

October 31, 2013

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, 2014. This filing was approved by the North Carolina Commissioner of Insurance, as filed, to become effective April 1, 2014. 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, 2014 loss costs filing](#)).

The attached exhibits set forth the approved prospective advisory loss costs, rating values and miscellaneous rating values effective April 1, 2014. Except for loss adjustment expenses that are specifically authorized to be included in the loss costs by statute, these loss costs and rating values include no provisions for expenses, dividends, profit or contingencies. The values from NCCI Item Filing R-1406 (Retrospective Rating Plan Parameters- Excess Loss Factors) and NCCI Item Filing R-1407 (Retrospective Rating Plan Parameters – State Hazard Group Differentials) were a part of this filing and have also been approved as filed.

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, 2014 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, 2014 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 2014 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-129185758, NCRB Reference Filing Number: August 30, 2013 and NCRB Effective Date: April 1, 2014. 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, 2014 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 increase of +0.3% from loss costs effective April 1, 2013. For the federal classifications, the approved overall advisory loss costs change is a decrease of -6.8% relative to the overall advisory loss costs level currently in effect.

To assist carriers in the mechanics of generating individual class code rates, a file identified as "April 2014 Loss Costs by Industry Group" may be found under "[Loss Costs and Assigned Risk Rates](#)" in the Carrier section of Workers Compensation on the Rate Bureau's web site. This file 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-13-14

NORTH CAROLINA - LOSS COSTS

SUMMARY

Proposed Effective Date

April 1, 2014

I. Industrial Classifications

Overall Proposed Change in Pure Premium Level

- New and Renewal Policies +0.3%

By Industry Group

Manufacturing +0.2%

Contracting -2.0%

Office and Clerical -0.9%

Goods and Services +1.4%

Miscellaneous +1.6%

Overall +0.3%

II. Federal Classifications

Overall Proposed Change in Pure Premium Level

- New and Renewal Policies -6.8%

III. Summary of Miscellaneous Changes

Current

Proposed

A. USL&HW %

90%

92%

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, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	2.64	1.51	0.26	2002	2.50	1.49	0.29	2702	19.43	7.98	0.18
0008	2.29	1.27	0.24	2003	2.92	1.66	0.26	2705X*	49.79	25.59	0.21
0016	9.00	4.72	0.21	2014	4.78	2.49	0.21	2709	10.74	5.53	0.21
0034	3.96	2.27	0.26	2016	1.76	1.04	0.29	2710	8.71	4.11	0.19
0035	2.66	1.59	0.29	2021	2.25	1.24	0.24	2714	4.55	2.73	0.29
0036	3.71	2.12	0.26	2039	2.37	1.40	0.29	2727X	7.74	3.97	0.21
0037	3.91	2.16	0.24	2041	3.16	1.88	0.29	2731	3.56	1.85	0.21
0042	4.44	2.45	0.24	2065	3.74	2.13	0.26	2735	4.23	2.52	0.29
0050	7.07	4.04	0.26	2070	5.55	3.16	0.26	2759	4.79	2.85	0.29
0059D	0.39	0.08	0.18	2081	2.78	1.60	0.26	2790	1.75	1.05	0.29
0065D	0.09	0.03	0.21	2089	2.90	1.66	0.26	2791X	1.60	1.00	0.32
0066D	0.09	0.03	0.21	2095	4.25	2.43	0.26	2797	6.20	3.55	0.26
0067D	0.09	0.03	0.21	2105	2.67	1.59	0.29	2799	2.69	1.48	0.23
0079	3.64	1.90	0.21	2110	1.83	1.09	0.29	2802	4.06	2.24	0.24
0083	3.46	1.98	0.26	2111	4.56	2.75	0.29	2812	-	1.97	0.26
0106	23.08	10.87	0.19	2112	2.55	1.52	0.29	2835	2.58	1.60	0.32
0113	5.12	2.94	0.26	2114	1.36	0.81	0.29	2836	2.17	1.36	0.32
0170	3.61	2.07	0.26	2121	1.62	0.92	0.26	2841	3.85	2.29	0.29
0251	4.62	2.64	0.26	2130	2.13	1.22	0.26	2881	2.67	1.67	0.32
0400	7.22	3.96	0.23	2131	2.38	1.36	0.26	2883	3.45	1.97	0.26
0401	8.74	4.14	0.19	2143	2.55	1.53	0.29	2913	2.65	1.66	0.32
0763FN	1.87	-	-	2157	4.86	2.76	0.26	2915	2.38	1.30	0.23
0771N	0.40	-	-	2172	1.98	1.08	0.23	2916	2.85	1.33	0.19
0908P	148.00	84.38	0.26	2174	3.41	2.02	0.29	2923	1.90	1.13	0.29
0913P	432.00	245.56	0.26	2211	7.97	4.19	0.21	2942	1.92	1.19	0.32
0917	4.70	2.80	0.29	2220	2.61	1.49	0.26	2960	3.61	2.05	0.26
1005*	10.26	2.81	0.19	2286	1.57	0.94	0.29	3004	1.48	0.76	0.21
1164	7.65	3.12	0.18	2288	3.50	2.07	0.29	3018	2.73	1.41	0.21
1165XD	5.03	2.32	0.19	2300	2.54	1.58	0.32	3022	6.23	3.70	0.29
1320	2.85	1.34	0.19	2302	1.78	1.01	0.26	3027	2.19	1.13	0.21
1322	10.36	4.83	0.19	2305	2.71	1.48	0.23	3028	3.49	2.00	0.26
1430	6.83	3.56	0.21	2361	2.14	1.22	0.26	3030	5.44	2.82	0.21
1438	4.12	1.93	0.19	2362	1.51	0.86	0.26	3040	6.02	3.13	0.21
1452	2.56	1.33	0.21	2380	2.18	1.25	0.26	3041	4.79	2.72	0.26
1463	9.02	4.25	0.19	2386	1.29	0.77	0.29	3042	4.06	2.23	0.23
1470X	3.86	1.97	0.21	2388	2.14	1.27	0.29	3064	4.88	2.80	0.26
1473X	1.96	1.01	0.21	2402	1.96	1.02	0.21	3069	3.54	1.84	0.21
1474X	2.36	1.21	0.21	2413	2.33	1.34	0.26	3076	3.29	1.96	0.29
1624D	3.31	1.54	0.19	2416	2.00	1.15	0.26	3081D	3.86	1.97	0.21
1642	3.07	1.58	0.21	2417	1.81	1.03	0.26	3082D	4.42	2.26	0.21
1654	17.89	9.23	0.21	2501	2.16	1.23	0.26	3085D	4.70	2.39	0.21
1655	4.39	2.27	0.21	2503	1.48	0.88	0.29	3110	4.90	2.80	0.26
1699	4.46	2.31	0.21	2534	1.98	1.19	0.29	3111	2.86	1.63	0.26
1701	5.56	2.87	0.21	2570	4.60	2.72	0.29	3113	2.05	1.17	0.26
1710	5.46	2.84	0.21	2585	4.02	2.40	0.29	3114	3.11	1.78	0.26
1741D	2.91	1.03	0.18	2586	2.85	1.63	0.26	3118	2.07	1.24	0.29
1747	1.90	0.98	0.21	2587	3.95	2.34	0.29	3119	0.80	0.50	0.32
1748	3.17	1.65	0.21	2589	1.82	1.04	0.26	3122	2.01	1.20	0.29
1803D	8.45	3.63	0.19	2600	2.18	1.28	0.29	3126	2.77	1.58	0.26
1852D	2.36	0.95	0.18	2623	5.01	2.75	0.24	3131	1.23	0.70	0.26
1853	1.27	0.69	0.23	2651	2.30	1.37	0.29	3132	2.67	1.53	0.26
1860	1.80	1.07	0.29	2660	2.43	1.45	0.29	3145	2.16	1.23	0.26
1924	2.71	1.62	0.29	2670	1.39	0.87	0.32	3146	2.18	1.25	0.26
1925	3.04	1.68	0.24	2683	1.37	0.82	0.29	3169	3.55	2.03	0.26
2001	-	1.66	0.26	2688	3.18	1.89	0.29	3175	3.83	2.19	0.26

