

December 17, 2012

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Workers Compensation Insurance

Residual Market Rate Filing

An August 31, 2012 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 9.7% from rates effective April 1, 2011. 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 4.8% relative to the rates currently in effect. By industry group, the approved changes are: Manufacturing, 5.3% increase; Contracting, 3.9% increase; Office and Clerical, 0.2% increase; Goods and Services, 7.1% increase; and Miscellaneous, 4.4% increase. For the federal classifications, the approved overall rate level change is 8.5% 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.

As part of this filing, the Commissioner of Insurance also approved an increase in the maximum minimum premium multiplier from \$1000 to \$1250.

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, 2013.

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.

Sincerely,

Sue M. Taylor

Director of Insurance Operations

SMT:dms

C-12-12

NORTH CAROLINA - ASSIGNED RISK

SUMMARY

Effective Date

April 1, 2013

I. Industrial Classifications

Overall Approved Change in Rate Level

- New and Renewal Policies +4.8%

By Industry Group

Manufacturing +5.3%

Contracting +3.9%

Office and Clerical +0.2%

Goods and Services +7.1%

Miscellaneous +4.4%

Overall +4.8%

II. Federal Classifications

Overall Approved Change in Rate Level

- New and Renewal Policies +8.5%

III. Summary of Miscellaneous Changes

A. USL&HW % 90%

B. Minimum Premium Multiplier 200

C. Maximum Minimum Premium \$1,250

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

NORTH CAROLINA

Exhibit III

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Effective April 1, 2013

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN	ELR	D	CLASS CODE	RATE	MIN	ELR	D	CLASS CODE	RATE	MIN	ELR	D
		PREM		RATIO			PREM		RATIO			PREM		RATIO
0005	6.67	1250	1.75	0.21	1925	7.21	1250	1.82	0.19	2670	3.26	902	0.93	0.27
0008	4.39	1128	1.11	0.19	2001	-	-	1.60	0.21	2683	3.21	892	0.88	0.23
0016	19.37	1250	4.61	0.17	2002	6.27	1250	1.71	0.23	2688	7.30	1250	1.99	0.23
0034	8.31	1250	2.17	0.21	2003	6.14	1250	1.60	0.21	2702	36.11	1250	6.77	0.14
0035	5.88	1250	1.60	0.23	2014	11.02	1250	2.61	0.17	2705X*	90.96	1250	21.47	0.17
0036	8.79	1250	2.30	0.21	2016	3.96	1042	1.08	0.23	2706	-	-	4.72	0.15
0037	7.67	1250	1.94	0.19	2021	5.60	1250	1.41	0.19	2709	23.98	1250	5.68	0.17
0042	9.57	1250	2.42	0.19	2039	6.34	1250	1.73	0.23	2710	20.40	1250	4.38	0.15
0050	17.31	1250	4.53	0.21	2041	7.76	1250	2.12	0.23	2714	10.76	1250	2.94	0.23
0059D	0.85	-	0.08	0.14	2065	7.52	1250	1.96	0.21	2727X	15.94	1250	3.76	0.17
0065D	0.20	-	0.03	0.17	2070	11.65	1250	3.04	0.21	2731	8.11	1250	1.93	0.17
0066D	0.20	-	0.03	0.17	2081	7.04	1250	1.84	0.21	2735	9.33	1250	2.55	0.23
0067D	0.20	-	0.03	0.17	2089	6.69	1250	1.75	0.21	2759	11.08	1250	3.03	0.23
0079	7.37	1250	1.75	0.17	2095	9.09	1250	2.38	0.21	2790	3.93	1036	1.07	0.23
0083	7.65	1250	2.00	0.21	2105	5.38	1250	1.47	0.23	2791X	3.69	988	1.06	0.27
0106	50.39	1250	10.83	0.15	2110	4.44	1138	1.21	0.23	2797	12.79	1250	3.35	0.21
0113	12.15	1250	3.18	0.21	2111	9.77	1250	2.68	0.24	2799	5.79	1250	1.46	0.19
0170	7.32	1250	1.92	0.21	2112	5.90	1250	1.61	0.23	2802	8.28	1250	2.09	0.19
0251	9.49	1250	2.48	0.21	2114	3.28	906	0.90	0.23	2812	-	-	1.88	0.21
0400	15.08	1250	3.79	0.19	2121	4.63	1176	1.21	0.21	2835	5.47	1250	1.56	0.27
0401	16.85	A	3.62	0.15	2130	5.20	1250	1.36	0.21	2836	5.09	1250	1.45	0.27
0763FN	4.37	-	-	-	2131	5.44	1250	1.42	0.21	2841	8.11	1250	2.21	0.23
0771N	0.87	-	-	-	2143	5.62	1250	1.53	0.23	2881	6.45	1250	1.84	0.27
0908P	334.00	584	87.04	0.21	2156	-	-	2.78	0.21	2883	7.19	1250	1.88	0.21
0909	-	-	87.04	0.21	2157	10.67	1250	2.78	0.21	2913	6.30	1250	1.80	0.27
0912	-	-	230.76	0.21	2172	4.24	1098	1.07	0.19	2915	6.10	1250	1.54	0.19
0913P	885.00	1135	230.76	0.21	2174	7.28	1250	1.98	0.23	2916	6.86	1250	1.47	0.15
0917	9.18	1250	2.50	0.23	2211	15.56	1250	3.70	0.17	2923	4.20	1090	1.14	0.23
1005*	24.75	1250	2.80	0.15	2220	6.19	1250	1.62	0.21	2942	4.55	1160	1.29	0.27
1164	18.69	1250	3.49	0.15	2286	3.41	932	0.93	0.23	2960	7.65	1250	2.00	0.21
1165XD	11.11	1250	2.35	0.15	2288	6.32	1250	1.72	0.23	3004	2.95	840	0.70	0.17
1320	6.51	1250	1.39	0.15	2300	5.38	1250	1.53	0.27	3018	5.18	1250	1.23	0.17
1322	23.17	1250	4.96	0.16	2302	3.61	972	0.94	0.21	3022	11.67	1250	3.18	0.23
1430	12.81	1250	3.04	0.17	2305	6.16	1250	1.55	0.19	3027	4.70	1190	1.11	0.17
1438	7.28	1250	1.56	0.15	2361	4.26	1102	1.12	0.21	3028	8.74	1250	2.29	0.21
1452	5.38	1250	1.27	0.17	2362	3.63	976	0.95	0.21	3030	12.53	1250	2.97	0.17
1463	24.75	1250	5.32	0.15	2380	4.46	1142	1.17	0.21	3040	12.57	1250	2.98	0.17
1470X	8.42	1250	1.99	0.17	2386	3.10	870	0.84	0.23	3041	10.76	1250	2.81	0.21
1473X	4.31	1112	1.02	0.17	2388	5.16	1250	1.41	0.23	3042	8.98	1250	2.26	0.19
1474X	5.31	1250	1.25	0.17	2402	4.85	1220	1.15	0.17	3064	10.43	1250	2.72	0.21
1624D	8.31	1250	1.77	0.15	2413	4.74	1198	1.24	0.21	3066	-	-	1.89	0.23
1642	7.65	1250	1.81	0.17	2416	3.50	950	0.92	0.21	3069	10.30	1250	2.44	0.17
1654	30.80	1250	7.29	0.17	2417	4.31	1112	1.12	0.21	3076	6.91	1250	1.89	0.23
1655	11.02	1250	2.61	0.17	2501	4.72	1194	1.24	0.21	3081D	7.43	1250	1.73	0.17
1699	9.16	1250	2.17	0.17	2503	2.93	836	0.80	0.23	3082D	10.47	1250	2.44	0.17
1701	11.41	1250	2.70	0.17	2534	4.90	1230	1.34	0.23	3085D	10.23	1250	2.38	0.17
1710	12.39	1250	2.94	0.17	2570	8.04	1250	2.19	0.23	3110	10.27	1250	2.68	0.21
1741D	6.44	1250	1.04	0.14	2585	8.07	1250	2.20	0.23	3111	5.95	1250	1.55	0.21
1747	4.42	1134	1.04	0.17	2586	5.64	1250	1.48	0.21	3113	4.44	1138	1.16	0.21
1748	6.84	1250	1.62	0.17	2587	9.42	1250	2.57	0.23	3114	6.89	1250	1.80	0.21
1803D	17.33	1250	3.40	0.15	2589	3.65	980	0.95	0.21	3118	5.14	1250	1.40	0.23
1852D	5.50	1250	1.00	0.14	2600	3.83	1016	1.04	0.23	3119	1.90	630	0.54	0.27
1853	2.97	844	0.75	0.19	2623	9.25	1250	2.33	0.19	3122	4.94	1238	1.35	0.23
1860	3.91	1032	1.07	0.23	2651	5.47	1250	1.49	0.23	3126	5.33	1250	1.39	0.21
1924	6.01	1250	1.64	0.23	2660	4.74	1198	1.30	0.23	3131	2.60	770	0.68	0.21

