

Changes Subsequent to Original Printing of *Basic Manual* Pages Effective April 1, 2008

CLASS CODE	LOSS COST	EXPLANATION
0908P	149.00	Effective 7/1/08 per Item B-1397.
0909	-	Discontinued 7/1/08 per Item B-1397.
0912	-	Discontinued 7/1/08 per Item B-1397.
0913P	347.00	Effective 7/1/08 per Item B-1397.
2702	13.77	Effective 7/1/08 per Item B-1397.
2706	-	Discontinued 7/1/08 per Item B-1397.
2709	13.77	Effective 7/1/08 per Item B-1397.
3066	-	Discontinued 7/1/08 per Item B-1397.
3069	8.82	Effective 7/1/08 per Item B-1397.
3076	3.63	Effective 7/1/08 per Item B-1397.
5535	8.82	Effective 7/1/08 per Item B-1397.
5538	-	Discontinued 7/1/08 per Item B-1397.
7704	-	Discontinued 7/1/08 per Item B-1397.
7705	4.86	Effective 7/1/08 per Item B-1397.
7710	3.93	Effective 7/1/08 per Item B-1397.
7711	3.93	Effective 7/1/08 per Item B-1397.
8799	1.09	Effective 7/1/08 per Item B-1397.
9170	3.08	Effective 7/1/08 per Item B-1397.

