

**ADVISORY LOSS COSTS—NOT RATES****NORTH CAROLINA**

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

Original Printing

Issued May 7, 2007

UPDATE PAGE 1

Changes Subsequent to Original Printing of *Basic Manual* Pages Effective April 1, 2007

CLASS CODE	LOSS COST	EXPLANATION
2156	-	Discontinued 10/1/07 per Item B-1387.

**ADVISORY LOSS COSTS - NOT RATES**

**NORTH CAROLINA**

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Original Printing

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Effective April 1, 2007

CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST
0005	2.43	1925	3.37	2623	3.70	3145	2.56	3822X	9.66	4452	3.73	5402	5.08
0008	2.95	2001	3.94	2651	1.98	3146	2.28	3824X	5.30	4459	3.07	5403	8.93
0016	9.75	2002	4.05	2660	3.38	3169	3.04	3826	0.96	4470	1.91	5437	7.76
0034	3.75	2003	3.61	2670	1.78	3175	2.85	3827	1.16	4484	3.09	5443	10.39
0035	2.48	2014	3.99	2683	2.16	3179	1.96	3830	3.31	4493	6.09	5445	7.15
0036	5.39	2016	3.67	2688	3.02	3180	5.05	3851	1.97	4511	0.74	5462	6.60
0037	3.82	2021	3.11	2705X*	50.18	3188	1.35	3865	2.91	4557	2.21	5472	6.86
0042	5.35	2039	4.31	2706X	15.07	3220	2.43	3881	3.93	4558	1.72	5473	6.04
0050	11.74	2041	3.66	2710	10.21	3223	2.67	4000	7.59	4561	2.23	5474	7.01
0059D	0.43	2065	2.69	2714	4.92	3224	4.26	4021	4.75	4568	2.83	5478	5.38
0065D	0.09	2070	4.40	2727X	11.63	3227	3.80	4024E	3.23	4581	1.41	5479	9.08
0066D	0.09	2081	4.70	2731	5.19	3240	3.07	4034	6.34	4583	4.89	5480	9.10
0067D	0.09	2089	3.73	2735	3.77	3241	3.87	4036	3.57	4611	0.72	5491	2.85
0079	1.82	2095	5.08	2759	4.65	3255	2.40	4038	3.58	4635	3.07	5506	7.06
0083	4.75	2105	2.38	2790	3.09	3257	2.52	4053	2.66	4653	3.44	5507	4.92
0106	26.36	2110	1.39	2791X	2.25	3270	3.56	4061	5.72	4665	7.36	5508	15.81
0113	3.98	2111	2.33	2797X	5.80	3300	4.46	4062	2.40	4670	5.56	5536	-
0170	3.49	2112	3.02	2802	5.20	3303	4.30	4101	1.73	4683	3.14	5537	6.30
0251	5.96	2114	2.77	2812	3.81	3307	7.88	4111	2.16	4686	1.53	5538	8.06
0400	9.64	2121	5.04	2835	1.55	3315	3.89	4112	1.22	4692	0.47	5551	14.27
0401	12.75	2130	3.13	2836	2.75	3334	2.85	4113	2.08	4693	1.06	5606	2.39
0763FN	2.07	2131	2.04	2841	4.25	3336	2.96	4114	5.83	4703	2.24	5610	4.46
0771N	0.77	2143	3.48	2881	2.90	3365	13.04	4130	6.05	4717	3.26	5645	12.76