* 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, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3179	1.42	0.84	0.29	3830	1.23	0.68	0.23	4470	2.07	1.18	0.26
3180	1.74	1.04	0.29	3851	4.46	2.66	0.29	4484	2.54	1.45	0.26
3188	1.51	0.90	0.29	3865	1.80	1.13	0.32	4493	2.82	1.60	0.26
3220	2.37	1.34	0.26	3881	3.77	2.15	0.26	4511	0.45	0.25	0.23
3223	2.27	1.42	0.32	4000	4.98	2.34	0.19	4557	2.36	1.40	0.29
3224	2.70	1.60	0.29	4021	4.45	2.30	0.21	4558	1.46	0.83	0.26
3227	2.89	1.70	0.29	4024D	3.47	1.78	0.21	4561	-	1.04	0.23
3240	2.36	1.41	0.29	4034	5.32	2.76	0.21	4568	2.52	1.30	0.21
3241	2.90	1.66	0.26	4036	2.32	1.20	0.21	4581	1.03	0.49	0.19
3255	2.12	1.32	0.32	4038	2.63	1.64	0.32	4583	6.44	3.04	0.19
3257	2.72	1.56	0.26	4053	2.63	1.51	0.26	4611	0.61	0.36	0.29
3270	2.75	1.57	0.26	4061	3.53	2.08	0.29	4635	2.77	1.14	0.18
3300	3.68	2.11	0.26	4062	1.84	1.05	0.26	4653	2.10	1.25	0.29
3303	2.38	1.41	0.29	4101	2.63	1.45	0.23	4665	8.13	4.21	0.21
3307	3.26	1.86	0.26	4109	0.60	0.36	0.29	4670	4.65	2.42	0.21
3315	4.15	2.47	0.29	4110	1.34	0.76	0.26	4683	2.64	1.51	0.26
3334	4.49	2.54	0.26	4111	1.65	0.97	0.29	4686	2.02	1.04	0.21
3336	2.84	1.47	0.21	4112	-	0.76	0.26	4692	0.53	0.31	0.29
3365	7.80	4.04	0.21	4113	1.80	1.02	0.26	4693	0.79	0.45	0.26
3372	3.88	2.14	0.24	4114	5.80	3.28	0.26	4703	1.94	1.11	0.26
3373	4.73	2.70	0.26	4130	3.70	2.12	0.26	4717	1.99	1.24	0.32
3383	1.04	0.62	0.29	4131	4.27	2.54	0.29	4720	1.64	0.94	0.26
3385	0.89	0.53	0.29	4133	2.71	1.63	0.29	4740	1.90	0.99	0.21
3400	2.86	1.58	0.24	4149	0.55	0.34	0.32	4741	1.62	0.92	0.26
3507	2.37	1.35	0.26	4150	-	0.34	0.32	4751	3.22	1.70	0.21
3515	1.76	1.01	0.26	4206	2.78	1.59	0.26	4771N	2.27	0.94	0.18
3516X	1.14	0.67	0.29	4207	1.18	0.61	0.21	4777	7.55	3.13	0.18
3548	1.64	0.94	0.26	4239	2.78	1.44	0.21	4825	0.99	0.51	0.21
3559	1.97	1.13	0.26	4240	2.50	1.48	0.29	4828	1.80	0.98	0.23
3574	0.75	0.44	0.29	4243	1.74	0.99	0.26	4829	1.97	0.93	0.19
3581	1.71	1.01	0.29	4244	1.92	1.09	0.26	4902	3.18	1.89	0.29
3612	2.06	1.13	0.23	4250	1.47	0.84	0.26	4923	1.12	0.64	0.26
3620	5.72	2.96	0.21	4251	1.91	1.09	0.26	5020	7.64	3.95	0.21
3629	1.52	0.90	0.29	4263	3.59	2.08	0.27	5022	6.32	2.97	0.19
3632	2.79	1.54	0.23	4273	2.39	1.37	0.26	5037	28.29	11.58	0.18
3634	1.57	0.93	0.29	4279	2.15	1.23	0.26	5040	15.05	6.15	0.18
3635	2.04	1.17	0.26	4282	2.72	1.59	0.28	5057	9.83	4.04	0.18
3638	1.35	0.80	0.29	4283	3.01	1.73	0.26	5059	26.88	11.16	0.18
3642	1.11	0.63	0.26	4299	1.99	1.18	0.29	5069	29.10	11.79	0.19
3643	1.87	1.07	0.26	4301X	1.15	0.67	0.28	5102	6.66	3.12	0.19
3647	2.12	1.16	0.24	4304	3.97	2.19	0.24	5146	6.59	3.40	0.21
3648	1.29	0.77	0.29	4307	1.50	0.94	0.32	5160	3.76	1.76	0.19
3681	0.99	0.59	0.29	4351	1.16	0.66	0.26	5183	4.67	2.41	0.21
3685	1.06	0.63	0.29	4352	1.22	0.73	0.29	5188	5.18	2.68	0.21
3719	1.45	0.59	0.18	4360	1.60	0.94	0.29	5190	4.52	2.34	0.21
3724	4.20	1.97	0.19	4361	1.24	0.74	0.29	5191	0.77	0.44	0.26
3726	7.16	2.93	0.18	4362	-	0.94	0.29	5192	4.05	2.31	0.26
3803	2.26	1.29	0.26	4410	3.34	1.91	0.26	5213	7.02	3.31	0.19
3807	1.80	1.07	0.29	4417X	2.35	1.38	0.29	5215	3.87	2.12	0.23
3808	2.63	1.44	0.23	4420	7.76	3.62	0.19	5221	4.11	2.13	0.21
3821	5.64	3.10	0.24	4431	1.32	0.82	0.32	5222	10.55	4.97	0.19
3822X	4.86	2.65	0.23	4432	1.23	0.76	0.32	5223	4.71	2.45	0.21
3824X	3.85	2.11	0.23	4439	1.90	1.04	0.23	5348	4.61	2.38	0.21
3826	0.94	0.53	0.26	4452	3.24	1.86	0.26	5402	4.16	2.48	0.29
3827	1.68	0.92	0.24	4459	2.50	1.43	0.26	5403	6.54	3.07	0.19