**ADVISORY LOSS COSTS - NOT RATES**

**NORTH CAROLINA**

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

Original Printing

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Effective April 1, 2008

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
0005X	2.79	1925	3.51	2623	4.75	3145	2.72	3822X	7.79	4452	3.55	5402	4.89
0008X	2.37	2001	3.66	2651	2.54	3146	2.57	3824X	5.15	4459	3.21	5403X	8.52
0016X	7.48	2002	3.55	2660	3.16	3169	2.84	3826	1.05	4470	2.20	5437	8.08
0034X	3.39	2003	2.97	2670	1.75	3175	3.15	3827	1.33	4484	3.34	5443	8.48
0035X	2.82	2014	5.01	2683	2.34	3179	1.85	3830X	3.39	4493	6.01	5445	8.55
0036X	4.83	2016	3.39	2688	3.87	3180	4.08	3851	2.36	4511	0.77	5462	8.44
0037X	3.54	2021	3.99	2705X*	43.86	3188	1.68	3865	2.61	4557	2.30	5472	6.72
0042	5.12	2039	4.64	2706X	13.77	3220	2.22	3881	3.97	4558	2.02	5473	6.31
0050X	14.69	2041	3.42	2710	11.95	3223	2.62	4000	6.65	4561	2.23	5474	7.16
0059D	0.45	2065	3.45	2714	4.28	3224	3.85	4021	5.13	4568	3.00	5478	5.49
0065D	0.10	2070	4.87	2727X	11.70	3227	3.54	4024E	3.87	4581	1.47	5479	8.88
0066D	0.10	2081	4.51	2731	5.51	3240	3.09	4034X	6.89	4583	4.82	5480	8.70
0067D	0.10	2089	4.66	2735X	3.67	3241	4.60	4036	2.92	4611	0.64	5491	3.05
0079X	2.09	2095	5.42	2759	4.94	3255	2.13	4038	4.59	4635	2.57	5506	9.14
0083X	3.64	2105	2.41	2790	2.99	3257	2.83	4053	3.41	4653	3.05	5507	5.49
0106	24.34	2110	1.61	2791X	2.23	3270	3.98	4061	5.58	4665	7.93	5508	20.47
0113X	3.54	2111	2.25	2797X	6.14	3300	5.73	4062	2.34	4670	4.87	5536	-
0170X	3.06	2112	3.46	2802	5.01	3303	4.82	4101	1.63	4683	3.44	5537X	7.37
0251	4.88	2114	2.69	2812	4.01	3307	8.37	4111	2.77	4686	1.92	5538X	8.82
0400	9.09	2121	4.66	2835	1.84	3315	5.00	4112	1.56	4692	0.58	5551	16.48
0401	9.78	2130	2.69	2836	2.40	3334	2.70	4113	2.06	4693	1.05	5606	2.70
0763FN	2.04	2131	2.38	2841	3.93	3336	3.14	4114	5.82	4703	2.87	5610	5.43
0771N	0.65	2143	3.55	2881X	2.88	3365	13.46	4130	5.94	4717	2.89	5645	13.88
0908PX	151.00	2150	-	2883X	3.44	3372X	2.97	4131	4.94	4720	1.95	5651	10.41
0909PX	137.00	2156	-	2913	2.33	3373	7.30	4133	2.76	4740	3.34	5703	15.94
0912PX	368.00	2157	5.62	2915	6.33	3383	1.32	4150	0.60	4741	1.86	5705	5.63
0913PX	343.00	2172	2.16	2916	3.48	3385	1.51	4206	3.62	4751	3.13	5951	0.39
0917X	3.00	2174	3.19	2923	2.25	3400X	3.74	4207	1.95	4771N	3.67	6003	9.71
1005*	12.16	2211	9.38	2942	2.30	3507	3.16	4239	3.62	4777	5.59	6005	8.07
1164	14.64	2220	2.62	2960	3.62	3515	3.08	4240	2.69	4825	1.05	6017	7.41
1165XE	3.79	2286	1.38	3004	2.28	3516X	1.79	4243	2.16	4828	2.59	6018	2.92
1320	3.73	2288	4.08	3018	4.98	3548	2.23	4244	2.36	4829	1.41	6045	4.72
1322	15.91	2300	4.87	3022	3.53	3559	3.73	4250	1.84	4902	3.03	6204	19.14
1430	4.95	2302	2.40	3027	3.72	3574	1.17	4251	1.91	4923	1.17	6206	6.82
1438	3.46	2305	1.72	3028	6.42	3581	2.08	4263	4.33	5020	11.43	6213	5.14
1452	4.32	2361	2.11	3030	7.45	3612	1.83	4273	2.04	5022X	6.94	6214	3.44
1463	11.61	2362	2.35	3040	6.32	3620	6.14	4279	3.26	5037	33.50	6216	8.29
1470	4.48	2380	2.28	3041	3.86	3629	2.28	4282	2.00	5040	44.20	6217X	6.49
1473X	2.34	2386	1.29	3042	3.08	3632	3.42	4283	4.19	5057	14.54	6229	5.64
1474X	2.91	2388	2.16	3064	5.68	3634	1.91	4299	1.76	5059	41.38	6233	9.39
1624E	3.54	2402	3.79	3066X	4.77	3635	3.47	4301X	1.33	5069	26.96	6235	13.22
1642	5.45	2413	2.60	3076X	2.92	3638	2.12	4304	3.70	5102X	5.79	6236	20.60
1654	11.78	2416	1.42	3081D	3.25	3642	0.87	4307	1.79	5146	4.91	6237	3.44
1655	6.36	2417	2.22	3082D	4.99	3643	3.03	4308	-	5160	5.23	6251D	12.85
1699	2.69	2501	2.33	3085D	5.11	3647	3.08	4351	1.10	5183	5.08	6252D	9.45
1701	6.22	2503	1.40	3110	4.08	3648	1.58	4352	1.32	5188	6.55	6260	7.40
1710	6.57	2534	2.10	3111	4.11	3681	1.50	4360	1.08	5190	6.38	6306	8.30
1741D	2.84	2570	4.49	3113	2.41	3685	1.49	4361	1.78	5191	0.83	6319	6.01
1747	3.16	2576	-	3114	3.40	3719	2.37	4362	1.49	5192	4.66	6325	16.19
1748	5.24	2578	-	3118	3.18	3724	6.08	4410	4.05	5213X	10.07	6400	7.15
1803D	7.57	2585	3.87	3119	0.76	3726	6.44	4417X	1.97	5215	4.33	6504	2.82
1852D	3.04	2586	2.34	3122	1.91	3803	3.14	4420	8.39	5221	3.82	6702M*	26.88
1853	2.78	2587	2.74	3126	3.21	3807	2.35	4431	1.24	5222X	15.17	6703M*	51.61
1860	2.35	2589	2.19	3131	1.29	3808	2.65	4432	1.43	5223	5.97	6704M*	29.86
1924	2.96	2600	2.39	3132	3.63	3821	4.48	4439	2.18	5348	5.15	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, 2008

