

Effective April 1, 2017

FOOTNOTES

D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.29	S	1624D	0.02	S	3085D	0.06	S
0065D	0.07	S	1741D	0.37	S	4024D	0.02	S
0066D	0.07	S	1803D	0.54	S	6251D	0.03	S
0067D	0.07	S	3081D	0.06	S	6252D	0.03	S
1165XD	0.02	S	3082D	0.04	S			

S=Silica

F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for USL&HW Assessment.

M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
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 2.334 and elr x 2.217.
- 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, 2017

ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages represent the portion of total loss eliminated per claim and are applicable by hazard group. They do not include a safety factor.

Advisory Loss Elimination Ratios							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.0%	0.8%	0.7%	0.5%	0.3%	0.2%	0.2%
\$200	1.9%	1.5%	1.2%	0.9%	0.6%	0.4%	0.4%
\$300	2.7%	2.1%	1.7%	1.2%	0.9%	0.6%	0.5%
\$400	3.3%	2.6%	2.1%	1.5%	1.1%	0.7%	0.7%
\$500	3.9%	3.1%	2.5%	1.8%	1.3%	0.9%	0.8%
\$1,000	6.2%	4.8%	4.1%	3.0%	2.2%	1.6%	1.4%
\$1,500	7.9%	6.2%	5.3%	4.0%	3.0%	2.2%	1.9%
\$2,000	9.2%	7.3%	6.2%	4.8%	3.6%	2.7%	2.3%
\$2,500	10.4%	8.2%	7.1%	5.5%	4.2%	3.2%	2.8%
\$5,000	14.9%	11.9%	10.5%	8.4%	6.7%	5.3%	4.5%

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

Employee operated vehicle.....	\$66,900
Leased or rented vehicle.....	\$44,600

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"..... \$1,700

Minimum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$850

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$44,600

Terrorism - (Advisory Loss Cost) \$0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... 92%

(Multiply a Non-F classification loss cost by a factor of 1.92 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.82) and the adjustment for differences in loss-based expenses (1.054).)

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 \$10,000. If more than two years, an average annual premium of at least \$5,000 is required. These amounts are applicable for ratings effective date April 1, 2016 and subsequent. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2017

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

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,534	0.04	1,428,877	--	1,507,693	0.44
2,535	--	10,243	0.05	1,507,694	--	1,591,072	0.45
10,244	--	18,117	0.06	1,591,073	--	1,679,424	0.46
18,118	--	26,162	0.07	1,679,425	--	1,773,207	0.47
26,163	--	34,382	0.08	1,773,208	--	1,872,940	0.48
34,383	--	57,507	0.09	1,872,941	--	1,979,207	0.49
57,508	--	85,602	0.10	1,979,208	--	2,092,674	0.50
85,603	--	110,592	0.11	2,092,675	--	2,214,098	0.51
110,593	--	134,924	0.12	2,214,099	--	2,344,349	0.52
134,925	--	159,259	0.13	2,344,350	--	2,484,426	0.53
159,260	--	183,894	0.14	2,484,427	--	2,635,484	0.54
183,895	--	208,995	0.15	2,635,485	--	2,798,870	0.55
208,996	--	234,677	0.16	2,798,871	--	2,976,156	0.56
234,678	--	261,023	0.17	2,976,157	--	3,169,197	0.57
261,024	--	288,106	0.18	3,169,198	--	3,380,191	0.58
288,107	--	315,989	0.19	3,380,192	--	3,611,766	0.59
315,990	--	344,733	0.20	3,611,767	--	3,867,088	0.60
344,734	--	374,396	0.21	3,867,089	--	4,150,008	0.61
374,397	--	405,039	0.22	4,150,009	--	4,465,258	0.62
405,040	--	436,721	0.23	4,465,259	--	4,818,716	0.63
436,722	--	469,508	0.24	4,818,717	--	5,217,777	0.64
469,509	--	503,465	0.25	5,217,778	--	5,671,877	0.65
503,466	--	538,662	0.26	5,671,878	--	6,193,246	0.66
538,663	--	575,175	0.27	6,193,247	--	6,798,031	0.67
575,176	--	613,084	0.28	6,798,032	--	7,507,991	0.68
613,085	--	652,474	0.29	7,507,992	--	8,353,176	0.69
652,475	--	693,437	0.30	8,353,177	--	9,376,290	0.70
693,438	--	736,074	0.31	9,376,291	--	10,640,131	0.71
736,075	--	780,491	0.32	10,640,132	--	12,240,991	0.72
780,492	--	826,805	0.33	12,240,992	--	14,334,417	0.73
826,806	--	875,142	0.34	14,334,418	--	17,189,081	0.74
875,143	--	925,641	0.35	17,189,082	--	21,312,476	0.75
925,642	--	978,451	0.36	21,312,477	--	27,792,087	0.76
978,452	--	1,033,736	0.37	27,792,088	--	39,455,372	0.77
1,033,737	--	1,091,677	0.38	39,455,373	--	66,669,682	0.78
1,091,678	--	1,152,470	0.39	66,669,683	--	202,741,164	0.79
1,152,471	--	1,216,334	0.40	202,741,165	AND OVER		0.80
1,216,335	--	1,283,508	0.41				
1,283,509	--	1,354,257	0.42				
1,354,258	--	1,428,876	0.43				

