

Advisory Loss Costs, AR Rates and Miscellaneous Values - 2026

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

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

Exhibit III**Page S1***Effective April 1, 2026*

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.077	0.827	0.44	2089	0.942	0.711	0.44	2835	0.911	0.743	0.48
0008	0.884	0.676	0.44	2095	1.070	0.780	0.41	2836	1.011	0.823	0.48
0016	1.509	0.988	0.37	2105	1.547	1.260	0.48	2841	1.269	0.972	0.44
0034	1.405	1.030	0.41	2110	1.371	1.045	0.44	2881	1.066	0.866	0.48
0035	1.011	0.752	0.41	2111	0.806	0.608	0.44	2883	1.295	0.988	0.44
0036	1.622	1.224	0.44	2112	1.702	1.293	0.44	2915	1.145	0.739	0.37
0037	1.407	0.917	0.37	2114	0.813	0.665	0.48	2916	1.290	0.841	0.37
0042	1.613	1.179	0.41	2121	0.570	0.467	0.48	2923	0.624	0.510	0.48
0050	2.192	1.421	0.37	2130	0.837	0.615	0.41	2960	1.761	1.281	0.41
0059	—	—	—	2131	0.651	0.495	0.44	3004	0.635	0.379	0.33
0065	—	—	—	2143	0.959	0.780	0.48	3018	1.211	0.726	0.33
0066	—	—	—	2157	1.576	1.184	0.44	3022	1.560	1.184	0.44
0067	—	—	—	2172	0.774	0.499	0.37	3027	0.890	0.573	0.37
0079	0.858	0.629	0.41	2174	1.335	1.028	0.44	3028	1.264	0.822	0.37
0083	1.660	1.219	0.41	2211	2.860	1.860	0.37	3030	1.669	1.080	0.37
0106	4.311	2.581	0.33	2220	1.088	0.794	0.41	3040	1.571	1.146	0.41
0113	1.385	1.057	0.44	2286	—	0.794	0.41	3041	1.357	0.988	0.41
0170	0.946	0.717	0.44	2288	1.777	1.361	0.44	3042	1.054	0.768	0.41
0251	1.841	1.351	0.41	2302	0.803	0.592	0.41	3064	1.218	0.893	0.41
0401	2.821	1.692	0.33	2305	1.088	0.705	0.37	3076	0.941	0.713	0.44
0771N	0.170	—	—	2361	0.810	0.599	0.41	3081	1.349	0.982	0.41
0908P	64.000	46.652	0.41	2362	1.096	0.836	0.44	3082	1.597	1.037	0.37
0913P	165.000	119.907	0.41	2380	0.905	0.690	0.44	3085	1.957	1.445	0.41
0917	1.276	1.037	0.48	2388	0.492	0.403	0.48	3110	1.260	0.923	0.41
1005	2.616	1.387	0.32	2402	0.869	0.567	0.37	3111	1.036	0.793	0.44
1164	1.605	0.864	0.32	2413	0.924	0.679	0.41	3113	0.674	0.493	0.41
1165X	1.256	0.675	0.32	2416	1.040	0.796	0.44	3114	0.920	0.676	0.41
1320	0.789	0.466	0.33	2417	0.597	0.457	0.44	3118	0.696	0.568	0.48
1322	3.856	2.073	0.32	2501	0.912	0.696	0.44	3119	0.268	0.231	0.51
1430	1.966	1.276	0.37	2503	0.454	0.348	0.44	3122	0.860	0.701	0.48
1438	1.331	0.860	0.37	2570	1.447	1.093	0.44	3126	0.673	0.492	0.41
1452	0.745	0.480	0.37	2585	1.223	0.895	0.41	3131	0.587	0.432	0.41
1463	3.012	1.625	0.32	2586	1.667	1.276	0.44	3132	0.822	0.629	0.44
1472	1.169	0.756	0.37	2587	1.271	0.958	0.44	3145	0.702	0.515	0.41
1624	1.115	0.660	0.33	2589	0.779	0.575	0.41	3146	0.733	0.539	0.41
1642	1.245	0.803	0.37	2600	1.651	1.242	0.44	3169	0.910	0.689	0.44
1654	2.800	1.795	0.37	2623	2.034	1.325	0.37	3179	0.673	0.506	0.44
1699	1.191	0.776	0.37	2651	0.552	0.419	0.44	3180	0.765	0.580	0.44
1701	1.047	0.622	0.33	2660	0.820	0.676	0.48	3188	0.575	0.420	0.41
1710	1.963	1.265	0.37	2670	—	0.626	0.44	3220	0.730	0.530	0.41
1747	1.123	0.718	0.37	2683	—	0.696	0.44	3224	1.230	0.997	0.48
1748	1.631	1.071	0.37	2688	0.818	0.626	0.44	3227	1.405	1.067	0.44
1803	2.130	1.383	0.37	2702	8.105	4.382	0.32	3240	—	0.927	0.44
1924	1.211	0.916	0.44	2705X*	22.254	13.222	0.33	3241	1.293	0.978	0.44
1925	1.389	1.018	0.41	2709	2.821	1.668	0.33	3255	0.949	0.771	0.48
2002	1.535	1.161	0.44	2710	2.266	1.469	0.37	3257	1.217	0.927	0.44
2003	1.361	0.989	0.41	2714	1.726	1.331	0.44	3270	0.791	0.602	0.44
2014	1.899	1.234	0.37	2727X	4.038	2.403	0.33	3300	1.525	1.248	0.48
2016	1.113	0.834	0.44	2731	1.761	1.335	0.44	3303	1.049	0.799	0.44
2021	1.188	0.866	0.41	2735	1.845	1.414	0.44	3307	0.954	0.698	0.41
2039	1.150	0.871	0.44	2759	2.160	1.651	0.44	3315	1.239	0.940	0.44
2041	0.974	0.736	0.44	2790	0.730	0.599	0.48	3334	1.604	1.150	0.41
2065	0.815	0.592	0.41	2797	1.562	1.285	0.48	3336	0.912	0.665	0.41
2070	2.159	1.557	0.41	2799	3.055	2.231	0.41	3365	2.388	1.413	0.33
2081	1.337	1.092	0.48	2802	1.596	1.164	0.41	3372	1.086	0.793	0.41