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	3.18	7425	9.03	8215	3.98	8869	0.90						
6824F	6.20	7431N	3.26	8227	5.41	8871	0.43						
6826F	7.05	7445N	0.35	8232	4.19	8901	0.32						
6834	3.09	7453N	1.08	8233	6.21	9012X	1.93						
6836	4.56	7502	4.97	8235	4.77	9014X	3.08						
6843F	9.65	7515	1.45	8236X	5.27	9015X	3.32						
6845F	14.28	7520	4.09	8263	9.20	9016	2.99						
6854	5.69	7529X	8.21	8264	6.05	9019	2.34						
6872F	13.79	7538	13.34	8265	7.09	9033	2.09						
6874F	24.21	7539	3.36	8279	7.70	9040*	3.38						
6882	5.47	7540	4.33	8288	5.79	9044	1.57						
6884	11.95	7580	2.83	8291	7.78	9052	2.28						
7016M	7.37	7590	4.63	8292	3.75	9058	1.40						
7024M	8.18	7600	4.25	8293X	10.29	9059	3.12						
7038M	7.18	7601	11.24	8304	5.61	9060	1.84						
7046M	8.04	7605	3.60	8350	5.75	9061	1.45						
7047M	14.14	7610	0.85	8380	3.36	9062	1.98						
7050M	13.79	7611	7.03	8381	2.02	9063X	0.94						
7090M	7.98	7612	14.67	8385X	4.02	9077F	1.04						
7098M	8.93	7613	9.14	8392	3.17	9082	1.78						
7099M	15.43	7704X	3.93	8393	2.58	9083	1.72						
7133	5.39	7720X	2.87	8500X	9.54	9084	1.50						
7151M	6.55	7723X	2.30	8601	1.08	9089	0.77						
7152M	12.57	7855	22.12	8606	4.40	9093	2.58						
7153M	7.28	8001	1.55	8709F	4.21	9101	3.35						
7222	11.22	8002	2.39	8710	2.81	9102	2.60						
7228	11.08	8006	2.49	8719	1.76	9154	2.19						
7229	9.79	8008	1.79	8720	1.65	9156	2.48						
7230	12.16	8010	1.98	8721	0.55	9178X	10.98						
7231	5.77	8013	0.58	8726F	5.36	9179X	28.80						
7232	8.84	8015	1.10	8734M	0.82	9180	7.17						
7309F	20.85	8017	1.66	8737M	0.74	9182X	1.92						
7313F	3.93	8018	2.49	8738M	1.41	9186	28.77						
7317F	7.38	8021	2.60	8742	0.60	9220	4.84						
7323FN	4.77	8031	2.91	8745	5.74	9402	7.14						
7327F	8.84	8032	2.36	8748	1.05	9403	8.75						
7333M	4.77	8033	2.34	8755	0.51	9410	2.31						
7335M	5.29	8039	2.89	8800X	1.09	9501	2.56						
7337M	9.15	8044X	3.49	8803	0.12	9505	4.20						
7350F	11.56	8045	0.63	8805M	0.44	9516	2.70						
7360	7.77	8046	2.89	8810	0.33	9519	4.98						
7370X	4.86	8047	1.13	8814M	0.39	9521	3.85						
7380	5.19	8050	-	8815M	0.76	9522X	1.84						
7382	5.95	8058	2.77	8820	0.32	9534	7.49						
7390	5.02	8072	1.06	8824	3.87	9554	11.91						
7394M	16.43	8102	2.05	8825	2.26	9586	0.64						
7395M	18.25	8103	2.96	8826	2.58	9600	2.15						
7398M	31.53	8105	3.60	8831	1.46	9620	0.98						
7403	3.64	8106	4.30	8832	0.41								
7405N	1.04	8107	4.10	8833*	1.71								
7409	-	8111	2.37	8835	2.68								
7420	26.88	8116	3.38	8837aX	a								
7421	2.47	8203	7.43	8848X	3.44								
7422	3.81	8204	3.93	8849X	3.29								
7423	-	8209	2.58	8868	0.51								

**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, 2008

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	0.45	S	1624E	0.03	S	3082D	0.08	S
0065D	0.10	S	1741D	0.38	S	3085D	0.10	S
0066D	0.10	S	1803D	0.63	S	4024E	0.04	S
0067D	0.10	S	1852D	0.10	Asb	6251D	0.08	S
1165XE	0.04	S	3081D	0.06	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 \$4.77. (For coverage written separately for federal benefits only, \$1.81. For coverage written separately for state benefits only, \$2.96.)
- 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 2.333 and elr x 2.126.
- 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 \$1.09.
- 9040 The ex-medical advisory loss cost for this classification is \$2.13.