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective April 1, 2013

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3132	6.23	1250	1.63	0.21	3821	11.94	1250	3.01	0.19	4431	3.19	888	0.91	0.27
3145	4.87	1224	1.27	0.21	3822X	10.69	1250	2.69	0.19	4432	3.13	876	0.89	0.27
3146	4.94	1238	1.29	0.21	3824X	8.57	1250	2.16	0.19	4439	4.18	1086	1.05	0.19
3169	7.76	1250	2.03	0.21	3826	2.14	678	0.56	0.21	4452	7.56	1250	1.98	0.21
3175	6.71	1250	1.76	0.21	3827	3.17	884	0.80	0.19	4459	5.14	1250	1.34	0.21
3179	3.34	918	0.91	0.23	3830	3.28	906	0.83	0.19	4470	4.94	1238	1.29	0.21
3180	4.09	1068	1.11	0.23	3851	8.57	1250	2.34	0.23	4484	5.88	1250	1.54	0.21
3188	3.56	962	0.97	0.23	3865	3.89	1028	1.11	0.27	4493	7.00	1250	1.82	0.21
3220	5.62	1250	1.46	0.21	3881	8.02	1250	2.09	0.21	4511	0.94	438	0.24	0.19
3223	5.55	1250	1.59	0.27	4000	11.48	1250	2.46	0.15	4557	4.55	1160	1.24	0.23
3224	6.21	1250	1.69	0.23	4021	10.62	1250	2.52	0.17	4558	3.67	984	0.96	0.21
3227	6.78	1250	1.84	0.23	4024D	8.83	1250	2.07	0.17	4561	-	-	1.05	0.19
3240	4.33	1116	1.18	0.23	4034	12.48	1250	2.96	0.17	4568	5.62	1250	1.33	0.17
3241	7.10	1250	1.86	0.21	4036	5.18	1250	1.23	0.17	4581	2.62	774	0.56	0.15
3255	3.72	994	1.06	0.27	4038	6.75	1250	1.93	0.27	4583	13.82	1250	2.97	0.15
3257	5.97	1250	1.56	0.21	4053	6.10	1250	1.59	0.21	4611	1.40	530	0.38	0.23
3270	5.33	1250	1.39	0.21	4061	9.49	1250	2.58	0.23	4635	5.84	1250	1.09	0.14
3300	9.05	1250	2.37	0.21	4062	3.52	954	0.92	0.21	4653	4.85	1220	1.32	0.23
3303	4.68	1186	1.27	0.23	4101	5.18	1250	1.31	0.19	4665	16.68	1250	3.95	0.17
3307	7.32	1250	1.91	0.21	4109	1.40	530	0.38	0.23	4670	8.13	1250	1.92	0.17
3315	9.49	1250	2.59	0.23	4110	3.61	972	0.94	0.21	4683	5.42	1250	1.42	0.21
3334	8.63	1250	2.25	0.21	4111	3.56	962	0.97	0.23	4686	4.02	1054	0.96	0.17
3336	6.30	1250	1.49	0.17	4112	-	-	0.94	0.21	4692	1.22	494	0.33	0.23
3365	18.84	1250	4.46	0.17	4113	3.98	1046	1.04	0.21	4693	1.88	626	0.49	0.21
3372	8.42	1250	2.12	0.19	4114	13.31	1250	3.47	0.21	4703	3.63	976	0.95	0.21
3373	10.45	1250	2.73	0.21	4130	9.31	1250	2.43	0.21	4717	4.42	1134	1.26	0.27
3383	2.40	730	0.65	0.23	4131	9.31	1250	2.54	0.23	4720	3.45	940	0.90	0.21
3385	1.92	634	0.52	0.23	4133	6.32	1250	1.73	0.23	4740	5.53	1250	1.31	0.17
3400	5.90	1250	1.49	0.19	4149	1.22	494	0.35	0.27	4741	3.37	924	0.88	0.21
3507	5.01	1250	1.31	0.21	4150	-	-	0.35	0.27	4751	7.61	1250	1.81	0.17
3515	4.13	1076	1.08	0.21	4206	6.38	1250	1.67	0.21	4771N	4.96	1250	0.93	0.14
3516X	2.84	818	0.77	0.23	4207	2.45	740	0.58	0.17	4777	15.65	1250	2.94	0.14
3548	3.39	928	0.88	0.21	4239	6.51	1250	1.54	0.17	4825	2.40	730	0.57	0.17
3559	4.96	1242	1.30	0.21	4240	5.01	1250	1.37	0.23	4828	3.93	1036	0.99	0.19
3574	1.73	596	0.47	0.23	4243	4.09	1068	1.07	0.21	4829	4.26	1102	0.92	0.15
3581	4.46	1142	1.22	0.23	4244	4.63	1176	1.21	0.21	4902	5.97	1250	1.63	0.23
3612	4.26	1102	1.08	0.19	4250	2.95	840	0.77	0.21	4923	2.27	704	0.60	0.21
3620	12.02	1250	2.85	0.17	4251	4.07	1064	1.06	0.21	5020	17.36	1250	4.11	0.17
3629	3.28	906	0.90	0.23	4263	6.36	1250	1.67	0.21	5022	13.05	1250	2.80	0.15
3632	5.62	1250	1.41	0.19	4273	5.14	1250	1.34	0.21	5037	78.32	1250	14.67	0.15
3634	3.45	940	0.94	0.23	4279	4.72	1194	1.24	0.21	5040	45.05	1250	8.43	0.15
3635	4.61	1172	1.20	0.21	4282	5.12	1250	1.39	0.23	5057	22.54	1250	4.22	0.15
3638	3.13	876	0.85	0.23	4283	7.78	1250	2.04	0.21	5059	70.56	1250	13.27	0.14
3642	2.10	670	0.55	0.21	4299	4.39	1128	1.20	0.23	5069	75.09	1250	14.00	0.15
3643	4.24	1098	1.11	0.21	4301X	2.51	752	0.68	0.23	5102	14.43	1250	3.09	0.15
3647	4.68	1186	1.18	0.19	4304	7.98	1250	2.01	0.19	5146	14.27	1250	3.38	0.17
3648	3.02	854	0.82	0.23	4307	2.84	818	0.81	0.27	5160	8.90	1250	1.91	0.15
3681	2.60	770	0.71	0.23	4351	2.16	682	0.56	0.21	5183	10.73	1250	2.54	0.17
3685	2.36	722	0.64	0.23	4352	2.65	780	0.72	0.23	5188	10.60	1250	2.51	0.17
3719	3.26	902	0.61	0.15	4360	3.65	980	0.99	0.23	5190	10.56	1250	2.50	0.17
3724	9.71	1250	2.08	0.15	4361	2.71	792	0.74	0.23	5191	1.79	608	0.47	0.21
3726	18.41	1250	3.45	0.15	4362	-	-	0.99	0.23	5192	9.14	1250	2.39	0.21
3803	4.74	1198	1.24	0.21	4410	8.02	1250	2.09	0.21	5213	16.11	1250	3.46	0.15
3807	4.46	1142	1.22	0.23	4417X	5.16	1250	1.40	0.23	5215	8.39	1250	2.11	0.19
3808	4.79	1208	1.20	0.19	4420	16.94	1250	3.63	0.16	5221	9.31	1250	2.21	0.17

