



October 8, 2020

CIRCULAR LETTER TO ALL MEMBER COMPANIES

RE: Workers Compensation Insurance  
Residual Market Rate Filing

A filing was submitted to the North Carolina Commissioner of Insurance on September 1, 2020 that proposed revised workers compensation insurance residual market rates, rating values and miscellaneous values.

The filing proposed an average rate level decrease of 4.2% from rates effective April 1, 2020 and was approved as filed to become effective April 1, 2021. For the federal classifications, the approved overall rate level decrease is 10.9% relative to the current overall rate level. Within each industry group, the change will vary from the average by classification depending upon the volume and character of the particular classification experience.

The enclosed exhibits set forth the rates, rating values and miscellaneous values that have been approved for the workers compensation insurance residual market effective April 1, 2021.

The approved residual market rates and rating values are available as a Microsoft Excel Spreadsheet and an Adobe Acrobat PDF file on our web site under Workers Compensation [Rate Filings](#) on the Rate Bureau's web site.

Sincerely,

Joanna Biliouris

Chief Operating Officer

JB:ko

Attachments  
C-20-27

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**NORTH CAROLINA**

Exhibit III

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Effective April 1, 2021

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	4.71	1102	1.21	0.37	2003	3.84	928	0.99	0.37	2705X*	94.26	1500	21.39	0.30
0008	3.11	782	0.76	0.32	2014	7.17	1500	1.64	0.29	2709	12.51	1500	2.84	0.30
0016	9.13	1500	2.09	0.29	2016	3.62	884	0.96	0.39	2710	11.99	1500	2.55	0.26
0034	4.61	1082	1.18	0.37	2021	3.84	928	0.94	0.32	2714	5.04	1168	1.34	0.39
0035	3.30	820	0.88	0.39	2039	3.46	852	0.92	0.39	2727X	15.07	1500	3.43	0.30
0036	5.59	1278	1.43	0.37	2041	3.57	874	0.94	0.39	2731	5.94	1348	1.36	0.29
0037	5.48	1256	1.33	0.32	2065	3.13	786	0.80	0.37	2735	5.31	1222	1.41	0.39
0042	7.79	1500	1.90	0.32	2070	7.49	1500	1.92	0.37	2759	7.66	1500	2.03	0.39
0050	8.53	1500	2.19	0.37	2081	4.85	1130	1.25	0.37	2790	2.37	634	0.63	0.39
0059D	0.52	-	0.05	0.29	2089	3.65	890	0.93	0.37	2791	-	-	1.51	0.39
0065D	0.14	-	0.02	0.30	2095	5.34	1228	1.37	0.37	2797	7.14	1500	1.84	0.37
0066D	0.14	-	0.02	0.30	2105	5.26	1212	1.40	0.39	2799	9.24	1500	2.24	0.32
0067D	0.14	-	0.02	0.30	2110	2.56	672	0.68	0.39	2802	7.17	1500	1.74	0.32
0079	3.73	906	0.85	0.30	2111	3.27	814	0.86	0.39	2835	3.16	792	0.88	0.45
0083	5.89	1338	1.51	0.37	2112	5.26	1212	1.39	0.39	2836	3.68	896	1.02	0.45
0106	24.28	1500	5.18	0.26	2114	3.65	890	0.97	0.39	2841	5.67	1294	1.51	0.39
0113	6.81	1500	1.75	0.37	2121	2.07	574	0.53	0.37	2881	4.33	1026	1.21	0.45