* 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, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5437	5.96	3.09	0.21	6826F	3.98	1.75	0.20	7453N	0.76	-	-
5443	3.84	2.19	0.26	6834	2.75	1.51	0.23	7502	3.25	1.68	0.21
5445	8.18	3.84	0.19	6836	5.48	2.85	0.21	7515	1.67	0.69	0.18
5462	6.58	3.40	0.21	6843F	11.99	4.38	0.16	7520	3.65	2.08	0.26
5472	4.84	1.98	0.18	6845F	10.20	3.75	0.16	7529X	12.56	5.16	0.18
5473	9.82	4.04	0.18	6854	5.39	2.21	0.18	7538	12.39	5.09	0.18
5474	6.50	3.06	0.19	6872F	12.24	4.42	0.16	7539	2.85	1.33	0.19
5478	3.92	2.01	0.21	6874F	18.93	6.92	0.16	7540	6.06	2.50	0.18
5479	6.75	3.71	0.23	6882	4.74	1.93	0.18	7580	3.29	1.71	0.21
5480	5.63	2.63	0.19	6884	7.56	3.05	0.19	7590	5.43	2.98	0.23
5491	3.29	1.54	0.19	7016M	3.60	1.45	0.19	7600	5.77	2.99	0.21
5506	6.80	2.80	0.18	7024M	4.00	1.61	0.19	7601	-	2.99	0.21
5507	4.55	2.13	0.19	7038M	5.37	2.22	0.18	7605	2.74	1.42	0.21
5508	12.74	6.54	0.21	7046M	6.73	2.76	0.18	7610	0.55	0.30	0.23
5535	7.16	3.73	0.21	7047M	7.41	2.77	0.19	7611	-	2.99	0.21
5537	5.54	2.87	0.21	7050M	11.06	4.26	0.18	7612	-	2.99	0.21
5551	17.05	7.06	0.18	7090M	5.97	2.47	0.18	7613	-	2.99	0.21
5606	1.87	0.88	0.19	7098M	7.48	3.06	0.18	7705	8.27	4.55	0.24
5610	6.76	3.87	0.26	7099M	13.86	5.27	0.18	7710	5.03	2.38	0.19
5645	14.10	6.64	0.19	7133	5.85	2.74	0.19	7711	5.03	2.38	0.19
5651	-	6.64	0.19	7151M	7.11	3.33	0.19	7720X	2.52	1.31	0.21
5703	18.21	9.38	0.21	7152M	14.63	6.37	0.19	7723X	3.25	1.34	0.18
5705	14.25	7.50	0.21	7153M	7.90	3.70	0.19	7855	5.17	2.66	0.21
5951	0.34	0.20	0.29	7222	8.17	4.20	0.21	8001	2.92	1.74	0.29
6003	7.06	3.63	0.21	7228	8.16	4.20	0.21	8002	2.09	1.20	0.27
6005	6.23	3.16	0.21	7229	11.34	5.28	0.19	8006	3.06	1.74	0.26
6017	6.08	3.11	0.21	7230	8.03	4.41	0.23	8008	1.54	0.92	0.29
6018	3.76	1.92	0.21	7231	8.54	4.67	0.23	8010	1.43	0.85	0.29
6045	3.39	1.74	0.21	7232	10.56	4.91	0.19	8013	0.49	0.28	0.26
6204	11.31	5.32	0.19	7309F	14.52	5.33	0.16	8015	0.83	0.47	0.26
6206	4.36	1.79	0.18	7313F	3.40	1.24	0.16	8017	1.74	1.04	0.29
6213	2.78	1.30	0.19	7317F	8.21	2.97	0.16	8018	2.47	1.46	0.29
6214	3.17	1.30	0.18	7323FNX	4.37	1.51	0.17	8021	2.22	1.28	0.26
6216	7.63	3.11	0.18	7327F	13.81	5.11	0.16	8031	3.59	2.07	0.27
6217	6.96	3.27	0.19	7333M	5.30	2.14	0.19	8032	2.23	1.33	0.29
6229	4.37	2.05	0.19	7335M	5.89	2.37	0.19	8033	2.16	1.24	0.26
6233	4.21	1.96	0.19	7337M	10.91	4.08	0.19	8037	1.74	1.04	0.29
6235	8.16	3.33	0.18	7350F	10.16	4.13	0.17	8039	2.54	1.52	0.29
6236	11.61	5.98	0.21	7360	4.00	2.07	0.21	8044	3.81	2.09	0.23
6237	1.95	1.01	0.21	7370	6.39	3.65	0.26	8045	0.58	0.35	0.29
6251D	12.00	5.61	0.19	7380	4.98	2.72	0.23	8046	3.00	1.72	0.26
6252D	6.15	2.48	0.18	7382	5.36	3.06	0.26	8047	0.95	0.56	0.29
6260	5.51	2.22	0.19	7390	5.04	2.87	0.26	8058	3.35	1.92	0.26
6306	6.18	2.90	0.19	7394M	6.26	2.52	0.19	8072	0.72	0.43	0.29
6319	6.28	2.96	0.19	7395M	6.96	2.80	0.19	8102	1.51	0.90	0.29
6325	5.76	2.70	0.19	7398M	12.90	4.82	0.19	8103	3.00	1.65	0.24
6400	5.76	3.16	0.23	7402	0.17	0.10	0.26	8105	2.53	1.51	0.29
6503	2.50	1.49	0.29	7403	4.38	2.28	0.21	8106	4.71	2.44	0.21
6504	2.50	1.49	0.29	7405N	1.95	1.01	0.21	8107	4.06	2.10	0.21
6702M*	6.28	3.23	0.21	7420	17.97	7.20	0.19	8111	2.09	1.19	0.26
6703M*	12.93	6.19	0.21	7421	1.66	0.77	0.19	8116	3.24	1.85	0.26
6704M*	6.98	3.60	0.21	7422	2.26	0.92	0.18	8203	5.98	3.43	0.26
6801F	3.02	1.32	0.20	7425	4.13	1.67	0.19	8204	3.16	1.64	0.21
6811	6.47	3.33	0.21	7431N	2.27	0.91	0.19	8209	3.28	1.87	0.26
6824F	8.33	3.40	0.17	7445N	0.65	-	-	8215	3.63	1.88	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

Page S4

Effective April 1, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8227	5.27	2.16	0.18	8837	-	0.92	0.26	9600	2.12	1.25	0.29
8232	4.19	2.17	0.21	8842X	2.23	1.28	0.26	9620	0.99	0.55	0.24
8233	3.32	1.70	0.21	8848X	2.77	1.58	0.26				
8235	5.18	2.97	0.26	8849X	3.28	1.87	0.26				
8236X	6.15	3.17	0.21	8855	0.17	0.10	0.26				
8263	6.38	3.51	0.24	8856	0.17	0.10	0.26				
8264	5.45	2.82	0.21	8864X	1.61	0.92	0.26				
8265	7.06	3.34	0.19	8868	0.48	0.29	0.29				
8279	6.27	2.96	0.19	8869	1.25	0.75	0.29				
8288	9.28	4.85	0.21	8871	0.16	0.09	0.29				
8291	4.59	2.54	0.24	8901	0.22	0.12	0.23				
8292	3.79	2.16	0.26	9012	1.34	0.74	0.23				
8293	11.91	6.15	0.21	9014	2.82	1.61	0.26				
8304	4.76	2.47	0.21	9015	3.54	2.02	0.26				
8350	9.32	4.38	0.19	9016	3.02	1.74	0.26				
8380	2.69	1.48	0.23	9019	2.49	1.29	0.21				
8381	2.74	1.52	0.24	9033	1.87	1.07	0.26				
8385	3.04	1.58	0.21	9040	2.87	1.71	0.29				
8392	2.73	1.57	0.26	9044	1.69	1.01	0.29				
8393	1.83	1.04	0.26	9052	2.06	1.23	0.29				
8500	6.29	3.27	0.21	9058	1.48	0.93	0.32				
8601	0.68	0.37	0.23	9059	-	0.75	0.29				
8602	0.74	0.41	0.23	9060	1.35	0.80	0.29				
8603	0.15	0.08	0.26	9061	1.24	0.78	0.32				
8606	3.35	1.57	0.19	9062	1.42	0.89	0.32				
8709F	4.36	1.61	0.16	9063	1.06	0.64	0.29				
8710X	2.40	1.23	0.21	9077F	1.79	0.83	0.25				
8719	3.40	1.40	0.18	9082	1.31	0.83	0.32				
8720	1.96	1.01	0.21	9083	1.44	0.90	0.32				
8721	0.32	0.17	0.21	9084	1.27	0.73	0.26				
8723	0.17	0.10	0.26	9089	1.07	0.64	0.29				
8725	2.21	1.15	0.21	9093	1.33	0.80	0.29				
8726F	2.72	1.20	0.20	9101	3.25	1.94	0.29				
8734M	0.54	0.28	0.21	9102	2.78	1.60	0.26				
8737M	0.49	0.25	0.21	9154	2.01	1.15	0.26				
8738M	1.00	0.49	0.21	9156	2.87	1.58	0.23				
8742	0.40	0.21	0.21	9170	4.15	1.72	0.18				
8745	5.15	2.86	0.24	9178	6.68	4.22	0.32				
8748	0.69	0.38	0.23	9179	16.16	9.71	0.29				
8755	0.44	0.23	0.21	9180	4.61	2.41	0.21				
8799	0.58	0.33	0.26	9182	2.06	1.19	0.27				
8800	1.10	0.68	0.32	9186	23.13	11.00	0.19				
8803	0.09	0.05	0.21	9220	4.63	2.54	0.23				
8805M	0.23	0.13	0.26	9402	6.31	3.26	0.21				
8810	0.17	0.10	0.26	9403	8.31	3.90	0.19				
8814M	0.21	0.12	0.26	9410	2.98	1.70	0.26				
8815M	0.43	0.23	0.26	9501	2.71	1.49	0.24				
8820	0.15	0.08	0.24	9505	2.73	1.50	0.23				
8824	3.48	2.08	0.29	9516	4.69	2.43	0.21				
8825	1.76	1.10	0.32	9519	4.08	2.11	0.21				
8826	3.17	1.81	0.26	9521	3.85	1.99	0.21				
8831	1.35	0.78	0.27	9522	1.82	1.04	0.26				
8832	0.38	0.22	0.26	9534	9.47	4.43	0.19				
8833	1.58	0.90	0.26	9554	13.19	6.21	0.19				
8835	2.53	1.44	0.26	9586	0.61	0.38	0.32				

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

Effective April 1, 2014

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	0.02	S	3082D	0.07	S
0065D	0.09	S	1741D	0.40	S	3085D	0.09	S
0066D	0.09	S	1803D	0.71	S	4024D	0.03	S
0067D	0.09	S	1852D	0.07	Asb	6251D	0.07	S
1165XD	0.05	S	3081D	0.07	S	6252D	0.05	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 \$3.34. (For coverage written separately for federal benefits only, \$2.09. For coverage written separately for state benefits only, \$1.25.)

