

**ADVISORY LOSS COSTS — NOT RATES**

**NORTH CAROLINA**

Advisory loss costs exclude all expenses except loss adjustment expense.

Effective April 1, 2001

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CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
0005	3.11	1.61	0.29	0.37	1925	5.48	3.01	0.31	0.32	2623	3.11	1.51	0.26	0.30
0008	2.84	1.39	0.26	0.27	2001	4.62	2.39	0.29	0.38	2651	1.99	1.12	0.33	0.40
0016	4.64	2.39	0.28	0.36	2002	4.97	2.56	0.28	0.34	2660	2.41	1.30	0.31	0.39
0034	3.99	1.96	0.26	0.33	2003	3.22	1.50	0.27	0.33	2670	2.58	1.40	0.30	0.37
0035	2.64	1.37	0.29	0.35	2014	5.48	2.41	0.24	0.33	2683	2.57	1.46	0.33	0.40
0036	5.61	2.74	0.26	0.37	2016	1.45	0.64	0.24	0.33	2688	1.75	0.96	0.31	0.35
0037	3.90	1.78	0.23	0.32	2021	1.82	0.92	0.27	0.28	2705X*	53.81	22.17	0.21	0.22
0042	5.67	2.89	0.28	0.34	2039	5.07	2.69	0.29	0.30	2706X	21.60	8.60	0.21	0.29
0050	6.15	2.69	0.21	0.24	2041	1.74	0.93	0.30	0.34	2710	6.77	3.02	0.25	0.32
0059D	0.38	0.08	0.21	—	2065	2.30	1.09	0.25	0.27	2714	4.02	1.92	0.25	0.33
0065D	0.07	0.02	0.30	—	2070	2.92	1.33	0.23	0.29	2727X	8.08	2.82	0.17	0.16
0066D	0.07	0.02	0.29	—	2081	4.85	2.71	0.32	0.35	2731	4.89	2.51	0.28	0.31
0067D	0.07	0.02	0.28	—	2089	7.31	3.85	0.30	0.38	2735	3.82	2.12	0.32	0.36
0079	3.28	1.30	0.21	0.29	2095	3.65	1.87	0.28	0.35	2759	6.58	3.45	0.29	0.37
0083	3.97	1.85	0.24	0.28	2105	6.95	3.49	0.28	0.41	2790	2.80	1.56	0.32	0.39
0106	18.21	7.85	0.23	0.29	2110	3.24	1.70	0.29	0.32	2791X	1.79	0.95	0.29	0.41
0113	4.65	2.63	0.33	0.35	2111	2.15	1.13	0.29	0.32	2797X	4.30	2.38	0.32	0.38
0170	3.73	1.93	0.28	0.31	2112	2.09	1.11	0.30	0.35	2802	5.39	2.61	0.26	0.34
0251	3.99	1.95	0.26	0.33	2114	4.75	2.47	0.29	0.37	2812	4.14	2.21	0.30	0.35
0400	7.71	3.55	0.24	0.33	2121	3.65	1.85	0.27	0.23	2835	2.47	1.36	0.31	0.39
0401	11.83	4.79	0.21	0.29	2130	3.44	1.67	0.26	0.32	2836	1.69	0.97	0.32	0.36
0763FN	1.84	—	—	—	2131	1.88	0.93	0.27	0.30	2841	3.68	2.08	0.33	0.35
0771N	0.46	—	—	—	2143	3.38	1.72	0.28	0.35	2881	2.53	1.36	0.30	0.32
0908P	61.00	31.52	0.28	0.31	2150	6.10	3.08	0.27	0.32	2883	3.03	1.58	0.29	0.34
0909P	60.00	32.10	0.30	0.28	2156	3.07	1.61	0.29	0.32	2913	3.16	1.92	0.36	0.36
0912P	283.00	137.88	0.26	0.36	2157	2.62	1.33	0.28	0.30	2915	3.51	1.77	0.28	0.33