0170	3.19	798	0.82	0.37	2130	2.89	738	0.74	0.37	2883	4.93	1146	1.26	0.37
0251	6.13	1386	1.57	0.37	2131	2.67	694	0.68	0.37	2913	-	-	1.26	0.37
0400	-	-	0.83	0.32	2143	3.68	896	0.97	0.39	2915	4.61	1082	1.11	0.32
0401	13.92	A	2.97	0.26	2157	5.04	1168	1.29	0.37	2916	5.18	1196	1.11	0.26
0771N	0.60	-	-	-	2172	2.23	606	0.54	0.32	2923	2.62	684	0.69	0.39
0908P	245.00	405	63.22	0.37	2174	4.14	988	1.10	0.39	2942	-	-	0.36	0.45
0913P	777.00	937	199.13	0.37	2211	10.22	1500	2.33	0.30	2960	6.19	1398	1.59	0.37
0917	5.97	1354	1.59	0.39	2220	3.24	808	0.83	0.37	3004	1.93	546	0.44	0.30
1005	12.54	1500	2.42	0.25	2286	-	-	0.83	0.37	3018	4.20	1000	0.96	0.30
1164	6.19	1398	1.20	0.24	2288	5.07	1174	1.35	0.39	3022	6.02	1364	1.59	0.39
1165XD	4.57	1074	0.95	0.26	2300	-	-	0.78	0.37	3027	2.83	726	0.65	0.30
1320	3.00	760	0.63	0.26	2302	2.43	646	0.63	0.37	3028	3.82	924	0.98	0.37
1322	12.92	1500	2.73	0.26	2305	3.22	804	0.78	0.32	3030	7.71	1500	1.75	0.30
1430	6.65	1490	1.51	0.29	2361	2.48	656	0.64	0.37	3040	6.73	1500	1.53	0.30
1438	6.95	1500	1.47	0.26	2362	3.27	814	0.84	0.37	3041	5.01	1162	1.28	0.37
1452	3.35	830	0.76	0.30	2380	2.67	694	0.69	0.37	3042	5.15	1190	1.25	0.32
1463	13.27	1500	2.82	0.26	2386	-	-	0.78	0.37	3064	5.07	1174	1.30	0.37
1470	-	-	0.75	0.26	2388	2.29	618	0.61	0.39	3076	4.33	1026	1.11	0.37
1472	3.57	874	0.75	0.26	2402	4.39	1038	1.00	0.29	3081D	5.59	1278	1.25	0.30
1473	-	-	0.75	0.26	2413	4.09	978	1.05	0.37	3082D	5.72	1304	1.28	0.30
1474	-	-	0.75	0.26	2416	3.00	760	0.77	0.37	3085D	6.49	1458	1.44	0.30
1624D	5.45	1250	1.15	0.26	2417	2.13	586	0.55	0.37	3110	5.78	1316	1.48	0.37
1642	3.08	776	0.70	0.30	2501	3.02	764	0.78	0.37	3111	3.68	896	0.94	0.37
1654	16.40	1500	3.70	0.30	2503	1.69	498	0.45	0.39	3113	2.51	662	0.65	0.37
1655	-	-	0.70	0.30	2534	-	-	0.78	0.37	3114	3.98	956	1.02	0.37
1699	3.60	880	0.82	0.30	2570	5.53	1266	1.47	0.39	3118	2.64	688	0.70	0.39
1701	4.58	1076	1.04	0.29	2585	4.58	1076	1.21	0.39	3119	1.06	372	0.30	0.45
1710	8.67	1500	1.97	0.30	2586	4.17	994	1.07	0.37	3122	3.00	760	0.80	0.39
1741	-	-	1.04	0.29	2587	3.22	804	0.85	0.39	3126	2.15	590	0.55	0.37
1747	2.81	722	0.64	0.30	2589	3.13	786	0.81	0.37	3131	2.34	628	0.60	0.37
1748	6.21	1402	1.42	0.29	2600	5.80	1320	1.53	0.39	3132	3.76	912	0.97	0.37
1803D	10.13	1500	1.97	0.26	2623	8.83	1500	2.15	0.32	3145	2.75	710	0.71	0.37
1852	-	-	0.45	0.23	2651	2.45	650	0.65	0.39	3146	3.00	760	0.77	0.37
1853	-	-	1.04	0.29	2660	3.30	820	0.88	0.39	3169	4.14	988	1.06	0.37
1860	-	-	0.84	0.37	2670	-	-	0.91	0.39	3175	-	-	1.06	0.37
1924	4.14	988	1.10	0.39	2683	-	-	0.78	0.37	3179	2.23	606	0.59	0.39
1925	5.83	1326	1.42	0.32	2688	3.43	846	0.91	0.39	3180	2.64	688	0.70	0.39
2002	3.82	924	1.02	0.39	2702	32.51	1500	6.33	0.24	3188	2.40	640	0.64	0.39

