

**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, 2024

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.31	0.89	0.45	2070	2.34	1.52	0.43	2799	2.92	1.90	0.43
0008	1.01	0.69	0.45	2081	1.70	1.24	0.49	2802	1.96	1.28	0.43
0016	1.93	1.13	0.38	2089	1.01	0.69	0.45	2835	1.08	0.79	0.49
0034	1.63	1.07	0.43	2095	1.37	0.89	0.43	2836	1.19	0.87	0.49
0035	0.98	0.65	0.43	2105	1.63	1.19	0.49	2841	1.53	1.05	0.45
0036	1.66	1.13	0.45	2110	1.36	0.92	0.45	2881	1.27	0.92	0.49
0037	1.61	0.95	0.38	2111	0.93	0.63	0.45	2883	1.67	1.14	0.45
0042	2.09	1.37	0.43	2112	2.02	1.37	0.45	2915	1.18	0.69	0.38
0050	2.92	1.71	0.38	2114	0.98	0.72	0.49	2916	1.46	0.86	0.38
0059D	-	-	-	2121	0.62	0.45	0.49	2923	0.71	0.51	0.49
0065D	-	-	-	2130	1.03	0.67	0.43	2960	1.89	1.23	0.43
0066D	-	-	-	2131	0.76	0.52	0.45	3004	0.68	0.37	0.35
0067D	-	-	-	2143	1.09	0.79	0.49	3018	1.35	0.73	0.35
0079	0.97	0.64	0.43	2157	1.60	1.08	0.45	3022	1.78	1.21	0.45
0083	1.93	1.26	0.43	2172	0.79	0.46	0.38	3027	0.90	0.53	0.38
0106	5.49	2.97	0.35	2174	1.50	1.03	0.45	3028	1.41	0.83	0.38
0113	1.80	1.23	0.45	2211	3.09	1.81	0.38	3030	2.11	1.23	0.38
0170	1.02	0.69	0.45	2220	1.26	0.82	0.43	3040	1.83	1.19	0.43
0251	2.07	1.35	0.43	2286	-	0.82	0.43	3041	1.46	0.95	0.43
0401	3.61	1.95	0.35	2288	1.93	1.31	0.45	3042	1.38	0.90	0.43
0771N	0.21	-	-	2302	0.92	0.60	0.43	3064	1.40	0.92	0.43
0908P	79.00	51.80	0.43	2305	1.16	0.68	0.38	3076	1.22	0.83	0.45
0913P	194.00	126.74	0.43	2361	0.90	0.60	0.43	3081D	1.49	0.97	0.43
0917	1.78	1.30	0.49	2362	1.26	0.86	0.45	3082D	1.60	0.94	0.38
1005	3.28	1.59	0.33	2380	0.88	0.60	0.45	3085D	2.07	1.36	0.43
1164	1.69	0.83	0.33	2388	0.53	0.39	0.49	3110	1.64	1.08	0.43
1165XD	1.35	0.66	0.33	2402	1.09	0.64	0.38	3111	1.17	0.80	0.45
1320	0.91	0.48	0.35	2413	1.13	0.74	0.43	3113	0.82	0.53	0.43
1322	4.10	2.00	0.33	2416	1.22	0.84	0.45	3114	1.14	0.74	0.43
1430	2.51	1.48	0.38	2417	0.75	0.51	0.45	3118	0.77	0.56	0.49
1438	1.79	1.04	0.38	2501	1.05	0.71	0.45	3119	0.31	0.24	0.52
1452	0.97	0.56	0.38	2503	0.52	0.35	0.45	3122	0.94	0.68	0.49
1463	3.81	1.87	0.33	2570	1.51	1.03	0.45	3126	0.71	0.46	0.43
1472	1.24	0.72	0.38	2585	1.41	0.92	0.43	3131	0.65	0.43	0.43
1624D	1.44	0.77	0.35	2586	1.46	1.00	0.45	3132	1.07	0.73	0.45
1642	1.16	0.68	0.38	2587	1.32	0.89	0.45	3145	0.79	0.52	0.43
1654	3.67	2.13	0.38	2589	0.89	0.59	0.43	3146	0.83	0.54	0.43
1699	1.20	0.71	0.38	2600	2.03	1.37	0.45	3169	1.05	0.71	0.45
1701	1.20	0.65	0.35	2623	2.48	1.46	0.38	3179	0.74	0.50	0.45
1710	2.09	1.22	0.38	2651	0.64	0.43	0.45	3180	0.92	0.62	0.45
1741	-	0.65	0.35	2660	1.01	0.74	0.49	3188	0.69	0.45	0.43
1747	1.16	0.67	0.38	2670	-	0.68	0.45	3220	0.98	0.64	0.43
1748	2.00	1.18	0.38	2683	-	0.71	0.45	3224	1.48	1.07	0.49
1803D	2.98	1.75	0.38	2688	0.99	0.68	0.45	3227	1.56	1.05	0.45
1853	-	0.65	0.35	2702	9.96	4.91	0.33	3240	-	0.86	0.45
1924	1.44	0.98	0.45	2705X*	26.45	14.19	0.35	3241	1.27	0.86	0.45
1925	1.82	1.20	0.43	2709	3.63	1.94	0.35	3255	1.05	0.77	0.49
2002	1.58	1.07	0.45	2710	3.41	2.00	0.38	3257	1.27	0.86	0.45
2003	1.36	0.88	0.43	2714	1.78	1.22	0.45	3270	0.93	0.63	0.45
2014	2.05	1.21	0.38	2727X	4.76	2.56	0.35	3300	1.90	1.39	0.49
2016	1.13	0.76	0.45	2731	1.84	1.25	0.45	3303	1.08	0.73	0.45
2021	1.41	0.92	0.43	2735	1.96	1.35	0.45	3307	1.10	0.72	0.43
2039	1.24	0.84	0.45	2759	2.44	1.66	0.45	3315	1.56	1.06	0.45
2041	1.15	0.78	0.45	2790	0.81	0.59	0.49	3334	1.56	1.00	0.43
2065	0.96	0.63	0.43	2797	1.84	1.35	0.49	3336	1.01	0.66	0.43

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Exhibit III

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Effective April 1, 2024

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3365	2.66	1.42	0.35	4131	3.28	2.24	0.45	4828	0.82	0.44	0.35
3372	1.14	0.74	0.43	4133	1.04	0.76	0.49	4829	0.60	0.32	0.35
3373	1.70	1.15	0.45	4149	0.34	0.25	0.49	4902	0.86	0.59	0.45
3383	0.61	0.41	0.45	4206	1.14	0.77	0.45	4923	0.44	0.29	0.43
3385	0.46	0.32	0.45	4207	0.88	0.47	0.35	5020	2.66	1.42	0.35
3400	1.19	0.81	0.45	4239	1.08	0.58	0.35	5022	3.29	1.63	0.33
3507	0.90	0.59	0.43	4240	1.21	0.89	0.49	5037	4.22	2.07	0.33
3515	0.73	0.48	0.43	4243	0.84	0.55	0.43	5040	3.75	1.84	0.33
3548	0.69	0.47	0.45	4244	0.97	0.57	0.38	5057	2.28	1.13	0.33
3559	0.94	0.61	0.43	4250	0.81	0.52	0.43	5059	7.34	3.62	0.33
3574	0.45	0.31	0.45	4251	1.36	0.92	0.45	5102	2.68	1.44	0.35
3581	0.51	0.34	0.45	4263	1.40	0.91	0.43	5146	2.08	1.21	0.38
3612	0.77	0.50	0.43	4273	1.15	0.75	0.43	5160	1.14	0.56	0.33
3620	1.29	0.76	0.38	4279	1.30	0.76	0.38	5183	1.53	0.82	0.35
3629	0.64	0.42	0.43	4283	0.88	0.60	0.45	5188	1.67	0.90	0.35
3632	0.95	0.62	0.43	4299	0.78	0.51	0.43	5190	1.60	0.86	0.35
3634	0.64	0.42	0.43	4304	2.14	1.40	0.43	5191	0.45	0.26	0.38
3635	0.61	0.40	0.43	4307	0.65	0.48	0.49	5192	1.19	0.78	0.43
3638	0.81	0.55	0.45	4351	0.71	0.48	0.45	5213	2.86	1.41	0.33
3642	0.71	0.48	0.45	4352	0.65	0.44	0.45	5215	2.20	1.28	0.38
3643	0.78	0.46	0.38	4360	-	0.14	0.38	5221	1.73	0.93	0.35
3647	1.03	0.67	0.43	4361	0.40	0.27	0.45	5222	3.24	1.59	0.33
3648	0.53	0.39	0.49	4410	1.31	0.89	0.45	5223	2.04	1.19	0.38
3681	0.34	0.23	0.45	4420	1.56	0.83	0.35	5348	1.73	1.01	0.38
3685	0.40	0.27	0.45	4431	0.58	0.43	0.49	5402	2.94	2.00	0.45
3719	0.43	0.21	0.33	4432	0.49	0.36	0.49	5403	2.49	1.33	0.35
3724	1.78	0.88	0.33	4452	1.05	0.69	0.43	5437	2.44	1.31	0.35
3726	1.96	0.97	0.33	4459	1.20	0.70	0.38	5443	1.70	1.11	0.43
3803	1.00	0.68	0.45	4470	0.96	0.63	0.43	5445	4.08	2.01	0.33
3807	0.73	0.49	0.45	4484	1.07	0.73	0.45	5462	2.52	1.47	0.38
3808	2.59	1.68	0.43	4493	0.97	0.63	0.43	5472	3.34	1.65	0.33
3821	2.45	1.44	0.38	4511	0.18	0.12	0.43	5473	4.77	2.35	0.33
3822X	1.80	1.23	0.45	4557	1.07	0.63	0.38	5474	3.06	1.52	0.33
3824X	1.67	1.13	0.45	4558	0.83	0.54	0.43	5478	1.56	0.83	0.35
3826	0.31	0.20	0.43	4568	1.13	0.66	0.38	5479	2.86	1.67	0.38
3827	0.72	0.49	0.45	4581	0.43	0.23	0.35	5480	2.89	1.54	0.35
3830	0.63	0.41	0.43	4583	2.25	1.22	0.35	5491	1.07	0.57	0.35
3851	0.81	0.55	0.45	4611	0.40	0.27	0.45	5506	2.29	1.23	0.35
3865	1.20	0.88	0.49	4635	1.26	0.67	0.35	5507	1.86	1.00	0.35
3881	1.49	0.97	0.43	4653	1.04	0.70	0.45	5508	-	1.00	0.35
4000	2.28	1.22	0.35	4665	3.50	2.05	0.38	5535	3.40	1.68	0.33
4021	1.59	1.04	0.43	4670	-	0.95	0.43	5537	1.91	1.11	0.38
4024D	1.53	0.90	0.38	4683	1.46	0.95	0.43	5551	7.48	3.71	0.33
4034	2.92	1.71	0.38	4686	0.76	0.44	0.38	5606	0.43	0.21	0.33
4036	1.01	0.59	0.38	4692	0.32	0.22	0.45	5610	2.33	1.37	0.38
4038	1.16	0.84	0.49	4693	0.38	0.26	0.45	5645	6.90	3.42	0.33
4053	-	0.76	0.43	4703	0.65	0.42	0.43	5703	5.96	3.50	0.38
4061	-	0.76	0.43	4717	0.89	0.65	0.49	5705	9.37	5.51	0.38
4062	1.16	0.76	0.43	4720	0.76	0.50	0.43	5951	0.22	0.15	0.45
4101	1.07	0.70	0.43	4740	0.51	0.25	0.33	6003	2.54	1.36	0.35
4109	0.22	0.15	0.45	4741	1.22	0.80	0.43	6005	2.83	1.66	0.38
4110	0.34	0.23	0.45	4751	1.68	0.99	0.38	6018	1.41	0.81	0.38
4111	0.89	0.60	0.45	4771N	1.20	0.64	0.35	6045	2.34	1.36	0.38
4114	1.26	0.81	0.43	4777	1.31	0.71	0.35	6204	3.17	1.69	0.35
4130	1.40	0.95	0.45	4825	0.39	0.23	0.38	6206	1.25	0.61	0.33