0908P	123.00	2150	-	2883	3.27	3372	2.65	4131	5.13	4720	2.41	5651	9.07
0909P	113.00	2156	4.64	2913	1.82	3373	5.68	4133	3.07	4740	3.86	5703	19.55
0912P	408.00	2157	4.64	2915	5.65	3383	1.34	4150	0.70	4741	1.73	5705	4.35
0913P	342.00	2172	2.49	2916	3.38	3385	1.71	4206	3.62	4751	3.00	5951	0.40
0917	3.02	2174	3.44	2923	2.38	3400	3.35	4207	2.41	4771N	4.40	6003	9.83
1005*	12.39	2211	7.30	2942	2.43	3507	3.49	4239	3.09	4777	5.68	6005	8.38
1164	20.06	2220	2.34	2960	3.82	3515	3.22	4240	2.72	4825	1.26	6017	6.59
1165XE	4.07	2286	1.30	3004	2.01	3516X	1.69	4243	2.11	4828	2.44	6018	2.65
1320	3.89	2288	4.42	3018	3.88	3548	2.77	4244	2.11	4829	1.34	6045	5.04
1322	15.25	2300	4.77	3022	3.43	3559	2.91	4250	1.65	4902	3.03	6204	19.62
1430	5.49	2302	2.34	3027	3.48	3574	1.03	4251	2.05	4923	1.07	6206	6.60
1438	3.35	2305	1.43	3028	5.22	3581	1.62	4263	3.38	5020	9.77	6213	5.73
1452	3.79	2361	1.96	3030	7.32	3612	2.00	4273	2.28	5022	6.46	6214	3.60
1463	12.43	2362	2.10	3040	6.47	3620	4.78	4279	3.38	5037	25.88	6216	7.21
1470	4.29	2380	2.63	3041	4.21	3629	1.99	4282	2.02	5040	43.03	6217	6.69
1473X	1.91	2386	1.51	3042	3.01	3632	3.25	4283	4.73	5057	12.57	6229	5.35
1474X	2.81	2388	1.82	3064	4.42	3634	2.05	4299	1.79	5059	39.95	6233	9.08
1624E	3.98	2402	3.71	3066	4.46	3635	3.33	4301X	1.34	5069	27.20	6235	11.93
1642	5.85	2413	2.82	3076	3.08	3638	2.05	4304	3.98	5102	5.59	6236	17.85
1654	11.82	2416	1.46	3081D	2.54	3642	0.95	4307	2.22	5146	4.25	6237	3.00
1655	6.79	2417	2.16	3082D	4.07	3643	2.48	4308	-	5160	4.48	6251D	9.93
1699	2.43	2501	2.38	3085D	4.46	3647	3.07	4351	1.03	5183	5.11	6252D	9.60
1701	5.66	2503	1.72	3110	3.57	3648	1.75	4352	1.32	5188	6.87	6260	7.19
1710	8.08	2534	2.11	3111	3.93	3681	1.69	4360	0.85	5190	6.06	6306	7.65
1741D	2.60	2570	4.02	3113	2.48	3685	1.58	4361	1.65	5191	0.89	6319	5.38
1747	3.60	2576	-	3114	2.66	3719	2.84	4362	1.47	5192	4.37	6325	14.89
1748	4.08	2578	-	3118	2.57	3724	6.17	4410	4.64	5213	9.71	6400	7.34
1803D	5.91	2585	4.02	3119	0.77	3726	5.82	4417X	1.53	5215	3.95	6504	2.52
1852D	2.73	2586	2.69	3122	1.49	3803	3.49	4420	7.65	5221	4.38	6702M*	23.47
1853	3.15	2587	2.20	3126	3.56	3807	2.40	4431	0.97	5222	15.97	6703M*	43.89
1860	1.93	2589	2.02	3131	1.22	3808	2.76	4432	1.34	5223	7.06	6704M*	26.08
1924	2.31	2600	2.65	3132	3.25	3821	4.35	4439	2.37	5348	4.24	6801F	3.08

**REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES**

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

**NORTH CAROLINA**

**ADVISORY LOSS COSTS - NOT RATES**

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

Effective April 1, 2007

CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST
6811	3.04	7425	7.54	8215	3.86	8869	0.94						
6824F	6.09	7431N	3.43	8227	5.26	8871	0.45						
6826F	6.95	7445N	0.41	8232	4.21	8901	0.36						
6834	3.05	7453N	1.15	8233	5.65	9012	1.59						
6836	5.75	7502	4.78	8235	3.83	9014	3.25						
6843F	11.04	7515	1.74	8236X	6.00	9015	3.48						
6845F	12.80	7520	4.42	8263	7.47	9016	3.08						
6854	5.95	7529X	8.80	8264	5.88	9019	2.67						
6872F	15.81	7538	15.93	8265	7.07	9033	2.14						
6874F	25.21	7539	2.82	8279	8.29	9040*	3.26						
6882	6.12	7540	4.86	8288	6.06	9044	1.59						
6884	12.98	7580	2.86	8291	6.75	9052	2.26						
7016M	9.21	7590	5.97	8292	3.90	9058	1.34						
7024M	10.23	7600	3.79	8293	9.44	9059	2.68						
7038M	7.92	7601	10.23	8304	5.74	9060	1.66						
7046M	8.42	7605	3.36	8350	5.47	9061	1.31						
7047M	17.21	7610	0.74	8380	3.46	9062	2.08						
7050M	14.80	7611	6.71	8381	1.65	9063	0.96						
7090M	8.80	7612	17.99	8385	3.35	9077F	1.10						
7098M	9.36	7613	8.63	8392	2.65	9082	1.76						
7099M	15.75	7704	4.91	8393	2.45	9083	1.79						
7133	5.90	7720X	2.74	8500	11.78	9084	1.53						
7151M	7.17	7723X	2.62	8601	1.22	9089	0.88						
7152M	13.41	7855	19.32	8606	4.61	9093	2.61						
7153M	7.96	8001	1.78	8709F	4.60	9101	3.45						
7222	13.32	8002	2.23	8710	2.82	9102	2.82						
7228	9.57	8006	2.15	8719	1.71	9154	2.35						
7229	11.45	8008	1.91	8720	2.03	9156	2.18						
7230	14.37	8010	1.91	8721	0.60	9178	11.84						
7231	6.92	8013	0.51	8726F	6.35	9179	27.60						
7232	8.07	8015	0.89	8734M	0.89	9180	8.43						
7309F	25.35	8017	1.68	8737M	0.80	9182	2.08						
7313F	3.96	8018	2.59	8738M	1.50	9186	24.00						
7317F	7.25	8021	2.61	8742	0.66	9220	4.63						
7323FN	4.81	8031	2.89	8745	5.21	9402	7.11						
7327F	10.45	8032	2.12	8748	0.96	9403	8.91						
7333M	5.68	8033	2.32	8755	0.63	9410	2.49						
7335M	6.31	8039	2.78	8800	1.11	9501	2.15						
7337M	10.62	8044	3.41	8803	0.12	9505	4.44						
7350F	16.06	8045	0.61	8805M	0.47	9516	2.57						
7360	6.97	8046	2.79	8810	0.34	9519	5.33						
7370	5.08	8047	0.91	8814M	0.42	9521	4.52						
7380	5.44	8050	-	8815M	0.78	9522	1.69						
7382	6.26	8058	2.62	8820	0.27	9534	6.56						
7390	4.43	8072	1.17	8824	3.50	9554	12.55						
7394M	22.04	8102	1.65	8825	1.95	9586	0.62						
7395M	24.49	8103	3.60	8826	2.28	9600	2.17						
7398M	41.21	8105	3.17	8831	1.38	9620	0.98						
7403	3.53	8106	4.27	8832	0.42								
7405N	1.24	8107	4.63	8833*	1.57								
7409	-	8111	2.23	8835	2.59								
7420	33.43	8116	3.29	8837Xa	a								
7421	2.41	8203	7.23	8848X	3.29								
7422	4.75	8204	5.05	8849X	2.65								
7423	-	8209	3.07	8868	0.54								

**REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES**

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

Effective April 1, 2007

FOOTNOTES

- a Advisory loss cost for each individual risk must be obtained from Home Office from Rating Organization having jurisdiction.
- D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See Basic Manual Rule 3-A-7.
- E Advisory loss cost for classification already includes the specific disease loading shown in the table below.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.43	S	1624E	0.03	S	3082D	0.07	S
0065D	0.09	S	1741D	0.35	S	3085D	0.09	S
0066D	0.09	S	1803D	0.50	S	4024E	0.03	S
0067D	0.09	S	1852D	0.09	Asb	6251D	0.06	S
1165XE	0.04	S	3081D	0.05	S	6252D	0.08	S

S=Silica Asb=Asbestos

- 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.

