



November 4, 2010

**CIRCULAR LETTER TO ALL MEMBER COMPANIES**

Re: Workers Compensation Insurance

Residual Market Rate Filing

A September 1, 2010 filing was submitted to the North Carolina Commissioner of Insurance that proposed revised workers compensation insurance residual market rates, rating values and miscellaneous values.

The filing proposed an average rate level increase of 5.5% from rates effective April 1, 2010. As a result of negotiations with the North Carolina Commissioner of Insurance, a Settlement Agreement and Consent Order was signed and entered which approves a rate level change of 4.1% relative to the rates currently in effect. By industry group, the approved changes are: Manufacturing, 5.1% increase; Contracting, 2.7% increase; Office and Clerical, -1.2% decrease; Goods and Services, 6.4% increase; and Miscellaneous, 4.9% increase. For the federal classifications, the approved overall rate level change is 10.3% relative to the current overall rate level. Within each industry group, the change will vary from the average by classification depending upon the volume and character of the particular classification experience.

The enclosed exhibits set forth the rates, rating values and miscellaneous values that have been approved for the workers compensation insurance residual market effective April 1, 2011.

The approved residual market rates and rating values are available as a Microsoft Excel spreadsheet and an Adobe Acrobat PDF file on our web site at [www.ncrb.org](http://www.ncrb.org).

Sincerely,

Sue M. Taylor

Director of Insurance Operations

SMT:dms

C-10-23

## SUMMARY

### NORTH CAROLINA - ASSIGNED RISK

Effective Date April 1, 2011

#### I. Industrial Classifications

##### Overall Approved Change in Rate Level

- New and Renewal Policies	+4.1%
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##### By Industry Group

Manufacturing	+5.1%
Contracting	+2.7%
Office and Clerical	-1.2%
Goods and Services	+6.4%
<u>Miscellaneous</u>	<u>+4.9%</u>
Overall	+4.1%

#### II. Federal Classifications

##### Overall Approved Change in Rate Level

- New and Renewal Policies	+10.3%
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#### III. Summary of Miscellaneous Changes

A. USL&HW %	88%
B. Minimum Premium Multiplier	200
C. Maximum Minimum Premium	\$1,000

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**Exhibit III**

**NORTH CAROLINA**

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*Effective April 1, 2011*

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
0005	6.50	1000	1.70	0.14	0.41	1925	7.08	1000	1.77	0.13	0.40
0008	4.82	1000	1.20	0.13	0.37	2001	5.85	1000	1.53	0.14	0.38
0016	15.57	1000	3.67	0.11	0.47	2002	7.22	1000	1.96	0.16	0.36
0034	7.10	1000	1.85	0.14	0.37	2003	5.85	1000	1.53	0.14	0.38
0035	5.27	1000	1.44	0.16	0.41	2014	11.67	1000	2.74	0.11	0.37
0036	9.36	1000	2.44	0.14	0.36	2016	4.84	1000	1.31	0.16	0.38
0037	8.22	1000	2.06	0.13	0.37	2021	5.27	1000	1.32	0.13	0.35
0042	8.59	1000	2.15	0.13	0.41	2039	8.01	1000	2.18	0.15	0.34
0050	19.83	1000	5.17	0.14	0.41	2041	6.98	1000	1.90	0.16	0.38
0059D	0.81	—	0.08	0.08	—	2065	7.18	1000	1.87	0.14	0.30
0065D	0.19	—	0.02	0.11	—	2070	10.26	1000	2.67	0.14	0.32
0066D	0.19	—	0.02	0.11	—	2081	7.72	1000	2.01	0.14	0.42
0067D	0.19	—	0.02	0.11	—	2089	6.33	1000	1.65	0.14	0.40
0079	7.60	1000	1.78	0.11	0.37	2095	7.58	1000	1.98	0.14	0.39
0083	8.45	1000	2.20	0.14	0.39	2105	4.94	1000	1.35	0.16	0.38
0106	41.64	1000	8.81	0.09	0.36	2110	4.19	1000	1.14	0.16	0.37
0113	9.09	1000	2.37	0.14	0.39	2111	7.43	1000	2.03	0.16	0.47
0170	5.48	1000	1.44	0.14	0.43	2112	6.79	1000	1.85	0.16	0.39
0251	9.82	1000	2.56	0.14	0.35	2114	3.32	914	0.90	0.16	0.37
0400	14.35	1000	3.58	0.12	0.30	2121	5.85	1000	1.52	0.14	0.29
0401	15.30	A	3.24	0.09	0.39	2130	4.77	1000	1.24	0.14	0.37
0763FN	4.18	—	—	—	—	2131	5.25	1000	1.37	0.14	0.37
0771N	0.85	—	—	—	—	2143	5.50	1000	1.50	0.16	0.38
0908P	330.00	580	85.79	0.14	0.36	2150	—	—	3.00	0.14	—
0909	—	—	85.79	0.14	—	2156	—	—	2.86	0.14	—
0912	—	—	217.42	0.14	—	2157	10.98	1000	2.86	0.14	0.33
0913P	837.00	1000	217.42	0.14	0.32	2172	4.09	1000	1.02	0.12	0.29
0917	7.04	1000	1.92	0.16	0.41	2174	5.54	1000	1.51	0.15	0.35
1005*	24.64	1000	2.25	0.08	0.26	2211	16.50	1000	3.89	0.11	0.46
1164	23.56	1000	4.31	0.08	0.32	2220	6.12	1000	1.60	0.14	0.38
1165XE	8.51	1000	1.78	0.09	0.32	2286	3.22	894	0.88	0.16	0.40
1320	6.81	1000	1.44	0.09	0.31	2288	5.27	1000	1.44	0.16	0.36
1322	21.57	1000	4.55	0.09	0.28	2300	5.17	1000	1.48	0.19	0.33
1430	9.74	1000	2.29	0.11	0.38	2302	3.40	930	0.89	0.14	0.37
1438	5.54	1000	1.17	0.09	0.35	2305	5.15	1000	1.29	0.12	0.34
1452	5.69	1000	1.34	0.11	0.31	2361	3.40	930	0.89	0.14	0.37
1463	26.16	1000	5.54	0.09	0.41	2362	4.09	1000	1.06	0.14	0.38
1470X	7.99	1000	1.87	0.11	0.25	2380	4.50	1000	1.17	0.14	0.37
1473X	4.19	1000	0.98	0.11	0.31	2386	2.51	752	0.69	0.15	0.32
1474X	5.07	1000	1.18	0.11	0.25	2388	4.94	1000	1.35	0.16	0.39
1624E	9.17	1000	1.93	0.09	0.31	2402	5.88	1000	1.38	0.11	0.39
1642	7.85	1000	1.84	0.11	0.31	2413	4.53	1000	1.18	0.14	0.37
1654	23.60	1000	5.54	0.11	0.32	2416	3.05	860	0.79	0.14	0.41
1655	12.93	1000	3.04	0.11	0.36	2417	4.17	1000	1.09	0.14	0.31
1699	7.91	1000	1.86	0.11	0.40	2501	4.69	1000	1.22	0.14	0.37
1701	12.04	1000	2.83	0.11	0.39	2503	2.43	736	0.66	0.16	0.37
1710	10.84	1000	2.54	0.11	0.36	2534	4.63	1000	1.26	0.16	0.41
1741D	6.06	1000	0.96	0.08	0.38	2570	6.12	1000	1.67	0.15	0.33
1747	4.63	1000	1.08	0.11	0.31	2576	—	—	1.22	0.14	—
1748	7.58	1000	1.78	0.11	0.36	2578	—	—	1.22	0.14	—
1803D	15.99	1000	3.10	0.09	0.36	2585	6.68	1000	1.82	0.16	0.36
1852D	5.71	1000	1.01	0.09	0.39	2586	4.55	1000	1.18	0.14	0.40
1853	3.22	894	0.80	0.12	0.28	2587	9.57	1000	2.61	0.15	0.36
1860	3.97	1000	1.08	0.15	0.35	2589	3.63	976	0.95	0.14	0.39
1924	5.85	1000	1.60	0.15	0.34	2600	2.91	832	0.79	0.15	0.27

