

November 1, 2012

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Workers Compensation Insurance

Loss Costs Filing

A loss costs reference filing has been filed with the North Carolina Commissioner of Insurance to become effective April 1, 2013. This filing was approved by the North Carolina Commissioner of Insurance, as filed, to become effective April 1, 2013. Pursuant to the provisions of North Carolina General Statute §58-36-100, a copy of the approved prospective advisory loss costs and a copy of the original reference filing may be obtained from the NCRB web site ([April 1, 2013 loss costs filing](#)).

The attached exhibits set forth the approved prospective advisory loss costs, rating values and miscellaneous values effective April 1, 2013. Except for loss adjustment expenses that are specifically authorized to be included in the loss costs by statute, these loss costs and values include no provisions for expenses, dividends, profit or contingencies.

Pursuant to NCGS §58-36-100, the prospective loss costs reference filing does not develop or propose minimum premiums, minimum premium formulas, expense constants or premium discount plans. Any amendments to an insurer's current minimum premiums, minimum premium formula, expense constant or premium discount plan must be filed by the insurer with the North Carolina Department of Insurance.

With regard to the Bureau's prospective loss costs reference filings, NCGS §58-36-100(j) provides as follows:

- (1) If the insurer has filed to have its loss multiplier remain on file, applicable to subsequent reference filings, and a new reference filing is filed and approved and if:
 - a. The insurer decides to use the revision of the prospective loss costs and effective date as filed, then the insurer does not file anything with the Commissioner. Rates are the combination of the prospective loss costs and the on-file loss multiplier and become effective on the effective date of the loss costs.
 - b. The insurer decides to use the prospective loss costs as filed but with a different effective date, then the insurer must notify the Commissioner of its effective date before the effective date of the loss costs.
 - c. The insurer decides to use the revision of the prospective loss costs, but wishes to change its loss multiplier, then the insurer must file a revised reference filing adoption form before the effective date of the reference filing.
 - d. The insurer decides not to revise its rates using the prospective loss costs, then the insurer must notify the Commissioner before the effective date of the loss costs.

- (2) If an insurer has not elected to have its loss multiplier remain on file, applicable to future prospective loss costs reference filings, and a new reference filing is filed and approved, and if:
 - a. The insurer decides to use the prospective loss costs to revise its rates, then the insurer must file a reference filing adoption form, including its effective date.
 - b. The insurer decides not to use the revisions, then the insurer does not file anything with the Commissioner.
 - c. The insurer decides to change its multiplier, then the insurer must file a reference filing adoption form referencing the current approved prospective loss costs, including its effective date and, if applicable, its loss costs modification factor and supporting documentation. The insurer shall not make a change to its loss cost multiplier based on any reference filing other than the current approved reference filing.

Included in the attached exhibits are approved advisory Miscellaneous Values and Retrospective Rating Plan State Special Rating Values. Pursuant to NCGS §58-36-100(1), as a result of the Commissioner's approval of the miscellaneous and Retrospective Rating Plan values, (i) a carrier may elect to implement the values, in which event the carrier need not file anything with the Commissioner; (ii) a carrier may elect to implement the values with a different effective date, in which event the carrier must notify the Commissioner of its effective date before the effective date of the Bureau filing; (iii) a carrier may elect not to implement the values, in which event the carrier must notify the Commissioner before the effective date of the Bureau filing; or (iv) a carrier may elect to implement the values with modifications, in which event the carrier must file the modifications with the Commissioner, must specify the basis for the modifications and must specify the carrier's proposed effective date, if different from the effective date of the Bureau filing.

With regard to the Loss Elimination Ratios shown with the advisory Miscellaneous Values, a carrier should file with the Commissioner its factor(s) to be applied to the approved Loss Elimination Ratios or its own table of deductible percentages. Similarly, with regard to the Retrospective Rating Plan, each carrier should file its factor(s) to be applied to the Excess Loss Pure Premium Factors and Excess Loss and Allocated Expense Pure Premium Factors or file its own tables. It is the Rate Bureau's interpretation of the statute that, if the carrier's factors for these tables have previously been filed and approved, or, if filed on or after September 1, 1997 and not disapproved, and, if the carrier's factors will not be revised, they may be applied to the April 1, 2013 tables without a new filing with the Commissioner.

Note: The obligations of carriers with respect to use of the prospective loss costs and use of the advisory Miscellaneous Values and Retrospective Rating Plan State Special Rating Values are different. The statutory provisions with regard to use of the approved prospective loss costs and an insurer's loss multiplier are set forth in NCGS §58-36-100, portions of which have been quoted above. With respect to the advisory Miscellaneous Values and Retrospective Rating Plan State Special Rating Values, a carrier is required to implement those values to become effective April 1, 2013 unless it makes a filing with the Commissioner indicating that it elects to do otherwise, as described above.

As previously stated, except for loss adjustment expenses, the approved prospective loss costs include no provisions for expenses. For your information, the premium tax is currently 2.5% of premium and the insurance regulatory charge is 6.0% of the premium tax for the 2013 calendar year.

The North Carolina Department of Insurance (a) Reference Filing Adoption Form, (b) Summary of Supporting Information Form - Calculation of Company Loss Costs Multiplier and (c) Summary of Supporting Information Form - Expense Provisions Exhibit, which have been developed for insurers to file their loss costs multipliers and/or amend minimum premium formulas, expense constants or premium discount schedules, may be found under "[Loss Costs and Assigned Risk Rates](#)" in the Carrier section of Workers Compensation on the Rate Bureau's web site.

Note: The Reference Filing Adoption Form should be completed to show NCDOI File Number: NCRI-128667966, NCRB Reference Filing Number: August 31, 2012 and NCRB Effective Date: April 1, 2013. Item 7, "Provision for loss based assessments" of the Summary of Supporting Information Form - Calculation of Company Loss Costs Multiplier should be completed to show .000.

Duplicate copies of the reference filing adoption forms (with a postage-paid, self-addressed envelope) are to be submitted to:

Mr. Bob Mack, Deputy Commissioner
Property and Casualty Division
North Carolina Department of Insurance
1201 Mail Service Center, 430 North Salisbury Street
Raleigh, North Carolina 27699-1201

Pursuant to NCGS §58-36-100, a copy of each insurer's filing must also be sent to the North Carolina Rate Bureau.

The April 1, 2013 advisory loss costs, rating values and miscellaneous values are posted on our web site at www.ncrb.org. The filing proposed an average loss cost decrease of 0.5% from loss costs effective April 1, 2011. For the federal classifications, the approved overall advisory loss costs change is a decrease of 0.9% relative to the overall advisory loss costs level currently in effect.

To assist carriers in the mechanics of generating individual class code rates, there is also a file identified as "April 2013 Loss Costs by Industry Group" in the Workers Comp Services section of our web site which has each class code assigned to one of the following industry groups:

- | | |
|--|---|
| 1. Manufacturing Classifications | 7. Per Capita Classifications |
| 2. Contracting Classifications | 8. "a" Rated Classifications |
| 3. Office and Clerical Classifications | 9. Chemical Classifications |
| 4. Goods and Services Classifications | 10. Maritime and Federal Classifications |
| 5. Miscellaneous Classifications | 11. Miscellaneous Disease Classifications |
| 6. "F" Classifications | |

If you would like to have the loss costs and residual market rates on a diskette or CD, please send an e-mail to Debbie Spence (dms@ncrb.org) and we will promptly forward it to you.