Effective April 1, 2008

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.....	\$51,608.00
Leased or rented vehicle.....	\$34,405.00

<b>Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents</b> (Advisory Loss Cost) discontinued effective 9/1/2008*.....	0.01
<b>Catastrophe (other than Certified Acts of Terrorism)</b> (Advisory Loss Cost) effective 9/1/2008*.....	0.01

<b>Foreign Terrorism</b> (Advisory Loss Cost) discontinued effective 9/1/2008*.....	0.02
<b>Terrorism</b> (Advisory Loss Cost) effective 9/1/2008*.....	0.01

<b>Maximum Payroll</b> applicable in accordance with <b>Basic Manual</b> Rule 2-E-1 -- "Executive Officers of a corporation" and the <b>Basic Manual</b> footnote instructions for Code 9178 -- "Athletic Team: Non-Contact Sports," Code 9179 -- "Athletic Team: Contact Sports," and Code 9186 -- "Carnival--Traveling" discontinued effective 7/1/2008**.....	\$1,300.00
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<b>Maximum Payroll</b> applicable in accordance with <b>Basic Manual</b> Rule 2-E-1 -- "Executive Officers of a corporation" and the <b>Basic Manual</b> footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 -- "Carnival--Traveling" effective 7/1/2008**.....	\$1,300.00
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<b>Minimum Payroll</b> applicable in accordance with <b>Basic Manual</b> Rule 2-E-1 -- "Executive Officers" .....	\$331.00
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Effective April 1, 2008

ADVISORY MISCELLANEOUS VALUES (cont.)

**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..... \$34,700.00

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with *Basic Manual* Rule 3-A-4..... 100%

(Multiply a Non-F classification loss cost by a factor of 2.00 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 (1.121).)

**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.

\*Per Item B-1407  
\*\*Per Item B-1397

RESERVED FOR FUTURE USE

Changes Subsequent to Original Printing of *Basic Manual Pages* Effective April 1, 2008

CLASS CODE	RATE	MIN PREM	EXPLANATION
0908P	269.00	519	Effective 7/1/08 per Item B-1397.
0909	-	-	Discontinued 7/1/08 per Item B-1397.
0912	-	-	Discontinued 7/1/08 per Item B-1397.
0913P	625.00	850	Effective 7/1/08 per Item B-1397.
2702	24.82	850	Effective 7/1/08 per Item B-1397.
2706	-	-	Discontinued 7/1/08 per Item B-1397.
2709	24.82	850	Effective 7/1/08 per Item B-1397.
3066	-	-	Discontinued 7/1/08 per Item B-1397.
3069	15.90	850	Effective 7/1/08 per Item B-1397.
3076	6.54	850	Effective 7/1/08 per Item B-1397.
5535	15.90	850	Effective 7/1/08 per Item B-1397.
5538	-	-	Discontinued 7/1/08 per Item B-1397.
7704	-	-	Discontinued 7/1/08 per Item B-1397.
7705	8.76	850	Effective 7/1/08 per Item B-1397.
7710	7.08	850	Effective 7/1/08 per Item B-1397.
7711	7.08	850	Effective 7/1/08 per Item B-1397.
8799	1.96	613	Effective 7/1/08 per Item B-1397.
9170	5.55	850	Effective 7/1/08 per Item B-1397.



