

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

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

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.16	0.86	0.45	2089	1.01	0.74	0.45	2835	0.99	0.78	0.49
0008	0.92	0.68	0.45	2095	1.19	0.84	0.42	2836	1.09	0.86	0.49
0016	1.67	1.06	0.38	2105	1.62	1.28	0.49	2841	1.42	1.06	0.45
0034	1.49	1.06	0.42	2110	1.40	1.03	0.45	2881	1.19	0.94	0.49
0035	0.96	0.69	0.42	2111	0.91	0.67	0.45	2883	1.51	1.12	0.45
0036	1.62	1.18	0.45	2112	1.94	1.43	0.45	2915	1.16	0.73	0.38
0037	1.48	0.94	0.38	2114	0.89	0.71	0.49	2916	1.41	0.90	0.38
0042	1.93	1.37	0.42	2121	0.60	0.47	0.49	2923	0.73	0.57	0.49
0050	2.67	1.68	0.38	2130	0.97	0.69	0.42	2960	1.85	1.31	0.42
0059	—	—	—	2131	0.73	0.54	0.45	3004	0.72	0.42	0.34
0065	—	—	—	2143	1.11	0.88	0.49	3018	1.33	0.78	0.34
0066	—	—	—	2157	1.58	1.15	0.45	3022	1.76	1.30	0.45
0067	—	—	—	2172	0.84	0.52	0.38	3027	0.91	0.57	0.38
0079	0.89	0.63	0.42	2174	1.48	1.10	0.45	3028	1.34	0.85	0.38
0083	1.77	1.26	0.42	2211	3.12	1.97	0.38	3030	1.87	1.18	0.38
0106	4.80	2.80	0.34	2220	1.21	0.86	0.42	3040	1.70	1.20	0.42
0113	1.60	1.18	0.45	2286	—	0.86	0.42	3041	1.43	1.01	0.42
0170	0.99	0.73	0.45	2288	1.81	1.34	0.45	3042	1.26	0.89	0.42
0251	1.97	1.40	0.42	2302	0.91	0.65	0.42	3064	1.32	0.94	0.42
0401	3.22	1.88	0.34	2305	1.18	0.74	0.38	3076	1.07	0.78	0.45
0771N	0.20	—	—	2361	0.87	0.62	0.42	3081	1.45	1.02	0.42
0908P	70.00	49.93	0.42	2362	1.15	0.85	0.45	3082	1.71	1.08	0.38
0913P	176.00	124.23	0.42	2380	0.91	0.68	0.45	3085	2.07	1.48	0.42
0917	1.55	1.23	0.49	2388	0.53	0.42	0.49	3110	1.49	1.06	0.42
1005	3.01	1.56	0.32	2402	0.97	0.61	0.38	3111	1.12	0.83	0.45
1164	1.65	0.87	0.32	2413	1.05	0.74	0.42	3113	0.77	0.55	0.42
1165X	1.32	0.69	0.32	2416	1.14	0.84	0.45	3114	1.04	0.74	0.42
1320	0.86	0.50	0.34	2417	0.69	0.51	0.45	3118	0.76	0.60	0.49
1322	3.92	2.05	0.32	2501	1.01	0.75	0.45	3119	0.29	0.24	0.51
1430	2.44	1.54	0.38	2503	0.51	0.38	0.45	3122	0.94	0.74	0.49
1438	1.55	0.97	0.38	2570	1.48	1.09	0.45	3126	0.69	0.49	0.42
1452	0.88	0.55	0.38	2585	1.36	0.96	0.42	3131	0.62	0.44	0.42
1463	3.38	1.78	0.32	2586	1.69	1.25	0.45	3132	0.97	0.72	0.45
1472	1.25	0.78	0.38	2587	1.34	0.98	0.45	3145	0.74	0.52	0.42
1624	1.29	0.74	0.34	2589	0.79	0.57	0.42	3146	0.79	0.56	0.42
1642	1.20	0.76	0.38	2600	1.88	1.37	0.45	3169	0.98	0.72	0.45
1654	3.26	2.03	0.38	2623	2.31	1.46	0.38	3179	0.72	0.52	0.45
1699	1.23	0.78	0.38	2651	0.58	0.43	0.45	3180	0.89	0.66	0.45
1701	1.08	0.63	0.34	2660	0.95	0.76	0.49	3188	0.65	0.46	0.42
1710	1.91	1.20	0.38	2670	—	0.69	0.45	3220	0.89	0.63	0.42
1747	1.23	0.77	0.38	2683	—	0.75	0.45	3224	1.38	1.08	0.49
1748	1.87	1.19	0.38	2688	0.93	0.69	0.45	3227	1.50	1.10	0.45
1803	2.59	1.64	0.38	2702	9.52	5.05	0.32	3240	—	0.94	0.45
1924	1.39	1.02	0.45	2705X*	24.62	14.24	0.34	3241	1.28	0.94	0.45
1925	1.63	1.16	0.42	2709	3.27	1.89	0.34	3255	1.02	0.81	0.49
2002	1.55	1.14	0.45	2710	2.76	1.74	0.38	3257	1.28	0.94	0.45
2003	1.47	1.03	0.42	2714	1.83	1.36	0.45	3270	0.89	0.66	0.45
2014	2.02	1.28	0.38	2727X	4.36	2.53	0.34	3300	1.70	1.35	0.49
2016	1.17	0.85	0.45	2731	1.86	1.37	0.45	3303	1.12	0.83	0.45
2021	1.45	1.02	0.42	2735	1.95	1.45	0.45	3307	1.06	0.75	0.42
2039	1.33	0.98	0.45	2759	2.33	1.72	0.45	3315	1.43	1.06	0.45
2041	1.07	0.78	0.45	2790	0.79	0.63	0.49	3334	1.73	1.20	0.42
2065	0.95	0.67	0.42	2797	1.66	1.32	0.49	3336	1.05	0.74	0.42
2070	2.35	1.64	0.42	2799	3.45	2.43	0.42	3365	2.53	1.45	0.34
2081	1.60	1.26	0.49	2802	1.90	1.34	0.42	3372	1.16	0.82	0.42

