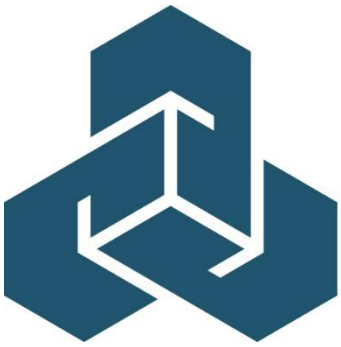


NORTH CAROLINA
Rate Bureau

BASIC MANUAL
WORKERS COMPENSATION
AND EMPLOYERS LIABILITY

Issued By

NORTH CAROLINA RATE BUREAU

4140 Parklake Avenue, Suite 320
Raleigh, NC 27612

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PREFACE

This manual is applicable to North Carolina only and is administered by the North Carolina Rate Bureau (NCRB or Bureau) in accordance with North Carolina General Statute 58-36-1. Payroll for other states listed on multi-state policies would be subject to rules and/or regulations as stipulated in the other states' applicable manual(s).

The ***NC Basic Manual*** is divided into three parts:

- PART 1 – RULES
- PART 2 – CLASSIFICATIONS
- PART 3 – LOSS COSTS, RATES, AND MISCELLANEOUS VALUES

Application of Manual Rules:

1. The rules in this manual apply to each policy, except as provided in the rules pertaining to premium discount and executive officers.
2. The rules in this manual apply from the policy effective date that occurs on or after the effective date of this manual.
3. The effective date of any change to a rule, classification, rate, or loss cost is 12:01 a.m. on the date approved for use.
4. Rule changes made during a policy period are effective as of the policy effective date on or after the date of the rule change, unless otherwise indicated in this manual.
5. The rules in this manual are based on policy periods not longer than one year.
    a. A policy issued for a period not longer that one year and 16 days is treated as a one-year policy.
    b. A policy issued for a period longer than one year and 16 days, that is not a three-year fixed-rate policy, is a long-term policy and treated as follows:
        - The policy period is divided into consecutive 12-month units.
        - The Policy Period Endorsement is used to designate the last unit of less than 12 months as a short-term policy.
        - Rules, classifications, and rates are applied to individual units of 12 months each as if a separate policy had been issued for each unit.
6. The Bureau has full authority to classify the workers compensation risks within the state of North Carolina. The Bureau has the right to inspect risks and to determine the proper classifications in accordance with manual rules and shall provide such classification code assignments to the carrier of record. The classifications authorized by the Bureau must be used in writing any workers compensation insurance policy or policies for such risks. Policies on risks not previously classified by the Bureau must be written on the basis of classifications selected in accordance with the best judgment of the insurance carrier. Such classifications are subject to change in conformity with any classifications authorized by the Bureau.
7. The Bureau has authority to conduct test audits and to require corrections in accordance with the results of the test audit.
8. Appeals involving the application of any rules or classifications shown in this manual may be resolved in accordance with the "*Procedures for Submitting Workers Compensation Disputes to the North Carolina Rate Bureau*".
9. Interpretation of North Carolina or federal workers compensation laws pertaining to coverage issues is not within the jurisdiction of the NCRB.
10. Some of the rules in the ***North Carolina Basic Manual*** may have exceptions or special rules applicable for assigned risk policies.

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PART 1 - RULES

Rule 1 - Assignment of Classifications

Last Revision Date: 7/1/2026

A. Classification System

1. The objective of the classification system is to group employers with similar operations into classifications so that:

   a. The classification reflects the exposures common to those employers

   b. The rate for each classification reflects the loss exposure common to those employers

2. Subject to certain exceptions, it is the business of the employer within a state that is classified, not the separate employments, occupations, or operations within the business.

B. Classification Explanation

Classifications are divided into two types – Basic Classifications and Standard Exception Classifications.

1. Basic Classifications

Basic Classifications describe the business the employer is operating. Except for the Standard Exception Classifications, the term basic classification is applied to all classifications shown in this manual.

Examples of classifications that describe the business of the employer:

Business	***Classification***
Manufacture of a product	*Furniture Manufacturing*
A process	*Engraving*
Construction or erection	*Carpentry*
A mercantile business	*Hardware store*
A service	*Beauty salon*

2. Standard Exception Classifications

Standard Exception Classifications describe jobs or occupations that are common to many businesses. These common occupations are not included in the basic classification unless specified in the classification wording. These classifications are described below.

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a. Clerical Office Employees NOC (Code 8810) and Clerical Office Telecommuter Employees (Code 8871)

The above classifications are assigned when all the following conditions are met:

- The basic classification wording does not include clerical office or telecommuting employees
- Other rules do not disallow the assignment of Code 8810 or Code 8871
- The employee meets the duties, site, and other requirements listed below:

1) Duties

Duties must be limited to the following work activities:

- Creation or maintenance of:
  - Correspondence
  - Computer programs
  - Employer records
  - Files
- Telephone duties and/or telephone sales
- Data entry
- Operation of copy or fax machines, unless the insured is in the business of making copies or faxing for the public
- General office work similar in nature to the above

2) Site

a) Code 8810 – The duties listed in Rule 1-B-2-a (1) must take place in a work area that is separated from the operating hazards of:

- Factories
- Stores
- Shops
- Construction sites
- Warehouses
- Yards
- Any other work areas such as:
  - Work or service areas
  - Areas where inventory is located
  - Areas where products are displayed for sale
- Areas to which the purchaser customarily brings the product from another area for payment

b) Work stations or service areas for Code 8810 must be physically separated from the operating hazards by at least one of the following:

- Floors
- Walls
- Partitions
- Counters
- Other physical barriers that protect the clerical employee from the operating hazards of a business

c) Code 8871 – The clerical duties as defined in Rule 1-B-2-a (1) above must take place in a clerical workstation located within the residence of the telecommuter employee, or shared office space away from any location of the employer. The location must be separate and distinct from the employer's. Note: Code 8871 must not be assigned when the basic classification wording applicable to the

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employer includes the word "clerical" in the phraseology, even if the clerical telecommuter employee's workstation is in a state where the employer has no additional locations.

3) Other

a) Employees who meet the requirements for Code 8810 or Code 8871 will not be disqualified from assignment to these codes if they perform certain incidental non-clerical duties that are related to their employment. These duties include:

- Making bank deposits
- Picking up or delivering mail
- Purchasing office supplies
- Delivering paychecks or clerical-related documents to employees within an area exposed to the operative hazards of the business

b) Employees who otherwise meet the requirements for Code 8810 and Code 8871 will be disqualified from assignment to this classification if their duties involve:

- Outside sales or outside representatives
- Direct supervision of non-clerical employees not performed in an eligible site according to Rule 1-B-2-a (2) above
- Physical labor, demonstration or instruction
- Work exposure to the operative hazards of the business that is incidental, necessary, or related to any business operations other than a clerical office
- Performing work that is included in the basic classification of the employer

b. Drivers, Chauffeurs, Messengers, and Their Helpers NOC - Commercial (Code 7380)

This classification is assigned to employees who engage in duties on or in connection with a vehicle. Garage employees and employees using bicycles as part of their work duties are included in this code. Messenger and courier deliveries of documents and goods owned by the employer are assigned to the governing class code of the business when the deliveries are made by foot or public transportation.

Code 7380 does not apply when the basic classification wording includes drivers. Refer to Rule 2-H-3 for vehicles under contract.

c. Salespersons or Collectors - Outside (Code 8742)

This classification is assigned to employees engaged in sales or collection duties away from their employer's premises.

This classification is not assigned to employees who:

- Deliver merchandise
- Use vehicles to deliver or pick up goods, even if they collect or sell. These employees must be assigned to the classification applicable to the business for drivers
- Use public transportation or walk to deliver goods even if they collect or sell. These employees must be assigned to the governing classification applicable to the business
- Travel between locations of the employer as district or regional managers to perform various duties not involving outside sales or collections. *Refer to Rule 2-G-Interchange of Labor*.
- Perform job site measurements or inspections to prepare bids for a job for a construction contractor.

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Code 8742 does not apply when the basic classification wording includes “Outside Salesperson” and/or “Collector”.

d. Automobile Salespersons (Code 8748)

This classification is assigned to employees who perform their duties on or away from the employer’s location. Types of transactions can include, but are not limited to, sale and/or long-term lease of:

- Automobiles
- Mobile Homes
- Boats

These employees are subject to the same rules and treatment as Code 8742 – Salespersons or Collectors – Outside.

3. General Inclusions

General Inclusions are operations that appear to be separate businesses but are included within the scope of all basic classifications. These operations are not separately classified. They include the following:

- Restaurants or cafeterias, stores, or day care services operated by the insured for employee use

  Exception:

  If these operations are conducted in connection with construction, erection, lumbering, or mining operations, they must be separately classified.
- Manufacture of containers by the insured, such as bags, barrels, bottles, boxes, cans, cartons, or packing cases for sole use in the insured’s business operations
- Medical clinics, facilities, or hospitals operated by the insured for its employees
- Repair or maintenance of the insured’s buildings or equipment by the insured’s employees
- Printing by the insured on its own products, packaging, brochures, or promotional materials
- Piloting of unmanned aircraft systems or drone aircraft with a combined weight (including its attached systems, payload, and cargo) of less than 55 pounds

Exceptions:

(a) Autonomous drone aircraft computer system designers or programmers who qualify as clerical office or telecommuter employees in accordance with Rule 1-B-2-a and do not pilot or operate the drone aircraft are assigned to the appropriate clerical classification.

(b) If an employee qualifies as an outside salesperson in accordance with Rule 1-B-2-c, the piloting of the drone aircraft to support their sales duties is included within the classification assigned to the outside salesperson.

- For employees that perform general inclusion duties for more than one basic classification, refer to Rule 2-G for classification treatment.
- A general inclusion operation must be classified separately if any of the following conditions apply:

  - It is conducted as a separate and distinct business of the insured (Rule 1-D-3).

  - It is specifically excluded in the basic classification wording.

  - The principal business is described by a standard exception classification.

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Example of a General Inclusion Exception:

An internet service provider, classified to the standard exception Code 8810 – Clerical Office Employees NOC, operates a restaurant for its employees' use. A restaurant operated for the insured's employees is a general inclusion and usually not separately classified. However, because this business is classified to a standard exception classification, the restaurant operations must be separately classified to the appropriate restaurant classification.

4. General Exclusions

Some operations in the business are so unusual for the business described in the basic classification they must be separately classified even though the operations are not conducted as a secondary business. These operations are called general exclusions. They are classified separately unless they are specifically included in the basic classification. General exclusions are:

- Aviation – all operations of ground and flying crews, including piloting of drone aircraft with a combined weight (including its attached systems, payload, and cargo) of 55 pounds or more
- New construction or alterations
- Stevedoring
- Sawmill operations

Example of a General Exclusion:

An internet service provider, classified to the standard exception Code 8810 – Clerical Office Employees NOC, maintains a private plane, pilot and flight crew for the use of executives traveling to various work locations. The employer-provided aviation services are considered a general exclusion. This means that unless a classification applicable to the business includes aviation, this service is separately classified. Therefore, the aviation services provided by the internet service provider must be separately classified to the appropriate aviation classification(s).

Note:

COVID-19 Pandemic - Assignment of Classification Code 8871-Clerical Telecommuter Employees for Temporary Change in Duties

Operations of a higher-rated classification that have been amended to clerical telecommuting due to the North Carolina governor-declared stay-at-home order qualify to be assigned to Classification Code 8871-Clerical Telecommuter Employees for the duration of the stay-at-home order. This provision shall apply while the operations perform duties consistent with Code 8871's definition, from when North Carolina's stay-at-home order took effect on March 30, 2020 and for up to 45 days after the stay-at-home order has been lifted. This provision shall **not** apply to operations that meet the definition of a classification code that includes Clerical Office Employees.

5. Governing Classification

The governing classification at a specific location or job is the basic classification, other than a standard exception classification.

The governing classification is determined in accordance with the Governing Classification Determination Table.

Governing Classification Determination Table

If....	Then the governing classification is the ...

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A basic classification produces the greatest amount of payroll	Basic classification
A basic classification is applicable but no payroll is assigned	Basic classification
Multiple basic Classifications apply	Basic classification that is assigned the greatest amount of payroll
Multiple basic classifications apply but no payroll is assigned to any of the basic classifications	Basic classification that is the highest rated classification
A basic classification is not applicable	Standard exception classification that is assigned the greatest amount of payroll

The governing classification is used to determine the classification treatment of:

- Miscellaneous employees
- Local managers
- Executive officers who regularly engage in duties that are usually performed by a foreperson, superintendent, or worker

Example of a Governing Classification:

A business has the following payroll amounts assigned to the following classifications:

- *$220,000 for Code 2003 – Bakery*
- *$120,000 for Code 8017 – Store: Retail NOC*
- *$240,000 for Code 8810 – Clerical*

The governing code for this business is Code 2003 because it is the classification code, other than the standard exception code (8810), with the greatest amount of payroll.

6. Principal Business

The Principal Business is described by the basic classification with the largest amount of payroll.

If there is no basic classification other than the general inclusion or general exclusion operations, the standard exception operation that generates the largest amount of payroll is considered the principal business.

Examples of principal business and how it relates to governing classifications:

- *A business is involved in two separate operations, the preparation and sale of blasting agents and blasting excavation. Consider* the following basic classifications and payrolls:
  - *Preparation and sale of blasting agents: Code 4777 – Explosive Distributor & Drivers. Total payroll = $500,000.*
  - *Blasting operations: Code 6217 – Excavation. Total payroll = $200,000.*

As this business performs multiple operations, the principal business is the basic classification with the greatest amount of payroll, Code 4777. In this example, the principal business and governing classification are the same.

- *A business is involved in drywall construction and has a qualified clerical office with an office manager and two clerks. Consider the following classifications and payrolls:*

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- *Drywall construction: Code 5445 – Wallboard Installation Within Buildings & Drivers. Total payroll = $50,000.*
- *Clerical Operations: Code 8810 – Clerical Office Employees NOC. Total payroll = $75,000.*

The governing classification and principal business in this example is Code 5445. Although Code 8810 has more payroll, according to Rule 1-B-5 and 1-B-6, the governing classification and principal business excludes standard exception classifications (i.e., Code 8810). See the following example for an exception to these rules.

- *An internet service provider, classified to the standard exception Code 8810 – Clerical Office Employees NOC, provides a child day care service for its employees. An employer-operated day care service is considered a general exclusion and must be separately classified to the appropriate child day care center classifications(s). Since the only basic classification of the business is represented by a general exclusion operation, the principal business is the standard exception classification, Code 8810.*
- *A business is involved in three separate operations. Consider the following locations, basic classifications, and payrolls:*
  - *Location 1: Retail shoe store. Code 8008 – Store: Shoe – Retail. Total payroll = $250,000.*
  - *Location 1: T-shirt manufacturing. Code 2501 – Cloth, Canvas and Related Products Mfg. NOC. Total payroll = $300,000.*
  - *Location 2: Wholesale hardware store. Code 8010 – Store: Hardware. Total payroll = $500,000.*
  - *Location 2: T-shirt manufacturing. Code 2501 – Cloth, Canvas and Related Products Mfg. NOC. Total payroll = $100,000.*

The governing classification at Location 1 is Code 2501, the basic classification at this location with the greatest amount of payroll. The governing classification at Location 2 is Code 8010, the basic classification at this location with the greatest amount of payroll. The principal business for the insured is Code 8010, the basic classification that has the greatest amount of payroll for all operations.

C. Classification Wording

The following list provides a description of how classification wording shall be used:

1. Classification Captions and Notes

The caption is the heading or the title of the classification.

The note is the phrase that follows the caption.

The classification wording as a whole, including the caption and note, controls, restricts, or explains the classification usage. The wording is also referred to as the "phraseology."

Example of a Classification entry:

Store: Fruit or vegetable – retail. No handling of fresh meats.

- *"Store: Fruit of vegetable - retail" is the caption in the above example.*
- *"No handling of fresh meats" is the note.*

2. Words and Phrases

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a. All Employees, All Other Employees, All Operations, or All Operations to Completion

If any of the above phrases are included, no other classification can be assigned unless noted in the classification wording. This applies even if some operations or employees are at a separate location.

Exceptions:

The following operations of a business must be separately classified even if the classification wording includes "All Employees," "All Other Employees," "All Operations," or "All Operations to Completion":

- Construction or Erection Permanent Yard (Code 8227)
- Contractor – Project Manager, Construction Executive, Construction Manager, or Construction Superintendent (Code 5606)
- Standard exception classifications, except when the basic classification includes the standard exception operation
- General exclusion classifications
- Any separate and distinct business (see Rule 1-D-3-c)

b. Clerical

Clerical means office employees and telecommuters, as defined in Rule 1-B-2-a.

c. Drivers

Drivers includes drivers, chauffeurs, messengers, and their helpers as defined in Rule 1-B-2-b.

d. "Includes" or "&"

If "includes" or "&" are in the classification wording, the operations or employees cited after those terms cannot be separately classified. Even if the operation or employees may be best described by another classification or are at a separate location, another classification cannot be used.

NOTE: If an insured has more than one basic classification, an employee's payroll may be split among the codes appropriate for each operation. Refer to Rule 2-G for additional information regarding Interchange of Labor.

e. Local Manager

Local manager means an employee who is directly in charge of the operations in the yard of a business and is exposed to the hazards of the business. As such, the payroll of the local manager must be assigned to the governing classification unless another basic classification assigned to the business specifically includes this employee.

f. "No" or "Not"

A classification that includes a restrictive phrase beginning with "no" or "not" must not apply to any employer that conducts any operation described in the restrictive phrase.

Exception:

For mercantile, mining, construction, or oil and gas field operations, this rule applies to each job or location.

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g. NOC (Not Otherwise Classified)

If "NOC" is included in the classification wording, then that classification applies only if no other classification more specifically describes the insured's business.

h. "Or" or "And"

The term "or" also means "and". This definition applies only to these terms as used in a classification's caption or notes.

i. Salespersons

Salespersons and collectors as defined in Rule 1-B-2-c.

j. Stories in Height

Certain classification wording refers to "stories in height." A story is defined as (15) feet in height. It is measured from the lowest point above ground level to the highest point above ground level.

k. To Be Separately Rated

If the classification wording contains the phrase "to be separately rated," operations or employees referenced in those classifications must be classified separately.

For rules regarding the assignment of more than one basic classification refer to Rule 1-D-3.

l. Separate and Distinct Business

Separate and distinct business means an additional operation of the employer that is not included in the basic classification on the policy. Refer to the following:

- Rule 1.D.3 for the assignment of more than one basic classification
- Rule 3.A.5 for the combination of legal entities, separate locations, and operations on a single policy

D. Classification Procedures

The object of the classification procedure is to assign the one basic classification that best describes the operations of the employer within North Carolina. Subject to certain exceptions described in this rule, each classification includes all of the types of labor found within the business.

It is the business that is classified, not the individual employments, occupations, or operations within the business.

1. Separate Legal Entities

If multiple entities are insured under a single policy, the classification rules are applied separately to each of these legal entities.

2. Businesses Not Described by a Classification

If there is no basic classification that clearly describes the business, the classification that most closely describes the business must be assigned. For a business not described by any classification, provide the wording and code number of the classification that most closely describes

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the business in Item 4 of the Information Page of the policy. All the rules pertaining to the basic classification used must apply to this operation.

3. Assignment of More Than One Basic Classification

If an insured's business meets the conditions of a, b, or c listed below, more than one basic classification may be assigned. Operation by definition means activities, enterprises, processes, secondary businesses, or undertakings.

a. The basic classification of the insured's principal business requires certain operations or employees to be rated separately.

b. The insured conducts one or more of the following business operations:

- Construction or erection
- Farming
- Employee leasing, labor contracting, temporary labor services
- Mercantile business
- Oil and gas field operations

c. The insured conducts more than one operation in a state.

1) An insured would be described as conducting more than one operation in a state if portions of the insured's operations are not encompassed by the basic classification applicable to the insured's principal business operation. For an insured's additional business operations to qualify to be separately classified, these operations must meet all of the following conditions:
    - The operations must be able to exist as a separate business if the insured's principal business ceased to exist.
    - The operations must be separated from the principal business, such as in a different building or on the same floor but physically separated from the principal business by walls or partitions. Employees engaged in the principal business must be separated from the operating hazards associated with the additional operations.
    - Separate payroll records must be properly maintained for each of the operations. Refer to Rule 2-G for additional information.

    Example of two operations that could qualify as two separate businesses:

    An insured operates bowling lanes and a movie theater within the same state. These distinct operations can qualify as two separate businesses for classification purposes because:
    - *The operations of bowling lanes and movie theaters are not ordinarily conducted as one business and, therefore, are not included within each other's scope*
    - *Either the bowling lane (if the movie theater ceases to exist) or the movie theater (if the bowling lane ceases to exist) can be expected to continue its operations*

2) Additional operations not encompassed in the insured's principal business must meet all the conditions listed above in Rule 1-D-3-c (1) for the insured to be considered engaged in an additional operation. In these instances, a separate basic classification may be assigned to each operation that qualifies as a separate additional operation.

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3) Additional operations that do not meet all conditions listed above in Rule 1-D-3-c (1) have a rate:
   - *Lower* than the insured's principal business, then all operations must be assigned to the classification of the insured's principal business
   - *Higher* than or equal to the insured's principal business, then all operations must be assigned to the classification that describes the additional operation.

4) Policies with more than one classification may include employees working under several classifications. Payroll for these employees is subject to the Interchange of Labor rule. Refer to Rule 2-G.

NOTE: If the insured does not provide verifiable payroll records specific to the additional higher rated operation, then the principal and the additional operations are both assigned to the higher rated classification. For a description of proper payroll records, refer to Rule 2-G-2.

d. Construction, Erection, or Oil and Gas Field Operations

Each type of construction, erection, or oil and gas field operation must be assigned to the classification that describes the operation only if separate payroll records are maintained for each operation.

If separate payroll records are not kept for any construction, erection, or oil and gas field operation, the highest rated classification that applies to the job or location where the operation is being performed must be used.

If a construction, erection, or oil and gas field operation is included in the scope of another classification, a separate code cannot be used.

1) Insured Subcontractors

Insured subcontractors who perform a single type of work on a construction project or job must be classified based on the classification that describes the type of work involved.

Exception:

All concrete construction operations including making and erecting forms, placing reinforcing steel, and stripping forms, when done by subcontractors, must be classified to the appropriate concrete construction code.

Example of how to classify the work performed by an insured subcontractor:

The insured subcontractor who performs only excavation work in connection with the construction of a sewer is classified under Excavation (Code 6217) rather than under Sewer Construction (Code 6306).

2) Uninsured Subcontractors

Uninsured subcontractors covered under the principal or general contractor's policy are classified based on the classifications that would apply if the work were completed by the principal's or general contractor's employees.

Example of how to classify the work performed by an uninsured subcontractor:

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The uninsured subcontractor who performs only excavation work, but is covered under the policy of the principal contractor performing the construction of a sewer, is classified under Sewer Construction (Code 6306).

3) Construction - Job Site Salespersons and Estimators

Construction job site salespersons and estimators are separately rated to Code 8720, a nonconstruction code. A division of payroll is not permitted between Code 8720 and a construction classification at any single job site. If the construction job site salesperson or estimator also performs construction duties at the same job site or supervises construction workers at the same job site, the employee's payroll at that job site must be assigned to the appropriate construction classification.

e. Farm Operations

A farm is described as any parcel(s) of land used for the purpose of agriculture, horticulture, viticulture, dairying, or raising of stock or poultry, for business or commercial purposes.

A division of payroll is allowed for each separate and distinct type of commercial farming operation if separate payroll records are maintained.

If separate payroll records are not maintained for the commercial farming operations or the records are not clear, the entire payroll of the farm must be separated on the basis of proportionate acreages.

Each farm classification includes:

- All employees
- Drivers
- Normal repair and maintenance of buildings or equipment performed by the employees of the insured
- Operations usual and incidental to a farm, such as:
  - Maintenance of chickens, cows or hogs for family use
  - A family orchard or truck garden
  - Hay or grain crops raised for the purpose of feeding work animals on the farm
  - Outside domestic workers at the farm location

Each farm classification excludes inside domestic workers at the farm location.

f. Employee Leasing Firms, Labor Contractors, Professional Employer Organizations, and Temporary Labor Services

1) Leased workers must be classified the same as direct employees of the client performing the same or similar duties.

2) If the client has no direct employees that perform the same or similar duties, the leased workers are classified as if they were direct employees of the client entity.

Example of how to classify workers assigned to clients of employee leasing companies, labor contractors, and temporary labor services:

The client is a retail store classified to Code 8017:

- *Code 8017 is applicable to the worker assigned as a cashier, just as it is applicable to the client's employee who works as a cashier.*

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- *Code 7380 is applicable to the worker assigned as a delivery truck driver, just as it is applicable to the client's employee who drives a delivery truck.*

g. Mercantile Businesses

A mercantile business is any store or dealer engaged in the sale of goods or merchandise or in the sale of services. Each location of the mercantile business is separately classified.

Operations of a store are classified based on the principal type of merchandise sold and whether the operations are wholesale or retail. For this rule, principal means more than 50% of gross receipts, excluding sale of lottery tickets.

The definitions and instructions below must be considered when determining the appropriate store classification.

1) Type of Merchandise Sold

If a store sells different types of goods, each of which may be subject to a different classification, the store is to be assigned to the classification that best describes the merchandise that generates more than 50% of gross receipts.

2) Wholesale vs. Retail

For classification purposes, the term "Retail" is defined as the sale of merchandise to the general public for personal or household consumption or use and not for resale.

For classification purposes, the term "Wholesale" is defined as the sale of merchandise for resale to others or sales to builders, contractors, manufacturers, or others for use in their business or as raw materials.

Exception:

If a store's sales are clearly retail in nature, the appropriate classification for the retail store may be assigned regardless of the definition of retail above.

Examples of store sales that are clearly retail in nature:

- *A store selling artwork in a shopping mall whose majority of sales are for artwork purchased by businesses*
- *A store selling art supplies in a shopping mall whose majority of sales are to artists who use the materials in their business*

In these cases, the stores would clearly be classified as retail except for the ultimate use or purchaser of the products.

3) Combination of Retail and Wholesale

A store that sells merchandise on both a wholesale and retail basis must use a classification that is based on whether the majority of gross receipts come from wholesale or retail sales.

4. Standard Exceptions

Standard Exceptions must be separately classified unless specifically included in a classification assigned to the business. Standard exception classifications apply even if the basic classification includes phrases such as "all employees" or "all operations."

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5. Businesses Described by a Standard Exception Classification

If the principal business is described by a standard exception classification, the operations of all employees not included in the definition of a standard exception classification must be assigned to the separate basic classification that most closely describes their operation.

This rule applies to both an employer's business within a state and to individual jobs or locations where the governing classification is described by a standard exception classification.

Example of principal business that is described by a standard exception code:

The insured is a public museum:

- *Professional and clerical employees are assigned to Code 8810*
- *Maintenance employees are assigned to Code 9101*
- *Gift shop employees are assigned to Code 8017*

6. Classifications Limited To Separate and Distinct Businesses

The assignment of certain classifications is limited by their classification notes to separate and distinct businesses. The notes may describe an operation that frequently is an integral part of a business described by another classification.

7. Repair Operations

Insureds with shop operations that involve the repair of a product for which there is no repair classification are classified using the classification code that best describes the manufacturing of the product, unless the repair work is specifically referred to by another classification, footnote, or definition in the manual.

Example of repair operations that are classified to the manufacturing code:

- *A pump repair business is assigned to Code 3612 – Pump Mfg. There is no separate code for pump repair.*
- *A motor repair business is assigned to Code 3643 – Electric Power or Transmission Equipment Mfg. There is no separate code for motor repair.*

8. Recycling Operations

a. The collection, sorting, and handling of recyclable materials for resale to others must use the appropriate store or dealer classification or the classification that most closely describes the business.

b. Insureds whose operations involve the reuse of materials for the production of a new product are classified using the classification code that applies to the manufacture of the new product unless the work is specifically referred to by another classification, footnote, or definition in the manual.

E. Miscellaneous Employees

1. Miscellaneous employees who perform duties that are commonly performed for separate operations that are subject to more than one basic classification must be assigned to the governing classification.

2. Miscellaneous employees include but are not limited to the following:

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a. General superintendents other than construction executives that meet the requirements of Code 5606 – Contractor – Project Manager, Construction Executive, Construction Manager, or Construction Superintendent

b. Maintenance or power plant employees

c. Shipping or receiving clerks

d. Yard workers other than construction yard employees properly assigned to Code 8227 – Construction or Erection Permanent Yard

NOTE: If the governing class code is a standard exception, refer to Rule 1-D-5 for additional information.

Example of classification for miscellaneous employees:

The insured has two separate operations: a machine shop (Code 3632) on one floor of the building and a plastics manufacturing business (Code 4452) on another floor. If it is determined that Code 3632 is the governing classification, all elevator operators, porters, cleaners, superintendents, and shipping clerks serving both operations are assigned to Code 3632.

F. Classification Changes or Corrections

1. Classification changes due to changes in an insured's operations will be applied as of the date the change in operations occurred.

2. Classification corrections that result in a decrease in premium, whether determined during the policy period or at audit, must be applied retroactively to the effective date of the policy.

3. Classification corrections that result in an increase in premium, must be applied as follows:

If the correction in classification is effective…	Then the correction is applied…
During the first 120 days of the policy term…	Retroactively to the inception of the policy.
After the first 120 days of the policy term, but before the final 90 days…	As of the date the carrier discovers the cause for that correction.
During the last 90 days of the policy term…	Only to a renewal policy, if any.

The effective date of change, for purposes of the time periods noted in the table above, is the date a carrier applies a classification change.

Exceptions to the table above:

a. If the classification correction is the result of an omission or misrepresentation by the insured, its agents, employees, officers, or directors, then the correction must be applied from the date on which the change would have applied if such omission or misrepresentation had not occurred.

b. The above rules do not apply to the following types of operations; therefore, classifications are assigned and applied at any time during the term of the policy or at audit:

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- Construction or erection
- Oil and gas field operations
- Employee leasing
- Labor contracting
- Temporary labor services
- Professional employer organizations
- Operations assigned to standard exception classifications
- General exclusions

4. For purposes of Rule 1-F, the reallocation of payroll among classifications on the policy is not considered a change or correction in classification(s).

   Example of reallocation of payroll:

   - An insured has Codes 8810 and 3632 on its policy. Jane Doe has been reported in 8810 by the insured. The auditor discovers that she cleans the office and reassigns her payroll in 3632. This is permissible because Code 3632 was already on the policy.
   - *An insured has Codes 3179 and 3076 on its policy. John Doe has been reported in 3179. The auditor discovers that John Doe interchanges between 3076 and 3179 operations and there is no division of payroll. Code 3076 is the higher rated code. It is permissible to reassign all payroll from 3179 to 3076 because 3076 was already on the policy.*

   Note:

   COVID-19 Pandemic - Assignment of Classification Code 8871-Clerical Telecommuter Employees for Temporary Change in Duties

   Operations of a higher-rated classification that have been amended to clerical telecommuting due to the North Carolina governor-declared stay-at-home order qualify to be assigned to Classification Code 8871-Clerical Telecommuter Employees for the duration of the stay-at-home order. This provision shall apply while the operations perform duties consistent with Code 8871's definition, from when North Carolina's stay-at-home order took effect on March 30, 2020 and for up to 45 days after the stay-at-home order has been lifted. This provision shall **not** apply to operations that meet the definition of a classification code that includes Clerical Office Employees.

5. No request to change classification(s) on the grounds that the risk has been improperly classified will be considered by the NCRB unless:
   - The request is submitted directly to the Bureau, by the insured or by the carrier, and
   - The request is made during the term of the policy or within twelve months after the expiration date thereof.

   As provided in the standard workers compensation and employers liability policy, the insurance carrier is permitted to audit or re-audit within three years after termination of the policy. The revised audit may be for the purpose of reallocation or amendment of the payroll or other premium basis, according to the rules, rates, and rating plans applicable under the manuals used by the carriers at the time the policy was terminated.

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Rule 2 - Premium and Payroll

Last Revision Date: 8/1/2023

A. Premium

Premium is calculated on the basis of the total payroll paid or payable by the insured for services of employees who are eligible to receive workers compensation benefits for work-related injuries as provided by the policy. Some classifications may have a different premium basis. See example below:

Example:
Premium is calculated for domestic workers on a per capita basis instead of payroll. Domestic workers are employees who perform household duties. See Rule 3-C for additional information.

A per capita classification uses the number of workers rather than payroll to measure exposure.

B. Payroll

For purposes of this manual, the terms "payroll" and "remuneration" mean money or substitutes for money.

1. Includes:

a. Current wages or salaries paid during the current policy period.

b. Total pay received by an employee for commissions and draws against commissions.

c. Service charges and automatic gratuities received by employees. Service charges and automatic gratuities are set percentages or fees added to a bill or contract where the customer does not: determine the amount of percentage or fee; determine who receives the percentage or fee, and; have the ability to reduce the payment amount below the set percentage or fee.

d. Bonuses and stock bonus plans. See Rule 2-D.

e. Extra pay for overtime work except as provided in Rule 2-C-2.

f. Pay for holidays, sick leave, or vacations. See Rule 2-G-3 for allocation of payroll for employees subject to more than one classification code.

g. Employer payments withheld from employees to meet statutory obligations for insurance and/or pension plans, such as the Federal Social Security Act or Medicare.

h. Payment to employees on any basis other than time worked, such as piecework, profit sharing, or incentive plans.

i. (RESERVED FOR FUTURE USE)

j. The rental value of a house or apartment provided to an employee based on comparable accommodations.

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k. The value of lodging, other than an apartment or house, received by an employee as part of their pay as shown in the insured's records.

l. The value of meals received by employees as part of their pay as shown in the insured's records.

m. The value of store certificates, credits, merchandise, or any other substitute for money received by employees as part of their pay.

n. Payment for retirement or cafeteria plans (Internal Revenue Code 125), health savings accounts, flexible spending accounts, employee savings plans, or salary reduction that is made through employee-authorized salary reductions from the employee's gross pay.

o. Employee-authorized reductions from an employee's gross pay for purchasing stock options or qualified or nonqualified employee stock purchase plans (ESPP) in payroll. The salary reduction amounts are included in payroll for the policy year in effect when the salary reduction was made, even when the plan is a portion of a cafeteria plan.

p. Employer contributions to an employee's cashless exercise of stock options in payroll.

Exception: Exclude from payroll employer contributions to the exercise of stock options except for employer contributions to an employee's cashless exercise of stock options.

q. The value of equity-based compensation plans, other than stock options and stock purchase plans, at the time of vesting in payroll. This applies when vesting is on a scheduled or annual basis such as grade vesting, scheduled cliff vesting, performance goals vesting and milestones anniversaries vesting.

Equity based compensation plans, other than stock options and stock purchase plans includes stock transfers, stock warrants, restricted stock, restricted stock units, phantom stock plans and stock appreciation rights.

r. Deferred compensation distribution payments made to current employees from an employer's contributions to previously deferred wages in payroll. This applies to amounts paid during the policy period.

s. The amount by which an employee's salary is reduced from gross pay to fund an employee-authorized deferred compensation plan in payroll. The salary reduction amounts are included in payroll for the policy year in effect when the salary reduction was made, even when the plan is a portion of a cafeteria plan. Employee-authorized deferred compensation plans include pension plans, equity-based compensation plans and other deferral plans.

t. Payroll retroactive wages or salaries paid to a current employee when the payment is within the three-year audit period of the policy, and the employee was actively employed by the employer at the time wages were paid, or during any portion of the current policy period.

u. Davis-Bacon Act wages (A federal law that establishes the requirement for paying the local prevailing wages on public works projects) or wages from similar prevailing wage laws.

v. Annuity plans.

w. Expense reimbursements and flat expense allowances paid to employees in payroll when the employer's verifiable records do not confirm that the employee expense or allowance was incurred as a valid business expense.

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x. Payment for filming commercials for the insured, excluding subsequent residuals that are earned by the commercial's participant(s) each time the commercial appears in any type of media.

2. Excludes:

a. Tips or other gratuities received by employees. Tips or other gratuities are optional payments added to a bill or contract where the customer: determines the amount of payment; determines that the employees receive the payment for services provided, and; has the option to not add a payment to the bill or contract.

b. Group insurance or group pension payments made by an employer for employees, other than those covered by Rule 2-B-1-f and Rule 2-B-1-m.

c. Payments by an employer into third-party trusts for the Davis-Bacon Act or similar prevailing wage laws, provided the pension trust is qualified under the Internal Revenue Code, Sections 401(a) and 501(a).

d. The value of special rewards for individual invention or discovery.

e. Payments for dismissal or severance except for time worked or vacation accrued.

f. Payments for active military duty.

g. Employee discounts on goods purchased from the employee's employer.

h. Expense reimbursements and flat expense allowances paid to employees only when all of these conditions are met:

1) The employer's verifiable records confirm that the expenses or allowances are incurred as a valid business expense.

2) The amount of each employee's expense or allowance is shown separately in the records of the employer.

3) The amount of the expense or allowance approximates the actual expense incurred by the employee in the conduct of their work.

4) The expense reimbursement and/or flat expense allowances paid to the employee must be in addition to, not in lieu of, the wages earned by the employee.

i. A maximum expense allowance of $75 per day when:

1) It can be verified that the employee was away from home overnight on business for the employer.

2) The employer did not maintain verifiable records for the employee's daily incurred business expenses and

3) The daily expense allowance paid to the employee is in addition to, not in lieu of, the wages earned by the employee.

Include the remaining nonverified daily business expense in excess of $75 per day in payroll.

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Allowable travel expenses permitted by any contract with a federal, state, or local government entity, including, but not limited to, a city, borough, or village, are excluded from payroll. In lieu of verifiable receipts for incurred expenses, the employer must produce a copy of the contract provision permitting the travel expenses at audit. The allowable travel expenses must be in addition to the current wage of the employee.

Example of payroll exclusions:

Consider an employer that allows a $0.55 per mile reimbursement for an employee that uses a personal vehicle for company business. The employer considers the $0.55 per mile reimbursement a fair estimate of actual incurred expenses. The employee drives 100 miles in a personal vehicle for the company. The $55.00 reimbursement (100 miles x $0.55) is a fair estimate and is excluded from payroll.

j. Meal money for late work

k. Work uniform allowance

l. Disability income benefits paid to an employee by a third party such as an insured's group insurance carrier

m. Employer-provided perks including, but not limited to:

1) Use of company car

2) Airplane flights

3) Incentive vacations (e.g., contest winners)

4) Discounts on property or services

5) Club memberships

6) Tickets to entertainment events

7) Educational assistance

8) Relocation and moving expenses

n. Employer contributions to employee benefit plans such as:

1) Employee savings plans

2) Retirement plans

3) Cafeteria plans (Internal Revenue Code 125)

4) Health savings accounts

5) Flexible spending accounts

These include any contributions made by the employer, at the employer's expense, which are based upon the amount contributed by the employee.

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o. Deferred compensation payments to retired or terminated employees during the current policy period, when the employee is not employed at the time of distribution, and records are maintained to separate these payments.

p. Employer contributions to qualified or nonqualified employee stock purchase plans.

q. Employer contributions to the exercise of stock options except for employer contributions to an employee's cashless exercise of stock options.

Exception: Include employer contributions to the cashless exercise of stock options in payroll.

r. Employer contributions to deferred compensation plans.

s. The difference between the market price of stock and any discounted price paid by the employee to purchase stock.

t. The market value of equity-based compensation plans. This applies when accelerated cliff vesting is triggered by an Initial Public Offering (IPO) of stock, or a change in majority ownership where the owner or owners before the change own less that one-half interest after the change.

u. Retroactive wages or salaries paid to retired or terminated employees when:
- The payment is within the three-year audit period of the policy
- The employee was retired or terminated at the time wages or salaries were paid and
- The employer maintains records that separate such payments.

C. Overtime

1. Definition

Overtime means hours worked for which there is an increase in the rate of pay:

a. For work in any day or in any week in excess of the number of hours normally worked.

b. For hours worked in excess of 8 hours in any day or 40 hours in any week.

c. For work on Saturdays, Sundays, or holidays.

If a guaranteed wage agreement exists, overtime means only those hours worked in excess of the number specified in that agreement.

NOTE: Forms of incentive pay, commonly referred to as “shift differential” or “premium pay” associated with working other than normal day shift hours during the standard workweek are not considered overtime. See Rule 2-C-2-d for more information on premium pay.

Examples of incentive pay:
- *The hourly rate of pay for a night-shift worker is $25, while the hourly rate for the day shift is $15. The increase of the daytime rate of pay is premium pay. It should not be considered overtime and should not be excluded.*
- *An employee is normally not required to work on a holiday, but is paid for the holiday at the regular rate. If he or she does work on the holiday, he or she receives additional pay at time-and-a-half, resulting in his or her total pay then being 2 ½ times regular pay.*

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2. Exclusions of Overtime Payroll

a. Payroll Records

Extra pay for overtime is excluded from payroll on which premium is calculated as indicated in the table below, provided that the insured's books and records are maintained to show overtime pay separately by employee and in summary by classification. Extra pay is the difference between the regular pay rate and the overtime pay rate multiplied by the number of overtime hours worked.

Example of overtime pay:
For the first 4 hours of overtime, the rate is time-and-a-half; thereafter, it is double time. If an employee continues to work after 12 hours total time, he or she is paid for an extra half hour as "supper money." The extra pay earned for overtime, including the food money, is deducted.

Calculating Overtime

If the records show…	Then…
Extra pay earned for overtime separately…	The entire extra pay is excluded.
Total pay earned for overtime (regular pay plus overtime pay) in one combined amount, and time and one-half is paid for overtime…	1/3 of this total pay must be excluded.
Double time is paid for overtime and the total pay for such overtime is recorded separately…	1/2 of the total pay for double time must be excluded.

NOTE: The only portion of the overtime payroll that is deductible is the amount in excess of wages that would have been applied if the overtime were compensated at the regular rate of pay.

Exception to Rule 2-C-2-a:
Exclusion of overtime pay does not apply to payroll assigned to any stevedoring classifications with a code number followed by the letter "F" (meaning it includes USL&H coverage).

b. Hours Worked

Extra pay for overtime is deducted only if the employee receives extra pay for:

- Working more than 8 hours per day or 40 hours per week, or
- Hours worked in a day or week that are greater than the number of hours usual to the insured or industry. This may permit an overtime deduction if an employee works less than 8 hours per day or less than 40 hours per week (For example, if an employer regularly works a 32-hour workweek, any hours over 32 hours would be considered overtime).

No overtime deduction is permitted for wages earned by employees who work in excess of 40 hours per week but do not receive an increase in their normal hourly rate of pay for the overtime work.

Examples of overtime pay that may or may not be deductible:

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- *A night-shift employee works longer hours than usual and consequently receives an increase in rate of pay above the regular night-shift rate for extra hours. Provided the increase is paid at the traditional overtime rate of pay, the increased rate of pay over the regular night-shift rate for the extra hours is excluded.*
- *An employee works during his or her paid vacation period or on a paid holiday and receives straight time pay in addition to his or her regular vacation or holiday pay. No deduction is permissible because, under the basis of premium rule, unworked vacation pay or holiday pay must always be included in the payroll. In this case, we are dealing only with the straight time pay during the worked vacation period, none of which constitutes overtime.*
- *The normal working day is 7 hours. The hourly wage is $10 for the first 6 hours and $20 for the 7th hour. If any employee works more than 7 hours, he or she receives $20 per extra hour.*
    - *An employee works 7 hours and receives $80. There is no deductible overtime.*
    - *An employee works 8 hours and receives $100. The deductible overtime is $10. It is the increment over the basic hourly wage of $10, which is included in the wage paid for the 8th hour.*
- *An employee's normal work week is 40 hours for which he is paid $10 per hour. The employee worked 44 hours in a particular week. For the overtime hours (the 41st through 44th), the employee earned $15 per hour. The extra pay earned by the employee for overtime is $20 and is excluded. The $20 is calculated by multiplying the total wages for those hours worked in excess of 40 and deducting the normal hourly pay earned for the overtime hours from the total:*
    - *44 hours for the week less 40 hours regular work week = 4 hours overtime*
    - *4 x $15 overtime pay less 4 x $10 normal hourly wage = $20 extra pay for overtime*

If the employee had received $10 per hour for the 41st through 44th hour, that employee would not have received extra pay for overtime.

c. Guaranteed Wages

Guaranteed wage contracts or agreements exist in certain industries under which the employee receives a guaranteed wage for work up to a specified number of hours per week, such as 50. For example, the guaranteed wage may be calculated on the basis of 40 hours at straight time and 10 hours at 1 ½ times the basic hourly wage. Under guaranteed wage plans of this general type, the full guaranteed wage is included in the premium calculation for any hours that an employee works up to the maximum number of hours covered by the guaranteed wage, regardless of how this wage is calculated. For guaranteed wage contracts or agreements, the overtime rule is applicable only to earnings in excess of the guaranteed wages.

Examples of guaranteed wages:

- *A guaranteed wage agreement provides for a normal workweek of 50 hours, resulting in a guaranteed wage of $550. This is computed on the basis of an hourly wage of $10 per hour for the first 40 hours and $15 per hour for the remaining hours. Any work in excess of 50 hours is compensated at $15 per hour.*
    - *An employee works 50 hours and receives his or her guaranteed wage of $550. There is no deductible overtime.*
    - *An employee works only 40 hours but still receives his or her guaranteed wage of $550. There is no deductible overtime.*
    - *An employee works 55 hours and receives a total wage of $625. The deductible overtime is $25, which is the $5 increment over the basic wage of*

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$10 and is included in the wage paid for the hours worked in excess of those covered by the guaranteed wage.

- *In alternate weeks, an employee is available for emergency work, receiving an extra day's pay. If called upon for such work, the employee also receives time-and-a-half for the hours worked, with a minimum of 4 hours straight time even though the emergency work should take only ½ hour.*
  - *During one week, the employee performed no emergency work. There is no deduction, because the extra pay for standby is part of the worker's regular pay.*
  - *During another week, ½ hour of emergency work was performed. There is no deduction, because the 4 hours straight time received is a guaranteed wage.*
  - *During yet another week, 3 hours of emergency work was performed. The deductible amount is the excess over the 4-hour minimum at straight time (the ½ hour straight time).*

d. Premium Pay

This rule applies with respect to higher rates of pay that are paid at the traditional overtime hourly rate of pay for work on Saturdays, Sundays, or holidays at the traditional overtime hourly rate, even though the employee has not worked the normal workweek, because work on these days has been regarded traditionally as overtime and not as part of the normal workweek.

Premium pay is extra compensation paid to employees who work nights, holidays, weekends, other special hours, or work under unusual conditions. This premium pay is not considered overtime pay when it is the normal pay for working these shifts.

Consider an employee that works a 40-hour night shift at a rate of $15 per hour. The day shift rate of pay for the same work is $10 per hour. No overtime deduction is made from the $15 per hour since this is considered premium pay. If the night shift employee works more than the normal number of hours and receives pay in excess of the normal $15 per hour, only the excess is considered overtime.

Examples of premium pay:

- A "swing shift" worker is paid at a premium rate for hours worked during odd hours although the total hours worked is within normal limits. There is no deductible overtime since premium pay is not overtime pay.
- *An electric meter reader is paid an hourly wage but also receives a bonus for reading a certain number of meters above a standard number. If the employee works overtime, he or she receives 1 ½ times his or her hourly rate and 1 ½ times the regular bonus. The extra half-time and extra portion of the bonus paid for work during the overtime hours is deductible.*
- *An employee is paid on a piecework basis. If the rate of pay per piece is increased after the employee works the normal number of hours, the excess portion above the regular piece rate, earned during the extra hours worked, should be treated as overtime. An increase in the piece rate for increased production within the normal working hours should not be treated as overtime.*
- *An employee is paid an hourly wage that is increased if his or her production in normal work hours exceeds a specified standard. The increase is not deductible as overtime.*

D. Payroll Limitations

1. Specific limitations may apply to:

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a. Payroll for executive officers, members of limited liability companies, partners, and sole proprietors

b. Classifications with notes that indicate payroll limitations

2. Payroll limitations apply after any exclusions of extra pay for overtime, refer to Rule 2-C-2-a.

3. Payroll used to calculate premium must exclude that part of the employee's average weekly pay that exceeds the applicable weekly limitation, provided:
   - Books and records are maintained to show separately that the total payroll earned by each employee is in excess of the weekly payroll limitation for the total time employed during the policy period and
   - Separate records are maintained, in summary, by classification for such employees

   For more information on payroll, refer to Rule 2-B

4. Partial weeks are considered full weeks when determining average weekly pay. Total time of any worker employed during the policy period is the sum of the portions of all verbal or written agreements with that employee that fall within the policy period.

5. For the purpose of applying the payroll limitation rule, bonuses paid during the policy term must be earned during the policy term. They are prorated for the period of employment during the policy term to determine the average weekly bonus to be added to the average weekly pay. For additional information on bonuses, refer to Rule 2-B-1-c.

   Example of prorating bonuses for the purpose of applying the payroll limitation rule:
   - Policy period is 9/1/14 – 9/1/15
   - Period of employment is 52 weeks
   - Amount of employee's annual bonus declared in December 2014 is $1,560

Average weekly bonus to be added to average weekly wage is $30 ($1,560 divided by 52 weeks).

E. Executive Officers, Members of Limited Liability Companies, Partners, and Sole Proprietors

1. Executive Officers

Executive officers of a corporation or unincorporated association are the president, vice president, secretary, treasurer, or any other officer appointed in accordance with the charter or bylaws of such entity.

Executive officers may be paid by one or more corporations. In some cases, the multiple corporations may be insured by a single carrier under one or more policies. If so, the multiple corporations are considered a single unit with respect to the application of the executive officer rule. In all other cases, the rule applies on a per policy basis. For additional information regarding majority interest, see Rule 3-A-14. For rules regarding combination of entities, refer to the **Experience Rating Plan Manual**.

In North Carolina, executive officers of a corporation or unincorporated association are eligible for benefits under North Carolina workers compensation statutes and/or regulations. An executive officer may opt to be excluded from coverage using the standard Partners, Officers and Others Exclusion Endorsement (WC 00 03 08). See N.C.G.S. 97.2 for more detailed information on executive officer inclusion or exclusion.

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a. Classification Assignment

Executive officers must be assigned to the classification that applies to the principal operations in which the executive officer is engaged.

Exceptions:

- Executive officer payroll for officers who regularly and frequently engage in duties that are ordinarily performed by a superintendent, foreperson, or worker must be assigned to the governing classification.
- Executive officer payroll for officers who perform construction, erection, and/or stevedoring operations must be divided and assigned to the classifications that apply to the different operations of the executive officer, per the requirements of Rule 2-G.

b. Premium Determination

Premium for executive officers is based on their total payroll, subject to the following limitations and the requirements of Rule 2-D:

1) The minimum individual payroll for an executive officer is shown in the Miscellaneous Values section.

2) The maximum individual payroll for an executive officer is shown in the Miscellaneous Values section.

3) Payroll limitations listed in Rules 2-E-b-1 and 2-E-b-2 above apply to the average weekly payroll of each executive officer for the number of weeks the officer was employed during the policy period.

   When an individual is not an executive officer for the entire policy period, the payroll limitation is prorated based on the number of weeks that the individual was an executive officer.

4) Payroll is subject to minimum and maximum limitations and included when one of the following apply:
   - The executive officer frequently visits the premises of the risk but does not perform any duties.
   - The executive officer frequently visits the premises of the employer for business conferences, directors' meetings, or similar duties, even if the officer is an employee or officer of another risk in the operations of which he/she takes an active interest.
   - The executive officer receives no salary; however, a regular salary is credited to him or her on the books. In this instance the amount credited must be included in payroll.
   - The executive officer receives no salary, either drawn or credited, or the audit records fail to disclose the salary. In this instance the amount to be included in the payroll is the applicable minimum per Rule 2-D.

5) Payroll is excluded when:
   - The executive officer is elected for the value of his/her name or because of stock holdings, has no duties and does not visit the premises, except perhaps to attend directors' meetings, or
   - The executive officer ceases to perform any duties and does not visit the premises, except perhaps to attend directors' meetings.

c. Executive Officers Performing Flight Duties

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If an executive officer acts as a pilot or member of the flying crew of an aircraft used in the insured's business, the payroll of that executive must be assigned as follows:

1) For each week that the executive officer did not perform flight duties, the classification of the principal operations in which the executive officer is engaged should be used.

2) For each week that the executive officer did perform flight duties, the officer's payroll for that week should be assigned to the appropriate aviation - flying crew classification. However, if the executive officer's non-flight duties in that same week are subject to a higher rated classification, assign that higher rated classification for that week.

   NOTE: These rules apply on the basis of the pilot's logbook, which is required under federal regulations, or on the basis of verifiable records.

3) If an aviation - flying crew classification applies and verifiable records are not kept to indicate those weeks during which flying is performed by the executive officer, assign the executive officer's payroll to the highest rated classification that applies to any of his or her duties.

2. Members of Limited Liability Companies (LLC)

In North Carolina, members of an LLC are eligible for benefits under North Carolina workers compensation statutes and/or regulations. A member may opt to be included on the policy using the Standard Sole Proprietors, Partners, Officers and Others Coverage Endorsement (WC 00 03 10). When a member of an LLC is included on the policy, that member receives the same policy coverage as an employee.

a. Treatment

For the purposes of this rule, references to members or managers will collectively be referred to as members of LLCs. For coverage election purposes, a member of an LLC is to be treated as a partner or sole proprietor.

b. Payroll Determination

Payroll for each member electing coverage is based on the payroll amount shown in the Miscellaneous Values section.

3. Partners or Sole Proprietors

Partners and sole proprietors are not normally included in the category of employees, but they may elect to be covered in the North Carolina workers compensation policy using the Standard Sole Proprietors, Partners, Officers and Others Coverage Endorsement (WC 00 03 10).

If a partner or sole proprietor elects coverage, he or she has the same status as employees under the policy.

Payroll for each partner or sole proprietor electing coverage is based on the payroll amount shown in the Miscellaneous Values section.

4. Applicable Endorsements

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- Attach the Standard Sole Proprietors, Partners, Officers and Others Coverage Endorsement (WC 00 03 10) to include those individuals that are excluded by law but are permitted the option of inclusion.
- Attach the Standard Partners, Officers and Others Exclusion Endorsement (WC 00 03 08) to exclude those individuals that are included by law but are permitted the option of exclusion.

F. Wages for Time Not Worked

1. Idle Time

Idle time is downtime that occurs when employees are not working and the employer pays the employees for the time not worked.

All wages paid to the employee for idle time must be included in payroll. Wages paid during this time are assigned to the classification for work normally performed by the employee under the following circumstances:

- Delay or suspension of work due to weather conditions
- Delays while waiting for materials
- Delays while waiting for another party to complete its portion of the work
- Delays arising from breakdown in equipment
- “Stand by” time where employees such as operators of cranes, hoists, or other equipment are on the job but their active services are not continuously required
- Union requirements or special agreements between employer and employees calling for pay for idle time under specific circumstances
- Inability of non-striking employees to perform normal duties due to other employees who are on strike. If non-striking employees perform absolutely no work for their employer and are not present at their employer’s premises or job sites during a strike period, their payroll must be assigned to Code 8810 – Clerical Office Employees, provided adequate records are maintained by the employer.
- All other causes of a similar nature

NOTE: For idle time by construction, erection, or stevedoring risks refer to Rule 2-F-2.

Example of wages paid for time not worked:

An insured’s employees regularly work 8 hours per day, 5 days a week. In a given week, there were two work stoppages for a total of 3 hours, because of delays in delivering of materials to the site. The employees were paid their regular rate of pay while idle for the 3 hours. The payroll is assigned to the classification for the work normally performed and is included in the policy’s payroll audit.

Note:

COVID-19 Pandemic - Assignment of Classification Code 8871-Clerical Telecommuter Employees for Temporary Change in Duties

Operations of a higher-rated classification that have been amended to clerical telecommuting due to the North Carolina governor-declared stay-at-home order qualify to be assigned to Classification Code 8871-Clerical Telecommuter Employees for the duration of the stay-at-home order. This provision shall apply while the operations perform duties consistent with Code 8871's definition, from when North Carolina's stay-at-home order took effect on March 30, 2020 and for up to 45 days after the stay-at-home order has been lifted. This provision

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shall **not** apply to operations that meet the definition of a classification code that includes Clerical Office Employees.

2. Wages Paid to Key Employees

Wages paid to key employees of construction, erection, or stevedoring risks must be classified based on the work that each one actually performs during the periods where no jobs are in progress.

Exception:

If the job duties of the key employees for construction, erection, or stevedoring risks consist exclusively of drafting or other office work, or if these employees are completely idle, the wages must be assigned to Code 8810. Code 8810 is not available for the office time of an employee assigned to classification code 5606. It is expected that an employee assigned to classification code 5606 will spend a considerable portion of time engaged in duties typically assigned to Code 8810.

G. Interchange of Labor

If an employee performs duties directly related to more than one properly assigned classification, per Rule 1-D-3, his or her payroll may be divided among properly assigned classifications provided that:

1. The classifications can be properly assigned to the employer according to the rules of the classification system, and

2. The employer maintains proper payroll records which show the actual payroll by classification for each employee.

   a. Records must document the actual time spent working within each job classification and an average hourly wage comparable to the wage rates for other employees within the employer's industry.

   b. Estimated or percentage allocation of payroll is not permitted.

   NOTE: If payroll records do not document the actual payroll applicable to each classification, the entire payroll of the individual employee must be assigned to the highest rated classification that represents any part of his or her work.

3. Payroll for holiday, vacation, sick pay, overtime, and all other forms of payroll that are not directly attributable to a specific classification code must be allocated to the classification code with the greatest amount of payroll applicable to the individual employee.

   If none of the classification codes applicable to the employee have the greatest amount of payroll, the payroll for holiday, vacation, sick pay, overtime, and all other forms of payroll not directly attributable to a specific classification code must be allocated to the highest rated classification code applicable to the employee.

4. Some employees qualify for division of payroll between two or more basic classification codes and also engage in operations that are standard exception classifications 8810, 8742, 8748, and/or 8871. The payroll of these standard exception operations must be allocated to the basic classification code with the greatest amount of payroll applicable to that employee.

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Exceptions to Rule 2-G:

- Code 8810 – Clerical Office Employees, Code 8871 – Clerical Telecommuter Employees, Code 8742 – Salespersons or Collectors – Outside, and Code 8748 – Automobile Salespersons are not available for division of payroll under this rule. However, when an interchange of labor exists between Code 8810 and Code 8871:
  - Code 8871 will be used when the employee spends more than 50% of work time telecommuting per Rule 1-B-2-a.
  - Code 8810 will be used when the employee spends 50% or less of work time telecommuting per Rule 1-B-2-a.
- The distribution of payroll for the employee may result in no single basic classification code that represents the highest amount of that employee's payroll. In such cases, the payroll included in the standard exception codes (8810, 8742, 8748, and 8871) will be assigned to the highest rated classification code that represents any part of the employee's work.
- This rule does not apply to miscellaneous employees. For additional information, refer to Rule 1-E.

Examples of instances of interchange of labor where an employee's payroll may be divided between two or more classifications:

- *In a business that manufactures clocks, all employees must be assigned to Clock Mfg. (Code 3385), Clerical (Code 8810), Salespersons – Outside (Code 8742) or Drivers (Code 7380). In this example, division of payroll is only allowed for employees whose work is divided between activities described by Codes 3385 and 7380. Codes 8810 and 8742 are not eligible for division of payroll.*
- *In a business that sells furniture, all employees must be assigned to Store: Furniture & Drivers (Code 8044), Clerical (Code 8810) or Salespersons – Outside (Code 8742). No division of payroll is allowed in this example because drivers are already included in the basic classification. Codes 8810 and 8742 are not eligible for division of payroll.*
- *In a business that manufactures paper and also further processes this paper into wallpaper, all employees must be assigned to Paper Mfg. (Code 4239), Wallpaper Mfg. (Code 4279), Clerical (Code 8810), Salespersons – Outside (Code 8742) or Drivers (Code 7380). A division of payroll is allowed for employees whose work is divided among activities described by Codes 4239, 4279, and 7380. Codes 8810 and 8742 are not eligible for division of payroll.*

Note:

COVID-19 Pandemic - Assignment of Classification Code 8871-Clerical Telecommuter Employees for Temporary Change in Duties

Operations of a higher-rated classification that have been amended to clerical telecommuting due to the North Carolina governor-declared stay-at-home order qualify to be assigned to Classification Code 8871-Clerical Telecommuter Employees for the duration of the stay-at-home order. This provision shall apply while the operations perform duties consistent with Code 8871's definition, from when North Carolina's stay-at-home order took effect on March 30, 2020 and for up to 45 days after the stay-at-home order has been lifted. This provision shall **not** apply to operations that meet the definition of a classification code that includes Clerical Office Employees.

H. Subcontractors

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1. North Carolina workers compensation laws provide that a contractor is responsible for the payment of compensation benefits to employees of its uninsured subcontractors. As such, the contractor must furnish satisfactory evidence to the carrier that the subcontractor has workers compensation insurance in force covering the work performed for the contractor. The following documents may be used to provide satisfactory evidence:
   - Certificate of insurance for the subcontractor's workers compensation policy
   - Certificate of Compliance issued by the North Carolina Department of Insurance to a self-insured subcontractor

2. For each subcontractor not providing such evidence of workers compensation insurance, additional premium must be charged on the contractor's policy for the uninsured subcontractor's employees in accordance with Subcontractor Table 1 and 2 below:

Subcontractor Table 1

If the contractor has not furnished evidence of workers compensation insurance and…	***Then to calculate the additional premium…***
Furnishes complete payroll records of the subcontractor's employees…	Use the payroll detailed in the records.
Does not furnish complete payroll records and the subcontracted price does not reflect a definite payroll amount…	Use the full subcontracted price of the work performed during the policy period by the subcontractor as payroll.
Does not furnish complete payroll records, but documentation of a specific job discloses a definite amount of the subcontracted price represents payroll…	Use the payroll amount indicated by the documentation as the payroll, subject to the minimums in Subcontractor Table 2 below.

Subcontractor Table 2

If the job involves:	***Then the minimum to calculate additional premium is:***
Mobile equipment with operators (such as, but not limited to earth movers, graders, bulldozers or log skidders)…	Not less than 33 1/3% of the subcontracted price
Labor and material…	Not less than 50% of the subcontracted price
Labor only…	Not less than 90% of the subcontracted price
Piecework…	Not less than 100% of the subcontracted price (The entire amount paid to pieceworkers must be the payroll.)

3. Vehicles with chauffeurs, drivers, helpers, or messengers entitled to benefits under workers compensation insurance law may be engaged under verbal or written contract. The amount used to calculate the premium is determined in the following manner:

Subcontractor Table 3

If the owner of such vehicles has not furnished evidence of workers compensation insurance and…	***Then…***

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Payroll can be obtained...	The total payroll of these drivers must be included as payroll of the insured employer that contracted for the vehicles.
Payroll cannot be obtained or the driver is an owner-operator and does not receive a set payroll...	1/3 of the total contract price for the vehicles must be included as payroll of the drivers.
The contract price does not include the cost of fuel, maintenance or other services provided to the owner or the owner-operator of a vehicle under contract...	The value of these goods and services must be added to the contract price before determining the 1/3 amount.

4. In all cases, the classification applicable to payroll for subcontractors is based on the same classification that would have applied if the individuals were employees of the contractor.

5. In all cases, if an experience modification has been established for the contractor, this experience modification must be applied to the premium developed for the uninsured subcontractor.

I. Voluntary Compensation Insurance

Premium is determined on the basis of the workers compensation rules, classifications, and rates in this manual if North Carolina is the designated workers compensation law in the schedule on the Voluntary Compensation and Employers Liability Coverage Endorsement (WC 00 03 11 A).

When Voluntary Compensation Insurance is provided for a group of employees, payroll records must be maintained separately by the insured for the designated group of employees.

For additional information, refer to Rule 5-C-1.

J. Volunteer Workers

To the extent coverage is provided for volunteer workers, premium is determined on the basis of payroll normally received by and assigned to the classification for non-volunteer employees doing same or similar work.

K. Migrant and Seasonal Agricultural Workers

To the extent coverage is provided for migrant and seasonal agricultural workers, premium is determined by the carrier based on its evaluation of the exposures presented by the risk.

Rule 3 - Ratings and Application of Premium Elements

Last Revision Date: 4/1/2024

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A. Explanation and Application

1. Advisory Loss Cost & Assigned Risk Rates

- The advisory loss cost is the portion of the rate that represents projected losses and loss adjustment expenses. Each carrier adds an increment for expenses and any modification to the advisory loss cost to develop the rate, subject to the approval of the North Carolina Commissioner of Insurance.
- For assigned risk rates, the Bureau adds an increment for expenses and a modification to the advisory loss cost to develop the rate, subject to the approval of the North Carolina Commissioner of Insurance.
- Manual premium is calculated based on manual rates per $100 of payroll.
- The advisory loss cost and assigned risk rates for each classification are shown in the Miscellaneous Values section.
- Large Risk Alternative Rating Option (LRARO) premium eligibility, and rules specific to North Carolina, can be found in the NCCI Retrospective Rating Plan Manual.

2. (RESERVE FOR FUTURE USE)

3. Cancellation Provisions

a. Cancellation
The standard North Carolina policy cancellation condition permits cancellation by the insured or by the insurance carrier.

b. Reasons for Cancellation and Premium Determination
The reason for the cancellation determines the way in which the premium is calculated.

Cancellation Provisions Table 1

If...	***Then...***
The policy is cancelled by the insurance carrier…	1. Apply rates to the payroll developed during the period the policy was in effect. 2. Apply an experience rating modification in accordance with rules of the ***Experience Rating Plan Manual.*** 3. Add the pro rata portion of the expense constant, but not less than $15. 4. The total premium for the cancelled policy must not be less than the pro rata portion of the minimum premium.

Cancellation Provisions Table 2

If...	***Then...***
The policy is cancelled by the insured when retiring from business such that: • All the work covered by the policy has been completed, or • All interest in any business covered by the policy has been sold or • The insured has retired from all business covered by the policy...	1. Apply rates to the payroll developed during the period the policy was in effect. 2. Apply an experience rating modification in accordance with rules of the ***Experience Rating Plan Manual***. 3. Add the pro rata portion of the expense constant, but

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NOTE: For the purpose of this rule, a change in the ownership of a corporation that results in the elimination of experience under the rules of the ***Experience Rating Plan Manual*** is not considered retiring from the business insured by the policy.	not less than $15. 4. The total premium for the cancelled policy must not be less than the pro rata portion of the minimum premium.

Cancellation Provisions Table 3

If...	*Then...*
An assigned risk policy is being cancelled because the insured replaced coverage through the voluntary market...	1. Apply rates to the payroll developed during the period the policy was in effect. 2. Apply an experience rating modification in accordance with rules of the ***Experience Rating Plan Manual.*** 3. Add the pro rata portion of the expense constant, but not less than $15. 4. The total premium for the cancelled policy must not be less than the pro rata portion of the minimum premium.

Cancellation Provisions Table 4

If...	*Then...*
The policy is cancelled by the insured or Premium Finance Company, except when the insured is retiring from the business...	Unless a policy is endorsed with Pro-Rata Cancellation Endorsement (WC 32 06 02) and meets the criteria listed in the Schedule of that endorsement, the premium for the cancelled policy must be calculated by using either the short-rate percentage or short-rate factor as follows, based on the Short Rate Cancellation Table located in **Appendix B**: **Short-rate percentage:** 1. Determine the payroll developed during the period the policy was in effect. 2. Determine the full policy payroll by using the following formula: $\frac{\text{number of days for which the policy was written}}{\text{actual number of days the policy was in effect}} \times \text{actual payroll}$ 3. Apply rates to such payroll. 4. Calculate the extended number of days by using the following formula. If the policy was written for a one-year period, the extended number of days is the number of days the policy was in effect: $\frac{\text{number of days for policy was in effect}}{\text{number of days the policy was written}} \times 365$ 5. Based on the extended number of days, apply the short-rate percentage shown in the Short Rate Cancellation Table located in **Appendix B** to

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the full policy premium calculated in step 3. This result is the short-rate portion of the premium.

6. If applicable:
   - Apply any pricing programs
   - Apply any experience rating modification
   - Apply any premium discount based on the final earned total standard premium
   - Add the short-rate portion of the expense constant but not less than $15
   - Apply catastrophe provisions (if applicable) based on the earned manual premium
7. The total earned premium for the short-rate cancelled policy must not be less than the annual minimum premium applicable to the policy.

Short-rate factor:

1. Determine the payroll developed during the period that the policy was in effect.
2. Apply rates to such payroll.
3. Based on the number of days the policy was in effect, determine the applicable short-rate factor shown in the Short Rate Cancellation Table located in **Appendix B**.
4. Apply the short-rate factor to the premium calculated on the basis of the earned premium for the period that the policy was in effect in step 2. This result is the short-rate manual premium.
5. If applicable:
   - Apply any pricing programs
   - Apply any experience rating modification
   - Apply any premium discount based on the final earned total standard premium
   - Add the short-rate portion of the expense constant but not less than $15
   - Apply catastrophe provisions (if applicable) based on the earned manual premium
6. The total earned premium for the short-rate cancelled policy must not be less than the annual minimum premium applicable to the policy.

If the policy is endorsed with the Pro-Rata Cancellation Endorsement (WC 32 06 02) and the policy meets the criteria listed in the Schedule of that endorsement, the policy will be cancelled pro rata according to the following procedures:

1. Apply rates to the payroll developed during the period the policy was in effect.
2. Apply an experience modification in accordance with the rules of the ***Experience Rating Plan Manual.***
3. Add the pro rata portion of the expense constant, but not less than $15
4. The total premium for the cancelled policy must not be less than the pro rata portion of the minimum premium.

Refer to **Appendix B** for cancellation examples.

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4. Admiralty Law, Federal Employers Liability Act (FELA), and US Longshore and Harbor Worker's Compensation Act (USL&HW)

a. F-Classification Codes and Admiralty/FELA Classifications (that include USL&HW Act benefits)

The rates for classification codes followed by the letter "F", as well as Admiralty/FELA classifications applicable to Program II – USL&HW Act benefits, include premium for operations that are subject to the USL&HW Act.

b. Non F-Classification Codes and Admiralty/FELA Classifications (not including USL&HW Act benefits)

The rates for non F-classifications and Admiralty/FELA classifications under Program I and II – State Act do not include premium for operations subject to the USL&HW Act. If operations assigned to these classifications include employees that are subject to the USL&HW Act, apply the following:

- Use the non F-classification that describes the duties performed.
- Increase the rate and minimum premium for the non F-classification by the *USL&HW Coverage Percentage* found in the Miscellaneous Values section.

  NOTE: This factor is not applied to the expense constant.
- Apply the increased rate to that portion of an employee's payroll that is subject to the USL&HW Act.

c. Waters not subject to Admiralty Jurisdictions

- Insurance for operations on waters not subject to admiralty jurisdiction are to be provided by the standard policy and endorsement forms and are subject to the rules that apply to statutory workers compensation insurance.
- Admiralty classifications and rates for Program II apply to these operations.

d. Extensions of the USL&HW Act

Premium for extensions of the USL&HW Act is determined in the same manner as the premium for the USL&HW Act.

5. Combination of Legal Entities, Locations and Operations

a. Legal Entities

If the same person(s), or group of persons, own the majority interest in separate legal entities, they may be insured on one policy. Where combination of separate entities is permissible, a single policy may be issued to insure more than one legal entity.

Classifications are applied separately to each legal entity.

See the ***Experience Rating Plan Manual*** for additional information.

b. Locations and Operations

All operations of any one employer at a single location must be insured on one policy. If the same person(s), or group of persons, own the majority interest in separate legal entities at the same locations, they may be insured on one policy.

See the ***Experience Rating Plan Manual*** for additional information.

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6. Deposit Premium

Deposit premium is the initial payment required by an insurance carrier to provide coverage. This is established by the carrier and is subject to periodic premium adjustment.

Note: The following rules, as they appear in this manual, do not apply unless approval for their use is obtained by or on behalf of the carrier from the North Carolina Commissioner of Insurance.

a. Estimated annual premium and the payment schedule are subject to adjustments at interim or final audit, and a risk may select a higher deposit premium at inception.

b. The deposit premium is credited to the final earned premium or renewal policy. It cannot be credited to any interim premium adjustment.

For information regarding deposit premium on Three-Year Fixed-Rate policies, refer to Rule 3-B-2.

Rule 3-A-6 is not applicable in the residual market. Refer to Rule 4-A and 4-H for residual market deposit premium rules.

7. (RESERVE FOR FUTURE USE)

8. Effective Date

Effective date of a policy is the starting date (month, day, and year) of the policy, the time at which insurance coverage begins.

9. Estimated Annual Premium

Estimated annual premium is based on the estimated payroll for each classification anticipated by the insured during the policy period. These estimates are subject to evaluation by the carrier through review of records or inspections.

10. Expense Constant

The expense constant is the premium charge applied to every policy regardless of premium size. The expense constant contributes to the recovery of expenses common to issuing, recording, and auditing a policy. The expense constant charged at the inception of the policy will not change if a state is added or deleted during the term of the policy.

For voluntary policies, the expense constant is filed by or on behalf of the carrier with the North Carolina Department of Insurance. For Assigned Risk policies, the expense constant is shown in the Miscellaneous Values section.

The following rules apply where an expense constant is applicable:

a. The expense constant is:
- Not subject to premium discount, experience rating modification, retrospective rating adjustment, or additional charges for the catastrophe provisions determined in Rule 3-A-23
- Included in the minimum premium for each classification and must not be added to the minimum premium if the minimum premium becomes the final premium for the policy
- Shown on the Information Page of the policy

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Expense constant examples:
In the example below, the manual premium plus the expense constant of $250 does not exceed the minimum premium. The total estimated annual premium for this policy is the minimum premium:

Estimated Annual Payroll	*$10,000*
Divided by 100	*100 (units of payroll)*
Rate	*$5.35*
Manual Premium (Payroll/100) x Rate	*$535*
Expense Constant	*$250*
Total Estimated Annual Premium	***$785***
Minimum Premium	***$1,250***

In the example below, the manual premium plus the expense constant of $250 exceeds the minimum premium. The total estimated annual premium for this policy is $1,320:

Estimated Annual Payroll	*$20,000*
Divided by 100	*200 (units of payroll)*
Rate	*$5.35*
Manual Premium (Payroll/100) x Rate	*$1,070*
Expense Constant	*$250*
Total Estimated Annual Premium	***$1,320***
Minimum Premium	***$1,250***

b. When more than one state is insured on the same policy, the highest expense constant must be charged even if that state is on an "if any" basis. If two or more states share the same highest expense constant, the expense constant is determined by the state with the largest amount of standard premium.

Example of expense constant determination when two or more states have the same highest standard premiums:

State	***Standard Premium***	***Expense Constant***
State X	*$10,000*	*$250*
State Y	*$17,000*	*$250*
State Z	*$1,400*	*$180*

This is a multiple state policy with three states. When more than one state is listed on the policy, the appropriate expense constant to charge is the highest expense constant on the policy, which is $250. In this example, two states (state X and state Y) have the same highest expense constant. State Y has the largest amount of standard premium and would determine the governing state for policy issuance and reporting purposes.

c. The expense constant must be excluded from the determination of standard premium.

d. The full expense constant must be charged for short-term policies.

Expense constants are pro-rated when short-term policies are issued:

- To replace a binder

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- Solely to establish consistent effective dates with other insurance policies

e. If the policy is cancelled, refer to cancellation provision tables in Rule 3-A-3-b for treatment of the expense constant.

f. The pro-rated portions of the expense constant as outlined above must not be less than $15.

For expense constant determination of Three-Year Fixed-Rate policies, refer to Rule 3-B.

11. Coal Mine Disease Charge (Federal Mine Safety and Health Act)

a. Disease coverage provided for risks subject to the Federal Mine Safety and Health Act is not subject to:
- Experience rating
- Premium discounts
- Retrospective rating

Refer to the ***North Carolina Workers Compensation Statistical Plan Manual*** for the applicable codes to report disease experience where there is liability under the Federal Mine Safety and Health Act.

b. Advisory loss costs or assigned risk rates for this coverage and any underlying North Carolina coverage for disease are shown separately in the Miscellaneous Values section.

c. For advisory loss costs or assigned risk rates for employers not described by a coal mine classification, contact the North Carolina Rate Bureau if exposure develops.

12. Final Earned Premium

a. **Determination**

1. Final earned premium is the total premium earned during the policy period. It is calculated using actual payrolls multiplied by the rate for each classification. Final earned premium includes the application of premium elements applicable to the employer.

2. Determination of final earned premium is governed by the approved rules, classifications and rates, subject to modification by applicable rating plans.

3. The carrier has the right to calculate final earned premium based on an examination and audit of all records related to the policy.

4. The rules, classifications, and rates in this manual govern the audit of payrolls and adjustments of premiums. Final earned premium for the policy must be determined on actual payroll as determined by the carrier at audit, instead of on estimated payroll or other premium basis, at least once a year.

5. Audited information must coincide with the effective and expiration dates of the policy. Reasonable deviations from this standard that do not affect the earned premium are permitted to coordinate the audit with the first of the nearest month.

Example of acceptable deviation to rule that audited information must coincide with the effective and expiration dates of the policy:

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The policy period is 1/1/2014 – 1/1/2015. The insured's payroll records begin on 1/7/2014 and are produced every two weeks. The auditor may use the payroll records to audit the premium from 1/7/2014 – 1/7/2015.

b. Audit Noncompliance Charge

1. If the employer does not comply with Part Five – Premium, Section G. (Audit) of the policy, the employer will be considered noncompliant with the policy terms and conditions. When this occurs, the carrier may apply an Audit Noncompliance Charge (ANC) subject to the conditions in this rule. The charge is determined by applying the ANC multiplier to the ANC basis shown below:

ANC Basis	ANC Multiplier	Endorsement	Other
Estimated Annual Premium	Up to three times	Audit Noncompliance Charge Endorsement	For assigned risk policies, the ANC Endorsement must be attached to the policy when NC is shown in 3.A of the Information Page. For voluntary policies, the ANC endorsement is optional.

2. On a multistate policy, the ANC applies only to the exposure in the states where an employer is noncompliant with an audit and where this ANC rule is approved for use.

3. The ANC is a premium charge and is applied in accordance with the applicable state premium algorithm. The ANC is not part of the standard premium.

4. The application of the ANC is subject to the following conditions:

   a. Carriers must comply with all applicable state laws and/or regulations related to audits of workers compensation policies.

   b. The Audit Noncompliance Charge Endorsement and/or applicable state-specific endorsement must be attached to the policy at inception of policy term being audited.

   c. The carrier must make two attempts to obtain the audit information and/or complete the audit. At each attempt, the carrier must notify the employer regarding the specific, required records and the amount of the ANC to be applied if the employer continues to refuse to comply with the audit.

   d. The carrier must adequately document the audit file regarding the above attempts to obtain the required audit information.

   e. When a carrier applies an ANC to the policy, and cancellation for audit noncompliance is permissible under state law, the carrier may cancel the policy and must issue a cancellation notice in accordance with applicable state laws and/or regulations and **NC Basic Manual** rules and ***Assigned Carrier Performance Standards*** (ACPS).

5. This ANC rule applies to mail/email, telephone, computer (remote access), and physical audits, unless otherwise prohibited by state law.

6. The ANC may be applied to guaranteed cost policies as well as retrospectively rated policies.

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7. The scenarios listed below may occur and are treated as follows:

If an ANC is applied and the employer…	Then the carrier…
Pays the ANC and later allows the audit	• Performs the final audit and determines the final policy premium based on the results of the audit; and • Refunds the ANC to the employer, or applies the ANC amount to any outstanding balance on the policy
Does not pay the ANC but later allows the audit	Performs the final audit and determines the final policy premium based on the results of the audit
Pays the ANC but does not later allow the audit	Does not change the previously reported: • Unit statistical data • Noncompliance transactions
Does not pay the ANC and does not later allow the audit	Does not change the previously reported: • Unit statistical data • Noncompliance transactions

8. Reinstatements of cancelled policies must be in accordance with all applicable state laws and/or regulations and **NC Basic Manual** rules or **ACPS**.

9. The ANC must be reported, including applicable corrections, in accordance with the NC Statistical Plan. Assigned carriers must also comply with NCCI's ACPS noncompliance and compliance reporting for assigned risk policies.

10. For assigned risk policies, if an assigned carrier has applied an ANC, the employer will be considered noncompliant with the audit and will remain ineligible for assigned risk coverage until the employer allows the audit to be performed and/or provides the required records. This applies even if the employer has paid the ANC.

13. Limits of Liability

a. Standard Limits of Liability

Standard limits of liability apply to employers liability insurance:

- With or without workers compensation insurance
- For employees subject to voluntary compensation insurance
- For operations subject to USL&HW Act
- For damages under admiralty law or FELA

NOTE: All references to FELA in this rule or other rules in this manual do not apply to assigned risk policies because FELA is not an available coverage in the assigned risk market. Refer to Rule 4-F regarding available coverages for assigned risk policies.

1. **Bodily Injury by Accident** (each accident limit) applies to all bodily injury resulting from a single accident.

2. **Bodily Injury by Disease** is represented by two limits:

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- **Each Employee Limit** is the maximum amount of damages that the carrier will pay for a single employee during the policy year. It applies as a separate limit to bodily injury by disease to any one employee.
- **Policy Limit** is an aggregate limit that applies to all bodily injury occurring from disease during the term of the policy, regardless of the number of employees who are injured by disease. An aggregate limit is the maximum amount of damages that a carrier will pay during the policy year.

Table for Standard Limits

	Employers Liability, Voluntary Compensation, USL&HW Act and Extensions	***Admiralty Law and FELA***
Bodily Injury by Accident	$100,000 – each accident	$100,000
Bodily Injury by Disease	$100,000 – each employee	Not Applicable
Bodily Injury by Disease	$500,000 – policy limit	$100,000

b. Increased Limits of Liability

Except for FELA and/or admiralty coverage for assigned risk policies as described in Rule 3-A-13-b (4) (c), increased Limits of Liability are available under Part Two – Employers Liability. Accordingly, the standard limits may be increased.

Any additional premium for increased limits must be calculated before application of:

- Expense constant
- Experience rating modification
- Schedule rating modification
- Premium Discount
- Retrospective rating adjustment
- Deductible credits
- ARAP surcharge factor (Refer to Rule 4-D)

1) Standard Policy

The Employers Liability (E/L) Increased Limits Factor is applied to the manual premium if the employer chooses to increase its standard limits under Part Two – Employers Liability of the policy.

If the limits of liability under Part Two are increased:

a) The limits of liability must be the same for all states specified in Item 3A of the Information Page of the policy.

b) The additional premium for the increased limits must be determined by multiplying the total manual premium by the percentage in the Table for Increased Limits.

c) For Voluntary policies, the additional premium must not be less than the minimum premium, if any, filed by or on behalf of the carrier and approved for use by the appropriate insurance regulatory authority.

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d) For assigned risk policies, the additional premium must not be less than the minimum premium shown in the Table for Increased Limits.

e) The minimum premium for increased limits is in addition to the policy minimum premium at standard limits of liability and applies although coverage for increased limits may have been added during the policy term. For additional information regarding minimum premiums, refer to Rule 3-A-15-b.

Example of a calculation of estimated annual premium when both the policy minimum premium and increased limits minimum premium apply:

Policy Minimum Premium:	***$1,250***
Increased Limits Minimum Premium:	***$ 120***
Estimated Annual Premium:	***$1,370***

f) When more than one state is insured on the same policy:
- The applicable increased limits minimum premium for the policy is that of the state with the highest increased limits minimum premium, or
- When the increased limits premium calculated for all states equals or exceeds the increased limits minimum premium for the state with the highest increased limits minimum premium, no increased limits minimum premium applies. The combined increased limits premium for all states would apply.

Example where multiple states are on the same policy and the increased limits premiums for all states on the policy are less than the single highest increased limits minimum premium applicable to the policy:

	Total Manual Premium	***Percentage***	***Increased Limits Premium***	***Increased Limits Minimum Premium***
State A	*$1,500*	*3%*	*$45*	*$150*
State B	*$1,000*	*2%*	*$20*	*$100*
State C	*$3,000*	*3%*	*$90*	*$175*
Total			*$155*	

The increased limits premium calculated of $155 of all states is lower than the single highest increased limits minimum premium for state C; therefore, the increased limits minimum premium amount of $175 would apply to the policy.

Example where multiple states are on the same policy and the increased limits premium for one state is higher than the single highest increased limits minimum premium applicable to the policy.

	Total Manual Premium	***Percentage***	***Increased Limits Premium***	***Increased Limits Minimum Premium***

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State A	*$70,000*	*3%*	*$2,100*	*$150*
State B	*$4,500*	*2%*	*$90*	*$100*
State C	*$1,000*	*3%*	*$30*	*$175*
Total			*$2,200*	

The increased limits premium calculated of $2,220 would apply to the policy because the premium for all states exceeds the single highest minimum premium for State C.

Table for Increased Limits

Limits of Liability (000 omitted)	***Percentage***	***Minimum Premium for Increased Limits***
$500/$500/$500	0.8%	$75
1,000/1,000/1,000	1.1	120
2,000/2,000/2,000	1.4	140
3,000/3,000/3,000	1.6	160
4,000/4,000/4,000	1.8	180
5,000/5,000/5,000	2.0	200
6,000/6,000/6,000	2.2	210
7,000/7,000/7,000	2.4	220
8,000/8,000/8,000	2.6	230
9,000/9,000/9,000	2.8	240
10,000/10,000/10,000	3.0	250

Refer to **Appendix C** for additional limits values.

2) Employers Liability Insurance – Without Workers Compensation Insurance

a) The standard limits of employers liability insurance may be increased. If higher limits of liability are applied, the premium is determined on the basis of the rates multiplied by the factors filed by or on behalf of the carrier and approved for their use by the North Carolina Commissioner of Insurance.

b) All references to employers liability insurance without workers compensation insurance in this rule or other rules in this manual do not apply to assigned risk policies in North Carolina.

3) Voluntary Compensation Insurance

a) The standard limits under Part Two – Employers Liability Insurance for employees subject to voluntary compensation insurance may be increased.

b) The premium for the increased limits must be determined by using the Table for Increased Limits provided in Rule 3-A-13-b (1) above.

4) Admiralty Law/FELA

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a) The total premium, including the additional premium for increased limits, must be determined by applying the factor in the Table for Increased Limits provided below to the total premium for admiralty or FELA classifications.

b) The minimum premium for increased limits is in addition to the policy minimum premium at standard limits of liability, and applies although coverage for increased limits may have been added during the policy term. For additional information regarding minimum premiums, refer to Rule 3-A-15-b.

c) For assigned risk policies:

- Increased limits of liability for Employers Liability insurance are not available for admiralty coverage, although the standard limit of liability is available for such coverage.
- Employers Liability insurance is not available for FELA coverage; therefore, increased limits of liability are also not available for FELA coverage.
- Rule 3-A-13-b (4) – Table for Increased Limits does not apply.

Table for Increased Limits

Limits per Accident	*Factor Program I*	*Factor Program II*	*Minimum Premium Program I*	*Minimum Premium Program II*
$100,000	1.00	1.00	$0	$0
200,000	1.31	1.26	75	100
300,000	1.47	1.41	75	100
400,000	1.56	1.50	75	100
500,000	1.60	1.54	75	100
1,000,000	1.77	1.70	120	150
5,000,000	2.13	2.04	200	250
10,000,000	2.20	2.11	250	300

Refer to **Appendix C** for additional limits values.

5) USL&HW Act and Extensions of the USL&HW Act

Rule 3-A-13-b (1) above also applies to policies that include coverage for the USL&HW Act and/or its extensions.

14. Majority Interest

Majority interest means more than 50%:

a. Of voting stock

b. Of owners, partners, or members if there is no voting stock

c. Of the board of directors or comparable governing body if “a” or “b” is not applicable

d. Participation of each general partner in profits of a partnership. Limited partners are not considered in determining majority interest

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e. Ownership interest held by an entity as a fiduciary. Such an entity's total ownership interest will also include any ownership held in a non-fiduciary capacity

Refer to the ***Experience Rating Plan Manual*** for additional information.

15. Minimum Premium

a. Standard Policy

The minimum premium is the lowest policy premium that is required in order to provide insurance under the standard policy. The minimum premium must be shown on the Information Page of the policy and is not subject to an experience rating modification.

Voluntary minimum premiums are filed by the carrier. Assigned risk minimum premiums are shown in the Miscellaneous Values section.

b. Determination

1) The minimum premium at policy issuance is determined as follows:
   - If a policy only has one classification, apply the minimum premium for that classification.
   - If a policy has two or more classifications, apply the highest minimum premium for any classification on the policy.
   - If a policy is for multiple states, the applicable minimum premium would be that of the state with the single highest minimum premium, even if that state is on an "if any" basis. If two or more states have the same highest minimum premium, the minimum premium is determined by the state with the largest amount of standard premium.

Example of minimum premium determination when two or more states have the same highest minimum premium:

	Standard Premium	***Minimum Premium***
State X	*$500*	*$1,250*
State Y	*$700*	*$1,250*
State Z	*$400*	*$1,000*

This is a multiple state policy with three states. If the estimated annual premium for each state is less than the highest minimum premium on the policy, the appropriate policy minimum premium to charge is the highest minimum premium on the policy, which is $1,250. In this example, two states (State X and State Y) have the same highest minimum premium. State Y has the largest amount of standard premium and would determine the governing state for policy issuance and reporting purposes.

2) The minimum premium is subject to final adjustment at final audit. Determination of the minimum premium is based on classifications developing premium as follows:
   - If the final earned premium is less than the minimum premium determined at audit, then the minimum premium must be charged.
   - If no classification develops premium during the policy term, the minimum premium for Code 8810 must be charged.

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- When more than one state is insured on the same policy, the minimum premium for the state with the single highest minimum premium must be charged even if that state is on an "if any" basis. If two or more states have an equal highest minimum premium, the minimum premium is determined by the state with the largest amount of standard premium.

3) Full minimum premiums are charged for short-term policies, subject to Rule 3-A-15-b (4) referenced below.

4) The minimum premium is pro-rated when:
   - A short-term policy is issued to replace a binder.
   - A short-term policy is issued to establish consistent effective dates with other insurance policies.
   - A policy is cancelled by the carrier per Rule 3-A-3-b Cancellation Provisions Table 1.
   - A policy is cancelled when the insured is retiring from business per Rule 3-A-3-b Cancellation Provisions Table 2.
   - An assigned risk policy is cancelled because coverage was placed in the voluntary market per Rule 3-A-3-b Cancellation Provisions Table 3.

5) If a policy is cancelled midterm, the minimum premium for increased limits for employers liability and federal coverages is treated the same as the classification minimum premium.
   - Cancellation may occur by the carrier or by the insured when retiring from business. When this happens, the total premium for the policy cannot be less than the pro rata portion of the minimum premium.
   - If cancellation occurs by the insured and the insured is not retiring from business, the total earned premium for the cancelled policy cannot be less than the applicable annual minimum premium.

6) For policies that only provide employers liability insurance with increased limits, the minimum premium must be increased by the factor that applies to the rates for that policy.

All references to employers liability insurance without workers compensation insurance in this rule or other rules in this manual do not apply to assigned risk policies in North Carolina.

c. Admiralty Law/FELA

A separate minimum premium applies to a policy that includes classifications for operations subject to admiralty law or FELA if filed by or on behalf of the carrier, and if approval for its use is granted by the appropriate insurance regulatory authority. For assigned risk policies, it must not be less than the minimum premium shown in the Table for Increased Limits in Rule 3-A-13-b (4).

- This minimum premium is the lowest premium for insuring admiralty or FELA operations.
- It must apply in addition to the minimum premium or premium for other operations on this type of policy.
- It is not subject to an experience rating modification.

Example of a minimum premium policy that includes classifications subject to admiralty law and classifications not subject to admiralty law:

- *Class Code Subject to Admiralty Law: $750 Minimum Premium*
- *Class Code Not subject to Admiralty Law: $500 Minimum Premium*

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The minimum premium for this policy would be $1,250 ($750 + $500)

d. USL&HW Act

Rules 3-A-15-a and b apply to policies that include ULS&HW Act coverage. For minimum premium determination on Three-Year Fixed policies, refer to Rule 3-B-2.

16. Non-ratable Element

a. A non-ratable element is a supplementary loading or percentage included in the development of the manual rate for a specific classification. It adjusts for the classification's potential for catastrophic losses.

b. Class codes designated with an "N" in the advisory loss cost or rate pages are part of the ratable/non-ratable group.

c. The footnotes to the advisory loss cost or rate pages provide the separate statistical code for each non-ratable element to reflect the non-ratable catastrophe loading.

d. When determining premium, the statistical non-ratable code and corresponding advisory loss cost or rate are applied in addition to the basic classification.

e. Premium for a non-ratable element is not subject to experience rating or retrospective rating.

17. Other States Insurance

a. Premium developed for operations covered under Part Three – Other States Insurance is based on the workers compensation rules and rates applicable in such other states.

b. For additional information on assigned risk policies, refer to Rule 4-A (WCIP).

18. Premium Discount

Premium discount is a percentage discount that is based on the size of the total standard premium. See **Appendix A**. For more information regarding standard premium, refer to Rule 3-A-19.

Premium discount is not applicable in the North Carolina assigned risk market.

Premium discount does not apply to the portion of the standard premium under a Retrospective Rating Plan.

NOTE: The following rules, as they appear in this manual, do not apply unless approval for their use is obtained by or on behalf of the carrier from the North Carolina Commissioner of Insurance.

a. Determination of Premium Discount

A policy qualifies for premium discount when the standard premium exceeds the eligibility amount approved by the North Carolina Commissioner of Insurance.

Premium discount plans may vary based on individual carrier filing.

Total standard premium is subject to premium discount as follows:

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1) Without Retrospective Rating

- **Single State Policy**
  Premium discount is determined by applying the discount percentages to the total standard premium that is in excess of the approved threshold amount.
- **Multiple State Policy**
  Premium discount applies on an interstate basis and is determined by applying the discount percentages to each state's portion of the total standard premium that is in excess of the approved threshold amount.

Each state's portion of the threshold amount and varying gradations of premium discount are calculated by multiplying the total standard premium by the ratio of state standard premium to the total standard premium.

2) With Retrospective Rating

The portion of the standard premium subject to the retrospective rating plan is not subject to premium discount.

Total the premium of all entities to determine the amount subject to the retrospective rating plan. The remainder of that standard premium is subject to premium discount and is calculated as follows:

a) Determine the discount (x) as if none of the premium is subject to retrospective rating.

b) Determine the discount (y) for the premium that is subject to retrospective rating only.

c) The premium discount is the difference between (x) and (y).

The total premium discount is distributed by state, by allocating the state portion of standard premium to the premium discount.

3) Other Methods

Any other method used to determine premium discount is permissible as long as the result does not differ by more than 0.1% of the standard premium from the premium discount produced by the methods outlined in this rule.

b. Combination of Policies

For the purpose of calculating premium discount for two or more policies that are issued to the same insured by one or more carriers that are under the same management, the total standard premium for those policies must be combined. This applies unless the insured instructs the carrier otherwise.

If the combined policies have different expiration dates:

1) The carrier must determine the policy effective date for application of the premium discount.

2) All policies in effect before the established effective date must be cancelled and rewritten with the established effective date.

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3) All policies written to be effective after the established effective date of the combination of policies must be written to expire on the same date as the other policies in the combination.

c. Wrap-Up Construction Projects

The following conditions must be met for the purposes of determining premium discount for wrap-up policies that are issued to two or more legal entities:

1) All policies must be issued by one or more carriers that are under the same management.

2) None of the policies can be issued on a retrospective rating basis.

3) The policies are limited to providing coverage on large construction projects. To limit the insurance to a specific project, the standard Designated Workplaces Exclusion Endorsement (WC 00 03 02) must be attached.

4) Combinable entities are limited to the following:

a) General contractor, including any owner or principal acting as a general contractor.

b) Subcontractor performing work under contracts let on an ex-insurance basis.

NOTE: If the contract between the owner or principal and the general contractor is written on an ex-insurance basis, the owner or principal is eligible under this rule.

Refer to Rule 3-A-18-a (2) for premium discount determination for policies where a portion of the premium is written on a retrospective rating basis. Any discounted premium is allocated to all entities proportionate to their share of the standard premium. For additional information on wrap-up construction policies, refer to Rule 3-A-22.

Premium Discount Example:
No part of Standard Premium subject to Retrospective Rating:

(a)	*(b)*	*(c)*	*(d) = (b)*(c)*	*(e) = (b) - (c)*
		Carrier Approved	*Amount of*	*Final*
		Discount Ratio	*Discount*	*Premium*
Total Premium	*$390,000*		*$61,611*	*$328,389*
First $1,000	*$1,000*	*0.0%*	*$0*	
Next $4,000	*$4,000*	*9.4%*	*$376*	
Next $95,000	*$95,000*	*14.7%*	*$13,965*	
Next $400,000	*$290,000*	*16.3%*	*$47,270*	
Over $500,000	*$0*	*16.3%*	*$0*	

(d) total = $1,000*0.0% + 4,000*9.4% + 95,000*14.7% + $290,000*16.3%

19. Standard Premium

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Standard premium is the premium before application of any premium discount. It is determined on the basis of:

- Rates
- Non-ratable elements
- Premium for increased limits of liability
- Experience rating modification
- Applicable schedule rating modification
- Minimum premiums

Total standard premium is the total premium for all states covered by the policy excluding expense constant, additional charges for the catastrophe provisions detailed in Rule 3-A-23 and any disease charge subject to the Federal Mine Health and Safety Act before the application of the premium discount.

NOTE: NCCI's Annual Financial Calls for experience, which are used for ratemaking, contain a different definition of standard premium.

20. States Added After Policy Effective Date

a. Additional states may be added to the policy after the effective date of the policy. For the additional state operations, apply:

1) Manual rates in effect on the effective date of the policy to which the state has been added

2) Any rate change that applies to outstanding policies for the state being added, and

3) Any applicable experience rating modification for the policy to which the state has been added. Refer to the ***Experience Rating Plan Manual*** for application of experience rating.

b. For assigned risk policies, additional states may be added to the policy only in accordance with Rule 4-A (WCIP).

21. Waiver of Right to Recover from Others (Subrogation)

It is permissible in North Carolina to issue the standard policy with a provision that the carrier not enforce its right of recovery against anyone liable for any injury covered by the policy. If this waiver is requested, a Waiver of Our Right to Recover from Others Endorsement (WC 00 03 13) must be attached to the policy.

a. A premium charge may be applicable for the use of this endorsement (WC 00 03 13) and is calculated in the same manner in both the voluntary and assigned risk markets. There are two options available when using this endorsement:

1) Blanket Waivers: Used when the waiver applies to all jobs during the policy year. The premium charge is 2% of the total manual premium with a $100 minimum premium per policy, or otherwise approved by the North Carolina Commissioner of Insurance.

2) Specific Waivers: Used when the waiver applies to a specific job. The premium charge is 5% of the manual premium that applies to the specific job being covered. The minimum premium for a specific waiver is $100 per waiver, or otherwise approved by the North Carolina Commissioner of Insurance.

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b. The minimum premium, if applicable, for this coverage is in addition to the policy minimum premium and applies although coverage may have been added during the policy term.

22. Wrap-Up Construction Projects

A wrap-up construction project is a large construction, erection, or demolition project for which policies have been issued by one or more carriers under the same management, to insure two or more legal entities that are working on a project.

Appropriate classifications are assigned to each separate legal entity based on the operations performed.

In the instance of wrap-up construction projects, separate policies must be issued to each eligible entity involved in the project, unless the same person or group of persons owns the majority interest in such entities. For more information regarding majority interest, refer to Rule 3-A-14.

The Designated Workplaces Exclusion Endorsement (WC 00 03 02) must be attached to other insurance policies issued to the same entities to exclude the wrap-up project from coverage on those other policies. This eliminates any duplication of coverage.

23. Catastrophe Provisions

a. Terrorism Risk Insurance Act (TRIA) of 2002 and any amendments thereto enacted by Congress.

b. Catastrophe (other than Certified Acts of Terrorism)
Premium for catastrophe (other than Certified Acts of Terrorism) is calculated on the basis of total payroll according to Rule 2.

An insured's total payroll in each state is divided by units of $100 and multiplied by the appropriate value found in the Miscellaneous Values section. The calculation is expressed as Payroll/100 x catastrophe (other than Certified Acts of Terrorism) value = premium. This premium is applied after standard premium and is not subject to any other modifications including, but not limited to, premium discount, experience rating, schedule rating, or retrospective rating.

Unless an "If any" policy develops payroll during the policy term or at audit, policies issued on an "If any" basis will not be charged this premium.