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit III

Effective April 1, 2013

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5222	22.36	1250	4.80	0.15	6702M*	15.41	1250	3.65	0.17	7420	41.56	1250	7.72	0.15
5223	10.65	1250	2.52	0.17	6703M*	31.17	1250	6.89	0.17	7421	3.74	998	0.80	0.15
5348	9.62	1250	2.28	0.17	6704M*	17.12	1250	4.05	0.17	7422	5.18	1250	0.97	0.15
5402	7.61	1250	2.07	0.23	6801F	7.49	1250	1.34	0.16	7425	11.72	1250	2.19	0.15
5403	15.76	1250	3.38	0.15	6811	11.15	1250	2.63	0.17	7431N	5.29	1250	0.98	0.15
5437	13.49	1250	3.20	0.17	6824F	20.04	1250	3.32	0.14	7445N	1.33	-	-	-
5443	8.11	1250	2.12	0.21	6826F	10.72	1250	1.93	0.16	7453N	1.77	-	-	-
5445	17.42	1250	3.74	0.15	6834	6.51	1250	1.64	0.19	7502	8.79	1250	2.08	0.17
5462	14.38	1250	3.41	0.17	6836	11.80	1250	2.80	0.17	7515	4.31	1112	0.81	0.14
5472	13.47	1250	2.52	0.15	6843F	25.53	1250	3.78	0.13	7520	8.18	1250	2.14	0.21
5473	19.19	1250	3.60	0.14	6845F	27.48	1250	4.05	0.13	7529X	23.30	1250	4.37	0.14
5474	14.08	1250	3.02	0.15	6854	13.44	1250	2.52	0.15	7538	32.02	1250	6.00	0.15
5478	9.31	1250	2.20	0.17	6872F	32.95	1250	4.75	0.13	7539	7.13	1250	1.52	0.16
5479	13.03	1250	3.28	0.19	6874F	47.68	1250	7.01	0.13	7540	14.38	1250	2.70	0.14
5480	14.12	1250	3.03	0.15	6882	9.22	1250	1.72	0.15	7580	7.28	1250	1.73	0.17
5491	9.25	1250	1.98	0.15	6884	18.14	1250	3.38	0.15	7590	12.02	1250	3.03	0.19
5506	13.60	1250	2.55	0.14	7016M	8.44	1250	1.57	0.15	7600	11.67	1250	2.76	0.17
5507	9.49	1250	2.03	0.15	7024M	9.38	1250	1.75	0.15	7601	-	-	2.76	0.17
5508	33.25	1250	7.86	0.17	7038M	12.07	1250	2.26	0.14	7605	6.27	1250	1.49	0.17
5535	16.26	1250	3.86	0.17	7046M	14.65	1250	2.74	0.15	7610	1.14	478	0.29	0.19
5537	11.87	1250	2.81	0.17	7047M	17.07	1250	2.98	0.15	7611	-	-	2.76	0.17
5538	-	-	3.54	0.17	7050M	24.40	1250	4.27	0.14	7612	-	-	2.76	0.17
5551	35.39	1250	6.65	0.14	7090M	13.40	1250	2.51	0.14	7613	-	-	2.76	0.17
5606	3.74	998	0.80	0.15	7098M	16.26	1250	3.04	0.15	7704	-	-	2.19	0.15
5610	15.85	1250	4.15	0.21	7099M	29.62	1250	5.17	0.15	7705	14.82	1250	3.74	0.19
5645	30.12	1250	6.47	0.15	7133	13.66	1250	2.93	0.15	7710	10.21	1250	2.19	0.15
5651	-	-	6.47	0.15	7151M	16.59	1250	3.56	0.15	7711	10.21	1250	2.19	0.15
5703	42.10	1250	9.96	0.17	7152M	33.58	1250	6.73	0.15	7720X	5.42	1250	1.29	0.17
5705	25.34	1250	6.02	0.17	7153M	18.45	1250	3.96	0.15	7723X	7.61	1250	1.43	0.14
5951	0.79	408	0.22	0.23	7222	19.13	1250	4.52	0.17	7855	12.68	1250	3.00	0.17
6003	16.61	1250	3.93	0.17	7228	17.84	1250	4.22	0.17	8001	5.57	1250	1.52	0.23
6005	13.97	1250	3.29	0.17	7229	23.83	1250	5.10	0.15	8002	4.37	1124	1.15	0.21
6017	14.12	1250	3.33	0.17	7230	14.30	1250	3.59	0.19	8006	6.54	1250	1.71	0.21
6018	7.85	1250	1.85	0.17	7231	19.56	1250	4.92	0.19	8008	3.39	928	0.93	0.23
6045	6.86	1250	1.62	0.17	7232	21.99	1250	4.71	0.16	8010	3.30	910	0.90	0.23
6204	25.97	1250	5.57	0.15	7309F	30.53	1250	4.51	0.13	8013	0.98	446	0.26	0.21
6206	9.53	1250	1.78	0.15	7313F	8.24	1250	1.21	0.13	8015	1.84	618	0.48	0.21
6213	6.03	1250	1.29	0.15	7317F	18.66	1250	2.72	0.13	8017	3.98	1046	1.09	0.23
6214	7.32	1250	1.37	0.15	7323FNX	10.21	1250	1.42	0.14	8018	5.64	1250	1.54	0.23
6216	17.03	1250	3.18	0.15	7327F	27.50	1250	4.09	0.13	8021	4.15	1080	1.09	0.21
6217	15.41	1250	3.31	0.15	7333M	12.88	1250	2.40	0.15	8031	6.32	1250	1.65	0.21
6229	8.98	1250	1.93	0.15	7335M	14.30	1250	2.66	0.15	8032	6.30	1250	1.72	0.23
6233	8.74	1250	1.87	0.15	7337M	26.04	1250	4.53	0.15	8033	4.37	1124	1.14	0.21
6235	19.24	1250	3.59	0.15	7350F	23.75	1250	3.91	0.14	8037	3.98	1046	1.09	0.23
6236	27.13	1250	6.41	0.17	7360	9.31	1250	2.20	0.17	8039	5.47	1250	1.50	0.23
6237	4.37	1124	1.03	0.17	7370	13.66	1250	3.57	0.21	8044	7.87	1250	1.98	0.19
6251D	35.94	1250	7.68	0.15	7380	10.27	1250	2.58	0.19	8045	1.51	552	0.41	0.23
6252D	17.36	1250	3.22	0.15	7382	12.31	1250	3.22	0.21	8046	6.32	1250	1.65	0.21
6260	12.53	1250	2.33	0.15	7390	9.79	1250	2.56	0.21	8047	1.92	634	0.52	0.23
6306	14.30	1250	3.07	0.15	7394M	17.03	1250	3.17	0.15	8058	6.36	1250	1.67	0.21
6319	13.16	1250	2.82	0.15	7395M	18.93	1250	3.52	0.15	8072	1.64	578	0.45	0.23
6325	12.74	1250	2.73	0.15	7398M	34.47	1250	5.99	0.15	8102	3.76	1002	1.02	0.23
6400	13.40	1250	3.37	0.19	7402	0.39	328	0.10	0.21	8103	6.58	1250	1.66	0.19
6503	5.25	1250	1.43	0.23	7403	10.03	1250	2.38	0.17	8105	6.36	1250	1.74	0.23
6504	5.25	1250	1.43	0.23	7405N	4.00	1250	0.95	0.17	8106	9.60	1250	2.27	0.17

