

Effective April 1, 2001

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
0005	4.75	850	1.61	0.29	0.37	1925	8.37	850	3.01	0.31	0.32
0008	4.34	850	1.39	0.26	0.27	2001	7.06	850	2.39	0.29	0.38
0016	7.09	850	2.39	0.28	0.36	2002	7.59	850	2.56	0.28	0.34
0034	6.09	850	1.96	0.26	0.33	2003	4.92	850	1.50	0.27	0.33
0035	4.03	850	1.37	0.29	0.35	2014	8.37	850	2.41	0.24	0.33
0036	8.57	850	2.74	0.26	0.37	2016	2.21	619	0.64	0.24	0.33
0037	5.96	850	1.78	0.23	0.32	2021	2.78	724	0.92	0.27	0.28
0042	8.66	850	2.89	0.28	0.34	2039	7.74	850	2.69	0.29	0.30
0050	9.39	850	2.69	0.21	0.24	2041	2.66	702	0.93	0.30	0.34
0059D	0.58	—	0.08	0.21	—	2065	3.51	850	1.09	0.25	0.27
0065D	0.11	—	0.02	0.30	—	2070	4.46	850	1.33	0.23	0.29
0066D	0.11	—	0.02	0.29	—	2081	7.41	850	2.71	0.32	0.35
0067D	0.11	—	0.02	0.28	—	2089	11.17	850	3.85	0.30	0.38
0079	5.01	850	1.30	0.21	0.29	2095	5.58	850	1.87	0.28	0.35
0083	6.06	850	1.85	0.24	0.28	2105	10.62	850	3.49	0.28	0.41
0106	27.82	850	7.85	0.23	0.29	2110	4.95	850	1.70	0.29	0.32
0113	7.10	850	2.63	0.33	0.35	2111	3.28	817	1.13	0.29	0.32
0170	5.70	850	1.93	0.28	0.31	2112	3.19	800	1.11	0.30	0.35
0251	6.09	850	1.95	0.26	0.33	2114	7.26	850	2.47	0.29	0.37
0400	11.78	850	3.55	0.24	0.33	2121	5.58	850	1.85	0.27	0.23
0401	18.07	A	4.79	0.21	0.29	2130	5.25	850	1.67	0.26	0.32
0763FN	2.81	—	—	—	—	2131	2.87	741	0.93	0.27	0.30
0771N	0.70	—	—	—	—	2143	5.16	850	1.72	0.28	0.35
0908P	93.00	303	31.52	0.28	0.31	2150	9.32	850	3.08	0.27	0.32
0909P	92.00	302	32.10	0.30	0.28	2156	4.69	850	1.61	0.29	0.32
0912P	432.00	642	137.88	0.26	0.36	2157	4.00	850	1.33	0.28	0.30
0913P	396.00	606	112.56	0.21	0.25	2172	2.38	650	0.76	0.25	0.20