0913P	259.00	112.56	0.21	0.25	2172	1.56	0.76	0.25	0.20	2916	3.23	1.86	0.33	0.35
0917	4.32	2.53	0.34	0.35	2174	3.18	1.53	0.24	0.26	2923	4.11	2.06	0.28	0.43
1005*	6.92	1.38	0.19	0.24	2211	6.32	2.90	0.27	0.39	2942	3.23	1.94	0.35	0.36
1164	6.53	2.41	0.20	0.21	2220	2.55	1.21	0.25	0.29	2960	9.68	4.49	0.24	0.37
1165XE	3.38	1.28	0.19	0.23	2286	2.37	1.27	0.30	0.33	3004	2.02	0.90	0.24	0.28
1320	2.97	1.22	0.22	0.29	2288	4.06	2.00	0.26	0.28	3018	4.03	1.94	0.25	0.29
1322	12.87	5.18	0.21	0.26	2300	3.44	1.67	0.25	0.41	3022	2.91	1.61	0.31	0.34
1430	5.81	2.73	0.26	0.29	2302	1.95	1.02	0.29	0.33	3027	2.90	1.54	0.30	0.33
1438	2.60	1.11	0.23	0.32	2305	1.85	0.83	0.22	0.25	3028	3.85	2.09	0.31	0.36
1452	2.38	1.01	0.23	0.24	2361	1.56	0.84	0.30	0.31	3030	6.47	2.56	0.20	0.25
1463	12.00	4.64	0.20	0.27	2362	2.37	1.25	0.29	0.32	3040	6.44	2.93	0.26	0.39
1470	3.84	1.57	0.22	0.27	2380	1.73	0.89	0.28	0.31	3041	3.35	1.74	0.29	0.34
1473X	2.65	1.12	0.23	0.28	2386	1.42	0.71	0.26	0.35	3042	4.22	2.07	0.27	0.41
1474X	2.56	1.09	0.23	0.26	2388	2.32	1.29	0.32	0.36	3064	3.67	1.95	0.30	0.34
1624E	4.23	1.76	0.22	0.28	2402	3.58	1.46	0.22	0.28	3066	4.65	2.34	0.27	0.35
1642	2.65	1.14	0.23	0.28	2413	2.17	1.08	0.27	0.32	3076	2.79	1.48	0.30	0.32
1654	4.15	1.69	0.21	0.25	2416	1.45	0.77	0.29	0.30	3081D	3.59	1.72	0.28	0.33
1655	4.10	1.59	0.20	0.23	2417	2.04	1.14	0.32	0.32	3082D	4.37	2.15	0.30	0.36
1699	4.14	1.99	0.28	0.34	2501	2.17	1.14	0.29	0.33	3085D	3.31	1.63	0.29	0.31
1701	2.86	1.21	0.23	0.26	2503	1.22	0.70	0.33	0.34	3110	5.41	2.86	0.29	0.31
1710	7.23	2.92	0.21	0.29	2534	1.93	1.05	0.31	0.38	3111	4.02	1.83	0.23	0.31
1741D	3.41	1.10	0.21	0.27	2570	4.11	2.08	0.28	0.35	3113	2.55	1.21	0.25	0.35
1747	3.22	1.41	0.24	0.31	2576	3.89	2.20	0.32	0.33	3114	1.54	0.83	0.30	0.35
1748	2.99	1.43	0.28	0.33	2578	3.48	1.93	0.31	0.34	3118	3.36	1.74	0.28	0.29
1803D	5.51	2.17	0.25	0.29	2585	2.86	1.54	0.31	0.36	3119	0.62	0.36	0.33	0.34
1852D	3.28	1.84	0.35	0.23	2586	1.55	0.83	0.30	0.33	3122	2.18	1.13	0.29	0.38
1853	2.69	1.31	0.26	0.36	2587	1.73	0.91	0.29	0.32	3126	2.90	1.43	0.26	0.29
1860	2.55	1.30	0.28	0.37	2589	1.57	0.88	0.32	0.34	3131	1.89	0.91	0.26	0.31
1924	2.71	1.32	0.26	0.28	2600	3.22	1.72	0.30	0.36	3132	3.26	1.67	0.30	0.35