Per capita charges are not subject to premium under this Act.

c. Terrorism

Premium for terrorism is calculated on the basis of total payroll according to Rule 2.

An insured's total payroll in each state is divided by units of $100 and multiplied by the appropriate value found in the Miscellaneous Values section. The calculation is expressed as Payroll/100 x terrorism value = premium. This premium is applied after standard premium and is not subject to any other modifications including, but not limited to, premium discount, experience rating, schedule rating, or retrospective rating.

Unless an "If any" policy develops payroll during the policy term or at audit, policies issued on an "If any" basis will not be charged this premium.

Per capita charges are not subject to premium under this Act.

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B. Three-Year Fixed-Rate Policy Option

1. Explanation

a. If the estimated premium is less than the premium eligibility amount for experience rating, a policy may be issued for a period of three years at a fixed rate, as long as the risk is not otherwise eligible for the experience rating plan on the effective date of the policy.

b. If a policy is issued as a Three-Year Fixed-Rate policy, it must be specifically identified on the Information page of the policy.

c. The rates in force on the effective date of the Three-Year Fixed-Rate policy will apply to the policy for the full term.

Exception to Rule 3-B-1-c:
If a single rate revision results in an increase of 10% or more on outstanding policies, the rate increase must be applied to the remaining portion of the policy.

2. Premium Determination

a. The minimum premium is calculated as follows:

1) Determine the minimum premium for a one-year policy.
   - Apply the minimum premium for a specific classification if the policy has only one classification.
   - Apply the highest minimum premium for any classifications if the policy has two or more classifications.

2) Multiply the one-year policy minimum by three (3). Finally, subtract:
   - Two expense constants if the deposit premium is paid in advance, or
   - One expense constant if the deposit premium is paid in installments.

b. An expense constant must be charged regardless of the amount of earned premium.

c. The deposit premium may be paid in advance or in three annual installments. It must not be less than the minimum premium.

d. Earned premium determination may be deferred until termination of the policy.

e. Three-Year Fixed-Rate policies are not subject to experience rating modification.
   - None of the operations insured by a Three-Year Fixed-Rate policy are eligible for experience rating during the period that this type of policy is in force.
   - None of the experience under a Three-Year Fixed-Rate policy can be used in experience rating.
   - A Three-Year Fixed-Rate policy cannot be combined with other policies under the experience rating plan.

3. Cancellation

a. Cancellation by the carrier or the insured when the insured is retiring from the business is calculated per Rule 3-A-3. This rule is also applicable when an assigned risk policy is being cancelled because the insured has replaced overage through the voluntary market.

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b. If the policy is cancelled by the insured, except when retiring from a business, add $15 to the premium.

C. Domestic Workers – Residences

1. Explanation

Domestic workers are hired to perform duties inside or outside a private residence. The domestic worker must be employed directly by the resident owner, the estate of the owner, or family of the resident.

- Code 0913 – Domestic Workers – Residences – Full Time are domestic workers, inside or outside, who are employed full-time. "Full-time" applies to any domestic worker who is employed more than 20 hours per workweek. Au pairs or domestic workers who are compensated by room and board are considered to be full-time.
- Code 0908 – Domestic Workers – Residences – Part-Time are domestic workers, inside or outside, who are employed 20 hours or less per workweek.

These codes include cooks, housekeepers, laundry workers, maids, butlers, companions, nannies, private chauffeurs, and gardeners.

Exception:
If commercial farm operations are conducted, Code 0908 and Code 0913 do not apply to any operations at the farm location. Outside domestic workers at commercial farm locations are assigned to the appropriate farm classification.

2. Other Classifications – Maintenance, Repair or Construction Operations

Code 0908 and Code 0913 include ordinary repair or maintenance of the insured's premises or equipment by domestic workers.

Building maintenance or repair by employees hired specifically for that purpose must be assigned to Code 9015 – Buildings – Operation by Owner or Lessee.

Extraordinary repairs, alterations, new construction, erection, or demolition of structures must be assigned to the appropriate construction or erection classifications.

3. Coverages

a. Workers Compensation and Employers Liability Insurance

An employer's statutory workers compensation obligations with regard to domestic workers may be insured as follows:

- By the standard policy, or
- By attaching the Workers Compensation and Employers Liability Coverage for Residence Employees Endorsement (WC 00 03 14A) to a homeowner policy, a comprehensive personal liability policy, or to any policy that provides similar coverage.

Statutory coverage is the minimum extent of insurance protection required in an insurance contract in accordance with applicable state laws or statutes.

b. In states where domestic workers are not included and cannot be covered under the workers compensation law, Voluntary Compensation Insurance may be provided by attaching a Voluntary Compensation and Employers Liability Coverage for Residence

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Employees Endorsement (WC 00 03 12A) to a homeowner's policy, comprehensive personal liability policy, or any policy that provides similar coverage.

4. Name of Insured

One or more members of the same residence may be named as the insured, but only in connection with the employment of domestic workers in that residence.

5. Advisory Loss Costs, Rates and Premium

Advisory loss costs and rates for Code 0908 and Code 0913 are per capita premium charges.

Per capita classifications use the number of workers rather than payroll to measure exposure.

a. Requirements for Maintenance of Records

The insured must maintain a record of the names, duties, and period of service of each domestic worker.

b. Premium Determination

- **Full-Time Domestic Workers – Code 0913**
  Estimated premium is calculated based on the estimated number of such domestic workers during the policy period.

  If additional domestic workers under Code 0913 are employed during the policy period or if some domestic workers are no longer employed and are not replaced, then the per capita premium charges must be prorated.

  Each pro rata charge is based on the period of employment, but cannot be less than 25% of the per capita charge.
- **Part-Time Domestic Workers – Code 0908**
  Estimated premium is calculated based on the estimated aggregate (total) time of all occasional domestic workers who are to be employed during the policy period.

  Regardless of concurrent employment, a single per capita charge applies for each aggregate of employed time 20 hours or less per workweek. An additional per capita charge applies to any remainder less than 20 hours or less per workweek.

c. Minimum Premium

For a policy with two or more classifications, whether per capita rated or payroll rated, the highest minimum premium for any classification on the policy must be applied.

d. Catastrophe Provisions

Premium for catastrophe provisions as detailed in Rule 3-A-23 does not apply to per capita classifications.

D. Professional Employer Organization (PEO) Arrangements

1. Definitions

a. Client or Client Company

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A person or entity that contracts with a licensee (licensed professional employer organization group) and is assigned employees by the licensee (licensed professional employer organization group) under that contract.

b. Direct Worker

An employee of a client or PEO that is not a leased worker obtained through a PEO. For purposes of this rule, the employer of the direct worker(s) is responsible for securing workers compensation insurance for the direct worker(s), unless otherwise determined by North Carolina statutes and/or regulations. An executive officer, director, shareholder, manager, LLC member, partner or owner of a client or PEO who is an employee of a client or PEO and is not a leased worker obtained through a PEO is a direct worker.

If an employee was employed by the client prior to the client entering into the PEO agreement, it must be presumed that the employee is a leased worker and not a temporary employee.

c. Licensee

A person licensed under North Carolina General Statutes Chapter 58, Article 89A to provide professional employer services. The term includes a professional employer organization group licensed under North Carolina General Statute 58-89A-35(b) and includes persons who are licensed pursuant to alternative licensing procedures as set forth in North Carolina General Statute 58-89A-76.

d. Leased Worker (defined as "Assigned Employee" in North Carolina General Statute 58-89A-5)

An employee who is performing services for a client under a contract between a licensee PEO and a client company in which employment responsibilities are shared or allocated.

Leased worker does not include a temporary employee.

Individuals who are directors, shareholders, partners and managers of a client company are leased workers to the extent the licensee PEO and the client have agreed that those individuals are leased workers and provided that those individuals meet the criteria of this definition and act as operational managers or perform reviews for the client company.

e. Master Policy

A form of policy issuance used to provide workers compensation and employers liability insurance for the leased workers of a PEO under which a single standard workers compensation and employers liability policy is issued to a PEO covering all of its leased workers in North Carolina (there are typically multiple client companies). The policy may also cover direct workers of the PEO.

f. Multiple Coordinated Policy (MCP)

A form of policy issuance used to provide workers compensation and employers liability insurance for the leased workers of a PEO under which the PEO secures a separate policy for each of its client companies. This type of policy is also referred to as a MCP. Policy issuance is as follows:

1. The PEO has its own standard policy covering only its direct workers.

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2. The PEO has a separate standard policy for each client company which names the PEO as the insured and which identifies the client company and covers its leased workers.

3. Endorsements are used to coordinate coverage between the client company and the PEO.

g. Professional Employer Organization (PEO)

A person that offers professional employer services. The term PEO includes “staff leasing service companies,” “employee leasing companies,” “staff leasing companies” and “administrative employers” who offer or propose to offer professional employer services in North Carolina.

h. Professional Employer Organization (PEO) Agreement

A written contract by and between a client company and a professional employer organization that provides:

1. For the allocation and sharing between the client company and the licensee PEO of the responsibilities of employers with respect to the leased workers, including hiring, firing, and disciplining of employees; and

2. That the licensee PEO and the client company assume the responsibilities required by North Carolina General Statutes Chapter 58, Article 89A.

i. Professional Employer Services (Professional Employer Organization Arrangement)

An arrangement by which employees of a licensee PEO are assigned to work at a client company and in which employment responsibilities are in fact shared by the licensee PEO and the client company in accordance with North Carolina General Statute 58-89A-100, and the employee’s assignment is intended to be of a long-term or continuing nature, rather than temporary or seasonal in nature. *Professional Employer Services* does not include services that provide temporary employees or independent contractors, a personnel placement service, managed services, payroll services that do not involve employee staffing or leasing, the sharing of employees by commonly owned companies within the meaning of section 414(b) and (c) of the Internal Revenue Code of 1986, as amended, or similar groups that do not meet the requirements of this definition.

j. Temporary Employees

Persons employed under an arrangement by which an organization hires its own employees and assigns them to a client company to support or supplement the client’s workforce in a special work situation, including:

- An employee absence
- A temporary skill shortage
- A seasonal workload
- A special assignment or project

Such an arrangement can be a long-term arrangement and the persons employed under the arrangement continue to be temporary employees.

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2. Coverage

a. Statutory workers compensation and employers liability insurance coverage secured and maintained by a licensee PEO for leased workers in the voluntary market may be provided by the carrier on a master policy basis or a MCP basis.

b. Statutory workers compensation and employers liability insurance coverage secured and maintained by a licensee PEO for leased workers in the assigned risk market must be provided by the carrier on a MCP basis.

c. If a PEO has a separate temporary employment service operation, then separate workers compensation insurance policies are required and must be maintained for each type of business in the state of North Carolina.

d. A client company shall not enter into a PEO agreement or be eligible for workers compensation coverage in the voluntary market if (1) the client company owes its current or prior carrier any premium for workers compensation insurance or (2) the client company owes its current or prior PEO amounts due under the PEO agreement, except for premiums or amounts due that are subject to dispute. For the purposes of Rule 3.D and compliance with other North Carolina statutes and/or regulations, a licensee PEO may rely on a statement by the client company that the client company has met any and all prior premium or fee obligations, unless the licensee PEO has actual knowledge to the contrary.

3. Premium For Leased Workers

a. Premium for leased workers will be determined based on the applicable classification, rates, payroll and rating programs for each client for whom coverage is being requested and/or payroll exists, with payment made by the PEO unless otherwise specified by written contract.

b. The carrier and the PEO may agree to a retrospective rating program or any other permitted pricing program regardless of policy issuance method (MCP or master policy).

c. The PEO must provide its workers compensation carrier with the proper and necessary documentation to allow the carrier to determine and charge a premium that is commensurate with the exposure and anticipated claim experience for all employees covered under policies issued by the carrier in the name of the PEO. This documentation must include (1) a listing of all covered employees provided to each client company, by classification code and (2) the total eligible wages, by classification code, and the premiums due to the carrier for the employees provided to each client company.

Failure to maintain and provide the carrier with the required documentation may result in the PEO being considered noncompliant with the applicable North Carolina statutes and the policy terms and conditions.

4. Administration-Master Policy

a. Policy Issuance

1. A policy issued to a PEO to cover the leased workers of a PEO arrangement on a master policy basis must be issued in the name and FEIN of the PEO in accordance with this rule and all other rules governing the issuance of a policy.

2. Direct workers of a client shall not be included on the PEO’s policy for the leased workers. Executive officers, sole proprietors, partners, and LLC members of a client

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who are employees of the client but who are not leased from a PEO under a PEO arrangement will be considered direct workers. A separate policy is required by the client for its direct workers, subject to the North Carolina Workers' Compensation Act.

3. Each client shall be issued a certificate of insurance on the PEO's single policy. The certificate of insurance shall require that the insurer provide notice of cancellation to the licensee PEO and each client company of the licensee PEO.

4. Master policy issuance is only available in the voluntary market.

b. Endorsements

1. The following endorsements are applied under the master policy basis:

Type of Policy	Endorsement	Purpose
Client Policy (direct workers)	North Carolina Professional Employer Organization (PEO) Client Exclusion Endorsement (WC 32 03 07)	Attach the WC 32 03 07 to the client policy issued to cover only the direct workers of the client. This endorsement is attached to the client's policy that is **not** part of the master policy arrangement.
PEO Policy (direct workers)	North Carolina Professional Employer Organization (PEO) Exclusion Endorsement (WC 32 03 05)	If a separate policy is issued to the PEO to cover its direct workers, attach the WC 32 03 05 to that policy. WC 32 03 05 excludes coverage for workers leased to specified clients.
PEO Policy (leased workers)	North Carolina Professional Employer Organization (PEO) Extension Endorsement (WC 32 03 06)	Attach the WC 32 03 06 to the Master Policy issued to the PEO to cover workers it leases to its clients. The endorsement makes the policy applicable to the employees leased from the PEO to the client. Coverage for direct workers of the PEO can be provided if properly indicated on the endorsement.

2. The Alternate Employer Endorsement (WC 00 03 01A) should not be used for specifying clients written under the master policy basis.

c. Cancellations/Nonrenewals:

1. When a policy written in accordance with the Master Policy method to cover clients' leased workers is canceled, the insurance company writing the policy shall provide an

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individual notice of cancellation to the licensee PEO and to each client of the licensee PEO as required by North Carolina statutes/and or regulations.

2. If the insurer fails to provide individual notices of cancellation to the licensee PEO and the client companies, the insurer shall remain liable on the risk for losses incurred by the client companies that would have been covered by the workers' compensation policy prior to the attempted cancellation.

d. Experience Rating

1. Refer to Rule 5-A, Employee Leasing/Professional Employer Organizations, in the ***Experience Rating Plan Manual*** for the rules regarding treatment of experience rating modifications.

2. Refer to the Rule 3-F, Evasion of Experience Rating Modification, in the ***Experience Rating Plan Manual*** for the rules regarding evasion of an experience rating modification.

3. The PEO's experience rating modification, if any, applies to the policy covering the PEO's direct workers and to the policy covering the clients of the PEO arrangement written under a master policy basis.

5. Administration-Multiple Coordinated Policy (MCP)

a. Policy Issuance

1. If a licensee PEO provides workers' compensation coverage pursuant to the MCP method, the PEO will obtain a separate policy for each client company of the PEO.

a. Each policy issued to cover a client company's leased workers shall identify the PEO and the name of the client company. The insurer shall specify the name of the PEO for the client company by using the designation "L/C/F" (Labor Contractor For) on the policy in the following manner: Company PEO L/C/F Client XYZ.

b. Direct workers of a client shall not be included on the policy covering the leased workers. Executive officers, sole proprietors, partners, and LLC members of a client who are employees of the client and who are not leased workers from a PEO under a PEO arrangement will be considered direct workers of the client. A separate policy is required by the client for its direct workers, subject to the North Carolina Workers' Compensation Act.

c. Each policy will have the same expiration date, including any new client added midterm.

d. Each policy will have the same renewal date.

e. If a client leases workers from more than one PEO, there must be a separate policy for the leased workers of each PEO.

f. The client company of a PEO shall have a continuing obligation to provide coverage as required by Chapter 97 of the NC General Statutes, the Workers Compensation Act, for any employees of the client company who are not leased workers and not otherwise covered under a MCP.

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g. Multiple coordinated policies can be issued in the assigned risk and voluntary market.

The multiple coordinated policy method is the only method available in the assigned risk market.

2. The PEO must have a separate standard policy covering the direct workers of the PEO.

a. A policy issued to cover the direct workers of the PEO under a MCP basis will be issued in the name and FEIN of the PEO in accordance with this rule and all other rules governing the issuance of a standard policy.

b. If the PEO has no direct workers in North Carolina, a policy will be issued to cover the PEO which reflects classification code 8810-Clerical Office Employee NOC on an "if any" basis and the minimum premium for classification code 8810 will be charged as the minimum premium for the policy.

b. Endorsements

1. The following endorsements are applied to the various policies under the MCP arrangement.

Type of Policy	Endorsement	Purpose
PEO Policy (direct workers)	North Carolina Professional Employer Organization (PEO) Exclusion Endorsement (WC 32 03 05)	Attach the WC 32 03 05 to the policy issued as part of a MCP arrangement to the PEO to cover its direct workers. WC 32 03 05 excludes coverage for workers leased to specified clients.
PEO Policy (leased workers)	North Carolina Professional Employer Organization (PEO) Extension Endorsement (WC 32 03 06)	Attach the WC 32 03 06 to the policy issued to the PEO as part of the MCP arrangement to cover leased workers. This policy is written as Company PEO L/C/F Client XYZ. The endorsement makes the policy applicable to the employees leased from the PEO to the client. Note that coverage for direct workers of the PEO cannot be selected on the endorsement when the policy is part of the MCP arrangement.
Client Policy (direct workers)	North Carolina Professional Employer Organization (PEO) Client Exclusion	Attach the WC 32 03 07 to the policy issued to the client to cover only the direct workers of the client. This endorsement is attached to the client's policy that is **not** part of the MCP

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	Endorsement (WC 32 03 07)	arrangement.

2. The Alternate Employer Endorsement (WC 00 03 01A) should not be used for specifying clients written under the MCP arrangement.

c. Cancellations/Nonrenewals

1. When a policy written in accordance with the MCP method to cover a client's leased workers is cancelled, the insurance company writing the policy shall provide individual notices of cancellation to the PEO and to the client of the PEO as required by North Carolina statutes/and or regulations.

2. If a PEO ceases to exist, the policy issued to the PEO to cover its client's leased workers will remain in force to policy expiration and will be non-renewed in accordance with the MCP method. The carrier must provide notice to the client regarding the status of the policy covering the client's leased workers.

d. Experience Rating

1. Refer to Rule 5-A, Employee Leasing/Professional Employer Organizations, in the ***Experience Rating Plan Manual*** for the rules regarding treatment of experience rating modifications.

2. Refer to the Rule 3-F, Evasion of Experience Rating Modification, in the ***Experience Rating Plan Manual*** for the rules regarding evasion of an experience rating modification.

3. The PEO's experience rating modification, if any, applies to the policy covering the PEO's direct workers.

4. A client's experience rating modification, if any, applies to:

- The policy issued to the PEO covering the client's leased workers under the MCP and

- Any other policy(ies) covering the client's direct workers

Note: The client's experience rating modification will include the client's experience, if any, for the time period applicable under the Experience Rating Plan Manual, even if that time period extends to the period prior to the PEO arrangement.

e. Premium Discount

In the voluntary market, all policies written under the MCP basis, written by the same insurance carrier and referencing the same PEO as labor contractor may be combined for premium discount purposes. Assigned risk policies are not eligible for premium discount.

6. When Client Insures Its Leased Workers

If a client company provides workers compensation coverage to its leased workers pursuant to the terms of their PEO agreement and as permitted in North Carolina General Statue 58-89A-110(j), apply the following endorsement to the policy issued to the client company.

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Type of Policy	Endorsement	Purpose
Client Policy (leased workers)	North Carolina Professional Employer Organization (PEO) Client Extension Endorsement (WC 32 03 08)	Attach the WC 32 03 08 to the policy issued to the client to cover leased workers. The endorsement makes the policy applicable to the employees leased from the PEO to the client. Coverage for direct workers of the client can be provided if properly indicated on the endorsement.

Rule 4 - Assigned Risk Plan Rules

Last Revision Date: 1/1/2026

Applicable to North Carolina Assigned Risk policies only

4A. Workers Compensation Insurance Plan (WCIP)

Pursuant to North Carolina General Statute 58-36-1, there is hereby established a North Carolina Workers Compensation Insurance Plan (“Plan” or “WCIP”), which provides for the equitable apportionment of employers who are in good faith entitled to workers compensation insurance as defined herein, but who are unable to procure such insurance in a regular manner. This Plan and any future modifications are to be written in accordance with state laws, regulations and/or rules and approved by the North Carolina Commissioner of Insurance (“Commissioner”).

1. WCIP Definitions

a. Affiliated Insurer

An insurer that directly, or indirectly through one (1) or more intermediaries, controls, or is controlled by, or is under common control with, another insurer specified. The term “control” means possession, direct or indirect, of the power to direct or cause the direction of the management and policies of an insurer, whether through the ownership of voting securities, by contract or otherwise. Control is deemed to exist if any person or business enterprise, directly or indirectly, owns, controls, holds with the power to vote, or holds proxies, representing ten (10) percent or more of the voting securities of any other insurer.

b. Agent

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An agent as referenced in NCGS 58-36-1(5)a that is properly licensed in the State of North Carolina whose privileges under the Plan have not been suspended or revoked and who has been designated by the employer or applicant to secure workers compensation and employers liability insurance on behalf of the insured or employer. For purposes of this Plan, an agent is considered to be acting on behalf of the insured or employer applying under this Plan and not as an agent of the Plan Administrator or of any assigned carrier for Plan business.

c. Application

The application is the form(s) approved for use in the residual market by the Plan Administrator for the purpose of securing workers compensation insurance under the Plan. The form currently approved for use under the Plan is the ACORD 135 NC® (North Carolina Workers Compensation Insurance Plan Application for Designation of An Insurance Company).

d. Application Submission Methods

The methods approved by the Plan Administrator in which eligible producers or agents may submit an application, on behalf of good faith eligible employers, for the purpose of securing coverage through the WCIP are as follows:

- Online – At www.ncrb.org through the **ManageAR** system
- Mail – By U.S. Postal Service delivery or other overnight delivery service
- Hand Delivery – To the Bureau at its offices on weekdays, excluding holidays, Monday through Thursday, during its business hours.

See Rule 4.A.2.a for good faith eligibility requirements.

e. Assigned Carrier

An insurer that has been assigned to provide coverage to an employer who has applied for and is in good faith eligible for workers compensation insurance under the Plan. There are two types of assigned carriers:

- **Servicing Carrier** - An insurer authorized by the Plan Administrator to receive Plan assignments and provide coverage to eligible employers on behalf of those participating companies subscribing to the Association Bylaws incorporated as part of this Plan and reinsured through the Reinsurance Agreement, or
- **Direct Assignment Carrier** - An insurer that has elected and has been authorized by the Plan Administrator to receive direct assignments under Option 1 of Rule 4.A.4 of this Plan. An insurer selecting the direct assignment option is solely responsible for the financial results of the assignments it receives

f. Assigned Carrier Performance Standards

Assigned Carrier Performance Standards (ACPS) provides the minimum level of performance for assigned carriers writing coverage pursuant to the WCIP. The purpose of the **ACPS** is to provide policy issuance and service level requirements that assigned carriers must comply with to provide residual market policyholders with effective and consistent service levels.

g. Association Bylaws

Association Bylaws are the Bylaws of the National Workers Compensation Reinsurance Association NFP (NWCRA). The NWCRA member insurers participate in the Reinsurance Agreement(s) authorized under this Plan to provide reinsurance to the servicing carriers on employers assigned to them under this Plan. The Bylaws are the agreement subscribed to by insurers selecting Option 2 – Subscription to Association Bylaws as their means of satisfying

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their participation in the Plan. The Bylaws are incorporated by reference and made a part of this Plan to the extent that the Association Bylaws are not inconsistent with this Plan and applicable North Carolina law.

h. Board of Directors

For purposes of this Plan, Board of Directors means Board of Directors for the National Workers Compensation Reinsurance Association NFP.

i. Common Managing (or Management) Interest

With respect to an applicant or policyholder as referenced in the Plan, common managing (or management) interest exists when one or more individuals are or were owners or officers of, or perform or performed management functions for, two or more entities, or for a succession of entities. To secure or maintain coverage under the Plan, all employers that are under common managing (or management) interest must be in good faith eligible for workers compensation insurance under the Plan.

j. Employer

An employer is any business organization or enterprise that is required by state law, regulation, and/or rule or elects to maintain workers compensation insurance in this State. The term any business organizations or enterprises that are or were affiliated at any time as a result of common managing (or management) interest or common ownership.

k. Insured

An insured is an assigned risk employer designated on the Information Page of the policy or policies to which this Plan is applied and issued by an assigned carrier.

l. Net Premiums Written

The gross direct premiums charged less all premiums (except dividends and savings refunded under participating policies) returned to insureds for all workers compensation and occupational disease insurance, exclusive of premiums for

1. Employers subject to this Plan;
2. Employers written under the National Defense Projects Rating Plan; and
3. Excess policies.

m. North Carolina Rate Bureau or Bureau

The statutory rating organization designated as the Plan Administrator and authorized in this State to make and file loss costs, residual market rates, rating values, policy and endorsement forms, classifications, and rating plans for workers compensation insurance. (Also referred to herein as the Bureau)

n. Payment Methods - Initial or Deposit Premium

The payment method currently approved for the required initial or deposit premium on application submissions is the electronic payment method prescribed by the Plan Administrator.

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Note: Payment other than through the prescribed electronic method would require Plan Administrator approval.

o. Plan Administrator

The North Carolina Rate Bureau is the organization designated to administer the affairs of this Plan.

p. Premium in Dispute

A workers compensation insurance premium obligation over which a bona fide dispute exists and for which the employer or its representative has provided:

1. Written notice to the assigned carrier detailing the specific area of dispute;
2. An estimate of the premium the employer believes to be correct, with an explanation of the premium calculation;
3. Payment of the undisputed portion of the premium and
4. A written report to the Plan Administrator which includes all documentation relevant to the dispute, describes the attempts to reconcile the differences and requests review and appropriate action to resolve the areas of dispute.

q. Producer

A licensed North Carolina agent, broker, producer or insurance representative as defined in the state insurance code, whose privileges under this Plan have not been suspended or revoked, designated by the employer or applicant applying under this Plan to secure and maintain workers compensation and employers liability insurance on behalf of the employer. For purposes of this Plan, the producer is considered to be acting on behalf of the insured or employer applying for coverage under this Plan and not as an agent of the Plan Administrator or any assigned carrier for Plan business.

r. Regulatory Authority

The North Carolina Commissioner of Insurance or a properly appointed designee.

s. Reinsurance Agreement

A contractual arrangement among Association members providing a quota share reinsurance facility for workers compensation insurance in a number of states and for which administrative services are provided by the National Council on Compensation Insurance, Inc., in its capacity as Administrator as designated under the Association Bylaws.

t. Residual Market

The residual market is the state insurance plan that provides employers unable to secure coverage in the voluntary market with a means for insuring their operations through a designated insurance carrier. The residual market is also known as:

- Assigned risk market
- Involuntary market
- Market of last resort

u. Undisputed Premium

A workers compensation insurance premium obligation that is not the subject of a bona fide dispute.

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v. Voluntary Carrier

A voluntary carrier is a licensed insurer providing workers compensation insurance coverage on a policy written in the voluntary market, and not through this Plan.

w. Workers Compensation Insurance

1. Statutory workers compensation and occupational disease liability insurance, including insurance for liability under the United States Longshore and Harbor Workers' Compensation (USL&HW) Act, as amended, and the Federal Mine Safety and Health Act, as amended;
2. Employers liability insurance written in connection with a workers compensation insurance policy; and
3. Such other coverages as determined by the Plan Administrator and approved by the Commissioner.

x. Workers Compensation Insurance Plan (WCIP or Plan)

A program established by NCGS 58-36-1 and approved by the Commissioner whereby eligible employers unable to secure coverage in the voluntary market may secure workers compensation insurance.

2. Rules for Eligibility and Assignment

North Carolina General Statute 58-36-1(5) requires, in part, that as a prerequisite to the transaction of workers compensation insurance in North Carolina, each carrier shall file written authority with the Bureau permitting the Bureau to assign to it employers which are in good faith entitled to workers compensation insurance as defined herein, but who are unable to procure such insurance in a regular manner. The following rules, which have been adopted by the Bureau and approved by the Commissioner of Insurance, shall cover the assignment and the insuring of such employers as provided by the law mentioned above. Any dispute arising from the application or interpretation of this Plan is subject to the dispute resolution procedures provided in this Plan.

a. Good Faith Entitlement

This Plan shall apply only to employers that are in good faith entitled to workers compensation insurance.

An employer is not in good faith entitled to insurance, and the insurance may be refused or cancelled, if any of the circumstances listed below exist, at the time of the application or thereafter, or other evidence exists that such employer is not in good faith entitled to insurance. The employer will remain ineligible for coverage through the Plan until the employer has complied with the policy provisions or satisfied any of the outstanding obligation(s) listed below, as applicable, and is deemed by the Bureau to be in good faith entitled to insurance.

1) At the time of application, a self-insured employer is aware of and fails to disclose pending bankruptcy proceedings, insolvency or cessation of operations involving the employer.

2) At the time of application, a self-insured employer is aware, or with the exercise of reasonable diligence should be aware, of prior conditions, exposures, claims, or any other information which make it likely that a significant number of occupational disease or cumulative injury claims will arise from exposure incurred while the employer was self-insured and the employer fails to disclose such prior conditions, exposures, claims, or other information.

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3) On a current or previous workers compensation insurance policy, the employer:

- knowingly refuses to meet reasonable health, safety, or loss control requirements
- does not allow reasonable access to its records, premises, or work locations for audit or inspection; or
- does not comply with any other policy or Plan obligations and conditions.

4) The employer has any outstanding workers compensation insurance premium obligation or other monetary obligation on a current workers compensation insurance policy or on any previous workers compensation insurance policy or while a member of a licensed group of self-insurance associations that is not subject to a bona fide premium dispute.

5) The employer, its representative and/or the agent/producer knowingly fails to comply with Plan procedures, or knowingly makes a material misrepresentation on the application by omission or otherwise, including, but not limited to, the following:

- estimated payroll
- nature of business
- name
- management of ownership of business or predecessor entities
- previous insurance history
- avoidance of an experience rating modification
- an outstanding premium obligation or other monetary policy obligation
- noncompliance with any applicable state licensing or registration requirement

b. Employer Certification

An employer shall not be considered as subject to this Plan unless such employer has been certified to be difficult to place by an agent licensed in North Carolina and such agent so certified in the prescribed application form.

c. Application Requirements

A standard application form for insurance under this Plan must be completed by or on behalf of the employer. The application shall require:

1. Complete underwriting information and reasonable payroll estimates.
2. A statement that the employer will maintain a complete record of its payroll transactions in such form as the assigned carrier may reasonably require and that such record will be available to the assigned carrier at a designated place during the policy period and for one (1) year after.
3. A statement that the employer will comply with all reasonable recommendations of the assigned carrier relating to the welfare, health, and safety of employees.

d. Plan Administrator

The Plan shall be administered by the North Carolina Rate Bureau (referred to herein as the “Plan Administrator” or the “Bureau”), or its designee.

e. Assignment Procedures

Upon receipt of a properly completed application for insurance, the Plan Administrator shall (1) determine, to the extent possible based on the application, that the employer is in good faith entitled to insurance; (2) establish the appropriate classifications, rates, and estimated annual

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premium; and (3) designate an assigned carrier and bind coverage, contingent upon payment of the estimated annual or deposit premium.

The Plan Administrator may request additional information, at its discretion, to establish eligibility, to assign appropriate classification codes, to calculate applicable premium, and to otherwise appropriately process the application. Such information may include tax documentation, ownership information, contracts, or any other information deemed necessary to process the application. The employer and/or its representative shall provide this information/documentation or provide an acceptable explanation for failure to do so.

To secure a requested effective date, the employer or its representative must submit to the Plan Administrator a fully completed and signed application, using an approved application submission method.

Depending on the application submission method, the earliest effective date for coverage will be established in the following manner:

Application Submission Table 1

If the application is submitted by regular mail and the envelope containing the application has . . .	**Then the earliest effective date will be 12:01 a.m. on the day after . . .**
A legible U.S. postmark or certified mail receipt	Postmark
An illegible U.S. postmark	Receipt of the application by the Plan Administrator
A private postage meter mark only	Receipt of the application by the Plan Administrator
Internet postage with a legible cancellation stamp	The date on the cancellation stamp
Internet postage without a cancellation stamp or an illegible cancellation stamp	Receipt of the application by the Plan Administrator

Application Submission Table 2

If the application is submitted by overnight mail and . . .	**Then the earliest effective date will be 12:01 a.m. on the day after . . .**
The package containing the application has proof of mailing that can be verified	The application was sent to the Plan Administrator
The package containing the application does not have proof of mailing or proof of mailing cannot be verified	Receipt of the application by the Plan Administrator
Proof of mailing (i.e., certified mail receipt) can be obtained	Receipt of the application by the Plan Administrator
Proof of mailing cannot be obtained	Receipt of the application by the Plan Administrator

Application Submission Table 3

If the application is hand-delivered to the Plan Administrator . . .	**Then the earliest effective date will be 12:01 a.m. on the day after receipt by the Plan Administrator.**

Application Submission Table 4

If the application (including any necessary supplemental applications) is submitted	**Then the earliest effective date will be 12:01 a.m. on the day after**

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through the Bureau's ManageAR system . . .	**submission to the Plan Administrator.**

IF AN APPLICATION EMPLOYS A COMBINATION OF ANY OF THE ABOVE DESCRIBED METHODS OF SUBMISSION, THE BUREAU SHALL APPLY THE ABOVE DESCRIBED RULES USED TO DETERMINE THE EARLIEST EFFECTIVE DATE BASED ON THE METHODS OF SUBMISSION EMPLOYED AND THE EARLIEST EFFECTIVE DATE OF COVERAGE SHALL BE THE LATEST EFFECTIVE DATE OF SUCH METHODS EMPLOYED BY THE APPLICANT.

f. Policy Term

The assigned carrier shall issue a standard policy of insurance with an effective date as established by the Plan Administrator. The policy shall be issued for a term of at least one (1) year, unless insurance for a shorter term has been requested. A short-term policy may be obtained only once within a twelve-month (12) period, unless agreed to by the assigned carrier.

g. Reassignment

An employer may submit a written request for reassignment to a different assigned carrier 30 to 60 days prior to policy expiration unless otherwise approved by the Plan Administrator.

The employer must provide the Plan Administrator with acceptable reason(s) for the request with the appropriate documentation.

Acceptable reasons for reassignment requests from an employer are:

- Documented items pertaining to assigned carrier service—timely issuance of statements, policies, and endorsements, or services not provided under the policy
- Documented refusal of or inability of an assigned carrier to supply a required type of coverage (e.g. longshore, coal mine, maritime, and additional state exposures)
- Documented items pertaining to an assigned carrier's return of premium due to the insured, where there is no valid bona fide premium dispute
- The assigned carrier's A.M. Best rating or financial size category is below that required by the producer and/or employer and appropriate documentation of a required rating is provided to and approved by the Plan Administrator
- Other substantial documented reasons subject to approval at the discretion of the Plan Administrator

Any request for reassignment is subject to the approval of the Plan Administrator. If approved, reassignment will require the submission of a properly completed application and payment of the required initial or deposit premium and the employer must also otherwise be eligible for coverage through the Plan in accordance with Rule 4-A-2.

h. Additional States Coverage

All assignments under this Plan are to be made on an intrastate basis. However, any employer desiring insurance in additional states may request its assigned carrier to furnish insurance in such additional states in accordance with the Interstate Assignment section of this Plan.

i. Agent/Producer Information

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1. Commission: Five percent (5%) of the total premium charged and collected from the employer shall be the commission to be paid to the producer of record or licensed agent designated by the insured employer.
2. Changes: The employer shall designate a licensed agent or producer of record and, with respect to any renewal of the coverage, may change the agent or producer by notice to the assigned carrier prior to the date of such renewal or, with the consent of the assigned carrier, at any other time.

j. Available Coverages

Other coverages may be available to the employer through the assigned carrier.

3. Assigned Carrier Responsibilities

The assigned carrier is held accountable to the *Assigned Carrier Performance Standards*, all applicable state laws and regulations, and all procedures set forth in or promulgated under this Plan including, but not limited to, the following:

a. Approved Classifications, Forms, Rates, and Rating Plans

All policies must be written utilizing the classifications, forms, rates, and rating plans that have been adopted for use in the residual market by the Plan Administrator and approved by the Commissioner.

b. Policy Information Page

The Policy Information page and all endorsements must be reported electronically in the format established by the Plan Administrator.

c. Cancellation of the Policy

If, after the issuance of a policy, the assigned carrier determines that an employer is not entitled to insurance, or has failed to comply with reasonable health, safety, or loss control requirements, or has violated any of the terms and conditions under which the insurance was issued, and after providing opportunity for cure, the assigned carrier shall initiate cancellation and inform the Plan Administrator of the reason for such cancellation.

Failure or refusal by an employer to make full disclosure to the assigned carrier or Plan Administrator of information regarding true ownership, change of ownership, operations, payroll, or any other records pertaining to workers compensation insurance or any other information required under this Plan or to comply with policy or Plan terms or conditions shall be sufficient grounds for cancellation of the policy.

The assigned carrier shall also endeavor to contemporaneously send to the agent copies of correspondence to the employer relating to good faith entitlement, failure or refusal to comply, or other violations of policy or Plan terms or conditions.

Any insured employer so cancelled must reestablish eligibility or must demonstrate entitlement to the Plan Administrator before any further assignment can be made under this Plan.

d. Effective Date of Policy

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Subject to Rule 4-A-3-f below, policies must be renewed or reinstated without a lapse in coverage when premium is received or U.S. postmarked prior to the policy effective date or cancellation date.

On new assignments policies must be issued based on the effective date provided by the Plan Administrator.

e. Renewal and Nonrenewal of Coverage

At least forty-five (45) days prior to the expiration date of insurance, the assigned carrier shall send a renewal proposal or notice of impending expiration of coverage to the insured, the agent and the Plan Administrator. Upon receipt of the required premium, the policy shall be issued in the normal manner and a copy of such policy and all endorsements, properly identified as a WCIP or AR (Assigned Risk) policy, shall be furnished to the Plan Administrator within the time frame and in the format established by the Plan Administrator.

f. Reapplication and Reassignment to the Plan

Any assigned carrier unwilling to renew an employer assigned to it shall notify the employer, agent, and the Plan Administrator at least forty-five (45) days in advance of expiration, giving a reason or reasons acceptable to the Plan Administrator. Reassignment will require the submission of a properly completed application.

g. Cancellation for Voluntary Coverage

Notwithstanding Rule 4-A-3-j, any insurer that is willing to insure an employer as voluntary business may do so at any time. If such insurer is not the assigned carrier, the assigned carrier must cancel its policy pro rata as of the effective date of the voluntary carrier’s policy.

h. Notification of Outstanding Premium

Outstanding premium or other monetary policy obligation information identified by the assigned carrier or its representative shall be provided to the Plan Administrator in accordance with the appropriate performance standards or other legal or regulatory requirements.

i. Policyholder Services

The assigned carrier shall provide to its policyholders and their designated agents/producers access to audit, loss control, and safety services; prompt, professional handling of claims, including investigation, resolution, and communication; fair and prompt responses to complaints and disputes; and access to appropriate information regarding the classification of the business and the factors influencing the policy premium.

j. Confidentiality of Information

The assigned carrier shall keep in confidence and shall not, except as directed by the insured or the agent/producer of record, or as otherwise may be required by law or regulatory authority, disclose to any third party, or use for the benefit of itself or any third party, such information pertaining to a policyholder as it may obtain by virtue of its position as the assigned carrier. Such information will be used solely for the evaluation, underwriting, and issuance of coverage under this Plan and not for any other purpose. The assigned carrier shall not use any information it obtains in this capacity as the assigned carrier to request, encourage, or solicit employers it insures under this Plan to utilize the services of any specific insurance agent, agency, broker, insurer, or group of insurers for purposes of providing voluntary workers compensation insurance or other lines of insurance to such employer.

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4. Participation

All insurers licensed to write workers compensation insurance in this state are required to participate in this Plan. All affiliated insurers must select the same option. An insurer must satisfy its participation required by selecting one of the following options:

Option 1: Becoming a direct assignment carrier and receiving assignments from the Plan Administrator. Any policy issued by an insurer that has selected this option will not be eligible for reinsurance through the Reinsurance Agreement(s) among members of the Association.

Option 2: Subscribing to the Association Bylaws.

If Option 1 is selected, one insurer may be designated to accept direct assignments on behalf of all affiliated insurers.

Any insurer wishing to select Option 1 must receive prior approval from the Plan Administrator. Application for such approval must be made no later than ninety (90) days prior to the end of any calendar year. The Plan Administrator must review the application and approve or disapprove it within sixty (60) days of receipt of the request. If the application is approved, that insurer shall become a direct assignment carrier on January 1 of the year following the Plan Administrator's approval. Such approval shall continue in effect until terminated (a) by the mutual agreement of the insurer and the Plan Administrator, (b) upon notice from the insurer to the Plan Administrator at least 90 days prior to the end of the calendar year that the insurer elects, effective as of January 1 of the following year, another manner of satisfying its participation requirement under the Plan, or (c) upon the disqualification of the insurer as a direct assignment carrier.

Any insurer wishing to select Option 1 must:

- Maintain a Best's rating of A- or better;
- Agree to conform, at a minimum, to such standards of performance as may be implemented by the Plan Administrator;
- Agree to maintain necessary facilities to provide risks assigned to it the same level of service rendered to its voluntary business; and
- Execute the Plan Administrator's direct assignment contract.

An insurer that fails to make application to the Plan Administrator for approval as a direct assignment carrier at least ninety (90) days prior to the end of any calendar year shall automatically be deemed to have selected Option 2 for the following year. If the Plan Administrator fails to act on a letter of application or disapproves the letter of application for direct assignment carrier status, such insurer shall automatically be deemed to have selected Option 2. During the period of time an application is pending or an appeal is pending before the Plan Administrator with regard to a disapproved letter of application for direct assignment carrier status, an insurer shall automatically be deemed to have selected Option 2 for the period during which approval has not been granted. If previously a subscriber to the Association Bylaws, an insurer seeking to become a direct assignment carrier must also comply with the withdrawal provision in the Bylaws.

An insurer applying to be licensed in this State to write workers compensation insurance after this Plan has been approved and which desires to become a direct assignment carrier must submit its application to become a direct assignment carrier at the time it subscribes to and becomes a member of the North Carolina Rate Bureau. The Plan Administrator shall approve or disapprove the application within sixty (60) days.

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If a licensed workers compensation insurer has not made an election, that insurer shall be deemed to have selected Option 2 until the next Plan membership election, at which time the insurer may then make its own participation selection. An insurer shall automatically be deemed to have selected Option 2 for the following calendar year when the insurer has an opportunity to make a participation selection and fails to do so.

Whenever participation under the Association Bylaws consists of those insurers cumulatively writing less than forty (40) percent of the total net workers compensation insurance premiums written by all insurers in this state as calculated in accordance with the preceding calendar year figures or whenever the Plan Administrator determines the capacity of servicing carriers to handle assignments made pursuant to the Rules for Eligibility and Assignment section falls below a level which is adequate to handle all the assignments being made, or whenever the reinsurance mechanism provided pursuant to the Association Bylaws is terminated, those insurers that selected Option 2 shall, as of January 1 of the following year, automatically be deemed to have selected Option 1 for employers insured effective on or after said January 1. Under this provision all licensed insurers shall automatically be deemed approved as direct assignment carriers and shall not need to seek Plan Administrator approval.

5. Plan Administrator

In recognition of the interests of the participating companies who have subscribed to the Association Bylaws, the Plan Administrator will consult with the Board of Directors, as appropriate, in the course of carrying out its duties and responsibilities with respect to the establishment of servicing carrier eligibility requirements under Rule 4-A-6-a and performance standards under Rule 4-A-6-c. The Plan Administrator shall also be responsible for determining the expenses for the operation of the Plan, and shall assess each insurer participating in the Plan for those expenses on an equitable basis as determined by the Plan Administrator. The Plan Administrator will have the following duties and responsibilities in addition to any others set forth in this Plan:

a. Administering, managing, and enforcing the Plan subject to the provisions contained herein;

b. Determining the methodology and formula for making assignments to assigned carriers pursuant to the Assignment Formula section and securing the necessary information in order to make the assignments;

c. Processing assigned risk applications pursuant to the requirements of this Plan;

d. Administering the Plan with respect to the approval of direct assignment carriers;

e. Establishing eligibility criteria for servicing carriers and selecting servicing carriers by competitive bid process or otherwise;

f. Establishing written performance requirements for servicing carriers, including but not limited to:

- Verification of ongoing Plan eligibility for the employer
- Issuance of policies and endorsements
- Filings with administrative agencies
- Maintenance of premiums on policies consistent with manual rules, rates, rating plans, and classifications
- Completion and billing of final audits
- Collection of premium
- Claim services, including investigation, disability management, and medical cost control

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- Loss control services and safety information to encourage employers to make safety a part of their business
- Payment of agent commissions
- Issuance of renewal proposals and non-renewal notices
- Assurance of insured and insurer compliance with all terms and conditions of the policy contract
- Resolution of complaints and response to insured/agent inquiries
- Reporting financial and statistical data;

g. Monitoring servicing carrier performance and enforcing performance requirements and incentives;

h. Administering the dispute resolution mechanism as provided in the Dispute Resolution Procedure section;

i. Developing and implementing assigned risk operating rules and forms to the extent necessary to carry out the purposes of this Plan;

j. Informing the Commissioner of any insurer that is not participating in this Plan; and

k. Monitoring the performance and operation of the Plan and initiating amendments thereto as appropriate.

6. Servicing Carriers

The Plan Administrator shall also be responsible for determining the expenses for the operation of the Plan, and shall assess each insurer participating in the Plan for those expenses on an equitable basis as determined by the Plan Administrator.

a. Eligibility to Act as a Servicing Carrier

The Plan Administrator shall establish written requirements that insurers must meet in order to be eligible to act as a servicing carrier. An insurer that has been approved as a direct assignment carrier pursuant to Option 1 under the Participation section is not eligible to be selected as a servicing carrier under this Plan. From among those insurers that are eligible and have applied to act as a servicing carrier, and subject to any applicable regulatory approval or review, the Plan Administrator shall select a sufficient number of servicing carriers that are needed to handle the assignments made pursuant to this Plan. Before the selection process begins, the Plan Administrator will consult with the Board of Directors, as appropriate, in determining the number of servicing carriers that are needed to handle the assignments made pursuant to this Plan. The Plan Administrator may terminate the servicing carrier status of any insurer that fails to meet the servicing carrier requirements on a continuing basis.

b. Servicing Carrier Operations Report

Each servicing carrier shall provide a report to the Plan Administrator in such format and time as determined by the Plan Administrator. This report, among other things, shall provide information on the servicing carrier's operations related to the Plan business in the following areas: underwriting, auditing, claims, loss control, premium collection, and customer service.

c. Standards for Servicing Carrier Performance, Compensation and Incentives

The Plan Administrator shall establish written minimum levels of acceptable performance for servicing carriers and shall establish procedures for measuring servicing carrier performance.

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In recognition of the interests of the participating companies who have subscribed to the Association Bylaws, the Plan Administrator will consult with the Board of Directors, as appropriate, in establishing these standards. Servicing carriers shall manage losses in compliance with the performance standards established hereunder. The Plan Administrator shall also establish the compensation for servicing carriers which shall take into consideration, among other things, provisions for (1) rewarding servicing carriers for positive action targeted at reducing losses and costs, (2) disincentives for inefficiencies and poor service, and (3) servicing carrier capacity.

d. Monitoring and Enforcement

The Plan Administrator shall monitor and review servicing carrier performance by (1) reviewing the operations reports, (2) requiring and reviewing self-audits, (3) conducting on-site audits, and (4) reviewing any other information available that relates to the servicing carrier. The Plan Administrator shall require servicing carriers to maintain desired performance levels and shall take appropriate remedial action where necessary including, but not limited to, establishment and administration of a progressive discipline program which may lead to terminating an insurer's servicing carrier status. Any action taken by the Plan Administrator under this provision is subject to review under the Dispute Resolution Procedure section. In order to fulfill its responsibilities under this Plan, the Plan Administrator shall have the right, itself or through authorized representatives, at all reasonable times during regular business hours, to audit and inspect the books and records of any servicing carrier with respect to any policies, claims, or related documents coming within the purview of this Plan, the Association Bylaws, or the Reinsurance Agreement(s). The Plan Administrator may provide the Board of Directors with a report and other data as appropriate, concerning the Plan Administrator's monitoring and enforcement activities related to servicing carriers.

7. Direct Assignment Carriers

The Plan Administrator shall establish written performance requirements for direct assignment carriers. The Commissioner of Insurance shall monitor direct assignment carrier performance through market conduct examinations, or through such other methods that he shall deem appropriate.

8. Interstate Assignments

a. Additional States Requested During the Policy Period

Any employer assigned under this Plan and desiring workers compensation insurance for operations in states other than that covered by this Plan may request its assigned carrier to furnish such insurance in such additional states. Workers compensation insurance in such additional states may be written by the assigned carrier on a voluntary basis and in accordance with the law, rates, rules, classifications, and regulations applicable to the voluntary workers compensation market in those states.

If the assigned carrier does not wish to provide the additional states on a voluntary basis, such assigned carrier may provide assigned risk coverage in such additional states subject to the following:

1) Workers compensation insurance may only be provided in accordance with the Rules of Eligibility and Assignment section above in those states that have a Workers Compensation Insurance Plan that is similar to this Plan and that allows employers applying for coverage under those Plans to obtain coverage for operations in this State.

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2) An assigned carrier providing such insurance shall collect all premiums due on operations located in such other states. The effective date of such insurance in such additional states shall be the day after premium is received; however, in the event coverage in such additional states is on an "if any" basis, the effective date of such coverage shall be the day following receipt of an acceptable request for such insurance by the assigned carrier. A copy of the Policy Information Page and all endorsements, properly identified as a WCIP or AR (Assigned Risk) policy, shall be submitted to the appropriate plan administrator having jurisdiction in the State where the coverage is effected.

3) The rates, rating plans, classifications, and policy forms used to provide coverage in such additional states shall be those that are applicable to the residual market and are on file and have been approved by the regulators in those additional states and authorized for use in the residual market by the Plan Administrator.

4) In the event the assigned carrier is a servicing carrier, in order to combine multiple states on a single policy, the assigned carrier must also be a signatory to an agreement providing reinsurance for residual market employers similar to the Association Bylaws in each state where the coverage shall be provided. If the assigned carrier is a direct assignment carrier pursuant to Option 1 in the Participation section, in order to combine multiple states on a single policy, it must also be authorized to act as a direct assignment carrier or servicing carrier in each state where the coverage shall be provided. Separate policies must be issued for states in which the insurer is a direct assignment carrier and for states in which the insurer is a servicing carrier.

   An assigned carrier unwilling or unable to provide insurance for an employer in additional states either on a voluntary basis or in accordance with this section shall refer the request to the Plan Administrator.

b. Multi-state Policy Procedure at Time of Application

Employers who make application for workers compensation insurance under another state's Workers Compensation Insurance Plan may purchase coverage for operations in this State without meeting the application requirements of this Plan, provided: (a) the employer qualifies for such insurance under the other state's Plan,(b) the employer is in good faith entitled to insurance under this Plan, (c) the other state's Plan is similar to this Plan,(d) that Plan also provides for interstate assignments, and (e) the payroll for the employer's operation in this State is not greater than the payroll in the other state.

The rates, rating plans, classifications, and policy forms used to provide coverage in this State shall be those that are applicable to the residual market in this State and are on file and have been adopted by the Plan Administrator for use in the residual market and approved by the Commissioner.

The administrator of the other Plan is authorized to assign employers with operations in this state to the other Plan's assigned carriers subject to the following conditions:

1) If the assigned carrier is a direct assignment carrier, it must also be a direct assignment carrier in this state pursuant to Option 1 of Rule 4-A-4, or a servicing carrier in this state pursuant to Rule 4-A-6-a.

2) If the assigned carrier is a signatory to an agreement providing reinsurance for residual market employers similar to this State's Association Bylaws, it must also be a signatory to the Association Bylaws in this state or a direct assignment carrier in this state. In addition, if the payroll for the employer's operation in this state is greater than $250,000, and if the assigned carrier is a signatory to the Association Bylaws or a similar document in the other state, it must

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also be a servicing carrier or a direct assignment carrier in this State. If there is no eligible assigned carrier in this State that is also an insurer in the state of assignment, then the above payroll limitation may be removed at the discretion of the Plan Administrator or the employer may be required to submit a separate application for coverage in this State.

3) The other state's Plan must give the Plan Administrator in this State similar authority to make interstate assignments.

   With regard to interstate assignments and policies, this Plan shall have jurisdiction over all disputes resulting from the application of rules, programs and procedures that are specific to this State. Disputes regarding application requirements shall be under the jurisdiction of the state's Plan where the application was filed.

9. Assignment Formula

The following procedures describe the mechanism used to provide for the random and equitable distribution of employers under this Plan to assigned carriers. This distribution is based on each direct assignment carrier's allocable percentage and the combined allocable percentage of all servicing carriers, and the amount of estimated premium in the Plan, so far as practicable. When assigning an employer to an insurer, the mechanism considers the employer's prior Plan coverage, special requirements (i.e., additional states or federal coverage) and premium size.

The mechanism provides that the allocable percentage for each assigned carrier shall be determined as follows:

a. If the assigned carrier is a direct assignment carrier, its allocable percentage will be equal to its net premiums written as compared to the total net premiums written in this State.

b. If the assigned carrier is a servicing carrier, it shall be responsible for providing services on behalf of those insurers that have elected to meet their Plan assignment requirements by subscribing to the Association Bylaws pursuant to Option 2 of the Participation section. Its allocable percentage will be determined by the Plan Administrator; however, the combined allocable percentages for all servicing carriers shall be equal to the combined net premiums written for all signatories to the Association Bylaws as compared to the total net premiums of all insurers participating in the Plan in this State.

The Plan Administrator may override the random assignment process to ensure the availability of requested Plan coverages to the employer.

10. Dispute Resolution Procedure

Any person affected by the operation of the Plan including, but not limited to, participating companies, insureds, agents, and assigned carriers, who may have a dispute with respect to any aspect of the Plan may seek a review of the matter by the Plan Administrator by setting forth in writing with particularity the nature of the dispute, the parties to the dispute, the relief sought and the basis thereof. The Plan Administrator may secure such additional information as it deems necessary to make a decision.

Appeals from employers and insurers on Plan matters regarding individual employer disputes shall be within the jurisdiction of the mechanism established to handle such appeals under the applicable rating law. All other disputes shall be handled as follows:

a. If the dispute relates to the general operation of the Plan, excluding individual employer disputes, those arising under the Association Bylaws, and those pertaining to the selection of

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servicing carriers, the Plan Administrator shall review the matter and render a written decision with an explanation of the reasons for the decision within thirty (30) days after receipt of all the information necessary to make the decision. Any party affected by such decision made by the Plan Administrator may seek a *de novo* review by the Commissioner by requesting such review, in writing, within thirty (30) days after the date of such decision.

In reviewing any such matter, the Commissioner shall follow normal hearing procedures. The Commissioner shall decide the dispute in accordance with applicable state laws and regulations, with due consideration to approved rules, procedures, and rating plans and pursuant to the provisions of the approved North Carolina Workers Compensation Insurance Plan.

b. If the dispute relates to any competitive bid process, the Bid Protest Procedure contained in the applicable Request for Proposal shall apply.

c. Except as provided below, if the dispute arises under the Association Bylaws or Reinsurance Agreement(s), the administrator designated under the Association Bylaws (the "Reinsurance Administrator") shall first review the matter and render a written decision with an explanation of the reasons for the decision within thirty (30) days after receipt of all the information necessary to make the decision. Any party affected by the decision may seek a review by the Board of Directors established under the Association Bylaws by requesting such review, in writing, within thirty (30) days of the date of the decision by the Reinsurance Administrator under the Association Bylaws. The Board of Directors may (1) consider the matter and render its written decision pursuant to the procedures set forth in the Association Bylaws, or (2) waive its decision and offer the aggrieved party the option of appealing directly to the Commissioner or submitting the dispute to arbitration in accord with the terms and conditions established by the Board of Directors. Any party affected by a decision of the Board of Directors may seek a de novo review by the Commissioner by requesting such a review, in writing, within thirty (30) days of the date of the Board of Directors' decision.

If the dispute relates to the expulsion of a participating company under the Association Bylaws by the Board of Directors or the non-continuation of the reinsurance afforded under the Association Bylaws, any appeal may be taken directly to the Commissioner without first complying with the procedures contained herein. The Commissioner shall have exclusive jurisdiction over all such disputes. In reviewing any such matter, the Commissioner shall follow those procedures applicable to administrative hearings as set out in Article 3A of Chapter 150B of the NC General Statutes and 11 NCAC 1.0400 et seq.

4B. Professional Employer Organization Arrangements (PEO)

Refer to Rule 3-D for PEO rules.

4C. Loss Sensitive Rating Plan (LSRP)

1. Introduction to the Loss Sensitive Rating Plan

a. Loss Sensitive Rating Plan (LSRP) is a mandatory assigned risk retrospective rating plan for those employers that have a qualifying workers compensation and employers liability insurance policy(ies) through the Rule 4-A (WCIP).

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b. LSRP adjusts the premium for an employer's WCIP policy(ies) on the basis of losses incurred during a particular policy term. LSRP reflects the actual experience of the employer by using the losses incurred during the term of the policy(ies) to establish the cost of insurance, including provisions for all expenses and taxes on premium. The result of the actual experience may be additional premium, return premium, or no change to the estimated premium.

c. The LSRP is designed to:
   - Encourage safety and loss prevention
   - Provide incentives for employers with favorable loss experience through lower premiums
   - Provide a disincentive for employers with unfavorable loss experience through higher premiums
   - Depopulate the assigned risk market

2. Eligibility

a. Eligibility for LSRP is determined in accordance with the Eligibility Tables below. Refer to Rule 4-C-5-c (12) for the definition of LSRP standard premium.

Eligibility Table 1

If a single-state employer has operations in…	***Then…***
• One LSRP-approved state, and • Has a single-state WCIP policy covering such operations in the state	The single-state WCIP policy must meet or exceed LSRP standard premium of $250,000
• One LSRP-approved state, and • Has two or more WCIP policies covering such operations in the state, and • The two or more policies are written by the same assigned carrier	The combined LSRP standard premium of all policies written by the same assigned carrier must meet or exceed $250,000

Eligibility Table 2

If a multistate employer has operations in…	***Then…***
• Two or more LSRP-approved states, and • Has one multistate WCIP policy covering such operations in those states	The combined LSRP standard premium of all states on the policy must meet or exceed: • $250,000 • The premium eligibility requirement for the LSRP state generating the largest LSRP standard premium if such state's eligibility requirement is less than $250,000
• Two or more LSRP-approved states, and • Has multiple WCIP policies covering such operations in those states, and • The two or more	The combined LSRP standard premium of all policies written by the same assigned carrier must meet or exceed: • $250,000, or • The premium eligibility requirement for the LSRP state generating the largest LSRP standard premium if such state's eligibility

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	policies are written by the same assigned carrier	requirement is less than $250,000

b. It may not always be possible for a single carrier to provide coverage for all requested states; additional policies issued by more than one carrier may be necessary. Refer to Rule 4-C-5-b (3) for more information about policy issuance and corresponding deposits.

c. WCIP policies issued in non-LSRP-approved jurisdictions are not subject to LSRP and are not combinable with WCIP policies in LSRP-approved jurisdictions for eligibility purposes.

d. LSRP eligibility may be impacted by ownership or combinability status in accordance with the ***Experience Rating Plan Manual***.

3. Evasion of LSRP

a. Some employers may take actions for the purpose of avoiding the application of LSRP. Other employers may take actions for otherwise legitimate business reasons that nonetheless result in the improper calculation and/or application of LSRP. Regardless of intent, any action that results in the miscalculation and/or misapplication of LSRP determined in accordance with these LSRP rules is prohibited. These actions include, but are not limited to:

- Misrepresentation and/or miscalculation of payroll at application, audit, or renewal
- Failure to report changes in ownership or ownership information according to the WCIP and the ***Experience Rating Plan Manual***.
- Violation of any of the terms and conditions under the policy for which this insurance was issued
- Failure to allow the assigned carrier and/or Plan Administrator and/or rating organization reasonable access to facilities or files and records for audit or inspection
- Failure to disclose to the assigned carrier and/or Plan Administrator and/or rating organization the full nature and scope of the employer's exposure or business operations

b. In such circumstances, the assigned carrier and/or Plan Administrator and/or rating organization may obtain any information that indicates evasion or improper calculation or application of LSRP due to actions included, but not limited to, those listed inRule 4-C-3-a. The assigned carrier and/or Plan Administrator and/or rating organization will act to ensure the proper calculation and application of LSRP to inception of all current and preceding Rule 4-A (WCIP) policies impacted by these actions.

4. Assigned Carrier Responsibilities

Assigned carrier responsibilities include, but are not limited to:

a. Administering, managing, and applying LSRP in accordance with these rules to:

1) Individual LSRP policies within an LSRP-approved jurisdiction.

2) Other WCIP policies related through common majority ownership as defined in the ***Experience Rating Plan Manual***.

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b. Providing the employer with a full explanation and potential impact of LSRP at policy issuance, in accordance with Rules 4-C-6-b (2).

c. Completing preliminary physical and final physical audits for all new business qualifying for LSRP (and any other audit requirements for renewal business) in accordance with the ***Assigned Carrier Performance Standards***. Assigned carriers may choose to conduct these audits remotely using electronic means if the requirements in PS 6-C-4 are met.

d. Indicating on all renewal quotes to employers that payment of the renewal deposit constitutes knowledge and acceptance of the possible application of LSRP to the policy(ies).

e. Attaching all appropriate LSRP endorsement(s) to the policy (ies) in accordance with Rule 4-C-6-b (2).

f. Filing for Proof of Claim when it receives notification that the employer has declared bankruptcy; for information about off-cycle valuations, refer to Rule 4-C-9-e.

g. Performing valuations of losses in accordance with Rule 4-C-9-f.

h. Calculating all LSRP premiums.

i. Collecting or returning any LSRP premium and/or LSRP contingency deposit.

5. LSRP Definitions

a. Assigned Carrier

Assigned carrier refers to direct assignment carriers and servicing carriers as defined in Rule 4-A (WCIP) or applicable state workers compensation insurance plan approved for use in a jurisdiction.

b. Deposits

1) Deposit or Initial Premium

For purposes of LSRP, deposit or initial premium is paid on all new and renewal WCIP policies, including LSRP policies, in accordance with the North Carolina WCIP (Rule 4A). On LSRP policies, it is paid in addition to the LSRP contingency deposit as detailed below and in Rule 4-C-6-c. For more information about all payment methods, refer to **www.ncrb.org.**

2) LSRP Contingency Deposit

a) In addition to the WCIP initial or deposit premium, new and renewal LSRP policies are secured with a LSRP contingency deposit.
b) The LSRP contingency deposit serves as collateral for premium that may be due to the assigned carrier as a result of losses incurred during the policy term.
c) The LSRP contingency deposit must be paid in accordance with Rule 4-C-6-c, as applicable.
d) At policy inception, the LSRP contingency deposit is calculated by multiplying the LSRP standard premium by 20%. When WCIP policies are combined for LSRP purposes, the LSRP contingency deposit is calculated by multiplying the combined LSRP standard premium for all policies by 20%.

3) Deposit/Initial Premium and LSRP Contingency Deposit Submission Requirements

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Deposit/initial premium and LSRP contingency deposits are submitted for single and multiple policy employers in accordance with the table below.

Deposit/Initial Premium, LSRP Contingency Deposit and Policy Issuance Table

Application and Conditions	***Application Assignment and Policy Issuance***	***The employer must submit…***
One application- No other applications or existing policies are in effect that may be combined for LSRP eligibility determination and/or coverage	• Individual application assigned to carrier • Assigned carrier issues one policy	1. Individual WCIP deposit or initial premium for the WCIP policy, and 2. An additional 20% LSRP contingency deposit based on the LSRP standard premium
Multiple applications – To determine LSRP eligibility, review possible combination with any applications and/or policies in effect for an employer with common majority ownership as defined in the ***Experience Rating Plan Manual***	• Multiple applications assigned to same carrier • Assigned carrier issues LSRP policies for those that meet the eligibility requirement • Policy effective dates may vary; however, all policies must have a common expiration date	1. Individual WCIP deposit or initial premium for each WCIP policy (e.g., two WCIP policies require two WCIP initial or deposit premiums), and 2. An additional 20% LSRP contingency deposit based on the combined LSRP standard premium
Multiple applications – For the rare circumstance when applications and/or policies in effect for an employer with common majority ownership as defined in the ***Experience Rating Plan Manual*** cannot be assigned to an individual carrier	• Multiple applications assigned to multiple carriers, including affiliated insurers when possible • Assigned carriers issue LSRP policies for those that meet the eligibility requirement • Policy effective dates may vary	1. Individual WCIP deposit or initial premium for each WCIP policy (e.g., two WCIP policies require two WCIP initial or deposit premiums), and 2. An additional 20% LSRP contingency deposits based on individual eligible LSRP standard premium(s)
Assigned carriers must issue a guaranteed cost policy(ies) for a state(s) where LSRP is not approved.		

c. Elements of the LSRP

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1) Basic Premium Factor (BPF)

The basic premium factor (BPF) is a fixed factor of 0.40 used to determine the basic premium.

2) Basic Premium

a) Basic premium is determined by multiplying the total LSRP standard premium by the BPF.

b) The basic premium contributes to the recovery of expenses, such as those for servicing the LSRP policy, loss prevention services, premium audit, and general administration of the LSRP policy.

c) The basic premium does not include premium taxes or claim adjustment expenses. These elements are provided for in the tax multiplier and the loss conversion factor.

3) Loss Conversion Factor (LCF)

A loss conversion factor (LCF) is applied to actual incurred losses to determine converted losses. The LCF:

- Includes claim adjustment expenses
- Includes the costs of the assigned carrier's claim services, such as investigations of claims and filing claim reports
- Applies on a state basis, as shown in the individual state assigned risk Miscellaneous Values section.

4) Converted Losses

Converted losses are determined by applying an LCF to the actual incurred losses. A converted loss is the loss amount including an approximate load for claim adjustment expenses.

5) Incurred Losses (ICL)

Losses used in the LSRP calculation are those incurred losses (ICL) reported in accordance with the applicable statistical plan, subject to exclusions in accordance with Rule 4-C-9-f.

6) Loss Limitations

For purposes of LSRP, losses are not limited.

7) Loss Development Factor (LDF)

The loss development factor (LDF) is included in all four adjustments of LSRP premium. The LDF:

- Anticipates a pattern of increasing loss valuations during the adjustment periods
- Stabilizes premium adjustments
- Applies on a state basis, as shown in the individual state assigned risk Miscellaneous Values section.

8) Maximum Premium Factor (MaxPF)

The maximum premium factor (MaxPF) is a fixed factor of 1.75 used to determine the greatest amount of premium that may be paid.

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9) LSRP Maximum Premium

LSRP maximum premium is determined by multiplying LSRP standard premium by the MaxPF. It limits the impact of incurred losses on LSRP premium. The policyholder will not pay more than the calculated LSRP maximum premium. For combinable policies, the LSRP maximum premium is based on the combined LSRP standard premium for all combinable policies.

10) Minimum Premium Factor (MinPF)

The minimum premium factor (MinPF) is a fixed factor of 0.75 used to determine the least amount of premium that may be paid.

11) LSRP Minimum Premium

LSRP minimum premium is determined by multiplying LSRP standard premium by the MinPF. The policyholder will not pay less than the calculated LSRP minimum premium. For combinable policies, the LSRP minimum premium is based on the combined LSRP standard premium for all combinable policies.

12) LSRP Standard Premium (SP)

a) LSRP standard premium (SP) is determined on the basis of authorized rates (including premium developed from payroll assigned to aircraft classifications), and includes any:
- Increased limits of liability
- Experience rating modification
- Deductible credit, if applied
- ARAP and/or assigned risk surcharge programs and/or other assigned risk pricing programs other than LSRP
- Minimum premium

b) Determination of LSRP standard premium must exclude:
- Premium resulting from non-ratable elements
- Premium discount
- Premium developed by the occupational disease rates for employers subject to the Federal Mine Safety and Health Act
- Expense constant
- Premium developed by catastrophe provisions in accordance with Rule 3-A-23

c) LSRP standard premium is calculated differently than standard premium as defined in Rule 3-A-19

d) LSRP standard premium may change before, during and/or after a policy period due to reasons including, but not limited to:
- Premium endorsements
- Preliminary and/or final audits
- A change in ownership or combinability status in accordance with the Experience Rating Plan Manual.

13) Tax Multiplier (TM)

The tax multiplier (TM) varies by state and includes licenses, fees, assessments, and taxes that an assigned carrier must pay on the premium it collects. The appropriate factors for these elements are located in the individual state assigned risk Miscellaneous Values section.

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d. Total Standard Premium, Estimated Annual Premium and Final Annual Premium

Premiums developed in accordance with state-specific premium algorithms include premium elements that may be excluded from LSRP standard premium as detailed in Rule 4-C-5-c (12). Although these elements are excluded from LSRP standard premium and the calculation as detailed in Rule 4-C-9-c for LSRP purposes, these elements are still charged as part of a WCIP policy's total standard premium, estimated annual premium, and final annual premium as determined in accordance with the applicable algorithms and NC Basic Manual rules.

6. General Explanations

a. Policy Effective Date Basis

All LSRP rating values are applied on a policy effective date basis for all single and multiple LSRP policy risks.

b. Application of LSRP

1) Applicable Rating Programs, Pricing Programs, and Premium Elements

Although certain rating and/or pricing programs and corresponding premium elements (if any) may be specifically excluded from LSRP standard premium, the rating and/or pricing programs may still apply to LSRP policies. These include:

- Increased limits of liability
- Wrap-up construction policies, including Owner-Controlled Insurance Programs (OCIPs)
- Premium discount

2) Assigned Risk Policyholder Notices

a) ACORD 135® NC Application

Notification about LSRP is provided to the employer and its representative when submitting the ACORD 135® NC application for coverage in the assigned risk market. By signing the applicant statement on the ACORD 135® NC, the applicant understands and agrees that they are acknowledging that the LSRP has been explained, and agrees to the terms of LSRP if the employer meets the eligibility requirements. The applicant also agrees to submit an additional LSRP contingency deposit in accordance with and 4-C-6-c.

The ACORD 135® NC application will include the following language above the signature of the employer:

“By signing below I acknowledge that the loss sensitive rating plan, if applicable, has been explained to me by my agent. I agree that I shall be bound by the terms of such plan if my estimated annual premium or preliminary physical audit premium meets or exceeds the premium eligibility requirement.”

b) Assignment Letter (Binder)

In states that have approved LSRP, notification about the application of LSRP to an employer’s WCIP policy is provided to the employer and its representative on the assignment letter.

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c) Endorsements

The following endorsements are applied to all new and renewal assigned risk policies in accordance with the LSRP rules.

LSRP Endorsements Table

Endorsement Instructions and Purpose	***Instructions and Purpose***
WC 32 04 17 – Assigned Risk Loss Sensitive Rating Plan Notification Endorsement	• Assigned carriers must attach this endorsement to all new and renewal assigned risk policies regardless of premium size • This endorsement ensures that all assigned risk employers, regardless of premium size, are notified of the intent and details of LSRP as well as possible application of LSRP if the employer meets the eligibility requirements
WC 32 04 18 – Assigned Risk Loss Sensitive Rating Plan Endorsement	• All assigned carries must attach this endorsement to all new and renewal assigned risk policies meeting the LSRP eligibility requirements • This endorsement advises policyholders meeting the eligibility requirements of the applicable LSRP factors and how LSRP premium is calculated

c. LSRP Contingency Deposit Procedures

1) Mandatory LSRP Contingency Deposit

a) In accordance withRule 4-C-5-b (2), the employer must pay the LSRP contingency deposit as collateral. Nonpayment of the LSRP contingency deposit will result in:
   - Cancellation of the WCIP policy according to the Plan rules, state law or the ***Assigned Carrier Performance Standards***, whichever is more stringent, and
   - Ineligibility in good faith for coverage in the assigned risk market

b) Upon receipt, LSRP contingency deposits are treated in accordance with Rule 4-C-7 and 4-C-10.

2) LSRP Contingency Deposit Submission Methods

When the LSRP contingency deposit payment is made to the NCRB for the initial premium, the only acceptable form of payment is the electronic payment method prescribed by the Plan Administrator. Payment to the NCRB other than the prescribed electronic method would require Plan Administrator approval. When the LSRP contingency deposit payment is made directly to the assigned carrier, the below methods may be available:

a) Automated Clearing House/Electronic Funds Transfer (ACH/EFT)

Assigned carriers may offer policyholders the ability to pay LSRP contingency deposit by ACH in the form of an EFT.

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b) Credit Card

Assigned carriers may offer policyholders the ability to pay LSRP contingency deposit by credit card.

c) Personal or Business Check

A personal or business check may be provided to pay the LSRP contingency deposit. For details on how to tender the check, based on whether submitting a new application or payment for renewal policies, refer to Rules 4-C-6-c (3) and (4) below, respectively.

d) Irrevocable Letter of Credit (ILOC)

An ILOC may be provided as collateral for the LSRP contingency deposit. The ILOC must:

- Be drawn on a member bank of the U.S. Federal Reserve System.
- Be acceptable, clean, unconditional and irrevocable.
- Name the insured on the policy as the Applicant.
- Name the assigned carrier as the Beneficiary. The Plan Administrator and/or the rating organization must not be named as the Beneficiary(ies).
- Contain a provision where the assigned carrier is notified by the issuing bank in advance of any proposed alteration, modification, amendment or waiver of terms and conditions. No alterations, modifications, amendments or waivers of terms and conditions are permitted without the advance express written consent of the Beneficiary.
- Not be assignable or transferable.
- Have an initial expiration date no earlier than 10 months following the policy expiration date.
- Have an automatic annual renewal clause for as many as three additional one-year periods.

3) New Application Submission

a) The employer must pay the deposit or initial premium, as defined in Rule 4-C-5-b (1), at time of application submission for a binder to be issued. Additionally, LSRP contingency deposits are treated in accordance with the Deposit/Initial Premium, LSRP Contingency Deposit and Policy Issuance Table in Rule 4-C-5-b (3).

At the time of application, the employer must pay the LSRP contingency deposit or obtain an acceptable ILOC. Upon assignment, the Plan Administrator will forward the LSRP contingency deposit or ILOC to the assigned carrier with the deposit premium and assignment/binder package.

b) A binder is issued by the Plan Administrator in accordance with Rule 4-A (WCIP) when an employer is determined to be eligible for coverage under the WCIP and is eligible for LSRP.

c) The binder also specifies the appropriate LSRP contingency deposit, which is determined at the time of application submission.

d) The employer may be considered ineligible for coverage under the WCIP, and the binder may be revoked or cancelled in accordance with Plan rules, state law and the ***Assigned Carrier Performance Standards***, whichever is more stringent, if for any reason:

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- The funds provided are insufficient or are not received by the assigned carrier, or
- An ILOC is not secured

4) Renewal of Coverage

a) Assigned carriers must include notice of any new LSRP contingency deposit in its renewal quote.

b) The new LSRP contingency deposit must be paid to the assigned carrier in accordance with Rules 4-C-5-b (2) and 4-C-6-c (1) and (2) before the expiration of the current policy for coverage to be renewed without any gap in coverage.

c) If the employer is unable to obtain an ILOC for the renewal policy and has notified the assigned carrier, to avoid any gap in coverage, the new LSRP contingency deposit must still be paid for the renewal policy to the assigned carrier before expiration of the current policy.

d) Effective dates for renewal LSRP policies are established in accordance with Rule 4-A (WCIP) or other applicable state rules.

7. Changes in LSRP Standard Premium

a. For all policies except for professional employer organizations and temporary arrangements, in accordance with the tables below, during the policy term:

1) LSRP may be applied to a policy or

2) A policy may be converted to a guaranteed cost policy

b. For treatment of professional employer organizations and temporary arrangements, refer to Rule 4-C-11.

Application of LSRP During the Policy Term - Table 1

If during the first 120 days of the policy term…	***Then…***
The LSRP standard premium decreases and falls below the LSRP eligibility threshold	• The policy is converted to a guaranteed cost policy, retroactively to policy inception • LSRP contingency deposit is returned
The LSRP standard premium increases and meets the LSRP eligibility threshold	• LSRP is applied retroactively to policy inception • An LSRP contingency deposit must be paid within 30 days of the assigned carrier issuing notice of the application of LSRP • Valuations are calculated in accordance with Rule 4-C-9 • The assigned carrier must hold the LSRP contingency deposit in accordance with Rule 4-C-10
The employer's LSRP policy is cancelled due to reasons detailed in	• The policy is converted to a guaranteed cost policy, retroactively to policy

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Rule 3-A-3-b, Cancellation Provisions Tables 1, 2 or 3	inception • The policy is cancelled pro rata • The LSRP contingency deposit and any unearned premium is returned, subject to final audit
The employer's LSRP policy is cancelled due to reasons detailed in Rule 3-A-3-b, Cancellation Provisions Table 4	• The policy is converted to a guaranteed cost policy, retroactively to policy inception • The policy is cancelled short rate • The LSRP contingency deposit and any unearned premium is returned subject to final audit

Application of LSRP During the Policy Term - Table 2

If after the first 120 days of the policy term...	***Then...***
The LSRP standard premium decreases and falls below the LSRP eligibility threshold	• LSRP continues to apply to the policy • Valuations are calculated in accordance with Rule 4-C-9
The LSRP standard premium increases and meets the LSRP eligibility threshold	• The policy remains a guaranteed cost policy • LSRP is applied at renewal, subject to meeting the eligibility requirements on the renewal policy
The employer's LSRP policy is cancelled due to reasons detailed in Rule 3-A-3-b, Cancellation Provisions Tables 1, 2 or 3	• LSRP continues to apply to the policy • The policy is cancelled pro rata in accordance with Rule 4-C-8 • Valuations are calculated in accordance with Rule 4-C-9 • The assigned carrier must hold the LSRP contingency deposit in accordance with Rule 4-C-10
The employer's LSRP policy is cancelled due to reasons detailed in Rule 3-A-3-b, Cancellation Provisions Table 4 • LSRP continues to apply to the policy	• LSRP continues to apply to the policy • The policy is cancelled short rate in accordance with Rule 4-C-8 • Valuations are calculated in accordance with Rule 4-C-9 • The assigned carrier must hold the LSRP contingency deposit in accordance with Rule 4-C-10

Refer to Rule 4-C-6-b-2-c for further information on the proper application of endorsements.

c. Application of LSRP in accordance with Rule 4-C-3 applies retroactively to policy inception, regardless of the 120-day timing requirement detailed in Application of LSRP During the Policy Term - Table 1 and Application of LSRP During the Policy Term - Table 2.

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8. Cancellation of LSRP Policies

a. General Information

1) Cancellation of LSRP policies must be in accordance with the standard workers compensation and employers liability insurance policy.

2) Cancellation of LSRP policies is subject to pro rata or short rate calculation of LSRP standard premium in accordance with Rule 3-A-3.

3) The assigned carrier must report noncompliance and any subsequent compliance to the Plan Administrator.

4) Cancelled LSRP policies are subject to all LSRP rules, as applicable.

5) Employers with cancelled LSRP policies are responsible for any additional premium due for reasons including, but not limited to:

a) Premium endorsements

b) Audits

c) An ownership change or change in combinability status in accordance with the ***Experience Rating Plan Manual***.

d) An employer retiring from business

e) Any applicable and/or remaining LSRP valuations.

b. Calculation of Minimum and Maximum Premium

1) Elements

Based on the type of policy cancellation (pro rata or short rate), minimum and maximum premiums for LSRP policies are adjusted in accordance with the applicable calculation method, using the following elements:

- SP represents LSRP Standard Premium
- PRF represents Pro Rate Factor
- SR represents Short Rate Factor
- MinPF represents Minimum Premium Factor
- MaxPF represents Maximum Premium Factor

2) Methods

a) Pro Rata LSRP Minimum Premium Calculation Method (PMnP)

PMnP = SP x PRF x MinPF

b) Pro Rata LSRP Maximum Premium Calculation Method (PMxP)

PMxP = SP x PRF x MaxPF

c) Short Rate LSRP Minimum Premium Calculation Method (SMnP)

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SMnP = SP x SR x MinPF

d) Short Rate LSRP Maximum Premium Calculation Method (SMxP)

SMxP = SP x SR x MaxPF

9. LSRP Valuation

a. General Information

LSRP policies are subject to a first valuation with three subsequent valuations for a maximum of four valuations. The valuations adjust LSRP standard premium to reflect the actual experience of the employer. The result of the actual experience may be additional premium, return premium, or no change to the estimated premium.

b. Timing and Reporting of Valuations

1) LSRP valuations and resulting premium adjustments must be based on losses valued at 18, 30, 42, and 54 months after the month in which the policy became effective in accordance with the applicable statistical plan.

2) For policies in effect for less than 12 months, the first LSRP valuation must be calculated as soon as practical based on losses valued six months after the WCIP policy(ies) expiration. Three additional LSRP valuations must be calculated at 30, 42, and 54 months after the month in which the policy(ies) became effective in accordance with the applicable statistical plan. Refer to Rule 4-C-9-e for information about off-cycle valuations.

3) Reporting subsequent valuations must occur in accordance with the applicable statistical plan reporting requirements for open, closed, and/or reopened claims.

c. Formula

The LSRP formula is designed to allow for a premium that is not less than the LSRP minimum premium or more than the LSRP maximum premium in accordance with Rules 4-C-5-c (9) and (11). The formula is:

LSRP (Additional/Return) Premium = {[(SP x BPF) + (ICL x LCF) + (SP x LDF x LCF)] x TM} – SP

d. Calculation of LSRP (Additional/Return) Premium

1) LSRP (additional/return) premium is calculated by the assigned carrier.

2) The data used must be reported in accordance with the applicable statistical plan.

3) LSRP (additional/return) premium adjustments are calculated as soon as practical.

4) A maximum of four valuations are calculated to determine the LSRP (additional/return) premium per policy period.

e. Off-Cycle Valuation of LSRP (Additional/Return) Premium

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1) In certain circumstances, the assigned carrier may perform an off-cycle (early) valuation to determine LSRP (additional/return) premium. Such cases include, but are not limited to cancellation of the policy; and/or the employer's:
    - Noncompliance with policy terms and conditions
    - Bankruptcy
    - Default on premium
    - Involvement in any liquidation, reorganization, or receivership
    - Disposal of all, or substantially all, of its assets

2) The employer or the bankruptcy estate, if applicable, is responsible for any additional premium due as a result of any off-cycle valuations or other applicable remaining valuations.

3) Report of off-cycle valuations must be in accordance with the applicable statistical plan.

f. Treatment of Incurred Losses in Valuation Calculation

For purposes of calculating LSRP (additional/return) premium, certain losses associated with classifications or rating and/or pricing programs are treated in accordance with the Loss Treatment Table.

Loss Treatment Table

Program or Loss Type	***Treatment***
Deductible programs	Include all losses at the net amount, regardless of net/gross reporting
Federal Coal Mine Safety and Health Act	Exclude the disease-related portion of losses covered under the Act
Catastrophe provisions in accordance with Rule 3-A-23	Exclude losses
Any other losses where premium is non-ratable	Exclude losses
Losses that are reported as fully fraudulent according to the ***NC Statistical Plan Manual***	Exclude losses
Losses that are reported as noncompensable according to the ***NC Statistical Plan Manual***	Exclude losses

10. Application of LSRP (Additional/Return) Premium

Application of LSRP (additional/return) premium is determined in accordance with the tables below. LSRP contingency deposits are typically held until the fourth or final valuation.

First and/or Subsequent Valuations Table

If the first and/or a subsequent valuation results in…	***Then…***
Additional premium due to the assigned carrier	The assigned carrier must: • Bill the employer for additional LSRP premium due, and • Hold the LSRP contingency deposit until the fourth or final valuation • Payment must be postmarked or submitted electronically on or before 30 days from the date of billing or earlier, if required by state law • If the employer is noncompliant for nonpayment, any existing WCIP policy may be cancelled; the employer will no longer be eligible in good faith for coverage under the WCIP

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Return premium due to the employer	The assigned carrier must: • Return the LSRP premium due, and • Hold the LSRP contingency deposit until the fourth or final valuation, subject to earlier return based on sound underwriting judgment except for all PEOs and temporary arrangements policies; the file must be documented with sufficient level of detail when an early return of the contingency deposit is made, and • Provide the employer with a billing statement, including a reason for the return

Fourth and/or Final Valuations Table

If the fourth and/or final valuation results in…	***Then…***
Additional premium due to the assigned carrier	The assigned carrier: • Must bill the employer for additional LSRP premium due • May offset the additional LSRP premium with the LSRP contingency deposit if the employer requests that contingency deposit funds or an ILOC originally provided be applied • Payment must be postmarked or submitted electronically on or before 30 days from the date of billing or earlier, if required by state law • If the employer is noncompliant for nonpayment, any existing WCIP policy may be cancelled; the employer will no longer be eligible in good faith for coverage under the WCIP
Return premium due to the employer	Within 10 days after the valuation, the assigned carrier must: • Return the LSRP premium due and LSRP contingency deposit, if any • Provide the employer with a billing statement, including a reason for the return
No premium due to the assigned carrier or employer	Within 10 days after the valuation, the assigned carrier must: • Return the LSRP contingency deposit, if any • Provide the employer with a billing statement

11. Professional Employer Organizations (PEO) and Temporary Arrangements

a. General Information

1) LSRP is a mandatory assigned risk retrospective rating plan for those PEOs and its individual clients and temporary arrangement employers that have a qualifying workers compensation and employers liability insurance policy(ies) through the WCIP.

2) Unless otherwise specified, Rules 4-C-1 through 10 apply to PEO, individual client, and temporary arrangement WCIP policies.

b. Definitions

1) Client

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Client is defined in accordance with Rule 3-D-1. For purposes of LSRP, clients are referred to as individual clients when used in conjunction with multiple coordinated policies.

2) Multiple Coordinated Policies (MCP) Basis

WCIP policies written in accordance with Rule 3-D-1 or other applicable state rules.

3) PEO and PEO Arrangement

PEO is defined in accordance with Rule 3-D-1. PEO arrangement is defined in accordance with Rule 3-D-1.

4) Temporary Arrangement

Temporary arrangement is defined in accordance with Rule-3-D-1.

c. Eligibility

1) Eligibility for LSRP for PEOs, its individual clients and temporary arrangement employers is determined in accordance with the Eligibility Tables below. Refer to Rule 4-C-5-c (12) for the definition of LSRP standard premium.

Eligibility Table 1

If a single-state employer has operations in…	***Then…***
• One LSRP-approved state, and • Has a single-state WCIP policy covering such operations in the state	The single-state WCIP policy must meet or exceed LSRP standard premium of $250,000
• One LSRP-approved state, and • Has two or more WCIP policies covering such operations in the state, and • The two or more policies are written by the same assigned carrier	The combined LSRP standard premium of all policies written by the same assigned carrier must meet or exceed $250,000

Eligibility Table 2

If a multistate employer has operations in…	***Then…***
• Two or more LSRP-approved states, and • Has one multistate WCIP policy covering such operations in those states	The combined LSRP standard premium of all states on the policy must meet or exceed: • $250,000 or • The premium eligibility requirement for the LSRP state generating the largest LSRP standard premium if such state's eligibility requirement is less than $250,000
• Two or more LSRP-approved states, and • Has one multistate	The combined LSRP standard premium of all states on the policy must meet or exceed: • $250,000 or

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WCIP policy covering such operations in those states • The two or more policies are written by the same assigned carrier	• The premium eligibility requirement for the LSRP state generating the largest LSRP standard premium if such state's eligibility requirement is less than $250,000

2) It may not always be possible for a single carrier to provide coverage for all requested states; additional policies issued by more than one carrier may be necessary. Refer to Rule 4-C-5-b (3) for more information about policy issuance and corresponding deposits.

3) WCIP policies issued in non-LSRP-approved jurisdictions are not subject to LSRP and are not combinable with WCIP policies in LSRP-approved jurisdictions for eligibility purposes.

4) LSRP eligibility may be impacted by ownership or combinability status in accordance with the ***Experience Rating Plan Manual***.

5) LSRP standard premium is determined in accordance with Rule 4-C-5-c (12); however, the policy type/type of arrangement must be considered when determining LSRP standard premium as referenced in the Arrangement Type Eligibility Table below.

Arrangement Type Eligibility Table

Policy Type/Type of Arrangement	***LSRP eligibility is determined...***
PEO multiple coordinated policy (MCP)	• For PEOs (excluding clients), using LSRP standard premium of any PEO policy written in accordance with Rule 3-D-1 or other applicable state-specific WCIP MCP rule • For individual clients of PEOs, using LSRP standard premium separately for each individual client PEO policy written in accordance with Rule 3-D-1 or other applicable state-specific WCIP MCP rule
Temporary Arrangement	Using LSRP standard premium for the entire temporary arrangement policy

d. Deposit/Initial Premium and LSRP Contingency Deposits

Deposit and initial premium and LSRP contingency deposits are applied in accordance with Rules 4-C-5-b and4-C-10.

e. Application of LSRP

PEO arrangement and temporary arrangement policies are subject to Rule 4-C-5-c (12). If the LSRP eligibility threshold is met at any time then:

- LSRP is applied retroactively to policy inception
- An LSRP contingency deposit is required to be paid within 30 days of the assigned carrier issuing notice of the application of LSRP
- Valuations are calculated in accordance with Rule 4-C-9

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- The assigned carrier must hold the LSRP contingency deposit until the fourth or final valuation is completed.

12. LSRP Examples

The Loss Sensitive Rating Plan (LSRP) is a mandatory assigned risk loss sensitive retrospective rating plan for those employers in the assigned risk market whose standard premium meets a minimum threshold. LSRP impacts the amount of premium owed after the policy has expired, and after all of the losses incurred during the policy term have been valued in accordance with Rule 4-C.

The following examples show how valuations may impact workers compensation premium. The values and factors used in the valuations are for illustration purposes only. The values and factors are shown in the assigned risk Miscellaneous Values section.

The formula below applies for all examples:

Formula

LSRP (Additional/Return) Premium = {[(SP x BPF) + (ICL x LCF) + (SP x LDF x LCF)] x TM} – SP

Where...	***Equals...***
SP	*LSRP Standard Premium*
FPF	*Basic Premium Factor*
ICL	*Incurred Losses*
LCF	*Loss Conversion Factor*
LDF	*Loss Development Factor*
TM	*Tax Multiplier*

LSRP Contingency Deposit

A 20% LSRP contingency deposit is held by the assigned carrier until the 4th or final valuation, unless the assigned carrier has determined that an earlier return is warranted based on sound underwriting judgment.

a) Example 1

Consider Policy A with valuations between the LSRP minimum and maximum premium amounts.

LSRP Standard Premium (SP)	*$339,000*
LSRP Contingency Deposit Percentage	*20%*
LSRP Contingency Deposit	*$67,800*

(1) LSRP Factors

Basic Premium Factor (BPF)	*0.40*
Minimum Premium Factor (MinPF)	*0.75*
Maximum Premium Factor (MaxPF)	*1.75*
Loss Conversion Factor (LCF)	*1.125*
Tax Multiplier (TM)	*1.125*

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Valuation	*Incurred Losses (ICL)*	*Loss Development Factors (LDF)*
1st	*$184,000*	*0.31*
2nd	*$271,200*	*0.21*
3rd	*$280,000*	*0.15*
4th	*$289,650*	*0.10*

(2) LSRP (Additional/Return) Premium Calculations

	Factors/Formulas	*1st Valuation*	*2nd Valuation*	*3rd Valuation*	*4th Valuation*
1	*LSRP Standard Premium (SP)*	*$339,000*	*$339,000*	*$339,000*	*$339,000*
2	*Basic Premium Factor (BPF)*	*0.40*	*0.40*	*0.40*	*0.40*
3	*Basic Premium (1) x (2)*	*$135,600*	*$135,600*	*$135,600*	*$135,600*
4	*Incurred Losses (ICL)*	*$184,000*	*$271,200*	*$280,000*	*$289,650*
5	*Loss Conversion Factor (LCF)*	*1.125*	*1.125*	*1.125*	*1.125*
6	*Converted Losses (4) x (5)*	*$207,000*	*$305,100*	*$315,000*	*$325,856*
7	*Loss Development Factor (LDF)*	*0.31*	*0.21*	*0.15*	*0.10*
8	*Loss Development Premium (1) x (7) x (5)*	*$118,226*	*$80,089*	*$57,206*	*$38,138*
9	*Subtotal (3) + (6) + (8)*	*$460,826*	*$520,789*	*$507,806*	*$499,594*
10	*Tax Multiplier (TM)*	*1.126*	*1.126*	*1.126*	*1.126*
11	*Valued LSRP Premium (9) x (10)*	*$518,890*	*$586,408*	*$571,790*	*$562,543*
12	*Minimum Premium Factor (MinPF)*	*0.75*	*0.75*	*0.75*	*0.75*
13	*LSRP Minimum Premium (1) x (12)*	*$254,250*	*$254,250*	*$254,250*	*$254,250*
14	*Maximum Premium Factor (MaxPF)*	*1.75*	*1.75*	*1.75*	*1.75*
15	*LSRP Maximum Premium (1) x (14)*	*$593,250*	*$593,250*	*$593,250*	*$593,250*
16	*LSRP Premium (adjusted for minimum/maximum if necessary)*	*$518,890*	*$586,408*	*$571,790*	*$562,543*
17	*Premium billed through prior valuation*	*$339,000*	*$518,890*	*$586,408*	*$571,790*
18	*LSRP (Additional/Return) Premium (16) – (17)*	*$179,890 (additional)*	*$179,890 (additional)*	*$14,618 (return)*	*$9,247 (return)*

(3) Summary

Based on the incurred losses, the LSRP premium as of the 4th valuation is $562,543. The valued LSRP premium is between the minimum and the maximum premium under the LSRP. So, no further premium adjustment is needed.

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At the 4th valuation, the amount due to the employer is $77,047, which is the sum of the return premium of $9,247 and the LSRP contingency deposit of $67,800.

b) Example 2

Consider Policy B with the 4th valuation below the LSRP minimum premium amount.

LSRP Standard Premium (SP)	*$270,000*
LSRP Contingency Deposit Percentage	*20%*
LSRP Contingency Deposit	*$54,000*

(1) LSRP Factors

Basic Premium Factor (BPF)	*0.40*
Minimum Premium Factor (MinPF)	*0.75*
Maximum Premium Factor (MaxPF)	*1.75*
Loss Conversion Factor (LCF)	*1.171*
Tax Multiplier (TM)	*1.168*

Valuation	***Incurred Losses (ICL)***	***Loss Development Factors (LDF)***
1st	*$78,000*	*0.31*
2nd	*$90,300*	*0.20*
3rd	*$60,000*	*0.16*
4th	*$53,100*	*0.01*

(2) LSRP (Additional/Return) Premium Calculations

	Factors/Formulas	***1st Valuation***	***2nd Valuation***	***3rd Valuation***	***4th Valuation***
1	*LSRP Standard Premium (SP)*	*$270,000*	*$270,000*	*$270,000*	*$270,000*
2	*Basic Premium Factor (BPF)*	*0.40*	*0.40*	*0.40*	*0.40*
3	*Basic Premium (1) x (2)*	*$108,000*	*$108,000*	*$108,000*	*$108,000*
4	*Incurred Losses (ICL)*	*$78,000*	*$90,300*	*$60,000*	*$53,100*
5	*Loss Conversion Factor (LCF)*	*1.171*	*1.171*	*1.171*	*1.171*
6	*Converted Losses (4) x (5)*	*$91,338*	*$105,741*	*$70,260*	*$62,180*
7	*Loss Development Factor (LDF)*	*0.31*	*0.20*	*0.16*	*0.01*
8	*Loss Development Premium (1) x (7) x (5)*	*$98,013*	*$63,234*	*$50,587*	*$3,162*
9	*Subtotal (3) + (6) + (8)*	*$297,351*	*$276,975*	*$228,847*	*$173,342*
10	*Tax Multiplier (TM)*	*1.168*	*1.168*	*1.168*	*1.168*
11	*Valued LSRP Premium (9) x (10)*	*$347,306*	*$323,507*	*$267,293*	*$202,463*
12	*Minimum Premium Factor (MinPF)*	*0.75*	*0.75*	*0.75*	*0.75*
13	*LSRP Minimum Premium (1) x (12)*	*$202,500*	*$202,500*	*$202,500*	*$202,500*

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14	*Maximum Premium Factor (MaxPF)*	*1.75*	*1.75*	*1.75*	*1.75*
15	*LSRP Maximum Premium (1) x (14)*	*$472,500*	*$472,500*	*$472,500*	*$472,500*
16	*LSRP Premium (adjusted for minimum/maximum if necessary)*	*$347,306*	*$323,507*	*$267,293*	*$202,500*
17	*Premium billed through prior valuation*	*$270,000*	*$347,306*	*$323,507*	*$267,293*
18	*LSRP (Additional/Return) Premium (16) – (17)*	*$77,306 (additional)*	*$23,799 (return)*	*$56,214 (return)*	*$64,793 (return)*

(3) Summary

Based on the incurred losses, the valued LSRP premium as of the 4th valuation is $202,463. Since the valued LSRP premium of $202,463 is below the LSRP minimum premium of $202,500, the LSRP minimum premium of $202,500 becomes the LSRP premium.

At the 4th valuation, the LSRP premium of $202,500 is subtracted from the amount paid through the 3rd valuation, $267,293. The 4th valuation is adjusted to a return premium of $64,793. The amount due to the employer is $118,793, which is the sum of the return premium of $64,793 and the LSRP contingency deposit of $54,000.

c) Example 3

Consider Policy C with 3rd and 4th valuations above the LSRP maximum premium amount.

LSRP Standard Premium (SP)	*$420,000*
LSRP Contingency Deposit Percentage	*20%*
LSRP Contingency Deposit	*$84,000*

(1) LSRP Factors

Basic Premium Factor (BPF)	*0.40*
Minimum Premium Factor (MinPF)	*0.75*
Maximum Premium Factor (MaxPF)	*1.75*
Loss Conversion Factor (LCF)	*1.185*
Tax Multiplier (TM)	*1.151*

Valuation	*Incurred Losses (ICL)*	*Loss Development Factors (LDF)*
1st	*$240,000*	*0.20*
2nd	*$300,000*	*0.14*
3rd	*$400,000*	*0.10*
4th	*$560,000*	*0.05*

(2) LSRP (Additional/Return) Premium Calculations

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	Factors/Formulas	1st Valuation	2nd Valuation	3rd Valuation	4th Valuation
1	LSRP Standard Premium (SP)	$420,000	$420,000	$420,000	$420,000
2	Basic Premium Factor (BPF)	0.40	0.40	0.40	0.40
3	Basic Premium (1) x (2)	$240,000	$300,000	$400,000	$560,000
4	Incurred Losses (ICL)	$78,000	$90,300	$60,000	$53,100
5	Loss Conversion Factor (LCF)	1.185	1.185	1.185	1.185
6	Converted Losses (4) x (5)	$284,400	$355,500	$474,000	$663,600
7	Loss Development Factor (LDF)	0.20	0.14	0.10	0.05
8	Loss Development Premium (1) x (7) x (5)	$99,540	$69,678	$49,770	$24,885
9	Subtotal (3) + (6) + (8)	$551,940	$593,178	$691,770	$856,485
10	Tax Multiplier (TM)	1.151	1.151	1.151	1.151
11	Valued LSRP Premium (9) x (10)	$635,283	$682,748	$796,227	$985,214
12	Minimum Premium Factor (MinPF)	0.75	0.75	0.75	0.75
13	LSRP Minimum Premium (1) x (12)	$315,000	$315,000	$315,000	$315,000
14	Maximum Premium Factor (MaxPF)	1.75	1.75	1.75	1.75
15	LSRP Maximum Premium (1) x (14)	$735,000	$735,000	$735,000	$735,000
16	LSRP Premium (adjusted for minimum/maximum if necessary)	$635,283	$682,748	$735,000	$735,000
17	Premium billed through prior valuation	$420,000	$635,283	$682,748	$735,000
18	LSRP (Additional/Return) Premium (16) – (17)	$215,283 (additional)	$47,465 (return)	$52,252 (return)	0

(3) Summary

Based on the incurred losses, the valued LSRP premium as of the 3rd valuation is $796,227. When the maximum premium factor is applied, the LSRP maximum premium equals $735,000 ($420,000 x 1.75). Therefore, the adjusted policy premium at the 3rd valuation is $735,000.