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6213	1.01	0.50	0.33	7327F	8.81	3.98	0.29	8039	0.80	0.58	0.49
6214	0.71	0.38	0.35	7333M	1.45	0.71	0.33	8044	1.24	0.84	0.45
6216	3.22	1.58	0.33	7335M	1.61	0.78	0.33	8045	0.34	0.23	0.45
6217	2.07	1.02	0.33	7337M	2.30	1.08	0.33	8046	1.17	0.80	0.45
6229	2.06	1.20	0.38	7350F	5.50	2.65	0.31	8047	0.40	0.27	0.45
6233	0.89	0.44	0.33	7360	2.38	1.39	0.38	8058	1.09	0.74	0.45
6235	2.58	1.27	0.33	7370	2.48	1.68	0.45	8072	0.36	0.26	0.49
6236	2.64	1.53	0.38	7380	2.78	1.62	0.38	8102	0.79	0.54	0.45
6237	0.74	0.39	0.35	7382	2.62	1.70	0.43	8103	1.19	0.78	0.43
6251D	1.77	0.94	0.35	7390	1.93	1.30	0.45	8106	1.69	0.99	0.38
6252D	1.47	0.72	0.33	7394M	1.94	0.94	0.33	8107	1.33	0.71	0.35
6306	2.08	1.12	0.35	7395M	2.15	1.04	0.33	8111	0.98	0.64	0.43
6319	1.58	0.78	0.33	7398M	3.07	1.44	0.33	8116	0.94	0.62	0.43
6325	1.70	0.84	0.33	7402	0.06	0.04	0.45	8203	3.28	2.13	0.43
6400	2.04	1.19	0.38	7403	2.05	1.38	0.45	8204	1.94	1.27	0.43
6503	1.07	0.72	0.45	7405N	0.79	0.53	0.45	8209	1.50	1.02	0.45
6504	1.35	0.92	0.45	7420	3.25	1.58	0.33	8215	1.48	0.87	0.38
6702M*	2.04	1.19	0.38	7421	0.38	0.22	0.38	8227	1.74	0.93	0.35
6703M*	3.23	1.83	0.38	7422	0.59	0.32	0.35	8232	2.24	1.31	0.38
6704M*	2.27	1.32	0.38	7425	1.03	0.54	0.35	8233	1.50	0.86	0.38
6801F	3.30	1.69	0.35	7431N	0.60	0.32	0.35	8235	1.83	1.19	0.43
6811	2.37	1.39	0.38	7445N	0.26	-	-	8236X	2.22	1.19	0.35
6824F	3.91	2.01	0.35	7453N	0.20	-	-	8263	2.64	1.73	0.43
6826F	2.20	1.13	0.35	7502	0.94	0.55	0.38	8264	2.03	1.19	0.38
6834	1.34	0.91	0.45	7515	0.54	0.27	0.33	8265	2.43	1.30	0.35
6836	1.55	1.02	0.43	7520	1.22	0.80	0.43	8279	2.79	1.51	0.35
6843F	4.71	2.13	0.29	7529X	4.82	2.36	0.33	8288	3.02	1.99	0.43
6845F	3.33	1.50	0.29	7538	1.52	0.75	0.33	8291X	1.63	1.07	0.43
6854	2.54	1.36	0.35	7539	0.74	0.40	0.35	8292X	1.52	1.03	0.45
6872F	4.54	2.05	0.29	7540	1.89	0.93	0.33	8293X	3.40	2.30	0.45
6874F	8.49	3.84	0.29	7580	1.28	0.75	0.38	8304	2.43	1.31	0.35
6882	1.50	0.81	0.35	7590	1.78	1.04	0.38	8350	3.63	1.95	0.35
6884	1.62	0.86	0.35	7600	2.66	1.54	0.38	8380	0.91	0.59	0.43
7016M	1.99	0.97	0.33	7605	1.25	0.67	0.35	8381	0.83	0.54	0.43
7024M	2.21	1.08	0.33	7610	0.24	0.14	0.38	8385	1.20	0.78	0.43
7038M	3.20	1.62	0.33	7705	2.50	1.63	0.43	8392	0.95	0.70	0.49
7046M	2.89	1.43	0.33	7710	1.82	0.97	0.35	8393	0.80	0.46	0.38
7047M	3.15	1.49	0.33	7711	1.82	0.97	0.35	8500	2.83	1.66	0.38
7050M	5.06	2.48	0.33	7720X	1.48	0.87	0.38	8601	0.12	0.07	0.35
7090M	3.55	1.80	0.33	7723X	0.99	0.53	0.35	8602	0.58	0.34	0.38
7098M	3.21	1.59	0.33	7855	1.68	0.98	0.38	8603	0.03	0.02	0.45
7099M	4.58	2.19	0.33	8001	1.08	0.74	0.45	8606	0.72	0.39	0.35
7133	1.76	0.96	0.35	8002	0.89	0.61	0.45	8709F	2.22	1.00	0.29
7151M	2.14	1.16	0.35	8006	1.07	0.78	0.49	8719	0.88	0.47	0.35
7152M	3.39	1.79	0.35	8008	0.54	0.40	0.49	8720	0.50	0.27	0.35
7153M	2.38	1.29	0.35	8010	0.79	0.54	0.45	8721	0.16	0.09	0.38
7219	4.28	2.27	0.35	8013	0.15	0.10	0.43	8723	0.06	0.04	0.43
7222X	4.02	2.13	0.35	8015	0.34	0.22	0.43	8725	0.91	0.53	0.38
7225	4.13	2.39	0.38	8017	0.68	0.50	0.49	8726F	1.17	0.60	0.35
7230X	4.15	2.69	0.43	8018	1.38	0.93	0.45	8734M	0.16	0.09	0.38
7231	4.72	3.06	0.43	8021	1.06	0.72	0.45	8737M	0.15	0.09	0.38
7232X	5.36	2.84	0.35	8031	0.88	0.60	0.45	8738M	0.23	0.13	0.38
7309F	4.59	2.07	0.29	8032	0.81	0.55	0.45	8742	0.12	0.07	0.38
7313F	2.04	0.92	0.29	8033	0.82	0.60	0.49	8745	1.78	1.18	0.43
7317F	4.10	1.85	0.29	8037	0.69	0.53	0.52	8748	0.26	0.14	0.35