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 \$4.63. (For coverage written separately for federal benefits only, \$1.77. For coverage written separately for state benefits only, \$2.86.)
- 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 2.272 and elr x 2.057.
- 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 \$1.04.
- 9040 The ex-medical advisory loss cost for this classification is \$2.09.

Effective April 1, 2007

**ADVISORY MISCELLANEOUS VALUES**

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

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.1%	0.8%	0.7%	0.6%	0.5%	0.3%	0.2%
\$200	2.1%	1.6%	1.3%	1.1%	0.9%	0.6%	0.4%
\$300	3.0%	2.3%	1.9%	1.6%	1.3%	0.9%	0.6%
\$400	3.8%	3.0%	2.5%	2.0%	1.7%	1.1%	0.8%
\$500	4.5%	3.5%	2.9%	2.4%	2.0%	1.3%	1.0%
\$1,000	7.0%	5.5%	4.7%	3.9%	3.2%	2.2%	1.7%
\$1,500	8.6%	6.9%	5.8%	4.9%	4.1%	2.8%	2.2%
\$2,000	9.9%	7.9%	6.8%	5.7%	4.8%	3.4%	2.6%
\$2,500	11.0%	8.9%	7.6%	6.5%	5.5%	3.9%	3.0%
\$5,000	15.4%	12.6%	11.0%	9.5%	8.1%	6.1%	4.7%

Deductible Amount	Total Losses			
	HAZARD GROUP			
	1	2	3	4
\$100	0.9%	0.6%	0.4%	0.2%
\$200	1.7%	1.3%	0.7%	0.4%
\$300	2.4%	1.8%	1.0%	0.6%
\$400	3.1%	2.3%	1.3%	0.8%
\$500	3.6%	2.8%	1.6%	1.0%
\$1,000	5.7%	4.4%	2.6%	1.7%
\$1,500	7.1%	5.6%	3.4%	2.2%
\$2,000	8.2%	6.5%	4.0%	2.6%
\$2,500	9.2%	7.3%	4.6%	3.0%
\$5,000	13.0%	10.6%	6.9%	4.7%

\*The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

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

Employee operated vehicle.....	\$50,918.00
Leased or rented vehicle.....	\$33,945.00

**Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents** (Advisory Loss Cost)..... \$0.01

**Foreign Terrorism** (Advisory Loss Cost)..... \$0.02

**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"..... \$1,300.00

**Minimum Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" ..... \$326.00

**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..... \$34,300.00

Effective April 1, 2007

ADVISORY MISCELLANEOUS VALUES (cont.)

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with **Basic Manual** Rule 3-A-4..... 103%

(Multiply a Non-F classification loss cost by a factor of 2.03 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 (1.143).)

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.

RESERVED FOR FUTURE USE

Changes Subsequent to Original Printing of *Basic Manual* Pages Effective April 1, 2007

CLASS CODE	RATE	MIN PREM	EXPLANATION
2156	-	-	Discontinued 10/1/07 per Item B-1387.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**NORTH CAROLINA**