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 2.502 and elr x 2.326.

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, 2014

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	2.0%	1.4%	1.2%	1.0%	0.8%	0.5%	0.4%
\$300	2.8%	2.1%	1.7%	1.4%	1.1%	0.8%	0.6%
\$400	3.6%	2.7%	2.2%	1.8%	1.5%	1.0%	0.7%
\$500	4.3%	3.2%	2.7%	2.2%	1.8%	1.2%	0.9%
\$1,000	6.6%	5.1%	4.3%	3.5%	2.9%	2.0%	1.5%
\$1,500	8.1%	6.4%	5.4%	4.5%	3.7%	2.6%	2.0%
\$2,000	9.4%	7.4%	6.3%	5.2%	4.4%	3.1%	2.4%
\$2,500	10.4%	8.2%	7.1%	5.9%	5.0%	3.5%	2.7%
\$5,000	14.6%	11.7%	10.2%	8.7%	7.4%	5.5%	4.2%

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

Employee operated vehicle.....	\$62,600
Leased or rented vehicle.....	\$41,800

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

Minimum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$800

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 \$41,800

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..... 92%

(Multiply a Non-F classification loss cost by a factor of 1.92 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.79) and the adjustment for differences in loss-based expenses (1.07).)

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. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2014

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

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,439	0.04	1,375,737	--	1,451,621	0.44
2,440	--	9,862	0.05	1,451,622	--	1,531,900	0.45
9,863	--	17,443	0.06	1,531,901	--	1,616,966	0.46
17,444	--	25,189	0.07	1,616,967	--	1,707,262	0.47
25,190	--	33,103	0.08	1,707,263	--	1,803,285	0.48
33,104	--	55,368	0.09	1,803,286	--	1,905,600	0.49
55,369	--	82,418	0.10	1,905,601	--	2,014,847	0.50
82,419	--	106,479	0.11	2,014,848	--	2,131,756	0.51
106,480	--	129,906	0.12	2,131,757	--	2,257,163	0.52
129,907	--	153,336	0.13	2,257,164	--	2,392,030	0.53
153,337	--	177,055	0.14	2,392,031	--	2,537,470	0.54
177,056	--	201,223	0.15	2,537,471	--	2,694,779	0.55
201,224	--	225,949	0.16	2,694,780	--	2,865,472	0.56
225,950	--	251,316	0.17	2,865,473	--	3,051,334	0.57
251,317	--	277,391	0.18	3,051,335	--	3,254,481	0.58
277,392	--	304,237	0.19	3,254,482	--	3,477,444	0.59
304,238	--	331,912	0.20	3,477,445	--	3,723,270	0.60
331,913	--	360,472	0.21	3,723,271	--	3,995,669	0.61
360,473	--	389,975	0.22	3,995,670	--	4,299,194	0.62
389,976	--	420,480	0.23	4,299,195	--	4,639,507	0.63
420,481	--	452,047	0.24	4,639,508	--	5,023,727	0.64
452,048	--	484,741	0.25	5,023,728	--	5,460,939	0.65
484,742	--	518,629	0.26	5,460,940	--	5,962,919	0.66
518,630	--	553,784	0.27	5,962,920	--	6,545,211	0.67
553,785	--	590,283	0.28	6,545,212	--	7,228,768	0.68
590,284	--	628,208	0.29	7,228,769	--	8,042,521	0.69
628,209	--	667,648	0.30	8,042,522	--	9,027,585	0.70
667,649	--	708,699	0.31	9,027,586	--	10,244,424	0.71
708,700	--	751,464	0.32	10,244,425	--	11,785,748	0.72
751,465	--	796,056	0.33	11,785,749	--	13,801,319	0.73
796,057	--	842,596	0.34	13,801,320	--	16,549,818	0.74
842,597	--	891,216	0.35	16,549,819	--	20,519,864	0.75
891,217	--	942,062	0.36	20,519,865	--	26,758,497	0.76
942,063	--	995,292	0.37	26,758,498	--	37,988,024	0.77
995,293	--	1,051,077	0.38	37,988,025	--	64,190,231	0.78
1,051,078	--	1,109,610	0.39	64,190,232	--	195,201,203	0.79
1,109,611	--	1,171,098	0.40	195,201,204	AND OVER	0.80	
1,171,099	--	1,235,774	0.41				
1,235,775	--	1,303,892	0.42				
1,303,893	--	1,375,736	0.43				

(a) G	11.65
(b) State Per Claim Accident Limitation	\$291,500
(c) State Multiple Claim Accident Limitation	\$583,000
(d) USL&HW Per Claim Accident Limitation	\$636,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,273,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$13,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.78
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.78.)</i>	

Effective April 1, 2014
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 -- 62,663	29,125	2,010,802 -- 2,069,018	233,000	4,048,961 -- 4,107,202	436,875
62,664 -- 107,849	34,950	2,069,019 -- 2,127,237	238,825	4,107,203 -- 4,165,444	442,700
107,850 -- 159,769	40,775	2,127,238 -- 2,185,457	244,650	4,165,445 -- 4,223,686	448,525
159,770 -- 214,540	46,600	2,185,458 -- 2,243,679	250,475	4,223,687 -- 4,281,928	454,350
214,541 -- 270,644	52,425	2,243,680 -- 2,301,903	256,300	4,281,929 -- 4,340,171	460,175
270,645 -- 327,452	58,250	2,301,904 -- 2,360,127	262,125	4,340,172 -- 4,398,414	466,000
327,453 -- 384,671	64,075	2,360,128 -- 2,418,353	267,950	4,398,415 -- 4,456,656	471,825
384,672 -- 442,149	69,900	2,418,354 -- 2,476,580	273,775	4,456,657 -- 4,514,900	477,650
442,150 -- 499,800	75,725	2,476,581 -- 2,534,809	279,600	4,514,901 -- 4,573,143	483,475
499,801 -- 557,573	81,550	2,534,810 -- 2,593,038	285,425	4,573,144 -- 4,631,386	489,300
557,574 -- 615,433	87,375	2,593,039 -- 2,651,268	291,250	4,631,387 -- 4,689,630	495,125
615,434 -- 673,360	93,200	2,651,269 -- 2,709,498	297,075	4,689,631 -- 4,747,874	500,950
673,361 -- 731,336	99,025	2,709,499 -- 2,767,730	302,900	4,747,875 -- 4,806,118	506,775
731,337 -- 789,353	104,850	2,767,731 -- 2,825,963	308,725	4,806,119 -- 4,864,362	512,600
789,354 -- 847,401	110,675	2,825,964 -- 2,884,196	314,550	4,864,363 -- 4,922,606	518,425
847,402 -- 905,474	116,500	2,884,197 -- 2,942,429	320,375	4,922,607 -- 4,980,851	524,250
905,475 -- 963,569	122,325	2,942,430 -- 3,000,664	326,200	4,980,852 -- 5,039,095	530,075
963,570 -- 1,021,681	128,150	3,000,665 -- 3,058,899	332,025	5,039,096 -- 5,097,340	535,900
1,021,682 -- 1,079,808	133,975	3,058,900 -- 3,117,134	337,850	5,097,341 -- 5,155,584	541,725
1,079,809 -- 1,137,947	139,800	3,117,135 -- 3,175,371	343,675	5,155,585 -- 5,213,829	547,550
1,137,948 -- 1,196,097	145,625	3,175,372 -- 3,233,607	349,500	5,213,830 -- 5,272,074	553,375
1,196,098 -- 1,254,256	151,450	3,233,608 -- 3,291,844	355,325	5,272,075 -- 5,330,319	559,200
1,254,257 -- 1,312,423	157,275	3,291,845 -- 3,350,082	361,150	5,330,320 -- 5,388,565	565,025
1,312,424 -- 1,370,597	163,100	3,350,083 -- 3,408,320	366,975	5,388,566 -- 5,446,810	570,850
1,370,598 -- 1,428,777	168,925	3,408,321 -- 3,466,558	372,800	5,446,811 -- 5,505,055	576,675
1,428,778 -- 1,486,963	174,750	3,466,559 -- 3,524,797	378,625	5,505,056 -- 5,562,875	582,500
1,486,964 -- 1,545,154	180,575	3,524,798 -- 3,583,036	384,450		
1,545,155 -- 1,603,348	186,400	3,583,037 -- 3,641,275	390,275		
1,603,349 -- 1,661,547	192,225	3,641,276 -- 3,699,515	396,100		
1,661,548 -- 1,719,749	198,050	3,699,516 -- 3,757,755	401,925		
1,719,750 -- 1,777,954	203,875	3,757,756 -- 3,815,996	407,750		
1,777,955 -- 1,836,162	209,700	3,815,997 -- 3,874,236	413,575		
1,836,163 -- 1,894,373	215,525	3,874,237 -- 3,932,477	419,400		
1,894,374 -- 1,952,586	221,350	3,932,478 -- 3,990,718	425,225		
1,952,587 -- 2,010,801	227,175	3,990,719 -- 4,048,960	431,050		

