -- 2,331,556	0.67
197,271 --	210,272	0.28	2,331,557 -- 2,575,054	0.68
210,273 --	223,782	0.29	2,575,055 -- 2,864,932	0.69
223,783 --	237,831	0.30	2,864,933 -- 3,215,835	0.70
237,832 --	252,455	0.31	3,215,836 -- 3,649,301	0.71
252,456 --	267,689	0.32	3,649,302 -- 4,198,356	0.72
267,690 --	283,573	0.33	4,198,357 -- 4,916,349	0.73
283,574 --	300,152	0.34	4,916,350 -- 5,895,428	0.74
300,153 --	317,472	0.35	5,895,429 -- 7,309,651	0.75
317,473 --	335,584	0.36	7,309,652 -- 9,531,997	0.76
335,585 --	354,546	0.37	9,531,998 -- 13,532,214	0.77
354,547 --	374,418	0.38	13,532,215 -- 22,866,048	0.78
374,419 --	395,268	0.39	22,866,049 -- 69,535,192	0.79
395,269 --	417,172	0.40	69,535,193 AND OVER	0.80
417,173 --	440,211	0.41		
440,212 --	464,476	0.42		
464,477 --	490,069	0.43		

(a) State Per Claim Accident Limitation . . . . .	\$103,500
(b) State Multiple Claim Accident Limitation . . . . .	\$207,000
(c) USL&HW Per Claim Accident Limitation . . . . .	\$233,500
(d) USL&HW Multiple Claim Accident Limitation . . . . .	\$467,000
(e) Employers Liability Accident Limitation . . . . .	\$55,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes . . . . .	66%

Cap on Modifications = 1 + (0.00005)((Expected Losses) + (2)(Expected Losses)/(4.15))

Effective April 1, 2002

Exhibit III

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

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 22,322	10,375	716,295 -- 737,032	83,000	1,442,334 -- 1,463,080	155,625
22,323 -- 38,418	12,450	737,033 -- 757,771	85,075	1,463,081 -- 1,483,827	157,700
38,419 -- 56,913	14,525	757,772 -- 778,510	87,150	1,483,828 -- 1,504,574	159,775
56,914 -- 76,424	16,600	778,511 -- 799,250	89,225	1,504,575 -- 1,525,322	161,850
76,425 -- 96,409	18,675	799,251 -- 819,991	91,300	1,525,323 -- 1,546,069	163,925
96,410 -- 116,646	20,750	819,992 -- 840,732	93,375	1,546,070 -- 1,566,817	166,000
116,647 -- 137,028	22,825	840,733 -- 861,473	95,450	1,566,818 -- 1,587,564	168,075
137,029 -- 157,503	24,900	861,474 -- 882,215	97,525	1,587,565 -- 1,608,312	170,150
157,504 -- 178,040	26,975	882,216 -- 902,957	99,600	1,608,313 -- 1,629,059	172,225
178,041 -- 198,620	29,050	902,958 -- 923,700	101,675	1,629,060 -- 1,649,807	174,300
198,621 -- 219,231	31,125	923,701 -- 944,443	103,750	1,649,808 -- 1,670,555	176,375
219,232 -- 239,866	33,200	944,444 -- 965,186	105,825	1,670,556 -- 1,691,302	178,450
239,867 -- 260,519	35,275	965,187 -- 985,929	107,900	1,691,303 -- 1,712,050	180,525
260,520 -- 281,185	37,350	985,930 -- 1,006,673	109,975	1,712,051 -- 1,732,798	182,600
281,186 -- 301,863	39,425	1,006,674 -- 1,027,417	112,050	1,732,799 -- 1,753,546	184,675
301,864 -- 322,551	41,500	1,027,418 -- 1,048,161	114,125	1,753,547 -- 1,774,294	186,750
322,552 -- 343,245	43,575	1,048,162 -- 1,068,906	116,200	1,774,295 -- 1,795,042	188,825
343,246 -- 363,946	45,650	1,068,907 -- 1,089,650	118,275	1,795,043 -- 1,815,790	190,900
363,947 -- 384,652	47,725	1,089,651 -- 1,110,395	120,350	1,815,791 -- 1,836,538	192,975
384,653 -- 405,363	49,800	1,110,396 -- 1,131,140	122,425	1,836,539 -- 1,857,287	195,050
405,364 -- 426,077	51,875	1,131,141 -- 1,151,885	124,500	1,857,288 -- 1,878,035	197,125
426,078 -- 446,795	53,950	1,151,886 -- 1,172,631	126,575	1,878,036 -- 1,898,783	199,200
446,796 -- 467,515	56,025	1,172,632 -- 1,193,376	128,650	1,898,784 -- 1,919,531	201,275
467,516 -- 488,238	58,100	1,193,377 -- 1,214,122	130,725	1,919,532 -- 1,940,280	203,350
488,239 -- 508,963	60,175	1,214,123 -- 1,234,868	132,800	1,940,281 -- 1,961,028	205,425
508,964 -- 529,690	62,250	1,234,869 -- 1,255,614	134,875	1,961,029 -- 1,981,625	207,500
529,691 -- 550,419	64,325	1,255,615 -- 1,276,360	136,950		
550,420 -- 571,150	66,400	1,276,361 -- 1,297,106	139,025		
571,151 -- 591,881	68,475	1,297,107 -- 1,317,853	141,100		
591,882 -- 612,614	70,550	1,317,854 -- 1,338,599	143,175		
612,615 -- 633,348	72,625	1,338,600 -- 1,359,346	145,250		
633,349 -- 654,083	74,700	1,359,347 -- 1,380,092	147,325		
654,084 -- 674,819	76,775	1,380,093 -- 1,400,839	149,400		
674,820 -- 695,556	78,850	1,400,840 -- 1,421,586	151,475		
695,557 -- 716,294	80,925	1,421,587 -- 1,442,333	153,550		