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3145	2.12	1.20	0.32	0.33	3822X	4.00	2.23	0.32	0.36	4452	2.38	1.26	0.29	0.34
3146	2.36	1.20	0.28	0.35	3824X	2.92	1.58	0.30	0.31	4459	2.75	1.36	0.26	0.30
3169	2.53	1.40	0.31	0.34	3826	0.60	0.29	0.26	0.28	4470	1.76	0.76	0.24	0.29
3175	1.16	0.56	0.25	0.31	3827	1.95	1.06	0.31	0.34	4484	2.38	1.22	0.28	0.31
3179	2.01	1.09	0.30	0.34	3830	1.80	0.87	0.28	0.29	4493	3.78	1.87	0.27	0.43
3180	2.23	1.18	0.29	0.31	3851	3.51	1.78	0.28	0.34	4511	0.54	0.28	0.28	0.30
3188	1.36	0.69	0.28	0.35	3865	4.25	2.21	0.28	0.40	4557	1.96	1.08	0.31	0.38
3220	2.89	1.47	0.27	0.28	3881	3.60	1.91	0.29	0.29	4558	1.54	0.78	0.27	0.28
3223	1.91	1.06	0.31	0.39	4000	5.05	2.00	0.20	0.24	4561	1.69	0.80	0.25	0.30
3224	3.98	2.11	0.29	0.32	4021	3.08	1.50	0.26	0.31	4568	1.25	0.59	0.27	0.30
3227	3.92	2.11	0.30	0.32	4024E	6.01	2.77	0.28	0.44	4581	0.84	0.36	0.24	0.35
3240	2.49	1.32	0.29	0.35	4034	5.58	2.45	0.24	0.28	4583	4.37	1.84	0.23	0.31
3241	5.19	2.70	0.29	0.41	4036	2.78	1.29	0.26	0.31	4611	0.84	0.42	0.27	0.31
3255	3.59	1.96	0.30	0.41	4038	4.71	2.83	0.35	0.39	4635	2.18	0.89	0.24	0.32
3257	2.45	1.26	0.28	0.34	4053	1.41	0.76	0.30	0.34	4653	3.47	1.52	0.22	0.33
3270	2.59	1.39	0.30	0.32	4061	4.45	2.27	0.28	0.30	4665	4.77	2.05	0.23	0.30
3300	6.38	3.57	0.31	0.35	4062	1.98	1.07	0.31	0.39	4670	5.74	2.63	0.26	0.32
3303	4.89	2.74	0.32	0.38	4101	3.04	1.62	0.32	0.38	4683	2.07	1.08	0.29	0.30
3307	3.08	1.59	0.28	0.36	4111	1.95	1.06	0.31	0.36	4686	3.93	1.63	0.22	0.29
3315	2.41	1.32	0.31	0.33	4112	1.21	0.64	0.29	0.32	4692	0.62	0.30	0.25	0.29
3334	2.11	1.06	0.27	0.33	4113	1.46	0.78	0.30	0.33	4693	1.42	0.69	0.26	0.32
3336	2.45	1.27	0.28	0.33	4114	3.99	1.95	0.26	0.30	4703	1.14	0.58	0.28	0.35
3365	16.99	7.41	0.25	0.38	4130	4.22	2.19	0.29	0.36	4717	2.51	1.34	0.29	0.31
3372	3.23	1.57	0.28	0.33	4131	3.26	1.81	0.32	0.37	4720	1.45	0.77	0.30	0.34
3373	8.42	4.26	0.28	0.49	4133	3.57	1.64	0.23	0.28	4740	1.69	0.72	0.23	0.31
3383	1.24	0.65	0.29	0.34	4150	1.11	0.63	0.32	0.37	4741	2.86	1.39	0.26	0.34
3385	1.81	0.95	0.29	0.35	4206	3.70	1.59	0.21	0.25	4751	3.90	1.92	0.29	0.40
3400	3.46	1.76	0.28	0.31	4207	1.06	0.55	0.28	0.29	4771N	2.58	1.03	0.23	0.30
3507	2.12	1.10	0.29	0.32	4239	1.81	0.87	0.27	0.28	4777	4.37	1.96	0.25	0.28
3515	2.85	1.28	0.23	0.27	4240	2.97	1.56	0.29	0.35	4825	0.79	0.39	0.29	0.33
3516X	1.16	0.60	0.28	0.36	4243	2.02	1.04	0.28	0.32	4828	2.17	1.04	0.27	0.26
3548	2.06	1.00	0.26	0.28	4244	2.57	1.36	0.29	0.30	4829	2.17	1.04	0.27	0.26
3559	2.32	1.30	0.32	0.37	4250	1.19	0.62	0.29	0.34	4902	5.77	2.93	0.28	0.30
3574	0.66	0.35	0.30	0.33	4251	1.98	1.05	0.30	0.34	4923	1.16	0.58	0.27	0.31
3581	1.68	0.93	0.32	0.38	4263	2.51	1.43	0.33	0.32	5020	6.98	3.11	0.24	0.26
3612	1.94	1.01	0.29	0.33	4273	2.56	1.37	0.30	0.34	5022	6.57	2.73	0.22	0.27
3620	4.99	2.21	0.25	0.32	4279	3.18	1.69	0.30	0.36	5037	32.00	11.93	0.21	0.27
3629	2.02	0.96	0.25	0.33	4282	1.48	0.84	0.32	0.32	5040	18.87	6.18	0.16	0.19
3632	2.92	1.44	0.26	0.29	4283	6.42	2.82	0.22	0.34	5057	12.86	4.41	0.18	0.22
3634	2.58	1.38	0.30	0.33	4299	1.81	0.89	0.26	0.31	5059	25.58	9.37	0.20	0.24
3635	1.56	0.85	0.31	0.35	4301X	1.55	0.72	0.24	0.28	5069	32.50	12.45	0.20	0.27
3638	1.52	0.79	0.29	0.30	4304	3.36	1.76	0.29	0.38	5102	6.11	2.52	0.22	0.25
3642	1.34	0.66	0.26	0.29	4307	2.00	1.13	0.32	0.36	5146	4.84	2.00	0.22	0.25
3643	2.11	1.02	0.26	0.29	4308	1.18	0.70	0.35	0.35	5160	6.01	2.23	0.18	0.22
3647	2.57	1.42	0.30	0.30	4351	0.71	0.37	0.28	0.34	5183	3.74	1.66	0.24	0.27
3648	1.55	0.86	0.32	0.37	4352	1.84	0.91	0.27	0.40	5188	5.81	2.53	0.24	0.28
3681	1.23	0.65	0.29	0.32	4360	1.82	1.00	0.31	0.38	5190	5.05	2.16	0.23	0.27
3685	1.21	0.64	0.29	0.33	4361	0.93	0.48	0.28	0.32	5191	1.29	0.56	0.23	0.26
3719	7.01	2.51	0.18	0.27	4362	0.77	0.38	0.29	0.36	5192	3.52	1.74	0.27	0.33
3724	5.25	2.21	0.22	0.26	4410	3.57	1.79	0.27	0.29	5213	8.95	3.71	0.22	0.29
3726	10.31	3.39	0.17	0.21	4417X	0.87	0.50	0.33	0.38	5215	6.05	2.82	0.24	0.25
3803	4.97	2.53	0.28	0.31	4420	3.31	1.44	0.24	0.28	5221	4.25	1.81	0.23	0.27
3807	2.47	1.33	0.30	0.34	4431	1.85	0.90	0.25	0.31	5222	11.75	4.44	0.21	0.26
3808	3.21	1.49	0.24	0.28	4432	1.40	0.79	0.32	0.36	5223	6.83	3.04	0.25	0.30
3821	3.77	1.68	0.25	0.29	4439	1.67	0.82	0.29	0.36	5348	4.81	1.93	0.20	0.21