For Expected Losses greater than \$5,562,875, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.65) / (\text{Expected Losses} + (700)(11.65))$$

G = 11.65

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

NORTH CAROLINA

RR 1

Exhibit III

Effective April 1, 2014

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.36	1.03	0.92	0.82	0.71	0.57	0.44

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	0.680	0.714	0.731	0.747	0.763	0.785	0.801
\$15,000	0.639	0.678	0.698	0.716	0.736	0.762	0.783
\$20,000	0.605	0.647	0.669	0.690	0.712	0.742	0.766
\$25,000	0.575	0.620	0.644	0.666	0.691	0.724	0.751
\$30,000	0.549	0.596	0.621	0.645	0.672	0.707	0.737
\$35,000	0.525	0.574	0.600	0.625	0.654	0.691	0.724
\$40,000	0.504	0.554	0.581	0.607	0.637	0.677	0.712
\$50,000	0.467	0.519	0.547	0.575	0.607	0.650	0.689
\$75,000	0.398	0.450	0.480	0.510	0.546	0.594	0.641
\$100,000	0.348	0.398	0.430	0.460	0.498	0.549	0.601
\$125,000	0.309	0.358	0.390	0.420	0.459	0.512	0.568
\$150,000	0.278	0.326	0.358	0.389	0.428	0.482	0.540
\$175,000	0.253	0.299	0.331	0.360	0.400	0.455	0.515
\$200,000	0.231	0.275	0.307	0.336	0.376	0.431	0.493
\$225,000	0.213	0.255	0.286	0.315	0.354	0.410	0.473
\$250,000	0.198	0.238	0.269	0.297	0.336	0.391	0.456
\$275,000	0.184	0.223	0.253	0.280	0.318	0.374	0.439
\$300,000	0.172	0.209	0.239	0.265	0.303	0.358	0.423
\$325,000	0.162	0.197	0.226	0.252	0.288	0.343	0.409
\$350,000	0.152	0.186	0.215	0.240	0.276	0.329	0.395
\$375,000	0.144	0.176	0.204	0.228	0.264	0.317	0.383
\$400,000	0.136	0.168	0.195	0.218	0.253	0.305	0.371
\$425,000	0.129	0.160	0.186	0.209	0.243	0.294	0.361
\$450,000	0.123	0.152	0.179	0.201	0.234	0.284	0.350
\$475,000	0.117	0.145	0.171	0.193	0.225	0.275	0.341
\$500,000	0.112	0.139	0.165	0.185	0.217	0.266	0.332
\$600,000	0.095	0.119	0.142	0.161	0.190	0.236	0.301
\$700,000	0.082	0.103	0.125	0.142	0.169	0.212	0.275
\$800,000	0.073	0.092	0.113	0.128	0.153	0.193	0.255
\$900,000	0.066	0.083	0.102	0.116	0.139	0.177	0.237
\$1,000,000	0.059	0.075	0.093	0.106	0.128	0.164	0.221
\$2,000,000	0.029	0.038	0.049	0.057	0.069	0.092	0.135
\$3,000,000	0.019	0.025	0.033	0.038	0.048	0.064	0.099
\$4,000,000	0.014	0.019	0.025	0.029	0.036	0.049	0.078
\$5,000,000	0.012	0.015	0.021	0.024	0.029	0.040	0.064
\$6,000,000	0.009	0.012	0.017	0.019	0.024	0.032	0.054
\$7,000,000	0.008	0.011	0.014	0.016	0.020	0.028	0.046
\$8,000,000	0.007	0.009	0.013	0.015	0.018	0.025	0.041
\$9,000,000	0.007	0.008	0.011	0.013	0.016	0.022	0.037
\$10,000,000	0.006	0.008	0.010	0.012	0.015	0.020	0.033

Effective April 1, 2014

**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	0.756	0.791	0.808	0.825	0.841	0.864	0.880
\$15,000	0.714	0.754	0.775	0.794	0.814	0.841	0.861
\$20,000	0.679	0.723	0.746	0.767	0.790	0.820	0.845
\$25,000	0.648	0.695	0.720	0.743	0.768	0.802	0.830
\$30,000	0.620	0.670	0.696	0.721	0.748	0.785	0.815
\$35,000	0.596	0.647	0.674	0.701	0.730	0.769	0.802
\$40,000	0.573	0.626	0.655	0.682	0.713	0.754	0.790
\$50,000	0.534	0.589	0.619	0.648	0.682	0.726	0.766
\$75,000	0.459	0.515	0.548	0.579	0.617	0.668	0.716
\$100,000	0.405	0.460	0.494	0.526	0.567	0.621	0.675
\$125,000	0.362	0.416	0.451	0.484	0.525	0.582	0.640
\$150,000	0.328	0.381	0.416	0.449	0.491	0.549	0.611
\$175,000	0.299	0.351	0.386	0.418	0.461	0.520	0.584
\$200,000	0.275	0.324	0.359	0.391	0.435	0.495	0.560
\$225,000	0.254	0.301	0.336	0.368	0.411	0.472	0.539
\$250,000	0.237	0.282	0.316	0.348	0.391	0.451	0.520
\$275,000	0.221	0.265	0.298	0.329	0.371	0.432	0.502
\$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	0.323	0.383	0.454
\$375,000	0.173	0.211	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	0.405
\$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	0.171	0.192	0.226	0.278	0.349
\$700,000	0.100	0.125	0.151	0.170	0.201	0.250	0.320
\$800,000	0.089	0.112	0.136	0.154	0.182	0.229	0.297
\$900,000	0.080	0.101	0.123	0.139	0.166	0.210	0.277
\$1,000,000	0.072	0.091	0.112	0.128	0.153	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	0.077	0.117
\$4,000,000	0.018	0.023	0.031	0.035	0.044	0.059	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	0.064
\$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	0.049
\$9,000,000	0.008	0.010	0.014	0.016	0.019	0.026	0.044
\$10,000,000	0.007	0.009	0.013	0.014	0.018	0.024	0.040