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective April 1, 2013

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8107	9.14	1250	2.16	0.17	8824	8.02	1250	2.19	0.23	9516	8.15	1250	1.93	0.17
8111	5.51	1250	1.44	0.21	8825	4.13	1076	1.18	0.27	9519	7.52	1250	1.78	0.17
8116	7.39	1250	1.93	0.21	8826	6.65	1250	1.74	0.21	9521	8.83	1250	2.10	0.17
8203	11.76	1250	3.07	0.21	8831	3.02	854	0.79	0.21	9522	3.67	984	0.96	0.21
8204	6.84	1250	1.62	0.17	8832	0.79	408	0.20	0.21	9534	22.01	1250	4.72	0.15
8209	7.02	1250	1.83	0.21	8833	3.52	954	0.92	0.21	9554	29.82	1250	6.40	0.15
8215	7.80	1250	1.85	0.17	8835	5.62	1250	1.47	0.21	9586	1.29	508	0.37	0.27
8227	11.52	1250	2.16	0.14	8837	-	-	0.94	0.21	9600	4.24	1098	1.16	0.23
8232	9.49	1250	2.25	0.17	8842X	4.44	1138	1.16	0.21	9620	2.21	692	0.56	0.19
8233	9.29	1250	2.19	0.17	8848X	5.81	1250	1.52	0.21					
8235	11.76	1250	3.08	0.21	8849X	6.82	1250	1.78	0.21					
8236X	14.27	1250	3.38	0.17	8855	0.39	328	0.10	0.21					
8263	15.21	1250	3.84	0.19	8856	0.39	328	0.10	0.21					
8264	11.52	1250	2.73	0.17	8864X	3.59	968	0.94	0.21					
8265	16.37	1250	3.53	0.15	8868	0.98	446	0.27	0.23					
8279	13.77	1250	2.96	0.15	8869	2.51	752	0.69	0.23					
8288	16.11	1250	3.83	0.17	8871	0.46	342	0.13	0.23					
8291	11.96	1250	3.02	0.19	8901	0.46	342	0.12	0.19					
8292	7.72	1250	2.02	0.21	9012	2.97	844	0.75	0.19					
8293	22.89	1250	5.41	0.17	9014	6.10	1250	1.59	0.21					
8304	10.93	1250	2.59	0.17	9015	6.69	1250	1.75	0.21					
8350	20.33	1250	4.37	0.15	9016	7.24	1250	1.89	0.21					
8380	5.79	1250	1.46	0.19	9019	5.09	1250	1.21	0.17					
8381	5.81	1250	1.47	0.19	9033	4.37	1124	1.14	0.21					
8385	7.41	1250	1.76	0.17	9040	6.47	1250	1.77	0.23					
8392	5.95	1250	1.55	0.21	9044	3.74	998	1.02	0.23					
8393	4.00	1050	1.04	0.21	9052	4.26	1102	1.16	0.23					
8500	14.25	1250	3.38	0.17	9058	3.41	932	0.98	0.27					
8601	1.71	592	0.43	0.19	9059	-	-	0.69	0.23					
8602	1.71	592	0.43	0.19	9060	3.10	870	0.85	0.23					
8603	0.39	328	0.10	0.21	9061	3.04	858	0.87	0.27					
8606	7.78	1250	1.67	0.15	9062	3.19	888	0.91	0.27					
8709F	10.42	1250	1.54	0.13	9063	2.21	692	0.61	0.23					
8710X	5.31	1250	1.25	0.17	9077F	3.57	964	0.68	0.20					
8719	6.49	1250	1.22	0.14	9082	2.99	848	0.86	0.27					
8720	3.89	1028	0.92	0.17	9083	2.99	848	0.86	0.27					
8721	0.77	404	0.18	0.17	9084	2.73	796	0.71	0.21					
8723	0.39	328	0.10	0.21	9089	1.86	622	0.51	0.23					
8725	3.89	1028	0.92	0.17	9093	2.93	836	0.80	0.23					
8726F	7.05	1250	1.27	0.16	9101	6.49	1250	1.77	0.23					
8734M	1.16	482	0.27	0.17	9102	6.06	1250	1.59	0.21					
8737M	1.03	456	0.25	0.17	9154	4.39	1128	1.15	0.21					
8738M	2.10	670	0.46	0.17	9156	6.10	1250	1.54	0.19					
8742	0.85	420	0.20	0.17	9170	7.21	1250	1.35	0.14					
8745	8.94	1250	2.26	0.19	9178	14.23	1250	4.08	0.27					
8748	1.55	560	0.39	0.19	9179	43.50	1250	11.90	0.23					
8755	0.85	420	0.20	0.17	9180	10.25	1250	2.43	0.17					
8799	1.55	560	0.41	0.21	9182	4.46	1142	1.17	0.21					
8800	2.12	674	0.61	0.27	9186	65.65	1250	14.14	0.15					
8803	0.17	284	0.04	0.17	9220	10.16	1250	2.56	0.19					
8805M	0.52	354	0.14	0.21	9402	14.67	1250	3.47	0.17					
8810	0.39	328	0.10	0.21	9403	17.33	1250	3.72	0.15					
8814M	0.48	346	0.12	0.21	9410	5.79	1250	1.52	0.21					
8815M	0.96	442	0.23	0.21	9501	5.49	1250	1.39	0.19					
8820	0.35	320	0.09	0.19	9505	6.32	1250	1.59	0.19					