0917	6.60	850	2.53	0.34	0.35	2174	4.86	850	1.53	0.24	0.26
1005*	10.57	850	1.38	0.19	0.24	2211	9.65	850	2.90	0.27	0.39
1164	9.97	850	2.41	0.20	0.21	2220	3.90	850	1.21	0.25	0.29
1165XE	5.17	850	1.28	0.19	0.23	2286	3.62	850	1.27	0.30	0.33
1320	4.54	850	1.22	0.22	0.29	2288	6.20	850	2.00	0.26	0.28
1322	19.66	850	5.18	0.21	0.26	2300	5.25	850	1.67	0.25	0.41
1430	8.87	850	2.73	0.26	0.29	2302	2.98	761	1.02	0.29	0.33
1438	3.97	850	1.11	0.23	0.32	2305	2.83	734	0.83	0.22	0.25
1452	3.64	850	1.01	0.23	0.24	2361	2.38	650	0.84	0.30	0.31
1463	18.33	850	4.64	0.20	0.27	2362	3.62	850	1.25	0.29	0.32
1470	5.87	850	1.57	0.22	0.27	2380	2.64	698	0.89	0.28	0.31
1473X	4.05	850	1.12	0.23	0.28	2386	2.17	611	0.71	0.26	0.35
1474X	3.91	850	1.09	0.23	0.26	2388	3.54	850	1.29	0.32	0.36
1624E	6.47	850	1.76	0.22	0.28	2402	5.47	850	1.46	0.22	0.28
1642	4.05	850	1.14	0.23	0.28	2413	3.31	822	1.08	0.27	0.32
1654	6.34	850	1.69	0.21	0.25	2416	2.21	619	0.77	0.29	0.30
1655	6.26	850	1.59	0.20	0.23	2417	3.12	787	1.14	0.32	0.32
1699	6.32	850	1.99	0.28	0.34	2501	3.31	822	1.14	0.29	0.33
1701	4.37	850	1.21	0.23	0.26	2503	1.86	554	0.70	0.33	0.34
1710	11.04	850	2.92	0.21	0.29	2534	2.95	756	1.05	0.31	0.38
1741D	5.21	850	1.10	0.21	0.27	2570	6.28	850	2.08	0.28	0.35
1747	4.92	850	1.41	0.24	0.31	2576	5.94	850	2.20	0.32	0.33
1748	4.57	850	1.43	0.28	0.33	2578	5.32	850	1.93	0.31	0.34
1803D	8.41	850	2.17	0.25	0.29	2585	4.37	850	1.54	0.31	0.36
1852D	5.01	850	1.84	0.35	0.23	2586	2.37	648	0.83	0.30	0.33
1853	4.11	850	1.31	0.26	0.36	2587	2.64	698	0.91	0.29	0.32
1860	3.90	850	1.30	0.28	0.37	2589	2.40	654	0.88	0.32	0.34
1924	4.14	850	1.32	0.26	0.28	2600	4.92	850	1.72	0.30	0.36