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3373	1.65	1.22	0.45	4207	0.88	0.51	0.34	5020	2.51	1.45	0.34
3383	0.60	0.44	0.45	4239	1.15	0.67	0.34	5022	3.16	1.68	0.32
3385	0.45	0.34	0.45	4240	1.09	0.87	0.49	5037	3.76	1.98	0.32
3400	1.16	0.85	0.45	4243	0.88	0.62	0.42	5040	3.41	1.80	0.32
3507	0.90	0.64	0.42	4244	1.00	0.63	0.38	5057	1.95	1.04	0.32
3515	0.71	0.50	0.42	4250	0.80	0.57	0.42	5059	6.46	3.43	0.32
3548	0.67	0.50	0.45	4251	1.25	0.92	0.45	5102	2.60	1.51	0.34
3559	0.83	0.58	0.42	4263	1.48	1.04	0.42	5146	2.08	1.30	0.38
3574	0.41	0.30	0.45	4273	1.05	0.74	0.42	5160	1.10	0.58	0.32
3581	0.45	0.33	0.45	4279	1.32	0.83	0.38	5183	1.46	0.84	0.34
3612	0.68	0.48	0.42	4283	0.85	0.62	0.45	5188	1.64	0.95	0.34
3620	1.16	0.73	0.38	4299	0.79	0.56	0.42	5190	1.48	0.86	0.34
3629	0.63	0.44	0.42	4304	2.01	1.42	0.42	5191	0.40	0.25	0.38
3632	0.89	0.63	0.42	4307	0.67	0.53	0.49	5192	1.21	0.85	0.42
3634	0.67	0.47	0.42	4351	0.65	0.47	0.45	5213	2.62	1.39	0.32
3635	0.60	0.42	0.42	4352	0.60	0.44	0.45	5215	1.97	1.23	0.38
3638	0.77	0.57	0.45	4360	–	0.16	0.38	5221	1.67	0.97	0.34
3642	0.66	0.49	0.45	4361	0.35	0.26	0.45	5222	3.12	1.64	0.32
3643	0.73	0.45	0.38	4410	1.25	0.91	0.45	5223	1.83	1.15	0.38
3647	1.08	0.76	0.42	4420	1.45	0.84	0.34	5348	1.67	1.04	0.38
3648	0.45	0.36	0.49	4431	0.52	0.41	0.49	5402	2.89	2.14	0.45
3681	0.31	0.23	0.45	4432	0.53	0.42	0.49	5403	2.42	1.40	0.34
3685	0.40	0.29	0.45	4452	1.04	0.73	0.42	5437	2.21	1.28	0.34
3719	0.46	0.24	0.32	4459	1.21	0.76	0.38	5443	1.60	1.13	0.42
3724	1.68	0.89	0.32	4470	1.05	0.74	0.42	5445	4.06	2.15	0.32
3726	1.73	0.92	0.32	4484	1.04	0.76	0.45	5462	2.50	1.57	0.38
3803	1.04	0.76	0.45	4493	0.89	0.63	0.42	5472	3.00	1.59	0.32
3807	0.71	0.52	0.45	4511	0.17	0.12	0.42	5473	4.58	2.43	0.32
3808	2.81	1.97	0.42	4557	0.99	0.62	0.38	5474	2.90	1.54	0.32
3821	2.32	1.46	0.38	4558	0.80	0.57	0.42	5478	1.41	0.81	0.34
3822X	1.85	1.38	0.45	4568	1.11	0.70	0.38	5479	2.65	1.67	0.38
3824X	1.59	1.17	0.45	4581	0.36	0.21	0.34	5480	2.65	1.52	0.34
3826	0.31	0.22	0.42	4583	2.15	1.26	0.34	5491	1.10	0.64	0.34
3827	0.72	0.52	0.45	4611	0.39	0.28	0.45	5506	2.14	1.23	0.34
3830	0.62	0.43	0.42	4635	1.31	0.76	0.34	5507	1.89	1.09	0.34
3851	0.76	0.56	0.45	4653	1.07	0.79	0.45	5508	–	1.09	0.34
3865	1.16	0.91	0.49	4665	3.75	2.36	0.38	5535	3.26	1.74	0.32
3881	1.44	1.02	0.42	4670	–	1.08	0.42	5537	1.85	1.16	0.38
4000	2.32	1.34	0.34	4683	1.53	1.08	0.42	5551	6.85	3.65	0.32
4021	1.49	1.05	0.42	4686	0.83	0.52	0.38	5606	0.40	0.21	0.32
4024	1.44	0.91	0.38	4692	0.29	0.21	0.45	5610	2.12	1.33	0.38
4034	3.05	1.93	0.38	4693	0.39	0.28	0.45	5645	6.64	3.54	0.32
4036	0.94	0.59	0.38	4703	0.67	0.47	0.42	5703	6.54	4.17	0.38
4038	1.08	0.85	0.49	4717	0.89	0.71	0.49	5705	8.27	5.24	0.38
4062	1.04	0.73	0.42	4720	0.80	0.57	0.42	5951	0.21	0.15	0.45
4101	1.14	0.81	0.42	4740	0.52	0.28	0.32	6003	2.37	1.37	0.34
4109	0.22	0.16	0.45	4741	1.21	0.85	0.42	6005	2.57	1.62	0.38
4110	0.32	0.23	0.45	4751	1.80	1.14	0.38	6018	1.52	0.94	0.38
4111	0.95	0.69	0.45	4771N	1.14	0.65	0.34	6045	2.08	1.30	0.38
4114	1.21	0.85	0.42	4777	1.34	0.78	0.34	6204	3.03	1.74	0.34
4130	1.43	1.05	0.45	4825	0.37	0.23	0.38	6206	1.23	0.65	0.32
4131	3.37	2.51	0.45	4828	0.80	0.46	0.34	6213	0.96	0.51	0.32
4133	1.09	0.87	0.49	4829	0.54	0.31	0.34	6214	0.68	0.39	0.34
4149	0.33	0.26	0.49	4902	0.83	0.61	0.45	6216	3.11	1.65	0.32
4206	1.02	0.75	0.45	4923	0.44	0.31	0.42	6217	2.07	1.10	0.32