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

Effective April 1, 2013

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.85	S	1624D	0.07	S	3082D	0.17	S
0065D	0.20	S	1741D	0.87	S	3085D	0.20	S
0066D	0.20	S	1803D	1.46	S	4024D	0.09	S
0067D	0.20	S	1852D	0.17	Asb	6251D	0.22	S
1165XD	0.11	S	3081D	0.13	S	6252D	0.13	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 \$9.73. (For coverage written separately for federal benefits only, \$4.57. For coverage written separately for state benefits only, \$5.16.)
- 2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.458 and elr x 2.298.
- 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.

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

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

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	0.40
Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.165
Tax Multiplier	1.030

Loss Development Factors	
1st Adjustment	0.22
2nd Adjustment	0.14
3rd Adjustment	0.10
4th Adjustment	0.07

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

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%	0.8%	0.6%	0.4%	0.3%
\$400	2.0%	1.4%	1.2%	1.0%	0.8%	0.5%	0.4%
\$500	2.3%	1.7%	1.4%	1.2%	1.0%	0.6%	0.5%
\$1,000	3.6%	2.8%	2.3%	1.9%	1.6%	1.1%	0.8%
\$1,500	4.5%	3.5%	3.0%	2.5%	2.0%	1.4%	1.1%
\$2,000	5.2%	4.0%	3.4%	2.9%	2.4%	1.7%	1.3%
\$2,500	5.8%	4.5%	3.9%	3.3%	2.7%	1.9%	1.5%
\$5,000	8.1%	6.4%	5.6%	4.8%	4.0%	3.0%	2.3%

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

Effective April 1, 2013

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

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 rate 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

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Appendix E

Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/11</u>	<u>Approved 04/01/13</u>	<u>Percent Change</u>
0005	6.50	6.67	2.6%
0008	4.82	4.39	-8.9%
0016	15.57	19.37	24.4%
0034	7.10	8.31	17.0%
0035	5.27	5.88	11.6%
0036	9.36	8.79	-6.1%
0037	8.22	7.67	-6.7%
0042	8.59	9.57	11.4%
0050	19.83	17.31	-12.7%
0059	0.81	0.85	4.9%
0065	0.19	0.20	5.3%
0066	0.19	0.20	5.3%
0067	0.19	0.20	5.3%
0079	7.60	7.37	-3.0%
0083	8.45	7.65	-9.5%
0106	41.64	50.39	21.0%
0113	9.09	12.15	33.7%
0170	5.48	7.32	33.6%
0251	9.82	9.49	-3.4%
0400	14.35	15.08	5.1%
0401	15.30	16.85	10.1%
0763	4.18	4.37	4.5%
0771	0.85	0.87	2.4%
0908	330.00	334.00	1.2%
0913	837.00	885.00	5.7%
0917	7.04	9.18	30.4%
1005	24.64	24.75	0.4%
1164	23.56	18.69	-20.7%
1165	8.51	11.11	30.6%
1320	6.81	6.51	-4.4%
1322	21.57	23.17	7.4%
1430	9.74	12.81	31.5%
1438	5.54	7.28	31.4%
1452	5.69	5.38	-5.4%
1463	26.16	24.75	-5.4%
1470	7.99	8.42	5.4%
1473	4.19	4.31	2.9%
1474	5.07	5.31	4.7%
1624	9.17	8.31	-9.4%
1642	7.85	7.65	-2.5%
1654	23.60	30.80	30.5%
1655	12.93	11.02	-14.8%
1699	7.91	9.16	15.8%
1701	12.04	11.41	-5.2%
1710	10.84	12.39	14.3%

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Appendix E

Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/11</u>	<u>Approved 04/01/13</u>	<u>Percent Change</u>
1741	6.06	6.44	6.3%
1747	4.63	4.42	-4.5%
1748	7.58	6.84	-9.8%
1803	15.99	17.33	8.4%
1852	5.71	5.50	-3.7%
1853	3.22	2.97	-7.8%
1860	3.97	3.91	-1.5%
1924	5.85	6.01	2.7%
1925	7.08	7.21	1.8%
2002	7.22	6.27	-13.2%
2003	5.85	6.14	5.0%
2014	11.67	11.02	-5.6%
2016	4.84	3.96	-18.2%
2021	5.27	5.60	6.3%
2039	8.01	6.34	-20.8%
2041	6.98	7.76	11.2%
2065	7.18	7.52	4.7%
2070	10.26	11.65	13.5%
2081	7.72	7.04	-8.8%
2089	6.33	6.69	5.7%
2095	7.58	9.09	19.9%
2105	4.94	5.38	8.9%
2110	4.19	4.44	6.0%
2111	7.43	9.77	31.5%
2112	6.79	5.90	-13.1%
2114	3.32	3.28	-1.2%
2121	5.85	4.63	-20.9%
2130	4.77	5.20	9.0%
2131	5.25	5.44	3.6%
2143	5.50	5.62	2.2%
2157	10.98	10.67	-2.8%
2172	4.09	4.24	3.7%
2174	5.54	7.28	31.4%
2211	16.50	15.56	-5.7%
2220	6.12	6.19	1.1%
2286	3.22	3.41	5.9%
2288	5.27	6.32	19.9%
2300	5.17	5.38	4.1%
2302	3.40	3.61	6.2%
2305	5.15	6.16	19.6%
2361	3.40	4.26	25.3%
2362	4.09	3.63	-11.2%
2380	4.50	4.46	-0.9%
2386	2.51	3.10	23.5%
2388	4.94	5.16	4.5%