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5402	6.46	2.83	0.22	0.27	6824F	4.70	1.71	0.16	0.17	7431N	3.78	1.14	0.14	0.16
5403	10.66	4.59	0.23	0.29	6826F	9.88	3.66	0.18	0.26	7445N	0.18	—	—	—
5437	6.62	2.92	0.24	0.27	6834	4.82	2.41	0.30	0.41	7453N	1.26	—	—	—
5443	3.75	1.72	0.23	0.26	6836	3.66	1.77	0.28	0.32	7502	3.09	1.38	0.25	0.31
5445	7.78	3.45	0.24	0.28	6843F	19.65	7.80	0.19	0.26	7515	1.40	0.54	0.23	0.36
5462	5.50	2.45	0.24	0.28	6845F	11.55	4.34	0.19	0.24	7520	2.53	1.08	0.23	0.29
5472	5.58	2.27	0.21	0.26	6854	5.39	2.12	0.22	0.26	7529X	6.06	2.14	0.20	0.28
5473	5.10	2.13	0.22	0.25	6872F	44.32	17.58	0.20	0.35	7538	13.27	4.81	0.20	0.23
5474	6.98	2.97	0.23	0.28	6874F	21.89	8.47	0.19	0.26	7539	2.24	0.91	0.22	0.28
5478	3.74	1.69	0.25	0.26	6882	6.21	2.25	0.20	0.23	7540	3.09	1.26	0.24	0.31
5479	7.69	3.60	0.27	0.30	6884	12.62	4.43	0.19	0.15	7580	3.05	1.39	0.26	0.31
5480	10.26	4.66	0.25	0.27	7016M	33.45	13.25	0.19	0.31	7590	4.10	1.98	0.26	0.31
5491	4.19	1.72	0.21	0.23	7024M	37.17	14.72	0.19	0.31	7600	2.43	1.06	0.24	0.27
5506	4.45	1.85	0.22	0.21	7038M	13.35	5.29	0.18	0.20	7601	7.44	3.20	0.23	0.30
5507	3.79	1.53	0.21	0.22	7046M	10.20	5.47	0.32	0.35	7605	2.75	1.25	0.26	0.39
5508	7.58	2.82	0.18	0.22	7047M	41.82	16.56	0.19	0.31	7610	0.55	0.27	0.28	0.32
5536	6.15	2.61	0.23	0.27	7050M	16.69	6.61	0.18	0.20	7611	7.98	3.55	0.25	0.33
5538	6.31	2.82	0.25	0.30	7090M	14.83	5.87	0.18	0.20	7612	7.44	3.20	0.23	0.30
5551	18.75	8.00	0.23	0.31	7098M	11.33	6.07	0.32	0.35	7613	2.43	1.06	0.24	0.27
5606	2.65	1.13	0.23	0.27	7099M	12.75	6.83	0.32	0.35	7704	12.11	5.26	0.24	0.35
5610	3.97	2.01	0.27	0.30	7133	3.21	1.32	0.22	0.26	7720X	1.86	0.88	0.27	0.31
5645	13.71	5.73	0.22	0.29	7151Ma	a	a	a	a	7723X	2.11	0.91	0.26	0.32
5651	8.64	3.73	0.23	0.27	7152Ma	a	a	a	a	7855	7.84	3.24	0.22	0.27
5703	21.87	8.71	0.21	0.26	7153Ma	a	a	a	a	8001	1.58	0.83	0.28	0.34
5705	4.21	1.66	0.20	0.22	7222	11.01	4.28	0.20	0.24	8002	1.24	0.68	0.31	0.38
5951	0.41	0.20	0.26	0.33	7228	8.54	3.43	0.20	0.21	8006	2.55	1.25	0.26	0.32
6003	10.56	4.71	0.25	0.28	7229	8.54	3.43	0.20	0.21	8008	1.27	0.66	0.28	0.35
6005	9.36	3.61	0.20	0.25	7230	5.38	2.09	0.19	0.22	8010	1.59	0.82	0.28	0.34
6017X	4.92	1.80	0.18	0.19	7231	7.20	3.57	0.29	0.38	8013	0.43	0.22	0.27	0.33
6018X	4.44	2.09	0.26	0.23	7232	5.77	2.26	0.20	0.22	8015	0.80	0.42	0.29	0.31
6045	6.25	2.29	0.18	0.25	7309F	32.56	12.94	0.18	0.20	8017	1.43	0.76	0.30	0.38
6204	11.12	4.69	0.23	0.30	7313F	6.89	2.74	0.19	0.27	8018	2.52	1.30	0.28	0.34
6206	2.44	0.98	0.24	0.29	7317F	12.69	5.13	0.19	0.23	8021	1.98	0.93	0.24	0.30
6213	4.49	1.75	0.20	0.24	7323FN	4.30	1.61	0.12	0.09	8031	1.79	1.00	0.32	0.38
6214	3.90	1.56	0.20	0.22	7327F	19.32	7.61	0.17	0.18	8032	1.56	0.89	0.33	0.36
6216	5.02	2.09	0.22	0.30	7333M	7.49	2.97	0.20	0.24	8033	1.94	1.07	0.31	0.38
6217	5.76	2.36	0.22	0.26	7335M	8.32	3.29	0.20	0.24	8039	1.48	0.79	0.30	0.37
6229	4.91	2.24	0.23	0.29	7337M	9.36	3.71	0.20	0.24	8044	2.26	1.17	0.28	0.34
6233	12.43	4.59	0.18	0.25	7350F	12.51	5.07	0.19	0.18	8045	1.43	0.76	0.30	0.38
6235	11.88	4.65	0.20	0.24	7360	6.88	3.69	0.32	0.35	8046	1.29	0.70	0.30	0.36
6236	32.06	11.79	0.18	0.28	7370	6.64	3.21	0.26	0.39	8047	1.36	0.74	0.31	0.37
6237	2.66	1.13	0.23	0.27	7380	4.49	1.93	0.23	0.28	8050	0.80	0.44	0.31	0.35
6251D	9.80	3.23	0.17	0.20	7382	4.77	2.20	0.26	0.33	8058	1.73	0.93	0.30	0.34
6252D	8.20	2.69	0.17	0.20	7390	3.95	1.82	0.26	0.31	8072	1.43	0.76	0.30	0.38
6260D	8.20	2.69	0.17	0.20	7394M	31.52	12.48	0.19	0.28	8102	1.49	0.76	0.28	0.31
6306	7.09	2.89	0.21	0.25	7395M	35.02	13.87	0.19	0.28	8103	2.28	1.17	0.28	0.31
6319	5.40	2.24	0.22	0.29	7398M	39.41	15.61	0.19	0.28	8105	3.92	1.78	0.23	0.28
6325	7.98	3.55	0.25	0.33	7403	1.84	1.00	0.31	0.34	8106	6.28	2.86	0.26	0.33
6400	7.09	3.68	0.28	0.31	7405N	0.55	0.24	0.24	0.27	8107	3.62	1.66	0.26	0.30
6504	1.96	0.95	0.26	0.32	7409	18.82	5.34	0.13	0.16	8111	2.77	1.38	0.27	0.30
6702Ma	a	a	a	a	7420	13.74	3.98	0.13	0.18	8116	2.22	1.17	0.29	0.32
6703Ma	a	a	a	a	7421	2.20	0.86	0.20	0.25	8203	4.25	2.08	0.26	0.31
6704Ma	a	a	a	a	7422	3.83	1.05	0.12	0.13	8204	7.12	2.88	0.21	0.26
6801F	3.16	1.41	0.23	0.34	7423	2.20	0.96	0.24	0.30	8209	2.87	1.43	0.27	0.33
6811	2.72	1.16	0.23	0.26	7425	13.74	3.98	0.13	0.18	8215	2.46	1.14	0.26	0.33