\* 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, 2021

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3220	3.00	760	0.77	0.37	3881	4.82	1124	1.24	0.37	4568	2.56	672	0.58	0.30
3223	-	-	0.70	0.39	4000	6.89	1500	1.46	0.26	4581	1.42	444	0.30	0.25
3224	4.31	1022	1.14	0.39	4021	6.35	1430	1.45	0.30	4583	6.76	1500	1.44	0.26
3227	4.01	962	1.06	0.39	4024D	5.25	1210	1.19	0.30	4611	1.12	384	0.30	0.39
3240	-	-	1.02	0.37	4034	8.56	1500	1.95	0.30	4635	4.69	1098	0.91	0.24
3241	4.61	1082	1.18	0.37	4036	3.49	858	0.80	0.30	4653	2.62	684	0.69	0.39
3255	3.30	820	0.92	0.45	4038	3.62	884	1.01	0.45	4665	9.13	1500	2.07	0.30
3257	3.98	956	1.02	0.37	4053	-	-	1.02	0.37	4670	-	-	1.18	0.37
3270	3.65	890	0.94	0.37	4061	-	-	1.02	0.37	4683	4.63	1086	1.18	0.37
3300	5.18	1196	1.34	0.37	4062	4.01	962	1.02	0.37	4686	2.56	672	0.58	0.30
3303	3.11	782	0.83	0.39	4101	3.60	880	0.87	0.32	4692	1.01	362	0.27	0.39
3307	4.39	1038	1.13	0.37	4109	0.65	290	0.17	0.39	4693	1.25	410	0.32	0.37
3315	4.74	1108	1.26	0.39	4110	1.25	410	0.32	0.37	4703	2.07	574	0.53	0.37
3334	4.47	1054	1.14	0.37	4111	2.23	606	0.59	0.39	4717	2.81	722	0.79	0.45
3336	3.30	820	0.75	0.30	4113	-	-	0.59	0.39	4720	2.37	634	0.61	0.37
3365	7.79	1500	1.77	0.30	4114	4.61	1082	1.17	0.37	4740	1.83	526	0.42	0.30
3372	4.36	1032	1.06	0.32	4130	4.52	1064	1.17	0.37	4741	3.49	858	0.89	0.37
3373	5.04	1168	1.29	0.37	4131	10.00	1500	2.67	0.39	4751	2.97	754	0.68	0.30
3383	2.04	568	0.54	0.39	4133	2.64	688	0.70	0.39	4771N	3.35	950	0.65	0.24
3385	1.23	406	0.32	0.39	4149	1.09	378	0.31	0.45	4777	4.14	988	0.81	0.24
3400	4.33	1026	1.05	0.32	4206	3.41	842	0.87	0.37	4825	1.20	400	0.27	0.30
3507	3.05	770	0.78	0.37	4207	3.22	804	0.72	0.30	4828	2.64	688	0.64	0.32
3515	2.89	738	0.74	0.37	4239	3.13	786	0.71	0.30	4829	1.88	536	0.40	0.26
3516	-	-	0.74	0.37	4240	4.69	1098	1.25	0.39	4902	3.11	782	0.83	0.39
3548	1.64	488	0.42	0.37	4243	2.56	672	0.65	0.37	4923	1.25	410	0.32	0.37
3559	3.22	804	0.82	0.37	4244	3.05	770	0.78	0.37	5020	9.13	1500	2.07	0.30
3574	1.28	416	0.34	0.39	4250	2.37	634	0.61	0.37	5022	10.98	1500	2.33	0.26
3581	1.80	520	0.48	0.39	4251	3.49	858	0.90	0.37	5037	19.43	1500	3.78	0.24
3612	2.34	628	0.57	0.32	4263	3.49	858	0.90	0.37	5040	14.03	1500	2.74	0.24
3620	5.20	1200	1.19	0.30	4273	3.79	918	0.98	0.37	5057	9.37	1500	1.83	0.24
3629	2.07	574	0.55	0.39	4279	3.27	814	0.84	0.37	5059	33.16	1500	6.47	0.24
3632	3.46	852	0.84	0.32	4282	-	-	0.84	0.37	5069	-	-	6.47	0.24
3634	2.07	574	0.55	0.39	4283	2.23	606	0.57	0.37	5102	9.84	1500	2.09	0.26
3635	2.67	694	0.68	0.37	4299	2.37	634	0.63	0.39	5146	6.89	1500	1.56	0.30
3638	2.45	650	0.65	0.39	4301	-	-	0.84	0.37	5160	4.06	972	0.86	0.26
3642	1.74	508	0.45	0.37	4304	6.10	1380	1.48	0.32	5183	5.20	1200	1.18	0.30
3643	2.32	624	0.59	0.37	4307	2.43	646	0.68	0.45	5188	5.12	1184	1.16	0.30
3647	3.27	814	0.79	0.32	4351	2.26	612	0.57	0.37	5190	4.96	1152	1.13	0.30
3648	1.96	552	0.52	0.39	4352	2.13	586	0.57	0.39	5191	1.31	422	0.33	0.37
3681	1.09	378	0.29	0.39	4360	-	-	0.22	0.32	5192	4.20	1000	1.07	0.37
3685	1.42	444	0.38	0.39	4361	1.34	428	0.35	0.39	5213	9.86	1500	2.09	0.26
3719	1.64	488	0.32	0.24	4410	4.20	1000	1.08	0.37	5215	8.58	1500	2.08	0.32
3724	5.20	1200	1.10	0.26	4417	-	-	1.08	0.37	5221	6.46	1452	1.47	0.30
3726	6.98	1500	1.36	0.24	4420	7.22	1500	1.53	0.26	5222	11.36	1500	2.41	0.26
3803	3.02	764	0.77	0.37	4431	2.02	564	0.56	0.45	5223	9.35	1500	2.12	0.30
3807	3.02	764	0.80	0.39	4432	1.28	416	0.36	0.45	5348	6.73	1500	1.53	0.30
3808	6.73	1500	1.62	0.32	4439	-	-	0.65	0.37	5402	8.91	1500	2.36	0.39
3821	8.09	1500	1.97	0.32	4452	3.11	782	0.80	0.37	5403	9.16	1500	1.94	0.26
3822X	4.50	1060	1.10	0.32	4459	3.65	890	0.94	0.37	5437	8.64	1500	1.96	0.30
3824X	5.59	1278	1.36	0.32	4470	2.94	748	0.75	0.37	5443	6.65	1490	1.70	0.37
3826	1.09	378	0.28	0.37	4484	3.35	830	0.86	0.37	5445	13.38	1500	2.84	0.26
3827	2.48	656	0.60	0.32	4493	3.35	830	0.86	0.37	5462	9.48	1500	2.15	0.30
3830	1.80	520	0.44	0.32	4511	0.71	302	0.17	0.32	5472	11.25	1500	2.19	0.24
3851	3.00	760	0.79	0.39	4557	3.02	764	0.80	0.39	5473	15.42	1500	3.01	0.24
3865	3.13	786	0.88	0.44	4558	2.51	662	0.65	0.37	5474	10.90	1500	2.32	0.26