The valued LSRP premium as of the 4th valuation is $985,814. Since this also exceeds the LSRP maximum premium of $735,000, the LSRP maximum premium still applies at the 4th valuation.

Because the maximum premium of $735,000 still applies and has been paid in full as of the 3rd valuation, no LSRP additional/return premium is due. Therefore, the only amount due to the employer is the LSRP contingency deposit of $84,000.

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4D. Assigned Risk Adjustment Program (ARAP)

1. Administration

a. The Plan Administrator determines the applicability of all Assigned Risk Adjustment Program (ARAP) rules.

b. ARAP applies on a mandatory basis for employers written in the assigned risk market that meet the criteria in Rule 4-D-3.

c. Experience rated assigned risk employers with multistate operations are subject to ARAP in jurisdictions in which ARAP applies.

d. A policy cannot be cancelled, rewritten, or extended for purposes of enabling an employer to avoid application of ARAP.

e. Any action taken in any form to evade the application of an ARAP surcharge factor determined in accordance with these rules is prohibited.

f. The ARAP surcharge factor is calculated, issued, and if necessary, revised by the designated rating/advisory organization on behalf of the appropriate Plan Administrator.

g. The designated rating/advisory organization in a jurisdiction, on behalf of the Plan Administrator, issues an experience rating worksheet for the risk that includes the ARAP surcharge factor.

h. ARAP surcharge factor issuance, revision, and application is limited in accordance with the ***Experience Rating Plan Manual*** or other applicable experience rating plan.

i. The calculated ARAP surcharge factor is applied by the assigned carrier(s) in accordance with these rules and other applicable rules, statutes, and/or regulations.

2. General Terms

a. ARAP

ARAP refers to the Assigned Risk Adjustment Program.

b. ARAP Surcharge Factor

ARAP identifies assigned risk employers with less favorable loss experience and requires them to share in the underwriting losses of the assigned risk market. ARAP recognizes the difference among individual assigned risk employers with respect to safety and loss prevention by providing more weight to the severity of the total losses rather than the frequency of individual losses. The differences are reflected by an ARAP surcharge factor, which may result in an increase in assigned risk premium.

c. Employer

For purposes of ARAP, employer is defined in accordance with Rule 4-A (WCIP).

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d. Experience

The experience used to calculate a risk's ARAP surcharge factor is comprised of losses that are reported by insurance carriers. The statistical plan data used to develop the ARAP surcharge are the same data used in the corresponding experience rating modification.

e. Experience Rating Plan

The ***Experience Rating Plan Manual*** defines experience rating modifications referenced in these rules. Any reference to experience rating refers to the program outlined in the ***Experience Rating Plan Manual***.

f. Losses

Experience Rating Plan Manual defines losses for the purposes of ARAP.

g. Plan

Plan refers to North Carolina's Workers Compensation Insurance Plan (WCIP), as set out in Rule 4-A.

h. Plan Administrator

The North Carolina Rate Bureau (NCRB or Bureau) is the organization which has been designated to administer the affairs of the Plan.

i. Risk

The ***Experience Rating Plan Manual*** defines risk for the purposes of ARAP.

j. Statistical Plan

The statistical plan references mean the North Carolina Workers Compensation Statistical Plan Manual and/or any other applicable unit statistical plan approved for use in a jurisdiction. Statistical plans detail data reporting requirements for individual risk experience.

3. Criteria

a. The designated rating/advisory organization calculates an ARAP surcharge factor for an intrastate and/or interstate risk. The risk must:

   1) Be experience rated, and

   2) Have an experience rating modification that includes data from at least one ARAP-approved jurisdiction, and

   3) Have an experience rating modification factor greater than or equal to 1.01, and

   4) Meet or exceed the weighted test ratio in accordance with Rule 4-D-6.

b. An ARAP surcharge factor is not calculated in an ARAP-approved jurisdiction if:

   1) A risk is not experience rated, or

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2) An intrastate and/or interstate experience rated risk does not have an ARAP-approved jurisdiction's data included in the experience rating modification calculation, or

3) A risk has a calculated experience rating modification equal to or less than 1.00.

4. Application

a. The ARAP surcharge factor appears on a risk's experience rating modification worksheet.

b. ARAP surcharge factors generally are determined on an annual basis and are effective for a period of 12 months. However, as provided in the applicable experience rating plans, certain circumstances may result in a reduced or extended application of an ARAP surcharge factor consistent with the experience rating modification.

c. Only one ARAP surcharge factor applies to an assigned risk policy at any time.

d. The ARAP surcharge factor is applied to the total modified premium of an assigned risk policy in ARAP-approved jurisdictions, in accordance with the applicable state assigned risk premium algorithm or any other applicable programs or statutory requirements. The ARAP surcharge factor is included in total standard premium.

e. Revisions to an ARAP surcharge factor are made and applied in accordance with the ***Experience Rating Plan Manual*** or other applicable experience rating plan.

f. In the event of a change in ownership or combinability status of a risk, the applicable experience rating plan applies to the experience used to calculate ARAP surcharge factors. The experience for any entity undergoing such a change will be retained or transferred to the ARAP surcharge factor of the acquiring, surviving, or new entity unless specifically excluded in the ***Experience Rating Plan Manual*** or other applicable experience rating plan.

g. Maximum ARAP Surcharge Factor

1) In North Carolina, the ARAP surcharge factor is limited based on risk expected losses as follow:

Maximum Surcharge	**Maximum Surcharge (%) Based on Risk Expected Losses ($)**				
	$2,500	**$5,000**	**$10,000**	**$25,000**	**$40,000 and over**
49%	9%	14%	22%	38%	49%

2) When an ARAP surcharge factor is calculated for an interstate experience rated risk with at least one ARAP-approved jurisdiction included in the calculation, the ARAP surcharge factor will be limited to the jurisdiction with the highest maximum ARAP surcharge factor. For ARAP surcharge factor for states other than North Carolina, refer to the appropriate manual for the applicable jurisdiction.

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3) It is the assigned carrier's responsibility to apply an ARAP surcharge factor in accordance with each jurisdiction's specific maximum ARAP surcharge factor. The ARAP surcharge factor applied by the assigned carrier cannot exceed the specific jurisdiction's maximum surcharge.

5. Values and Elements Used in ARAP

a. Values

1) ***R*** represents the weighted test ratio calculated in accordance with Rule 4-D-6-a. The weighted test ratio compares a risk's actual losses to the modified expected losses.

2) ***E***represents the total expected losses of the particular risk, shown in thousands, and limited to 40.

3) ***S*** represents the ARAP surcharge factor. If a risk is interstate experience rated, **S** is calculated on a full interstate basis.

b. Elements

All elements used to calculate the weighted test ratio (R) and the ARAP surcharge factor (S) are those used in an individual risk's experience rating modification calculation. Losses are limited in accordance with the ***Experience Rating Plan Manual*** or other applicable experience rating plan.

1) ***W*** represents weighting value

2) ***Ap*** represents actual primary losses

3) ***A*** represents actual losses

4) ***M*** represents the experience rating modification factor for a particular risk

5) ***Ep*** represents expected primary losses

6) ***E*** represents total expected losses

6. Formulas

a. Weighted Test Ratio (R)

1) After the calculation of the experience rating modification factor (M) for a particular risk, the weighted test ratio (R) is calculated using the following formula:

$$R = \frac{((0.5 - 0.5W)Ap}{M \times Ep} + \frac{(0.5 + 0.5W)}{M \times E}$$

2) **R** is limited to 2.00.

3) For interstate experience rated risks, **R** is calculated on a full interstate basis.

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b. ARAP Surcharge Factor

1) If **R** is greater than 1.00, the ARAP surcharge factor **S** is calculated using the following formula:

$$S = 1 + \frac{1 + (0.08)E'(R - 1)^{1.25}}{(E' + 3)^{0.5}}$$

2) **S** is limited in accordance with Rule 4-D-4-g (3).

4E. Take-Out-Credit Program (TOC)

1. General Information

a. The Take-Out Credit Program (TOC) provides carriers with financial incentives for writing assigned risk market employers on a voluntary market basis.

b. Each carrier that removes an employer insured under the WCIP may be eligible for a TOC. The TOC is applied against the premium used to calculate the voluntary market carrier's Plan participation base as defined in the WCIP.

c. All carriers licensed in North Carolina and writing workers compensation and employers liability insurance coverage are eligible to participate in the TOC program.

d. It is the voluntary market carrier's responsibility to:

1) Enroll with the Plan Administrator as well as update enrollment information on an annual basis. Once a carrier has formally requested to participate, they are automatically enrolled each year thereafter.

2) Provide supporting data as may be required by the Plan Administrator.

e. TOCs are not issued to carriers that do not enroll in the program.

f. The Plan Administrator determines the applicability of all TOC program rules.

2. General Terms

a. Direct Premiums Written in the Exhibit of Premiums and Losses (Statutory Page 14)

Refers to a carrier's Direct Premiums Written in the Exhibit of Premiums and Losses (Statutory Page 14) contained in its Annual Statement.

b. Employer

Employer refers to an insured or a policyholder, in accordance withRule 4-A (WCIP).

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c. Experience Rating Threshold

For purposes of TOC, no experience rating threshold applies in North Carolina.

d. Individual Reported Policy Premium

For purposes of TOC, individual reported policy premium is the amount of policy premium included for specific employers in the carrier's Direct Premiums Written in the Exhibit of Premiums and Losses (Statutory Page 14) of the carrier's Annual Statement for the most recent calendar year. This premium is also the basis for carrier participation in the Plan.

e. Plan

Plan refers to North Carolina Workers Compensation Insurance Plan (WCIP).

f. Plan Administrator

The North Carolina Rate Bureau is the organization which has been designated to administer the affairs of the Plan. For purposes of TOC, the Plan Administrator may also be referred to as the TOC Administrator.

g. Plan Participation Base

Plan participation base refers to the basis of a carrier's participation in the WCIP in accordance with rules of the North Carolina WCIP.

h. Program Length

In North Carolina, the program length is three (3) years in length. This means that a voluntary market employer's initial policy and two subsequent voluntary renewals may qualify for TOC.

i. TOC

TOC refers to the Take-Out Credit program. This term is also used to refer to the actual credit (e.g., a carrier may qualify for a TOC to be applied to its Plan participation base). TOC is an assigned risk market depopulation incentive program, with state-specific program parameters.

j. Program Year

Program year refers to the individual year that an employer's initial and renewal voluntary market policies may participate in TOC. For example, an eligible initial voluntary market policy would be Program Year I. The consecutive renewals would be Program Years 2 and 3, respectively.

k. TOC Ratio

In North Carolina, the TOC ratio is 1:1. It is multiplied against the individual reported policy premium for all policies.

l. Voluntary Market Carrier

For purposes of TOC, a voluntary market carrier removes an employer from the assigned risk market and writes the employer on a voluntary basis. For purposes of TOC, voluntary market carrier(s) will be referred to only as carrier(s).

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3. TOC Requirements

a. Any carrier, other than the last voluntary carrier of record, may remove an employer without any restriction on the length of time that the employer was written in the assigned risk market. For purposes of TOC, these requirements apply to a carrier's group/affiliate as well as the carrier.

b. A carrier will not receive a TOC for any employer removed from the assigned risk market within 12 months of that carrier, or a member of that carrier's group, writing the employer in the voluntary market.

c. In no instance may a carrier receive a TOC for employers returned to the assigned risk market within 12 months of being removed from the assigned risk market.

d. If the enrolled carrier keeps the employer out of the assigned risk market for the full program length, that carrier will receive the TOC for premium relating to each of the program years of voluntary market coverage.

e. A carrier is not eligible for TOC for an employer's remaining program years if:

1) A carrier does not enroll in TOC for an employer's first program year, or

2) A carrier does not request a TOC for an employer's first program year, or

3) A carrier requests a TOC for an employer's first program year, but subsequently decides not to accept the TOC, or

4) An enrolled carrier accepts a TOC for a specific program year, but not its subsequent program years.

f. Subject to Rule 4-E-3-a through e, if the enrolled carrier does not write the employer for the full program length, it will receive TOC only for that consecutive period of time that it covered the employer in the voluntary market.

4. TOC Calculation

a. Individual reported policy premium is used to determine the Individual Policy TOC and is subject to subsequent adjustments:

$$\text{Individual Policy TOC} = \text{Individual Reported Policy Premium} \times \text{TOC Ratio}$$

b. Total Carrier TOC is calculated as follows:

$$\text{Total Carrier TOC} = \text{Sum of Individual Policy TOC}$$

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c. Subsequent adjustments made to TOC, such as audit premiums, retro adjustments, etc., are developed and reported in the calendar year in which they are made.

d. Regardless of when a policy adjustment is made by the carrier, a TOC adjustment is applied if it is related to a policy within the program length.

5. Carrier Submission of Request for Take-Out Credit

If a carrier wishes to have a TOC applied to its Plan participation base, it must request the TOC in accordance with the following:

a. Carriers must enroll in the TOC program in accordance with the enrollment procedures established by the Plan Administrator.

b. In order to receive a TOC for the entire program length, policies of employers taken out of the assigned risk market must be identified as voluntary and accurately reported every year.

c. The Plan Administrator performs a systematic review and provides enrolled carriers with an electronic detailed report of eligible policies. The report includes only voluntary market policies as reported by the enrolled carrier for employers that were previously written in the assigned risk market.

d. Enrolled carriers must review and report to the Bureau any corrections, additions, or deletions needed to ensure that only eligible policies are included in the calculation of the TOC. The report changes must be provided in accordance with the procedures established by the Plan Administrator.

e. Enrolled carriers must ensure that the individual reported policy premium is the amount included in the Direct Premiums Written in the Exhibit of Premiums and Losses (Statutory Page 14) of the carrier's Annual Statement for the most recent calendar year.

f. If no changes are necessary, refer to Rule 4-E-5-h.

g. Upon receipt of a modified report, the Plan Administrator reviews the submitted changes to ensure agreement. The Plan Administrator has the discretion to eliminate policies from the report that were inaccurately reported or whose changes cannot be confirmed.

h. The enrolled carrier must review and provide final approval of the policies on the report. The approval and corresponding confirmation that the report is correct must be sent to the Plan Administrator for final processing.

6. Total Carrier TOC Application to Plan Participation Base

a. A total carrier TOC will be given only to enrolled carriers that provide acceptance of the final TOC Report to the Plan Administrator, in accordance to the established enrollment procedures.

b. The developed total carrier TOC is applied to the carrier's Plan participation base.

c. There is no maximum limit on the total carrier TOC amount, but a carrier's Plan participation base will not be reduced below zero as a result of the TOC.

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d. Total carrier TOCs are applied to each individual carrier's Plan participation base, and are not rolled up to an aggregate TOC for the carrier's group.

4F. Available Coverages

1. General Information

a. In accordance with the Rule 4-A (WCIP), additional coverage(s) may be secured, at the employer's request, on a WCIP Standard Workers Compensation and Employers Liability Insurance Policy.

b. Additional coverage(s) availability is subject to the assigned carrier's ability and agreement to provide the requested coverage.

c. If federal coverage is requested and the assigned carrier is able and agrees to provide the requested federal coverage, it can only be provided in addition to state act workers compensation coverage.

2. Limits of Employers Liability Insurance

a. Standard Limits of Liability

1) Employers liability insurance can only be secured in the assigned risk market in conjunction with workers compensation insurance. Employers liability insurance without workers compensation insurance is not available.

2) Standard limits of liability apply to employers liability insurance, as detailed in Rule 3-A-13.

b. Increased Limits of Liability

1) Increased limits of liability are available under Part Two – Employers Liability of the policy. In the assigned risk market, the standard limits may be increased up to the maximum limits provided in the following table:

Increased Limits of Liability Availability Table

Coverage	***Maximum Increased Limited Available***
Employers Liability Insurance	• $1,000,000 – Bodily Injury by Accident, Each Accident • $1,000,000 – Bodily Injury by Disease, Policy Limit • $1,000,000 – Bodily Injury by Disease, Each Employee

2) Increased limits, their corresponding factors and minimum premiums are applied in accordance with Rule 3-A-13-b, **Appendix C**, and applicable state rules and algorithms.

c. Limits of Liability for Specific Coverages

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If endorsed onto the policy, Voluntary Compensation (WC 00 02 03) and Employers Liability Coverage and USL&HW Act and its extensions are included in the limits of employers liability insurance requested under Part Two – Employers Liability.

3. Limited Other States Insurance

Limited Other States Insurance coverage is provided under the WCIP through the Residual Market Limited Other States Insurance Endorsement (WC 00 03 26A). This endorsement is attached to all assigned risk policies.

4. Waiver of Our Right to Recover From Others (Subrogation)

a. The Waiver of Our Right to Recover From Others Endorsement (WC 00 03 13) is available if required of the insured by contract. A copy of the contract requiring the employer to obtain the coverage is not required prior to issuance of the endorsement. However, a copy of the contract that requires the employer to obtain the endorsement must be provided to the assigned carrier upon notification of a claim to the assigned carrier and/or at policy audit, as requested by the assigned carrier.

b. Blanket waivers are available in the North Carolina assigned risk market.

c. Additional premium charged for a waiver of subrogation is applied in accordance with Rule 3-A-21.

5. Alternate Employer Endorsement

a. The Alternate Employer Endorsement (WC 00 03 01A) is available if required of the insured by contract and only when the state of operations of the alternate employer is listed in Item 3.A of the policy.

b. The Alternate Employer Endorsement is not available for Professional Employer Organizations (PEOs) arrangement policies.

6. Federal Coverages

a. USL&HW Act and Extensions

1) USL&HW Act and Extensions

Coverage for the United States Longshore and Harbor Workers' Compensation (USL&HW) Act (WC 00 01 06A) is available by endorsement in the assigned risk market written only in addition to state workers compensation act coverage.

2) USL&HW Act Extensions

Coverage for USL&HW Act's extensions are available in the assigned risk market only when the Longshore and Harbor Workers' Compensation Act Endorsement is attached, as well as the other appropriate endorsements, and is available when written only in addition to state workers compensation act coverage.

3) Endorsements

The available endorsements are:

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- Longshore and Harbor Workers' Compensation Act Coverage Endorsement (WC 00 01 06A)
- Defense Base Act Coverage Endorsement (WC 00 01 01A)
- Nonappropriated Fund Instrumentalities Act Coverage Endorsement (WC 00 01 08A)
- Outer Continental Shelf Lands Act Coverage Endorsement (WC 00 01 09C)

For more information about federal coverages, refer to Rules 3-A-4 and 3-A-13.

b. Coverage for Maritime (Admiralty), Program I or Program II

1) General Information

Coverage for Maritime (Admiralty), Program I or Program II, is available by endorsement (WC 00 02 01 B) only at the standard limit of liability in accordance with Rule 3-A-13-B (4), and written only in addition to state workers compensation act coverage. Increased limits are not available for this coverage in the assigned risk market.

2) Additional Maritime (Admiralty) Options

Coverage for the following may be included at an additional charge, subject to certain requirements.

a) Transportation, Wages, Maintenance, and Cure (TWMC)

- In conjunction with Maritime coverage, the assigned carrier may provide coverage for TWMC on the Maritime Coverage Endorsement (WC 00 02 01B).
- The TWMC premium charge for the exposure is determined by the assigned carrier based on its evaluation of the exposure presented by the risk.

b) Voluntary Compensation Maritime Coverage

In conjunction with Maritime coverage, the assigned carrier may provide coverage for voluntary compensation maritime exposure only under Program II for masters and members of the crews of vessels and only when the Maritime Coverage Endorsement is attached.

c) Endorsements

The available endorsements are:

- Maritime Coverage Endorsement (WC 00 02 01B)
- Voluntary Compensation Maritime Coverage Endorsement (WC 00 02 03)

c. Federal Mine Safety and Health Act

Coverage for Federal Mine Safety & Health Act is available by endorsement (WC 00 01 02A), and written only in addition to state workers compensation act coverage. For more information about how to provide this coverage, refer to Rule 3-A-11.

7. Cancellation and Non-Renewal

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The Cancellation and Non-Renewal Endorsement (WC 32 06 01 B) allows a carrier to designate on the policy a third party to be notified in the event of cancellation or non-renewal and/or allows a carrier to extend the number of days notice required for cancellation or non-renewal beyond the statutory required minimums.

For Assigned Risk, it is mandatory for a carrier to apply this endorsement to an assigned risk policy upon request from the insured, but only for the purpose of notifying a third party. When this endorsement is applied to assigned risk policies, the number of days notice provisions must be left blank and the number of days notice required by North Carolina law will apply.

This endorsement is to be used in conjunction with required North Carolina Amended Coverage Endorsement (WC 32 03 01D). This endorsement is optional with application to voluntary policies.

4G. Producer Fees

1. General Explanation and Requirements

a. For purposes of this rule, producer means a licensed North Carolina insurance agent, broker, or insurance representative, as defined in the state insurance code, whose privileges under the WCIP have not been suspended or revoked, designated by the employer or applicant applying under this Plan to secure and maintain workers compensation and employers liability insurance on behalf of the employer.

For the purposes of this Plan, the producer is considered to be acting on behalf of the insured or employer applying for coverage under the Plan and not as an agent of the Plan Administrator or of any assigned carrier for Plan business.

Also, for purposes of this rule:

1) Producer fees may be referred to as producer fees, fees, or commissions.

2) Proper producer licenses and producer licensing refer to resident or nonresident producer and/or agency licenses as applicable.

3) Plan Administrator is defined in accordance with Rule 4-A (WCIP).

b. Rule 4-A (WCIP) provides the authority for the fees that must be paid by an assigned carrier to a licensed agency for all new and renewal assigned risk policies for which the agency is the agency of record.

c. Assigned carriers must have and adhere to internally documented state producer and agency licensing requirements for payment of producer fees.

d. To be paid a fee, a producer and/or agency must be properly licensed to write in North Carolina. It is the assigned carrier's responsibility to determine whether or not the producer and/or agency is properly licensed. Producer fee checks are made payable to the licensed agency of record rather than to the individual licensed producer, unless they are one and the same.

e. Only one producer and agency can be recognized by the assigned carrier at any one time for a single policy. The producer of record and agency of record are the producer and

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agency designated on the application unless the producer and/or agency changes during the policy period in accordance with Rule 4-A (WCIP).

2. Licensing Requirements

a. Application Submission

1) When the assigned risk **ACORD® 135 NC** is submitted to the Plan Administrator the producer must include either the Federal Employer Identification Number for the agency or the Social Security Number for the agent.

2) If the producer is not properly licensed (e.g., expired licenses, lack of an applicable nonresident license) the assigned carrier will accept the assignment, but the producer fee will not be paid to the producer listed on the application. However, for all other purposes, the unlicensed representative is treated as the producer of record.

3) When the assigned carrier receives the WCIP assignment/binder package from the Plan Administrator, it must confirm proper producer and/or agency licensing.

b. Continuing License Verification – During Policy Term and Renewals

1) At renewal, the assigned carrier must confirm that the producer and/or agency is properly licensed in North Carolina.

2) If during the policy period, an assigned carrier obtains written documentation that a producer's and/or agency's license has been suspended or revoked by a particular state(s), the producer and/or agency:
   - Will be terminated as the producer of record,
   - Will no longer be eligible for procedure fees, and
   - Will no longer be treated as the producer of record.

If the producer and/or agency appeal the suspension or revocation of their license and subsequently win their appeal, the producer and/or agency will not be paid producer fees retroactively.

3) Subject to Rule 4-G-1-c, if the agency of record is still properly licensed even though the producer is not licensed, the agency will continue to be paid producer fees and will continue as the agency of record.

c. Multistate Policies

On a multistate policy, a fee is paid only in the state(s) in which the producer and/or agency is properly licensed. If a policy covers two or more states, and the producer and/or agency is properly licensed in:

1) Only one of the states, the fee is paid only on the premium and premium basis for the state in which the producer and/or agency is licensed.

2) Two or more of the states, the fee is paid on all premiums for all states in which the producer and/or agency is licensed, based on each state's premium basis and percentage. A fee is not paid on any premium for a state in which a producer and/or agency is not licensed.

3. Producer Changes

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a. A policyholder may change its producer and/or agency of record by providing written notice to the assigned carrier. Such written notice is generally in the form of a "producer of record" letter, indicating the new producer and/or agency information and the requested effective date of the change.

b. Such requests must be made before the renewal policy effective date or with the consent of the assigned carrier at another agreed upon time. The assigned carrier is not required to make such a change before renewal, but changes typically become effective as of the date of renewal. The policyholder must contact the assigned carrier for its requirements.

4. Premium Basis

a. General Information

In North Carolina, producer fees are paid based on total annual premium charged and collected. Premium may be adjusted due to endorsements and preliminary, interim, and final audits, which may result in an adjustment to the producer fee.

b. LSRP Policies

In states in which LSRP applies:

1) Producer fees are paid based on premium in accordance with Rule 4-G-4-a, not LSRP Standard Premium as defined in Rule 4-C-5-c (12).

2) Producer fees are not paid on the LSRP contingency deposit.

3) No additional producer fee is payable or return commission chargeable as a result of LSRP valuation activity.

5. Payment Information

a. The assigned carrier pays fees in accordance with Table 1- Collected Premium and Table 2- Exceptions below:

Table 1 – Collected Premium

If premium is charged and collected from the policyholder and the…	***Then the assigned carrier must process and mail fee payments within 30 days of the…***
• Producer fee meets or exceeds $25, or • The policy is a minimum premium policy	• Date that the assigned carrier issues the policy in accordance with the **Assigned Carrier Performance Standards**, or • Receipt of premium
Producer fee is less than $25	• Date of reaching a cumulative total of $25 per agency, or • Date the withholding time period exceeds six months, or • Request for payment, or • Whichever is earlier

Table 2 – Exceptions

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If premium is not collected and the account…	*Then producer fees are…*
Has not yet been referred to an outside collection agency	Not paid on any uncollected premium until the premium is collected and the fees meet the requirements in Table 1 – Collected Premium
Has been referred to an outside collection agency	Never paid on any balance that is referred to the outside collection agency, even if the balance is subsequently collected

b. Producers and/or agencies must return fees to the assigned carrier in a timely manner when return premiums are generated. The fee payment may also be applied to return fees that the producer and/or agency may owe to the carrier from other assigned risk policies for that agency.

c. The producer may not deduct the producer fee when sending in the deposit premium or a payment. The assigned carrier will forward the fee as appropriate.

6. Producer Fee

The producer fee paid by the assigned carrier must be a 5% flat fee applied to the total annual premium charged and collected. If the policy is a minimum premium policy, the producer fee is paid on the entire minimum premium, which includes the expense constant and excludes other premium elements that are not part of the total standard premium.

7. Producer Disputes

For information about disputes relating to the calculation and/or payment of producer fees and producer of record changes, contact the Plan Administrator, per Rule 4-A (WCIP).

4H. Deposit Premium

Deposit premium for Assigned Risk is determined using a percentage of the estimated annual premium. The percentage varies with the amount of the estimated annual premium.

Deposit Premium for premium financed policies: The deposit premium for a premium financed policy is 100% of the total estimated annual premium. The policy is not eligible for premium installment payments for the entire policy year.

Estimated Annual Premium	Payment Basis	Minimum Deposit Percentage	Additional Payments During Year
Under $5,000	Annual	100% of annual	None
At least $5,000	Semiannual	75% of annual	One
At least $10,000	Quarterly	50% of annual	Three

Additional payments shall be in equal amounts. The sum of which, when added to the deposit premium, shall equal 100% of estimated annual premium. Estimated annual premium

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and the payment schedule are subject to adjustment at interim or final audit, and a risk may select a higher deposit premium at inception.

The above “Deposit Premium” table is followed by the designated carriers. After assignment the designated carrier, based on sound underwriting practices, has the right to make appropriate changes in the payment basis which the employer has selected. The designated carrier will give the reasons for any change.

Rule 5 - Policy and Endorsements

Last Revision Date: 1/1/2026

The following information is provided for your convenience and is not intended to provide an interpretation of state or federal law. Interpretation of state or federal laws pertaining to coverage issues is not within the jurisdiction of the North Carolina Rate Bureau (NCRB).

A. Standard Policy (WC 00 00 00 C)

Workers Compensation and Employers Liability Coverage Insurance Policy
The standard policy is the preprinted policy that has been created by NCCI and approved by the North Carolina Commissioner of Insurance. The standard policy includes the Information Page (WC 00 00 01A) and endorsements. The standard policy is divided into three parts:

1. Part One – Workers Compensation Insurance

Workers compensation insurance is statutory coverage for employers subject to the workers compensation law of North Carolina. It provides benefits to employees for occupational diseases or work-related injuries.

- Benefits may include payment of medical bills, lost wages, rehabilitation expenses, additional disability payments, and/or death benefits.
- Benefits vary and are determined by state workers compensation laws and state occupational disease laws. Occupational disease is defined by state law. Generally it is an illness resulting from conditions related to a particular occupation. It excludes those diseases to which the general public is exposed.
- An employer may also need coverage under certain federal acts. Coverage for federal acts may be provided by attaching the appropriate endorsement to the standard policy. To determine if coverage is necessary under federal acts, refer to applicable federal statutes.

The extent and limitations of liability under Part One depends on the benefits required by the workers compensation law of a state listed in Item 3.A. of the Information Page.

2. Part Two – Employers Liability Insurance

Employers liability insurance is designed to protect the employer against compensable claims for occupational diseases or work-related injuries not covered under North Carolina workers compensation laws.

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- Employers liability coverage applies only if the injury or death of an employee arises out of and in the course of employment.
- The standard policy includes employers liability insurance written with workers compensation insurance.
- Employers liability insurance written without workers compensation insurance may be permissible where there is no law or regulation that prohibits the issuance of such a policy.
- Standard Limits for Employers Liability Insurance are:

Accident- Each Accident	$100,000
Disease - Each Employee	$100,000
Disease - Policy Limit	$500,000

Refer to the appropriate laws for information related to employer's liability insurance coverage.

3. Part Three – Other States Insurance

Other states insurance is intended to cover operations in other states that are unknown or unexpected at the time the policy is written, but that could develop during the policy period.

- This insurance is provided by listing the states where an employer later may have an exposure under Item 3.C. of the Information Page of the policy.
- If the carrier is not authorized to make compensation payments directly to persons entitled to them in a particular state, the carrier will make the payments indirectly by reimbursing the employer for all compensation and benefits required of the employer under such state law.
- Other States Insurance coverage is not available in states:
  - With a Monopolistic State Fund – a workers compensation plan established by state law as the only provider of workers compensation insurance in a given state. Private insurers are not permitted to write workers compensation coverage in states where Monopolistic State Funds exist.
  - Where the carrier elects not to write this coverage.
- Other States Insurance does not provide coverage for exposures under the USL&HW Act.

NOTE: For assigned risk policies, Other States Insurance coverage is limited. Refer to the Residual Market Limited Other States Coverage Endorsement (WC 00 03 26 A) for additional information.

B. Information Page (WC 00 00 01 A)

The Information Page is the portion of the standard policy that contains identifying data such as name and address of the insured, policy period, coverages, and premium.

1. Item 1: Name, Address, and Other Workplaces of Insured

The insured is the employer covered by an insurance policy. In Item 1, the exact name of the employer insured and the appropriate legal status of the entity must be shown. If separate legal entities are insured on a single policy, consistent with the ***North Carolina Basic Manual*** rules, separately show the complete name of each insured employer and indicate each employer's legal entity status.

List all usual workplaces of the insured that are to be covered by the policy. Include the respective Federal Employer's Identification Number (FEIN) for each entity included on the policy.

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Refer to Rule 3-A-5 for additional information.

2. Item 2: Policy Period

Policy period is the length and time an insurance policy is in effect. The effective date and expiration date must be shown in this section.

A normal policy period is defined as one year, although a policy may be issued for up to, but not exceeding, three years. ***North Carolina Basic Manual*** rules are based on a policy period of one year. A one-year policy is a policy issued for a one-year period or a period not exceeding one year and 16 days.

3. Item 3.A.: State Laws Designated in the Policy

Insurance for operations conducted in a state is provided by listing the state in Item 3.A. of the Information Page.

Additional states may be added after the effective date of the policy. Refer to Rule 3-A-20 for additional information.

"If any" is a term used to express that, at the time of policy issuance, a state is covered if exposure develops for the state during the policy period. This term is used to identify potential exposure; however, no payroll is reported at the time of issuance of the policy.

NOTE: The USL&HW Act is not entered in Item 3.A. of the Information Page. Attach the Standard Longshore and Harbor Workers' Compensation Act Coverage Endorsement (WC 00 01 06 A) to the standard policy to provide this insurance.

4. Item 3.B.: Employers Liability Insurance – Limits of Liability

Separate limits of liability apply to employers liability coverage for Bodily Injury by Disease and Bodily Injury by Accident and must be shown separately in this section. The limits are:

- Accident Limit
- Policy Limit
- Employee Limit

Standard limits may be increased at the insured's option. Refer to Rule 3-A-13 for additional information.

a. Bodily Injury by Accident

Bodily Injury by Accident (each accident limit) applies to all bodily injury resulting from a single accident: standard limit is $100,000.

b. Bodily Injury by Disease

Bodily Injury by Disease is represented by two limits:

• Employee Limit
Each Employee Limit is the maximum amount of damages that a carrier will pay for a single employee during the policy year: standard limit is $100,000.

• Policy Limit

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Policy Limit is an aggregate limit that applies to all bodily injury occurring from disease during the term of the policy. An aggregate limit is the maximum amount of damages that a carrier will pay during the policy year: standard limit is $500,000.

5. Item 3.C.: Other States Insurance

Other States Insurance covers operations that are unknown or unexpected at the time the policy is written but that could develop during the policy period.

This coverage is provided by listing the states where an employer may later have an exposure under Item 3.C. of the Information Page of the policy. If during the policy period the insured is conducting operations in a state listed under item 3.C., and if the carrier agrees to continue coverage, the carrier may add that state to Item 3.A. and remove it from Item 3.C.

Monopolistic state fund states or a state where the carrier will not provide this coverage should not be named or designated in Item 3.A. and/or 3.C.
Refer to Rule 3-A-17 for additional information.

6. Item 3.D.: Endorsements and Schedules

This section of the Information Page includes reference to endorsements and schedules applicable to the policy. Completion of this section may be omitted so long as the list of the policy's schedules and endorsements appear somewhere on the Information Page.

7. Item 4: Classifications and Premium Basis

a. Classifications

For all businesses, the following is included, separately, by state:

- Classification wording (with or without footnotes)
- Any caption that precedes several related classifications
- Code number
- Underlined, capitalized classification wording may be used instead of the entire wording

Exception:

If classification wording does not describe the business, substitute wording may be used.

Refer to Rule 1-C for additional information.

b. Premium Basis

Premium is based on the estimated payroll for the policy period.

Premium is displayed on the Information Page, rounded to the nearest dollar.

Refer to Rule 2-A for additional information.

c. Rates

For each classification listed, the rate must be stated under the heading "Rate per $100 of Payroll."

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- In North Carolina, for voluntary policies, the final rates are those filed by or on behalf of the carrier. Rates are comprised of two elements: an advisory loss cost and a loss cost multiplier.
- In North Carolina, for assigned risk policies, rates are filed on behalf of the carrier by the North Carolina Rate Bureau.

Refer to Rule 3-A-1 for additional information.

d. Estimated Annual Premium

Estimated Annual Premium is the total premium the policy is expected to earn in a given year. It is calculated prior to policy inception by:

- Estimating annual payrolls for each classification,
- Dividing by 100,
- Then multiplying the results by the rate for each classification, by state.

Where appropriate, other premium adjustments may be included in the estimated premium calculation. These adjustments may include experience rating, schedule rating, premium discounts, etc.

Refer to Rule 3-A-9 for additional information.

e. Expense Constant

The expense constant is a premium charge that is applied to every policy regardless of premium size. It helps cover the expenses common to issuing, recording, and auditing a policy. The expense constant is shown on the Information Page of the policy.

Refer to Rule 3-A-10 for additional information.

f. Minimum Premium

The minimum premium is the lowest policy premium that is required in order to provide insurance under the standard policy. The minimum premium must be shown on the Information Page of the policy.

Refer to Rule 3-A-15 for additional information.

C. Additional Coverages

The standard workers compensation and employers liability insurance policy may be endorsed to change or provide additional coverages. These are:

1. Voluntary Compensation Insurance *(Not a federal coverage)*

- Under many state workers compensation insurance laws, an employer is not required to provide benefits for certain types of employment such as domestic, farm, and casual workers.
- Voluntary Compensation Insurance enables the employer to offer the equivalent of workers compensation and employers liability coverage for these types of employment.
- It is permitted for volunteers only where allowed by state law.
- To include coverage, use the Voluntary Compensation and Employers Liability Coverage Endorsement, WC 00 03 11 A.

2. Railroads & Railroad Employees *(NC Workers Compensation Act)*

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The North Carolina Workers' Compensation Act does not apply to railroads or railroad employees. This exclusion includes the operation of interstate railroads: railroads operated on an interstate basis, such as logging railroads and street railroads in Mecklenburg County. The law does apply to street railroads outside of Mecklenburg County.

Policies involving railroad operations (including street railroad operations in Mecklenburg County only) must be written at approved rates. The Standard Workers Compensation and Employer's Liability Policy must be endorsed so that employees outside the scope of the Workers' Compensation Act will, in the case of injury, be offered Voluntary Compensation Insurance. The endorsement should also provide that the standard limit of liability apply under the Employers Liability Insurance for those excluded employees. If a higher limit is desired, the Table for Increased Limits is to be used to calculate the increased premium. Refer to Rule 3-A-13.

This procedure applies to all policies involving railroad operations (including street railroad operations in Mecklenburg County only) whether or not other operations coming within the scope of the North Carolina Workers' Compensation Act are covered.

3. United States Longshore and Harbor Worker's Compensation Act (USL&HW)
(US Code 33 USC 901 et seq.)

- This Act is a federal law that provides for payment of compensation and other benefits to eligible maritime employees.
- Such employees may include longshore workers, harbor workers, ship repairers, shipbuilders, shipbreakers, and other employees engaged in loading, unloading, repairing, or building a vessel.
- It applies to these employees while working on navigable waters of the United States. Navigable waters are usually defined as those that form a continuous highway for interstate or international commerce.
- It also applies to these employees while working on any adjoining pier, wharf, dry dock, terminal, building way, marine railway, or other area adjoining such navigable waters. These adjoining areas are usually used for loading, unloading, repairing, dismantling, or building a vessel.
- It does not cover masters or members of the crew of a vessel. Refer to the Admiralty Law section for more information.
- The standard policy is used to insure statutory obligation of an employer to provide benefits required by the USL&HW Act.
- Do not designate the USL&HW Act in Item 3.A. of the Information Page.
- To include coverage, use the Longshoremen's and Harbor Workers' Compensation Act Coverage Endorsement, WC 00 01 06 A.

Classifications for insurance under USL&HW are listed in the Classifications section of this manual.

4. Extensions of the USL&HW Act such as:

a. Defense Base Act*(US Code 42 USC 1651 et seq.)*

- This Act extends the provisions of the USL&HW Act to employers and their employees on overseas military bases and on other overseas locations under public works contracts being performed by contractors with agencies of the United States government.
- Employees who are not United States citizens may be exempted from coverage on approval of a waiver by the United States Secretary of Labor.
- To include coverage, use the Defense Base Act Coverage Endorsement, WC 00 01 01 A.

b. Outer Continental Shelf Lands Act *(US Code 43 USC1331 et seq.)*

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- This Act extends the provisions of the USL&HW Act to employers and their employees exploring for natural resources on the Outer Continental Shelf of the United States.
- This area is generally described as all submerged lands lying between the seaward boundary of the states' jurisdiction and the seaward boundary of federal jurisdiction.
- To include coverage, use the Outer Continental Shelf Lands Act Coverage Endorsement, WC 00 01 09 C.

c. Civilian Employees of Non-appropriated Fund Instrumentalities Act *(US Code 5 USC 8171 et seq.)*

- This Act extends the provisions of USL&HW Act to civilian employees of non-appropriated fund instrumentalities such as post exchanges and service clubs of the United States Armed Forces.
- To include coverage, use the Nonappropriated Funds Instrumentalities Act Coverage Endorsement, WC 00 01 08 A.

5. The Migrant and Seasonal Agricultural Worker Protection Act *(US Code 29 USC 1801 et seq.)*

- This Act makes agricultural employers, agricultural contractors, and agricultural associations liable for bodily injuries sustained by an employee due to intentional violation of the Act or regulations under the Act.
- The premium for this endorsement is based on a rate determined by the carrier from its evaluation of the exposures presented by the risk.
- To include coverage, use the Migrant and Seasonal Agricultural Workers Protection Coverage Endorsement, WC 00 01 11.

6. Admiralty Law (Jones Act or Merchant Marine Act of 1920) Program I or Program II *(US Code 46 USC 30101 et seq. and 50101 et seq.)*

a. For Waters Subject to Admiralty Jurisdiction:

- Masters and members of the crews of vessels are subject to admiralty law and not covered under the state workers compensation laws or the USL&HW Act.
- If injured, masters and members of the crews of vessels have the right to sue their employers for damages in the admiralty courts where the proceeding is in the nature of an employer's liability suit. They also have the right to transportation, wages, maintenance, and cure.
- Every person employed on board a vessel is considered to be a seaman if connected with the operation or welfare of the vessel while in navigable waters.
- Navigable waters are usually defined as those that form a continuous highway for interstate or international commerce.
- If Admiralty Law coverage is provided, USL&HW Act coverage may also be necessary.
- Standard Limits for Employers Liability Insurance are:

Accident- Each Accident	$100,000
Disease - Each Employee	N/A
Disease - Policy Limit	$100,000

- There are two programs to provide insurance under admiralty law: Program I and Program II. These programs are described below.
  - To include coverage for Program I, use the Maritime Coverage Endorsement, WC 00 02 01 B.
  - To include coverage for Program II, use the Maritime Coverage Endorsement, WC 00 02 01 B, and the Voluntary Compensation Maritime Coverage Endorsement, WC 00 02 03.

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b. For Waters Not Subject to Admiralty Jurisdiction:

- An insured may conduct operations on waters not subject to admiralty jurisdiction.
- Insurance for such operations must be provided by the standard policy and endorsement forms and is subject to the rules that apply to statutory workers compensation insurance.
- Admiralty classifications and rates for Program II apply to these operations:
  - The advisory loss cost for each classification is shown after its code number in the Miscellaneous Values section.
  - The assigned risk rate of each classification is the authorized rate approved by the North Carolina Commissioner of Insurance for use by the carrier.

7. Federal Employers' Liability Act (FELA) Program I or Program II *(US Code 45 USC 51 et seq.)*

- The Federal Employers' Liability Act applies to employees of interstate railroads.
- There are two programs to provide insurance under FELA: Program I and Program II.
- If FELA coverage is provided, USL&HW Act coverage may also be necessary.
- Under Part One- Workers Compensation Insurance, Program I provides statutory liability under workers compensation law of any state designated in Item 3.A. of the Information Page.
- Under Part Two – Employers Liability Insurance, Program I provides employers liability for damages under admiralty law or FELA, subject to a standard limit.
- Liability for transportation, wages, maintenance, and cure can be excluded by endorsement.
- Program II provides the same coverage as Program I, but with the addition of Voluntary Compensation.
- Under Program II, the laws of negligence do not apply. The insurance carrier will offer a settlement of a claim strictly according to the statutory benefits provided in the workers compensation law. This law is designated in the voluntary compensation endorsement, which is attached to the policy as if the claim were subject to this law.
- If the offer of settlement is rejected, employers liability then applies to this claim, with the same standard limit as for Program I
- Standard Limits for Employers Liability Insurance are:

Accident- Each Accident	$100,000
Disease - Each Employee	N/A
Disease - Policy Limit	$100,000

- To include coverage for Program I, use the Federal Employer's Liability Act Coverage Endorsement, WC 00 01 04 A.
- To include coverage for Program II, use the Voluntary Compensation and Employer's Liability Coverage Endorsement, WC 00 03 11 A.

D. Bureau Requirements:

1. Reporting/Corrections

For each policy issued or endorsed that includes coverage for North Carolina in Item 3.A. of the Information Page, the carrier must electronically submit to the Bureau the policy, to include the information as shown on the policy Information Page (new and renewal), each endorsement, each cancellation, and each reinstatement.

If the Bureau finds that a policy requires correction(s) to conform to manual rules or classifications, the carrier will be notified.
For detailed reporting requirements, refer to NCRB's **Data Reporting Guide**.

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2. Endorsement and/or Form Filing

Endorsements are forms that change the provisions of the standard policy. The available endorsements are contained in the **Forms Manual** and are available on NCRB's website.

Independent carrier form and endorsement filings can be filed directly with the North Carolina Department of Insurance only in specific instances. These instances can include:

- Applications
- Notices (including billing forms, cancellation, non-renewal, reinstatement terms, terrorism disclosures, etc.)
- Binders and/or Policy Jackets
- Certificates of Insurance
- Declaration Pages/Information Pages
- Dividend forms
- Form with logo changes only
- Large Deductible Programs
- Signature pages
- Stuffers/Fliers

Any carrier that wishes to file an endorsement not included in the above list, which changes the terms and conditions of the policy, must file a request with the NCRB. The Bureau will review, and if appropriate, make a filing on behalf of all carriers with the North Carolina Department of Insurance. This process must be completed in order to comply with North Carolina statutes which require a "Standard Policy Form" to be used in North Carolina.

3. Experience Rating Modification

The Bureau has the responsibility for calculating and issuing experience rating modifications for those qualifying risks whose operations are conducted in North Carolina. The Bureau will endeavor to calculate and issue experience rating modifications at least ninety (90) days before the effective rating date.

1. The carrier of record and the producer of record are provided access to the experience rating worksheet(s).
2. Additional parties may be allowed access to the experience rating worksheet(s), subject to Bureau approval, if authorized in writing by the employer.
3. The Bureau will charge a fee for each experience rating worksheet sent to a nonmember of the Bureau (i.e. self-insured funds, self-insured entities or self-insured groups) or to promulgate an experience modification for an employer not insured by a member of the Bureau.

E. Deductible Insurance

Each insurer transacting or offering to transact workers compensation insurance in North Carolina may offer deductibles to employers. Deductible coverage is effected by attaching the Benefits Deductible Endorsement (WC 00 06 03) to the policy. An insurer is not required to offer a deductible to an insured.

Deductibles may be available for total combined medical and indemnity benefits in amounts of $100, $200, $300, $400, $500, $1,000, $1,500, $2,000, $2,500, and $5,000 per claim. A selected deductible applies on a per claim basis. The deductible must apply separately to each claim for bodily injury by accident or disease.

The claim is paid by the insurer, which will then be reimbursed by the insured for any deductible amounts paid by the carrier. The insured is liable for reimbursement up to the limit of the deductible chosen. The payment or nonpayment of deductible amounts by the employer to the insurer is

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treated under the policy insuring the liability for workers compensation in the same manner as payment or nonpayment of premiums.

The applicable loss elimination ratio (LER) represents the percentage of losses removed when an employer is responsible for losses up to the deductible amount. LERs vary by deductible amount and hazard group. The LER is a key variable used in determining the policy premium credit.

In the voluntary market, the policy premium credit is calculated using the published LER in the Miscellaneous Values section in combination with the appropriate insurer expenses. In the assigned risk market, the applicable premium reduction percentage for the policy premium credit is that percentage corresponding to the appropriate deductible amount and hazard group as shown in the Miscellaneous Values section. The insurer will determine the policy premium credit for the deductible coverage and apply that credit to the policy manual premium, which is determined before the application of any experience or schedule rating modification, premium discounts, or any retrospective rating plan.

The applicable hazard group is determined from the Table of Classifications by Hazard Group, according to **Appendix E**. The hazard group assignments are based on the classification, subject to any deductible amount, that produces the largest amount of estimated workers compensation standard premium for North Carolina.

Rule 6 - Dispute Resolution and Appeals Process

Last Revision Date: 8/26/2024

NCRB provides dispute resolution services in North Carolina. A party who believes that an assigned risk rate, advisory loss cost, or rule approved for use in North Carolina has not been properly applied to a workers compensation insurance policy can request NCRB's review. If a dispute cannot be resolved, the carrier has a duty to inform the party about NCRB's dispute resolution services. The dispute resolution services are designed to provide an opportunity to resolve disputes without the need for litigation.

Any disputes arising out of the operation of the North Carolina Workers Compensation Insurance Plan (WCIP or Assigned Risk), other than individual employer disputes, are to be handled under the WCIP Dispute Resolution Procedures. Refer to Rule 4-A (WCIP).

A. Procedures for Submitting Workers Compensation Disputes to the North Carolina Rate Bureau

General Statute 58-36-1(2) provides authority to establish a process to submit disputes to the North Carolina Rate Bureau. The statute reads as follows:

The Bureau shall provide reasonable means to be approved by the Commissioner whereby any person affected by a rate or loss costs made by it may be heard in person or by the person's authorized representative before the governing committee or other proper executive of the Bureau.

The procedures for submission and review of a dispute are as follows:

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1. An employer or company involved in a dispute arising out of a rate or loss cost, including but not limited to premiums in dispute, individuals covered by the policy, classifications, or experience modifications may submit such dispute to the Bureau. Such submissions shall be directed in writing to the Bureau. The written document shall state the reason(s) for and the parties involved in the dispute.
2. Upon receipt of a written notice of a dispute, the Bureau shall forward to the complainant a request for information with respect to the situation at issue, the specific relief sought, and such other information deemed necessary by the Bureau, unless the written notice of dispute contains all information deemed necessary by the Bureau. If the Bureau does not receive the requested information from the complainant within 45 days from the date of the Bureau's letter requesting such information, the matter will be deemed concluded.
3. Upon receipt of the requested information, or upon receipt of the written notice of a dispute if the written notice of dispute contains all information deemed necessary by the Bureau, the Bureau shall forward copies of the written notice of dispute and the information received from the complainant to the other parties involved in the dispute.
4. The Bureau may request information that it deems necessary from the other party or parties involved in the dispute. Such other party or parties may provide, in addition to information requested by the Bureau, such information as they deem relevant to the determination of the dispute at issue. If the Bureau does not receive the requested information from the other party or parties involved in the dispute within 45 days from the date of the Bureau's letter requesting such information, the Bureau shall make its determination based on the information submitted by the complainant and on such other information available to the Bureau from its own records.
5. The information the Bureau may request includes, but is not limited to, the following:
    a. A summary of the complainant's and other parties involved understanding of the details of the dispute.
    b. Any explanatory documents contained in the complainant's or other parties' files including, but not limited to:
        - Audits
        - Payroll records
        - Company inspections
        - Correspondence with the insured
        - Explanations of classification rulings or underwriting rules
        - Loss information
        - Descriptions of the work performed by the employer and the individuals performing such work
        - Information on work performed by principals of the employer under other trade names
        - Information as the employment status of individuals performing the work
        - Previous policy declaration pages
6. The periods of time for receipt of date from the complainant or other parties may be extended by the Bureau for good cause shown upon written request.
7. The Bureau may discuss with the parties the information gathered and may undertake to facilitate resolution of the dispute between the parties.
8. If the parties are unable to resolve their dispute, any of the parties may request a hearing. Such request must be made in writing to the Bureau. Unless the parties are advised in writing that the Governing Committee of the Bureau has designated a different hearing officer, the hearing officer shall be appointed by the Chief Operating Officer of the Bureau.
9. In lieu of a hearing, upon written consent by all parties, the hearing officer may issue a decision on the dispute based on the information submitted by all parties.
10. If a hearing is requested, the Bureau shall notify the parties in writing of a hearing date. The Bureau shall endeavor to set a hearing date convenient to all parties.
11. Hearings shall be conducted at the Bureau's offices in Raleigh, North Carolina, or at such other location as may be determined by the Bureau for the convenience of all parties. Parties shall appear in person for such a hearing unless the Bureau, in its sole discretion, permits a party to participate via telephone or other electronic means.

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12. Hearings need not be conducted according to technical rules relating to evidence and witnesses. Any relevant evidence may be considered by the hearing officer if it is the sort of evidence on which responsible persons are accustomed to rely in the conduct of serious affairs, regardless of any common law or statutory rule which might make improper the admission of such evidence over objection in civil actions. The hearing may be continued or rescheduled by the hearing officer in order to obtain such additional information as the hearing officer deems appropriate.
13. The parties may retain and have present counsel at any or all stages of the investigation of the dispute and at the hearing before the hearing officer.
14. The Bureau may consult other governmental or private entities for information on an advisory basis to assist the Bureau in the resolution of the dispute.
15. Within 30 days following the agreement by the parties for the Bureau to issue a decision based on the information submitted or within 30 days following the close of a hearing, the hearing officer shall issue and mail to the parties a written decision setting forth the hearing officer's decision on the dispute at issue and the basis for such decision.

Questions about this process or assistance with a dispute should be directed to:

North Carolina Rate Bureau
Attn: Workers Compensation Dispute Resolution
4140 Parklake Avenue
Suite 320
Raleigh, NC 27612
Email: wcdisputes@ncrb.org
Phone: 919-582-1056

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Appendices

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Appendix A - NC Premium Discount Tables

Last Revision Date: 4/1/2016

Refer to Rule 3-A-18

The NCRB does not file Premium Discount tables. Carriers must obtain approval for premium discounts from the North Carolina Commissioner of Insurance.

Premium discount is not applicable in the North Carolina Assigned Risk market.

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Appendix B - Cancellation Tables and Examples

Last Revision Date: 7/1/2021

Refer to Rule 3-A-3

SHORT RATE CANCELLATION TABLE FOR A TERM OF ONE YEAR

Days Policy In Force	Percent of One Year Premium	Days Policy In Force	Percent of One Year Premium	Days Policy In Force	Percent of One Year Premium
1	5%	95– 98	37%	219–223	69%
2	6	99–102	38	224–228	70
3– 4	7	103–105	39	229–232	71
5– 6	8	106–109	40	233–237	72
7– 8	9	110–113	41	238–241	73
9–10	10	114–116	42	242–246 (8 mos.)	74
11–12	11	117–120	43	247–250	75
13–14	12	121–124 (4 mos.)	44	251–255	76
15–16	13	125–127	45	256–260	77
17–18	14	128–131	46	261–264	78
19–20	15	132–135	47	265–269	79
21–22	16	136–138	48	270–273 (9 mos.)	80
23–25	17	139–142	49	274–278	81
26–29	18	143–146	50	279–282	82
30–32 (1 mo.)	19	147–149	51	283–287	83
33–36	20	150–153 (5 mos.)	52	288–291	84
37–40	21	154–156	53	292–296	85
41–43	22	157–160	54	297–301	86
44–47	23	161–164	55	302–305 (10 mos.)	87
48–51	24	165–167	56	306–310	88
52–54	25	168–171	57	311–314	89
55–58	26	172–175	58	315–319	90
59–62 (2 mos.)	27	176–178	59	320–323	91
63–65	28	179–182 (6 mos.)	60	324–328	92
66–69	29	183–187	61	329–332	93
70–73	30	188–191	62	333–337 (11 mos.)	94
74–76	31	192–196	63	338–342	95
77–80	32	197–200	64	343–346	96
81–83	33	201–205	65	347–351	97
84–87	34	206–209	66	352–355	98
88–91 (3 mos.)	35	210–214 (7 mos.)	67	356–360	99
92–94	36	215–218	68	361–365 (12 mos.)	100

SHORT RATE CANCELLATION TABLE

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Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
1	5%	18.2482	46	23%	1.8250	91	35%	1.4038
2	6	10.9489	47	23	1.7861	92	36	1.4283
3	7	8.5158	48	24	1.8250	93	36	1.4129
4	7	6.3869	49	24	1.7877	94	36	1.3979
5	8	5.8394	50	24	1.7520	95	37	1.4216
6	8	4.8662	51	24	1.7176	96	37	1.4068
7	9	4.6924	52	25	1.7548	97	37	1.3923
8	9	4.1058	53	25	1.7216	98	37	1.3781
9	10	4.0552	54	25	1.6899	99	38	1.4010
10	10	3.6496	55	26	1.7255	100	38	1.3870
11	11	3.6496	56	26	1.6947	101	38	1.3733
12	11	3.3455	57	26	1.6650	102	38	1.3598
13	12	3.3689	58	26	1.6362	103	39	1.3820
14	12	3.1283	59	27	1.6704	104	39	1.3688
15	13	3.1630	60	27	1.6425	105	39	1.3557
16	13	2.9653	61	27	1.6156	106	40	1.3774
17	14	3.0056	62	27	1.5895	107	40	1.3645
18	14	2.8386	63	28	1.6222	108	40	1.3519
19	15	2.8818	64	28	1.5969	109	40	1.3395
20	15	2.7377	65	28	1.5723	110	41	1.3605
21	16	2.7812	66	29	1.6038	111	41	1.3482
22	16	2.6547	67	29	1.5799	112	41	1.3362
23	17	2.6980	68	29	1.5566	113	41	1.3243
24	17	2.5856	69	29	1.5341	114	42	1.3447
25	17	2.4821	70	30	1.5643	115	42	1.3330
26	18	2.5270	71	30	1.5423	116	42	1.3215
27	18	2.4334	72	30	1.5208	117	43	1.3414
28	18	2.3465	73	30	1.5000	118	43	1.3301
29	18	2.2656	74	31	1.5291	119	43	1.3189
30	19	2.3117	75	31	1.5087	120	43	1.3079
31	19	2.2371	76	31	1.4888	121	44	1.3273
32	19	2.1672	77	32	1.5169	122	44	1.3164
33	20	2.2121	78	32	1.4974	123	44	1.3057
34	20	2.1471	79	32	1.4785	124	44	1.2951
35	20	2.0857	80	32	1.4600	125	45	1.3140
36	20	2.0278	81	33	1.4870	126	45	1.3036
37	21	2.0716	82	33	1.4689	127	45	1.2933
38	21	2.0171	83	33	1.4512	128	46	1.3117
39	21	1.9654	84	34	1.4774	129	46	1.3016
40	21	1.9162	85	34	1.4600	130	46	1.2916
41	22	1.9585	86	34	1.4430	131	46	1.2817
42	22	1.9119	87	34	1.4264	132	47	1.2996
43	22	1.8674	88	35	1.4517	133	47	1.2899
44	23	1.9079	89	35	1.4354	134	47	1.2802
45	23	1.8655	90	35	1.4194	135	47	1.2708

SHORT RATE CANCELLATION TABLE (CONT'D)

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Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
136	48%	1.2882	181	60%	1.2099	226	70%	1.1305
137	48	1.2788	182	60	1.2033	227	70	1.1255
138	48	1.2696	183	61	1.2167	228	70	1.1206
139	49	1.2867	184	61	1.2101	229	71	1.1317
140	49	1.2775	185	61	1.2035	230	71	1.1267
141	49	1.2684	186	61	1.1970	231	71	1.1219
142	49	1.2595	187	61	1.1906	232	71	1.1170
143	50	1.2762	188	62	1.2037	233	72	1.1279
144	50	1.2674	189	62	1.1974	234	72	1.1231
145	50	1.2586	190	62	1.1910	235	72	1.1183
146	50	1.2500	191	62	1.1848	236	72	1.1136
147	51	1.2663	192	63	1.1977	237	72	1.1089
148	51	1.2578	193	63	1.1914	238	73	1.1195
149	51	1.2493	194	63	1.1853	239	73	1.1149
150	52	1.2653	195	63	1.1792	240	73	1.1102
151	52	1.2569	196	63	1.1732	241	73	1.1056
152	52	1.2487	197	64	1.1858	242	74	1.1161
153	52	1.2405	198	64	1.1798	243	74	1.1115
154	53	1.2562	199	64	1.1739	244	74	1.1070
155	53	1.2481	200	64	1.1680	245	74	1.1025
156	53	1.2401	201	65	1.1804	246	74	1.0980
157	54	1.2554	202	65	1.1745	247	75	1.1083
158	54	1.2475	203	65	1.1687	248	75	1.1038
159	54	1.2396	204	65	1.1630	249	75	1.0994
160	54	1.2319	205	65	1.1573	250	75	1.0950
161	55	1.2469	206	66	1.1694	251	76	1.1052
162	55	1.2392	207	66	1.1638	252	76	1.1008
163	55	1.2316	208	66	1.1582	253	76	1.0964
164	55	1.2241	209	66	1.1526	254	76	1.0921
165	56	1.2388	210	67	1.1645	255	76	1.0878
166	56	1.2313	211	67	1.1590	256	77	1.0979
167	56	1.2240	212	67	1.1535	257	77	1.0936
168	57	1.2384	213	67	1.1481	258	77	1.0893
169	57	1.2311	214	67	1.1428	259	77	1.0851
170	57	1.2238	215	68	1.1544	260	77	1.0810
171	57	1.2167	216	68	1.1491	261	78	1.0908
172	58	1.2308	217	68	1.1438	262	78	1.0866
173	58	1.2237	218	68	1.1385	263	78	1.0825
174	58	1.2167	219	69	1.1500	264	78	1.0784
175	58	1.2097	220	69	1.1448	265	79	1.0881
176	59	1.2236	221	69	1.1396	266	79	1.0840
177	59	1.2167	222	69	1.1345	267	79	1.0800
178	59	1.2098	223	69	1.1294	268	79	1.0759
179	60	1.2235	224	70	1.1406	269	79	1.0719
180	60	1.2167	225	70	1.1356	270	80	1.0815

SHORT RATE CANCELLATION TABLE (CONT'D)

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Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
271	80%	1.0775	316	90%	1.0396	361	100%	1.0111
272	80	1.0735	317	90	1.0363	362	100	1.0083
273	80	1.0696	318	90	1.0330	363	100	1.0055
274	81	1.0790	319	90	1.0298	364	100	1.0027
275	81	1.0751	320	91	1.0380	365	100	1.0000
276	81	1.0712	321	91	1.0347			
277	81	1.0673	322	91	1.0315			
278	81	1.0635	323	91	1.0283			
279	82	1.0728	324	92	1.0364			
280	82	1.0689	325	92	1.0332			
281	82	1.0651	326	92	1.0301			
282	82	1.0614	327	92	1.0269			
283	83	1.0705	328	92	1.0238			
284	83	1.0667	329	93	1.0318			
285	83	1.0630	330	93	1.0286			
286	83	1.0593	331	93	1.0255			
287	83	1.0556	332	93	1.0224			
288	84	1.0646	333	94	1.0303			
289	84	1.0609	334	94	1.0272			
290	84	1.0572	335	94	1.0242			
291	84	1.0536	336	94	1.0211			
292	85	1.0625	337	94	1.0181			
293	85	1.0589	338	95	1.0259			
294	85	1.0553	339	95	1.0229			
295	85	1.0517	340	95	1.0198			
296	85	1.0481	341	95	1.0169			
297	86	1.0569	342	95	1.0139			
298	86	1.0534	343	96	1.0216			
299	86	1.0498	344	96	1.0186			
300	86	1.0463	345	96	1.0156			
301	86	1.0429	346	96	1.0127			
302	87	1.0515	347	97	1.0203			
303	87	1.0480	348	97	1.0174			
304	87	1.0446	349	97	1.0145			
305	87	1.0411	350	97	1.0116			
306	88	1.0497	351	97	1.0087			
307	88	1.0462	352	98	1.0162			
308	88	1.0429	353	98	1.0133			
309	88	1.0395	354	98	1.0105			
310	88	1.0361	355	98	1.0076			
311	89	1.0445	356	99	1.0150			
312	89	1.0412	357	99	1.0122			
313	89	1.0379	358	99	1.0094			
314	89	1.0346	359	99	1.0065			
315	90	1.0429	360	99	1.0038			

PRO RATA CANCELLATION TABLE

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JANUARY			FEBRUARY			MARCH			APRIL			MAY			JUNE		
DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

PRO RATA CANCELLATION TABLE (CONT'D)

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JULY			AUGUST			SEPTEMBER			OCTOBER			NOVEMBER			DECEMBER		
DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	3 23	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

CANCELLATION EXAMPLES

The following examples have been created and apply to the Cancellation tables outlined in Rule 3-A-3.

Sample Policy Information

- Policy Effective Date: 1/1/X4
- Policy Expiration Date: 1/1/X5 (365 day term)
- Policy Cancellation Date: 7/5/X4 (in effect 185 days)
- Actual Payroll: $300,000 (reflecting 1/1/X4 to 7/5/X4)
- Manual Rate: $2
- Minimum Premium: $1,250
- Experience Modification: 0.95

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- Expense Constant: $250

- Terrorism Charge of .01

- Catastrophe (other than Certified Acts of terrorism) charge of .01

Pro Rata Cancellation Example

- Pro Rata number of days ratio = 0.507

1. Payroll extended for full policy term = $55,500*365/185 = $109,500

2. Full policy term premium before experience rating = $109,500 / 100 x $2 = $2,190

3. Full policy term Modified Premium = $2,190*.95 = $2,081

4. Pro-Rata modified premium = $2,081 * 0.507 = $1,055

5. Pro-Rata portion of expense constant = 0.507 * $250 = $127

6. Terrorism = ($55,500/100 * .01) = $6

7. Catastrophe= ($55,500/100 * .01) = $6

8. Total Pro Rata Premium for cancelled policy = ($1,055 + $127 + $6 + $6) = $1,194

Short Rate *percentage* cancellation example

- Short Rate percentage for 185 days = 61%

1. Payroll extended for full policy term = $55,500*365/185 = $109,500

2. Full policy term premium before experience rating = $109,500 / 100 x $2 = $2,190

3. For a 365 day policy, extended # of days = # of days policy in effect = 185

4. Short rate premium = $2,190 * .61 = $1,336

5. Short rate modified premium = $1,336 * 0.95 = $1,269

6. Less premium discount (first $5,000 @ 0%) = $0

7. Short rate portion of expense constant = $250 * .61 = $153

8. Terrorism = ($55,500/100 * .01) = $6

9. Catastrophe= ($55,500/100 * .01) = $6

10. Total premium for cancelled policy = $1,269 + $153 + $6 + $6 = $1,434

Short Rate *factor* cancellation example

- Short Rate Factor for 185 days = 1.2035

1. Actual premium = $55,500/100 * $2 = $1,110

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2. Short rate charge = $1,110 * .2035 = 226

3. Short rate manual premium = $1,110 + $226 = $1,336

4. Short rate modified premium = $1,336 * .95 = $1,269

5. Less premium discount (first $5,000 @ 0%) = $0

6. Short rate portion of expense constant = pro rata portion of expense constant + short rate factor applied to pro rata portion of expense constant = ($250 / 365 x 185) + [($250 / 365 x 185)x.2036] = $153

7. Terrorism = ($55,500/100 * .01) = $6

8. Catastrophe= ($55,500/100 * .01) = $6

9. Total premium for cancelled policy = $1,269 + $153 + $6 + $6 = $1,434

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Appendix C - Increased Limits Tables

Last Revision Date: 1/1/2026

Refer to Rule 3-A-13

TABLE 1 – WORKERS COMPENSATION AND EMPLOYERS LIABILITY-INCREASED LIMITS PERCENTAGE

Bodily Injury by Disease: Policy Limit ($000 Omitted)

	Loss Limit	Minimum Premium[*]	500	1,000	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
	100	-	0.0%	0.1%	0.2%	0.3%	0.4%	0.5%	0.6%	0.7%	0.8%	0.9%	1.0%
Bodily Injury by Accident Each Accident Limit and Bodily Injury by Disease Each Employee Limit ($000 Omitted)	200	$75	0.2%	0.3%	0.4%	0.5%	0.6%	0.7%	0.8%	0.9%	1.0%	1.1%	1.2%
	300	$75	0.4%	0.5%	0.6%	07.%	0.8%	0.9%	1.0%	1.1%	1.2%	1.3%	1.4%
	400	$75	0.6%	0.7%	0.8%	0.9%	1.0%	1.1%	1.2%	1.3%	1.4%	1.5%	1.6%
	500	$75	0.8%	0.9%	1.0%	1.1%	1.2%	1.3%	1.4%	1.5%	1.6%	1.7%	1.8%
	1,000	$120		1.1%	1.2%	1.3%	1.4%	1.5%	1.6%	1.7%	1.8%	1.9%	2.0%
	2,000	$140			1.4%	1.5%	1.6%	1.7%	1.8%	1.9%	2.0%	2.1%	2.2%
	3,000	$160				1.6%	1.7%	1.8%	1.9%	2.0%	2.1%	2.2%	2.3%
	4,000	$180					1.8%	1.9%	2.0%	2.1%	2.2%	2.3%	2.4%
	5,000	$200						2.0%	2.1%	2.2%	2.3%	2.4%	2.5%
	6,000	$210							2.2%	2.3%	2.4%	2.5%	2.6%
	7,000	$220								2.4%	2.5%	2.6%	2.7%
	8,000	$230									2.6%	2.7%	2.8%
	9,000	$240										2.8%	2.9%
	10,000	$250											3.0%

*The same minimum premium applies for all the Bodily Injury by Disease policy limits within the same row.

For increased limits not displayed in the table, apply the minimum premium shown for the next highest limit published in the table.

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TABLE 2—Employers Liability Insurance for Admiralty or FELA—Table for Minimum Premium and Increased Limits Factors

	Factor		*Minimum Premium*	
Limit Per Accident	***Program I***	***Program II***	***Program I***	***Program II***
$100,000	1.00	1.00	$0	$0
$200,000	1.31	1.26	75	100
$300,000	1.47	1.41	75	100
$400,000	1.56	1.50	75	100
$500,000	1.60	1.54	75	100
$1,000,000	1.77	1.70	120	150
$2,000,000	1.96	1.88	140	175
$3,000,000	2.05	1.97	160	200
$4,000,000	2.10	2.02	180	225
$5,000,000	2.13	2.04	200	250
$6,000,000	2.15	2.06	210	260
$7,000,000	2.17	2.08	220	270
$8,000,000	2.18	2.09	230	280
$9,000,000	2.19	2.10	240	290
$10,000,000	2.20	2.11	250	300

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Appendix D - Schedule Rating Plan

Last Revision Date: 7/1/2021

1. This Plan may be available to any risk whose estimated annual manual premium is equal to or greater than $2,500.

2. Subject to a maximum modification of a 25% credit or a 25% debit, the premium for a risk may be modified in accordance with the following Schedule Rating Table to reflect characteristics of the risk that are not reflected in its experience (Note: The “Risk Characteristics" examples given to evaluate the positive or negative conditions of a risk may be interpreted as "including, but not limited to" those examples):

SCHEDULE RATING TABLE

Risk Characteristics	Range of Modifications		
	Credit		Debit
Premises Physical condition, preventive maintenance, hazards controlled, housekeeping	5%	to	5%
Classification Peculiarities Technology or methodology variations, exposure identification, employee distribution, employee turnover, and interchange	5%	to	5%
Health and Mental First aid or medical assistance, emergency or disaster plans, return-to-work policy, alcohol or substance abuse programs, industrial hygiene, and ergonomics	10%	to	10%
Safety Devices and Equipment Type and condition, guarding, personal protective equipment, maintenance	10%	to	10%
Employees Selection, training, experience, motivation, supervision Management	5%	to	5%
Management Commitment to workplace safety, involvement in loss control programs, cooperation with insurer	10%	to	10%
Safety Organization Accident investigation and analysis, record keeping, safety committee organization, and effectiveness	5%	to	5%

3. For risks that are also experience rated, the amount of schedule credit or debit shall be applied in a multiplicative manner after the application of the experience modification but before the application of premium discounts and the expense constant.

4. There shall be an annual report to the Bureau, or its designated statistical agent, illustrating the total dollar amount of schedule debits and the total dollar amount of schedule credits.

5. Standard earned premium figures reported on the aggregate calls for experience (e.g., policy year, calendar year, etc.) must exclude the effects of schedule rating premium adjustments. Net earned premium reported on these calls must include the effects of schedule rating premium

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adjustments. Schedule rating premium adjustments must be reported under unique statistical codes on unit statistical reports submitted in accordance with the **North Carolina Workers Compensation Statistical Plan Manual**.

6. This program is not applicable to assigned risk policyholders covered under the provisions of the NC WCIP.

7. All schedule debits and all schedule credits shall be based on documented evidence that is contained in the workers compensation policy file of the insurer.

8. The effective date of any schedule debit or credit shall not be any date prior to the receipt in the insurer's office of the evidence supporting the debit or credit.

9. The derivation of the schedule rating factor must be made available to the insured upon request. To the degree that the insured can correct the reason for any schedule debit to the satisfaction of the insurer, the debit may be removed effective the date documentation for the correction is received in the insurer's office.

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Appendix E - Classifications by Hazard Group

Last Revision Date: 4/1/2022

Refer to the Classifications Section - PART 2 of the ***North Carolina Basic Manual*** for the applicable Hazard Group per classification code.

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Appendix F - Payroll Determination Formulas

Last Revision Date: 11/18/2021

Refer to Rule 2-E

Appendix F provides payroll determination formulas for the following:

- Partners and Sole Proprietor Payroll Determination
- Executive Officer Weekly Minimum and Maximum Payroll Limitation
- Code 7370 Employee-Operated Vehicles and Leased or Rental Vehicle Payroll Basis (unless used in the absence of verifiable payroll records)
- Code 9178 and Code 9179 Weekly Maximum Payroll Limitation

STATE PAYROLL DETERMINATION FORMULA TABLE 1

Effective Date	Partners/Sole Proprietor Payroll Determination[1]	Executive Officer Weekly Payroll Limitation	
		Minimum [2]	Maximum [1]
4/1/20XX	SAWW x 52	SAWW	SAWW x 2

1 Rounded to nearest $100.00.

2 Rounded to nearest $50.00.

STATE PAYROLL DETERMINATION FORMULA TABLE 2

Effective Date	Code 7370 Payroll Basis		
	Employee-Operated Vehicle[1]	Leased or Rented Vehicle[1]	Code 9178 and Code 9179 Weekly Maximum Payroll Limitation[1]
4/1/20XX	SAWW x 52 x 1.5	SAWW x 52	SAWW x 2

1 Rounded to nearest $100.00.

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Appendix G - Program I and Program II Classification Comparison Tables

Last Revision Date: 4/1/2016

Classifications	Notes	Code Number		
		Program I	*Program II State Act Benefits*	*Program II ULS Act Benefits*
Boat Livery - boats under 15 tons	This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated under the appropriate vessels classification.	7038	7090	7050
Diving - marine		7394	7395	7398
Dredging - all types		7333	7335	7337
Ferries	This classification includes dock employees.	7016	7024	7047
Fishing Vessels - NOC	NOC This classification includes packing, curing, or shipping fish and repair or nets or boats.	7016	7024	7047
Oyster Boats	This classification includes planting, harvesting and operation of boats.	7016	7024	7047
Salvage Operations - marine		7394	7395	7398
Supply Boats		7016	7024	7047
Tugboats		7016	7024	7047
Vessels - NOC		7016	7024	7047
Vessels - not self-propelled	Such vessels having a regular master and crew who are furnished living quarters aboard the vessel shall be rated as "Vessels NOC."	7046	7098	7099
Vessels - sail		7038	7090	7050
Wrecking - marine	This classification includes salvage operations.	7394	7395	7398
Yachts - private- sail or power		7038	7090	7050

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Federal Employers' Liability Act	Notes	Code Number		
		Program I	*Program II State Act Benefits*	*Program II ULS Act Benefits*
Railroad Construction - all operations including clerical, salespersons and drivers		6702	6704	6703
Railroad Operation - all employees including drivers	This classification contemplates the normal operations of railroads including normal maintenance and repair. All extraordinary repair work including such work as rebuilding bridges, grade crossing elimination, laying, or relaying track and all new construction operations shall be classified as Code 6702, 6703, or 6704.	7151	7153	7152
Clerical Office Employees - NOC		8814	8805	8815
Salesperson, Collectors or Messengers - outside		8737	8734	8738

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Appendix H - (RESERVE FOR FUTURE USE)

Last Revision Date: 5/1/2017

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PART 2 - CLASSIFICATIONS

The classifications contained in this manual have been adopted by the NCRB and approved by the North Carolina Commissioner of Insurance for the purpose of writing workers compensation and employer's liability insurance in North Carolina. This section of this manual provides an alpha listing of all classification codes approved for use in North Carolina.

State special codes, cross-references, notes and alternate phraseologies have been included. For complete descriptions of the classification codes and what business operations they include and exclude, refer to NCCI's Scopes Manual.

Several class codes have special footnotes or industry identifiers. If applicable, these will be notated in the "FN ID" column. The meaning of each letter or symbol is described below.

Class Code Footnotes and Identifiers	
A	Minimum Premium $100 per ginning location for policy minimum premium computation.
F	Rate provides for coverage under the USL&HW 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).
N	This code is part of a ratable/nonratable group. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.
P	Classification is computed on a per capita basis.
X	Contains a special classification or note which is applicable in North Carolina.
●	Construction Classification
■	Farm Classification
♦	Mercantile Classification

Phraseology	Class	Notes	FN ID	Industry Group	Hazard Code
ABRASIVE PAPER OR CLOTH PREPARATION	4279	Paper or cloth mfg. to be separately rated.		1	C
ABRASIVE WHEEL MFG & DRIVERS	1748	Ore milling or the mfg. of artificial abrasives to be separately rated.		1	E
ACETYLENE GAS MFG. & DRIVERS	4635	Includes tank charging.		1	G
ACID MFG	4829			1	F
ADDITIVE MANUFACTURING NOC - NO ASSEMBLY	3629	Applies to employers that manufacture single-piece parts for others using 3D printers or similar equipment. Also applies to finished products with multiple parts when the products are manufactured by 3D equipment or similar equipment and require no additional assembly. The operations must meet all of the following conditions: 1. The employers' operations are not described by another classification. 2. The parts or finished products manufactured by the employer are not described by another classification. 3. The employer does not perform assembly operations. Assembly operations include, but are not limited to, welding, fastening, inserting, pressing, and the joining of springs, ball bearings, gears, or other parts or components to any other part or component. 4. The employer does not perform casting, forging, stamping, forming, or fabrication.		1	B

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ADULT CONGREGATE LIVING FACILITIES—ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS	8826	Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to employees providing food service, maintenance, and operation of these facilities. All healthcare employees are to be separately rated to Code 8824.		4	C
ADULT CONGREGATE LIVING FACILITIES – HEALTHCARE EMPLOYEES	8824	Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dieticians, aides, and orderlies. Also applies to administrative healthcare personnel who do not qualify for assignment to Code 8810. Not applicable to hospitals. Food Service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.		4	B
ADVERTISING DISPLAY INSTALLATION SERVICE	9521	Applies to the installation of advertising displays in stores or other locations from floors or stepladders. Shop operations to be separately rated. Code 9521 shall not be assigned to employees of insureds engaged in advertising display work on the premises of the insured. Such payroll must be assigned to the governing classification.		1	E
AGATE OR ENAMEL WARE MFG	3224			1	B
AIR CONDITIONING SYSTEMS - AUTOMOBILE - INSTALLATION, SERVICE OR REPAIR & DRIVERS	8380	Towing for others and roadside assistance to be separately rated.		4	D
AIR CONDITIONING SYSTEMS - PORTABLE UNITS - INSTALLATION, SERVICE OR REPAIR & DRIVERS	9519	A refrigeration system is defined as "domestic" whether located in a residential or commercial setting provided it is a "reach in" refrigeration system having not more then 1/3 h.p. motor or more than 20 cubic feet capacity. All other types of refrigeration shall be considered as commercial.		4	E
AIR PRESSURE OR STEAM GAUGE MFG	3574			1	B
AIRCRAFT AVIONICS AND INSTRUMENTATION INSTALLATION, SERVICE, OR REPAIR—SHOP AND OUTSIDE & DRIVERS	9516	Includes the installation, service, or repair of aircraft avionics and instrumentation on all types of fixed- and rotary-wing aircraft. These operations may be performed at a plant or shop facility away from an airport, or may be performed within a hangar or similar structure at an airport. Independent service contractors and fixed-base operators performing these services are assigned to Code 9516. Refer to Code 7403 for ground support services performed at airports.		4	E
AIRCRAFT ENGINE MFG	3826	Aircraft engine repair work, including rebuilding, when performed by a manufacturer, fixed-base operator, or contractor at an airport or off-site facility, away from airport ramp or flight line areas, is assigned to Code 3826. Refer to Code 7403 for		1	D

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		ground support services performed at airports.			
AIRPLANE MFG	3830	Includes airplane and helicopter modification, repair, maintenance work performed by a manufacturer, fixed-base operator, or contractor. These operations may be performed at an airport or off-site facility, away from airport ramp or flight line areas. Refer to Code 3826 for specialists who manufacture aircraft engines. Refer to Code 7403 for ground support services performed at airports.		1	D
AIRPLANE SUBASSEMBLIES MFG - METAL	3076	Includes the manufacture of cowling, wing components, tabs and ailerons. Codes 3076 and 3830 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		1	C
AIRPORT CONSTRUCTION GRADING & DRIVERS	6217		•	2	F
AIRPORT CONSTRUCTION PAVING & DRIVERS	5506		•	2	G
ALCOHOL MFG - GRAIN - ALL OPERATIONS	2130			1	C
ALCOHOL MFG - WOOD & DRIVERS	1472			1	F
ALE OR BEER DEALER - WHOLESALE - & DRIVERS	7390	Codes 7390 and 2121-Brewery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		4	C
ALUMINUM WARE MFG	3227	Applies to goods manufactured from sheet aluminum. Rolling mills or smelting to be separately rated.		1	C
AMBULANCE SERVICE COMPANIES - GARAGE EMPLOYEES	8385	Includes the garage employees of volunteer ambulance service and EMS providers.		4	E
AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS	7705	Garage employees separately rated to Code 8385. Ambulance service also includes "door through door" nonemergency medical transportation of patients between medical facilities. All other noncertified, nonemergency transports to be separately rated as Code 7370 or Code 7382. Applies to volunteer ambulance or EMS personnel serving with or without payroll. Unless state statutes, regulations and/or rules specify otherwise, premium for such volunteers must be determined on the basis of payroll normally received by non volunteer ambulance or EMS personnel doing the same or similar work; however, in no case should the payroll of any such volunteer be less than $300 per volunteer year. Separately rate firefighters who also perform EMS to Code 7710 or 7711.		5	D
AMMONIA MFG	4829			1	F
AMMONIUM NITRATE MFG	4829	Includes dehydration and graining.		1	F
AMUSEMENT DEVICE OPERATION NOC - NOT TRAVELING & DRIVERS	9180	Includes ticket sellers or collectors and applies to the operation and maintenance of merry-go-rounds, swings, roller coasters, and similar amusement devices not otherwise classified. This manual does not apply to amusements, exhibitions or other operations separately classified in this manual (such as bath houses, billiard halls, boat livery, bowling lanes, garages, restaurants, retail stores, theaters) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.		5	D
AMUSEMENT DEVICE OPERATOR, CARNIVAL, OR CIRCUS - TRAVELING - ALL EMPLOYEES & DRIVERS	9186			5	F
AMUSEMENT PARK OR EXHIBITION OPERATION & DRIVERS	9016	Applies to the operation by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to		4	C

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		be separately rated. Also includes employers that operate archery ranges, ball or dart throwing at targets, baseball batting ranges, concessions, renting boats in parks (not boat liveries), golf driving ranges, miniature golf courses, public tennis courts, shooting galleries using air rifles, (not firearms) and maintenance of pony tracks.The two foregoing classifications (Codes 9180 and 9016) do not apply to amusements, exhibitions, or other operations separately classified in this manual (such as bathhouses, billiards halls, boat livery, bowling lanes, garages, restaurants, retail stores, theaters) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.			
ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY,OUTSIDE EMPLOYEES,COLLECTORS OF SAMPLES & DRIVERS	4511	The collection of samples away from the lab and the testing of samples at any location are included. Operations beyond the collection or testing of samples and preparation of a report must be assigned to Code 8601. Assaying is the qualitative and quantitative analysis of a substance such as an ore or a drug. Operations must be conducted as a separate and distinct business and not in support of an entity′s principal business. If the operation is in support of an entity′s principal business, such as pharmaceutical research, the operation must be separately rated with the principal business. Independent medical testing labs that analyze medical specimens are assigned to Code 4511. Testing labs that are not independent but part of a hospital, medical facility, or physician′s office must be classified to the codes applicable to these risks.		4	D
ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL	8603	Drafting performed by personnel of these firms confined to an office setting are classified to Code 8603. Refer to Code 8601 when drafting is performed by architects and engineers, licensed or unlicensed, in conjunction with other duties outside the office. Division of payroll between Code 8601 and 8603 is not permitted.		3	C
ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS	8601	Does not apply when performing actual construction. Code 8601 is applicable to insureds engaged in the architectural or engineering profession as a separate and distinct business and not in support of an entity′s principal business. Architectural and engineering personnel in support of an entity′s principal business, including but not limited to vehicle manufacturers, chemical manufacturers, or power and light companies, must be separately rated to the governing classification of that business. Drafting performed by architects and engineers, licensed or unlicensed, is considered incidental to the overall job function when performed in conjunction with other duties outside the office. Division of payroll between Code 8601 and 8603 is not permitted. Refer to Code 8603 for those employees solely performing drafting and clerical work confined to an office setting. Code 8601 is differentiated from Code 4511 because Code 8601 includes operations beyond the collection or testing of samples and the preparation of a report.		3	F
ARMS MFG - SMALL	3574	Applies to arms .50 caliber or under. Cartridge manufacturing or cartridge loading to be separately rated. See EXPLOSIVES.		1	B
ARMS MFG NOC	3548	Steelmaking, forging, shell mfg., or shell loading to be separately rated.		1	C
ARTIFICIAL INSEMINATION OF CATTLE - ALL OTHER EMPLOYEES & DRIVERS	0083		■	4	C
ARTIFICIAL INSEMINATION OF CATTLE - PROFESSIONAL	8831			4	C

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EMPLOYEES					
ASBESTOS REMOVAL OPERATIONS - CONTRACTOR - NOC & DRIVERS	5473	This phraseology applies to employers that perform asbestos removal or encapsulation. Included Operations This phraseology includes: • dusting, wiping walls and general cleaning when performed in conjunction with the employer's asbestos or mold removal or encapsulation operations and • construction work that is performed as part of the asbestos removal or encapsulation operations. Operations to be separately rated Construction operations performed after asbestos or mold removal or encapsulation work has concluded are to be separately rated. Pipe or boiler asbestos operations Refer to Code 5472 for employers that perform asbestos removal or encapsulation performed on pipes or boilers exclusively. Lead paint abatement operations Refer to Code 5474 for lead paint abatement operations Construction operations performed after asbestos or mold removal or encapsulation Refer to NCRB's Manual rule for assigning more than one basic classification for specific operations, for the assignment of codes related to construction operations performed after asbestos or mold removal or encapsulation has concluded.	•	2	G
ASBESTOS REMOVAL OPERATIONS - CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS	5472	This phraseology applies to employers that perform asbestos removal or encapsulation on pipes or boilers exclusively. This phraseology includes construction work that is performed as part of the asbestos removal or encapsulation on pipes or boilers exclusively. Operations to be separately rated Construction operations performed after asbestos removal or encapsulation on pipes or boilers have concluded are to be separately rated. Construction operations performed after asbestos removal or encapsulation Refer to NCRB's Basic Manual rule for assigning more than one basic classification for specific operations, for the assignment of codes related to construction operations performed after asbestos removal or encapsulation has concluded.	•	2	G
ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS	4741	Includes the mfg. of products obtained from the distilling or refining of tar or asphalt and the saturation of paper or felt with tar or asphalt. Felt or paper mfg. or coke burning to be separately rated. Chemical works or manufacturers of dyes or products used as explosives to be separately rated.		1	D
ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS	1463	Includes grinding, pulverizing, or mixing asphalt. Digging, mining, or quarrying to be separately rated.		1	G
ASPHALT WORKS OPERATED BY ROAD PAVING CONTRACTORS - TEMPORARY LOCATION & DRIVERS	5506	Includes grinding, pulverizing, or mixing asphalt. Digging, mining, or quarrying to be separately rated.	•	2	G

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ASYLUM - ALL OTHER EMPLOYEES	9040			4	B
ASYLUM - PROFESSIONAL EMPLOYEES	8833			3	C
ATHLETIC SPORTS OR PARK: CONTACT SPORTS	9179	Applies to players, coaches, managers, trainers, equipment managers, or sports officials and includes all players on the salary list of the insured, whether regularly played or not. Contact sports include, but are not limited to, football, hockey, and roller derby. The entire payroll of all employees must be included in computing premium, subject, however, to a minimum of $500 per employee per season and the maximum average weekly wage per employee shown in the state rate pages under Miscellaneous Values as "Maximum Payroll." This classification is not applicable for amateur, youth, or recreational sports, in which the athletes are generally not paid. Refer to Code 9063 for these risks.		5	A
ATHLETIC SPORTS OR PARK: NON - CONTACT SPORTS	9178	Applies to players, coaches, managers, trainers, equipment managers, or sports officials and includes all players on the salary list of the insured, whether regularly played or not. Noncontact sports include, but are not limited to, baseball, basketball, and soccer. The entire payroll of all employees must be included in computing premium, and subject, however, to a minimum of $500 per employee per season and the maximum average weekly wage per employee shown in the state rate pages under Miscellaneous Values as "Maximum Payroll." This classification is not applicable for amateur, youth, or recreational sports, in which the athletes are generally not paid. Refer to Code 9063 for these risks.		5	A
ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS	9182	Applies to all employees other than players, coaches, managers, trainers, equipment managers, or sports officials.		5	C
ATOMIC ENERGY-RADIATION EXPOSURE NOC	9985	Where operations involve research, manufacture, handling, transportation, use of or exposure to radioactive materials, and are not performed for or under the direction of the Nuclear Regulatory Commission or any government agency, a supplemental rate may be applied to such operation. EXCEPTIONS: where the radiation hazard involved arises from a reactor or is equivalent to the radiation hazard of a reactor, the rating provisions of Code 9984 (not applicable in North Carolina) will apply.			F
ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS	8820	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8820 are conducted as a separate and distinct business.		3	E
AUCTIONEERS	8017	Includes solicitors and appraisers. Not livestock sales stables. Includes inside salespersons.	♦	4	B
AUDITOR, ACCOUNTANT OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING	8803	Code 8803 is applicable to traveling clerical-type employees who augment the staff of risks that provide accounting, auditing, computer programming, or related clerical services for their clients. Employees assigned to Code 8803 perform clerical work when they arrive at a client's location, but because of the combined exposure of traveling and clerical work, Code 8803 is assigned to their payrolls in lieu of the available clerical classifications. Once at the location, their work must be of a clerical nature and be physically separated from the main operation of the site visited. Employees not meeting these criteria must be separately rated.		3	E
AUTOMATIC SCREW MACHINE PRODUCTS MFG	3145	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3145 are conducted as a separate and distinct business.		1	C

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AUTOMATIC SPRINKLER HEAD MFG	3634			1	B
AUTOMATIC SPRINKLER INSTALLATION & DRIVERS	5188	Applies to automatic sprinklers intended for fire extinguishing purposes. Lawn sprinkler installation to be separately rated as Code 5183.	•	2	F
AUTOMOBILE - BODY REPAIR & DRIVERS	8393	Applies to the repair of metal, fiberglass, carbon fiber, and plastic automobile bodies and includes upholstering and painting. Includes estimators. Automobile mechanical service and repair work are to be separately rated to Code 8380. Codes 3808, 3822, 3824 and 8393 must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Towing for others and roadside assistance are to be separately rated.		4	E
AUTOMOBILE - CAR WASH & DRIVERS	8380	Includes incidental greasing, polishing and servicing. Codes 8380 and 8392-Automobile storage garage must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Towing for others and roadside assistance to be separately rated.		4	D
AUTOMOBILE - ENGINE MFG	3827			1	C
AUTOMOBILE - HAULAWAY OR DRIVEAWAY - ALL EMPLOYEES & DRIVERS	7219			5	F
AUTOMOBILE - HAULAWAY OR DRIVEAWAY – DRIVING AUTOS ON OR OFF VESSELS & DRIVERS	7317		F	7	G
AUTOMOBILE - LEASING COMPANY - LONG-TERM - ALL OTHER EMPLOYEES & DRIVERS	8380	Towing for others and roadside assistance to be separately rated.		4	D
AUTOMOBILE - LEASING COMPANY - LONG-TERM - SALESPERSONS	8748			3	D
AUTOMOBILE - MFG OR ASSEMBLY	3808			1	D
AUTOMOBILE - MUFFLER - INSTALLATION OR REPAIR & DRIVERS	8380	Towing for others and roadside assistance to be separately rated.		4	D
AUTOMOBILE - RADIATOR MFG	3807	Shall not be assigned to a risk engaged operations described by another classification unless the operations subject to Code 3807 are conducted as a separate and distinct business.		1	C
AUTOMOBILE - RECYCLING	8046	Applies to store employees who do not perform other operations and have no yard exposure.	♦	4	C
AUTOMOBILE - RECYCLING & DRIVERS	3821	Includes the dismantling, salvaging, or junking of parts. Store employees who do not engage in other operations and have no yard exposure are assigned to Code 8046.		4	E
AUTOMOBILE - RENTAL CO - ALL OTHER EMPLOYEES & COUNTER PERSONNEL & DRIVERS	8002		♦	4	C
AUTOMOBILE - RENTAL CO - GARAGE EMPLOYEES	8385	Includes employees who check or change fluids, batteries, tires, and clean or otherwise service automobile or garage equipment.		4	E
AUTOMOBILE - SALES OR SERVICE AGENCY & PARTS DEPARTMENT EMPLOYEES, DRIVERS	8380	Automobile salespersons to be separately rated to Code 8748. Automobile body repair is to be separately rate to Code 8393. Towing for others and roadside assistance are to be separately rated.		4	D
AUTOMOBILE - SALESPERSONS	8748	Subject to in Rule 1-B-2. except as respects delivery of automobiles.		3	F
AUTOMOBILE - SERVICE OR REPAIR CENTER & DRIVERS	8380	Includes parts department employees and service underwriters. Automobile salespersons are to be separately rated to Code 8748. Codes 8380 and 8392 must not be assigned to the same employer		4	D

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		unless the operations described by these classifications are conducted as separate and distinct businesses. Automobile body repair is to be separately rated to Code 8393. Towing for others and roadside assistance are to be separately rated.			
AUTOMOBILE - STAMPED PARTS MFG	3400			1	D
AUTOMOBILE - TOWING & DRIVERS	7225	Includes towing or wrecker companies, road rangers, or freeway patrol companies providing towing, roadside service, or repairs, and automobile recovery or repossession companies. Includes mechanics and the operation of an impound lot operated by a towing company.		5	E
AUTOMOBILE BUS TRUCK OR TRAILER BODY MFG - DIE PRESSED STEEL	3822	Includes bus, truck, or trailer body repair or service. Codes 3822 and 3808-Automobile mfg shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Bus, truck, or trailer body repair to be separately rated as code 8393.	X	1	C
AUTOMOBILE BUS TRUCK OR TRAILER BODY MFG - NOC	3824	Includes bus, truck or trailer body repair or service. Codes 3824 and 3808-Automobile mfg shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Bus, truck, or trailer body repair to be separately rated as code 8393.	X	1	C

Phraseology	Class	Notes	FN ID	Industry Group	Hazard Code
AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & DRIVERS	8392			4	B
AUTOMOBILE -WHEEL MFG - METAL - NOT CAST	3803			1	C
AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG - PAINTING	9505			1	D
AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG - UPHOLSTERING	9522			1	C
AUTOMOTIVE - MACHINE SHOP	3632	No work on vehicles. Applies to operations involving the repair of parts or engines that have been removed from the vehicle by others. Must not be assigned to an employer that performs operations described by another classification unless the operations subject to Code 3632 are conducted as a separate and distinct business. Applies only to shop operations performed on the premises of the employer.		1	D
AUTOMOTIVE LIGHTING IGNITION OR STARTING APPARATUS MFG NOC	3648			1	B
AVIATION - AERIAL APPLICATION, SEEDING, HERDING, OR SCINTILLOMETER SURVEYING—FLYING CREW	7420	Separately rate helicopter flying crew to Code 7425. Separately rate all other employees and drivers.		5	G
AVIATION - AERIAL FIREFIGHTING - FLYING CREW	7420	When firefighting is conducted by helicopter, separately rate to Code 7425.		5	G
AVIATION - AIR CARRIER-SCHEDULED, COMMUTER, OR SUPPLEMENTAL - FLYING CREW	7405	Applies to scheduled, commuter, or commercial air carriers, including cargo carriers, that conduct operations with fixed-wing aircraft under Part 121 of the Federal Aviation Regulations. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810-Clerical. Separately	N	5	C

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		rate all other employees and drivers. Code 7445 is to be assigned in conjunction with this code to reflect nonratable catastrophe loading. Premium generated by Code 7445 is not subject to experience rating or retrospective rating.			
AVIATION - AIR CHARTER OR AIR TAXI - FLYING CREW	7431	Applies to air charter, air taxi, and similar operations using fixed-wing aircraft that conduct operations outside of Part 121 of the Federal Aviation Regulations. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810 - Clerical. Separately rate all other employees and drivers. Code 7453 is to be assigned in conjunction with this code to reflect nonratable catastrophe loading. Premium generated by Code 7453 is not subject to experience rating or retrospective rating.	N	5	F
AVIATION - AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA	7402	Code 7402 is applicable to air traffic controllers under contract with the Federal Aviation Administration (FAA).		3	C
AVIATION - AIRPORT OR HELIPORT OPERATOR - ALL EMPLOYEES & DRIVERS	7403	Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks and security personnel. Ticket sellers or information clerks away from airport locations to be separately rated as Code 8810 - Clerical. Members of flying crews to be separately rated under the appropriate aviation classification.		5	E
AVIATION - ALL OTHER EMPLOYEES & DRIVERS	7403	Applies to ground personnel such as, but not limited to, maintenance and service personnel, cargo and baggage handlers, ticket sellers or information clerks at airports, and security personnel. The personnel may be employed by scheduled air carriers, commuter air carriers, supplemental air carriers, or any other commercial aviation operators, including helicopter services. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810 - Clerical. Members of flying crews to be separately rated under the appropriate aviation classification.		5	C
AVIATION - FLIGHT TESTING - FLYING CREW	7422	Code 7422 applies to flight test operations of aircraft other than helicopters. All helicopter operations are assigned to Code 7425. For prototype or experimental aircraft, assign exposure to the one aviation classification that best describes the nature of the aircraft being tested. Separately rate all other employees and drivers.		5	G
AVIATION - HELICOPTERS - FLYING CREW	7425	Code 7425 applies to all helicopter operations, including those normally conducted by fixed-wing aircraft. Separately rate all other employees and drivers.		5	F
AVIATION - NOC - OTHER THAN HELICOPTERS - FLYING CREW	7422	Separately rate all other employees and drivers.		5	F
AVIATION - PATROL, PHOTOGRAPHY, MAPPING, OR SURVEY WORK - ALL OTHER EMPLOYEES & DRIVERS	7403	With regard to aerial photography, mapping, or survey work, the payroll of the ground laboratory employees is to be assigned to Code 4361 - Photographer. Separately rate the flying crew.		5	E
AVIATION - PATROL, PHOTOGRAPHY, MAPPING, OR SURVEY WORK - FLYING CREW	7422	Separately rate helicopter flying crew to Code 7425. Separately rate all other employees and drivers.		5	G
AVIATION—RAMP OPERATIONS & DRIVERS	7403	Applies to operations located at airports. Includes all types of fixed- and rotary- wing aircraft. Ramp operations are defined as work performed on the aircraft at the ramp or on the flight line. Operations include, but are not limited to, normal aircraft turnaround operations, luggage service operations, interior and exterior cleaning of aircraft, fluid checking and filling, tire changing, deicing, lightbulb replacement, stocking of supplies (including food) in the aircraft, and ramp fueling and de-fueling of the aircraft. Independent service contractors and fixed-		5	E