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

**ADVISORY LOSS COSTS — NOT RATES**

**NORTH CAROLINA**

Advisory loss costs exclude all expenses except loss adjustment expense.

Effective April 1, 2001

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CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
8227	3.35	1.54	0.25	0.26	8871	0.27	0.13	0.26	0.31					
8232	4.27	2.00	0.27	0.33	8901	0.20	0.09	0.24	0.30					
8233	9.33	3.27	0.16	0.18	9012	0.73	0.38	0.31	0.32					
8235	4.22	2.18	0.28	0.33	9014	2.54	1.28	0.27	0.32					
8236X	3.43	1.42	0.22	0.24	9015	2.80	1.27	0.25	0.31					
8263	5.55	2.66	0.25	0.34	9016	3.00	1.50	0.27	0.40					
8264	4.28	2.27	0.29	0.33	9019	1.84	0.88	0.28	0.32					
8265	4.03	1.90	0.27	0.30	9033	1.63	0.79	0.26	0.28					
8279	4.35	2.37	0.31	0.37	9040*	2.38	1.29	0.30	0.33					
8288	4.03	2.05	0.28	0.37	9044	1.81	0.99	0.31	0.37					
8291	3.58	1.99	0.32	0.36	9052	1.81	0.99	0.31	0.37					
8292	3.27	1.76	0.30	0.33	9058	1.40	0.76	0.31	0.36					
8293	6.33	3.01	0.25	0.25	9059	2.18	1.17	0.30	0.37					
8304	5.38	2.21	0.22	0.28	9060	1.30	0.70	0.30	0.37					
8350	4.11	1.75	0.23	0.26	9061	1.33	0.69	0.28	0.35					
8380	2.78	1.28	0.26	0.32	9062	1.33	0.69	0.28	0.35					
8381	1.58	0.81	0.28	0.34	9063	0.84	0.42	0.31	0.43					
8385	2.76	1.26	0.26	0.30	9077F	1.41	0.67	0.29	0.31					
8392	1.98	1.11	0.32	0.35	9082	1.50	0.86	0.33	0.40					
8393	2.27	1.00	0.24	0.26	9083	1.50	0.86	0.33	0.40					
8500	7.31	3.24	0.26	0.45	9084	1.50	0.86	0.33	0.40					
8601	0.72	0.33	0.26	0.29	9089	1.05	0.47	0.22	0.27					
8606	3.49	1.56	0.25	0.28	9093	1.08	0.61	0.31	0.40					
8709F	5.33	2.13	0.19	0.23	9101	2.18	1.17	0.30	0.37					
8710	2.78	1.03	0.19	0.34	9102	3.48	1.75	0.27	0.36					
8719	2.81	1.21	0.24	0.32	9154	1.52	0.74	0.28	0.36					
8720	1.10	0.47	0.23	0.27	9156	1.42	0.72	0.27	0.36					
8721	0.43	0.19	0.25	0.29	9178	10.62	6.33	0.35	0.44					
8726F	5.04	1.85	0.18	0.25	9179	33.94	16.67	0.26	0.34					
8734Ma	a	a	a	a	9180	3.26	1.74	0.30	0.39					
8737Ma	a	a	a	a	9182	1.78	0.96	0.31	0.42					
8738Ma	a	a	a	a	9186	15.31	5.64	0.18	0.18					
8742	0.48	0.22	0.25	0.29	9220	5.86	3.01	0.29	0.47					
8745	3.22	1.49	0.24	0.34	9402	6.53	2.48	0.19	0.20					
8748	0.75	0.32	0.23	0.27	9403	8.50	3.66	0.24	0.33					
8755	0.40	0.17	0.23	0.28	9410	1.93	0.92	0.26	0.38					
8800	1.57	0.82	0.28	0.39	9501	2.70	1.36	0.27	0.36					
8803	0.11	0.05	0.26	0.32	9505	2.65	1.28	0.25	0.25					
8805Ma	a	a	a	a	9516	1.51	0.69	0.25	0.26					
8810	0.27	0.13	0.26	0.31	9519	1.87	0.86	0.26	0.28					
8814Ma	a	a	a	a	9521	3.74	1.69	0.25	0.26					
8815Ma	a	a	a	a	9522	1.26	0.65	0.28	0.31					
8820	0.27	0.13	0.26	0.30	9534	8.28	3.05	0.18	0.23					
8824	2.46	1.24	0.28	0.35	9554	11.93	4.97	0.23	0.37					
8825	1.59	0.87	0.31	0.37	9586	0.66	0.34	0.27	0.27					
8826	1.83	0.99	0.31	0.37	9600	2.07	0.92	0.22	0.32					
8831	1.14	0.61	0.30	0.41	9620	0.76	0.38	0.29	0.35					
8832	0.30	0.14	0.25	0.28										
8833*	1.00	0.47	0.25	0.30										
8835	1.94	0.99	0.28	0.32										
8837Xa	a	a	a	a										
8848X	2.12	1.14	0.30	0.36										
8849X	2.16	1.11	0.28	0.33										
8868	0.45	0.24	0.30	0.40										
8869	0.45	0.24	0.30	0.40										