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6229	1.78	1.11	0.38	7350F	4.68	2.38	0.30	8047	0.37	0.27	0.45
6233	0.86	0.45	0.32	7360	2.27	1.42	0.38	8058	0.93	0.69	0.45
6235	2.48	1.30	0.32	7370	2.47	1.81	0.45	8072	0.34	0.28	0.49
6236	2.45	1.53	0.38	7380	2.53	1.58	0.38	8102	0.82	0.61	0.45
6237	0.73	0.42	0.34	7382	2.71	1.90	0.42	8103	1.05	0.75	0.42
6251	1.96	1.13	0.34	7390	1.86	1.36	0.45	8106	1.47	0.93	0.38
6252	1.55	0.81	0.32	7394M	2.32	1.20	0.32	8107	1.22	0.71	0.34
6306	1.88	1.09	0.34	7395M	2.58	1.34	0.32	8111	0.89	0.63	0.42
6319	1.47	0.78	0.32	7398M	3.66	1.84	0.32	8116	0.87	0.61	0.42
6325	1.71	0.91	0.32	7402	0.06	0.04	0.45	8203	2.94	2.07	0.42
6400	1.84	1.16	0.38	7403	1.96	1.43	0.45	8204	1.68	1.20	0.42
6503	1.07	0.78	0.45	7405N	0.74	0.54	0.45	8209	1.47	1.08	0.45
6504	1.34	0.99	0.45	7420	3.55	1.84	0.32	8215	1.38	0.87	0.38
6702M*	1.91	1.19	0.38	7421	0.31	0.20	0.38	8227	1.72	1.00	0.34
6703M*	3.01	1.82	0.38	7422	0.50	0.29	0.34	8232	2.28	1.44	0.38
6704M*	2.12	1.32	0.38	7425	1.10	0.62	0.34	8233	1.54	0.95	0.38
6801F	3.09	1.67	0.35	7431N	0.49	0.28	0.34	8235	1.69	1.19	0.42
6811	2.06	1.30	0.38	7445N	0.25	—	—	8236X	2.16	1.25	0.34
6824F	3.34	1.80	0.35	7453N	0.16	—	—	8263	2.50	1.77	0.42
6826F	1.87	1.01	0.35	7502	1.00	0.63	0.38	8264	1.99	1.25	0.38
6834	1.18	0.87	0.45	7515	0.52	0.28	0.32	8265	2.28	1.32	0.34
6836	1.29	0.91	0.42	7520	1.10	0.78	0.42	8279	2.66	1.55	0.34
6843F	4.01	1.91	0.28	7529X	4.61	2.42	0.32	8288	2.73	1.95	0.42
6845F	3.67	1.75	0.28	7538	1.41	0.75	0.32	8291X	1.57	1.11	0.42
6854	2.41	1.39	0.34	7539	0.72	0.42	0.34	8292X	1.44	1.06	0.45
6872F	4.13	1.97	0.28	7540	1.81	0.96	0.32	8293X	3.12	2.28	0.45
6874F	7.22	3.44	0.28	7580	1.26	0.79	0.38	8304	2.27	1.32	0.34
6882	1.37	0.79	0.34	7590	1.70	1.06	0.38	8350	3.02	1.75	0.34
6884	1.49	0.85	0.34	7600	2.41	1.49	0.38	8380	0.84	0.60	0.42
7016M	1.91	1.00	0.32	7605	1.13	0.66	0.34	8381	0.76	0.54	0.42
7024M	2.12	1.11	0.32	7610	0.25	0.16	0.38	8385	1.10	0.77	0.42
7038M	3.19	1.75	0.32	7705	2.44	1.72	0.42	8392	0.88	0.70	0.49
7046M	2.81	1.50	0.32	7710	1.97	1.14	0.34	8393	0.73	0.45	0.38
7047M	3.01	1.53	0.32	7711	1.97	1.14	0.34	8500	2.56	1.63	0.38
7050M	5.03	2.67	0.32	7720X	1.40	0.88	0.38	8601	0.12	0.07	0.34
7090M	3.54	1.94	0.32	7723X	0.95	0.55	0.34	8602	0.56	0.36	0.38
7098M	3.12	1.66	0.32	7855	1.57	0.98	0.38	8603	0.03	0.02	0.45
7099M	4.43	2.28	0.32	8001	0.93	0.69	0.45	8606	0.59	0.35	0.34
7133	1.48	0.87	0.34	8002	0.82	0.61	0.45	8709F	1.89	0.90	0.28
7151M	1.80	1.05	0.34	8006	0.97	0.76	0.49	8719	0.76	0.44	0.34
7152M	2.84	1.61	0.34	8008	0.47	0.37	0.49	8720	0.43	0.25	0.34
7153M	2.00	1.17	0.34	8010	0.71	0.52	0.45	8721	0.12	0.08	0.38
7219	4.27	2.44	0.34	8013	0.14	0.10	0.42	8723	0.05	0.03	0.42
7222X	3.74	2.13	0.34	8015	0.33	0.24	0.42	8725	0.78	0.49	0.38
7225	3.58	2.23	0.38	8017	0.65	0.51	0.49	8726F	1.00	0.54	0.35
7230X	4.01	2.80	0.42	8018	1.40	1.02	0.45	8734M	0.15	0.09	0.38
7231	4.26	2.97	0.42	8021	0.99	0.73	0.45	8737M	0.13	0.08	0.38
7232X	5.23	2.97	0.34	8031	0.77	0.57	0.45	8738M	0.21	0.13	0.38
7309F	4.13	1.97	0.28	8032	0.76	0.56	0.45	8742	0.11	0.07	0.38
7313F	1.82	0.87	0.28	8033	0.78	0.62	0.49	8745	1.69	1.21	0.42
7317F	3.49	1.66	0.28	8037	0.69	0.57	0.51	8748	0.21	0.12	0.34
7327F	7.49	3.57	0.28	8039	0.81	0.65	0.49	8755	0.14	0.08	0.38
7333M	1.31	0.69	0.32	8044	1.11	0.81	0.45	8799	0.23	0.17	0.45
7335M	1.46	0.76	0.32	8045	0.32	0.24	0.45	8800	0.72	0.53	0.45
7337M	2.07	1.05	0.32	8046	1.04	0.77	0.45	8803	0.02	0.01	0.38