(a) G	12.10
(b) State Per Claim Accident Limitation	\$303,000
(c) State Multiple Claim Accident Limitation	\$606,000
(d) USL&HW Per Claim Accident Limitation	\$597,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,195,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$16,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.81
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.81.)</i>	

Effective April 1, 2017
TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Plan - ERA

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 65,083	30,250	2,088,472 -- 2,148,937	242,000	4,205,359 -- 4,265,849	453,750
65,084 -- 112,015	36,300	2,148,938 -- 2,209,405	248,050	4,265,850 -- 4,326,341	459,800
112,016 -- 165,940	42,350	2,209,406 -- 2,269,874	254,100	4,326,342 -- 4,386,832	465,850
165,941 -- 222,827	48,400	2,269,875 -- 2,330,345	260,150	4,386,833 -- 4,447,325	471,900
222,828 -- 281,098	54,450	2,330,346 -- 2,390,817	266,200	4,447,326 -- 4,507,817	477,950
281,099 -- 340,100	60,500	2,390,818 -- 2,451,291	272,250	4,507,818 -- 4,568,309	484,000
340,101 -- 399,529	66,550	2,451,292 -- 2,511,766	278,300	4,568,310 -- 4,628,802	490,050
399,530 -- 459,228	72,600	2,511,767 -- 2,572,242	284,350	4,628,803 -- 4,689,295	496,100
459,229 -- 519,106	78,650	2,572,243 -- 2,632,720	290,400	4,689,296 -- 4,749,788	502,150
519,107 -- 579,110	84,700	2,632,721 -- 2,693,198	296,450	4,749,789 -- 4,810,281	508,200
579,111 -- 639,205	90,750	2,693,199 -- 2,753,677	302,500	4,810,282 -- 4,870,775	514,250
639,206 -- 699,369	96,800	2,753,678 -- 2,814,157	308,550	4,870,776 -- 4,931,268	520,300
699,370 -- 759,585	102,850	2,814,158 -- 2,874,638	314,600	4,931,269 -- 4,991,762	526,350
759,586 -- 819,843	108,900	2,874,639 -- 2,935,120	320,650	4,991,763 -- 5,052,256	532,400
819,844 -- 880,133	114,950	2,935,121 -- 2,995,602	326,700	5,052,257 -- 5,112,750	538,450
880,134 -- 940,450	121,000	2,995,603 -- 3,056,086	332,750	5,112,751 -- 5,173,244	544,500
940,451 -- 1,000,788	127,050	3,056,087 -- 3,116,569	338,800	5,173,245 -- 5,233,738	550,550
1,000,789 -- 1,061,145	133,100	3,116,570 -- 3,177,054	344,850	5,233,739 -- 5,294,233	556,600
1,061,146 -- 1,121,517	139,150	3,177,055 -- 3,237,539	350,900	5,294,234 -- 5,354,727	562,650
1,121,518 -- 1,181,902	145,200	3,237,540 -- 3,298,024	356,950	5,354,728 -- 5,415,222	568,700
1,181,903 -- 1,242,298	151,250	3,298,025 -- 3,358,510	363,000	5,415,223 -- 5,475,717	574,750
1,242,299 -- 1,302,704	157,300	3,358,511 -- 3,418,997	369,050	5,475,718 -- 5,536,212	580,800
1,302,705 -- 1,363,118	163,350	3,418,998 -- 3,479,484	375,100	5,536,213 -- 5,596,707	586,850
1,363,119 -- 1,423,539	169,400	3,479,485 -- 3,539,972	381,150	5,596,708 -- 5,657,202	592,900
1,423,540 -- 1,483,966	175,450	3,539,973 -- 3,600,459	387,200	5,657,203 -- 5,717,697	598,950
1,483,967 -- 1,544,399	181,500	3,600,460 -- 3,660,948	393,250	5,717,698 -- 5,777,750	605,000
1,544,400 -- 1,604,838	187,550	3,660,949 -- 3,721,436	399,300		
1,604,839 -- 1,665,280	193,600	3,721,437 -- 3,781,925	405,350		
1,665,281 -- 1,725,727	199,650	3,781,926 -- 3,842,415	411,400		
1,725,728 -- 1,786,177	205,700	3,842,416 -- 3,902,905	417,450		
1,786,178 -- 1,846,631	211,750	3,902,906 -- 3,963,395	423,500		
1,846,632 -- 1,907,087	217,800	3,963,396 -- 4,023,885	429,550		
1,907,088 -- 1,967,546	223,850	4,023,886 -- 4,084,376	435,600		
1,967,547 -- 2,028,008	229,900	4,084,377 -- 4,144,866	441,650		
2,028,009 -- 2,088,471	235,950	4,144,867 -- 4,205,358	447,700		