\* 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, 2011*

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
2623	9.03	1000	2.26	0.13	0.39	3122	5.00	1000	1.36	0.16	0.40
2651	6.08	1000	1.66	0.16	0.41	3126	4.84	1000	1.26	0.14	0.35
2660	4.30	1000	1.17	0.16	0.37	3131	2.35	720	0.61	0.14	0.40
2670	3.43	936	0.98	0.20	0.38	3132	6.62	1000	1.73	0.14	0.37
2683	3.18	886	0.87	0.16	0.40	3145	4.30	1000	1.12	0.14	0.38
2688	8.82	1000	2.41	0.16	0.41	3146	4.92	1000	1.28	0.14	0.35
2702	27.67	1000	5.07	0.08	0.41	3169	6.08	1000	1.59	0.14	0.37
2705X*	69.67	1000	16.30	0.13	0.23	3175	5.11	1000	1.33	0.14	0.39
2706	—	—	5.07	0.08	—	3179	3.16	882	0.86	0.15	0.33
2709	27.67	1000	5.07	0.08	0.41	3180	4.19	1000	1.14	0.16	0.40
2710	20.76	1000	4.39	0.09	0.39	3188	3.78	1000	1.02	0.15	0.34
2714	10.26	1000	2.80	0.16	0.44	3220	4.82	1000	1.25	0.14	0.33
2727X	14.86	1000	3.49	0.11	0.31	3223	5.48	1000	1.58	0.20	0.44
2731	8.35	1000	1.96	0.11	0.40	3224	5.81	1000	1.58	0.15	0.31
2735	8.57	1000	2.33	0.16	0.38	3227	7.12	1000	1.94	0.15	0.31
2759	10.15	1000	2.77	0.16	0.39	3240	4.19	1000	1.14	0.16	0.39
2790	4.13	1000	1.12	0.16	0.36	3241	7.81	1000	2.03	0.14	0.37
2791X	3.61	972	1.04	0.19	0.37	3255	3.38	926	0.97	0.20	0.39
2797	11.15	1000	2.91	0.14	0.39	3257	5.23	1000	1.36	0.14	0.37
2799	5.61	1000	1.41	0.13	0.36	3270	4.11	1000	1.07	0.14	0.36
2802	8.08	1000	2.02	0.13	0.37	3300	10.42	1000	2.72	0.14	0.38
2812	6.98	1000	1.82	0.14	0.37	3303	5.38	1000	1.47	0.15	0.34
2835	5.42	1000	1.56	0.20	0.40	3307	7.79	1000	2.03	0.14	0.38
2836	5.36	1000	1.54	0.19	0.34	3315	9.80	1000	2.67	0.16	0.38
2841	6.52	1000	1.78	0.16	0.41	3334	7.81	1000	2.03	0.14	0.30
2881	6.04	1000	1.73	0.19	0.36	3336	5.71	1000	1.34	0.11	0.37
2883	6.98	1000	1.82	0.14	0.37	3365	20.64	1000	4.84	0.11	0.34
2913	6.64	1000	1.91	0.20	0.38	3372	7.06	1000	1.77	0.13	0.39
2915	7.70	1000	1.93	0.13	0.40	3373	7.95	1000	2.07	0.14	0.39
2916	7.31	1000	1.55	0.09	0.37	3383	2.43	736	0.66	0.15	0.35
2923	4.46	1000	1.21	0.15	0.33	3385	1.83	616	0.50	0.16	0.39
2942	4.88	1000	1.40	0.19	0.32	3400	5.90	1000	1.48	0.13	0.39
2960	8.57	1000	2.23	0.14	0.35	3507	4.90	1000	1.28	0.14	0.36
3004	2.76	802	0.65	0.11	0.33	3515	4.15	1000	1.08	0.14	0.34
3018	4.84	1000	1.13	0.11	0.36	3516X	2.99	848	0.81	0.15	0.28
3022	8.97	1000	2.44	0.15	0.36	3548	3.24	898	0.85	0.14	0.32
3027	4.44	1000	1.04	0.11	0.35	3559	6.27	1000	1.63	0.14	0.38
3028	9.94	1000	2.60	0.14	0.44	3574	1.89	628	0.52	0.16	0.38
3030	11.94	1000	2.80	0.11	0.37	3581	5.11	1000	1.39	0.15	0.35
3040	11.15	1000	2.62	0.11	0.37	3612	3.74	998	0.94	0.13	0.37
3041	8.57	1000	2.23	0.14	0.33	3620	12.66	1000	2.98	0.11	0.34
3042	8.32	1000	2.08	0.13	0.35	3629	3.57	964	0.97	0.15	0.35
3064	11.07	1000	2.88	0.14	0.38	3632	5.58	1000	1.40	0.13	0.36
3066	—	—	1.69	0.16	—	3634	3.30	910	0.90	0.15	0.34
3069	13.04	1000	3.06	0.11	0.36	3635	5.17	1000	1.35	0.14	0.32
3076	6.21	1000	1.69	0.16	0.36	3638	3.32	914	0.90	0.16	0.37
3081D	6.76	1000	1.56	0.11	0.38	3642	1.60	570	0.41	0.14	0.36
3082D	9.95	1000	2.30	0.11	0.38	3643	5.02	1000	1.30	0.14	0.33
3085D	8.56	1000	1.97	0.11	0.38	3647	4.90	1000	1.22	0.12	0.34
3110	7.81	1000	2.03	0.14	0.32	3648	2.62	774	0.71	0.15	0.35
3111	6.44	1000	1.67	0.14	0.36	3681	3.16	882	0.86	0.15	0.36
3113	3.82	1000	0.99	0.14	0.35	3685	2.41	732	0.66	0.15	0.34
3114	7.31	1000	1.90	0.14	0.37	3719	3.65	980	0.67	0.08	0.30
3118	6.37	1000	1.74	0.16	0.45	3724	9.59	1000	2.03	0.09	0.36
3119	2.01	652	0.58	0.19	0.37	3726	19.35	1000	3.54	0.08	0.34

\* 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, 2011*

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
3803	4.69	1000	1.22	0.14	0.36	4362	3.13	876	0.82	0.14	0.31
3807	4.84	1000	1.31	0.16	0.38	4410	6.83	1000	1.78	0.14	0.35
3808	4.03	1000	1.00	0.12	0.34	4417X	5.09	1000	1.38	0.15	0.32
3821	10.71	1000	2.68	0.13	0.35	4420	15.09	1000	3.19	0.09	0.29
3822X	10.28	1000	2.57	0.12	0.33	4431	3.74	998	1.07	0.19	0.37
3824X	7.93	1000	1.98	0.12	0.35	4432	2.68	786	0.77	0.20	0.40
3826	2.20	690	0.57	0.14	0.29	4439	3.70	990	0.92	0.12	0.24
3827	2.68	786	0.67	0.13	0.39	4452	6.39	1000	1.67	0.14	0.38
3830	3.99	1000	1.00	0.12	0.33	4459	5.04	1000	1.31	0.14	0.38
3851	8.43	1000	2.29	0.16	0.41	4470	4.05	1000	1.05	0.14	0.38
3865	3.92	1000	1.12	0.19	0.32	4484	5.42	1000	1.42	0.14	0.38
3881	7.68	1000	2.00	0.14	0.35	4493	7.22	1000	1.88	0.14	0.36
4000	12.06	1000	2.55	0.09	0.33	4511	1.00	450	0.25	0.13	0.37
4021	10.67	1000	2.51	0.11	0.37	4557	3.65	980	0.99	0.16	0.37
4024E	7.66	1000	1.78	0.11	0.31	4558	4.15	1000	1.08	0.14	0.35
4034	12.06	1000	2.84	0.11	0.38	4561	—	—	0.92	0.12	—
4036	5.31	1000	1.25	0.11	0.34	4568	4.77	1000	1.12	0.11	0.32
4038	8.51	1000	2.44	0.20	0.38	4581	3.30	910	0.70	0.09	0.36
4053	5.65	1000	1.48	0.14	0.39	4583	12.85	1000	2.72	0.09	0.37
4061	10.84	1000	2.94	0.15	0.33	4611	1.41	532	0.38	0.15	0.34
4062	3.43	936	0.89	0.14	0.37	4635	5.34	1000	0.98	0.08	0.36
4101	4.61	1000	1.15	0.13	0.39	4653	5.00	1000	1.36	0.15	0.32
4109	1.33	516	0.36	0.16	0.36	4665	17.40	1000	4.08	0.11	0.32
4110	4.44	1000	1.16	0.14	0.34	4670	8.08	1000	1.89	0.11	0.31
4111	4.42	1000	1.20	0.15	0.33	4683	4.13	1000	1.08	0.14	0.35
4112	—	—	1.16	0.14	—	4686	3.59	968	0.84	0.11	0.36
4113	3.97	1000	1.03	0.14	0.34	4692	1.16	482	0.31	0.15	0.31
4114	11.13	1000	2.89	0.14	0.32	4693	1.76	602	0.46	0.14	0.38
4130	11.13	1000	2.90	0.14	0.37	4703	3.43	936	0.89	0.14	0.30
4131	8.35	1000	2.27	0.16	0.38	4717	4.11	1000	1.18	0.19	0.32
4133	6.39	1000	1.75	0.16	0.43	4720	2.64	778	0.69	0.14	0.35
4149	1.12	474	0.32	0.19	0.37	4740	5.81	1000	1.37	0.11	0.47
4150	—	—	0.32	0.19	—	4741	3.32	914	0.86	0.14	0.36
4206	6.12	1000	1.60	0.14	0.32	4751	6.71	1000	1.58	0.11	0.44
4207	2.16	682	0.51	0.11	0.31	4771N	4.86	1000	0.89	0.08	0.40
4239	5.52	1000	1.30	0.11	0.35	4777	13.81	1000	2.53	0.08	0.36
4240	4.05	1000	1.10	0.15	0.35	4825	2.20	690	0.52	0.11	0.34
4243	4.32	1000	1.12	0.14	0.35	4828	3.99	1000	1.00	0.13	0.36
4244	4.77	1000	1.24	0.14	0.36	4829	3.80	1000	0.80	0.09	0.32
4250	3.13	876	0.82	0.14	0.34	4902	4.67	1000	1.27	0.16	0.38
4251	3.55	960	0.92	0.14	0.35	4923	2.08	666	0.54	0.14	0.36
4263	5.48	1000	1.43	0.14	0.41	5020	18.33	1000	4.31	0.11	0.37
4273	4.36	1000	1.14	0.14	0.39	5022	12.02	1000	2.54	0.09	0.39
4279	4.03	1000	1.05	0.14	0.37	5037	84.56	1000	15.45	0.08	0.30
4282	4.17	1000	1.13	0.15	0.25	5040	57.82	1000	10.58	0.08	0.36
4283	8.86	1000	2.31	0.14	0.42	5057	23.09	1000	4.22	0.08	0.35
4299	4.03	1000	1.09	0.15	0.35	5059	75.34	1000	13.80	0.08	0.40
4301X	2.39	728	0.65	0.15	0.26	5069	81.44	1000	14.86	0.08	0.24
4304	7.76	1000	1.94	0.13	0.40	5102	12.08	1000	2.56	0.09	0.34
4307	2.35	720	0.67	0.20	0.39	5146	11.50	1000	2.70	0.11	0.34
4308	—	—	1.09	0.15	—	5160	9.90	1000	2.09	0.09	0.30
4351	1.87	624	0.49	0.14	0.34	5183	9.34	1000	2.20	0.11	0.35
4352	2.26	702	0.62	0.16	0.42	5188	9.57	1000	2.25	0.11	0.34
4360	3.59	968	0.97	0.15	0.29	5190	9.99	1000	2.34	0.11	0.37
4361	2.70	790	0.74	0.16	0.36	5191	1.74	598	0.46	0.14	0.33