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

*Effective April 1, 2001*

**FOOTNOTES**

- a Advisory loss cost for each individual risk must be obtained by Home Office from Rating Organization having jurisdiction.
- D Special disease rule for the classification—See Rule IV of Manual Supplement—Treatment of Disease Coverage.
- E Classification involving specific disease loading. Refer to Home Office for amount.
- 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 federal assessment.
- M Advisory loss cost provides for coverage under Admiralty Law and Federal Employers' Liability Act (FELA).
- 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.

<u>Class Code</u>	<u>Non-Ratable Element Code</u>	<u>Class Code</u>	<u>Non-Ratable Element Code</u>
4771	0771	7405	7445
7323F	0763F	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 \$3.05. (For coverage written separately for federal benefits only, \$0.89. For coverage written separately for state benefits only, \$2.16).
- 2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.
- 8833 The ex-medical advisory loss cost for this classification is \$0.70.
- 9040 The ex-medical advisory loss cost for this classification is \$1.59.

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## ADVISORY MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the footnote instructions for Code 7370 --  
"Taxicab Co.":

Employee operated vehicle	\$41,805.00
Leased or rented vehicle	\$27,870.00

Loss Elimination Ratios - The following percentages are applicable by deductible amount  
and hazard group for total losses on a per claim basis:

	HAZARD GROUP			
	I	II	III	IV
Loss elimination ratios for employers electing a \$100 deductible	1.9%	1.9%	1.0%	0.5%
Loss elimination ratios for employers electing a \$200 deductible	3.3%	3.2%	1.8%	1.4%
Loss elimination ratios for employers electing a \$300 deductible	4.8%	4.6%	2.6%	1.8%
Loss elimination ratios for employers electing a \$400 deductible	6.1%	5.8%	3.0%	2.3%
Loss elimination ratios for employers electing a \$500 deductible	6.5%	6.4%	3.6%	2.5%
Loss elimination ratios for employers electing a \$1,000 deductible	9.1%	8.7%	5.0%	3.7%
Loss elimination ratios for employers electing a \$1,500 deductible	10.5%	9.9%	5.7%	4.3%
Loss elimination ratios for employers electing a \$2,000 deductible	11.9%	11.1%	6.6%	5.0%
Loss elimination ratios for employers electing a \$2,500 deductible	13.2%	12.1%	7.3%	5.6%
Loss elimination ratios for employers electing a \$5,000 deductible	18.4%	17.1%	10.6%	7.7%

Maximum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-b -- "Executive Officers of a corporation" and the footnote instructions for Code 9178 -- "Athletic Team: Non-Contact Sports," Code 9179 -- "Athletic Team: Contact Sports," and Code 9186 -- "Carnival--Traveling" \$1,100.00

Minimum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-a -- "Executive Officers" \$268.00

Per Passenger Seat Surcharge - In accordance with the footnote instructions for classification Code 7421, the surcharge is  
maximum surcharge per aircraft \$1,000.00  
per passenger seat \$100.00

Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule IX-B-5 \$28,100.00

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Rule XII-D-3 "U.S. Longshore and Harbor Workers' Compensation Act" of the Basic Manual. 99%

(Multiply a Non-"F" classification loss cost by a factor of 1.99 to adjust for differences in in benefits (1.66) and differences in loss-based expenses (1.196)).

