

Changes Subsequent to Original Printing of *Basic Manual* Pages Effective April 1, 2006

CLASS CODE	LOSS COST	EXPLANATION
7403	3.42	Effective 1/1/07 per Item B-1399.
7409	-	Discontinued 1/1/07 per Item B-1399.
7420	25.61	Effective 1/1/07 per Item B-1399.
7423	-	Discontinued 1/1/07 per Item B-1399.
7425	5.69	Effective 1/1/07 per Item B-1399A.

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

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

Original Printing

Page S1

Effective April 1, 2006

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	2.24	1925	3.41	2623	3.58	3145	2.08	3822X	7.33	4452	3.36	5402	5.08
0008	3.51	2001	4.06	2651	1.50	3146	2.14	3824X	4.97	4459	2.81	5403	9.17
0016	9.02	2002	4.31	2660	3.23	3169	3.52	3826	0.73	4470	1.68	5437	7.61
0034	4.46	2003	3.58	2670	1.52	3175	2.16	3827	1.18	4484	3.03	5443	8.06
0035	2.48	2014	3.63	2683	2.18	3179	1.69	3830	2.91	4493	4.86	5445	6.89
0036	5.51	2016	3.71	2688	2.29	3180	3.84	3851	1.95	4511	0.66	5462	6.51
0037	3.62	2021	3.18	2705X*	45.03	3188	1.25	3865	2.99	4557	2.37	5472	5.72
0042	5.81	2039	3.76	2706X	13.30	3220	2.49	3881	4.42	4558	1.74	5473	5.70
0050	9.44	2041	3.86	2710	8.66	3223	2.65	4000	6.66	4561	2.41	5474	7.39
0059D	0.40	2065	3.20	2714	4.87	3224	4.13	4021	4.30	4568	2.65	5478	5.54
0065D	0.08	2070	4.34	2727X	9.33	3227	3.86	4024E	2.95	4581	1.18	5479	7.87
0066D	0.08	2081	4.29	2731	5.01	3240	3.01	4034	6.17	4583	4.73	5480	7.85
0067D	0.08	2089	3.29	2735	3.76	3241	3.53	4036	3.44	4611	0.70	5491	2.33
0079	2.12	2095	3.86	2759	4.85	3255	2.53	4038	2.72	4635	2.57	5506	6.89
0083	4.47	2105	2.66	2790	3.38	3257	2.45	4053	2.33	4653	3.07	5507	5.44
0106	23.82	2110	1.39	2791X	2.11	3270	2.96	4061	4.62	4665	6.57	5508	12.27
0113	3.59	2111	2.40	2797X	4.77	3300	3.39	4062	2.48	4670	5.52	5536	-
0170	3.55	2112	2.29	2802	4.79	3303	3.61	4101	1.73	4683	2.62	5537	5.97
0251	6.06	2114	2.88	2812	3.43	3307	7.07	4111	1.73	4686	1.21	5538	7.72
0400	9.54	2121	4.95	2835	1.53	3315	2.95	4112	1.07	4692	0.38	5551	15.24
0401	14.45	2130	3.12	2836	2.41	3334	2.86	4113	2.05	4693	1.13	5606	2.34
0763FN	2.08	2131	2.10	2841	3.78	3336	2.50	4114	5.39	4703	1.71	5610	3.81
0771N	0.74	2143	3.47	2881	2.83	3365	12.63	4130	5.21	4717	3.30	5645	11.43
0908P	105.00	2150	-	2883	3.07	3372	2.70	4131	4.32	4720	2.86	5651	9.06