For Expected Losses greater than \$1,981,625, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(4.15) / (\text{Expected Losses} + (700)(4.15))$$

$$\text{Cap on Modifications} = 1 + (0.00005)((\text{Expected Losses}) + (2)(\text{Expected Losses})/(4.15))$$



Effective April 1, 2002

1. **Hazard Group Differentials**

I	II	III	IV
1.06	0.94	0.58	0.39

2. **2001 Table of Expected Loss Ranges**

Effective July 1, 2001

3. **Excess Loss Pure Premium Factors**  
(Applicable to New and Renewal Policies)

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

**Per Accident  
Limitation**

	Hazard Groups			
	I	II	III	IV
\$25,000	0.515	0.546	0.646	0.700
\$30,000	0.484	0.516	0.621	0.681
\$35,000	0.457	0.491	0.601	0.666
\$40,000	0.434	0.468	0.580	0.646
\$50,000	0.395	0.433	0.548	0.619
\$75,000	0.329	0.371	0.485	0.558
\$100,000	0.286	0.323	0.437	0.506
\$125,000	0.255	0.292	0.397	0.468
\$150,000	0.229	0.264	0.365	0.432
\$175,000	0.210	0.244	0.340	0.402
\$200,000	0.197	0.227	0.316	0.379
\$250,000	0.171	0.200	0.281	0.337
\$300,000	0.154	0.180	0.254	0.303
\$500,000	0.114	0.134	0.187	0.223
\$1,000,000	0.076	0.088	0.123	0.145
\$2,000,000	0.051	0.059	0.081	0.094
\$5,000,000	0.030	0.035	0.048	0.055

**Hazard Groups**

	Hazard Groups			
	I	II	III	IV
	0.579	0.614	0.720	0.775
	0.546	0.582	0.692	0.756
	0.522	0.560	0.674	0.740
	0.498	0.536	0.656	0.725
	0.459	0.500	0.621	0.692
	0.391	0.435	0.560	0.636
	0.341	0.386	0.507	0.587
	0.306	0.352	0.470	0.544
	0.281	0.324	0.433	0.507
	0.259	0.299	0.405	0.474
	0.242	0.280	0.383	0.446
	0.214	0.248	0.339	0.402
	0.192	0.224	0.307	0.363
	0.143	0.166	0.227	0.269
	0.095	0.110	0.150	0.175
	0.063	0.073	0.099	0.114
	0.037	0.043	0.058	0.066

4. **Retrospective Pure Premium Development Factors**

<u>With Loss Limit</u>			<u>Without Loss Limit</u>			4th & Subsequent <u>Adjustment</u>
1st <u>Adj.</u>	2nd <u>Adj.</u>	3rd <u>Adj.</u>	1st <u>Adj.</u>	2nd <u>Adj.</u>	3rd <u>Adj.</u>	
0.11	0.08	0.06	0.31	0.21	0.16	0.00

5. **State Special Classifications by Hazard Group**

<u>Code No.</u>	<u>HG</u>	<u>Code No.</u>	<u>HG</u>	<u>Code No.</u>	<u>HG</u>	<u>Code No.</u>	<u>HG</u>
1473	III	2727	III	4301	II	8236	III
1474	III	2791	I	4417	II	8837	II
2705	III	2797	II	7529	IV	8848	II
2706	III	3516	II	7723	IV	8849	II