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

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

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

Exhibit III**Page S2***Effective April 1, 2026*

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3373	1.559	1.181	0.44	4207	0.873	0.515	0.33	5037	3.194	1.715	0.32
3383	0.558	0.423	0.44	4239	1.121	0.668	0.33	5040	2.940	1.592	0.32
3385	0.425	0.325	0.44	4240	0.934	0.767	0.48	5057	1.662	0.899	0.32
3400	1.144	0.872	0.44	4243	0.762	0.556	0.41	5059	5.262	2.852	0.32
3507	0.828	0.602	0.41	4244	0.967	0.625	0.37	5102	2.318	1.380	0.33
3515	0.631	0.464	0.41	4250	0.772	0.563	0.41	5146	1.887	1.217	0.37
3548	0.583	0.444	0.44	4251	1.073	0.815	0.44	5160	1.003	0.539	0.32
3559	0.725	0.530	0.41	4263	1.410	1.026	0.41	5183	1.302	0.771	0.33
3574	0.363	0.275	0.44	4273	0.974	0.713	0.41	5188	1.713	1.020	0.33
3581	0.394	0.298	0.44	4279	1.252	0.814	0.37	5190	1.335	0.794	0.33
3612	0.640	0.467	0.41	4283	0.755	0.574	0.44	5191	0.366	0.236	0.37
3620	1.089	0.710	0.37	4299	0.696	0.509	0.41	5192	1.218	0.887	0.41
3629	0.545	0.397	0.41	4304	1.702	1.246	0.41	5213	2.305	1.253	0.32
3632	0.798	0.582	0.41	4307	0.609	0.499	0.48	5215	1.790	1.147	0.37
3634	0.609	0.445	0.41	4351	0.561	0.421	0.44	5221	1.542	0.916	0.33
3635	0.558	0.407	0.41	4352	0.514	0.391	0.44	5222	2.744	1.475	0.32
3638	0.710	0.540	0.44	4361	0.325	0.247	0.44	5223	1.546	0.998	0.37
3642	0.552	0.421	0.44	4410	1.071	0.810	0.44	5348	1.526	0.984	0.37
3643	0.659	0.424	0.37	4420	1.406	0.831	0.33	5402	2.645	2.022	0.44
3647	1.014	0.732	0.41	4431	0.515	0.424	0.48	5403	2.125	1.263	0.33
3648	0.437	0.355	0.48	4432	0.589	0.480	0.48	5437	2.059	1.225	0.33
3681	0.263	0.200	0.44	4452	0.964	0.705	0.41	5443	1.580	1.150	0.41
3685	0.363	0.275	0.44	4459	1.092	0.707	0.37	5445	3.744	2.035	0.32
3719	0.461	0.247	0.32	4470	0.968	0.706	0.41	5462	2.327	1.500	0.37
3724	1.605	0.871	0.32	4484	0.978	0.744	0.44	5472	2.619	1.420	0.32
3726	1.356	0.731	0.32	4493	0.769	0.563	0.41	5473	4.196	2.277	0.32
3803	1.059	0.803	0.44	4511	0.161	0.118	0.41	5474	2.780	1.515	0.32
3807	0.662	0.500	0.44	4557	0.979	0.633	0.37	5478	1.252	0.736	0.33
3808	2.930	2.121	0.41	4558	0.818	0.594	0.41	5479	2.313	1.500	0.37
3821	2.146	1.391	0.37	4568	1.008	0.650	0.37	5480	2.361	1.393	0.33
3822X	1.772	1.354	0.44	4581	0.304	0.182	0.33	5491	1.027	0.609	0.33
3824X	1.400	1.066	0.44	4583	1.837	1.101	0.33	5506	1.883	1.112	0.33
3826	0.298	0.216	0.41	4611	0.373	0.282	0.44	5507	1.781	1.057	0.33
3827	0.829	0.624	0.44	4635	1.223	0.730	0.33	5535	3.231	1.761	0.32
3830	0.587	0.428	0.41	4653	1.063	0.804	0.44	5537	1.563	1.009	0.37
3851	0.678	0.517	0.44	4665	3.428	2.219	0.37	5551	6.836	3.719	0.32
3865	1.026	0.834	0.48	4683	1.548	1.125	0.41	5606	0.377	0.204	0.32
3881	1.365	0.994	0.41	4686	0.811	0.523	0.37	5610	1.938	1.259	0.37
4000	2.171	1.280	0.33	4692	0.263	0.199	0.44	5645	6.132	3.340	0.32
4021	1.378	1.011	0.41	4693	0.378	0.286	0.44	5703	6.036	3.970	0.37
4024	1.326	0.859	0.37	4703	0.701	0.508	0.41	5705	6.961	4.537	0.37
4034	2.740	1.782	0.37	4717	0.820	0.669	0.48	5951	0.201	0.153	0.44
4036	0.832	0.539	0.37	4720	0.823	0.602	0.41	6003	2.412	1.442	0.33
4038	0.955	0.778	0.48	4740	0.510	0.278	0.32	6005	2.253	1.464	0.37
4062	0.871	0.637	0.41	4741	1.059	0.771	0.41	6018	1.316	0.838	0.37
4101	1.165	0.855	0.41	4751	1.783	1.169	0.37	6045	1.779	1.142	0.37
4109	0.215	0.162	0.44	4771N	0.966	0.570	0.33	6204	2.518	1.485	0.33
4110	0.281	0.211	0.44	4777	1.360	0.813	0.33	6206	1.231	0.660	0.32
4111	0.972	0.729	0.44	4825	0.364	0.234	0.37	6213	0.870	0.469	0.32
4114	1.081	0.786	0.41	4828	0.736	0.436	0.33	6214	0.608	0.360	0.33
4130	1.375	1.044	0.44	4829	0.491	0.291	0.33	6216	3.305	1.804	0.32
4131	3.174	2.430	0.44	4902	0.776	0.592	0.44	6217	1.870	1.017	0.32
4133	0.996	0.822	0.48	4923	0.466	0.343	0.41	6229	1.443	0.931	0.37
4149	0.308	0.250	0.48	5020	2.089	1.235	0.33	6233	0.774	0.416	0.32
4206	0.901	0.682	0.44	5022	3.002	1.634	0.32	6235	2.272	1.217	0.32