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8805M	0.07	0.05	0.45	9410	1.06	0.79	0.45				
8810	0.05	0.03	0.45	9501	1.21	0.76	0.38				
8814M	0.06	0.05	0.45	9505	1.53	1.09	0.42				
8815M	0.10	0.06	0.45	9516	0.97	0.68	0.42				
8820	0.04	0.03	0.38	9519	1.81	1.14	0.38				
8824	1.02	0.85	0.51	9521	1.32	0.83	0.38				
8825	—	0.66	0.49	9522	0.88	0.69	0.49				
8826	0.82	0.66	0.49	9534	2.33	1.24	0.32				
8831	0.52	0.44	0.51	9554	3.79	2.20	0.34				
8832	0.13	0.10	0.45	9586	0.19	0.15	0.49				
8833	0.44	0.32	0.45	9600	0.93	0.68	0.45				
8835	0.91	0.66	0.45	9620	0.66	0.42	0.38				
8842X	0.89	0.74	0.51								
8848	—	0.85	0.51								
8849	—	0.85	0.51								
8855	0.04	0.03	0.45								
8856	0.25	0.18	0.45								
8864X	0.41	0.32	0.49								
8868	0.20	0.16	0.49								
8869	0.45	0.36	0.49								
8871	0.02	0.02	0.45								
8901	0.08	0.05	0.38								
9012	0.37	0.23	0.38								
9014	1.13	0.83	0.45								
9015	1.14	0.80	0.42								
9016	0.81	0.61	0.45								
9019	1.55	0.98	0.38								
9033	0.82	0.58	0.42								
9040	1.17	0.92	0.49								
9044	0.53	0.42	0.49								
9052	0.59	0.47	0.49								
9058	0.59	0.49	0.51								
9060	0.57	0.46	0.49								
9061	0.48	0.38	0.49								
9062	0.49	0.39	0.49								
9063	0.29	0.23	0.49								
9077F	3.09	1.86	0.42								
9082	0.48	0.40	0.51								
9083	0.50	0.42	0.51								
9084	0.49	0.39	0.49								
9089	0.40	0.32	0.49								
9093	0.51	0.41	0.49								
9101	1.23	0.98	0.49								
9102	1.21	0.85	0.42								
9154	0.70	0.52	0.45								
9156	0.79	0.62	0.49								
9170	4.04	2.34	0.34								
9178	2.56	2.22	0.51								
9179	8.07	6.67	0.51								
9180	1.90	1.36	0.42								
9182	0.90	0.67	0.45								
9186	3.66	2.15	0.34								
9220	1.97	1.40	0.42								
9402	2.35	1.35	0.34								
9403	3.45	1.98	0.34								

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

*Effective April 1, 2025***FOOTNOTES**

- 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 USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost 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.
- 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
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 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 1.917 and elr x 1.856.
- 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.

Effective April 1, 2025

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.

Deductible Amount	Advisory Loss Elimination Ratios						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.3%	1.0%	0.7%	0.6%	0.4%	0.2%	0.2%
\$200	2.3%	1.9%	1.3%	1.1%	0.7%	0.5%	0.3%
\$300	3.3%	2.6%	1.9%	1.5%	1.0%	0.7%	0.5%
\$400	4.1%	3.3%	2.4%	1.9%	1.3%	0.9%	0.7%
\$500	4.8%	3.8%	2.8%	2.3%	1.6%	1.1%	0.8%
\$1,000	7.6%	6.1%	4.6%	3.8%	2.7%	1.9%	1.4%
\$1,500	9.8%	7.7%	6.0%	5.0%	3.6%	2.6%	2.0%
\$2,000	11.5%	9.2%	7.2%	6.0%	4.4%	3.2%	2.5%
\$2,500	13.0%	10.4%	8.2%	6.9%	5.2%	3.8%	3.0%
\$5,000	18.6%	15.2%	12.4%	10.7%	8.2%	6.3%	5.1%

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

Employee operated vehicle.....	\$94,300
Leased or rented vehicle.....	\$62,900

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost)..... \$0.01

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"..... \$2,400

Minimum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" \$1,200

Premium Determination for Partners and Sole Proprietors in accordance with **Basic Manual** Rule 2-E-3 (Annual Payroll)..... \$62,900

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 \$14,500. If more than two years, an average annual premium of at least \$7,250 is required. These amounts are applicable for ratings effective April 1, 2025, and subsequent. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY
Exhibit III

NORTH CAROLINA
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Effective April 1, 2025