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		base operators performing these services are assigned to Code 7403. Painting of aircraft is separately rated to Code 5474. Members of flying crews are separately rated to the appropriate aviation classification.			
AVIATION - SALES OR SERVICE AGENCY OR STUDENT INSTRUCTION - FLYING CREW	7422	Separately rate helicopter flying crew to Code 7425. Separately rate all other employees and drivers.		5	G
AVIATION - STUNT FLYING, RACING, OR PARACHUTE JUMPING - FLYING CREW	7420	Separately rate helicopter flying crew to Code 7425. Separately rate all other employees and drivers.		5	G
AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYERS BUSINESS - GROUND CREW & DRIVERS	7403	Refer to code 7421 for flying crew		5	E
AVIATION -TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - FLYING CREW	7421	Applies to the payroll of pilots and all members of the flying crew. Also applies to the payroll of executive officers or other employees who operate fixed-wing aircraft in the conduct of the employer's business. If the records of the employer clearly indicate the weeks in which such employees perform flying: (1) Only the payroll for each week during any part of which the employee has engaged in flight duties is to be assigned to this classification, unless the classification applicable to the employee's nonflying operations carries a higher rate, in which case that classification will apply. (2) The payroll for each week in which no flying has been done is to be assigned to those classifications that would otherwise apply. If the records of the employer do not clearly indicate the weeks in which flying is performed by such employees, the entire payroll for such employees must be assigned to this classification unless the classification applicable to the employee's nonflying operations carries a higher rate, in which case that classification will apply. Employees who are transported as passengers and who are not members of the flying crew are to have their payroll and losses assigned to their standard occupational classification. Commercial aircraft operation to be separately rated. Separately rate all other employees and drivers.		5	E
AWNING ERECTION - METAL - ERECTION OF METAL AWNINGS EXCLUSIVELY & DRIVERS	5535	Applies to erection, installation, or repair operations. The manufacturing of these products at a shop to be separately rated.	•	2	E
AWNING MFG - METAL	3076	Erection, installation, or repair operations to be separately rated.		1	B
AWNING MFG - METAL - MFG OF CANVAS PRODUCTS OR MFG OF METAL AWNINGS EXCLUSIVELY	3076	Installation, erection, and repair to be separately rated to Code 5535.		1	C
AWNING OR TENT MFG - SHOP	2501	The installation, removal, or repair of awnings or tents away from the shop must be classified to Code 5102. Unless payroll records are accurately maintained showing the amount of payroll expended for shop work, the entire payroll must be assigned to 5102.		1	C
AWNING, TENT, OR CANVAS GOODS INSTALLATION, REMOVAL, OR REPAIR	5102	Applies to operations away from the shop. Awnings included in Code 5102 are (a) canvas- or vinyl-covered or (b) metal-covered when installed by a contractor that also installs canvas- or vinyl-covered awnings. Metal-covered awnings installed by a contractor that does not also install canvas- or vinyl-covered awnings are assigned to Code 5535.	•	2	F
BABY CARRIAGE MFG	3865			1	B
BAG MFG - PAPER OR PLASTIC	4273	Paper and plastic manufacturing to be separately rated.		1	D

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BAG OR SACK MFG - CLOTH	2501	Applies to the mfr. of cotton, burlap, or gunny bags or sacks.		1	C
BAG RENOVATING	2501	Applies to the renovating or repairing of cotton, burlap, or gunny bags or sacks and include sewing.		1	C
BAKERY - SALESPERSONS & DRIVERS	2003	Code 2003 is assigned to the manufacture of three categories of bakery items: baked goods, cookies and crackers, and cooked or uncooked frozen items. Baked goods include, but are not limited to, bread, bagels, cake, sweet yeast goods (doughnuts and sweet rolls), pies, pizza dough, and tortillas (corn or flour). Cookies and crackers include, but are not limited to, toaster pastries, ice cream cones, wafers, matzoth, and soft pretzels. Cooked or uncooked frozen bakery items include, but are not limited to, frozen pies, sweet yeast goods, bread, cookie or pizza dough, and pastries. If an insured qualifies for Code 2003 and Code 8017, or Code 2003 and a restaurant class, a division of payroll for employees exposed to both baking and store or baking and restaurant operations is permitted, provided that conditions described in Basic Manual are met. If a bakery operates a store that sells baked goods for on-premises consumption or both on- and off-premises consumption, that store is classified to the appropriate restaurant code. The assignment of a restaurant class under these circumstances is not dependent on the percentage of goods consumed on or away from the premises. If a bakery operates a store that sells baked goods exclusively for off-premises consumption, that store is assigned to Code 8017. Retail bakery and doughnut stores (no baking done on premises) that sell baked goods exclusively for off premises consumption will be separately rated to Code 8017. Retail bakery and doughnut stores that additionally prepare food or have on-premises consumption must be separately rated to the appropriate restaurant code. Additional food preparation done by a retail bakery and doughnut stores (no baking done on premises) to enhance their products for breakfast, lunch, or dinner must be separately rated to the appropriate restaurant code. Examples of enhancements to bakery products include but are not limited to the addition of eggs, lunchmeats, bacon, lettuce, etc. Providing beverages (includes, but not limited to coffee, tea, fountain sodas, milk, prepackaged drinks, etc.) or prepackaged self serve condiments (includes, but not limited to butter, cream cheese, jams, spreads, etc.) to customers is not considered an enhancement.		1	D
BALL OR ROLLER BEARING MFG	3638	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3638 are conducted as a separate and distinct business.		1	C
BANKS AND TRUST COMPANIES - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL	8855	Applies to financial institutions that receive, lend, exchange, and safeguard money. Services include savings and checking accounts, certificates of deposit, and mortgages. Includes, but not limited to, bank managers, tellers, loan officers, security personnel, armed and unarmed attendants, ushers, door attendants, and maintenance personnel. In addition, this code is used for Internet banks.		3	C
BAR DISCOTHEQUE, LOUNGE, NIGHTCLUB OR TAVERN	9084	Applicable to risks whose principal receipts are derived from the sale of alcoholic beverages such as beer, liquor or wine. Includes musicians and entertainers. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9084 are conducted as a separate and distinct business.		4	B

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BARBER OR BEAUTY PARLOR SUPPLY HOUSE	8018		♦	4	B
BARREL ASSEMBLY - WOOD	2881	Stock mfg. to be separately rated as Code 2735 - Barrel stock mfg.		1	A
BARREL OR DRUM MFG - METAL	3400	Includes reconditioning or repair.		1	D
BARREL STOCK MFG - WOOD	2735	Applies to the manufacture of heads, hoops, or staves. Barrel assembly to be separately rated as Code 2881 - Barrel Assembly.		1	B
BATHHOUSE - BEACH	9015	Clerical and sales employees to be assigned to Code 9012.		4	C
BATTERY MFG - DRY	3642			1	C
BATTERY MFG - STORAGE	3647			1	D
BEAN SORTING OR HANDLING	8102		♦	4	B
BEAUTY SHOP, BARBER SHOP, OR HAIR STYLING SALON	9586			4	B
BED SPRING OR WIRE MATTRESS MFG	3300	Box spring mfg. to be separately rated as Code 2570.		1	B
BEER OR ALE DEALER-RETAIL	8017		♦	4	B
BEER OR ALE DEALER-WHOLESALE & DRIVERS	7390	Codes 7390 and 2121 - Brewery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		4	C
BELL INSTALLATION - TOWER & DRIVERS	9534		•	2	F
BICYCLES - MFG OR ASSEMBLY	3865			1	A
BICYCLES - RETAIL SALE OR RENTAL	8010	Includes repair.	♦	4	B
BILLIARD - HALL	9089	No bowling lanes. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 9089 are conducted as a separate and distinct business.		4	B
BLACKSMITH	3111	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3111 are conducted as a separate and distinct business.		1	C
BLAST FURNACE OPERATION & DRIVERS	1438	Includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or product. Mining, slag excavation, quarrying, coke mfg. or the erection of furnaces to be separately rated.		1	F
BLASTING AGENTS—PREPARATION OR DISTRIBUTION & DRIVERS	4777	Includes distribution of high explosives. Blasting operations to be separately rated as Code 6217. No high explosives manufacturing.		1	G
BLASTING ROCK & DRIVERS	6217		•	2	F
BOAT BUILDING-WOOD-NOC & DRIVERS - COVERAGE UNDER U.S. ACT	6801	Includes shop and yard work.	F	7	E
BOAT BUILDING-WOOD-NOC & DRIVERS-COVERAGE UNDER STATE ACT ONLY	6811	Includes shop and yard work.		5	E
BOAT LIVERY-BOATS UNDER 15 TONS-COVERAGE UNDER ADMIRALTY LAW-PROGRAM I	7038	This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated un the appropriate vessels classification.	M	5	G
BOAT LIVERY-BOATS UNDER 15 TONS-COVERAGE UNDER ADMIRALTY LAW-PROGRAM II-STATE ACT BENEFITS	7090	This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated un the appropriate vessels classification.	M	5	G
BOAT LIVERY-BOATS UNDER 15 TONS-COVERAGE UNDER ADMIRALTY LAW-PROGRAM II-USL& HW ACT BENEFITS	7050	This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated un the appropriate vessels classification.	M	5	G
BOATBUILDING OR REPAIR & DRIVERS-COVERAGE UNDER STATE ACT ONLY	6834	These classifications include shop and yard work and are applicable to the construction or repair of wood, metal, fiberglass or plastic yachts, motorboats, sailboats or rowboats not exceeding 150		5	C

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		feet in length overall.			
BOATBUILDING OR REPAIR & DRIVERS-COVERAGE UNDER U.S. ACT	6824	These classifications include shop and yard work and are applicable to the construction or repair of wood, metal, fiberglass or plastic yachts, motorboats, sailboats or rowboats not exceeding 150 feet in length overall.		7	E
BOILER OR STEAM PIPE INSULATING & DRIVERS	5183	Includes shop. Applies to the application of cork or other nonconducting materials.	●	2	E
BOILER-INSTALLATION OR REPAIR-STEAM	3726	Includes the construction or repair of foundations.	●	2	G
BOILERMAKING	3620			1	E
BOILER—SCALING	3726	Shall not be assigned at a single job or location to a risk engaged in operations described by another classification.	●	2	G
BONE OR IVORY GOODS MFG	4452			1	C
BOOKBINDING	4307			1	B
BOOKBINDING OR PRINTING MACHINE MFG	3548			1	C
BOOT OR SHOE MFG NOC	2660			1	B
BOOT OR SHOE MFG—RUBBER	4410	Includes combined rubber and fabric boots or shoes.		1	C
BOOT OR SHOE PATTERN MFG.	4279	Must not be assigned to an employer performing operations described by another classification unless the operations subject to Code 4279 are conducted as a separate and distinct business		1	C
BOTTLE DEALER—USED & DRIVERS	8264	No collecting or handling of scrap iron or steel. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.	♦	4	E
BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS	2157	Includes sign erection or repair. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2157 are conducted as a separate and distinct business. Refer to Code 2131 for bottling spirituous liquors.		1	C
BOWLING LANE	9093	Includes bowling lanes with billiard halls.		4	B
BOX MFG-FOLDING PAPER-NOC	4243	Paper or paperboard mfg. to be separately rated.		1	D
BOX MFG-SET-UP PAPER	4240	Paper or paperboard mfg. to be separately rated.		1	B
BRAID OR FRINGE MFG	2380			1	C
BRASS OR COPPER GOODS MFG	3315			1	C
BREWERY & DRIVERS	2121	Includes distributing stations.		1	B
BRICK MFG—FIRE OR ENAMELED & DRIVERS	4024	Applicable only to the mfg of bricks from refractory clays with or without other refractory materials. Clay digging, mining or quarrying to be separately rated.		1	E
BRICK OR CLAY PRODUCTS MFG NOC & DRIVERS	4021	Includes construction or reconstruction of sheds or kilns; clay, shale or sand digging; the mfg. of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining, or quarrying to be separately rated.		1	D
BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS	9019	Includes all employees on approaches. Structural alterations or repairs or the painting of the bridge structure to be separately rated.		5	E
BRUSH OR BROOM ASSEMBLY	2835	Applies to assembly only with no sawing, molding, or turning of backs or handles.		1	B
BRUSH OR BROOM HANDLE MFG	2841	Applies only to the sawing,molding, or turning of backs or handles with no assembling.		1	B
BRUSH OR BROOM MFG NOC	2836	Includes assembling and sawing , molding, or turning of backs and handles.		1	B
BRUSH OR WEED CONTROL BY CONTRACTOR—CHEMICAL & DRIVERS	0050	For existing right-of-ways -electric, power, telephone, burglar, or fire alarm lines.	•	2	C
BUFFING OR POLISHING	4557			1	B

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COMPOUNDS MFG					
BUILDING MATERIAL DEALER-NEW MATERIALS ONLY-ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS	8232		♦	4	E
BUILDING MATERIAL DEALER-NEW MATERIALS ONLY-STORE EMPLOYEES	8058		♦	4	C
BUILDING MATERIAL DEALER-NEW MATERIALS ONLY-YARD & LOCAL MANAGERS, DRIVERS	8204	Applies to a dealer in used, or new and used, building materials. Wrecking or salvage operations to be separately rated.	♦	4	D
BUILDING OR PROPERTY MANAGEMENT-ALL OTHER EMPLOYEES	9015	Applies to the care, custody, and maintenance of premises or facilities. Not applicable to an owner or lessee of a building who occupies the entire or principal portion of the premises for manufacturing or mercantile purposes. Includes doormen, security desk personnel, elevator operators, gatekeepers, and concierges. Separately rate maintenance or repair work at any location where the owner or lessee does not also perform janitorial services. Includes real estate management companies and real estate investment trusts. Clerical and sales employees are assigned to Code 9012, including those that operate at a separate location from the properties managed. Employees working exclusively for a country club operation run by a hotel, resort, condominium, or other community association are assigned to Code 9060.		4	D
BUILDING OR PROPERTY MANAGEMENT-PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS	9012	Typical employments included are property managers, leasing agents, model home hosts, clerical staff and outside salespersons; no actual maintenance performed. Not applicable to an owner or lessee of a building who occupies the entire or principal portion of the premises for manufacturing or mercantile purposes or to a business described by a Standard Exception classification. Includes nonresident management of farm or ranch property for others, not corporate farms. Includes real estate management companies and real estate investment trusts. Includes administrators of homeowner associations. Must not be assigned to an employee engaged in operations described by another classification. Code 9012 is assigned to all clerical and sales employees, including those that operate at a separate location from the properties managed. Employees working exclusively for a country club operation run by a hotel, resort, condominium, or other community association are assigned to Code 9060.		3	E
BUILDING OR ROOFING PAPER OR FELT PREPARATION - NO INSTALLATION	4283	Not applicable to asphalt or tar distillation or refining plants which include the saturating of paper or felt as part of their operations. Paper or felt manufacturing to be separately rated.		1	C
BUILDING RAISING OR MOVING	5703	Applies to the lifting of structures onto transport devices, and transporting and dropping structures at their new locations. Building raising or moving operations should be assigned in the following manner, provided payroll separation is maintained: 5403 carpentry operations on commercial structures; 5645 carpentry operations on residential structures; 5213 concrete operations on commercial sites; 5221 concrete operations on residential structures; 5703 drivers who transport the structure on trailers, dollies, bearings, etc.; 6217 excavation operations; 5057 iron or steel operations; 5022 masonry operations; 6003 pile driving operations that underpin, raise, or stabilize a foundation;7380 pilot car duties that do not remove or move obstacles; 5703 pilot car duties that remove or move obstacles.	●	2	E

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		When no separation of payroll exists, the payroll for the entire operation must be assigned to Code 5703 or the highest rated classification applicable, whichever is greater.			
BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS	7605	Includes the installation of security cameras.	•	2	F
BURIAL GARMENT MFG. AND CASKET OR COFFIN UPHOLSTERING	9522			1	C
BUS CO-ALL OTHER EMPLOYEES & DRIVERS	7382	Garage employees to be separately rated to Code 8385		5	D
BUS CO-GARAGE EMPLOYEES	8385			4	D
BUTCHERING	2081	Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. Codes 2081 and 2089 - Packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		1	B
BUTTER OR CHEESE MFG & ROUTE SUPERVISORS, DRIVERS	2070			1	C
BUTTER SUBSTITUTE MFG	4717	Codes 4717 and 2089 - Packing House shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		1	B
BUTTON MFG. NOC	4484			1	C
BUTTON OR FASTENER MFG-METAL	3131			1	D

Phraseology	Class	Notes	FN ID	Industry Group	Hazard Code
CABLE INSTALLATION & DRIVERS	5190	Applies to cable installation in conduits or subways. Conduit construction to be separately rated as Code 6325.	•	2	E
CABLE MFG. OR WIRE DRAWING—NOT IRON OR STEEL	1924			1	C
CABLE MFG-INSULATED ELECTRICAL	4470	Wire drawing to be separately rated as Code 1924 or 3241.		1	C
CAISSON WORK—ALL OPERATIONS TO COMPLETION	6252	Includes pile driving, excavation, masonry, or concrete work. Applies to all employees working under air pressure and all others engaged in or upon the caisson or the apparatus connected therewith.	•	2	G
CALCIUM CARBIDE MFG. & DRIVERS	1438			1	F
CAMP OPERATION NOC	9015	Clerical and sales employees to be assigned to Code 9012.		4	C
CAN MFG	3220			1	D
CANDLE MFG	4557	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4557 are conducted as a separate and distinct business.		1	B
CANDY, CHOCOLATE, AND CONFECTION MFG	2041	Products within this classification are defined as a sweet confection rich in sugar, artificial sweeteners and/or other sweeteners. The finished product may be sweet, sour or tart. Includes cocoa manufacturing from beans. Products include but are not limited to candy bars, chocolate bars, chewing gum, taffy, jellybeans, marzipan and mochi.		1	C
CANNERY NOC	2111	Can mfg. to be separately rated as Code 3220.		1	C
CAR MFG-RAILROAD- & DRIVERS	3881			1	D
CAR WHEEL MFG.—RAILROAD	3082			1	E

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CARBON PAPER OR TYPEWRITER RIBBON MFG	4251	Paper mfg. to be separately rated as Code 4239.		1	C
CARBONATED BEVERAGE MFG.—ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS	2157	Includes sign erection or repair.		1	C
CARBONIC ACID GAS MFG. & DRIVERS	4635	Includes tank charging.		1	G
CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEES & DRIVERS	9186			5	F
CARPENTRY NOC	5403		●	2	F
CARPENTRY—CONSTRUCTION OF RESIDENTIAL DWELLINGS EXCEEDING THREE STORIES IN HEIGHT OR COMMERCIAL BUILDINGS AND STRUCTURES	5403	Applies to the construction of multi-unit residential buildings exceeding three stories in height and to the construction of commercial buildings or structures, including mixed-use buildings, with no height restriction. Includes all carpentry work when performed by employees of the same carpentry contractor or general contractor responsible for the entire dwelling construction project. The construction of residential dwellings not exceeding three stories in height to be separately rated as Code 5645.	●	2	F
CARPENTRY-CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT	5645	Includes all carpentry work in connection with the construction of residential dwellings when performed by employees of the same carpentry contractor or general contractor responsible for the entire construction project. Carpentry work includes the construction of the sill, rough framework, rough floor, wood or light-gauge steel studs, wood or light-gauge steel joists, rafters, roof deck, all types of roofing materials, sidewall sheathing, siding, doors, wallboard installation, lathing, windows, stairs, finished flooring, cabinet installation, fencing, decking, detached structures, and all interior wood trim. Residential dwellings include detached, semi-detached, and attached multi-unit residential buildings. The construction of multi-unit residential buildings exceeding three stories in height and the construction of commercial buildings or structures, including mixed-use buildings, with no height restriction must be separately rated to Code 5403.	●	2	G
CARPENTRY-INSTALLATION OR CABINET WORK OR INTERIOR TRIM	5437	Not applicable to contractors who perform any other carpentry operations at the same job or location; refer to Code 5645 or Code 5403. Includes the installation of countertops made from materials such as, but not limited to, laminated plastic, veneer, particleboard, or pressed wood; Corian or similar solid surfaces or high-density plastic base materials; and nonlaminated solid wood or butcher block. Refer to Code 5348 for the installation of tile, granite, marble, and other stone countertops.	●	2	F
CARPENTRY-SHOP ONLY- & DRIVERS	2802	Includes shop fabrication of wood roof and building trusses, stairs, stair steps, rails, railings, banisters, sash, door or assembled millwork, wood picket fence manufacturing, laminated wood building beams and columns manufacturing. Installation to be separately rated. Codes 2802 and 2731 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Where a risk deals in any lumber or building materials or in any fuel and materials in addition to performing carpentry shop operations, all yard operations, including all drivers, must be rated in the appropriate yard classification, Code 8232.		1	D
CARPET OR RUG MFG - JUTE OR HEMP	2220			1	C

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CARPET OR RUG MFG NOC	2402			1	E
CARPET, RUG, OR UPHOLSTERY CLEANING - SHOP OR OUTSIDE & DRIVERS	2585			1	B
CARRIAGE OR WAGON MFG. OR ASSEMBLY	3808	Baby carriage manufacturing to be separately rated as Code 3865.		1	D
CARRIER SYSTEM - PNEUMATIC - INSTALLATION OR REPAIR & DRIVERS	5183	Applies to work inside of buildings. Installation of freight carrier systems rated as Code 3724 - Millwright Work.	•	2	E
CASH REGISTER MFG	3574			1	B
CASINO GAMBLING - ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	9062	Includes bingo operations and incidental bar, restaurant, and retail store operations. Casino or bingo operations in conjunction with hotel or motel operations to be separately rated as Code 9044.		4	B
CASINO GAMBLING - HOTEL ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	9044	Includes bingo operations and incidental bar, restaurant, and retail store operations in conjunction with hotel or motel operations. Casino or bingo operations without hotel or motel operations to be separately rated as Code 9062.		4	B
CASKET OR COFFIN MFG. OR ASSEMBLY - WOOD	2881	Includes the manufacturing of metal fittings.		1	A
CASKET OR COFFIN UPHOLSTERING AND BURIAL GARMENT MFG	9522			1	C
CASTINGS MFG. - METAL - LOST WAX PROCESS	3336			1	E
CATERER	9082	Includes musicians and entertainers. Restaurants operated by a hotel or motel to be separately rated as Code 9058. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9082 are conducted as a separate and distinct business.		4	A
CATHEDRAL OR ART GLASS WINDOW MFG	4133	Includes glass mfg.		1	B
CATTLE DEALER & SALESPERSONS, DRIVERS	8288	Not operating farms or ranches.	♦	4	E
CAVES OR CAVERNS - OPERATION FOR EXHIBITION PURPOSES & DRIVERS	9016	Includes guides, ticket sellers, gate attendants, maintenance employees.		4	C
CEILING INSTALLATION - SUSPENDED ACOUSTICAL GRID TYPE	5020	Insulation work to be rated separately.	•	2	F
CEMENT MFG	1701	Excavation or digging, dredging, mining, or quarrying to be separately rated.		1	F
CEMETERY OPERATION & DRIVERS	9220			4	D
CERAMIC TILE, INDOOR STONE, MARBLE OR MOSAIC WORK	5348	Not fireproof tile construction. Installation of resilient flooring—carpet or laminate—to be separately rated to Code 5478. The installation of ceramic and mosaic tiles outdoors for decorative, artistic and ornamental purposes is included in Code 5348. Separately rate tile work performed in connection with construction. The installation of tile, granite, marble, or other stone countertops is also included in Code 5348. Refer to Code 5437 for countertops made from other materials.	•	2	E
CEREAL OR BAR MFG	2016	Includes the manufacturing of ready-to-eat or hot cereal from wheat, barley, rice, corn, oats, etc. The manufacturing of breakfast bars, granola bars, power bars, energy bars, diet bars, low carbohydrate (low carb) bars, etc., where the primary ingredients are the grains listed, soy-based ingredients, and naturally or chemically mixed or blended ingredients, is also included. Candy bars or chocolate bars are separately rated to Code 2041 - Confection Mfg. Businesses engaged in grain milling exclusively must be separately rated to Code 2014 - Grain or		1	C

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		Feed Milling.			
CHAIN MFG - FORMED OR WELDED	3257	Applies to risks manufacturing chains from wire.		1	C
CHAIN MFG-FORGED	3110			1	C
CHARCOAL MFG & DRIVERS	1472	Includes distillation.		1	F
CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL	8856	Applies to risks that charge a fee for check cashing, money orders, wire transfers, payday loans, title loans, and similar services. The fees derived from these financial services must be greater than or equal to 75% of gross receipts, per location, in order to qualify for Code 8856. Risks that take possession and sell merchandise generating more than 25% of gross receipts are separately rated.		3	C
CHEMICAL BLENDING OR MIXING NOC - ALL OPERATIONS & DRIVERS	4828	Shall not be assigned to a risk engaged in the manufacture of chemicals.		1	F
CHEMICAL MFG NOC - ALL OPERATIONS & DRIVERS - INCLUDES BLENDING OR MIXING	4829	Shall not be assigned to a risk engaged exclusively in the blending or mixing of chemicals. The following is a partial list of chemical manufacturing processes contemplated by Code 4829: alcoholysis; alkylation; amination; calcination; carboxylation; compression of gases; distillation; esterification; halogention; nitration; oxidation; reduction; sulphonation.		1	F
CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS	8869	This classification includes centers serving both pre-school and school-age children. Code 8869 is not applicable to traditional schools providing before- and after-care programs for school-age children. Orphanages or child care medical providers to be separately rated.		3	B
CHILD DAY CAMP - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS	8869	This classification includes day camps serving both preschool and school-age children. Camps providing overnight accommodations, specialty day camps otherwise classified, orphanages, or child care medical providers to be separately rated.		3	B
CHIMNEY CLEANING - RESIDENTIAL - INCLUDES CHIMNEY CLEANING ABOVE GROUND LEVEL & DRIVERS	9170	Applies to the cleaning of chimneys by the vacuum suction method above ground level. Chimney cleaning when performed at ground level to be separately rated as Code 9014. If verifiable records are not maintained, the entire payroll is assigned to the highest-rated classification that applies to the job or location where the chimney cleaning is performed.		4	G
CHIMNEY CLEANING - RESIDENTIAL - NO CHIMNEY CLEANING ABOVE GROUND LEVEL & DRIVERS	9014	Applies to the cleaning of chimneys by the vacuum suction method from ground level. Chimney cleaning when performed above ground level to be separately rated as Code 9170. If verifiable records are not maintained, the entire payroll is assigned to the highest-rated classification that applies to the job or location where the chimney cleaning is performed.		4	C
CHIMNEY CONSTRUCTION - NOT METAL	5222	Includes foundation and applies to stone, brick, or concrete chimneys. Also includes guniting and lining operations.	•	2	F
CHINA DECORATING - BY HAND	4352			1	B
CHRISTMAS TREE - HARVESTING EXCLUSIVELY & DRIVERS	0106			5	F
CIRCUS, CARNIVAL, OR AMUSEMENT DEVICE OPERATOR - TRAVELING - ALL EMPLOYEES & DRIVERS	9186			5	F
CLAM DIGGING	2114	Applies to shore or dock work only. Includes sorting, shucking, washing or packing. Codes 2114 or 2111 - Cannery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		1	B
CLAY MILLING & DRIVERS	1747	Digging, mining, or quarrying, to be separately rated.		1	E
CLAY OR SHALE DIGGING & DRIVERS	4000	No canal, sewer, or cellar excavation or underground mining. Includes construction, repair, and		5	F

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		maintenance of all buildings, structures or equipment, and installation of machinery.			
CLAY PRODUCTS OR BRICK MFG NOC & DRIVERS	4021	Includes construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.		1	E
CLEANER - DEBRIS REMOVAL - CONSTRUCTION	5610	Does not apply to the payroll for cleaners except when the payroll for cleaners, timekeepers, and watchguards is more than all other payroll of the insured which is subject to construction classifications at the same job or location. Cleaners included in Code 5610 remove debris left by the construction crews after construction has been completed. Refer to Code 9014 for cleaning service contractors who provide clean-up crews to wash windows and sweep and mop floors to prepare a location for its intended use. Refer to the appropriate construction code for laborers who perform work to complete tasks that have been identified as part of a post-construction “punch-out” list.	•	2	E
CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS	2586	Includes repairing or pressing. Not textile piece goods. Collecting or distributing stores, no cleaning or dyeing at the same location, to be rated as Code 8017 - Store-Retail NOC.		1	C
CLEANING OR RENOVATING BUILDING EXTERIORS	5213		●	2	F
CLEANING RAILROAD FREIGHT CARS - NOT TANK	5610		●	2	C
CLEANING TANKS OR TANK CARS	3726		●	2	G
CLEARING OF RIGHT-OF-WAY - ELECTRIC, POWER, TELEPHONE, BURGLAR, OR FIRE ALARM LINES BRUSH CLEARING OR REMOVAL - NEW OR EXISTING RIGHT-OF-WAY & DRIVERS	6217	Applies to the clearing or removal of brush using mechanical equipment.	●	2	F
CLERICAL OFFICE EMPLOYEES - NOC - COVERAGE UNDER THE FEDERAL EMPLOYERS' LIABILITY ACT (FELA) - PROGRAM II - STATE ACT BENEFITS	8805		M	5	C
CLERICAL OFFICE EMPLOYEES - NOC - COVERAGE UNDER THE FEDERAL EMPLOYERS' LIABILITY ACT (FELA) - PROGRAM II - USL&HW ACT BENEFITS	8815		M	5	C
CLERICAL OFFICE EMPLOYEES NOC	8810	Subject to the Rule 1-B-2.		3	C
CLERICAL OFFICE EMPLOYEES NOC-COVERAGE UNDER THE FEDERAL EMPLOYERS' LIABILITY ACT (FELA) - PROGRAM I	8814		M	5	C
CLERICAL TELECOMMUTER EMPLOYEES	8871	Subject to the Standard Exception Manual rule.		3	C
CLIPPINGS DEALER	8103	Applies to dealer in new textile fabrics only. Not rag or paper stock dealers. Dealers in used fabrics shall be assigned to Code 8264 - Paper Stock or Rag Dealer.	♦	4	D
CLOCK MFG	3385			1	B
CLOTH PRINTING	2417	Not applicable to an employer performing operations		1	C

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		described by another classification unless the operations subject to Code 2417 are conducted as a separate and distinct business.			
CLOTH PRINTING - SILK SCREEN PROCESS - MACHINERY OPERATIONS	2413	Applies to operations before or after the hand printing process.		1	C
CLOTH PRINTING - SILK SCREEN PROCESS: HAND PRINTING	2501	Includes drying.		1	C
CLOTH, CANVAS AND RELATED PRODUCTS MFG NOC	2501	The installation, removal, or repair of awnings, tents, or other canvas products away from the shop must be classified to Code 5102. Unless payroll records are accurately maintained, showing the amount of payroll expended for shop work, the entire payroll must be assigned to Code 5102.		1	C
CLUB - COUNTRY - GOLF - FISHING OR YACHT - ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	9060	Applies to clubs such as country clubs, golf clubs, fishing clubs, ski clubs, and yacht clubs where the majority of employees work in outdoor sports clubs. Employees working exclusively for a country club operation run by a hotel, resort, condominium, or other community association are included in Code 9060. The actual payroll of all caddies must be included with the payroll of the regular club employees in calculating the premium for the risk. If the actual payroll is not available, the payroll for caddies must be taken at $40.00 per club member per season subject to a maximum of 300 members per course of 18 holes, which limit will be adjusted pro rata for larger or smaller courses; provided, however, that if the club is open to the public, 150 members per course of 18 holes will constitute the minimum number of club members, which limit will be adjusted pro rata for larger or smaller courses for the purpose of applying this rule.		4	B
CLUB - RIDING & DRIVERS	8279	Clubs employing only clerical office employees shall be classified as Code 8810 - Clerical Office Employees.	■	4	F
CLUB - SHOOTING & DRIVERS	9180	Clubs employing only clerical office employees shall be classified as Code 8810- Clerical Office Employees.		5	E
CLUB NOC & CLERICAL	9061	Clubs employing only clerical office employees shall be classified as Code 8810 - Clerical Office Employees.		4	B
COAL BILLET OR BRIQUET MFG. & DRIVERS	1463	Mfg. of by-products to be separately rated.		1	F
COAL DOCK OPERATION & STEVEDORING	7313	Applies to coal docks using mechanical apparatus. Not applicable to contract stevedores or coal merchants operating yards.	F	7	G
COAL MERCHANT & LOCAL MANAGERS, DRIVERS	8233		♦	4	E
COAL MINING - SURFACE & DRIVERS	1005	Includes stripping or other preliminary work; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.		5	G
COFFEE SERVICE COMPANIES - ALL OPERATIONS & SALESPERSONS, DRIVERS	5192	Applies to the sale and delivery of coffee, tea, hot chocolate mixes, dehydrated soups, etc. to business establishments and the installation, service or repair of coffeemakers and similar equipment. Includes storage, shop and outside operations. Catering operations to be separately rated.		4	C
COFFERDAM WORK - NOT PNEUMATIC - ALL OPERATIONS TO COMPLETION	6252	Includes pile driving, excavation, and masonry or concrete work up to completion of the substructure only.	•	2	G
COFFIN AND CASKET MFG. AND INSTALLATION - CONCRETE & DRIVERS	4034			1	E

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COFFIN AND CASKET MFG. OR ASSEMBLY - WOOD	2881	Includes the manufacturing of metal fittings.		1	A
COFFIN AND CASKET UPHOLSTERING AND BURIAL GARMENT MFG	9522			1	C
COLD STORAGE LOCKER - FROZEN FOODS	8031	Includes incidental preparation of meats and produce. Slaughtering to be separately rated as Code 2081.	♦	4	C
COLLAR MFG	2501			1	C
COLLEGE - ALL OTHER EMPLOYEES	9101			4	B
COLLEGE - PROFESSIONAL EMPLOYEES & CLERICAL	8868			3	B
COLOR GRINDING, BLEEDING, OR TESTING	4558	Applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive or oxidizing materials. Not applicable to the manufacturing of ingredients. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4558 are conducted as a separate and distinct business.		1	C
COMMISSARY WORK - ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS	9052			4	B
COMMISSARY WORK - RESTAURANT EMPLOYEES	9058			4	A
COMPUTER - DEVICE INSTALLATION, INSPECTION, SERVICE, OR REPAIR	5191	Includes shop operations. Computer mfg. to be separately rated.		4	C
COMPUTER - SYSTEM DESIGNERS OR PROGRAMMERS - EXCLUSIVELY OFFICE	8810			3	C
COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC	3574			1	C
CONCRETE CONSTRUCTION - PRIVATE RESIDENCES - NOT MONOLITHIC	5215		●	2	D
CONCRETE CONSTRUCTION - PRIVATE RESIDENCES - MONOLITHIC	5213		●	2	F
CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS	5222	Applies only when clearance is more than 10 feet at any point or entire distance between terminal abutments exceeds 20 feet. Includes making, setting up or taking down forms, scaffolds, false work or concrete distributing apparatus; the mfg. of concrete piles at the job location; and the pouring of concrete into hollow steel piles. Excavation, pile driving, all work in tunnels, subways, caissons or cofferdams to be separately rated.	●	2	G
CONCRETE CONSTRUCTION NOC	5213	Includes foundations or the making, setting up or taking down of forms, scaffolds, falsework or concrete distributing apparatus. Excavation, pile driving, all work in sewers, tunnels, subways, caissons or cofferdams to be separately rated. Codes 5222 - Concrete Construction in Connection with Bridges and Culverts and 5506 and 5507 - Street or Road Construction shall not be assigned at the same job or location to which Code 5213 applies.	●	2	G
CONCRETE FORMS - RECONDITIONING AND LEASING	8227	Erection of forms to be separately rated.	●	2	G
CONCRETE OR CEMENT - DISTRIBUTING TOWERS - INSTALLATION, REPAIR, OR REMOVAL & DRIVERS	5057	Erection, repair, or removal of concrete or cement distributing towers by contractors as an incidental part of their construction work shall be included in the classification with which the work is associated.	●	2	G
CONCRETE OR CEMENT WORK - FLOORS, DRIVEWAYS, YARDS	5221		●	2	F

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OR SIDEWALKS & DRIVERS		Code 5215 - Concrete Work Incidental to the Construction of Private Residence and Code 5222 - Concrete Construction in Connection With Bridges and Culverts must not be assigned at the same job or location to which Code 5221 applies. Self-bearing floors, airport runways, warming aprons, and street or road construction to be separately rated. Includes terrazzo work.			
CONCRETE PRODUCTS MFG & DRIVERS	4034	Applies to shop or yard work only. Includes the manufacturing of concrete blocks, bricks, poles, piles, beams, sewer pipes, tile, or similar products, and may be applied only when the operations described are conducted as a commercial enterprise at a permanent location. Not available at a construction site or for any plant established or operated in connection with construction work.		1	E
CONCRETE READY-MIX DEALER & YARD EMPLOYEES, DRIVERS	8232	Delivery of concrete not owned by the insured either in storage or while in transit including all operations incidental to the loading of trucks and delivery of such concrete must be assigned to the appropriate trucking classification.	♦	4	E
CONCRETE REINFORCING ROD OR BAR DEALER & DRIVERS	8106		♦	4	E
CONCRETE WORK - INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE	5215	Applies only to buildings designed primarily for dwelling occupancy by one or two families and includes garages in connection therewith. No monolithic concrete building construction.	•	2	E
CONDENSED MILK MFG	2065			1	C
CONDOMINIUMS, COOPERATIVES OR TIME - SHARES - ALL OTHER EMPLOYEES	9015	Applies to care, custody, and maintenance of premises or facilities. Clerical and sales employees to be assigned to Code 9012.		4	C
CONDOMINIUMS, COOPERATIVES OR TIME-SHARES - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS	9012	Typical employments included are property managers, leasing agents, clerical staff and outside salespersons; no actual maintenance performed. Includes administrators of condominium associations. Must not be assigned to an employee engaged in operations described by another classification.		3	D
CONDUIT CONSTRUCTION - FOR CABLES OR WIRES & DRIVERS	6325		•	2	G
CONFECTION MACHINE MFG	3559			1	D
CONSTRUCTION - ELEVATOR OR HOD HOIST INSTALLATION, REPAIR OR REMOVAL & DRIVERS - IRON OR STEEL BUILDINGS OR STRUCTURES	5057			2	G
CONSTRUCTION - ELEVATOR OR HOD HOIST INSTALLATION, REPAIR OR REMOVAL & DRIVERS - CONCRETE OR CONCRETE-ENCASED BUILDINGS OR STRUCTURES	5213			2	F
CONSTRUCTION - ELEVATOR OR HOD HOIST INSTALLATION, REPAIR OR REMOVAL & DRIVERS WOODEN BUILDINGS OR STRUCTURES INCLUDING THOSE DESIGNED FOR DWELLING OCCUPANCY	5403			2	F
CONSTRUCTION - ELEVATOR OR HOD HOIST INSTALLATION, REPAIR OR REMOVAL & DRIVERS - MASONRY BUILDINGS OR STRUCTURES	5022			2	F
CONSTRUCTION - ELEVATOR OR HOD HOIST INSTALLATION,	6003			2	E

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REPAIR OR REMOVAL & DRIVERS - PIERS OR WHARFS					
CONSTRUCTION – JOB SITE SALESPERSONS AND ESTIMATORS	8720	Applies to employees who perform job site measurements or inspections to prepare bids for a job for a construction contractor. Employees who work for contractors and provide sales estimates, but do not conduct the actual construction, are also assigned to Code 8720. Employees may perform these measurements or inspections from ground level, in crawl spaces, on ladders, or on roofs. Code 8720 does not apply when the employee also performs construction duties or supervises construction workers at the same job site. In those cases, the employee's payroll at that job site must be assigned to the appropriate construction classification. A division of payroll is not permitted between Code 8720 and a construction classification at any single job site.		4	E
CONSTRUCTION MACHINERY, DREDGE, OR STEAM SHOVEL MFG. NOC	3507			1	C
CONSTRUCTION OR AGRICULTURAL MACHINERY MFG	3507			1	D
CONSTRUCTION OR ERECTION PERMANENT YARD	8227	Applies only to a permanent yard maintained by a construction or erection risk for the storage of material or the storage and maintenance of equipment. Code 8227 includes incidental pickup or delivery of parts. Not available at a construction site. Code 8227 is not available for division of a single employee's payroll during a single day. Operations such as loading and unloading materials, equipment, and tools, performing maintenance on equipment or vehicles, and prefabrication work performed by construction site workers is incidental to the overall construction operation and must not be assigned to Code 8227. Mill operations or fabrication to be separately rated.	●	2	F
CONTAINER RECYCLING - BOTTLE OR CAN & DRIVERS	8264		♦	4	E
CONTINUING CARE RETIREMENT COMMUNITIES— ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS	8826	Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to employees providing food service, maintenance, and operation of these facilities. All healthcare employees are to be separately rated to Code 8824.		4	C
CONTINUING CARE RETIREMENT COMMUNITIES – HEALTHCARE EMPLOYEES	8824	Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dieticians, aides, and orderlies. Also applies to		4	B

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		administrative healthcare personnel who do not qualify for assignment to Code 8810. Not applicable to hospitals. Food Service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.			
CONTRACTOR - PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT	5606	This classification is available only to project managers, construction executives, construction managers, or construction superintendents having administrative or managerial responsibility for construction or erection projects. When determining eligibility, it is the job duties, and not the job titles, that are the main consideration. 1. "Project Manager, Construction Executive, Construction Manager, or Construction Superintendent" are defined as those persons exercising operational control indirectly through full-time job supervisors or foremen of the employer. 2. When exercising control through a subcontractor, each subcontractor must have a job supervisor or foreman at the specific job site in order to permit the assignment of this classification. The supervisor or foreman of the subcontractor may manage one site or multiple sites. If any of the subcontractors do not have a job supervisor or foreman at any job site visited by the construction executive, all of the payroll of the construction executive for that policy year is assigned to the highest rated construction class code applicable. A sole proprietor or owner/operator with no employees, working as a subcontractor for the insured, would prevent the assignment of this classification to a construction executive because the subcontractor does not have the required job supervisor or foreman. 3. This code does not apply to any person who is directly in charge of or who is performing any degree of actual construction work. Such person must be assigned to the classification that specifically describes the type of construction or erection operation over which they are exercising direct supervisory control provided separate payroll records are maintained for each operation. Any such operation for which separate payroll records are not maintained must be assigned to the highest rated classification that applies to the job or location where the operation is performed. 4. Code 5606 is not available for division of a single employee's payroll with any other classification.	●	2	G
CONTRACTORS EQUIPMENT RENTAL & DRIVERS	8107	Applies to store and yard operations. Operations away from premises, other than demonstration or repair, to be separately rated. Mobile crane leasing or rental shall be assigned to Code 9534.	♦	4	E
CONTRACTORS MACHINERY DEALER & DRIVERS	8107	Applies to store and yard operations. Operations away from premises, other than demonstration or repair, to be separately rated.	♦	4	E
CONVALESCENT HOMES—ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS	8826	Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to employees providing food service, maintenance, and operation of these facilities. All healthcare employees are to be separately rated to Code 8824.		4	C
CONVALESCENT HOMES – HEALTHCARE EMPLOYEES	8824	Applies to facilities that provide skilled nursing care and other types of residential services for individuals		4	B

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		who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dieticians, aides, and orderlies. Also applies to administrative healthcare personnel who do not qualify for assignment to Code 8810. Not applicable to hospitals. Food Service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.			
COOPERAGE - ASSEMBLY	2881	Stock mfg. to be separately rated as Code 2735 - Cooperage stock mfg.		1	A
COOPERAGE - STOCK MFG	2735	Applies to the manufacture of heads, hoops, or staves. Cooperage assembly to be separately rated as Code 2881.		1	B
COPPERSMITH - SHOP	3076			1	C
CORD OR TWINE MFG. - COTTON	2220			1	C
CORDAGE, ROPE, OR TWINE MFG. NOC	2220			1	C
CORK PRODUCTS MFG. NOC	2841			1	B
CORN PRODUCTS MFG	4703			1	D
CORRUGATED OR FIBERBOARD CONTAINER MFG	4244	Includes corrugating or laminating of paper. Paper or paperboard mfg. to be separately rated.		1	E
COSMETICS MFG	4611	Manufacturing of ingredients to be separately rated.		1	B
COTTON BATTING WADDING OR WASTE MFG	2211			1	E
COTTON COMPRESSING	8103	Includes incidental warehouses. Codes 8103 and 0401 must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	♦	4	D
COTTON GIN MACHINE MFG	3507			1	C
COTTON GIN OPERATION - LOCAL MANAGERS & DRIVERS	0401	Applies during both ginning and dormant seasons. Includes installation or repair of equipment; yard workers, weighers, seed or fuel haulers.		4	F
COTTON MERCHANT	8103	Includes warehouse or yard employees.	♦	4	D
COTTON SPINNING AND WEAVING	2220			1	C
COTTON STORAGE	8103	Applies to baled cotton. Includes warehouse or yard employees.	♦	4	D
COTTONSEED OIL MFG.—MECHANICAL	4683	Applies during both active and dormant seasons. Includes installation or repair of equipment, yard workers, and weighers.		1	C
COTTONSEED OIL MFG.—SOLVENT	4683	Applies during both active and dormant seasons. Includes installation or repair of equipment, yard workers, and weighers.		1	C
COTTONSEED OIL REFINING	4683			1	C
CRAYON MFG.	4432			1	A
CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS	2070	Includes the mfg. of butter or cheese and the processing of raw milk received from others. Ice cream mfg. to be separately rated as Code 2039. Production of raw milk to be rated as Code 0036.		1	D
CREMATORY OPERATION & DRIVERS	9620			4	D
CREOSOTE MFG. & DRIVERS	1472	Applies to mfg. of creosote from wood tar.		1	F

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Phraseology	Class	Notes	FN ID	Industry Group	Hazard Code
CUSHION, PILLOW, OR QUILT MFG	2501	No mattress or box spring mfg.		1	C
CUTLERY MFG NOC	3122			1	B
DAM OR LOCK CONSTRUCTION - CONCRETE WORK - ALL OPERATIONS	5213	Includes work on foundations, or making, setting up, or taking down of forms, scaffolds, false-work, or concrete-distributing apparatus. With respect to nonpneumatic caisson or nonpneumatic cofferdam operations, the appropriate caisson or cofferdam classification will apply only to the construction, maintenance, or removal of the caisson or cofferdam. Excavation, pile driving, shaft sinking, tunneling, caisson, or cofferdam work to be separately rated.	●	2	F
DAM OR LOCK CONSTRUCTION - EARTHMOVING OR PLACING - ALL OPERATIONS & DRIVERS	6018	Includes excavation, burrowing, filling, backfilling or grading. With respect to non-pneumatic caisson or non-pneumatic cofferdam operations, the appropriate caisson or cofferdam classification shall apply to the construction, maintenance or removal of the caisson or cofferdam. Mass rock excavation, pile driving, shaft sinking, tunneling, caisson or cofferdam work to be separately rated.	●	2	E
DAM OR LOCK CONSTRUCTION - TIMBER CUTTING AND REMOVAL & DRIVERS	2702	Includes incidental brush cutting and removal.		5	G
DAY NURSERIES - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS	8869			3	B
DECORATING	5102	Applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations.	•	2	F
DENTAL LABORATORY	4692			1	C
DENTIST & CLERICAL	8832	Employees engaged in any type of service in or about premises, other than premises used for professional purpose, are to be separately rated.		3	C
DETECTIVE OR PATROL AGENCY - PRIVATE & DRIVERS	7723	Includes the operation of armored car service; guards or patrols engaged in safeguarding property not owned or operated by the insured.	X•	5	F
DETINNING	3372	Included incidental manufacturing of tin or tin compounds.		1	D
DEXTRINE MFG	4703			1	C
DIAMOND CUTTING OR POLISHING	8013	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8013 are conducted as a separate and distinct business.	♦	4	C
DIAPER SERVICE & ROUTE SUPERVISOR, DRIVERS	2585	Also applies to infants' apparel laundry.		1	B
DIE CASTING MFG	1925	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 1925 are conducted as a separate and distinct business.		1	D
DINNER THEATER NOC - PLAYERS	9156	The entire operation must be classified to the appropriate restaurant or bar classification, unless the combined payroll that would otherwise be assignable to Codes 9154 and 9156 is more than 50% of the total payroll.		3	D
DINNER THEATER NOC ALL OTHER EMPLOYEES	9154	The entire operation must be classified to the appropriate restaurant or bar classification, unless the combined payroll that would otherwise be assignable to Codes 9154 and 9156 is more than 50% of the total payroll.		5	C
DISTILLATION - WOOD & DRIVERS	1472	Includes distillation of alcohol or mfg. of creosote or acetates.		1	E
DISTRIBUTING COMPANIES &	7380	Applies to house-to-house delivery of samples,		5	D

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DRIVERS		advertising circulars, telephone directories, and similar products when employees are transported to the delivery location in vehicles. If no transportation, assign to governing classes. If no transportation or governing class, payroll shall be assigned to Code 8017.			
DIVING - MARINE - COVERAGE UNDER ADMIRALTY LAW - PROGRAM II - STATE ACT BENEFITS	7395		M	5	G
DIVING - MARINE - COVERAGE UNDER ADMIRALTY LAW - PROGRAM II - USL ACT BENEFITS	7398		M	5	G
DIVING - MARINE- COVERAGE UNDER ADMIRALTY LAW - PROGRAM I	7394		M	5	G
DOCUMENT-SCANNING OPERATIONS—ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	8015	Applies to document-scanning operations for customers performed at the employer's or customer's location. Includes document storage and shredding operations performed at the employer's location only. Document shredding performed at the customer's location, including the bailing and transportation of those shredded documents, is to be separately rated to Code 8264.	♦	4	C
DOCUMENT-SHREDDING OPERATIONS & DRIVERS	8264	Applies to employers in the business of document-shredding only. Includes shredding at the employer's, or customer's location, including the bailing and transportation of those shredded documents. Also includes all shredding at the customer's location when performed as part of a document-scanning operation. Refer to Code 8015 for document-scanning operations for customers performed at the employer's or customer's location.	♦	4	E
DOG SHOW KENNEL EMPLOYEES & DRIVERS	8279		■	4	F
DOG SHOW OPERATION BY OWNER OR LESSEE & DRIVERS	9016	Includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as Code 9180- Amusement Device Operation NOC.		4	C
DOLL CLOTHING, CLOTH DOLLS, OR CLOTH PARTS MFG	2501	Includes dressing of dolls.		1	C
DOLL OR DOLL PARTS MFG. OR ASSEMBLY	4484	Mfg. of glass, metal or cloth parts, cloth dolls, doll clothing or dressing of dolls to be separately rated.		1	C
DOMESTIC WORKERS - RESIDENCES - PART TIME	0908	Refer to the Basic Manual for additional information on the treatment of domestic workers. Applies to part-time domestic workers employed inside or outside a private residence who are employed directly by the resident owner, the estate of the owner, or family of the resident. Refer to Code 8835 for companions or personal assistants who also provide physical and personal assistance in the activities of daily living and/or nursing care. "Part-time" applies to any domestic worker who is employed 20 hours or less per workweek. Au pairs or domestic workers who are compensated by room and board are considered to be full-time; refer to Code 0913. Not applicable to outside domestic workers at any location where commercial farm operations are conducted; refer to the appropriate farming classification. Domestic workers employed by a business, other than a business described by Code 0917, are classified to Code 0908 or Code 0913.	P	4	D
DOMESTIC WORKERS- RESIDENCES- FULL TIME	0913	Refer to the Basic Manual for additional information on the treatment of domestic workers. Applies to full-time domestic workers employed inside or outside a private residence who are employed directly by the	P	4	D

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		resident owner, the estate of the owner, or family of the resident. Refer to Code 8835 for companions or personal assistants who also provide physical and personal assistance in the activities of daily living and/or nursing care. "Full-time" applies to any domestic worker who is employed more than 20 hours per workweek. Au pairs or domestic workers who are compensated by room and board are considered to be full-time. Not applicable to outside domestic workers at any location where commercial farm operations are conducted; refer to the appropriate farming classification. Domestic workers employed by a business, other than a business described by Code 0917, are classified to Code 0908 or Code 0913.			
DOOR - INSTALLATION - OVERHEAD & DRIVERS	3724		•	2	F
DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERCIAL	5102	Includes the installation of all types of interior and exterior doors and windows—commercial and residential—including, but not limited to, aluminum, vinyl, wood, composite, fiberglass, and steel. Code 5102 is also assigned to the installation of shower doors and enclosures made from materials other than glass; refer to Code 5462 for the installation of glass shower doors and enclosures. Overhead door installation to be separately rated as Code 3724. The installation of doors and windows in connection with the construction of residential dwellings or commercial buildings to be separately rated.	•	2	F
DOUGHNUT SHOP - RETAIL	9083	Applies to shops engaged in the preparation and sale of doughnuts, coffee, or other items for consumption on or away from the premises. If the shop does not qualify as Code 9083, classify as Code 9082.		4	A
DRAFTING COMPANY - CLERICAL	8603	Drafting performed by personnel of these firms confined to an office setting are classified to Code 8603. Refer to Code 8601 when drafting is performed by architects and engineers, licensed or unlicensed, in conjunction with other duties outside the office. Division of payroll between Code 8601 and 8603 is not permitted.		3	C
DRAINAGE OR IRRIGATION SYSTEM CONSTRUCTION & DRIVERS	6229	Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.	•	2	F
DRAPERIES OR CURTAINS INSTALLATION IN PUBLIC BUILDINGS FROM FLOOR OR STEPLADDERS	9521	Includes interior or exterior attachment of signs to surfaces from floors or stepladders such as, but not limited to, exit signs, entrance signs, wall directories, rest room signs and directional signs. Excludes sign installations on roofs, streets, roads, walkways or by the use of cranes, hoists, scaffolding, forklifts, aircraft and other similar mechanical devices. Code 9521 shall not be assigned to employees of insureds engaged in sign installation service on the premises of the insured. Such payroll must be assigned to the governing classification. Shop operations to be separately rated.		1	E
DRAPERIES OR CURTAINS INSTALLATION IN PUBLIC BUILDINGS NOC	5102		•	2	F
DRAPERIES OR CURTAINS MFG. FROM CLOTH, PAPER, OR PLASTIC - CUTTING AND SEWING	2501			1	C
DREDGE, STEAM SHOVEL, OR CONSTRUCTION MACHINERY MFG. NOC	3507			1	C
STEVEDORING - CONTAINERIZED FREIGHT &	7327	Applies to ships designed for freight carrying containers. No work in holds. Over-the-road trucking	F	7	G

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DRIVERS		operations to be separately rated to the appropriate trucking classification. Code 7327F must not be assigned to the same employer in connection with a single vessel unless the operations described by this classification are conducted as a separate and distinct business.			
DREDGING ALL TYPES - COVERAGE UNDER ADMIRALTY LAW - PROGRAM I	7333		M	5	G
DREDGING ALL TYPES - COVERAGE UNDER ADMIRALTY LAW - PROGRAM II - STATE ACT BENEFITS	7335		M	5	G
DREDGING ALL TYPES - COVERAGE UNDER ADMIRALTY LAW - PROGRAM II - USL&HW ACT BENEFITS	7337		M	5	G
DREDGING FOR MATERIALS ON NON-NAVIGABLE WATERS & DRIVERS	4000	Includes incidental shore operations.		5	F
DRESS FORM MFG	4038	Applies to papier mache or plaster forms.		1	A
DRESS PATTERN MFG - PAPER	4279	Includes designers, drafting employees, and cutters. Magazine printing to be separately rated as Code 4299.		1	C
DRESSING OR POLISH MFG	4557	Applies to shoe, stove, harness, furniture, automobile, or metal polish or dressing manufacturing. Can manufacturing to be separately rated as Code 3220.		1	B
DRESSMAKING OR TAILORING - CUSTOM EXCLUSIVELY	2503	Not manufacturing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2503 are conducted as a separate and distinct business.		1	C
DRILLING NOC & DRIVERS	6204	Code 6204 is applied to specialist contractors engaged in drilling work not otherwise classified. All types of drilling are included except drilling related to oil or gas wells or drilling in underground mines. The code is not applicable to drilling performed by an artisan, such as a plumber or electrician, as a part of their work.	●	2	F
DRILLING OR REDRILLING OF OIL OR GAS WELLS & INSTALLATION OF CASING, DRIVERS	6235	Includes flowback services when performed during drilling or redrilling operations.	●	2	G
DRIVERS, CHAUFFEURS, MESSENGERS, AND THEIR HELPERS NOC - COMMERCIAL	7380	Subject to Basic Manual rules. Messenger and courier deliveries of owned documents or goods made by foot or public transportation are assigned to the governing class code.		5	E
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG - INCLUDES MFG OF INGREDIENTS	4825	Applies to compounding, blending or packing drugs, medicines, or pharmaceutical preparations including the mfg. of ingredients using these products. Includes patent drugs, medicines, perfumes and cosmetics. Also contemplates e-liquid products, incense mfg., licorice extract mfg., penicillin mfg., essential oil mfg., syrups used for carbonated beverages, natural dye and tanning extract mfg. Codes 4825 and 4611 - Drug, Medicine or Pharmaceutical Preparation - Compounding or Blending - No Mfg. of Ingredients shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mfg. of metal containers to be separately rated as Code 3220 - Can mfg.		1	E
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING OR BLENDING-NO MFG OF	4611	Codes 4611 and 4825 - Drug, Medicine or Pharmaceutical Preparation Mfg. & Includes Mfg. of Ingredients shall not be assigned to the same risk unless the operations described by these		1	C

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INGREDIENTS		classifications are conducted as separate and distinct businesses. Metal container mfg. to be separately rated as Code 3220 - Can Mfg.			
DUPLICATION AND REPLICATION SERVICE OF PRERECORDED AUDIO, VIDEO OR DATA	7610			3	D
EARTHENWARE OR TILE MFG. NOC & DRIVERS	4021	Includes construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.		1	E
EGG DEALER - WHOLESALE	8018	Includes grading, candling, and packing.	·	4	B
ELECTRIC BULB MFG.	4110	Applies to insureds that manufacture electric light bulbs of all types including, but not limited to, incandescent, fluorescent, and halogen bulbs; compact fluorescent lamps (CFL's); light-emitting diodes (LEDS); and neon tubes. Code 4110 applies regardless of the size or wattage of the bulb.		1	C
ELECTRIC LIGHT OR POWER LINE CONSTRUCTION - REA PROJECT ONLY & DRIVERS	7529	Codes 7539 - Electric light or power company and 7540 - Electric light or power cooperative must not be assigned at the same job location to which Code 7529 applies.	X•	2	G
ELECTRIC LIGHT OR POWER CO NOC- ALL EMPLOYEES & DRIVERS	7539	Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated.		5	F
ELECTRIC LIGHT OR POWER COOPERATIVE - REA PROJECT ONLY - ALL EMPLOYEES & DRIVERS	7540	Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated. Superintendents, easement solicitors and project coordinators from the time of project initiation to the energizing of any portion of the system to be assigned to 8742 - Real Estate Agency.		5	G
ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS	7538	Codes 7539 - Electric light or power company and 7540 - Electric light or power cooperative shall not be assigned at the same job or location to which Code 7538 applies	•	2	G
ELECTRIC OR GAS LIGHTING FIXTURES MFG	3180	Codes 3180 and 3643 - Electric Power or Transmission Equipment Mfg. or 3179 - Electrical Apparatus Mfg. NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		1	C
ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG	3643	Includes the manufacturing or repair of motors, generators, converters, transformers, switchboards, circuit breakers, switches or switchboard apparatus or incidental equipment.		1	E
ELECTRICAL APPARATUS INSTALLATION OR REPAIR & DRIVERS	3724	Code 3724 shall not be assigned to employees of insureds engaged in the installation or repair of electrical apparatus on the premises of the insured. Such payroll must be included in the governing classification. Erection of poles, stringing of wires, installation of service transformers on poles or on the outside of buildings or the making of service connections to be separately rated as Code 7538 - Electric Light or Power Construction.	●	2	F
ELECTRICAL APPARATUS MFG NOC	3179	Includes electrical fixtures or appliances. Codes 3179 and 3643 - Electric Power or Transmission Equipment Mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Includes manufacturing of electronic nicotine delivery devices such as electronic cigarettes and vaping devices.		1	C
ELECTRICAL CORD SET, RADIO,	3681			1	B

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OR IGNITION HARNESS ASSEMBLY					
ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS	5190	Includes installation or repair of fixtures or appliances. Installation of electrical machinery or auxiliary apparatus to be separately rated as Code 3724 - Electrical Apparatus Installation.	•	2	F
ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE OR REPAIR - SHOP AND OUTSIDE & DRIVERS	9516	Electronic equipment can be installed in homes, automobiles, and boats. Electrical wiring or tower erection to be separately rated. Applies to the installation, service or repair of electronic equipment by retail store employees. Store operations to be separately rated. Refer to Code 9519 for the installation, service and repair of household and commercial appliances. The installation of visual and sound equipment for stadiums and theaters is assigned to Code 9154. Refer to Code 5191 for the installation, service or repair of office machine equipment. Refer to Code 7600 for insured's under contract with a telecommunications company.		4	D
ELECTROPLATING	3372	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3372 are conducted as a separate and distinct business.		1	D
ELECTROTYPING	4299	Codes 4299 - Printing and lithographing and 4304 - Newspaper publishing shall not be assigned to the same risk unless the operations described by these classifications are conducted as a separate and distinct business.		1	B
ELEVATOR ERECTION OR REPAIR	5160		•	2	G
ELEVATOR OR ESCALATOR MFG	3042			1	D
EMBROIDERY MFG	2388			1	B
EMERY WORKS & DRIVERS	1747	Applies to crushing or grinding. Digging, mining, or quarrying to be separately rated.		1	E
ENAMEL OR AGATE WARE MFG	3224			1	B
ENAMELED IRONWARE MFG	3081			1	E
ENGINE MFG AUTOMOBILE	3827			1	D
ENGINE MFG NOC	3612	Foundry operations to be separately rated.		1	D
ENGRAVING	4352			1	C
ESCALATOR OR ELEVATOR MFG	3042			1	D
ESSENTIAL OILS MFG. & DISTILLATION	4825			1	E
EXCAVATION & DRIVERS	6217	Includes burrowing, filling or backfilling. Also contemplates specialist contractors engaged in grading land and landfill operations. Landfill operations include receiving, sorting and storing waste, compacting or crushing waste, covering waste with other materials, collecting and filtering leachate or gases and final covering or capping the landfill. Grading or excavation in connection with street or road construction, dam or lock construction, pile driving, shaft sinking, caisson or cofferdam work to be separately rated.	•	2	G
EXERCISE OR HEALTH INSTITUTE & CLERICAL	9063			4	B
EXPLOSIVES DISTRIBUTORS & DRIVERS	4777	Includes the preparation of blasting agents and the distribution of high explosives. Blasting operations to be separately rated as Code 6217. No high explosives manufacturing.		1	F
EXPLOSIVES OR AMMUNITION MFG - CARTRIDGE OR SHELL CASE MFG - METAL	3315	Insertion of percussion caps or primers, loading or testing with explosives to be separately rated.		1	B
EXPLOSIVES OR AMMUNITION MFG - NOC & DRIVERS	4771	Includes the following operations whether conducted by individual enterprises or as combined multiple enterprises: bag loading—propellant charges; black	N	1	F

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		powder mfg.; cap, primer, fuse, booster, or detonator assembly; cartridge charging or loading; fireworks mfg.; high explosives mfg.; projectile, bomb, mine, or grenade loading; projectile or shell mfg.; shell case loading and smokeless powder mfg.—single base. Code 0771 shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 0771 is not subject to experience rating or retrospective rating.			
EXPLOSIVES OR AMMUNITION MFG.-CARTRIDGE MFG OR ASSEMBLY - SMALL ARMS	3574	Includes manufacturing of components, other than cartridge case mfg., mixing of fulminate, charging or loading. Explosives or fulminate manufacturing to be separately rated.		1	B
EXPLOSIVES OR AMMUNITION MFG.-PROJECTILE OR SHELL MFG	3632	Includes incidental "Nosing In"— Not cartridge or shell case mfg. Forging or casting of shapes or loading or testing with explosives to be separately rated.		1	D
EXTERMINATOR & DRIVERS	9014	Includes termite control. Carpentry repair or use of poisonous gases to be separately rated.		4	C
EXTRACT MFG	4825	Applies to dyewood, licorice, tanning, perfumery, medicinal, or flavoring extract mfg. Includes distillation of essential oils.		1	E
EYELET MFG	3270			1	C
FABRIC COATING OR IMPREGNATING NOC	4493	Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics, or rubber.		1	D
FARM - ANIMAL RAISING & DRIVERS	0170	Applies to fur-bearing animals.	■	4	C
FARM - APIARY & DRIVERS	0034		■	4	C
FARM - BERRY OR VINEYARD & DRIVERS	0079	Applies to all acreage devoted to the raising of all berries, grapes (all types), or hops.	■	4	D
FARM - CATTLE OR LIVESTOCK RAISING NOC & DRIVERS	0083		■	4	D
FARM - DAIRY & DRIVERS	0036	Processing of raw milk received from others and manufacturing of butter, cheese, ice cream to be separately rated.	■	4	C
FARM - FIELD CROPS & DRIVERS	0037	Harvesting of sweet potatoes is assigned to Code 0008.	■	4	E
FARM - FISH HATCHERY & DRIVERS	0113		■	4	C
FARM - FLORIST & DRIVERS	0035	Applies to all acreage or facilities devoted to the raising and cultivating of potted houseplants, fresh-cut flowers, and flower bulbs; raising and harvesting of annuals, perennials, or other bedding plants used in garden beds or as ground covers; growing, harvesting, and processing of algae; hydroponic vegetable growing and mushroom farming. Wholesale or retail sales conducted from the farm location are also assigned to Code 0035.	■	4	D
FARM - GARDENING - MARKET OR TRUCK & DRIVERS	0008	Cultivating, harvesting & packaging of perishable vegetables. This code applies to all acreage or facilities devoted to vegetable growing operations and also includes the growing of vegetables in greenhouses.	■	4	C
FARM - GOAT OR SHEEP RAISING & DRIVERS	0083		■	4	C
FARM - NURSERY EMPLOYEES & DRIVERS	0005	Applies to all acreage or facilities devoted to the propagation of trees, shrubs, plants or flowering shrubs or plants not included under Code 0035. Operations involve planting, fertilizing, watering, trimming, potting and repotting plants and transplanting at the nursery location. Additionally, these insured may deliver their products to customers and also plant these products at their customers' location(s). Wholesale or retail sales conducted from the nursery location and sod dealers, who do not grow sod, are also assigned to Code 0005. Refer to Code 0037 for sod growing and harvesting operations.	■	4	C

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FARM - ORCHARD OR GROVE & DRIVERS	0016	Applies to all acreage or facilities devoted to the raising of fruits, nuts, or avocados. Crops including, but not limited to, apples, apricots, bananas, black walnuts, cherries, coffee, English walnuts, figs, filberts, macadamia nuts, nectarines, nuts, papaya, peaches, pears, plums, prunes, walnuts, and other orchard-grown crops are also assigned to Code 0016.	■	4	E
FARM - POULTRY OR EGG PRODUCER & DRIVERS	0034		■	4	D
FARM - SHEEP OR GOAT RAISING & DRIVERS	0083		■	4	C
FARM - TREE PLANTING - REFORESTATION & DRIVERS	0005	Applicable to contractors planting trees in forests. Often this operation is performed after a logging operation and under contract with the US Forest Service. This classification includes any site preparation necessary for tree planting operations, whether performed by hand or machine, as well as the actual planting of the seedlings, which is usually performed by hand. Refer to Code 2702 for tree harvesting and maintenance operations.	■	4	C
FARM - VEGETABLE & DRIVERS	0008		■	4	D
FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS	8116	Includes demonstration.	♦	4	D
FARM MACHINERY OPERATION-BY CONTRACTOR & DRIVERS	0050	Sales or manufacturing of merchandise, machinery, or equipment to be separately rated.	●	2	E
FARM NOC & DRIVERS	0037	Harvesting of sweet potatoes is assigned to Code 0008.	■	4	D
FASTENER OR BUTTON MFG.—METAL	3131			1	C
FEATHER OR FLOWER MFG - ARTIFICIAL	2501			1	C
FEATHER PILLOW MFG	2501	No mattress or box spring mfg.		1	C
FEED LOTS - CATTLE & SALESPERSONS, DRIVERS	8288	Does not apply to risks operating farms or ranches or engaged in butchering or packing house operations.	♦	4	E
FEED, FERTILIZER, HAY OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS-NO MFG	8215	Includes incidental blending. Application of fertilizer by use of farm machinery or equipment to be separately rated under Code 0050. Fertilizer mfg. to be separately rated under Code 4583.	♦	4	E
FELDSPAR MINING - SURFACE & DRIVERS	1165			5	F
FELTING MFG	2288			1	C
FENCE INSTALLATION & REPAIR-METAL,VINYL,WOOD OR PREFABRICATED CONCRETE PANEL FENCE INSTALLED BY HAND	6400	The installation and repair of temporary or permanent fences, including those installed to prevent soil erosion, are assigned to Code 6400. Any concrete fence panel that cannot be installed or repaired by hand or uses a crane, hoist, or backhoe to install must be separately rated to the appropriate construction code.	●	2	E
FENCE MFG. - WIRE	3257			1	C
FERRIES - COVERAGE UNDER ADMIRALTY LAW - PROGRAM I	7016	This classification includes dock employees.	M	5	G
FERRIES - COVERAGE UNDER ADMIRALTY LAW - PROGRAM II - STATE ACT BENEFITS	7024	This classification includes dock employees.	M	5	G
FERRIES - COVERAGE UNDER ADMIRALTY LAW - PROGRAM II - USL&HW ACT BENEFITS	7047	This classification includes dock employees.	M	5	G
FERTILIZER DEALER & LOCAL MANAGER, DRIVERS - NO MFG	8215	Includes incidental blending. Application of fertilizer by use of farm machinery or equipment to be separately rated under Code 0050. Fertilizer mfg. to be separately rated under Code 4583.	♦	4	E
FERTILIZER MFG & DRIVERS	4583	Not rendering or garbage works. Includes manufacturing plants solely engaged in the wet or dry mixing of fertilizers. Fertilizer dealer to be separately rated under Code 8215. Codes 4583 and		1	F

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		2089 - Packing House shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.			
FIBER GOODS MFG	4263	Fiberboard mfg. to be separately rated as Code 4239. - Paper Mfg.		1	D
FIBER OPTIC CABLE MFG	4110	The manufacture of fiber optic strands or cables is also included in Code 4110. There are three distinct types of fiber optic strands: multimode, single mode, and graded index.		1	C
FILE MFG	3118			1	B
FIRE PATROL OR PROTECTIVE CORPS & DRIVERS - NO SALVAGE OPERATIONS	7710	Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Separately rate volunteer firefighters & drivers to Code 7711.		5	F
FIRE PATROL OR PROTECTIVE CORPS & DRIVERS - VOLUNTEER	7711	Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Separately rate nonvolunteer firefighters & drivers to Code 7710.		5	F
FIREFIGHTERS & DRIVERS	7710	Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Separately rate volunteer firefighters & drivers to Code 7711.		5	F
FIREFIGHTERS & DRIVERS - VOLUNTEER	7711	Applies when coverage is provided to volunteer firefighters in states where such workers are entitled to benefits under the workers compensation law. The actual payroll of all volunteer firefighters must be used in calculating premium. In no case, however, should the payroll of any such firefighters, including volunteer officers, be less than $300 annually per person. The minimum payroll of $300 annually per person also applies to fire department volunteers that are assigned to a standard exception classification. Applies to organizations serving the public through firefighting and related fire protection services. Includes volunteer firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Separately rate nonvolunteer firefighters and drivers to Code 7710.		5	F
FIREPLACE CONSTRUCTION	5022		•	2	F
FIREWORKS EXHIBITION & DRIVERS	9180			5	E
FISH CURING	2095	Applies to shore or dock work only.		1	C
FISHING ROD AND TACKLE MFG	4902			1	B
FISHING VESSELS NOC - COVERAGE UNDER ADMIRALTY LAW PROGRAM I	7016	Includes packing, curing, or shipping fish and repair of nets or boats.	M	5	G
FISHING VESSELS NOC - COVERAGE UNDER ADMIRALTY LAW PROGRAM II - STATE ACT BENEFITS	7024	Includes packing, curing, or shipping fish and repair of nets or boats.	M	5	G
FISHING VESSELS NOC - COVERAGE UNDER ADMIRALTY LAW PROGRAM II - USL&HW ACT BENEFITS	7047	Includes packing, curing, or shipping fish and repair of nets or boats.	M	5	G
FLAX SPINNING AND WEAVING	2220			1	C
FLINT OR SPAR GRINDING	1701	Digging, mining, or quarrying to be separately rated.		1	E

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FLOODLIGHTING OF STADIUMS, PARKS & DRIVERS	7538		●	2	G
FLOODLIGHTS - ERECTION OF TEMPORARY FLOODLIGHTS & DRIVERS	3724		●	2	F
FLOOR COVERING INSTALLATION-RESILIENT FLOORING-CARPET AND LAMINATE FLOORING	5478	Ceramic tile, mosaic, and indoor stone to be separately rated to Code 5348. Refer to Code 5437 for the installation of wood flooring requiring cutting, sanding, drilling, and attaching using nails, screws, or pegs.	●	2	F
FLOOR INSTALLATION, SANDING OR SCRAPING - WOOD FLOORS	5437	The installation of wood flooring requires cutting, sanding, drilling, and attaching using nails, screws, or pegs. Refer to Code 5478 for laminate wood flooring such as engineered wood flooring installed using glue-down or interlocking methods. Not applicable to contractors who perform any other carpentry operations at the same job or location.	●	2	E
FLORIST STORE & DRIVERS	8001	Includes service away from store premises. Cultivating or gardening to be separately rated as 0035.		4	B
FOOD PRODUCTS MFG NOC	6504	All milling must be separately rated. Includes, but is not limited to, cleaning, grinding, sorting, or mixing coffee, sugars, pastry flours, spices, or nuts; baking powder manufacturing; coconut shredding or drying; coffee cleaning, roasting, or grinding; flour mixing and blending (no milling); malted milk manufacturing (from powdered milk, sugar, malt, cocoa); mayonnaise manufacturing; nut cleaning or shelling; peanut butter manufacturing; spice mills; and yeast manufacturing. Miso and poi manufacturing are also included.		1	C
FOREST OR WILDLAND FIREFIGHTING & DRIVERS	7710	Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Separately rate volunteer firefighters & drivers to Code 7711.		5	F
FOREST OR WILDLAND FIREFIGHTING & DRIVERS - VOLUNTEER	7711	Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Separately rate nonvolunteer firefighters & drivers to Code 7710.		5	F
FORGING WORK - DROP OR MACHINE	3110	Includes trimming. The machining of forgings or die making operations shall be assigned to 3632 - Machine Shop.		1	D
FOUNDRY - FERROUS-NOC	3081			1	D
FOUNDRY - NON-FERROUS	3085			1	D
FOUNDRY - STEEL CASTINGS	3082			1	E
FRATERNITY OR SORORITY HOUSES & CLERICAL	9061			4	A
FREIGHT HANDLING - PACKING, HANDLING, OR SHIPPING EXPLOSIVES OR AMMUNITION - UNDER CONTRACT-COVERAGE UNDER STATE ACT ONLY	7360	These classifications include freight checkers. Stevedoring of explosives or ammunition to be separately rated to the appropriate stevedoring classification. Drivers to be separately rated to the appropriate trucking classification.		5	E
FREIGHT HANDLING - PACKING, HANDLING, OR SHIPPING EXPLOSIVES OR AMMUNITION - UNDER CONTRACT-COVERAGE UNDER US ACT	7350	These classifications include freight checkers. Stevedoring of explosives or ammunition to be separately rated to the appropriate stevedoring classification. Drivers to be separately rated to the appropriate trucking classification.	F	7	F
FREIGHT HANDLING NOC - COVERAGE UNDER STATE ACT ONLY	7360	These classifications include freight checkers. Stevedoring to be separately rated; drivers to be separately rated to the appropriate trucking classification.		5	E
FREIGHT HANDLING NOC -	7350	These classifications include freight checkers.	F	7	F

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COVERAGE UNDER US ACT		Stevedoring to be separately rated; drivers to be separately rated to the appropriate trucking classification.			
FRINGE OR BRAID MFG	2380			1	C
FRUIT EVAPORATING OR PRESERVING	2112	Includes jam, jelly or cooked fruit syrup manufacturing. No canneries. No fruit juice mfg. Can mfg. to be separately rated as Code 3220.		1	C
FRUIT JUICE MFG & DRIVERS	2143	Includes incidental fruit preserving or bottling. Can Mfg. to be separately rated as Code 3220.		1	B
FRUIT PACKING	2105	Fruit evaporating or preserving to be separately rated as 2112. Canneries to be separately rated as 2111.		1	B

Phraseology	Class	Notes	FN ID	Industry Group	Hazard Code
FUEL AND MATERIAL DEALER NOC & LOCAL MANAGERS, DRIVERS	8232	No secondhand building materials or lumber. Applicable to risks dealing in at least three of the following classifications of materials: 1. Coal, Fuel Oil, Wood or Ice 2. New Building Materials Including Lumber 3. Hay, Grain, Feed or Seed 4. Agricultural Implements. Grain elevator operation to be separately rated as Code 8304.	♦	4	E
FUEL INJECTION DEVICE MFG	3581	Includes the manufacture of devices used in vehicles or other equipment to monitor, meter, or distribute fuel such as, but not limited to, carburetors, fuel pumps, super chargers, turbo chargers and throttle bodies.		1	C
FUNERAL DIRECTOR & DRIVERS	9620			4	E
FUR CLOTHING MFG	2501	Preparation of skins to be separately rated.		1	C
FUR PROCESSING - PREPARING SKINS	2600			1	C
FURNACE CLEANING - VACUUM SUCTION METHOD & DRIVERS	9014			4	C
FURNISHING GOODS MFG NOC	2501	Includes wearing apparel, draperies or household furnishings from textile fabrics.		1	C
FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND-WOOD	2881	Includes hand assembling of parts or signs manufactured by others and finishing. Codes 2881, 2883, and 2735 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		1	B
FURNITURE MANUFACTURING AND CABINET SHOP - WOOD-NOC	2883	Includes assembling and finishing with power machinery. Types of materials used in the manufacture of either furniture or cabinets include wood, laminates, engineered wood products, hardy plank, plywood, and formica. Any stain or lacquer that may be applied is also included. Other operations assigned to this code include: sign manufacturing—wood—no painting, with power machinery; billiard table manufacturing; cabinet manufacturing for audio or visual devices and the installation of components; piano case manufacturing; trunk manufacturing; and cigar box manufacturing. Codes 2883, 2881, and 2735 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		1	C
FURNITURE MOVING & STORAGE, DRIVERS	8293	Includes packing or handling household goods away from the insured's premises. They have no equity in items being stored. Also applies to employers that move or store furniture or household goods using portable storage containers. This code includes the rental and delivery of storage containers for the temporary storage of furniture or household goods at	X	4	E

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		the customer's location.			
FURNITURE OR FIXTURES INSTALLATION - PORTABLE - NOC	5146	Applies to installation in offices or stores.	●	2	E
FURNITURE RENTAL - CHAIRS, COAT RACKS, DISHES & DRIVERS	8044		♦	4	D
FURNITURE STOCK MFG	2735			1	C
FURNITURE UPHOLSTERING	9522			1	C
GALVANIZING OR TINNING - NOT ELECTROLYTIC	3373	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3373 are conducted as a separate and distinct business.		1	C
GARBAGE - ASHES OR REFUSE COLLECTION & DRIVERS	9403	Reduction, rendering, or fertilizer plants to be separately rated.		5	F
GARBAGE-WORKS	7590	Applies to reduction or incineration. Drivers to be separately rated as Code 9403 - Garbage Collection.		5	E
GAS - CO - NATURAL GAS - LOCAL DISTRIBUTION & DRIVERS	7502	Applies to all operations including store employees and meter readers. Separately rate: drilling or operation of wells, construction or operation of cross-country pipelines or construction of buildings or gas-holders.		5	E
GAS - MAIN OR CONNECTION CONSTRUCTION & DRIVERS	6319	Includes tunneling at street crossings when not performed under air pressure. All other tunneling is to be separately rated. Separately rate: the construction of pipelines between natural gas – producing fields and points of connection with local distributing systems. Such cross-country pipeline construction must be rated to code 6233. Code 7502 – must not be assigned at same job or location that Code 6319 applies.	•	2	G
GAS - METER MFG	3574			1	B
GAS OR OIL - BURNER INSTALLATION - DOMESTIC & DRIVERS	5183		●	2	E
GAS OR OIL - BURNER INSTALLATION NOC & DRIVERS	3724		●	2	F
GAS OR OIL - LEASE OPERATOR - NATURAL GAS - ALL OPERATIONS & DRIVERS	1320	Applies to oil or gas lease owner/operators, and to insureds under contract that operate a facility for its owner. The following operations are not included in Code 1320, and must be separately rated: erecting or dismantling of derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operations, or gasoline recovery.		5	F
GAS OR OIL - LEASE WORK NOC - NATURAL GAS - BY SPECIALIST CONTRACTOR & DRIVERS	6216	Includes laying or taking up flow lines and water lines; installing central pumping units; and tank truck operations servicing oil or gas well sites. The following operations are not included in Code 6216, and must be separately rated: pipeline construction; tank building; rig or derrick erecting or dismantling; installation or recovery of casing; drilling, cementing, cleaning and swabbing of wells or well shooting. Not applicable to owner/operators of a gas or oil lease operation, or to a risk under contract with the lease owner that performs all operations necessary to work a gas or oil lease. Drill site preparations including but not limited to clearing land; building lease roads, slush pits, levees, or fire walls; and lease beautification or dirt work performed by a specialist contractor are classified to codes applicable to these operations, provided the services are performed prior to rig erection. Specialist contractors who perform these services during or after rig erection are assigned to Code 6216.	•	2	G
GAS WORKS & DRIVERS	7502	Applies to all operations including store employees		5	E

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		and meter readers. Construction of buildings or gas-holders to be separately rated.			
GAS-DEALER - LIQUEFIED PETROLEUM GAS & DRIVERS	8350	Applies to all operations including store employees; installation, servicing or repair of customers' equipment or appliances. Distribution by gas mains or piping from central tanks to be separately rated as Code 7502 - Gas Distributing.	♦	4	F
GAS-DISTRIBUTING - LIQUEFIED PETROLEUM GAS - LOCAL & DRIVERS	7502	Applies to all operations including store employees and meter readers. Applies to distribution by means of gas mains or piping from central tanks. Separately rate: construction or operation of cross-country pipelines or construction of building or gas-holders.		5	E
GASOLINE OR OIL DEALER & DRIVERS	8350	Operation of retail gasoline stations to be separately rated as Code 8381 - Gasoline Station - Retail - Self Service or Code 8380 - Gasoline Station - Retail - NOC.	♦	4	F
GASOLINE RECOVERY & DRIVERS	4740	Applies to recovery from casing head or natural gas.		1	E
GASOLINE STATION - SELF-SERVICE ONLY - RETAIL	8381	Applies to each retail gasoline station where the insured does not pump gasoline or provide any automobile maintenance, repair or towing services; and receipts from gasoline sales equal 90% or more of total receipts (total receipts exclude receipts from sales of lottery tickets). Gasoline stations that provide both full-service and self-service operations shall be assigned to Code 8380. Codes 8381 and 8380 - Gasoline Station NOC, Automobile Service or Repair Center or Code 8392 - Automobile Storage Garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	♦	4	D
GASOLINE STATION NOC - RETAIL & DRIVERS	8380	Includes retail diesel stations and gasoline stations providing full services such as, but not limited to, pumping gasoline, checking fluid levels, attended car washing service, and automobile maintenance or repair. Codes 8380 and 8392 must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Automobile body repair is to be separately rated to Code 8393. Towing for others and roadside assistance are to be separately rated.		4	D
GASOLINE STATION SELF-SERVICE AND CONVENIENCE/GROCERY - RETAIL	8006	Applies to each separate store location meeting all of the following conditions: 1. Selling a variety of items such as, but not limited to, snack foods, cereal, processed packaged foods, canned or frozen foods, fruits, vegetables, dairy products, health or beauty products, canned or bottled beverages, tobacco, publications, videos, flowers, bakery products, candy, coffee, tea, ice, delicatessen foods, flour, condiments, toiletries, sundries, automobile accessories, money orders, check cashing service, and the service of food or beverages. 2. No handling of fresh meats. 3. Receipts from the service of food or beverages constitute less than 50% of total receipts and receipts from gasoline sales constitute less than 90% of total receipts (total receipts exclude receipts from sales of lottery tickets). Code 8006 and the appropriate restaurant code shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately classify automobile service or full-service operations.	♦	4	B
GEAR MFG OR GRINDING	3635	Shall not be assigned to a risk engaged in operations described by another classification unless		1	D

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		the operations subject to 3635 are conducted as a separate and distinct business.			
GEOPHYSICAL EXPLORATION - ALL EMPLOYEES & DRIVERS	8606	Code 8606 is assigned to all types of geophysical exploration when these activities are conducted as a separate and distinct business. Core-drilling employees are assigned to Code 6204.		4	F
GLASS MERCHANT	4130	Includes bending, grinding, beveling, or silvering of plate glass.		1	C
GLASS MFG & DRIVERS	4101	Includes the manufacturing of blown sheet window, polished plate, ribbed, rolled, colored, figured, or wire glass. Digging or quarrying to be separately rated.		1	D
GLASS MFG - CUT	4111			1	B
GLASS WINDOW MFG - STAINED	4133	Includes glass mfg.		1	B
GLASSWARE MFG - NO AUTOMATIC BLOWING MACHINES	4111	Digging or quarrying to be separately rated.		1	C
GLASSWARE MFG NOC	4114	Digging or quarrying to be separately rated.		1	D
GLAZIER-AWAY FROM SHOP - & DRIVERS	5462		•	2	E
GLOVE MFG - LEATHER OR TEXTILE	2688	Tanning of leather or mfg. of textile fabric to be separately rated.		1	B
GLOVE OR MITTEN MFG - KNIT	2362	Yarn mfg. to be separately rated.		1	C
GLUE MFG & DRIVERS	4653	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4653 are conducted as a separate and distinct business.		1	C
GOLD LEAF MFG	3383			1	B
GOLF CLUBS - MFG OR ASSEMBLING	4902			1	B
GRADING OF LAND NOC & DRIVERS	6217	Includes burrowing, filling or backfilling. Separately rate: mass rock excavation, grading or excavation in connection with street or road construction, pile driving, shaft sinking, caisson or cofferdam work.	•	2	F
GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS	8304	Floating elevators to be separately rated under the appropriate vessel classification.		4	F
GRAIN OR FEED MILLING	2014	Field crops such as wheat, oats, barley, rye, rice, or corn and the preparation of cereal or compound feeds for livestock is contemplated. Grain storage away from the milling plant or grain storage that is not directly connected to the plant by a piping or conveyor system to be separately rated as Code 8304 - Grain Elevator Operation & Local Managers, Drivers.		1	E
GRAPHITE MFG - NOT ARTIFICIAL & DRIVERS	1452	Artificial graphite manufacturing to be rated as Code 1430.		1	E
GREASE OR OIL MIXING OR BLENDING	4557	Codes 4557 and 4740 - Oil Refining, or 8350 - Oil or Gasoline Dealer shall not be assigned to the same risk unless operations described by these classifications are conducted as separate and distinct businesses. No rendering or petroleum refining. Can mfg. to be separately rated as Code 3220.		1	B
GREENHOUSE ERECTION - ALL OPERATIONS	5402		●	2	B
GROCERY, TEA OR COFFEE DEALER - RETAIL	8006	Applies to house-to-house sale of coffee, tea, or groceries and includes incidental stores or warehouses.	♦	4	C
GROUP HOMES - ALL EMPLOYEES & SALESPERSONS, DRIVERS	8842	Includes group homes, group foster homes, halfway houses licensed in accordance with North Carolina state statutes that provide rehabilitation services, shelters, and independent supportive living homes for mentally, physically or emotionally challenged individuals. Juvenile detention centers, "boot camps," and halfway houses for convicts are to be separately rated to Code 7720. Detoxification,	X	4	A

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		treatment, and rehabilitation of alcoholics or narcotic addicts are separately rated to the appropriate hospital classification codes. Refer to Code 8864 for social service organizations.			
GUNITING - NOT CHIMNEYS - ALL OPERATIONS	5213	Guniting on chimneys be separately rated as Code 5222 - Chimney Construction. Waterproofing operations This phraseology applies to specialist contractors who apply waterproofing material by means of cement gun, concrete gun, spray gun, or other apparatus unless the waterproofing material is applied to exterior walls of foundations or subterranean structures by means of an apparatus inserted in the ground. This classification treatment applies to waterproofing other than roofing or subaqueous work, when performed as a separate operation not part of, or incidental to, any other construction operation performed by the same contractor at the same job or location.	•	2	F
HAIR GOODS MFG	2501	Applies to products made from human hair.		1	C
HARDWARE MFG NOC	3146			1	D
HARNESS OR SADDLE MFG	4902			1	B
HAT CLEANING	8017		♦	4	B
HAT MFG	2501	Includes blowing, starting, or forming of hat shapes. Hatters′ fur mfg. to be separately rated as Code 2623.		1	C
HAY BALING & DRIVERS	0050		●	2	C
HEALTH SPA OR STEAM BATH NOC & CLERICAL	9063			4	B
HEAT TREATING-METAL	3307	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3307 are conducted as a separate and distinct business.		1	D
HEATER OR RADIATOR MFG	3169	Applies to cast iron heaters or radiators.		1	C
HEATING, VENTILATION, AIR, CONDITIONING AND REFRIGERATION SYSTEMS - INSTALLATION,SERVICE AND REPAIR,SHOP,YARD&DRIVERS	5537	Applicable to installation, service, and repair, including residential and commercial, shop and yard work. Division of payroll between Code 5537 and any other contracting classification is not permitted when all or a majority portion of the work for an HVAC contract is performed by a single contractor. Specialist subcontractors performing a portion of the HVAC contract (i.e., electrical, plumbing, sheet metal) must be separately rated to the classification applicable to their work. Separately rate portable air-conditioning units to Code 9519.	•	2	E
HEMP OR JUTE SPINNING AND WEAVING	2220			1	C
HOME IMPROVEMENT CENTER - NEW MATERIALS ONLY ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS	8232	Home improvement centers are defined as building material dealers characterized by an extensive store operation handling a wide variety of products in addition to normal building materials and related hardware items. A home improvement center contemplates both inside sales and outside yard operations.	♦	4	E
HOME IMPROVEMENT CENTER - NEW MATERIALS ONLY STORE EMPLOYEES	8058		♦	4	C
HOME, PUBLIC AND TRAVELING HEALTHCARE-ALL EMPLOYEES	8835			4	C
HOMEMAKER SERVICE - PHYSICAL ASSISTANCE	8835	Applies to businesses or individuals providing homemaker and companion services, while physically assisting convalescents, aged, acutely or chronically ill or disabled persons in the activities of daily living.		4	C
HOMES FOR THE AGED—ALL OTHER EMPLOYEES &	8826	Applies to facilities that provide skilled nursing care and other types of residential services for individuals		4	C

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SALESPERSONS, DRIVERS		who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to employees providing food service, maintenance, and operation of these facilities. All healthcare employees are to be separately rated to Code 8824.			
HOMES FOR THE AGED – HEALTHCARE EMPLOYEES	8824	Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dieticians, aides, and orderlies. Also applies to administrative healthcare personnel who do not qualify for assignment to Code 8810. Not applicable to hospitals. Food Service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.		4	B
HONE OR OIL STONE MFG & DRIVERS	1803	Quarrying to be separately rated.		1	F
HORN GOODS MFG - FABRICATED PRODUCTS MFG	4452	Applies to the manufacturing of horn goods by such operations as machining, bending, buffing, or polishing.		1	C
HORSE SHOW OPERATION BY OWNER OR LESSEE & DRIVERS	9016	Includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as Code 9180- Amusement Device Operation NOC.		4	C
HORSE SHOW STABLE EMPLOYEES & DRIVERS	8279		■	4	F
HORSESHOE MFG	3146	Steelmaking or rolling mills to be separately rated.		1	C
HOSIERY MFG	2361	Yarn mfg. to be separately rated.		1	D
HOSPITAL - ALL OTHER EMPLOYEES	9040			4	B
HOSPITAL - PROFESSIONAL EMPLOYEES	8833	Independent medical testing labs that analyze medical specimens are assigned to Code 4511. Testing labs that are not independent but part of a hospital must be also classified to Code 8833.		3	C
HOSPITAL - VETERINARY - & DRIVERS	8831			4	A
HOTEL - ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS	9052	Employees working exclusively for a country club operation run by a hotel, resort, condominium, or other community association are assigned to Code 9060.		4	B
HOTEL - RESTAURANT EMPLOYEES	9058			4	A
HOTHOUSE ERECTION - ALL OPERATIONS	5402		•	2	C
HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING	9521	Installation of carpet, linoleum, vinyl, asphalt, or rubber floor tile to be separately rated to Code 5478.		1	E
HOUSEHOLD AND COMMERCIAL APPLIANCES - ELECTRICAL-INSTALLATION, SERVICE OR REPAIR & DRIVERS	9519	Includes shop or outside employees and incidental parts department employees. Electrical wiring to be separately rated as Code 5190. Electronic equipment installation, service, or repair to be separately classified to Code 9516.		4	E

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HOUSEHOLD FURNISHINGS OR WEARING APPAREL DEALER - RETAIL	8006	Applies to the house-to-house sale of miscellaneous wearing apparel and household furnishings. Includes the collection of installment payments and incidental stores or warehouses. Also applies to the house-to-house sale of jewelry, furniture or appliances. However, if the principal business is the sale of furniture, stoves, ranges, or refrigerators, separately rate as 8044 - Store - Furniture.	♦	4	C
HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS	9033	Applies to all employees of housing authorities operating completed public housing projects. The authority may be a governmental, quasi-governmental, or privately run charitable, not-for-profit, or for-profit agency. New construction and major alteration work to be separately rated.		4	D
HYDROGEN OR OXYGEN MFG & DRIVERS	4635	Includes tank charging.		1	G
ICE CREAM MFG & DRIVERS	2039			1	C
ICE MFG OR DISTRIBUTION & DRIVERS	8203		♦	1	D
ICE-SKATING RINK OPERATION & DRIVERS	9016	Applies to the operation of ice-skating rinks by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as Code 9180- Amusement Device Operation NOC.		4	C
INK MFG	4557			1	E
INKED RIBBON PREPARATION	4251	Paper mfg. to be separately rated as Code 4239.		1	C
INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC	8720	Code 8720, a "not otherwise classified" classification, is applicable to insurance inspectors, outside claims adjusters, and/or safety engineers, appraisers of fire companies engaged in estimating the salvage value of property, and employments of a similar character. Also, includes boiler or elevator inspecting, and marine appraiser or surveyor.		4	F
INSTRUMENT MFG NOC	3685	Applies to the professional or scientific instruments.		1	C
INSULATION STEAM PIPE OR BOILER & DRIVERS	5183	Includes shop. Applies to the use of cork, asbestos, or other nonconducting materials.	●	2	E
INSULATION WORK NOC & DRIVERS	5479	Includes the installation or application of acoustical or thermal insulating materials in buildings or within building walls. Applies only when insulation or acoustical work is performed as a separate operation not part of, or incidental to, any other construction operation performed by the same contractor at the same job or location.	●	2	E
INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS	8723	Code 8723 applies to employees of insurance companies including clerical office employees, outside salespersons, and company premium auditors. Insurance companies include carriers or providers, both exclusive and independent agents, brokers, and ratemaking organizations. These businesses may provide coverage for individuals, businesses, or property in exchange for premium. These businesses may also bind coverage, sell policies or place coverage, develop rates, process claims, and collect data. Insurance inspectors, outside claims adjusters, examiners, appraisers, and detectives or investigators are separately assigned to Code 8720.		3	D
INTEGRATED CIRCUIT MFG.	4109	Includes silicon processes, compound semiconductor manufacturing, or semiconductor manufacturing. Includes refining or growing of the base (wafer) material through adding layer upon layer of the circuit, etching, adding connecting materials for the circuits, testing, quality assurance (QA), and mounting onto modules. This classification also includes adding programming to the chips by the manufacturer or outside contractor.		1	C
INVENTORY COUNTERS - TRAVELING - INCLUDING	8725	Code 8725 is assigned to insureds conducting inventory counts for others. When conducting		4	E

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SALESPERSONS & CLERICAL		inventory counts of a company's own stock (store, warehouse, etc.), the governing code for the company must be applied.			
IRON OR STEEL - ERECTION - CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT	5059		●	2	G
IRON OR STEEL - ERECTION - FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT	5059	Code 5040 - Iron or Steel Erection - Frame Structures shall not be assigned at the same job or location to which Code 5059 applies.	●	2	G
IRON OR STEEL - ERECTION - IRON - EXTERIOR	5040	Includes work on balconies, fire escapes, staircases, fireproof shutters.	●	2	G
IRON OR STEEL - ERECTION - IRON, BRASS OR BRONZE - NONSTRUCTURAL - INTERIOR	5102		●	2	F
IRON OR STEEL - ERECTION - METAL BRIDGES	5040		●	2	G
IRON OR STEEL - ERECTION - RADIO, TELEVISION OR WATER TOWERS, SMOKESTACKS, OR GASHOLDERS	5040		●	2	G
IRON OR STEEL - FABRICATION - IRONWORKS - SHOP - DECORATIVE OR ARTISTIC & FOUNDRIES, DRIVERS	3041	Applies to the manufacturing, fabricating or assembling of decorative or artistic brass, bronze or iron work. Codes 3041 and 3040 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		1	D
IRON OR STEEL - FABRICATION - IRONWORKS - SHOP - ORNAMENTAL & DRIVERS	3040	Not fabricating or assembling structural iron or steel. Includes fabricating, assembling or mfg. ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other nonstructural iron or steel work. Blast furnace or convertor operation, casting of steel, rolling mills to be separately rated.		1	D
IRON OR STEEL - FABRICATION - IRONWORKS OR STEELWORKS - SHOP - STRUCTURAL- & DRIVERS	3030	Applies to fabricating or assembling structural iron or steel. Blast furnace or convertor operation, casting of steel, or rolling mills to be separately rated.		1	E
IRON OR STEEL ERECTION - FRAME STRUCTURES	5040		●	2	G
IRON OR STEEL -ERECTION - IRON, BRASS OR BRONZE - DECORATIVE OR ARTISTIC	5102		●	2	F
IRON OR STEEL- ERECTION - NOC	5057		●	2	G
IRON OR STEEL MERCHANT & DRIVERS	8106	Not applicable to junk dealers or iron or steel scrap dealers.	♦	4	E
IRON OR STEEL MFG - ROLLING MILL & DRIVERS	3018	Applies to all iron or steel rolling mills with or without puddling furnaces. Separately rate: steelmaking, blast furnace operation, coke manufacturing. Not applicable to rolling mills in plants operating open-hearth, Bessemer, electric or crucible steel furnaces.		1	F
IRON OR STEEL MFG - STEEL MAKING & DRIVERS	3004	Applies to electric or open hearth furnaces, Bessemer or crucible processes. Includes blooming mills or forging or rolling mills. Blast furnace operation or coke mfg. to be separately rated.		1	F
IRON OR STEEL SCRAP DEALER & DRIVERS	8265	Wrecking or salvaging to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8265 are conducted as a separate and distinct business.	♦	4	F
IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS	6229	Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.	●	2	E
IRRIGATION WORKS OPERATION & DRIVERS	0251	Code 0251 and the farm classifications shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Irrigation system		5	D

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		construction to be separately rated as Code 6229.			
IVORY OR BONE GOODS MFG	4452			1	C
JALOUSIE OR JALOUSIE SCREEN - MFG	3076			1	C
JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS	9170	Includes inside and outside cleaning of windows above ground level. Window cleaning when performed at ground level to be separately rated as Code 9014. If verifiable records are not maintained, the entire payroll is assigned to the highest-rated classification that applies to the job or location where the window cleaning is performed. Painting, maintenance, or repair at any location where such contractor does not also perform janitorial services to be separately rated. Cleaning service contractors who provide clean-up crews to prepare residential properties for future occupants are classified to Code 9014. **Important** - Employees of a construction company who perform janitorial-type cleaning before, during or after construction are included as miscellaneous employees of the construction company and are assigned to the governing classification of the business. Refer to NCRB's Basic Manual rule, Miscellaneous Employees.		4	F
JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS	9014	This phraseology includes inside and outside cleaning of windows from ground level. Window cleaning when performed above ground level to be separately rated as Code 9170. If verifiable records are not maintained, the entire payroll is assigned to the highest-rated classification that applies to the job or location where the window cleaning is performed. Painting, maintenance, or repair at any location where such contractor does not also perform janitorial services to be separately rated. Cleaning service contractors who provide clean-up crews to prepare residential properties for future occupants are classified to Code 9014. Code 9014 does not include construction debris removal; refer to Code 5610. **Important** - Employees of a construction company who perform janitorial-type cleaning before, during or after construction are included as miscellaneous employees of the construction company and are assigned to the governing classification of the business. Refer to NCRB's Basic Manual rule, Miscellaneous Employees. <u>Waterproofing operations</u> This phraseology applies to specialist contractors who apply waterproofing material to exterior walls of foundations or subterranean structures by means of an apparatus inserted in the ground. This classification treatment applies to waterproofing, other than roofing or subaqeous work, when performed as a separate operation not a part of, or incidental to, any other construction performed by the same contractor at the same job or location.		4	C
JETTY OR BREAKWATER CONSTRUCTION -ALL OPERATIONS TO COMPLETION & DRIVERS	6005	Includes the construction of jetties, breakwaters, seawalls, groynes, dikes, revetments, etc. A jetty involves substantially more construction than either a dike or a levee in that it must extend into a body of water. River work is also included in this classification. Pile driving to be separately rated.	●	2	E
JEWELRY MFG	3383			1	C
JUNK DEALER & DRIVERS	8263	Applicable only to those risks engaged in collecting or handling a miscellaneous line of secondhand	♦	4	D