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

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

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

Exhibit III**Page S3***Effective April 1, 2026*

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
6236	2.166	1.390	0.37	7380	2.404	1.540	0.37	8102	0.809	0.617	0.44
6237	0.687	0.404	0.33	7382	2.682	1.946	0.41	8103	0.963	0.704	0.41
6251	2.167	1.280	0.33	7390	1.852	1.399	0.44	8106	1.470	0.953	0.37
6252	1.381	0.741	0.32	7394M	2.579	1.359	0.32	8107	1.119	0.668	0.33
6306	1.787	1.064	0.33	7395M	2.865	1.510	0.32	8111	0.817	0.597	0.41
6319	1.285	0.698	0.32	7398M	4.068	2.076	0.32	8116	0.807	0.589	0.41
6325	1.539	0.836	0.32	7402	0.053	0.040	0.44	8203	2.560	1.857	0.41
6400	1.568	1.014	0.37	7403	1.871	1.404	0.44	8204	1.598	1.180	0.41
6503	0.905	0.684	0.44	7405N	0.636	0.474	0.44	8209	1.414	1.071	0.44
6504	1.235	0.941	0.44	7420	3.651	1.940	0.32	8215	1.282	0.836	0.37
6702M*	1.855	1.195	0.37	7421	0.271	0.174	0.37	8227	1.495	0.889	0.33
6703M*	2.927	1.824	0.37	7422	0.428	0.252	0.33	8232	2.155	1.394	0.37
6704M*	2.061	1.327	0.37	7425	1.095	0.636	0.33	8233	1.537	0.972	0.37
6801F	2.734	1.564	0.34	7431N	0.408	0.238	0.33	8235	1.578	1.148	0.41
6811	1.732	1.127	0.37	7445N	0.212	—	—	8236X	2.072	1.231	0.33
6824F	2.955	1.690	0.34	7453N	0.136	—	—	8263	2.181	1.593	0.41
6826F	1.590	0.909	0.34	7502	0.998	0.643	0.37	8264	1.782	1.154	0.37
6834	1.051	0.796	0.44	7515	0.461	0.250	0.32	8265	2.092	1.242	0.33
6836	1.097	0.803	0.41	7520	1.034	0.751	0.41	8279	2.442	1.462	0.33
6843F	3.409	1.716	0.28	7529X	4.480	2.410	0.32	8288	2.470	1.821	0.41
6845F	3.248	1.635	0.28	7538	1.108	0.599	0.32	8291X	1.492	1.093	0.41
6854	2.138	1.269	0.33	7539	0.658	0.391	0.33	8292X	1.340	1.015	0.44
6872F	3.650	1.837	0.28	7540	1.584	0.858	0.32	8293X	2.861	2.160	0.44
6874F	6.137	3.089	0.28	7580	1.159	0.752	0.37	8304	2.050	1.221	0.33
6882	1.187	0.709	0.33	7590	1.495	0.963	0.37	8350	2.858	1.699	0.33
6884	1.328	0.779	0.33	7600	2.143	1.372	0.37	8380	0.750	0.546	0.41
7016M	1.802	0.962	0.32	7605	1.105	0.655	0.33	8381	0.716	0.526	0.41
7024M	2.002	1.068	0.32	7610	0.272	0.175	0.37	8385	1.046	0.765	0.41
7038M	2.988	1.681	0.32	7705	2.321	1.689	0.41	8392	0.756	0.619	0.48
7046M	2.561	1.394	0.32	7710	1.932	1.152	0.33	8393	0.680	0.436	0.37
7047M	2.843	1.469	0.32	7711	1.932	1.152	0.33	8500	2.220	1.460	0.37
7050M	4.714	2.569	0.32	7720X	1.330	0.865	0.37	8601	0.121	0.072	0.33
7090M	3.320	1.868	0.32	7723X	0.875	0.521	0.33	8602	0.563	0.366	0.37
7098M	2.845	1.549	0.32	7855	1.527	0.983	0.37	8603	0.033	0.025	0.44
7099M	4.040	2.130	0.32	8001	0.848	0.649	0.44	8606	0.485	0.290	0.33
7133	1.246	0.747	0.33	8002	0.790	0.605	0.44	8709F	1.607	0.809	0.28
7151M	1.514	0.908	0.33	8006	0.821	0.666	0.48	8719	0.673	0.401	0.33
7152M	2.389	1.386	0.33	8008	0.432	0.356	0.48	8720	0.393	0.233	0.33
7153M	1.682	1.009	0.33	8010	0.658	0.502	0.44	8721	0.097	0.064	0.37
7219	3.931	2.308	0.33	8013	0.116	0.085	0.41	8723	0.036	0.027	0.41
7222X	3.429	2.009	0.33	8015	0.341	0.251	0.41	8725	0.820	0.536	0.37
7225	3.441	2.193	0.37	8017	0.580	0.475	0.48	8726F	0.850	0.486	0.34
7230X	3.651	2.635	0.41	8018	1.429	1.070	0.44	8734M	0.136	0.088	0.37
7231	3.619	2.609	0.41	8021	0.920	0.696	0.44	8737M	0.123	0.080	0.37
7232X	4.545	2.653	0.33	8031	0.679	0.516	0.44	8738M	0.194	0.121	0.37
7309F	3.650	1.837	0.28	8032	0.761	0.578	0.44	8742	0.101	0.065	0.37
7313F	1.608	0.809	0.28	8033	0.734	0.599	0.48	8745	1.725	1.276	0.41
7317F	2.967	1.493	0.28	8037	0.629	0.538	0.51	8748	0.178	0.105	0.33
7327F	6.367	3.205	0.28	8039	0.811	0.665	0.48	8755	0.120	0.077	0.37
7333M	1.154	0.618	0.32	8044	0.969	0.734	0.44	8799	0.220	0.167	0.44
7335M	1.282	0.686	0.32	8045	0.321	0.245	0.44	8800	0.800	0.606	0.44
7337M	1.820	0.943	0.32	8046	0.924	0.704	0.44	8803	0.016	0.010	0.37
7350F	3.978	2.143	0.30	8047	0.373	0.283	0.44	8805M	0.059	0.045	0.44
7360	2.100	1.352	0.37	8058	0.903	0.689	0.44	8810	0.044	0.034	0.44
7370	2.277	1.719	0.44	8072	0.296	0.246	0.48	8814M	0.053	0.040	0.44