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8755	0.15	0.09	0.38	9186	4.30	2.33	0.35				
8799	0.23	0.15	0.45	9220	2.20	1.44	0.43				
8800	0.69	0.47	0.45	9402	2.47	1.32	0.35				
8803	0.02	0.01	0.38	9403	3.56	1.90	0.35				
8805M	0.07	0.05	0.45	9410	1.15	0.79	0.45				
8810	0.05	0.03	0.45	9501	1.24	0.72	0.38				
8814M	0.06	0.04	0.45	9505	1.63	1.07	0.43				
8815M	0.10	0.06	0.45	9516	1.06	0.69	0.43				
8820	0.05	0.03	0.38	9519	1.92	1.11	0.38				
8824	1.12	0.85	0.52	9521	1.49	0.87	0.38				
8825	-	0.63	0.49	9522	0.85	0.62	0.49				
8826	0.86	0.63	0.49	9534	2.39	1.18	0.33				
8831	0.55	0.43	0.52	9554	4.12	2.22	0.35				
8832	0.15	0.10	0.45	9586	0.20	0.14	0.49				
8833	0.49	0.33	0.45	9600	1.00	0.68	0.45				
8835	0.93	0.63	0.45	9620	0.65	0.38	0.38				
8842X	0.99	0.76	0.52								
8848	-	0.85	0.52								
8849	-	0.85	0.52								
8855	0.05	0.03	0.45								
8856	0.27	0.18	0.45								
8864X	0.47	0.34	0.49								
8868	0.21	0.16	0.49								
8869	0.48	0.35	0.49								
8871	0.03	0.02	0.45								
8901	0.09	0.05	0.38								
9012	0.41	0.24	0.38								
9014	1.25	0.85	0.45								
9015	1.15	0.75	0.43								
9016	0.87	0.60	0.45								
9019	1.56	0.92	0.38								
9033	0.84	0.55	0.43								
9040	1.35	0.99	0.49								
9044	0.52	0.38	0.49								
9052	0.64	0.46	0.49								
9058	0.65	0.50	0.52								
9060	0.61	0.44	0.49								
9061	0.50	0.37	0.49								
9062	0.52	0.38	0.49								
9063	0.34	0.25	0.49								
9077F	2.78	1.58	0.42								
9082	0.53	0.41	0.52								
9083	0.50	0.38	0.52								
9084	0.52	0.38	0.49								
9089	0.41	0.30	0.49								
9093	0.54	0.40	0.49								
9101	1.35	0.99	0.49								
9102	1.38	0.90	0.43								
9154	0.71	0.48	0.45								
9156	0.84	0.61	0.49								
9170	4.11	2.21	0.35								
9178	2.69	2.12	0.52								
9179	8.62	6.56	0.52								
9180	2.17	1.43	0.43								
9182	0.95	0.65	0.45								

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

Effective April 1, 2024

FOOTNOTES

- D Advisory loss cost for classification no longer includes disease loading.
- 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
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**

- 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 1.925 and elr x 1.863.
- 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.

Effective April 1, 2024

**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.

Deductible Amount	Advisory Loss Elimination Ratios						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.3%	1.1%	0.8%	0.6%	0.4%	0.3%	0.2%
\$200	2.4%	2.0%	1.4%	1.1%	0.8%	0.5%	0.4%
\$300	3.3%	2.7%	2.0%	1.6%	1.1%	0.7%	0.5%
\$400	4.1%	3.4%	2.5%	2.0%	1.4%	0.9%	0.7%
\$500	4.9%	3.9%	2.9%	2.4%	1.7%	1.1%	0.8%
\$1,000	7.7%	6.2%	4.7%	3.9%	2.8%	1.9%	1.5%
\$1,500	9.8%	7.9%	6.1%	5.1%	3.7%	2.6%	2.1%
\$2,000	11.5%	9.3%	7.3%	6.1%	4.6%	3.3%	2.6%
\$2,500	13.0%	10.6%	8.4%	7.1%	5.3%	3.9%	3.1%
\$5,000	18.6%	15.5%	12.6%	10.9%	8.4%	6.4%	5.3%

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

Employee operated vehicle.....	\$88,900
Leased or rented vehicle.....	\$59,300

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

**Maximum Weekly 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"..... \$2,300

**Minimum Weekly Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" ..... \$1,150

**Premium Determination for Partners and Sole Proprietors** in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$59,300

**Terrorism** - (Advisory Loss Cost) ..... \$0.005

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with *Basic Manual* Rule 3-A-4..... 56%

(Multiply a Non-F classification loss cost by a factor of 1.56 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.50) and the adjustment for differences in loss-based expenses (1.04).)

**Experience Rating Eligibility**

A risk is eligible for 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 \$13,500. If more than two years, an average annual premium of at least \$6,750 is required. These amounts are applicable for ratings effective April 1, 2024, and subsequent. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2024

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 -- 2,293	0.14	1,292,760 -- 1,357,785	0.49
2,294 -- 6,460	0.15	1,357,786 -- 1,426,309	0.50
6,461 -- 10,726	0.16	1,426,310 -- 1,498,621	0.51
10,727 -- 15,097	0.17	1,498,622 -- 1,575,043	0.52
15,098 -- 16,622	0.18	1,575,044 -- 1,655,942	0.53
16,623 -- 18,799	0.17	1,655,943 -- 1,741,718	0.54
18,800 -- 21,774	0.16	1,741,719 -- 1,832,828	0.55
21,775 -- 26,250	0.15	1,832,829 -- 1,929,788	0.56
26,251 -- 34,767	0.14	1,929,789 -- 2,033,180	0.57
34,768 -- 79,894	0.13	2,033,181 -- 2,143,665	0.58
79,895 -- 107,361	0.14	2,143,666 -- 2,262,000	0.59
107,362 -- 131,348	0.15	2,262,001 -- 2,389,055	0.60
131,349 -- 154,421	0.16	2,389,056 -- 2,525,828	0.61
154,422 -- 177,309	0.17	2,525,829 -- 2,673,482	0.62
177,310 -- 200,347	0.18	2,673,483 -- 2,833,368	0.63
200,348 -- 223,725	0.19	2,833,369 -- 3,007,074	0.64
223,726 -- 247,569	0.20	3,007,075 -- 3,196,471	0.65
247,570 -- 271,976	0.21	3,196,472 -- 3,403,788	0.66
271,977 -- 297,022	0.22	3,403,789 -- 3,631,695	0.67
297,023 -- 322,775	0.23	3,631,696 -- 3,883,419	0.68
322,776 -- 348,171	0.24	3,883,420 -- 4,162,901	0.69
348,172 -- 373,129	0.25	4,162,902 -- 4,475,002	0.70
373,130 -- 398,872	0.26	4,475,003 -- 4,825,787	0.71
398,873 -- 425,444	0.27	4,825,788 -- 5,222,922	0.72
425,445 -- 452,890	0.28	5,222,923 -- 5,676,246	0.73
452,891 -- 481,261	0.29	5,676,247 -- 6,198,593	0.74
481,262 -- 510,605	0.30	6,198,594 -- 6,807,026	0.75
510,606 -- 540,978	0.31	6,807,027 -- 7,524,741	0.76
540,979 -- 572,438	0.32	7,524,742 -- 8,384,084	0.77
572,439 -- 605,046	0.33	8,384,085 -- 9,431,568	0.78
605,047 -- 638,868	0.34	9,431,569 -- 10,736,578	0.79
638,869 -- 673,978	0.35	10,736,579 -- 12,407,397	0.80
673,979 -- 710,449	0.36	12,407,398 -- 14,622,906	0.81
710,450 -- 748,365	0.37	14,622,907 -- 17,701,338	0.82
748,366 -- 787,815	0.38	17,701,339 -- 22,268,778	0.83
787,816 -- 828,897	0.39	22,268,779 -- 29,750,181	0.84
828,898 -- 871,714	0.40	29,750,182 -- 44,240,387	0.85
871,715 -- 916,380	0.41	44,240,388 -- 84,267,239	0.86
916,381 -- 963,017	0.42	84,267,240 -- 717,922,894	0.87
963,018 -- 1,011,762	0.43	717,922,895 -- AND OVER	0.88
1,011,763 -- 1,062,760	0.44		
1,062,761 -- 1,116,174	0.45		
1,116,175 -- 1,172,179	0.46		
1,172,180 -- 1,230,970	0.47		
1,230,971 -- 1,292,759	0.48		

(a) G	10.60
(b) State Per Claim Accident Limitation	\$179,000
(c) State Multiple Claim Accident Limitation	\$358,000
(d) USL&HW Per Claim Accident Limitation	\$286,500
(e) USL&HW Multiple Claim Accident Limitation	\$573,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$25,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.50
<i>(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 1.50.)</i>	