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		materials, such as bottles, rags, paper, bones, rubber, non-ferrous scrap metals, and ferrous scrap metals. When a dealer's principal type of merchandise sold is ferrous scrap metals, the business must be assigned to Code 8265. When a dealer's principal type of merchandise sold is nonferrous scrap metals, the business must be assigned to Code 8500. Wrecking or salvaging to be separately rated. Must not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8263 are conducted as a separate and distinct business.			
JUTE OR HEMP SPINNING AND WEAVING	2220			1	C
JUVENILE DETENTION CENTER - ALL EMPLOYEES & SALESPERSONS, DRIVERS	7720	Includes halfway houses, juvenile detention centers, "boot camps," or homes for convicts. Refer to Code 8842 for group homes, group foster homes, halfway houses licensed in accordance with North Carolina state statutes that provide rehabilitation services, shelters, and independent supportive living homes for mentally, physically or emotionally challenged individuals.	X	5	E
KNIT GOODS MFG NOC	2362	Yarn mfg. to be separately rated.		1	C

Phraseology	Class	Notes	FN ID	Industry Group	Hazard Code
LABOR UNION - ALL EMPLOYEES	8755	Includes business agents and organizers.		3	E
LACQUER OR VARNISH MANUFACTURING	4558	Includes mixing of thinners or solvents but not nitrocellulose manufacturing. Assign employers that manufacture nitrocellulose, thinners, or solvents to the appropriate chemical classification, Code 4828 or Code 4829.		1	C
LAMP OR PORTABLE LANTERN MFG	3180	Will not be assigned to an employer engaged in the operations described by another classification unless the operations subject to Code 3180 are conducted as a separate and distinct business.		1	B
LANDSCAPE GARDENING & DRIVERS	0042	Includes laying out grounds, planting trees, shrubs, flowers or lawns. Excavation, filling or backfilling to be separately rated as Code 6217. Codes 0042 and 9102 - Park NOC may be assigned to the same risk.	•	2	D
LARD REFINING	4683	Codes 4683 and 2089 - Packing House shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		1	C
LAST BLOCK MFG	2735			1	B
LAST OR SHOE FORM MFG	2790			1	B
LATHING & DRIVERS	5443	Metal lathing used as reinforcement for concrete shall be assigned to the appropriate concrete construction classification.	•	2	D
LAUNDRY & DRY CLEANING STORE RETAIL & ROUTE SUPERVISORS, DRIVERS	2589	Applicable only to neighborhood-type establishments engaged in both laundering and dry cleaning on the premises. Collecting or distributing stores, no laundering or dry cleaning at the same location, to be rated as Code 8017 - Store - Retail - NOC.		1	D
LAUNDRY NOC & ROUTE SUPERVISORS DRIVERS	2585	Collecting or distributing stores, no laundering at the same location, to be rated as Code 8017 - Store Retail NOC.		1	D
LAUNDRY SELF-SERVICE	8017		♦	4	B
LAW OFFICE - ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS	8820	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8820 are conducted as a separate and distinct business.		3	D

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LAWN MAINTENANCE - COMMERCIAL OR DOMESTIC & DRIVERS	9102	Includes grass cutting, weed control and lawn spraying. Code 9102 also applies to tree pruning if the pruning is performed from the ground. The use of walls, ladders, roofs, scaffolds, hoisting equipment, etc., is not considered as working from the ground. Refer to Code 0106 when the contract involves pruning from the ground and above the ground. Code 9102 and Code 0042 - Landscape Gardening and Drivers may be assigned to the same risk.		5	C
LAWN SPRINKLER SYSTEM INSTALLATION - UNDERGROUND & DRIVERS	5183	Irrigation and drainage system construction to be separately rated as Code 6229.	•	2	E
LEAD MFG & DRIVERS	1430	Includes red or white lead.		1	E
LEAD WORKS & DRIVERS	3027	Includes sheet, pipe, or shot. Smelting to be separately rated.		1	E
LEATHER BELTING MFG	2688			1	B
LEATHER GOODS MFG NOC	2688			1	C
LEATHER MFG - IMITATION	4493			1	C
LEATHER MFG - INCLUDING TANNING, LEATHER EMBOSSING AND WOOL PULLING	2623	Includes processing of patent or enamel leather.		1	E
LEVEE CONSTRUCTION - ALL OPERATIONS TO COMPLETION & DRIVERS	6045		•	2	E
LICORICE EXTRACT MFG	4825			1	E
LIME MFG	1642	Includes surface quarries operated by lime manufacturers, provided that at least 75% of the stone quarried is used in the actual lime manufacture. If more than 25% of the quarry output is used for other than lime mfg., such operations will be classified under Code 1624—Quarry NOC.		1	E
LIME MFG - QUARRY - SURFACE	1642	Includes construction, repair, or maintenance of all buildings, structures, or equipment; installation of machinery. Applicable only to surface quarries operated by lime manufacturers, provided that at least 75% of the stone quarried is used in the actual lime manufacture. If more than 25% of the quarry output is used for other than lime mfg., such operations will be classified under 1624—Quarry NOC.		1	E
LIMOUSINE CO ALL OTHERS EMPLOYEES & DRIVERS	7382	Garage employees to be separately rated to Code 8385		5	C
LIMOUSINE CO GARAGE EMPLOYEES	8385			4	E
LINEN CLOTH MFG	2220			1	C
LINGERIE MFG	2501			1	C
LINOLEUM MFG	4493			1	C
LITHOGRAPHING	4299	Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proofreaders, editors or clerical office employees to be separately rated as Code 8810 - Clerical; reporters, advertising or circulation solicitors to be separately rated as Code 8742 - Salespersons.		1	B
LIVERY OR BOARDING STABLE - NOT SALES STABLE & DRIVERS	8279		■	4	F
LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS	8288	Not operating farms or ranches.	♦	4	D
LIVESTOCK SALES CO & SALESPERSONS, DRIVERS	8288		♦	4	E
LOCKSMITH - SHOP AND	8010		♦	4	B

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OUTSIDE					
LOCOMOTIVE WORKS	3507			1	C
LOG HAULING & DRIVERS	2727	Applicable to employees of logging firms and independent contractors hauling logs to mills or other sites. Logging or road building operations to be separately rated.	X	5	F
LOGGING - PULPWOOD ONLY-ALL OPERATIONS & DRIVERS	2705	Employees of logging firms and independent contractors engaged exclusively in hauling logs to mills or other sites to be separately rated as Code 2727. Sawmills to be separately rated as Code 2710. Mechanized equipment operators and drivers can be separately classified to Code 2709 or Code 2727. These additional classifications may only be assigned when verifiable payroll records are maintained.	X	5	F
LOGGING OR TREE REMOVAL-MECHANIZED EQUIPMENT OPERATORS	2709	The felling, removal, trimming, and loading of trees must be with the use of mechanized equipment in which the operator does not leave the enclosed cab of the machine in the performance of their logging operation duties. The equipment must provide appropriate structural protection from rollover and falling objects. Code 2709 may be assigned with Code 2702 or Code 2701. These additional classifications may only be assigned when verifiable payroll records are maintained. All other employees that do not qualify for Code 2709, such as chipper operators, loader operators, and truck drivers, are to be separately rated to Code 2702 or Code 2701.		5	F
LOGGING OR TREE REMOVAL-NONMECHANIZED OPERATIONS	2702	Includes construction, operation, maintenance, or extension of logging roads or logging railroads. Mill operations to be separately rated as Code 2710. Mechanized equipment operators and drivers can be separately rated to Code 2709 or Code 2701. These additional classifications may only be assigned when verifiable payroll records are maintained.		5	G
LOOM HARNESS OR REED MFG	3515			1	C
LOOSE-LEAF LEDGER OR NOTEBOOK MFG	4251	Mfg of metal rings, posts, screws, separators or fittings to be separately rated.		1	C
LUGGAGE MFG	2501	Applies to the mfg of traveling bags and hand luggage. Trunk mfg. to be separately rated as Code 2883.		1	C
LUMBERYARD - NEW MATERIALS ONLY STORE EMPLOYEES	8058		♦	4	C
LUMBERYARD - NEW MATERIALS ONLY-ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS	8232		♦	4	E
MACHINE SHOP NOC	3632	Foundry operations to be separately rated. Code 3632 applies to the manufacture or repair of machines, as well as to general job machining that is not otherwise classified. Applies only to shop operations performed on the premises of the employer.		1	D
MACHINED PARTS MFG NOC	3629	Applies only to employers that machine single-piece parts for others that meet all of the following conditions: 1. The employer's operations are not described by another classification. 2. The machined parts manufactured by the employer are not described by another classification. 3. The employer does not assemble any single-piece machined parts into end-product components. Assembly operations include, but are not limited to, welding, fastening, inserting, pressing, and the joining of springs, ball bearings, gears, or other parts or components to any other part or		1	D

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		component. 4. The employer does not perform casting, forging, stamping, forming, or fabrication.			
MACHINERY DEALER NOC STORE OR YARD & DRIVERS	8107	Operations away from premises, other than demonstration or repair, to be separately rated.	♦	4	F
MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS	3724	Code 3724 shall not be assigned to employees of insureds engaged in such work on the premises of the insured. Such payroll must be included in the governing classification.	●	2	G
MAGNESIUM METAL MFG - ALL OPERATIONS & DRIVERS	1438	Milling or grinding of magnesium, metal, mining or quarrying to be separately rated.		1	F
MAGNETIC AND OPTICAL RECORDING MEDIA MFG	4431	Includes audio or visual recording media mfg. and recording tape or disk mfg.		1	B
MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES - ALL EMPLOYEES & DRIVERS	7231	Applies to couriers, messengers, and others who deliver nonowned envelopes, parcels or packages exclusively for local delivery. Mail, parcels, or packages, as shown in the classification phraseology, refers to those items where the delivery tariff or charge is allocable to the individual envelope, parcel, or package. This classification would not be applicable to truckers hauling packaged goods or merchandise where the haulage or transport charge is based on a truckload or partial truckload, the cumulative weight of the packages and/or parcels being transported or a flat contract price for the consignment. The term "local" is intended to limit the radius of operations to that which would permit a driver to complete the assigned deliveries and return to the point of dispatch within the normal workday.		5	D
MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP	8800	Will not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business. Code 8810 will not be used in conjunction with Code 8800. Refer to Code 8799 for employees who meet the definition of clerical according to the Basic Manual.		3	C
MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF	8799	Applicable to employees who meet the definition of clerical according to the Basic Manual. Code 8799 is to be used only in conjunction with Code 8800.		3	C
MALT HOUSE & DRIVERS	2121			1	C
MALTED MILK MFG	2065	Includes dehydration of milk.		1	C
MANUFACTURED, MODULAR, OR PREFABRICATED HOME MANUFACTURING - SHOP WORK - ALL OPERATIONS & DRIVERS	2797	This classification applies to insureds that manufacture or fabricate manufactured, modular, or prefabricated homes at a factory site only. Manufactured homes are also known as mobile homes. Framing can be done with wood or metal studs. Manufacture of masonry or concrete modular building (built in a shop, transported to the site, and set in place) must be separately rated. This classification includes the manufacturing of nonmotorized construction, home-type, medical, and bank trailers, and similar portable buildings; campers that are set on pickup trucks; and truck sleepers that are mounted behind the cab of semitrucks. It includes installation or repair of the before-mentioned products assembled at the factory site only. This classification also includes delivery performed by the manufacturer. Delivery from an outside trucking company must be separately rated to the appropriate trucking classification. Setup, hookup, installation, or finish work at a job site must be separately rated.		1	B
MANUFACTURED, MODULAR, OR PREFABRICATED HOME	2799	Code 2799 includes the use of any lifts, jacks, cranes, or dollies to place home sections onto the	•	2	D

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SETUP, HOOKUP, OR INSTALLATION AT BUILDING SITE		foundation or foundation walls, bolt the sections together, and remove wheels or axles. It also includes the hookup of any preinstalled utilities in the foundation—such as electrical, plumbing, telephone, water, sewer, or cable television—to the connections on the manufactured or modular home. Covering up or hiding the seams of each section of a manufactured or modular home, installing windstorm tie-downs on a manufactured home, or spiking a modular home through the foundation wall is assigned to this classification if done by a dealer or specialty contractor. Manufactured homes are also known as mobile homes. Any construction not associated with the original setup, hookup, or installation of the home, or disassembly and reassembly work required to move the home, must be assigned to the applicable construction code. For example, separately rate the following: • Construction operations that include site preparation work prior to the setup and after the setup • Installation of siding, insulation, skirting, deck, fence, septic tank, concrete foundation or sidewalks, or concrete block walls • Garage building, landscaping, concrete or paved driveway or road building, site prep work, and grading or excavation work to the home or at the building site.			
MARINA & DRIVERS - STATE ACT	6836	Applicable to waterfront operations including the operation of boat docks, storage facilities, repair shops or marine railways. Also applicable to the sale or repair of boats and engines, including the sale of parts or accessories, dockside snack bars, and all dockside employees except that the operation of showrooms in towns, motels, restaurants, swimming pools, bowling lanes and other recreational facilities shall be separately rated. Boatbuilding shall be separately rated as Code 6824F or 6834.		5	D
MARINA & DRIVERS - US ACT	6826	Applicable to waterfront operations including the operation of boat docks, storage facilities, repair shops or marine railways. Also applicable to the sale or repair of boats and engines, including the sale of parts or accessories, dockside snack bars, and all dockside employees except that the operation of showrooms in towns, motels, restaurants, swimming pools, bowling lanes and other recreational facilities shall be separately rated. Boatbuilding shall be separately rated as Code 6824F or 6834.	F	7	E
MARINE RAILWAY OPERATION & DRIVERS - COVERAGE UNDER US ACT	6872		F	7	G
MARINE RAILWAY OPERATION & DRIVERS -COVERAGE UNDER STATE ACT ONLY	6882			5	G
MASONRY NOC	5022	**Waterproofing operations** This phraseology applies to specialist contractors who apply waterproofing material by means of cement trowel to exterior of buildings. This classification treatment applies to waterproofing other than roofing or subaqueous work, when performed as a separate operation not part of, or incidental to, any other construction operation performed by the same contractor at the same job or location. **Important** Specialist contractors who apply waterproofing material by means of trowel to the interior of	•	2	G

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		buildings are classified to code 5480.			
MATCH MFG	4279	Lumbering operations to be separately rated as Code 2702. - Logging or Lumbering.		1	C
MATTRESS OR BOX SPRING MFG	2570	Includes pillow, quilt or cushion manufacturing. Separately rate the manufacturing of wire springs or excelsior.		1	C
MEAT PRODUCTS MFG NOC	2095	Codes 2095 and 2089 - packing House shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering or handling of livestock.		1	D
MEMORY CARE FACILITIES—ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS	8826	Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to employees providing food service, maintenance, and operation of these facilities. All healthcare employees are to be separately rated to Code 8824.		4	C
MEMORY CARE FACILITIES – HEALTHCARE EMPLOYEES	8824	Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dieticians, aides, and orderlies. Also applies to administrative healthcare personnel who do not qualify for assignment to Code 8810. Not applicable to hospitals. Food Service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.		4	B
METAL CEILING OR WALL COVERING INSTALLATION & DRIVERS	5535	Applies to erection, installation, or repair operations. The manufacturing of these products at a shop to be separately rated.	•	2	E
METAL FINISHING	3372			1	D
METAL SCRAP DEALER & DRIVERS	8500	Includes the collection and reduction of nonferrous scrap metals. Must not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8500 are conducted as a separate and distinct business.	♦	4	E
METAL STAMPED GOODS MFG NOC	3400			1	C
METAL STAMPING MFG NOC	3400	Applicable to mass production manufacturing of stamped metal articles including, but not limited to, license plates, tags, toys, pie plates, buckets, and wastebaskets.		1	D
MICA GOODS MFG & MICA PREPARING	1701	Mining to be separately rated.		1	E
MILITARY RESERVATION - CONSTRUCTION CONCRETE CONSTRUCTION - NOT MONOLITHIC CONCRETE	5215	Applies only to the construction or repair of buildings designed for the housing, welfare, and keep of personnel. All other operations in the construction or repair of such buildings and all other construction or	●	2	D

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BUILDING CONSTRUCTION		repair in connection with military reservations must be assigned to the appropriate classifications.			
MILITARY RESERVATION - CONSTRUCTION - IRON OR STEEL ERECTION - NOT OVER TWO STORIES IN HEIGHT	5059	Applies to iron or steel erection performed in connection with the construction or repair of military reservation buildings. All other construction or repair operations performed in connection with military reservation buildings must be assigned to the appropriate classifications. Dismantling or wrecking military reservations See wrecking phraseologies for the dismantling or wrecking of military reservations.	•	2	G
MILITARY RESERVATION - DISMANTLING OR WRECKING		See Wrecking.			
MILITARY TANK HULL MFG OR ASSEMBLY	3620	Includes armor plate cutting, forming or heat-treating. Steel manufacturing or foundries to be separately rated.		1	E
MILK - BOTTLE EXCHANGE - ALL EMPLOYEES & DRIVERS	2070	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2070 are conducted as a separate and distinct business.		1	C
MILK - DEPOT OR MILK DEALER & ROUTE SUPERVISORS, DRIVERS	2070	Includes preparation of products for distribution. Ice cream mfg. to be separately rated as 2039.		1	C
MILK - PRODUCTS MFG NOC	2065			1	D
MILL SUPPLY DEALER	8018		♦	4	B
MILLINERY MFG	2501	Applies to ladies' trimmed hats.		1	C
MILLWRIGHT WORK NOC & DRIVERS	3724	Applies to the erection or repair of machinery or equipment. Code 3724 shall not be assigned to employees of insureds engaged in millwright work on the premises of the insured. Such payroll must be included in the governing classification.	●	2	F
MINING NOC - NOT COAL - SURFACE - & DRIVERS	1165	Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Does not contemplate mining with shafts, tunnels or drifts. Codes 1165 and 1164 - Mining NOC - Underground shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	X	5	G
MINING NOC - NOT COAL - UNDERGROUND & DRIVERS	1164	Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Contemplates mining with shafts, tunnels or drifts.		5	G
MINING OR ORE MILLING MACHINERY MFG	3507			1	C
MINI-STORAGE FACILITIES OR FLEA MARKETS - ALL OTHER EMPLOYEES	9015	Clerical and sales employees to be assigned to Code 9012.		4	C
MINI-STORAGE FACILITIES OR FLEA MARKETS - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS	9012			3	D
MIRROR MFG	4131	Codes 4131 and 4130 - Glass Merchant shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Manufacturing of glass, frames, backs or handles to be separately rated.		1	C
MOBILE CRANE & HOISTING SERVICE CONTRACTORS NOC - ALL OPERATIONS & DRIVERS	9534	Includes yard employees. This classification shall apply to hoisting or lifting operations, requiring the use of mobile hoisting equipment, block and fall, jacks, shoring timbers, rollers, ropes and cables, including transportation of such equipment to and from work sites. Shall not be assigned to a risk	•	2	G

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		engaged in both hoisting and construction operations at the same job or location. The entire payroll in connection with such project, including the payroll developed in the operation of the mobile crane, shall be assigned to the applicable construction classification.			
MOBILE HOME OR TRAILER PARKS - ALL OTHER EMPLOYEES	9015	Clerical and sales employees to be assigned to Code 9012.		4	C
MOBILE HOME OR TRAILER PARKS - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS	9012			3	D
MOBILE HOME WINDSTORM TIE-DOWN INSTALLATION—BY MOBILE HOME PARK OPERATOR	9015			4	C
MOBILE POWER OR PRESSURE CLEANING SERVICE - NO POWER OR PRESSURE CLEANING ABOVE GROUND LEVEL & DRIVERS	9014	Applies to the cleaning of building exteriors, sidewalks, vehicles, and equipment using portable water or steam power cleaning systems. Power or pressure cleaning when performed above ground level to be separately rated as Code 9170. If verifiable records are not maintained, the entire payroll is assigned to the highest-rated classification that applies to the job or location where the power or pressure cleaning is performed. Power or pressure cleaning of roofs is separately rated as Code 5551.		4	C
MOBILE POWER OR PRESSURE CLEANING SERVICES—INCLUDES POWER OR PRESSURE CLEANING ABOVE GROUND LEVEL & DRIVERS	9170	Applies to the cleaning of building exteriors and equipment using portable water or steam power cleaning systems. Power or pressure cleaning when performed at ground level to be separately rated as Code 9014. If verifiable records are not maintained, the entire payroll is assigned to the highest-rated classification that applies to the job or location where the power or pressure cleaning is performed. Power or pressure cleaning of roofs to be separately rated as Code 5551.		4	G
MOBILE, MANUFACTURED, MODULAR, OR PREFABRICATED HOME DEALERS - ALL OTHER EMPLOYEES & DRIVERS	8380	Setup or installation work of mobile, manufactured, modular, or prefabricated homes must be separately rated to Code 2799.		4	D
MOBILE, MANUFACTURED, MODULAR, OR PREFABRICATED HOME DEALERS - SALESPERSONS	8748			3	D

Phraseology	Class	Notes	FN ID	Industry Group	Hazard Code
MOBILE, MANUFACTURED, MODULAR, OR PREFABRICATED HOME REPAIR -SHOP ONLY - BY DEALER OR SPECIALIST CONTRACTOR & DRIVERS	8380	The on-site repair of a mobile, manufactured, or prefabricated home that is permanently set is classified to the appropriate construction code. Setup or installation work of mobile, manufactured, modular, or prefabricated homes must be separately rated to Code 2799.		4	D
MODULAR PARTITION OR WORKSTATION INSTALLATION	5146		●	2	E
MONUMENTS - CEMETERY - ERECTION EXCLUSIVELY & DRIVERS	5221		●	2	E
MOTEL, MOTOR COURT, TOURIST COURT, OR CABIN ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS	9052			4	B
MOTEL, MOTOR COURT,	9058			4	A

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TOURIST COURT, OR CABIN RESTAURANT EMPLOYEES					
MOTION PICTURE - PRODUCTION - IN STUDIOS OR OUTSIDE - ALL OPERATIONS & CLERICAL, DRIVERS	7610	Digital medial processing and editing, as well as marketing through film exchanges, are included in Code 7610, whether performed by a contractor or the production company.		3	D
MOTORCYCLE MFG OR ASSEMBLY	3851			1	C
MUCILAGE OR PASTE MFG	4557			1	B
MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC	9410	Includes employees engaged in laboratory work, inspectors for the Board of Health, electrical inspectors, building inspectors and similar governmental operations. Other governmental operations to be separately rated.		4	C
MUSIC ROLL MFG – PERFORATED PAPER	4279	Paper mfg. to be separately rated as Code 4239.		1	C
MUSICAL INSTRUMENT MFG METAL - NOC	3383			1	B
MUSICAL INSTRUMENT MFG WOOD - NOC	2923			1	B
NAIL MFG	3270	Steelmaking or rolling mills to be separately rated.		1	C
NEEDLE MFG	3119			1	A
NET MFG	2380	Not applicable to wire nets. Cordage or twine mfg. to be separately rated.		1	C
NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS - NOT RETAIL DEALER & SALESPERSONS,DRIVERS	8745		♦	4	D
NEWSPAPER PUBLISHING	4304	Artists, designers, proofreaders, editors or clerical office employees to be separately rated as Code 8810 - Clerical. Reporters, advertising or circulation solicitors to be separately rated as Code 8742 - Salespersons. News carriers shall be assigned to the governing classification of the risk by which they are employed, except that news carriers using motor vehicles or bicycles in connection with their operations shall be separately rated as Code 7380 - Drivers.		1	D
NURSING HOMES OR ASSISTED LIVING FACILITIES – HEALTHCARE EMPLOYEES	8824	Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacist, dieticians, aides, and orderlies. Also applies to administrative healthcare personnel who do not qualify for assignment to Code 8810. Not applicable to hospitals. Food service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.		4	B
NURSING HOMES OR ASSISTED LIVING FACILITIES – ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS	8826	Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to all employees providing food service, maintenance, and operations of these facilities. All healthcare employees are to be separately rated to		4	C

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		Code 8824.			
NUT OR BOLT MFG	3132	Steelmaking or rolling mills to be separately rated.		1	C
OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR	5191	Includes shop. Mfg. operations to be separately rated.		4	E
OIL CLOTH MFG	4493			1	C
OIL MFG - VEGETABLE - NOC	4683			1	D
OIL MFG - VEGETABLE - SOLVENT EXTRACTION PROCESS	4686	Mfg. of cottonseed oil is separately rated to 4683.		1	E
OIL OR GAS - LEASE OPERATOR - ALL OPERATIONS & DRIVERS	1320	Applies to oil or gas lease owner/operators, and to insureds under contract with the lease owner, that perform all operations necessary to work an oil or gas lease. The following operations are not included in Code 1320, and must be separately rated: erecting or dismantling of derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operations, or gasoline recovery.		5	F
OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVERS	6216	Includes laying or taking up flow lines and water lines; installing central pumping units; and tank truck operations servicing oil or gas well sites. The following operations are not included in Code 6216, and must be separately rated: pipeline construction; tank building; rig or derrick erecting or dismantling; installation or recovery of casing; drilling, cementing, cleaning and swabbing of wells or well shooting. Not applicable to owner/operators of an oil or gas lease operation, or to a risk under contract with the lease owner that performs all operations necessary to work an oil or gas lease. Drill site preparations including but not limited to clearing land; building lease roads, slush pits, levees, or fire walls; and lease beautification or dirt work performed by a specialist contractor are classified to codes applicable to these operations, provided the services are performed prior to rig erection. Specialist contractors who perform these services during or after rig erection are assigned to Code 6216.	●	2	G
OIL OR GAS - PIPELINE CONSTRUCTION & DRIVERS	6233	Pile driving, dredging, tunneling to be separately rated.	●	2	G
OIL OR GAS - WELL - ACIDIZING - ALL EMPLOYEES & DRIVERS	6206	Code 6206 must not be assigned at the same job or location to which Code 6235 applies because acidizing would be considered incidental to drilling operations. Includes flowback services when performed in support of fracturing operations.	●	2	G
OIL OR GAS - WELL CEMENTING & DRIVERS	6206	Code 6206 must not be assigned to the same job or location to which Code 6235 or Code 6236 applies because cementing would be considered incidental to drilling operations or the installation of casing. Includes flowback services when performed in support of fracturing operations.	●	2	G
OIL OR GAS - WELL - DRILLING OR REDRILLING & DRIVERS	6235	Code 6235 applies to drilling or redrilling oil or gas wells and includes erection or dismantling of drilling rigs, formation fracturing, cementing, installation of casing, and flowback services when such operations are performed by employees of the drilling company. Cleaning or swabbing of a new well that has not yet been completed is included in Code 6235 whether performed by employees of the driller or by a specialist contractor.	●	2	G
OIL OR GAS - WELL - PERFORATING OF CASING - ALL EMPLOYEES & DRIVERS	6214	Code 6214 is applied to perforation of casings used in oil or gas wells. This classification is not applicable to any perforating operations that take place above ground.	●	2	F
OIL OR GAS - WELL - SHOOTING & DRIVERS	6235	Includes flowback services when performed during drilling or redrilling operations.	●	2	G

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OIL OR GAS - WELL - SPECIALTY TOOL & EQUIPMENT LEASING NOC - ALL EMPLOYEES & DRIVERS	6213	Applicable to insureds that lease specialty tools and equipment used by drilling contractors. These insureds usually provide supervisory personnel with the equipment. Insureds that furnish complete operating crews with such equipment must be assigned to Code 6235.	●	2	G
OIL OR GAS - WELL - SUPPLIES OR EQUIPMENT DEALER - USED & LOCAL MANAGERS, DRIVERS	8204	Includes incidental reconditioning or repairing. Installation, erection, dismantling or salvage operations to be separately rated.	♦	4	E
OIL OR GAS - WELL - SUPPLIES OR EQUIPMENT DEALER—NEW—STORE OR YARD ONLY & DRIVERS	8107		♦	4	E
OIL OR GAS - WELL INSTALLATION OR RECOVERY OF CASING & DRIVERS	6236	Applies to a specialist contractor engaged in the installation or recovery of casing at oil or gas wells and includes incidental cementing work when performed by the casing contractor's crew. Refer to Code 6206 for specialist cementing contractors.	●	2	E
OIL OR GAS - WELL INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS	6237	Not applicable to wire line-type work that involves the installation, repair, or servicing of equipment used for drilling purposes. Includes flowback engineers who only monitor and log flowback pressure.	●	2	F
OIL OR GAS - WELL-CLEANING OR SWABBING OF WELLS - BY SPECIALIST CONTRACTOR - NO DRILLING & DRIVERS	1322	Not applicable to work in connection with a new well that has not yet been completed. Assign such work to Code 6235.	●	2	G
OIL OR GAS PIPELING OPERATION & DRIVERS	7515	Construction, operation of wells, or oil refining to be separately rated.		5	G
OIL OR GASOLINE DEALER & DRIVERS	8350	Operation of retail gasoline stations to be separately rated as Code 8381 - Gasoline Station - Retail - Self Service or Code 8380 - Gasoline Station - Retail - NOC.	♦	4	F
OIL OR HONE STONE MFG & DRIVERS	1803	Quarrying to be separately rated.		1	F
OIL REFINING - PETROLEUM - & DRIVERS	4740	Oil producing to be separately rated.		1	G
OIL RIG OR DERRICK ERECTING OR DISMANTLING - ALL OPERATIONS WOOD	5403	Includes the construction of foundations or structures and the installation of equipment.	●	2	F
OIL RIG OR DERRICK ERECTING OR DISMANTLING -ALL OPERATIONS METAL	5057	Includes the construction of foundations or structures and the installation of equipment.	●	2	G
OIL STILL ERECTION OR REPAIR	3719	Applies to the erection or repair of oil stills and incidental structures or connections which are integral parts of the distillation units such as control, pump and compressor houses. Separately rate the erection or repair of office buildings, warehouses, storage tanks, power plants, or other structures incidental to an oil refinery, but not integral parts of the distillation units. Chimney construction and pile driving are also separately rated.	●	2	G
OIL WELL DRILLING RIGS - WAREHOUSING AND SALES & DRIVERS	8106		♦	4	E
OILING OF ROADS & DRIVERS - DELIVERY AND SPREADING OF OIL IN CONJUNCTION WITH THE SPREADING OF SAND OR GRAVEL BY OIL DISTRIBUTORS	5506		●	2	G
OILING OF ROADS & DRIVERS - DELIVERY AND SPREADING OF OIL ON ROADS BY OIL DISTRIBUTORS	8350	Delivery and spreading of oil on roads by oil distributors.	♦	4	F
OPTICAL GOODS MFG NOC	4149	Includes ground lens manufacturing, opera and field glasses manufacturing, goggle manufacturing, and		1	B

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		telescope manufacturing.			
OPTICAL STORES	8013	Optical stores that perform eye exams, treat eye diseases, and dispense eyewear are classified to Code 8013 when gross receipts from the sale of eyewear are more than 50%. Refer to Code 8832 when gross receipts from the sale of eyewear are 50% or less. Surface grinding of lenses to be separately rated as Code 4149.	♦	4	C
ORE DOCK OPERATION & STEVEDORING	7313	Applies to operation by means of mechanical apparatus. Not applicable to contract stevedores.	F	7	G
ORE MILLING - & DRIVERS	1452	Includes concentration or amalgamation. Codes 1452 and 1430 or 1438 - Smelting, Sintering or Refining shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		1	E
ORGAN BUILDING & INSTALLATION	2923			1	B
ORNAMENT OR PLASTER STATUARY MFG	4038			1	A
OXYGEN OR HYDROGEN MFG & DRIVERS	4635	Includes tank charging.		1	F
OYSTER BOATS COVERAGE UNDER ADMIRALTY LAW - PROGRAM I	7016	Includes planting, harvesting and operations of boats.	M	5	G
OYSTER BOATS COVERAGE UNDER ADMIRALTY LAW - PROGRAM II - STATE ACT BENEFITS	7024	Includes planting, harvesting and operations of boats.	M	5	G
OYSTER BOATS COVERAGE UNDER ADMIRALTY LAW - PROGRAM II - USL&HW ACT BENEFITS	7047	Includes planting, harvesting and operations of boats.	M	5	G
OYSTER PROCESSING	2114	Applies to shore or dock work only. Includes sorting, shucking, washing or packing. Codes 2114 and 2111 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		1	B
PACKAGING—CONTRACT	8018		·	4	B
PACKING HOUSE-ALL OPERATIONS	2089	Includes butchering or the handling of livestock. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2089 are conducted as a separate and distinct business.		1	C
PAINT MFG	4558	Pigment or lead compound manufacturing to be separately rated.		1	D
PAINTING AIRCRAFT & SHOP OPERATIONS, DRIVERS	5474	Includes the painting of all sizes and types of fixed- and rotary-wing aircraft by contractor or fixed-base operator.	•	2	F
PAINTING - AUTOMOBILE OR CARRIAGE BODIES	9505	Codes 9505 and 3808 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Code 9505 must not be used at the same location as Code 8393.		1	D
PAINTING - METAL STRUCTURES OVER TWO STORIES IN HEIGHT- & DRIVERS	5037	Includes shop operations. The painting of aircraft of all sizes and types, metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sashes is separately rated to Code 5474.	●	2	G
PAINTING NOC & SHOP OPERATIONS, DRIVERS	5474	Includes the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash. Painting ship hulls, metal structures over two stories in height or bridges to be separately rated. **Waterproofing operations** This phraseology applies to specialist contractors who apply waterproofing materials by means of brush or caulking gun. This classification treatment	●	2	G

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		applies to waterproofing other than roofing or subaqueous work, when performed as a separate operation not part of, or incidental to, any other construction operation performed by the same contractor at the same job or location.			
PAINTING SHIP HULLS-US ACT	6874		F	7	G
PAINTING—METAL BRIDGES & SHOP OPERATIONS, DRIVERS	5037		●	2	G
PAINTING—SHIP HULLS—COVERAGE UNDER STATE ACT ONLY	6884			5	F
PAINTING-SHOP ONLY & DRIVERS	9501	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9501 are conducted as a separate and distinct business.		1	E
PALLET, BOX OR BOX SHOOK MFG WOODEN	2759			1	B
PAPER COATING	4250	Not building, roofing, or felt preparation.		1	D
PAPER CORRUGATING OR LAMINATING	4250	Codes 4250 and 4244 - Corrugated or Fiberboard Container Mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as a separate and distinct business. Paper mfg. to be separately rated as Code 4239.		1	C
PAPER CREPEING	4250	Paper mfg. to be separately rated as Code 4239.		1	C
PAPER GOODS MFG NOC	4279	Paper mfg. to be separately rated as Code 4239.		1	E
PAPER HANGING & DRIVERS	5491	Insureds engaged in general painting or interior decorating to be separately rated.	•	2	F
PAPER MFG	4239	Includes card, bristol, paper, straw, fiber or leather board. Refer to Code 4206 or Code 4207 for pulp mfg.		1	F
PAPER OILING, PARAFFINING, PARCHMENTIZING, OR WAXING	4250	Paper mfg. to be separately rated as Code 4239.		1	C
PAPER STOCK OR RAG DEALER - USED - & DRIVERS	8264	No collecting or handling scrap iron or steel. Laundry operations to be separately rated as Code 2585 - Laundry NOC. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.	♦	4	E
PARK NOC - ALL EMPLOYEES & DRIVERS	9102	Operation, care and maintenance of amusement devices to be separately rated as Code 9180.		5	D
PARKING METER INSTALLATION, SERVICE, OR REPAIR & SALESPERSONS, DRIVERS	5192			4	C
PARTICLEBOARD MFG	4239			1	E
PARTITION INSTALLATION - METAL	5146		•	2	E
PASTA OR NOODLE MFG	2002	Code 2002 includes, but is not limited to, spaghetti, macaroni, noodles, and other pasta products whose main ingredients are water and flour. Other ingredients, coloring, fillings, and flavorings may be added to the mix to make a wide range of pasta that comes in many shapes and sizes. Noodles differ from the other pasta products in that eggs are added to the mixture in their production.		1	C
PATTERN MAKING NOC	2790	Manufacturing of metal jigs, fixtures, or dies to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2790 are conducted as a separate and distinct business.		1	B
PAVING OR REPAVING FLOORS, DRIVEWAYS, YARDS, OR SIDEWALKS & DRIVERS	5221	Code 5215 - Concrete Work Incidental to the Construction of Private Residence and Code 5222 - Concrete Construction in Connection With Bridges and Culverts must not be assigned at the same job	•	2	E

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		or location to which Code 5221 applies. Self-bearing floors, airport runways, warming aprons, and street or road construction to be separately rated. Includes terrazzo work.			
PAWN SHOP	8017		♦	4	B
PEANUT HANDLING	8102	Applies to cleaning, grading or shelling. Hull grinding or mfg. of oil to be separately rated.	♦	4	B
PEN MFG	4432	Includes the manufacture of all types of handwriting implements that use ink or similar fluids.		1	B
PEN POINT MFG	3119			1	A
PENCIL - STOCK MFG - WOOD	2735			1	B
PENCIL MFG - MECHANICAL	4432			1	A
PET GROOMING OR TRAINING & DRIVERS	8831			4	C
PET SITTING SERVICES & DRIVERS	0917			4	B
PHARMACEUTICAL OR SURGICAL GOODS MFG NOC	4693			1	C
PHONOGRAPH RECORD MFG	4431			1	A
PHOSPHATE WORKS & DRIVERS	4581	Mining to be separately rated as either Code 1164 or 1165.		1	F
PHOTO PRINT SHOP—ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	4361	Applies to developing and printing photographs from film or digital media.		3	B
PHOTOENGRAVING	4351			1	C
PHOTOGRAPHER - ALL EMPLOYEES & CLERICAL SALESPERSONS DRIVERS	4361	Includes incidental retail store and photo developing or printing whether from film or digital media. For aerial photography, the payroll of all members of the flying crew and aircraft ground employees must be separately rated to the appropriate aircraft flying and ground classification.		3	C
PHOTOGRAPHIC SUPPLIES MFG	4923	Chemical manufacturing plants or manufacturers of nonsafety film to be separately rated.		1	D
PHYSICIAN & CLERICAL	8832	Employees engaged in any type of service in or about premises, other than premises used for professional purposes, are to be separately rated. Does not apply where inpatient overnight care is provided. Independent medical testing labs that analyze medical specimens are assigned to Code 4511. Testing labs that are not independent, but are part of a medical facility or physicians′ office must be classified to Code 8832. Physicians′ offices that perform eye exams, treat eye diseases, and dispense eyewear are classified to Code 8832 when gross receipts from the sale of eyewear are 50% or less. Refer to Code 8013 when gross receipts from the sale of eyewear are more than 50%. Surface grinding of lenses to be separately rated as Code 4149.		3	C
PIANO - TUNING - AWAY FROM SHOP	5191			4	C
PIANO MFG	2923	Includes assembling or finishing operations, and manufacturing of the piano action. Also applies to player pianos.		1	B
PICKLE MFG	2110			1	C
PICTURE FRAME ASSEMBLING - NO MANUFACTURING OF PARTS	2881			1	A
PILE DRIVING	6003	Includes pile driving operations including, but not limited to, hammer driving and water jet driving only in conjunction with pile driving. All other water jet operations are assigned to the appropriate drilling code. This process may be done in conjunction with building foundations, all types of marine docks, boardwalks, piers, boathouses, seawalls, groynes (groins), jetties, breakwater and timber wharfs. The	●	2	F

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		manufacturing of concrete piles at the job location or the pouring of concrete into hollow steel piles must be separately rated under the appropriate concrete construction code. Pile driving operations performed in connection with caisson work to be separately rated as Code 6252. The use of Code 6003 is allowed when pile driving is performed on any marine or non-marine construction. For construction where an employer obtains coverage under the United States Longshore and Harbor Workers Act, use the state-approved factor found in the state pages.			
PIN MFG	3270			1	C
PINBALL MACHINE - INSTALLATION, SERVICE, OR REPAIR & SALESPERSONS, DRIVERS	5192			4	C
PIPE - BENDING AND CUTTING	3111	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3111 are conducted as a separate and distinct business.		1	C
PIPE MFG - WOODEN, TOBACCO	2841			1	B
PIPE OR TUBE MFG - IRON OR STEEL - & DRIVERS	3028	Iron or steelmaking to be separately rated. Soil pipe foundries shall be rated as Code 3081 - Foundry - Ferrous NOC.		1	E
PIPE OR TUBE MFG - LEAD & DRIVERS	3027	Smelting to be separately rated.		1	E
PIPE OR TUBE MFG - NOC & DRIVERS	3022			1	C
PLANING OR MOLDING MILL	2731	Applicable to risks whose principal product is dressed lumber, flooring or unassembled millwork. All yard operations including all drivers and their helpers shall be assigned to the appropriate yard classification, Code 8232. Lumberyards, building material dealers, or fuel and material dealers to be separately rated.		1	C
PLASTER MILL	1701	Quarrying to be separately rated.		1	E
PLASTER OR STAFF MIXING & DRIVERS	4036	No crushing or grinding. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4036 are conducted as a separate and distinct business.		1	E
PLASTER STATUARY OR ORNAMENT MFG	4038	Applies to papier-mache or plaster forms.		1	B
PLASTERBOARD OR PLASTER BLOCK MFG & DRIVERS	4036	Quarrying, crushing, or grinding to be separately rated as Code 1624.		1	E
PLASTERING NOC & DRIVERS	5480	**Waterproofing operations** This phraseology applies to specialist contractors who apply waterproofing material by means of trowel to the interior of buildings. This classification treatment applies to waterproofing other than roofing or subaqueous work, when performed as a separate operation not part of, or incidental to, any other construction operation performed by the same contractor at the same job or location. **Important** Specialist contractors who apply waterproofing material by means of trowel to the exterior of buildings are classified to Code 5022.	●	2	F
PLASTERING OR STUCCO WORK ON OUTSIDE OF BUILDINGS	5022		●	2	F
PLASTICS MFG - LAMINATED MOLDED PRODUCTS NOC	4484	Applicable to risks laminating liquid plastic, impregnated fibers with the use of brush or spray either in or over a mold or form.		1	C
PLASTICS MFG - MOLDED	4484	Applicable to the manufacturing of plastic goods by		1	C

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PRODUCTS NOC		injection or compression molding. Includes die making and all machining, finishing, assembling and forming operations in connection with the molded products. Not applicable to any operations properly assignable to chemical Codes 4828 or 4829.			
PLASTICS MFG - SHEETS RODS OR TUBES	4459	Includes the mixing or grinding of molding materials. Not applicable to the nitration of cellulose or to any operations properly assignable to chemical Codes 4828 or 4829.		1	E
PLASTICS MFG- FABRICATED PRODUCTS NOC	4452	Applicable to the manufacturing of plastic goods by such operations as machining, bending, buffing or polishing using raw materials in the form of sheets, rods or tubes. Also applicable to the manufacturing of plastic goods by a dipping process. Not applicable to any operations properly assignable to chemical Codes 4828 or 4829.		1	D
PLAYING CARDS MFG	4299	Paper or cardboard mfg. to be separately rated as Code 4239.		1	B
PLUMBERS SUPPLIES - DEALERS & DRIVERS	8111	No mfg. Applies to wholesale or retail dealers of gas, steam, or hot water equipment. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8111 are conducted as a separate and distinct business.	♦	4	D
PLUMBERS SUPPLIES - MFG NOC	3188	Not applicable to any risk whose operations are substantially described by other classifications in this manual.		1	D

Phraseology	Class	Notes	FN ID	Industry Group	Hazard Code
PLUMBING NOC & DRIVERS	5183	Applicable to gas, steam, hot water or other types of pipe fitting. Includes house connections and shop operation. Automatic sprinkler installation to be separately rated as Code 5188.	●	2	F
PLYWOOD MFG	2915	Includes veneer mfg.		1	D
PLYWOOD MFG NO - VENEER MFG	2916			1	F
POCKETBOOK MFG	2688	Applies to the manufacture of leather or fabric pocketbooks.		1	B
POLICE OFFICERS & DRIVERS	7720	Applies to public, municipal, township, county or state employees. Private security guard services, detective or patrol agencies to be separately rated as Code 7723.	X	5	E
POTATO CHIP, POPCORN & SNACK CHIP MFG NOC	6503	All milling must be separately rated.		1	C
POTTERY MFG - CHINA OR TABLEWARE	4062	Mining, quarrying or clay digging to be separately rated.		1	C
POTTERY MFG - EARTHENWARE- GLAZED OR PORCELAIN - HAND MOLDED OR CAST	4062	Mining, quarrying, or clay digging to be separately rated.		1	C
POTTERY MFG PORCELAIN WARE- MECHANICAL PRESS FORMING	4062	Mining, quarrying or clay digging to be separately rated.		1	D
POWER PLOW OR TRACTION ENGINE MFG	3507			1	C
PRECIOUS STONE SETTING	8013	Includes making of mountings. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8013 are conducted as a separate and distinct business.	♦	4	C
PRINTING	4299	Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proofreaders, editors or clerical office employees to be separately rated as Code 8810 - Clerical; reporters, advertising or circulation		1	D

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		solicitors to be separately rated as Code 8742 - Salespersons.			
PRINTING OR BOOKBINDING MACHINE MFG	3548			1	C
PUBLIC LIBRARY OR MUSEUM - ALL OTHER EMPLOYEES	9101			4	B
PUBLIC LIBRARY OR MUSEUM - PROFESSIONAL EMPLOYEES & CLERICAL	8810			3	C
PULP MFG-CHEMICAL PROCESS	4207	Logging or lumbering to be separately rated.		1	F
PULP MFG-GROUND WOOD PROCESS	4206	Logging or lumbering to be separately rated.		1	C
PUMP INSTALLATION - DOMESTIC & DRIVERS	5183		●	2	E
PUMP INSTALLATION - NOC & DRIVERS	3724		●	2	F
PUMP MFG	3612	Foundry operations to be separately rated.		1	D
PYROXYLIN MFG	4459	Applicable to the nitration of cellulose to produce soluble cotton for the preparation of lacquers or pyroxylin plastics. The nitration of cellulose for the manufacturing of explosives to be separately rated.		1	C
QUARRY - CEMENT ROCK - SURFACE - & DRIVERS	1654	Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery, and is applicable only to surface quarries operated by cement manufacturers, provided that at least 75% of the stone quarried is used in the actual cement mfg. If more than 25% of the quarry output is used for other than cement mfg., such operations shall then be classified under Code 1624 - Quarry NOC.		5	E
QUARRY - LIMESTONE - SURFACE	1642	Includes construction, repair, or maintenance of all buildings, structures, or equipment, installation of machinery; and is applicable only to surface quarries operated by lime manufacturers, provided that at least 75% of the stone quarried is used in the actual lime mfg. If more than 25% of the quarry output is used for other than lime mfg., such operations will be classified under Code 1624—Quarry NOC.		1	E
QUARRY - NOC & DRIVERS	1624	Includes operation of crushers; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.		5	F
QUICK PRINTING - COPYING OR DUPLICATING SERVICE - ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	8015	Applies to employers that provide reproductions by offset-type duplicators on paper sizes less than 18 X 23 inches. The reproduction by electrostatic-type devices, digital, or nonimpact imaging on paper of any size is also included. Additional operations performed by such employers in support of quick printing or copying services are included in Code 8015 such as binding, collating, corner rounding, cutting, distribution, folding, scoring, laminating, mailing, numbering, padding, perforating, foil embossing, shrink-wrapping, stapling, automated platemaking, and similar type activities. Manual platemaking and rubber stamp making on a strictly incidental basis are also included. Any employer that provides reproduction by methods other than described above, or where the principal activity is one of the additional activities noted above and not quick printing or copying services must be separately rated as Code 4299-Printing. Codes 4299 and 8015 must not be assigned to the same employer unless the operation subject to Code 8015 is conducted as a separate and distinct business. Box scoring and die making operations are excluded from Code 8015.	♦	4	D
RACETRACK OPERATION - HORSE OR DOG - ALL OTHER	9016			4	C

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EMPLOYEES INCLUDING STARTERS AND THEIR ASSISTANTS, DRIVERS					
RACETRACK OPERATION HORSE OR DOG - PARI-MUTUEL CLERKS, CASHIERS, AND CLERICAL OFFICE EMPLOYEES	8810			3	C
RACETRACK OPERATION HORSE OR DOG - RACING OFFICIALS OTHER THAN STARTERS OR THEIR ASSISTANTS	8720			4	E
RACETRACK OPERATION HORSE OR DOG - STABLE HANDS OR KENNEL EMPLOYEES & DRIVERS	8279		■	4	F
RADIATOR OR HEATER MFG	3169	Applies to cast iron heaters or radiators.		1	C
RADIO OR TELEVISION BROADCASTING STATION - ALL EMPLOYEES & CLERICAL, DRIVERS	7610	Includes players, entertainers, or musicians.		3	E
RAILROAD CONSTRUCTION		The classification for railroad construction and railroad operation immediately following do not contemplate coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for operations subject to that Act. For such coverage, see Rule 3-A-4. See also Railroad Construction (FELA) and Railroad Operations (FELA) following.			
RAILROAD CONSTRUCTION - ALL OPERATIONS INCL CLERICAL, SALESPERSONS & DRIVERS PROGRAM II - USL&HW ACT BENEFITS	6703		M	5	E
RAILROAD CONSTRUCTION - ALL OPERATIONS INCLUDING CLERICAL, SALESPERSONS AND DRIVERS PROGRAM I	6702		M	5	E
RAILROAD CONSTRUCTION - LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR - NO WORK ON ELEVATED RAILROADS & DRIVERS	7855	The classifications for railroad construction and railroad operation do not contemplate coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act. For such coverage, refer to Rule 3-A-4. Also, refer to Railroad Construction (FELA) and Railroad Operations (FELA).	•	2	E
RAILROAD CONSTRUCTION-ALL OPERATIONS INCLUDING CLERICAL, SALESPERSONS & DRIVERS - PROGRAM II - STATE ACT BENEFITS	6704		M	5	E
RAILROAD OPERATION		This classification for railroad construction and railroad operation do not contemplate coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to the Act. For such coverage see Rule 3-A-4.			
RAILROAD OPERATION - ALL EMPLOYEES INCLUDING DRIVERS -PROGRAM II - STATE ACT BENEFITS	7153	This classification contemplates the normal operations of railroads, including normal maintenance and repair. All extraordinary repair work including such work as rebuilding bridges, grade crossing elimination, laying or relaying of track and all new construction operations shall be classified as Code 6702, 6703, or 6704.	M	5	F
RAILROAD OPERATION - ALL EMPLOYEES INCLUDING DRIVERS-COVERAGE UNDER THE FEDERAL EMPLOYERS'		This classification contemplates the normal operations of railroads, including normal maintenance and repair. All extraordinary repair work including such work as rebuilding bridges,			

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LIABILITY ACT (FELA)		grade crossing elimination, laying or relaying of track and all new construction operations shall be classified as Code 6702, 6703 or 6704			
RAILROAD OPERATION - ALL EMPLOYEES INCLUDING DRIVERS-PROGRAM 1	7151	This classification contemplates the normal operations of railroads, including normal maintenance and repair. All extraordinary repair work including such work as rebuilding bridges, grade crossing elimination, laying or relaying of track and all new construction operations shall be classified as Code 6702, 6703, or 6704.	M	5	F
RAILROAD OPERATION - NOC - ALL EMPLOYEES INCLUDING DRIVERS - PROGRAM II - PROGRAM II - USL&HW ACT BENEFITS	7152	This classification contemplates the normal operations of railroads, including normal maintenance and repair. All extraordinary repair work including such work as rebuilding bridges, grade crossing elimination, laying or relaying of track and all new construction operations shall be classified as Code 6702, 6703, or 6704.	M	5	F
RAILROAD OPERATION - NOC - ALL EMPLOYEES & DRIVERS	7133	Yard employees are to be separately rated to Code 8385. Code 7133 does not consider coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act. For such coverage, refer to Rule 3-A-4.		5	F
RAILROAD OPERATION - STREET - ALL OTHER EMPLOYEES & DRIVERS	7382	Yard employees are to be separately rated to Code 8385. Code 7382 does not consider coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act. For such coverage, refer to Rule 3-A-4.		5	C
RAILROAD OPERATION-STREET - YARD EMPLOYEES	8385	Code 8385 does not consider coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act. For such coverage, refer to Rule 3-A-4.		4	E
RAYON MFG	2305	Pyroxylin mfg. to be separately rated as Code 4459.		1	D
RAZOR MFG -NOC	3122			1	B
RAZOR MFG - SAFETY	3270			1	C
READY MIX CONCRETE DEALER & DRIVERS	8236	This classification is applicable to risks merchandising ready mixed concrete. This classification includes all operations incidental to delivery of the concrete such as, but not limited to, premixing ingredients, loading ingredients into trucks, mixing during transit and trucking to location. Sand and gravel digging to be separately rated as code 4000.	X♦	4	F
REAL ESTATE - AGENCY - OUTSIDE EMPLOYEES & COLLECTORS	8721	Care, custody, and maintenance or construction work to be separately rated.		3	E
REAL ESTATE - APPRAISAL COMPANY - OUTSIDE EMPLOYEES	8721			3	E
RECREATIONAL VEHICLE CAMPGROUNDS OR PARKS - ALL OTHER EMPLOYEES	9015	Clerical and sales employees to be assigned to Code 9012.		4	C
REFRACTORY PRODUCTS MFG & DRIVERS	4024	Includes the manufacturing of fire bricks, boiler or stoker tiles, special refractory shapes, enameled bricks, retorts, flue linings, muffles, crucibles and similar products manufactured from refractory clays with or without other refractory materials. Clay digging, mining or quarrying to be separately rated.		1	E
REFRIGERATION - COMMERCIAL - CLEANING, OILING, OR ADJUSTING & DRIVERS	5190	A refrigeration system is defined as "domestic" whether located in a residential or commercial setting provided it is a "reach in" refrigeration system having not more then 1/3 h.p. motor or more than 20 cubic feet capacity. All other types of refrigeration shall be considered as commercial.	●	2	E
REFRIGERATION - COMMERCIAL - INSTALLATION	3724	A refrigeration system is defined as "domestic" whether located in a residential or commercial	●	2	F

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OR REPAIR OF COMPRESSORS, MOTORS, OR OTHER MACHINERY & DRIVERS		setting provided it is a "reach in" refrigeration system having not more then 1/3 h.p. motor or more than 20 cubic feet capacity. All other types of refrigeration shall be considered as commercial.			
REFRIGERATION - COMMERCIAL - PIPE FITTING INCLUDING THE INSTALLATION OF TUBING & DRIVERS	5183	A refrigeration system is defined as "domestic" whether located in a residential or commercial setting provided it is a "reach in" refrigeration system having not more then 1/3 h.p. motor or more than 20 cubic feet capacity. All other types of refrigeration shall be considered as commercial.	●	2	E
REFRIGERATION - DOMESTIC - CLEANING, OILING, OR ADJUSTING & DRIVERS	9519	A refrigeration system is defined as "domestic" whether located in a residential or commercial setting provided it is a "reach in" refrigeration system having not more then 1/3 h.p. motor or more than 20 cubic feet capacity. All other types of refrigeration shall be considered commercial.		4	E
REFRIGERATION - DOMESTIC - INSTALLATION, SERVICE, OR REPAIR & DRIVERS	9519	A refrigeration system is defined as "domestic" whether located in a residential or commercial setting provided it is a "reach in" refrigeration system having not more then 1/3 h.p. motor or more than 20 cubic feet capacity. All other types of refrigeration shall be considered commercial.		4	E
REFRIGERATION - DOMESTIC - PIPE FITTING INCLUDING THE INSTALLATION OF TUBING & DRIVERS	5183	A refrigeration system is defined as "domestic" whether located in a residential or commercial setting provided it is a "reach in" refrigeration system having not more then 1/3 h.p. motor or more than 20 cubic feet capacity. All other types of refrigeration shall be considered as commercial.		2	E
REFRIGERATOR CAR LOADING OR UNLOADING	7360	Includes caring for freight in cars during transit. Stevedoring to be separately rated. Drivers to be separately rated to the appropriate trucking classification.		5	E
REFRIGERATOR MFG - METAL - DOMESTIC OR COMMERCIAL - ALL OTHER OPERATIONS	3076			1	C
REFRIGERATOR MFG. - METAL - DOMESTIC OR COMMERCIAL-MANUFACTURING OR ASSEMBLING THE REFRIGERATING UNIT	3179			1	B
RELIGIOUS ORGANIZATION - ALL OTHER EMPLOYEES	9101			4	B
RELIGIOUS ORGANIZATION - PROFESSIONAL EMPLOYEES & CLERICAL	8868	Includes clergy, assistants, organist, and choir members.		3	B
RENDERING WORKS NOC & DRIVERS	4665	No garbage reduction. Codes 4665 and 4583 - fertilizer Mfg. or 2089 - Packing House shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		1	E
RESIDENTIAL CLEANING SERVICES BY CONTRACTOR-INSIDE	0917	Applicable to businesses engaged in providing residential services performed inside a customer's residence. Refer to Code 9014 for commercial cleaning services and cleaning service contractors who provide clean-up crews to prepare residential properties for future occupants. Domestic workers employed by a business, other than a business described by Code 0917, are classified to the appropriate domestic code.		4	B
REST HOMES—ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS	8826	Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.		4	B

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		Applies to employees providing food service, maintenance, and operation of these facilities. All healthcare employees are to be separately rated to Code 8824.			
REST HOMES – HEALTHCARE EMPLOYEES	8824	Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dieticians, aides, and orderlies. Also applies to administrative healthcare personnel who do not qualify for assignment to Code 8810. Not applicable to hospitals. Food Service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.		4	A
RESTAURANT - FAST FOOD	9083	Assigned to risks that prepare and serve food and beverages for on or off-premises consumption. Shall not be assigned to a risk that employs wait staff. Includes musicians and entertainers. Restaurants operated by a hotel or motel to be separately rated as Code 9058. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9083 are conducted as a separate and distinct business.		4	A
RESTAURANT NOC	9082	Includes musicians and entertainers. Restaurants operated by a hotel or motel to be separately rated as Code 9058. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9082 are conducted as a separate and distinct business.		4	A
RETIREMENT LIVING CENTERS - ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS	8826	Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to employees providing food service, maintenance, and operations of these facilities. All healthcare employees are to be separately rated to Code 8824.		4	C
RETIREMENT LIVING CENTERS - HEALTH CARE EMPLOYEES	8824	Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to all employees providing medical, nursing or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dietitians, aides and orderlies. Also applies to		4	B

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		administrative healthcare personnel who do not qualify for assignment to code 8810. Not applicable to hospitals. Food service employees and all other employees who perform non-healthcare activities are to be separately rated to code 8826.			
RIDING ACADEMY OR CLUB & DRIVERS	8279		■	4	F
ROAD OR STREET MAKING MACHINERY MFG	3507			1	C
ROADSIDE ASSISTANCE & DRIVERS	7225	Includes operations such as road rangers or freeway patrol companies providing roadside service, repairs, or assistance regardless of whether or not towing services are offered.		5	E
ROCK EXCAVATION & DRIVERS	6217	Not tunneling or street or road construction.	●	2	F
ROCK WOOL MFG	1699	Excavation or digging, dredging, mining, or quarrying to be separately rated.		1	E
ROLLER-SKATING RINK OPERATION	9093	Ice-skating rink operation is assigned to Code 9016, and includes musicians and box office employees.		4	B
ROLLING MILL - NOC & DRIVERS	3027	Applicable to brass, copper or other soft metals. Not copper coated steel bars. Wire drawing, steelmaking or iron or steel rolling to be separately rated.		1	E
ROOFING – PAPER OR ROOFING FELT MFG	4283			1	C
ROOFING - SLATE MFG OR SLATE SPLITTING & DRIVERS	1624	Includes quarrying; construction, repair or maintenance of all buildings, structures or equipment; and installation of machinery.		5	F
ROOFING-ALL KINDS & DRIVERS	5551	Applies to the installation of new roofs and the repair of existing roofs. Includes the installation and/or repair of joists, trusses, rafters, roof decks, sheathing, and all types of roofing materials.	•	2	G
ROOMING HOUSES OR BOARDING HOUSES & SALESPERSONS, DRIVERS	9052			4	B
RUBBER GOODS MFG NOC	4410			1	C
RUBBER RECLAIMING	4410			1	C
RUBBER STAMP MFG OR ASSEMBLY	4299	Manufacturing of frames, backs, or handles to be separately rated.		1	B
RUBBER STOCK DEALER - USED & DRIVERS.	8264	No collecting or handling of scrap iron or steel. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.	♦	4	E
RUBBER TIRE - DEALER - RETAIL & DRIVERS	8380	Includes repairing, vulcanizing, and the adjustment of tires to vehicles away from the premises of insured. Codes 8380 and 8392- Automobile Storage Garage must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Towing for others and roadside assistance to be separately rated.		4	D
RUBBER TIRE - MFG	4420	Tire recapping to be separately rated.		1	F
RUG, CARPET, OR UPHOLSTERY CLEANING - SHOP OR OUTSIDE & DRIVERS	2585			1	B

Phraseology	Class	Notes	FN ID	Industry Group	Hazard Code
SADDLE OR HARNESS MFG	4902			1	B
SAFE MFG OR REPAIRING	3507			1	C
SAILMAKINGS	2501	Applies to shop operations.		1	C
SALES STABLE & SALESPERSONS, DRIVERS	8288		♦	4	E
SALESPERSON, COLLECTORS -	8734		M	5	E

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OUTSIDE - PROGRAM II - STATE ACT BENEFITS - COVERAGE UNDER THE FEDERAL EMPLOYERS' LIABILITY ACT (FELA)					
SALESPERSON, COLLECTORS - OUTSIDE - PROGRAM I - COVERAGE UNDER THE FEDERAL EMPLOYERS' LIABILITY ACT (FELA)	8737		M	5	E
SALESPERSONS, COLLECTORS - OUTSIDE - PROGRAM II - USL&HW ACT BENEFITS - COVERAGE UNDER THE FEDERAL EMPLOYERS' LIABILITY ACT (FELA)	8738		M	5	E
SALESPERSONS, COLLECTORS - OUTSIDE	8742	Subject to Basic Manual rules. . Refer to Code 8720 for assignment of construction job site salespersons and estimators.		3	E
SALT, BORAX, OR POTASH PRODUCING OR REFINING & DRIVERS	4568	Includes driving of wells and pumping. Mining to be separately rated as Code 1164.		1	E
SALVAGE OPERATION - & INCIDENTAL WRECKING AND STRUCTURAL WORK		See Wrecking. Includes clerical and salespersons at wrecking site. Also includes handling of machinery in damaged buildings. Drivers to be separately rated as Code 8204.			
SALVAGE OPERATION - NO WRECKING OR ANY STRUCTURAL OPERATIONS	5705	Applies to the removing, sorting, reconditioning and distributing of merchandise in damaged buildings, including incidental operations away from such buildings.	•	2	E
SALVAGE OPERATIONS - MARINE - COVERAGE UNDER ADMIRALTY LAW - PROGRAM I	7394		M	5	G
SALVAGE OPERATIONS - MARINE - COVERAGE UNDER ADMIRALTY LAW-PROGRAM II - USL&HW ACT BENEFITS	7398		M	5	G
SALVAGE OPERATIONS - MARINE-COVERAGE UNDER ADMIRALTY LAW-PROGRAM II - STATE ACT BENEFITS	7395		M	5	G
SAND OR GRAVEL DIGGING & DRIVERS	4000	Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. No canal, sewer or cellar excavation or underground mining.		5	F
SANITARIUM - ALL OTHER EMPLOYEES	9040			4	B
SANITARIUM - PROFESSIONAL EMPLOYEES	8833			3	C
SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS	8235	Includes incidental assembling, glazing or mfg. of special sizes. Applicable only to concerns which buy and sell finished millwork exclusively (including incidental assembling or glazing or incidental mfg. of special sizes), such as finished flooring, doors, frames, sash, screens, moldings, baseboards, stair trim, columns, paneling, cupboards, shelving or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, mantels, wall cabinets or cases. Codes 8235 and 2802, or 8232 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	♦	4	D
SATELLITE DISH INSTALLATION - APPLIES TO GROUND OR ROOF MOUNTED INSTALLATIONS - AUXILIARY WIRING WITHIN BUILDINGS & DRIVERS	5190		●	2	E

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SATELLITE DISH INSTALLATION - APPLIES TO GROUND OR ROOF MOUNTED INSTALLATIONS - ERECTION OF DISH AND AUXILIARY EQUIPMENT & DRIVERS	3724		●	2	F
SATELLITE DISH INSTALLATION - APPLIES TO GROUND OR ROOF MOUNTED INSTALLATIONS - INSTALLATION OF CONCRETE MOUNTING PAD	5213		●	2	F
SAUSAGE OR SAUSAGE CASING MFG	2095	Codes 2095 and 2089 - packing House shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering or handling of livestock.		1	C
SAW - SHARPENING	3118			1	B
SAW MFG	3118			1	B
SAW MILL	2710	Storage and subsequent handling of processed lumber to be separately rated as Code 8232 - Lumberyard.		1	E
SAWDUST DEALER	8018		♦	4	B
SCAFFOLDING - CONCRETE OR CEMENT DISTRIBUTING TOWERS - INSTALLATION, REPAIR OR REMOVAL	5057		●	2	G
SCAFFOLDING - DELIVERY OF MATERIALS ONLY - NO INSTALLATION, REPAIR OR REMOVAL - ALL EMPLOYEES & DRIVERS	7219			5	F
SCAFFOLDING - OUTRIGGER SCAFFOLD INSTALLATION, REPAIR OR REMOVAL & DRIVERS	9534		●	2	F
SCAFFOLDING - SCAFFOLD INSTALLATION, REPAIR OR REMOVAL - BUILT UP FROM THE GROUND - NOT SUSPENDED OR SWINGING TYPE	5057		●	2	G
SCAFFOLDING - SIDEWALK BRIDGES NOT OVER ONE STORY IN HEIGHT	5403		●	2	F
SCAFFOLDING - SUSPENDED OR SWINGING SCAFFOLD INSTALLATION, REPAIR OR REMOVAL & DRIVERS	9534		●	2	F
SCALES - INSTALLATION OR ADJUSTMENT- COUNTER TYPE	5191			4	C
SCALES - INSTALLATION OR ADJUSTMENT-COIN OPERATED TYPE & SALESPERSONS, DRIVERS	5192			4	C
SCALES - INSTALLATION OR ADJUSTMENT-PLATFORM OR BEAM TYPE & DRIVERS	3724		●	2	F
SCHOOL - ALL OTHER EMPLOYEES	9101			4	B
SCHOOL - PROFESSIONAL EMPLOYEES & CLERICAL	8868			3	B
SCREW MFG	3145			1	D
SECURITY ENFORCEMENT OR PROTECTION - CONTRACT & DRIVERS	7720		X●	5	E
SECURITY GUARD SERVICES-	7723	Includes the operation of armored car service;	X●	5	G

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PRIVATE & DRIVERS		guards or patrols engaged in safeguarding property not owned or operated by the insured.			
SEED MERCHANT	8102	Includes operation of seed sorting machinery.	♦	4	C
SEPTIC TANK INSTALLATION & DRIVERS	6229		●	2	F
SERUM ANTI - TOXIN OR VIRUS MFG & DRIVERS	5951			1	C
SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	7580			5	E
SEWER - CLEANING & DRIVERS	9402			5	E
SEWER - CLEANING OF BUILDING CONNECTIONS USING PORTABLE EQUIPMENT & DRIVERS	5183		●	2	E
SEWER - CONSTRUCTION- ALL OPERATIONS & DRIVERS	6306	Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as Code 6251. Surface restoration to be separately rated.	●	2	F
SEWING MACHINE MFG	3574			1	B
SEWING MACHINES - COMMERCIAL- REPAIRING AND REBUILDING SEWING MACHINES, CUTTERS, AND PARTS IN SHOP	3574			1	B
SEWING MACHINES - COMMERCIAL-ELECTRICAL WIRING -AWAY FROM SHOP & DRIVERS	5190		●	2	E
SEWING MACHINES - COMMERCIAL-REPAIRING AND REBUILDING ELECTRIC MOTORS	3643			1	C
SEWING MACHINES - COMMERCIAL-REPAIRING, INSTALLING, AND DISMANTLING IN SEWING PLANTS & DRIVERS	3724		●	2	F
SHADE ROLLER MFG. - WOOD	2841	Includes manufacture of metal parts.		1	B
SHAFT SINKING - ALL OPERATIONS	6252	Includes pile driving, excavation, concrete work, or lining.	•	2	G
SHALE OR CLAY DIGGING & DRIVERS	4000	Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. No canal, sewer or cellar excavation or underground mining.		5	F
SHEET METAL PRODUCTS MFG	3076	Applies to the manufacturing of various products made from sheet metal, aluminum sheet stock, copper or brass sheet stock, Monel metal, and stainless steel. Includes door, door frame, or sash manufacturing—metal; cabinet, enclosure, or furniture manufacturing—metal; metal bedsteads; and metal caskets or coffins. Erection, installation, or repair operations to be separately rated. Products manufactured from extruded aluminum are classified to Code 3227. Separately rate manufacturing of fireproof doors or shutters that are wood covered with metal. Fabrication of structural or nonstructural iron or steel work to be separately rated. Refer to Code 3400 for insureds whose operations involve extensive stamping, punching, or blanking of sheet metal.		1	C
SHEET METAL WORK-INSTALLATION & DRIVERS	5535	Applies to erection, installation, or repair operations. The manufacturing of sheet metal products at a shop to be separately rated. The installation of sheet metal roofing to be separately rated as Code 5551. Refer to Code 5537 for insureds that install, service, and repair heating, ventilation, air conditioning, and refrigeration systems.	•	2	G
SHINGLE MFG.—WOOD	2710			1	F

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SHIP- SCALING - STATE ACT ONLY	6884			5	G
SHIPBUILDING-IRON OR STEEL-NOC & DRIVERS COVERAGE UNDER U.S. ACT	6843	Includes fabrication or assembling of ship plates or frames, all yard operations and shops directly connected with the construction of hulls. Subject to the rules for division of payroll, the following classifications and no others are available for use in connection with Classification Code 6843F—Boilermaking—3620; Foundry—Non-Ferrous—3085; Foundry—Ferrous—NOC—3081; Machine Shop—3632.	F	7	G
SHIPBUILDING-IRON OR STEEL-NOC & DRIVERS-COVERAGE UNDER STATE ACT ONLY	6854	Includes fabrication or assembling of ship plates or frames, all yard operations and shops directly connected with the construction of hulls. Subject to the rules for division of payroll, the following classifications and no others are available for use in connection with Classification Code 6854: Boilermaking—3620; Foundry—Non-Ferrous—3085; Foundry—Ferrous—NOC—3081; Machine Shop—3632.		5	F
SHIPBUILDING-NAVAL & DRIVERS-US ACT	6845	Includes fabrication or assembling of ship plates or frames, all yard operations and shops directly connected with the construction of hulls. Subject to the rules for division of payroll, the following classifications and no others are available for use in connection with Classification Code 6845F: Boilermaking—3620; Foundry—Non-Ferrous—3085; Foundry—Ferrous—NOC—3081; Machine Shop—3632.	F	6	G
SHIP-CLEANING ALL OPERATIONS & DRIVERS	6872		F	7	G
SHIP-REPAIR OR CONVERSION-ALL OPERATIONS & DRIVERS-US ACT	6872	Includes shop or yard operations as well as the operation of dry dock and marine railways. Applicable only to concerns engaged in general ship repairing or conversion that are equipped to do various kinds of ship repair or conversion work and that undertake such diversified operations as a usual part of their business. Work performed on ships by other concerns shall be assigned to manual classification describing work.	F	7	G
SHIP-REPAIR OR CONVERSION-ALL OPERATIONS & DRIVERS-STATE ACT ONLY	6882	Includes shop or yard operations as well as the operation of dry dock and marine railways. Applicable only to concerns engaged in general ship repairing or conversion that are equipped to do various kinds of ship repair or conversion work and that undertake such diversified operations as a usual part of their business. Work performed on ships by other concerns shall be assigned to manual classification describing work.		5	F
SHIP-SCALING COVERAGE UNDER US ACT	6874		F	7	G
SHIRT MFG	2501			1	C
SHODDY MFG	2211			1	E
SHOE FINDINGS MFG	2651	Applies to manufacturing of tongues, linings, or facings.		1	B
SHOE FORM OR LAST MFG	2790			1	B
SHOE OR BOOT MFG—RUBBER	4410	Includes combined rubber and fabric boots or shoes.		1	C
SHOE REPAIR STORE	8017	Includes shoe shining.	♦	4	B
SHOE SHINING ESTABLISHMENT	8017		♦	4	B
SHOE STOCK MFG	2651	Includes counter, heel, or sole cutting.		1	C
SHOOTING GALLERY & DRIVERS	9180			5	E
SHUTTLE MFG	2841			1	B
SIDING INSTALLATION—ALL TYPES—ALL OTHER BUILDINGS OR STRUCTURES—INCLUDING	5403	Applies to specialist contractors installing all types of siding. Refer to Code 5645 for the installation of siding on residential dwellings not exceeding three	●	2	F

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RESIDENTIAL DWELLINGS EXCEEDING THREE STORIES IN HEIGHT		stories in height. Sheet metal siding installed on the exterior of a steel frame structure is assigned to Code 5535.			
SIDING INSTALLATION—ALL TYPES—RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT	5645	Applies to specialist contractors installing all types of siding on residential dwellings. Refer to Code 5403 for the installation of siding on all other buildings or structures.	●	2	F
SIGN INSTALLATION, MAINTENANCE, REPAIR, REMOVAL OR REPLACEMENT-NOC-AWAY FROM SHOP & DRIVERS	9554	Includes the installation, maintenance, and repair of billboard signs. Not advertising display installation service. Shop operations to be separately rated. Codes 9521 and 9554 shall not apply to the same job or location.	●	2	F
SIGN INSTALLATION, MAINTENANCE, REPAIR, REMOVAL, OR REPLACEMENT-SERVICE	9521	Includes interior or exterior attachment of signs to surfaces from floors or stepladders such as, but not limited to, exit signs, entrance signs, wall directories, rest room signs and directional signs. Excludes sign installations on roofs, streets, roads, walkways or by the use of cranes, hoists, scaffolding, forklifts, aircraft and other similar mechanical devices. Code 9521 shall not be assigned to employees of insureds engaged in sign installation service on the premises of the insured. Such payroll must be assigned to the governing classification. Shop operations to be separately rated.		1	E
SIGN MANUFACTURING - METAL	3064	Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Code 9521 or 9554 .		1	D
SIGN MANUFACTURING - NEON	3064	Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Code 9521 or 9554 .		1	C
SIGN MANUFACTURING - PLASTIC OR VINYL COMPUTER - GENERATED LETTERS OR GRAPHICS - NO PAINTING OR USING POWER MACHINERY	4299	Includes designing and cutting letters or graphics and mounting on premanufactured surfaces of fabric, metal, plastic, or wood and the cutting, forming or molding of mounting surfaces. Codes 4299 and 9501 must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal, or replacement away from the shop are to be separately rated Code 9521 or 9554.		1	B
SIGN MANUFACTURING - PLASTIC OR VINYL COMPUTER-GENERATED LETTERS OR GRAPHICS - PAINTING OR USING POWER MACHINERY & DRIVERS	9501	Includes designing and cutting letters or graphics and mounting on premanufactured surfaces of fabric, metal, plastic, or wood and the cutting, forming or molding of mounting surfaces. Codes 4299 and 9501 must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal, or replacement away from the shop are to be separately rated Code 9521 or 9554.		1	D
SIGN MANUFACTURING - SILK SCREEN PRINTING - CLOTH	2501	Codes 2501, 3064 and 4299 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Code 9521 or 9554.		1	C
SIGN MANUFACTURING - SILK SCREEN PRINTING - METAL	3064	Codes 2501, 3064 and 4299 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Code 9521 or 9554.		1	C
SIGN MANUFACTURING - SILK SCREEN PRINTING - PAPER OR POSTERBOARD	4299	Codes 2501, 3064 and 4299 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Code 9521 or 9554.		1	B

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SIGN MANUFACTURING - SILK SCREEN PRINTING - PLASTIC	4299	Codes 2501, 3064 and 4299 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Code 9521 or 9554.		1	B
SIGN MANUFACTURING - SILK SCREEN PRINTING - WOOD	4299	Codes 2501, 3064 and 4299 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Code 9521 or 9554.		1	B
SIGN MANUFACTURING - WOOD - PAINTING, SPRAYING, SANDBLASTING WITH OR WITHOUT POWER MACHINERY & DRIVERS	9501	Codes 2881, 2883 and 9501 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Code 9521 or 9554.		1	D
SIGN PAINTING OR LETTERING - INSIDE OF BUILDINGS & DRIVERS	9501	Includes shop operations. Code 9501 and 9554 or 5474 must not be assigned at the same job or location.		1	D
SIGN PAINTING OR LETTERING - OUTSIDE OF BUILDING OR STRUCTURES & DRIVERS	9554	Code 9554 shall not be assigned at the same job or location to which code 9501 - Sign Painting or lettering Inside of Building applies.	•	2	F
SILICA GRINDING	1701	Digging, mining, or quarrying to be separately rated.		1	E
SILK THREAD OR YARN MFG	2302			1	D
SILK THROWING AND WEAVING	2302			1	C
SILO ERECTION - CONCRETE	5213		●	2	F
SILO ERECTION - MASONRY OR TILE	5022		●	2	F
SILO ERECTION - METAL OR GLASS FUSED TO STEEL & DRIVERS	5535		●	2	E
SILO ERECTION - PRECAST CONCRETE STAVES	5213		●	2	F
SILO ERECTION - WOOD	5403		●	2	F
SILVERWARE MFG	3383			1	B
SKATE MFG	3146			1	C
SKILLED NURSING FACILITIES—ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS	8826	Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to employees providing food service, maintenance, and operation of these facilities. All healthcare employees are to be separately rated to Code 8824.		4	C
SKILLED NURSING FACILITIES – HEALTHCARE EMPLOYEES	8824	Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities. Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dieticians, aides, and orderlies. Also applies to		4	B

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		administrative healthcare personnel who do not qualify for assignment to Code 8810. Not applicable to hospitals. Food Service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.			
SLAG DIGGING AND CRUSHING & DRIVERS	1624			5	F
SLATE MILLING & DRIVERS	1803	No slate splitting or roofing slate mfg. Quarrying or mining to be separately rated.		1	F
SLAUGHTERING	2081	Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. Codes 2081 and 2089 - Packing House shall not be assigned to the same risk unless the operations described by the classifications are conducted as separate and distinct businesses.		1	C
SLOT MACHINE MFG	3574	Vending machine mfg. to be separately rated.		1	B
SMELTING - ELECTRIC PROCESS & DRIVERS	1438	Includes the manufacturing of artificial abrasives, carbon or graphite. Steel manufacturing to be separately rated.		1	F
SMELTING, SINTERING OR REFINING - METALS - NOT IRON OR LEAD-NOC & DRIVERS	1438	Insureds who recover lead in the process in any form or quantity to be separately rated as Code 1430 - Smelting - Lead.		1	E
SMELTING, SINTERING, OR REFINING - LEAD MFG & DRIVERS	1430			1	E
SMOKESTACK OR CHIMNEY LINING - NOT METAL	5222		•	2	F
SNOW REMOVAL - CLEARING SNOW FROM STREETS OR ROADS & DRIVERS	9402			5	E
SNOW REMOVAL - HAULING SNOW UNDER CONTRACT - NO SNOW CLEARING - ALL EMPLOYEES & DRIVERS	7219			5	F
SOAP OR SYNTHETIC DETERGENT MFG	4720	Contemplates the mfg. of bar soap, granulated, powdered and sprayed soaps, soap chips and flakes, liquid soap and synthetic detergents which have characteristics and end-uses similar to soap.		1	D
SOAPSTONE OR SOAPSTONE PRODUCTS MFG. & DRIVERS	1803	Quarrying to be separately rated.		1	F
SOCIAL SERVICES ORGANIZATION - ALL EMPLOYEES & SALESPERSONS, DRIVERS	8864	Applicable to institutions licensed in accordance with North Carolina state statutes that provide social services to mentally, physically or emotionally challenged persons. Social service organizations may offer these individuals sleeping accommodations, meals, on-site counseling or client assessments, education, training, and employment and offer limited medical services such as first aid. Includes employees who may, among other services, counsel, advise, guide, direct, or instruct clients. Refer to Code 8842 for group homes, group foster homes, halfway houses that provide rehabilitation services, shelters, and independent supportive living homes for mentally, physically or emotionally challenged individuals. Refer to Code 7720 for juvenile detention centers, "boot camps," and halfway houses for convicts. Detoxification, treatment, and rehabilitation of alcoholics or narcotic addicts are separately rated to the appropriate hospital classification codes. Separately rate business ventures operated by social service organizations.	X	4	B
SODA WATER FOUNTAIN OR APPARATUS MFG	3076			1	C
SOFT DRINK DISTRIBUTORS -	8018	No bottling.	♦	4	B

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WHOLESALE					
SOLVENT DEALERS - BULK & DRIVERS	8350		♦	4	F
SPEEDOMETER OR TAXIMETER MFG	3574			1	B

Phraseology	Class	Notes	FN ID	Industry Group	Hazard Code
SPIKE MFG	3132	Steelmaking or rolling mills to be separately rated.		1	C
SPIRITOUS LIQUOR DISTILLERY	2130	Includes grain alcohol mfg. Warehousing, blending, rectifying or bottling to be separately rated as Code 2131-Spirituous Liquor Bottling.		1	D
SPIRITUOUS LIQUOR BOTTLING	2131	Includes warehousing, rectifying or blending. Distilling of spirituous liquor to be separately rated as Code 2130 - Spiritous Liquor Distillery.		1	C
SPORTING GOODS MFG NOC	4902			1	C
SPRING MFG	3303	Not wire springs. The manufacturing of wire springs shall be rated as Code 3257 - Wire Goods Mfg.		1	C
SPRINKLER HEAD MFG	3634	Applies to automatic sprinklers.		1	B
SPRINKLER INSTALLATION & DRIVERS	5188	Applies to automatic sprinklers.	●	2	E
STABLE OR BREEDING FARM & DRIVERS	8279	Applies to the training of racehorses, polo ponies, and horses for exhibition purposes. Includes jockeys and trainers.	■	4	F
STAFF OR PLASTER MIXING & DRIVERS	4036	No crushing or grinding. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4036 are conducted as a separate and distinct business.		1	E
STARCH MFG	4703			1	C
STATIONERY MFG	4251	Manufacturing of metal rings, posts, screws, separators or fittings to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4251 are conducted as a separate and distinct business.		1	C
STEAM HEATING OR POWER CO. - ALL EMPLOYEES & DRIVERS	7539	Includes store employees and meter readers. Construction of buildings to be separately rated.		5	F
STEAM MAINS OR CONNECTIONS CONSTRUCTION & DRIVERS	6319	Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as Code 6251 - Tunneling - All Operations. Code 7539 - Steam Heating or Power Company must not be assigned at the same job or location to which Code 6319 applies.	●	2	F
STEAM OR AIR PRESSURE GAUGE MFG	3574			1	B

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STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES - SUPERINTENDENTS,CAPT,ENGINEERS,STEWARDS, ASSISTANTS, PAY CLERKS	8726		F	7	E
STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES - TALLIERS, CHECKING CLERKS, AND EMPLOYEES ENGAGED IN MENDING OR REPACKING OF DAMAGED CONTAINERS - COVERAGE UNDER STATE ACT ONLY	8719			4	G
STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES - TALLIERS, CHECKING CLERKS, AND EMPLOYEES ENGAGED IN MENDING OR REPACKING OF DAMAGED CONTAINERS - COVERAGE UNDER U.S. ACT	8709		F	7	G
STEEL OR IRON MERCHANT & DRIVERS	8106	Not applicable to junk dealers or iron or steel scrap dealers.	♦	4	E
STEVEDORING		Any or all of the following operations conducted by employees not members of crews of vessels shall be classified as "Stevedoring": 1.Loading or unloading , stowing, shifting, or trimming of cargo, supplies, and materials on board vessels. 2.Transfer of cargo, supplies, and materials between vessels and pier, irrespective of the necessity of work on board vessels by employees of the insured. 3.Transfer between string piece and point of deposit on dock or adjacent warehouses - including tiering, sorting, and breaking down. 4.Operations of all mechanical equipment, including dock tractors, in connection with the above. Any or all operations as above defined shall be assigned to code 7309F if the operations described by Item 2 above, whether conducted by one or more concerns, require the use of hoisting equipment except as provided under Code 7327F. All other operations shall be assigned to Code 7317F. Drivers not conducting stevedoring operations as above defined shall be assigned to code 7219.			
STEVEDORING - BY HAND OR HAND TRUCKS EXCLUSIVELY	7317	Includes the incidental use of power driven escalators or conveyors, or operation of tractors and trailers through side ports. No use of hoisting equipment. Code 7317F shall not be assigned to the same risk in connection with a single vessel unless the operations described by this classification are conducted as a separate and distinct business.	F	7	G
STEVEDORING - NOC	7309	When policies are issued covering both Classification Codes 7317F and 7309F, no division of payroll is permitted in	F	7	G

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		connection with the loading or unloading of any one vessel.			
STEVEDORING - TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK - COVERAGE UNDER STATE ACT ONLY	8719			4	F
STEVEDORING - TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK - COVERAGE UNDER US ACT	8709		F	7	G
STOCKYARD - BUTCHERING	2081	Includes preparation of dressed meat, rendering, washing of casings, salting of hides, or cooking of offal. Codes 2081 and 2089 - Packing House shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		1	C
STOCKYARD -SALESPERSONS, DRIVERS	8288	Codes 8288 and 2089 - Packing House shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering.	♦	4	E
STONE AND BRICK PAVER INSTALLATION - OUTSIDE	5221		●	2	E
STONE CRUSHING & DRIVERS	1710	No quarrying. Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 1710 are conducted as a separate and distinct business.		5	E
STONE CUTTING OR POLISHING NOC & DRIVERS	1803	Quarrying or mining to be separately rated. Stone cutting in quarries shall be rated as Code 1624 - Quarry.		1	E
STORAGE BATTERY SERVICE STATION & DRIVERS	8380	Codes 8380 and 8392 must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Towing for others and roadside assistance to be separately rated.		4	D
STORAGE WAREHOUSE		Employers that provide switcher operations to others, not in support of their own business, are to be assigned to Code 8292. Switcher operations in support of an employers' own business operation are to be considered miscellaneous employees and assigned to the governing classification. Those qualifying as an additional operation according to Basic Manual Rules are to be separately rated to 8292			

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STORAGE WAREHOUSE - COLD	8291	North Carolina - Storage Warehouse - Cold - employers that provide switcher operations to others, not in support of their own business, are to be assigned to Code 8292. Switcher operations in support of an employers' on business operation are to be considered miscellaneous employees and assigned to the governing classification. Those qualifying as an additional operation according to Basic Manual rules are to be separately rated to Code 8292.	X	4	D
STORAGE WAREHOUSE - NOC	8292	Applies to general merchandise. Drivers to be separately rated to the appropriate trucking classification. Employers that provide switcher operations to others, not in support of their own business, are to be assigned to Code 8292. Switcher operations in support of an employers' own business operation are to be considered miscellaneous employees and assigned to the governing classification. Those qualifying as an additional operation according to Basic Manual Rules are to be separately rated to Code 8292.	X	4	C
STORAGE WAREHOUSE -FURNITURE & DRIVERS	8293	Includes packing or handling household goods away from insured's premises.	X	4	C
STORE - GROCERY - RETAIL	8006	Applies to each separate store location meeting all of the following conditions: 1. Selling a variety of items such as, but not limited to, snack foods, cereal, processed packaged foods, canned or frozen foods, fruits, vegetables, dairy products, health or beauty products, canned or bottled beverages, tobacco, publications, videos, flowers, bakery products, candy, coffee, tea, ice, delicatessen foods, flour, condiments, toiletries, sundries, automobile accessories, money orders, check cashing service, and the service of food or beverages. 2. No handling of fresh meats. 3. Receipts from the service of food or beverages constitute less than 50% of total receipts and receipts from gasoline sales constitute less than 90% of total receipts (total receipts exclude receipts from sales of lottery tickets). Code 8006 and the appropriate restaurant code shall not be assigned to the same risk unless the operations	♦	4	C

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		described by these classifications are conducted as separate and distinct businesses. Separately classify automobile service or full-service operations.			
STORE - AGRICULTURE IMPLEMENT - NOT FARM MACHINERY	8010	Shall not be assigned to a risk engaged in the rental or sale of farm machinery.	♦	4	B
STORE - AUDIO OR VIDEO CASSETTE, BOOK, RECORD, COMPACT DISC, SOFTWARE -RETAIL	8072		♦	4	B
STORE - AUDIO OR VIDEO PARTS AND ACCESSORIES	8010		♦	4	B
STORE - AUTOMOBILE PARTS AND ACCESSORIES NOC & DRIVERS	8046	Applies to wholesale or retail stores.	♦	4	C
STORE - CONVENIENCE - RETAIL	8006	Applies to each separate store location meeting all of the following conditions: 1. Selling a variety of items such as, but not limited to, snack foods, cereal, processed packaged foods, canned or frozen foods, fruits, vegetables, dairy products, health or beauty products, canned or bottled beverages, tobacco, publications, videos, flowers, bakery products, candy, coffee, tea, ice, delicatessen foods, flour, condiments, toiletries, sundries, automobile accessories, money orders, check cashing service, and the service of food or beverages. 2. No handling of fresh meats. 3. Receipts from the service of food or beverages constitute less than 50% of total receipts and receipts from gasoline sales constitute less than 90% of total receipts (total receipts exclude receipts from sales of lottery tickets). Code 8006 and the appropriate restaurant code shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately classify automobile service or full-service operations.	♦	4	C
STORE - DAIRY PRODUCTS -RETAIL	8006		♦	4	C
STORE - DELICATESSEN - RETAIL	8006	No selling of uncooked fresh meats.	♦	4	C
STORE - DEPARTMENT - RETAIL	8039	Includes installation of house furnishings and applies to each location of a risk at which all of the following conditions exist: 1. The annual payroll subject to this classification is at least $650,000. 2. The merchandise handled must include: a. wearing apparel b. linens/domestics c. house furnishings (other than furniture) d. two or more of the following: cosmetics, furniture,	♦	4	B

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		giftware, hardware, jewelry, luggage, sporting goods, stationery/greeting cards, and toys. 3. The total annual sales of items (a), (b) and (c) above must exceed 50% of the total annual sales. Also, the total annual sales of wearing apparel, jewelry, and cosmetics must not exceed 80% of the total annual sales. Not applicable to five-and-ten-cent stores or dollar stores that are properly classified as Code 8017.			
STORE - DRUG - RETAIL	8045	Applicable to store locations where the employer's books of accounts reflect at least 40% gross receipts in prescription sales and less than 50% gross receipts in the service of food.	♦	4	C
STORE - DRUG WHOLESALE	8047		♦	4	C
STORE - DRY GOODS - RETAIL	8008		♦	4	B
STORE - DRY GOODS - WHOLESALE	8032		♦	4	B
STORE - FIVE AND TEN CENT	8017	Applicable to store locations at which are sold a variety of small wares such as stationary, giftware, toilet articles, light hardware, toys, house wares, confectionery, ready-to-wear clothing and accessories, etc. Sales are usually for cash without delivery service. Stores are sometimes distinguished by advertising price ranges of "$.05 or $.10" or "$.05 to $1.00".	♦	4	B
STORE - FLOOR COVERING - RETAIL	8017		♦	4	B
STORE - FLOOR COVERING - WHOLESALE	8018		♦	4	B
STORE - FROZEN OR FROSTED FOOD - RETAIL	8006		♦	4	C
STORE - FRUIT OR VEGETABLE - RETAIL.	8006	No handling of fresh meats.	♦	4	C
STORE - FRUIT OR VEGETABLE - WHOLESALE	8018		♦	4	B
STORE - FURNITURE & DRIVERS	8044	Applies to wholesale and retail stores and includes installation of house furnishings.	♦	4	C
STORE - GROCERY - WHOLESALE	8018		♦	4	B
STORE - HARDWARE	8010	Applies to wholesale or retail stores.	♦	4	C
STORE - HEARING AID	8013		♦	4	C
STORE - HOUSEHOLD APPLIANCE - ELECTRICAL & DRIVERS	8044		♦	4	D
STORE - JEWELRY	8013	Applies to wholesale or retail stores.	♦	4	D
STORE - LUGGAGE - RETAIL	8017		♦	4	B
STORE - MAIL ORDER HOUSE		Operations other than mfg. or retail store shall be assigned to the classification that would be used for a wholesale store dealing in the commodities handled.			
STORE - MEAT, FISH OR POULTRY - RETAIL	8031	Applies to stores engaged in retail selling of fresh and cured meats, fish or poultry. If the cost of merchandise does not	♦	4	C

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		exceed 65% of the total cost of all merchandise, use code 8033.			
STORE - MEAT, FISH OR POULTRY DEALER - WHOLESALE	8021	Codes 8021 and 2089 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	♦	4	C
STORE - MEAT, GROCERY & PROVISION COMBINED - RETAIL-NOC	8033	Applicable to a store where the employer's books of accounts show that the cost of fresh and cured meats, poultry or fish did not exceed 65% of the total cost of all merchandise purchased during the policy period. Where the insured cannot satisfactorily establish that the cost of fresh and cured meats, poultry or fish constitute less than 65% of the total cost of all merchandise purchased during the policy period, the store shall be assigned to Code 8031 - Store - Meat, Fish or Poultry Retail.	♦	4	B
STORE - PAINT OR WALLPAPER - RETAIL	8017		♦	4	B
STORE - PAINT OR WALLPAPER -WHOLESALE	8018		♦	4	B
STORE - PET AND PET SUPPLY - RETAIL	8017		♦	4	B
STORE - PET AND PET SUPPLY - WHOLESALE	8018		♦	4	B
STORE - PIANO OR ORGAN & DRIVERS	8044		♦	4	D
STORE - RECORD, BOOK, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE - RETAIL	8072		♦	4	B
STORE - RETAIL NOC	8017		♦	4	B
STORE - SHIP CHANDLER	8010	No mfg. operations.	♦	4	B
STORE - SHOE - RETAIL	8008		♦	4	B
STORE - SHOE - WHOLESALE	8032		♦	4	B
STORE - SPORTING GOODS - RETAIL	8017		♦	4	B
STORE - SUPERMARKET	8033	Applicable to a store where the employer's books of accounts show that the cost of fresh and cured meats, poultry or fish did not exceed 65% of the total cost of all merchandise purchased during the policy period. Where the insured cannot satisfactorily establish that the cost of fresh and cured meats, poultry or fish constitute less than 65% of the total cost of all merchandise purchased during the policy period, the store shall be assigned to Code 8031 - Store - Meat, Fish or Poultry Retail.	♦	4	C
STORE - SUPERSTORES AND WAREHOUSE CLUBS	8037	Superstores and warehouse clubs are large retail establishments with multiple departments, with each department selling a specific type of merchandise. Warehouse clubs may have a large percentage of business memberships. This does not preclude them from assignment	♦	4	A

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		to this classification. Due to the nature of these operations, the principal type of merchandise sold (i.e., more than 50% of gross receipts) may vary from year to year; therefore, superstores and warehouse clubs will not be classified based on the principal type of merchandise sold. A key distinction between superstores and department stores, discount department stores, or other retail operations is that superstores sell groceries such as milk, juices, cereals, crackers, cookies, frozen dinners, frozen desserts, etc., in addition to clothing and their other types of merchandise. Many superstores have full grocery operations with fresh produce, meat, seafood, and baked goods in addition to clothing and their other types of merchandise.			
STORE - VEGETABLE OR FRUIT - RETAIL	8006	No handling of fresh meats.	♦	4	C
STORE - VEGETABLE OR FRUIT - WHOLESALE	8018		♦	4	B
STORE - VIDEO OR AUDIO CASSETTE, BOOK, RECORD, COMPACT DISC, SOFTWARE - RETAIL	8072		♦	4	B
STORE - WHOLESALE NOC	8018		♦	4	C
STORE-BOOK, RECORD COMPACT DISK, SOFTWARE VIDEO AND/OR CASSETTE-RETAIL	8072	Not applicable to store locations where more than 50% gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.	♦	4	B
STORE-CLOTHING, WEARING APPAREL OR DRY GOODS - WHOLESALE	8032		♦	4	C
STORE-CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL	8008		♦	4	B
STORE—COFFEE, TEA, OR SPICE—RETAIL	8006		♦	4	C
STORE—COMPACT DISC, BOOK, RECORD, SOFTWARE, VIDEO OR AUDIO CASSETTE—RETAIL	8072		♦	4	B
STOVE MFG	3169			1	C
STREET CLEANING & DRIVERS	9402			5	F
STREET OR ROAD CONSTRUCTION - BEAUTIFICATION WORK & DRIVERS	0042	Applies to sodding, seeding, planting, and similar landscape work necessary for the beautification of roadsides.	●	2	D
STREET OR ROAD CONSTRUCTION - PAVING OR REPAVING & DRIVERS	5506	Applies to all kinds of paving or repaving, surfacing or resurfacing or scraping, including airport runways or warming aprons. Separately rate: clearing of right-of-way, earth or rock excavation, filling or grading, tunneling, bridge or culvert building, quarrying and stone crushing.	●	2	F
STREET OR ROAD CONSTRUCTION - ROCK EXCAVATION & DRIVERS	5507	Includes incidental quarrying or stone crushing. No tunneling.		2	F
STREET OR ROAD CONSTRUCTION - SUBSURFACE WORK & DRIVERS	5507	Applies to clearing of right-of-way, earth excavation, filling or grading. Separately rate:		2	F

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		tunneling, bridge or culvert building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet.			
STUCCO OR PLASTERING WORK - ON OUTSIDE OF BUILDINGS	5022		•	2	F
STUMP REMOVAL OPERATIONS - BY SPECIALIST CONTRACTOR & DRIVERS	0106	Not applicable to stump removal operations in connection with logging, excavation or street or road construction operations.		5	F
SUGAR MANUFACTURING OR REFINING FROM SUGARCANE OR SUGAR BEETS	2021	Includes the manufacturing or blending of molasses or syrup refining and honey processing. Receiving station employees to be separately rated as Code 8209 when performed by others.		1	D
SUPPLY BOATS - COVERAGE UNDER ADMIRALTY LAW - PROGRAM II - USL&HW ACT BENEFITS	7047		M	5	G
SUPPLY BOATS - COVERAGE UNDER ADMIRALTY LAW - PROGRAM I	7016		M	5	G
SUPPLY BOATS - COVERAGE UNDER ADMIRALTY LAW- PROGRAM II - STATE ACT BENEFITS	7024		M	5	G
SURGICAL OR PHARMACEUTICAL GOODS MFG. NOC	4693			1	C
SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS	8602	Operations must be conducted as a separate and distinct business and not in support of an entity's principal business. If the operation is in support of an entity's principal business, such as schools, timber, chemical, power or light, and oil and gas companies, the operation must be separately rated to the principal business. Archeological contractors who survey or evaluate sites are also contemplated by Code 8602.		3	E
SUSPENDER MFG	2501	Buckle, webbing or leather parts mfg. to be separately rated.		1	C
SWIMMING POOL - PUBLIC OPERATION - ALL OTHER EMPLOYEES	9015	Clerical and sales employees to be assigned to Code 9012.		4	C
SWIMMING POOL CONSTRUCTION - NOT IRON OR STEEL & DRIVERS	5223	Code 5213 - Concrete Construction NOC shall not be assigned at the same job or location to which Code 5223 applies. Excavation to be separately rated as Code 6217 - Excavation NOC. Construction of iron or steel pools to be separately rated as Code 5059 - Iron or Steel Erection. Maintenance work to be separately rated as Code 9014 - Buildings - Operation by Contractors provided the operations described by Codes 5223 and 9014 are conducted by separate crews with no interchange of labor and separate payroll records are	•	2	E