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

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

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

Exhibit III**Page S4***Effective April 1, 2026*

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8815M	0.084	0.063	0.44	9522	0.809	0.654	0.48				
8820	0.042	0.027	0.37	9534	2.120	1.148	0.32				
8824	0.924	0.791	0.51	9554	3.239	1.928	0.33				
8826	0.833	0.684	0.48	9586	0.164	0.133	0.48				
8831	0.503	0.442	0.51	9600	0.831	0.633	0.44				
8832	0.125	0.094	0.44	9620	0.652	0.424	0.37				
8833	0.400	0.302	0.44								
8835	0.794	0.598	0.44								
8842X	0.802	0.689	0.51								
8855	0.032	0.024	0.44								
8856	0.221	0.166	0.44								
8864X	0.362	0.295	0.48								
8868	0.198	0.164	0.48								
8869	0.445	0.366	0.48								
8871	0.017	0.013	0.44								
8901	0.079	0.051	0.37								
9012	0.368	0.238	0.37								
9014	1.042	0.791	0.44								
9015	1.123	0.819	0.41								
9016	0.767	0.589	0.44								
9019	1.426	0.927	0.37								
9033	0.778	0.564	0.41								
9040	1.052	0.858	0.48								
9044	0.514	0.419	0.48								
9052	0.574	0.468	0.48								
9058	0.530	0.454	0.51								
9060	0.535	0.439	0.48								
9061	0.435	0.354	0.48								
9062	0.476	0.389	0.48								
9063	0.260	0.215	0.48								
9077F	2.734	1.757	0.42								
9082	0.428	0.369	0.51								
9083	0.487	0.420	0.51								
9084	0.476	0.387	0.48								
9089	0.362	0.298	0.48								
9093	0.455	0.373	0.48								
9101	1.063	0.873	0.48								
9102	1.091	0.798	0.41								
9154	0.657	0.501	0.44								
9156	0.847	0.691	0.48								
9170	3.838	2.282	0.33								
9178	2.491	2.244	0.51								
9179	7.782	6.649	0.51								
9180	1.623	1.206	0.41								
9182	0.864	0.671	0.44								
9186	3.050	1.851	0.33								
9220	1.777	1.298	0.41								
9402	2.256	1.334	0.33								
9403	3.402	2.012	0.33								
9410	0.962	0.732	0.44								
9501	1.170	0.759	0.37								
9505	1.356	0.996	0.41								
9516	0.960	0.696	0.41								
9519	1.873	1.204	0.37								
9521	1.178	0.761	0.37								

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

*Effective April 1, 2026***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, 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.

Deductible Amount	Advisory Loss Elimination Ratios						
	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.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