For Expected Losses greater than \$5,777,750, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(12.10) / (\text{Expected Losses} + (700)(12.10))$$

G = 12.10

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

**NORTH CAROLINA
RR 1
Exhibit III**

Effective April 1, 2017

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
1.26	0.99	0.90	0.75	0.62	0.53	0.43

2. **2013 Table of Expected Loss Ranges**

Effective January 1, 2013

3.

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.672	0.706	0.721	0.744	0.764	0.780	0.791
\$15,000	0.628	0.667	0.685	0.711	0.735	0.755	0.769
\$20,000	0.591	0.634	0.654	0.683	0.710	0.732	0.750
\$25,000	0.559	0.606	0.626	0.658	0.688	0.712	0.732
\$30,000	0.532	0.580	0.602	0.636	0.667	0.693	0.716
\$35,000	0.507	0.558	0.580	0.615	0.649	0.676	0.701
\$40,000	0.486	0.537	0.561	0.596	0.632	0.660	0.687
\$50,000	0.448	0.501	0.526	0.563	0.601	0.631	0.662
\$75,000	0.379	0.433	0.460	0.498	0.540	0.572	0.610
\$100,000	0.331	0.385	0.412	0.450	0.494	0.527	0.569
\$125,000	0.296	0.348	0.376	0.413	0.457	0.491	0.536
\$150,000	0.268	0.319	0.347	0.383	0.427	0.461	0.508
\$175,000	0.246	0.296	0.323	0.358	0.402	0.435	0.484
\$200,000	0.227	0.276	0.303	0.337	0.381	0.413	0.463
\$225,000	0.212	0.259	0.286	0.319	0.363	0.394	0.445
\$250,000	0.199	0.245	0.271	0.303	0.346	0.377	0.429
\$275,000	0.187	0.232	0.258	0.289	0.332	0.362	0.414
\$300,000	0.177	0.221	0.246	0.277	0.319	0.349	0.401
\$325,000	0.168	0.211	0.236	0.266	0.308	0.336	0.389
\$350,000	0.160	0.202	0.227	0.256	0.297	0.325	0.378
\$375,000	0.152	0.193	0.218	0.247	0.288	0.315	0.368
\$400,000	0.146	0.186	0.211	0.238	0.279	0.306	0.359
\$425,000	0.140	0.179	0.204	0.230	0.271	0.297	0.350
\$450,000	0.134	0.173	0.197	0.223	0.263	0.289	0.342
\$475,000	0.129	0.167	0.191	0.217	0.256	0.282	0.335
\$500,000	0.124	0.162	0.185	0.211	0.250	0.275	0.328
\$600,000	0.108	0.144	0.166	0.190	0.227	0.251	0.303
\$700,000	0.096	0.130	0.151	0.173	0.210	0.232	0.284
\$800,000	0.087	0.118	0.139	0.160	0.195	0.216	0.268
\$900,000	0.079	0.109	0.129	0.149	0.183	0.203	0.254
\$1,000,000	0.072	0.100	0.120	0.139	0.172	0.191	0.242
\$2,000,000	0.038	0.058	0.072	0.086	0.112	0.127	0.170
\$3,000,000	0.025	0.040	0.051	0.062	0.083	0.096	0.134
\$4,000,000	0.018	0.030	0.039	0.048	0.066	0.077	0.110
\$5,000,000	0.014	0.024	0.032	0.039	0.054	0.064	0.093
\$6,000,000	0.011	0.019	0.026	0.032	0.046	0.054	0.080
\$7,000,000	0.009	0.016	0.022	0.027	0.039	0.047	0.070
\$8,000,000	0.008	0.014	0.019	0.023	0.034	0.041	0.062
\$9,000,000	0.006	0.012	0.016	0.020	0.030	0.036	0.055
\$10,000,000	0.006	0.010	0.014	0.018	0.026	0.032	0.049