Page S1

Original Printing

Effective April 1, 2007

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005	4.27	850	1925	5.92	850	2623	6.50	850	3145	4.50	850	3822X	16.98	850
0008	5.18	850	2001	6.92	850	2651	3.48	850	3146	4.01	850	3824X	9.31	850
0016	17.13	850	2002	7.12	850	2660	5.94	850	3169	5.34	850	3826	1.69	563
0034	6.59	850	2003	6.34	850	2670	3.13	829	3175	5.01	850	3827	2.04	627
0035	4.36	850	2014	7.01	850	2683	3.80	850	3179	3.44	850	3830	5.82	850
0036	9.47	850	2016	6.45	850	2688	5.31	850	3180	8.87	850	3851	3.46	850
0037	6.71	850	2021	5.47	850	2705X*	88.18	850	3188	2.37	688	3865	5.11	850
0042	9.40	850	2039	7.57	850	2706X	26.48	850	3220	4.27	850	3881	6.91	850
0050	20.63	850	2041	6.43	850	2710	17.94	850	3223	4.69	850	4000	13.34	850
0059D	0.76	-	2065	4.73	850	2714	8.65	850	3224	7.49	850	4021	8.35	850
0065D	0.16	-	2070	7.73	850	2727X	20.44	850	3227	6.68	850	4024E	5.67	850
0066D	0.16	-	2081	8.26	850	2731	9.12	850	3240	5.39	850	4034	11.14	850
0067D	0.16	-	2089	6.55	850	2735	6.63	850	3241	6.80	850	4036	6.27	850
0079	3.20	842	2095	8.93	850	2759	8.17	850	3255	4.22	850	4038	6.29	850
0083	8.35	850	2105	4.18	850	2790	5.43	850	3257	4.43	850	4053	4.67	850
0106	46.32	850	2110	2.44	701	2791X	3.95	850	3270	6.26	850	4061	10.05	850
0113	6.99	850	2111	4.09	850	2797X	10.19	850	3300	7.84	850	4062	4.22	850
0170	6.13	850	2112	5.31	850	2802	9.14	850	3303	7.56	850	4101	3.04	812
0251	10.47	850	2114	4.87	850	2812	6.70	850	3307	13.85	850	4111	3.80	850
0400	16.94	850	2121	8.86	850	2835	2.72	753	3315	6.84	850	4112	2.14	646
0401	22.41	A	2130	5.50	850	2836	4.83	850	3334	5.01	850	4113	3.66	850
0763FN	3.63	-	2131	3.58	850	2841	7.47	850	3336	5.20	850	4114	10.25	850
0771N	1.35	-	2143	6.12	850	2881	5.10	850	3365	22.92	850	4130	10.63	850
0908P	216.00	466	2150	-	-	2883	5.75	850	3372	4.66	850	4131	9.01	850
0909P	199.00	449	2156	8.15	850	2913	3.20	842	3373	9.98	850	4133	5.39	850
0912P	717.00	850	2157	8.15	850	2915	9.93	850	3383	2.35	685	4150	1.23	478
0913P	601.00	850	2172	4.38	850	2916	5.94	850	3385	3.00	805	4206	6.36	850
0917	5.31	850	2174	6.05	850	2923	4.18	850	3400	5.89	850	4207	4.24	850
1005*	21.78	850	2211	12.83	850	2942	4.27	850	3507	6.13	850	4239	5.43	850
1164	35.25	850	2220	4.11	850	2960	6.71	850	3515	5.66	850	4240	4.78	850
1165XE	7.15	850	2286	2.28	672	3004	3.53	850	3516X	2.97	799	4243	3.71	850
1320	6.84	850	2288	7.77	850	3018	6.82	850	3548	4.87	850	4244	3.71	850
1322	26.80	850	2300	8.38	850	3022	6.03	850	3559	5.11	850	4250	2.90	787
1430	9.65	850	2302	4.11	850	3027	6.12	850	3574	1.81	585	4251	3.60	850
1438	5.89	850	2305	2.51	714	3028	9.17	850	3581	2.85	777	4263	5.94	850
1452	6.66	850	2361	3.44	850	3030	12.86	850	3612	3.51	850	4273	4.01	850
1463	21.84	850	2362	3.69	850	3040	11.37	850	3620	8.40	850	4279	5.94	850
1470	7.54	850	2380	4.62	850	3041	7.40	850	3629	3.50	850	4282	3.55	850
1473X	3.36	850	2386	2.65	740	3042	5.29	850	3632	5.71	850	4283	8.31	850
1474X	4.94	850	2388	3.20	842	3064	7.77	850	3634	3.60	850	4299	3.15	833
1624E	6.99	850	2402	6.52	850	3066	7.84	850	3635	5.85	850	4301X	2.35	685
1642	10.28	850	2413	4.96	850	3076	5.41	850	3638	3.60	850	4304	6.99	850
1654	20.77	850	2416	2.57	725	3081D	4.47	850	3642	1.67	559	4307	3.90	850
1655	11.93	850	2417	3.80	850	3082D	7.15	850	3643	4.36	850	4308	-	-
1699	4.27	850	2501	4.18	850	3085D	7.84	850	3647	5.39	850	4351	1.81	585
1701	9.95	850	2503	3.02	809	3110	6.27	850	3648	3.08	820	4352	2.32	679
1710	14.20	850	2534	3.71	850	3111	6.91	850	3681	2.97	799	4360	1.49	526
1741D	4.57	850	2570	7.06	850	3113	4.36	850	3685	2.78	764	4361	2.90	787
1747	6.33	850	2576	-	-	3114	4.67	850	3719	4.99	850	4362	2.58	727
1748	7.17	850	2578	-	-	3118	4.52	850	3724	10.84	850	4410	8.15	850
1803D	10.39	850	2585	7.06	850	3119	1.35	500	3726	10.23	850	4417X	2.69	748
1852D	4.80	850	2586	4.73	850	3122	2.62	735	3803	6.13	850	4420	13.44	850
1853	5.54	850	2587	3.87	850	3126	6.26	850	3807	4.22	850	4431	1.70	565
1860	3.39	850	2589	3.55	850	3131	2.14	646	3808	4.85	850	4432	2.35	685
1924	4.06	850	2600	4.66	850	3132	5.71	850	3821	7.64	850	4439	4.16	850

**REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES**

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

Effective April 1, 2007

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
4452	6.55	850	5402	8.93	850	6811	5.34	850	7425	13.25	850	8215	6.78	850
4459	5.39	850	5403	15.69	850	6824F	10.70	850	7431N	6.03	850	8227	9.24	850
4470	3.36	850	5437	13.64	850	6826F	12.22	850	7445N	0.72	-	8232	7.40	850
4484	5.43	850	5443	18.26	850	6834	5.36	850	7453N	2.02	-	8233	9.93	850
4493	10.70	850	5445	12.56	850	6836	10.10	850	7502	8.40	850	8235	6.73	850
4511	1.30	491	5462	11.60	850	6843F	19.41	850	7515	3.06	816	8236X	10.54	850
4557	3.88	850	5472	12.06	850	6845F	22.49	850	7520	7.77	850	8263	13.13	850
4558	3.02	809	5473	10.61	850	6854	10.46	850	7529X	15.46	850	8264	10.33	850
4561	3.92	850	5474	12.32	850	6872F	27.79	850	7538	27.99	850	8265	12.42	850
4568	4.97	850	5478	9.45	850	6874F	44.31	850	7539	4.96	850	8279	14.57	850
4581	2.48	709	5479	15.96	850	6882	10.75	850	7540	8.54	850	8288	10.65	850
4583	8.59	850	5480	15.99	850	6884	22.81	850	7580	5.03	850	8291	11.86	850
4611	1.27	485	5491	5.01	850	7016M	16.18	850	7590	10.49	850	8292	6.85	850
4635	5.39	850	5506	12.41	850	7024M	17.98	850	7600	6.66	850	8293	16.59	850
4653	6.05	850	5507	8.65	850	7038M	13.92	850	7601	17.98	850	8304	10.09	850
4665	12.93	850	5508	27.78	850	7046M	14.80	850	7605	5.90	850	8350	9.61	850
4670	9.77	850	5536	-	-	7047M	30.24	850	7610	1.30	491	8380	6.08	850
4683	5.52	850	5537	11.07	850	7050M	26.01	850	7611	11.79	850	8381	2.90	787
4686	2.69	748	5538	14.16	850	7090M	15.46	850	7612	31.61	850	8385	5.89	850
4692	0.83	404	5551	25.08	850	7098M	16.45	850	7613	15.17	850	8392	4.66	850
4693	1.86	594	5606	4.20	850	7099M	27.68	850	7704	8.63	850	8393	4.31	850
4703	3.94	850	5610	7.84	850	7133	10.37	850	7720X	4.82	850	8500	20.70	850
4717	5.73	850	5645	22.42	850	7151M	12.60	850	7723X	4.60	850	8601	2.14	646
4720	4.24	850	5651	15.94	850	7152M	23.57	850	7855	33.95	850	8606	8.10	850
4740	6.78	850	5703	34.36	850	7153M	13.99	850	8001	3.13	829	8709F	8.08	850
4741	3.04	812	5705	7.64	850	7222	23.41	850	8002	3.92	850	8710	4.96	850