**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**NORTH CAROLINA**

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**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
0005X	5.03	850	1925	6.33	850	2623	8.56	850	3145	4.90	850	3822X	14.04	850
0008X	4.27	850	2001	6.60	850	2651	4.58	850	3146	4.63	850	3824X	9.28	850
0016X	13.48	850	2002	6.40	850	2660	5.70	850	3169	5.12	850	3826	1.89	600
0034X	6.11	850	2003	5.35	850	2670	3.15	833	3175	5.68	850	3827	2.40	694
0035X	5.08	850	2014	9.03	850	2683	4.22	850	3179	3.33	850	3830X	6.11	850
0036X	8.71	850	2016	6.11	850	2688	6.97	850	3180	7.35	850	3851	4.25	850
0037X	6.38	850	2021	7.19	850	2705X*	79.05	850	3188	3.03	811	3865	4.70	850
0042	9.23	850	2039	8.36	850	2706X	24.82	850	3220	4.00	850	3881	7.16	850
0050X	26.48	850	2041	6.16	850	2710	21.54	850	3223	4.72	850	4000	11.99	850
0059D	0.81	-	2065	6.22	850	2714	7.71	850	3224	6.94	850	4021	9.25	850
0065D	0.18	-	2070	8.78	850	2727X	21.09	850	3227	6.38	850	4024E	6.97	850
0066D	0.18	-	2081	8.13	850	2731	9.93	850	3240	5.57	850	4034X	12.42	850
0067D	0.18	-	2089	8.40	850	2735X	6.61	850	3241	8.29	850	4036	5.26	850
0079X	3.77	850	2095	9.77	850	2759	8.90	850	3255	3.84	850	4038	8.27	850
0083X	6.56	850	2105	4.34	850	2790	5.39	850	3257	5.10	850	4053	6.15	850
0106	43.87	850	2110	2.90	787	2791X	4.02	850	3270	7.17	850	4061	10.06	850
0113X	6.38	850	2111	4.06	850	2797X	11.07	850	3300	10.33	850	4062	4.22	850
0170X	5.52	850	2112	6.24	850	2802	9.03	850	3303	8.69	850	4101	2.94	794
0251	8.80	850	2114	4.85	850	2812	7.23	850	3307	15.09	850	4111	4.99	850
0400	16.38	850	2121	8.40	850	2835	3.32	850	3315	9.01	850	4112	2.81	770
0401	17.63	A	2130	4.85	850	2836	4.33	850	3334	4.87	850	4113	3.71	850
0763FN	3.68	-	2131	4.29	850	2841	7.08	850	3336	5.66	850	4114	10.49	850
0771N	1.17	-	2143	6.40	850	2881X	5.19	850	3365	24.26	850	4130	10.71	850
0908PX	272.00	522	2150	-	-	2883X	6.20	850	3372X	5.35	850	4131	8.90	850
0909PX	247.00	497	2156	-	-	2913	4.20	850	3373	13.16	850	4133	4.97	850
0912PX	663.00	850	2157	10.13	850	2915	11.41	850	3383	2.38	690	4150	1.08	450
0913PX	618.00	850	2172	3.89	850	2916	6.27	850	3385	2.72	753	4206	6.52	850
0917X	5.41	850	2174	5.75	850	2923	4.06	850	3400X	6.74	850	4207	3.51	850
1005*	21.91	850	2211	16.91	850	2942	4.15	850	3507	5.70	850	4239	6.52	850
1164	26.39	850	2220	4.72	850	2960	6.52	850	3515	5.55	850	4240	4.85	850
1165XE	6.83	850	2286	2.49	711	3004	4.11	850	3516X	3.23	848	4243	3.89	850
1320	6.72	850	2288	7.35	850	3018	8.98	850	3548	4.02	850	4244	4.25	850
1322	28.67	850	2300	8.78	850	3022	6.36	850	3559	6.72	850	4250	3.32	850
1430	8.92	850	2302	4.33	850	3027	6.70	850	3574	2.11	640	4251	3.44	850
1438	6.24	850	2305	3.10	824	3028	11.57	850	3581	3.75	850	4263	7.80	850
1452	7.79	850	2361	3.80	850	3030	13.43	850	3612	3.30	850	4273	3.68	850
1463	20.92	850	2362	4.24	850	3040	11.39	850	3620	11.07	850	4279	5.88	850
1470	8.07	850	2380	4.11	850	3041	6.96	850	3629	4.11	850	4282	3.60	850
1473X	4.22	850	2386	2.32	679	3042	5.55	850	3632	6.16	850	4283	7.55	850
1474X	5.24	850	2388	3.89	850	3064	10.24	850	3634	3.44	850	4299	3.17	836
1624E	6.38	850	2402	6.83	850	3066X	8.60	850	3635	6.25	850	4301X	2.40	694
1642	9.82	850	2413	4.69	850	3076X	5.26	850	3638	3.82	850	4304	6.67	850
1654	21.23	850	2416	2.56	724	3081D	5.86	850	3642	1.57	540	4307	3.23	848
1655	11.46	850	2417	4.00	850	3082D	8.99	850	3643	5.46	850	4308	-	-
1699	4.85	850	2501	4.20	850	3085D	9.21	850	3647	5.55	850	4351	1.98	616
1701	11.21	850	2503	2.52	716	3110	7.35	850	3648	2.85	777	4352	2.38	690
1710	11.84	850	2534	3.78	850	3111	7.41	850	3681	2.70	750	4360	1.95	611
1741D	5.11	850	2570	8.09	850	3113	4.34	850	3685	2.69	748	4361	3.21	844
1747	5.70	850	2576	-	-	3114	6.13	850	3719	4.27	850	4362	2.69	748
1748	9.44	850	2578	-	-	3118	5.73	850	3724	10.96	850	4410	7.30	850
1803D	13.65	850	2585	6.97	850	3119	1.37	503	3726	11.61	850	4417X	3.55	850
1852D	5.48	850	2586	4.22	850	3122	3.44	850	3803	5.66	850	4420	15.12	850
1853	5.01	850	2587	4.94	850	3126	5.79	850	3807	4.24	850	4431	2.23	663
1860	4.24	850	2589	3.95	850	3131	2.32	679	3808	4.78	850	4432	2.58	727
1924	5.33	850	2600	4.31	850	3132	6.54	850	3821	8.07	850	4439	3.93	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.