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**  
**Exhibit III**

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*Effective April 1, 2011*

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
5192	8.55	1000	2.23	0.14	0.37	6319	10.30	1000	2.18	0.09	0.38
5213	18.02	1000	3.81	0.09	0.38	6325	16.34	1000	3.46	0.09	0.36
5215	7.58	1000	1.89	0.12	0.33	6400	11.50	1000	2.87	0.12	0.34
5221	8.08	1000	1.90	0.11	0.36	6503	5.17	1000	1.41	0.15	0.36
5222	21.55	1000	4.56	0.09	0.37	6504	5.17	1000	1.41	0.15	0.36
5223	11.23	1000	2.64	0.11	0.38	6702M*	19.24	1000	4.07	0.09	0.32
5348	10.01	1000	2.35	0.11	0.36	6703M*	38.09	1000	8.45	0.11	0.32
5402	7.66	1000	2.08	0.15	0.32	6704M*	21.40	1000	4.52	0.09	0.32
5403	17.33	1000	3.67	0.09	0.39	6801F	7.42	1000	1.38	0.12	0.34
5437	11.27	1000	2.64	0.11	0.36	6811	8.55	1000	2.00	0.11	0.32
5443	7.99	1000	2.08	0.14	0.33	6824F	16.85	1000	2.91	0.08	0.38
5445	15.72	1000	3.33	0.09	0.35	6826F	11.50	1000	2.16	0.10	0.38
5462	11.83	1000	2.78	0.11	0.39	6834	5.85	1000	1.46	0.13	0.35
5472	15.65	1000	2.86	0.08	0.31	6836	10.84	1000	2.55	0.11	0.43
5473	16.38	1000	2.99	0.08	0.34	6843F	21.17	1000	3.26	0.07	0.42
5474	12.25	1000	2.59	0.09	0.39	6845F	29.49	1000	4.50	0.08	0.38
5478	9.38	1000	2.21	0.11	0.32	6854	14.35	1000	2.62	0.11	0.33
5479	12.46	1000	3.12	0.12	0.33	6872F	35.36	1000	5.27	0.07	0.24
5480	13.95	1000	2.95	0.09	0.29	6874F	48.84	1000	7.43	0.07	0.36
5491	8.72	1000	1.84	0.09	0.32	6882	8.80	1000	1.61	0.08	0.24
5506	15.45	1000	2.83	0.08	0.39	6884	18.68	1000	3.40	0.08	0.23
5507	7.85	1000	1.66	0.09	0.34	7016M	9.78	1000	1.78	0.08	0.22
5508	38.95	1000	9.15	0.11	0.38	7024M	10.88	1000	1.98	0.08	0.22
5535	13.04	1000	3.06	0.11	0.36	7038M	13.12	1000	2.40	0.11	0.38
5536	-	-	2.88	0.11	-	7046M	14.20	1000	2.60	0.12	0.33
5537	12.25	1000	2.88	0.11	0.38	7047M	19.35	1000	3.33	0.08	0.22
5538	-	-	3.06	0.11	-	7050M	25.95	1000	4.49	0.11	0.38
5551	36.50	1000	6.69	0.08	0.41	7090M	14.59	1000	2.67	0.11	0.38
5606	3.78	1000	0.80	0.09	0.36	7098M	15.76	1000	2.88	0.12	0.33
5610	14.20	1000	3.70	0.14	0.39	7099M	28.07	1000	4.84	0.12	0.33
5645	27.71	1000	5.87	0.09	0.38	7133	11.85	1000	2.51	0.09	0.37
5651	19.93	1000	4.22	0.09	0.37	7151M	14.39	1000	3.38	0.11	0.37
5703	42.02	1000	9.87	0.11	0.38	7152M	28.46	1000	5.70	0.09	0.37
5705	20.18	1000	4.75	0.11	0.39	7153M	15.99	1000	3.76	0.11	0.37
5951	0.81	412	0.22	0.16	0.39	7222	22.13	1000	5.19	0.11	0.29
6003	16.59	1000	3.89	0.11	0.32	7228	18.08	1000	4.24	0.11	0.31
6005	12.89	1000	3.02	0.11	0.24	7229	22.25	1000	4.70	0.09	0.30
6017	13.83	1000	3.23	0.11	0.23	7230	11.92	1000	2.97	0.12	0.30
6018	6.08	1000	1.42	0.11	0.22	7231	17.36	1000	4.34	0.12	0.33
6045	6.79	1000	1.59	0.11	0.29	7232	19.83	1000	4.19	0.09	0.31
6204	27.53	1000	5.82	0.09	0.35	7309F	32.06	1000	4.89	0.07	0.38
6206	9.18	1000	1.68	0.08	0.31	7313F	7.54	1000	1.14	0.07	0.35
6213	5.92	1000	1.25	0.09	0.28	7317F	17.37	1000	2.64	0.09	0.36
6214	7.52	1000	1.37	0.08	0.28	7323FNX	9.76	1000	1.42	0.08	0.11
6216	16.19	1000	2.96	0.08	0.30	7327F	21.84	1000	3.35	0.07	0.41
6217	14.12	1000	2.99	0.09	0.37	7333M	10.92	1000	1.99	0.08	0.20
6229	9.45	1000	2.00	0.09	0.37	7335M	12.12	1000	2.21	0.08	0.20
6233	8.05	1000	1.70	0.09	0.30	7337M	21.61	1000	3.72	0.08	0.20
6235	20.12	1000	3.67	0.08	0.29	7350F	18.85	1000	3.23	0.08	0.32
6236	29.62	1000	6.95	0.11	0.31	7360	11.31	1000	2.66	0.11	0.35
6237	4.50	1000	1.06	0.11	0.31	7370	11.36	1000	2.96	0.14	0.38
6251D	46.11	1000	9.73	0.09	0.49	7380	8.93	1000	2.23	0.12	0.34
6252D	20.37	1000	3.69	0.08	0.30	7382	12.54	1000	3.27	0.14	0.35
6260	12.35	1000	2.25	0.08	0.18	7390	9.78	1000	2.55	0.14	0.34
6306	14.18	1000	3.00	0.09	0.34	7394M	21.69	1000	3.95	0.08	0.19