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		maintained.			
SYNTHETIC RUBBER INTERMEDIATE MFG	4829	Oil refining, gasoline recovery, acetylene gas mfg., and alcohol mfg. to be separately rated.		1	F
SYNTHETIC RUBBER MFG	4751	Synthetic rubber intermediate mfg. to be separately rated as Code 4829.		1	E
TACK MFG	3270			1	C
TAILOR SHOP	8017	A risk engaged exclusively in custom tailoring shall be assigned to Code 2503 - Tailoring.	♦	4	B
TAILORING OR DRESSMAKING - CUSTOM EXCLUSIVELY	2503	Not manufacturing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2503 are conducted as a separate and distinct business.		1	B
TALC MILL & DRIVERS	1747	Digging, mining, or quarrying, to be separately rated.		1	E
TANK BUILDING - METAL - SHOP	3620			1	E
TANK ERECTION OR REPAIR - METAL - WITHIN BUILDINGS EXCLUSIVELY	3726	Includes construction or repair of foundations.	●	2	G
TANK INSTALLATION - GASOLINE SERVICE STATIONS & DRIVERS	3724		●	2	F
TAXICAB CO - ALL OTHER EMPLOYEES & DRIVERS	7370	The entire payroll of all taxicab drivers must be included in computing the premium. In the absence of verifiable payroll records, the premium charged will be determined on the basis of the amount per vehicle per policy year for employee-operated vehicles shown in the state rate pages under Miscellaneous Values. This amount is subject to pro rata adjustment only when a vehicle is owned by the employer for a portion of the policy period. If the owner also leases or rents such vehicles to others, an additional premium must be calculated on the basis of the amount per vehicle per policy year for leased or rented vehicles shown in the state rate pages under Miscellaneous Values. This amount is subject to pro rata adjustment only when the lease is for a portion of the policy period. These amounts are in consideration of gratuities, multiple shifts, downtime, vacation time or other periods during which the vehicle is not in operation. Garage employees are to be separately rated to Code 8385.		5	C
TAXICAB CO - GARAGE EMPLOYEES	8385			4	E
TAXIDERMIST	9600			1	C
TELECOMMUNICATIONS CO - CABLE TV, OR SATELLITE-ALL OTHER EMPLOYEES & DRIVERS	7600	Includes operation, installation, maintenance, and extension of overhead and underground lines and service connections including line installation within		5	E

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		a building. The installation of fiber optic lines requiring specialized connection skills is included in Code 7600. It also includes the clearing of right of ways, the erection of poles, cross arms, and insulators when performed in conjunction with installing telecommunications lines. Applicable to contractors performing work for telecommunications companies. Conduit construction is to be separately rated. Applies to laying of telephone cable by a specialist contractor under contract with a telephone company. The mechanical or fusion splicing of fiber optic strands is also assigned to this code.			
TELECOMMUNICATIONS CO - OFFICE OR EXCHANGE EMPLOYEES & CLERICAL	8901			3	E
TELEPHONE OR TELEGRAPH - APPARATUS MFG	3681			1	B
TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC	3681			1	C
TERRA - COTTA MFG	4062	Applies to decorative or architectural terra-cotta. Mining, quarrying or clay digging to be separately rated.		1	C

Phraseology	Class	Notes	FN ID	Industry Group	Hazard Code
TEXTILE - BLEACHING, DYEING, MECERIZING FINISHING	2413	Applies to new goods. Not cleaning or dyeing of garments.		1	D
TEXTILE - MACHINERY MFG	3515			1	D
TEXTILE - MENDING	2501	Applies to invisible textile weaving of wearing apparel.		1	C
TEXTILE FIBER MFG - SYNTHETIC	2305	Applicable to the manufacture of rayon, acetate, nylon, polyester and similar synthetic textile fibers. Pyroxylin manufacturing to be separately rated as Code 4459.		1	E
THEATER - DRIVE-IN - ALL EMPLOYEES	9154			5	C
THEATER NOC - ALL OTHER EMPLOYEES	9154	Includes managers, stagehands, box office employees, ushers or motion picture operators.		5	C
THEATRE NOC - PLAYERS ENTERTAINERS OR MUSICIANS	9156			3	B
THERMOMETER MFG	3685			1	B
THREAD OR YARN DYEING OR FINISHING	2416	Thread or yarn mfg. to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2416 are conducted as a separate and distinct business.		1	C
THREAD OR YARN MFG. - COTTON	2220			1	C
THREAD OR YARN MFG. - SILK	2302			1	C
TIE, POST OR POLE YARD & DRIVERS	2960	Includes preserving operations. Codes 2960 and 8232 - Lumberyard or 2702 - Logging or Lumbering shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		1	C
TILE OR EARTHENWARE MFG. NOC & DRIVERS	4021	Includes construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing		1	E

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		of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.			
TIN FOIL MFG	3334			1	D
TOBACCO - REHANDLING OR WAREHOUSING	2174	Applies to tobacco auction houses. Includes the stemming, stripping, bunching, packing, and compressing of green leaf tobacco and the treatment of black leaf tobacco with certain oils and flavoring preparations. Code 2174 also applies to exclusive tobacco warehouses absent of any processing, sorting, grading, or packing operations.		1	C
TOBACCO PRODUCTS MFG	2172	Includes the manufacture of cigarette, cigar, and smokeless tobacco products. Can manufacturing to be separately rated as Code 3220.		1	E
TOOL MFG - AGRICULTURAL, CONSTRUCTION, LOGGING, MINING OIL OR ARTESIAN WELL	3126			1	D
TOOL MFG - DROP OR MACHINE FORGED - NOC MACHINING OR FINISHING OF TOOLS OR DIE MAKINGOPERATIONS	3114			1	D
TOOL MFG - DROP OR MACHINE FORGED NOC - FORGING.	3110	Includes trimming.		1	C
TOOL MFG - NOT DROP OR MACHINE FORGED - NOC	3113			1	D
TOOL SHARPENING - INDUSTRIAL TOOLS - SHOP ONLY	3632	Applies only to shop operations performed on the premises of the employer. Tool sharpening operations performed at the customer's location to be separately rated.		1	D
TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS	2587	No laundry operations.	♦	4	C
TOY - MFG WOOD	2841			1	B
TOY MFG - CLOTH STUFFED ANIMALS OR TOYS	2501			1	C
TRACTOR MFG. - CATERPILLAR TYPE	3507			1	C
TREE PRUNING AND REMOVAL - ALL OPERATIONS & DRIVERS - NATURAL CATASTROPHE	0106	Applicable to risks contracting exclusively to prune limbs, cleanup tree debris, and remove lodged or felled trees in the aftermath of a natural catastrophe. Code 0106- Tree Pruning and Removal - All Operations & Drivers - Natural Catastrophe may be assigned as an additional classification when separation of payroll exists. When no separation of payroll exists, the payroll for the entire operation must be assigned to the highest rated classification. Refer to Code 2702 for removal of standing trees and Code 6217 for removal of tree debris using mechanical equipment such as bulldozers and hydroaxes.		5	F
TREE PRUNING, SPRAYING, REPAIRING-ALL OPERATIONS & DRIVERS	0106	Applicable by job site to tree pruning contracts requiring any above-ground level work. Code 0106 applies to the whole contract including, but not limited to, chipping and cleanup activities regardless of whether or not a separate contract is written for tree pruning or lawn maintenance and another contract is written for chipping or cleanup. Incidental tree removal on a developed site conducted in connection with tree pruning, spraying, and repairing operations is also assigned to Code 0106. Code 0106 is differentiated from Code 2702- Logging or Lumbering & Drivers because under Code 0106 a tree is removed by cutting it into sections. Also, due to limited clearance from structures, a guide rope is used as needed to direct the fall of the tree. Refer to		5	F

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		Code 2702 for risks engaged exclusively in tree removal operations.			
TREE PRUNING, TRIMMING, OR SPRAYING - ALL OPERATIONS & DRIVERS FOR EXISTING RIGHT-OF-WAY - ELECTRIC, POWER, TELEPHONE, BURGLAR, OR FIRE ALARM LINES	0106			5	F
TREE REMOVAL FOR NEW RIGHT - OF - WAY - ELECTRIC, POWER, TELEPHONE, BURGLAR, OR FIRE ALARM LINES	2702			5	G
TRUCK - LEASING - LONG – TERM - SALES EMPLOYEES	8748	Subject to the rule 1-B-2, except as respects delivery of automobiles.		3	D
TRUCK - LEASING - LONG - TERM - ALL OTHER EMPLOYEES & DRIVERS	8380	Towing for others and roadside assistance to be separately rated.		4	D
TRUCK - RENTAL - ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS	8002		♦	4	C
TRUCK RENTAL - GARAGE EMPLOYEES	8385			4	E
TRUCKING - HAULING EXPLOSIVES OR AMMUNITION - ALL EMPLOYEES & DRIVERS	7219	Truckers engaged in hauling under contract, whether for one or more individuals or concerns, must under no circumstances be classified and rated except in accordance with the appropriate "Trucking" classification. Exception: When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than a "Trucking" classification. Refer to Rule 1-E. Each classification includes miscellaneous employees such as terminal employees, garage employees, and repairers. Storage warehouse employees to be separately rated. (NC NOTE): Switcher operations in connection with a trucking operation are to be considered miscellaneous employees and assigned to the appropriate trucking classification. Employers that provide switcher operations to others thus not properly assigned to a trucking operation and not in support of their own business, are to be assigned to code 8292.	X	5	F
TRUCKING - MAIL, PARCEL OR PACKAGE DELIVERY - UNDER CONTRACT WITH THE U.S. POSTAL SERVICE - ALL EMPLOYEES & DRIVERS	7232	Applies to employers under contract to the U.S. Postal Service for delivery of mail involving letters, parcels, packages, sacks, pallets and rolling containers. Includes both U.S. Postal Service contract mail delivery performed on both a bulk basis and an individual letter, parcel or package basis. Includes miscellaneous employees such as terminal employees, garage employees, and repairers. Truckers hauling under contract, whether for one or more individuals or employers, must under no circumstances be classified except in accordance with the appropriate trucking classification. When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than a trucking classification. *Refer to Rule 1-E.*	X	5	F
TRUCKING - NOC - ALL EMPLOYEES & DRIVERS	7219	Truckers engaged in hauling under contract, whether for one or more individuals or concerns, must under no circumstances be classified and rated except in accordance with the appropriate "Trucking" classification. Exception: When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an	X	5	F

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		individual employee may be divided and allocated to other than a "Trucking" classification. Refer to Rule 1-E. Each classification includes miscellaneous employees such as terminal employees, garage employees, and repairers. Storage warehouse employees to be separately rated. (NC NOTE): Switcher operations in connection with a trucking operation are to be considered miscellaneous employees and assigned to the appropriate trucking classification. Employers that provide switcher operations to others thus not properly assigned to a trucking operation and not in support of their own business, are to be assigned to code 8292.			
TRUCKING - OIL FIELD EQUIPMENT - ALL EMPLOYEES & DRIVERS	7222	Truckers hauling under contract, whether for one or more individuals or employers, must under no circumstances be classified except in accordance with the appropriate trucking classification. Includes miscellaneous employees such as terminal employees, garage employees, and repairers. When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than a trucking classification. *Refer to Rule 1-E*.	X	5	F
TRUCKING - PARCEL OR PACKAGE DELIVERY - ALL EMPLOYEES & DRIVERS	7230	Applies to employers that exclusively deliver from retail stores under contract. Includes miscellaneous employees such as terminal employees, garage employees, and repairers. Truckers hauling under contract, whether for one or more individuals or employers, must under no circumstances be classified except in accordance with the appropriate trucking classification. When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than a trucking classification. *Refer to Rule 1-E*.	X	5	D
TUGBOATS - COVERAGE UNDER ADMIRALTY LAW - PROGRAM II - STATE ACT BENEFITS	7024		M	5	G
TUGBOATS - COVERAGE UNDER ADMIRALTY LAW-PROGRAM II - USL&HW ACT BENEFITS	7047		M	5	G
TUGBOATS-COVERAGE UNDER ADMIRALTY LAW-PROGRAM I	7016		M	5	G
TUNNEL - VEHICULAR - OR BRIDGE OPERATIONS & DRIVERS	9019	Includes all employees on approaches. Structural alterations or repairs, or the painting of the bridge structure to be separately rated.		5	E
TUNNELING - NOT PNEUMATIC-- ALL OPERATIONS	6251	Includes lining, all employees working under air pressure and all others working in the tunnel or performing work in connection with equipment. Subway construction to be separately rated.	•	2	F
TURPENTINE FARM & DRIVERS	0016	Includes the incidental distillation of turpentine or resin from tree gums. Removal of stumps, logging, or lumbering, wood distillation to be separately rated.	■	4	E
TWINE OR CORD MFG. - COTTON	2220			1	C
TWINE, CORDAGE, OR ROPE MFG. NOC	2220			1	C
TYPE FOUNDRY	3336			1	D
TYPEWRITER MFG	3574			1	B
U.S.O. OPERATIONS - PERMANENT LOCATION	9063	Mobile units to be separately rated to the classification(s) applicable to their operations.		4	B
U.S.O. OPERATIONS -	8742			3	E

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TRAVELERS AID SOCIETY					
UMBRELLA MFG	2501	Mfg. of frames, handles, or hardware to be separately rated.		1	C
UNDERTAKER & DRIVERS	9620			4	D
UNITED STATES ARMED SERVICES - RISK ALL EMPLOYEES & DRIVERS	9077	Applicable to civilian employees of non-appropriated fund instrumentalities of the United States such as, but not limited to, the following: 1. Post exchanges, ship's service department or stores, officers and enlisted personnel's clubs and messes, welfare, motion picture and recreation funds. 2. Civilians' clubs and messes, welfare, motion picture and recreation funds.	F	6	C
UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG. , SERVICE, OR REPAIR-AIRCRAFT WEIGHING LESS THAN 55 POUNDS	3685	Applies to the manufacture, service, or repair of drone aircraft weighing less than 55 pounds. Includes do-it-yourself, recreational, and commercial models, and military drone aircraft. The manufacture, service, or repair of drone aircraft weighing 55 pounds or more must be separately rated to Code 3830.		1	B
UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG. , SERVICE, OR REPAIR-AIRCRAFT WEIGHING 55 POUNDS OR MORE	3830	Applies to the manufacture, service, or repair of drone aircraft weighing 55 pounds or more. Includes do-it-yourself, recreational, and commercial models, and military drone aircraft. The manufacture, service, or repair of drone aircraft weighing less than 55 pounds must be separately rated to Code 3685.		1	D
UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT OPERATIONS NOC-AIRCRAFT WEIGHING LESS THAN 55 POUNDS	8720	Applies to employers that operate drone aircraft with a combined weight (including its attached systems, payload, and cargo) of less than 55 pounds for other businesses. The operation of drone aircraft with a combined weight (including its attached systems, payload, and cargo) of 55 pounds or more for other businesses must be separately rated to the applicable aviation classification. The manufacture, service, or repair of drone aircraft must be separately rated to Code 3685 or 3830.		4	E
UPHOLSTERING	9522	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9522 are conducted as a separate and distinct business. This restriction does not apply in connection with coffin or casket mfg., automobile body mfg. or furniture mfg.		1	B
UPHOLSTERING – AWAY FROM SHOP	9521	Shall not be assigned to risk engaged in operations described by another classification unless the operations subject to Code 9522 are conducted as a separate and distinct business. This restriction does not apply in connection with coffin or casket mfg., automobile body mfg., furniture mfg.		1	E
UPHOLSTERY, CARPET, OR RUG CLEANING & DRIVERS	2585	Applies to shop or outside operations.		1	B
VALVE MFG	3634			1	D
VAULT CONSTRUCTION OR INSTALLATION	5057	Applies to fire or burglarproof vaults.	•	2	G
VEGETABLE PACKING & DRIVERS	8209	Not canneries. Applies to buying or collecting from growers, sorting, grading, packing or otherwise preparing vegetables for transportation to market and to buyers.		4	C
VENDING OR COIN OPERATED MACHINES - INSTALLATION, SERVICE OR REPAIR & SALESPERSONS, DRIVERS	5192	Includes storage, shop, and outside operations.		4	D
VENEER - MFG	2714			1	B
VENEER - PRODUCTS MFG - INCLUDES VENEER MFG	2915	Includes veneer Mfg.		1	D
VENEER PRODUCTS MFG - NO VENEER MFG	2916	No veneer Mfg.		1	E
VENETIAN BLIND ASSEMBLY	2881	Applies to assembly from manufactured parts.		1	A

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		Includes finishing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2881 are conducted as a separate and distinct business.			
VESSEL		Refer to Rule 3-A-4			
VESSELS - NOT SELF PROPELLED - COVERAGE UNDER ADMIRALTY LAW - PROGRAM I	7046	Such vessels having a regular master and crew who are furnished living quarters aboard the vessel shall be rated as Vessels NOC.	M	5	G
VESSELS - NOT SELF PROPELLED - COVERAGE UNDER ADMIRALTY LAW- PROGRAM II - STATE ACT BENEFITS	7098	Such vessels having a regular master and crew who are furnished living quarters aboard the vessel shall be rated as Vessels NOC.	M	5	G
VESSELS - NOT SELF PROPELLED-COVERAGE UNDER ADMIRALTY LAW- PROGRAM II - USL&HW ACT BENEFITS	7099	Such vessels having a regular master and crew who are furnished living quarters aboard the vessel shall be rated as Vessels NOC.	M	5	G
VESSELS - SAIL - COVERAGE UNDER ADMIRALTY LAW- PROGRAM II - STATE ACT BENEFITS	7090		M	5	G
VESSELS - SAIL-COVERAGE UNDER ADMIRALTY LAW - PROGRAM I	7038		M	5	G
VESSELS - SAIL-COVERAGE UNDER ADMIRALTY LAW- PROGRAM II - USL&HW ACT BENEFITS	7050		M	5	G
VESSELS NOC - COVERAGE UNDER ADMIRALTY LAW - PROGRAM I	7016		M	5	G
VESSELS NOC - COVERAGE UNDER ADMIRALTY LAW - PROGRAM II - STATE ACT BENEFITS	7024		M	5	G
VESSELS NOC - COVERAGE UNDER ADMIRALY LAW - PROGRAM II - USL&HW ACT BENEFITS	7047		M	5	G
VIDEO GAME - INSTALLATION, SERVICE, OR REPAIR & SALESPERSONS, DRIVERS	5192			4	C
VITRIOL MFG	4829			1	F
WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD OR CEMENT BOARD INSTALLATION WITHIN BUILDINGS & DRIVERS	5445	Includes the taping of seams or joints, application of joint compound and sanding, as well as the installation of light gauge steel by contractors engaged in wallboard installation. This includes specialist contractors that strictly perform drywall framing or finishing operations.	•	2	G
WALLPAPER MFG	4279	Includes designing, printing or finishing. Paper mfg to be separately rated as Code 4239.		1	C
WAREHOUSING		Employers that provide switcher operations to others, not in support of their own business, are to be assigned to Code 8292. Switcher operations in support of an employers' own business operation are to be considered miscellaneous employees and assigned to the governing classification. Those qualifying as an additional operation according to Basic Manual Rules are to be separately rated to Code 8292.			
WAREHOUSING - COLD STORAGE	8291	North Carolina - Storage Warehouse - Cold - employers that provide switcher operations to others, not in support of their own business, are to be assigned to Code 8292. Switcher operations in support of an employers' on business operation are	X	4	D

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		to be considered miscellaneous employees and assigned to the governing classification. Those qualifying as an additional operation according to Basic Manual rules are to be separately rated to Code 8292.			
WAREHOUSING - FURNITURE & DRIVERS	8293	Includes packing or handling household goods away from insured's premises.	X	4	E
WAREHOUSING-NOC	8292	Applies to general merchandise. Drivers to be separately rated to the appropriate trucking classification. Employers that provide switcher operations to others, not in support of their own business, are to be assigned to Code 8292. Switcher operations in support of an employers' own business operation are to be considered miscellaneous employees and assigned to the governing classification. Those qualifying as an additional operation according to Basic Manual Rules are to be separately rated to Code 8292.	X	4	E
WATCH MFG	3385	Watchcase mfg to be separately rated as Code 3383.		1	C
WATCHCASE MFG	3383			1	B
WATCHGUARDS - CONSTRUCTION	5610	Not applicable to the payroll for watchguards except when the payroll for watchguards, timekeepers and cleaners is more than all other payroll of the insured that is subject to construction classifications at the same job or location.	●	2	C
WATER MAIN OR CONNECTION CONSTRUCTION & DRIVERS	6319	Includes tunneling at street crossings when not performed under air pressure. Code 7520 - Waterworks Operation shall not be assigned at the same job or location to which Code 6319 applies. All other tunneling to be separately rated.	●	2	F
WATER METER MFG	3634			1	B
WATERPROOFING		Waterproofing, other roofing or subaqueous work, when performed as a separate operation not a part of, or incidental to, any other construction operation performed by the same contractor at the same job or location shall be classified in accordance with the following: 1. Application by means of brush or hand pressured caulking gun - Code 5474. 2. Application by means of trowel: a. interior of building-Code 5480 b. exterior of building -Code 5022 3. Application of waterproofing material by means of spray gun, cement gun, concrete gun or other pressure apparatus - Code 5213, except as provided in 4. below. 4. Application of waterproofing material to exterior walls of foundations or subterranean work only - application of waterproofing material by means of apparatus inserted in the ground. Excavation incidental to waterproofing operations shall be separately classified as code 6217.			
WATERWORKS OPERATION & DRIVERS	7520	Includes store employees, meter readers. Construction of aqueducts, buildings, dams or reservoirs to be separately rated.		5	D
WAX MFG	4557			1	B
WAX PRODUCTS MFG	4557			1	B
WEBBING MFG	2380	Jute webbing mfg to be separately rated as Code 2220 - Jute or Hemp Spinning.		1	C
WEIGHERS, SAMPLERS, OR INSPECTORS OF MERCHANDISE ON VESSELS OR DOCKS OR AT RAILWAY STATIONS OR WAREHOUSES - COVERAGE UNDER STATE ACT ONLY	8719	These classifications include mending or repacking of damaged containers. Operations of warehouses to be separately rated.		4	G
WEIGHERS, SAMPLERS, OR INSPECTORS OF MERCHANDISE ON VESSELS	8709	These classifications include mending or repacking of damaged containers. Operations of warehouses to be separately rated.	F	7	G

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OR DOCKS OR AT RAILWAY STATIONS OR WAREHOUSES - COVERAGE UNDER U.S. ACT					
WELDING OR CUTTING NOC & DRIVERS	3365	Applies to both shop and outside work and includes incidental machining operations. Must not be assigned at a single job or location to any employer that performs operations described by another classification. An exception exists in that work under air pressure must be rated as Code 6252 - Shaft Sinking or Code 6251 - Tunneling - All Operations; work in connection with demolition jobs must be rated as wrecking; work in connection with iron or steel erection must be so rated; work in connection with oil or gas pipeline construction must be rated as Code 6233 - Oil or Gas Pipeline Construction.	●	2	F
WELDING SUPPLY DEALER	8018		♦	4	B
WELL DRILLING - WATER & DRIVERS	6204	Pump installation is to be separately classified from water well drilling provided that verifiable payroll records are maintained for each operation, and drilling equipment is not used to install the pump.	●	2	F
WHIP MFG	4902			1	B
WHITING MFG	4558	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4558 are conducted as a separate and distinct business.		1	C
WINDOW - SHADE MFG	2501	Roller manufacturing to be separately rated.		1	C
WINDOW - SHADE ROLLER MFG	2841			1	B
WINERY & DRIVERS	2143	Applies to all operations including bottling. Distilling to be separately rated as Code 2130 - Spirituous Liquor Distillery.		1	B
WIPING CLOTH DEALER & LAUNDRY OPERATIONS	8103		♦	4	D
WIRE - CLOTH MFG	3255	Wire drawing to be separately rated as Code 1924 or 3241.		1	B
WIRE - DRAWING OR CABLE MFG	1924	Not iron or steel.		1	C
WIRE - DRAWING-IRON OR STEEL	3241	Includes wire rope or cable mfg.		1	C
WIRE - GOODS MFG NOC	3257	Wire drawing to be separately rated as Code 1924 or 3241.		1	C
WIRE - INSULATING OR COVERING	4470	Includes incidental wire stranding. Wire drawing to be separately rated as Code 1924 or 3241.		1	C
WIRE ROPE OR CABLE MFG – IRON OR STEEL	3257	No wire drawing.		1	C
WOOD - CARVING -BY HAND OR MACHINE	2790			1	B
WOOD - PRESERVING & DRIVERS	2960	Includes yard or incidental woodworking operations.		1	D
WOOD - TURNED PRODUCTS MFG. NOC	2841			1	B
WOODENWARE MFG NOC	2841			1	C
WOOL - COMBING OR SCOURING	2211	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2211 are conducted as a separate and distinct business		1	E
WOOL MERCHANT	8103	Includes warehouse.	♦	4	D
WOOL SEPARATING	2211	Applies to chemical separation of wool from cotton.		1	E
WOOL SPINNING AND WEAVING	2220			1	D
WRECKING - BUILDING OR STRUCTURES - NOT MARINE - ALL OPERATIONS - CONCRETE OR CONCRETE-ENCASED BUILDINGS OR STRUCTURES	5213	Includes salespersons and clerical at wrecking site.	●	2	F
WRECKING - BUILDING OR STRUCTURES - NOT MARINE - ALL OPERATIONS - IRON OR	5057	Includes salespersons and clerical at wrecking site.	●	2	G

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STEEL BUILDINGS OR STRUCTURES					
WRECKING - BUILDING OR STRUCTURES - NOT MARINE - ALL OPERATIONS - MASONRY BUILDINGS OR STRUCTURES	5022	Includes salespersons and clerical at wrecking site.	●	2	F
WRECKING - BUILDING OR STRUCTURES - NOT MARINE - ALL OPERATIONS - WOODEN BUILDINGS OR STRUCTURES INCLUDING THOSE DESIGNED FOR DWELLING OCCUPANCY	5403	Includes salespersons and clerical at wrecking site. Where wrecking or demolition involves building or structures of more than one type of construction, the highest rated classification applies.	●	2	F
WRECKING - MARINE	6003	Includes salvage operations. Includes marine wrecking or demolition of all types of marine docks, boardwalks, piers, boathouses, seawalls, groynes (groins), jetties, breakwater and timber wharfs.	●	2	E
WRECKING - MARINE COVERAGE UNDER ADMIRALTY LAW - PROGRAM I	7394	Includes salvage operations.	M	5	G
WRECKING MARINE COVERAGE UNDER ADMIRALTY LAW - PROGRAM II	7395	Includes salvage operations.	M	5	G
WRECKING MARINE COVERAGE UNDER ADMIRALTY LAW - PROGRAM II USL&HW ACT BENEFITS	7398	Includes salvage operations.	M	5	G
X - RAY EQUIPMENT - INSTALLATION, SERVICE & REPAIR	5191			4	C
YACHTS - PRIVATE - SAIL OR POWER COVERAGE UNDER ADMIRALTY LAW - PROGRAM I	7038		M	5	G
YACHTS - PRIVATE - SAIL OR POWER COVERAGE UNDER ADMIRALTY LAW - PROGRAM II - USL&HW ACT BENEFITS	7050		M	5	G
YACHTS - PRIVATE - SAIL OR POWER COVERAGE UNDER ADMIRALTY LAW-PROGRAM II - STATE ACT BENEFITS	7090		M	5	G
YARN MFG. - WOOL	2220			1	D
YARN OR THREAD - DYEING OR FINISHING	2416	No yarn or thread mfg. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2416 are conducted as a separate and distinct business.		1	C
YARN OR THREAD - MFG - COTTON	2220			1	C
YARN OR THREAD - MFG. - SILK	2302			1	C
YMCA YWCA YMHA OR YWHA INSTITUTION- - ALL EMPLOYEES & CLERICAL	9063	Includes teachers and instructors. Traditional camp operations with overnight accommodations to be assigned to Code 9015. Day camps serving both preschool and school-age children to be assigned to Code 8869. This classification is applicable to amateur, youth, or recreational sports in which the athletes are generally not paid. It is assigned to coaches, managers, trainers, equipment managers, and sports officials. For professional and semiprofessional sports, refer to Code 9178 or Code 9179.		4	B
ZIPPER MFG	3131			1	C

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PART 3 - LOSS COSTS, RATES, AND MISCELLANEOUS VALUES

Voluntary Premium Algorithm

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NORTH CAROLINA WORKERS COMPENSATION PREMIUM ALGORITHM

(Effective 01 April 2024)

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line. [*]

	PREMIUM ELEMENTS	EXPLANATORY NOTES	RULE REFERENCE
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]	
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]	3-A-4
	TOTAL MANUAL PREMIUM		
+	Waiver of Subrogation factor	Blanket Waiver: [% applied to Total Manual Premium] Specific Waiver: [% applied to the portion of Total Manual Premium where waiver is	3-A-21
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]	3-A-13-b (1)
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]	3-A-13-b
+	Employers Liability factor (Admiralty/FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]	3-A-13-b (4)
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]	Carrier files for charge
–	Deductible Credit	[% applied to Total Manual Premium]	5-E
	TOTAL SUBJECT PREMIUM		
x	Experience Modification		Experience Rating Plan Manual
	TOTAL MODIFIED PREMIUM		
x	Schedule Rating Factor (1-SR Credit %) or (1 + SR Debit %)		Carrier files for charge
+	Charge for nonratable catastrophe loading[†]		3-A-16
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]	N/A
+	Balance to Minimum Premium (Admiralty/FELA)	[Balance to minimum premium at Admiralty Standard Limits]	N/A
	TOTAL STANDARD PREMIUM		
–	Premium Discount[§]	[%applied to Standard Premium]	3-A-18
+	Coal Mine Disease Charge	[Surface and other than mining]	3-A-11
+	Expense Constant		3-A-10
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]	3-A-23
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)	3-A-23
	ESTIMATED ANNUAL PREMIUM		
+	Audit Noncompliance Charge		3-A-12
	TOTAL AMOUNT DUE		

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[†] Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

[§] For policies subject to premium adjustments under a retrospective rating plan, premium discount does not apply.

NOC = Not Otherwise Classified.

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification.

[*] The above rating method would be used in the absence of independent carrier filings.

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Assigned Risk Premium Algorithm

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NORTH CAROLINA ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

Applicable to Assigned Risk Policies Only (Effective 01 April 2024)

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES	RULE REFERENCE
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]	
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]	3-A-4
	TOTAL MANUAL PREMIUM		
+	Waiver of Subrogation factor	Blanket Waiver: [% applied to Total Manual Premium] Specific Waiver: [% applied to the portion of Total Manual Premium where waiver is applied]	3-A-21
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]	3-A-13-b (1)
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]	3-A-13-b
+	Employers Liability factor (Admiralty)	[Factor applied to the portion of Manual Premium where Admiralty coverage is applicable]	3-A-13-b (4)
–	Small Deductible Credit	[% applied to Total Manual Premium]	5-E
	TOTAL SUBJECT PREMIUM		
x	Experience Modification (Exp Mod)		Experience Rating Plan Manual
	TOTAL MODIFIED PREMIUM		
x	Assigned Risk Adjustment Program (ARAP) Surcharge		4-D
+	Charge for nonratable catastrophe loading[†]		3-A-16
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]	N/A
+	Balance to Minimum Premium (Admiralty)	[Balance to minimum premium at Admiralty Standard Limits]	N/A
	TOTAL STANDARD PREMIUM		
+	Coal Mine Disease Charge	[Underground, surface, surface auger]	3-A-11
+	Expense Constant		3-A-10
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]	3-A-23
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]	3-A-23
	ESTIMATED ANNUAL PREMIUM		
+	Audit Noncompliance Charge		3-A-12
	TOTAL AMOUNT DUE		

[†] Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.
NOC = Not Otherwise Classified.
Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification.

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Advisory Loss Costs, AR Rates and Miscellaneous Values - 2026

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit III **Page S1**

Effective April 1, 2026

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.077	0.827	0.44	2089	0.942	0.711	0.44	2835	0.911	0.743	0.48
0008	0.884	0.676	0.44	2095	1.070	0.780	0.41	2836	1.011	0.823	0.48
0016	1.509	0.988	0.37	2105	1.547	1.260	0.48	2841	1.269	0.972	0.44
0034	1.405	1.030	0.41	2110	1.371	1.045	0.44	2881	1.066	0.866	0.48
0035	1.011	0.752	0.41	2111	0.806	0.608	0.44	2883	1.295	0.988	0.44
0036	1.622	1.224	0.44	2112	1.702	1.293	0.44	2915	1.145	0.739	0.37
0037	1.407	0.917	0.37	2114	0.813	0.665	0.48	2916	1.290	0.841	0.37
0042	1.613	1.179	0.41	2121	0.570	0.467	0.48	2923	0.624	0.510	0.48
0050	2.192	1.421	0.37	2130	0.837	0.615	0.41	2960	1.761	1.281	0.41
0059	–	–	–	2131	0.651	0.495	0.44	3004	0.635	0.379	0.33
0065	–	–	–	2143	0.959	0.780	0.48	3018	1.211	0.726	0.33
0066	–	–	–	2157	1.576	1.184	0.44	3022	1.560	1.184	0.44
0067	–	–	–	2172	0.774	0.499	0.37	3027	0.890	0.573	0.37
0079	0.858	0.629	0.41	2174	1.335	1.028	0.44	3028	1.264	0.822	0.37
0083	1.660	1.219	0.41	2211	2.860	1.860	0.37	3030	1.669	1.080	0.37
0106	4.311	2.581	0.33	2220	1.088	0.794	0.41	3040	1.571	1.146	0.41
0113	1.385	1.057	0.44	2286	–	0.794	0.41	3041	1.357	0.988	0.41
0170	0.946	0.717	0.44	2288	1.777	1.361	0.44	3042	1.054	0.768	0.41
0251	1.841	1.351	0.41	2302	0.803	0.592	0.41	3064	1.218	0.893	0.41
0401	2.821	1.692	0.33	2305	1.088	0.705	0.37	3076	0.941	0.713	0.44
0771N	0.170	–	–	2361	0.810	0.599	0.41	3081	1.349	0.982	0.41
0908P	64.000	46.652	0.41	2362	1.096	0.836	0.44	3082	1.597	1.037	0.37
0913P	165.000	119.907	0.41	2380	0.905	0.690	0.44	3085	1.957	1.445	0.41
0917	1.276	1.037	0.48	2388	0.492	0.403	0.48	3110	1.260	0.923	0.41
1005	2.616	1.387	0.32	2402	0.869	0.567	0.37	3111	1.036	0.793	0.44
1164	1.605	0.864	0.32	2413	0.924	0.679	0.41	3113	0.674	0.493	0.41
1165X	1.256	0.675	0.32	2416	1.040	0.796	0.44	3114	0.920	0.676	0.41
1320	0.789	0.466	0.33	2417	0.597	0.457	0.44	3118	0.696	0.568	0.48
1322	3.856	2.073	0.32	2501	0.912	0.696	0.44	3119	0.268	0.231	0.51
1430	1.966	1.276	0.37	2503	0.454	0.348	0.44	3122	0.860	0.701	0.48
1438	1.331	0.860	0.37	2570	1.447	1.093	0.44	3126	0.673	0.492	0.41
1452	0.745	0.480	0.37	2585	1.223	0.895	0.41	3131	0.587	0.432	0.41
1463	3.012	1.625	0.32	2586	1.667	1.276	0.44	3132	0.822	0.629	0.44
1472	1.169	0.756	0.37	2587	1.271	0.958	0.44	3145	0.702	0.515	0.41
1624	1.115	0.660	0.33	2589	0.779	0.575	0.41	3146	0.733	0.539	0.41
1642	1.245	0.803	0.37	2600	1.651	1.242	0.44	3169	0.910	0.689	0.44
1654	2.800	1.795	0.37	2623	2.034	1.325	0.37	3179	0.673	0.506	0.44
1699	1.191	0.776	0.37	2651	0.552	0.419	0.44	3180	0.765	0.580	0.44
1701	1.047	0.622	0.33	2660	0.820	0.676	0.48	3188	0.575	0.420	0.41
1710	1.963	1.265	0.37	2670	–	0.626	0.44	3220	0.730	0.530	0.41
1747	1.123	0.718	0.37	2683	–	0.696	0.44	3224	1.230	0.997	0.48
1748	1.631	1.071	0.37	2688	0.818	0.626	0.44	3227	1.405	1.067	0.44
1803	2.130	1.383	0.37	2702	8.105	4.382	0.32	3240	–	0.927	0.44
1924	1.211	0.916	0.44	2705X*	22.254	13.222	0.33	3241	1.293	0.978	0.44
1925	1.389	1.018	0.41	2709	2.821	1.668	0.33	3255	0.949	0.771	0.48
2002	1.535	1.161	0.44	2710	2.266	1.469	0.37	3257	1.217	0.927	0.44
2003	1.361	0.989	0.41	2714	1.726	1.331	0.44	3270	0.791	0.602	0.44
2014	1.899	1.234	0.37	2727X	4.038	2.403	0.33	3300	1.525	1.248	0.48
2016	1.113	0.834	0.44	2731	1.761	1.335	0.44	3303	1.049	0.799	0.44
2021	1.188	0.866	0.41	2735	1.845	1.414	0.44	3307	0.954	0.698	0.41
2039	1.150	0.871	0.44	2759	2.160	1.651	0.44	3315	1.239	0.940	0.44
2041	0.974	0.736	0.44	2790	0.730	0.599	0.48	3334	1.604	1.150	0.41
2065	0.815	0.592	0.41	2797	1.562	1.285	0.48	3336	0.912	0.665	0.41
2070	2.159	1.557	0.41	2799	3.055	2.231	0.41	3365	2.388	1.413	0.33
2081	1.337	1.092	0.48	2802	1.596	1.164	0.41	3372	1.086	0.793	0.41

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

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Exhibit III **Page S2**

Effective April 1, 2026

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3373	1.559	1.181	0.44	4207	0.873	0.515	0.33	5037	3.194	1.715	0.32
3383	0.558	0.423	0.44	4239	1.121	0.668	0.33	5040	2.940	1.592	0.32
3385	0.425	0.325	0.44	4240	0.934	0.767	0.48	5057	1.662	0.899	0.32
3400	1.144	0.872	0.44	4243	0.762	0.556	0.41	5059	5.262	2.852	0.32
3507	0.828	0.602	0.41	4244	0.967	0.625	0.37	5102	2.318	1.380	0.33
3515	0.631	0.464	0.41	4250	0.772	0.563	0.41	5146	1.887	1.217	0.37
3548	0.583	0.444	0.44	4251	1.073	0.815	0.44	5160	1.003	0.539	0.32
3559	0.725	0.530	0.41	4263	1.410	1.026	0.41	5183	1.302	0.771	0.33
3574	0.363	0.275	0.44	4273	0.974	0.713	0.41	5188	1.713	1.020	0.33
3581	0.394	0.298	0.44	4279	1.252	0.814	0.37	5190	1.335	0.794	0.33
3612	0.640	0.467	0.41	4283	0.755	0.574	0.44	5191	0.366	0.236	0.37
3620	1.089	0.710	0.37	4299	0.696	0.509	0.41	5192	1.218	0.887	0.41
3629	0.545	0.397	0.41	4304	1.702	1.246	0.41	5213	2.305	1.253	0.32
3632	0.798	0.582	0.41	4307	0.609	0.499	0.48	5215	1.790	1.147	0.37
3634	0.609	0.445	0.41	4351	0.561	0.421	0.44	5221	1.542	0.916	0.33
3635	0.558	0.407	0.41	4352	0.514	0.391	0.44	5222	2.744	1.475	0.32
3638	0.710	0.540	0.44	4361	0.325	0.247	0.44	5223	1.546	0.998	0.37
3642	0.552	0.421	0.44	4410	1.071	0.810	0.44	5348	1.526	0.984	0.37
3643	0.659	0.424	0.37	4420	1.406	0.831	0.33	5402	2.645	2.022	0.44
3647	1.014	0.732	0.41	4431	0.515	0.424	0.48	5403	2.125	1.263	0.33
3648	0.437	0.355	0.48	4432	0.589	0.480	0.48	5437	2.059	1.225	0.33
3681	0.263	0.200	0.44	4452	0.964	0.705	0.41	5443	1.580	1.150	0.41
3685	0.363	0.275	0.44	4459	1.092	0.707	0.37	5445	3.744	2.035	0.32
3719	0.461	0.247	0.32	4470	0.968	0.706	0.41	5462	2.327	1.500	0.37
3724	1.605	0.871	0.32	4484	0.978	0.744	0.44	5472	2.619	1.420	0.32
3726	1.356	0.731	0.32	4493	0.769	0.563	0.41	5473	4.196	2.277	0.32
3803	1.059	0.803	0.44	4511	0.161	0.118	0.41	5474	2.780	1.515	0.32
3807	0.662	0.500	0.44	4557	0.979	0.633	0.37	5478	1.252	0.736	0.33
3808	2.930	2.121	0.41	4558	0.818	0.594	0.41	5479	2.313	1.500	0.37
3821	2.146	1.391	0.37	4568	1.008	0.650	0.37	5480	2.361	1.393	0.33
3822X	1.772	1.354	0.44	4581	0.304	0.182	0.33	5491	1.027	0.609	0.33
3824X	1.400	1.066	0.44	4583	1.837	1.101	0.33	5506	1.883	1.112	0.33
3826	0.298	0.216	0.41	4611	0.373	0.282	0.44	5507	1.781	1.057	0.33
3827	0.829	0.624	0.44	4635	1.223	0.730	0.33	5535	3.231	1.761	0.32
3830	0.587	0.428	0.41	4653	1.063	0.804	0.44	5537	1.563	1.009	0.37
3851	0.678	0.517	0.44	4665	3.428	2.219	0.37	5551	6.836	3.719	0.32
3865	1.026	0.834	0.48	4683	1.548	1.125	0.41	5606	0.377	0.204	0.32
3881	1.365	0.994	0.41	4686	0.811	0.523	0.37	5610	1.938	1.259	0.37
4000	2.171	1.280	0.33	4692	0.263	0.199	0.44	5645	6.132	3.340	0.32
4021	1.378	1.011	0.41	4693	0.378	0.286	0.44	5703	6.036	3.970	0.37
4024	1.326	0.859	0.37	4703	0.701	0.508	0.41	5705	6.961	4.537	0.37
4034	2.740	1.782	0.37	4717	0.820	0.669	0.48	5951	0.201	0.153	0.44
4036	0.832	0.539	0.37	4720	0.823	0.602	0.41	6003	2.412	1.442	0.33
4038	0.955	0.778	0.48	4740	0.510	0.278	0.32	6005	2.253	1.464	0.37
4062	0.871	0.637	0.41	4741	1.059	0.771	0.41	6018	1.316	0.838	0.37
4101	1.165	0.855	0.41	4751	1.783	1.169	0.37	6045	1.779	1.142	0.37
4109	0.215	0.162	0.44	4771N	0.966	0.570	0.33	6204	2.518	1.485	0.33
4110	0.281	0.211	0.44	4777	1.360	0.813	0.33	6206	1.231	0.660	0.32
4111	0.972	0.729	0.44	4825	0.364	0.234	0.37	6213	0.870	0.469	0.32
4114	1.081	0.786	0.41	4828	0.736	0.436	0.33	6214	0.608	0.360	0.33
4130	1.375	1.044	0.44	4829	0.491	0.291	0.33	6216	3.305	1.804	0.32
4131	3.174	2.430	0.44	4902	0.776	0.592	0.44	6217	1.870	1.017	0.32
4133	0.996	0.822	0.48	4923	0.466	0.343	0.41	6229	1.443	0.931	0.37
4149	0.308	0.250	0.48	5020	2.089	1.235	0.33	6233	0.774	0.416	0.32
4206	0.901	0.682	0.44	5022	3.002	1.634	0.32	6235	2.272	1.217	0.32

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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Effective April 1, 2026

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
6236	2.166	1.390	0.37	7380	2.404	1.540	0.37	8102	0.809	0.617	0.44
6237	0.687	0.404	0.33	7382	2.682	1.946	0.41	8103	0.963	0.704	0.41
6251	2.167	1.280	0.33	7390	1.852	1.399	0.44	8106	1.470	0.953	0.37
6252	1.381	0.741	0.32	7394M	2.579	1.359	0.32	8107	1.119	0.668	0.33
6306	1.787	1.064	0.33	7395M	2.865	1.510	0.32	8111	0.817	0.597	0.41
6319	1.285	0.698	0.32	7398M	4.068	2.076	0.32	8116	0.807	0.589	0.41
6325	1.539	0.836	0.32	7402	0.053	0.040	0.44	8203	2.560	1.857	0.41
6400	1.568	1.014	0.37	7403	1.871	1.404	0.44	8204	1.598	1.180	0.41
6503	0.905	0.684	0.44	7405N	0.636	0.474	0.44	8209	1.414	1.071	0.44
6504	1.235	0.941	0.44	7420	3.651	1.940	0.32	8215	1.282	0.836	0.37
6702M*	1.855	1.195	0.37	7421	0.271	0.174	0.37	8227	1.495	0.889	0.33
6703M*	2.927	1.824	0.37	7422	0.428	0.252	0.33	8232	2.155	1.394	0.37
6704M*	2.061	1.327	0.37	7425	1.095	0.636	0.33	8233	1.537	0.972	0.37
6801F	2.734	1.564	0.34	7431N	0.408	0.238	0.33	8235	1.578	1.148	0.41
6811	1.732	1.127	0.37	7445N	0.212	–	–	8236X	2.072	1.231	0.33
6824F	2.955	1.690	0.34	7453N	0.136	–	–	8263	2.181	1.593	0.41
6826F	1.590	0.909	0.34	7502	0.998	0.643	0.37	8264	1.782	1.154	0.37
6834	1.051	0.796	0.44	7515	0.461	0.250	0.32	8265	2.092	1.242	0.33
6836	1.097	0.803	0.41	7520	1.034	0.751	0.41	8279	2.442	1.462	0.33
6843F	3.409	1.716	0.28	7529X	4.480	2.410	0.32	8288	2.470	1.821	0.41
6845F	3.248	1.635	0.28	7538	1.108	0.599	0.32	8291X	1.492	1.093	0.41
6854	2.138	1.269	0.33	7539	0.658	0.391	0.33	8292X	1.340	1.015	0.44
6872F	3.650	1.837	0.28	7540	1.584	0.858	0.32	8293X	2.861	2.160	0.44
6874F	6.137	3.089	0.28	7580	1.159	0.752	0.37	8304	2.050	1.221	0.33
6882	1.187	0.709	0.33	7590	1.495	0.963	0.37	8350	2.858	1.699	0.33
6884	1.328	0.779	0.33	7600	2.143	1.372	0.37	8380	0.750	0.546	0.41
7016M	1.802	0.962	0.32	7605	1.105	0.655	0.33	8381	0.716	0.526	0.41
7024M	2.002	1.068	0.32	7610	0.272	0.175	0.37	8385	1.046	0.765	0.41
7038M	2.988	1.681	0.32	7705	2.321	1.689	0.41	8392	0.756	0.619	0.48
7046M	2.561	1.394	0.32	7710	1.932	1.152	0.33	8393	0.680	0.436	0.37
7047M	2.843	1.469	0.32	7711	1.932	1.152	0.33	8500	2.220	1.460	0.37
7050M	4.714	2.569	0.32	7720X	1.330	0.865	0.37	8601	0.121	0.072	0.33
7090M	3.320	1.868	0.32	7723X	0.875	0.521	0.33	8602	0.563	0.366	0.37
7098M	2.845	1.549	0.32	7855	1.527	0.983	0.37	8603	0.033	0.025	0.44
7099M	4.040	2.130	0.32	8001	0.848	0.649	0.44	8606	0.485	0.290	0.33
7133	1.246	0.747	0.33	8002	0.790	0.605	0.44	8709F	1.607	0.809	0.28
7151M	1.514	0.908	0.33	8006	0.821	0.666	0.48	8719	0.673	0.401	0.33
7152M	2.389	1.386	0.33	8008	0.432	0.356	0.48	8720	0.393	0.233	0.33
7153M	1.682	1.009	0.33	8010	0.658	0.502	0.44	8721	0.097	0.064	0.37
7219	3.931	2.308	0.33	8013	0.116	0.085	0.41	8723	0.036	0.027	0.41
7222X	3.429	2.009	0.33	8015	0.341	0.251	0.41	8725	0.820	0.536	0.37
7225	3.441	2.193	0.37	8017	0.580	0.475	0.48	8726F	0.850	0.486	0.34
7230X	3.651	2.635	0.41	8018	1.429	1.070	0.44	8734M	0.136	0.088	0.37
7231	3.619	2.609	0.41	8021	0.920	0.696	0.44	8737M	0.123	0.080	0.37
7232X	4.545	2.653	0.33	8031	0.679	0.516	0.44	8738M	0.194	0.121	0.37
7309F	3.650	1.837	0.28	8032	0.761	0.578	0.44	8742	0.101	0.065	0.37
7313F	1.608	0.809	0.28	8033	0.734	0.599	0.48	8745	1.725	1.276	0.41
7317F	2.967	1.493	0.28	8037	0.629	0.538	0.51	8748	0.178	0.105	0.33
7327F	6.367	3.205	0.28	8039	0.811	0.665	0.48	8755	0.120	0.077	0.37
7333M	1.154	0.618	0.32	8044	0.969	0.734	0.44	8799	0.220	0.167	0.44
7335M	1.282	0.686	0.32	8045	0.321	0.245	0.44	8800	0.800	0.606	0.44
7337M	1.820	0.943	0.32	8046	0.924	0.704	0.44	8803	0.016	0.010	0.37
7350F	3.978	2.143	0.30	8047	0.373	0.283	0.44	8805M	0.059	0.045	0.44
7360	2.100	1.352	0.37	8058	0.903	0.689	0.44	8810	0.044	0.034	0.44
7370	2.277	1.719	0.44	8072	0.296	0.246	0.48	8814M	0.053	0.040	0.44

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Effective April 1, 2026

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8815M	0.084	0.063	0.44	9522	0.809	0.654	0.48				
8820	0.042	0.027	0.37	9534	2.120	1.148	0.32				
8824	0.924	0.791	0.51	9554	3.239	1.928	0.33				
8826	0.833	0.684	0.48	9586	0.164	0.133	0.48				
8831	0.503	0.442	0.51	9600	0.831	0.633	0.44				
8832	0.125	0.094	0.44	9620	0.652	0.424	0.37				
8833	0.400	0.302	0.44								
8835	0.794	0.598	0.44								
8842X	0.802	0.689	0.51								
8855	0.032	0.024	0.44								
8856	0.221	0.166	0.44								
8864X	0.362	0.295	0.48								
8868	0.198	0.164	0.48								
8869	0.445	0.366	0.48								
8871	0.017	0.013	0.44								
8901	0.079	0.051	0.37								
9012	0.368	0.238	0.37								
9014	1.042	0.791	0.44								
9015	1.123	0.819	0.41								
9016	0.767	0.589	0.44								
9019	1.426	0.927	0.37								
9033	0.778	0.564	0.41								
9040	1.052	0.858	0.48								
9044	0.514	0.419	0.48								
9052	0.574	0.468	0.48								
9058	0.530	0.454	0.51								
9060	0.535	0.439	0.48								
9061	0.435	0.354	0.48								
9062	0.476	0.389	0.48								
9063	0.260	0.215	0.48								
9077F	2.734	1.757	0.42								
9082	0.428	0.369	0.51								
9083	0.487	0.420	0.51								
9084	0.476	0.387	0.48								
9089	0.362	0.298	0.48								
9093	0.455	0.373	0.48								
9101	1.063	0.873	0.48								
9102	1.091	0.798	0.41								
9154	0.657	0.501	0.44								
9156	0.847	0.691	0.48								
9170	3.838	2.282	0.33								
9178	2.491	2.244	0.51								
9179	7.782	6.649	0.51								
9180	1.623	1.206	0.41								
9182	0.864	0.671	0.44								
9186	3.050	1.851	0.33								
9220	1.777	1.298	0.41								
9402	2.256	1.334	0.33								
9403	3.402	2.012	0.33								
9410	0.962	0.732	0.44								
9501	1.170	0.759	0.37								
9505	1.356	0.996	0.41								
9516	0.960	0.696	0.41								
9519	1.873	1.204	0.37								
9521	1.178	0.761	0.37								

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

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FOOTNOTES

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 1.917 and elr x 1.856.

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.

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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	**HAZARD GROUP**						
Amount	**A**	**B**	**C**	**D**	**E**	**F**	**G**
$100	1.1%	0.9%	0.6%	0.5%	0.3%	0.2%	0.2%
$200	2.1%	1.7%	1.2%	1.0%	0.7%	0.4%	0.3%
$300	2.9%	2.3%	1.7%	1.4%	0.9%	0.6%	0.4%
$400	3.7%	2.9%	2.1%	1.7%	1.2%	0.8%	0.6%
$500	4.4%	3.4%	2.5%	2.1%	1.5%	1.0%	0.7%
$1,000	7.1%	5.5%	4.2%	3.4%	2.5%	1.7%	1.3%
$1,500	9.1%	7.1%	5.4%	4.6%	3.3%	2.3%	1.8%
$2,000	10.7%	8.4%	6.5%	5.5%	4.1%	2.9%	2.3%
$2,500	12.1%	9.6%	7.5%	6.4%	4.8%	3.4%	2.7%
$5,000	17.5%	14.1%	11.4%	9.9%	7.6%	5.8%	4.6%

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

Employee operated vehicle..... $97,900

Leased or rented vehicle..... $65,300

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost)..... $0.010

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"..... $2,500

Minimum Weekly Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 – "Executive Officers" $1,250

Premium Determination for Partners and Sole Proprietors in accordance with ***Basic Manual*** Rule 2-E-3 (Annual Payroll)..... $65,300

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 (1.038).)

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 $15,000. If more than two years, an average annual premium of at least $7,500 is required. These amounts are applicable for ratings effective April 1, 2026, and subsequent. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state.

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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	3.096	779	0.827	0.44	2089	2.708	702	0.711	0.44	2835	2.619	684	0.743	0.48
0008	2.542	668	0.676	0.44	2095	3.076	775	0.780	0.41	2836	2.907	741	0.823	0.48
0016	4.338	1028	0.988	0.37	2105	4.448	1050	1.260	0.48	2841	3.648	890	0.972	0.44
0034	4.039	968	1.030	0.41	2110	3.942	948	1.045	0.44	2881	3.065	773	0.866	0.48
0035	2.907	741	0.752	0.41	2111	2.317	623	0.608	0.44	2883	3.723	905	0.988	0.44
0036	4.663	1093	1.224	0.44	2112	4.893	1139	1.293	0.44	2915	3.292	818	0.739	0.37
0037	4.045	969	0.917	0.37	2114	2.337	627	0.665	0.48	2916	3.709	902	0.841	0.37
0042	4.637	1087	1.179	0.41	2121	1.639	488	0.467	0.48	2923	1.794	519	0.510	0.48
0050	6.302	1420	1.421	0.37	2130	2.406	641	0.615	0.41	2960	5.063	1173	1.281	0.41
0059	–	–	–	–	2131	1.872	534	0.495	0.44	3004	1.826	525	0.379	0.33
0065	–	–	–	–	2143	2.757	711	0.780	0.48	3018	3.482	856	0.726	0.33
0066	–	–	–	–	2157	4.531	1066	1.184	0.44	3022	4.485	1057	1.184	0.44
0067	–	–	–	–	2172	2.225	605	0.499	0.37	3027	2.559	672	0.573	0.37
0079	2.467	653	0.629	0.41	2174	3.838	928	1.028	0.44	3028	3.634	887	0.822	0.37
0083	4.773	1115	1.219	0.41	2211	8.223	1500	1.860	0.37	3030	4.798	1120	1.080	0.37
0106	12.394	1500	2.581	0.33	2220	3.128	786	0.794	0.41	3040	4.517	1063	1.146	0.41
0113	3.982	956	1.057	0.44	2286	–	–	0.794	0.41	3041	3.901	940	0.988	0.41
0170	2.720	704	0.717	0.44	2288	5.109	1182	1.361	0.44	3042	3.030	766	0.768	0.41
0251	5.293	1219	1.351	0.41	2302	2.309	622	0.592	0.41	3064	3.502	860	0.893	0.41
0401	8.110	A	1.692	0.33	2305	3.128	786	0.705	0.37	3076	2.705	701	0.713	0.44
0771N	0.489	–	–	–	2361	2.329	626	0.599	0.41	3081	3.878	936	0.982	0.41
0908P	184.000	344	46.652	0.41	2362	3.151	790	0.836	0.44	3082	4.591	1078	1.037	0.37
0913P	474.000	634	119.907	0.41	2380	2.602	680	0.690	0.44	3085	5.626	1285	1.445	0.41
0917	3.669	894	1.037	0.48	2388	1.415	443	0.403	0.48	3110	3.623	885	0.923	0.41
1005	7.521	1500	1.387	0.32	2402	2.498	660	0.567	0.37	3111	2.979	756	0.793	0.44
1164	4.614	1083	0.864	0.32	2413	2.657	691	0.679	0.41	3113	1.938	548	0.493	0.41
1165X	3.611	882	0.675	0.32	2416	2.990	758	0.796	0.44	3114	2.645	689	0.676	0.41
1320	2.268	614	0.466	0.33	2417	1.716	503	0.457	0.44	3118	2.001	560	0.568	0.48
1322	11.086	1500	2.073	0.32	2501	2.622	684	0.696	0.44	3119	0.771	314	0.231	0.51
1430	5.652	1290	1.276	0.37	2503	1.305	421	0.348	0.44	3122	2.473	655	0.701	0.48
1438	3.827	925	0.860	0.37	2570	4.160	992	1.093	0.44	3126	1.935	547	0.492	0.41
1452	2.142	588	0.480	0.37	2585	3.516	863	0.895	0.41	3131	1.688	498	0.432	0.41
1463	8.660	1500	1.625	0.32	2586	4.793	1119	1.276	0.44	3132	2.363	633	0.629	0.44
1472	3.361	832	0.756	0.37	2587	3.654	891	0.958	0.44	3145	2.018	564	0.515	0.41
1624	3.206	801	0.660	0.33	2589	2.240	608	0.575	0.41	3146	2.107	581	0.539	0.41
1642	3.579	876	0.803	0.37	2600	4.747	1109	1.242	0.44	3169	2.616	683	0.689	0.44
1654	8.050	1500	1.795	0.37	2623	5.848	1330	1.325	0.37	3179	1.935	547	0.506	0.44
1699	3.424	845	0.776	0.37	2651	1.587	477	0.419	0.44	3180	2.199	600	0.580	0.44
1701	3.010	762	0.622	0.33	2660	2.358	632	0.676	0.48	3188	1.653	491	0.420	0.41
1710	5.644	1289	1.265	0.37	2670	–	–	0.626	0.44	3220	2.099	580	0.530	0.41
1747	3.229	806	0.718	0.37	2683	–	–	0.696	0.44	3224	3.536	867	0.997	0.48
1748	4.689	1098	1.071	0.37	2688	2.352	630	0.626	0.44	3227	4.039	968	1.067	0.44
1803	6.124	1385	1.383	0.37	2702	23.302	1500	4.382	0.32	3240	–	–	0.927	0.44
1924	3.482	856	0.916	0.44	2705X*	63.980	1500	13.222	0.33	3241	3.717	903	0.978	0.44
1925	3.993	959	1.018	0.41	2709	8.110	1500	1.668	0.33	3255	2.728	706	0.771	0.48
2002	4.413	1043	1.161	0.44	2710	6.515	1463	1.469	0.37	3257	3.499	860	0.927	0.44
2003	3.913	943	0.989	0.41	2714	4.962	1152	1.331	0.44	3270	2.274	615	0.602	0.44
2014	5.460	1252	1.234	0.37	2727X	11.609	1500	2.403	0.33	3300	4.384	1037	1.248	0.48
2016	3.200	800	0.834	0.44	2731	5.063	1173	1.335	0.44	3303	3.016	763	0.799	0.44
2021	3.416	843	0.866	0.41	2735	5.304	1221	1.414	0.44	3307	2.743	709	0.698	0.41
2039	3.306	821	0.871	0.44	2759	6.210	1402	1.651	0.44	3315	3.562	872	0.940	0.44
2041	2.800	720	0.736	0.44	2790	2.099	580	0.599	0.48	3334	4.612	1082	1.150	0.41
2065	2.343	629	0.592	0.41	2797	4.491	1058	1.285	0.48	3336	2.622	684	0.665	0.41
2070	6.207	1401	1.557	0.41	2799	8.783	1500	2.231	0.41	3365	6.866	1500	1.413	0.33
2081	3.844	929	1.092	0.48	2802	4.589	1078	1.164	0.41	3372	3.122	784	0.793	0.41

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

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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
3373	4.482	1056	1.181	0.44	4207	2.510	662	0.515	0.33	5037	9.183	1500	1.715	0.32
3383	1.604	481	0.423	0.44	4239	3.223	805	0.668	0.33	5040	8.453	1500	1.592	0.32
3385	1.222	404	0.325	0.44	4240	2.685	697	0.767	0.48	5057	4.778	1116	0.899	0.32
3400	3.289	818	0.872	0.44	4243	2.191	598	0.556	0.41	5059	15.128	1500	2.852	0.32
3507	2.381	636	0.602	0.41	4244	2.780	716	0.625	0.37	5102	6.664	1493	1.380	0.33
3515	1.814	523	0.464	0.41	4250	2.220	604	0.563	0.41	5146	5.425	1245	1.217	0.37
3548	1.676	495	0.444	0.44	4251	3.085	777	0.815	0.44	5160	2.884	737	0.539	0.32
3559	2.084	577	0.530	0.41	4263	4.054	971	1.026	0.41	5183	3.743	909	0.771	0.33
3574	1.044	369	0.275	0.44	4273	2.800	720	0.713	0.41	5188	4.925	1145	1.020	0.33
3581	1.133	387	0.298	0.44	4279	3.600	880	0.814	0.37	5190	3.838	928	0.794	0.33
3612	1.840	528	0.467	0.41	4283	2.171	594	0.574	0.44	5191	1.052	370	0.236	0.37
3620	3.131	786	0.710	0.37	4299	2.001	560	0.509	0.41	5192	3.502	860	0.887	0.41
3629	1.567	473	0.397	0.41	4304	4.893	1139	1.246	0.41	5213	6.627	1485	1.253	0.32
3632	2.294	619	0.582	0.41	4307	1.751	510	0.499	0.48	5215	5.146	1189	1.147	0.37
3634	1.751	510	0.445	0.41	4351	1.613	483	0.421	0.44	5221	4.433	1047	0.916	0.33
3635	1.604	481	0.407	0.41	4352	1.478	456	0.391	0.44	5222	7.889	1500	1.475	0.32
3638	2.041	568	0.540	0.44	4361	0.934	347	0.247	0.44	5223	4.445	1049	0.998	0.37
3642	1.587	477	0.421	0.44	4410	3.079	776	0.810	0.44	5348	4.387	1037	0.984	0.37
3643	1.895	539	0.424	0.37	4420	4.042	968	0.831	0.33	5402	7.604	1500	2.022	0.44
3647	2.915	743	0.732	0.41	4431	1.481	456	0.424	0.48	5403	6.109	1382	1.263	0.33
3648	1.256	411	0.355	0.48	4432	1.693	499	0.480	0.48	5437	5.920	1344	1.225	0.33
3681	0.756	311	0.200	0.44	4452	2.772	714	0.705	0.41	5443	4.543	1069	1.150	0.41
3685	1.044	369	0.275	0.44	4459	3.140	788	0.707	0.37	5445	10.764	1500	2.035	0.32
3719	1.325	425	0.247	0.32	4470	2.783	717	0.706	0.41	5462	6.690	1498	1.500	0.37
3724	4.614	1083	0.871	0.32	4484	2.812	722	0.744	0.44	5472	7.530	1500	1.420	0.32
3726	3.899	940	0.731	0.32	4493	2.211	602	0.563	0.41	5473	12.064	1500	2.277	0.32
3803	3.045	769	0.803	0.44	4511	0.463	253	0.118	0.41	5474	7.993	1500	1.515	0.32
3807	1.903	541	0.500	0.44	4557	2.815	723	0.633	0.37	5478	3.600	880	0.736	0.33
3808	8.424	1500	2.121	0.41	4558	2.352	630	0.594	0.41	5479	6.650	1490	1.500	0.37
3821	6.170	1394	1.391	0.37	4568	2.898	740	0.650	0.37	5480	6.788	1500	1.393	0.33
3822X	5.095	1179	1.354	0.44	4581	0.874	335	0.182	0.33	5491	2.953	751	0.609	0.33
3824X	4.025	965	1.066	0.44	4583	5.281	1216	1.101	0.33	5506	5.414	1243	1.112	0.33
3826	0.857	331	0.216	0.41	4611	1.072	374	0.282	0.44	5507	5.120	1184	1.057	0.33
3827	2.383	637	0.624	0.44	4635	3.516	863	0.730	0.33	5535	9.289	1500	1.761	0.32
3830	1.688	498	0.428	0.41	4653	3.056	771	0.804	0.44	5537	4.494	1059	1.009	0.37
3851	1.949	550	0.517	0.44	4665	9.856	1500	2.219	0.37	5551	19.654	1500	3.719	0.32
3865	2.950	750	0.834	0.48	4683	4.451	1050	1.125	0.41	5606	1.084	377	0.204	0.32
3881	3.924	945	0.994	0.41	4686	2.332	626	0.523	0.37	5610	5.572	1274	1.259	0.37
4000	6.242	1408	1.280	0.33	4692	0.756	311	0.199	0.44	5645	17.630	1500	3.340	0.32
4021	3.962	952	1.011	0.41	4693	1.087	377	0.286	0.44	5703	17.354	1500	3.970	0.37
4024	3.812	922	0.859	0.37	4703	2.015	563	0.508	0.41	5705	20.013	1500	4.537	0.37
4034	7.878	1500	1.782	0.37	4717	2.358	632	0.669	0.48	5951	0.578	276	0.153	0.44
4036	2.392	638	0.539	0.37	4720	2.366	633	0.602	0.41	6003	6.935	1500	1.442	0.33
4038	2.746	709	0.778	0.48	4740	1.466	453	0.278	0.32	6005	6.477	1455	1.464	0.37
4062	2.504	661	0.637	0.41	4741	3.045	769	0.771	0.41	6018	3.784	917	0.838	0.37
4101	3.349	830	0.855	0.41	4751	5.126	1185	1.169	0.37	6045	5.115	1183	1.142	0.37
4109	0.618	284	0.162	0.44	4771N	2.777	813	0.570	0.33	6204	7.239	1500	1.485	0.33
4110	0.808	322	0.211	0.44	4777	3.910	942	0.813	0.33	6206	3.539	868	0.660	0.32
4111	2.795	719	0.729	0.44	4825	1.047	369	0.234	0.37	6213	2.501	660	0.469	0.32
4114	3.108	782	0.786	0.41	4828	2.116	583	0.436	0.33	6214	1.748	510	0.360	0.33
4130	3.953	951	1.044	0.44	4829	1.412	442	0.291	0.33	6216	9.502	1500	1.804	0.32
4131	9.125	1500	2.430	0.44	4902	2.231	606	0.592	0.44	6217	5.376	1235	1.017	0.32
4133	2.864	733	0.822	0.48	4923	1.340	428	0.343	0.41	6229	4.149	990	0.931	0.37
4149	0.886	337	0.250	0.48	5020	6.006	1361	1.235	0.33	6233	2.225	605	0.416	0.32
4206	2.590	678	0.682	0.44	5022	8.631	1500	1.634	0.32	6235	6.532	1466	1.217	0.32

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

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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
6236	6.227	1405	1.390	0.37	7380	6.912	1500	1.540	0.37	8102	2.326	625	0.617	0.44
6237	1.975	555	0.404	0.33	7382	7.711	1500	1.946	0.41	8103	2.769	714	0.704	0.41
6251	6.230	1406	1.280	0.33	7390	5.325	1225	1.399	0.44	8106	4.226	1005	0.953	0.37
6252	3.970	954	0.741	0.32	7394M	7.415	1500	1.359	0.32	8107	3.217	803	0.668	0.33
6306	5.138	1188	1.064	0.33	7395M	8.237	1500	1.510	0.32	8111	2.349	630	0.597	0.41
6319	3.694	899	0.698	0.32	7398M	11.696	1500	2.076	0.32	8116	2.320	624	0.589	0.41
6325	4.425	1045	0.836	0.32	7402	0.152	190	0.040	0.44	8203	7.360	1500	1.857	0.41
6400	4.508	1062	1.014	0.37	7403	5.379	1236	1.404	0.44	8204	4.594	1079	1.180	0.41
6503	2.602	680	0.684	0.44	7405N	1.829	648	0.474	0.44	8209	4.065	973	1.071	0.44
6504	3.551	870	0.941	0.44	7420	10.497	1500	1.940	0.32	8215	3.686	897	0.836	0.37
6702M*	5.333	1227	1.195	0.37	7421	0.779	316	0.174	0.37	8227	4.298	1020	0.889	0.33
6703M*	8.415	1500	1.824	0.37	7422	1.231	406	0.252	0.33	8232	6.196	1399	1.394	0.37
6704M*	5.925	1345	1.327	0.37	7425	3.148	790	0.636	0.33	8233	4.419	1044	0.972	0.37
6801F	7.860	1500	1.564	0.34	7431N	1.173	473	0.238	0.33	8235	4.537	1067	1.148	0.41
6811	4.980	1156	1.127	0.37	7445N	0.610	–	–	–	8236X	5.957	1351	1.231	0.33
6824F	8.496	1500	1.690	0.34	7453N	0.391	–	–	–	8263	6.270	1414	1.593	0.41
6826F	4.571	1074	0.909	0.34	7502	2.869	734	0.643	0.37	8264	5.123	1185	1.154	0.37
6834	3.022	764	0.796	0.44	7515	1.325	425	0.250	0.32	8265	6.015	1363	1.242	0.33
6836	3.154	791	0.803	0.41	7520	2.973	755	0.751	0.41	8279	7.021	1500	1.462	0.33
6843F	9.801	1500	1.716	0.28	7529X	12.880	1500	2.410	0.32	8288	7.101	1500	1.821	0.41
6845F	9.338	1500	1.635	0.28	7538	3.186	797	0.599	0.32	8291X	4.290	1018	1.093	0.41
6854	6.147	1389	1.269	0.33	7539	1.892	538	0.391	0.33	8292X	3.853	931	1.015	0.44
6872F	10.494	1500	1.837	0.28	7540	4.554	1071	0.858	0.32	8293X	8.225	1500	2.160	0.44
6874F	17.644	1500	3.089	0.28	7580	3.332	826	0.752	0.37	8304	5.894	1339	1.221	0.33
6882	3.413	843	0.709	0.33	7590	4.298	1020	0.963	0.37	8350	8.217	1500	1.699	0.33
6884	3.818	924	0.779	0.33	7600	6.161	1392	1.372	0.37	8380	2.156	591	0.546	0.41
7016M	5.181	1196	0.962	0.32	7605	3.177	795	0.655	0.33	8381	2.059	572	0.526	0.41
7024M	5.756	1311	1.068	0.32	7610	0.782	316	0.175	0.37	8385	3.007	761	0.765	0.41
7038M	8.591	1500	1.681	0.32	7705	6.673	1495	1.689	0.41	8392	2.174	595	0.619	0.48
7046M	7.363	1500	1.394	0.32	7710	5.555	1271	1.152	0.33	8393	1.955	551	0.436	0.37
7047M	8.174	1500	1.469	0.32	7711	5.555	1271	1.152	0.33	8500	6.383	1437	1.460	0.37
7050M	13.553	1500	2.569	0.32	7720X	3.824	925	0.865	0.37	8601	0.348	230	0.072	0.33
7090M	9.545	1500	1.868	0.32	7723X	2.516	663	0.521	0.33	8602	1.619	484	0.366	0.37
7098M	8.179	1500	1.549	0.32	7855	4.390	1038	0.983	0.37	8603	0.095	179	0.025	0.44
7099M	11.615	1500	2.130	0.32	8001	2.438	648	0.649	0.44	8606	1.394	439	0.290	0.33
7133	3.582	876	0.747	0.33	8002	2.271	614	0.605	0.44	8709F	4.620	1084	0.809	0.28
7151M	4.353	1031	0.908	0.33	8006	2.360	632	0.666	0.48	8719	1.935	547	0.401	0.33
7152M	6.868	1500	1.386	0.33	8008	1.242	408	0.356	0.48	8720	1.130	386	0.233	0.33
7153M	4.836	1127	1.009	0.33	8010	1.892	538	0.502	0.44	8721	0.279	216	0.064	0.37
7219	11.302	1500	2.308	0.33	8013	0.334	227	0.085	0.41	8723	0.104	181	0.027	0.41
7222X	9.858	1500	2.009	0.33	8015	0.980	356	0.251	0.41	8725	2.358	632	0.536	0.37
7225	9.893	1500	2.193	0.37	8017	1.668	494	0.475	0.48	8726F	2.444	649	0.486	0.34
7230X	10.497	1500	2.635	0.41	8018	4.108	982	1.070	0.44	8734M	0.391	238	0.088	0.37
7231	10.405	1500	2.609	0.41	8021	2.645	689	0.696	0.44	8737M	0.354	231	0.080	0.37
7232X	13.067	1500	2.653	0.33	8031	1.952	550	0.516	0.44	8738M	0.558	272	0.121	0.37
7309F	10.494	1500	1.837	0.28	8032	2.188	598	0.578	0.44	8742	0.290	218	0.065	0.37
7313F	4.623	1085	0.809	0.28	8033	2.110	582	0.599	0.48	8745	4.959	1152	1.276	0.41
7317F	8.530	1500	1.493	0.28	8037	1.808	522	0.538	0.51	8748	0.512	262	0.105	0.33
7327F	18.305	1500	3.205	0.28	8039	2.332	626	0.665	0.48	8755	0.345	229	0.077	0.37
7333M	3.318	824	0.618	0.32	8044	2.786	717	0.734	0.44	8799	0.633	287	0.167	0.44
7335M	3.686	897	0.686	0.32	8045	0.923	345	0.245	0.44	8800	2.300	620	0.606	0.44
7337M	5.233	1207	0.943	0.32	8046	2.657	691	0.704	0.44	8803	0.046	169	0.010	0.37
7350F	11.437	1500	2.143	0.30	8047	1.072	374	0.283	0.44	8805M	0.170	194	0.045	0.44
7360	6.038	1368	1.352	0.37	8058	2.596	679	0.689	0.44	8810	0.127	185	0.034	0.44
7370	6.546	1469	1.719	0.44	8072	0.851	330	0.246	0.48	8814M	0.152	190	0.040	0.44

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

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8815M	0.242	208	0.063	0.44	9522	2.326	625	0.654	0.48					
8820	0.121	184	0.027	0.37	9534	6.095	1379	1.148	0.32					
8824	2.657	691	0.791	0.51	9554	9.312	1500	1.928	0.33					
8826	2.395	639	0.684	0.48	9586	0.472	254	0.133	0.48					
8831	1.446	449	0.442	0.51	9600	2.389	638	0.633	0.44					
8832	0.359	232	0.094	0.44	9620	1.875	535	0.424	0.37					
8833	1.150	390	0.302	0.44										
8835	2.283	617	0.598	0.44										
8842X	2.306	621	0.689	0.51										
8855	0.092	178	0.024	0.44										
8856	0.635	287	0.166	0.44										
8864X	1.041	368	0.295	0.48										
8868	0.569	274	0.164	0.48										
8869	1.279	416	0.366	0.48										
8871	0.049	170	0.013	0.44										
8901	0.227	205	0.051	0.37										
9012	1.058	372	0.238	0.37										
9014	2.996	759	0.791	0.44										
9015	3.229	806	0.819	0.41										
9016	2.205	601	0.589	0.44										
9019	4.100	980	0.927	0.37										
9033	2.237	607	0.564	0.41										
9040	3.025	765	0.858	0.48										
9044	1.478	456	0.419	0.48										
9052	1.650	490	0.468	0.48										
9058	1.524	465	0.454	0.51										
9060	1.538	468	0.439	0.48										
9061	1.251	410	0.354	0.48										
9062	1.369	434	0.389	0.48										
9063	0.748	310	0.215	0.48										
9077F	7.860	1500	1.757	0.42										
9082	1.231	406	0.369	0.51										
9083	1.400	440	0.420	0.51										
9084	1.369	434	0.387	0.48										
9089	1.041	368	0.298	0.48										
9093	1.308	422	0.373	0.48										
9101	3.056	771	0.873	0.48										
9102	3.137	787	0.798	0.41										
9154	1.889	538	0.501	0.44										
9156	2.435	647	0.691	0.48										
9170	11.034	1500	2.282	0.33										
9178	7.162	1500	2.244	0.51										
9179	22.373	1500	6.649	0.51										
9180	4.666	1093	1.206	0.41										
9182	2.484	657	0.671	0.44										
9186	8.769	1500	1.851	0.33										
9220	5.109	1182	1.298	0.41										
9402	6.486	1457	1.334	0.33										
9403	9.781	1500	2.012	0.33										
9410	2.766	713	0.732	0.44										
9501	3.364	833	0.759	0.37										
9505	3.899	940	0.996	0.41										
9516	2.760	712	0.696	0.41										
9519	5.385	1237	1.204	0.37										
9521	3.387	837	0.761	0.37										

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

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FOOTNOTES

A Minimum Premium $100 per ginning location for policy minimum premium computation.

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 1.917 and elr x 1.856.

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.

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MISCELLANEOUS VALUES

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

Employee operated vehicle	$97,900
Leased or rented vehicle	$65,300

Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk) $0.010

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	0.07
3rd Adjustment	0.04
4th Adjustment	0.03

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" $2,500

Minimum Premium Multiplier 200

Minimum Weekly Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 – "Executive Officers" $1,250

Premium Determination for Partners and Sole Proprietors in accordance with ***Basic Manual*** Rule 2-E-3 (Annual Payroll) $65,300

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

	Total Losses						
Deductible	**HAZARD GROUP**						
Amount	**A**	**B**	**C**	**D**	**E**	**F**	**G**
$100	0.8%	0.7%	0.4%	0.4%	0.2%	0.1%	0.1%
$200	1.5%	1.2%	0.9%	0.7%	0.5%	0.3%	0.2%
$300	2.1%	1.7%	1.2%	1.0%	0.7%	0.4%	0.3%
$400	2.7%	2.1%	1.5%	1.2%	0.9%	0.6%	0.4%
$500	3.2%	2.5%	1.8%	1.5%	1.1%	0.7%	0.5%
$1,000	5.2%	4.0%	3.1%	2.5%	1.8%	1.2%	0.9%
$1,500	6.6%	5.2%	3.9%	3.4%	2.4%	1.7%	1.3%
$2,000	7.8%	6.1%	4.7%	4.0%	3.0%	2.1%	1.7%
$2,500	8.8%	7.0%	5.5%	4.7%	3.5%	2.5%	2.0%
$5,000	12.8%	10.3%	8.3%	7.2%	5.5%	4.2%	3.4%

Terrorism - (Assigned Risk) $0.010

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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 (1.038).)

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 $15,000. If more than two years, an average annual premium of at least $7,500 is required. These amounts are applicable for ratings effective April 1, 2026, and subsequent. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state.

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Advisory Loss Costs, AR Rates and Miscellaneous Values - 2025

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.16	0.86	0.45	2089	1.01	0.74	0.45	2835	0.99	0.78	0.49
0008	0.92	0.68	0.45	2095	1.19	0.84	0.42	2836	1.09	0.86	0.49
0016	1.67	1.06	0.38	2105	1.62	1.28	0.49	2841	1.42	1.06	0.45
0034	1.49	1.06	0.42	2110	1.40	1.03	0.45	2881	1.19	0.94	0.49
0035	0.96	0.69	0.42	2111	0.91	0.67	0.45	2883	1.51	1.12	0.45
0036	1.62	1.18	0.45	2112	1.94	1.43	0.45	2915	1.16	0.73	0.38
0037	1.48	0.94	0.38	2114	0.89	0.71	0.49	2916	1.41	0.90	0.38
0042	1.93	1.37	0.42	2121	0.60	0.47	0.49	2923	0.73	0.57	0.49
0050	2.67	1.68	0.38	2130	0.97	0.69	0.42	2960	1.85	1.31	0.42
0059	–	–	–	2131	0.73	0.54	0.45	3004	0.72	0.42	0.34
0065	–	–	–	2143	1.11	0.88	0.49	3018	1.33	0.78	0.34
0066	–	–	–	2157	1.58	1.15	0.45	3022	1.76	1.30	0.45
0067	–	–	–	2172	0.84	0.52	0.38	3027	0.91	0.57	0.38
0079	0.89	0.63	0.42	2174	1.48	1.10	0.45	3028	1.34	0.85	0.38
0083	1.77	1.26	0.42	2211	3.12	1.97	0.38	3030	1.87	1.18	0.38
0106	4.80	2.80	0.34	2220	1.21	0.86	0.42	3040	1.70	1.20	0.42
0113	1.60	1.18	0.45	2286	–	0.86	0.42	3041	1.43	1.01	0.42
0170	0.99	0.73	0.45	2288	1.81	1.34	0.45	3042	1.26	0.89	0.42
0251	1.97	1.40	0.42	2302	0.91	0.65	0.42	3064	1.32	0.94	0.42
0401	3.22	1.88	0.34	2305	1.18	0.74	0.38	3076	1.07	0.78	0.45
0771N	0.20	–	–	2361	0.87	0.62	0.42	3081	1.45	1.02	0.42
0908P	70.00	49.93	0.42	2362	1.15	0.85	0.45	3082	1.71	1.08	0.38
0913P	176.00	124.23	0.42	2380	0.91	0.68	0.45	3085	2.07	1.48	0.42
0917	1.55	1.23	0.49	2388	0.53	0.42	0.49	3110	1.49	1.06	0.42
1005	3.01	1.56	0.32	2402	0.97	0.61	0.38	3111	1.12	0.83	0.45
1164	1.65	0.87	0.32	2413	1.05	0.74	0.42	3113	0.77	0.55	0.42
1165X	1.32	0.69	0.32	2416	1.14	0.84	0.45	3114	1.04	0.74	0.42
1320	0.86	0.50	0.34	2417	0.69	0.51	0.45	3118	0.76	0.60	0.49
1322	3.92	2.05	0.32	2501	1.01	0.75	0.45	3119	0.29	0.24	0.51
1430	2.44	1.54	0.38	2503	0.51	0.38	0.45	3122	0.94	0.74	0.49
1438	1.55	0.97	0.38	2570	1.48	1.09	0.45	3126	0.69	0.49	0.42
1452	0.88	0.55	0.38	2585	1.36	0.96	0.42	3131	0.62	0.44	0.42
1463	3.38	1.78	0.32	2586	1.69	1.25	0.45	3132	0.97	0.72	0.45
1472	1.25	0.78	0.38	2587	1.34	0.98	0.45	3145	0.74	0.52	0.42
1624	1.29	0.74	0.34	2589	0.79	0.57	0.42	3146	0.79	0.56	0.42
1642	1.20	0.76	0.38	2600	1.88	1.37	0.45	3169	0.98	0.72	0.45
1654	3.26	2.03	0.38	2623	2.31	1.46	0.38	3179	0.72	0.52	0.45
1699	1.23	0.78	0.38	2651	0.58	0.43	0.45	3180	0.89	0.66	0.45
1701	1.08	0.63	0.34	2660	0.95	0.76	0.49	3188	0.65	0.46	0.42
1710	1.91	1.20	0.38	2670	–	0.69	0.45	3220	0.89	0.63	0.42
1747	1.23	0.77	0.38	2683	–	0.75	0.45	3224	1.38	1.08	0.49
1748	1.87	1.19	0.38	2688	0.93	0.69	0.45	3227	1.50	1.10	0.45
1803	2.59	1.64	0.38	2702	9.52	5.05	0.32	3240	–	0.94	0.45
1924	1.39	1.02	0.45	2705X*	24.62	14.24	0.34	3241	1.28	0.94	0.45
1925	1.63	1.16	0.42	2709	3.27	1.89	0.34	3255	1.02	0.81	0.49
2002	1.55	1.14	0.45	2710	2.76	1.74	0.38	3257	1.28	0.94	0.45
2003	1.47	1.03	0.42	2714	1.83	1.36	0.45	3270	0.89	0.66	0.45
2014	2.02	1.28	0.38	2727X	4.36	2.53	0.34	3300	1.70	1.35	0.49
2016	1.17	0.85	0.45	2731	1.86	1.37	0.45	3303	1.12	0.83	0.45
2021	1.45	1.02	0.42	2735	1.95	1.45	0.45	3307	1.06	0.75	0.42
2039	1.33	0.98	0.45	2759	2.33	1.72	0.45	3315	1.43	1.06	0.45
2041	1.07	0.78	0.45	2790	0.79	0.63	0.49	3334	1.73	1.20	0.42
2065	0.95	0.67	0.42	2797	1.66	1.32	0.49	3336	1.05	0.74	0.42
2070	2.35	1.64	0.42	2799	3.45	2.43	0.42	3365	2.53	1.45	0.34
2081	1.60	1.26	0.49	2802	1.90	1.34	0.42	3372	1.16	0.82	0.42

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Effective April 1, 2025

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3373	1.65	1.22	0.45	4207	0.88	0.51	0.34	5020	2.51	1.45	0.34
3383	0.60	0.44	0.45	4239	1.15	0.67	0.34	5022	3.16	1.68	0.32
3385	0.45	0.34	0.45	4240	1.09	0.87	0.49	5037	3.76	1.98	0.32
3400	1.16	0.85	0.45	4243	0.88	0.62	0.42	5040	3.41	1.80	0.32
3507	0.90	0.64	0.42	4244	1.00	0.63	0.38	5057	1.95	1.04	0.32
3515	0.71	0.50	0.42	4250	0.80	0.57	0.42	5059	6.46	3.43	0.32
3548	0.67	0.50	0.45	4251	1.25	0.92	0.45	5102	2.60	1.51	0.34
3559	0.83	0.58	0.42	4263	1.48	1.04	0.42	5146	2.08	1.30	0.38
3574	0.41	0.30	0.45	4273	1.05	0.74	0.42	5160	1.10	0.58	0.32
3581	0.45	0.33	0.45	4279	1.32	0.83	0.38	5183	1.46	0.84	0.34
3612	0.68	0.48	0.42	4283	0.85	0.62	0.45	5188	1.64	0.95	0.34
3620	1.16	0.73	0.38	4299	0.79	0.56	0.42	5190	1.48	0.86	0.34
3629	0.63	0.44	0.42	4304	2.01	1.42	0.42	5191	0.40	0.25	0.38
3632	0.89	0.63	0.42	4307	0.67	0.53	0.49	5192	1.21	0.85	0.42
3634	0.67	0.47	0.42	4351	0.65	0.47	0.45	5213	2.62	1.39	0.32
3635	0.60	0.42	0.42	4352	0.60	0.44	0.45	5215	1.97	1.23	0.38
3638	0.77	0.57	0.45	4360	–	0.16	0.38	5221	1.67	0.97	0.34
3642	0.66	0.49	0.45	4361	0.35	0.26	0.45	5222	3.12	1.64	0.32
3643	0.73	0.45	0.38	4410	1.25	0.91	0.45	5223	1.83	1.15	0.38
3647	1.08	0.76	0.42	4420	1.45	0.84	0.34	5348	1.67	1.04	0.38
3648	0.45	0.36	0.49	4431	0.52	0.41	0.49	5402	2.89	2.14	0.45
3681	0.31	0.23	0.45	4432	0.53	0.42	0.49	5403	2.42	1.40	0.34
3685	0.40	0.29	0.45	4452	1.04	0.73	0.42	5437	2.21	1.28	0.34
3719	0.46	0.24	0.32	4459	1.21	0.76	0.38	5443	1.60	1.13	0.42
3724	1.68	0.89	0.32	4470	1.05	0.74	0.42	5445	4.06	2.15	0.32
3726	1.73	0.92	0.32	4484	1.04	0.76	0.45	5462	2.50	1.57	0.38
3803	1.04	0.76	0.45	4493	0.89	0.63	0.42	5472	3.00	1.59	0.32
3807	0.71	0.52	0.45	4511	0.17	0.12	0.42	5473	4.58	2.43	0.32
3808	2.81	1.97	0.42	4557	0.99	0.62	0.38	5474	2.90	1.54	0.32
3821	2.32	1.46	0.38	4558	0.80	0.57	0.42	5478	1.41	0.81	0.34
3822X	1.85	1.38	0.45	4568	1.11	0.70	0.38	5479	2.65	1.67	0.38
3824X	1.59	1.17	0.45	4581	0.36	0.21	0.34	5480	2.65	1.52	0.34
3826	0.31	0.22	0.42	4583	2.15	1.26	0.34	5491	1.10	0.64	0.34
3827	0.72	0.52	0.45	4611	0.39	0.28	0.45	5506	2.14	1.23	0.34
3830	0.62	0.43	0.42	4635	1.31	0.76	0.34	5507	1.89	1.09	0.34
3851	0.76	0.56	0.45	4653	1.07	0.79	0.45	5508	–	1.09	0.34
3865	1.16	0.91	0.49	4665	3.75	2.36	0.38	5535	3.26	1.74	0.32
3881	1.44	1.02	0.42	4670	–	1.08	0.42	5537	1.85	1.16	0.38
4000	2.32	1.34	0.34	4683	1.53	1.08	0.42	5551	6.85	3.65	0.32
4021	1.49	1.05	0.42	4686	0.83	0.52	0.38	5606	0.40	0.21	0.32
4024	1.44	0.91	0.38	4692	0.29	0.21	0.45	5610	2.12	1.33	0.38
4034	3.05	1.93	0.38	4693	0.39	0.28	0.45	5645	6.64	3.54	0.32
4036	0.94	0.59	0.38	4703	0.67	0.47	0.42	5703	6.54	4.17	0.38
4038	1.08	0.85	0.49	4717	0.89	0.71	0.49	5705	8.27	5.24	0.38
4062	1.04	0.73	0.42	4720	0.80	0.57	0.42	5951	0.21	0.15	0.45
4101	1.14	0.81	0.42	4740	0.52	0.28	0.32	6003	2.37	1.37	0.34
4109	0.22	0.16	0.45	4741	1.21	0.85	0.42	6005	2.57	1.62	0.38
4110	0.32	0.23	0.45	4751	1.80	1.14	0.38	6018	1.52	0.94	0.38
4111	0.95	0.69	0.45	4771N	1.14	0.65	0.34	6045	2.08	1.30	0.38
4114	1.21	0.85	0.42	4777	1.34	0.78	0.34	6204	3.03	1.74	0.34
4130	1.43	1.05	0.45	4825	0.37	0.23	0.38	6206	1.23	0.65	0.32
4131	3.37	2.51	0.45	4828	0.80	0.46	0.34	6213	0.96	0.51	0.32
4133	1.09	0.87	0.49	4829	0.54	0.31	0.34	6214	0.68	0.39	0.34
4149	0.33	0.26	0.49	4902	0.83	0.61	0.45	6216	3.11	1.65	0.32
4206	1.02	0.75	0.45	4923	0.44	0.31	0.42	6217	2.07	1.10	0.32

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

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Effective April 1, 2025

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
6229	1.78	1.11	0.38	7350F	4.68	2.38	0.30	8047	0.37	0.27	0.45
6233	0.86	0.45	0.32	7360	2.27	1.42	0.38	8058	0.93	0.69	0.45
6235	2.48	1.30	0.32	7370	2.47	1.81	0.45	8072	0.34	0.28	0.49
6236	2.45	1.53	0.38	7380	2.53	1.58	0.38	8102	0.82	0.61	0.45
6237	0.73	0.42	0.34	7382	2.71	1.90	0.42	8103	1.05	0.75	0.42
6251	1.96	1.13	0.34	7390	1.86	1.36	0.45	8106	1.47	0.93	0.38
6252	1.55	0.81	0.32	7394M	2.32	1.20	0.32	8107	1.22	0.71	0.34
6306	1.88	1.09	0.34	7395M	2.58	1.34	0.32	8111	0.89	0.63	0.42
6319	1.47	0.78	0.32	7398M	3.66	1.84	0.32	8116	0.87	0.61	0.42
6325	1.71	0.91	0.32	7402	0.06	0.04	0.45	8203	2.94	2.07	0.42
6400	1.84	1.16	0.38	7403	1.96	1.43	0.45	8204	1.68	1.20	0.42
6503	1.07	0.78	0.45	7405N	0.74	0.54	0.45	8209	1.47	1.08	0.45
6504	1.34	0.99	0.45	7420	3.55	1.84	0.32	8215	1.38	0.87	0.38
6702M*	1.91	1.19	0.38	7421	0.31	0.20	0.38	8227	1.72	1.00	0.34
6703M*	3.01	1.82	0.38	7422	0.50	0.29	0.34	8232	2.28	1.44	0.38
6704M*	2.12	1.32	0.38	7425	1.10	0.62	0.34	8233	1.54	0.95	0.38
6801F	3.09	1.67	0.35	7431N	0.49	0.28	0.34	8235	1.69	1.19	0.42
6811	2.06	1.30	0.38	7445N	0.25	–	–	8236X	2.16	1.25	0.34
6824F	3.34	1.80	0.35	7453N	0.16	–	–	8263	2.50	1.77	0.42
6826F	1.87	1.01	0.35	7502	1.00	0.63	0.38	8264	1.99	1.25	0.38
6834	1.18	0.87	0.45	7515	0.52	0.28	0.32	8265	2.28	1.32	0.34
6836	1.29	0.91	0.42	7520	1.10	0.78	0.42	8279	2.66	1.55	0.34
6843F	4.01	1.91	0.28	7529X	4.61	2.42	0.32	8288	2.73	1.95	0.42
6845F	3.67	1.75	0.28	7538	1.41	0.75	0.32	8291X	1.57	1.11	0.42
6854	2.41	1.39	0.34	7539	0.72	0.42	0.34	8292X	1.44	1.06	0.45
6872F	4.13	1.97	0.28	7540	1.81	0.96	0.32	8293X	3.12	2.28	0.45
6874F	7.22	3.44	0.28	7580	1.26	0.79	0.38	8304	2.27	1.32	0.34
6882	1.37	0.79	0.34	7590	1.70	1.06	0.38	8350	3.02	1.75	0.34
6884	1.49	0.85	0.34	7600	2.41	1.49	0.38	8380	0.84	0.60	0.42
7016M	1.91	1.00	0.32	7605	1.13	0.66	0.34	8381	0.76	0.54	0.42
7024M	2.12	1.11	0.32	7610	0.25	0.16	0.38	8385	1.10	0.77	0.42
7038M	3.19	1.75	0.32	7705	2.44	1.72	0.42	8392	0.88	0.70	0.49
7046M	2.81	1.50	0.32	7710	1.97	1.14	0.34	8393	0.73	0.45	0.38
7047M	3.01	1.53	0.32	7711	1.97	1.14	0.34	8500	2.56	1.63	0.38
7050M	5.03	2.67	0.32	7720X	1.40	0.88	0.38	8601	0.12	0.07	0.34
7090M	3.54	1.94	0.32	7723X	0.95	0.55	0.34	8602	0.56	0.36	0.38
7098M	3.12	1.66	0.32	7855	1.57	0.98	0.38	8603	0.03	0.02	0.45
7099M	4.43	2.28	0.32	8001	0.93	0.69	0.45	8606	0.59	0.35	0.34
7133	1.48	0.87	0.34	8002	0.82	0.61	0.45	8709F	1.89	0.90	0.28
7151M	1.80	1.05	0.34	8006	0.97	0.76	0.49	8719	0.76	0.44	0.34
7152M	2.84	1.61	0.34	8008	0.47	0.37	0.49	8720	0.43	0.25	0.34
7153M	2.00	1.17	0.34	8010	0.71	0.52	0.45	8721	0.12	0.08	0.38
7219	4.27	2.44	0.34	8013	0.14	0.10	0.42	8723	0.05	0.03	0.42
7222X	3.74	2.13	0.34	8015	0.33	0.24	0.42	8725	0.78	0.49	0.38
7225	3.58	2.23	0.38	8017	0.65	0.51	0.49	8726F	1.00	0.54	0.35
7230X	4.01	2.80	0.42	8018	1.40	1.02	0.45	8734M	0.15	0.09	0.38
7231	4.26	2.97	0.42	8021	0.99	0.73	0.45	8737M	0.13	0.08	0.38
7232X	5.23	2.97	0.34	8031	0.77	0.57	0.45	8738M	0.21	0.13	0.38
7309F	4.13	1.97	0.28	8032	0.76	0.56	0.45	8742	0.11	0.07	0.38
7313F	1.82	0.87	0.28	8033	0.78	0.62	0.49	8745	1.69	1.21	0.42
7317F	3.49	1.66	0.28	8037	0.69	0.57	0.51	8748	0.21	0.12	0.34
7327F	7.49	3.57	0.28	8039	0.81	0.65	0.49	8755	0.14	0.08	0.38
7333M	1.31	0.69	0.32	8044	1.11	0.81	0.45	8799	0.23	0.17	0.45
7335M	1.46	0.76	0.32	8045	0.32	0.24	0.45	8800	0.72	0.53	0.45
7337M	2.07	1.05	0.32	8046	1.04	0.77	0.45	8803	0.02	0.01	0.38

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Effective April 1, 2025

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8805M	0.07	0.05	0.45	9410	1.06	0.79	0.45				
8810	0.05	0.03	0.45	9501	1.21	0.76	0.38				
8814M	0.06	0.05	0.45	9505	1.53	1.09	0.42				
8815M	0.10	0.06	0.45	9516	0.97	0.68	0.42				
8820	0.04	0.03	0.38	9519	1.81	1.14	0.38				
8824	1.02	0.85	0.51	9521	1.32	0.83	0.38				
8825	–	0.66	0.49	9522	0.88	0.69	0.49				
8826	0.82	0.66	0.49	9534	2.33	1.24	0.32				
8831	0.52	0.44	0.51	9554	3.79	2.20	0.34				
8832	0.13	0.10	0.45	9586	0.19	0.15	0.49				
8833	0.44	0.32	0.45	9600	0.93	0.68	0.45				
8835	0.91	0.66	0.45	9620	0.66	0.42	0.38				
8842X	0.89	0.74	0.51								
8848	–	0.85	0.51								
8849	–	0.85	0.51								
8855	0.04	0.03	0.45								
8856	0.25	0.18	0.45								
8864X	0.41	0.32	0.49								
8868	0.20	0.16	0.49								
8869	0.45	0.36	0.49								
8871	0.02	0.02	0.45								
8901	0.08	0.05	0.38								
9012	0.37	0.23	0.38								
9014	1.13	0.83	0.45								
9015	1.14	0.80	0.42								
9016	0.81	0.61	0.45								
9019	1.55	0.98	0.38								
9033	0.82	0.58	0.42								
9040	1.17	0.92	0.49								
9044	0.53	0.42	0.49								
9052	0.59	0.47	0.49								
9058	0.59	0.49	0.51								
9060	0.57	0.46	0.49								
9061	0.48	0.38	0.49								
9062	0.49	0.39	0.49								
9063	0.29	0.23	0.49								
9077F	3.09	1.86	0.42								
9082	0.48	0.40	0.51								
9083	0.50	0.42	0.51								
9084	0.49	0.39	0.49								
9089	0.40	0.32	0.49								
9093	0.51	0.41	0.49								
9101	1.23	0.98	0.49								
9102	1.21	0.85	0.42								
9154	0.70	0.52	0.45								
9156	0.79	0.62	0.49								
9170	4.04	2.34	0.34								
9178	2.56	2.22	0.51								
9179	8.07	6.67	0.51								
9180	1.90	1.36	0.42								
9182	0.90	0.67	0.45								
9186	3.66	2.15	0.34								
9220	1.97	1.40	0.42								
9402	2.35	1.35	0.34								
9403	3.45	1.98	0.34								

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

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FOOTNOTES

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 1.917 and elr x 1.856.

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.

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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	1.3%	1.0%	0.7%	0.6%	0.4%	0.2%	0.2%
$200	2.3%	1.9%	1.3%	1.1%	0.7%	0.5%	0.3%
$300	3.3%	2.6%	1.9%	1.5%	1.0%	0.7%	0.5%
$400	4.1%	3.3%	2.4%	1.9%	1.3%	0.9%	0.7%
$500	4.8%	3.8%	2.8%	2.3%	1.6%	1.1%	0.8%
$1,000	7.6%	6.1%	4.6%	3.8%	2.7%	1.9%	1.4%
$1,500	9.8%	7.7%	6.0%	5.0%	3.6%	2.6%	2.0%
$2,000	11.5%	9.2%	7.2%	6.0%	4.4%	3.2%	2.5%
$2,500	13.0%	10.4%	8.2%	6.9%	5.2%	3.8%	3.0%
$5,000	18.6%	15.2%	12.4%	10.7%	8.2%	6.3%	5.1%

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

Employee operated vehicle..... $94,300

Leased or rented vehicle..... $62,900

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"..... $2,400

Minimum Weekly Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 -- "Executive Officers" $1,200

Premium Determination for Partners and Sole Proprietors in accordance with ***Basic Manual*** Rule 2-E-3 (Annual Payroll)..... $62,900

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 (1.038).)