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 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
0005	3.05	2.64	-13.4%
0008	2.01	2.29	13.9%
0016	8.86	9.00	1.6%
0034	3.80	3.96	4.2%
0035	2.69	2.66	-1.1%
0036	4.02	3.71	-7.7%
0037	3.51	3.91	11.4%
0042	4.38	4.44	1.4%
0050	7.92	7.07	-10.7%
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	3.37	3.64	8.0%
0083	3.50	3.46	-1.1%
0106	23.05	23.08	0.1%
0113	5.56	5.12	-7.9%
0170	3.35	3.61	7.8%
0251	4.34	4.62	6.5%
0400	6.90	7.22	4.6%
0401	7.71	8.74	13.4%
0763	1.91	1.87	-2.1%
0771	0.40	0.40	0.0%
0908	153.00	148.00	-3.3%
0913	405.00	432.00	6.7%
0917	4.20	4.70	11.9%
1005	11.32	10.26	-9.4%
1164	8.55	7.65	-10.5%
1165	5.08	5.03	-1.0%
1320	2.98	2.85	-4.4%
1322	10.60	10.36	-2.3%
1430	5.86	6.83	16.6%
1438	3.33	4.12	23.7%
1452	2.46	2.56	4.1%
1463	11.32	9.02	-20.3%
1470	3.85	3.86	0.3%
1473	1.97	1.96	-0.5%
1474	2.43	2.36	-2.9%
1624	3.80	3.31	-12.9%
1642	3.50	3.07	-12.3%
1654	14.09	17.89	27.0%
1655	5.04	4.39	-12.9%
1699	4.19	4.46	6.4%
1701	5.22	5.56	6.5%
1710	5.67	5.46	-3.7%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
1741	2.95	2.91	-1.4%
1747	2.02	1.90	-5.9%
1748	3.13	3.17	1.3%
1803	7.93	8.45	6.6%
1852	2.52	2.36	-6.3%
1853	1.36	1.27	-6.6%
1860	1.79	1.80	0.6%
1924	2.75	2.71	-1.5%
1925	3.30	3.04	-7.9%
2002	2.87	2.50	-12.9%
2003	2.81	2.92	3.9%
2014	5.04	4.78	-5.2%
2016	1.81	1.76	-2.8%
2021	2.56	2.25	-12.1%
2039	2.90	2.37	-18.3%
2041	3.55	3.16	-11.0%
2065	3.44	3.74	8.7%
2070	5.33	5.55	4.1%
2081	3.22	2.78	-13.7%
2089	3.06	2.90	-5.2%
2095	4.16	4.25	2.2%
2105	2.46	2.67	8.5%
2110	2.03	1.83	-9.9%
2111	4.47	4.56	2.0%
2112	2.70	2.55	-5.6%
2114	1.50	1.36	-9.3%
2121	2.12	1.62	-23.6%
2130	2.38	2.13	-10.5%
2131	2.49	2.38	-4.4%
2143	2.57	2.55	-0.8%
2157	4.88	4.86	-0.4%
2172	1.94	1.98	2.1%
2174	3.33	3.41	2.4%
2211	7.12	7.97	11.9%
2220	2.83	2.61	-7.8%
2286	1.56	1.57	0.6%
2288	2.89	3.50	21.1%
2300	2.46	2.54	3.3%
2302	1.65	1.78	7.9%
2305	2.82	2.71	-3.9%
2361	1.95	2.14	9.7%
2362	1.66	1.51	-9.0%
2380	2.04	2.18	6.9%
2386	1.42	1.29	-9.2%
2388	2.36	2.14	-9.3%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
2402	2.22	1.96	-11.7%
2413	2.17	2.33	7.4%
2416	1.60	2.00	25.0%
2417	1.97	1.81	-8.1%
2501	2.16	2.16	0.0%
2503	1.34	1.48	10.4%
2534	2.24	1.98	-11.6%
2570	3.68	4.60	25.0%
2585	3.69	4.02	8.9%
2586	2.58	2.85	10.5%
2587	4.31	3.95	-8.4%
2589	1.67	1.82	9.0%
2600	1.75	2.18	24.6%
2623	4.23	5.01	18.4%
2651	2.50	2.30	-8.0%
2660	2.17	2.43	12.0%
2670	1.49	1.39	-6.7%
2683	1.47	1.37	-6.8%
2688	3.34	3.18	-4.8%
2702	16.52	19.43	17.6%
2705	41.61	49.79	19.7%
2709	10.97	10.74	-2.1%
2710	9.33	8.71	-6.6%
2714	4.92	4.55	-7.5%
2727	7.29	7.74	6.2%
2731	3.71	3.56	-4.0%
2735	4.27	4.23	-0.9%
2759	5.07	4.79	-5.5%
2790	1.80	1.75	-2.8%
2791	1.69	1.60	-5.3%
2797	5.85	6.20	6.0%
2799	2.65	2.69	1.5%
2802	3.79	4.06	7.1%
2835	2.50	2.58	3.2%
2836	2.33	2.17	-6.9%
2841	3.71	3.85	3.8%
2881	2.95	2.67	-9.5%
2883	3.29	3.45	4.9%
2913	2.88	2.65	-8.0%
2915	2.79	2.38	-14.7%
2916	3.14	2.85	-9.2%
2923	1.92	1.90	-1.0%
2942	2.08	1.92	-7.7%
2960	3.50	3.61	3.1%
3004	1.35	1.48	9.6%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
3018	2.37	2.73	15.2%
3022	5.34	6.23	16.7%
3027	2.15	2.19	1.9%
3028	4.00	3.49	-12.8%
3030	5.73	5.44	-5.1%
3040	5.75	6.02	4.7%
3041	4.92	4.79	-2.6%
3042	4.11	4.06	-1.2%
3064	4.77	4.88	2.3%
3069	4.71	3.54	-24.8%
3076	3.16	3.29	4.1%
3081	3.40	3.86	13.5%
3082	4.79	4.42	-7.7%
3085	4.68	4.70	0.4%
3110	4.70	4.90	4.3%
3111	2.72	2.86	5.1%
3113	2.03	2.05	1.0%
3114	3.15	3.11	-1.3%
3118	2.35	2.07	-11.9%
3119	0.87	0.80	-8.0%
3122	2.26	2.01	-11.1%
3126	2.44	2.77	13.5%
3131	1.19	1.23	3.4%
3132	2.85	2.67	-6.3%
3145	2.23	2.16	-3.1%
3146	2.26	2.18	-3.5%
3169	3.55	3.55	0.0%
3175	3.07	3.83	24.8%
3179	1.53	1.42	-7.2%
3180	1.87	1.74	-7.0%
3188	1.63	1.51	-7.4%
3220	2.57	2.37	-7.8%
3223	2.54	2.27	-10.6%
3224	2.84	2.70	-4.9%
3227	3.10	2.89	-6.8%
3240	1.98	2.36	19.2%
3241	3.25	2.90	-10.8%
3255	1.70	2.12	24.7%
3257	2.73	2.72	-0.4%
3270	2.44	2.75	12.7%
3300	4.14	3.68	-11.1%
3303	2.14	2.38	11.2%
3307	3.35	3.26	-2.7%
3315	4.34	4.15	-4.4%
3334	3.95	4.49	13.7%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
3336	2.88	2.84	-1.4%
3365	8.62	7.80	-9.5%
3372	3.85	3.88	0.8%
3373	4.78	4.73	-1.0%
3383	1.10	1.04	-5.5%
3385	0.88	0.89	1.1%
3400	2.70	2.86	5.9%
3507	2.29	2.37	3.5%
3515	1.89	1.76	-6.9%
3516	1.30	1.14	-12.3%
3548	1.55	1.64	5.8%
3559	2.27	1.97	-13.2%
3574	0.79	0.75	-5.1%
3581	2.04	1.71	-16.2%
3612	1.95	2.06	5.6%
3620	5.50	5.72	4.0%
3629	1.50	1.52	1.3%
3632	2.57	2.79	8.6%
3634	1.58	1.57	-0.6%
3635	2.11	2.04	-3.3%
3638	1.43	1.35	-5.6%
3642	0.96	1.11	15.6%
3643	1.94	1.87	-3.6%
3647	2.14	2.12	-0.9%
3648	1.38	1.29	-6.5%
3681	1.19	0.99	-16.8%
3685	1.08	1.06	-1.9%
3719	1.49	1.45	-2.7%
3724	4.44	4.20	-5.4%
3726	8.42	7.16	-15.0%
3803	2.17	2.26	4.1%
3807	2.04	1.80	-11.8%
3808	2.19	2.63	20.1%
3821	5.46	5.64	3.3%
3822	4.89	4.86	-0.6%
3824	3.92	3.85	-1.8%
3826	0.98	0.94	-4.1%
3827	1.45	1.68	15.9%
3830	1.50	1.23	-18.0%
3851	3.92	4.46	13.8%
3865	1.78	1.80	1.1%
3881	3.67	3.77	2.7%
4000	5.25	4.98	-5.1%
4021	4.86	4.45	-8.4%
4024	4.04	3.47	-14.1%