NORTH CAROLINA

Exhibit III

Page S1

Effective April 1, 2026

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	3.096	779	0.827	0.44	2089	2.708	702	0.711	0.44	2835	2.619	684	0.743	0.48
0008	2.542	668	0.676	0.44	2095	3.076	775	0.780	0.41	2836	2.907	741	0.823	0.48
0016	4.338	1028	0.988	0.37	2105	4.448	1050	1.260	0.48	2841	3.648	890	0.972	0.44
0034	4.039	968	1.030	0.41	2110	3.942	948	1.045	0.44	2881	3.065	773	0.866	0.48
0035	2.907	741	0.752	0.41	2111	2.317	623	0.608	0.44	2883	3.723	905	0.988	0.44
0036	4.663	1093	1.224	0.44	2112	4.893	1139	1.293	0.44	2915	3.292	818	0.739	0.37
0037	4.045	969	0.917	0.37	2114	2.337	627	0.665	0.48	2916	3.709	902	0.841	0.37
0042	4.637	1087	1.179	0.41	2121	1.639	488	0.467	0.48	2923	1.794	519	0.510	0.48
0050	6.302	1420	1.421	0.37	2130	2.406	641	0.615	0.41	2960	5.063	1173	1.281	0.41
0059	—	—	—	—	2131	1.872	534	0.495	0.44	3004	1.826	525	0.379	0.33
0065	—	—	—	—	2143	2.757	711	0.780	0.48	3018	3.482	856	0.726	0.33
0066	—	—	—	—	2157	4.531	1066	1.184	0.44	3022	4.485	1057	1.184	0.44
0067	—	—	—	—	2172	2.225	605	0.499	0.37	3027	2.559	672	0.573	0.37
0079	2.467	653	0.629	0.41	2174	3.838	928	1.028	0.44	3028	3.634	887	0.822	0.37
0083	4.773	1115	1.219	0.41	2211	8.223	1500	1.860	0.37	3030	4.798	1120	1.080	0.37
0106	12.394	1500	2.581	0.33	2220	3.128	786	0.794	0.41	3040	4.517	1063	1.146	0.41
0113	3.982	956	1.057	0.44	2286	—	—	0.794	0.41	3041	3.901	940	0.988	0.41
0170	2.720	704	0.717	0.44	2288	5.109	1182	1.361	0.44	3042	3.030	766	0.768	0.41
0251	5.293	1219	1.351	0.41	2302	2.309	622	0.592	0.41	3064	3.502	860	0.893	0.41
0401	8.110	A	1.692	0.33	2305	3.128	786	0.705	0.37	3076	2.705	701	0.713	0.44
0771N	0.489	—	—	—	2361	2.329	626	0.599	0.41	3081	3.878	936	0.982	0.41
0908P	184.000	344	46.652	0.41	2362	3.151	790	0.836	0.44	3082	4.591	1078	1.037	0.37
0913P	474.000	634	119.907	0.41	2380	2.602	680	0.690	0.44	3085	5.626	1285	1.445	0.41
0917	3.669	894	1.037	0.48	2388	1.415	443	0.403	0.48	3110	3.623	885	0.923	0.41
1005	7.521	1500	1.387	0.32	2402	2.498	660	0.567	0.37	3111	2.979	756	0.793	0.44
1164	4.614	1083	0.864	0.32	2413	2.657	691	0.679	0.41	3113	1.938	548	0.493	0.41
1165X	3.611	882	0.675	0.32	2416	2.990	758	0.796	0.44	3114	2.645	689	0.676	0.41
1320	2.268	614	0.466	0.33	2417	1.716	503	0.457	0.44	3118	2.001	560	0.568	0.48
1322	11.086	1500	2.073	0.32	2501	2.622	684	0.696	0.44	3119	0.771	314	0.231	0.51
1430	5.652	1290	1.276	0.37	2503	1.305	421	0.348	0.44	3122	2.473	655	0.701	0.48
1438	3.827	925	0.860	0.37	2570	4.160	992	1.093	0.44	3126	1.935	547	0.492	0.41
1452	2.142	588	0.480	0.37	2585	3.516	863	0.895	0.41	3131	1.688	498	0.432	0.41
1463	8.660	1500	1.625	0.32	2586	4.793	1119	1.276	0.44	3132	2.363	633	0.629	0.44
1472	3.361	832	0.756	0.37	2587	3.654	891	0.958	0.44	3145	2.018	564	0.515	0.41
1624	3.206	801	0.660	0.33	2589	2.240	608	0.575	0.41	3146	2.107	581	0.539	0.41
1642	3.579	876	0.803	0.37	2600	4.747	1109	1.242	0.44	3169	2.616	683	0.689	0.44
1654	8.050	1500	1.795	0.37	2623	5.848	1330	1.325	0.37	3179	1.935	547	0.506	0.44
1699	3.424	845	0.776	0.37	2651	1.587	477	0.419	0.44	3180	2.199	600	0.580	0.44
1701	3.010	762	0.622	0.33	2660	2.358	632	0.676	0.48	3188	1.653	491	0.420	0.41
1710	5.644	1289	1.265	0.37	2670	—	—	0.626	0.44	3220	2.099	580	0.530	0.41
1747	3.229	806	0.718	0.37	2683	—	—	0.696	0.44	3224	3.536	867	0.997	0.48
1748	4.689	1098	1.071	0.37	2688	2.352	630	0.626	0.44	3227	4.039	968	1.067	0.44
1803	6.124	1385	1.383	0.37	2702	23.302	1500	4.382	0.32	3240	—	—	0.927	0.44
1924	3.482	856	0.916	0.44	2705X*	63.980	1500	13.222	0.33	3241	3.717	903	0.978	0.44
1925	3.993	959	1.018	0.41	2709	8.110	1500	1.668	0.33	3255	2.728	706	0.771	0.48
2002	4.413	1043	1.161	0.44	2710	6.515	1463	1.469	0.37	3257	3.499	860	0.927	0.44
2003	3.913	943	0.989	0.41	2714	4.962	1152	1.331	0.44	3270	2.274	615	0.602	0.44
2014	5.460	1252	1.234	0.37	2727X	11.609	1500	2.403	0.33	3300	4.384	1037	1.248	0.48
2016	3.200	800	0.834	0.44	2731	5.063	1173	1.335	0.44	3303	3.016	763	0.799	0.44
2021	3.416	843	0.866	0.41	2735	5.304	1221	1.414	0.44	3307	2.743	709	0.698	0.41
2039	3.306	821	0.871	0.44	2759	6.210	1402	1.651	0.44	3315	3.562	872	0.940	0.44
2041	2.800	720	0.736	0.44	2790	2.099	580	0.599	0.48	3334	4.612	1082	1.150	0.41
2065	2.343	629	0.592	0.41	2797	4.491	1058	1.285	0.48	3336	2.622	684	0.665	0.41
2070	6.207	1401	1.557	0.41	2799	8.783	1500	2.231	0.41	3365	6.866	1500	1.413	0.33
2081	3.844	929	1.092	0.48	2802	4.589	1078	1.164	0.41	3372	3.122	784	0.793	0.41