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Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/11</u>	<u>Approved 04/01/13</u>	<u>Percent Change</u>
2402	5.88	4.85	-17.5%
2413	4.53	4.74	4.6%
2416	3.05	3.50	14.8%
2417	4.17	4.31	3.4%
2501	4.69	4.72	0.6%
2503	2.43	2.93	20.6%
2534	4.63	4.90	5.8%
2570	6.12	8.04	31.4%
2585	6.68	8.07	20.8%
2586	4.55	5.64	24.0%
2587	9.57	9.42	-1.6%
2589	3.63	3.65	0.6%
2600	2.91	3.83	31.6%
2623	9.03	9.25	2.4%
2651	6.08	5.47	-10.0%
2660	4.30	4.74	10.2%
2670	3.43	3.26	-5.0%
2683	3.18	3.21	0.9%
2688	8.82	7.30	-17.2%
2702	27.67	36.11	30.5%
2705	69.67	90.96	30.6%
2709	27.67	23.98	-13.3%
2710	20.76	20.40	-1.7%
2714	10.26	10.76	4.9%
2727	14.86	15.94	7.3%
2731	8.35	8.11	-2.9%
2735	8.57	9.33	8.9%
2759	10.15	11.08	9.2%
2790	4.13	3.93	-4.8%
2791	3.61	3.69	2.2%
2797	11.15	12.79	14.7%
2799	5.61	5.79	3.2%
2802	8.08	8.28	2.5%
2835	5.42	5.47	0.9%
2836	5.36	5.09	-5.0%
2841	6.52	8.11	24.4%
2881	6.04	6.45	6.8%
2883	6.98	7.19	3.0%
2913	6.64	6.30	-5.1%
2915	7.70	6.10	-20.8%
2916	7.31	6.86	-6.2%
2923	4.46	4.20	-5.8%
2942	4.88	4.55	-6.8%
2960	8.57	7.65	-10.7%
3004	2.76	2.95	6.9%

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Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/11</u>	<u>Approved 04/01/13</u>	<u>Percent Change</u>
3018	4.84	5.18	7.0%
3022	8.97	11.67	30.1%
3027	4.44	4.70	5.9%
3028	9.94	8.74	-12.1%
3030	11.94	12.53	4.9%
3040	11.15	12.57	12.7%
3041	8.57	10.76	25.6%
3042	8.32	8.98	7.9%
3064	11.07	10.43	-5.8%
3069	13.04	10.30	-21.0%
3076	6.21	6.91	11.3%
3081	6.76	7.43	9.9%
3082	9.95	10.47	5.2%
3085	8.56	10.23	19.5%
3110	7.81	10.27	31.5%
3111	6.44	5.95	-7.6%
3113	3.82	4.44	16.2%
3114	7.31	6.89	-5.7%
3118	6.37	5.14	-19.3%
3119	2.01	1.90	-5.5%
3122	5.00	4.94	-1.2%
3126	4.84	5.33	10.1%
3131	2.35	2.60	10.6%
3132	6.62	6.23	-5.9%
3145	4.30	4.87	13.3%
3146	4.92	4.94	0.4%
3169	6.08	7.76	27.6%
3175	5.11	6.71	31.3%
3179	3.16	3.34	5.7%
3180	4.19	4.09	-2.4%
3188	3.78	3.56	-5.8%
3220	4.82	5.62	16.6%
3223	5.48	5.55	1.3%
3224	5.81	6.21	6.9%
3227	7.12	6.78	-4.8%
3240	4.19	4.33	3.3%
3241	7.81	7.10	-9.1%
3255	3.38	3.72	10.1%
3257	5.23	5.97	14.1%
3270	4.11	5.33	29.7%
3300	10.42	9.05	-13.1%
3303	5.38	4.68	-13.0%
3307	7.79	7.32	-6.0%
3315	9.80	9.49	-3.2%
3334	7.81	8.63	10.5%

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Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/11</u>	<u>Approved 04/01/13</u>	<u>Percent Change</u>
3336	5.71	6.30	10.3%
3365	20.64	18.84	-8.7%
3372	7.06	8.42	19.3%
3373	7.95	10.45	31.4%
3383	2.43	2.40	-1.2%
3385	1.83	1.92	4.9%
3400	5.90	5.90	0.0%
3507	4.90	5.01	2.2%
3515	4.15	4.13	-0.5%
3516	2.99	2.84	-5.0%
3548	3.24	3.39	4.6%
3559	6.27	4.96	-20.9%
3574	1.89	1.73	-8.5%
3581	5.11	4.46	-12.7%
3612	3.74	4.26	13.9%
3620	12.66	12.02	-5.1%
3629	3.57	3.28	-8.1%
3632	5.58	5.62	0.7%
3634	3.30	3.45	4.5%
3635	5.17	4.61	-10.8%
3638	3.32	3.13	-5.7%
3642	1.60	2.10	31.3%
3643	5.02	4.24	-15.5%
3647	4.90	4.68	-4.5%
3648	2.62	3.02	15.3%
3681	3.16	2.60	-17.7%
3685	2.41	2.36	-2.1%
3719	3.65	3.26	-10.7%
3724	9.59	9.71	1.3%
3726	19.35	18.41	-4.9%
3803	4.69	4.74	1.1%
3807	4.84	4.46	-7.9%
3808	4.03	4.79	18.9%
3821	10.71	11.94	11.5%
3822	10.28	10.69	4.0%
3824	7.93	8.57	8.1%
3826	2.20	2.14	-2.7%
3827	2.68	3.17	18.3%
3830	3.99	3.28	-17.8%
3851	8.43	8.57	1.7%
3865	3.92	3.89	-0.8%
3881	7.68	8.02	4.4%
4000	12.06	11.48	-4.8%
4021	10.67	10.62	-0.5%
4024	7.66	8.83	15.3%

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Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/11</u>	<u>Approved 04/01/13</u>	<u>Percent Change</u>
4034	12.06	12.48	3.5%
4036	5.31	5.18	-2.4%
4038	8.51	6.75	-20.7%
4053	5.65	6.10	8.0%
4061	10.84	9.49	-12.5%
4062	3.43	3.52	2.6%
4101	4.61	5.18	12.4%
4109	1.33	1.40	5.3%
4110	4.44	3.61	-18.7%
4111	4.42	3.56	-19.5%
4113	3.97	3.98	0.3%
4114	11.13	13.31	19.6%
4130	11.13	9.31	-16.4%
4131	8.35	9.31	11.5%
4133	6.39	6.32	-1.1%
4149	1.12	1.22	8.9%
4206	6.12	6.38	4.2%
4207	2.16	2.45	13.4%
4239	5.52	6.51	17.9%
4240	4.05	5.01	23.7%
4243	4.32	4.09	-5.3%
4244	4.77	4.63	-2.9%
4250	3.13	2.95	-5.8%
4251	3.55	4.07	14.6%
4263	5.48	6.36	16.1%
4273	4.36	5.14	17.9%
4279	4.03	4.72	17.1%
4282	4.17	5.12	22.8%
4283	8.86	7.78	-12.2%
4299	4.03	4.39	8.9%
4301	2.39	2.51	5.0%
4304	7.76	7.98	2.8%
4307	2.35	2.84	20.9%
4351	1.87	2.16	15.5%
4352	2.26	2.65	17.3%
4360	3.59	3.65	1.7%
4361	2.70	2.71	0.4%
4410	6.83	8.02	17.4%
4417	5.09	5.16	1.4%
4420	15.09	16.94	12.3%
4431	3.74	3.19	-14.7%
4432	2.68	3.13	16.8%
4439	3.70	4.18	13.0%
4452	6.39	7.56	18.3%
4459	5.04	5.14	2.0%