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

Exhibit III

Effective April 1, 2021

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5478	5.23	1206	1.18	0.30	6882	5.34	1228	1.04	0.24	7539	2.73	706	0.58	0.26
5479	9.89	1500	2.40	0.32	6884	5.97	1354	1.16	0.24	7540	6.51	1462	1.27	0.24
5480	10.00	1500	2.12	0.26	7016M	7.30	1500	1.42	0.24	7580	4.63	1086	1.05	0.30
5491	3.46	852	0.73	0.26	7024M	8.12	1500	1.57	0.24	7590	5.26	1212	1.27	0.32
5506	9.89	1500	1.93	0.24	7038M	7.47	1500	1.47	0.23	7600	8.26	1500	1.87	0.30
5507	6.00	1360	1.27	0.26	7046M	9.95	1500	1.94	0.24	7605	3.95	950	0.90	0.30
5508	-	-	1.27	0.26	7047M	11.58	1500	2.15	0.24	7610	0.90	340	0.22	0.32
5535	10.95	1500	2.49	0.30	7050M	11.83	1500	2.25	0.23	7705	7.98	1500	1.94	0.32
5537	7.09	1500	1.61	0.30	7090M	8.28	1500	1.64	0.23	7710	5.89	1338	1.25	0.26
5551	25.86	1500	5.05	0.24	7098M	11.04	1500	2.15	0.24	7711	5.89	1338	1.25	0.26
5606	1.55	470	0.33	0.26	7099M	15.75	1500	2.94	0.24	7720X	4.39	1038	1.00	0.30
5610	8.12	1500	2.08	0.37	7133	7.03	1500	1.50	0.26	7723X	3.32	824	0.65	0.24
5645	26.38	1500	5.61	0.26	7151M	8.53	1500	1.82	0.26	7855	5.75	1310	1.31	0.30
5703	23.49	1500	5.34	0.30	7152M	13.54	1500	2.77	0.26	8001	3.95	950	1.06	0.39
5705	39.13	1500	8.94	0.29	7153M	9.48	1500	2.02	0.26	8002	3.02	764	0.78	0.37
5951	0.55	270	0.14	0.39	7219	13.57	1500	2.86	0.26	8006	3.62	884	0.93	0.37
6003	10.30	1500	2.33	0.30	7222X	12.62	1500	2.85	0.30	8008	1.99	558	0.53	0.39
6005	10.60	1500	2.41	0.30	7225	11.28	1500	2.56	0.30	8010	2.56	672	0.68	0.39
6017	-	-	2.09	0.26	7228	-	-	2.86	0.26	8013	0.57	274	0.15	0.37
6018	4.36	1032	0.98	0.30	7229	-	-	2.86	0.26	8015	1.17	394	0.30	0.37
6045	7.52	1500	1.70	0.30	7230X	15.75	1500	3.81	0.32	8017	2.26	612	0.60	0.39
6204	11.53	1500	2.44	0.26	7231	13.92	1500	3.36	0.32	8018	4.17	994	1.10	0.39
6206	4.63	1086	0.90	0.24	7232X	18.31	1500	3.85	0.26	8021	3.38	836	0.87	0.37
6213	2.32	624	0.49	0.26	7309F	20.30	1500	3.44	0.21	8031	3.65	890	0.94	0.37
6214	2.78	716	0.54	0.24	7313F	9.02	1500	1.53	0.21	8032	2.86	732	0.76	0.39
6216	8.77	1500	1.70	0.24	7317F	18.12	1500	3.05	0.22	8033	2.62	684	0.67	0.37