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Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
4034	5.71	5.32	-6.8%
4036	2.37	2.32	-2.1%
4038	3.09	2.63	-14.9%
4053	2.79	2.63	-5.7%
4061	4.34	3.53	-18.7%
4062	1.61	1.84	14.3%
4101	2.37	2.63	11.0%
4109	0.64	0.60	-6.3%
4110	1.65	1.34	-18.8%
4111	1.63	1.65	1.2%
4113	1.82	1.80	-1.1%
4114	6.09	5.80	-4.8%
4130	4.26	3.70	-13.1%
4131	4.26	4.27	0.2%
4133	2.89	2.71	-6.2%
4149	0.56	0.55	-1.8%
4206	2.92	2.78	-4.8%
4207	1.12	1.18	5.4%
4239	2.98	2.78	-6.7%
4240	2.29	2.50	9.2%
4243	1.87	1.74	-7.0%
4244	2.12	1.92	-9.4%
4250	1.35	1.47	8.9%
4251	1.86	1.91	2.7%
4263	2.91	3.59	23.4%
4273	2.35	2.39	1.7%
4279	2.16	2.15	-0.5%
4282	2.34	2.72	16.2%
4283	3.56	3.01	-15.4%
4299	2.01	1.99	-1.0%
4301	1.15	1.15	0.0%
4304	3.65	3.97	8.8%
4307	1.30	1.50	15.4%
4351	0.99	1.16	17.2%
4352	1.21	1.22	0.8%
4360	1.67	1.60	-4.2%
4361	1.24	1.24	0.0%
4410	3.67	3.34	-9.0%
4417	2.36	2.35	-0.4%
4420	7.75	7.76	0.1%
4431	1.46	1.32	-9.6%
4432	1.43	1.23	-14.0%
4439	1.91	1.90	-0.5%
4452	3.46	3.24	-6.4%
4459	2.35	2.50	6.4%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
4470	2.26	2.07	-8.4%
4484	2.69	2.54	-5.6%
4493	3.20	2.82	-11.9%
4511	0.43	0.45	4.7%
4557	2.08	2.36	13.5%
4558	1.68	1.46	-13.1%
4568	2.57	2.52	-1.9%
4581	1.20	1.03	-14.2%
4583	6.32	6.44	1.9%
4611	0.64	0.61	-4.7%
4635	2.67	2.77	3.7%
4653	2.22	2.10	-5.4%
4665	7.63	8.13	6.6%
4670	3.72	4.65	25.0%
4683	2.48	2.64	6.5%
4686	1.84	2.02	9.8%
4692	0.56	0.53	-5.4%
4693	0.86	0.79	-8.1%
4703	1.66	1.94	16.9%
4717	2.02	1.99	-1.5%
4720	1.58	1.64	3.8%
4740	2.53	1.90	-24.9%
4741	1.54	1.62	5.2%
4751	3.48	3.22	-7.5%
4771	2.27	2.27	0.0%
4777	7.16	7.55	5.4%
4825	1.10	0.99	-10.0%
4828	1.80	1.80	0.0%
4829	1.95	1.97	1.0%
4902	2.73	3.18	16.5%
4923	1.04	1.12	7.7%
5020	7.94	7.64	-3.8%
5022	5.97	6.32	5.9%
5037	35.83	28.29	-21.0%
5040	20.61	15.05	-27.0%
5057	10.31	9.83	-4.7%
5059	32.28	26.88	-16.7%
5069	34.35	29.10	-15.3%
5102	6.60	6.66	0.9%
5146	6.53	6.59	0.9%
5160	4.07	3.76	-7.6%
5183	4.91	4.67	-4.9%
5188	4.85	5.18	6.8%
5190	4.83	4.52	-6.4%
5191	0.82	0.77	-6.1%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
5192	4.18	4.05	-3.1%
5213	7.37	7.02	-4.7%
5215	3.84	3.87	0.8%
5221	4.26	4.11	-3.5%
5222	10.23	10.55	3.1%
5223	4.87	4.71	-3.3%
5348	4.40	4.61	4.8%
5402	3.48	4.16	19.5%
5403	7.21	6.54	-9.3%
5437	6.17	5.96	-3.4%
5443	3.71	3.84	3.5%
5445	7.97	8.18	2.6%
5462	6.58	6.58	0.0%
5472	6.16	4.84	-21.4%
5473	8.78	9.82	11.8%
5474	6.44	6.50	0.9%
5478	4.26	3.92	-8.0%
5479	5.96	6.75	13.3%
5480	6.46	5.63	-12.8%
5491	4.23	3.29	-22.2%
5506	6.22	6.80	9.3%
5507	4.34	4.55	4.8%
5508	15.21	12.74	-16.2%
5535	7.44	7.16	-3.8%
5537	5.43	5.54	2.0%
5551	16.19	17.05	5.3%
5606	1.71	1.87	9.4%
5610	7.25	6.76	-6.8%
5645	13.78	14.10	2.3%
5703	19.26	18.21	-5.5%
5705	11.59	14.25	23.0%
5951	0.36	0.34	-5.6%
6003	7.60	7.06	-7.1%
6005	6.39	6.23	-2.5%
6017	6.46	6.08	-5.9%
6018	3.59	3.76	4.7%
6045	3.14	3.39	8.0%
6204	11.88	11.31	-4.8%
6206	4.36	4.36	0.0%
6213	2.76	2.78	0.7%
6214	3.35	3.17	-5.4%
6216	7.79	7.63	-2.1%
6217	7.05	6.96	-1.3%
6229	4.11	4.37	6.3%
6233	4.00	4.21	5.3%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
6235	8.80	8.16	-7.3%
6236	12.41	11.61	-6.4%
6237	2.00	1.95	-2.5%
6251	16.44	12.00	-27.0%
6252	7.94	6.15	-22.5%
6260	5.73	5.51	-3.8%
6306	6.54	6.18	-5.5%
6319	6.02	6.28	4.3%
6325	5.83	5.76	-1.2%
6400	6.13	5.76	-6.0%
6503	2.40	2.50	4.2%
6504	2.40	2.50	4.2%
6702	7.05	6.28	-10.9%
6703	14.26	12.93	-9.3%
6704	7.83	6.98	-10.9%
6801	3.27	3.02	-7.6%
6811	5.10	6.47	26.9%
6824	8.75	8.33	-4.8%
6826	4.68	3.98	-15.0%
6834	2.98	2.75	-7.7%
6836	5.40	5.48	1.5%
6843	11.15	11.99	7.5%
6845	12.00	10.20	-15.0%
6854	6.15	5.39	-12.4%
6872	14.39	12.24	-14.9%
6874	20.82	18.93	-9.1%
6882	4.22	4.74	12.3%
6884	8.30	7.56	-8.9%
7016	3.86	3.60	-6.7%
7024	4.29	4.00	-6.8%
7038	5.52	5.37	-2.7%
7046	6.70	6.73	0.4%
7047	7.81	7.41	-5.1%
7050	11.16	11.06	-0.9%
7090	6.13	5.97	-2.6%
7098	7.44	7.48	0.5%
7099	13.55	13.86	2.3%
7133	6.25	5.85	-6.4%
7151	7.59	7.11	-6.3%
7152	15.36	14.63	-4.8%
7153	8.44	7.90	-6.4%
7222	8.75	8.17	-6.6%
7228	8.16	8.16	0.0%
7229	10.90	11.34	4.0%
7230	6.54	8.03	22.8%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
7231	8.95	8.54	-4.6%