0909P	104.00	2156	3.59	2913	1.97	3373	5.61	4133	2.52	4740	3.83	5703	24.08
0912P	464.00	2157	3.59	2915	5.77	3383	1.29	4150	0.71	4741	1.74	5705	4.42
0913P	312.00	2172	2.41	2916	3.45	3385	1.67	4206	3.69	4751	2.76	5951	0.40
0917	3.40	2174	3.49	2923	2.28	3400	3.16	4207	2.12	4771N	4.17	6003	10.06
1005*	10.44	2211	7.04	2942	2.37	3507	3.39	4239	2.66	4777	5.82	6005	7.70
1164	15.12	2220	2.06	2960	3.54	3515	3.15	4240	2.54	4825	1.44	6017	7.60
1165XE	3.90	2286	1.14	3004	2.17	3516X	1.41	4243	1.90	4828	2.08	6018	2.81
1320	3.39	2288	4.44	3018	3.78	3548	3.29	4244	2.21	4829	1.41	6045	4.92
1322	14.50	2300	4.48	3022	3.33	3559	2.29	4250	1.46	4902	2.57	6204	15.22
1430	5.25	2302	1.90	3027	3.32	3574	0.98	4251	2.14	4923	0.89	6206	6.04
1438	3.98	2305	1.32	3028	3.97	3581	1.57	4263	3.61	5020	9.98	6213	6.56
1452	3.11	2361	1.70	3030	6.53	3612	2.37	4273	2.31	5022	6.34	6214	3.71
1463	9.44	2362	1.83	3040	6.18	3620	3.64	4279	3.81	5037	27.19	6216	5.85
1470	3.94	2380	2.56	3041	4.45	3629	1.52	4282	2.05	5040	45.24	6217	6.00
1473X	1.68	2386	1.53	3042	2.45	3632	3.15	4283	5.06	5057	11.81	6229	4.54
1474X	2.59	2388	1.74	3064	3.36	3634	2.30	4299	1.58	5059	35.03	6233	9.24
1624E	4.28	2402	3.35	3066	4.00	3635	2.53	4301X	1.20	5069	30.49	6235	12.18
1642	4.97	2413	3.08	3076	2.93	3638	1.90	4304	3.64	5102	5.26	6236	20.18
1654	10.38	2416	1.38	3081D	2.54	3642	0.90	4307	2.38	5146	4.26	6237	3.00
1655	6.19	2417	2.11	3082D	3.92	3643	2.42	4308	-	5160	4.59	6251D	8.20
1699	2.32	2501	2.19	3085D	4.09	3647	3.00	4351	0.98	5183	5.25	6252D	7.91
1701	4.30	2503	1.46	3110	3.73	3648	2.06	4352	1.29	5188	6.44	6260	7.02
1710	6.90	2534	1.82	3111	3.28	3681	1.91	4360	0.82	5190	5.83	6306	8.03
1741D	2.48	2570	4.13	3113	2.49	3685	1.40	4361	1.60	5191	0.80	6319	5.48
1747	3.40	2576	-	3114	2.65	3719	3.37	4362	1.56	5192	4.77	6325	12.33
1748	3.10	2578	-	3118	2.63	3724	6.09	4410	4.61	5213	8.91	6400	6.88
1803D	5.40	2585	3.99	3119	0.80	3726	6.44	4417X	1.20	5215	4.02	6504	2.09
1852D	2.26	2586	2.67	3122	1.59	3803	3.78	4420	5.81	5221	4.36	6702M*	18.22
1853	3.29	2587	1.67	3126	3.18	3807	2.49	4431	0.91	5222	12.39	6703M*	36.28
1860	1.86	2589	2.15	3131	1.13	3808	3.08	4432	1.22	5223	7.65	6704M*	20.23
1924	2.12	2600	2.65	3132	3.32	3821	4.15	4439	2.58	5348	3.71	6801F	3.48