Sincerely,

Sue M. Taylor

Director of Insurance Operations

SMT:dms

Attachments

C-12-11

NORTH CAROLINA - LOSS COSTS

SUMMARY

Proposed Effective Date

April 1, 2013

I. Industrial Classifications

Overall Proposed Change in Pure Premium Level

- New and Renewal Policies -0.5%

By Industry Group

Manufacturing 0.0%

Contracting -1.4%

Office and Clerical -4.9%

Goods and Services +1.7%

Miscellaneous -0.9%

Overall -0.5%

II. Federal Classifications

Overall Proposed Change in Pure Premium Level

- New and Renewal Policies -0.9%

III. Summary of Miscellaneous Changes

Current

Proposed

A. USL&HW %

88%

90%

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

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

Exhibit III

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Effective April 1, 2013

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	3.05	1.75	0.21	1925	3.30	1.82	0.19	2670	1.49	0.93	0.27
0008	2.01	1.11	0.19	2001	-	1.60	0.21	2683	1.47	0.88	0.23
0016	8.86	4.61	0.17	2002	2.87	1.71	0.23	2688	3.34	1.99	0.23
0034	3.80	2.17	0.21	2003	2.81	1.60	0.21	2702	16.52	6.77	0.14
0035	2.69	1.60	0.23	2014	5.04	2.61	0.17	2705X*	41.61	21.47	0.17
0036	4.02	2.30	0.21	2016	1.81	1.08	0.23	2706	-	4.72	0.15
0037	3.51	1.94	0.19	2021	2.56	1.41	0.19	2709	10.97	5.68	0.17
0042	4.38	2.42	0.19	2039	2.90	1.73	0.23	2710	9.33	4.38	0.15
0050	7.92	4.53	0.21	2041	3.55	2.12	0.23	2714	4.92	2.94	0.23
0059D	0.39	0.08	0.14	2065	3.44	1.96	0.21	2727X	7.29	3.76	0.17
0065D	0.09	0.03	0.17	2070	5.33	3.04	0.21	2731	3.71	1.93	0.17
0066D	0.09	0.03	0.17	2081	3.22	1.84	0.21	2735	4.27	2.55	0.23
0067D	0.09	0.03	0.17	2089	3.06	1.75	0.21	2759	5.07	3.03	0.23
0079	3.37	1.75	0.17	2095	4.16	2.38	0.21	2790	1.80	1.07	0.23
0083	3.50	2.00	0.21	2105	2.46	1.47	0.23	2791X	1.69	1.06	0.27
0106	23.05	10.83	0.15	2110	2.03	1.21	0.23	2797	5.85	3.35	0.21
0113	5.56	3.18	0.21	2111	4.47	2.68	0.24	2799	2.65	1.46	0.19
0170	3.35	1.92	0.21	2112	2.70	1.61	0.23	2802	3.79	2.09	0.19
0251	4.34	2.48	0.21	2114	1.50	0.90	0.23	2812	-	1.88	0.21
0400	6.90	3.79	0.19	2121	2.12	1.21	0.21	2835	2.50	1.56	0.27
0401	7.71	3.62	0.15	2130	2.38	1.36	0.21	2836	2.33	1.45	0.27
0763FN	1.91	-	-	2131	2.49	1.42	0.21	2841	3.71	2.21	0.23
0771N	0.40	-	-	2143	2.57	1.53	0.23	2881	2.95	1.84	0.27
0908P	153.00	87.04	0.21	2156	-	2.78	0.21	2883	3.29	1.88	0.21
0909	-	87.04	0.21	2157	4.88	2.78	0.21	2913	2.88	1.80	0.27
0912	-	230.76	0.21	2172	1.94	1.07	0.19	2915	2.79	1.54	0.19
0913P	405.00	230.76	0.21	2174	3.33	1.98	0.23	2916	3.14	1.47	0.15
0917	4.20	2.50	0.23	2211	7.12	3.70	0.17	2923	1.92	1.14	0.23
1005*	11.32	2.80	0.15	2220	2.83	1.62	0.21	2942	2.08	1.29	0.27
1164	8.55	3.49	0.15	2286	1.56	0.93	0.23	2960	3.50	2.00	0.21
1165XD	5.08	2.35	0.15	2288	2.89	1.72	0.23	3004	1.35	0.70	0.17
1320	2.98	1.39	0.15	2300	2.46	1.53	0.27	3018	2.37	1.23	0.17
1322	10.60	4.96	0.16	2302	1.65	0.94	0.21	3022	5.34	3.18	0.23
1430	5.86	3.04	0.17	2305	2.82	1.55	0.19	3027	2.15	1.11	0.17
1438	3.33	1.56	0.15	2361	1.95	1.12	0.21	3028	4.00	2.29	0.21
1452	2.46	1.27	0.17	2362	1.66	0.95	0.21	3030	5.73	2.97	0.17
1463	11.32	5.32	0.15	2380	2.04	1.17	0.21	3040	5.75	2.98	0.17
1470X	3.85	1.99	0.17	2386	1.42	0.84	0.23	3041	4.92	2.81	0.21
1473X	1.97	1.02	0.17	2388	2.36	1.41	0.23	3042	4.11	2.26	0.19
1474X	2.43	1.25	0.17	2402	2.22	1.15	0.17	3064	4.77	2.72	0.21
1624D	3.80	1.77	0.15	2413	2.17	1.24	0.21	3066	-	1.89	0.23
1642	3.50	1.81	0.17	2416	1.60	0.92	0.21	3069	4.71	2.44	0.17
1654	14.09	7.29	0.17	2417	1.97	1.12	0.21	3076	3.16	1.89	0.23
1655	5.04	2.61	0.17	2501	2.16	1.24	0.21	3081D	3.40	1.73	0.17
1699	4.19	2.17	0.17	2503	1.34	0.80	0.23	3082D	4.79	2.44	0.17
1701	5.22	2.70	0.17	2534	2.24	1.34	0.23	3085D	4.68	2.38	0.17
1710	5.67	2.94	0.17	2570	3.68	2.19	0.23	3110	4.70	2.68	0.21
1741D	2.95	1.04	0.14	2585	3.69	2.20	0.23	3111	2.72	1.55	0.21
1747	2.02	1.04	0.17	2586	2.58	1.48	0.21	3113	2.03	1.16	0.21
1748	3.13	1.62	0.17	2587	4.31	2.57	0.23	3114	3.15	1.80	0.21
1803D	7.93	3.40	0.15	2589	1.67	0.95	0.21	3118	2.35	1.40	0.23
1852D	2.52	1.00	0.14	2600	1.75	1.04	0.23	3119	0.87	0.54	0.27
1853	1.36	0.75	0.19	2623	4.23	2.33	0.19	3122	2.26	1.35	0.23
1860	1.79	1.07	0.23	2651	2.50	1.49	0.23	3126	2.44	1.39	0.21
1924	2.75	1.64	0.23	2660	2.17	1.30	0.23	3131	1.19	0.68	0.21

* 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

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Effective April 1, 2013

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3132	2.85	1.63	0.21	3821	5.46	3.01	0.19	4431	1.46	0.91	0.27
3145	2.23	1.27	0.21	3822X	4.89	2.69	0.19	4432	1.43	0.89	0.27
3146	2.26	1.29	0.21	3824X	3.92	2.16	0.19	4439	1.91	1.05	0.19
3169	3.55	2.03	0.21	3826	0.98	0.56	0.21	4452	3.46	1.98	0.21
3175	3.07	1.76	0.21	3827	1.45	0.80	0.19	4459	2.35	1.34	0.21
3179	1.53	0.91	0.23	3830	1.50	0.83	0.19	4470	2.26	1.29	0.21
3180	1.87	1.11	0.23	3851	3.92	2.34	0.23	4484	2.69	1.54	0.21
3188	1.63	0.97	0.23	3865	1.78	1.11	0.27	4493	3.20	1.82	0.21
3220	2.57	1.46	0.21	3881	3.67	2.09	0.21	4511	0.43	0.24	0.19
3223	2.54	1.59	0.27	4000	5.25	2.46	0.15	4557	2.08	1.24	0.23
3224	2.84	1.69	0.23	4021	4.86	2.52	0.17	4558	1.68	0.96	0.21
3227	3.10	1.84	0.23	4024D	4.04	2.07	0.17	4561	-	1.05	0.19
3240	1.98	1.18	0.23	4034	5.71	2.96	0.17	4568	2.57	1.33	0.17
3241	3.25	1.86	0.21	4036	2.37	1.23	0.17	4581	1.20	0.56	0.15
3255	1.70	1.06	0.27	4038	3.09	1.93	0.27	4583	6.32	2.97	0.15
3257	2.73	1.56	0.21	4053	2.79	1.59	0.21	4611	0.64	0.38	0.23
3270	2.44	1.39	0.21	4061	4.34	2.58	0.23	4635	2.67	1.09	0.14
3300	4.14	2.37	0.21	4062	1.61	0.92	0.21	4653	2.22	1.32	0.23
3303	2.14	1.27	0.23	4101	2.37	1.31	0.19	4665	7.63	3.95	0.17
3307	3.35	1.91	0.21	4109	0.64	0.38	0.23	4670	3.72	1.92	0.17
3315	4.34	2.59	0.23	4110	1.65	0.94	0.21	4683	2.48	1.42	0.21
3334	3.95	2.25	0.21	4111	1.63	0.97	0.23	4686	1.84	0.96	0.17
3336	2.88	1.49	0.17	4112	-	0.94	0.21	4692	0.56	0.33	0.23
3365	8.62	4.46	0.17	4113	1.82	1.04	0.21	4693	0.86	0.49	0.21
3372	3.85	2.12	0.19	4114	6.09	3.47	0.21	4703	1.66	0.95	0.21
3373	4.78	2.73	0.21	4130	4.26	2.43	0.21	4717	2.02	1.26	0.27
3383	1.10	0.65	0.23	4131	4.26	2.54	0.23	4720	1.58	0.90	0.21
3385	0.88	0.52	0.23	4133	2.89	1.73	0.23	4740	2.53	1.31	0.17
3400	2.70	1.49	0.19	4149	0.56	0.35	0.27	4741	1.54	0.88	0.21
3507	2.29	1.31	0.21	4150	-	0.35	0.27	4751	3.48	1.81	0.17
3515	1.89	1.08	0.21	4206	2.92	1.67	0.21	4771N	2.27	0.93	0.14
3516X	1.30	0.77	0.23	4207	1.12	0.58	0.17	4777	7.16	2.94	0.14
3548	1.55	0.88	0.21	4239	2.98	1.54	0.17	4825	1.10	0.57	0.17
3559	2.27	1.30	0.21	4240	2.29	1.37	0.23	4828	1.80	0.99	0.19
3574	0.79	0.47	0.23	4243	1.87	1.07	0.21	4829	1.95	0.92	0.15
3581	2.04	1.22	0.23	4244	2.12	1.21	0.21	4902	2.73	1.63	0.23
3612	1.95	1.08	0.19	4250	1.35	0.77	0.21	4923	1.04	0.60	0.21
3620	5.50	2.85	0.17	4251	1.86	1.06	0.21	5020	7.94	4.11	0.17
3629	1.50	0.90	0.23	4263	2.91	1.67	0.21	5022	5.97	2.80	0.15
3632	2.57	1.41	0.19	4273	2.35	1.34	0.21	5037	35.83	14.67	0.15
3634	1.58	0.94	0.23	4279	2.16	1.24	0.21	5040	20.61	8.43	0.15
3635	2.11	1.20	0.21	4282	2.34	1.39	0.23	5057	10.31	4.22	0.15
3638	1.43	0.85	0.23	4283	3.56	2.04	0.21	5059	32.28	13.27	0.14
3642	0.96	0.55	0.21	4299	2.01	1.20	0.23	5069	34.35	14.00	0.15
3643	1.94	1.11	0.21	4301X	1.15	0.68	0.23	5102	6.60	3.09	0.15
3647	2.14	1.18	0.19	4304	3.65	2.01	0.19	5146	6.53	3.38	0.17
3648	1.38	0.82	0.23	4307	1.30	0.81	0.27	5160	4.07	1.91	0.15
3681	1.19	0.71	0.23	4351	0.99	0.56	0.21	5183	4.91	2.54	0.17
3685	1.08	0.64	0.23	4352	1.21	0.72	0.23	5188	4.85	2.51	0.17
3719	1.49	0.61	0.15	4360	1.67	0.99	0.23	5190	4.83	2.50	0.17
3724	4.44	2.08	0.15	4361	1.24	0.74	0.23	5191	0.82	0.47	0.21
3726	8.42	3.45	0.15	4362	-	0.99	0.23	5192	4.18	2.39	0.21
3803	2.17	1.24	0.21	4410	3.67	2.09	0.21	5213	7.37	3.46	0.15
3807	2.04	1.22	0.23	4417X	2.36	1.40	0.23	5215	3.84	2.11	0.19
3808	2.19	1.20	0.19	4420	7.75	3.63	0.16	5221	4.26	2.21	0.17