\* 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	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
7395M	24.10	1000	4.39	0.08	0.19	8047	2.08	666	0.57	0.15	0.35
7398M	42.91	1000	7.38	0.08	0.19	8050	—	—	1.01	0.16	—
7402	0.44	338	0.11	0.14	0.36	8058	5.34	1000	1.40	0.14	0.40
7403	10.23	1000	2.40	0.11	0.35	8072	1.66	582	0.45	0.16	0.45
7405N	3.07	1000	0.72	0.11	0.34	8102	4.46	1000	1.21	0.16	0.40
7409	—	—	8.35	0.08	—	8103	5.17	1000	1.30	0.13	0.38
7420	45.84	1000	8.35	0.08	0.19	8105	6.83	1000	1.86	0.16	0.40
7421	3.26	902	0.69	0.09	0.36	8106	9.30	1000	2.18	0.11	0.36
7422	4.92	1000	0.90	0.08	0.24	8107	7.52	1000	1.76	0.11	0.37
7423	—	—	2.40	0.11	—	8111	5.96	1000	1.55	0.14	0.39
7425	15.01	1000	2.74	0.08	0.25	8116	7.20	1000	1.88	0.14	0.38
7431N	6.79	1000	1.24	0.08	0.19	8203	11.52	1000	3.00	0.14	0.38
7445N	1.04	—	—	—	—	8204	6.02	1000	1.41	0.11	0.34
7453N	2.26	—	—	—	—	8209	6.46	1000	1.68	0.14	0.34
7502	8.74	1000	2.05	0.11	0.34	8215	7.20	1000	1.69	0.11	0.38
7515	5.50	1000	1.01	0.08	0.42	8227	11.25	1000	2.06	0.08	0.41
7520	8.14	1000	2.12	0.14	0.34	8232	8.80	1000	2.07	0.11	0.38
7529X	17.85	1000	3.27	0.08	0.36	8233	9.92	1000	2.33	0.11	0.27
7538	34.86	1000	6.38	0.08	0.38	8235	10.65	1000	2.78	0.14	0.40
7539	7.60	1000	1.60	0.09	0.27	8236X	11.31	1000	2.66	0.11	0.35
7540	13.87	1000	2.54	0.08	0.39	8263	18.75	1000	4.69	0.13	0.37
7580	7.04	1000	1.66	0.11	0.37	8264	9.82	1000	2.31	0.11	0.34
7590	12.21	1000	3.05	0.12	0.33	8265	15.63	1000	3.32	0.09	0.43
7600	11.11	1000	2.60	0.11	0.31	8279	13.47	1000	2.86	0.10	0.39
7601	13.76	1000	2.91	0.09	0.31	8288	12.06	1000	2.84	0.11	0.43
7605	6.68	1000	1.57	0.11	0.33	8291	13.76	1000	3.45	0.13	0.45
7610	1.06	462	0.27	0.13	0.37	8292	6.66	1000	1.74	0.14	0.35
7611	12.48	1000	2.93	0.11	0.33	8293	19.24	1000	4.52	0.11	0.31
7612	15.49	1000	3.63	0.11	0.32	8304	10.90	1000	2.56	0.11	0.34
7613	14.86	1000	3.48	0.11	0.33	8350	15.94	1000	3.38	0.09	0.37
7704	—	—	1.74	0.09	—	8380	5.61	1000	1.41	0.13	0.36
7705	11.36	1000	2.96	0.14	0.38	8381	5.15	1000	1.29	0.13	0.39
7710	8.22	1000	1.74	0.09	0.39	8385	7.93	1000	1.86	0.11	0.36
7711	8.22	1000	1.74	0.09	0.39	8392	5.54	1000	1.45	0.14	0.39
7720X	5.69	1000	1.34	0.11	0.37	8393	4.21	1000	1.09	0.14	0.34
7723X	6.52	1000	1.19	0.09	0.41	8500	12.95	1000	3.04	0.11	0.35
7855	15.84	1000	3.72	0.11	0.32	8601	1.68	586	0.42	0.13	0.35
8001	4.17	1000	1.13	0.16	0.39	8602	1.68	586	0.42	0.13	0.35
8002	4.28	1000	1.11	0.14	0.40	8603	0.44	338	0.11	0.14	0.36
8006	5.67	1000	1.48	0.14	0.38	8606	7.66	1000	1.62	0.09	0.32
8008	3.07	864	0.84	0.16	0.41	8709F	8.28	1000	1.27	0.09	0.40
8010	3.32	914	0.90	0.16	0.37	8710X	5.07	1000	1.19	0.11	0.29
8013	1.02	454	0.26	0.14	0.35	8719	4.86	1000	0.89	0.08	0.32
8015	1.95	640	0.51	0.14	0.45	8720	3.11	872	0.73	0.11	0.34
8017	3.72	994	1.01	0.16	0.40	8721	1.02	454	0.24	0.11	0.39
8018	4.75	1000	1.29	0.16	0.37	8725	3.11	872	0.73	0.11	0.34
8021	4.30	1000	1.12	0.14	0.40	8726F	7.25	1000	1.37	0.10	0.41
8031	5.19	1000	1.36	0.14	0.40	8734M	1.12	474	0.31	0.16	0.37
8032	5.34	1000	1.46	0.16	0.38	8737M	1.02	454	0.28	0.16	0.37
8033	3.97	1000	1.04	0.14	0.38	8738M	1.97	644	0.45	0.11	0.37
8037	3.72	994	1.01	0.16	0.40	8742	0.83	416	0.20	0.11	0.37
8039	5.56	1000	1.52	0.16	0.44	8745	9.74	1000	2.44	0.13	0.38
8044	8.45	1000	2.11	0.12	0.35	8748	1.33	516	0.33	0.12	0.32
8045	1.58	566	0.43	0.16	0.38	8755	0.81	412	0.19	0.11	0.32
8046	5.40	1000	1.41	0.14	0.39	8799	1.91	632	0.55	0.19	0.37

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

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**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
8800	1.91	632	0.55	0.19	0.37	9402	12.79	1000	3.01	0.11	0.37
8803	0.19	288	0.04	0.11	0.37	9403	16.86	1000	3.57	0.09	0.37
8805M	0.58	366	0.16	0.16	0.36	9410	5.11	1000	1.33	0.14	0.39
8810	0.44	338	0.11	0.14	0.36	9501	4.63	1000	1.16	0.13	0.37
8814M	0.54	358	0.14	0.16	0.36	9505	6.33	1000	1.59	0.13	0.36
8815M	1.04	458	0.25	0.14	0.36	9516	6.33	1000	1.49	0.11	0.32
8820	0.35	320	0.09	0.13	0.39	9519	7.76	1000	1.82	0.11	0.36
8824	7.18	1000	1.96	0.16	0.37	9521	9.43	1000	2.22	0.11	0.39
8825	4.09	1000	1.17	0.20	0.38	9522	3.32	914	0.86	0.14	0.34
8826	6.06	1000	1.58	0.14	0.39	9534	19.89	1000	4.21	0.09	0.34
8831	2.91	832	0.76	0.14	0.45	9554	24.35	1000	5.15	0.09	0.36
8832	0.73	396	0.19	0.14	0.37	9586	1.25	500	0.35	0.19	0.36
8833*	3.32	914	0.86	0.14	0.36	9600	4.09	1000	1.11	0.15	0.33
8835	5.17	1000	1.35	0.14	0.35	9620	1.93	636	0.49	0.13	0.37
8837	—	—	1.01	0.14	—						
8842X	3.88	1000	1.01	0.14	0.38						
8848X	5.69	1000	1.48	0.14	0.35						
8849X	5.96	1000	1.55	0.14	0.35						
8864X	3.88	1000	1.01	0.14	0.38						
8868	0.87	424	0.23	0.16	0.43						
8869	2.06	662	0.56	0.16	0.42						
8871	0.62	374	0.17	0.15	0.35						
8901	0.50	350	0.12	0.13	0.37						
9012	2.95	840	0.74	0.13	0.35						
9014	5.40	1000	1.41	0.14	0.37						
9015	6.14	1000	1.60	0.14	0.35						
9016	7.16	1000	1.87	0.14	0.44						
9019	4.15	1000	0.97	0.11	0.34						
9033	4.53	1000	1.17	0.14	0.32						
9040*	6.10	1000	1.66	0.16	0.38						
9044	3.49	948	0.95	0.16	0.39						
9052	4.17	1000	1.13	0.16	0.40						
9058	2.72	794	0.78	0.20	0.41						
9059	—	—	0.56	0.16	—						
9060	2.97	844	0.81	0.16	0.40						
9061	2.95	840	0.85	0.20	0.41						
9062	3.18	886	0.91	0.20	0.39						
9063	2.12	674	0.58	0.16	0.48						
9077F	2.84	818	0.58	0.13	0.38						
9082	2.91	832	0.84	0.20	0.43						
9083	2.95	840	0.85	0.20	0.42						
9084	2.72	794	0.71	0.14	0.39						
9089	1.39	528	0.38	0.15	0.34						
9093	3.16	882	0.86	0.16	0.44						
9101	6.48	1000	1.77	0.16	0.40						
9102	5.56	1000	1.45	0.14	0.39						
9154	4.21	1000	1.10	0.14	0.38						
9156	5.77	1000	1.44	0.13	0.37						
9170	5.40	1000	1.41	0.14	0.37						
9178	17.15	1000	4.94	0.20	0.46						
9179	48.58	1000	13.25	0.16	0.43						
9180	9.22	1000	2.17	0.11	0.43						
9182	4.42	1000	1.16	0.14	0.45						
9186	84.22	1000	17.88	0.09	0.47						
9220	11.73	1000	2.93	0.13	0.38						

\* 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**

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**FOOTNOTES**

- 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 **Basic Manual** Rule 3-A-7.
- E Rate for classification already includes the specific disease loading shown in the table below.