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit III

NORTH CAROLINA

Page S2

Effective April 1, 2026

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	4.482	1056	1.181	0.44	4207	2.510	662	0.515	0.33	5037	9.183	1500	1.715	0.32
3383	1.604	481	0.423	0.44	4239	3.223	805	0.668	0.33	5040	8.453	1500	1.592	0.32
3385	1.222	404	0.325	0.44	4240	2.685	697	0.767	0.48	5057	4.778	1116	0.899	0.32
3400	3.289	818	0.872	0.44	4243	2.191	598	0.556	0.41	5059	15.128	1500	2.852	0.32
3507	2.381	636	0.602	0.41	4244	2.780	716	0.625	0.37	5102	6.664	1493	1.380	0.33
3515	1.814	523	0.464	0.41	4250	2.220	604	0.563	0.41	5146	5.425	1245	1.217	0.37
3548	1.676	495	0.444	0.44	4251	3.085	777	0.815	0.44	5160	2.884	737	0.539	0.32
3559	2.084	577	0.530	0.41	4263	4.054	971	1.026	0.41	5183	3.743	909	0.771	0.33
3574	1.044	369	0.275	0.44	4273	2.800	720	0.713	0.41	5188	4.925	1145	1.020	0.33
3581	1.133	387	0.298	0.44	4279	3.600	880	0.814	0.37	5190	3.838	928	0.794	0.33
3612	1.840	528	0.467	0.41	4283	2.171	594	0.574	0.44	5191	1.052	370	0.236	0.37
3620	3.131	786	0.710	0.37	4299	2.001	560	0.509	0.41	5192	3.502	860	0.887	0.41
3629	1.567	473	0.397	0.41	4304	4.893	1139	1.246	0.41	5213	6.627	1485	1.253	0.32
3632	2.294	619	0.582	0.41	4307	1.751	510	0.499	0.48	5215	5.146	1189	1.147	0.37
3634	1.751	510	0.445	0.41	4351	1.613	483	0.421	0.44	5221	4.433	1047	0.916	0.33
3635	1.604	481	0.407	0.41	4352	1.478	456	0.391	0.44	5222	7.889	1500	1.475	0.32
3638	2.041	568	0.540	0.44	4361	0.934	347	0.247	0.44	5223	4.445	1049	0.998	0.37
3642	1.587	477	0.421	0.44	4410	3.079	776	0.810	0.44	5348	4.387	1037	0.984	0.37
3643	1.895	539	0.424	0.37	4420	4.042	968	0.831	0.33	5402	7.604	1500	2.022	0.44
3647	2.915	743	0.732	0.41	4431	1.481	456	0.424	0.48	5403	6.109	1382	1.263	0.33
3648	1.256	411	0.355	0.48	4432	1.693	499	0.480	0.48	5437	5.920	1344	1.225	0.33
3681	0.756	311	0.200	0.44	4452	2.772	714	0.705	0.41	5443	4.543	1069	1.150	0.41
3685	1.044	369	0.275	0.44	4459	3.140	788	0.707	0.37	5445	10.764	1500	2.035	0.32
3719	1.325	425	0.247	0.32	4470	2.783	717	0.706	0.41	5462	6.690	1498	1.500	0.37
3724	4.614	1083	0.871	0.32	4484	2.812	722	0.744	0.44	5472	7.530	1500	1.420	0.32
3726	3.899	940	0.731	0.32	4493	2.211	602	0.563	0.41	5473	12.064	1500	2.277	0.32
3803	3.045	769	0.803	0.44	4511	0.463	253	0.118	0.41	5474	7.993	1500	1.515	0.32
3807	1.903	541	0.500	0.44	4557	2.815	723	0.633	0.37	5478	3.600	880	0.736	0.33
3808	8.424	1500	2.121	0.41	4558	2.352	630	0.594	0.41	5479	6.650	1490	1.500	0.37
3821	6.170	1394	1.391	0.37	4568	2.898	740	0.650	0.37	5480	6.788	1500	1.393	0.33
3822X	5.095	1179	1.354	0.44	4581	0.874	335	0.182	0.33	5491	2.953	751	0.609	0.33
3824X	4.025	965	1.066	0.44	4583	5.281	1216	1.101	0.33	5506	5.414	1243	1.112	0.33
3826	0.857	331	0.216	0.41	4611	1.072	374	0.282	0.44	5507	5.120	1184	1.057	0.33
3827	2.383	637	0.624	0.44	4635	3.516	863	0.730	0.33	5535	9.289	1500	1.761	0.32
3830	1.688	498	0.428	0.41	4653	3.056	771	0.804	0.44	5537	4.494	1059	1.009	0.37
3851	1.949	550	0.517	0.44	4665	9.856	1500	2.219	0.37	5551	19.654	1500	3.719	0.32
3865	2.950	750	0.834	0.48	4683	4.451	1050	1.125	0.41	5606	1.084	377	0.204	0.32
3881	3.924	945	0.994	0.41	4686	2.332	626	0.523	0.37	5610	5.572	1274	1.259	0.37
4000	6.242	1408	1.280	0.33	4692	0.756	311	0.199	0.44	5645	17.630	1500	3.340	0.32
4021	3.962	952	1.011	0.41	4693	1.087	377	0.286	0.44	5703	17.354	1500	3.970	0.37
4024	3.812	922	0.859	0.37	4703	2.015	563	0.508	0.41	5705	20.013	1500	4.537	0.37
4034	7.878	1500	1.782	0.37	4717	2.358	632	0.669	0.48	5951	0.578	276	0.153	0.44
4036	2.392	638	0.539	0.37	4720	2.366	633	0.602	0.41	6003	6.935	1500	1.442	0.33
4038	2.746	709	0.778	0.48	4740	1.466	453	0.278	0.32	6005	6.477	1455	1.464	0.37
4062	2.504	661	0.637	0.41	4741	3.045	769	0.771	0.41	6018	3.784	917	0.838	0.37
4101	3.349	830	0.855	0.41	4751	5.126	1185	1.169	0.37	6045	5.115	1183	1.142	0.37
4109	0.618	284	0.162	0.44	4771N	2.777	813	0.570	0.33	6204	7.239	1500	1.485	0.33
4110	0.808	322	0.211	0.44	4777	3.910	942	0.813	0.33	6206	3.539	868	0.660	0.32
4111	2.795	719	0.729	0.44	4825	1.047	369	0.234	0.37	6213	2.501	660	0.469	0.32
4114	3.108	782	0.786	0.41	4828	2.116	583	0.436	0.33	6214	1.748	510	0.360	0.33
4130	3.953	951	1.044	0.44	4829	1.412	442	0.291	0.33	6216	9.502	1500	1.804	0.32
4131	9.125	1500	2.430	0.44	4902	2.231	606	0.592	0.44	6217	5.376	1235	1.017	0.32
4133	2.864	733	0.822	0.48	4923	1.340	428	0.343	0.41	6229	4.149	990	0.931	0.37
4149	0.886	337	0.250	0.48	5020	6.006	1361	1.235	0.33	6233	2.225	605	0.416	0.32
4206	2.590	678	0.682	0.44	5022	8.631	1500	1.634	0.32	6235	6.532	1466	1.217	0.32