Effective April 1, 2001

## TABLE OF SPECIFIC DISEASE LOADINGS

Code No.	DISEASE SYMBOLS	
	Asb=Asbestos	S=Silica
	Specific Disease Loadings	Disease Symbol
0059D	0.38	S
0065D	0.07	S
0066D	0.07	S
0067D	0.07	S
1165XE	0.03	S
1624E	0.03	S
1741D +	0.46	S
1803D +	0.46	S
1852D +	0.10	Asb
3081D	0.06	S
3082D	0.07	S
3085D	0.06	S
4024E	0.05	S
6251D +	0.06	S
6252D +	0.07	S
6260D +	0.07	S

+ See Manual Supplement - Treatment of Disease Coverage

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TABLE OF WEIGHTING VALUES  
APPLICABLE TO ALL POLICIES

Expected Losses	Weighting Values	Expected Losses	Weighting Values	
0 --	774	0.04	436,930 -- 461,030	0.44
775 --	3,132	0.05	461,031 -- 486,526	0.45
3,133 --	5,540	0.06	486,527 -- 513,543	0.46
5,541 --	8,000	0.07	513,544 -- 542,220	0.47
8,001 --	10,513	0.08	542,221 -- 572,717	0.48
10,514 --	17,585	0.09	572,718 -- 605,212	0.49
17,586 --	26,175	0.10	605,213 -- 639,908	0.50
26,176 --	33,817	0.11	639,909 -- 677,038	0.51
33,818 --	41,257	0.12	677,039 -- 716,867	0.52
41,258 --	48,699	0.13	716,868 -- 759,700	0.53
48,700 --	56,232	0.14	759,701 -- 805,892	0.54
56,233 --	63,907	0.15	805,893 -- 855,852	0.55
63,908 --	71,760	0.16	855,853 -- 910,064	0.56
71,761 --	79,817	0.17	910,065 -- 969,093	0.57
79,818 --	88,098	0.18	969,094 -- 1,033,612	0.58
88,099 --	96,624	0.19	1,033,613 -- 1,104,424	0.59
96,625 --	105,414	0.20	1,104,425 -- 1,182,498	0.60
105,415 --	114,484	0.21	1,182,499 -- 1,269,010	0.61
114,485 --	123,854	0.22	1,269,011 -- 1,365,409	0.62
123,855 --	133,543	0.23	1,365,410 -- 1,473,491	0.63
133,544 --	143,568	0.24	1,473,492 -- 1,595,518	0.64
143,569 --	153,952	0.25	1,595,519 -- 1,734,375	0.65
153,953 --	164,714	0.26	1,734,376 -- 1,893,802	0.66
164,715 --	175,880	0.27	1,893,803 -- 2,078,736	0.67
175,881 --	187,472	0.28	2,078,737 -- 2,295,832	0.68
187,473 --	199,516	0.29	2,295,832 -- 2,554,277	0.69
199,517 --	212,042	0.30	2,554,278 -- 2,867,130	0.70
212,043 --	225,080	0.31	2,867,131 -- 3,253,594	0.71
225,081 --	238,662	0.32	3,253,595 -- 3,743,113	0.72
238,663 --	252,824	0.33	3,743,114 -- 4,383,251	0.73
252,825 --	267,605	0.34	4,383,252 -- 5,256,166	0.74
267,606 --	283,047	0.35	5,256,166 -- 6,517,038	0.75
283,048 --	299,195	0.36	6,517,039 -- 8,498,406	0.76
299,196 --	316,101	0.37	8,498,407 -- 12,064,866	0.77
316,102 --	333,818	0.38	12,064,867 -- 20,386,597	0.78
333,819 --	352,408	0.39	20,386,598 -- 61,995,232	0.79
352,409 --	371,936	0.40	61,995,233 AND OVER	0.80
371,937 --	392,477	0.41		
392,478 --	414,111	0.42		
414,112 --	436,929	0.43		

(a) State Per Claim Accident Limitation . . . . .	\$92,500
(b) State Multiple Claim Accident Limitation . . . . .	\$185,000
(c) USL&HW Per Claim Accident Limitation . . . . .	\$217,500
(d) USL&HW Multiple Claim Accident Limitation . . . . .	\$435,000
(e) Employers Liability Accident Limitation . . . . .	\$55,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes . . . . .	67%

Cap on Modifications = 1 + (0.00005)((Expected Losses) + (2)(Expected Losses)/(3.70))