Effective April 1, 2024

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

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 382,479	48,760	3,592,394 -- 3,687,011	234,260	6,904,433 -- 6,999,068	419,760
382,480 -- 475,404	54,060	3,687,012 -- 3,781,631	239,560	6,999,069 -- 7,093,704	425,060
475,405 -- 568,879	59,360	3,781,632 -- 3,876,251	244,860	7,093,705 -- 7,188,341	430,360
568,880 -- 662,678	64,660	3,876,252 -- 3,970,873	250,160	7,188,342 -- 7,282,977	435,660
662,679 -- 756,683	69,960	3,970,874 -- 4,065,496	255,460	7,282,978 -- 7,377,614	440,960
756,684 -- 850,828	75,260	4,065,497 -- 4,160,119	260,760	7,377,615 -- 7,472,251	446,260
850,829 -- 945,070	80,560	4,160,120 -- 4,254,744	266,060	7,472,252 -- 7,566,888	451,560
945,071 -- 1,039,385	85,860	4,254,745 -- 4,349,369	271,360	7,566,889 -- 7,661,525	456,860
1,039,386 -- 1,133,754	91,160	4,349,370 -- 4,443,995	276,660	7,661,526 -- 7,756,163	462,160
1,133,755 -- 1,228,164	96,460	4,443,996 -- 4,538,621	281,960	7,756,164 -- 7,850,800	467,460
1,228,165 -- 1,322,608	101,760	4,538,622 -- 4,633,249	287,260	7,850,801 -- 7,945,438	472,760
1,322,609 -- 1,417,078	107,060	4,633,250 -- 4,727,877	292,560	7,945,439 -- 8,040,076	478,060
1,417,079 -- 1,511,569	112,360	4,727,878 -- 4,822,505	297,860	8,040,077 -- 8,134,713	483,360
1,511,570 -- 1,606,078	117,660	4,822,506 -- 4,917,134	303,160	8,134,714 -- 8,229,351	488,660
1,606,079 -- 1,700,602	122,960	4,917,135 -- 5,011,764	308,460	8,229,352 -- 8,323,989	493,960
1,700,603 -- 1,795,139	128,260	5,011,765 -- 5,106,394	313,760	8,323,990 -- 8,418,628	499,260
1,795,140 -- 1,889,686	133,560	5,106,395 -- 5,201,024	319,060	8,418,629 -- 8,513,266	504,560
1,889,687 -- 1,984,242	138,860	5,201,025 -- 5,295,655	324,360	8,513,267 -- 8,607,904	509,860
1,984,243 -- 2,078,806	144,160	5,295,656 -- 5,390,287	329,660	8,607,905 -- 8,702,543	515,160
2,078,807 -- 2,173,377	149,460	5,390,288 -- 5,484,919	334,960	8,702,544 -- 8,797,181	520,460
2,173,378 -- 2,267,953	154,760	5,484,920 -- 5,579,551	340,260	8,797,182 -- 8,891,820	525,760
2,267,954 -- 2,362,536	160,060	5,579,552 -- 5,674,183	345,560	8,891,821 -- 8,986,459	531,060
2,362,537 -- 2,457,122	165,360	5,674,184 -- 5,768,816	350,860	8,986,460 -- 9,081,098	536,360
2,457,123 -- 2,551,713	170,660	5,768,817 -- 5,863,449	356,160	9,081,099 -- 9,175,737	541,660
2,551,714 -- 2,646,308	175,960	5,863,450 -- 5,958,083	361,460	9,175,738 -- 9,270,376	546,960
2,646,309 -- 2,740,906	181,260	5,958,084 -- 6,052,717	366,760	9,270,377 -- 9,364,040	552,260
2,740,907 -- 2,835,507	186,560	6,052,718 -- 6,147,351	372,060		
2,835,508 -- 2,930,110	191,860	6,147,352 -- 6,241,985	377,360		
2,930,111 -- 3,024,716	197,160	6,241,986 -- 6,336,620	382,660		
3,024,717 -- 3,119,324	202,460	6,336,621 -- 6,431,255	387,960		
3,119,325 -- 3,213,935	207,760	6,431,256 -- 6,525,890	393,260		
3,213,936 -- 3,308,547	213,060	6,525,891 -- 6,620,525	398,560		
3,308,548 -- 3,403,161	218,360	6,620,526 -- 6,715,160	403,860		
3,403,162 -- 3,497,776	223,660	6,715,161 -- 6,809,796	409,160		
3,497,777 -- 3,592,393	228,960	6,809,797 -- 6,904,432	414,460		

For Expected Losses greater than \$9,364,040, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.056)(\text{Expected Losses}) + 2876.4(\text{Expected Losses})(10.60) / (\text{Expected Losses} + (600)(10.60))$$

G = 10.60



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

**NORTH CAROLINA  
RR 1**

*Effective April 1, 2024*

**Exhibit III**

**1. Average Cost per Case by Hazard Group**

A	B	C	D	E	F	G
7,312	8,702	12,591	15,651	23,818	37,210	52,164

**Average Cost per Case including ALAE by Hazard Group**

A	B	C	D	E	F	G
8,145	9,682	13,989	17,378	26,373	41,155	57,671

**2.**

**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	0.614	0.646	0.676	0.695	0.723	0.745	0.759
\$15,000	0.566	0.600	0.636	0.657	0.691	0.716	0.734
\$20,000	0.526	0.563	0.602	0.624	0.663	0.691	0.712
\$25,000	0.493	0.531	0.572	0.596	0.638	0.669	0.692
\$30,000	0.465	0.503	0.546	0.571	0.616	0.649	0.674
\$35,000	0.440	0.479	0.523	0.549	0.597	0.630	0.657
\$40,000	0.419	0.457	0.503	0.529	0.578	0.613	0.642
\$50,000	0.383	0.421	0.467	0.493	0.547	0.583	0.613
\$75,000	0.318	0.355	0.402	0.428	0.485	0.523	0.557
\$100,000	0.274	0.310	0.356	0.381	0.440	0.479	0.513
\$125,000	0.242	0.276	0.322	0.346	0.406	0.444	0.478
\$150,000	0.217	0.250	0.295	0.317	0.378	0.416	0.450
\$175,000	0.197	0.228	0.272	0.294	0.354	0.392	0.425
\$200,000	0.180	0.211	0.254	0.275	0.334	0.371	0.404
\$225,000	0.166	0.196	0.238	0.258	0.317	0.353	0.386
\$250,000	0.155	0.183	0.224	0.243	0.302	0.338	0.370
\$275,000	0.144	0.172	0.212	0.231	0.289	0.324	0.355
\$300,000	0.136	0.162	0.202	0.219	0.277	0.311	0.342
\$325,000	0.128	0.154	0.192	0.209	0.266	0.299	0.330
\$350,000	0.121	0.146	0.184	0.200	0.256	0.289	0.319
\$375,000	0.115	0.139	0.176	0.192	0.247	0.280	0.308
\$400,000	0.109	0.133	0.169	0.184	0.239	0.271	0.299
\$425,000	0.104	0.128	0.163	0.178	0.232	0.263	0.290
\$450,000	0.099	0.122	0.157	0.171	0.225	0.255	0.282
\$475,000	0.095	0.118	0.152	0.166	0.218	0.248	0.275
\$500,000	0.091	0.113	0.147	0.160	0.212	0.242	0.268
\$600,000	0.079	0.099	0.130	0.142	0.192	0.219	0.244
\$700,000	0.069	0.088	0.117	0.128	0.176	0.202	0.224
\$800,000	0.062	0.079	0.107	0.117	0.162	0.187	0.208
\$900,000	0.056	0.072	0.098	0.108	0.151	0.175	0.195
\$1,000,000	0.051	0.067	0.091	0.100	0.142	0.164	0.183
\$2,000,000	0.027	0.037	0.054	0.060	0.090	0.106	0.119
\$3,000,000	0.018	0.026	0.038	0.042	0.066	0.079	0.090
\$4,000,000	0.013	0.019	0.029	0.033	0.051	0.063	0.071
\$5,000,000	0.010	0.015	0.023	0.026	0.042	0.051	0.059
\$6,000,000	0.008	0.012	0.018	0.021	0.034	0.043	0.050
\$7,000,000	0.006	0.010	0.015	0.017	0.029	0.036	0.042
\$8,000,000	0.005	0.008	0.013	0.015	0.024	0.031	0.037
\$9,000,000	0.004	0.007	0.011	0.012	0.021	0.027	0.032
\$10,000,000	0.003	0.005	0.009	0.011	0.018	0.023	0.028

Effective April 1, 2024

**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	0.693	0.727	0.759	0.779	0.809	0.831	0.846
\$15,000	0.641	0.678	0.716	0.738	0.774	0.801	0.820
\$20,000	0.598	0.638	0.679	0.704	0.744	0.775	0.797
\$25,000	0.563	0.603	0.647	0.673	0.718	0.751	0.776
\$30,000	0.532	0.573	0.619	0.646	0.694	0.729	0.756
\$35,000	0.505	0.547	0.594	0.622	0.673	0.709	0.738
\$40,000	0.481	0.523	0.572	0.600	0.653	0.691	0.721
\$50,000	0.441	0.483	0.533	0.562	0.618	0.658	0.691
\$75,000	0.369	0.410	0.461	0.489	0.551	0.593	0.629
\$100,000	0.320	0.359	0.410	0.438	0.502	0.544	0.582
\$125,000	0.284	0.322	0.372	0.398	0.463	0.505	0.543
\$150,000	0.256	0.292	0.342	0.367	0.432	0.474	0.512
\$175,000	0.234	0.269	0.317	0.341	0.406	0.447	0.485
\$200,000	0.215	0.249	0.296	0.319	0.384	0.425	0.461
\$225,000	0.199	0.232	0.278	0.300	0.365	0.405	0.441
\$250,000	0.186	0.218	0.263	0.284	0.348	0.387	0.423
\$275,000	0.174	0.205	0.249	0.270	0.333	0.372	0.407
\$300,000	0.164	0.194	0.237	0.257	0.320	0.358	0.392
\$325,000	0.155	0.184	0.227	0.246	0.308	0.345	0.378
\$350,000	0.147	0.175	0.217	0.236	0.297	0.333	0.366
\$375,000	0.140	0.167	0.208	0.226	0.287	0.323	0.355
\$400,000	0.133	0.160	0.200	0.218	0.278	0.313	0.345
\$425,000	0.127	0.154	0.193	0.210	0.269	0.304	0.335
\$450,000	0.122	0.148	0.186	0.203	0.261	0.295	0.326
\$475,000	0.117	0.142	0.180	0.196	0.254	0.287	0.317
\$500,000	0.112	0.137	0.174	0.190	0.247	0.280	0.310
\$600,000	0.097	0.120	0.155	0.169	0.224	0.255	0.282
\$700,000	0.086	0.107	0.140	0.153	0.205	0.235	0.261
\$800,000	0.077	0.097	0.128	0.140	0.190	0.218	0.243
\$900,000	0.069	0.088	0.118	0.129	0.177	0.204	0.227
\$1,000,000	0.063	0.081	0.109	0.120	0.166	0.192	0.214
\$2,000,000	0.034	0.045	0.065	0.071	0.106	0.125	0.140
\$3,000,000	0.023	0.031	0.046	0.051	0.078	0.093	0.106
\$4,000,000	0.016	0.023	0.035	0.039	0.061	0.074	0.084
\$5,000,000	0.013	0.018	0.028	0.031	0.049	0.061	0.070
\$6,000,000	0.010	0.014	0.022	0.025	0.041	0.051	0.059
\$7,000,000	0.008	0.012	0.018	0.021	0.034	0.043	0.051
\$8,000,000	0.007	0.010	0.015	0.018	0.029	0.037	0.044
\$9,000,000	0.005	0.008	0.013	0.015	0.025	0.032	0.038
\$10,000,000	0.005	0.007	0.011	0.013	0.022	0.028	0.034