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, 2006

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	2.81	7425	9.63	8215	3.16	8869	0.88						
6824F	5.89	7431N	2.81	8227	4.70	8871	0.42						
6826F	7.82	7445N	0.38	8232	3.56	8901	0.28						
6834	3.21	7453N	0.94	8233	5.88	9012	1.59						
6836	5.65	7502	3.60	8235	2.91	9014	3.24						
6843F	14.81	7515	1.84	8236X	5.71	9015	2.82						
6845F	11.05	7520	3.92	8263	5.67	9016	2.34						
6854	5.42	7529X	8.83	8264	5.67	9019	2.70						
6872F	16.35	7538	12.88	8265	6.31	9033	1.90						
6874F	26.38	7539	2.72	8279	7.31	9040*	3.18						
6882	5.81	7540	4.48	8288	4.87	9044	1.74						
6884	12.20	7580	2.49	8291	5.52	9052	2.11						
7016M	9.62	7590	7.02	8292	3.76	9058	1.11						
7024M	10.69	7600	3.14	8293	8.28	9059	2.38						
7038M	7.61	7601	8.95	8304	5.53	9060	1.42						
7046M	7.51	7605	2.61	8350	4.72	9061	1.38						
7047M	19.17	7610	0.68	8380	3.18	9062	1.82						
7050M	15.15	7611	6.69	8381	1.57	9063	1.06						
7090M	8.45	7612	14.85	8385	2.55	9077F	1.14						
7098M	8.35	7613	7.05	8392	2.50	9082	1.67						
7099M	14.97	7704	5.77	8393	2.38	9083	1.76						
7133	5.98	7720X	2.62	8500	14.01	9084	1.60						
7151M	7.26	7723X	2.58	8601	0.98	9089	0.93						
7152M	14.46	7855	14.99	8606	4.82	9093	2.50						
7153M	8.07	8001	1.89	8709F	3.98	9101	3.13						
7222	10.04	8002	2.39	8710	2.65	9102	2.32						
7228	9.97	8006	2.33	8719	1.82	9154	1.93						
7229	9.18	8008	1.62	8720	1.85	9156	1.90						
7230	12.01	8010	1.72	8721	0.46	9178	11.03						
7231	6.29	8013	0.43	8726F	6.45	9179	28.61						
7232	6.73	8015	0.75	8734M	0.87	9180	8.42						
7309F	21.88	8017	1.63	8737M	0.79	9182	1.71						
7313F	4.19	8018	2.43	8738M	1.57	9186	18.08						
7317F	7.88	8021	2.39	8742	0.65	9220	3.95						
7323FN	4.87	8031	2.78	8745	4.86	9402	5.52						
7327F	12.49	8032	1.89	8748	0.77	9403	8.21						
7333M	6.05	8033	2.02	8755	0.61	9410	2.65						
7335M	6.73	8039	2.23	8800	1.07	9501	1.94						
7337M	12.06	8044	3.20	8803	0.10	9505	3.71						
7350F	21.26	8045	0.51	8805M	0.40	9516	2.37						
7360	5.95	8046	2.36	8810	0.30	9519	4.94						
7370	4.37	8047	0.96	8814M	0.37	9521	4.18						
7380	5.22	8050	-	8815M	0.72	9522	1.50						
7382	5.95	8058	2.65	8820	0.24	9534	6.29						
7390	3.95	8072	1.16	8824	3.01	9554	11.82						
7394M	20.50	8102	1.52	8825	1.81	9586	0.56						
7395M	22.78	8103	3.19	8826	2.04	9600	1.95						
7398M	38.68	8105	3.00	8831	1.36	9620	0.92						
7403	3.51	8106	4.47	8832	0.38								
7405N	1.12	8107	4.38	8833*	1.40								
7409	25.61	8111	2.11	8835	2.65								
7420	22.31	8116	2.88	8837Xa	a								
7421	2.57	8203	5.49	8848X	2.80								
7422	4.55	8204	5.97	8849X	2.40								
7423	3.27	8209	2.99	8868	0.52								

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, 2006

FOOTNOTE

- 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	0.40	S	1624E	0.03	S	3082D	0.07	S
0065D	0.08	S	1741D	0.34	S	3085D	0.08	S
0066D	0.08	S	1803D	0.45	S	4024E	0.03	S
0067D	0.08	S	1852D	0.07	Asb	6251D	0.05	S
1165XE	0.04	S	3081D	0.05	S	6252D	0.07	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 \$4.59. (For coverage written separately for federal benefits only, \$1.77. For coverage written separately for state benefits only, \$2.82.)
- 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 2.421 and elr x 2.19.
- 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 \$0.92.
- 9040 The ex-medical advisory loss cost for this classification is \$2.00.