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2623	4.75	850	1.51	0.26	0.30	3145	3.24	809	1.20	0.32	0.33
2651	3.04	772	1.12	0.33	0.40	3146	3.60	850	1.20	0.28	0.35
2660	3.68	850	1.30	0.31	0.39	3169	3.86	850	1.40	0.31	0.34
2670	3.94	850	1.40	0.30	0.37	3175	1.77	537	0.56	0.25	0.31
2683	3.93	850	1.46	0.33	0.40	3179	3.07	778	1.09	0.30	0.34
2688	2.67	704	0.96	0.31	0.35	3180	3.41	841	1.18	0.29	0.31
2705X*	82.19	850	22.17	0.21	0.22	3188	2.08	595	0.69	0.28	0.35
2706X	32.99	850	8.60	0.21	0.29	3220	4.41	850	1.47	0.27	0.28
2710	10.34	850	3.02	0.25	0.32	3223	2.92	750	1.06	0.31	0.39
2714	6.14	850	1.92	0.25	0.33	3224	6.08	850	2.11	0.29	0.32
2727X	12.34	850	2.82	0.17	0.16	3227	5.99	850	2.11	0.30	0.32
2731	7.47	850	2.51	0.28	0.31	3240	3.80	850	1.32	0.29	0.35
2735	5.84	850	2.12	0.32	0.36	3241	7.93	850	2.70	0.29	0.41
2759	10.05	850	3.45	0.29	0.37	3255	5.48	850	1.96	0.30	0.41
2790	4.28	850	1.56	0.32	0.39	3257	3.74	850	1.26	0.28	0.34
2791X	2.73	715	0.95	0.29	0.41	3270	3.96	850	1.39	0.30	0.32
2797X	6.57	850	2.38	0.32	0.38	3300	9.75	850	3.57	0.31	0.35
2802	8.23	850	2.61	0.26	0.34	3303	7.47	850	2.74	0.32	0.38
2812	6.32	850	2.21	0.30	0.35	3307	4.70	850	1.59	0.28	0.36
2835	3.77	850	1.36	0.31	0.39	3315	3.68	850	1.32	0.31	0.33
2836	2.58	687	0.97	0.32	0.36	3334	3.22	806	1.06	0.27	0.33
2841	5.62	850	2.08	0.33	0.35	3336	3.74	850	1.27	0.28	0.33
2881	3.86	850	1.36	0.30	0.32	3365	25.95	850	7.41	0.25	0.38
2883	4.63	850	1.58	0.29	0.34	3372	4.93	850	1.57	0.28	0.33
2913	4.83	850	1.92	0.36	0.36	3373	12.86	850	4.26	0.28	0.49
2915	5.36	850	1.77	0.28	0.33	3383	1.89	560	0.65	0.29	0.34
2916	4.93	850	1.86	0.33	0.35	3385	2.76	721	0.95	0.29	0.35
2923	6.28	850	2.06	0.28	0.43	3400	5.29	850	1.76	0.28	0.31
2942	4.93	850	1.94	0.35	0.36	3507	3.24	809	1.10	0.29	0.32
2960	14.79	850	4.49	0.24	0.37	3515	4.35	850	1.28	0.23	0.27
3004	3.09	782	0.90	0.24	0.28	3516X	1.77	537	0.60	0.28	0.36
3018	6.16	850	1.94	0.25	0.29	3548	3.15	793	1.00	0.26	0.28
3022	4.45	850	1.61	0.31	0.34	3559	3.54	850	1.30	0.32	0.37
3027	4.43	850	1.54	0.30	0.33	3574	1.01	397	0.35	0.30	0.33
3028	5.88	850	2.09	0.31	0.36	3581	2.57	685	0.93	0.32	0.38
3030	9.88	850	2.56	0.20	0.25	3612	2.96	758	1.01	0.29	0.33
3040	9.84	850	2.93	0.26	0.39	3620	7.62	850	2.21	0.25	0.32
3041	5.12	850	1.74	0.29	0.34	3629	3.09	782	0.96	0.25	0.33
3042	6.45	850	2.07	0.27	0.41	3632	4.46	850	1.44	0.26	0.29
3064	5.61	850	1.95	0.30	0.34	3634	3.94	850	1.38	0.30	0.33
3066	7.10	850	2.34	0.27	0.35	3635	2.38	650	0.85	0.31	0.35
3076	4.26	850	1.48	0.30	0.32	3638	2.32	639	0.79	0.29	0.30
3081D	5.48	850	1.72	0.28	0.33	3642	2.05	589	0.66	0.26	0.29
3082D	6.68	850	2.15	0.30	0.36	3643	3.22	806	1.02	0.26	0.29
3085D	5.05	850	1.63	0.29	0.31	3647	3.93	850	1.42	0.30	0.30
3110	8.26	850	2.86	0.29	0.31	3648	2.37	648	0.86	0.32	0.37
3111	6.14	850	1.83	0.23	0.31	3681	1.88	558	0.65	0.29	0.32
3113	3.90	850	1.21	0.25	0.35	3685	1.85	552	0.64	0.29	0.33
3114	2.35	645	0.83	0.30	0.35	3719	10.71	850	2.51	0.18	0.27
3118	5.13	850	1.74	0.28	0.29	3724	8.02	850	2.21	0.22	0.26
3119	0.95	386	0.36	0.33	0.34	3726	15.75	850	3.39	0.17	0.21
3122	3.33	826	1.13	0.29	0.38	3803	7.59	850	2.53	0.28	0.31
3126	4.43	850	1.43	0.26	0.29	3807	3.77	850	1.33	0.30	0.34
3131	2.89	745	0.91	0.26	0.31	3808	4.90	850	1.49	0.24	0.28
3132	4.98	850	1.67	0.30	0.35	3821	5.76	850	1.68	0.25	0.29