* 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

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Effective April 1, 2013

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5222	10.23	4.80	0.15	6702M*	7.05	3.65	0.17	7420	19.01	7.72	0.15
5223	4.87	2.52	0.17	6703M*	14.26	6.89	0.17	7421	1.71	0.80	0.15
5348	4.40	2.28	0.17	6704M*	7.83	4.05	0.17	7422	2.37	0.97	0.15
5402	3.48	2.07	0.23	6801F	3.27	1.34	0.16	7425	5.36	2.19	0.15
5403	7.21	3.38	0.15	6811	5.10	2.63	0.17	7431N	2.42	0.98	0.15
5437	6.17	3.20	0.17	6824F	8.75	3.32	0.14	7445N	0.61	-	-
5443	3.71	2.12	0.21	6826F	4.68	1.93	0.16	7453N	0.81	-	-
5445	7.97	3.74	0.15	6834	2.98	1.64	0.19	7502	4.02	2.08	0.17
5462	6.58	3.41	0.17	6836	5.40	2.80	0.17	7515	1.97	0.81	0.14
5472	6.16	2.52	0.15	6843F	11.15	3.78	0.13	7520	3.74	2.14	0.21
5473	8.78	3.60	0.14	6845F	12.00	4.05	0.13	7529X	10.66	4.37	0.14
5474	6.44	3.02	0.15	6854	6.15	2.52	0.15	7538	14.65	6.00	0.15
5478	4.26	2.20	0.17	6872F	14.39	4.75	0.13	7539	3.26	1.52	0.16
5479	5.96	3.28	0.19	6874F	20.82	7.01	0.13	7540	6.58	2.70	0.14
5480	6.46	3.03	0.15	6882	4.22	1.72	0.15	7580	3.33	1.73	0.17
5491	4.23	1.98	0.15	6884	8.30	3.38	0.15	7590	5.50	3.03	0.19
5506	6.22	2.55	0.14	7016M	3.86	1.57	0.15	7600	5.34	2.76	0.17
5507	4.34	2.03	0.15	7024M	4.29	1.75	0.15	7601	-	2.76	0.17
5508	15.21	7.86	0.17	7038M	5.52	2.26	0.14	7605	2.87	1.49	0.17
5535	7.44	3.86	0.17	7046M	6.70	2.74	0.15	7610	0.52	0.29	0.19
5537	5.43	2.81	0.17	7047M	7.81	2.98	0.15	7611	-	2.76	0.17
5538	-	3.54	0.17	7050M	11.16	4.27	0.14	7612	-	2.76	0.17
5551	16.19	6.65	0.14	7090M	6.13	2.51	0.14	7613	-	2.76	0.17
5606	1.71	0.80	0.15	7098M	7.44	3.04	0.15	7704	-	2.19	0.15
5610	7.25	4.15	0.21	7099M	13.55	5.17	0.15	7705	6.78	3.74	0.19
5645	13.78	6.47	0.15	7133	6.25	2.93	0.15	7710	4.67	2.19	0.15
5651	-	6.47	0.15	7151M	7.59	3.56	0.15	7711	4.67	2.19	0.15
5703	19.26	9.96	0.17	7152M	15.36	6.73	0.15	7720X	2.48	1.29	0.17
5705	11.59	6.02	0.17	7153M	8.44	3.96	0.15	7723X	3.48	1.43	0.14
5951	0.36	0.22	0.23	7222	8.75	4.52	0.17	7855	5.80	3.00	0.17
6003	7.60	3.93	0.17	7228	8.16	4.22	0.17	8001	2.55	1.52	0.23
6005	6.39	3.29	0.17	7229	10.90	5.10	0.15	8002	2.00	1.15	0.21
6017	6.46	3.33	0.17	7230	6.54	3.59	0.19	8006	2.99	1.71	0.21
6018	3.59	1.85	0.17	7231	8.95	4.92	0.19	8008	1.55	0.93	0.23
6045	3.14	1.62	0.17	7232	10.06	4.71	0.16	8010	1.51	0.90	0.23
6204	11.88	5.57	0.15	7309F	13.33	4.51	0.13	8013	0.45	0.26	0.21
6206	4.36	1.78	0.15	7313F	3.60	1.21	0.13	8015	0.84	0.48	0.21
6213	2.76	1.29	0.15	7317F	8.15	2.72	0.13	8017	1.82	1.09	0.23
6214	3.35	1.37	0.15	7323FNX	4.46	1.42	0.14	8018	2.58	1.54	0.23
6216	7.79	3.18	0.15	7327F	12.01	4.09	0.13	8021	1.90	1.09	0.21
6217	7.05	3.31	0.15	7333M	5.89	2.40	0.15	8031	2.89	1.65	0.21
6229	4.11	1.93	0.15	7335M	6.54	2.66	0.15	8032	2.88	1.72	0.23
6233	4.00	1.87	0.15	7337M	11.91	4.53	0.15	8033	2.00	1.14	0.21
6235	8.80	3.59	0.15	7350F	10.37	3.91	0.14	8037	1.82	1.09	0.23
6236	12.41	6.41	0.17	7360	4.26	2.20	0.17	8039	2.50	1.50	0.23
6237	2.00	1.03	0.17	7370	6.25	3.57	0.21	8044	3.60	1.98	0.19
6251D	16.44	7.68	0.15	7380	4.70	2.58	0.19	8045	0.69	0.41	0.23
6252D	7.94	3.22	0.15	7382	5.63	3.22	0.21	8046	2.89	1.65	0.21
6260	5.73	2.33	0.15	7390	4.48	2.56	0.21	8047	0.88	0.52	0.23
6306	6.54	3.07	0.15	7394M	7.79	3.17	0.15	8058	2.91	1.67	0.21
6319	6.02	2.82	0.15	7395M	8.66	3.52	0.15	8072	0.75	0.45	0.23
6325	5.83	2.73	0.15	7398M	15.77	5.99	0.15	8102	1.72	1.02	0.23
6400	6.13	3.37	0.19	7402	0.18	0.10	0.21	8103	3.01	1.66	0.19
6503	2.40	1.43	0.23	7403	4.59	2.38	0.17	8105	2.91	1.74	0.23
6504	2.40	1.43	0.23	7405N	1.83	0.95	0.17	8106	4.39	2.27	0.17