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit III

NORTH CAROLINA

Page S3

Effective April 1, 2026

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
6236	6.227	1405	1.390	0.37	7380	6.912	1500	1.540	0.37	8102	2.326	625	0.617	0.44
6237	1.975	555	0.404	0.33	7382	7.711	1500	1.946	0.41	8103	2.769	714	0.704	0.41
6251	6.230	1406	1.280	0.33	7390	5.325	1225	1.399	0.44	8106	4.226	1005	0.953	0.37
6252	3.970	954	0.741	0.32	7394M	7.415	1500	1.359	0.32	8107	3.217	803	0.668	0.33
6306	5.138	1188	1.064	0.33	7395M	8.237	1500	1.510	0.32	8111	2.349	630	0.597	0.41
6319	3.694	899	0.698	0.32	7398M	11.696	1500	2.076	0.32	8116	2.320	624	0.589	0.41
6325	4.425	1045	0.836	0.32	7402	0.152	190	0.040	0.44	8203	7.360	1500	1.857	0.41
6400	4.508	1062	1.014	0.37	7403	5.379	1236	1.404	0.44	8204	4.594	1079	1.180	0.41
6503	2.602	680	0.684	0.44	7405N	1.829	648	0.474	0.44	8209	4.065	973	1.071	0.44
6504	3.551	870	0.941	0.44	7420	10.497	1500	1.940	0.32	8215	3.686	897	0.836	0.37
6702M*	5.333	1227	1.195	0.37	7421	0.779	316	0.174	0.37	8227	4.298	1020	0.889	0.33
6703M*	8.415	1500	1.824	0.37	7422	1.231	406	0.252	0.33	8232	6.196	1399	1.394	0.37
6704M*	5.925	1345	1.327	0.37	7425	3.148	790	0.636	0.33	8233	4.419	1044	0.972	0.37
6801F	7.860	1500	1.564	0.34	7431N	1.173	473	0.238	0.33	8235	4.537	1067	1.148	0.41
6811	4.980	1156	1.127	0.37	7445N	0.610	—	—	—	8236X	5.957	1351	1.231	0.33
6824F	8.496	1500	1.690	0.34	7453N	0.391	—	—	—	8263	6.270	1414	1.593	0.41
6826F	4.571	1074	0.909	0.34	7502	2.869	734	0.643	0.37	8264	5.123	1185	1.154	0.37
6834	3.022	764	0.796	0.44	7515	1.325	425	0.250	0.32	8265	6.015	1363	1.242	0.33
6836	3.154	791	0.803	0.41	7520	2.973	755	0.751	0.41	8279	7.021	1500	1.462	0.33
6843F	9.801	1500	1.716	0.28	7529X	12.880	1500	2.410	0.32	8288	7.101	1500	1.821	0.41
6845F	9.338	1500	1.635	0.28	7538	3.186	797	0.599	0.32	8291X	4.290	1018	1.093	0.41
6854	6.147	1389	1.269	0.33	7539	1.892	538	0.391	0.33	8292X	3.853	931	1.015	0.44
6872F	10.494	1500	1.837	0.28	7540	4.554	1071	0.858	0.32	8293X	8.225	1500	2.160	0.44
6874F	17.644	1500	3.089	0.28	7580	3.332	826	0.752	0.37	8304	5.894	1339	1.221	0.33
6882	3.413	843	0.709	0.33	7590	4.298	1020	0.963	0.37	8350	8.217	1500	1.699	0.33
6884	3.818	924	0.779	0.33	7600	6.161	1392	1.372	0.37	8380	2.156	591	0.546	0.41
7016M	5.181	1196	0.962	0.32	7605	3.177	795	0.655	0.33	8381	2.059	572	0.526	0.41
7024M	5.756	1311	1.068	0.32	7610	0.782	316	0.175	0.37	8385	3.007	761	0.765	0.41
7038M	8.591	1500	1.681	0.32	7705	6.673	1495	1.689	0.41	8392	2.174	595	0.619	0.48
7046M	7.363	1500	1.394	0.32	7710	5.555	1271	1.152	0.33	8393	1.955	551	0.436	0.37
7047M	8.174	1500	1.469	0.32	7711	5.555	1271	1.152	0.33	8500	6.383	1437	1.460	0.37
7050M	13.553	1500	2.569	0.32	7720X	3.824	925	0.865	0.37	8601	0.348	230	0.072	0.33
7090M	9.545	1500	1.868	0.32	7723X	2.516	663	0.521	0.33	8602	1.619	484	0.366	0.37
7098M	8.179	1500	1.549	0.32	7855	4.390	1038	0.983	0.37	8603	0.095	179	0.025	0.44
7099M	11.615	1500	2.130	0.32	8001	2.438	648	0.649	0.44	8606	1.394	439	0.290	0.33
7133	3.582	876	0.747	0.33	8002	2.271	614	0.605	0.44	8709F	4.620	1084	0.809	0.28
7151M	4.353	1031	0.908	0.33	8006	2.360	632	0.666	0.48	8719	1.935	547	0.401	0.33
7152M	6.868	1500	1.386	0.33	8008	1.242	408	0.356	0.48	8720	1.130	386	0.233	0.33
7153M	4.836	1127	1.009	0.33	8010	1.892	538	0.502	0.44	8721	0.279	216	0.064	0.37
7219	11.302	1500	2.308	0.33	8013	0.334	227	0.085	0.41	8723	0.104	181	0.027	0.41
7222X	9.858	1500	2.009	0.33	8015	0.980	356	0.251	0.41	8725	2.358	632	0.536	0.37
7225	9.893	1500	2.193	0.37	8017	1.668	494	0.475	0.48	8726F	2.444	649	0.486	0.34
7230X	10.497	1500	2.635	0.41	8018	4.108	982	1.070	0.44	8734M	0.391	238	0.088	0.37
7231	10.405	1500	2.609	0.41	8021	2.645	689	0.696	0.44	8737M	0.354	231	0.080	0.37
7232X	13.067	1500	2.653	0.33	8031	1.952	550	0.516	0.44	8738M	0.558	272	0.121	0.37
7309F	10.494	1500	1.837	0.28	8032	2.188	598	0.578	0.44	8742	0.290	218	0.065	0.37
7313F	4.623	1085	0.809	0.28	8033	2.110	582	0.599	0.48	8745	4.959	1152	1.276	0.41
7317F	8.530	1500	1.493	0.28	8037	1.808	522	0.538	0.51	8748	0.512	262	0.105	0.33
7327F	18.305	1500	3.205	0.28	8039	2.332	626	0.665	0.48	8755	0.345	229	0.077	0.37
7333M	3.318	824	0.618	0.32	8044	2.786	717	0.734	0.44	8799	0.633	287	0.167	0.44
7335M	3.686	897	0.686	0.32	8045	0.923	345	0.245	0.44	8800	2.300	620	0.606	0.44
7337M	5.233	1207	0.943	0.32	8046	2.657	691	0.704	0.44	8803	0.046	169	0.010	0.37
7350F	11.437	1500	2.143	0.30	8047	1.072	374	0.283	0.44	8805M	0.170	194	0.045	0.44
7360	6.038	1368	1.352	0.37	8058	2.596	679	0.689	0.44	8810	0.127	185	0.034	0.44
7370	6.546	1469	1.719	0.44	8072	0.851	330	0.246	0.48	8814M	0.152	190	0.040	0.44