**NORTH CAROLINA**

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

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**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	6.40	850	5402	8.81	850	6811	5.73	850	7425	16.27	850	8215	7.17	850
4459	5.79	850	5403X	15.36	850	6824F	11.17	850	7431N	5.88	850	8227	9.75	850
4470	3.97	850	5437	14.56	850	6826F	12.71	850	7445N	0.63	-	8232	7.55	850
4484	6.02	850	5443	15.28	850	6834	5.57	850	7453N	1.95	-	8233	11.19	850
4493	10.83	850	5445	15.41	850	6836	8.22	850	7502	8.96	850	8235	8.60	850
4511	1.39	507	5462	15.21	850	6843F	17.39	850	7515	2.61	733	8236X	9.50	850
4557	4.15	850	5472	12.11	850	6845F	25.74	850	7520	7.37	850	8263	16.58	850
4558	3.64	850	5473	11.37	850	6854	10.26	850	7529X	14.80	850	8264	10.90	850
4561	4.02	850	5474	12.90	850	6872F	24.85	850	7538	24.04	850	8265	12.78	850
4568	5.41	850	5478	9.89	850	6874F	43.63	850	7539	6.06	850	8279	13.88	850
4581	2.65	740	5479	16.00	850	6882	9.86	850	7540	7.80	850	8288	10.44	850
4583	8.69	850	5480	15.68	850	6884	21.54	850	7580	5.10	850	8291	14.02	850
4611	1.15	463	5491	5.50	850	7016M	13.28	850	7590	8.34	850	8292	6.76	850
4635	4.63	850	5506	16.47	850	7024M	14.74	850	7600	7.66	850	8293X	18.55	850
4653	5.50	850	5507	9.89	850	7038M	12.94	850	7601	20.26	850	8304	10.11	850
4665	14.29	850	5508	36.89	850	7046M	14.49	850	7605	6.49	850	8350	10.36	850
4670	8.78	850	5536	-	-	7047M	25.48	850	7610	1.53	533	8380	6.06	850
4683	6.20	850	5537X	13.28	850	7050M	24.85	850	7611	12.67	850	8381	3.64	850
4686	3.46	850	5538X	15.90	850	7090M	14.38	850	7612	26.44	850	8385X	7.25	850
4692	1.05	444	5551	29.70	850	7098M	16.09	850	7613	16.47	850	8392	5.71	850
4693	1.89	600	5606	4.87	850	7099M	27.81	850	7704X	7.08	850	8393	4.65	850
4703	5.17	850	5610	9.79	850	7133	9.71	850	7720X	5.17	850	8500X	17.19	850
4717	5.21	850	5645	25.02	850	7151M	11.81	850	7723X	4.15	850	8601	1.95	611
4720	3.51	850	5651	18.76	850	7152M	22.65	850	7855	39.87	850	8606	7.93	850
4740	6.02	850	5703	28.73	850	7153M	13.12	850	8001	2.79	766	8709F	7.59	850
4741	3.35	850	5705	10.15	850	7222	20.22	850	8002	4.31	850	8710	5.06	850
4751	5.64	850	5951	0.70	380	7228	19.97	850	8006	4.49	850	8719	3.17	836
4771N	6.61	850	6003	17.50	850	7229	17.64	850	8008	3.23	848	8720	2.97	799
4777	10.07	850	6005	14.54	850	7230	21.92	850	8010	3.57	850	8721	0.99	433
4825	1.89	600	6017	13.36	850	7231	10.40	850	8013	1.05	444	8726F	9.66	850
4828	4.67	850	6018	5.26	850	7232	15.93	850	8015	1.98	616	8734M	1.48	524
4829	2.54	720	6045	8.51	850	7309F	37.58	850	8017	2.99	803	8737M	1.33	496
4902	5.46	850	6204	34.50	850	7313F	7.08	850	8018	4.49	850	8738M	2.54	720
4923	2.11	640	6206	12.29	850	7317F	13.30	850	8021	4.69	850	8742	1.08	450
5020	20.60	850	6213	9.26	850	7323FN	8.60	850	8031	5.24	850	8745	10.35	850
5022X	12.51	850	6214	6.20	850	7327F	15.93	850	8032	4.25	850	8748	1.89	600