3.

**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.	
0.06	0.03	0.02	0.20	0.11	0.07	0.00

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**NORTH CAROLINA**

Exhibit III

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Effective April 1, 2024

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	3.74	908	0.89	0.45	2070	6.68	1496	1.52	0.43	2799	8.34	1500	1.90	0.43
0008	2.88	736	0.69	0.45	2081	4.85	1130	1.24	0.49	2802	5.60	1280	1.28	0.43
0016	5.51	1262	1.13	0.38	2089	2.88	736	0.69	0.45	2835	3.08	776	0.79	0.49
0034	4.65	1090	1.07	0.43	2095	3.91	942	0.89	0.43	2836	3.40	840	0.87	0.49
0035	2.80	720	0.65	0.43	2105	4.65	1090	1.19	0.49	2841	4.37	1034	1.05	0.45
0036	4.74	1108	1.13	0.45	2110	3.88	936	0.92	0.45	2881	3.63	886	0.92	0.49
0037	4.60	1080	0.95	0.38	2111	2.66	692	0.63	0.45	2883	4.77	1114	1.14	0.45
0042	5.97	1354	1.37	0.43	2112	5.77	1314	1.37	0.45	2915	3.37	834	0.69	0.38
0050	8.34	1500	1.71	0.38	2114	2.80	720	0.72	0.49	2916	4.17	994	0.86	0.38
0059D	-	-	-	-	2121	1.77	514	0.45	0.49	2923	2.03	566	0.51	0.49
0065D	-	-	-	-	2130	2.94	748	0.67	0.43	2960	5.40	1240	1.23	0.43
0066D	-	-	-	-	2131	2.17	594	0.52	0.45	3004	1.94	548	0.37	0.35
0067D	-	-	-	-	2143	3.11	782	0.79	0.49	3018	3.85	930	0.73	0.35
0079	2.77	714	0.64	0.43	2157	4.57	1074	1.08	0.45	3022	5.08	1176	1.21	0.45
0083	5.51	1262	1.26	0.43	2172	2.26	612	0.46	0.38	3027	2.57	674	0.53	0.38
0106	15.67	1500	2.97	0.35	2174	4.28	1016	1.03	0.45	3028	4.03	966	0.83	0.38
0113	5.14	1188	1.23	0.45	2211	8.82	1500	1.81	0.38	3030	6.02	1364	1.23	0.38
0170	2.91	742	0.69	0.45	2220	3.60	880	0.82	0.43	3040	5.22	1204	1.19	0.43
0251	5.91	1342	1.35	0.43	2286	-	-	0.82	0.43	3041	4.17	994	0.95	0.43
0401	10.31	A	1.95	0.35	2288	5.51	1262	1.31	0.45	3042	3.94	948	0.90	0.43
0771N	0.60	-	-	-	2302	2.63	686	0.60	0.43	3064	4.00	960	0.92	0.43
0908P	226.00	386	51.80	0.43	2305	3.31	822	0.68	0.38	3076	3.48	856	0.83	0.45
0913P	554.00	714	126.74	0.43	2361	2.57	674	0.60	0.43	3081D	4.25	1010	0.97	0.43
0917	5.08	1176	1.30	0.49	2362	3.60	880	0.86	0.45	3082D	4.57	1074	0.94	0.38
1005	9.36	1500	1.59	0.33	2380	2.51	662	0.60	0.45	3085D	5.91	1342	1.36	0.43
1164	4.82	1124	0.83	0.33	2388	1.51	462	0.39	0.49	3110	4.68	1096	1.08	0.43
1165XD	3.85	930	0.66	0.33	2402	3.11	782	0.64	0.38	3111	3.34	828	0.80	0.45
1320	2.60	680	0.48	0.35	2413	3.23	806	0.74	0.43	3113	2.34	628	0.53	0.43
1322	11.71	1500	2.00	0.33	2416	3.48	856	0.84	0.45	3114	3.25	810	0.74	0.43
1430	7.17	1500	1.48	0.38	2417	2.14	588	0.51	0.45	3118	2.20	600	0.56	0.49
1438	5.11	1182	1.04	0.38	2501	3.00	760	0.71	0.45	3119	0.89	338	0.24	0.52
1452	2.77	714	0.56	0.38	2503	1.48	456	0.35	0.45	3122	2.68	696	0.68	0.49
1463	10.88	1500	1.87	0.33	2570	4.31	1022	1.03	0.45	3126	2.03	566	0.46	0.43
1472	3.54	868	0.72	0.38	2585	4.03	966	0.92	0.43	3131	1.86	532	0.43	0.43
1624D	4.11	982	0.77	0.35	2586	4.17	994	1.00	0.45	3132	3.05	770	0.73	0.45
1642	3.31	822	0.68	0.38	2587	3.77	914	0.89	0.45	3145	2.26	612	0.52	0.43
1654	10.48	1500	2.13	0.38	2589	2.54	668	0.59	0.43	3146	2.37	634	0.54	0.43
1699	3.43	846	0.71	0.38	2600	5.80	1320	1.37	0.45	3169	3.00	760	0.71	0.45
1701	3.43	846	0.65	0.35	2623	7.08	1500	1.46	0.38	3179	2.11	582	0.50	0.45
1710	5.97	1354	1.22	0.38	2651	1.83	526	0.43	0.45	3180	2.63	686	0.62	0.45
1741	-	-	0.65	0.35	2660	2.88	736	0.74	0.49	3188	1.97	554	0.45	0.43
1747	3.31	822	0.67	0.38	2670	-	-	0.68	0.45	3220	2.80	720	0.64	0.43
1748	5.71	1302	1.18	0.38	2683	-	-	0.71	0.45	3224	4.23	1006	1.07	0.49
1803D	8.51	1500	1.75	0.38	2688	2.83	726	0.68	0.45	3227	4.45	1050	1.05	0.45
1853	-	-	0.65	0.35	2702	28.44	1500	4.91	0.33	3240	-	-	0.86	0.45
1924	4.11	982	0.98	0.45	2705X*	75.51	1500	14.19	0.35	3241	3.63	886	0.86	0.45
1925	5.20	1200	1.20	0.43	2709	10.36	1500	1.94	0.35	3255	3.00	760	0.77	0.49
2002	4.51	1062	1.07	0.45	2710	9.74	1500	2.00	0.38	3257	3.63	886	0.86	0.45
2003	3.88	936	0.88	0.43	2714	5.08	1176	1.22	0.45	3270	2.66	692	0.63	0.45
2014	5.85	1330	1.21	0.38	2727X	13.59	1500	2.56	0.35	3300	5.42	1244	1.39	0.49
2016	3.23	806	0.76	0.45	2731	5.25	1210	1.25	0.45	3303	3.08	776	0.73	0.45
2021	4.03	966	0.92	0.43	2735	5.60	1280	1.35	0.45	3307	3.14	788	0.72	0.43
2039	3.54	868	0.84	0.45	2759	6.97	1500	1.66	0.45	3315	4.45	1050	1.06	0.45
2041	3.28	816	0.78	0.45	2790	2.31	622	0.59	0.49	3334	4.45	1050	1.00	0.43
2065	2.74	708	0.63	0.43	2797	5.25	1210	1.35	0.49	3336	2.88	736	0.66	0.43