6217	7.44	1500	1.58	0.26	7323	-	-	1.89	0.22	8037	2.07	574	0.55	0.39
6229	9.05	1500	1.92	0.26	7327F	39.02	1500	6.65	0.21	8039	2.23	606	0.59	0.39
6233	3.65	890	0.77	0.26	7333M	4.88	1136	0.94	0.24	8044	4.31	1022	1.04	0.32
6235	8.15	1500	1.58	0.24	7335M	5.42	1244	1.05	0.24	8045	1.09	378	0.29	0.39
6236	10.60	1500	2.40	0.30	7337M	7.74	1500	1.44	0.24	8046	3.35	830	0.86	0.37
6237	2.40	640	0.54	0.30	7350F	24.31	1500	4.39	0.23	8047	1.20	400	0.32	0.39
6251D	6.68	1496	1.40	0.26	7360	6.38	1436	1.44	0.30	8058	3.79	918	0.98	0.37
6252D	5.66	1292	1.09	0.24	7370	6.92	1500	1.77	0.37	8072	1.04	368	0.27	0.39
6260	-	-	1.40	0.26	7380	8.53	1500	2.06	0.32	8102	2.37	634	0.63	0.39
6306	7.77	1500	1.65	0.26	7382	6.87	1500	1.75	0.37	8103	3.41	842	0.83	0.32
6319	6.19	1398	1.31	0.26	7390	6.21	1402	1.59	0.37	8105	-	-	1.10	0.39
6325	5.37	1234	1.14	0.26	7394M	5.45	1250	1.06	0.24	8106	6.08	1376	1.38	0.30
6400	7.82	1500	1.90	0.32	7395M	6.05	1370	1.17	0.24	8107	4.25	1010	0.96	0.30
6503	3.27	814	0.86	0.39	7398M	8.64	1500	1.60	0.24	8111	2.62	684	0.67	0.37
6504	4.33	1026	1.15	0.39	7402	0.16	192	0.04	0.37	8116	3.35	830	0.86	0.37
6702M*	6.98	1500	1.58	0.30	7403	7.98	1500	1.82	0.30	8203	8.80	1500	2.25	0.37
6703M*	11.06	1500	2.42	0.30	7405N	3.19	1010	0.72	0.30	8204	6.95	1500	1.58	0.30
6704M*	7.77	1500	1.76	0.30	7420	12.54	1500	2.41	0.25	8209	5.12	1184	1.32	0.37
6801F	6.65	1490	1.27	0.28	7421	1.20	400	0.25	0.26	8215	4.99	1158	1.14	0.30
6811	7.88	1500	1.79	0.30	7422	2.32	624	0.45	0.24	8227	5.97	1354	1.16	0.24
6824F	16.32	1500	2.97	0.23	7425	3.22	804	0.62	0.25	8232	6.81	1500	1.55	0.30
6826F	8.18	1500	1.55	0.28	7431N	1.93	676	0.38	0.24	8233	4.20	1000	0.94	0.30
6834	4.80	1120	1.17	0.32	7445N	1.06	-	-	-	8235	6.49	1458	1.66	0.37
6836	6.35	1430	1.45	0.29	7453N	0.65	-	-	-	8236X	7.82	1500	1.78	0.30
6843F	20.82	1500	3.53	0.21	7502	3.19	798	0.72	0.30	8263	9.56	1500	2.33	0.32
6845F	14.74	1500	2.50	0.21	7515	1.61	482	0.31	0.24	8264	6.43	1446	1.47	0.30
6854	8.31	1500	1.62	0.24	7520	4.39	1038	1.13	0.37	8265	8.12	1500	1.73	0.26
6872F	20.11	1500	3.41	0.21	7529X	20.11	1500	3.91	0.24	8279	8.01	1500	1.71	0.25
6874F	37.61	1500	6.35	0.21	7538	8.37	1500	1.63	0.24	8288	8.67	1500	1.98	0.29