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	3.33	826	0.86	0.45	2089	2.90	740	0.74	0.45	2835	2.84	728	0.78	0.49
0008	2.64	688	0.68	0.45	2095	3.41	842	0.84	0.42	2836	3.13	786	0.86	0.49
0016	4.79	1118	1.06	0.38	2105	4.65	1090	1.28	0.49	2841	4.07	974	1.06	0.45
0034	4.27	1014	1.06	0.42	2110	4.02	964	1.03	0.45	2881	3.41	842	0.94	0.49
0035	2.75	710	0.69	0.42	2111	2.61	682	0.67	0.45	2883	4.33	1026	1.12	0.45
0036	4.65	1090	1.18	0.45	2112	5.57	1274	1.43	0.45	2915	3.33	826	0.73	0.38
0037	4.25	1010	0.94	0.38	2114	2.55	670	0.71	0.49	2916	4.05	970	0.90	0.38
0042	5.54	1268	1.37	0.42	2121	1.72	504	0.47	0.49	2923	2.09	578	0.57	0.49
0050	7.66	1500	1.68	0.38	2130	2.78	716	0.69	0.42	2960	5.31	1222	1.31	0.42
0059	—	—	—	—	2131	2.09	578	0.54	0.45	3004	2.07	574	0.42	0.34
0065	—	—	—	—	2143	3.18	796	0.88	0.49	3018	3.82	924	0.78	0.34
0066	—	—	—	—	2157	4.53	1066	1.15	0.45	3022	5.05	1170	1.30	0.45
0067	—	—	—	—	2172	2.41	642	0.52	0.38	3027	2.61	682	0.57	0.38
0079	2.55	670	0.63	0.42	2174	4.25	1010	1.10	0.45	3028	3.84	928	0.85	0.38
0083	5.08	1176	1.26	0.42	2211	8.95	1500	1.97	0.38	3030	5.37	1234	1.18	0.38
0106	13.77	1500	2.80	0.34	2220	3.47	854	0.86	0.42	3040	4.88	1136	1.20	0.42
0113	4.59	1078	1.18	0.45	2286	—	—	0.86	0.42	3041	4.10	980	1.01	0.42
0170	2.84	728	0.73	0.45	2288	5.19	1198	1.34	0.45	3042	3.61	882	0.89	0.42
0251	5.65	1290	1.40	0.42	2302	2.61	682	0.65	0.42	3064	3.79	918	0.94	0.42
0401	9.24	A	1.88	0.34	2305	3.39	838	0.74	0.38	3076	3.07	774	0.78	0.45
0771N	0.57	—	—	—	2361	2.50	660	0.62	0.42	3081	4.16	992	1.02	0.42
0908P	201.00	361	49.93	0.42	2362	3.30	820	0.85	0.45	3082	4.91	1142	1.08	0.38
0913P	505.00	665	124.23	0.42	2380	2.61	682	0.68	0.45	3085	5.94	1348	1.48	0.42
0917	4.45	1050	1.23	0.49	2388	1.52	464	0.42	0.49	3110	4.27	1014	1.06	0.42
1005	8.64	1500	1.56	0.32	2402	2.78	716	0.61	0.38	3111	3.21	802	0.83	0.45
1164	4.73	1106	0.87	0.32	2413	3.01	762	0.74	0.42	3113	2.21	602	0.55	0.42
1165X	3.79	918	0.69	0.32	2416	3.27	814	0.84	0.45	3114	2.98	756	0.74	0.42
1320	2.47	654	0.50	0.34	2417	1.98	556	0.51	0.45	3118	2.18	596	0.60	0.49
1322	11.25	1500	2.05	0.32	2501	2.90	740	0.75	0.45	3119	0.83	326	0.24	0.51
1430	7.00	1500	1.54	0.38	2503	1.46	452	0.38	0.45	3122	2.70	700	0.74	0.49
1438	4.45	1050	0.97	0.38	2570	4.25	1010	1.09	0.45	3126	1.98	556	0.49	0.42
1452	2.52	664	0.55	0.38	2585	3.90	940	0.96	0.42	3131	1.78	516	0.44	0.42
1463	9.70	1500	1.78	0.32	2586	4.85	1130	1.25	0.45	3132	2.78	716	0.72	0.45
1472	3.59	878	0.78	0.38	2587	3.84	928	0.98	0.45	3145	2.12	584	0.52	0.42
1624	3.70	900	0.74	0.34	2589	2.27	614	0.57	0.42	3146	2.27	614	0.56	0.42
1642	3.44	848	0.76	0.38	2600	5.39	1238	1.37	0.45	3169	2.81	722	0.72	0.45
1654	9.35	1500	2.03	0.38	2623	6.63	1486	1.46	0.38	3179	2.07	574	0.52	0.45
1699	3.53	866	0.78	0.38	2651	1.66	492	0.43	0.45	3180	2.55	670	0.66	0.45
1701	3.10	780	0.63	0.34	2660	2.73	706	0.76	0.49	3188	1.86	532	0.46	0.42
1710	5.48	1256	1.20	0.38	2670	—	—	0.69	0.45	3220	2.55	670	0.63	0.42
1747	3.53	866	0.77	0.38	2683	—	—	0.75	0.45	3224	3.96	952	1.08	0.49
1748	5.37	1234	1.19	0.38	2688	2.67	694	0.69	0.45	3227	4.30	1020	1.10	0.45
1803	7.43	1500	1.64	0.38	2702	27.31	1500	5.05	0.32	3240	—	—	0.94	0.45
1924	3.99	958	1.02	0.45	2705X*	70.63	1500	14.24	0.34	3241	3.67	894	0.94	0.45
1925	4.68	1096	1.16	0.42	2709	9.38	1500	1.89	0.34	3255	2.93	746	0.81	0.49
2002	4.45	1050	1.14	0.45	2710	7.92	1500	1.74	0.38	3257	3.67	894	0.94	0.45
2003	4.22	1004	1.03	0.42	2714	5.25	1210	1.36	0.45	3270	2.55	670	0.66	0.45
2014	5.80	1320	1.28	0.38	2727X	12.51	1500	2.53	0.34	3300	4.88	1136	1.35	0.49
2016	3.36	832	0.85	0.45	2731	5.34	1228	1.37	0.45	3303	3.21	802	0.83	0.45
2021	4.16	992	1.02	0.42	2735	5.59	1278	1.45	0.45	3307	3.04	768	0.75	0.42
2039	3.82	924	0.98	0.45	2759	6.68	1496	1.72	0.45	3315	4.10	980	1.06	0.45
2041	3.07	774	0.78	0.45	2790	2.27	614	0.63	0.49	3334	4.96	1152	1.20	0.42
2065	2.73	706	0.67	0.42	2797	4.76	1112	1.32	0.49	3336	3.01	762	0.74	0.42
2070	6.74	1500	1.64	0.42	2799	9.90	1500	2.43	0.42	3365	7.26	1500	1.45	0.34
2081	4.59	1078	1.26	0.49	2802	5.45	1250	1.34	0.42	3372	3.33	826	0.82	0.42

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY
Exhibit III

NORTH CAROLINA
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Effective April 1, 2025