Effective April 1, 2006

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			
	I	II	III	IV
\$100	0.8%	0.8%	0.4%	0.3%
\$200	1.5%	1.5%	0.8%	0.6%
\$300	2.3%	2.2%	1.2%	0.8%
\$400	2.8%	2.8%	1.5%	1.0%
\$500	3.3%	3.3%	1.8%	1.2%
\$1,000	5.3%	5.2%	2.9%	2.1%
\$1,500	6.6%	6.4%	3.7%	2.7%
\$2,000	7.8%	7.4%	4.4%	3.1%
\$2,500	8.8%	8.3%	4.9%	3.6%
\$5,000	12.8%	12.0%	7.4%	5.4%

Basis of premium applicable in accordance with the footnote instructions for Code 7370 --

"Taxicab Co.":

Employee operated vehicle.....	\$48,630.00
Leased or rented vehicle.....	\$32,420.00

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

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"..... \$1,200.00

Minimum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" \$312.00

Per Passenger Seat Surcharge - In accordance with the footnote instructions for classification 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..... \$32,700.00

Terrorism Risk Insurance Act-Certified Losses (Advisory Loss Cost)..... 0.02

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with **Basic Manual** Rule 3-A-4..... 102%

(Multiply a Non-F classification loss cost by a factor of 2.02 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.79) and the adjustment for differences in loss-based expenses (1.131).)

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 \$5,000*. If more than two years, an average annual premium of at least \$2,500** is required. Page R-4 of the **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

* Effective 1/1/2007, this amount has changed to \$8,000.

** Effective 1/1/2007, this amount has changed to \$4,000.

Changes Subsequent to Original Printing of *Basic Manual* Pages Effective April 1, 2006

CLASS CODE	RATE	MIN PREM	EXPLANATION
7403	5.99	850	Effective 1/1/07 per Item B-1399.
7409	-	-	Discontinued 1/1/07 per Item B-1399.
7420	44.87	850	Effective 1/1/07 per Item B-1399.
7423	-	-	Discontinued 1/1/07 per Item B-1399.
7425	9.97	850	Effective 1/1/07 per Item B-1399A.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