4751	5.27	850	5951	0.70	380	7228	16.82	850	8006	3.78	850	8719	3.00	805
4771N	7.73	850	6003	17.27	850	7229	20.12	850	8008	3.36	850	8720	3.57	850
4777	9.98	850	6005	14.73	850	7230	25.25	850	8010	3.36	850	8721	1.05	444
4825	2.21	659	6017	11.58	850	7231	12.16	850	8013	0.90	417	8726F	11.16	850
4828	4.29	850	6018	4.66	850	7232	14.18	850	8015	1.56	539	8734M	1.56	539
4829	2.35	685	6045	8.86	850	7309F	44.55	850	8017	2.95	796	8737M	1.41	511
4902	5.32	850	6204	34.48	850	7313F	6.96	850	8018	4.55	850	8738M	2.64	738
4923	1.88	598	6206	11.60	850	7317F	12.75	850	8021	4.59	850	8742	1.16	465
5020	17.17	850	6213	10.07	850	7323FN	8.45	850	8031	5.08	850	8745	9.16	850
5022	11.35	850	6214	6.33	850	7327F	18.36	850	8032	3.73	850	8748	1.69	563
5037	45.48	850	6216	12.67	850	7333M	9.98	850	8033	4.08	850	8755	1.11	455
5040	75.62	850	6217	11.76	850	7335M	11.09	850	8039	4.89	850	8800	1.95	611
5057	22.09	850	6229	9.40	850	7337M	18.66	850	8044	5.99	850	8803	0.21	289
5059	70.20	850	6233	15.96	850	7350F	28.22	850	8045	1.07	448	8805M	0.83	404
5069	47.80	850	6235	20.96	850	7360	12.25	850	8046	4.90	850	8810	0.60	361
5102	9.82	850	6236	31.37	850	7370	8.93	850	8047	1.60	546	8814M	0.74	387
5146	7.47	850	6237	5.27	850	7380	9.56	850	8050	-	-	8815M	1.37	503
5160	7.87	850	6251D	17.45	850	7382	11.00	850	8058	4.60	850	8820	0.47	337
5183	8.98	850	6252D	16.87	850	7390	7.78	850	8072	2.06	631	8824	6.15	850
5188	12.07	850	6260	12.63	850	7394M	38.73	850	8102	2.90	787	8825	3.43	850
5190	10.65	850	6306	13.44	850	7395M	43.04	850	8103	6.33	850	8826	4.01	850
5191	1.56	539	6319	9.45	850	7398M	72.42	850	8105	5.57	850	8831	2.43	700
5192	7.68	850	6325	26.17	850	7403	6.20	850	8106	7.50	850	8832	0.74	387
5213	17.06	850	6400	12.90	850	7405N	2.18	787	8107	8.14	850	8833*	2.76	761
5215	6.94	850	6504	4.43	850	7409	-	-	8111	3.92	850	8835	4.55	850
5221	7.70	850	6702M*	41.24	850	7420	58.75	850	8116	5.78	850	8837Xa	a	a
5222	28.06	850	6703M*	77.13	850	7421	4.24	850	8203	12.71	850	8848X	5.78	850
5223	12.41	850	6704M*	45.83	850	7422	8.35	850	8204	8.87	850	8849X	4.66	850
5348	7.45	850	6801F	5.41	850	7423	-	-	8209	5.39	850	8868	0.95	426

REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**NORTH CAROLINA**

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Effective April 1, 2007

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
8869	1.65	555												
8871	0.79	396												
8901	0.63	367												
9012	2.79	766												
9014	5.71	850												
9015	6.12	850												
9016	5.41	850												
9019	4.69	850												
9033	3.76	850												
9040*	5.73	850												
9044	2.79	766												
9052	3.97	850												
9058	2.35	685												
9059	4.71	850												
9060	2.92	790												
9061	2.30	676												
9062	3.66	850												
9063	1.69	563												
9077F	1.93	607												
9082	3.09	822												
9083	3.15	833												
9084	2.69	748												
9089	1.55	537												
9093	4.59	850												
9101	6.06	850												
9102	4.96	850												
9154	4.13	850												
9156	3.83	850												
9178	20.81	850												
9179	48.50	850												
9180	14.81	850												
9182	3.66	850												
9186	42.18	850												
9220	8.14	850												
9402	12.49	850												
9403	15.66	850												
9410	4.38	850												
9501	3.78	850												
9505	7.80	850												
9516	4.52	850												
9519	9.37	850												
9521	7.94	850												
9522	2.97	799												
9534	11.53	850												
9554	22.05	850												
9586	1.09	452												
9600	3.81	850												
9620	1.72	568												

**REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES**

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

*Effective April 1, 2007*

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

**FOOTNOTES**

- a Rate for each individual risk must be obtained by Home Office from Rating Organization having jurisdiction.
- 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 Rule 3-A-7 of the Basic Manual.
- E Rate for classification already includes the specific disease loading shown in the table below.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.76	S	1624E	0.05	S	3082D	0.12	S
0065D	0.16	S	1741D	0.62	S	3085D	0.16	S
0066D	0.16	S	1803D	0.88	S	4024E	0.05	S
0067D	0.16	S	1852D	0.16	Asb	6251D	0.11	S
1165XE	0.07	S	3081D	0.09	S	6252D	0.14	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 federal assessment.
- M Rate 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 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 \$8.14. (For coverage written separately for federal benefits only, \$3.11. For coverage written separately for state benefits only, \$5.03.)
- 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 2.272 and elr x 2.057.
- 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.
- 8833 The ex-medical rate for this classification is \$1.82.
- 9040 The ex-medical rate for this classification is \$3.67.

Effective April 1, 2007

**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.....	\$50,918.00
Leased or rented vehicle.....	\$33,945.00

**Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents** (Assigned Risk)..... \$0.01

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

**Foreign Terrorism** (Assigned Risk)..... \$0.03

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

Basic Factor	0.30	<b>LSRP Development Factors</b>	
Minimum Premium Factor	0.75	1st Adjustment	0.28
Maximum Premium Factor	1.75	2nd Adjustment	0.20
Loss Conversion Factor	1.135	3rd Adjustment	0.13
Tax Multiplier	1.030	4th Adjustment	0

**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"..... \$1,300.00

**Minimum Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" \$326.00

**Per Passenger Seat Surcharge** - In accordance with **Basic Manual** footnote instructions for 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..... \$34,300.00

**Percentage Premium Reduction** - 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	0.6%	0.5%	0.4%	0.3%	0.3%	0.2%	0.1%
\$200	1.2%	0.9%	0.8%	0.6%	0.5%	0.3%	0.3%
\$300	1.8%	1.4%	1.1%	0.9%	0.7%	0.5%	0.4%
\$400	2.2%	1.7%	1.4%	1.2%	1.0%	0.6%	0.5%
\$500	2.6%	2.0%	1.7%	1.4%	1.1%	0.8%	0.6%
\$1,000	4.0%	3.2%	2.7%	2.2%	1.9%	1.3%	1.0%
\$1,500	5.0%	4.0%	3.4%	2.8%	2.4%	1.6%	1.3%
\$2,000	5.7%	4.6%	3.9%	3.3%	2.8%	2.0%	1.5%
\$2,500	6.4%	5.1%	4.4%	3.7%	3.2%	2.3%	1.7%
\$5,000	8.9%	7.3%	6.4%	5.5%	4.7%	3.5%	2.7%

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with **Basic Manual** Rule 3-A-4..... 103%

(Multiply a Non-F classification rate by a factor of 2.03 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 (1.143).)

*Effective April 1, 2007*

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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MISCELLANEOUS VALUES (cont.)

**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.