* 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, 2013

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8107	4.18	2.16	0.17	8824	3.67	2.19	0.23	9516	3.73	1.93	0.17
8111	2.52	1.44	0.21	8825	1.89	1.18	0.27	9519	3.44	1.78	0.17
8116	3.38	1.93	0.21	8826	3.04	1.74	0.21	9521	4.04	2.10	0.17
8203	5.38	3.07	0.21	8831	1.38	0.79	0.21	9522	1.68	0.96	0.21
8204	3.13	1.62	0.17	8832	0.36	0.20	0.21	9534	10.07	4.72	0.15
8209	3.21	1.83	0.21	8833	1.61	0.92	0.21	9554	13.64	6.40	0.15
8215	3.57	1.85	0.17	8835	2.57	1.47	0.21	9586	0.59	0.37	0.27
8227	5.27	2.16	0.14	8837	-	0.94	0.21	9600	1.94	1.16	0.23
8232	4.34	2.25	0.17	8842X	2.03	1.16	0.21	9620	1.01	0.56	0.19
8233	4.25	2.19	0.17	8848X	2.66	1.52	0.21				
8235	5.38	3.08	0.21	8849X	3.12	1.78	0.21				
8236X	6.53	3.38	0.17	8855	0.18	0.10	0.21				
8263	6.96	3.84	0.19	8856	0.18	0.10	0.21				
8264	5.27	2.73	0.17	8864X	1.64	0.94	0.21				
8265	7.49	3.53	0.15	8868	0.45	0.27	0.23				
8279	6.30	2.96	0.15	8869	1.15	0.69	0.23				
8288	7.37	3.83	0.17	8871	0.21	0.13	0.23				
8291	5.47	3.02	0.19	8901	0.21	0.12	0.19				
8292	3.53	2.02	0.21	9012	1.36	0.75	0.19				
8293	10.47	5.41	0.17	9014	2.79	1.59	0.21				
8304	5.00	2.59	0.17	9015	3.06	1.75	0.21				
8350	9.30	4.37	0.15	9016	3.31	1.89	0.21				
8380	2.65	1.46	0.19	9019	2.33	1.21	0.17				
8381	2.66	1.47	0.19	9033	2.00	1.14	0.21				
8385	3.39	1.76	0.17	9040	2.96	1.77	0.23				
8392	2.72	1.55	0.21	9044	1.71	1.02	0.23				
8393	1.83	1.04	0.21	9052	1.95	1.16	0.23				
8500	6.52	3.38	0.17	9058	1.56	0.98	0.27				
8601	0.78	0.43	0.19	9059	-	0.69	0.23				
8602	0.78	0.43	0.19	9060	1.42	0.85	0.23				
8603	0.18	0.10	0.21	9061	1.39	0.87	0.27				
8606	3.56	1.67	0.15	9062	1.46	0.91	0.27				
8709F	4.55	1.54	0.13	9063	1.01	0.61	0.23				
8710X	2.43	1.25	0.17	9077F	1.56	0.68	0.20				
8719	2.97	1.22	0.14	9082	1.37	0.86	0.27				
8720	1.78	0.92	0.17	9083	1.37	0.86	0.27				
8721	0.35	0.18	0.17	9084	1.25	0.71	0.21				
8723	0.18	0.10	0.21	9089	0.85	0.51	0.23				
8725	1.78	0.92	0.17	9093	1.34	0.80	0.23				
8726F	3.08	1.27	0.16	9101	2.97	1.77	0.23				
8734M	0.53	0.27	0.17	9102	2.77	1.59	0.21				
8737M	0.47	0.25	0.17	9154	2.01	1.15	0.21				
8738M	0.96	0.46	0.17	9156	2.79	1.54	0.19				
8742	0.39	0.20	0.17	9170	3.30	1.35	0.14				
8745	4.09	2.26	0.19	9178	6.51	4.08	0.27				
8748	0.71	0.39	0.19	9179	19.90	11.90	0.23				
8755	0.39	0.20	0.17	9180	4.69	2.43	0.17				
8799	0.71	0.41	0.21	9182	2.04	1.17	0.21				
8800	0.97	0.61	0.27	9186	30.03	14.14	0.15				
8803	0.08	0.04	0.17	9220	4.65	2.56	0.19				
8805M	0.24	0.14	0.21	9402	6.71	3.47	0.17				
8810	0.18	0.10	0.21	9403	7.93	3.72	0.15				
8814M	0.22	0.12	0.21	9410	2.65	1.52	0.21				
8815M	0.44	0.23	0.21	9501	2.51	1.39	0.19				
8820	0.16	0.09	0.19	9505	2.89	1.59	0.19				

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

Effective April 1, 2013

FOOTNOTES

D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.39	S	1624D	0.03	S	3082D	0.08	S
0065D	0.09	S	1741D	0.40	S	3085D	0.09	S
0066D	0.09	S	1803D	0.67	S	4024D	0.04	S
0067D	0.09	S	1852D	0.08	Asb	6251D	0.10	S
1165XD	0.05	S	3081D	0.06	S	6252D	0.06	S

Asb=Asbestos, S=Silica

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
7323F	0763F
7405	7445
7431	7453

P Classification is computed on a per capita basis.

X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

1005 Advisory loss cost includes a non-ratable disease element of \$4.45. (For coverage written separately for federal benefits only, \$2.09. For coverage written separately for state benefits only, \$2.36.)

2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.

6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.

6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 2.458 and elr x 2.298.

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.

For all class codes, ELRs and D-ratios are determined in accordance with the Revised Experience Rating Plan. See North Carolina Rate Bureau Circular C-11-15 dated 11/8/2011 regarding the approval of Item E-1402.

Effective April 1, 2013

ADVISORY MISCELLANEOUS VALUES

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

Advisory Loss Elimination Ratios							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.0%	0.7%	0.6%	0.5%	0.4%	0.3%	0.2%
\$200	1.9%	1.4%	1.2%	0.9%	0.8%	0.5%	0.4%
\$300	2.8%	2.0%	1.7%	1.4%	1.1%	0.7%	0.5%
\$400	3.6%	2.6%	2.2%	1.8%	1.4%	0.9%	0.7%
\$500	4.2%	3.1%	2.6%	2.1%	1.7%	1.1%	0.9%
\$1,000	6.6%	5.1%	4.3%	3.5%	2.9%	2.0%	1.5%
\$1,500	8.2%	6.3%	5.4%	4.4%	3.7%	2.5%	1.9%
\$2,000	9.4%	7.3%	6.2%	5.2%	4.3%	3.0%	2.3%
\$2,500	10.5%	8.2%	7.0%	5.9%	4.9%	3.5%	2.7%
\$5,000	14.6%	11.6%	10.1%	8.6%	7.3%	5.4%	4.2%

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

Employee operated vehicle.....	\$61,200.00
Leased or rented vehicle.....	\$40,800.00

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

Maximum 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"..... \$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 \$40,800.00

Terrorism - (Advisory Loss Cost) \$0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... 90%

(Multiply a Non-F classification loss cost by a factor of 1.90 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.78) and the adjustment for differences in loss-based expenses (1.068).)

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.

Effective April 1, 2013

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

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,376	0.04	1,340,310	--	1,414,241	0.44
2,377	--	9,608	0.05	1,414,242	--	1,492,452	0.45
9,609	--	16,994	0.06	1,492,453	--	1,575,328	0.46
16,995	--	24,540	0.07	1,575,329	--	1,663,298	0.47
24,541	--	32,251	0.08	1,663,299	--	1,756,849	0.48
32,252	--	53,943	0.09	1,756,850	--	1,856,529	0.49
53,944	--	80,296	0.10	1,856,530	--	1,962,963	0.50
80,297	--	103,737	0.11	1,962,964	--	2,076,861	0.51
103,738	--	126,560	0.12	2,076,862	--	2,199,038	0.52
126,561	--	149,388	0.13	2,199,039	--	2,330,432	0.53
149,389	--	172,495	0.14	2,330,433	--	2,472,128	0.54
172,496	--	196,041	0.15	2,472,129	--	2,625,386	0.55
196,042	--	220,131	0.16	2,625,387	--	2,791,683	0.56
220,132	--	244,844	0.17	2,791,684	--	2,972,759	0.57
244,845	--	270,248	0.18	2,972,760	--	3,170,675	0.58
270,249	--	296,403	0.19	3,170,676	--	3,387,896	0.59
296,404	--	323,365	0.20	3,387,897	--	3,627,392	0.60
323,366	--	351,190	0.21	3,627,393	--	3,892,776	0.61
351,191	--	379,933	0.22	3,892,777	--	4,188,486	0.62
379,934	--	409,652	0.23	4,188,487	--	4,520,035	0.63
409,653	--	440,406	0.24	4,520,036	--	4,894,361	0.64
440,407	--	472,258	0.25	4,894,362	--	5,320,314	0.65
472,259	--	505,274	0.26	5,320,315	--	5,809,367	0.66
505,275	--	539,524	0.27	5,809,368	--	6,376,665	0.67
539,525	--	575,083	0.28	6,376,666	--	7,042,619	0.68
575,084	--	612,031	0.29	7,042,620	--	7,835,417	0.69
612,032	--	650,456	0.30	7,835,418	--	8,795,115	0.70
650,457	--	690,449	0.31	8,795,116	--	9,980,619	0.71
690,450	--	732,113	0.32	9,980,620	--	11,482,252	0.72
732,114	--	775,557	0.33	11,482,253	--	13,445,920	0.73
775,558	--	820,898	0.34	13,445,921	--	16,123,642	0.74
820,899	--	868,267	0.35	16,123,643	--	19,991,455	0.75
868,268	--	917,803	0.36	19,991,456	--	26,069,437	0.76
917,804	--	969,662	0.37	26,069,438	--	37,009,791	0.77
969,663	--	1,024,011	0.38	37,009,792	--	62,537,263	0.78
1,024,012	--	1,081,036	0.39	62,537,264	--	190,174,563	0.79
1,081,037	--	1,140,941	0.40	190,174,564	AND OVER	0.80	
1,140,942	--	1,203,951	0.41				
1,203,952	--	1,270,315	0.42				
1,270,316	--	1,340,309	0.43				