NORTH CAROLINA

Page S1

Original Printing

Effective April 1, 2006

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	3.92	850	1925	5.97	850	2623	6.27	850	3145	3.64	850	3822X	12.84	850
0008	6.15	850	2001	7.11	850	2651	2.63	697	3146	3.75	850	3824X	8.71	850
0016	15.80	850	2002	7.55	850	2660	5.66	850	3169	6.17	850	3826	1.28	447
0034	7.81	850	2003	6.27	850	2670	2.66	702	3175	3.78	850	3827	2.07	593
0035	4.34	850	2014	6.36	850	2683	3.82	850	3179	2.96	758	3830	5.10	850
0036	9.65	850	2016	6.50	850	2688	4.01	850	3180	6.73	850	3851	3.42	843
0037	6.34	850	2021	5.57	850	2705X*	78.89	850	3188	2.19	615	3865	5.24	850
0042	10.18	850	2039	6.59	850	2706X	23.30	850	3220	4.36	850	3881	7.74	850
0050	16.54	850	2041	6.76	850	2710	15.17	850	3223	4.64	850	4000	11.67	850
0059D	0.70	-	2065	5.61	850	2714	8.53	850	3224	7.24	850	4021	7.53	850
0065D	0.14	-	2070	7.60	850	2727X	16.35	850	3227	6.76	850	4024E	5.17	850
0066D	0.14	-	2081	7.52	850	2731	8.78	850	3240	5.27	850	4034	10.81	850
0067D	0.14	-	2089	5.76	850	2735	6.59	850	3241	6.18	850	4036	6.03	850
0079	3.71	850	2095	6.76	850	2759	8.50	850	3255	4.43	850	4038	4.77	850
0083	7.83	850	2105	4.66	850	2790	5.92	850	3257	4.29	850	4053	4.08	850
0106	41.73	850	2110	2.44	661	2791X	3.70	850	3270	5.19	850	4061	8.09	850
0113	6.29	850	2111	4.20	850	2797X	8.36	850	3300	5.94	850	4062	4.34	850
0170	6.22	850	2112	4.01	850	2802	8.39	850	3303	6.32	850	4101	3.03	771
0251	10.62	850	2114	5.05	850	2812	6.01	850	3307	12.39	850	4111	3.03	771
0400	16.71	850	2121	8.67	850	2835	2.68	706	3315	5.17	850	4112	1.87	556
0401	25.32	A	2130	5.47	850	2836	4.22	850	3334	5.01	850	4113	3.59	850
0763FN	3.64	-	2131	3.68	850	2841	6.62	850	3336	4.38	850	4114	9.44	850
0771N	1.30	-	2143	6.08	850	2881	4.96	850	3365	22.13	850	4130	9.13	850
0908P	184.00	394	2150	-	-	2883	5.38	850	3372	4.73	850	4131	7.57	850
0909P	182.00	392	2156	6.29	850	2913	3.45	848	3373	9.83	850	4133	4.42	850
0912P	813.00	850	2157	6.29	850	2915	10.11	850	3383	2.26	628	4150	1.24	439
0913P	547.00	757	2172	4.22	850	2916	6.04	850	3385	2.93	752	4206	6.46	850