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Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/11</u>	<u>Approved 04/01/13</u>	<u>Percent Change</u>
4470	4.05	4.94	22.0%
4484	5.42	5.88	8.5%
4493	7.22	7.00	-3.0%
4511	1.00	0.94	-6.0%
4557	3.65	4.55	24.7%
4558	4.15	3.67	-11.6%
4568	4.77	5.62	17.8%
4581	3.30	2.62	-20.6%
4583	12.85	13.82	7.5%
4611	1.41	1.40	-0.7%
4635	5.34	5.84	9.4%
4653	5.00	4.85	-3.0%
4665	17.40	16.68	-4.1%
4670	8.08	8.13	0.6%
4683	4.13	5.42	31.2%
4686	3.59	4.02	12.0%
4692	1.16	1.22	5.2%
4693	1.76	1.88	6.8%
4703	3.43	3.63	5.8%
4717	4.11	4.42	7.5%
4720	2.64	3.45	30.7%
4740	5.81	5.53	-4.8%
4741	3.32	3.37	1.5%
4751	6.71	7.61	13.4%
4771	4.86	4.96	2.1%
4777	13.81	15.65	13.3%
4825	2.20	2.40	9.1%
4828	3.99	3.93	-1.5%
4829	3.80	4.26	12.1%
4902	4.67	5.97	27.8%
4923	2.08	2.27	9.1%
5020	18.33	17.36	-5.3%
5022	12.02	13.05	8.6%
5037	84.56	78.32	-7.4%
5040	57.82	45.05	-22.1%
5057	23.09	22.54	-2.4%
5059	75.34	70.56	-6.3%
5069	81.44	75.09	-7.8%
5102	12.08	14.43	19.5%
5146	11.50	14.27	24.1%
5160	9.90	8.90	-10.1%
5183	9.34	10.73	14.9%
5188	9.57	10.60	10.8%
5190	9.99	10.56	5.7%
5191	1.74	1.79	2.9%

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Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/11</u>	<u>Approved 04/01/13</u>	<u>Percent Change</u>
5192	8.55	9.14	6.9%
5213	18.02	16.11	-10.6%
5215	7.58	8.39	10.7%
5221	8.08	9.31	15.2%
5222	21.55	22.36	3.8%
5223	11.23	10.65	-5.2%
5348	10.01	9.62	-3.9%
5402	7.66	7.61	-0.7%
5403	17.33	15.76	-9.1%
5437	11.27	13.49	19.7%
5443	7.99	8.11	1.5%
5445	15.72	17.42	10.8%
5462	11.83	14.38	21.6%
5472	15.65	13.47	-13.9%
5473	16.38	19.19	17.2%
5474	12.25	14.08	14.9%
5478	9.38	9.31	-0.7%
5479	12.46	13.03	4.6%
5480	13.95	14.12	1.2%
5491	8.72	9.25	6.1%
5506	15.45	13.60	-12.0%
5507	7.85	9.49	20.9%
5508	38.95	33.25	-14.6%
5535	13.04	16.26	24.7%
5537	12.25	11.87	-3.1%
5551	36.50	35.39	-3.0%
5606	3.78	3.74	-1.1%
5610	14.20	15.85	11.6%
5645	27.42	30.12	9.8%
5703	42.02	42.10	0.2%
5705	20.18	25.34	25.6%
5951	0.81	0.79	-2.5%
6003	16.59	16.61	0.1%
6005	12.89	13.97	8.4%
6017	13.83	14.12	2.1%
6018	6.08	7.85	29.1%
6045	6.79	6.86	1.0%
6204	27.53	25.97	-5.7%
6206	9.18	9.53	3.8%
6213	5.92	6.03	1.9%
6214	7.52	7.32	-2.7%
6216	16.19	17.03	5.2%
6217	14.12	15.41	9.1%
6229	9.45	8.98	-5.0%
6233	8.05	8.74	8.6%

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Appendix E

Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/11</u>	<u>Approved 04/01/13</u>	<u>Percent Change</u>
6235	20.12	19.24	-4.4%
6236	29.62	27.13	-8.4%
6237	4.50	4.37	-2.9%
6251	46.11	35.94	-22.1%
6252	20.37	17.36	-14.8%
6260	12.35	12.53	1.5%
6306	14.18	14.30	0.8%
6319	10.30	13.16	27.8%
6325	16.34	12.74	-22.0%
6400	11.50	13.40	16.5%
6503	5.17	5.25	1.5%
6504	5.17	5.25	1.5%
6702	19.24	15.41	-19.9%
6703	38.09	31.17	-18.2%
6704	21.40	17.12	-20.0%
6801	7.42	7.49	0.9%
6811	8.55	11.15	30.4%
6824	16.85	20.04	18.9%
6826	11.50	10.72	-6.8%
6834	5.85	6.51	11.3%
6836	10.84	11.80	8.9%
6843	21.17	25.53	20.6%
6845	29.49	27.48	-6.8%
6854	14.35	13.44	-6.3%
6872	35.36	32.95	-6.8%
6874	48.84	47.68	-2.4%
6882	8.80	9.22	4.8%
6884	18.68	18.14	-2.9%
7016	9.78	8.44	-13.7%
7024	10.88	9.38	-13.8%
7038	13.12	12.07	-8.0%
7046	14.20	14.65	3.2%
7047	19.35	17.07	-11.8%
7050	25.95	24.40	-6.0%
7090	14.59	13.40	-8.2%
7098	15.76	16.26	3.2%
7099	28.07	29.62	5.5%
7133	11.85	13.66	15.3%
7151	14.39	16.59	15.3%
7152	28.46	33.58	18.0%
7153	15.99	18.45	15.4%
7222	22.13	19.13	-13.6%
7228	18.08	17.84	-1.3%
7229	22.25	23.83	7.1%
7230	11.92	14.30	20.0%

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Appendix E

Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/11</u>	<u>Approved 04/01/13</u>	<u>Percent Change</u>
7231	17.36	19.56	12.7%
7232	19.83	21.99	10.9%
7309	32.06	30.53	-4.8%
7313	7.54	8.24	9.3%
7317	17.37	18.66	7.4%
7323	9.76	10.21	4.6%
7327	21.84	27.50	25.9%
7333	10.92	12.88	17.9%
7335	12.12	14.30	18.0%
7337	21.61	26.04	20.5%
7350	18.85	23.75	26.0%
7360	11.31	9.31	-17.7%
7370	11.36	13.66	20.2%
7380	8.93	10.27	15.0%
7382	12.54	12.31	-1.8%
7390	9.78	9.79	0.1%
7394	21.69	17.03	-21.5%
7395	24.10	18.93	-21.5%
7398	42.91	34.47	-19.7%
7402	0.44	0.39	-11.4%
7403	10.23	10.03	-2.0%
7405	3.07	4.00	30.3%
7420	45.84	41.56	-9.3%
7421	3.26	3.74	14.7%
7422	4.92	5.18	5.3%
7425	15.01	11.72	-21.9%
7431	6.79	5.29	-22.1%
7445	1.04	1.33	27.9%
7453	2.26	1.77	-21.7%
7502	8.74	8.79	0.6%
7515	5.50	4.31	-21.6%
7520	8.14	8.18	0.5%
7529	17.85	23.30	30.5%
7538	34.86	32.02	-8.1%
7539	7.60	7.13	-6.2%
7540	13.87	14.38	3.7%
7580	7.04	7.28	3.4%
7590	12.21	12.02	-1.6%
7600	12.06	11.67	-3.2%
7605	6.68	6.27	-6.1%
7610	1.06	1.14	7.5%
7705	11.36	14.82	30.5%
7710	8.22	10.21	24.2%
7711	8.22	10.21	24.2%
7720	5.69	5.42	-4.7%