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

Exhibit III

Effective April 1, 2021

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8291X	4.82	1124	1.17	0.32	9012	1.34	428	0.32	0.32					
8292X	4.80	1120	1.23	0.37	9014	4.44	1048	1.14	0.37					
8293X	11.88	1500	2.70	0.30	9015	3.95	950	1.01	0.37					
8304	7.30	1500	1.66	0.30	9016	3.27	814	0.85	0.37					
8350	10.90	1500	2.32	0.26	9019	4.11	982	0.94	0.30					
8380	3.30	820	0.80	0.32	9033	2.92	744	0.74	0.37					
8381	2.94	748	0.71	0.32	9040	4.44	1048	1.18	0.39					
8385	2.94	748	0.67	0.30	9044	1.61	482	0.42	0.39					
8392	3.22	804	0.83	0.37	9052	2.51	662	0.67	0.39					
8393	2.26	612	0.57	0.37	9058	2.29	618	0.64	0.45					
8500	7.98	1500	1.81	0.30	9060	1.80	520	0.48	0.39					
8601	0.44	248	0.10	0.32	9061	1.55	470	0.44	0.45					
8602	2.07	574	0.50	0.32	9062	1.80	520	0.50	0.45					
8603	0.11	182	0.03	0.37	9063	1.23	406	0.33	0.39					
8606	2.86	732	0.60	0.26	9077F	5.01	1162	1.02	0.35					
8709F	9.78	1500	1.66	0.21	9082	1.72	504	0.48	0.45					
8710	-	-	0.60	0.30	9083	1.74	508	0.49	0.45					
8719	3.11	782	0.61	0.24	9084	1.91	542	0.49	0.37					
8720	1.53	466	0.35	0.30	9089	1.50	460	0.40	0.39					
8721	0.60	280	0.13	0.29	9093	1.85	530	0.49	0.39					
8723	0.25	210	0.06	0.37	9101	4.61	1082	1.23	0.39					
8725	3.87	934	0.88	0.30	9102	5.04	1168	1.30	0.37					
8726F	5.15	1190	0.97	0.28	9154	2.59	678	0.67	0.37					
8734M	0.60	280	0.14	0.30	9156	3.30	820	0.80	0.32					
8737M	0.52	264	0.12	0.30	9170	11.94	1500	2.33	0.24					
8738M	0.84	328	0.18	0.30	9178	9.46	1500	2.68	0.44					
8742	0.44	248	0.10	0.30	9179	23.76	1500	6.32	0.39					
8745	4.58	1076	1.11	0.32	9180	7.25	1500	1.66	0.29					
8748	0.87	334	0.21	0.32	9182	3.00	760	0.77	0.37					
8755	0.44	248	0.10	0.30	9186	23.68	1500	5.07	0.25					
8799	0.60	280	0.15	0.37	9220	8.28	1500	2.02	0.32					
8800	2.10	580	0.59	0.45	9402	8.15	1500	1.85	0.30					
8803	0.08	176	0.02	0.29	9403	11.64	1500	2.46	0.26					
8805M	0.25	210	0.07	0.37	9410	3.79	918	0.97	0.37					
8810	0.19	198	0.05	0.37	9501	4.41	1042	1.07	0.32					
8814M	0.25	210	0.07	0.37	9505	7.11	1500	1.72	0.32					
8815M	0.35	230	0.09	0.37	9516	4.06	972	0.92	0.30					
8820	0.19	198	0.04	0.32	9519	5.80	1320	1.32	0.30					
8824	3.41	842	0.91	0.39	9521	5.20	1200	1.18	0.30					
8825	-	-	0.77	0.37	9522	2.45	650	0.63	0.37					
8826	3.00	760	0.77	0.37	9534	8.56	1500	1.81	0.26					
8831	1.74	508	0.45	0.37	9554	15.94	1500	3.39	0.26					
8832	0.46	252	0.12	0.37	9586	0.65	290	0.18	0.45					
8833	1.53	466	0.39	0.37	9600	3.32	824	0.88	0.39					
8835	3.46	852	0.89	0.37	9620	1.96	552	0.48	0.32					
8842X	3.30	820	0.85	0.37										
8848	-	-	0.91	0.39										
8849	-	-	0.91	0.39										
8855	0.19	198	0.05	0.37										
8856	0.82	324	0.20	0.37										
8864X	1.80	520	0.46	0.37										
8868	0.71	302	0.19	0.39										
8869	1.58	476	0.42	0.39										
8871	0.11	182	0.03	0.39										
8901	0.27	214	0.07	0.32										

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

Effective April 1, 2021

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.52	S	1624D	0.03	S	4024D	0.05	S
0065D	0.14	S	1803D	0.84	S	6251D	0.03	S
0066D	0.14	S	3081D	0.11	S	6252D	0.05	S
0067D	0.14	S	3082D	0.08	S			
1165XD	0.05	S	3085D	0.14	S			

S=Silica

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

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

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

**\* Class Codes with Specific Footnotes**

- 2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 1.926 and elr x 1.848.
- 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, 2021

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.....	\$75,600
Leased or rented vehicle.....	\$50,400

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

**Expense Constant** applicable in accordance with **Basic Manual** Rule 3-A-10..... \$160

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

Basic Premium Factor	0.40
Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.2
Tax Multiplier	1.027

Loss Development Factors	
1st Adjustment	0.17
2nd Adjustment	0.10
3rd Adjustment	0.07
4th Adjustment	0.05

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

**Maximum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" and the **Basic Manual** footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports"..... \$1,900

**Minimum Premium Multiplier.....** 200

**Minimum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" ..... \$950

**Premium Determination for Partners and Sole Proprietors** in accordance with **Basic Manual** Rule 2-E-3 (Annual Payroll)..... \$50,400