0917	5.96	850	2174	6.11	850	2923	3.99	850	3400	5.54	850	4207	3.71	850
1005*	18.29	850	2211	12.33	850	2942	4.15	850	3507	5.94	850	4239	4.66	850
1164	26.49	850	2220	3.61	850	2960	6.20	850	3515	5.52	850	4240	4.45	850
1165XE	6.83	850	2286	2.00	580	3004	3.80	850	3516X	2.47	667	4243	3.33	826
1320	5.94	850	2288	7.78	850	3018	6.62	850	3548	5.76	850	4244	3.87	850
1322	25.40	850	2300	7.85	850	3022	5.83	850	3559	4.01	850	4250	2.56	684
1430	9.20	850	2302	3.33	826	3027	5.82	850	3574	1.72	528	4251	3.75	850
1438	6.97	850	2305	2.31	637	3028	6.96	850	3581	2.75	719	4263	6.32	850
1452	5.45	850	2361	2.98	761	3030	11.44	850	3612	4.15	850	4273	4.05	850
1463	16.54	850	2362	3.21	804	3040	10.83	850	3620	6.38	850	4279	6.68	850
1470	6.90	850	2380	4.49	850	3041	7.80	850	3629	2.66	702	4282	3.59	850
1473X	2.94	754	2386	2.68	706	3042	4.29	850	3632	5.52	850	4283	8.87	850
1474X	4.54	850	2388	3.05	774	3064	5.89	850	3634	4.03	850	4299	2.77	722
1624E	7.50	850	2402	5.87	850	3066	7.01	850	3635	4.43	850	4301X	2.10	599
1642	8.71	850	2413	5.40	850	3076	5.13	850	3638	3.33	826	4304	6.38	850
1654	18.19	850	2416	2.42	658	3081D	4.45	850	3642	1.58	502	4307	4.17	850
1655	10.84	850	2417	3.70	850	3082D	6.87	850	3643	4.24	850	4308	-	-
1699	4.06	850	2501	3.84	850	3085D	7.17	850	3647	5.26	850	4351	1.72	528
1701	7.53	850	2503	2.56	684	3110	6.53	850	3648	3.61	850	4352	2.26	628
1710	12.09	850	2534	3.19	800	3111	5.75	850	3681	3.35	830	4360	1.44	476
1741D	4.35	850	2570	7.24	850	3113	4.36	850	3685	2.45	663	4361	2.80	728
1747	5.96	850	2576	-	-	3114	4.64	850	3719	5.90	850	4362	2.73	715
1748	5.43	850	2578	-	-	3118	4.61	850	3724	10.67	850	4410	8.08	850
1803D	9.46	850	2585	6.99	850	3119	1.40	469	3726	11.28	850	4417X	2.10	599
1852D	3.96	850	2586	4.68	850	3122	2.79	726	3803	6.62	850	4420	10.18	850
1853	5.76	850	2587	2.93	752	3126	5.57	850	3807	4.36	850	4431	1.59	504
1860	3.26	813	2589	3.77	850	3131	1.98	576	3808	5.40	850	4432	2.14	606
1924	3.71	850	2600	4.64	850	3132	5.82	850	3821	7.27	850	4439	4.52	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, 2006