(a) G	11.35
(b) State Per Claim Accident Limitation	\$283,500
(c) State Multiple Claim Accident Limitation	\$567,000
(d) USL&HW Per Claim Accident Limitation	\$492,000
(e) USL&HW Multiple Claim Accident Limitation	\$984,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$10,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.77
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.77.)</i>	

Effective April 1, 2013
TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Plan - ERA

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 61,049	28,375	1,959,022 -- 2,015,739	227,000	3,944,696 -- 4,001,437	425,625
61,050 -- 105,072	34,050	2,015,740 -- 2,072,458	232,675	4,001,438 -- 4,058,179	431,300
105,073 -- 155,654	39,725	2,072,459 -- 2,129,179	238,350	4,058,180 -- 4,114,921	436,975
155,655 -- 209,015	45,400	2,129,180 -- 2,185,902	244,025	4,114,922 -- 4,171,664	442,650
209,016 -- 263,674	51,075	2,185,903 -- 2,242,626	249,700	4,171,665 -- 4,228,407	448,325
263,675 -- 319,019	56,750	2,242,627 -- 2,299,352	255,375	4,228,408 -- 4,285,150	454,000
319,020 -- 374,765	62,425	2,299,353 -- 2,356,078	261,050	4,285,151 -- 4,341,893	459,675
374,766 -- 430,763	68,100	2,356,079 -- 2,412,806	266,725	4,341,894 -- 4,398,636	465,350
430,764 -- 486,930	73,775	2,412,807 -- 2,469,534	272,400	4,398,637 -- 4,455,380	471,025
486,931 -- 543,215	79,450	2,469,535 -- 2,526,264	278,075	4,455,381 -- 4,512,123	476,700
543,216 -- 599,585	85,125	2,526,265 -- 2,582,995	283,750	4,512,124 -- 4,568,867	482,375
599,586 -- 656,020	90,800	2,582,996 -- 2,639,726	289,425	4,568,868 -- 4,625,611	488,050
656,021 -- 712,504	96,475	2,639,727 -- 2,696,458	295,100	4,625,612 -- 4,682,355	493,725
712,505 -- 769,026	102,150	2,696,459 -- 2,753,191	300,775	4,682,356 -- 4,739,099	499,400
769,027 -- 825,579	107,825	2,753,192 -- 2,809,925	306,450	4,739,100 -- 4,795,844	505,075
825,580 -- 882,157	113,500	2,809,926 -- 2,866,659	312,125	4,795,845 -- 4,852,588	510,750
882,158 -- 938,756	119,175	2,866,660 -- 2,923,394	317,800	4,852,589 -- 4,909,333	516,425
938,757 -- 995,371	124,850	2,923,395 -- 2,980,129	323,475	4,909,334 -- 4,966,078	522,100
995,372 -- 1,052,001	130,525	2,980,130 -- 3,036,865	329,150	4,966,079 -- 5,022,823	527,775
1,052,002 -- 1,108,644	136,200	3,036,866 -- 3,093,601	334,825	5,022,824 -- 5,079,568	533,450
1,108,645 -- 1,165,296	141,875	3,093,602 -- 3,150,338	340,500	5,079,569 -- 5,136,313	539,125
1,165,297 -- 1,221,957	147,550	3,150,339 -- 3,207,076	346,175	5,136,314 -- 5,193,058	544,800
1,221,958 -- 1,278,627	153,225	3,207,077 -- 3,263,814	351,850	5,193,059 -- 5,249,803	550,475
1,278,628 -- 1,335,303	158,900	3,263,815 -- 3,320,552	357,525	5,249,804 -- 5,306,549	556,150
1,335,304 -- 1,391,985	164,575	3,320,553 -- 3,377,290	363,200	5,306,550 -- 5,363,294	561,825
1,391,986 -- 1,448,672	170,250	3,377,291 -- 3,434,029	368,875	5,363,295 -- 5,419,625	567,500
1,448,673 -- 1,505,364	175,925	3,434,030 -- 3,490,769	374,550		
1,505,365 -- 1,562,060	181,600	3,490,770 -- 3,547,509	380,225		
1,562,061 -- 1,618,760	187,275	3,547,510 -- 3,604,249	385,900		
1,618,761 -- 1,675,464	192,950	3,604,250 -- 3,660,989	391,575		
1,675,465 -- 1,732,170	198,625	3,660,990 -- 3,717,730	397,250		
1,732,171 -- 1,788,879	204,300	3,717,731 -- 3,774,471	402,925		
1,788,880 -- 1,845,591	209,975	3,774,472 -- 3,831,212	408,600		
1,845,592 -- 1,902,305	215,650	3,831,213 -- 3,887,953	414,275		
1,902,306 -- 1,959,021	221,325	3,887,954 -- 3,944,695	419,950		

For Expected Losses greater than \$5,419,625, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.35) / (\text{Expected Losses} + (700)(11.35))$$

G = 11.35

**RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES**

NORTH CAROLINA

RR 1

Exhibit III

Effective April 1, 2013

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.30	0.98	0.87	0.78	0.67	0.54	0.42

2. 2013 Table of Expected Loss Ranges

Effective January 1, 2013

3.

Excess Loss Pure Premium Factors

(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.681	0.714	0.731	0.747	0.763	0.785	0.801
\$15,000 †	0.640	0.679	0.699	0.717	0.737	0.763	0.783
\$20,000 †	0.606	0.648	0.670	0.691	0.713	0.743	0.767
\$25,000	0.576	0.622	0.645	0.668	0.692	0.725	0.752
\$30,000	0.550	0.598	0.623	0.646	0.673	0.708	0.738
\$35,000	0.527	0.576	0.602	0.627	0.655	0.693	0.725
\$40,000	0.506	0.556	0.583	0.609	0.639	0.678	0.713
\$50,000	0.469	0.521	0.549	0.577	0.609	0.652	0.690
\$75,000	0.399	0.452	0.482	0.512	0.548	0.596	0.642
\$100,000	0.349	0.401	0.432	0.462	0.500	0.551	0.603
\$125,000	0.311	0.360	0.392	0.423	0.462	0.515	0.570
\$150,000	0.280	0.328	0.361	0.391	0.430	0.485	0.542
\$175,000	0.254	0.301	0.333	0.363	0.402	0.458	0.517
\$200,000	0.232	0.277	0.309	0.338	0.378	0.434	0.495
\$225,000	0.214	0.257	0.288	0.317	0.356	0.412	0.475
\$250,000	0.199	0.240	0.271	0.299	0.338	0.394	0.458
\$275,000	0.185	0.224	0.254	0.282	0.320	0.376	0.441
\$300,000	0.173	0.211	0.240	0.267	0.305	0.360	0.425
\$325,000	0.163	0.198	0.227	0.253	0.290	0.345	0.411
\$350,000	0.153	0.187	0.216	0.241	0.277	0.331	0.397
\$375,000	0.145	0.178	0.206	0.230	0.265	0.319	0.385
\$400,000	0.137	0.169	0.196	0.220	0.254	0.307	0.373
\$425,000	0.130	0.161	0.187	0.210	0.244	0.296	0.362
\$450,000	0.124	0.153	0.180	0.202	0.235	0.286	0.352
\$475,000	0.118	0.146	0.172	0.194	0.226	0.276	0.342
\$500,000	0.113	0.140	0.166	0.187	0.218	0.268	0.333
\$600,000	0.095	0.120	0.143	0.162	0.191	0.237	0.302
\$700,000	0.083	0.104	0.126	0.143	0.170	0.213	0.276
\$800,000	0.074	0.093	0.113	0.129	0.154	0.195	0.256
\$900,000	0.066	0.083	0.102	0.117	0.140	0.178	0.238
\$1,000,000	0.060	0.076	0.094	0.107	0.128	0.164	0.222
\$2,000,000	0.029	0.038	0.050	0.057	0.070	0.093	0.136
\$3,000,000	0.019	0.025	0.034	0.039	0.048	0.065	0.100
\$4,000,000	0.015	0.019	0.025	0.029	0.036	0.050	0.078
\$5,000,000	0.012	0.015	0.021	0.024	0.029	0.040	0.065
\$6,000,000	0.009	0.012	0.017	0.019	0.024	0.033	0.054
\$7,000,000	0.008	0.011	0.015	0.017	0.021	0.028	0.047
\$8,000,000	0.007	0.009	0.013	0.015	0.018	0.025	0.042
\$9,000,000	0.007	0.009	0.012	0.013	0.016	0.022	0.037
\$10,000,000	0.006	0.008	0.011	0.012	0.015	0.020	0.034

† Per Item R-1399, this loss limit is now applicable for retrospective rating in this state.

* Hazard Group Differentials (Item R-1405) were approved under filing # NCRI-128578864.