**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	0.9%	0.7%	0.6%	0.4%	0.3%	0.2%	0.2%
\$200	1.6%	1.3%	1.1%	0.7%	0.5%	0.3%	0.3%
\$300	2.2%	1.8%	1.5%	1.0%	0.8%	0.5%	0.4%
\$400	2.7%	2.3%	1.9%	1.3%	1.0%	0.6%	0.6%
\$500	3.2%	2.7%	2.2%	1.5%	1.2%	0.7%	0.7%
\$1,000	5.1%	4.2%	3.6%	2.5%	2.0%	1.3%	1.2%
\$1,500	6.5%	5.4%	4.6%	3.3%	2.7%	1.8%	1.6%
\$2,000	7.7%	6.3%	5.5%	4.0%	3.3%	2.2%	2.0%
\$2,500	8.7%	7.2%	6.3%	4.6%	3.8%	2.7%	2.4%
\$5,000	12.7%	10.5%	9.4%	7.2%	6.0%	4.5%	4.0%

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

Effective April 1, 2021

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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MISCELLANEOUS VALUES (cont.)

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with **Basic Manual** Rule 3-A-4..... 58%

(Multiply a Non-F classification rate by a factor of 1.58 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.50) and the adjustment for differences in loss-based expenses (1.052).)

**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 \$11,500. If more than two years, an average annual premium of at least \$5,750 is required. These amounts are applicable for ratings effective April 1, 2021, and subsequent. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.



Effective April 1, 2021

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

*Experience Rating Program - ERA*

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,376	0.04	1,340,310	--	1,414,241	0.44
2,377	--	9,608	0.05	1,414,242	--	1,492,452	0.45
9,609	--	16,994	0.06	1,492,453	--	1,575,328	0.46
16,995	--	24,540	0.07	1,575,329	--	1,663,298	0.47
24,541	--	32,251	0.08	1,663,299	--	1,756,849	0.48
32,252	--	53,943	0.09	1,756,850	--	1,856,529	0.49
53,944	--	80,296	0.10	1,856,530	--	1,962,963	0.50
80,297	--	103,737	0.11	1,962,964	--	2,076,861	0.51
103,738	--	126,560	0.12	2,076,862	--	2,199,038	0.52
126,561	--	149,388	0.13	2,199,039	--	2,330,432	0.53
149,389	--	172,495	0.14	2,330,433	--	2,472,128	0.54
172,496	--	196,041	0.15	2,472,129	--	2,625,386	0.55
196,042	--	220,131	0.16	2,625,387	--	2,791,683	0.56
220,132	--	244,844	0.17	2,791,684	--	2,972,759	0.57
244,845	--	270,248	0.18	2,972,760	--	3,170,675	0.58
270,249	--	296,403	0.19	3,170,676	--	3,387,896	0.59
296,404	--	323,365	0.20	3,387,897	--	3,627,392	0.60
323,366	--	351,190	0.21	3,627,393	--	3,892,776	0.61
351,191	--	379,933	0.22	3,892,777	--	4,188,486	0.62
379,934	--	409,652	0.23	4,188,487	--	4,520,035	0.63
409,653	--	440,406	0.24	4,520,036	--	4,894,361	0.64
440,407	--	472,258	0.25	4,894,362	--	5,320,314	0.65
472,259	--	505,274	0.26	5,320,315	--	5,809,367	0.66
505,275	--	539,524	0.27	5,809,368	--	6,376,665	0.67
539,525	--	575,083	0.28	6,376,666	--	7,042,619	0.68
575,084	--	612,031	0.29	7,042,620	--	7,835,417	0.69
612,032	--	650,456	0.30	7,835,418	--	8,795,115	0.70
650,457	--	690,449	0.31	8,795,116	--	9,980,619	0.71
690,450	--	732,113	0.32	9,980,620	--	11,482,252	0.72
732,114	--	775,557	0.33	11,482,253	--	13,445,920	0.73
775,558	--	820,898	0.34	13,445,921	--	16,123,642	0.74
820,899	--	868,267	0.35	16,123,643	--	19,991,455	0.75
868,268	--	917,803	0.36	19,991,456	--	26,069,437	0.76
917,804	--	969,662	0.37	26,069,438	--	37,009,791	0.77
969,663	--	1,024,011	0.38	37,009,792	--	62,537,263	0.78
1,024,012	--	1,081,036	0.39	62,537,264	--	190,174,563	0.79
1,081,037	--	1,140,941	0.40	190,174,564	AND OVER	0.80	
1,140,942	--	1,203,951	0.41				
1,203,952	--	1,270,315	0.42				
1,270,316	--	1,340,309	0.43				

(a) G	11.35
(b) State Per Claim Accident Limitation	\$283,500
(c) State Multiple Claim Accident Limitation	\$567,000
(d) USL&HW Per Claim Accident Limitation	\$665,000
(e) USL&HW Multiple Claim Accident Limitation	\$1,330,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$18,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.50
<i>(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 1.50.)</i>	