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Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/11</u>	<u>Approved 04/01/13</u>	<u>Percent Change</u>
7723	6.52	7.61	16.7%
7855	15.84	12.68	-19.9%
8001	4.17	5.57	33.6%
8002	4.28	4.37	2.1%
8006	5.67	6.54	15.3%
8008	3.07	3.39	10.4%
8010	3.32	3.30	-0.6%
8013	1.02	0.98	-3.9%
8015	1.95	1.84	-5.6%
8017	3.72	3.98	7.0%
8018	4.75	5.64	18.7%
8021	4.30	4.15	-3.5%
8031	5.19	6.32	21.8%
8032	5.34	6.30	18.0%
8033	3.97	4.37	10.1%
8037	3.72	3.98	7.0%
8039	5.56	5.47	-1.6%
8044	8.45	7.87	-6.9%
8045	1.58	1.51	-4.4%
8046	5.40	6.32	17.0%
8047	2.08	1.92	-7.7%
8058	5.34	6.36	19.1%
8072	1.66	1.64	-1.2%
8102	4.46	3.76	-15.7%
8103	5.17	6.58	27.3%
8105	6.83	6.36	-6.9%
8106	9.30	9.60	3.2%
8107	7.52	9.14	21.5%
8111	5.96	5.51	-7.6%
8116	7.20	7.39	2.6%
8203	11.52	11.76	2.1%
8204	6.02	6.84	13.6%
8209	6.46	7.02	8.7%
8215	7.20	7.80	8.3%
8227	11.25	11.52	2.4%
8232	8.80	9.49	7.8%
8233	9.92	9.29	-6.4%
8235	10.65	11.76	10.4%
8236	11.31	14.27	26.2%
8263	18.75	15.21	-18.9%
8264	9.82	11.52	17.3%
8265	15.63	16.37	4.7%
8279	13.47	13.77	2.2%
8288	12.06	16.11	33.6%
8291	13.76	11.96	-13.1%

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Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/11</u>	<u>Approved 04/01/13</u>	<u>Percent Change</u>
8292	6.66	7.72	15.9%
8293	19.24	22.89	19.0%
8304	10.90	10.93	0.3%
8350	15.94	20.33	27.5%
8380	5.61	5.79	3.2%
8381	5.15	5.81	12.8%
8385	7.93	7.41	-6.6%
8392	5.54	5.95	7.4%
8393	4.21	4.00	-5.0%
8500	12.95	14.25	10.0%
8601	1.68	1.71	1.8%
8602	1.68	1.71	1.8%
8603	0.44	0.39	-11.4%
8606	7.66	7.78	1.6%
8709	8.28	10.42	25.8%
8710	5.07	5.31	4.7%
8719	4.86	6.49	33.5%
8720	3.11	3.89	25.1%
8721	1.02	0.77	-24.5%
8723	0.44	0.39	-11.4%
8725	3.11	3.89	25.1%
8726	7.25	7.05	-2.8%
8734	1.12	1.16	3.6%
8737	1.02	1.03	1.0%
8738	1.97	2.10	6.6%
8742	0.83	0.85	2.4%
8745	9.74	8.94	-8.2%
8748	1.33	1.55	16.5%
8755	0.81	0.85	4.9%
8799	1.91	1.55	-18.8%
8800	1.91	2.12	11.0%
8803	0.19	0.17	-10.5%
8805	0.58	0.52	-10.3%
8810	0.44	0.39	-11.4%
8814	0.54	0.48	-11.1%
8815	1.04	0.96	-7.7%
8820	0.35	0.35	0.0%
8824	7.18	8.02	11.7%
8825	4.09	4.13	1.0%
8826	6.06	6.65	9.7%
8831	2.91	3.02	3.8%
8832	0.73	0.79	8.2%
8833	3.32	3.52	6.0%
8835	5.17	5.62	8.7%
8842	3.88	4.44	14.4%

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Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/11</u>	<u>Approved 04/01/13</u>	<u>Percent Change</u>
8848	5.69	5.81	2.1%
8849	5.96	6.82	14.4%
8855	0.44	0.39	-11.4%
8856	0.44	0.39	-11.4%
8864	3.88	3.59	-7.5%
8868	0.87	0.98	12.6%
8869	2.06	2.51	21.8%
8871	0.62	0.46	-25.8%
8901	0.50	0.46	-8.0%
9012	2.95	2.97	0.7%
9014	5.40	6.10	13.0%
9015	6.14	6.69	9.0%
9016	7.16	7.24	1.1%
9019	4.15	5.09	22.7%
9033	4.53	4.37	-3.5%
9040	6.10	6.47	6.1%
9044	3.49	3.74	7.2%
9052	4.17	4.26	2.2%
9058	2.72	3.41	25.4%
9060	2.97	3.10	4.4%
9061	2.95	3.04	3.1%
9062	3.18	3.19	0.3%
9063	2.12	2.21	4.2%
9077	2.84	3.57	25.7%
9082	2.91	2.99	2.7%
9083	2.95	2.99	1.4%
9084	2.72	2.73	0.4%
9089	1.39	1.86	33.8%
9093	3.16	2.93	-7.3%
9101	6.48	6.49	0.2%
9102	5.56	6.06	9.0%
9154	4.21	4.39	4.3%
9156	5.77	6.10	5.7%
9170	5.40	7.21	33.5%
9178	17.15	14.23	-17.0%
9179	48.58	43.50	-10.5%
9180	9.22	10.25	11.2%
9182	4.42	4.46	0.9%
9186	84.22	65.65	-22.0%
9220	11.73	10.16	-13.4%
9402	12.79	14.67	14.7%
9403	16.86	17.33	2.8%
9410	5.11	5.79	13.3%
9501	4.63	5.49	18.6%
9505	6.33	6.32	-0.2%

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Assigned Risk Rates Comparison

<u>Class Code</u>	<u>04/01/11</u>	<u>Approved 04/01/13</u>	<u>Percent Change</u>
9516	6.33	8.15	28.8%
9519	7.76	7.52	-3.1%
9521	9.43	8.83	-6.4%
9522	3.32	3.67	10.5%
9534	19.89	22.01	10.7%
9554	24.35	29.82	22.5%
9586	1.25	1.29	3.2%
9600	4.09	4.24	3.7%
9620	1.93	2.21	14.5%