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 $14,500. If more than two years, an average annual premium of at least $7,250 is required. These amounts are applicable for ratings effective April 1, 2025, and subsequent. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state.

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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Effective April 1, 2025

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	3.33	826	0.86	0.45	2089	2.90	740	0.74	0.45	2835	2.84	728	0.78	0.49
0008	2.64	688	0.68	0.45	2095	3.41	842	0.84	0.42	2836	3.13	786	0.86	0.49
0016	4.79	1118	1.06	0.38	2105	4.65	1090	1.28	0.49	2841	4.07	974	1.06	0.45
0034	4.27	1014	1.06	0.42	2110	4.02	964	1.03	0.45	2881	3.41	842	0.94	0.49
0035	2.75	710	0.69	0.42	2111	2.61	682	0.67	0.45	2883	4.33	1026	1.12	0.45
0036	4.65	1090	1.18	0.45	2112	5.57	1274	1.43	0.45	2915	3.33	826	0.73	0.38
0037	4.25	1010	0.94	0.38	2114	2.55	670	0.71	0.49	2916	4.05	970	0.90	0.38
0042	5.54	1268	1.37	0.42	2121	1.72	504	0.47	0.49	2923	2.09	578	0.57	0.49
0050	7.66	1500	1.68	0.38	2130	2.78	716	0.69	0.42	2960	5.31	1222	1.31	0.42
0059	–	–	–	–	2131	2.09	578	0.54	0.45	3004	2.07	574	0.42	0.34
0065	–	–	–	–	2143	3.18	796	0.88	0.49	3018	3.82	924	0.78	0.34
0066	–	–	–	–	2157	4.53	1066	1.15	0.45	3022	5.05	1170	1.30	0.45
0067	–	–	–	–	2172	2.41	642	0.52	0.38	3027	2.61	682	0.57	0.38
0079	2.55	670	0.63	0.42	2174	4.25	1010	1.10	0.45	3028	3.84	928	0.85	0.38
0083	5.08	1176	1.26	0.42	2211	8.95	1500	1.97	0.38	3030	5.37	1234	1.18	0.38
0106	13.77	1500	2.80	0.34	2220	3.47	854	0.86	0.42	3040	4.88	1136	1.20	0.42
0113	4.59	1078	1.18	0.45	2286	–	–	0.86	0.42	3041	4.10	980	1.01	0.42
0170	2.84	728	0.73	0.45	2288	5.19	1198	1.34	0.45	3042	3.61	882	0.89	0.42
0251	5.65	1290	1.40	0.42	2302	2.61	682	0.65	0.42	3064	3.79	918	0.94	0.42
0401	9.24	A	1.88	0.34	2305	3.39	838	0.74	0.38	3076	3.07	774	0.78	0.45
0771N	0.57	–	–	–	2361	2.50	660	0.62	0.42	3081	4.16	992	1.02	0.42
0908P	201.00	361	49.93	0.42	2362	3.30	820	0.85	0.45	3082	4.91	1142	1.08	0.38
0913P	505.00	665	124.23	0.42	2380	2.61	682	0.68	0.45	3085	5.94	1348	1.48	0.42
0917	4.45	1050	1.23	0.49	2388	1.52	464	0.42	0.49	3110	4.27	1014	1.06	0.42
1005	8.64	1500	1.56	0.32	2402	2.78	716	0.61	0.38	3111	3.21	802	0.83	0.45
1164	4.73	1106	0.87	0.32	2413	3.01	762	0.74	0.42	3113	2.21	602	0.55	0.42
1165X	3.79	918	0.69	0.32	2416	3.27	814	0.84	0.45	3114	2.98	756	0.74	0.42
1320	2.47	654	0.50	0.34	2417	1.98	556	0.51	0.45	3118	2.18	596	0.60	0.49
1322	11.25	1500	2.05	0.32	2501	2.90	740	0.75	0.45	3119	0.83	326	0.24	0.51
1430	7.00	1500	1.54	0.38	2503	1.46	452	0.38	0.45	3122	2.70	700	0.74	0.49
1438	4.45	1050	0.97	0.38	2570	4.25	1010	1.09	0.45	3126	1.98	556	0.49	0.42
1452	2.52	664	0.55	0.38	2585	3.90	940	0.96	0.42	3131	1.78	516	0.44	0.42
1463	9.70	1500	1.78	0.32	2586	4.85	1130	1.25	0.45	3132	2.78	716	0.72	0.45
1472	3.59	878	0.78	0.38	2587	3.84	928	0.98	0.45	3145	2.12	584	0.52	0.42
1624	3.70	900	0.74	0.34	2589	2.27	614	0.57	0.42	3146	2.27	614	0.56	0.42
1642	3.44	848	0.76	0.38	2600	5.39	1238	1.37	0.45	3169	2.81	722	0.72	0.45
1654	9.35	1500	2.03	0.38	2623	6.63	1486	1.46	0.38	3179	2.07	574	0.52	0.45
1699	3.53	866	0.78	0.38	2651	1.66	492	0.43	0.45	3180	2.55	670	0.66	0.45
1701	3.10	780	0.63	0.34	2660	2.73	706	0.76	0.49	3188	1.86	532	0.46	0.42
1710	5.48	1256	1.20	0.38	2670	–	–	0.69	0.45	3220	2.55	670	0.63	0.42
1747	3.53	866	0.77	0.38	2683	–	–	0.75	0.45	3224	3.96	952	1.08	0.49
1748	5.37	1234	1.19	0.38	2688	2.67	694	0.69	0.45	3227	4.30	1020	1.10	0.45
1803	7.43	1500	1.64	0.38	2702	27.31	1500	5.05	0.32	3240	–	–	0.94	0.45
1924	3.99	958	1.02	0.45	2705X*	70.63	1500	14.24	0.34	3241	3.67	894	0.94	0.45
1925	4.68	1096	1.16	0.42	2709	9.38	1500	1.89	0.34	3255	2.93	746	0.81	0.49
2002	4.45	1050	1.14	0.45	2710	7.92	1500	1.74	0.38	3257	3.67	894	0.94	0.45
2003	4.22	1004	1.03	0.42	2714	5.25	1210	1.36	0.45	3270	2.55	670	0.66	0.45
2014	5.80	1320	1.28	0.38	2727X	12.51	1500	2.53	0.34	3300	4.88	1136	1.35	0.49
2016	3.36	832	0.85	0.45	2731	5.34	1228	1.37	0.45	3303	3.21	802	0.83	0.45
2021	4.16	992	1.02	0.42	2735	5.59	1278	1.45	0.45	3307	3.04	768	0.75	0.42
2039	3.82	924	0.98	0.45	2759	6.68	1496	1.72	0.45	3315	4.10	980	1.06	0.45
2041	3.07	774	0.78	0.45	2790	2.27	614	0.63	0.49	3334	4.96	1152	1.20	0.42
2065	2.73	706	0.67	0.42	2797	4.76	1112	1.32	0.49	3336	3.01	762	0.74	0.42
2070	6.74	1500	1.64	0.42	2799	9.90	1500	2.43	0.42	3365	7.26	1500	1.45	0.34
2081	4.59	1078	1.26	0.49	2802	5.45	1250	1.34	0.42	3372	3.33	826	0.82	0.42

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

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**
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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
3373	4.73	1106	1.22	0.45	4207	2.52	664	0.51	0.34	5020	7.20	1500	1.45	0.34
3383	1.72	504	0.44	0.45	4239	3.30	820	0.67	0.34	5022	9.07	1500	1.68	0.32
3385	1.29	418	0.34	0.45	4240	3.13	786	0.87	0.49	5037	10.79	1500	1.98	0.32
3400	3.33	826	0.85	0.45	4243	2.52	664	0.62	0.42	5040	9.78	1500	1.80	0.32
3507	2.58	676	0.64	0.42	4244	2.87	734	0.63	0.38	5057	5.59	1278	1.04	0.32
3515	2.04	568	0.50	0.42	4250	2.30	620	0.57	0.42	5059	18.53	1500	3.43	0.32
3548	1.92	544	0.50	0.45	4251	3.59	878	0.92	0.45	5102	7.46	1500	1.51	0.34
3559	2.38	636	0.58	0.42	4263	4.25	1010	1.04	0.42	5146	5.97	1354	1.30	0.38
3574	1.18	396	0.30	0.45	4273	3.01	762	0.74	0.42	5160	3.16	792	0.58	0.32
3581	1.29	418	0.33	0.45	4279	3.79	918	0.83	0.38	5183	4.19	998	0.84	0.34
3612	1.95	550	0.48	0.42	4283	2.44	648	0.62	0.45	5188	4.71	1102	0.95	0.34
3620	3.33	826	0.73	0.38	4299	2.27	614	0.56	0.42	5190	4.25	1010	0.86	0.34
3629	1.81	522	0.44	0.42	4304	5.77	1314	1.42	0.42	5191	1.15	390	0.25	0.38
3632	2.55	670	0.63	0.42	4307	1.92	544	0.53	0.49	5192	3.47	854	0.85	0.42
3634	1.92	544	0.47	0.42	4351	1.86	532	0.47	0.45	5213	7.52	1500	1.39	0.32
3635	1.72	504	0.42	0.42	4352	1.72	504	0.44	0.45	5215	5.65	1290	1.23	0.38
3638	2.21	602	0.57	0.45	4360	–	–	0.16	0.38	5221	4.79	1118	0.97	0.34
3642	1.89	538	0.49	0.45	4361	1.00	360	0.26	0.45	5222	8.95	1500	1.64	0.32
3643	2.09	578	0.45	0.38	4410	3.59	878	0.91	0.45	5223	5.25	1210	1.15	0.38
3647	3.10	780	0.76	0.42	4420	4.16	992	0.84	0.34	5348	4.79	1118	1.04	0.38
3648	1.29	418	0.36	0.49	4431	1.49	458	0.41	0.49	5402	8.29	1500	2.14	0.45
3681	0.89	338	0.23	0.45	4432	1.52	464	0.42	0.49	5403	6.94	1500	1.40	0.34
3685	1.15	390	0.29	0.45	4452	2.98	756	0.73	0.42	5437	6.34	1428	1.28	0.34
3719	1.32	424	0.24	0.32	4459	3.47	854	0.76	0.38	5443	4.59	1078	1.13	0.42
3724	4.82	1124	0.89	0.32	4470	3.01	762	0.74	0.42	5445	11.65	1500	2.15	0.32
3726	4.96	1152	0.92	0.32	4484	2.98	756	0.76	0.45	5462	7.17	1500	1.57	0.38
3803	2.98	756	0.76	0.45	4493	2.55	670	0.63	0.42	5472	8.61	1500	1.59	0.32
3807	2.04	568	0.52	0.45	4511	0.49	258	0.12	0.42	5473	13.14	1500	2.43	0.32
3808	8.06	1500	1.97	0.42	4557	2.84	728	0.62	0.38	5474	8.32	1500	1.54	0.32
3821	6.66	1492	1.46	0.38	4558	2.30	620	0.57	0.42	5478	4.05	970	0.81	0.34
3822X	5.31	1222	1.38	0.45	4568	3.18	796	0.70	0.38	5479	7.60	1500	1.67	0.38
3824X	4.56	1072	1.17	0.45	4581	1.03	366	0.21	0.34	5480	7.60	1500	1.52	0.34
3826	0.89	338	0.22	0.42	4583	6.17	1394	1.26	0.34	5491	3.16	792	0.64	0.34
3827	2.07	574	0.52	0.45	4611	1.12	384	0.28	0.45	5506	6.14	1388	1.23	0.34
3830	1.78	516	0.43	0.42	4635	3.76	912	0.76	0.34	5507	5.42	1244	1.09	0.34
3851	2.18	596	0.56	0.45	4653	3.07	774	0.79	0.45	5508	–	–	1.09	0.34
3865	3.33	826	0.91	0.49	4665	10.76	1500	2.36	0.38	5535	9.35	1500	1.74	0.32
3881	4.13	986	1.02	0.42	4670	–	–	1.08	0.42	5537	5.31	1222	1.16	0.38
4000	6.66	1492	1.34	0.34	4683	4.39	1038	1.08	0.42	5551	19.65	1500	3.65	0.32
4021	4.27	1014	1.05	0.42	4686	2.38	636	0.52	0.38	5606	1.15	390	0.21	0.32
4024	4.13	986	0.91	0.38	4692	0.83	326	0.21	0.45	5610	6.08	1376	1.33	0.38
4034	8.75	1500	1.93	0.38	4693	1.12	384	0.28	0.45	5645	19.05	1500	3.54	0.32
4036	2.70	700	0.59	0.38	4703	1.92	544	0.47	0.42	5703	18.76	1500	4.17	0.38
4038	3.10	780	0.85	0.49	4717	2.55	670	0.71	0.49	5705	23.73	1500	5.24	0.38
4062	2.98	756	0.73	0.42	4720	2.30	620	0.57	0.42	5951	0.60	280	0.15	0.45
4101	3.27	814	0.81	0.42	4740	1.49	458	0.28	0.32	6003	6.80	1500	1.37	0.34
4109	0.63	286	0.16	0.45	4741	3.47	854	0.85	0.42	6005	7.37	1500	1.62	0.38
4110	0.92	344	0.23	0.45	4751	5.16	1192	1.14	0.38	6018	4.36	1032	0.94	0.38
4111	2.73	706	0.69	0.45	4771N	3.27	928	0.65	0.34	6045	5.97	1354	1.30	0.38
4114	3.47	854	0.85	0.42	4777	3.84	928	0.78	0.34	6204	8.69	1500	1.74	0.34
4130	4.10	980	1.05	0.45	4825	1.06	372	0.23	0.38	6206	3.53	866	0.65	0.32
4131	9.67	1500	2.51	0.45	4828	2.30	620	0.46	0.34	6213	2.75	710	0.51	0.32
4133	3.13	786	0.87	0.49	4829	1.55	470	0.31	0.34	6214	1.95	550	0.39	0.34
4149	0.95	350	0.26	0.49	4902	2.38	636	0.61	0.45	6216	8.92	1500	1.65	0.32
4206	2.93	746	0.75	0.45	4923	1.26	412	0.31	0.42	6217	5.94	1348	1.10	0.32

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

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**
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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
6229	5.11	1182	1.11	0.38	7350F	13.43	1500	2.38	0.30	8047	1.06	372	0.27	0.45
6233	2.47	654	0.45	0.32	7360	6.51	1462	1.42	0.38	8058	2.67	694	0.69	0.45
6235	7.12	1500	1.30	0.32	7370	7.09	1500	1.81	0.45	8072	0.98	356	0.28	0.49
6236	7.03	1500	1.53	0.38	7380	7.26	1500	1.58	0.38	8102	2.35	630	0.61	0.45
6237	2.09	578	0.42	0.34	7382	7.77	1500	1.90	0.42	8103	3.01	762	0.75	0.42
6251	5.62	1284	1.13	0.34	7390	5.34	1228	1.36	0.45	8106	4.22	1004	0.93	0.38
6252	4.45	1050	0.81	0.32	7394M	6.66	1492	1.20	0.32	8107	3.50	860	0.71	0.34
6306	5.39	1238	1.09	0.34	7395M	7.40	1500	1.34	0.32	8111	2.55	670	0.63	0.42
6319	4.22	1004	0.78	0.32	7398M	10.50	1500	1.84	0.32	8116	2.50	660	0.61	0.42
6325	4.91	1142	0.91	0.32	7402	0.17	194	0.04	0.45	8203	8.43	1500	2.07	0.42
6400	5.28	1216	1.16	0.38	7403	5.62	1284	1.43	0.45	8204	4.82	1124	1.20	0.42
6503	3.07	774	0.78	0.45	7405N	2.12	728	0.54	0.45	8209	4.22	1004	1.08	0.45
6504	3.84	928	0.99	0.45	7420	10.18	1500	1.84	0.32	8215	3.96	952	0.87	0.38
6702M*	5.48	1256	1.19	0.38	7421	0.89	338	0.20	0.38	8227	4.93	1146	1.00	0.34
6703M*	8.64	1500	1.82	0.38	7422	1.43	446	0.29	0.34	8232	6.54	1468	1.44	0.38
6704M*	6.08	1376	1.32	0.38	7425	3.16	792	0.62	0.34	8233	4.42	1044	0.95	0.38
6801F	8.87	1500	1.67	0.35	7431N	1.41	534	0.28	0.34	8235	4.85	1130	1.19	0.42
6811	5.91	1342	1.30	0.38	7445N	0.72	–	–	–	8236X	6.20	1400	1.25	0.34
6824F	9.58	1500	1.80	0.35	7453N	0.46	–	–	–	8263	7.17	1500	1.77	0.42
6826F	5.37	1234	1.01	0.35	7502	2.87	734	0.63	0.38	8264	5.71	1302	1.25	0.38
6834	3.39	838	0.87	0.45	7515	1.49	458	0.28	0.32	8265	6.54	1468	1.32	0.34
6836	3.70	900	0.91	0.42	7520	3.16	792	0.78	0.42	8279	7.63	1500	1.55	0.34
6843F	11.50	1500	1.91	0.28	7529X	13.23	1500	2.42	0.32	8288	7.83	1500	1.95	0.42
6845F	10.53	1500	1.75	0.28	7538	4.05	970	0.75	0.32	8291X	4.50	1060	1.11	0.42
6854	6.91	1500	1.39	0.34	7539	2.07	574	0.42	0.34	8292X	4.13	986	1.06	0.45
6872F	11.85	1500	1.97	0.28	7540	5.19	1198	0.96	0.32	8293X	8.95	1500	2.28	0.45
6874F	20.71	1500	3.44	0.28	7580	3.61	882	0.79	0.38	8304	6.51	1462	1.32	0.34
6882	3.93	946	0.79	0.34	7590	4.88	1136	1.06	0.38	8350	8.66	1500	1.75	0.34
6884	4.27	1014	0.85	0.34	7600	6.91	1500	1.49	0.38	8380	2.41	642	0.60	0.42
7016M	5.48	1256	1.00	0.32	7605	3.24	808	0.66	0.34	8381	2.18	596	0.54	0.42
7024M	6.08	1376	1.11	0.32	7610	0.72	304	0.16	0.38	8385	3.16	792	0.77	0.42
7038M	9.15	1500	1.75	0.32	7705	7.00	1500	1.72	0.42	8392	2.52	664	0.70	0.49
7046M	8.06	1500	1.50	0.32	7710	5.65	1290	1.14	0.34	8393	2.09	578	0.45	0.38
7047M	8.64	1500	1.53	0.32	7711	5.65	1290	1.14	0.34	8500	7.34	1500	1.63	0.38
7050M	14.43	1500	2.67	0.32	7720X	4.02	964	0.88	0.38	8601	0.34	228	0.07	0.34
7090M	10.16	1500	1.94	0.32	7723X	2.73	706	0.55	0.34	8602	1.61	482	0.36	0.38
7098M	8.95	1500	1.66	0.32	7855	4.50	1060	0.98	0.38	8603	0.09	178	0.02	0.45
7099M	12.71	1500	2.28	0.32	8001	2.67	694	0.69	0.45	8606	1.69	498	0.35	0.34
7133	4.25	1010	0.87	0.34	8002	2.35	630	0.61	0.45	8709F	5.42	1244	0.90	0.28
7151M	5.16	1192	1.05	0.34	8006	2.78	716	0.76	0.49	8719	2.18	596	0.44	0.34
7152M	8.15	1500	1.61	0.34	8008	1.35	430	0.37	0.49	8720	1.23	406	0.25	0.34
7153M	5.74	1308	1.17	0.34	8010	2.04	568	0.52	0.45	8721	0.34	228	0.08	0.38
7219	12.25	1500	2.44	0.34	8013	0.40	240	0.10	0.42	8723	0.14	188	0.03	0.42
7222X	10.73	1500	2.13	0.34	8015	0.95	350	0.24	0.42	8725	2.24	608	0.49	0.38
7225	10.27	1500	2.23	0.38	8017	1.86	532	0.51	0.49	8726F	2.87	734	0.54	0.35
7230X	11.50	1500	2.80	0.42	8018	4.02	964	1.02	0.45	8734M	0.43	246	0.09	0.38
7231	12.22	1500	2.97	0.42	8021	2.84	728	0.73	0.45	8737M	0.37	234	0.08	0.38
7232X	15.00	1500	2.97	0.34	8031	2.21	602	0.57	0.45	8738M	0.60	280	0.13	0.38
7309F	11.85	1500	1.97	0.28	8032	2.18	596	0.56	0.45	8742	0.32	224	0.07	0.38
7313F	5.22	1204	0.87	0.28	8033	2.24	608	0.62	0.49	8745	4.85	1130	1.21	0.42
7317F	10.01	1500	1.66	0.28	8037	1.98	556	0.57	0.51	8748	0.60	280	0.12	0.34
7327F	21.49	1500	3.57	0.28	8039	2.32	624	0.65	0.49	8755	0.40	240	0.08	0.38
7333M	3.76	912	0.69	0.32	8044	3.18	796	0.81	0.45	8799	0.66	292	0.17	0.45
7335M	4.19	998	0.76	0.32	8045	0.92	344	0.24	0.45	8800	2.07	574	0.53	0.45
7337M	5.94	1348	1.05	0.32	8046	2.98	756	0.77	0.45	8803	0.06	172	0.01	0.38

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

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8805M	0.20	200	0.05	0.45	9410	3.04	768	0.79	0.45					
8810	0.14	188	0.03	0.45	9501	3.47	854	0.76	0.38					
8814M	0.17	194	0.05	0.45	9505	4.39	1038	1.09	0.42					
8815M	0.29	218	0.06	0.45	9516	2.78	716	0.68	0.42					
8820	0.11	182	0.03	0.38	9519	5.19	1198	1.14	0.38					
8824	2.93	746	0.85	0.51	9521	3.79	918	0.83	0.38					
8825	–	–	0.66	0.49	9522	2.52	664	0.69	0.49					
8826	2.35	630	0.66	0.49	9534	6.68	1496	1.24	0.32					
8831	1.49	458	0.44	0.51	9554	10.87	1500	2.20	0.34					
8832	0.37	234	0.10	0.45	9586	0.55	270	0.15	0.49					
8833	1.26	412	0.32	0.45	9600	2.67	694	0.68	0.45					
8835	2.61	682	0.66	0.45	9620	1.89	538	0.42	0.38					
8842X	2.55	670	0.74	0.51										
8848	–	–	0.85	0.51										
8849	–	–	0.85	0.51										
8855	0.11	182	0.03	0.45										
8856	0.72	304	0.18	0.45										
8864X	1.18	396	0.32	0.49										
8868	0.57	274	0.16	0.49										
8869	1.29	418	0.36	0.49										
8871	0.06	172	0.02	0.45										
8901	0.23	206	0.05	0.38										
9012	1.06	372	0.23	0.38										
9014	3.24	808	0.83	0.45										
9015	3.27	814	0.80	0.42										
9016	2.32	624	0.61	0.45										
9019	4.45	1050	0.98	0.38										
9033	2.35	630	0.58	0.42										
9040	3.36	832	0.92	0.49										
9044	1.52	464	0.42	0.49										
9052	1.69	498	0.47	0.49										
9058	1.69	498	0.49	0.51										
9060	1.64	488	0.46	0.49										
9061	1.38	436	0.38	0.49										
9062	1.41	442	0.39	0.49										
9063	0.83	326	0.23	0.49										
9077F	8.87	1500	1.86	0.42										
9082	1.38	436	0.40	0.51										
9083	1.43	446	0.42	0.51										
9084	1.41	442	0.39	0.49										
9089	1.15	390	0.32	0.49										
9093	1.46	452	0.41	0.49										
9101	3.53	866	0.98	0.49										
9102	3.47	854	0.85	0.42										
9154	2.01	562	0.52	0.45										
9156	2.27	614	0.62	0.49										
9170	11.59	1500	2.34	0.34										
9178	7.34	1500	2.22	0.51										
9179	23.15	1500	6.67	0.51										
9180	5.45	1250	1.36	0.42										
9182	2.58	676	0.67	0.45										
9186	10.50	1500	2.15	0.34										
9220	5.65	1290	1.40	0.42										
9402	6.74	1500	1.35	0.34										
9403	9.90	1500	1.98	0.34										

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

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FOOTNOTES

A Minimum Premium $100 per ginning location for policy minimum premium computation.

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 1.917 and elr x 1.856.

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.

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MISCELLANEOUS VALUES

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

Employee operated vehicle..... $94,300
Leased or rented vehicle..... $62,900

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	0.14
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"..... $2,400

Minimum Premium Multiplier..... 200

Minimum Weekly Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 -- "Executive Officers" $1,200

Premium Determination for Partners and Sole Proprietors in accordance with ***Basic Manual*** Rule 2-E-3 (Annual Payroll)..... $62,900

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

	Total Losses						
Deductible	**HAZARD GROUP**						
Amount	**A**	**B**	**C**	**D**	**E**	**F**	**G**
$100	1.0%	0.7%	0.5%	0.4%	0.3%	0.1%	0.1%
$200	1.7%	1.4%	1.0%	0.8%	0.5%	0.4%	0.2%
$300	2.4%	1.9%	1.4%	1.1%	0.7%	0.5%	0.4%
$400	3.0%	2.4%	1.8%	1.4%	1.0%	0.7%	0.5%
$500	3.5%	2.8%	2.0%	1.7%	1.2%	0.8%	0.6%
$1,000	5.6%	4.5%	3.4%	2.8%	2.0%	1.4%	1.0%
$1,500	7.2%	5.6%	4.4%	3.7%	2.6%	1.9%	1.5%
$2,000	8.4%	6.7%	5.3%	4.4%	3.2%	2.3%	1.8%
$2,500	9.5%	7.6%	6.0%	5.0%	3.8%	2.8%	2.2%
$5,000	13.6%	11.1%	9.1%	7.8%	6.0%	4.6%	3.7%

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

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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 (1.038).)

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 $14,500. If more than two years, an average annual premium of at least $7,250 is required. These amounts are applicable for ratings effective April 1, 2025, and subsequent. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state.

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Advisory Loss Costs, AR Rates and Miscellaneous Values - 2024

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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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

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

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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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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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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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
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								

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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.

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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	1.3%	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.

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

Exhibit III **Page S2**

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

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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
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

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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.

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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.

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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:

	Total Losses						
Deductible	HAZARD GROUP						
Amount	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

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APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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.

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Advisory Loss Costs, AR Rates and Miscellaneous Values - 2023

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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Effective April 1, 2023

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.52	1.11	0.36	2041	1.24	0.89	0.36	2735	2.04	1.48	0.36
0008	1.09	0.79	0.36	2065	1.10	0.77	0.33	2759	2.65	1.92	0.36
0016	2.44	1.58	0.29	2070	2.46	1.72	0.33	2790	0.90	0.69	0.40
0034	1.73	1.22	0.33	2081	1.82	1.38	0.40	2797	2.10	1.61	0.40
0035	1.06	0.75	0.33	2089	1.16	0.83	0.36	2799	2.98	2.08	0.33
0036	1.79	1.28	0.36	2095	1.69	1.18	0.33	2802	2.16	1.51	0.33
0037	1.76	1.13	0.29	2105	1.84	1.40	0.40	2835	1.22	0.92	0.40
0042	2.35	1.65	0.33	2110	1.18	0.85	0.36	2836	1.35	1.02	0.40
0050	3.27	2.10	0.29	2111	1.02	0.73	0.36	2841	1.74	1.27	0.36
0059D	0.17	0.05	0.25	2112	2.05	1.48	0.36	2881	1.43	1.09	0.40
0065D	0.05	0.02	0.29	2114	1.13	0.86	0.40	2883	1.78	1.29	0.36
0066D	0.05	0.02	0.33	2121	0.69	0.53	0.40	2915	1.32	0.85	0.29
0067D	0.05	0.02	0.33	2130	1.17	0.83	0.33	2916	1.80	1.16	0.29
0079	1.21	0.85	0.33	2131	0.81	0.58	0.36	2923	0.78	0.59	0.40
0083	2.06	1.45	0.33	2143	1.19	0.91	0.40	2960	2.10	1.47	0.33
0106	6.69	4.05	0.24	2157	1.65	1.18	0.36	3004	0.71	0.43	0.25
0113	2.10	1.52	0.36	2172	0.82	0.52	0.29	3018	1.41	0.85	0.25
0170	1.15	0.82	0.36	2174	1.55	1.13	0.36	3022	1.98	1.43	0.36
0251	2.11	1.48	0.33	2211	3.31	2.13	0.29	3027	0.94	0.61	0.29
0401	4.19	2.54	0.24	2220	1.27	0.89	0.33	3028	1.43	0.92	0.29
0771N	0.22	–	–	2286	–	0.89	0.33	3030	2.34	1.50	0.29
0908P	85.00	59.78	0.33	2288	1.99	1.44	0.36	3040	2.01	1.41	0.33
0913P	235.00	164.80	0.33	2302	0.96	0.68	0.33	3041	1.63	1.14	0.33
0917	1.99	1.52	0.40	2305	1.16	0.75	0.29	3042	1.64	1.15	0.33
1005	3.62	2.03	0.24	2361	0.88	0.62	0.33	3064	1.57	1.10	0.33
1164	1.77	1.00	0.24	2362	1.34	0.97	0.36	3076	1.45	1.04	0.36
1165XD	1.49	0.83	0.24	2380	0.95	0.69	0.36	3081D	1.68	1.16	0.33
1320	1.00	0.60	0.25	2386	–	0.82	0.36	3082D	1.75	1.11	0.29
1322	4.68	2.64	0.24	2388	0.64	0.49	0.40	3085D	2.42	1.67	0.33
1430	2.60	1.68	0.29	2402	1.24	0.80	0.29	3110	1.84	1.29	0.33
1438	2.12	1.35	0.29	2413	1.25	0.88	0.33	3111	1.26	0.91	0.36
1452	1.15	0.73	0.29	2416	1.30	0.94	0.36	3113	0.90	0.63	0.33
1463	4.30	2.44	0.23	2417	0.83	0.60	0.36	3114	1.25	0.88	0.33
1472	1.29	0.83	0.29	2501	1.14	0.82	0.36	3118	0.81	0.62	0.40
1624D	1.64	0.97	0.25	2503	0.57	0.41	0.36	3119	0.36	0.29	0.44
1642	1.19	0.76	0.29	2534	–	0.82	0.36	3122	1.04	0.79	0.40
1654	4.37	2.77	0.29	2570	1.74	1.26	0.36	3126	0.78	0.54	0.33
1655	–	0.76	0.29	2585	1.63	1.14	0.33	3131	0.74	0.52	0.33
1699	1.22	0.78	0.29	2586	1.43	1.04	0.36	3132	1.22	0.88	0.36
1701	1.29	0.78	0.25	2587	1.28	0.92	0.36	3145	0.88	0.62	0.33
1710	2.43	1.56	0.29	2589	1.03	0.73	0.33	3146	0.91	0.64	0.33
1741	–	0.78	0.25	2600	2.21	1.58	0.36	3169	1.25	0.90	0.36
1747	1.11	0.70	0.29	2623	2.83	1.82	0.29	3175	–	0.90	0.36
1748	2.19	1.42	0.29	2651	0.72	0.52	0.36	3179	0.78	0.56	0.36
1803D	3.62	2.13	0.29	2660	1.13	0.86	0.40	3180	0.92	0.66	0.36
1853	–	0.78	0.25	2670	–	0.80	0.36	3188	0.76	0.53	0.33
1860	–	0.79	0.29	2683	–	0.82	0.36	3220	1.14	0.80	0.33
1924	1.49	1.07	0.36	2688	1.11	0.80	0.36	3223	–	0.66	0.36
1925	1.92	1.35	0.33	2702	11.85	6.73	0.23	3224	1.63	1.23	0.40
2002	1.59	1.14	0.36	2705X*	29.45	17.70	0.25	3227	1.48	1.06	0.36
2003	1.41	0.99	0.33	2709	3.80	2.28	0.25	3240	–	0.95	0.36
2014	2.38	1.53	0.29	2710	3.91	2.51	0.29	3241	1.35	0.97	0.36
2016	1.14	0.82	0.36	2714	1.78	1.30	0.36	3255	1.20	0.92	0.40
2021	1.54	1.08	0.33	2727X	4.95	2.99	0.25	3257	1.31	0.95	0.36
2039	1.30	0.94	0.36	2731	1.97	1.42	0.36	3270	1.07	0.78	0.36

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

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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Effective April 1, 2023

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3300	2.05	1.57	0.40	4101	1.12	0.78	0.33	4703	0.68	0.47	0.33
3303	1.11	0.80	0.36	4109	0.22	0.16	0.36	4717	0.95	0.73	0.40
3307	1.32	0.93	0.33	4110	0.38	0.28	0.36	4720	0.80	0.56	0.33
3315	1.54	1.11	0.36	4111	0.91	0.65	0.36	4740	0.55	0.31	0.23
3334	1.66	1.15	0.33	4113	–	0.65	0.36	4741	1.37	0.95	0.33
3336	1.07	0.75	0.33	4114	1.43	1.00	0.33	4751	1.58	1.02	0.29
3365	2.93	1.75	0.25	4130	1.52	1.10	0.36	4771N	1.23	0.74	0.25
3372	1.36	0.95	0.33	4131	3.48	2.53	0.36	4777	1.31	0.80	0.24
3373	1.84	1.32	0.36	4133	1.06	0.81	0.40	4825	0.39	0.25	0.29
3383	0.66	0.47	0.36	4149	0.36	0.27	0.40	4828	0.90	0.54	0.25
3385	0.47	0.34	0.36	4206	1.22	0.87	0.36	4829	0.71	0.43	0.25
3400	1.26	0.91	0.36	4207	1.04	0.62	0.25	4902	0.95	0.69	0.36
3507	1.00	0.70	0.33	4239	1.14	0.68	0.25	4923	0.42	0.29	0.33
3515	0.84	0.59	0.33	4240	1.39	1.07	0.40	5020	2.93	1.76	0.25
3548	0.72	0.52	0.36	4243	0.91	0.64	0.33	5022	3.62	2.06	0.23
3559	1.07	0.75	0.33	4244	1.05	0.67	0.29	5037	5.28	2.98	0.24
3574	0.54	0.39	0.36	4250	0.85	0.60	0.33	5040	4.15	2.35	0.23
3581	0.59	0.43	0.36	4251	1.46	1.05	0.36	5057	2.61	1.49	0.23
3612	0.82	0.57	0.33	4263	1.45	1.01	0.33	5059	9.48	5.40	0.23
3620	1.49	0.96	0.29	4273	1.25	0.88	0.33	5069	–	5.40	0.23
3629	0.74	0.52	0.33	4279	1.24	0.79	0.29	5102	2.96	1.78	0.25
3632	1.05	0.74	0.33	4282	–	0.79	0.29	5146	2.26	1.44	0.29
3634	0.69	0.48	0.33	4283	0.92	0.66	0.36	5160	1.25	0.71	0.23
3635	0.72	0.51	0.33	4299	0.83	0.58	0.33	5183	1.70	1.02	0.25
3638	0.88	0.63	0.36	4304	2.17	1.52	0.33	5188	1.78	1.07	0.25
3642	0.73	0.53	0.36	4307	0.73	0.56	0.40	5190	1.77	1.06	0.25
3643	0.88	0.56	0.29	4351	0.81	0.58	0.36	5191	0.47	0.30	0.29
3647	1.15	0.80	0.33	4352	0.73	0.53	0.36	5192	1.29	0.90	0.33
3648	0.62	0.48	0.40	4360	–	0.17	0.29	5213	3.39	1.93	0.23
3681	0.38	0.28	0.36	4361	0.44	0.32	0.36	5215	2.78	1.78	0.29
3685	0.44	0.31	0.36	4410	1.40	1.01	0.36	5221	2.07	1.25	0.25
3719	0.46	0.26	0.24	4420	1.91	1.14	0.25	5222	3.71	2.10	0.23
3724	1.99	1.13	0.23	4431	0.67	0.51	0.40	5223	2.52	1.62	0.29
3726	2.29	1.30	0.23	4432	0.47	0.36	0.40	5348	2.07	1.32	0.29
3803	1.07	0.77	0.36	4439	–	0.62	0.33	5402	3.22	2.32	0.36
3807	0.85	0.61	0.36	4452	1.14	0.80	0.33	5403	2.91	1.75	0.25
3808	2.57	1.79	0.33	4459	1.30	0.84	0.29	5437	2.86	1.72	0.25
3821	2.63	1.69	0.29	4470	1.04	0.73	0.33	5443	2.02	1.42	0.33
3822X	1.80	1.30	0.36	4484	1.16	0.84	0.36	5445	4.74	2.70	0.23
3824X	1.92	1.39	0.36	4493	1.12	0.78	0.33	5462	2.94	1.88	0.29
3826	0.33	0.23	0.33	4511	0.21	0.15	0.33	5472	4.14	2.36	0.23
3827	0.77	0.55	0.36	4557	1.20	0.77	0.29	5473	5.60	3.18	0.23
3830	0.69	0.48	0.33	4558	0.89	0.62	0.33	5474	3.55	2.03	0.23
3851	0.94	0.68	0.36	4568	1.03	0.66	0.29	5478	1.87	1.12	0.25
3865	1.31	1.00	0.40	4581	0.48	0.29	0.24	5479	3.03	1.94	0.29
3881	1.59	1.11	0.33	4583	2.46	1.50	0.24	5480	3.31	1.98	0.25
4000	2.53	1.52	0.25	4611	0.45	0.32	0.36	5491	1.06	0.64	0.25
4021	1.84	1.29	0.33	4635	1.54	0.93	0.25	5506	2.77	1.66	0.25
4024D	1.78	1.13	0.29	4653	1.05	0.76	0.36	5507	1.94	1.17	0.25
4034	2.96	1.89	0.29	4665	3.30	2.11	0.29	5508	–	1.17	0.25
4036	1.10	0.70	0.29	4670	–	0.98	0.33	5535	3.83	2.18	0.23
4038	1.26	0.95	0.40	4683	1.40	0.98	0.33	5537	2.29	1.46	0.29
4053	–	0.88	0.33	4686	0.80	0.51	0.29	5551	8.81	5.03	0.23
4061	–	0.88	0.33	4692	0.36	0.26	0.36	5606	0.53	0.30	0.23
4062	1.26	0.88	0.33	4693	0.43	0.31	0.36	5610	2.78	1.79	0.29

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

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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Effective April 1, 2023

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5645	8.22	4.69	0.23	7152M	4.07	2.37	0.24	8002	0.98	0.71	0.36
5703	7.47	4.80	0.29	7153M	2.82	1.71	0.24	8006	1.18	0.90	0.40
5705	11.40	7.35	0.29	7219	4.54	2.71	0.25	8008	0.65	0.50	0.40
5951	0.22	0.16	0.36	7222X	4.46	2.66	0.25	8010	0.86	0.62	0.36
6003	3.00	1.80	0.25	7225	4.80	3.05	0.29	8013	0.17	0.12	0.33
6005	3.25	2.08	0.29	7228	–	2.71	0.25	8015	0.37	0.26	0.33
6017	–	1.93	0.23	7229	–	2.71	0.25	8017	0.71	0.55	0.40
6018	1.58	1.00	0.29	7230X	4.62	3.21	0.33	8018	1.50	1.08	0.36
6045	2.73	1.74	0.29	7231	4.94	3.43	0.33	8021	1.16	0.84	0.36
6204	3.72	2.23	0.25	7232X	6.61	3.92	0.25	8031	1.02	0.74	0.36
6206	1.42	0.80	0.24	7309F	5.39	2.67	0.21	8032	0.90	0.65	0.36
6213	1.06	0.60	0.24	7313F	2.40	1.19	0.21	8033	0.89	0.68	0.40
6214	0.83	0.50	0.25	7317F	4.82	2.39	0.21	8037	0.71	0.56	0.44
6216	2.92	1.65	0.24	7327F	10.36	5.13	0.21	8039	0.83	0.64	0.40
6217	2.35	1.34	0.23	7333M	1.66	0.93	0.24	8044	1.39	1.00	0.36
6229	2.55	1.63	0.29	7335M	1.84	1.03	0.24	8045	0.38	0.27	0.36
6233	1.04	0.58	0.24	7337M	2.65	1.42	0.24	8046	1.24	0.90	0.36
6235	2.94	1.66	0.24	7350F	6.46	3.35	0.23	8047	0.42	0.30	0.36
6236	3.20	2.04	0.29	7360	2.25	1.44	0.29	8058	1.24	0.90	0.36
6237	0.80	0.48	0.25	7370	2.45	1.76	0.36	8072	0.36	0.28	0.40
6251D	2.20	1.31	0.25	7380	2.97	1.89	0.29	8102	0.88	0.64	0.36
6252D	1.65	0.92	0.24	7382	2.57	1.79	0.33	8103	1.39	0.98	0.33
6306	2.30	1.39	0.25	7390	2.10	1.51	0.36	8106	1.91	1.23	0.29
6319	1.81	1.03	0.23	7394M	1.65	0.93	0.24	8107	1.39	0.83	0.25
6325	1.81	1.03	0.23	7395M	1.83	1.03	0.24	8111	0.97	0.68	0.33
6400	2.38	1.52	0.29	7398M	2.64	1.42	0.24	8116	1.04	0.73	0.33
6503	1.17	0.84	0.36	7402	0.07	0.05	0.36	8203	3.46	2.41	0.33
6504	1.48	1.07	0.36	7403	2.36	1.69	0.36	8204	2.25	1.59	0.33
6702M*	2.38	1.51	0.29	7405N	0.86	0.61	0.36	8209	1.62	1.17	0.36
6703M*	3.81	2.33	0.29	7420	3.73	2.08	0.24	8215	1.74	1.12	0.29
6704M*	2.65	1.69	0.29	7421	0.42	0.27	0.29	8227	1.85	1.11	0.25
6801F	3.22	1.74	0.28	7422	0.72	0.43	0.25	8232	2.50	1.60	0.29
6811	2.87	1.85	0.29	7425	1.11	0.65	0.25	8233	1.42	0.90	0.29
6824F	4.34	2.34	0.28	7431N	0.70	0.42	0.25	8235	2.06	1.44	0.33
6826F	2.39	1.29	0.28	7445N	0.29	–	–	8236X	2.42	1.46	0.25
6834	1.44	1.04	0.36	7453N	0.23	–	–	8263	3.14	2.21	0.33
6836	1.83	1.29	0.33	7502	0.99	0.63	0.29	8264	2.08	1.33	0.29
6843F	5.53	2.74	0.21	7515	0.53	0.30	0.23	8265	2.71	1.63	0.25
6845F	3.91	1.94	0.21	7520	1.40	0.98	0.33	8279	2.87	1.74	0.24
6854	2.74	1.65	0.25	7529X	5.77	3.25	0.24	8288	3.22	2.28	0.33
6872F	5.34	2.65	0.21	7538	1.99	1.13	0.23	8291X	1.77	1.24	0.33
6874F	9.98	4.94	0.21	7539	0.86	0.51	0.25	8292X	1.68	1.21	0.36
6882	1.70	1.03	0.25	7540	1.97	1.12	0.23	8293X	3.73	2.68	0.36
6884	1.85	1.10	0.25	7580	1.48	0.95	0.29	8304	2.60	1.56	0.25
7016M	2.12	1.20	0.24	7590	1.87	1.20	0.29	8350	4.10	2.47	0.25
7024M	2.36	1.33	0.24	7600	2.99	1.90	0.29	8380	1.06	0.74	0.33
7038M	3.07	1.78	0.23	7605	1.36	0.82	0.25	8381	0.94	0.66	0.33
7046M	3.15	1.79	0.23	7610	0.27	0.17	0.29	8385	1.29	0.90	0.33
7047M	3.40	1.84	0.24	7705	2.50	1.75	0.33	8392	1.06	0.82	0.40
7050M	4.91	2.73	0.23	7710	1.96	1.18	0.25	8393	0.85	0.54	0.29
7090M	3.41	1.98	0.23	7711	1.96	1.18	0.25	8500	3.04	1.95	0.29
7098M	3.50	1.99	0.23	7720X	1.57	1.01	0.29	8601	0.15	0.09	0.25
7099M	5.04	2.75	0.23	7723X	1.06	0.64	0.25	8602	0.63	0.40	0.29
7133	2.09	1.27	0.24	7855	1.96	1.25	0.29	8603	0.04	0.03	0.36
7151M	2.54	1.55	0.24	8001	1.28	0.93	0.36	8606	0.86	0.52	0.25

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

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8709F	2.61	1.29	0.21	9083	0.56	0.44	0.44				
8719	1.02	0.61	0.25	9084	0.61	0.47	0.40				
8720	0.57	0.34	0.25	9089	0.45	0.35	0.40				
8721	0.18	0.12	0.29	9093	0.58	0.44	0.40				
8723	0.07	0.05	0.33	9101	1.54	1.18	0.40				
8725	1.06	0.68	0.29	9102	1.56	1.10	0.33				
8726F	1.37	0.74	0.28	9154	0.77	0.56	0.36				
8734M	0.19	0.12	0.29	9156	0.98	0.74	0.40				
8737M	0.17	0.11	0.29	9170	4.31	2.60	0.25				
8738M	0.27	0.17	0.29	9178	2.98	2.42	0.44				
8742	0.14	0.09	0.29	9179	8.99	7.09	0.44				
8745	1.80	1.27	0.33	9180	2.40	1.70	0.33				
8748	0.31	0.18	0.25	9182	1.04	0.76	0.36				
8755	0.17	0.11	0.29	9186	5.58	3.39	0.24				
8799	0.24	0.17	0.36	9220	2.65	1.86	0.33				
8800	0.74	0.53	0.36	9402	2.82	1.69	0.25				
8803	0.03	0.02	0.29	9403	3.90	2.34	0.25				
8805M	0.08	0.06	0.36	9410	1.39	1.00	0.36				
8810	0.06	0.04	0.36	9501	1.38	0.89	0.29				
8814M	0.07	0.05	0.36	9505	1.86	1.30	0.33				
8815M	0.12	0.07	0.36	9516	1.25	0.87	0.33				
8820	0.06	0.04	0.29	9519	2.13	1.36	0.29				
8824	1.10	0.87	0.44	9521	1.61	1.03	0.29				
8825	–	0.71	0.40	9522	0.90	0.68	0.40				
8826	0.92	0.71	0.40	9534	2.69	1.52	0.23				
8831	0.58	0.46	0.44	9554	4.61	2.79	0.25				
8832	0.16	0.11	0.36	9586	0.22	0.17	0.40				
8833	0.50	0.36	0.36	9600	1.12	0.80	0.36				
8835	1.04	0.75	0.36	9620	0.71	0.46	0.29				
8842X	1.11	0.88	0.44								
8848	–	0.87	0.44								
8849	–	0.87	0.44								
8855	0.06	0.04	0.36								
8856	0.31	0.22	0.36								
8864X	0.56	0.43	0.40								
8868	0.24	0.18	0.40								
8869	0.51	0.39	0.40								
8871	0.04	0.03	0.36								
8901	0.10	0.07	0.29								
9012	0.44	0.28	0.29								
9014	1.46	1.05	0.36								
9015	1.29	0.91	0.33								
9016	1.03	0.75	0.36								
9019	1.52	0.98	0.29								
9033	0.96	0.67	0.33								
9040	1.47	1.12	0.40								
9044	0.55	0.42	0.40								
9052	0.76	0.58	0.40								
9058	0.71	0.56	0.44								
9060	0.64	0.49	0.40								
9061	0.53	0.40	0.40								
9062	0.59	0.45	0.40								
9063	0.38	0.29	0.40								
9077F	2.42	1.41	0.35								
9082	0.57	0.45	0.44								

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

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.17	S	1624D	0.01	S	4024D	0.02	S
0065D	0.05	S	1803D	0.30	S	6251D	0.01	S
0066D	0.05	S	3081D	0.03	S	6252D	0.01	S
0067D	0.05	S	3082D	0.03	S			
1165XD	0.01	S	3085D	0.05	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 1.945 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.

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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	HAZARD GROUP						
Amount	A	B	C	D	E	F	G
$100	1.4%	1.1%	0.8%	0.6%	0.4%	0.3%	0.2%
$200	2.5%	2.1%	1.5%	1.2%	0.8%	0.5%	0.4%
$300	3.5%	2.8%	2.1%	1.7%	1.1%	0.8%	0.6%
$400	4.3%	3.5%	2.6%	2.1%	1.4%	1.0%	0.7%
$500	5.1%	4.1%	3.0%	2.5%	1.7%	1.2%	0.9%
$1,000	8.1%	6.5%	4.9%	4.1%	2.9%	2.0%	1.6%
$1,500	10.3%	8.3%	6.4%	5.3%	3.9%	2.8%	2.2%
$2,000	12.0%	9.7%	7.6%	6.4%	4.7%	3.4%	2.7%
$2,500	13.6%	11.0%	8.7%	7.3%	5.5%	4.0%	3.3%
$5,000	19.4%	16.0%	13.0%	11.2%	8.7%	6.7%	5.5%

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

Employee operated vehicle..... $83,900

Leased or rented vehicle..... $55,900

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"..... $2,200

Minimum Weekly Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 -- "Executive Officers" $1,100

Premium Determination for Partners and Sole Proprietors in accordance with ***Basic Manual*** Rule 2-E-3 (Annual Payroll)..... $55,900

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..... 58%

(Multiply a Non-F classification loss cost by a factor of 1.58 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 (1.051).)

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 $12,500. If more than two years, an average annual premium of at least $6,250 is required. These amounts are applicable for ratings effective April 1, 2023, and subsequent. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state.

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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	4.65	1090	1.11	0.36	2041	3.79	918	0.89	0.36	2735	6.24	1408	1.48	0.36
0008	3.33	826	0.79	0.36	2065	3.36	832	0.77	0.33	2759	8.10	1500	1.92	0.36
0016	7.46	1500	1.58	0.29	2070	7.52	1500	1.72	0.33	2790	2.75	710	0.69	0.40
0034	5.29	1218	1.22	0.33	2081	5.57	1274	1.38	0.40	2797	6.42	1444	1.61	0.40
0035	3.24	808	0.75	0.33	2089	3.55	870	0.83	0.36	2799	9.11	1500	2.08	0.33
0036	5.47	1254	1.28	0.36	2095	5.17	1194	1.18	0.33	2802	6.61	1482	1.51	0.33
0037	5.38	1236	1.13	0.29	2105	5.63	1286	1.40	0.40	2835	3.73	906	0.92	0.40
0042	7.19	1500	1.65	0.33	2110	3.61	882	0.85	0.36	2836	4.13	986	1.02	0.40
0050	10.00	1500	2.10	0.29	2111	3.12	784	0.73	0.36	2841	5.32	1224	1.27	0.36
0059D	0.52	–	0.05	0.25	2112	6.27	1414	1.48	0.36	2881	4.37	1034	1.09	0.40
0065D	0.15	–	0.02	0.29	2114	3.46	852	0.86	0.40	2883	5.44	1248	1.29	0.36
0066D	0.15	–	0.02	0.33	2121	2.11	582	0.53	0.40	2915	4.04	968	0.85	0.29
0067D	0.15	–	0.02	0.33	2130	3.58	876	0.83	0.33	2916	5.50	1260	1.16	0.29
0079	3.70	900	0.85	0.33	2131	2.48	656	0.58	0.36	2923	2.39	638	0.59	0.40
0083	6.30	1420	1.45	0.33	2143	3.64	888	0.91	0.40	2960	6.42	1444	1.47	0.33
0106	20.46	1500	4.05	0.24	2157	5.05	1170	1.18	0.36	3004	2.17	594	0.43	0.25
0113	6.42	1444	1.52	0.36	2172	2.51	662	0.52	0.29	3018	4.31	1022	0.85	0.25
0170	3.52	864	0.82	0.36	2174	4.74	1108	1.13	0.36	3022	6.05	1370	1.43	0.36
0251	6.45	1450	1.48	0.33	2211	10.12	1500	2.13	0.29	3027	2.87	734	0.61	0.29
0401	12.81	A	2.54	0.24	2220	3.88	936	0.89	0.33	3028	4.37	1034	0.92	0.29
0771N	0.67	–	–	–	2286	–	–	0.89	0.33	3030	7.16	1500	1.50	0.29
0908P	260.00	420	59.78	0.33	2288	6.09	1378	1.44	0.36	3040	6.15	1390	1.41	0.33
0913P	719.00	879	164.80	0.33	2302	2.94	748	0.68	0.33	3041	4.98	1156	1.14	0.33
0917	6.09	1378	1.52	0.40	2305	3.55	870	0.75	0.29	3042	5.02	1164	1.15	0.33
1005	11.07	1500	2.03	0.24	2361	2.69	698	0.62	0.33	3064	4.80	1120	1.10	0.33
1164	5.41	1242	1.00	0.24	2362	4.10	980	0.97	0.36	3076	4.43	1046	1.04	0.36
1165XD	4.56	1072	0.83	0.24	2380	2.91	742	0.69	0.36	3081D	5.14	1188	1.16	0.33
1320	3.06	772	0.60	0.25	2386	–	–	0.82	0.36	3082D	5.35	1230	1.11	0.29
1322	14.31	1500	2.64	0.24	2388	1.96	552	0.49	0.40	3085D	7.40	1500	1.67	0.33
1430	7.95	1500	1.68	0.29	2402	3.79	918	0.80	0.29	3110	5.63	1286	1.29	0.33
1438	6.48	1456	1.35	0.29	2413	3.82	924	0.88	0.33	3111	3.85	930	0.91	0.36
1452	3.52	864	0.73	0.29	2416	3.98	956	0.94	0.36	3113	2.75	710	0.63	0.33
1463	13.15	1500	2.44	0.23	2417	2.54	668	0.60	0.36	3114	3.82	924	0.88	0.33
1472	3.94	948	0.83	0.29	2501	3.49	858	0.82	0.36	3118	2.48	656	0.62	0.40
1624D	5.01	1162	0.97	0.25	2503	1.74	508	0.41	0.36	3119	1.10	380	0.29	0.44
1642	3.64	888	0.76	0.29	2534	–	–	0.82	0.36	3122	3.18	796	0.79	0.40
1654	13.36	1500	2.77	0.29	2570	5.32	1224	1.26	0.36	3126	2.39	638	0.54	0.33
1655	–	–	0.76	0.29	2585	4.98	1156	1.14	0.33	3131	2.26	612	0.52	0.33
1699	3.73	906	0.78	0.29	2586	4.37	1034	1.04	0.36	3132	3.73	906	0.88	0.36
1701	3.94	948	0.78	0.25	2587	3.91	942	0.92	0.36	3145	2.69	698	0.62	0.33
1710	7.43	1500	1.56	0.29	2589	3.15	790	0.73	0.33	3146	2.78	716	0.64	0.33
1741	–	–	0.78	0.25	2600	6.76	1500	1.58	0.36	3169	3.82	924	0.90	0.36
1747	3.39	838	0.70	0.29	2623	8.65	1500	1.82	0.29	3175	–	–	0.90	0.36
1748	6.70	1500	1.42	0.29	2651	2.20	600	0.52	0.36	3179	2.39	638	0.56	0.36
1803D	11.07	1500	2.13	0.29	2660	3.46	852	0.86	0.40	3180	2.81	722	0.66	0.36
1853	–	–	0.78	0.25	2670	–	–	0.80	0.36	3188	2.32	624	0.53	0.33
1860	–	–	0.79	0.29	2683	–	–	0.82	0.36	3220	3.49	858	0.80	0.33
1924	4.56	1072	1.07	0.36	2688	3.39	838	0.80	0.36	3223	–	–	0.66	0.36
1925	5.87	1334	1.35	0.33	2702	36.24	1500	6.73	0.23	3224	4.98	1156	1.23	0.40
2002	4.86	1132	1.14	0.36	2705X*	90.06	1500	17.70	0.25	3227	4.53	1066	1.06	0.36
2003	4.31	1022	0.99	0.33	2709	11.62	1500	2.28	0.25	3240	–	–	0.95	0.36
2014	7.28	1500	1.53	0.29	2710	11.96	1500	2.51	0.29	3241	4.13	986	0.97	0.36
2016	3.49	858	0.82	0.36	2714	5.44	1248	1.30	0.36	3255	3.67	894	0.92	0.40
2021	4.71	1102	1.08	0.33	2727X	15.14	1500	2.99	0.25	3257	4.01	962	0.95	0.36
2039	3.98	956	0.94	0.36	2731	6.02	1364	1.42	0.36	3270	3.27	814	0.78	0.36

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

Exhibit III **Page S2**

Effective April 1, 2023

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
3300	6.27	1414	1.57	0.40	4101	3.42	844	0.78	0.33	4703	2.08	576	0.47	0.33
3303	3.39	838	0.80	0.36	4109	0.67	294	0.16	0.36	4717	2.91	742	0.73	0.40
3307	4.04	968	0.93	0.33	4110	1.16	392	0.28	0.36	4720	2.45	650	0.56	0.33
3315	4.71	1102	1.11	0.36	4111	2.78	716	0.65	0.36	4740	1.68	496	0.31	0.23
3334	5.08	1176	1.15	0.33	4113	–	–	0.65	0.36	4741	4.19	998	0.95	0.33
3336	3.27	814	0.75	0.33	4114	4.37	1034	1.00	0.33	4751	4.83	1126	1.02	0.29
3365	8.96	1500	1.75	0.25	4130	4.65	1090	1.10	0.36	4771N	3.76	1046	0.74	0.25
3372	4.16	992	0.95	0.33	4131	10.64	1500	2.53	0.36	4777	4.01	962	0.80	0.24
3373	5.63	1286	1.32	0.36	4133	3.24	808	0.81	0.40	4825	1.19	398	0.25	0.29
3383	2.02	564	0.47	0.36	4149	1.10	380	0.27	0.40	4828	2.75	710	0.54	0.25
3385	1.44	448	0.34	0.36	4206	3.73	906	0.87	0.36	4829	2.17	594	0.43	0.25
3400	3.85	930	0.91	0.36	4207	3.18	796	0.62	0.25	4902	2.91	742	0.69	0.36
3507	3.06	772	0.70	0.33	4239	3.49	858	0.68	0.25	4923	1.28	416	0.29	0.33
3515	2.57	674	0.59	0.33	4240	4.25	1010	1.07	0.40	5020	8.96	1500	1.76	0.25
3548	2.20	600	0.52	0.36	4243	2.78	716	0.64	0.33	5022	11.07	1500	2.06	0.23
3559	3.27	814	0.75	0.33	4244	3.21	802	0.67	0.29	5037	16.15	1500	2.98	0.24
3574	1.65	490	0.39	0.36	4250	2.60	680	0.60	0.33	5040	12.69	1500	2.35	0.23
3581	1.80	520	0.43	0.36	4251	4.46	1052	1.05	0.36	5057	7.98	1500	1.49	0.23
3612	2.51	662	0.57	0.33	4263	4.43	1046	1.01	0.33	5059	28.99	1500	5.40	0.23
3620	4.56	1072	0.96	0.29	4273	3.82	924	0.88	0.33	5069	–	–	5.40	0.23
3629	2.26	612	0.52	0.33	4279	3.79	918	0.79	0.29	5102	9.05	1500	1.78	0.25
3632	3.21	802	0.74	0.33	4282	–	–	0.79	0.29	5146	6.91	1500	1.44	0.29
3634	2.11	582	0.48	0.33	4283	2.81	722	0.66	0.36	5160	3.82	924	0.71	0.23
3635	2.20	600	0.51	0.33	4299	2.54	668	0.58	0.33	5183	5.20	1200	1.02	0.25
3638	2.69	698	0.63	0.36	4304	6.64	1488	1.52	0.33	5188	5.44	1248	1.07	0.25
3642	2.23	606	0.53	0.36	4307	2.23	606	0.56	0.40	5190	5.41	1242	1.06	0.25
3643	2.69	698	0.56	0.29	4351	2.48	656	0.58	0.36	5191	1.44	448	0.30	0.29
3647	3.52	864	0.80	0.33	4352	2.23	606	0.53	0.36	5192	3.94	948	0.90	0.33
3648	1.90	540	0.48	0.40	4360	–	–	0.17	0.29	5213	10.37	1500	1.93	0.23
3681	1.16	392	0.28	0.36	4361	1.35	430	0.32	0.36	5215	8.50	1500	1.78	0.29
3685	1.35	430	0.31	0.36	4410	4.28	1016	1.01	0.36	5221	6.33	1426	1.25	0.25
3719	1.41	442	0.26	0.24	4420	5.84	1328	1.14	0.25	5222	11.35	1500	2.10	0.23
3724	6.09	1378	1.13	0.23	4431	2.05	570	0.51	0.40	5223	7.71	1500	1.62	0.29
3726	7.00	1500	1.30	0.23	4432	1.44	448	0.36	0.40	5348	6.33	1426	1.32	0.29
3803	3.27	814	0.77	0.36	4439	–	–	0.62	0.33	5402	9.85	1500	2.32	0.36
3807	2.60	680	0.61	0.36	4452	3.49	858	0.80	0.33	5403	8.90	1500	1.75	0.25
3808	7.86	1500	1.79	0.33	4459	3.98	956	0.84	0.29	5437	8.75	1500	1.72	0.25
3821	8.04	1500	1.69	0.29	4470	3.18	796	0.73	0.33	5443	6.18	1396	1.42	0.33
3822X	5.50	1260	1.30	0.36	4484	3.55	870	0.84	0.36	5445	14.49	1500	2.70	0.23
3824X	5.87	1334	1.39	0.36	4493	3.42	844	0.78	0.33	5462	8.99	1500	1.88	0.29
3826	1.01	362	0.23	0.33	4511	0.64	288	0.15	0.33	5472	12.66	1500	2.36	0.23
3827	2.35	630	0.55	0.36	4557	3.67	894	0.77	0.29	5473	17.12	1500	3.18	0.23
3830	2.11	582	0.48	0.33	4558	2.72	704	0.62	0.33	5474	10.86	1500	2.03	0.23
3851	2.87	734	0.68	0.36	4568	3.15	790	0.66	0.29	5478	5.72	1304	1.12	0.25
3865	4.01	962	1.00	0.40	4581	1.47	454	0.29	0.24	5479	9.27	1500	1.94	0.29
3881	4.86	1132	1.11	0.33	4583	7.52	1500	1.50	0.24	5480	10.12	1500	1.98	0.25
4000	7.74	1500	1.52	0.25	4611	1.38	436	0.32	0.36	5491	3.24	808	0.64	0.25
4021	5.63	1286	1.29	0.33	4635	4.71	1102	0.93	0.25	5506	8.47	1500	1.66	0.25
4024D	5.44	1248	1.13	0.29	4653	3.21	802	0.76	0.36	5507	5.93	1346	1.17	0.25
4034	9.05	1500	1.89	0.29	4665	10.09	1500	2.11	0.29	5508	–	–	1.17	0.25
4036	3.36	832	0.70	0.29	4670	–	–	0.98	0.33	5535	11.71	1500	2.18	0.23
4038	3.85	930	0.95	0.40	4683	4.28	1016	0.98	0.33	5537	7.00	1500	1.46	0.29
4053	–	–	0.88	0.33	4686	2.45	650	0.51	0.29	5551	26.94	1500	5.03	0.23
4061	–	–	0.88	0.33	4692	1.10	380	0.26	0.36	5606	1.62	484	0.30	0.23
4062	3.85	930	0.88	0.33	4693	1.31	422	0.31	0.36	5610	8.50	1500	1.79	0.29

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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Effective April 1, 2023

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
5645	25.14	1500	4.69	0.23	7152M	12.45	1500	2.37	0.24	8002	3.00	760	0.71	0.36
5703	22.84	1500	4.80	0.29	7153M	8.62	1500	1.71	0.24	8006	3.61	882	0.90	0.40
5705	34.86	1500	7.35	0.29	7219	13.88	1500	2.71	0.25	8008	1.99	558	0.50	0.40
5951	0.67	294	0.16	0.36	7222X	13.64	1500	2.66	0.25	8010	2.63	686	0.62	0.36
6003	9.17	1500	1.80	0.25	7225	14.68	1500	3.05	0.29	8013	0.52	264	0.12	0.33
6005	9.94	1500	2.08	0.29	7228	–	–	2.71	0.25	8015	1.13	386	0.26	0.33
6017	–	–	1.93	0.23	7229	–	–	2.71	0.25	8017	2.17	594	0.55	0.40
6018	4.83	1126	1.00	0.29	7230X	14.13	1500	3.21	0.33	8018	4.59	1078	1.08	0.36
6045	8.35	1500	1.74	0.29	7231	15.11	1500	3.43	0.33	8021	3.55	870	0.84	0.36
6204	11.38	1500	2.23	0.25	7232X	20.21	1500	3.92	0.25	8031	3.12	784	0.74	0.36
6206	4.34	1028	0.80	0.24	7309F	16.48	1500	2.67	0.21	8032	2.75	710	0.65	0.36
6213	3.24	808	0.60	0.24	7313F	7.34	1500	1.19	0.21	8033	2.72	704	0.68	0.40
6214	2.54	668	0.50	0.25	7317F	14.74	1500	2.39	0.21	8037	2.17	594	0.56	0.44
6216	8.93	1500	1.65	0.24	7327F	31.68	1500	5.13	0.21	8039	2.54	668	0.64	0.40
6217	7.19	1500	1.34	0.23	7333M	5.08	1176	0.93	0.24	8044	4.25	1010	1.00	0.36
6229	7.80	1500	1.63	0.29	7335M	5.63	1286	1.03	0.24	8045	1.16	392	0.27	0.36
6233	3.18	796	0.58	0.24	7337M	8.10	1500	1.42	0.24	8046	3.79	918	0.90	0.36
6235	8.99	1500	1.66	0.24	7350F	19.75	1500	3.35	0.23	8047	1.28	416	0.30	0.36
6236	9.79	1500	2.04	0.29	7360	6.88	1500	1.44	0.29	8058	3.79	918	0.90	0.36
6237	2.45	650	0.48	0.25	7370	7.49	1500	1.76	0.36	8072	1.10	380	0.28	0.40
6251D	6.73	1500	1.31	0.25	7380	9.08	1500	1.89	0.29	8102	2.69	698	0.64	0.36
6252D	5.05	1170	0.92	0.24	7382	7.86	1500	1.79	0.33	8103	4.25	1010	0.98	0.33
6306	7.03	1500	1.39	0.25	7390	6.42	1444	1.51	0.36	8106	5.84	1328	1.23	0.29
6319	5.53	1266	1.03	0.23	7394M	5.05	1170	0.93	0.24	8107	4.25	1010	0.83	0.25
6325	5.53	1266	1.03	0.23	7395M	5.60	1280	1.03	0.24	8111	2.97	754	0.68	0.33
6400	7.28	1500	1.52	0.29	7398M	8.07	1500	1.42	0.24	8116	3.18	796	0.73	0.33
6503	3.58	876	0.84	0.36	7402	0.21	202	0.05	0.36	8203	10.58	1500	2.41	0.33
6504	4.53	1066	1.07	0.36	7403	7.22	1500	1.69	0.36	8204	6.88	1500	1.59	0.33
6702M*	7.28	1500	1.51	0.29	7405N	2.63	864	0.61	0.36	8209	4.95	1150	1.17	0.36
6703M*	11.65	1500	2.33	0.29	7420	11.41	1500	2.08	0.24	8215	5.32	1224	1.12	0.29
6704M*	8.10	1500	1.69	0.29	7421	1.28	416	0.27	0.29	8227	5.66	1292	1.11	0.25
6801F	9.85	1500	1.74	0.28	7422	2.20	600	0.43	0.25	8232	7.65	1500	1.60	0.29
6811	8.78	1500	1.85	0.29	7425	3.39	838	0.65	0.25	8233	4.34	1028	0.90	0.29
6824F	13.27	1500	2.34	0.28	7431N	2.14	728	0.42	0.25	8235	6.30	1420	1.44	0.33
6826F	7.31	1500	1.29	0.28	7445N	0.89	–	–	–	8236X	7.40	1500	1.46	0.25
6834	4.40	1040	1.04	0.36	7453N	0.70	–	–	–	8263	9.60	1500	2.21	0.33
6836	5.60	1280	1.29	0.33	7502	3.03	766	0.63	0.29	8264	6.36	1432	1.33	0.29
6843F	16.91	1500	2.74	0.21	7515	1.62	484	0.30	0.23	8265	8.29	1500	1.63	0.25
6845F	11.96	1500	1.94	0.21	7520	4.28	1016	0.98	0.33	8279	8.78	1500	1.74	0.24
6854	8.38	1500	1.65	0.25	7529X	17.64	1500	3.25	0.24	8288	9.85	1500	2.28	0.33
6872F	16.33	1500	2.65	0.21	7538	6.09	1378	1.13	0.23	8291X	5.41	1242	1.24	0.33
6874F	30.52	1500	4.94	0.21	7539	2.63	686	0.51	0.25	8292X	5.14	1188	1.21	0.36
6882	5.20	1200	1.03	0.25	7540	6.02	1364	1.12	0.23	8293X	11.41	1500	2.68	0.36
6884	5.66	1292	1.10	0.25	7580	4.53	1066	0.95	0.29	8304	7.95	1500	1.56	0.25
7016M	6.48	1456	1.20	0.24	7590	5.72	1304	1.20	0.29	8350	12.54	1500	2.47	0.25
7024M	7.22	1500	1.33	0.24	7600	9.14	1500	1.90	0.29	8380	3.24	808	0.74	0.33
7038M	9.39	1500	1.78	0.23	7605	4.16	992	0.82	0.25	8381	2.87	734	0.66	0.33
7046M	9.63	1500	1.79	0.23	7610	0.83	326	0.17	0.29	8385	3.94	948	0.90	0.33
7047M	10.40	1500	1.84	0.24	7705	7.65	1500	1.75	0.33	8392	3.24	808	0.82	0.40
7050M	15.01	1500	2.73	0.23	7710	5.99	1358	1.18	0.25	8393	2.60	680	0.54	0.29
7090M	10.43	1500	1.98	0.23	7711	5.99	1358	1.18	0.25	8500	9.30	1500	1.95	0.29
7098M	10.70	1500	1.99	0.23	7720X	4.80	1120	1.01	0.29	8601	0.46	252	0.09	0.25
7099M	15.41	1500	2.75	0.23	7723X	3.24	808	0.64	0.25	8602	1.93	546	0.40	0.29
7133	6.39	1438	1.27	0.24	7855	5.99	1358	1.25	0.29	8603	0.12	184	0.03	0.36
7151M	7.77	1500	1.55	0.24	8001	3.91	942	0.93	0.36	8606	2.63	686	0.52	0.25

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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
8709F	7.98	1500	1.29	0.21	9083	1.71	502	0.44	0.44					
8719	3.12	784	0.61	0.25	9084	1.87	534	0.47	0.40					
8720	1.74	508	0.34	0.25	9089	1.38	436	0.35	0.40					
8721	0.55	270	0.12	0.29	9093	1.77	514	0.44	0.40					
8723	0.21	202	0.05	0.33	9101	4.71	1102	1.18	0.40					
8725	3.24	808	0.68	0.29	9102	4.77	1114	1.10	0.33					
8726F	4.19	998	0.74	0.28	9154	2.35	630	0.56	0.36					
8734M	0.58	276	0.12	0.29	9156	3.00	760	0.74	0.40					
8737M	0.52	264	0.11	0.29	9170	13.18	1500	2.60	0.25					
8738M	0.83	326	0.17	0.29	9178	9.11	1500	2.42	0.44					
8742	0.43	246	0.09	0.29	9179	27.49	1500	7.09	0.44					
8745	5.50	1260	1.27	0.33	9180	7.34	1500	1.70	0.33					
8748	0.95	350	0.18	0.25	9182	3.18	796	0.76	0.36					
8755	0.52	264	0.11	0.29	9186	17.06	1500	3.39	0.24					
8799	0.73	306	0.17	0.36	9220	8.10	1500	1.86	0.33					
8800	2.26	612	0.53	0.36	9402	8.62	1500	1.69	0.25					
8803	0.09	178	0.02	0.29	9403	11.93	1500	2.34	0.25					
8805M	0.24	208	0.06	0.36	9410	4.25	1010	1.00	0.36					
8810	0.18	196	0.04	0.36	9501	4.22	1004	0.89	0.29					
8814M	0.21	202	0.05	0.36	9505	5.69	1298	1.30	0.33					
8815M	0.37	234	0.07	0.36	9516	3.82	924	0.87	0.33					
8820	0.18	196	0.04	0.29	9519	6.51	1462	1.36	0.29					
8824	3.36	832	0.87	0.44	9521	4.92	1144	1.03	0.29					
8825	–	–	0.71	0.40	9522	2.75	710	0.68	0.40					
8826	2.81	722	0.71	0.40	9534	8.23	1500	1.52	0.23					
8831	1.77	514	0.46	0.44	9554	14.10	1500	2.79	0.25					
8832	0.49	258	0.11	0.36	9586	0.67	294	0.17	0.40					
8833	1.53	466	0.36	0.36	9600	3.42	844	0.80	0.36					
8835	3.18	796	0.75	0.36	9620	2.17	594	0.46	0.29					
8842X	3.39	838	0.88	0.44										
8848	–	–	0.87	0.44										
8849	–	–	0.87	0.44										
8855	0.18	196	0.04	0.36										
8856	0.95	350	0.22	0.36										
8864X	1.71	502	0.43	0.40										
8868	0.73	306	0.18	0.40										
8869	1.56	472	0.39	0.40										
8871	0.12	184	0.03	0.36										
8901	0.31	222	0.07	0.29										
9012	1.35	430	0.28	0.29										
9014	4.46	1052	1.05	0.36										
9015	3.94	948	0.91	0.33										
9016	3.15	790	0.75	0.36										
9019	4.65	1090	0.98	0.29										
9033	2.94	748	0.67	0.33										
9040	4.50	1060	1.12	0.40										
9044	1.68	496	0.42	0.40										
9052	2.32	624	0.58	0.40										
9058	2.17	594	0.56	0.44										
9060	1.96	552	0.49	0.40										
9061	1.62	484	0.40	0.40										
9062	1.80	520	0.45	0.40										
9063	1.16	392	0.29	0.40										
9077F	7.40	1500	1.41	0.35										
9082	1.74	508	0.45	0.44										

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

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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Effective April 1, 2023
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

A Minimum Premium $100 per ginning location for policy minimum premium computation.

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

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.52	S	1624D	0.03	S	4024D	0.06	S
0065D	0.15	S	1803D	0.92	S	6251D	0.03	S
0066D	0.15	S	3081D	0.09	S	6252D	0.03	S
0067D	0.15	S	3082D	0.09	S			
1165XD	0.03	S	3085D	0.15	S			

S=Silica

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 1.945 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.

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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	$83,900
Leased or rented vehicle	$55,900

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	0.09
3rd Adjustment	0.06
4th Adjustment	0.05

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" $2,200

Minimum Premium Multiplier 200

Minimum Weekly Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 -- "Executive Officers" $1,100

Premium Determination for Partners and Sole Proprietors in accordance with ***Basic Manual*** Rule 2-E-3 (Annual Payroll) $55,900

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

Total Losses							
Deductible	HAZARD GROUP						
Amount	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%	1.1%	0.9%	0.6%	0.4%	0.3%
$300	2.5%	2.0%	1.5%	1.2%	0.8%	0.6%	0.4%
$400	3.1%	2.5%	1.9%	1.5%	1.0%	0.7%	0.5%
$500	3.7%	3.0%	2.2%	1.8%	1.2%	0.9%	0.7%
$1,000	5.9%	4.7%	3.6%	3.0%	2.1%	1.5%	1.2%
$1,500	7.5%	6.0%	4.7%	3.9%	2.8%	2.0%	1.6%
$2,000	8.7%	7.1%	5.5%	4.7%	3.4%	2.5%	2.0%
$2,500	9.9%	8.0%	6.3%	5.3%	4.0%	2.9%	2.4%
$5,000	14.1%	11.7%	9.5%	8.2%	6.3%	4.9%	4.0%

Terrorism - (Assigned Risk) $0.01

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APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES (cont.)

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with ***Basic Manual*** Rule 3-A-4..... 58%

(Multiply a Non-F classification rate by a factor of 1.58 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 (1.051).)

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 $12,500. If more than two years, an average annual premium of at least $6,250 is required. These amounts are applicable for ratings effective April 1, 2023, and subsequent. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state.

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Advisory Loss Costs, AR Rates and Miscellaneous Values - 2022

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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Effective April 1, 2022

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.62	1.16	0.38	2021	1.54	1.07	0.34	2714	1.78	1.28	0.38
0008	1.10	0.79	0.38	2039	1.21	0.87	0.38	2727X	5.17	3.09	0.25
0016	3.07	1.97	0.30	2041	1.27	0.90	0.38	2731	2.00	1.44	0.38
0034	1.77	1.23	0.34	2065	1.14	0.79	0.34	2735	2.07	1.49	0.38
0035	1.14	0.80	0.34	2070	2.72	1.88	0.34	2759	2.65	1.90	0.38
0036	1.84	1.31	0.38	2081	1.75	1.32	0.42	2790	0.93	0.71	0.42
0037	1.87	1.20	0.30	2089	1.21	0.87	0.38	2797	2.41	1.83	0.42
0042	2.48	1.73	0.34	2095	1.82	1.27	0.34	2799	3.06	2.12	0.34
0050	3.28	2.09	0.30	2105	1.93	1.46	0.42	2802	2.45	1.70	0.34
0059D	0.18	0.05	0.25	2110	1.05	0.75	0.38	2835	1.18	0.89	0.42
0065D	0.05	0.02	0.30	2111	1.10	0.79	0.38	2836	1.42	1.07	0.42
0066D	0.05	0.02	0.34	2112	2.01	1.44	0.38	2841	2.03	1.46	0.38
0067D	0.05	0.02	0.34	2114	1.22	0.93	0.42	2881	1.47	1.11	0.42
0079	1.30	0.91	0.34	2121	0.73	0.55	0.42	2883	1.85	1.32	0.38
0083	2.15	1.50	0.34	2130	1.10	0.77	0.34	2913	–	1.32	0.38
0106	7.72	4.64	0.25	2131	0.87	0.62	0.38	2915	1.50	0.95	0.30
0113	2.27	1.64	0.38	2143	1.33	1.00	0.42	2916	1.99	1.27	0.30
0170	1.20	0.86	0.38	2157	1.77	1.26	0.38	2923	0.84	0.64	0.42
0251	2.15	1.49	0.34	2172	0.83	0.52	0.30	2942	–	0.35	0.42
0400	–	0.96	0.34	2174	1.54	1.11	0.38	2960	2.18	1.52	0.34
0401	4.58	2.75	0.25	2211	3.55	2.27	0.30	3004	0.71	0.42	0.25
0771N	0.21	–	–	2220	1.27	0.88	0.34	3018	1.49	0.89	0.25
0908P	91.00	63.49	0.34	2286	–	0.88	0.34	3022	2.00	1.43	0.38
0913P	260.00	180.91	0.34	2288	1.94	1.40	0.38	3027	0.99	0.63	0.30
0917	2.03	1.54	0.42	2300	–	0.80	0.38	3028	1.40	0.89	0.30
1005	4.23	2.34	0.25	2302	0.94	0.66	0.34	3030	2.57	1.63	0.30
1164	1.96	1.09	0.25	2305	1.22	0.78	0.30	3040	2.27	1.58	0.34
1165XD	1.56	0.86	0.25	2361	0.85	0.60	0.34	3041	1.69	1.18	0.34
1320	1.03	0.61	0.26	2362	1.29	0.93	0.38	3042	1.85	1.28	0.34
1322	4.75	2.65	0.25	2380	0.96	0.69	0.38	3064	1.73	1.20	0.34
1430	2.51	1.61	0.30	2386	–	0.80	0.38	3076	1.62	1.16	0.38
1438	2.44	1.54	0.30	2388	0.73	0.56	0.42	3081D	1.85	1.27	0.34
1452	1.21	0.77	0.30	2402	1.42	0.91	0.30	3082D	1.91	1.20	0.30
1463	4.66	2.62	0.24	2413	1.33	0.93	0.34	3085D	2.55	1.74	0.34
1472	1.31	0.83	0.30	2416	1.19	0.86	0.38	3110	1.97	1.37	0.34
1624D	1.80	1.06	0.26	2417	0.83	0.60	0.38	3111	1.33	0.95	0.38
1642	1.19	0.76	0.30	2501	1.11	0.80	0.38	3113	0.94	0.65	0.34
1654	4.98	3.14	0.30	2503	0.59	0.42	0.38	3114	1.37	0.95	0.34
1655	–	0.76	0.30	2534	–	0.80	0.38	3118	0.88	0.67	0.42
1699	1.21	0.77	0.30	2570	1.97	1.41	0.38	3119	0.40	0.32	0.44
1701	1.42	0.85	0.25	2585	1.68	1.16	0.34	3122	1.08	0.82	0.42
1710	2.88	1.83	0.30	2586	1.45	1.04	0.38	3126	0.78	0.54	0.34
1741	–	0.85	0.25	2587	1.19	0.85	0.38	3131	0.83	0.58	0.34
1747	0.99	0.63	0.30	2589	1.14	0.79	0.34	3132	1.33	0.96	0.38
1748	2.28	1.46	0.30	2600	2.25	1.59	0.38	3145	0.94	0.65	0.34
1803D	3.81	2.22	0.30	2623	2.97	1.89	0.30	3146	0.94	0.65	0.34
1852	–	0.46	0.24	2651	0.83	0.59	0.38	3169	1.41	1.01	0.38
1853	–	0.85	0.25	2660	1.19	0.90	0.42	3175	–	1.01	0.38
1860	–	0.77	0.30	2670	–	0.87	0.38	3179	0.82	0.58	0.38
1924	1.44	1.03	0.38	2683	–	0.80	0.38	3180	0.91	0.65	0.38
1925	2.06	1.44	0.34	2688	1.21	0.87	0.38	3188	0.82	0.57	0.34
2002	1.55	1.11	0.38	2702	11.89	6.68	0.24	3220	1.19	0.83	0.34
2003	1.38	0.95	0.34	2705X*	31.46	18.77	0.26	3223	–	0.65	0.38
2014	2.61	1.67	0.30	2709	4.16	2.48	0.26	3224	1.66	1.25	0.42
2016	1.22	0.87	0.38	2710	4.18	2.66	0.30	3227	1.41	1.01	0.38

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

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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Effective April 1, 2022

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3240	–	0.99	0.38	4036	1.17	0.74	0.30	4670	–	1.05	0.34
3241	1.52	1.08	0.38	4038	1.27	0.95	0.42	4683	1.52	1.05	0.34
3255	1.20	0.91	0.42	4053	–	0.94	0.34	4686	0.88	0.56	0.30
3257	1.38	0.99	0.38	4061	–	0.94	0.34	4692	0.36	0.26	0.38
3270	1.18	0.85	0.38	4062	1.35	0.94	0.34	4693	0.45	0.32	0.38
3300	2.05	1.56	0.42	4101	1.20	0.83	0.34	4703	0.70	0.48	0.34
3303	1.06	0.76	0.38	4109	0.23	0.16	0.38	4717	0.97	0.74	0.42
3307	1.46	1.02	0.34	4110	0.43	0.30	0.38	4720	0.83	0.58	0.34
3315	1.58	1.13	0.38	4111	0.83	0.59	0.38	4740	0.58	0.32	0.24
3334	1.67	1.15	0.34	4113	–	0.59	0.38	4741	1.35	0.94	0.34
3336	1.11	0.77	0.34	4114	1.56	1.08	0.34	4751	1.31	0.84	0.30
3365	2.77	1.65	0.26	4130	1.54	1.11	0.38	4771N	1.17	0.70	0.25
3372	1.50	1.04	0.34	4131	3.51	2.53	0.38	4777	1.44	0.87	0.25
3373	1.77	1.26	0.38	4133	1.00	0.76	0.42	4825	0.40	0.26	0.30
3383	0.70	0.50	0.38	4149	0.36	0.27	0.42	4828	0.95	0.57	0.25
3385	0.46	0.33	0.38	4206	1.27	0.90	0.38	4829	0.71	0.42	0.25
3400	1.49	1.07	0.38	4207	1.11	0.66	0.26	4902	1.08	0.78	0.38
3507	1.04	0.72	0.34	4239	1.19	0.71	0.26	4923	0.44	0.30	0.34
3515	0.96	0.67	0.34	4240	1.56	1.19	0.42	5020	3.03	1.81	0.26
3548	0.66	0.47	0.38	4243	0.87	0.61	0.34	5022	3.68	2.06	0.24
3559	1.15	0.80	0.34	4244	1.08	0.69	0.30	5037	6.04	3.38	0.24
3574	0.55	0.39	0.38	4250	0.86	0.60	0.34	5040	4.75	2.66	0.24
3581	0.63	0.45	0.38	4251	1.40	1.00	0.38	5057	3.10	1.75	0.24
3612	0.85	0.59	0.34	4263	1.40	0.97	0.34	5059	11.62	6.54	0.24
3620	1.71	1.09	0.30	4273	1.31	0.91	0.34	5069	–	6.54	0.24
3629	0.74	0.52	0.34	4279	1.21	0.77	0.30	5102	3.17	1.89	0.26
3632	1.10	0.77	0.34	4282	–	0.77	0.30	5146	2.45	1.55	0.30
3634	0.69	0.48	0.34	4283	0.84	0.60	0.38	5160	1.26	0.71	0.24
3635	0.83	0.58	0.34	4299	0.86	0.60	0.34	5183	1.88	1.13	0.25
3638	0.88	0.63	0.38	4304	2.13	1.48	0.34	5188	1.71	1.02	0.25
3642	0.71	0.51	0.38	4307	0.81	0.61	0.42	5190	1.76	1.05	0.25
3643	0.84	0.53	0.30	4351	0.86	0.61	0.38	5191	0.48	0.31	0.30
3647	1.20	0.83	0.34	4352	0.76	0.55	0.38	5192	1.37	0.95	0.34
3648	0.70	0.53	0.42	4360	–	0.19	0.30	5213	3.47	1.95	0.24
3681	0.40	0.29	0.38	4361	0.46	0.33	0.38	5215	2.89	1.83	0.30
3685	0.50	0.36	0.38	4410	1.53	1.09	0.38	5221	2.19	1.31	0.26
3719	0.50	0.28	0.25	4420	2.16	1.29	0.26	5222	4.04	2.26	0.24
3724	2.05	1.15	0.24	4431	0.72	0.54	0.42	5223	2.87	1.83	0.30
3726	2.53	1.41	0.24	4432	0.46	0.35	0.42	5348	2.25	1.43	0.30
3803	1.16	0.83	0.38	4439	–	0.64	0.34	5402	3.50	2.51	0.38
3807	1.03	0.73	0.38	4452	1.14	0.79	0.34	5403	3.10	1.85	0.25
3808	2.34	1.61	0.34	4459	1.31	0.84	0.30	5437	3.20	1.91	0.25
3821	2.94	1.87	0.30	4470	1.09	0.76	0.34	5443	2.25	1.57	0.34
3822X	1.77	1.27	0.38	4484	1.26	0.90	0.38	5445	4.89	2.75	0.24
3824X	1.99	1.42	0.38	4493	1.20	0.83	0.34	5462	3.30	2.09	0.30
3826	0.37	0.26	0.34	4511	0.24	0.17	0.34	5472	4.06	2.28	0.24
3827	0.84	0.60	0.38	4557	1.15	0.73	0.30	5473	5.77	3.24	0.24
3830	0.68	0.47	0.34	4558	0.92	0.64	0.34	5474	3.77	2.12	0.24
3851	1.00	0.72	0.38	4568	0.93	0.59	0.30	5478	1.91	1.13	0.26
3865	1.28	0.97	0.42	4581	0.51	0.31	0.25	5479	3.33	2.11	0.30
3881	1.64	1.14	0.34	4583	2.45	1.47	0.25	5480	3.52	2.09	0.26
4000	2.49	1.48	0.26	4611	0.45	0.32	0.38	5491	1.15	0.69	0.25
4021	2.00	1.39	0.34	4635	1.73	1.03	0.26	5506	3.22	1.92	0.26
4024D	1.92	1.21	0.30	4653	1.02	0.72	0.38	5507	2.04	1.22	0.25
4034	2.94	1.87	0.30	4665	3.09	1.96	0.30	5508	–	1.22	0.25

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

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5535	4.00	2.25	0.24	7050M	4.06	2.22	0.24	7710	2.03	1.21	0.25
5537	2.43	1.54	0.30	7090M	2.82	1.61	0.24	7711	2.03	1.21	0.25
5551	8.45	4.76	0.24	7098M	3.76	2.11	0.24	7720X	1.61	1.03	0.30
5606	0.53	0.30	0.24	7099M	5.42	2.91	0.24	7723X	1.13	0.68	0.25
5610	2.96	1.89	0.30	7133	2.35	1.41	0.25	7855	2.06	1.30	0.30
5645	9.19	5.18	0.24	7151M	2.86	1.72	0.25	8001	1.38	0.99	0.38
5703	8.45	5.38	0.30	7152M	4.57	2.63	0.25	8002	1.08	0.78	0.38
5705	12.86	8.22	0.30	7153M	3.17	1.91	0.25	8006	1.25	0.95	0.42
5951	0.21	0.15	0.38	7219	4.65	2.76	0.26	8008	0.70	0.54	0.42
6003	3.31	1.97	0.26	7222X	4.66	2.76	0.26	8010	0.92	0.66	0.38
6005	3.50	2.22	0.30	7225	4.61	2.91	0.30	8013	0.19	0.13	0.34
6017	–	1.95	0.24	7228	–	2.76	0.26	8015	0.38	0.26	0.34
6018	1.52	0.95	0.31	7229	–	2.76	0.26	8017	0.74	0.56	0.42
6045	2.71	1.71	0.30	7230X	4.92	3.40	0.34	8018	1.51	1.08	0.38
6204	4.07	2.43	0.26	7231	4.92	3.39	0.34	8021	1.20	0.86	0.38
6206	1.55	0.86	0.25	7232X	6.76	3.99	0.26	8031	1.19	0.85	0.38
6213	0.97	0.54	0.25	7309F	6.34	3.16	0.22	8032	1.01	0.72	0.38
6214	0.93	0.55	0.26	7313F	2.82	1.40	0.22	8033	0.90	0.69	0.42
6216	3.08	1.72	0.25	7317F	5.66	2.82	0.22	8037	0.77	0.60	0.44
6217	2.43	1.36	0.24	7327F	12.18	6.06	0.22	8039	0.82	0.62	0.42
6229	2.83	1.80	0.30	7333M	1.80	1.00	0.25	8044	1.44	1.03	0.38
6233	1.22	0.68	0.25	7335M	2.00	1.11	0.25	8045	0.39	0.28	0.38
6235	2.99	1.67	0.25	7337M	2.88	1.53	0.25	8046	1.33	0.95	0.38
6236	3.54	2.24	0.30	7350F	7.59	3.93	0.23	8047	0.42	0.30	0.38
6237	0.82	0.48	0.26	7360	2.18	1.38	0.30	8058	1.35	0.97	0.38
6251D	2.32	1.37	0.26	7370	2.47	1.76	0.38	8072	0.35	0.26	0.42
6252D	1.75	0.97	0.25	7380	3.09	1.95	0.30	8102	0.87	0.63	0.38
6260	–	1.37	0.26	7382	2.42	1.68	0.34	8103	1.37	0.96	0.34
6306	2.52	1.51	0.25	7390	2.15	1.53	0.38	8105	–	1.08	0.38
6319	2.04	1.14	0.24	7394M	1.84	1.03	0.25	8106	2.13	1.35	0.30
6325	1.74	0.98	0.24	7395M	2.04	1.14	0.25	8107	1.53	0.91	0.26
6400	2.53	1.60	0.30	7398M	2.94	1.57	0.25	8111	1.00	0.69	0.34
6503	1.23	0.88	0.38	7402	0.06	0.04	0.38	8116	1.10	0.77	0.34
6504	1.57	1.13	0.38	7403	2.48	1.77	0.38	8203	3.40	2.35	0.34
6702M*	2.50	1.58	0.30	7405N	0.99	0.70	0.38	8204	2.44	1.70	0.34
6703M*	4.01	2.42	0.30	7420	4.08	2.25	0.25	8209	1.76	1.26	0.38
6704M*	2.78	1.76	0.30	7421	0.45	0.29	0.30	8215	1.77	1.13	0.30
6801F	2.80	1.51	0.29	7422	0.76	0.45	0.26	8227	1.98	1.18	0.26
6811	3.08	1.96	0.30	7425	1.15	0.68	0.26	8232	2.40	1.52	0.30
6824F	5.10	2.75	0.29	7431N	0.68	0.40	0.26	8233	1.44	0.90	0.31
6826F	2.60	1.40	0.29	7445N	0.33	–	–	8235	2.24	1.55	0.34
6834	1.60	1.15	0.38	7453N	0.23	–	–	8236X	2.76	1.65	0.25
6836	2.10	1.47	0.34	7502	1.05	0.66	0.30	8263	3.41	2.37	0.34
6843F	6.50	3.24	0.22	7515	0.53	0.30	0.24	8264	2.28	1.45	0.30
6845F	4.60	2.29	0.22	7520	1.49	1.03	0.34	8265	2.81	1.68	0.25
6854	2.76	1.65	0.26	7529X	6.44	3.60	0.24	8279	2.89	1.74	0.25
6872F	6.28	3.13	0.22	7538	2.49	1.40	0.24	8288	3.26	2.28	0.34
6874F	11.73	5.84	0.22	7539	0.93	0.56	0.26	8291X	1.77	1.23	0.34
6882	1.80	1.08	0.25	7540	2.07	1.17	0.24	8292X	1.79	1.28	0.38
6884	1.96	1.16	0.26	7580	1.65	1.05	0.30	8293X	4.06	2.90	0.38
7016M	2.42	1.35	0.25	7590	1.79	1.14	0.30	8304	2.54	1.52	0.25
7024M	2.69	1.50	0.25	7600	3.09	1.95	0.30	8350	4.30	2.57	0.25
7038M	2.54	1.45	0.24	7605	1.42	0.85	0.25	8380	1.16	0.80	0.34
7046M	3.38	1.90	0.24	7610	0.31	0.19	0.30	8381	0.98	0.68	0.34
7047M	3.88	2.07	0.25	7705	2.63	1.82	0.34	8385	1.22	0.85	0.34

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

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8392	1.12	0.85	0.42	9058	0.78	0.61	0.44				
8393	0.82	0.52	0.30	9060	0.68	0.52	0.42				
8500	3.08	1.96	0.30	9061	0.55	0.41	0.42				
8601	0.16	0.10	0.26	9062	0.62	0.47	0.42				
8602	0.66	0.42	0.30	9063	0.41	0.31	0.42				
8603	0.04	0.03	0.38	9077F	2.11	1.22	0.37				
8606	0.93	0.55	0.25	9082	0.60	0.47	0.44				
8709F	3.06	1.52	0.22	9083	0.61	0.48	0.44				
8719	1.08	0.65	0.25	9084	0.67	0.51	0.42				
8720	0.57	0.34	0.25	9089	0.49	0.38	0.42				
8721	0.20	0.13	0.30	9093	0.63	0.48	0.42				
8723	0.08	0.06	0.34	9101	1.66	1.26	0.42				
8725	1.21	0.77	0.30	9102	1.66	1.16	0.34				
8726F	1.61	0.87	0.29	9154	0.87	0.62	0.38				
8734M	0.22	0.14	0.30	9156	1.12	0.84	0.42				
8737M	0.19	0.12	0.30	9170	4.27	2.56	0.25				
8738M	0.31	0.19	0.30	9178	3.16	2.53	0.44				
8742	0.16	0.10	0.30	9179	8.83	6.92	0.44				
8745	1.79	1.25	0.34	9180	2.43	1.70	0.34				
8748	0.33	0.20	0.26	9182	1.06	0.76	0.38				
8755	0.17	0.11	0.30	9186	7.07	4.26	0.25				
8799	0.23	0.16	0.38	9220	2.77	1.93	0.34				
8800	0.74	0.53	0.38	9402	2.93	1.75	0.26				
8803	0.03	0.02	0.30	9403	4.07	2.43	0.26				
8805M	0.08	0.06	0.38	9410	1.36	0.97	0.38				
8810	0.06	0.04	0.38	9501	1.53	0.97	0.30				
8814M	0.07	0.05	0.38	9505	2.17	1.51	0.34				
8815M	0.12	0.07	0.38	9516	1.38	0.95	0.34				
8820	0.07	0.04	0.30	9519	2.11	1.34	0.30				
8824	1.15	0.90	0.44	9521	1.77	1.12	0.30				
8825	–	0.77	0.42	9522	0.92	0.69	0.42				
8826	1.01	0.77	0.42	9534	2.80	1.56	0.25				
8831	0.61	0.48	0.44	9554	5.33	3.19	0.25				
8832	0.16	0.11	0.38	9586	0.23	0.17	0.42				
8833	0.53	0.38	0.38	9600	1.17	0.83	0.38				
8835	1.13	0.80	0.38	9620	0.78	0.50	0.30				
8842X	1.17	0.92	0.44								
8848	–	0.90	0.44								
8849	–	0.90	0.44								
8855	0.07	0.05	0.38								
8856	0.32	0.23	0.38								
8864X	0.60	0.45	0.42								
8868	0.25	0.19	0.42								
8869	0.58	0.44	0.42								
8871	0.04	0.03	0.38								
8901	0.11	0.07	0.30								
9012	0.49	0.31	0.30								
9014	1.51	1.08	0.38								
9015	1.36	0.94	0.34								
9016	1.09	0.79	0.38								
9019	1.40	0.90	0.30								
9033	1.01	0.70	0.34								
9040	1.58	1.20	0.42								
9044	0.57	0.43	0.42								
9052	0.81	0.61	0.42								

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

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.18	S	1624D	0.01	S	4024D	0.02	S
0065D	0.05	S	1803D	0.32	S	6251D	0.01	S
0066D	0.05	S	3081D	0.03	S	6252D	0.01	S
0067D	0.05	S	3082D	0.03	S			
1165XD	0.02	S	3085D	0.05	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 1.945 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.

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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	HAZARD GROUP						
Amount	A	B	C	D	E	F	G
$100	1.4%	1.1%	0.8%	0.6%	0.4%	0.3%	0.2%
$200	2.5%	2.0%	1.4%	1.2%	0.8%	0.5%	0.4%
$300	3.5%	2.8%	2.0%	1.6%	1.1%	0.7%	0.5%
$400	4.4%	3.4%	2.5%	2.0%	1.4%	1.0%	0.7%
$500	5.1%	4.0%	3.0%	2.4%	1.7%	1.2%	0.9%
$1,000	8.1%	6.3%	4.8%	4.0%	2.9%	2.0%	1.5%
$1,500	10.3%	8.0%	6.3%	5.2%	3.8%	2.7%	2.1%
$2,000	12.0%	9.4%	7.5%	6.2%	4.7%	3.4%	2.7%
$2,500	13.5%	10.7%	8.5%	7.2%	5.4%	4.0%	3.2%
$5,000	19.3%	15.6%	12.8%	11.0%	8.5%	6.6%	5.4%

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

Employee operated vehicle..... $78,100

Leased or rented vehicle..... $52,100

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"..... $2,000

Minimum Weekly Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 -- "Executive Officers" $1,000

Premium Determination for Partners and Sole Proprietors in accordance with ***Basic Manual*** Rule 2-E-3 (Annual Payroll)..... $52,100

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..... 58%

(Multiply a Non-F classification loss cost by a factor of 1.58 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 (1.052).)

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 $12,000. If more than two years, an average annual premium of at least $6,000 is required. These amounts are applicable for ratings effective April 1, 2022, and subsequent. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state.