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3822X	6.11	850	2.23	0.32	0.36	4452	3.64	850	1.26	0.29	0.34
3824X	4.46	850	1.58	0.30	0.31	4459	4.20	850	1.36	0.26	0.30
3826	0.92	380	0.29	0.26	0.28	4470	2.69	708	0.76	0.24	0.29
3827	2.98	761	1.06	0.31	0.34	4484	3.64	850	1.22	0.28	0.31
3830	2.75	719	0.87	0.28	0.29	4493	5.77	850	1.87	0.27	0.43
3851	5.36	850	1.78	0.28	0.34	4511	0.82	362	0.28	0.28	0.30
3865	6.49	850	2.21	0.28	0.40	4557	2.99	763	1.08	0.31	0.38
3881	5.50	850	1.91	0.29	0.29	4558	2.35	645	0.78	0.27	0.28
4000	7.71	850	2.00	0.20	0.24	4561	2.58	687	0.80	0.25	0.30
4021	4.70	850	1.50	0.26	0.31	4568	1.91	563	0.59	0.27	0.30
4024E	9.18	850	2.77	0.28	0.44	4581	1.28	447	0.36	0.24	0.35
4034	8.52	850	2.45	0.24	0.28	4583	6.68	850	1.84	0.23	0.31
4036	4.25	850	1.29	0.26	0.31	4611	1.28	447	0.42	0.27	0.31
4038	7.19	850	2.83	0.35	0.39	4635	3.33	826	0.89	0.24	0.32
4053	2.15	608	0.76	0.30	0.34	4653	5.30	850	1.52	0.22	0.33
4061	6.80	850	2.27	0.28	0.30	4665	7.29	850	2.05	0.23	0.30
4062	3.02	769	1.07	0.31	0.39	4670	8.77	850	2.63	0.26	0.32
4101	4.64	850	1.62	0.32	0.38	4683	3.16	795	1.08	0.29	0.30
4111	2.98	761	1.06	0.31	0.36	4686	6.00	850	1.63	0.22	0.29
4112	1.85	552	0.64	0.29	0.32	4692	0.95	386	0.30	0.25	0.29
4113	2.23	623	0.78	0.30	0.33	4693	2.17	611	0.69	0.26	0.32
4114	6.09	850	1.95	0.26	0.30	4703	1.74	532	0.58	0.28	0.35
4130	6.45	850	2.19	0.29	0.36	4717	3.83	850	1.34	0.29	0.31
4131	4.98	850	1.81	0.32	0.37	4720	2.21	619	0.77	0.30	0.34
4133	5.45	850	1.64	0.23	0.28	4740	2.58	687	0.72	0.23	0.31
4150	1.70	525	0.63	0.32	0.37	4741	4.37	850	1.39	0.26	0.34
4206	5.65	850	1.59	0.21	0.25	4751	5.96	850	1.92	0.29	0.40
4207	1.62	510	0.55	0.28	0.29	4771N	3.94	850	1.03	0.23	0.30
4239	2.76	721	0.87	0.27	0.28	4777	6.68	850	1.96	0.25	0.28
4240	4.54	850	1.56	0.29	0.35	4825	1.21	434	0.39	0.29	0.33
4243	3.09	782	1.04	0.28	0.32	4828	3.31	822	1.04	0.27	0.26
4244	3.93	850	1.36	0.29	0.30	4829	3.31	822	1.04	0.27	0.26
4250	1.82	547	0.62	0.29	0.34	4902	8.81	850	2.93	0.28	0.30
4251	3.02	769	1.05	0.30	0.34	4923	1.77	537	0.58	0.27	0.31
4263	3.83	850	1.43	0.33	0.32	5020	10.66	850	3.11	0.24	0.26
4273	3.91	850	1.37	0.30	0.34	5022	10.04	850	2.73	0.22	0.27
4279	4.86	850	1.69	0.30	0.36	5037	48.88	850	11.93	0.21	0.27
4282	2.26	628	0.84	0.32	0.32	5040	28.82	850	6.18	0.16	0.19
4283	9.81	850	2.82	0.22	0.34	5057	19.64	850	4.41	0.18	0.22
4299	2.76	721	0.89	0.26	0.31	5059	39.07	850	9.37	0.20	0.24
4301X	2.37	648	0.72	0.24	0.28	5069	49.64	850	12.45	0.20	0.27
4304	5.13	850	1.76	0.29	0.38	5102	9.33	850	2.52	0.22	0.25
4307	3.06	776	1.13	0.32	0.36	5146	7.39	850	2.00	0.22	0.25
4308	1.80	543	0.70	0.35	0.35	5160	9.18	850	2.23	0.18	0.22
4351	1.08	410	0.37	0.28	0.34	5183	5.71	850	1.66	0.24	0.27
4352	2.81	730	0.91	0.27	0.40	5188	8.87	850	2.53	0.24	0.28
4360	2.78	724	1.00	0.31	0.38	5190	7.71	850	2.16	0.23	0.27
4361	1.42	473	0.48	0.28	0.32	5191	1.97	574	0.56	0.23	0.26
4362	1.18	428	0.38	0.29	0.36	5192	5.38	850	1.74	0.27	0.33
4410	5.45	850	1.79	0.27	0.29	5213	13.67	850	3.71	0.22	0.29
4417X	1.33	456	0.50	0.33	0.38	5215	9.24	850	2.82	0.24	0.25
4420	5.06	850	1.44	0.24	0.28	5221	6.49	850	1.81	0.23	0.27
4431	2.83	734	0.90	0.25	0.31	5222	17.95	850	4.44	0.21	0.26
4432	2.14	606	0.79	0.32	0.36	5223	10.43	850	3.04	0.25	0.30
4439	2.55	682	0.82	0.29	0.36	5348	7.35	850	1.93	0.20	0.21