7232	10.06	10.56	5.0%
7309	13.33	14.52	8.9%
7313	3.60	3.40	-5.6%
7317	8.15	8.21	0.7%
7323	4.46	4.37	-2.0%
7327	12.01	13.81	15.0%
7333	5.89	5.30	-10.0%
7335	6.54	5.89	-9.9%
7337	11.91	10.91	-8.4%
7350	10.37	10.16	-2.0%
7360	4.26	4.00	-6.1%
7370	6.25	6.39	2.2%
7380	4.70	4.98	6.0%
7382	5.63	5.36	-4.8%
7390	4.48	5.04	12.5%
7394	7.79	6.26	-19.6%
7395	8.66	6.96	-19.6%
7398	15.77	12.90	-18.2%
7402	0.18	0.17	-5.6%
7403	4.59	4.38	-4.6%
7405	1.83	1.95	6.6%
7420	19.01	17.97	-5.5%
7421	1.71	1.66	-2.9%
7422	2.37	2.26	-4.6%
7425	5.36	4.13	-22.9%
7431	2.42	2.27	-6.2%
7445	0.61	0.65	6.6%
7453	0.81	0.76	-6.2%
7502	4.02	3.25	-19.2%
7515	1.97	1.67	-15.2%
7520	3.74	3.65	-2.4%
7529	10.66	12.56	17.8%
7538	14.65	12.39	-15.4%
7539	3.26	2.85	-12.6%
7540	6.58	6.06	-7.9%
7580	3.33	3.29	-1.2%
7590	5.50	5.43	-1.3%
7600	5.34	5.77	8.1%
7605	2.87	2.74	-4.5%
7610	0.52	0.55	5.8%
7705	6.78	8.27	22.0%
7710	4.67	5.03	7.7%
7711	4.67	5.03	7.7%
7720	2.48	2.52	1.6%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
7723	3.48	3.25	-6.6%
7855	5.80	5.17	-10.9%
8001	2.55	2.92	14.5%
8002	2.00	2.09	4.5%
8006	2.99	3.06	2.3%
8008	1.55	1.54	-0.6%
8010	1.51	1.43	-5.3%
8013	0.45	0.49	8.9%
8015	0.84	0.83	-1.2%
8017	1.82	1.74	-4.4%
8018	2.58	2.47	-4.3%
8021	1.90	2.22	16.8%
8031	2.89	3.59	24.2%
8032	2.88	2.23	-22.6%
8033	2.00	2.16	8.0%
8037	1.82	1.74	-4.4%
8039	2.50	2.54	1.6%
8044	3.60	3.81	5.8%
8045	0.69	0.58	-15.9%
8046	2.89	3.00	3.8%
8047	0.88	0.95	8.0%
8058	2.91	3.35	15.1%
8072	0.75	0.72	-4.0%
8102	1.72	1.51	-12.2%
8103	3.01	3.00	-0.3%
8105	2.91	2.53	-13.1%
8106	4.39	4.71	7.3%
8107	4.18	4.06	-2.9%
8111	2.52	2.09	-17.1%
8116	3.38	3.24	-4.1%
8203	5.38	5.98	11.2%
8204	3.13	3.16	1.0%
8209	3.21	3.28	2.2%
8215	3.57	3.63	1.7%
8227	5.27	5.27	0.0%
8232	4.34	4.19	-3.5%
8233	4.25	3.32	-21.9%
8235	5.38	5.18	-3.7%
8236	6.53	6.15	-5.8%
8263	6.96	6.38	-8.3%
8264	5.27	5.45	3.4%
8265	7.49	7.06	-5.7%
8279	6.30	6.27	-0.5%
8288	7.37	9.28	25.9%
8291	5.47	4.59	-16.1%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
8292	3.53	3.79	7.4%
8293	10.47	11.91	13.8%
8304	5.00	4.76	-4.8%
8350	9.30	9.32	0.2%
8380	2.65	2.69	1.5%
8381	2.66	2.74	3.0%
8385	3.39	3.04	-10.3%
8392	2.72	2.73	0.4%
8393	1.83	1.83	0.0%
8500	6.52	6.29	-3.5%
8601	0.78	0.68	-12.8%
8602	0.78	0.74	-5.1%
8603	0.18	0.15	-16.7%
8606	3.56	3.35	-5.9%
8709	4.55	4.36	-4.2%
8710	2.43	2.40	-1.2%
8719	2.97	3.40	14.5%
8720	1.78	1.96	10.1%
8721	0.35	0.32	-8.6%
8723	0.18	0.17	-5.6%
8725	1.78	2.21	24.2%
8726	3.08	2.72	-11.7%
8734	0.53	0.54	1.9%
8737	0.47	0.49	4.3%
8738	0.96	1.00	4.2%
8742	0.39	0.40	2.6%
8745	4.09	5.15	25.9%
8748	0.71	0.69	-2.8%
8755	0.39	0.44	12.8%
8799	0.71	0.58	-18.3%
8800	0.97	1.10	13.4%
8803	0.08	0.09	12.5%
8805	0.24	0.23	-4.2%
8810	0.18	0.17	-5.6%
8814	0.22	0.21	-4.5%
8815	0.44	0.43	-2.3%
8820	0.16	0.15	-6.3%
8824	3.67	3.48	-5.2%
8825	1.89	1.76	-6.9%
8826	3.04	3.17	4.3%
8831	1.38	1.35	-2.2%
8832	0.36	0.38	5.6%
8833	1.61	1.58	-1.9%
8835	2.57	2.53	-1.6%
8842	2.03	2.23	9.9%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
8848	2.66	2.77	4.1%
8849	3.12	3.28	5.1%
8855	0.18	0.17	-5.6%
8856	0.18	0.17	-5.6%
8864	1.64	1.61	-1.8%
8868	0.45	0.48	6.7%
8869	1.15	1.25	8.7%
8871	0.21	0.16	-23.8%
8901	0.21	0.22	4.8%
9012	1.36	1.34	-1.5%
9014	2.79	2.82	1.1%
9015	3.06	3.54	15.7%
9016	3.31	3.02	-8.8%
9019	2.33	2.49	6.9%
9033	2.00	1.87	-6.5%
9040	2.96	2.87	-3.0%
9044	1.71	1.69	-1.2%
9052	1.95	2.06	5.6%
9058	1.56	1.48	-5.1%
9060	1.42	1.35	-4.9%
9061	1.39	1.24	-10.8%
9062	1.46	1.42	-2.7%
9063	1.01	1.06	5.0%
9077	1.56	1.79	14.7%
9082	1.37	1.31	-4.4%
9083	1.37	1.44	5.1%
9084	1.25	1.27	1.6%
9089	0.85	1.07	25.9%
9093	1.34	1.33	-0.7%
9101	2.97	3.25	9.4%
9102	2.77	2.78	0.4%
9154	2.01	2.01	0.0%
9156	2.79	2.87	2.9%
9170	3.30	4.15	25.8%
9178	6.51	6.68	2.6%
9179	19.90	16.16	-18.8%
9180	4.69	4.61	-1.7%
9182	2.04	2.06	1.0%
9186	30.03	23.13	-23.0%
9220	4.65	4.63	-0.4%
9402	6.71	6.31	-6.0%
9403	7.93	8.31	4.8%
9410	2.65	2.98	12.5%
9501	2.51	2.71	8.0%
9505	2.89	2.73	-5.5%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
9516	3.73	4.69	25.7%
9519	3.44	4.08	18.6%
9521	4.04	3.85	-4.7%
9522	1.68	1.82	8.3%
9534	10.07	9.47	-6.0%
9554	13.64	13.19	-3.3%
9586	0.59	0.61	3.4%
9600	1.94	2.12	9.3%
9620	1.01	0.99	-2.0%