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	5.89	850	5402	8.90	850	6811	4.92	850	7425	16.87	850	8215	5.54	850
4459	4.92	850	5403	16.07	850	6824F	10.32	850	7431N	4.92	850	8227	8.23	850
4470	2.94	754	5437	13.33	850	6826F	13.70	850	7445N	0.67	-	8232	6.24	850
4484	5.31	850	5443	14.12	850	6834	5.62	850	7453N	1.65	-	8233	10.30	850
4493	8.51	850	5445	12.07	850	6836	9.90	850	7502	6.31	850	8235	5.10	850
4511	1.16	425	5462	11.41	850	6843F	25.95	850	7515	3.22	806	8236X	10.00	850
4557	4.15	850	5472	10.02	850	6845F	19.36	850	7520	6.87	850	8263	9.93	850
4558	3.05	774	5473	9.99	850	6854	9.50	850	7529X	15.47	850	8264	9.93	850
4561	4.22	850	5474	12.95	850	6872F	28.65	850	7538	22.57	850	8265	11.06	850
4568	4.64	850	5478	9.71	850	6874F	46.22	850	7539	4.77	850	8279	12.81	850
4581	2.07	593	5479	13.79	850	6882	10.18	850	7540	7.85	850	8288	8.53	850
4583	8.29	850	5480	13.75	850	6884	21.37	850	7580	4.36	850	8291	9.67	850
4611	1.23	438	5491	4.08	850	7016M	16.85	850	7590	12.30	850	8292	6.59	850
4635	4.50	850	5506	12.07	850	7024M	18.73	850	7600	5.50	850	8293	14.51	850
4653	5.38	850	5507	9.53	850	7038M	13.33	850	7601	15.68	850	8304	9.69	850
4665	11.51	850	5508	21.50	850	7046M	13.16	850	7605	4.57	850	8350	8.27	850
4670	9.67	850	5536	-	-	7047M	33.59	850	7610	1.19	430	8380	5.57	850
4683	4.59	850	5537	10.46	850	7050M	26.54	850	7611	11.72	850	8381	2.75	719
4686	2.12	602	5538	13.53	850	7090M	14.80	850	7612	26.02	850	8385	4.47	850
4692	0.67	334	5551	26.70	850	7098M	14.63	850	7613	12.35	850	8392	4.38	850
4693	1.98	576	5606	4.10	850	7099M	26.23	850	7704	10.11	850	8393	4.17	850
4703	3.00	765	5610	6.68	850	7133	10.48	850	7720X	4.59	850	8500	24.55	850
4717	5.78	850	5645	20.03	850	7151M	12.72	850	7723X	4.52	850	8601	1.72	528
4720	5.01	850	5651	15.87	850	7152M	25.33	850	7855	26.26	850	8606	8.44	850
4740	6.71	850	5703	42.19	850	7153M	14.14	850	8001	3.31	822	8709F	6.97	850
4741	3.05	774	5705	7.74	850	7222	17.59	850	8002	4.19	850	8710	4.64	850
4751	4.84	850	5951	0.70	340	7228	17.47	850	8006	4.08	850	8719	3.19	800
4771N	7.31	850	6003	17.63	850	7229	16.08	850	8008	2.84	735	8720	3.24	809
4777	10.20	850	6005	13.49	850	7230	21.04	850	8010	3.01	767	8721	0.81	360
4825	2.52	676	6017	13.32	850	7231	11.02	850	8013	0.75	349	8726F	11.30	850
4828	3.64	850	6018	4.92	850	7232	11.79	850	8015	1.31	452	8734M	1.52	491
4829	2.47	667	6045	8.62	850	7309F	38.33	850	8017	2.86	739	8737M	1.38	465
4902	4.50	850	6204	26.67	850	7313F	7.34	850	8018	4.26	850	8738M	2.75	719
4923	1.56	499	6206	10.58	850	7317F	13.81	850	8021	4.19	850	8742	1.14	421
5020	17.48	850	6213	11.49	850	7323FN	8.53	850	8031	4.87	850	8745	8.51	850
5022	11.11	850	6214	6.50	850	7327F	21.88	850	8032	3.31	822	8748	1.35	460
5037	47.64	850	6216	10.25	850	7333M	10.60	850	8033	3.54	850	8755	1.07	408
5040	79.26	850	6217	10.51	850	7335M	11.79	850	8039	3.91	850	8800	1.87	556
5057	20.69	850	6229	7.95	850	7337M	21.13	850	8044	5.61	850	8803	0.18	243
5059	61.37	850	6233	16.19	850	7350F	37.25	850	8045	0.89	375	8805M	0.70	340
5069	53.42	850	6235	21.34	850	7360	10.42	850	8046	4.13	850	8810	0.53	308
5102	9.22	850	6236	35.36	850	7370	7.66	850	8047	1.68	521	8814M	0.65	330
5146	7.46	850	6237	5.26	850	7380	9.15	850	8050	-	-	8815M	1.26	443
5160	8.04	850	6251D	14.37	850	7382	10.42	850	8058	4.64	850	8820	0.42	288
5183	9.20	850	6252D	13.86	850	7390	6.92	850	8072	2.03	586	8824	5.27	850
5188	11.28	850	6260	12.30	850	7394M	35.92	850	8102	2.66	702	8825	3.17	796
5190	10.21	850	6306	14.07	850	7395M	39.91	850	8103	5.59	850	8826	3.57	850
5191	1.40	469	6319	9.60	850	7398M	67.77	850	8105	5.26	850	8831	2.38	650
5192	8.36	850	6325	21.60	850	7403	6.15	850	8106	7.83	850	8832	0.67	334
5213	15.61	850	6400	12.05	850	7405N	1.96	697	8107	7.67	850	8833*	2.45	663
5215	7.04	850	6504	3.66	850	7409	44.87	850	8111	3.70	850	8835	4.64	850
5221	7.64	850	6702M*	31.92	850	7420	39.09	850	8116	5.05	850	8837Xa	a	a
5222	21.71	850	6703M*	63.56	850	7421	4.50	850	8203	9.62	850	8848X	4.91	850
5223	13.40	850	6704M*	35.44	850	7422	7.97	850	8204	10.46	850	8849X	4.20	850
5348	6.50	850	6801F	6.10	850	7423	5.73	850	8209	5.24	850	8868	0.91	378