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**NORTH CAROLINA**

Exhibit III

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Effective April 1, 2024

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3365	7.59	1500	1.42	0.35	4131	9.36	1500	2.24	0.45	4828	2.34	628	0.44	0.35
3372	3.25	810	0.74	0.43	4133	2.97	754	0.76	0.49	4829	1.71	502	0.32	0.35
3373	4.85	1130	1.15	0.45	4149	0.97	354	0.25	0.49	4902	2.46	652	0.59	0.45
3383	1.74	508	0.41	0.45	4206	3.25	810	0.77	0.45	4923	1.26	412	0.29	0.43
3385	1.31	422	0.32	0.45	4207	2.51	662	0.47	0.35	5020	7.59	1500	1.42	0.35
3400	3.40	840	0.81	0.45	4239	3.08	776	0.58	0.35	5022	9.39	1500	1.63	0.33
3507	2.57	674	0.59	0.43	4240	3.45	850	0.89	0.49	5037	12.05	1500	2.07	0.33
3515	2.08	576	0.48	0.43	4243	2.40	640	0.55	0.43	5040	10.71	1500	1.84	0.33
3548	1.97	554	0.47	0.45	4244	2.77	714	0.57	0.38	5057	6.51	1462	1.13	0.33
3559	2.68	696	0.61	0.43	4250	2.31	622	0.52	0.43	5059	20.96	1500	3.62	0.33
3574	1.28	416	0.31	0.45	4251	3.88	936	0.92	0.45	5102	7.65	1500	1.44	0.35
3581	1.46	452	0.34	0.45	4263	4.00	960	0.91	0.43	5146	5.94	1348	1.21	0.38
3612	2.20	600	0.50	0.43	4273	3.28	816	0.75	0.43	5160	3.25	810	0.56	0.33
3620	3.68	896	0.76	0.38	4279	3.71	902	0.76	0.38	5183	4.37	1034	0.82	0.35
3629	1.83	526	0.42	0.43	4283	2.51	662	0.60	0.45	5188	4.77	1114	0.90	0.35
3632	2.71	702	0.62	0.43	4299	2.23	606	0.51	0.43	5190	4.57	1074	0.86	0.35
3634	1.83	526	0.42	0.43	4304	6.11	1382	1.40	0.43	5191	1.28	416	0.26	0.38
3635	1.74	508	0.40	0.43	4307	1.86	532	0.48	0.49	5192	3.40	840	0.78	0.43
3638	2.31	622	0.55	0.45	4351	2.03	566	0.48	0.45	5213	8.17	1500	1.41	0.33
3642	2.03	566	0.48	0.45	4352	1.86	532	0.44	0.45	5215	6.28	1416	1.28	0.38
3643	2.23	606	0.46	0.38	4360	-	-	0.14	0.38	5221	4.94	1148	0.93	0.35
3647	2.94	748	0.67	0.43	4361	1.14	388	0.27	0.45	5222	9.25	1500	1.59	0.33
3648	1.51	462	0.39	0.49	4410	3.74	908	0.89	0.45	5223	5.82	1324	1.19	0.38
3681	0.97	354	0.23	0.45	4420	4.45	1050	0.83	0.35	5348	4.94	1148	1.01	0.38
3685	1.14	388	0.27	0.45	4431	1.66	492	0.43	0.49	5402	8.39	1500	2.00	0.45
3719	1.23	406	0.21	0.33	4432	1.40	440	0.36	0.49	5403	7.11	1500	1.33	0.35
3724	5.08	1176	0.88	0.33	4452	3.00	760	0.69	0.43	5437	6.97	1500	1.31	0.35
3726	5.60	1280	0.97	0.33	4459	3.43	846	0.70	0.38	5443	4.85	1130	1.11	0.43
3803	2.86	732	0.68	0.45	4470	2.74	708	0.63	0.43	5445	11.65	1500	2.01	0.33
3807	2.08	576	0.49	0.45	4484	3.05	770	0.73	0.45	5462	7.19	1500	1.47	0.38
3808	7.39	1500	1.68	0.43	4493	2.77	714	0.63	0.43	5472	9.54	1500	1.65	0.33
3821	6.99	1500	1.44	0.38	4511	0.51	262	0.12	0.43	5473	13.62	1500	2.35	0.33
3822X	5.14	1188	1.23	0.45	4557	3.05	770	0.63	0.38	5474	8.74	1500	1.52	0.33
3824X	4.77	1114	1.13	0.45	4558	2.37	634	0.54	0.43	5478	4.45	1050	0.83	0.35
3826	0.89	338	0.20	0.43	4568	3.23	806	0.66	0.38	5479	8.17	1500	1.67	0.38
3827	2.06	572	0.49	0.45	4581	1.23	406	0.23	0.35	5480	8.25	1500	1.54	0.35
3830	1.80	520	0.41	0.43	4583	6.42	1444	1.22	0.35	5491	3.05	770	0.57	0.35
3851	2.31	622	0.55	0.45	4611	1.14	388	0.27	0.45	5506	6.54	1468	1.23	0.35
3865	3.43	846	0.88	0.49	4635	3.60	880	0.67	0.35	5507	5.31	1222	1.00	0.35
3881	4.25	1010	0.97	0.43	4653	2.97	754	0.70	0.45	5508	-	-	1.00	0.35
4000	6.51	1462	1.22	0.35	4665	9.99	1500	2.05	0.38	5535	9.71	1500	1.68	0.33
4021	4.54	1068	1.04	0.43	4670	-	-	0.95	0.43	5537	5.45	1250	1.11	0.38
4024D	4.37	1034	0.90	0.38	4683	4.17	994	0.95	0.43	5551	21.36	1500	3.71	0.33
4034	8.34	1500	1.71	0.38	4686	2.17	594	0.44	0.38	5606	1.23	406	0.21	0.33
4036	2.88	736	0.59	0.38	4692	0.91	342	0.22	0.45	5610	6.65	1490	1.37	0.38
4038	3.31	822	0.84	0.49	4693	1.08	376	0.26	0.45	5645	19.70	1500	3.42	0.33
4053	-	-	0.76	0.43	4703	1.86	532	0.42	0.43	5703	17.02	1500	3.50	0.38
4061	-	-	0.76	0.43	4717	2.54	668	0.65	0.49	5705	26.75	1500	5.51	0.38
4062	3.31	822	0.76	0.43	4720	2.17	594	0.50	0.43	5951	0.63	286	0.15	0.45
4101	3.05	770	0.70	0.43	4740	1.46	452	0.25	0.33	6003	7.25	1500	1.36	0.35
4109	0.63	286	0.15	0.45	4741	3.48	856	0.80	0.43	6005	8.08	1500	1.66	0.38
4110	0.97	354	0.23	0.45	4751	4.80	1120	0.99	0.38	6018	4.03	966	0.81	0.38
4111	2.54	668	0.60	0.45	4771N	3.43	966	0.64	0.35	6045	6.68	1496	1.36	0.38
4114	3.60	880	0.81	0.43	4777	3.74	908	0.71	0.35	6204	9.05	1500	1.69	0.35
4130	4.00	960	0.95	0.45	4825	1.11	382	0.23	0.38	6206	3.57	874	0.61	0.33