Disease Code No.	Loading	Symbol	Disease Code No.	Loading	Symbol	Disease Code No.	Loading	Symbol
0059D	0.81	S	1624E	0.06	S	3082D	0.17	S
0065D	0.19	S	1741D	0.83	S	3085D	0.17	S
0066D	0.19	S	1803D	1.35	S	4024E	0.06	S
0067D	0.19	S	1852D	0.19	Asb	6251D	0.27	S
1165XE	0.08	S	3081D	0.12	S	6252D	0.17	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 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
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 \$12.31. (For coverage written separately for federal benefits only, \$4.34. For coverage written separately for state benefits only, \$7.97.)
- 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 class 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 2.403 and elr x 2.271.
- 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 \$2.12.
- 9040 The ex-medical rate for this classification is \$3.78.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

Per Settlement Agreement and Consent

Order Dated 10-26-10

**NORTH CAROLINA**

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**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.....	\$55,758.00
Leased or rented vehicle.....	\$37,172.00

**Catastrophe (other than Certified Acts of Terrorism)** - (Assigned Risk)..... \$0.01

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

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

Basic Premium Factor	0.30
Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.165
Tax Multiplier	1.030

Loss Development Factors	
1st Adjustment	0.23
2nd Adjustment	0.16
3rd Adjustment	0.12
4th Adjustment	0

**Maximum Payroll** applicable in accordance with **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" ..... \$1,400.00

**Maximum Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" ..... \$1,600.00

**Minimum Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" ..... \$800.00

**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..... \$40,400.00

**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	0.5%	0.4%	0.3%	0.3%	0.2%	0.1%	0.1%
\$200	1.1%	0.8%	0.6%	0.5%	0.4%	0.3%	0.2%
\$300	1.5%	1.1%	0.9%	0.7%	0.6%	0.4%	0.3%
\$400	1.9%	1.4%	1.2%	1.0%	0.8%	0.5%	0.4%
\$500	2.3%	1.7%	1.4%	1.2%	0.9%	0.6%	0.5%
\$1,000	3.6%	2.8%	2.3%	1.9%	1.6%	1.1%	0.8%
\$1,500	4.4%	3.4%	2.9%	2.4%	2.0%	1.4%	1.0%
\$2,000	5.1%	4.0%	3.4%	2.8%	2.4%	1.7%	1.3%
\$2,500	5.7%	4.5%	3.8%	3.2%	2.7%	1.9%	1.4%
\$5,000	8.0%	6.4%	5.5%	4.7%	4.0%	3.0%	2.3%

**Terrorism** - (Assigned Risk)..... \$0.02

*Effective April 1, 2011***APPLICABLE TO ASSIGNED RISK POLICIES ONLY****MISCELLANEOUS VALUES (cont.)**

<b>United States Longshore and Harbor Workers' Compensation Coverage Percentage</b> applicable only in connection with <b><i>Basic Manual</i></b> Rule 3-A-4.....	88%
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(Multiply a Non-F classification rate by a factor of 1.88 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.76) and the adjustment for differences in loss-based expenses (1.068).)

**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.

**EXPERIENCE RATING PLAN MANUAL**

**NORTH CAROLINA**

**Exhibit III**

**Page S10**

*Effective April 1, 2011*

**TABLE OF WEIGHTING VALUES  
APPLICABLE TO ALL POLICIES**

Expected Losses	Weighting Values	Expected Losses	Weighting Values		
0 --	2,083	0.04	1,174,986 --	1,239,797	0.44
2,084 --	8,423	0.05	1,239,798 --	1,308,361	0.45
8,424 --	14,898	0.06	1,308,362 --	1,381,014	0.46
14,899 --	21,513	0.07	1,381,015 --	1,458,133	0.47
21,514 --	28,273	0.08	1,458,134 --	1,540,145	0.48
28,274 --	47,289	0.09	1,540,146 --	1,627,530	0.49
47,290 --	70,391	0.10	1,627,531 --	1,720,835	0.50
70,392 --	90,941	0.11	1,720,836 --	1,820,684	0.51
90,942 --	110,949	0.12	1,820,685 --	1,927,791	0.52
110,950 --	130,961	0.13	1,927,792 --	2,042,978	0.53
130,962 --	151,218	0.14	2,042,979 --	2,167,196	0.54
151,219 --	171,860	0.15	2,167,197 --	2,301,550	0.55
171,861 --	192,978	0.16	2,301,551 --	2,447,335	0.56
192,979 --	214,643	0.17	2,447,336 --	2,606,075	0.57
214,644 --	236,913	0.18	2,606,076 --	2,779,578	0.58
236,914 --	259,842	0.19	2,779,579 --	2,970,006	0.59
259,843 --	283,478	0.20	2,970,007 --	3,179,960	0.60
283,479 --	307,871	0.21	3,179,961 --	3,412,610	0.61
307,872 --	333,069	0.22	3,412,611 --	3,671,844	0.62
333,070 --	359,122	0.23	3,671,845 --	3,962,497	0.63
359,123 --	386,083	0.24	3,962,498 --	4,290,651	0.64
386,084 --	414,006	0.25	4,290,652 --	4,664,064	0.65
414,007 --	442,949	0.26	4,664,065 --	5,092,793	0.66
442,950 --	472,974	0.27	5,092,794 --	5,590,116	0.67
472,975 --	504,147	0.28	5,590,117 --	6,173,926	0.68
504,148 --	536,538	0.29	6,173,927 --	6,868,934	0.69
536,539 --	570,223	0.30	6,868,935 --	7,710,255	0.70
570,224 --	605,284	0.31	7,710,256 --	8,749,529	0.71
605,285 --	641,809	0.32	8,749,530 --	10,065,939	0.72
641,810 --	679,893	0.33	10,065,940 --	11,787,392	0.73
679,894 --	719,642	0.34	11,787,393 --	14,134,823	0.74
719,643 --	761,168	0.35	14,134,824 --	17,525,549	0.75
761,169 --	804,594	0.36	17,525,550 --	22,853,824	0.76
804,595 --	850,056	0.37	22,853,825 --	32,444,707	0.77
850,057 --	897,701	0.38	32,444,708 --	54,823,416	0.78
897,702 --	947,692	0.39	54,823,417 --	166,716,908	0.79
947,693 --	1,000,208	0.40	166,716,909	AND OVER	0.80
1,000,209 --	1,055,446	0.41			
1,055,447 --	1,113,624	0.42			
1,113,625 --	1,174,985	0.43			

- (a) G ..... 9.95
  - (b) State Per Claim Accident Limitation ..... \$248,500
  - (c) State Multiple Claim Accident Limitation ..... \$497,000
  - (d) USL&HW Per Claim Accident Limitation ..... \$423,000
  - (e) USL&HW Multiple Claim Accident Limitation ..... \$846,000
  - (f) Employers Liability Accident Limitation ..... \$55,000
  - (g) USL&HW Act -- Expected Loss Factor -- Non-F Classes ..... 1.77
- (Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.77.)*

**EXPERIENCE RATING PLAN MANUAL**

**NORTH CAROLINA**

Exhibit III

Page S11

*Effective April 1, 2011*  
**TABLE OF BALLAST VALUES**  
**APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 --	53,519	24,875	1,717,380 --	1,767,101	199,000
53,520 --	92,111	29,850	1,767,102 --	1,816,824	203,975
92,112 --	136,455	34,825	1,816,825 --	1,866,549	208,950
136,456 --	183,234	39,800	1,866,550 --	1,916,275	213,925
183,235 --	231,151	44,775	1,916,276 --	1,966,003	218,900
231,152 --	279,669	49,750	1,966,004 --	2,015,731	223,875
279,670 --	328,539	54,725	2,015,732 --	2,065,460	228,850
328,540 --	377,629	59,700	2,065,461 --	2,115,191	233,825
377,630 --	426,868	64,675	2,115,192 --	2,164,922	238,800
426,869 --	476,210	69,650	2,164,923 --	2,214,654	243,775
476,211 --	525,628	74,625	2,214,655 --	2,264,387	248,750
525,629 --	575,101	79,600	2,264,388 --	2,314,121	253,725
575,102 --	624,618	84,575	2,314,122 --	2,363,855	258,700
624,619 --	674,168	89,550	2,363,856 --	2,413,590	263,675
674,169 --	723,746	94,525	2,413,591 --	2,463,326	268,650
723,747 --	773,345	99,500	2,463,327 --	2,513,062	273,625
773,346 --	822,962	104,475	2,513,063 --	2,562,799	278,600
822,963 --	872,594	109,450	2,562,800 --	2,612,536	283,575
872,595 --	922,239	114,425	2,612,537 --	2,662,274	288,550
922,240 --	971,894	119,400	2,662,275 --	2,712,012	293,525
971,895 --	1,021,559	124,375	2,712,013 --	2,761,750	298,500
1,021,560 --	1,071,231	129,350	2,761,751 --	2,811,489	303,475
1,071,232 --	1,120,911	134,325	2,811,490 --	2,861,229	308,450
1,120,912 --	1,170,596	139,300	2,861,230 --	2,910,968	313,425
1,170,597 --	1,220,286	144,275	2,910,969 --	2,960,708	318,400
1,220,287 --	1,269,981	149,250	2,960,709 --	3,010,449	323,375
1,269,982 --	1,319,680	154,225	3,010,450 --	3,060,189	328,350
1,319,681 --	1,369,383	159,200	3,060,190 --	3,109,930	333,325
1,369,384 --	1,419,089	164,175	3,109,931 --	3,159,672	338,300
1,419,090 --	1,468,798	169,150	3,159,673 --	3,209,413	343,275
1,468,799 --	1,518,510	174,125	3,209,414 --	3,259,155	348,250
1,518,511 --	1,568,224	179,100	3,259,156 --	3,308,897	353,225
1,568,225 --	1,617,941	184,075	3,308,898 --	3,358,639	358,200
1,617,942 --	1,667,659	189,050	3,358,640 --	3,408,382	363,175
1,667,660 --	1,717,379	194,025	3,408,383 --	3,458,124	368,150