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

Page S3

Original Printing

Effective April 1, 2006

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	1.54	495												
8871	0.74	347												
8901	0.49	301												
9012	2.79	726												
9014	5.68	850												
9015	4.94	850												
9016	4.10	850												
9019	4.73	850												
9033	3.33	826												
9040*	5.57	850												
9044	3.05	774												
9052	3.70	850												
9058	1.94	569												
9059	4.17	850												
9060	2.49	671												
9061	2.42	658												
9062	3.19	800												
9063	1.86	554												
9077F	2.00	580												
9082	2.93	752												
9083	3.08	780												
9084	2.80	728												
9089	1.63	512												
9093	4.38	850												
9101	5.48	850												
9102	4.06	850												
9154	3.38	835												
9156	3.33	826												
9178	19.32	850												
9179	50.12	850												
9180	14.75	850												
9182	3.00	765												
9186	31.68	850												
9220	6.92	850												
9402	9.67	850												
9403	14.38	850												
9410	4.64	850												
9501	3.40	839												
9505	6.50	850												
9516	4.15	850												
9519	8.65	850												
9521	7.32	850												
9522	2.63	697												
9534	11.02	850												
9554	20.71	850												
9586	0.98	391												
9600	3.42	843												
9620	1.61	508												

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, 2006

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	0.70	S	1624E	0.05	S	3082D	0.12	S
0065D	0.14	S	1741D	0.60	S	3085D	0.14	S
0066D	0.14	S	1803D	0.79	S	4024E	0.05	S
0067D	0.14	S	1852D	0.12	Asb	6251D	0.09	S
1165XE	0.07	S	3081D	0.09	S	6252D	0.12	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 \$8.04. (For coverage written separately for federal benefits only, \$3.10. For coverage written separately for state benefits only, \$4.94.)
- 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 2.421 and elr x 2.19.
- 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 \$1.62.
- 9040 The ex-medical rate for this classification is \$3.51.

Effective April 1, 2006

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the footnote instructions for Code 7370 --

"Taxicab Co.":

Employee operated vehicle.....	\$48,630.00
Leased or rented vehicle.....	\$32,420.00

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

Expense Constant applicable in accordance with *Basic Manual* Rule 3-A-11..... \$210.00

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

Basic Factor	0.30	LSRP Development Factors	
Minimum Premium Factor	0.75	1st Adjustment	0.28
Maximum Premium Factor	1.75	2nd Adjustment	0.2
Loss Conversion Factor	1.135	3rd Adjustment	0.13
Tax Multiplier	1.031	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"..... \$1,200.00

Minimum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$312.00

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..... \$32,700.00

Percentage Premium 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			
	I	II	III	IV
\$100	0.4%	0.4%	0.2%	0.1%
\$200	0.9%	0.9%	0.5%	0.3%
\$300	1.3%	1.3%	0.7%	0.4%
\$400	1.6%	1.6%	0.9%	0.6%
\$500	1.9%	1.9%	1.0%	0.7%
\$1,000	3.1%	3.0%	1.7%	1.2%
\$1,500	3.9%	3.7%	2.1%	1.5%
\$2,000	4.5%	4.3%	2.5%	1.8%
\$2,500	5.1%	4.8%	2.9%	2.1%
\$5,000	7.4%	7.0%	4.3%	3.1%

Terrorism Risk Insurance Act -Certified Losses (Assigned Risk)..... 0.03

Effective April 1, 2006

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES (cont.)

United States Longshore and Harbor Workers' Compensation Coverage Percentage

applicable only in connection with **Basic Manual** Rule 3-A-4..... 102%

(Multiply a Non-F classification rate by a factor of 2.02 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.79) and the adjustment for differences in loss-based expenses (1.131).)

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 \$5,000*. If more than two years, an average annual premium of at least \$2,500** is required. Page R-4 of the **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

* Effective 1/1/2007, this amount has changed to \$8,000.

** Effective 1/1/2007, this amount has changed to \$4,000.