Effective April 1, 2001

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

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 19,901	9,250	638,624 -- 657,113	74,000	1,285,936 -- 1,304,433	138,750
19,902 -- 34,252	11,100	657,114 -- 675,603	75,850	1,304,434 -- 1,322,930	140,600
34,253 -- 50,742	12,950	675,604 -- 694,093	77,700	1,322,931 -- 1,341,428	142,450
50,743 -- 68,137	14,800	694,094 -- 712,584	79,550	1,341,429 -- 1,359,925	144,300
68,138 -- 85,955	16,650	712,585 -- 731,076	81,400	1,359,926 -- 1,378,423	146,150
85,956 -- 103,997	18,500	731,077 -- 749,568	83,250	1,378,424 -- 1,396,921	148,000
103,998 -- 122,170	20,350	749,569 -- 768,060	85,100	1,396,922 -- 1,415,418	149,850
122,171 -- 140,425	22,200	768,061 -- 786,553	86,950	1,415,419 -- 1,433,916	151,700
140,426 -- 158,735	24,050	786,554 -- 805,046	88,800	1,433,917 -- 1,452,414	153,550
158,736 -- 177,083	25,900	805,047 -- 823,539	90,650	1,452,415 -- 1,470,912	155,400
177,084 -- 195,459	27,750	823,540 -- 842,033	92,500	1,470,913 -- 1,489,410	157,250
195,460 -- 213,856	29,600	842,034 -- 860,527	94,350	1,489,411 -- 1,507,908	159,100
213,857 -- 232,270	31,450	860,528 -- 879,021	96,200	1,507,909 -- 1,526,406	160,950
232,271 -- 250,695	33,300	879,022 -- 897,516	98,050	1,526,407 -- 1,544,904	162,800
250,696 -- 269,131	35,150	897,517 -- 916,010	99,900	1,544,905 -- 1,563,402	164,650
269,132 -- 287,575	37,000	916,011 -- 934,505	101,750	1,563,403 -- 1,581,901	166,500
287,576 -- 306,026	38,850	934,506 -- 953,000	103,600	1,581,902 -- 1,600,399	168,350
306,027 -- 324,482	40,700	953,001 -- 971,495	105,450	1,600,400 -- 1,618,897	170,200
324,483 -- 342,943	42,550	971,496 -- 989,991	107,300	1,618,898 -- 1,637,396	172,050
342,944 -- 361,408	44,400	989,992 -- 1,008,486	109,150	1,637,397 -- 1,655,894	173,900
361,409 -- 379,876	46,250	1,008,487 -- 1,026,982	111,000	1,655,895 -- 1,674,392	175,750
379,877 -- 398,347	48,100	1,026,983 -- 1,045,478	112,850	1,674,393 -- 1,692,891	177,600
398,348 -- 416,821	49,950	1,045,479 -- 1,063,974	114,700	1,692,892 -- 1,711,389	179,450
416,822 -- 435,297	51,800	1,063,975 -- 1,082,470	116,550	1,711,390 -- 1,729,888	181,300
435,298 -- 453,774	53,650	1,082,471 -- 1,100,967	118,400	1,729,889 -- 1,748,386	183,150
453,775 -- 472,254	55,500	1,100,968 -- 1,119,463	120,250	1,748,387 -- 1,766,750	185,000
472,255 -- 490,735	57,350	1,119,464 -- 1,137,960	122,100		
490,736 -- 509,218	59,200	1,137,961 -- 1,156,456	123,950		
509,219 -- 527,701	61,050	1,156,457 -- 1,174,953	125,800		
527,702 -- 546,186	62,900	1,174,954 -- 1,193,450	127,650		
546,187 -- 564,672	64,750	1,193,451 -- 1,211,947	129,500		
564,673 -- 583,159	66,600	1,211,948 -- 1,230,444	131,350		
583,160 -- 601,646	68,450	1,230,445 -- 1,248,941	133,200		
601,647 -- 620,134	70,300	1,248,942 -- 1,267,438	135,050		
620,135 -- 638,623	72,150	1,267,439 -- 1,285,935	136,900		

For Expected Losses greater than \$1,766,750, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(3.70) / (\text{Expected Losses} + (700)(3.70))$$

$$\text{Cap on Modifications} = 1 + (0.00005)((\text{Expected Losses}) + (2)(\text{Expected Losses})/(3.70))$$

Effective April 1, 2001

1. **Hazard Group Differentials**

I	II	III	IV
1.13	1.00	0.62	0.43

2. **2000 Table of Expected Loss Ranges**

Effective July 1, 2000

3. **Excess Loss Pure Premium Factors**  
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups			
	I	II	III	IV
\$25,000	0.502	0.530	0.639	0.691
\$30,000	0.472	0.505	0.613	0.675
\$35,000	0.445	0.481	0.595	0.659
\$40,000	0.423	0.459	0.575	0.640
\$50,000	0.385	0.425	0.541	0.614
\$75,000	0.323	0.361	0.481	0.552
\$100,000	0.278	0.320	0.430	0.503
\$125,000	0.249	0.287	0.395	0.461
\$150,000	0.225	0.263	0.365	0.431
\$175,000	0.208	0.242	0.337	0.400
\$200,000	0.194	0.226	0.316	0.374
\$250,000	0.170	0.198	0.279	0.334
\$300,000	0.153	0.178	0.253	0.300
\$500,000	0.114	0.133	0.186	0.221
\$1,000,000	0.075	0.088	0.122	0.143
\$2,000,000	0.050	0.059	0.081	0.094
\$5,000,000	0.030	0.034	0.047	0.054

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

Hazard Groups			
I	II	III	IV
0.558	0.589	0.697	0.757
0.525	0.563	0.676	0.740
0.499	0.537	0.657	0.724
0.478	0.519	0.636	0.703
0.438	0.483	0.608	0.677
0.375	0.417	0.544	0.618
0.327	0.372	0.498	0.569
0.296	0.340	0.457	0.529
0.271	0.311	0.421	0.493
0.249	0.290	0.395	0.462
0.234	0.271	0.369	0.435
0.206	0.241	0.330	0.389
0.185	0.215	0.300	0.354
0.138	0.161	0.222	0.260
0.091	0.106	0.145	0.169
0.061	0.071	0.096	0.110
0.036	0.041	0.056	0.065

4. **Retrospective Pure Premium Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.12	0.09	0.07	0.30	0.23	0.18	0.00

5. **State Special Classifications by Hazard Group**

Code No.	HG	Code No.	HG	Code No.	HG	Code No.	HG
1473	III	2727	III	4301	II	8236	III
1474	III	2791	I	4417	II	8837	II
2705	III	2797	II	7529	IV	8848	II
2706	III	3516	II	7723	IV	8849	II