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
3373	4.73	1106	1.22	0.45	4207	2.52	664	0.51	0.34	5020	7.20	1500	1.45	0.34
3383	1.72	504	0.44	0.45	4239	3.30	820	0.67	0.34	5022	9.07	1500	1.68	0.32
3385	1.29	418	0.34	0.45	4240	3.13	786	0.87	0.49	5037	10.79	1500	1.98	0.32
3400	3.33	826	0.85	0.45	4243	2.52	664	0.62	0.42	5040	9.78	1500	1.80	0.32
3507	2.58	676	0.64	0.42	4244	2.87	734	0.63	0.38	5057	5.59	1278	1.04	0.32
3515	2.04	568	0.50	0.42	4250	2.30	620	0.57	0.42	5059	18.53	1500	3.43	0.32
3548	1.92	544	0.50	0.45	4251	3.59	878	0.92	0.45	5102	7.46	1500	1.51	0.34
3559	2.38	636	0.58	0.42	4263	4.25	1010	1.04	0.42	5146	5.97	1354	1.30	0.38
3574	1.18	396	0.30	0.45	4273	3.01	762	0.74	0.42	5160	3.16	792	0.58	0.32
3581	1.29	418	0.33	0.45	4279	3.79	918	0.83	0.38	5183	4.19	998	0.84	0.34
3612	1.95	550	0.48	0.42	4283	2.44	648	0.62	0.45	5188	4.71	1102	0.95	0.34
3620	3.33	826	0.73	0.38	4299	2.27	614	0.56	0.42	5190	4.25	1010	0.86	0.34
3629	1.81	522	0.44	0.42	4304	5.77	1314	1.42	0.42	5191	1.15	390	0.25	0.38
3632	2.55	670	0.63	0.42	4307	1.92	544	0.53	0.49	5192	3.47	854	0.85	0.42
3634	1.92	544	0.47	0.42	4351	1.86	532	0.47	0.45	5213	7.52	1500	1.39	0.32
3635	1.72	504	0.42	0.42	4352	1.72	504	0.44	0.45	5215	5.65	1290	1.23	0.38
3638	2.21	602	0.57	0.45	4360	—	—	0.16	0.38	5221	4.79	1118	0.97	0.34
3642	1.89	538	0.49	0.45	4361	1.00	360	0.26	0.45	5222	8.95	1500	1.64	0.32
3643	2.09	578	0.45	0.38	4410	3.59	878	0.91	0.45	5223	5.25	1210	1.15	0.38
3647	3.10	780	0.76	0.42	4420	4.16	992	0.84	0.34	5348	4.79	1118	1.04	0.38
3648	1.29	418	0.36	0.49	4431	1.49	458	0.41	0.49	5402	8.29	1500	2.14	0.45
3681	0.89	338	0.23	0.45	4432	1.52	464	0.42	0.49	5403	6.94	1500	1.40	0.34
3685	1.15	390	0.29	0.45	4452	2.98	756	0.73	0.42	5437	6.34	1428	1.28	0.34
3719	1.32	424	0.24	0.32	4459	3.47	854	0.76	0.38	5443	4.59	1078	1.13	0.42
3724	4.82	1124	0.89	0.32	4470	3.01	762	0.74	0.42	5445	11.65	1500	2.15	0.32
3726	4.96	1152	0.92	0.32	4484	2.98	756	0.76	0.45	5462	7.17	1500	1.57	0.38
3803	2.98	756	0.76	0.45	4493	2.55	670	0.63	0.42	5472	8.61	1500	1.59	0.32
3807	2.04	568	0.52	0.45	4511	0.49	258	0.12	0.42	5473	13.14	1500	2.43	0.32
3808	8.06	1500	1.97	0.42	4557	2.84	728	0.62	0.38	5474	8.32	1500	1.54	0.32
3821	6.66	1492	1.46	0.38	4558	2.30	620	0.57	0.42	5478	4.05	970	0.81	0.34
3822X	5.31	1222	1.38	0.45	4568	3.18	796	0.70	0.38	5479	7.60	1500	1.67	0.38
3824X	4.56	1072	1.17	0.45	4581	1.03	366	0.21	0.34	5480	7.60	1500	1.52	0.34
3826	0.89	338	0.22	0.42	4583	6.17	1394	1.26	0.34	5491	3.16	792	0.64	0.34
3827	2.07	574	0.52	0.45	4611	1.12	384	0.28	0.45	5506	6.14	1388	1.23	0.34
3830	1.78	516	0.43	0.42	4635	3.76	912	0.76	0.34	5507	5.42	1244	1.09	0.34
3851	2.18	596	0.56	0.45	4653	3.07	774	0.79	0.45	5508	—	—	1.09	0.34
3865	3.33	826	0.91	0.49	4665	10.76	1500	2.36	0.38	5535	9.35	1500	1.74	0.32
3881	4.13	986	1.02	0.42	4670	—	—	1.08	0.42	5537	5.31	1222	1.16	0.38
4000	6.66	1492	1.34	0.34	4683	4.39	1038	1.08	0.42	5551	19.65	1500	3.65	0.32
4021	4.27	1014	1.05	0.42	4686	2.38	636	0.52	0.38	5606	1.15	390	0.21	0.32
4024	4.13	986	0.91	0.38	4692	0.83	326	0.21	0.45	5610	6.08	1376	1.33	0.38
4034	8.75	1500	1.93	0.38	4693	1.12	384	0.28	0.45	5645	19.05	1500	3.54	0.32
4036	2.70	700	0.59	0.38	4703	1.92	544	0.47	0.42	5703	18.76	1500	4.17	0.38
4038	3.10	780	0.85	0.49	4717	2.55	670	0.71	0.49	5705	23.73	1500	5.24	0.38
4062	2.98	756	0.73	0.42	4720	2.30	620	0.57	0.42	5951	0.60	280	0.15	0.45
4101	3.27	814	0.81	0.42	4740	1.49	458	0.28	0.32	6003	6.80	1500	1.37	0.34
4109	0.63	286	0.16	0.45	4741	3.47	854	0.85	0.42	6005	7.37	1500	1.62	0.38
4110	0.92	344	0.23	0.45	4751	5.16	1192	1.14	0.38	6018	4.36	1032	0.94	0.38
4111	2.73	706	0.69	0.45	4771N	3.27	928	0.65	0.34	6045	5.97	1354	1.30	0.38
4114	3.47	854	0.85	0.42	4777	3.84	928	0.78	0.34	6204	8.69	1500	1.74	0.34
4130	4.10	980	1.05	0.45	4825	1.06	372	0.23	0.38	6206	3.53	866	0.65	0.32
4131	9.67	1500	2.51	0.45	4828	2.30	620	0.46	0.34	6213	2.75	710	0.51	0.32
4133	3.13	786	0.87	0.49	4829	1.55	470	0.31	0.34	6214	1.95	550	0.39	0.34
4149	0.95	350	0.26	0.49	4902	2.38	636	0.61	0.45	6216	8.92	1500	1.65	0.32
4206	2.93	746	0.75	0.45	4923	1.26	412	0.31	0.42	6217	5.94	1348	1.10	0.32

