

# WORKERS COMPENSATION AND EMPLOYERS LIABILITY

# NORTH CAROLINA

Effective April 1, 2026

## ADVISORY MISCELLANEOUS VALUES

**Advisory Loss Elimination Ratios** - The following percentages represent the portion of total loss eliminated per claim and are applicable by hazard group. They do not include a safety factor.

| Advisory Loss Elimination Ratios |              |       |       |      |      |      |      |
|----------------------------------|--------------|-------|-------|------|------|------|------|
| Deductible Amount                | HAZARD GROUP |       |       |      |      |      |      |
|                                  | A            | B     | C     | D    | E    | F    | G    |
| \$100                            | 1.1%         | 0.9%  | 0.6%  | 0.5% | 0.3% | 0.2% | 0.2% |
| \$200                            | 2.1%         | 1.7%  | 1.2%  | 1.0% | 0.7% | 0.4% | 0.3% |
| \$300                            | 2.9%         | 2.3%  | 1.7%  | 1.4% | 0.9% | 0.6% | 0.4% |
| \$400                            | 3.7%         | 2.9%  | 2.1%  | 1.7% | 1.2% | 0.8% | 0.6% |
| \$500                            | 4.4%         | 3.4%  | 2.5%  | 2.1% | 1.5% | 1.0% | 0.7% |
| \$1,000                          | 7.1%         | 5.5%  | 4.2%  | 3.4% | 2.5% | 1.7% | 1.3% |
| \$1,500                          | 9.1%         | 7.1%  | 5.4%  | 4.6% | 3.3% | 2.3% | 1.8% |
| \$2,000                          | 10.7%        | 8.4%  | 6.5%  | 5.5% | 4.1% | 2.9% | 2.3% |
| \$2,500                          | 12.1%        | 9.6%  | 7.5%  | 6.4% | 4.8% | 3.4% | 2.7% |
| \$5,000                          | 17.5%        | 14.1% | 11.4% | 9.9% | 7.6% | 5.8% | 4.6% |

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

|                                |          |
|--------------------------------|----------|
| Employee operated vehicle..... | \$97,900 |
| Leased or rented vehicle.....  | \$65,300 |

**Catastrophe (other than Certified Acts of Terrorism)** - (Advisory Loss Cost)..... \$0.010

**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"..... \$2,500

**Minimum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" ..... \$1,250

**Premium Determination for Partners and Sole Proprietors** in accordance with **Basic Manual** Rule 2-E-3 (Annual Payroll)..... \$65,300

**Terrorism** - (Advisory Loss Cost) ..... \$0.005

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with **Basic Manual** Rule 3-A-4..... 56%

(Multiply a Non-F classification loss cost by a factor of 1.56 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 (1.038).)

### 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 \$15,000. If more than two years, an average annual premium of at least \$7,500 is required. These amounts are applicable for ratings effective April 1, 2026, and subsequent. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.