Effective April 1, 2013

**Excess Loss and Allocated
Expense Pure Premium Factors**
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.753	0.788	0.805	0.822	0.838	0.860	0.876
\$15,000 †	0.711	0.752	0.772	0.791	0.811	0.838	0.858
\$20,000 †	0.676	0.721	0.743	0.765	0.787	0.818	0.842
\$25,000	0.646	0.693	0.717	0.741	0.766	0.799	0.827
\$30,000	0.619	0.668	0.694	0.719	0.746	0.782	0.813
\$35,000	0.594	0.646	0.673	0.699	0.728	0.767	0.800
\$40,000	0.572	0.625	0.653	0.680	0.711	0.752	0.787
\$50,000	0.533	0.588	0.618	0.647	0.680	0.724	0.764
\$75,000	0.459	0.515	0.547	0.579	0.617	0.667	0.715
\$100,000	0.405	0.460	0.494	0.526	0.566	0.620	0.674
\$125,000	0.362	0.416	0.451	0.483	0.525	0.581	0.639
\$150,000	0.328	0.381	0.416	0.449	0.491	0.549	0.610
\$175,000	0.299	0.351	0.386	0.418	0.461	0.520	0.583
\$200,000	0.275	0.325	0.359	0.392	0.435	0.495	0.559
\$225,000	0.254	0.302	0.336	0.368	0.411	0.472	0.538
\$250,000	0.237	0.283	0.317	0.348	0.391	0.451	0.519
\$275,000	0.221	0.265	0.299	0.329	0.372	0.432	0.501
\$300,000	0.207	0.249	0.282	0.312	0.354	0.414	0.485
\$325,000	0.194	0.235	0.268	0.297	0.338	0.398	0.469
\$350,000	0.183	0.223	0.255	0.283	0.324	0.383	0.454
\$375,000	0.173	0.212	0.243	0.270	0.310	0.369	0.441
\$400,000	0.164	0.201	0.232	0.259	0.298	0.356	0.428
\$425,000	0.156	0.192	0.222	0.248	0.286	0.344	0.416
\$450,000	0.149	0.183	0.213	0.238	0.276	0.332	0.404
\$475,000	0.142	0.175	0.204	0.229	0.266	0.322	0.394
\$500,000	0.136	0.168	0.197	0.221	0.257	0.312	0.384
\$600,000	0.115	0.144	0.170	0.192	0.226	0.278	0.348
\$700,000	0.100	0.125	0.150	0.170	0.201	0.250	0.320
\$800,000	0.089	0.112	0.135	0.154	0.182	0.229	0.297
\$900,000	0.080	0.100	0.123	0.139	0.166	0.210	0.276
\$1,000,000	0.072	0.091	0.112	0.127	0.152	0.194	0.259
\$2,000,000	0.036	0.046	0.060	0.069	0.084	0.110	0.160
\$3,000,000	0.023	0.030	0.041	0.047	0.058	0.078	0.117
\$4,000,000	0.018	0.023	0.031	0.035	0.044	0.060	0.093
\$5,000,000	0.014	0.018	0.025	0.028	0.035	0.048	0.077
\$6,000,000	0.011	0.015	0.020	0.023	0.029	0.039	0.065
\$7,000,000	0.010	0.013	0.017	0.020	0.025	0.034	0.056
\$8,000,000	0.009	0.011	0.015	0.018	0.022	0.030	0.050
\$9,000,000	0.008	0.010	0.014	0.016	0.019	0.027	0.044
\$10,000,000	0.007	0.009	0.013	0.014	0.018	0.024	0.040

† Per Item R-1399, this loss limit is now applicable for retrospective rating in this state.

4.

Retrospective Pure Premium Development Factors

1st	With Loss Limit			1st	Without Loss Limit		
	2nd	3rd	4th		2nd	3rd	4th
Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.
0.09	0.06	0.04	0.03	0.36	0.24	0.17	0.12