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5402	9.87	850	2.83	0.22	0.27	6824F	7.18	850	1.71	0.16	0.17
5403	16.28	850	4.59	0.23	0.29	6826F	15.10	850	3.66	0.18	0.26
5437	10.11	850	2.92	0.24	0.27	6834	7.36	850	2.41	0.30	0.41
5443	5.73	850	1.72	0.23	0.26	6836	5.59	850	1.77	0.28	0.32
5445	11.88	850	3.45	0.24	0.28	6843F	30.04	850	7.80	0.19	0.26
5462	8.40	850	2.45	0.24	0.28	6845F	17.66	850	4.34	0.19	0.24
5472	8.52	850	2.27	0.21	0.26	6854	8.23	850	2.12	0.22	0.26
5473	7.79	850	2.13	0.22	0.25	6872F	67.75	850	17.58	0.20	0.35
5474	10.66	850	2.97	0.23	0.28	6874F	33.46	850	8.47	0.19	0.26
5478	5.71	850	1.69	0.25	0.26	6882	9.49	850	2.25	0.20	0.23
5479	11.75	850	3.60	0.27	0.30	6884	19.28	850	4.43	0.19	0.15
5480	15.67	850	4.66	0.25	0.27	7016M	51.14	100	13.25	0.19	0.31
5491	6.40	850	1.72	0.21	0.23	7024M	56.82	200	14.72	0.19	0.31
5506	6.80	850	1.85	0.22	0.21	7038M	20.41	100	5.29	0.18	0.20
5507	5.79	850	1.53	0.21	0.22	7046M	15.58	100	5.47	0.32	0.35
5508	11.58	850	2.82	0.18	0.22	7047M	63.93	200	16.56	0.19	0.31
5536	9.39	850	2.61	0.23	0.27	7050M	25.52	200	6.61	0.18	0.20
5538	9.64	850	2.82	0.25	0.30	7090M	22.68	200	5.87	0.18	0.20
5551	28.64	850	8.00	0.23	0.31	7098M	17.31	200	6.07	0.32	0.35
5606	4.05	850	1.13	0.23	0.27	7099M	19.48	200	6.83	0.32	0.35
5610	6.06	850	2.01	0.27	0.30	7133	4.90	850	1.32	0.22	0.26
5645	20.94	850	5.73	0.22	0.29	7151Ma	a	100	a	a	a
5651	13.20	850	3.73	0.23	0.27	7152Ma	a	200	a	a	a
5703	33.41	850	8.71	0.21	0.26	7153Ma	a	200	a	a	a
5705	6.43	850	1.66	0.20	0.22	7222	16.82	850	4.28	0.20	0.24
5951	0.63	327	0.20	0.26	0.33	7228	13.04	850	3.43	0.20	0.21
6003	16.13	850	4.71	0.25	0.28	7229	13.04	850	3.43	0.20	0.21
6005	14.30	850	3.61	0.20	0.25	7230	8.22	850	2.09	0.19	0.22
6017X	7.52	850	1.80	0.18	0.19	7231	11.00	850	3.57	0.29	0.38
6018X	6.78	850	2.09	0.26	0.23	7232	8.81	850	2.26	0.20	0.22
6045	9.55	850	2.29	0.18	0.25	7309F	49.77	850	12.94	0.18	0.20
6204	16.99	850	4.69	0.23	0.30	7313F	10.53	850	2.74	0.19	0.27
6206	3.73	850	0.98	0.24	0.29	7317F	19.40	850	5.13	0.19	0.23
6213	6.86	850	1.75	0.20	0.24	7323FN	6.57	850	1.61	0.12	0.09
6214	5.96	850	1.56	0.20	0.22	7327F	29.53	850	7.61	0.17	0.18
6216	7.67	850	2.09	0.22	0.30	7333M	11.43	100	2.97	0.20	0.24
6217	8.80	850	2.36	0.22	0.26	7335M	12.70	200	3.29	0.20	0.24
6229	7.50	850	2.24	0.23	0.29	7337M	14.29	200	3.71	0.20	0.24
6233	18.99	850	4.59	0.18	0.25	7350F	19.12	850	5.07	0.19	0.18
6235	18.15	850	4.65	0.20	0.24	7360	10.51	850	3.69	0.32	0.35
6236	48.97	850	11.79	0.18	0.28	7370	10.14	850	3.21	0.26	0.39
6237	4.06	850	1.13	0.23	0.27	7380	6.86	850	1.93	0.23	0.28
6251D	14.97	850	3.23	0.17	0.20	7382	7.29	850	2.20	0.26	0.33
6252D	12.53	850	2.69	0.17	0.20	7390	6.03	850	1.82	0.26	0.31
6260D	12.53	850	2.69	0.17	0.20	7394M	48.19	100	12.48	0.19	0.28
6306	10.83	850	2.89	0.21	0.25	7395M	53.54	200	13.87	0.19	0.28
6319	8.25	850	2.24	0.22	0.29	7398M	60.24	200	15.61	0.19	0.28
6325	12.19	850	3.55	0.25	0.33	7403	2.81	730	1.00	0.31	0.34
6400	10.83	850	3.68	0.28	0.31	7405N	0.84	415	0.24	0.24	0.27
6504	2.99	763	0.95	0.26	0.32	7409	28.75	850	5.34	0.13	0.16
6702Ma	a	100	a	a	a	7420	20.99	850	3.98	0.13	0.18
6703Ma	a	200	a	a	a	7421	3.36	832	0.86	0.20	0.25
6704Ma	a	200	a	a	a	7422	5.85	850	1.05	0.12	0.13
6801F	4.83	850	1.41	0.23	0.34	7423	3.36	832	0.96	0.24	0.30
6811	4.15	850	1.16	0.23	0.26	7425	20.99	850	3.98	0.13	0.18