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

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
6229	5.11	1182	1.11	0.38	7350F	13.43	1500	2.38	0.30	8047	1.06	372	0.27	0.45
6233	2.47	654	0.45	0.32	7360	6.51	1462	1.42	0.38	8058	2.67	694	0.69	0.45
6235	7.12	1500	1.30	0.32	7370	7.09	1500	1.81	0.45	8072	0.98	356	0.28	0.49
6236	7.03	1500	1.53	0.38	7380	7.26	1500	1.58	0.38	8102	2.35	630	0.61	0.45
6237	2.09	578	0.42	0.34	7382	7.77	1500	1.90	0.42	8103	3.01	762	0.75	0.42
6251	5.62	1284	1.13	0.34	7390	5.34	1228	1.36	0.45	8106	4.22	1004	0.93	0.38
6252	4.45	1050	0.81	0.32	7394M	6.66	1492	1.20	0.32	8107	3.50	860	0.71	0.34
6306	5.39	1238	1.09	0.34	7395M	7.40	1500	1.34	0.32	8111	2.55	670	0.63	0.42
6319	4.22	1004	0.78	0.32	7398M	10.50	1500	1.84	0.32	8116	2.50	660	0.61	0.42
6325	4.91	1142	0.91	0.32	7402	0.17	194	0.04	0.45	8203	8.43	1500	2.07	0.42
6400	5.28	1216	1.16	0.38	7403	5.62	1284	1.43	0.45	8204	4.82	1124	1.20	0.42
6503	3.07	774	0.78	0.45	7405N	2.12	728	0.54	0.45	8209	4.22	1004	1.08	0.45
6504	3.84	928	0.99	0.45	7420	10.18	1500	1.84	0.32	8215	3.96	952	0.87	0.38
6702M*	5.48	1256	1.19	0.38	7421	0.89	338	0.20	0.38	8227	4.93	1146	1.00	0.34
6703M*	8.64	1500	1.82	0.38	7422	1.43	446	0.29	0.34	8232	6.54	1468	1.44	0.38
6704M*	6.08	1376	1.32	0.38	7425	3.16	792	0.62	0.34	8233	4.42	1044	0.95	0.38
6801F	8.87	1500	1.67	0.35	7431N	1.41	534	0.28	0.34	8235	4.85	1130	1.19	0.42
6811	5.91	1342	1.30	0.38	7445N	0.72	—	—	—	8236X	6.20	1400	1.25	0.34
6824F	9.58	1500	1.80	0.35	7453N	0.46	—	—	—	8263	7.17	1500	1.77	0.42
6826F	5.37	1234	1.01	0.35	7502	2.87	734	0.63	0.38	8264	5.71	1302	1.25	0.38
6834	3.39	838	0.87	0.45	7515	1.49	458	0.28	0.32	8265	6.54	1468	1.32	0.34
6836	3.70	900	0.91	0.42	7520	3.16	792	0.78	0.42	8279	7.63	1500	1.55	0.34
6843F	11.50	1500	1.91	0.28	7529X	13.23	1500	2.42	0.32	8288	7.83	1500	1.95	0.42
6845F	10.53	1500	1.75	0.28	7538	4.05	970	0.75	0.32	8291X	4.50	1060	1.11	0.42
6854	6.91	1500	1.39	0.34	7539	2.07	574	0.42	0.34	8292X	4.13	986	1.06	0.45
6872F	11.85	1500	1.97	0.28	7540	5.19	1198	0.96	0.32	8293X	8.95	1500	2.28	0.45
6874F	20.71	1500	3.44	0.28	7580	3.61	882	0.79	0.38	8304	6.51	1462	1.32	0.34
6882	3.93	946	0.79	0.34	7590	4.88	1136	1.06	0.38	8350	8.66	1500	1.75	0.34
6884	4.27	1014	0.85	0.34	7600	6.91	1500	1.49	0.38	8380	2.41	642	0.60	0.42
7016M	5.48	1256	1.00	0.32	7605	3.24	808	0.66	0.34	8381	2.18	596	0.54	0.42
7024M	6.08	1376	1.11	0.32	7610	0.72	304	0.16	0.38	8385	3.16	792	0.77	0.42
7038M	9.15	1500	1.75	0.32	7705	7.00	1500	1.72	0.42	8392	2.52	664	0.70	0.49
7046M	8.06	1500	1.50	0.32	7710	5.65	1290	1.14	0.34	8393	2.09	578	0.45	0.38
7047M	8.64	1500	1.53	0.32	7711	5.65	1290	1.14	0.34	8500	7.34	1500	1.63	0.38
7050M	14.43	1500	2.67	0.32	7720X	4.02	964	0.88	0.38	8601	0.34	228	0.07	0.34
7090M	10.16	1500	1.94	0.32	7723X	2.73	706	0.55	0.34	8602	1.61	482	0.36	0.38
7098M	8.95	1500	1.66	0.32	7855	4.50	1060	0.98	0.38	8603	0.09	178	0.02	0.45
7099M	12.71	1500	2.28	0.32	8001	2.67	694	0.69	0.45	8606	1.69	498	0.35	0.34
7133	4.25	1010	0.87	0.34	8002	2.35	630	0.61	0.45	8709F	5.42	1244	0.90	0.28
7151M	5.16	1192	1.05	0.34	8006	2.78	716	0.76	0.49	8719	2.18	596	0.44	0.34
7152M	8.15	1500	1.61	0.34	8008	1.35	430	0.37	0.49	8720	1.23	406	0.25	0.34
7153M	5.74	1308	1.17	0.34	8010	2.04	568	0.52	0.45	8721	0.34	228	0.08	0.38
7219	12.25	1500	2.44	0.34	8013	0.40	240	0.10	0.42	8723	0.14	188	0.03	0.42
7222X	10.73	1500	2.13	0.34	8015	0.95	350	0.24	0.42	8725	2.24	608	0.49	0.38
7225	10.27	1500	2.23	0.38	8017	1.86	532	0.51	0.49	8726F	2.87	734	0.54	0.35
7230X	11.50	1500	2.80	0.42	8018	4.02	964	1.02	0.45	8734M	0.43	246	0.09	0.38
7231	12.22	1500	2.97	0.42	8021	2.84	728	0.73	0.45	8737M	0.37	234	0.08	0.38
7232X	15.00	1500	2.97	0.34	8031	2.21	602	0.57	0.45	8738M	0.60	280	0.13	0.38
7309F	11.85	1500	1.97	0.28	8032	2.18	596	0.56	0.45	8742	0.32	224	0.07	0.38
7313F	5.22	1204	0.87	0.28	8033	2.24	608	0.62	0.49	8745	4.85	1130	1.21	0.42
7317F	10.01	1500	1.66	0.28	8037	1.98	556	0.57	0.51	8748	0.60	280	0.12	0.34
7327F	21.49	1500	3.57	0.28	8039	2.32	624	0.65	0.49	8755	0.40	240	0.08	0.38
7333M	3.76	912	0.69	0.32	8044	3.18	796	0.81	0.45	8799	0.66	292	0.17	0.45
7335M	4.19	998	0.76	0.32	8045	0.92	344	0.24	0.45	8800	2.07	574	0.53	0.45
7337M	5.94	1348	1.05	0.32	8046	2.98	756	0.77	0.45	8803	0.06	172	0.01	0.38