5037	60.38	850	6216	14.94	850	7333M	8.60	850	8033	4.22	850	8755	0.92	420
5040	79.66	850	6217X	11.70	850	7335M	9.53	850	8039	5.21	850	8800X	1.96	613
5057	26.21	850	6229	10.16	850	7337M	16.49	850	8044X	6.29	850	8803	0.22	291
5059	74.58	850	6233	16.92	850	7350F	20.83	850	8045	1.14	461	8805M	0.79	396
5069	48.59	850	6235	23.83	850	7360	14.00	850	8046	5.21	850	8810	0.59	359
5102X	10.44	850	6236	37.13	850	7370X	8.76	850	8047	2.04	627	8814M	0.70	380
5146	8.85	850	6237	6.20	850	7380	9.35	850	8050	-	-	8815M	1.37	503
5160	9.43	850	6251D	23.16	850	7382	10.72	850	8058	4.99	850	8820	0.58	357
5183	9.16	850	6252D	17.03	850	7390	9.05	850	8072	1.91	603	8824	6.97	850
5188	11.81	850	6260	13.34	850	7394M	29.61	850	8102	3.69	850	8825	4.07	850
5190	11.50	850	6306	14.96	850	7395M	32.89	850	8103	5.33	850	8826	4.65	850
5191	1.50	528	6319	10.83	850	7398M	56.83	850	8105	6.49	850	8831	2.63	737
5192	8.40	850	6325	29.18	850	7403	6.56	850	8106	7.75	850	8832	0.74	387
5213X	18.15	850	6400	12.89	850	7405N	1.87	713	8107	7.39	850	8833*	3.08	820
5215	7.80	850	6504	5.08	850	7409	-	-	8111	4.27	850	8835	4.83	850
5221	6.88	850	6702M*	48.45	850	7420	48.45	850	8116	6.09	850	8837aX	a	a
5222X	27.34	850	6703M*	93.02	850	7421	4.45	850	8203	13.39	850	8848X	6.20	850
5223	10.76	850	6704M*	53.82	850	7422	6.87	850	8204	7.08	850	8849X	5.93	850
5348	9.28	850	6801F	5.55	850	7423	-	-	8209	4.65	850	8868	0.92	420

**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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**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	1.62	550												
8871	0.77	392												
8901	0.58	357												
9012X	3.48	850												
9014X	5.55	850												
9015X	5.98	850												
9016	5.39	850												
9019	4.22	850												
9033	3.77	850												
9040*	6.09	850												
9044	2.83	774												
9052	4.11	850												
9058	2.52	716												
9059	5.62	850												
9060	3.32	850												
9061	2.61	733												
9062	3.57	850												
9063X	1.69	563												
9077F	1.87	596												
9082	3.21	844												
9083	3.10	824												
9084	2.70	750												
9089	1.39	507												
9093	4.65	850												
9101	6.04	850												
9102	4.69	850												
9154	3.95	850												
9156	4.47	850												
9178X	19.79	850												
9179X	51.91	850												
9180	12.92	850												
9182X	3.46	850												
9186	51.85	850												
9220	8.72	850												
9402	12.87	850												
9403	15.77	850												
9410	4.16	850												
9501	4.61	850												
9505	7.57	850												
9516	4.87	850												
9519	8.98	850												
9521	6.94	850												
9522X	3.32	850												
9534	13.50	850												
9554	21.47	850												
9586	1.15	463												
9600	3.87	850												
9620	1.77	577												