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

Exhibit III

Effective April 1, 2024

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
6213	2.88	736	0.50	0.33	7327F	25.15	1500	3.98	0.29	8039	2.28	616	0.58	0.49
6214	2.03	566	0.38	0.35	7333M	4.14	988	0.71	0.33	8044	3.54	868	0.84	0.45
6216	9.19	1500	1.58	0.33	7335M	4.60	1080	0.78	0.33	8045	0.97	354	0.23	0.45
6217	5.91	1342	1.02	0.33	7337M	6.57	1474	1.08	0.33	8046	3.34	828	0.80	0.45
6229	5.88	1336	1.20	0.38	7350F	15.70	1500	2.65	0.31	8047	1.14	388	0.27	0.45
6233	2.54	668	0.44	0.33	7360	6.79	1500	1.39	0.38	8058	3.11	782	0.74	0.45
6235	7.37	1500	1.27	0.33	7370	7.08	1500	1.68	0.45	8072	1.03	366	0.26	0.49
6236	7.54	1500	1.53	0.38	7380	7.94	1500	1.62	0.38	8102	2.26	612	0.54	0.45
6237	2.11	582	0.39	0.35	7382	7.48	1500	1.70	0.43	8103	3.40	840	0.78	0.43
6251D	5.05	1170	0.94	0.35	7390	5.51	1262	1.30	0.45	8106	4.82	1124	0.99	0.38
6252D	4.20	1000	0.72	0.33	7394M	5.54	1268	0.94	0.33	8107	3.80	920	0.71	0.35
6306	5.94	1348	1.12	0.35	7395M	6.14	1388	1.04	0.33	8111	2.80	720	0.64	0.43
6319	4.51	1062	0.78	0.33	7398M	8.76	1500	1.44	0.33	8116	2.68	696	0.62	0.43
6325	4.85	1130	0.84	0.33	7402	0.17	194	0.04	0.45	8203	9.36	1500	2.13	0.43
6400	5.82	1324	1.19	0.38	7403	5.85	1330	1.38	0.45	8204	5.54	1268	1.27	0.43
6503	3.05	770	0.72	0.45	7405N	2.26	760	0.53	0.45	8209	4.28	1016	1.02	0.45
6504	3.85	930	0.92	0.45	7420	9.28	1500	1.58	0.33	8215	4.23	1006	0.87	0.38
6702M*	5.82	1324	1.19	0.38	7421	1.08	376	0.22	0.38	8227	4.97	1154	0.93	0.35
6703M*	9.22	1500	1.83	0.38	7422	1.68	496	0.32	0.35	8232	6.40	1440	1.31	0.38
6704M*	6.48	1456	1.32	0.38	7425	2.94	748	0.54	0.35	8233	4.28	1016	0.86	0.38
6801F	9.42	1500	1.69	0.35	7431N	1.71	616	0.32	0.35	8235	5.22	1204	1.19	0.43
6811	6.77	1500	1.39	0.38	7445N	0.74	-	-	-	8236X	6.34	1428	1.19	0.35
6824F	11.16	1500	2.01	0.35	7453N	0.57	-	-	-	8263	7.54	1500	1.73	0.43
6826F	6.28	1416	1.13	0.35	7502	2.68	696	0.55	0.38	8264	5.80	1320	1.19	0.38
6834	3.83	926	0.91	0.45	7515	1.54	468	0.27	0.33	8265	6.94	1500	1.30	0.35
6836	4.43	1046	1.02	0.43	7520	3.48	856	0.80	0.43	8279	7.97	1500	1.51	0.35
6843F	13.45	1500	2.13	0.29	7529X	13.76	1500	2.36	0.33	8288	8.62	1500	1.99	0.43
6845F	9.51	1500	1.50	0.29	7538	4.34	1028	0.75	0.33	8291X	4.65	1090	1.07	0.43
6854	7.25	1500	1.36	0.35	7539	2.11	582	0.40	0.35	8292X	4.34	1028	1.03	0.45
6872F	12.96	1500	2.05	0.29	7540	5.40	1240	0.93	0.33	8293X	9.71	1500	2.30	0.45
6874F	24.24	1500	3.84	0.29	7580	3.65	890	0.75	0.38	8304	6.94	1500	1.31	0.35
6882	4.28	1016	0.81	0.35	7590	5.08	1176	1.04	0.38	8350	10.36	1500	1.95	0.35
6884	4.63	1086	0.86	0.35	7600	7.59	1500	1.54	0.38	8380	2.60	680	0.59	0.43
7016M	5.68	1296	0.97	0.33	7605	3.57	874	0.67	0.35	8381	2.37	634	0.54	0.43
7024M	6.31	1422	1.08	0.33	7610	0.69	298	0.14	0.38	8385	3.43	846	0.78	0.43
7038M	9.14	1500	1.62	0.33	7705	7.14	1500	1.63	0.43	8392	2.71	702	0.70	0.49
7046M	8.25	1500	1.43	0.33	7710	5.20	1200	0.97	0.35	8393	2.28	616	0.46	0.38
7047M	8.99	1500	1.49	0.33	7711	5.20	1200	0.97	0.35	8500	8.08	1500	1.66	0.38
7050M	14.45	1500	2.48	0.33	7720X	4.23	1006	0.87	0.38	8601	0.34	228	0.07	0.35
7090M	10.14	1500	1.80	0.33	7723X	2.83	726	0.53	0.35	8602	1.66	492	0.34	0.38
7098M	9.16	1500	1.59	0.33	7855	4.80	1120	0.98	0.38	8603	0.09	178	0.02	0.45
7099M	13.08	1500	2.19	0.33	8001	3.08	776	0.74	0.45	8606	2.06	572	0.39	0.35
7133	5.02	1164	0.96	0.35	8002	2.54	668	0.61	0.45	8709F	6.34	1428	1.00	0.29
7151M	6.11	1382	1.16	0.35	8006	3.05	770	0.78	0.49	8719	2.51	662	0.47	0.35
7152M	9.68	1500	1.79	0.35	8008	1.54	468	0.40	0.49	8720	1.43	446	0.27	0.35
7153M	6.79	1500	1.29	0.35	8010	2.26	612	0.54	0.45	8721	0.46	252	0.09	0.38
7219	12.22	1500	2.27	0.35	8013	0.43	246	0.10	0.43	8723	0.17	194	0.04	0.43
7222X	11.48	1500	2.13	0.35	8015	0.97	354	0.22	0.43	8725	2.60	680	0.53	0.38
7225	11.79	1500	2.39	0.38	8017	1.94	548	0.50	0.49	8726F	3.34	828	0.60	0.35
7230X	11.85	1500	2.69	0.43	8018	3.94	948	0.93	0.45	8734M	0.46	252	0.09	0.38
7231	13.48	1500	3.06	0.43	8021	3.03	766	0.72	0.45	8737M	0.43	246	0.09	0.38
7232X	15.30	1500	2.84	0.35	8031	2.51	662	0.60	0.45	8738M	0.66	292	0.13	0.38
7309F	13.10	1500	2.07	0.29	8032	2.31	622	0.55	0.45	8742	0.34	228	0.07	0.38
7313F	5.82	1324	0.92	0.29	8033	2.34	628	0.60	0.49	8745	5.08	1176	1.18	0.43
7317F	11.71	1500	1.85	0.29	8037	1.97	554	0.53	0.52	8748	0.74	308	0.14	0.35

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

Exhibit III

Effective April 1, 2024

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8755	0.43	246	0.09	0.38	9186	12.28	1500	2.33	0.35					
8799	0.66	292	0.15	0.45	9220	6.28	1416	1.44	0.43					
8800	1.97	554	0.47	0.45	9402	7.05	1500	1.32	0.35					
8803	0.06	172	0.01	0.38	9403	10.16	1500	1.90	0.35					
8805M	0.20	200	0.05	0.45	9410	3.28	816	0.79	0.45					
8810	0.14	188	0.03	0.45	9501	3.54	868	0.72	0.38					
8814M	0.17	194	0.04	0.45	9505	4.65	1090	1.07	0.43					
8815M	0.29	218	0.06	0.45	9516	3.03	766	0.69	0.43					
8820	0.14	188	0.03	0.38	9519	5.48	1256	1.11	0.38					
8824	3.20	800	0.85	0.52	9521	4.25	1010	0.87	0.38					
8825	-	-	0.63	0.49	9522	2.43	646	0.62	0.49					
8826	2.46	652	0.63	0.49	9534	6.82	1500	1.18	0.33					
8831	1.57	474	0.43	0.52	9554	11.76	1500	2.22	0.35					
8832	0.43	246	0.10	0.45	9586	0.57	274	0.14	0.49					
8833	1.40	440	0.33	0.45	9600	2.86	732	0.68	0.45					
8835	2.66	692	0.63	0.45	9620	1.86	532	0.38	0.38					
8842X	2.83	726	0.76	0.52										
8848	-	-	0.85	0.52										
8849	-	-	0.85	0.52										
8855	0.14	188	0.03	0.45										
8856	0.77	314	0.18	0.45										
8864X	1.34	428	0.34	0.49										
8868	0.60	280	0.16	0.49										
8869	1.37	434	0.35	0.49										
8871	0.09	178	0.02	0.45										
8901	0.26	212	0.05	0.38										
9012	1.17	394	0.24	0.38										
9014	3.57	874	0.85	0.45										
9015	3.28	816	0.75	0.43										
9016	2.48	656	0.60	0.45										
9019	4.45	1050	0.92	0.38										
9033	2.40	640	0.55	0.43										
9040	3.85	930	0.99	0.49										
9044	1.48	456	0.38	0.49										
9052	1.83	526	0.46	0.49										
9058	1.86	532	0.50	0.52										
9060	1.74	508	0.44	0.49										
9061	1.43	446	0.37	0.49										
9062	1.48	456	0.38	0.49										
9063	0.97	354	0.25	0.49										
9077F	7.94	1500	1.58	0.42										
9082	1.51	462	0.41	0.52										
9083	1.43	446	0.38	0.52										
9084	1.48	456	0.38	0.49										
9089	1.17	394	0.30	0.49										
9093	1.54	468	0.40	0.49										
9101	3.85	930	0.99	0.49										
9102	3.94	948	0.90	0.43										
9154	2.03	566	0.48	0.45										
9156	2.40	640	0.61	0.49										
9170	11.73	1500	2.21	0.35										
9178	7.68	1500	2.12	0.52										
9179	24.61	1500	6.56	0.52										
9180	6.20	1400	1.43	0.43										
9182	2.71	702	0.65	0.45										

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

*Effective April 1, 2024*

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

**FOOTNOTES**

- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate for classification no longer includes disease loading.
- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
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**

- 2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 1.925 and elr x 1.863.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

Effective April 1, 2024

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

**MISCELLANEOUS VALUES**

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

Employee operated vehicle.....	\$88,900
Leased or rented vehicle.....	\$59,300

**Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk).....** \$0.01

**Expense Constant** applicable in accordance with *Basic Manual* Rule 3-A-10..... \$160

**Loss Sensitive Rating Plan (LSRP) -** The factors which are used in the calculation of the LSRP are as follows:

Basic Premium Factor	0.40
Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.2
Tax Multiplier	1.027

Loss Development Factors	
1st Adjustment	0.15
2nd Adjustment	0.08
3rd Adjustment	0.05
4th Adjustment	0.04

**Maximum Minimum Premium.....** \$1,500

**Maximum Weekly 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"..... \$2,300

**Minimum Premium Multiplier.....** 200

**Minimum Weekly Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" ..... \$1,150

**Premium Determination for Partners and Sole Proprietors** in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$59,300

**Premium Reduction Percentages -** The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.0%	0.8%	0.6%	0.4%	0.3%	0.2%	0.1%
\$200	1.8%	1.5%	1.0%	0.8%	0.6%	0.4%	0.3%
\$300	2.4%	2.0%	1.5%	1.2%	0.8%	0.5%	0.4%
\$400	3.0%	2.5%	1.8%	1.5%	1.0%	0.7%	0.5%
\$500	3.6%	2.9%	2.1%	1.8%	1.2%	0.8%	0.6%
\$1,000	5.6%	4.5%	3.4%	2.9%	2.0%	1.4%	1.1%
\$1,500	7.2%	5.8%	4.5%	3.7%	2.7%	1.9%	1.5%
\$2,000	8.4%	6.8%	5.3%	4.5%	3.4%	2.4%	1.9%
\$2,500	9.5%	7.8%	6.1%	5.2%	3.9%	2.9%	2.3%
\$5,000	13.6%	11.3%	9.2%	8.0%	6.1%	4.7%	3.9%

**Terrorism - (Assigned Risk).....** \$0.01



Effective April 1, 2024

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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MISCELLANEOUS VALUES (cont.)