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
0005	3.13	3.05	-2.6%
0008	2.32	2.01	-13.4%
0016	7.50	8.86	18.1%
0034	3.42	3.80	11.1%
0035	2.54	2.69	5.9%
0036	4.51	4.02	-10.9%
0037	3.96	3.51	-11.4%
0042	4.14	4.38	5.8%
0050	9.55	7.92	-17.1%
0059	0.39	0.39	0.0%
0065	0.09	0.09	0.0%
0066	0.09	0.09	0.0%
0067	0.09	0.09	0.0%
0079	3.66	3.37	-7.9%
0083	4.07	3.50	-14.0%
0106	20.06	23.05	14.9%
0113	4.38	5.56	26.9%
0170	2.64	3.35	26.9%
0251	4.73	4.34	-8.2%
0400	6.91	6.90	-0.1%
0401	7.37	7.71	4.6%
0763	2.00	1.91	-4.5%
0771	0.41	0.40	-2.4%
0908	159.00	153.00	-3.8%
0913	403.00	405.00	0.5%
0917	3.39	4.20	23.9%
1005	11.87	11.32	-4.6%
1164	11.35	8.55	-24.7%
1165	4.10	5.08	23.9%
1320	3.28	2.98	-9.1%
1322	10.39	10.60	2.0%
1430	4.69	5.86	24.9%
1438	2.67	3.33	24.7%
1452	2.74	2.46	-10.2%
1463	12.60	11.32	-10.2%
1470	3.85	3.85	0.0%
1473	2.02	1.97	-2.5%
1474	2.44	2.43	-0.4%
1624	4.42	3.80	-14.0%
1642	3.78	3.50	-7.4%
1654	11.37	14.09	23.9%
1655	6.23	5.04	-19.1%
1699	3.81	4.19	10.0%
1701	5.80	5.22	-10.0%
1710	5.22	5.67	8.6%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
1741	2.92	2.95	1.0%
1747	2.23	2.02	-9.4%
1748	3.65	3.13	-14.2%
1803	7.70	7.93	3.0%
1852	2.75	2.52	-8.4%
1853	1.55	1.36	-12.3%
1860	1.91	1.79	-6.3%
1924	2.82	2.75	-2.5%
1925	3.41	3.30	-3.2%
2002	3.48	2.87	-17.5%
2003	2.82	2.81	-0.4%
2014	5.62	5.04	-10.3%
2016	2.33	1.81	-22.3%
2021	2.54	2.56	0.8%
2039	3.86	2.90	-24.9%
2041	3.36	3.55	5.7%
2065	3.46	3.44	-0.6%
2070	4.94	5.33	7.9%
2081	3.72	3.22	-13.4%
2089	3.05	3.06	0.3%
2095	3.65	4.16	14.0%
2105	2.38	2.46	3.4%
2110	2.02	2.03	0.5%
2111	3.58	4.47	24.9%
2112	3.27	2.70	-17.4%
2114	1.60	1.50	-6.3%
2121	2.82	2.12	-24.8%
2130	2.30	2.38	3.5%
2131	2.53	2.49	-1.6%
2143	2.65	2.57	-3.0%
2157	5.29	4.88	-7.8%
2172	1.97	1.94	-1.5%
2174	2.67	3.33	24.7%
2211	7.95	7.12	-10.4%
2220	2.95	2.83	-4.1%
2286	1.55	1.56	0.6%
2288	2.54	2.89	13.8%
2300	2.49	2.46	-1.2%
2302	1.64	1.65	0.6%
2305	2.48	2.82	13.7%
2361	1.64	1.95	18.9%
2362	1.97	1.66	-15.7%
2380	2.17	2.04	-6.0%
2386	1.21	1.42	17.4%
2388	2.38	2.36	-0.8%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
2402	2.83	2.22	-21.6%
2413	2.18	2.17	-0.5%
2416	1.47	1.60	8.8%
2417	2.01	1.97	-2.0%
2501	2.26	2.16	-4.4%
2503	1.17	1.34	14.5%
2534	2.23	2.24	0.4%
2570	2.95	3.68	24.7%
2585	3.22	3.69	14.6%
2586	2.19	2.58	17.8%
2587	4.61	4.31	-6.5%
2589	1.75	1.67	-4.6%
2600	1.40	1.75	25.0%
2623	4.35	4.23	-2.8%
2651	2.93	2.50	-14.7%
2660	2.07	2.17	4.8%
2670	1.65	1.49	-9.7%
2683	1.53	1.47	-3.9%
2688	4.25	3.34	-21.4%
2702	13.33	16.52	23.9%
2705	33.56	41.61	24.0%
2709	13.33	10.97	-17.7%
2710	10.00	9.33	-6.7%
2714	4.94	4.92	-0.4%
2727	7.16	7.29	1.8%
2731	4.02	3.71	-7.7%
2735	4.13	4.27	3.4%
2759	4.89	5.07	3.7%
2790	1.99	1.80	-9.5%
2791	1.74	1.69	-2.9%
2797	5.37	5.85	8.9%
2799	2.70	2.65	-1.9%
2802	3.89	3.79	-2.6%
2835	2.61	2.50	-4.2%
2836	2.58	2.33	-9.7%
2841	3.14	3.71	18.2%
2881	2.91	2.95	1.4%
2883	3.36	3.29	-2.1%
2913	3.20	2.88	-10.0%
2915	3.71	2.79	-24.8%
2916	3.52	3.14	-10.8%
2923	2.15	1.92	-10.7%
2942	2.35	2.08	-11.5%
2960	4.13	3.50	-15.3%
3004	1.33	1.35	1.5%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
3018	2.33	2.37	1.7%
3022	4.32	5.34	23.6%
3027	2.14	2.15	0.5%
3028	4.79	4.00	-16.5%
3030	5.75	5.73	-0.3%
3040	5.37	5.75	7.1%
3041	4.13	4.92	19.1%
3042	4.01	4.11	2.5%
3064	5.33	4.77	-10.5%
3069	6.28	4.71	-25.0%
3076	2.99	3.16	5.7%
3081	3.26	3.40	4.3%
3082	4.79	4.79	0.0%
3085	4.12	4.68	13.6%
3110	3.76	4.70	25.0%
3111	3.10	2.72	-12.3%
3113	1.84	2.03	10.3%
3114	3.52	3.15	-10.5%
3118	3.07	2.35	-23.5%
3119	0.97	0.87	-10.3%
3122	2.41	2.26	-6.2%
3126	2.33	2.44	4.7%
3131	1.13	1.19	5.3%
3132	3.19	2.85	-10.7%
3145	2.07	2.23	7.7%
3146	2.37	2.26	-4.6%
3169	2.93	3.55	21.2%
3175	2.46	3.07	24.8%
3179	1.52	1.53	0.7%
3180	2.02	1.87	-7.4%
3188	1.82	1.63	-10.4%
3220	2.32	2.57	10.8%
3223	2.64	2.54	-3.8%
3224	2.80	2.84	1.4%
3227	3.43	3.10	-9.6%
3240	2.02	1.98	-2.0%
3241	3.76	3.25	-13.6%
3255	1.63	1.70	4.3%
3257	2.52	2.73	8.3%
3270	1.98	2.44	23.2%
3300	5.02	4.14	-17.5%
3303	2.59	2.14	-17.4%
3307	3.75	3.35	-10.7%
3315	4.72	4.34	-8.1%
3334	3.76	3.95	5.1%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
3336	2.75	2.88	4.7%
3365	9.94	8.62	-13.3%
3372	3.40	3.85	13.2%
3373	3.83	4.78	24.8%
3383	1.17	1.10	-6.0%
3385	0.88	0.88	0.0%
3400	2.84	2.70	-4.9%
3507	2.36	2.29	-3.0%
3515	2.00	1.89	-5.5%
3516	1.44	1.30	-9.7%
3548	1.56	1.55	-0.6%
3559	3.02	2.27	-24.8%
3574	0.91	0.79	-13.2%
3581	2.46	2.04	-17.1%
3612	1.80	1.95	8.3%
3620	6.10	5.50	-9.8%
3629	1.72	1.50	-12.8%
3632	2.69	2.57	-4.5%
3634	1.59	1.58	-0.6%
3635	2.49	2.11	-15.3%
3638	1.60	1.43	-10.6%
3642	0.77	0.96	24.7%
3643	2.42	1.94	-19.8%
3647	2.36	2.14	-9.3%
3648	1.26	1.38	9.5%
3681	1.52	1.19	-21.7%
3685	1.16	1.08	-6.9%
3719	1.76	1.49	-15.3%
3724	4.62	4.44	-3.9%
3726	9.32	8.42	-9.7%
3803	2.26	2.17	-4.0%
3807	2.33	2.04	-12.4%
3808	1.94	2.19	12.9%
3821	5.16	5.46	5.8%
3822	4.95	4.89	-1.2%
3824	3.82	3.92	2.6%
3826	1.06	0.98	-7.5%
3827	1.29	1.45	12.4%
3830	1.92	1.50	-21.9%
3851	4.06	3.92	-3.4%
3865	1.89	1.78	-5.8%
3881	3.70	3.67	-0.8%
4000	5.81	5.25	-9.6%
4021	5.14	4.86	-5.4%
4024	3.69	4.04	9.5%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
4034	5.81	5.71	-1.7%
4036	2.56	2.37	-7.4%
4038	4.10	3.09	-24.6%
4053	2.72	2.79	2.6%
4061	5.22	4.34	-16.9%
4062	1.65	1.61	-2.4%
4101	2.22	2.37	6.8%
4109	0.64	0.64	0.0%
4110	2.14	1.65	-22.9%
4111	2.13	1.63	-23.5%
4113	1.91	1.82	-4.7%
4114	5.36	6.09	13.6%
4130	5.36	4.26	-20.5%
4131	4.02	4.26	6.0%
4133	3.08	2.89	-6.2%
4149	0.54	0.56	3.7%
4206	2.95	2.92	-1.0%
4207	1.04	1.12	7.7%
4239	2.66	2.98	12.0%
4240	1.95	2.29	17.4%
4243	2.08	1.87	-10.1%
4244	2.30	2.12	-7.8%
4250	1.51	1.35	-10.6%
4251	1.71	1.86	8.8%
4263	2.64	2.91	10.2%
4273	2.10	2.35	11.9%
4279	1.94	2.16	11.3%
4282	2.01	2.34	16.4%
4283	4.27	3.56	-16.6%
4299	1.94	2.01	3.6%
4301	1.15	1.15	0.0%
4304	3.74	3.65	-2.4%
4307	1.13	1.30	15.0%
4351	0.90	0.99	10.0%
4352	1.09	1.21	11.0%
4360	1.73	1.67	-3.5%
4361	1.30	1.24	-4.6%
4410	3.29	3.67	11.6%
4417	2.45	2.36	-3.7%
4420	7.27	7.75	6.6%
4431	1.80	1.46	-18.9%
4432	1.29	1.43	10.9%
4439	1.78	1.91	7.3%
4452	3.08	3.46	12.3%
4459	2.43	2.35	-3.3%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
4470	1.95	2.26	15.9%
4484	2.61	2.69	3.1%
4493	3.48	3.20	-8.0%
4511	0.48	0.43	-10.4%
4557	1.76	2.08	18.2%
4558	2.00	1.68	-16.0%
4568	2.30	2.57	11.7%
4581	1.59	1.20	-24.5%
4583	6.19	6.32	2.1%
4611	0.68	0.64	-5.9%
4635	2.57	2.67	3.9%
4653	2.41	2.22	-7.9%
4665	8.38	7.63	-8.9%
4670	3.89	3.72	-4.4%
4683	1.99	2.48	24.6%
4686	1.73	1.84	6.4%
4692	0.56	0.56	0.0%
4693	0.85	0.86	1.2%
4703	1.65	1.66	0.6%
4717	1.98	2.02	2.0%
4720	1.27	1.58	24.4%
4740	2.80	2.53	-9.6%
4741	1.60	1.54	-3.8%
4751	3.23	3.48	7.7%
4771	2.34	2.27	-3.0%
4777	6.65	7.16	7.7%
4825	1.06	1.10	3.8%
4828	1.92	1.80	-6.2%
4829	1.83	1.95	6.6%
4902	2.25	2.73	21.3%
4923	1.00	1.04	4.0%
5020	8.83	7.94	-10.1%
5022	5.79	5.97	3.1%
5037	40.73	35.83	-12.0%
5040	27.85	20.61	-26.0%
5057	11.12	10.31	-7.3%
5059	36.29	32.28	-11.0%
5069	39.23	34.35	-12.4%
5102	5.82	6.60	13.4%
5146	5.54	6.53	17.9%
5160	4.77	4.07	-14.7%
5183	4.50	4.91	9.1%
5188	4.61	4.85	5.2%
5190	4.81	4.83	0.4%
5191	0.84	0.82	-2.4%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
5192	4.12	4.18	1.5%
5213	8.68	7.37	-15.1%
5215	3.65	3.84	5.2%
5221	3.89	4.26	9.5%
5222	10.38	10.23	-1.4%
5223	5.41	4.87	-10.0%
5348	4.82	4.40	-8.7%
5402	3.69	3.48	-5.7%
5403	8.35	7.21	-13.7%
5437	5.43	6.17	13.6%
5443	3.85	3.71	-3.6%
5445	7.57	7.97	5.3%
5462	5.70	6.58	15.4%
5472	7.54	6.16	-18.3%
5473	7.89	8.78	11.3%
5474	5.90	6.44	9.2%
5478	4.52	4.26	-5.8%
5479	6.00	5.96	-0.7%
5480	6.72	6.46	-3.9%
5491	4.20	4.23	0.7%
5506	7.44	6.22	-16.4%
5507	3.78	4.34	14.8%
5508	18.76	15.21	-18.9%
5535	6.28	7.44	18.5%
5537	5.90	5.43	-8.0%
5551	17.58	16.19	-7.9%
5606	1.82	1.71	-6.0%
5610	6.84	7.25	6.0%
5645	13.21 +	13.78	4.3%
5703	20.24	19.26	-4.8%
5705	9.72	11.59	19.2%
5951	0.39	0.36	-7.7%
6003	7.99	7.60	-4.9%
6005	6.21	6.39	2.9%
6017	6.66	6.46	-3.0%
6018	2.93	3.59	22.5%
6045	3.27	3.14	-4.0%
6204	13.26	11.88	-10.4%
6206	4.42	4.36	-1.4%
6213	2.85	2.76	-3.2%
6214	3.62	3.35	-7.5%
6216	7.80	7.79	-0.1%
6217	6.80	7.05	3.7%
6229	4.55	4.11	-9.7%
6233	3.88	4.00	3.1%