Effective April 1, 2017

**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	0.749	0.785	0.800	0.825	0.846	0.863	0.873
\$15,000	0.703	0.744	0.763	0.791	0.816	0.837	0.851
\$20,000	0.664	0.710	0.730	0.762	0.790	0.813	0.831
\$25,000	0.631	0.680	0.701	0.735	0.766	0.792	0.813
\$30,000	0.601	0.653	0.676	0.711	0.745	0.772	0.796
\$35,000	0.575	0.628	0.652	0.689	0.725	0.754	0.780
\$40,000	0.552	0.606	0.631	0.669	0.707	0.737	0.765
\$50,000	0.511	0.568	0.594	0.634	0.674	0.706	0.738
\$75,000	0.437	0.495	0.523	0.564	0.609	0.644	0.682
\$100,000	0.385	0.443	0.471	0.513	0.559	0.595	0.638
\$125,000	0.346	0.403	0.432	0.472	0.519	0.556	0.602
\$150,000	0.316	0.371	0.400	0.440	0.487	0.523	0.572
\$175,000	0.291	0.345	0.374	0.412	0.460	0.495	0.546
\$200,000	0.270	0.323	0.352	0.389	0.437	0.472	0.524
\$225,000	0.253	0.305	0.333	0.369	0.416	0.451	0.504
\$250,000	0.238	0.289	0.317	0.352	0.399	0.432	0.486
\$275,000	0.225	0.274	0.302	0.337	0.383	0.416	0.470
\$300,000	0.214	0.262	0.290	0.323	0.369	0.401	0.456
\$325,000	0.203	0.251	0.278	0.311	0.356	0.388	0.443
\$350,000	0.194	0.240	0.268	0.300	0.344	0.375	0.431
\$375,000	0.186	0.231	0.258	0.289	0.334	0.364	0.420
\$400,000	0.178	0.223	0.249	0.280	0.324	0.354	0.410
\$425,000	0.171	0.215	0.241	0.271	0.315	0.344	0.400
\$450,000	0.165	0.208	0.234	0.263	0.307	0.335	0.391
\$475,000	0.159	0.201	0.227	0.256	0.299	0.327	0.383
\$500,000	0.153	0.195	0.221	0.249	0.291	0.319	0.375
\$600,000	0.135	0.174	0.199	0.225	0.266	0.293	0.348
\$700,000	0.120	0.158	0.181	0.206	0.246	0.271	0.327
\$800,000	0.108	0.144	0.167	0.191	0.229	0.253	0.308
\$900,000	0.099	0.133	0.155	0.178	0.215	0.238	0.293
\$1,000,000	0.091	0.123	0.145	0.167	0.203	0.225	0.279
\$2,000,000	0.049	0.072	0.088	0.104	0.133	0.150	0.198
\$3,000,000	0.032	0.050	0.063	0.075	0.099	0.114	0.156
\$4,000,000	0.024	0.038	0.048	0.058	0.078	0.091	0.128
\$5,000,000	0.018	0.030	0.039	0.047	0.065	0.076	0.109
\$6,000,000	0.014	0.024	0.032	0.039	0.054	0.064	0.094
\$7,000,000	0.012	0.020	0.027	0.033	0.047	0.055	0.082
\$8,000,000	0.010	0.017	0.023	0.028	0.040	0.048	0.072
\$9,000,000	0.008	0.015	0.020	0.025	0.035	0.043	0.064
\$10,000,000	0.007	0.013	0.017	0.022	0.031	0.038	0.058

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.	
0.08	0.05	0.03	0.33	0.22	0.14	0.00