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

Effective April 1, 2001

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
7431N	5.77	850	1.14	0.14	0.16	8227	5.12	850	1.54	0.25	0.26
7445N	0.27	—	—	—	—	8232	6.52	850	2.00	0.27	0.33
7453N	1.92	—	—	—	—	8233	14.25	850	3.27	0.16	0.18
7502	4.72	850	1.38	0.25	0.31	8235	6.45	850	2.18	0.28	0.33
7515	2.14	606	0.54	0.23	0.36	8236X	5.24	850	1.42	0.22	0.24
7520	3.86	850	1.08	0.23	0.29	8263	8.48	850	2.66	0.25	0.34
7529X	9.26	850	2.14	0.20	0.28	8264	6.54	850	2.27	0.29	0.33
7538	20.27	850	4.81	0.20	0.23	8265	6.16	850	1.90	0.27	0.30
7539	3.42	843	0.91	0.22	0.28	8279	6.64	850	2.37	0.31	0.37
7540	4.72	850	1.26	0.24	0.31	8288	6.16	850	2.05	0.28	0.37
7580	4.66	850	1.39	0.26	0.31	8291	5.47	850	1.99	0.32	0.36
7590	6.26	850	1.98	0.26	0.31	8292	4.99	850	1.76	0.30	0.33
7600	3.71	850	1.06	0.24	0.27	8293	9.67	850	3.01	0.25	0.25
7601	11.36	850	3.20	0.23	0.30	8304	8.22	850	2.21	0.22	0.28
7605	4.20	850	1.25	0.26	0.39	8350	6.28	850	1.75	0.23	0.26
7610	0.84	365	0.27	0.28	0.32	8380	4.25	850	1.28	0.26	0.32
7611	12.19	850	3.55	0.25	0.33	8381	2.41	656	0.81	0.28	0.34
7612	11.36	850	3.20	0.23	0.30	8385	4.22	850	1.26	0.26	0.30
7613	3.71	850	1.06	0.24	0.27	8392	3.02	769	1.11	0.32	0.35
7704	18.50	850	5.26	0.24	0.35	8393	3.47	850	1.00	0.24	0.26
7720X	2.84	735	0.88	0.27	0.31	8500	11.17	850	3.24	0.26	0.45
7723X	3.22	806	0.91	0.26	0.32	8601	1.10	414	0.33	0.26	0.29
7855	11.98	850	3.24	0.22	0.27	8606	5.33	850	1.56	0.25	0.28
8001	2.41	656	0.83	0.28	0.34	8709F	8.15	850	2.13	0.19	0.23
8002	1.89	560	0.68	0.31	0.38	8710	4.25	850	1.03	0.19	0.34
8006	3.90	850	1.25	0.26	0.32	8719	4.29	850	1.21	0.24	0.32
8008	1.94	569	0.66	0.28	0.35	8720	1.68	521	0.47	0.23	0.27
8010	2.43	660	0.82	0.28	0.34	8721	0.66	332	0.19	0.25	0.29
8013	0.66	332	0.22	0.27	0.33	8726F	7.70	850	1.85	0.18	0.25
8015	1.22	436	0.42	0.29	0.31	8734Ma	a	200	a	a	a
8017	2.18	613	0.76	0.30	0.38	8737Ma	a	100	a	a	a
8018	3.85	850	1.30	0.28	0.34	8738Ma	a	200	a	a	a
8021	3.02	769	0.93	0.24	0.30	8742	0.73	345	0.22	0.25	0.29
8031	2.73	715	1.00	0.32	0.38	8745	4.92	850	1.49	0.24	0.34
8032	2.38	650	0.89	0.33	0.36	8748	1.15	423	0.32	0.23	0.27
8033	2.96	758	1.07	0.31	0.38	8755	0.61	323	0.17	0.23	0.28
8039	2.26	628	0.79	0.30	0.37	8800	2.40	654	0.82	0.28	0.39
8044	3.45	848	1.17	0.28	0.34	8803	0.17	241	0.05	0.26	0.32
8045	2.18	613	0.76	0.30	0.38	8805Ma	a	200	a	a	a
8046	1.97	574	0.70	0.30	0.36	8810	0.41	286	0.13	0.26	0.31
8047	2.08	595	0.74	0.31	0.37	8814Ma	a	100	a	a	a
8050	1.22	436	0.44	0.31	0.35	8815Ma	a	200	a	a	a
8058	2.64	698	0.93	0.30	0.34	8820	0.41	286	0.13	0.26	0.30
8072	2.18	613	0.76	0.30	0.38	8824	3.76	850	1.24	0.28	0.35
8102	2.28	632	0.76	0.28	0.31	8825	2.43	660	0.87	0.31	0.37
8103	3.48	850	1.17	0.28	0.31	8826	2.80	728	0.99	0.31	0.37
8105	5.99	850	1.78	0.23	0.28	8831	1.74	532	0.61	0.30	0.41
8106	9.59	850	2.86	0.26	0.33	8832	0.46	295	0.14	0.25	0.28
8107	5.53	850	1.66	0.26	0.30	8833*	1.53	493	0.47	0.25	0.30
8111	4.23	850	1.38	0.27	0.30	8835	2.96	758	0.99	0.28	0.32
8116	3.39	837	1.17	0.29	0.32	8837Xa	a	a	a	a	a
8203	6.49	850	2.08	0.26	0.31	8848X	3.24	809	1.14	0.30	0.36
8204	10.88	850	2.88	0.21	0.26	8849X	3.30	821	1.11	0.28	0.33
8209	4.38	850	1.43	0.27	0.33	8868	0.69	338	0.24	0.30	0.40
8215	3.76	850	1.14	0.26	0.33	8869	0.69	338	0.24	0.30	0.40