For Expected Losses greater than \$4,751,125, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(9.95) / (\text{Expected Losses} + (700)(9.95))$$

G = 9.95

# North Carolina

Per Settlement Agreement and  
Consent Order Dated 10-26-10

## Appendix E

### Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/10</u>	<u>Approved 04/01/11</u>	<u>Percent Change</u>
0005	6.22	6.50	4.5%
0008	4.51	4.82	6.9%
0016	13.85	15.57	12.4%
0034	6.60	7.10	7.6%
0035	4.73	5.27	11.4%
0036	7.48	9.36	25.1%
0037	7.66	8.22	7.3%
0042	8.14	8.59	5.5%
0050	25.68	19.83	-22.8%
0059	0.76	0.81	6.6%
0065	0.18	0.19	5.6%
0066	0.18	0.19	5.6%
0067	0.18	0.19	5.6%
0079	5.77	7.60	31.7%
0083	6.42	8.45	31.6%
0106	40.84	41.64	2.0%
0113	7.52	9.09	20.9%
0170	4.17	5.48	31.4%
0251	8.98	9.82	9.4%
0400	13.85	14.35	3.6%
0401	15.22	15.30	0.5%
0763	4.07	4.18	2.7%
0771	0.90	0.85	-5.6%
0908	295.00	330.00	11.9%
0913	724.00	837.00	15.6%
0917	6.08	7.04	15.8%
1005	21.33	24.64	15.5%
1164	24.24	23.56	-2.8%
1165	7.66	8.51	11.1%
1320	7.40	6.81	-8.0%
1322	22.46	21.57	-4.0%
1430	7.46	9.74	30.6%
1438	4.25	5.54	30.4%
1452	7.18	5.69	-20.8%
1463	26.57	26.16	-1.5%
1470	7.60	7.99	5.1%
1473	4.13	4.19	1.5%
1474	4.85	5.07	4.5%
1624	8.72	9.17	5.2%
1642	7.82	7.85	0.4%
1654	18.07	23.60	30.6%
1655	13.55	12.93	-4.6%
1699	6.42	7.91	23.2%
1701	12.37	12.04	-2.7%
1710	11.23	10.84	-3.5%
1741	4.85	6.06	24.9%

**North Carolina**Per Settlement Agreement and  
Consent Order Dated 10-26-10**Appendix E****Assigned Risk Rates Comparison**

<b><u>Class Code</u></b>	<b><u>04/01/10</u></b>	<b><u>Approved 04/01/11</u></b>	<b><u>Percent Change</u></b>
1747	4.55	4.63	1.8%
1748	8.42	7.58	-10.0%
1803	15.07	15.99	6.1%
1852	6.17	5.71	-7.5%
1853	3.47	3.22	-7.2%
1860	4.65	3.97	-14.6%
1924	5.67	5.85	3.2%
1925	6.48	7.08	9.3%
2001	5.21	5.85	12.3%
2002	6.54	7.22	10.4%
2003	4.89	5.85	19.6%
2014	10.45	11.67	11.7%
2016	4.85	4.84	-0.2%
2021	5.57	5.27	-5.4%
2039	8.36	8.01	-4.2%
2041	5.59	6.98	24.9%
2065	7.58	7.18	-5.3%
2070	9.12	10.26	12.5%
2081	6.70	7.72	15.2%
2089	7.08	6.33	-10.6%
2095	7.74	7.58	-2.1%
2105	4.75	4.94	4.0%
2110	3.37	4.19	24.3%
2111	5.69	7.43	30.6%
2112	6.68	6.79	1.6%
2114	3.45	3.32	-3.8%
2121	6.96	5.85	-15.9%
2130	4.63	4.77	3.0%
2131	4.63	5.25	13.4%
2143	5.43	5.50	1.3%
2157	9.08	10.98	20.9%
2172	4.07	4.09	0.5%
2174	5.65	5.54	-1.9%
2211	14.20	16.50	16.2%
2220	5.23	6.12	17.0%
2286	2.69	3.22	19.7%
2288	5.85	5.27	-9.9%
2300	5.39	5.17	-4.1%
2302	3.27	3.40	4.0%
2305	4.59	5.15	12.2%
2361	3.73	3.40	-8.8%
2362	4.39	4.09	-6.8%
2380	4.23	4.50	6.4%
2386	2.21	2.51	13.6%
2388	5.31	4.94	-7.0%
2402	5.17	5.88	13.7%

**North Carolina**Per Settlement Agreement and  
Consent Order Dated 10-26-10**Appendix E****Assigned Risk Rates Comparison**

<b><u>Class Code</u></b>	<b><u>04/01/10</u></b>	<b><u>Approved 04/01/11</u></b>	<b><u>Percent Change</u></b>
2413	4.41	4.53	2.7%
2416	2.69	3.05	13.4%
2417	3.63	4.17	14.9%
2501	4.39	4.69	6.8%
2503	2.01	2.43	20.9%
2534	3.59	4.63	29.0%
2570	5.31	6.12	15.3%
2585	6.40	6.68	4.4%
2586	3.49	4.55	30.4%
2587	7.82	9.57	22.4%
2589	3.47	3.63	4.6%
2600	3.19	2.91	-8.8%
2623	6.94	9.03	30.1%
2651	5.79	6.08	5.0%
2660	4.41	4.30	-2.5%
2670	2.95	3.43	16.3%
2683	3.37	3.18	-5.6%
2688	8.08	8.82	9.2%
2702	25.18	27.67	9.9%
2705	72.36	69.67	-3.7%
2709	25.18	27.67	9.9%
2710	21.29	20.76	-2.5%
2714	8.16	10.26	25.7%
2727	16.18	14.86	-8.2%
2731	8.54	8.35	-2.2%
2735	7.96	8.57	7.7%
2759	9.78	10.15	3.8%
2790	4.19	4.13	-1.4%
2791	3.49	3.61	3.4%
2797	11.15	11.15	0.0%
2799	na	5.61	na
2802	7.50	8.08	7.7%
2812	7.40	6.98	-5.7%
2835	4.59	5.42	18.1%
2836	4.95	5.36	8.3%
2841	5.83	6.52	11.8%
2881	5.43	6.04	11.2%
2883	5.47	6.98	27.6%
2913	5.99	6.64	10.9%
2915	8.14	7.70	-5.4%
2916	6.34	7.31	15.3%
2923	4.35	4.46	2.5%
2942	4.01	4.88	21.7%
2960	7.60	8.57	12.8%
3004	3.25	2.76	-15.1%
3018	4.73	4.84	2.3%

# North Carolina

Per Settlement Agreement and  
Consent Order Dated 10-26-10

## Appendix E

### Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/10</u>	<u>Approved 04/01/11</u>	<u>Percent Change</u>
3022	7.94	8.97	13.0%
3027	4.51	4.44	-1.6%
3028	10.81	9.94	-8.0%
3030	11.85	11.94	0.8%
3040	9.26	11.15	20.4%
3041	8.28	8.57	3.5%
3042	6.70	8.32	24.2%
3064	11.01	11.07	0.5%
3069	13.99	13.04	-6.8%
3076	5.69	6.21	9.1%
3081	6.26	6.76	8.0%
3082	9.62	9.95	3.4%
3085	7.18	8.56	19.2%
3110	6.60	7.81	18.3%
3111	6.56	6.44	-1.8%
3113	3.37	3.82	13.4%
3114	5.91	7.31	23.7%
3118	6.40	6.37	-0.5%
3119	1.66	2.01	21.1%
3122	4.63	5.00	8.0%
3126	5.11	4.84	-5.3%
3131	2.43	2.35	-3.3%
3132	5.97	6.62	10.9%
3145	4.07	4.30	5.7%
3146	4.21	4.92	16.9%
3169	4.85	6.08	25.4%
3175	5.25	5.11	-2.7%
3179	2.81	3.16	12.5%
3180	3.99	4.19	5.0%
3188	3.77	3.78	0.3%
3220	4.25	4.82	13.4%
3223	4.25	5.48	28.9%
3224	5.69	5.81	2.1%
3227	6.68	7.12	6.6%
3240	4.27	4.19	-1.9%
3241	8.28	7.81	-5.7%
3255	3.41	3.38	-0.9%
3257	4.77	5.23	9.6%
3270	4.17	4.11	-1.4%
3300	10.00	10.42	4.2%
3303	5.93	5.38	-9.3%
3307	8.76	7.79	-11.1%
3315	9.92	9.80	-1.2%
3334	6.42	7.81	21.7%
3336	5.01	5.71	14.0%
3365	20.15	20.64	2.4%