**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, 2008*

**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	0.81	S	1624E	0.05	S	3082D	0.14	S
0065D	0.18	S	1741D	0.68	S	3085D	0.18	S
0066D	0.18	S	1803D	1.14	S	4024E	0.07	S
0067D	0.18	S	1852D	0.18	Asb	6251D	0.14	S
1165XE	0.07	S	3081D	0.11	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 \$8.59. (For coverage written separately for federal benefits only, \$3.26. For coverage written separately for state benefits only, \$5.33.)
- 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 2.333 and elr x 2.126.
- 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 \$1.97.
- 9040 The ex-medical rate for this classification is \$3.84.

Effective April 1, 2008

**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.....	\$51,608.00
Leased or rented vehicle.....	\$34,405.00

<b>Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents</b> (Assigned Risk) discontinued effective 9/1/2008*.....	0.01
<b>Catastrophe (other than Certified Acts of Terrorism)</b> (Assigned Risk) effective 9/1/2008*.....	0.01

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

<b>Foreign Terrorism</b> (Assigned Risk) discontinued effective 9/1/2008*.....	0.03
<b>Terrorism</b> (Assigned Risk) effective 9/1/2008*.....	0.02

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

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Basic Premium Factor</td><td style="text-align: center;">0.30</td></tr> <tr><td>Minimum Premium Factor</td><td style="text-align: center;">0.75</td></tr> <tr><td>Maximum Premium Factor</td><td style="text-align: center;">1.75</td></tr> <tr><td>Loss Conversion Factor</td><td style="text-align: center;">1.145</td></tr> <tr><td>Tax Multiplier</td><td style="text-align: center;">1.030</td></tr> </table>	Basic Premium Factor	0.30	Minimum Premium Factor	0.75	Maximum Premium Factor	1.75	Loss Conversion Factor	1.145	Tax Multiplier	1.030	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><th colspan="2" style="text-align: left;">Loss Development Factors</th></tr> <tr><td style="text-align: center;">1st Adjustment</td><td style="text-align: center;">0.26</td></tr> <tr><td style="text-align: center;">2nd Adjustment</td><td style="text-align: center;">0.19</td></tr> <tr><td style="text-align: center;">3rd Adjustment</td><td style="text-align: center;">0.12</td></tr> <tr><td style="text-align: center;">4th Adjustment</td><td style="text-align: center;">0</td></tr> </table>	Loss Development Factors		1st Adjustment	0.26	2nd Adjustment	0.19	3rd Adjustment	0.12	4th Adjustment	0
Basic Premium Factor	0.30																				
Minimum Premium Factor	0.75																				
Maximum Premium Factor	1.75																				
Loss Conversion Factor	1.145																				
Tax Multiplier	1.030																				
Loss Development Factors																					
1st Adjustment	0.26																				
2nd Adjustment	0.19																				
3rd Adjustment	0.12																				
4th Adjustment	0																				

**Maximum Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers of a corporation" and the **Basic Manual** footnote instructions for Code 9178 -- "Athletic Team: Non-Contact Sports," Code 9179 -- "Athletic Team: Contact Sports," and Code 9186 -- "Carnival--Traveling" discontinued effective 7/1/2008\*\*..... \$1,300.00

**Maximum Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers of a corporation" and the **Basic Manual** footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 -- "Carnival--Traveling" effective 7/1/2008\*\*..... \$1,300.00

**Minimum Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" \$331.00

**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..... \$34,700.00

**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	0.6%	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%

Effective April 1, 2008

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..... 100%

(Multiply a Non-F classification rate by a factor of 2.00 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 (1.121).)

**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.

\*Per Item B-1407

\*\*Per Item B-1397