+Effective 4/1/2012 as per Item B-1415

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Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
6235	9.69	8.80	-9.2%
6236	14.27	12.41	-13.0%
6237	2.17	2.00	-7.8%
6251	22.21	16.44	-26.0%
6252	9.81	7.94	-19.1%
6260	5.95	5.73	-3.7%
6306	6.83	6.54	-4.2%
6319	4.96	6.02	21.4%
6325	7.87	5.83	-25.9%
6400	5.54	6.13	10.6%
6503	2.49	2.40	-3.6%
6504	2.49	2.40	-3.6%
6702	9.27	7.05	-23.9%
6703	18.35	14.26	-22.3%
6704	10.31	7.83	-24.1%
6801	3.55	3.27	-7.9%
6811	4.12	5.10	23.8%
6824	8.06	8.75	8.6%
6826	5.50	4.68	-14.9%
6834	2.82	2.98	5.7%
6836	5.22	5.40	3.4%
6843	10.13	11.15	10.1%
6845	14.11	12.00	-15.0%
6854	6.91	6.15	-11.0%
6872	16.92	14.39	-15.0%
6874	23.37	20.82	-10.9%
6882	4.24	4.22	-0.5%
6884	9.00	8.30	-7.8%
7016	4.71	3.86	-18.0%
7024	5.24	4.29	-18.1%
7038	6.32	5.52	-12.7%
7046	6.84	6.70	-2.0%
7047	9.32	7.81	-16.2%
7050	12.50	11.16	-10.7%
7090	7.03	6.13	-12.8%
7098	7.59	7.44	-2.0%
7099	13.52	13.55	0.2%
7133	5.71	6.25	9.5%
7151	6.93	7.59	9.5%
7152	13.71	15.36	12.0%
7153	7.70	8.44	9.6%
7222	10.66	8.75	-17.9%
7228	8.71	8.16	-6.3%
7229	10.72	10.90	1.7%
7230	5.74	6.54	13.9%

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Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
7231	8.36	8.95	7.1%
7232	9.55	10.06	5.3%
7309	15.34	13.33	-13.1%
7313	3.61	3.60	-0.3%
7317	8.31	8.15	-1.9%
7323	4.67	4.46	-4.5%
7327	10.45	12.01	14.9%
7333	5.26	5.89	12.0%
7335	5.84	6.54	12.0%
7337	10.41	11.91	14.4%
7350	9.02	10.37	15.0%
7360	5.45	4.26	-21.8%
7370	5.47	6.25	14.3%
7380	4.30	4.70	9.3%
7382	6.04	5.63	-6.8%
7390	4.71	4.48	-4.9%
7394	10.45	7.79	-25.5%
7395	11.61	8.66	-25.4%
7398	20.67	15.77	-23.7%
7402	0.21	0.18	-14.3%
7403	4.93	4.59	-6.9%
7405	1.48	1.83	23.6%
7420	22.08	19.01	-13.9%
7421	1.57	1.71	8.9%
7422	2.37	2.37	0.0%
7425	7.23	5.36	-25.9%
7431	3.27	2.42	-26.0%
7445	0.50	0.61	22.0%
7453	1.09	0.81	-25.7%
7502	4.21	4.02	-4.5%
7515	2.65	1.97	-25.7%
7520	3.92	3.74	-4.6%
7529	8.60	10.66	24.0%
7538	16.79	14.65	-12.7%
7539	3.66	3.26	-10.9%
7540	6.68	6.58	-1.5%
7580	3.39	3.33	-1.8%
7590	5.88	5.50	-6.5%
7600	5.81 ^	5.34	-8.1%
7605	3.22	2.87	-10.9%
7610	0.51	0.52	2.0%
7705	5.47	6.78	23.9%
7710	3.96	4.67	17.9%
7711	3.96	4.67	17.9%
7720	2.74	2.48	-9.5%

^Effective 4/1/2012 as per Item B-1413

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Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
7723	3.14	3.48	10.8%
7855	7.63	5.80	-24.0%
8001	2.01	2.55	26.9%
8002	2.06	2.00	-2.9%
8006	2.73	2.99	9.5%
8008	1.48	1.55	4.7%
8010	1.60	1.51	-5.6%
8013	0.49	0.45	-8.2%
8015	0.94	0.84	-10.6%
8017	1.79	1.82	1.7%
8018	2.29	2.58	12.7%
8021	2.07	1.90	-8.2%
8031	2.50	2.89	15.6%
8032	2.57	2.88	12.1%
8033	1.91	2.00	4.7%
8037	1.79	1.82	1.7%
8039	2.68	2.50	-6.7%
8044	4.07	3.60	-11.5%
8045	0.76	0.69	-9.2%
8046	2.60	2.89	11.2%
8047	1.00	0.88	-12.0%
8058	2.57	2.91	13.2%
8072	0.80	0.75	-6.3%
8102	2.15	1.72	-20.0%
8103	2.49	3.01	20.9%
8105	3.29	2.91	-11.6%
8106	4.48	4.39	-2.0%
8107	3.62	4.18	15.5%
8111	2.87	2.52	-12.2%
8116	3.47	3.38	-2.6%
8203	5.55	5.38	-3.1%
8204	2.90	3.13	7.9%
8209	3.11	3.21	3.2%
8215	3.47	3.57	2.9%
8227	5.42	5.27	-2.8%
8232	4.24	4.34	2.4%
8233	4.78	4.25	-11.1%
8235	5.13	5.38	4.9%
8236	5.45	6.53	19.8%
8263	9.03	6.96	-22.9%
8264	4.73	5.27	11.4%
8265	7.53	7.49	-0.5%
8279	6.49	6.30	-2.9%
8288	5.81	7.37	26.9%
8291	6.63	5.47	-17.5%

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Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
8292	3.21	3.53	10.0%
8293	9.27	10.47	12.9%
8304	5.25	5.00	-4.8%
8350	7.68	9.30	21.1%
8380	2.70	2.65	-1.9%
8381	2.48	2.66	7.3%
8385	3.82	3.39	-11.3%
8392	2.67	2.72	1.9%
8393	2.03	1.83	-9.9%
8500	6.24	6.52	4.5%
8601	0.81	0.78	-3.7%
8602	0.81	0.78	-3.7%
8603	0.21	0.18	-14.3%
8606	3.69	3.56	-3.5%
8709	3.96	4.55	14.9%
8710	2.44	2.43	-0.4%
8719	2.34	2.97	26.9%
8720	1.50	1.78	18.7%
8721	0.49	0.35	-28.6%
8723	0.21 *	0.18	-14.3%
8725	1.50	1.78	18.7%
8726	3.47	3.08	-11.2%
8734	0.54	0.53	-1.9%
8737	0.49	0.47	-4.1%
8738	0.95	0.96	1.1%
8742	0.40	0.39	-2.5%
8745	4.69	4.09	-12.8%
8748	0.64	0.71	10.9%
8755	0.39	0.39	0.0%
8799	0.92	0.71	-22.8%
8800	0.92	0.97	5.4%
8803	0.09	0.08	-11.1%
8805	0.28	0.24	-14.3%
8810	0.21	0.18	-14.3%
8814	0.26	0.22	-15.4%
8815	0.50	0.44	-12.0%
8820	0.17	0.16	-5.9%
8824	3.46	3.67	6.1%
8825	1.97	1.89	-4.1%
8826	2.92	3.04	4.1%
8831	1.40	1.38	-1.4%
8832	0.35	0.36	2.9%
8833	1.60	1.61	0.6%
8835	2.49	2.57	3.2%
8842	1.87	2.03	8.6%

*Effective 4/1/2012 as per Item B-1419

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Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
8848	2.74	2.66	-2.9%
8849	2.87	3.12	8.7%
8855	0.21 *	0.18	-14.3%
8856	0.21 *	0.18	-14.3%
8864	1.87	1.64	-12.3%
8868	0.42	0.45	7.1%
8869	0.99	1.15	16.2%
8871	0.30	0.21	-30.0%
8901	0.24	0.21	-12.5%
9012	1.42	1.36	-4.2%
9014	2.60	2.79	7.3%
9015	2.96	3.06	3.4%
9016	3.45	3.31	-4.1%
9019	2.00	2.33	16.5%
9033	2.18	2.00	-8.3%
9040	2.94	2.96	0.7%
9044	1.68	1.71	1.8%
9052	2.01	1.95	-3.0%
9058	1.31	1.56	19.1%
9060	1.43	1.42	-0.7%
9061	1.42	1.39	-2.1%
9062	1.53	1.46	-4.6%
9063	1.02	1.01	-1.0%
9077	1.36	1.56	14.7%
9082	1.40	1.37	-2.1%
9083	1.42	1.37	-3.5%
9084	1.31	1.25	-4.6%
9089	0.67	0.85	26.9%
9093	1.52	1.34	-11.8%
9101	3.12	2.97	-4.8%
9102	2.68	2.77	3.4%
9154	2.03	2.01	-1.0%
9156	2.78	2.79	0.4%
9170	2.60	3.30	26.9%
9178	8.26	6.51	-21.2%
9179	23.40	19.90	-15.0%
9180	4.44	4.69	5.6%
9182	2.13	2.04	-4.2%
9186	40.57	30.03	-26.0%
9220	5.65	4.65	-17.7%
9402	6.16	6.71	8.9%
9403	8.12	7.93	-2.3%
9410	2.46	2.65	7.7%
9501	2.23	2.51	12.6%
9505	3.05	2.89	-5.2%

*Effective 4/1/2012 as per Item B-1419

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Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
9516	3.05	3.73	22.3%
9519	3.74	3.44	-8.0%
9521	4.54	4.04	-11.0%
9522	1.60	1.68	5.0%
9534	9.58	10.07	5.1%
9554	11.73	13.64	16.3%
9586	0.60	0.59	-1.7%
9600	1.97	1.94	-1.5%
9620	0.93	1.01	8.6%