# North Carolina

Per Settlement Agreement and  
Consent Order Dated 10-26-10

## Appendix E

### Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/10</u>	<u>Approved 04/01/11</u>	<u>Percent Change</u>
3372	5.93	7.06	19.1%
3373	8.10	7.95	-1.9%
3383	2.31	2.43	5.2%
3385	1.80	1.83	1.7%
3400	5.57	5.90	5.9%
3507	4.47	4.90	9.6%
3515	4.37	4.15	-5.0%
3516	2.93	2.99	2.0%
3548	3.21	3.24	0.9%
3559	6.64	6.27	-5.6%
3574	1.70	1.89	11.2%
3581	4.87	5.11	4.9%
3612	3.43	3.74	9.0%
3620	11.13	12.66	13.7%
3629	3.75	3.57	-4.8%
3632	5.59	5.58	-0.2%
3634	3.27	3.30	0.9%
3635	5.39	5.17	-4.1%
3638	3.33	3.32	-0.3%
3642	1.32	1.60	21.2%
3643	4.87	5.02	3.1%
3647	4.95	4.90	-1.0%
3648	2.49	2.62	5.2%
3681	2.89	3.16	9.3%
3685	2.39	2.41	0.8%
3719	3.27	3.65	11.6%
3724	10.09	9.59	-5.0%
3726	15.06	19.35	28.5%
3803	4.69	4.69	0.0%
3807	3.99	4.84	21.3%
3808	4.09	4.03	-1.5%
3821	9.08	10.71	18.0%
3822	10.87	10.28	-5.4%
3824	7.44	7.93	6.6%
3826	2.11	2.20	4.3%
3827	2.37	2.68	13.1%
3830	4.37	3.99	-8.7%
3851	6.46	8.43	30.5%
3865	3.57	3.92	9.8%
3881	7.08	7.68	8.5%
4000	13.55	12.06	-11.0%
4021	9.96	10.67	7.1%
4024	6.78	7.66	13.0%
4034	11.37	12.06	6.1%
4036	5.17	5.31	2.7%
4038	9.92	8.51	-14.2%

**North Carolina**Per Settlement Agreement and  
Consent Order Dated 10-26-10**Appendix E****Assigned Risk Rates Comparison**

<b><u>Class Code</u></b>		<b><u>Approved 04/01/11</u></b>	<b><u>Percent Change</u></b>
	<b><u>04/01/10</u></b>		
4053	6.46	5.65	-12.5%
4061	10.29	10.84	5.3%
4062	3.53	3.43	-2.8%
4101	3.53	4.61	30.6%
4109	na	1.33	na
4110	na	4.44	na
4111	4.43	4.42	-0.2%
4113	3.35	3.97	18.5%
4114	12.23	11.13	-9.0%
4130	10.69	11.13	4.1%
4131	8.02	8.35	4.1%
4133	5.47	6.39	16.8%
4149	na	1.12	na
4206	4.95	6.12	23.6%
4207	2.43	2.16	-11.1%
4239	6.64	5.52	-16.9%
4240	3.61	4.05	12.2%
4243	4.69	4.32	-7.9%
4244	4.45	4.77	7.2%
4250	3.29	3.13	-4.9%
4251	3.17	3.55	12.0%
4263	6.92	5.48	-20.8%
4273	3.91	4.36	11.5%
4279	3.89	4.03	3.6%
4282	3.65	4.17	14.2%
4283	7.54	8.86	17.5%
4299	3.49	4.03	15.5%
4301	2.27	2.39	5.3%
4304	6.60	7.76	17.6%
4307	2.27	2.35	3.5%
4351	2.01	1.87	-7.0%
4352	2.13	2.26	6.1%
4360	2.81	3.59	27.8%
4361	2.89	2.70	-6.6%
4362	2.39	3.13	31.0%
4410	7.10	6.83	-3.8%
4417	5.07	5.09	0.4%
4420	14.10	15.09	7.0%
4431	3.13	3.74	19.5%
4432	2.35	2.68	14.0%
4439	2.97	3.70	24.6%
4452	6.32	6.39	1.1%
4459	4.95	5.04	1.8%
4470	3.77	4.05	7.4%
4484	5.17	5.42	4.8%
4493	7.36	7.22	-1.9%

# North Carolina

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## Appendix E

### Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/10</u>	<u>Approved 04/01/11</u>	<u>Percent Change</u>
4511	0.96	1.00	4.2%
4557	3.35	3.65	9.0%
4558	3.75	4.15	10.7%
4568	4.33	4.77	10.2%
4581	2.53	3.30	30.4%
4583	11.15	12.85	15.2%
4611	1.28	1.41	10.2%
4635	4.55	5.34	17.4%
4653	4.47	5.00	11.9%
4665	17.50	17.40	-0.6%
4670	7.80	8.08	3.6%
4683	4.35	4.13	-5.1%
4686	3.29	3.59	9.1%
4692	1.16	1.16	0.0%
4693	1.80	1.76	-2.2%
4703	4.19	3.43	-18.1%
4717	3.99	4.11	3.0%
4720	2.65	2.64	-0.4%
4740	6.40	5.81	-9.2%
4741	3.77	3.32	-11.9%
4751	6.12	6.71	9.6%
4771	5.09	4.86	-4.5%
4777	11.93	13.81	15.8%
4825	2.25	2.20	-2.2%
4828	3.69	3.99	8.1%
4829	2.99	3.80	27.1%
4902	4.59	4.67	1.7%
4923	2.23	2.08	-6.7%
5020	18.13	18.33	1.1%
5022	11.05	12.02	8.8%
5037	78.15	84.56	8.2%
5040	70.40	57.82	-17.9%
5057	20.61	23.09	12.0%
5059	88.94	75.34	-15.3%
5069	72.06	81.44	13.0%
5102	11.97	12.08	0.9%
5146	9.84	11.50	16.9%
5160	10.07	9.90	-1.7%
5183	8.92	9.34	4.7%
5188	10.55	9.57	-9.3%
5190	9.96	9.99	0.3%
5191	1.68	1.74	3.6%
5192	8.22	8.55	4.0%
5213	17.12	18.02	5.3%
5215	7.96	7.58	-4.8%
5221	8.14	8.08	-0.7%

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## Appendix E

### Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/10</u>	<u>Approved 04/01/11</u>	<u>Percent Change</u>
5222	19.41	21.55	11.0%
5223	10.95	11.23	2.6%
5348	8.12	10.01	23.3%
5402	9.30	7.66	-17.6%
5403	18.63	17.33	-7.0%
5437	11.55	11.27	-2.4%
5443	9.34	7.99	-14.5%
5445	15.42	15.72	1.9%
5462	11.87	11.83	-0.3%
5472	15.30	15.65	2.3%
5473	14.10	16.38	16.2%
5474	11.85	12.25	3.4%
5478	9.68	9.38	-3.1%
5479	12.57	12.46	-0.9%
5480	13.63	13.95	2.3%
5491	7.00	8.72	24.6%
5506	15.02	15.45	2.9%
5507	8.68	7.85	-9.6%
5508	45.99	38.95	-15.3%
5535	13.99	13.04	-6.8%
5537	12.21	12.25	0.3%
5551	33.88	36.50	7.7%
5606	3.53	3.78	7.1%
5610	12.71	14.20	11.7%
5645	24.98	27.71	10.9%
5651	15.50	19.93	28.6%
5703	40.52	42.02	3.7%
5705	15.70	20.18	28.5%
5951	0.90	0.81	-10.0%
6003	16.82	16.59	-1.4%
6005	10.03	12.89	28.5%
6017	15.64	13.83	-11.6%
6018	5.69	6.08	6.9%
6045	7.02	6.79	-3.3%
6204	29.15	27.53	-5.6%
6206	8.58	9.18	7.0%
6213	6.10	5.92	-3.0%
6214	6.30	7.52	19.4%
6216	15.66	16.19	3.4%
6217	13.11	14.12	7.7%
6229	9.80	9.45	-3.6%
6233	8.98	8.05	-10.4%
6235	21.81	20.12	-7.7%
6236	33.22	29.62	-10.8%
6237	5.09	4.50	-11.6%
6251	35.85	46.11	28.6%

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### Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/10</u>	<u>Approved 04/01/11</u>	<u>Percent Change</u>
6252	16.92	20.37	20.4%
6260	12.23	12.35	1.0%
6306	14.42	14.18	-1.7%
6319	11.17	10.30	-7.8%
6325	21.15	16.34	-22.7%
6400	10.57	11.50	8.8%
6503	na	5.17	na
6504	4.77	5.17	8.4%
6702	24.92	19.24	-22.8%
6703	49.04	38.09	-22.3%
6704	27.69	21.40	-22.7%
6801	6.32	7.42	17.4%
6811	6.54	8.55	30.7%
6824	14.06	16.85	19.8%
6826	12.51	11.50	-8.1%
6834	5.47	5.85	6.9%
6836	9.76	10.84	11.1%
6843	22.12	21.17	-4.3%
6845	27.23	29.49	8.3%
6854	12.27	14.35	17.0%
6872	35.41	35.36	-0.1%
6874	53.17	48.84	-8.1%
6882	9.02	8.80	-2.4%
6884	18.77	18.68	-0.5%
7016	11.43	9.78	-14.4%
7024	12.69	10.88	-14.3%
7038	13.79	13.12	-4.9%
7046	14.01	14.20	1.4%
7047	22.48	19.35	-13.9%
7050	27.13	25.95	-4.3%
7090	15.32	14.59	-4.8%
7098	15.58	15.76	1.2%
7099	27.59	28.07	1.7%
7133	10.49	11.85	13.0%
7151	12.73	14.39	13.0%
7152	25.06	28.46	13.6%
7153	14.16	15.99	12.9%
7222	24.64	22.13	-10.2%
7228	18.15	18.08	-0.4%
7229	20.65	22.25	7.7%
7230	12.99	11.92	-8.2%
7231	14.18	17.36	22.4%
7232	17.26	19.83	14.9%
7309	36.11	32.06	-11.2%
7313	7.20	7.54	4.7%
7317	16.64	17.37	4.4%