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

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8805M	0.20	200	0.05	0.45	9410	3.04	768	0.79	0.45					
8810	0.14	188	0.03	0.45	9501	3.47	854	0.76	0.38					
8814M	0.17	194	0.05	0.45	9505	4.39	1038	1.09	0.42					
8815M	0.29	218	0.06	0.45	9516	2.78	716	0.68	0.42					
8820	0.11	182	0.03	0.38	9519	5.19	1198	1.14	0.38					
8824	2.93	746	0.85	0.51	9521	3.79	918	0.83	0.38					
8825	—	—	0.66	0.49	9522	2.52	664	0.69	0.49					
8826	2.35	630	0.66	0.49	9534	6.68	1496	1.24	0.32					
8831	1.49	458	0.44	0.51	9554	10.87	1500	2.20	0.34					
8832	0.37	234	0.10	0.45	9586	0.55	270	0.15	0.49					
8833	1.26	412	0.32	0.45	9600	2.67	694	0.68	0.45					
8835	2.61	682	0.66	0.45	9620	1.89	538	0.42	0.38					
8842X	2.55	670	0.74	0.51										
8848	—	—	0.85	0.51										
8849	—	—	0.85	0.51										
8855	0.11	182	0.03	0.45										
8856	0.72	304	0.18	0.45										
8864X	1.18	396	0.32	0.49										
8868	0.57	274	0.16	0.49										
8869	1.29	418	0.36	0.49										
8871	0.06	172	0.02	0.45										
8901	0.23	206	0.05	0.38										
9012	1.06	372	0.23	0.38										
9014	3.24	808	0.83	0.45										
9015	3.27	814	0.80	0.42										
9016	2.32	624	0.61	0.45										
9019	4.45	1050	0.98	0.38										
9033	2.35	630	0.58	0.42										
9040	3.36	832	0.92	0.49										
9044	1.52	464	0.42	0.49										
9052	1.69	498	0.47	0.49										
9058	1.69	498	0.49	0.51										
9060	1.64	488	0.46	0.49										
9061	1.38	436	0.38	0.49										
9062	1.41	442	0.39	0.49										
9063	0.83	326	0.23	0.49										
9077F	8.87	1500	1.86	0.42										
9082	1.38	436	0.40	0.51										
9083	1.43	446	0.42	0.51										
9084	1.41	442	0.39	0.49										
9089	1.15	390	0.32	0.49										
9093	1.46	452	0.41	0.49										
9101	3.53	866	0.98	0.49										
9102	3.47	854	0.85	0.42										
9154	2.01	562	0.52	0.45										
9156	2.27	614	0.62	0.49										
9170	11.59	1500	2.34	0.34										
9178	7.34	1500	2.22	0.51										
9179	23.15	1500	6.67	0.51										
9180	5.45	1250	1.36	0.42										
9182	2.58	676	0.67	0.45										
9186	10.50	1500	2.15	0.34										
9220	5.65	1290	1.40	0.42										
9402	6.74	1500	1.35	0.34										
9403	9.90	1500	1.98	0.34										

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

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FOOTNOTES

- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- 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 1.917 and elr x 1.856.
- 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.

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MISCELLANEOUS VALUES

Basis of premium applicable in accordance with **Basic Manual** footnote instructions for Code 7370 --

"Taxicab Co.":

Employee operated vehicle.....	\$94,300
Leased or rented vehicle.....	\$62,900

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	0.14
2nd Adjustment	0.08
3rd Adjustment	0.05
4th Adjustment	0.04

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".....

\$2,400

Minimum Premium Multiplier..... 200**Minimum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" \$1,200**Premium Determination for Partners and Sole Proprietors** in accordance with **Basic Manual**

Rule 2-E-3 (Annual Payroll)..... \$62,900

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	1.0%	0.7%	0.5%	0.4%	0.3%	0.1%	0.1%
\$200	1.7%	1.4%	1.0%	0.8%	0.5%	0.4%	0.2%
\$300	2.4%	1.9%	1.4%	1.1%	0.7%	0.5%	0.4%
\$400	3.0%	2.4%	1.8%	1.4%	1.0%	0.7%	0.5%
\$500	3.5%	2.8%	2.0%	1.7%	1.2%	0.8%	0.6%
\$1,000	5.6%	4.5%	3.4%	2.8%	2.0%	1.4%	1.0%
\$1,500	7.2%	5.6%	4.4%	3.7%	2.6%	1.9%	1.5%
\$2,000	8.4%	6.7%	5.3%	4.4%	3.2%	2.3%	1.8%
\$2,500	9.5%	7.6%	6.0%	5.0%	3.8%	2.8%	2.2%
\$5,000	13.6%	11.1%	9.1%	7.8%	6.0%	4.6%	3.7%

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

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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..... 56%

(Multiply a Non-F classification rate 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 \$14,500. If more than two years, an average annual premium of at least \$7,250 is required. These amounts are applicable for ratings effective April 1, 2025, and subsequent. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.