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective April 1, 2001

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
8871	0.41	286	0.13	0.26	0.31						
8901	0.31	267	0.09	0.24	0.30						
9012	1.12	417	0.38	0.31	0.32						
9014	3.88	850	1.28	0.27	0.32						
9015	4.28	850	1.27	0.25	0.31						
9016	4.58	850	1.50	0.27	0.40						
9019	2.81	730	0.88	0.28	0.32						
9033	2.49	671	0.79	0.26	0.28						
9040*	3.64	850	1.29	0.30	0.33						
9044	2.76	721	0.99	0.31	0.37						
9052	2.76	721	0.99	0.31	0.37						
9058	2.14	606	0.76	0.31	0.36						
9059	3.33	826	1.17	0.30	0.37						
9060	1.99	578	0.70	0.30	0.37						
9061	2.03	586	0.69	0.28	0.35						
9062	2.03	586	0.69	0.28	0.35						
9063	1.28	447	0.42	0.31	0.43						
9077F	2.16	610	0.67	0.29	0.31						
9082	2.29	634	0.86	0.33	0.40						
9083	2.29	634	0.86	0.33	0.40						
9084	2.29	634	0.86	0.33	0.40						
9089	1.60	506	0.47	0.22	0.27						
9093	1.65	515	0.61	0.31	0.40						
9101	3.33	826	1.17	0.30	0.37						
9102	5.32	850	1.75	0.27	0.36						
9154	2.32	639	0.74	0.28	0.36						
9156	2.17	611	0.72	0.27	0.36						
9178	16.22	850	6.33	0.35	0.44						
9179	51.84	850	16.67	0.26	0.34						
9180	4.98	850	1.74	0.30	0.39						
9182	2.72	713	0.96	0.31	0.42						
9186	23.39	850	5.64	0.18	0.18						
9220	8.95	850	3.01	0.29	0.47						
9402	9.97	850	2.48	0.19	0.20						
9403	12.98	850	3.66	0.24	0.33						
9410	2.95	756	0.92	0.26	0.38						
9501	4.12	850	1.36	0.27	0.36						
9505	4.05	850	1.28	0.25	0.25						
9516	2.31	637	0.69	0.25	0.26						
9519	2.86	739	0.86	0.26	0.28						
9521	5.71	850	1.69	0.25	0.26						
9522	1.92	565	0.65	0.28	0.31						
9534	12.65	850	3.05	0.18	0.23						
9554	18.22	850	4.97	0.23	0.37						
9586	1.01	397	0.34	0.27	0.27						
9600	3.16	795	0.92	0.22	0.32						
9620	1.16	425	0.38	0.29	0.35						

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

Effective April 1, 2001

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

- a Rate for each individual risk must be obtained by Home Office from Rating Organization having jurisdiction.
- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- 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 Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions.
- M Rate 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 rate 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 Rate includes a non-ratable disease element of \$4.66. (For coverage written separately for federal benefits only, \$1.36. For coverage written separately for state benefits only, \$3.30).
- 2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.
- 8833 The ex-medical rate for this classification is \$1.07.
- 9040 The ex-medical rate for this classification is \$2.44.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY**NORTH CAROLINA**

**Effective April 1, 2001
APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

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

Expense Constant applicable in accordance with Basic Manual Rule VI-D-3	\$210.00
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Loss Sensitive Rating Plan (LSRP) - The factors which are used in the calculation of the LSRP are as follows:

Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.160
Tax Multiplier	1.031
LSRP Development Factors	
1st Adjustment	0.25
2nd Adjustment	0.19
3rd Adjustment	0.15
4th Adjustment	0.00