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### Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/10</u>	<u>Approved 04/01/11</u>	<u>Percent Change</u>
7323	9.48	9.76	3.0%
7327	18.23	21.84	19.8%
7333	9.68	10.92	12.8%
7335	10.77	12.12	12.5%
7337	19.07	21.61	13.3%
7350	17.70	18.85	6.5%
7360	11.43	11.31	-1.0%
7370	10.13	11.36	12.1%
7380	8.98	8.93	-0.6%
7382	12.03	12.54	4.2%
7390	8.76	9.78	11.6%
7394	22.78	21.69	-4.8%
7395	25.30	24.10	-4.7%
7398	44.81	42.91	-4.2%
7402	0.46	0.44	-4.3%
7403	9.90	10.23	3.3%
7405	2.37	3.07	29.5%
7420	50.69	45.84	-9.6%
7421	3.19	3.26	2.2%
7422	5.51	4.92	-10.7%
7425	18.91	15.01	-20.6%
7431	8.54	6.79	-20.5%
7445	0.78	1.04	33.3%
7453	2.85	2.26	-20.7%
7502	9.42	8.74	-7.2%
7515	4.23	5.50	30.0%
7520	7.80	8.14	4.4%
7529	15.76	17.85	13.3%
7538	31.20	34.86	11.7%
7539	6.36	7.60	19.5%
7540	10.93	13.87	26.9%
7580	6.22	7.04	13.2%
7590	9.36	12.21	30.4%
7600	8.74	11.11	27.1%
7601	16.94	13.76	-18.8%
7605	6.72	6.68	-0.6%
7610	1.02	1.06	3.9%
7611	13.31	12.48	-6.2%
7612	20.03	15.49	-22.7%
7613	14.34	14.86	3.6%
7705	10.13	11.36	12.1%
7710	7.58	8.22	8.4%
7711	7.58	8.22	8.4%
7720	5.27	5.69	8.0%
7723	5.77	6.52	13.0%
7855	20.51	15.84	-22.8%

**North Carolina**Per Settlement Agreement and  
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<b><u>Class Code</u></b>		<b><u>Approved 04/01/11</u></b>	<b><u>Percent Change</u></b>
	<b><u>04/01/10</u></b>		
8001	3.23	4.17	29.1%
8002	3.65	4.28	17.3%
8006	5.19	5.67	9.2%
8008	2.87	3.07	7.0%
8010	3.21	3.32	3.4%
8013	0.96	1.02	6.3%
8015	2.03	1.95	-3.9%
8017	3.59	3.72	3.6%
8018	4.45	4.75	6.7%
8021	4.15	4.30	3.6%
8031	5.03	5.19	3.2%
8032	4.61	5.34	15.8%
8033	3.73	3.97	6.4%
8037	na	3.72	na
8039	5.51	5.56	0.9%
8044	7.68	8.45	10.0%
8045	1.48	1.58	6.8%
8046	5.53	5.40	-2.4%
8047	1.76	2.08	18.2%
8058	5.05	5.34	5.7%
8072	1.74	1.66	-4.6%
8102	4.31	4.46	3.5%
8103	5.49	5.17	-5.8%
8105	7.04	6.83	-3.0%
8106	8.84	9.30	5.2%
8107	7.54	7.52	-0.3%
8111	5.43	5.96	9.8%
8116	6.14	7.20	17.3%
8203	13.27	11.52	-13.2%
8204	6.22	6.02	-3.2%
8209	5.69	6.46	13.5%
8215	7.42	7.20	-3.0%
8227	10.55	11.25	6.6%
8232	7.60	8.80	15.8%
8233	11.33	9.92	-12.4%
8235	9.62	10.65	10.7%
8236	10.95	11.31	3.3%
8263	20.65	18.75	-9.2%
8264	10.57	9.82	-7.1%
8265	15.42	15.63	1.4%
8279	13.15	13.47	2.4%
8288	11.05	12.06	9.1%
8291	14.22	13.76	-3.2%
8292	6.46	6.66	3.1%
8293	17.68	19.24	8.8%
8304	10.47	10.90	4.1%

# North Carolina

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## Appendix E

### Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/10</u>	<u>Approved 04/01/11</u>	<u>Percent Change</u>
8350	13.17	15.94	21.0%
8380	5.53	5.61	1.4%
8381	4.33	5.15	18.9%
8385	7.76	7.93	2.2%
8392	5.17	5.54	7.2%
8393	4.27	4.21	-1.4%
8500	14.36	12.95	-9.8%
8601	1.62	1.68	3.7%
8602	1.62	1.68	3.7%
8603	0.46	0.44	-4.3%
8606	7.04	7.66	8.8%
8709	6.92	8.28	19.7%
8710	4.87	5.07	4.1%
8719	4.05	4.86	20.0%
8720	2.83	3.11	9.9%
8721	1.10	1.02	-7.3%
8725	2.83	3.11	9.9%
8726	8.06	7.25	-10.0%
8734	1.10	1.12	1.8%
8737	1.00	1.02	2.0%
8738	1.96	1.97	0.5%
8742	0.82	0.83	1.2%
8745	9.10	9.74	7.0%
8748	1.44	1.33	-7.6%
8755	0.72	0.81	12.5%
8799	1.78	1.91	7.3%
8800	1.78	1.91	7.3%
8803	0.20	0.19	-5.0%
8805	0.62	0.58	-6.5%
8810	0.46	0.44	-4.3%
8814	0.56	0.54	-3.6%
8815	1.10	1.04	-5.5%
8820	0.40	0.35	-12.5%
8824	6.68	7.18	7.5%

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### Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/10</u>	<u>Approved 04/01/11</u>	<u>Percent Change</u>
8825	3.85	4.09	6.2%
8826	5.71	6.06	6.1%
8831	2.67	2.91	9.0%
8832	0.70	0.73	4.3%
8833	3.19	3.32	4.1%
8835	5.01	5.17	3.2%
8842	3.91	3.88	-0.8%
8848	5.67	5.69	0.4%
8849	5.59	5.96	6.6%
8864	3.91	3.88	-0.8%
8868	0.84	0.87	3.6%
8869	1.94	2.06	6.2%
8871	0.52	0.62	19.2%
8901	0.50	0.50	0.0%
9012	2.65	2.95	11.3%
9014	5.41	5.40	-0.2%
9015	5.23	6.14	17.4%
9016	6.46	7.16	10.8%
9019	3.91	4.15	6.1%
9033	4.21	4.53	7.6%
9040	6.30	6.10	-3.2%
9044	3.11	3.49	12.2%
9052	3.65	4.17	14.2%
9058	2.37	2.72	14.8%
9060	2.75	2.97	8.0%
9061	2.83	2.95	4.2%
9062	2.79	3.18	14.0%
9063	1.84	2.12	15.2%
9077	2.39	2.84	18.8%
9082	2.73	2.91	6.6%
9083	2.65	2.95	11.3%
9084	2.49	2.72	9.2%
9089	1.16	1.39	19.8%
9093	2.91	3.16	8.6%
9101	6.26	6.48	3.5%
9102	5.49	5.56	1.3%
9154	4.09	4.21	2.9%
9156	4.71	5.77	22.5%
9170	5.41	5.40	-0.2%
9178	17.76	17.15	-3.4%
9179	53.03	48.58	-8.4%
9180	10.47	9.22	-11.9%
9182	4.15	4.42	6.5%
9186	82.21	84.22	2.4%
9220	9.86	11.73	19.0%

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## **Appendix E**

### **Assigned Risk Rates Comparison**

<b><u>Class Code</u></b>		<b><u>Approved 04/01/11</u></b>	<b><u>Percent Change</u></b>
	<b><u>04/01/10</u></b>		
9402	12.15	12.79	5.3%
9403	16.90	16.86	-0.2%
9410	4.03	5.11	26.8%
9501	4.33	4.63	6.9%
9505	7.02	6.33	-9.8%
9516	5.53	6.33	14.5%
9519	7.42	7.76	4.6%
9521	8.40	9.43	12.3%
9522	3.13	3.32	6.1%
9534	17.16	19.89	15.9%
9554	24.16	24.35	0.8%
9586	1.14	1.25	9.6%
9600	3.83	4.09	6.8%
9620	1.78	1.93	8.4%