Effective April 1, 2021

**TABLE OF BALLAST VALUES**  
**APPLICABLE TO ALL POLICIES**  
*Experience Rating Plan - ERA*

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 61,049	28,375	1,959,022 -- 2,015,739	227,000	3,944,696 -- 4,001,437	425,625
61,050 -- 105,072	34,050	2,015,740 -- 2,072,458	232,675	4,001,438 -- 4,058,179	431,300
105,073 -- 155,654	39,725	2,072,459 -- 2,129,179	238,350	4,058,180 -- 4,114,921	436,975
155,655 -- 209,015	45,400	2,129,180 -- 2,185,902	244,025	4,114,922 -- 4,171,664	442,650
209,016 -- 263,674	51,075	2,185,903 -- 2,242,626	249,700	4,171,665 -- 4,228,407	448,325
263,675 -- 319,019	56,750	2,242,627 -- 2,299,352	255,375	4,228,408 -- 4,285,150	454,000
319,020 -- 374,765	62,425	2,299,353 -- 2,356,078	261,050	4,285,151 -- 4,341,893	459,675
374,766 -- 430,763	68,100	2,356,079 -- 2,412,806	266,725	4,341,894 -- 4,398,636	465,350
430,764 -- 486,930	73,775	2,412,807 -- 2,469,534	272,400	4,398,637 -- 4,455,380	471,025
486,931 -- 543,215	79,450	2,469,535 -- 2,526,264	278,075	4,455,381 -- 4,512,123	476,700
543,216 -- 599,585	85,125	2,526,265 -- 2,582,995	283,750	4,512,124 -- 4,568,867	482,375
599,586 -- 656,020	90,800	2,582,996 -- 2,639,726	289,425	4,568,868 -- 4,625,611	488,050
656,021 -- 712,504	96,475	2,639,727 -- 2,696,458	295,100	4,625,612 -- 4,682,355	493,725
712,505 -- 769,026	102,150	2,696,459 -- 2,753,191	300,775	4,682,356 -- 4,739,099	499,400
769,027 -- 825,579	107,825	2,753,192 -- 2,809,925	306,450	4,739,100 -- 4,795,844	505,075
825,580 -- 882,157	113,500	2,809,926 -- 2,866,659	312,125	4,795,845 -- 4,852,588	510,750
882,158 -- 938,756	119,175	2,866,660 -- 2,923,394	317,800	4,852,589 -- 4,909,333	516,425
938,757 -- 995,371	124,850	2,923,395 -- 2,980,129	323,475	4,909,334 -- 4,966,078	522,100
995,372 -- 1,052,001	130,525	2,980,130 -- 3,036,865	329,150	4,966,079 -- 5,022,823	527,775
1,052,002 -- 1,108,644	136,200	3,036,866 -- 3,093,601	334,825	5,022,824 -- 5,079,568	533,450
1,108,645 -- 1,165,296	141,875	3,093,602 -- 3,150,338	340,500	5,079,569 -- 5,136,313	539,125
1,165,297 -- 1,221,957	147,550	3,150,339 -- 3,207,076	346,175	5,136,314 -- 5,193,058	544,800
1,221,958 -- 1,278,627	153,225	3,207,077 -- 3,263,814	351,850	5,193,059 -- 5,249,803	550,475
1,278,628 -- 1,335,303	158,900	3,263,815 -- 3,320,552	357,525	5,249,804 -- 5,306,549	556,150
1,335,304 -- 1,391,985	164,575	3,320,553 -- 3,377,290	363,200	5,306,550 -- 5,363,294	561,825
1,391,986 -- 1,448,672	170,250	3,377,291 -- 3,434,029	368,875	5,363,295 -- 5,419,625	567,500
1,448,673 -- 1,505,364	175,925	3,434,030 -- 3,490,769	374,550		
1,505,365 -- 1,562,060	181,600	3,490,770 -- 3,547,509	380,225		
1,562,061 -- 1,618,760	187,275	3,547,510 -- 3,604,249	385,900		
1,618,761 -- 1,675,464	192,950	3,604,250 -- 3,660,989	391,575		
1,675,465 -- 1,732,170	198,625	3,660,990 -- 3,717,730	397,250		
1,732,171 -- 1,788,879	204,300	3,717,731 -- 3,774,471	402,925		
1,788,880 -- 1,845,591	209,975	3,774,472 -- 3,831,212	408,600		
1,845,592 -- 1,902,305	215,650	3,831,213 -- 3,887,953	414,275		
1,902,306 -- 1,959,021	221,325	3,887,954 -- 3,944,695	419,950		

For Expected Losses greater than \$5,419,625, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.35) / (\text{Expected Losses} + (700)(11.35))$$

G = 11.35