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

**Effective April 1, 2001
APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

MISCELLANEOUS VALUES

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

Premium Reduction Percentages - 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
Percentage premium reduction for employers electing a \$100 deductible	1.1%	1.1%	0.6%	0.3%
Percentage premium reduction for employers electing a \$200 deductible	1.8%	1.8%	1.0%	0.8%
Percentage premium reduction for employers electing a \$300 deductible	2.7%	2.5%	1.4%	1.0%
Percentage premium reduction for employers electing a \$400 deductible	3.4%	3.2%	1.7%	1.3%
Percentage premium reduction for employers electing a \$500 deductible	3.6%	3.5%	2.0%	1.4%
Percentage premium reduction for employers electing a \$1,000 deductible	5.0%	4.8%	2.8%	2.0%
Percentage premium reduction for employers electing a \$1,500 deductible	5.8%	5.5%	3.1%	2.4%
Percentage premium reduction for employers electing a \$2,000 deductible	6.6%	6.1%	3.6%	2.8%
Percentage premium reduction for employers electing a \$2,500 deductible	7.3%	6.7%	4.0%	3.1%
Percentage premium reduction for employers electing a \$5,000 deductible	10.1%	9.4%	5.8%	4.2%

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 rate by a factor of 1.99 to adjust for differences in benefits (1.66) and differences in loss-based expenses (1.196)).

Effective April 1, 2001
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

TABLE OF SPECIFIC DISEASE LOADINGS

Asb=Asbestos	DISEASE SYMBOLS	
Code No.	Specific Disease Loadings	S=Silica Disease Symbol
0059D	0.58	S
0065D	0.11	S
0066D	0.11	S
0067D	0.11	S
1165XE	0.05	S
1624E	0.05	S
1741D +	0.70	S
1803D +	0.70	S
1852D +	0.15	Asb
3081D	0.09	S
3082D	0.11	S
3085D	0.09	S
4024E	0.08	S
6251D +	0.09	S
6252D +	0.11	S
6260D +	0.11	S

+ See Manual Supplement - Treatment of Disease Coverage

Effective April 1, 2001

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):

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

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

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

**NORTH CAROLINA
RR 1**

Effective April 1, 2001
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

1.	<p>Hazard Group Differentials</p> <table border="1"> <thead> <tr> <th>I</th> <th>II</th> <th>III</th> <th>IV</th> </tr> </thead> <tbody> <tr> <td>1.13</td> <td>1.00</td> <td>0.62</td> <td>0.43</td> </tr> </tbody> </table>	I	II	III	IV	1.13	1.00	0.62	0.43	2.	<p>Tax Multipliers</p> <p>a. State (non-F Classes) 1.031</p> <p>b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage 1.178</p>
I	II	III	IV								
1.13	1.00	0.62	0.43								

3.	<p>Expected Loss Ratio</p> <p>0.7126</p>	<p>Expected Loss and Allocated Expense Ratio</p> <p>0.7632</p>	4.	<p>Expense Ratio</p> <p>0.257</p>	<p>Expense Ratio Loaded for ALAE Option</p> <p>0.206</p>
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5. **2000 Table of Expected Loss Ranges**
Effective July 1, 2000

6.	<p>Excess Loss Factors (Applicable to New and Renewal Policies)</p>	<p>Excess Loss and Allocated Expense Factors (Applicable to New and Renewal Policies)</p>
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Per Accident Limitation	Hazard Groups				Hazard Groups			
	I	II	III	IV	I	II	III	IV
\$25,000	0.415	0.438	0.528	0.572	0.461	0.487	0.576	0.626
\$30,000	0.390	0.418	0.507	0.558	0.434	0.466	0.559	0.611
\$35,000	0.368	0.398	0.492	0.544	0.412	0.444	0.543	0.598
\$40,000	0.350	0.380	0.475	0.529	0.395	0.429	0.526	0.581
\$50,000	0.319	0.351	0.447	0.507	0.362	0.399	0.502	0.559
\$75,000	0.267	0.299	0.398	0.456	0.310	0.345	0.450	0.511
\$100,000	0.230	0.264	0.356	0.415	0.270	0.308	0.411	0.470
\$125,000	0.206	0.237	0.326	0.381	0.245	0.281	0.378	0.437
\$150,000	0.186	0.217	0.301	0.356	0.224	0.257	0.348	0.408
\$175,000	0.172	0.200	0.279	0.331	0.206	0.240	0.327	0.382
\$200,000	0.160	0.187	0.261	0.309	0.193	0.224	0.305	0.359
\$250,000	0.140	0.164	0.231	0.276	0.170	0.199	0.272	0.321
\$300,000	0.126	0.148	0.209	0.248	0.153	0.178	0.248	0.292
\$500,000	0.094	0.110	0.154	0.182	0.114	0.133	0.183	0.215
\$1,000,000	0.062	0.073	0.101	0.118	0.076	0.088	0.120	0.140
\$2,000,000	0.041	0.048	0.067	0.078	0.050	0.059	0.079	0.091
\$5,000,000	0.025	0.029	0.039	0.045	0.030	0.034	0.047	0.053

7. **Retrospective Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.10	0.07	0.06	0.25	0.19	0.15	0.00

8. **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