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit III

NORTH CAROLINA

Page S4

Effective April 1, 2026

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
8815M	0.242	208	0.063	0.44	9522	2.326	625	0.654	0.48					
8820	0.121	184	0.027	0.37	9534	6.095	1379	1.148	0.32					
8824	2.657	691	0.791	0.51	9554	9.312	1500	1.928	0.33					
8826	2.395	639	0.684	0.48	9586	0.472	254	0.133	0.48					
8831	1.446	449	0.442	0.51	9600	2.389	638	0.633	0.44					
8832	0.359	232	0.094	0.44	9620	1.875	535	0.424	0.37					
8833	1.150	390	0.302	0.44										
8835	2.283	617	0.598	0.44										
8842X	2.306	621	0.689	0.51										
8855	0.092	178	0.024	0.44										
8856	0.635	287	0.166	0.44										
8864X	1.041	368	0.295	0.48										
8868	0.569	274	0.164	0.48										
8869	1.279	416	0.366	0.48										
8871	0.049	170	0.013	0.44										
8901	0.227	205	0.051	0.37										
9012	1.058	372	0.238	0.37										
9014	2.996	759	0.791	0.44										
9015	3.229	806	0.819	0.41										
9016	2.205	601	0.589	0.44										
9019	4.100	980	0.927	0.37										
9033	2.237	607	0.564	0.41										
9040	3.025	765	0.858	0.48										
9044	1.478	456	0.419	0.48										
9052	1.650	490	0.468	0.48										
9058	1.524	465	0.454	0.51										
9060	1.538	468	0.439	0.48										
9061	1.251	410	0.354	0.48										
9062	1.369	434	0.389	0.48										
9063	0.748	310	0.215	0.48										
9077F	7.860	1500	1.757	0.42										
9082	1.231	406	0.369	0.51										
9083	1.400	440	0.420	0.51										
9084	1.369	434	0.387	0.48										
9089	1.041	368	0.298	0.48										
9093	1.308	422	0.373	0.48										
9101	3.056	771	0.873	0.48										
9102	3.137	787	0.798	0.41										
9154	1.889	538	0.501	0.44										
9156	2.435	647	0.691	0.48										
9170	11.034	1500	2.282	0.33										
9178	7.162	1500	2.244	0.51										
9179	22.373	1500	6.649	0.51										
9180	4.666	1093	1.206	0.41										
9182	2.484	657	0.671	0.44										
9186	8.769	1500	1.851	0.33										
9220	5.109	1182	1.298	0.41										
9402	6.486	1457	1.334	0.33										
9403	9.781	1500	2.012	0.33										
9410	2.766	713	0.732	0.44										
9501	3.364	833	0.759	0.37										
9505	3.899	940	0.996	0.41										
9516	2.760	712	0.696	0.41										
9519	5.385	1237	1.204	0.37										
9521	3.387	837	0.761	0.37										

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

Effective April 1, 2026

APPLICABLE TO ASSIGNED RISK POLICIES ONLY**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.

Effective April 1, 2026

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.....	\$97,900
Leased or rented vehicle.....	\$65,300

Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk)..... \$0.010**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	0.15
2nd Adjustment	0.07
3rd Adjustment	0.04
4th Adjustment	0.03

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".....

\$2,500

Minimum Premium Multiplier..... 200**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

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	0.8%	0.7%	0.4%	0.4%	0.2%	0.1%	0.1%
\$200	1.5%	1.2%	0.9%	0.7%	0.5%	0.3%	0.2%
\$300	2.1%	1.7%	1.2%	1.0%	0.7%	0.4%	0.3%
\$400	2.7%	2.1%	1.5%	1.2%	0.9%	0.6%	0.4%
\$500	3.2%	2.5%	1.8%	1.5%	1.1%	0.7%	0.5%
\$1,000	5.2%	4.0%	3.1%	2.5%	1.8%	1.2%	0.9%
\$1,500	6.6%	5.2%	3.9%	3.4%	2.4%	1.7%	1.3%
\$2,000	7.8%	6.1%	4.7%	4.0%	3.0%	2.1%	1.7%
\$2,500	8.8%	7.0%	5.5%	4.7%	3.5%	2.5%	2.0%
\$5,000	12.8%	10.3%	8.3%	7.2%	5.5%	4.2%	3.4%

Terrorism - (Assigned Risk)..... \$0.010

Effective April 1, 2026

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..... 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 \$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.