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with **Basic Manual** Rule 3-A-4..... 56%

(Multiply a Non-F classification rate by a factor of 1.56 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.50) and the adjustment for differences in loss-based expenses (1.04).)

**Experience Rating Eligibility**

A risk is eligible for 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 \$13,500. If more than two years, an average annual premium of at least \$6,750 is required. These amounts are applicable for ratings effective April 1, 2024, and subsequent. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2024

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 -- 2,293	0.14	1,292,760 -- 1,357,785	0.49
2,294 -- 6,460	0.15	1,357,786 -- 1,426,309	0.50
6,461 -- 10,726	0.16	1,426,310 -- 1,498,621	0.51
10,727 -- 15,097	0.17	1,498,622 -- 1,575,043	0.52
15,098 -- 16,622	0.18	1,575,044 -- 1,655,942	0.53
16,623 -- 18,799	0.17	1,655,943 -- 1,741,718	0.54
18,800 -- 21,774	0.16	1,741,719 -- 1,832,828	0.55
21,775 -- 26,250	0.15	1,832,829 -- 1,929,788	0.56
26,251 -- 34,767	0.14	1,929,789 -- 2,033,180	0.57
34,768 -- 79,894	0.13	2,033,181 -- 2,143,665	0.58
79,895 -- 107,361	0.14	2,143,666 -- 2,262,000	0.59
107,362 -- 131,348	0.15	2,262,001 -- 2,389,055	0.60
131,349 -- 154,421	0.16	2,389,056 -- 2,525,828	0.61
154,422 -- 177,309	0.17	2,525,829 -- 2,673,482	0.62
177,310 -- 200,347	0.18	2,673,483 -- 2,833,368	0.63
200,348 -- 223,725	0.19	2,833,369 -- 3,007,074	0.64
223,726 -- 247,569	0.20	3,007,075 -- 3,196,471	0.65
247,570 -- 271,976	0.21	3,196,472 -- 3,403,788	0.66
271,977 -- 297,022	0.22	3,403,789 -- 3,631,695	0.67
297,023 -- 322,775	0.23	3,631,696 -- 3,883,419	0.68
322,776 -- 348,171	0.24	3,883,420 -- 4,162,901	0.69
348,172 -- 373,129	0.25	4,162,902 -- 4,475,002	0.70
373,130 -- 398,872	0.26	4,475,003 -- 4,825,787	0.71
398,873 -- 425,444	0.27	4,825,788 -- 5,222,922	0.72
425,445 -- 452,890	0.28	5,222,923 -- 5,676,246	0.73
452,891 -- 481,261	0.29	5,676,247 -- 6,198,593	0.74
481,262 -- 510,605	0.30	6,198,594 -- 6,807,026	0.75
510,606 -- 540,978	0.31	6,807,027 -- 7,524,741	0.76
540,979 -- 572,438	0.32	7,524,742 -- 8,384,084	0.77
572,439 -- 605,046	0.33	8,384,085 -- 9,431,568	0.78
605,047 -- 638,868	0.34	9,431,569 -- 10,736,578	0.79
638,869 -- 673,978	0.35	10,736,579 -- 12,407,397	0.80
673,979 -- 710,449	0.36	12,407,398 -- 14,622,906	0.81
710,450 -- 748,365	0.37	14,622,907 -- 17,701,338	0.82
748,366 -- 787,815	0.38	17,701,339 -- 22,268,778	0.83
787,816 -- 828,897	0.39	22,268,779 -- 29,750,181	0.84
828,898 -- 871,714	0.40	29,750,182 -- 44,240,387	0.85
871,715 -- 916,380	0.41	44,240,388 -- 84,267,239	0.86
916,381 -- 963,017	0.42	84,267,240 -- 717,922,894	0.87
963,018 -- 1,011,762	0.43	717,922,895 -- AND OVER	0.88
1,011,763 -- 1,062,760	0.44		
1,062,761 -- 1,116,174	0.45		
1,116,175 -- 1,172,179	0.46		
1,172,180 -- 1,230,970	0.47		
1,230,971 -- 1,292,759	0.48		

(a) G .....	10.60
(b) State Per Claim Accident Limitation .....	\$179,000
(c) State Multiple Claim Accident Limitation .....	\$358,000
(d) USL&HW Per Claim Accident Limitation .....	\$286,500
(e) USL&HW Multiple Claim Accident Limitation .....	\$573,000
(f) Employers Liability Accident Limitation .....	\$55,000
(g) Primary/Excess Loss Split Point .....	\$25,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes .....	1.50
<i>(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 1.50.)</i>	

Effective April 1, 2024

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

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 382,479	48,760	3,592,394 -- 3,687,011	234,260	6,904,433 -- 6,999,068	419,760
382,480 -- 475,404	54,060	3,687,012 -- 3,781,631	239,560	6,999,069 -- 7,093,704	425,060
475,405 -- 568,879	59,360	3,781,632 -- 3,876,251	244,860	7,093,705 -- 7,188,341	430,360
568,880 -- 662,678	64,660	3,876,252 -- 3,970,873	250,160	7,188,342 -- 7,282,977	435,660
662,679 -- 756,683	69,960	3,970,874 -- 4,065,496	255,460	7,282,978 -- 7,377,614	440,960
756,684 -- 850,828	75,260	4,065,497 -- 4,160,119	260,760	7,377,615 -- 7,472,251	446,260
850,829 -- 945,070	80,560	4,160,120 -- 4,254,744	266,060	7,472,252 -- 7,566,888	451,560
945,071 -- 1,039,385	85,860	4,254,745 -- 4,349,369	271,360	7,566,889 -- 7,661,525	456,860
1,039,386 -- 1,133,754	91,160	4,349,370 -- 4,443,995	276,660	7,661,526 -- 7,756,163	462,160
1,133,755 -- 1,228,164	96,460	4,443,996 -- 4,538,621	281,960	7,756,164 -- 7,850,800	467,460
1,228,165 -- 1,322,608	101,760	4,538,622 -- 4,633,249	287,260	7,850,801 -- 7,945,438	472,760
1,322,609 -- 1,417,078	107,060	4,633,250 -- 4,727,877	292,560	7,945,439 -- 8,040,076	478,060
1,417,079 -- 1,511,569	112,360	4,727,878 -- 4,822,505	297,860	8,040,077 -- 8,134,713	483,360
1,511,570 -- 1,606,078	117,660	4,822,506 -- 4,917,134	303,160	8,134,714 -- 8,229,351	488,660
1,606,079 -- 1,700,602	122,960	4,917,135 -- 5,011,764	308,460	8,229,352 -- 8,323,989	493,960
1,700,603 -- 1,795,139	128,260	5,011,765 -- 5,106,394	313,760	8,323,990 -- 8,418,628	499,260
1,795,140 -- 1,889,686	133,560	5,106,395 -- 5,201,024	319,060	8,418,629 -- 8,513,266	504,560
1,889,687 -- 1,984,242	138,860	5,201,025 -- 5,295,655	324,360	8,513,267 -- 8,607,904	509,860
1,984,243 -- 2,078,806	144,160	5,295,656 -- 5,390,287	329,660	8,607,905 -- 8,702,543	515,160
2,078,807 -- 2,173,377	149,460	5,390,288 -- 5,484,919	334,960	8,702,544 -- 8,797,181	520,460
2,173,378 -- 2,267,953	154,760	5,484,920 -- 5,579,551	340,260	8,797,182 -- 8,891,820	525,760
2,267,954 -- 2,362,536	160,060	5,579,552 -- 5,674,183	345,560	8,891,821 -- 8,986,459	531,060
2,362,537 -- 2,457,122	165,360	5,674,184 -- 5,768,816	350,860	8,986,460 -- 9,081,098	536,360
2,457,123 -- 2,551,713	170,660	5,768,817 -- 5,863,449	356,160	9,081,099 -- 9,175,737	541,660
2,551,714 -- 2,646,308	175,960	5,863,450 -- 5,958,083	361,460	9,175,738 -- 9,270,376	546,960
2,646,309 -- 2,740,906	181,260	5,958,084 -- 6,052,717	366,760	9,270,377 -- 9,364,040	552,260
2,740,907 -- 2,835,507	186,560	6,052,718 -- 6,147,351	372,060		
2,835,508 -- 2,930,110	191,860	6,147,352 -- 6,241,985	377,360		
2,930,111 -- 3,024,716	197,160	6,241,986 -- 6,336,620	382,660		
3,024,717 -- 3,119,324	202,460	6,336,621 -- 6,431,255	387,960		
3,119,325 -- 3,213,935	207,760	6,431,256 -- 6,525,890	393,260		
3,213,936 -- 3,308,547	213,060	6,525,891 -- 6,620,525	398,560		
3,308,548 -- 3,403,161	218,360	6,620,526 -- 6,715,160	403,860		
3,403,162 -- 3,497,776	223,660	6,715,161 -- 6,809,796	409,160		
3,497,777 -- 3,592,393	228,960	6,809,797 -- 6,904,432	414,460		

For Expected Losses greater than \$9,364,040, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.056)(\text{Expected Losses}) + 2876.4(\text{Expected Losses})(10.60) / (\text{Expected Losses} + (600)(10.60))$$

G = 10.60