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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	4.75	1110	1.16	0.38	2021	4.52	1064	1.07	0.34	2714	5.22	1204	1.28	0.38
0008	3.23	806	0.79	0.38	2039	3.55	870	0.87	0.38	2727X	15.17	1500	3.09	0.25
0016	9.01	1500	1.97	0.30	2041	3.73	906	0.90	0.38	2731	5.87	1334	1.44	0.38
0034	5.19	1198	1.23	0.34	2065	3.34	828	0.79	0.34	2735	6.07	1374	1.49	0.38
0035	3.34	828	0.80	0.34	2070	7.98	1500	1.88	0.34	2759	7.78	1500	1.90	0.38
0036	5.40	1240	1.31	0.38	2081	5.13	1186	1.32	0.42	2790	2.73	706	0.71	0.42
0037	5.49	1258	1.20	0.30	2089	3.55	870	0.87	0.38	2797	7.07	1500	1.83	0.42
0042	7.28	1500	1.73	0.34	2095	5.34	1228	1.27	0.34	2799	8.98	1500	2.12	0.34
0050	9.62	1500	2.09	0.30	2105	5.66	1292	1.46	0.42	2802	7.19	1500	1.70	0.34
0059D	0.53	–	0.05	0.25	2110	3.08	776	0.75	0.38	2835	3.46	852	0.89	0.42
0065D	0.15	–	0.02	0.30	2111	3.23	806	0.79	0.38	2836	4.17	994	1.07	0.42
0066D	0.15	–	0.02	0.34	2112	5.90	1340	1.44	0.38	2841	5.96	1352	1.46	0.38
0067D	0.15	–	0.02	0.34	2114	3.58	876	0.93	0.42	2881	4.31	1022	1.11	0.42
0079	3.81	922	0.91	0.34	2121	2.14	588	0.55	0.42	2883	5.43	1246	1.32	0.38
0083	6.31	1422	1.50	0.34	2130	3.23	806	0.77	0.34	2913	–	–	1.32	0.38
0106	22.65	1500	4.64	0.25	2131	2.55	670	0.62	0.38	2915	4.40	1040	0.95	0.30
0113	6.66	1492	1.64	0.38	2143	3.90	940	1.00	0.42	2916	5.84	1328	1.27	0.30
0170	3.52	864	0.86	0.38	2157	5.19	1198	1.26	0.38	2923	2.46	652	0.64	0.42
0251	6.31	1422	1.49	0.34	2172	2.44	648	0.52	0.30	2942	–	–	0.35	0.42
0400	–	–	0.96	0.34	2174	4.52	1064	1.11	0.38	2960	6.40	1440	1.52	0.34
0401	13.44	A	2.75	0.25	2211	10.42	1500	2.27	0.30	3004	2.08	576	0.42	0.25
0771N	0.62	–	–	–	2220	3.73	906	0.88	0.34	3018	4.37	1034	0.89	0.25
0908P	267.00	427	63.49	0.34	2286	–	–	0.88	0.34	3022	5.87	1334	1.43	0.38
0913P	763.00	923	180.91	0.34	2288	5.69	1298	1.40	0.38	3027	2.90	740	0.63	0.30
0917	5.96	1352	1.54	0.42	2300	–	–	0.80	0.38	3028	4.11	982	0.89	0.30
1005	12.41	1500	2.34	0.25	2302	2.76	712	0.66	0.34	3030	7.54	1500	1.63	0.30
1164	5.75	1310	1.09	0.25	2305	3.58	876	0.78	0.30	3040	6.66	1492	1.58	0.34
1165XD	4.58	1076	0.86	0.25	2361	2.49	658	0.60	0.34	3041	4.96	1152	1.18	0.34
1320	3.02	764	0.61	0.26	2362	3.78	916	0.93	0.38	3042	5.43	1246	1.28	0.34
1322	13.94	1500	2.65	0.25	2380	2.82	724	0.69	0.38	3064	5.08	1176	1.20	0.34
1430	7.36	1500	1.61	0.30	2386	–	–	0.80	0.38	3076	4.75	1110	1.16	0.38
1438	7.16	1500	1.54	0.30	2388	2.14	588	0.56	0.42	3081D	5.43	1246	1.27	0.34
1452	3.55	870	0.77	0.30	2402	4.17	994	0.91	0.30	3082D	5.61	1282	1.20	0.30
1463	13.67	1500	2.62	0.24	2413	3.90	940	0.93	0.34	3085D	7.49	1500	1.74	0.34
1472	3.84	928	0.83	0.30	2416	3.49	858	0.86	0.38	3110	5.78	1316	1.37	0.34
1624D	5.28	1216	1.06	0.26	2417	2.44	648	0.60	0.38	3111	3.90	940	0.95	0.38
1642	3.49	858	0.76	0.30	2501	3.26	812	0.80	0.38	3113	2.76	712	0.65	0.34
1654	14.61	1500	3.14	0.30	2503	1.73	506	0.42	0.38	3114	4.02	964	0.95	0.34
1655	–	–	0.76	0.30	2534	–	–	0.80	0.38	3118	2.58	676	0.67	0.42
1699	3.55	870	0.77	0.30	2570	5.78	1316	1.41	0.38	3119	1.17	394	0.32	0.44
1701	4.17	994	0.85	0.25	2585	4.93	1146	1.16	0.34	3122	3.17	794	0.82	0.42
1710	8.45	1500	1.83	0.30	2586	4.25	1010	1.04	0.38	3126	2.29	618	0.54	0.34
1741	–	–	0.85	0.25	2587	3.49	858	0.85	0.38	3131	2.44	648	0.58	0.34
1747	2.90	740	0.63	0.30	2589	3.34	828	0.79	0.34	3132	3.90	940	0.96	0.38
1748	6.69	1498	1.46	0.30	2600	6.60	1480	1.59	0.38	3145	2.76	712	0.65	0.34
1803D	11.18	1500	2.22	0.30	2623	8.71	1500	1.89	0.30	3146	2.76	712	0.65	0.34
1852	–	–	0.46	0.24	2651	2.44	648	0.59	0.38	3169	4.14	988	1.01	0.38
1853	–	–	0.85	0.25	2660	3.49	858	0.90	0.42	3175	–	–	1.01	0.38
1860	–	–	0.77	0.30	2670	–	–	0.87	0.38	3179	2.41	642	0.58	0.38
1924	4.22	1004	1.03	0.38	2683	–	–	0.80	0.38	3180	2.67	694	0.65	0.38
1925	6.04	1368	1.44	0.34	2688	3.55	870	0.87	0.38	3188	2.41	642	0.57	0.34
2002	4.55	1070	1.11	0.38	2702	34.89	1500	6.68	0.24	3220	3.49	858	0.83	0.34
2003	4.05	970	0.95	0.34	2705X*	92.30	1500	18.77	0.26	3223	–	–	0.65	0.38
2014	7.66	1500	1.67	0.30	2709	12.21	1500	2.48	0.26	3224	4.87	1134	1.25	0.42
2016	3.58	876	0.87	0.38	2710	12.26	1500	2.66	0.30	3227	4.14	988	1.01	0.38

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

Exhibit III Page S2

Effective April 1, 2022

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
3240	–	–	0.99	0.38	4036	3.43	846	0.74	0.30	4670	–	–	1.05	0.34
3241	4.46	1052	1.08	0.38	4038	3.73	906	0.95	0.42	4683	4.46	1052	1.05	0.34
3255	3.52	864	0.91	0.42	4053	–	–	0.94	0.34	4686	2.58	676	0.56	0.30
3257	4.05	970	0.99	0.38	4061	–	–	0.94	0.34	4692	1.06	372	0.26	0.38
3270	3.46	852	0.85	0.38	4062	3.96	952	0.94	0.34	4693	1.32	424	0.32	0.38
3300	6.01	1362	1.56	0.42	4101	3.52	864	0.83	0.34	4703	2.05	570	0.48	0.34
3303	3.11	782	0.76	0.38	4109	0.67	294	0.16	0.38	4717	2.85	730	0.74	0.42
3307	4.28	1016	1.02	0.34	4110	1.26	412	0.30	0.38	4720	2.44	648	0.58	0.34
3315	4.64	1088	1.13	0.38	4111	2.44	648	0.59	0.38	4740	1.70	500	0.32	0.24
3334	4.90	1140	1.15	0.34	4113	–	–	0.59	0.38	4741	3.96	952	0.94	0.34
3336	3.26	812	0.77	0.34	4114	4.58	1076	1.08	0.34	4751	3.84	928	0.84	0.30
3365	8.13	1500	1.65	0.26	4130	4.52	1064	1.11	0.38	4771N	3.43	970	0.70	0.25
3372	4.40	1040	1.04	0.34	4131	10.30	1500	2.53	0.38	4777	4.22	1004	0.87	0.25
3373	5.19	1198	1.26	0.38	4133	2.93	746	0.76	0.42	4825	1.17	394	0.26	0.30
3383	2.05	570	0.50	0.38	4149	1.06	372	0.27	0.42	4828	2.79	718	0.57	0.25
3385	1.35	430	0.33	0.38	4206	3.73	906	0.90	0.38	4829	2.08	576	0.42	0.25
3400	4.37	1034	1.07	0.38	4207	3.26	812	0.66	0.26	4902	3.17	794	0.78	0.38
3507	3.05	770	0.72	0.34	4239	3.49	858	0.71	0.26	4923	1.29	418	0.30	0.34
3515	2.82	724	0.67	0.34	4240	4.58	1076	1.19	0.42	5020	8.89	1500	1.81	0.26
3548	1.94	548	0.47	0.38	4243	2.55	670	0.61	0.34	5022	10.80	1500	2.06	0.24
3559	3.37	834	0.80	0.34	4244	3.17	794	0.69	0.30	5037	17.72	1500	3.38	0.24
3574	1.61	482	0.39	0.38	4250	2.52	664	0.60	0.34	5040	13.94	1500	2.66	0.24
3581	1.85	530	0.45	0.38	4251	4.11	982	1.00	0.38	5057	9.10	1500	1.75	0.24
3612	2.49	658	0.59	0.34	4263	4.11	982	0.97	0.34	5059	34.09	1500	6.54	0.24
3620	5.02	1164	1.09	0.30	4273	3.84	928	0.91	0.34	5069	–	–	6.54	0.24
3629	2.17	594	0.52	0.34	4279	3.55	870	0.77	0.30	5102	9.30	1500	1.89	0.26
3632	3.23	806	0.77	0.34	4282	–	–	0.77	0.30	5146	7.19	1500	1.55	0.30
3634	2.02	564	0.48	0.34	4283	2.46	652	0.60	0.38	5160	3.70	900	0.71	0.24
3635	2.44	648	0.58	0.34	4299	2.52	664	0.60	0.34	5183	5.52	1264	1.13	0.25
3638	2.58	676	0.63	0.38	4304	6.25	1410	1.48	0.34	5188	5.02	1164	1.02	0.25
3642	2.08	576	0.51	0.38	4307	2.38	636	0.61	0.42	5190	5.16	1192	1.05	0.25
3643	2.46	652	0.53	0.30	4351	2.52	664	0.61	0.38	5191	1.41	442	0.31	0.30
3647	3.52	864	0.83	0.34	4352	2.23	606	0.55	0.38	5192	4.02	964	0.95	0.34
3648	2.05	570	0.53	0.42	4360	–	–	0.19	0.30	5213	10.18	1500	1.95	0.24
3681	1.17	394	0.29	0.38	4361	1.35	430	0.33	0.38	5215	8.48	1500	1.83	0.30
3685	1.47	454	0.36	0.38	4410	4.49	1058	1.09	0.38	5221	6.43	1446	1.31	0.26
3719	1.47	454	0.28	0.25	4420	6.34	1428	1.29	0.26	5222	11.85	1500	2.26	0.24
3724	6.01	1362	1.15	0.24	4431	2.11	582	0.54	0.42	5223	8.42	1500	1.83	0.30
3726	7.42	1500	1.41	0.24	4432	1.35	430	0.35	0.42	5348	6.60	1480	1.43	0.30
3803	3.40	840	0.83	0.38	4439	–	–	0.64	0.34	5402	10.27	1500	2.51	0.38
3807	3.02	764	0.73	0.38	4452	3.34	828	0.79	0.34	5403	9.10	1500	1.85	0.25
3808	6.87	1500	1.61	0.34	4459	3.84	928	0.84	0.30	5437	9.39	1500	1.91	0.25
3821	8.63	1500	1.87	0.30	4470	3.20	800	0.76	0.34	5443	6.60	1480	1.57	0.34
3822X	5.19	1198	1.27	0.38	4484	3.70	900	0.90	0.38	5445	14.35	1500	2.75	0.24
3824X	5.84	1328	1.42	0.38	4493	3.52	864	0.83	0.34	5462	9.68	1500	2.09	0.30
3826	1.09	378	0.26	0.34	4511	0.70	300	0.17	0.34	5472	11.91	1500	2.28	0.24
3827	2.46	652	0.60	0.38	4557	3.37	834	0.73	0.30	5473	16.93	1500	3.24	0.24
3830	2.00	560	0.47	0.34	4558	2.70	700	0.64	0.34	5474	11.06	1500	2.12	0.24
3851	2.93	746	0.72	0.38	4568	2.73	706	0.59	0.30	5478	5.60	1280	1.13	0.26
3865	3.76	912	0.97	0.42	4581	1.50	460	0.31	0.25	5479	9.77	1500	2.11	0.30
3881	4.81	1122	1.14	0.34	4583	7.19	1500	1.47	0.25	5480	10.33	1500	2.09	0.26
4000	7.31	1500	1.48	0.26	4611	1.32	424	0.32	0.38	5491	3.37	834	0.69	0.25
4021	5.87	1334	1.39	0.34	4635	5.08	1176	1.03	0.26	5506	9.45	1500	1.92	0.26
4024D	5.63	1286	1.21	0.30	4653	2.99	758	0.72	0.38	5507	5.99	1358	1.22	0.25
4034	8.63	1500	1.87	0.30	4665	9.07	1500	1.96	0.30	5508	–	–	1.22	0.25

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

Exhibit III Page S3

Effective April 1, 2022

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
5535	11.74	1500	2.25	0.24	7050M	11.91	1500	2.22	0.24	7710	5.96	1352	1.21	0.25
5537	7.13	1500	1.54	0.30	7090M	8.27	1500	1.61	0.24	7711	5.96	1352	1.21	0.25
5551	24.79	1500	4.76	0.24	7098M	11.03	1500	2.11	0.24	7720X	4.72	1104	1.03	0.30
5606	1.56	472	0.30	0.24	7099M	15.90	1500	2.91	0.24	7723X	3.32	824	0.68	0.25
5610	8.68	1500	1.89	0.30	7133	6.89	1500	1.41	0.25	7855	6.04	1368	1.30	0.30
5645	26.96	1500	5.18	0.24	7151M	8.39	1500	1.72	0.25	8001	4.05	970	0.99	0.38
5703	24.79	1500	5.38	0.30	7152M	13.41	1500	2.63	0.25	8002	3.17	794	0.78	0.38
5705	37.73	1500	8.22	0.30	7153M	9.30	1500	1.91	0.25	8006	3.67	894	0.95	0.42
5951	0.62	284	0.15	0.38	7219	13.64	1500	2.76	0.26	8008	2.05	570	0.54	0.42
6003	9.71	1500	1.97	0.26	7222X	13.67	1500	2.76	0.26	8010	2.70	700	0.66	0.38
6005	10.27	1500	2.22	0.30	7225	13.53	1500	2.91	0.30	8013	0.56	272	0.13	0.34
6017	–	–	1.95	0.24	7228	–	–	2.76	0.26	8015	1.11	382	0.26	0.34
6018	4.46	1052	0.95	0.31	7229	–	–	2.76	0.26	8017	2.17	594	0.56	0.42
6045	7.95	1500	1.71	0.30	7230X	14.44	1500	3.40	0.34	8018	4.43	1046	1.08	0.38
6204	11.94	1500	2.43	0.26	7231	14.44	1500	3.39	0.34	8021	3.52	864	0.86	0.38
6206	4.55	1070	0.86	0.25	7232X	19.83	1500	3.99	0.26	8031	3.49	858	0.85	0.38
6213	2.85	730	0.54	0.25	7309F	19.13	1500	3.16	0.22	8032	2.96	752	0.72	0.38
6214	2.73	706	0.55	0.26	7313F	8.51	1500	1.40	0.22	8033	2.64	688	0.69	0.42
6216	9.04	1500	1.72	0.25	7317F	17.08	1500	2.82	0.22	8037	2.26	612	0.60	0.44
6217	7.13	1500	1.36	0.24	7327F	36.76	1500	6.06	0.22	8039	2.41	642	0.62	0.42
6229	8.30	1500	1.80	0.30	7333M	5.28	1216	1.00	0.25	8044	4.22	1004	1.03	0.38
6233	3.58	876	0.68	0.25	7335M	5.87	1334	1.11	0.25	8045	1.14	388	0.28	0.38
6235	8.77	1500	1.67	0.25	7337M	8.45	1500	1.53	0.25	8046	3.90	940	0.95	0.38
6236	10.39	1500	2.24	0.30	7350F	22.91	1500	3.93	0.23	8047	1.23	406	0.30	0.38
6237	2.41	642	0.48	0.26	7360	6.40	1440	1.38	0.30	8058	3.96	952	0.97	0.38
6251D	6.81	1500	1.37	0.26	7370	7.25	1500	1.76	0.38	8072	1.03	366	0.26	0.42
6252D	5.14	1188	0.97	0.25	7380	9.07	1500	1.95	0.30	8102	2.55	670	0.63	0.38
6260	–	–	1.37	0.26	7382	7.10	1500	1.68	0.34	8103	4.02	964	0.96	0.34
6306	7.39	1500	1.51	0.25	7390	6.31	1422	1.53	0.38	8105	–	–	1.08	0.38
6319	5.99	1358	1.14	0.24	7394M	5.40	1240	1.03	0.25	8106	6.25	1410	1.35	0.30
6325	5.11	1182	0.98	0.24	7395M	5.99	1358	1.14	0.25	8107	4.49	1058	0.91	0.26
6400	7.42	1500	1.60	0.30	7398M	8.63	1500	1.57	0.25	8111	2.93	746	0.69	0.34
6503	3.61	882	0.88	0.38	7402	0.18	196	0.04	0.38	8116	3.23	806	0.77	0.34
6504	4.61	1082	1.13	0.38	7403	7.28	1500	1.77	0.38	8203	9.98	1500	2.35	0.34
6702M*	7.34	1500	1.58	0.30	7405N	2.90	934	0.70	0.38	8204	7.16	1500	1.70	0.34
6703M*	11.77	1500	2.42	0.30	7420	11.97	1500	2.25	0.25	8209	5.16	1192	1.26	0.38
6704M*	8.16	1500	1.76	0.30	7421	1.32	424	0.29	0.30	8215	5.19	1198	1.13	0.30
6801F	8.45	1500	1.51	0.29	7422	2.23	606	0.45	0.26	8227	5.81	1322	1.18	0.26
6811	9.04	1500	1.96	0.30	7425	3.37	834	0.68	0.26	8232	7.04	1500	1.52	0.30
6824F	15.39	1500	2.75	0.29	7431N	2.00	694	0.40	0.26	8233	4.22	1004	0.90	0.31
6826F	7.85	1500	1.40	0.29	7445N	0.97	–	–	–	8235	6.57	1474	1.55	0.34
6834	4.69	1098	1.15	0.38	7453N	0.67	–	–	–	8236X	8.10	1500	1.65	0.25
6836	6.16	1392	1.47	0.34	7502	3.08	776	0.66	0.30	8263	10.00	1500	2.37	0.34
6843F	19.62	1500	3.24	0.22	7515	1.56	472	0.30	0.24	8264	6.69	1498	1.45	0.30
6845F	13.88	1500	2.29	0.22	7520	4.37	1034	1.03	0.34	8265	8.24	1500	1.68	0.25
6854	8.10	1500	1.65	0.26	7529X	18.89	1500	3.60	0.24	8279	8.48	1500	1.74	0.25
6872F	18.95	1500	3.13	0.22	7538	7.31	1500	1.40	0.24	8288	9.56	1500	2.28	0.34
6874F	35.40	1500	5.84	0.22	7539	2.73	706	0.56	0.26	8291X	5.19	1198	1.23	0.34
6882	5.28	1216	1.08	0.25	7540	6.07	1374	1.17	0.24	8292X	5.25	1210	1.28	0.38
6884	5.75	1310	1.16	0.26	7580	4.84	1128	1.05	0.30	8293X	11.91	1500	2.90	0.38
7016M	7.10	1500	1.35	0.25	7590	5.25	1210	1.14	0.30	8304	7.45	1500	1.52	0.25
7024M	7.89	1500	1.50	0.25	7600	9.07	1500	1.95	0.30	8350	12.62	1500	2.57	0.25
7038M	7.45	1500	1.45	0.24	7605	4.17	994	0.85	0.25	8380	3.40	840	0.80	0.34
7046M	9.92	1500	1.90	0.24	7610	0.91	342	0.19	0.30	8381	2.88	736	0.68	0.34
7047M	11.38	1500	2.07	0.25	7705	7.72	1500	1.82	0.34	8385	3.58	876	0.85	0.34

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

Exhibit III Page S4

Effective April 1, 2022

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
8392	3.29	818	0.85	0.42	9058	2.29	618	0.61	0.44					
8393	2.41	642	0.52	0.30	9060	2.00	560	0.52	0.42					
8500	9.04	1500	1.96	0.30	9061	1.61	482	0.41	0.42					
8601	0.47	254	0.10	0.26	9062	1.82	524	0.47	0.42					
8602	1.94	548	0.42	0.30	9063	1.20	400	0.31	0.42					
8603	0.12	184	0.03	0.38	9077F	6.37	1434	1.22	0.37					
8606	2.73	706	0.55	0.25	9082	1.76	512	0.47	0.44					
8709F	9.24	1500	1.52	0.22	9083	1.79	518	0.48	0.44					
8719	3.17	794	0.65	0.25	9084	1.97	554	0.51	0.42					
8720	1.67	494	0.34	0.25	9089	1.44	448	0.38	0.42					
8721	0.59	278	0.13	0.30	9093	1.85	530	0.48	0.42					
8723	0.23	206	0.06	0.34	9101	4.87	1134	1.26	0.42					
8725	3.55	870	0.77	0.30	9102	4.87	1134	1.16	0.34					
8726F	4.86	1132	0.87	0.29	9154	2.55	670	0.62	0.38					
8734M	0.65	290	0.14	0.30	9156	3.29	818	0.84	0.42					
8737M	0.56	272	0.12	0.30	9170	12.53	1500	2.56	0.25					
8738M	0.91	342	0.19	0.30	9178	9.27	1500	2.53	0.44					
8742	0.47	254	0.10	0.30	9179	25.91	1500	6.92	0.44					
8745	5.25	1210	1.25	0.34	9180	7.13	1500	1.70	0.34					
8748	0.97	354	0.20	0.26	9182	3.11	782	0.76	0.38					
8755	0.50	260	0.11	0.30	9186	20.74	1500	4.26	0.25					
8799	0.67	294	0.16	0.38	9220	8.13	1500	1.93	0.34					
8800	2.17	594	0.53	0.38	9402	8.60	1500	1.75	0.26					
8803	0.09	178	0.02	0.30	9403	11.94	1500	2.43	0.26					
8805M	0.23	206	0.06	0.38	9410	3.99	958	0.97	0.38					
8810	0.18	196	0.04	0.38	9501	4.49	1058	0.97	0.30					
8814M	0.21	202	0.05	0.38	9505	6.37	1434	1.51	0.34					
8815M	0.35	230	0.07	0.38	9516	4.05	970	0.95	0.34					
8820	0.21	202	0.04	0.30	9519	6.19	1398	1.34	0.30					
8824	3.37	834	0.90	0.44	9521	5.19	1198	1.12	0.30					
8825	–	–	0.77	0.42	9522	2.70	700	0.69	0.42					
8826	2.96	752	0.77	0.42	9534	8.22	1500	1.56	0.25					
8831	1.79	518	0.48	0.44	9554	15.64	1500	3.19	0.25					
8832	0.47	254	0.11	0.38	9586	0.67	294	0.17	0.42					
8833	1.56	472	0.38	0.38	9600	3.43	846	0.83	0.38					
8835	3.32	824	0.80	0.38	9620	2.29	618	0.50	0.30					
8842X	3.43	846	0.92	0.44										
8848	–	–	0.90	0.44										
8849	–	–	0.90	0.44										
8855	0.21	202	0.05	0.38										
8856	0.94	348	0.23	0.38										
8864X	1.76	512	0.45	0.42										
8868	0.73	306	0.19	0.42										
8869	1.70	500	0.44	0.42										
8871	0.12	184	0.03	0.38										
8901	0.32	224	0.07	0.30										
9012	1.44	448	0.31	0.30										
9014	4.43	1046	1.08	0.38										
9015	3.99	958	0.94	0.34										
9016	3.20	800	0.79	0.38										
9019	4.11	982	0.90	0.30										
9033	2.96	752	0.70	0.34										
9040	4.64	1088	1.20	0.42										
9044	1.67	494	0.43	0.42										
9052	2.38	636	0.61	0.42										

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

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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Effective April 1, 2022
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

A Minimum Premium $100 per ginning location for policy minimum premium computation.

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

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.53	S	1624D	0.03	S	4024D	0.06	S
0065D	0.15	S	1803D	0.94	S	6251D	0.03	S
0066D	0.15	S	3081D	0.09	S	6252D	0.03	S
0067D	0.15	S	3082D	0.09	S			
1165XD	0.06	S	3085D	0.15	S			

S=Silica

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 1.945 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.

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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Effective April 1, 2022

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..... $78,100
Leased or rented vehicle..... $52,100

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	0.09
3rd Adjustment	0.06
4th Adjustment	0.05

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"..... $2,000

Minimum Premium Multiplier..... 200

Minimum Weekly Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 -- "Executive Officers" $1,000

Premium Determination for Partners and Sole Proprietors in accordance with ***Basic Manual*** Rule 2-E-3 (Annual Payroll)..... $52,100

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

Total Losses							
Deductible	**HAZARD GROUP**						
Amount	**A**	**B**	**C**	**D**	**E**	**F**	**G**
$100	1.0%	0.8%	0.6%	0.5%	0.3%	0.2%	0.1%
$200	1.8%	1.5%	1.0%	0.8%	0.6%	0.4%	0.3%
$300	2.5%	2.0%	1.5%	1.2%	0.8%	0.5%	0.4%
$400	3.2%	2.5%	1.8%	1.5%	1.0%	0.7%	0.5%
$500	3.7%	2.9%	2.2%	1.8%	1.2%	0.8%	0.6%
$1,000	5.9%	4.6%	3.5%	2.9%	2.1%	1.5%	1.1%
$1,500	7.5%	5.8%	4.6%	3.8%	2.8%	2.0%	1.6%
$2,000	8.7%	6.9%	5.4%	4.5%	3.4%	2.5%	2.0%
$2,500	9.8%	7.8%	6.2%	5.2%	3.9%	2.9%	2.3%
$5,000	14.0%	11.3%	9.3%	8.0%	6.2%	4.8%	4.0%

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

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES (cont.)

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with ***Basic Manual*** Rule 3-A-4..... 58%

(Multiply a Non-F classification rate by a factor of 1.58 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 (1.052).)

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 $12,000. If more than two years, an average annual premium of at least $6,000 is required. These amounts are applicable for ratings effective April 1, 2022, and subsequent. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state.

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Advisory Loss Costs, AR Rates and Miscellaneous Values - 2021

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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Effective April 1, 2021

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.73	1.21	0.37	2003	1.41	0.99	0.37	2705X*	34.59	21.39	0.30
0008	1.14	0.76	0.32	2014	2.63	1.64	0.29	2709	4.59	2.84	0.30
0016	3.35	2.09	0.29	2016	1.33	0.96	0.39	2710	4.40	2.55	0.26
0034	1.69	1.18	0.37	2021	1.41	0.94	0.32	2714	1.85	1.34	0.39
0035	1.21	0.88	0.39	2039	1.27	0.92	0.39	2727X	5.53	3.43	0.30
0036	2.05	1.43	0.37	2041	1.31	0.94	0.39	2731	2.18	1.36	0.29
0037	2.01	1.33	0.32	2065	1.15	0.80	0.37	2735	1.95	1.41	0.39
0042	2.86	1.90	0.32	2070	2.75	1.92	0.37	2759	2.81	2.03	0.39
0050	3.13	2.19	0.37	2081	1.78	1.25	0.37	2790	0.87	0.63	0.39
0059D	0.19	0.05	0.29	2089	1.34	0.93	0.37	2791	–	1.51	0.39
0065D	0.05	0.02	0.30	2095	1.96	1.37	0.37	2797	2.62	1.84	0.37
0066D	0.05	0.02	0.30	2105	1.93	1.40	0.39	2799	3.39	2.24	0.32
0067D	0.05	0.02	0.30	2110	0.94	0.68	0.39	2802	2.63	1.74	0.32
0079	1.37	0.85	0.30	2111	1.20	0.86	0.39	2835	1.16	0.88	0.45
0083	2.16	1.51	0.37	2112	1.93	1.39	0.39	2836	1.35	1.02	0.45
0106	8.91	5.18	0.26	2114	1.34	0.97	0.39	2841	2.08	1.51	0.39
0113	2.50	1.75	0.37	2121	0.76	0.53	0.37	2881	1.59	1.21	0.45
0170	1.17	0.82	0.37	2130	1.06	0.74	0.37	2883	1.81	1.26	0.37
0251	2.25	1.57	0.37	2131	0.98	0.68	0.37	2913	–	1.26	0.37
0400	–	0.83	0.32	2143	1.35	0.97	0.39	2915	1.69	1.11	0.32
0401	5.11	2.97	0.26	2157	1.85	1.29	0.37	2916	1.90	1.11	0.26
0771N	0.22	–	–	2172	0.82	0.54	0.32	2923	0.96	0.69	0.39
0908P	90.00	63.22	0.37	2174	1.52	1.10	0.39	2942	–	0.36	0.45
0913P	285.00	199.13	0.37	2211	3.75	2.33	0.30	2960	2.27	1.59	0.37
0917	2.19	1.59	0.39	2220	1.19	0.83	0.37	3004	0.71	0.44	0.30
1005	4.60	2.42	0.25	2286	–	0.83	0.37	3018	1.54	0.96	0.30
1164	2.27	1.20	0.24	2288	1.86	1.35	0.39	3022	2.21	1.59	0.39
1165XD	1.68	0.95	0.26	2300	–	0.78	0.37	3027	1.04	0.65	0.30
1320	1.10	0.63	0.26	2302	0.89	0.63	0.37	3028	1.40	0.98	0.37
1322	4.74	2.73	0.26	2305	1.18	0.78	0.32	3030	2.83	1.75	0.30
1430	2.44	1.51	0.29	2361	0.91	0.64	0.37	3040	2.47	1.53	0.30
1438	2.55	1.47	0.26	2362	1.20	0.84	0.37	3041	1.84	1.28	0.37
1452	1.23	0.76	0.30	2380	0.98	0.69	0.37	3042	1.89	1.25	0.32
1463	4.87	2.82	0.26	2386	–	0.78	0.37	3064	1.86	1.30	0.37
1470	–	0.75	0.26	2388	0.84	0.61	0.39	3076	1.59	1.11	0.37
1472	1.31	0.75	0.26	2402	1.61	1.00	0.29	3081D	2.05	1.25	0.30
1473	–	0.75	0.26	2413	1.50	1.05	0.37	3082D	2.10	1.28	0.30
1474	–	0.75	0.26	2416	1.10	0.77	0.37	3085D	2.38	1.44	0.30
1624D	2.00	1.15	0.26	2417	0.78	0.55	0.37	3110	2.12	1.48	0.37
1642	1.13	0.70	0.30	2501	1.11	0.78	0.37	3111	1.35	0.94	0.37
1654	6.02	3.70	0.30	2503	0.62	0.45	0.39	3113	0.92	0.65	0.37
1655	–	0.70	0.30	2534	–	0.78	0.37	3114	1.46	1.02	0.37
1699	1.32	0.82	0.30	2570	2.03	1.47	0.39	3118	0.97	0.70	0.39
1701	1.68	1.04	0.29	2585	1.68	1.21	0.39	3119	0.39	0.30	0.45
1710	3.18	1.97	0.30	2586	1.53	1.07	0.37	3122	1.10	0.80	0.39
1741	–	1.04	0.29	2587	1.18	0.85	0.39	3126	0.79	0.55	0.37
1747	1.03	0.64	0.30	2589	1.15	0.81	0.37	3131	0.86	0.60	0.37
1748	2.28	1.42	0.29	2600	2.13	1.53	0.39	3132	1.38	0.97	0.37
1803D	3.72	1.97	0.26	2623	3.24	2.15	0.32	3145	1.01	0.71	0.37
1852	–	0.45	0.23	2651	0.90	0.65	0.39	3146	1.10	0.77	0.37
1853	–	1.04	0.29	2660	1.21	0.88	0.39	3169	1.52	1.06	0.37
1860	–	0.84	0.37	2670	–	0.91	0.39	3175	–	1.06	0.37
1924	1.52	1.10	0.39	2683	–	0.78	0.37	3179	0.82	0.59	0.39
1925	2.14	1.42	0.32	2688	1.26	0.91	0.39	3180	0.97	0.70	0.39
2002	1.40	1.02	0.39	2702	11.93	6.33	0.24	3188	0.88	0.64	0.39

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

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3220	1.10	0.77	0.37	3881	1.77	1.24	0.37	4568	0.94	0.58	0.30
3223	–	0.70	0.39	4000	2.53	1.46	0.26	4581	0.52	0.30	0.25
3224	1.58	1.14	0.39	4021	2.33	1.45	0.30	4583	2.48	1.44	0.26
3227	1.47	1.06	0.39	4024D	1.93	1.19	0.30	4611	0.41	0.30	0.39
3240	–	1.02	0.37	4034	3.14	1.95	0.30	4635	1.72	0.91	0.24
3241	1.69	1.18	0.37	4036	1.28	0.80	0.30	4653	0.96	0.69	0.39
3255	1.21	0.92	0.45	4038	1.33	1.01	0.45	4665	3.35	2.07	0.30
3257	1.46	1.02	0.37	4053	–	1.02	0.37	4670	–	1.18	0.37
3270	1.34	0.94	0.37	4061	–	1.02	0.37	4683	1.70	1.18	0.37
3300	1.90	1.34	0.37	4062	1.47	1.02	0.37	4686	0.94	0.58	0.30
3303	1.14	0.83	0.39	4101	1.32	0.87	0.32	4692	0.37	0.27	0.39
3307	1.61	1.13	0.37	4109	0.24	0.17	0.39	4693	0.46	0.32	0.37
3315	1.74	1.26	0.39	4110	0.46	0.32	0.37	4703	0.76	0.53	0.37
3334	1.64	1.14	0.37	4111	0.82	0.59	0.39	4717	1.03	0.79	0.45
3336	1.21	0.75	0.30	4113	–	0.59	0.39	4720	0.87	0.61	0.37
3365	2.86	1.77	0.30	4114	1.69	1.17	0.37	4740	0.67	0.42	0.30
3372	1.60	1.06	0.32	4130	1.66	1.17	0.37	4741	1.28	0.89	0.37
3373	1.85	1.29	0.37	4131	3.67	2.67	0.39	4751	1.09	0.68	0.30
3383	0.75	0.54	0.39	4133	0.97	0.70	0.39	4771N	1.23	0.65	0.24
3385	0.45	0.32	0.39	4149	0.40	0.31	0.45	4777	1.52	0.81	0.24
3400	1.59	1.05	0.32	4206	1.25	0.87	0.37	4825	0.44	0.27	0.30
3507	1.12	0.78	0.37	4207	1.18	0.72	0.30	4828	0.97	0.64	0.32
3515	1.06	0.74	0.37	4239	1.15	0.71	0.30	4829	0.69	0.40	0.26
3516	–	0.74	0.37	4240	1.72	1.25	0.39	4902	1.14	0.83	0.39
3548	0.60	0.42	0.37	4243	0.94	0.65	0.37	4923	0.46	0.32	0.37
3559	1.18	0.82	0.37	4244	1.12	0.78	0.37	5020	3.35	2.07	0.30
3574	0.47	0.34	0.39	4250	0.87	0.61	0.37	5022	4.03	2.33	0.26
3581	0.66	0.48	0.39	4251	1.28	0.90	0.37	5037	7.13	3.78	0.24
3612	0.86	0.57	0.32	4263	1.28	0.90	0.37	5040	5.15	2.74	0.24
3620	1.91	1.19	0.30	4273	1.39	0.98	0.37	5057	3.44	1.83	0.24
3629	0.76	0.55	0.39	4279	1.20	0.84	0.37	5059	12.17	6.47	0.24
3632	1.27	0.84	0.32	4282	–	0.84	0.37	5069	–	6.47	0.24
3634	0.76	0.55	0.39	4283	0.82	0.57	0.37	5102	3.61	2.09	0.26
3635	0.98	0.68	0.37	4299	0.87	0.63	0.39	5146	2.53	1.56	0.30
3638	0.90	0.65	0.39	4301	–	0.84	0.37	5160	1.49	0.86	0.26
3642	0.64	0.45	0.37	4304	2.24	1.48	0.32	5183	1.91	1.18	0.30
3643	0.85	0.59	0.37	4307	0.89	0.68	0.45	5188	1.88	1.16	0.30
3647	1.20	0.79	0.32	4351	0.83	0.57	0.37	5190	1.82	1.13	0.30
3648	0.72	0.52	0.39	4352	0.78	0.57	0.39	5191	0.48	0.33	0.37
3681	0.40	0.29	0.39	4360	–	0.22	0.32	5192	1.54	1.07	0.37
3685	0.52	0.38	0.39	4361	0.49	0.35	0.39	5213	3.62	2.09	0.26
3719	0.60	0.32	0.24	4410	1.54	1.08	0.37	5215	3.15	2.08	0.32
3724	1.91	1.10	0.26	4417	–	1.08	0.37	5221	2.37	1.47	0.30
3726	2.56	1.36	0.24	4420	2.65	1.53	0.26	5222	4.17	2.41	0.26
3803	1.11	0.77	0.37	4431	0.74	0.56	0.45	5223	3.43	2.12	0.30
3807	1.11	0.80	0.39	4432	0.47	0.36	0.45	5348	2.47	1.53	0.30
3808	2.47	1.62	0.32	4439	–	0.65	0.37	5402	3.27	2.36	0.39
3821	2.97	1.97	0.32	4452	1.14	0.80	0.37	5403	3.36	1.94	0.26
3822X	1.65	1.10	0.32	4459	1.34	0.94	0.37	5437	3.17	1.96	0.30
3824X	2.05	1.36	0.32	4470	1.08	0.75	0.37	5443	2.44	1.70	0.37
3826	0.40	0.28	0.37	4484	1.23	0.86	0.37	5445	4.91	2.84	0.26
3827	0.91	0.60	0.32	4493	1.23	0.86	0.37	5462	3.48	2.15	0.30
3830	0.66	0.44	0.32	4511	0.26	0.17	0.32	5472	4.13	2.19	0.24
3851	1.10	0.79	0.39	4557	1.11	0.80	0.39	5473	5.66	3.01	0.24
3865	1.15	0.88	0.44	4558	0.92	0.65	0.37	5474	4.00	2.32	0.26

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

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5478	1.92	1.18	0.30	6882	1.96	1.04	0.24	7539	1.00	0.58	0.26
5479	3.63	2.40	0.32	6884	2.19	1.16	0.24	7540	2.39	1.27	0.24
5480	3.67	2.12	0.26	7016M	2.68	1.42	0.24	7580	1.70	1.05	0.30
5491	1.27	0.73	0.26	7024M	2.98	1.57	0.24	7590	1.93	1.27	0.32
5506	3.63	1.93	0.24	7038M	2.74	1.47	0.23	7600	3.03	1.87	0.30
5507	2.20	1.27	0.26	7046M	3.65	1.94	0.24	7605	1.45	0.90	0.30
5508	–	1.27	0.26	7047M	4.25	2.15	0.24	7610	0.33	0.22	0.32
5535	4.02	2.49	0.30	7050M	4.34	2.25	0.23	7705	2.93	1.94	0.32
5537	2.60	1.61	0.30	7090M	3.04	1.64	0.23	7710	2.16	1.25	0.26
5551	9.49	5.05	0.24	7098M	4.05	2.15	0.24	7711	2.16	1.25	0.26
5606	0.57	0.33	0.26	7099M	5.78	2.94	0.24	7720X	1.61	1.00	0.30
5610	2.98	2.08	0.37	7133	2.58	1.50	0.26	7723X	1.22	0.65	0.24
5645	9.68	5.61	0.26	7151M	3.13	1.82	0.26	7855	2.11	1.31	0.30
5703	8.62	5.34	0.30	7152M	4.97	2.77	0.26	8001	1.45	1.06	0.39
5705	14.36	8.94	0.29	7153M	3.48	2.02	0.26	8002	1.11	0.78	0.37
5951	0.20	0.14	0.39	7219	4.98	2.86	0.26	8006	1.33	0.93	0.37
6003	3.78	2.33	0.30	7222X	4.63	2.85	0.30	8008	0.73	0.53	0.39
6005	3.89	2.41	0.30	7225	4.14	2.56	0.30	8010	0.94	0.68	0.39
6017	–	2.09	0.26	7228	–	2.86	0.26	8013	0.21	0.15	0.37
6018	1.60	0.98	0.30	7229	–	2.86	0.26	8015	0.43	0.30	0.37
6045	2.76	1.70	0.30	7230X	5.78	3.81	0.32	8017	0.83	0.60	0.39
6204	4.23	2.44	0.26	7231	5.11	3.36	0.32	8018	1.53	1.10	0.39
6206	1.70	0.90	0.24	7232X	6.72	3.85	0.26	8021	1.24	0.87	0.37
6213	0.85	0.49	0.26	7309F	7.45	3.44	0.21	8031	1.34	0.94	0.37
6214	1.02	0.54	0.24	7313F	3.31	1.53	0.21	8032	1.05	0.76	0.39
6216	3.22	1.70	0.24	7317F	6.65	3.05	0.22	8033	0.96	0.67	0.37
6217	2.73	1.58	0.26	7323	–	1.89	0.22	8037	0.76	0.55	0.39
6229	3.32	1.92	0.26	7327F	14.32	6.65	0.21	8039	0.82	0.59	0.39
6233	1.34	0.77	0.26	7333M	1.79	0.94	0.24	8044	1.58	1.04	0.32
6235	2.99	1.58	0.24	7335M	1.99	1.05	0.24	8045	0.40	0.29	0.39
6236	3.89	2.40	0.30	7337M	2.84	1.44	0.24	8046	1.23	0.86	0.37
6237	0.88	0.54	0.30	7350F	8.92	4.39	0.23	8047	0.44	0.32	0.39
6251D	2.45	1.40	0.26	7360	2.34	1.44	0.30	8058	1.39	0.98	0.37
6252D	2.08	1.09	0.24	7370	2.54	1.77	0.37	8072	0.38	0.27	0.39
6260	–	1.40	0.26	7380	3.13	2.06	0.32	8102	0.87	0.63	0.39
6306	2.85	1.65	0.26	7382	2.52	1.75	0.37	8103	1.25	0.83	0.32
6319	2.27	1.31	0.26	7390	2.28	1.59	0.37	8105	–	1.10	0.39
6325	1.97	1.14	0.26	7394M	2.00	1.06	0.24	8106	2.23	1.38	0.30
6400	2.87	1.90	0.32	7395M	2.22	1.17	0.24	8107	1.56	0.96	0.30
6503	1.20	0.86	0.39	7398M	3.17	1.60	0.24	8111	0.96	0.67	0.37
6504	1.59	1.15	0.39	7402	0.06	0.04	0.37	8116	1.23	0.86	0.37
6702M*	2.56	1.58	0.30	7403	2.93	1.82	0.30	8203	3.23	2.25	0.37
6703M*	4.06	2.42	0.30	7405N	1.17	0.72	0.30	8204	2.55	1.58	0.30
6704M*	2.85	1.76	0.30	7420	4.60	2.41	0.25	8209	1.88	1.32	0.37
6801F	2.44	1.27	0.28	7421	0.44	0.25	0.26	8215	1.83	1.14	0.30
6811	2.89	1.79	0.30	7422	0.85	0.45	0.24	8227	2.19	1.16	0.24
6824F	5.99	2.97	0.23	7425	1.18	0.62	0.25	8232	2.50	1.55	0.30
6826F	3.00	1.55	0.28	7431N	0.71	0.38	0.24	8233	1.54	0.94	0.30
6834	1.76	1.17	0.32	7445N	0.39	–	–	8235	2.38	1.66	0.37
6836	2.33	1.45	0.29	7453N	0.24	–	–	8236X	2.87	1.78	0.30
6843F	7.64	3.53	0.21	7502	1.17	0.72	0.30	8263	3.51	2.33	0.32
6845F	5.41	2.50	0.21	7515	0.59	0.31	0.24	8264	2.36	1.47	0.30
6854	3.05	1.62	0.24	7520	1.61	1.13	0.37	8265	2.98	1.73	0.26
6872F	7.38	3.41	0.21	7529X	7.38	3.91	0.24	8279	2.94	1.71	0.25
6874F	13.80	6.35	0.21	7538	3.07	1.63	0.24	8288	3.18	1.98	0.29

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

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8291X	1.77	1.17	0.32	9012	0.49	0.32	0.32				
8292X	1.76	1.23	0.37	9014	1.63	1.14	0.37				
8293X	4.36	2.70	0.30	9015	1.45	1.01	0.37				
8304	2.68	1.66	0.30	9016	1.20	0.85	0.37				
8350	4.00	2.32	0.26	9019	1.51	0.94	0.30				
8380	1.21	0.80	0.32	9033	1.07	0.74	0.37				
8381	1.08	0.71	0.32	9040	1.63	1.18	0.39				
8385	1.08	0.67	0.30	9044	0.59	0.42	0.39				
8392	1.18	0.83	0.37	9052	0.92	0.67	0.39				
8393	0.83	0.57	0.37	9058	0.84	0.64	0.45				
8500	2.93	1.81	0.30	9060	0.66	0.48	0.39				
8601	0.16	0.10	0.32	9061	0.57	0.44	0.45				
8602	0.76	0.50	0.32	9062	0.66	0.50	0.45				
8603	0.04	0.03	0.37	9063	0.45	0.33	0.39				
8606	1.05	0.60	0.26	9077F	1.84	1.02	0.35				
8709F	3.59	1.66	0.21	9082	0.63	0.48	0.45				
8710	–	0.60	0.30	9083	0.64	0.49	0.45				
8719	1.14	0.61	0.24	9084	0.70	0.49	0.37				
8720	0.56	0.35	0.30	9089	0.55	0.40	0.39				
8721	0.22	0.13	0.29	9093	0.68	0.49	0.39				
8723	0.09	0.06	0.37	9101	1.69	1.23	0.39				
8725	1.42	0.88	0.30	9102	1.85	1.30	0.37				
8726F	1.89	0.97	0.28	9154	0.95	0.67	0.37				
8734M	0.22	0.14	0.30	9156	1.21	0.80	0.32				
8737M	0.19	0.12	0.30	9170	4.38	2.33	0.24				
8738M	0.31	0.18	0.30	9178	3.47	2.68	0.44				
8742	0.16	0.10	0.30	9179	8.72	6.32	0.39				
8745	1.68	1.11	0.32	9180	2.66	1.66	0.29				
8748	0.32	0.21	0.32	9182	1.10	0.77	0.37				
8755	0.16	0.10	0.30	9186	8.69	5.07	0.25				
8799	0.22	0.15	0.37	9220	3.04	2.02	0.32				
8800	0.77	0.59	0.45	9402	2.99	1.85	0.30				
8803	0.03	0.02	0.29	9403	4.27	2.46	0.26				
8805M	0.09	0.07	0.37	9410	1.39	0.97	0.37				
8810	0.07	0.05	0.37	9501	1.62	1.07	0.32				
8814M	0.09	0.07	0.37	9505	2.61	1.72	0.32				
8815M	0.13	0.09	0.37	9516	1.49	0.92	0.30				
8820	0.07	0.04	0.32	9519	2.13	1.32	0.30				
8824	1.25	0.91	0.39	9521	1.91	1.18	0.30				
8825	–	0.77	0.37	9522	0.90	0.63	0.37				
8826	1.10	0.77	0.37	9534	3.14	1.81	0.26				
8831	0.64	0.45	0.37	9554	5.85	3.39	0.26				
8832	0.17	0.12	0.37	9586	0.24	0.18	0.45				
8833	0.56	0.39	0.37	9600	1.22	0.88	0.39				
8835	1.27	0.89	0.37	9620	0.72	0.48	0.32				
8842X	1.21	0.85	0.37								
8848	–	0.91	0.39								
8849	–	0.91	0.39								
8855	0.07	0.05	0.37								
8856	0.30	0.20	0.37								
8864X	0.66	0.46	0.37								
8868	0.26	0.19	0.39								
8869	0.58	0.42	0.39								
8871	0.04	0.03	0.39								
8901	0.10	0.07	0.32								

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

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.19	S	1624D	0.01	S	4024D	0.02	S
0065D	0.05	S	1803D	0.31	S	6251D	0.01	S
0066D	0.05	S	3081D	0.04	S	6252D	0.02	S
0067D	0.05	S	3082D	0.03	S			
1165XD	0.02	S	3085D	0.05	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 1.926 and elr x 1.848.

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.

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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	HAZARD GROUP						
Amount	A	B	C	D	E	F	G
$100	1.2%	1.0%	0.8%	0.5%	0.4%	0.2%	0.2%
$200	2.2%	1.8%	1.5%	1.0%	0.7%	0.4%	0.4%
$300	3.0%	2.5%	2.1%	1.4%	1.0%	0.6%	0.6%
$400	3.7%	3.1%	2.6%	1.7%	1.3%	0.8%	0.8%
$500	4.4%	3.6%	3.0%	2.1%	1.6%	1.0%	0.9%
$1,000	7.0%	5.7%	4.9%	3.4%	2.7%	1.8%	1.6%
$1,500	8.9%	7.3%	6.3%	4.5%	3.6%	2.4%	2.2%
$2,000	10.5%	8.6%	7.5%	5.5%	4.4%	3.1%	2.8%
$2,500	11.9%	9.8%	8.5%	6.3%	5.2%	3.6%	3.3%
$5,000	17.3%	14.3%	12.7%	9.9%	8.2%	6.1%	5.4%

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

Employee operated vehicle..... $75,600

Leased or rented vehicle..... $50,400

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"..... $1,900

Minimum Weekly Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 -- "Executive Officers" $950

Premium Determination for Partners and Sole Proprietors in accordance with ***Basic Manual*** Rule 2-E-3 (Annual Payroll)..... $50,400

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..... 58%

(Multiply a Non-F classification loss cost by a factor of 1.58 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 (1.052).)

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 $11,500. If more than two years, an average annual premium of at least $5,750 is required. These amounts are applicable for ratings effective April 1, 2021, and subsequent. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state.

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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	4.71	1102	1.21	0.37	2003	3.84	928	0.99	0.37	2705X*	94.26	1500	21.39	0.30
0008	3.11	782	0.76	0.32	2014	7.17	1500	1.64	0.29	2709	12.51	1500	2.84	0.30
0016	9.13	1500	2.09	0.29	2016	3.62	884	0.96	0.39	2710	11.99	1500	2.55	0.26
0034	4.61	1082	1.18	0.37	2021	3.84	928	0.94	0.32	2714	5.04	1168	1.34	0.39
0035	3.30	820	0.88	0.39	2039	3.46	852	0.92	0.39	2727X	15.07	1500	3.43	0.30
0036	5.59	1278	1.43	0.37	2041	3.57	874	0.94	0.39	2731	5.94	1348	1.36	0.29
0037	5.48	1256	1.33	0.32	2065	3.13	786	0.80	0.37	2735	5.31	1222	1.41	0.39
0042	7.79	1500	1.90	0.32	2070	7.49	1500	1.92	0.37	2759	7.66	1500	2.03	0.39
0050	8.53	1500	2.19	0.37	2081	4.85	1130	1.25	0.37	2790	2.37	634	0.63	0.39
0059D	0.52	–	0.05	0.29	2089	3.65	890	0.93	0.37	2791	–	–	1.51	0.39
0065D	0.14	–	0.02	0.30	2095	5.34	1228	1.37	0.37	2797	7.14	1500	1.84	0.37
0066D	0.14	–	0.02	0.30	2105	5.26	1212	1.40	0.39	2799	9.24	1500	2.24	0.32
0067D	0.14	–	0.02	0.30	2110	2.56	672	0.68	0.39	2802	7.17	1500	1.74	0.32
0079	3.73	906	0.85	0.30	2111	3.27	814	0.86	0.39	2835	3.16	792	0.88	0.45
0083	5.89	1338	1.51	0.37	2112	5.26	1212	1.39	0.39	2836	3.68	896	1.02	0.45
0106	24.28	1500	5.18	0.26	2114	3.65	890	0.97	0.39	2841	5.67	1294	1.51	0.39
0113	6.81	1500	1.75	0.37	2121	2.07	574	0.53	0.37	2881	4.33	1026	1.21	0.45
0170	3.19	798	0.82	0.37	2130	2.89	738	0.74	0.37	2883	4.93	1146	1.26	0.37
0251	6.13	1386	1.57	0.37	2131	2.67	694	0.68	0.37	2913	–	–	1.26	0.37
0400	–	–	0.83	0.32	2143	3.68	896	0.97	0.39	2915	4.61	1082	1.11	0.32
0401	13.92	A	2.97	0.26	2157	5.04	1168	1.29	0.37	2916	5.18	1196	1.11	0.26
0771N	0.60	–	–	–	2172	2.23	606	0.54	0.32	2923	2.62	684	0.69	0.39
0908P	245.00	405	63.22	0.37	2174	4.14	988	1.10	0.39	2942	–	–	0.36	0.45
0913P	777.00	937	199.13	0.37	2211	10.22	1500	2.33	0.30	2960	6.19	1398	1.59	0.37
0917	5.97	1354	1.59	0.39	2220	3.24	808	0.83	0.37	3004	1.93	546	0.44	0.30
1005	12.54	1500	2.42	0.25	2286	–	–	0.83	0.37	3018	4.20	1000	0.96	0.30
1164	6.19	1398	1.20	0.24	2288	5.07	1174	1.35	0.39	3022	6.02	1364	1.59	0.39
1165XD	4.57	1074	0.95	0.26	2300	–	–	0.78	0.37	3027	2.83	726	0.65	0.30
1320	3.00	760	0.63	0.26	2302	2.43	646	0.63	0.37	3028	3.82	924	0.98	0.37
1322	12.92	1500	2.73	0.26	2305	3.22	804	0.78	0.32	3030	7.71	1500	1.75	0.30
1430	6.65	1490	1.51	0.29	2361	2.48	656	0.64	0.37	3040	6.73	1500	1.53	0.30
1438	6.95	1500	1.47	0.26	2362	3.27	814	0.84	0.37	3041	5.01	1162	1.28	0.37
1452	3.35	830	0.76	0.30	2380	2.67	694	0.69	0.37	3042	5.15	1190	1.25	0.32
1463	13.27	1500	2.82	0.26	2386	–	–	0.78	0.37	3064	5.07	1174	1.30	0.37
1470	–	–	0.75	0.26	2388	2.29	618	0.61	0.39	3076	4.33	1026	1.11	0.37
1472	3.57	874	0.75	0.26	2402	4.39	1038	1.00	0.29	3081D	5.59	1278	1.25	0.30
1473	–	–	0.75	0.26	2413	4.09	978	1.05	0.37	3082D	5.72	1304	1.28	0.30
1474	–	–	0.75	0.26	2416	3.00	760	0.77	0.37	3085D	6.49	1458	1.44	0.30
1624D	5.45	1250	1.15	0.26	2417	2.13	586	0.55	0.37	3110	5.78	1316	1.48	0.37
1642	3.08	776	0.70	0.30	2501	3.02	764	0.78	0.37	3111	3.68	896	0.94	0.37
1654	16.40	1500	3.70	0.30	2503	1.69	498	0.45	0.39	3113	2.51	662	0.65	0.37
1655	–	–	0.70	0.30	2534	–	–	0.78	0.37	3114	3.98	956	1.02	0.37
1699	3.60	880	0.82	0.30	2570	5.53	1266	1.47	0.39	3118	2.64	688	0.70	0.39
1701	4.58	1076	1.04	0.29	2585	4.58	1076	1.21	0.39	3119	1.06	372	0.30	0.45
1710	8.67	1500	1.97	0.30	2586	4.17	994	1.07	0.37	3122	3.00	760	0.80	0.39
1741	–	–	1.04	0.29	2587	3.22	804	0.85	0.39	3126	2.15	590	0.55	0.37
1747	2.81	722	0.64	0.30	2589	3.13	786	0.81	0.37	3131	2.34	628	0.60	0.37
1748	6.21	1402	1.42	0.29	2600	5.80	1320	1.53	0.39	3132	3.76	912	0.97	0.37
1803D	10.13	1500	1.97	0.26	2623	8.83	1500	2.15	0.32	3145	2.75	710	0.71	0.37
1852	–	–	0.45	0.23	2651	2.45	650	0.65	0.39	3146	3.00	760	0.77	0.37
1853	–	–	1.04	0.29	2660	3.30	820	0.88	0.39	3169	4.14	988	1.06	0.37
1860	–	–	0.84	0.37	2670	–	–	0.91	0.39	3175	–	–	1.06	0.37
1924	4.14	988	1.10	0.39	2683	–	–	0.78	0.37	3179	2.23	606	0.59	0.39
1925	5.83	1326	1.42	0.32	2688	3.43	846	0.91	0.39	3180	2.64	688	0.70	0.39
2002	3.82	924	1.02	0.39	2702	32.51	1500	6.33	0.24	3188	2.40	640	0.64	0.39

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

Exhibit III **Page S2**

Effective April 1, 2021

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
3220	3.00	760	0.77	0.37	3881	4.82	1124	1.24	0.37	4568	2.56	672	0.58	0.30
3223	–	–	0.70	0.39	4000	6.89	1500	1.46	0.26	4581	1.42	444	0.30	0.25
3224	4.31	1022	1.14	0.39	4021	6.35	1430	1.45	0.30	4583	6.76	1500	1.44	0.26
3227	4.01	962	1.06	0.39	4024D	5.25	1210	1.19	0.30	4611	1.12	384	0.30	0.39
3240	–	–	1.02	0.37	4034	8.56	1500	1.95	0.30	4635	4.69	1098	0.91	0.24
3241	4.61	1082	1.18	0.37	4036	3.49	858	0.80	0.30	4653	2.62	684	0.69	0.39
3255	3.30	820	0.92	0.45	4038	3.62	884	1.01	0.45	4665	9.13	1500	2.07	0.30
3257	3.98	956	1.02	0.37	4053	–	–	1.02	0.37	4670	–	–	1.18	0.37
3270	3.65	890	0.94	0.37	4061	–	–	1.02	0.37	4683	4.63	1086	1.18	0.37
3300	5.18	1196	1.34	0.37	4062	4.01	962	1.02	0.37	4686	2.56	672	0.58	0.30
3303	3.11	782	0.83	0.39	4101	3.60	880	0.87	0.32	4692	1.01	362	0.27	0.39
3307	4.39	1038	1.13	0.37	4109	0.65	290	0.17	0.39	4693	1.25	410	0.32	0.37
3315	4.74	1108	1.26	0.39	4110	1.25	410	0.32	0.37	4703	2.07	574	0.53	0.37
3334	4.47	1054	1.14	0.37	4111	2.23	606	0.59	0.39	4717	2.81	722	0.79	0.45
3336	3.30	820	0.75	0.30	4113	–	–	0.59	0.39	4720	2.37	634	0.61	0.37
3365	7.79	1500	1.77	0.30	4114	4.61	1082	1.17	0.37	4740	1.83	526	0.42	0.30
3372	4.36	1032	1.06	0.32	4130	4.52	1064	1.17	0.37	4741	3.49	858	0.89	0.37
3373	5.04	1168	1.29	0.37	4131	10.00	1500	2.67	0.39	4751	2.97	754	0.68	0.30
3383	2.04	568	0.54	0.39	4133	2.64	688	0.70	0.39	4771N	3.35	950	0.65	0.24
3385	1.23	406	0.32	0.39	4149	1.09	378	0.31	0.45	4777	4.14	988	0.81	0.24
3400	4.33	1026	1.05	0.32	4206	3.41	842	0.87	0.37	4825	1.20	400	0.27	0.30
3507	3.05	770	0.78	0.37	4207	3.22	804	0.72	0.30	4828	2.64	688	0.64	0.32
3515	2.89	738	0.74	0.37	4239	3.13	786	0.71	0.30	4829	1.88	536	0.40	0.26
3516	–	–	0.74	0.37	4240	4.69	1098	1.25	0.39	4902	3.11	782	0.83	0.39
3548	1.64	488	0.42	0.37	4243	2.56	672	0.65	0.37	4923	1.25	410	0.32	0.37
3559	3.22	804	0.82	0.37	4244	3.05	770	0.78	0.37	5020	9.13	1500	2.07	0.30
3574	1.28	416	0.34	0.39	4250	2.37	634	0.61	0.37	5022	10.98	1500	2.33	0.26
3581	1.80	520	0.48	0.39	4251	3.49	858	0.90	0.37	5037	19.43	1500	3.78	0.24
3612	2.34	628	0.57	0.32	4263	3.49	858	0.90	0.37	5040	14.03	1500	2.74	0.24
3620	5.20	1200	1.19	0.30	4273	3.79	918	0.98	0.37	5057	9.37	1500	1.83	0.24
3629	2.07	574	0.55	0.39	4279	3.27	814	0.84	0.37	5059	33.16	1500	6.47	0.24
3632	3.46	852	0.84	0.32	4282	–	–	0.84	0.37	5069	–	–	6.47	0.24
3634	2.07	574	0.55	0.39	4283	2.23	606	0.57	0.37	5102	9.84	1500	2.09	0.26
3635	2.67	694	0.68	0.37	4299	2.37	634	0.63	0.39	5146	6.89	1500	1.56	0.30
3638	2.45	650	0.65	0.39	4301	–	–	0.84	0.37	5160	4.06	972	0.86	0.26
3642	1.74	508	0.45	0.37	4304	6.10	1380	1.48	0.32	5183	5.20	1200	1.18	0.30
3643	2.32	624	0.59	0.37	4307	2.43	646	0.68	0.45	5188	5.12	1184	1.16	0.30
3647	3.27	814	0.79	0.32	4351	2.26	612	0.57	0.37	5190	4.96	1152	1.13	0.30
3648	1.96	552	0.52	0.39	4352	2.13	586	0.57	0.39	5191	1.31	422	0.33	0.37
3681	1.09	378	0.29	0.39	4360	–	–	0.22	0.32	5192	4.20	1000	1.07	0.37
3685	1.42	444	0.38	0.39	4361	1.34	428	0.35	0.39	5213	9.86	1500	2.09	0.26
3719	1.64	488	0.32	0.24	4410	4.20	1000	1.08	0.37	5215	8.58	1500	2.08	0.32
3724	5.20	1200	1.10	0.26	4417	–	–	1.08	0.37	5221	6.46	1452	1.47	0.30
3726	6.98	1500	1.36	0.24	4420	7.22	1500	1.53	0.26	5222	11.36	1500	2.41	0.26
3803	3.02	764	0.77	0.37	4431	2.02	564	0.56	0.45	5223	9.35	1500	2.12	0.30
3807	3.02	764	0.80	0.39	4432	1.28	416	0.36	0.45	5348	6.73	1500	1.53	0.30
3808	6.73	1500	1.62	0.32	4439	–	–	0.65	0.37	5402	8.91	1500	2.36	0.39
3821	8.09	1500	1.97	0.32	4452	3.11	782	0.80	0.37	5403	9.16	1500	1.94	0.26
3822X	4.50	1060	1.10	0.32	4459	3.65	890	0.94	0.37	5437	8.64	1500	1.96	0.30
3824X	5.59	1278	1.36	0.32	4470	2.94	748	0.75	0.37	5443	6.65	1490	1.70	0.37
3826	1.09	378	0.28	0.37	4484	3.35	830	0.86	0.37	5445	13.38	1500	2.84	0.26
3827	2.48	656	0.60	0.32	4493	3.35	830	0.86	0.37	5462	9.48	1500	2.15	0.30
3830	1.80	520	0.44	0.32	4511	0.71	302	0.17	0.32	5472	11.25	1500	2.19	0.24
3851	3.00	760	0.79	0.39	4557	3.02	764	0.80	0.39	5473	15.42	1500	3.01	0.24
3865	3.13	786	0.88	0.44	4558	2.51	662	0.65	0.37	5474	10.90	1500	2.32	0.26

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

Exhibit III **Page S3**

Effective April 1, 2021

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
5478	5.23	1206	1.18	0.30	6882	5.34	1228	1.04	0.24	7539	2.73	706	0.58	0.26
5479	9.89	1500	2.40	0.32	6884	5.97	1354	1.16	0.24	7540	6.51	1462	1.27	0.24
5480	10.00	1500	2.12	0.26	7016M	7.30	1500	1.42	0.24	7580	4.63	1086	1.05	0.30
5491	3.46	852	0.73	0.26	7024M	8.12	1500	1.57	0.24	7590	5.26	1212	1.27	0.32
5506	9.89	1500	1.93	0.24	7038M	7.47	1500	1.47	0.23	7600	8.26	1500	1.87	0.30
5507	6.00	1360	1.27	0.26	7046M	9.95	1500	1.94	0.24	7605	3.95	950	0.90	0.30
5508	–	–	1.27	0.26	7047M	11.58	1500	2.15	0.24	7610	0.90	340	0.22	0.32
5535	10.95	1500	2.49	0.30	7050M	11.83	1500	2.25	0.23	7705	7.98	1500	1.94	0.32
5537	7.09	1500	1.61	0.30	7090M	8.28	1500	1.64	0.23	7710	5.89	1338	1.25	0.26
5551	25.86	1500	5.05	0.24	7098M	11.04	1500	2.15	0.24	7711	5.89	1338	1.25	0.26
5606	1.55	470	0.33	0.26	7099M	15.75	1500	2.94	0.24	7720X	4.39	1038	1.00	0.30
5610	8.12	1500	2.08	0.37	7133	7.03	1500	1.50	0.26	7723X	3.32	824	0.65	0.24
5645	26.38	1500	5.61	0.26	7151M	8.53	1500	1.82	0.26	7855	5.75	1310	1.31	0.30
5703	23.49	1500	5.34	0.30	7152M	13.54	1500	2.77	0.26	8001	3.95	950	1.06	0.39
5705	39.13	1500	8.94	0.29	7153M	9.48	1500	2.02	0.26	8002	3.02	764	0.78	0.37
5951	0.55	270	0.14	0.39	7219	13.57	1500	2.86	0.26	8006	3.62	884	0.93	0.37
6003	10.30	1500	2.33	0.30	7222X	12.62	1500	2.85	0.30	8008	1.99	558	0.53	0.39
6005	10.60	1500	2.41	0.30	7225	11.28	1500	2.56	0.30	8010	2.56	672	0.68	0.39
6017	–	–	2.09	0.26	7228	–	–	2.86	0.26	8013	0.57	274	0.15	0.37
6018	4.36	1032	0.98	0.30	7229	–	–	2.86	0.26	8015	1.17	394	0.30	0.37
6045	7.52	1500	1.70	0.30	7230X	15.75	1500	3.81	0.32	8017	2.26	612	0.60	0.39
6204	11.53	1500	2.44	0.26	7231	13.92	1500	3.36	0.32	8018	4.17	994	1.10	0.39
6206	4.63	1086	0.90	0.24	7232X	18.31	1500	3.85	0.26	8021	3.38	836	0.87	0.37
6213	2.32	624	0.49	0.26	7309F	20.30	1500	3.44	0.21	8031	3.65	890	0.94	0.37
6214	2.78	716	0.54	0.24	7313F	9.02	1500	1.53	0.21	8032	2.86	732	0.76	0.39
6216	8.77	1500	1.70	0.24	7317F	18.12	1500	3.05	0.22	8033	2.62	684	0.67	0.37
6217	7.44	1500	1.58	0.26	7323	–	–	1.89	0.22	8037	2.07	574	0.55	0.39
6229	9.05	1500	1.92	0.26	7327F	39.02	1500	6.65	0.21	8039	2.23	606	0.59	0.39
6233	3.65	890	0.77	0.26	7333M	4.88	1136	0.94	0.24	8044	4.31	1022	1.04	0.32
6235	8.15	1500	1.58	0.24	7335M	5.42	1244	1.05	0.24	8045	1.09	378	0.29	0.39
6236	10.60	1500	2.40	0.30	7337M	7.74	1500	1.44	0.24	8046	3.35	830	0.86	0.37
6237	2.40	640	0.54	0.30	7350F	24.31	1500	4.39	0.23	8047	1.20	400	0.32	0.39
6251D	6.68	1496	1.40	0.26	7360	6.38	1436	1.44	0.30	8058	3.79	918	0.98	0.37
6252D	5.66	1292	1.09	0.24	7370	6.92	1500	1.77	0.37	8072	1.04	368	0.27	0.39
6260	–	–	1.40	0.26	7380	8.53	1500	2.06	0.32	8102	2.37	634	0.63	0.39
6306	7.77	1500	1.65	0.26	7382	6.87	1500	1.75	0.37	8103	3.41	842	0.83	0.32
6319	6.19	1398	1.31	0.26	7390	6.21	1402	1.59	0.37	8105	–	–	1.10	0.39
6325	5.37	1234	1.14	0.26	7394M	5.45	1250	1.06	0.24	8106	6.08	1376	1.38	0.30
6400	7.82	1500	1.90	0.32	7395M	6.05	1370	1.17	0.24	8107	4.25	1010	0.96	0.30
6503	3.27	814	0.86	0.39	7398M	8.64	1500	1.60	0.24	8111	2.62	684	0.67	0.37
6504	4.33	1026	1.15	0.39	7402	0.16	192	0.04	0.37	8116	3.35	830	0.86	0.37
6702M*	6.98	1500	1.58	0.30	7403	7.98	1500	1.82	0.30	8203	8.80	1500	2.25	0.37
6703M*	11.06	1500	2.42	0.30	7405N	3.19	1010	0.72	0.30	8204	6.95	1500	1.58	0.30
6704M*	7.77	1500	1.76	0.30	7420	12.54	1500	2.41	0.25	8209	5.12	1184	1.32	0.37
6801F	6.65	1490	1.27	0.28	7421	1.20	400	0.25	0.26	8215	4.99	1158	1.14	0.30
6811	7.88	1500	1.79	0.30	7422	2.32	624	0.45	0.24	8227	5.97	1354	1.16	0.24
6824F	16.32	1500	2.97	0.23	7425	3.22	804	0.62	0.25	8232	6.81	1500	1.55	0.30
6826F	8.18	1500	1.55	0.28	7431N	1.93	676	0.38	0.24	8233	4.20	1000	0.94	0.30
6834	4.80	1120	1.17	0.32	7445N	1.06	–	–	–	8235	6.49	1458	1.66	0.37
6836	6.35	1430	1.45	0.29	7453N	0.65	–	–	–	8236X	7.82	1500	1.78	0.30
6843F	20.82	1500	3.53	0.21	7502	3.19	798	0.72	0.30	8263	9.56	1500	2.33	0.32
6845F	14.74	1500	2.50	0.21	7515	1.61	482	0.31	0.24	8264	6.43	1446	1.47	0.30
6854	8.31	1500	1.62	0.24	7520	4.39	1038	1.13	0.37	8265	8.12	1500	1.73	0.26
6872F	20.11	1500	3.41	0.21	7529X	20.11	1500	3.91	0.24	8279	8.01	1500	1.71	0.25
6874F	37.61	1500	6.35	0.21	7538	8.37	1500	1.63	0.24	8288	8.67	1500	1.98	0.29

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

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8291X	4.82	1124	1.17	0.32	9012	1.34	428	0.32	0.32					
8292X	4.80	1120	1.23	0.37	9014	4.44	1048	1.14	0.37					
8293X	11.88	1500	2.70	0.30	9015	3.95	950	1.01	0.37					
8304	7.30	1500	1.66	0.30	9016	3.27	814	0.85	0.37					
8350	10.90	1500	2.32	0.26	9019	4.11	982	0.94	0.30					
8380	3.30	820	0.80	0.32	9033	2.92	744	0.74	0.37					
8381	2.94	748	0.71	0.32	9040	4.44	1048	1.18	0.39					
8385	2.94	748	0.67	0.30	9044	1.61	482	0.42	0.39					
8392	3.22	804	0.83	0.37	9052	2.51	662	0.67	0.39					
8393	2.26	612	0.57	0.37	9058	2.29	618	0.64	0.45					
8500	7.98	1500	1.81	0.30	9060	1.80	520	0.48	0.39					
8601	0.44	248	0.10	0.32	9061	1.55	470	0.44	0.45					
8602	2.07	574	0.50	0.32	9062	1.80	520	0.50	0.45					
8603	0.11	182	0.03	0.37	9063	1.23	406	0.33	0.39					
8606	2.86	732	0.60	0.26	9077F	5.01	1162	1.02	0.35					
8709F	9.78	1500	1.66	0.21	9082	1.72	504	0.48	0.45					
8710	–	–	0.60	0.30	9083	1.74	508	0.49	0.45					
8719	3.11	782	0.61	0.24	9084	1.91	542	0.49	0.37					
8720	1.53	466	0.35	0.30	9089	1.50	460	0.40	0.39					
8721	0.60	280	0.13	0.29	9093	1.85	530	0.49	0.39					
8723	0.25	210	0.06	0.37	9101	4.61	1082	1.23	0.39					
8725	3.87	934	0.88	0.30	9102	5.04	1168	1.30	0.37					
8726F	5.15	1190	0.97	0.28	9154	2.59	678	0.67	0.37					
8734M	0.60	280	0.14	0.30	9156	3.30	820	0.80	0.32					
8737M	0.52	264	0.12	0.30	9170	11.94	1500	2.33	0.24					
8738M	0.84	328	0.18	0.30	9178	9.46	1500	2.68	0.44					
8742	0.44	248	0.10	0.30	9179	23.76	1500	6.32	0.39					
8745	4.58	1076	1.11	0.32	9180	7.25	1500	1.66	0.29					
8748	0.87	334	0.21	0.32	9182	3.00	760	0.77	0.37					
8755	0.44	248	0.10	0.30	9186	23.68	1500	5.07	0.25					
8799	0.60	280	0.15	0.37	9220	8.28	1500	2.02	0.32					
8800	2.10	580	0.59	0.45	9402	8.15	1500	1.85	0.30					
8803	0.08	176	0.02	0.29	9403	11.64	1500	2.46	0.26					
8805M	0.25	210	0.07	0.37	9410	3.79	918	0.97	0.37					
8810	0.19	198	0.05	0.37	9501	4.41	1042	1.07	0.32					
8814M	0.25	210	0.07	0.37	9505	7.11	1500	1.72	0.32					
8815M	0.35	230	0.09	0.37	9516	4.06	972	0.92	0.30					
8820	0.19	198	0.04	0.32	9519	5.80	1320	1.32	0.30					
8824	3.41	842	0.91	0.39	9521	5.20	1200	1.18	0.30					
8825	–	–	0.77	0.37	9522	2.45	650	0.63	0.37					
8826	3.00	760	0.77	0.37	9534	8.56	1500	1.81	0.26					
8831	1.74	508	0.45	0.37	9554	15.94	1500	3.39	0.26					
8832	0.46	252	0.12	0.37	9586	0.65	290	0.18	0.45					
8833	1.53	466	0.39	0.37	9600	3.32	824	0.88	0.39					
8835	3.46	852	0.89	0.37	9620	1.96	552	0.48	0.32					
8842X	3.30	820	0.85	0.37										
8848	–	–	0.91	0.39										
8849	–	–	0.91	0.39										
8855	0.19	198	0.05	0.37										
8856	0.82	324	0.20	0.37										
8864X	1.80	520	0.46	0.37										
8868	0.71	302	0.19	0.39										
8869	1.58	476	0.42	0.39										
8871	0.11	182	0.03	0.39										
8901	0.27	214	0.07	0.32										

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

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APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

A Minimum Premium $100 per ginning location for policy minimum premium computation.

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

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.52	S	1624D	0.03	S	4024D	0.05	S
0065D	0.14	S	1803D	0.84	S	6251D	0.03	S
0066D	0.14	S	3081D	0.11	S	6252D	0.05	S
0067D	0.14	S	3082D	0.08	S			
1165XD	0.05	S	3085D	0.14	S			

S=Silica

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 1.926 and elr x 1.848.

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.

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MISCELLANEOUS VALUES

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

Employee operated vehicle	$75,600
Leased or rented vehicle	$50,400

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	0.17
2nd Adjustment	0.10
3rd Adjustment	0.07
4th Adjustment	0.05

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" $1,900

Minimum Premium Multiplier 200

Minimum Weekly Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 -- "Executive Officers" $950

Premium Determination for Partners and Sole Proprietors in accordance with ***Basic Manual*** Rule 2-E-3 (Annual Payroll) $50,400

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

	Total Losses						
Deductible	HAZARD GROUP						
Amount	A	B	C	D	E	F	G
$100	0.9%	0.7%	0.6%	0.4%	0.3%	0.2%	0.2%
$200	1.6%	1.3%	1.1%	0.7%	0.5%	0.3%	0.3%
$300	2.2%	1.8%	1.5%	1.0%	0.8%	0.5%	0.4%
$400	2.7%	2.3%	1.9%	1.3%	1.0%	0.6%	0.6%
$500	3.2%	2.7%	2.2%	1.5%	1.2%	0.7%	0.7%
$1,000	5.1%	4.2%	3.6%	2.5%	2.0%	1.3%	1.2%
$1,500	6.5%	5.4%	4.6%	3.3%	2.7%	1.8%	1.6%
$2,000	7.7%	6.3%	5.5%	4.0%	3.3%	2.2%	2.0%
$2,500	8.7%	7.2%	6.3%	4.6%	3.8%	2.7%	2.4%
$5,000	12.7%	10.5%	9.4%	7.2%	6.0%	4.5%	4.0%

Terrorism - (Assigned Risk) $0.01

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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..... 58%

(Multiply a Non-F classification rate by a factor of 1.58 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 (1.052).)

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 $11,500. If more than two years, an average annual premium of at least $5,750 is required. These amounts are applicable for ratings effective April 1, 2021, and subsequent. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state.

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Advisory Loss Costs, AR Rates and Miscellaneous Values - 2020

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.95	1.35	0.35	2003	1.63	1.12	0.35	2705X*	36.00	22.02	0.29
0008	1.27	0.83	0.31	2014	2.70	1.66	0.28	2709	4.73	2.89	0.29
0016	3.45	2.12	0.28	2016	1.44	1.02	0.39	2710	4.67	2.68	0.25
0034	1.90	1.31	0.35	2021	1.25	0.81	0.31	2714	2.06	1.48	0.38
0035	1.28	0.91	0.38	2039	1.29	0.92	0.39	2727X	5.51	3.38	0.29
0036	2.27	1.57	0.35	2041	1.40	1.00	0.39	2731	2.35	1.45	0.28
0037	2.07	1.35	0.31	2065	1.26	0.87	0.35	2735	1.97	1.41	0.38
0042	2.83	1.85	0.31	2070	2.81	1.93	0.35	2759	2.85	2.04	0.38
0050	3.06	2.11	0.35	2081	1.59	1.10	0.35	2790	0.87	0.62	0.38
0059D	0.20	0.05	0.28	2089	1.54	1.06	0.35	2791	–	1.51	0.38
0065D	0.05	0.02	0.28	2095	1.95	1.35	0.35	2797	2.73	1.89	0.35
0066D	0.05	0.02	0.29	2105	1.93	1.38	0.38	2799	3.73	2.43	0.31
0067D	0.05	0.02	0.29	2110	1.01	0.72	0.39	2802	2.81	1.84	0.31
0079	1.43	0.88	0.28	2111	1.30	0.93	0.39	2835	1.19	0.89	0.44
0083	2.21	1.53	0.35	2112	2.02	1.44	0.38	2836	1.24	0.93	0.44
0106	9.27	5.32	0.25	2114	1.43	1.03	0.38	2841	2.10	1.51	0.38
0113	2.47	1.71	0.35	2121	0.73	0.50	0.35	2881	1.80	1.35	0.44
0170	1.26	0.87	0.35	2130	1.06	0.74	0.35	2883	1.92	1.33	0.35
0251	2.22	1.53	0.35	2131	1.12	0.77	0.35	2913	–	1.33	0.35
0400	–	0.78	0.31	2143	1.25	0.89	0.38	2915	1.81	1.18	0.31
0401	5.51	3.17	0.25	2157	2.03	1.39	0.35	2916	2.08	1.20	0.25
0771N	0.23	–	–	2172	0.81	0.53	0.31	2923	1.10	0.78	0.39
0908P	88.00	60.81	0.35	2174	1.55	1.11	0.38	2942	–	0.38	0.44
0913P	341.00	235.32	0.35	2211	3.78	2.32	0.28	2960	2.32	1.60	0.35
0917	2.30	1.65	0.38	2220	1.13	0.78	0.35	3004	0.72	0.44	0.29
1005	4.31	2.25	0.24	2286	1.04	0.74	0.39	3018	1.79	1.10	0.29
1164	2.56	1.34	0.24	2288	2.04	1.46	0.38	3022	2.47	1.76	0.39
1165XD	1.68	0.95	0.26	2300	–	0.78	0.35	3027	1.18	0.73	0.29
1320	1.11	0.63	0.25	2302	0.88	0.61	0.35	3028	1.50	1.03	0.35
1322	4.73	2.70	0.25	2305	1.25	0.82	0.31	3030	3.21	1.97	0.29
1430	2.64	1.62	0.28	2361	1.03	0.71	0.35	3040	2.84	1.74	0.29
1438	2.51	1.43	0.25	2362	1.14	0.79	0.35	3041	1.92	1.33	0.35
1452	1.25	0.76	0.29	2380	1.07	0.74	0.35	3042	1.82	1.19	0.31
1463	4.77	2.73	0.25	2386	–	0.78	0.35	3064	2.03	1.40	0.35
1470	–	0.76	0.25	2388	0.91	0.65	0.38	3069	–	1.10	0.35
1472	1.32	0.76	0.25	2402	1.81	1.12	0.28	3076	1.59	1.10	0.35
1473	–	0.76	0.25	2413	1.57	1.09	0.35	3081D	2.23	1.35	0.29
1474	–	0.76	0.25	2416	1.11	0.76	0.35	3082D	2.28	1.37	0.28
1624D	2.05	1.16	0.25	2417	0.68	0.47	0.35	3085D	2.22	1.34	0.29
1642	1.14	0.70	0.29	2501	1.13	0.78	0.35	3110	2.25	1.55	0.35
1654	6.74	4.10	0.29	2503	0.69	0.49	0.39	3111	1.45	1.00	0.35
1655	–	0.70	0.29	2534	–	0.78	0.35	3113	0.98	0.67	0.35
1699	1.51	0.92	0.29	2570	2.02	1.44	0.39	3114	1.52	1.05	0.35
1701	1.82	1.12	0.28	2585	1.86	1.32	0.39	3118	1.05	0.75	0.39
1710	3.51	2.16	0.29	2586	1.52	1.05	0.35	3119	0.36	0.27	0.44
1741	–	1.12	0.28	2587	1.16	0.83	0.39	3122	1.15	0.82	0.38
1747	1.11	0.68	0.29	2589	1.24	0.86	0.35	3126	0.84	0.58	0.35
1748	2.28	1.41	0.28	2600	2.08	1.48	0.39	3131	0.98	0.67	0.35
1803D	3.84	2.01	0.25	2623	3.50	2.29	0.31	3132	1.41	0.98	0.35
1852	–	0.48	0.23	2651	0.91	0.65	0.38	3145	1.03	0.71	0.35
1853	–	1.12	0.28	2660	1.25	0.89	0.38	3146	1.25	0.86	0.35
1860	–	0.90	0.35	2670	1.07	0.81	0.44	3169	1.59	1.10	0.35
1924	1.58	1.13	0.39	2683	1.04	0.75	0.38	3175	–	1.10	0.35
1925	1.97	1.30	0.31	2688	1.41	1.01	0.39	3179	0.88	0.63	0.39
2002	1.41	1.01	0.38	2702	11.05	5.83	0.24	3180	1.10	0.78	0.38

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

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3188	0.97	0.69	0.39	3865	1.04	0.79	0.44	4558	0.88	0.61	0.35
3220	1.09	0.75	0.35	3881	1.93	1.33	0.35	4568	1.03	0.63	0.29
3223	–	0.78	0.38	4000	2.43	1.39	0.26	4581	0.51	0.29	0.25
3224	1.56	1.11	0.39	4021	2.50	1.53	0.28	4583	2.61	1.50	0.25
3227	1.64	1.16	0.39	4024D	1.70	1.03	0.29	4611	0.40	0.29	0.39
3240	1.96	1.40	0.39	4034	3.21	1.97	0.29	4635	1.71	0.90	0.24
3241	1.91	1.31	0.35	4036	1.45	0.89	0.29	4653	0.95	0.68	0.39
3255	1.26	0.94	0.44	4038	1.40	1.05	0.44	4665	3.40	2.08	0.29
3257	1.57	1.09	0.35	4053	–	1.06	0.35	4670	–	1.22	0.35
3270	1.41	0.97	0.35	4061	–	1.06	0.35	4683	1.78	1.22	0.35
3300	1.86	1.29	0.35	4062	1.54	1.06	0.35	4686	1.06	0.65	0.29
3303	1.30	0.93	0.38	4101	1.48	0.96	0.31	4692	0.39	0.28	0.39
3307	1.82	1.26	0.35	4109	0.25	0.18	0.38	4693	0.51	0.35	0.35
3315	1.93	1.38	0.38	4110	0.47	0.32	0.35	4703	0.81	0.56	0.35
3334	1.63	1.12	0.35	4111	0.78	0.56	0.39	4717	1.05	0.79	0.44
3336	1.30	0.80	0.29	4113	–	0.56	0.39	4720	0.94	0.65	0.35
3365	2.99	1.83	0.29	4114	1.75	1.20	0.35	4740	0.94	0.58	0.29
3372	1.73	1.13	0.31	4130	1.80	1.24	0.35	4741	1.39	0.95	0.35
3373	1.99	1.37	0.35	4131	3.58	2.57	0.38	4751	0.97	0.59	0.29
3383	0.77	0.55	0.39	4133	0.94	0.68	0.38	4771N	1.30	0.69	0.24
3385	0.42	0.30	0.38	4149	0.43	0.33	0.44	4777	1.65	0.87	0.23
3400	1.67	1.09	0.31	4206	1.24	0.85	0.35	4825	0.50	0.31	0.29
3507	1.22	0.84	0.35	4207	1.26	0.76	0.29	4828	0.97	0.63	0.31
3515	1.15	0.80	0.35	4239	1.18	0.72	0.29	4829	0.68	0.39	0.25
3516	–	0.80	0.35	4240	1.84	1.32	0.38	4902	1.26	0.90	0.38
3548	0.61	0.42	0.35	4243	1.01	0.69	0.35	4923	0.48	0.33	0.35
3559	1.22	0.84	0.35	4244	1.14	0.78	0.35	5020	3.60	2.20	0.29
3574	0.50	0.36	0.39	4250	0.92	0.64	0.35	5022	4.34	2.48	0.25
3581	0.63	0.45	0.38	4251	1.29	0.89	0.35	5037	7.46	3.93	0.24
3612	0.87	0.57	0.31	4263	1.38	0.95	0.35	5040	4.64	2.44	0.24
3620	1.99	1.22	0.28	4273	1.49	1.03	0.35	5057	3.31	1.75	0.24
3629	0.82	0.59	0.39	4279	1.30	0.90	0.35	5059	11.67	6.16	0.24
3632	1.32	0.86	0.31	4282	–	0.90	0.35	5069	–	6.16	0.24
3634	0.81	0.58	0.38	4283	0.86	0.59	0.35	5102	3.53	2.02	0.25
3635	1.20	0.83	0.35	4299	0.92	0.66	0.39	5146	2.73	1.67	0.29
3638	0.91	0.65	0.38	4301	–	0.90	0.35	5160	1.54	0.88	0.25
3642	0.68	0.47	0.35	4304	2.32	1.52	0.31	5183	1.86	1.14	0.29
3643	0.86	0.59	0.35	4307	0.97	0.73	0.44	5188	2.03	1.24	0.29
3647	1.14	0.74	0.31	4351	0.82	0.56	0.35	5190	1.97	1.21	0.29
3648	0.74	0.53	0.38	4352	0.81	0.58	0.38	5191	0.50	0.34	0.35
3681	0.42	0.30	0.38	4360	–	0.23	0.31	5192	1.68	1.16	0.35
3685	0.59	0.42	0.39	4361	0.53	0.38	0.38	5213	4.10	2.35	0.25
3719	0.66	0.35	0.24	4410	1.66	1.14	0.35	5215	3.48	2.26	0.31
3724	1.85	1.06	0.25	4417	–	1.14	0.35	5221	2.68	1.64	0.29
3726	2.65	1.39	0.24	4420	3.16	1.80	0.25	5222	4.52	2.58	0.25
3803	1.10	0.75	0.35	4431	0.74	0.55	0.44	5223	3.97	2.44	0.29
3807	1.14	0.81	0.39	4432	0.50	0.38	0.44	5348	2.55	1.56	0.29
3808	2.55	1.65	0.31	4439	–	0.61	0.35	5402	3.06	2.18	0.39
3821	3.38	2.22	0.31	4452	1.24	0.85	0.35	5403	3.31	1.89	0.25
3822X	1.69	1.11	0.31	4459	1.37	0.94	0.35	5437	3.21	1.96	0.29
3824X	2.03	1.33	0.31	4470	1.12	0.77	0.35	5443	2.48	1.71	0.35
3826	0.44	0.31	0.35	4484	1.30	0.90	0.35	5445	5.61	3.21	0.25
3827	0.97	0.63	0.31	4493	1.26	0.87	0.35	5462	3.82	2.34	0.29
3830	0.68	0.45	0.31	4511	0.28	0.18	0.31	5472	4.27	2.25	0.24
3851	1.24	0.88	0.39	4557	1.19	0.85	0.38	5473	6.21	3.27	0.24

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

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5474	4.31	2.47	0.25	6874F	14.65	6.82	0.21	7538	3.61	1.90	0.24
5478	2.06	1.25	0.29	6882	2.06	1.08	0.24	7539	1.00	0.57	0.25
5479	3.71	2.42	0.31	6884	2.37	1.24	0.24	7540	2.45	1.30	0.23
5480	3.77	2.14	0.26	7016M	2.64	1.39	0.24	7580	1.69	1.04	0.29
5491	1.42	0.81	0.25	7024M	2.93	1.54	0.24	7590	1.88	1.22	0.31
5506	3.84	2.03	0.24	7038M	3.01	1.61	0.23	7600	2.96	1.81	0.29
5507	2.18	1.24	0.25	7046M	3.72	1.96	0.24	7605	1.52	0.93	0.29
5508	–	1.24	0.25	7047M	4.30	2.15	0.24	7610	0.35	0.23	0.31
5535	4.18	2.57	0.29	7050M	4.91	2.50	0.23	7705	3.14	2.04	0.31
5537	2.79	1.71	0.29	7090M	3.34	1.79	0.23	7710	2.16	1.24	0.25
5551	9.61	5.08	0.24	7098M	4.13	2.17	0.24	7711	2.16	1.24	0.25
5606	0.63	0.36	0.25	7099M	6.07	3.03	0.24	7720X	1.53	0.94	0.28
5610	3.54	2.44	0.35	7133	2.30	1.32	0.25	7723X	1.35	0.72	0.23
5645	9.91	5.68	0.25	7151M	2.79	1.61	0.25	7855	2.25	1.38	0.29
5703	8.41	5.17	0.29	7152M	4.56	2.49	0.25	8001	1.52	1.09	0.38
5705	16.65	10.26	0.28	7153M	3.11	1.79	0.25	8002	1.17	0.81	0.35
5951	0.18	0.13	0.38	7219	5.06	2.88	0.26	8006	1.35	0.93	0.35
6003	4.47	2.73	0.29	7222X	4.52	2.76	0.29	8008	0.74	0.53	0.38
6005	3.79	2.32	0.29	7225	4.22	2.58	0.29	8010	0.94	0.68	0.38
6017	–	2.35	0.25	7228	–	2.88	0.26	8013	0.22	0.15	0.35
6018	1.69	1.02	0.29	7229	–	2.88	0.26	8015	0.53	0.37	0.35
6045	2.69	1.63	0.29	7230X	5.79	3.76	0.31	8017	0.83	0.59	0.38
6204	4.52	2.58	0.25	7231	5.19	3.37	0.31	8018	1.51	1.07	0.39
6206	1.64	0.86	0.24	7232X	6.13	3.48	0.26	8021	1.35	0.93	0.35
6213	0.91	0.52	0.25	7309F	8.51	3.98	0.21	8031	1.49	1.03	0.35
6214	1.09	0.58	0.24	7313F	3.44	1.61	0.21	8032	1.10	0.79	0.38
6216	3.34	1.75	0.24	7317F	7.65	3.54	0.22	8033	0.95	0.66	0.35
6217	2.91	1.67	0.25	7323	–	1.95	0.22	8037	0.73	0.52	0.38
6229	3.22	1.85	0.25	7327F	14.81	6.98	0.21	8039	0.87	0.63	0.38
6233	1.28	0.73	0.26	7333M	1.79	0.93	0.24	8044	1.81	1.18	0.31
6235	3.02	1.59	0.24	7335M	1.99	1.04	0.24	8045	0.42	0.30	0.38
6236	4.08	2.49	0.29	7337M	2.92	1.45	0.24	8046	1.24	0.85	0.35
6237	0.94	0.57	0.29	7350F	9.36	4.62	0.22	8047	0.49	0.35	0.39
6251D	2.64	1.49	0.26	7360	2.40	1.47	0.29	8058	1.42	0.99	0.35
6252D	2.32	1.20	0.24	7370	2.53	1.74	0.35	8072	0.40	0.29	0.38
6260	–	1.49	0.26	7380	3.15	2.04	0.31	8102	0.89	0.64	0.38
6306	2.90	1.66	0.25	7382	2.72	1.87	0.35	8103	1.19	0.78	0.31
6319	2.37	1.36	0.25	7390	2.37	1.63	0.35	8105	–	1.07	0.39
6325	2.26	1.29	0.25	7394M	1.96	1.03	0.24	8106	2.31	1.42	0.29
6400	3.27	2.13	0.31	7395M	2.18	1.14	0.24	8107	1.66	1.02	0.29
6503	1.13	0.80	0.39	7398M	3.20	1.59	0.24	8111	1.03	0.71	0.35
6504	1.52	1.08	0.38	7402	0.06	0.04	0.35	8116	1.28	0.88	0.35
6702M*	2.73	1.67	0.29	7403	2.86	1.76	0.29	8203	3.33	2.29	0.35
6703M*	4.46	2.60	0.29	7405N	1.26	0.77	0.29	8204	2.69	1.65	0.28
6704M*	3.04	1.86	0.29	7420	4.86	2.53	0.24	8209	1.99	1.38	0.35
6801F	2.53	1.32	0.26	7421	0.41	0.23	0.25	8215	1.88	1.15	0.29
6811	2.77	1.69	0.29	7422	0.91	0.48	0.24	8227	2.43	1.28	0.24
6824F	7.01	3.50	0.22	7425	1.22	0.64	0.24	8232	2.55	1.57	0.29
6826F	3.26	1.68	0.26	7431N	0.68	0.36	0.24	8233	1.63	0.99	0.29
6834	1.84	1.20	0.31	7445N	0.42	–	–	8235	2.53	1.74	0.35
6836	2.37	1.46	0.28	7453N	0.23	–	–	8236X	3.11	1.91	0.29
6843F	7.28	3.41	0.21	7502	1.20	0.73	0.29	8263	3.72	2.43	0.31
6845F	5.77	2.70	0.21	7515	0.61	0.32	0.24	8264	2.42	1.49	0.28
6854	3.17	1.67	0.24	7520	1.77	1.22	0.35	8265	3.39	1.95	0.25
6872F	8.39	3.93	0.21	7529X	8.53	4.49	0.24	8279	3.43	1.97	0.25

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

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8288	3.20	1.97	0.28	8901	0.11	0.07	0.31				
8291X	1.91	1.25	0.31	9012	0.51	0.33	0.31				
8292X	1.86	1.28	0.35	9014	1.73	1.20	0.35				
8293X	4.66	2.86	0.29	9015	1.55	1.07	0.35				
8304	2.74	1.68	0.28	9016	1.32	0.92	0.35				
8350	3.92	2.25	0.25	9019	1.47	0.90	0.29				
8380	1.31	0.85	0.31	9033	1.16	0.80	0.35				
8381	1.16	0.76	0.31	9040	1.70	1.22	0.38				
8385	1.09	0.67	0.29	9044	0.64	0.46	0.38				
8392	1.26	0.87	0.35	9052	1.02	0.73	0.38				
8393	0.86	0.59	0.35	9058	0.83	0.62	0.44				
8500	3.04	1.86	0.29	9060	0.69	0.49	0.38				
8601	0.17	0.11	0.31	9061	0.60	0.45	0.44				
8602	0.83	0.54	0.31	9062	0.65	0.49	0.44				
8603	0.04	0.03	0.35	9063	0.46	0.33	0.38				
8606	1.11	0.64	0.25	9077F	1.87	1.03	0.33				
8709F	3.90	1.82	0.21	9082	0.66	0.50	0.44				
8710	–	0.63	0.29	9083	0.66	0.50	0.44				
8719	1.25	0.66	0.24	9084	0.77	0.53	0.35				
8720	0.58	0.36	0.29	9089	0.62	0.45	0.38				
8721	0.20	0.13	0.28	9093	0.74	0.53	0.38				
8723	0.10	0.07	0.35	9101	1.61	1.15	0.38				
8725	1.49	0.91	0.29	9102	1.80	1.24	0.35				
8726F	1.88	0.97	0.26	9154	0.96	0.67	0.35				
8734M	0.23	0.14	0.29	9156	1.20	0.78	0.31				
8737M	0.21	0.13	0.29	9170	4.34	2.29	0.24				
8738M	0.34	0.19	0.29	9178	3.58	2.72	0.44				
8742	0.17	0.10	0.29	9179	7.22	5.16	0.38				
8745	1.92	1.25	0.31	9180	2.76	1.70	0.28				
8748	0.32	0.21	0.31	9182	1.03	0.72	0.35				
8755	0.15	0.09	0.28	9186	9.59	5.55	0.25				
8799	0.23	0.16	0.35	9220	3.09	2.03	0.31				
8800	0.82	0.62	0.44	9402	3.07	1.88	0.29				
8803	0.03	0.02	0.28	9403	4.65	2.66	0.25				
8805M	0.09	0.06	0.35	9410	1.53	1.05	0.35				
8810	0.07	0.05	0.35	9501	1.69	1.10	0.31				
8814M	0.09	0.06	0.35	9505	3.10	2.02	0.31				
8815M	0.14	0.09	0.35	9516	1.71	1.05	0.29				
8820	0.07	0.04	0.31	9519	1.95	1.19	0.29				
8824	1.42	1.01	0.39	9521	2.00	1.22	0.29				
8825	–	0.77	0.35	9522	0.89	0.61	0.35				
8826	1.11	0.77	0.35	9534	3.25	1.85	0.26				
8831	0.70	0.48	0.35	9554	5.98	3.43	0.25				
8832	0.18	0.12	0.35	9586	0.24	0.18	0.44				
8833	0.62	0.43	0.35	9600	1.25	0.89	0.39				
8835	1.40	0.96	0.35	9620	0.72	0.47	0.31				
8842X	1.21	0.84	0.35								
8848	–	1.01	0.39								
8849	–	1.01	0.39								
8855	0.07	0.05	0.35								
8856	0.25	0.17	0.35								
8864X	0.67	0.47	0.35								
8868	0.26	0.19	0.38								
8869	0.60	0.43	0.38								
8871	0.04	0.03	0.39								

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

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.20	S	1624D	0.01	S	4024D	0.02	S
0065D	0.05	S	1803D	0.32	S	6251D	0.02	S
0066D	0.05	S	3081D	0.04	S	6252D	0.02	S
0067D	0.05	S	3082D	0.04	S			
1165XD	0.02	S	3085D	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 1.983 and elr x 1.887.

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.

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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	HAZARD GROUP						
Amount	A	B	C	D	E	F	G
$100	1.1%	0.9%	0.8%	0.5%	0.4%	0.2%	0.2%
$200	2.1%	1.7%	1.4%	1.0%	0.7%	0.4%	0.4%
$300	2.9%	2.4%	1.9%	1.3%	1.0%	0.6%	0.6%
$400	3.6%	3.0%	2.4%	1.7%	1.3%	0.8%	0.7%
$500	4.2%	3.5%	2.9%	2.0%	1.5%	1.0%	0.9%
$1,000	6.7%	5.5%	4.6%	3.3%	2.6%	1.7%	1.6%
$1,500	8.5%	7.0%	5.9%	4.4%	3.5%	2.4%	2.2%
$2,000	10.1%	8.3%	7.1%	5.3%	4.3%	3.0%	2.7%
$2,500	11.4%	9.4%	8.1%	6.1%	5.0%	3.5%	3.2%
$5,000	16.6%	13.8%	12.1%	9.5%	8.0%	5.9%	5.3%

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

Employee operated vehicle..... $72,900

Leased or rented vehicle..... $48,600

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"..... $1,900

Minimum Weekly Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 -- "Executive Officers" $950

Premium Determination for Partners and Sole Proprietors in accordance with ***Basic Manual*** Rule 2-E-3 (Annual Payroll)..... $48,600

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..... 59%

(Multiply a Non-F classification loss cost by a factor of 1.59 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 (1.057).)

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 $11,000. If more than two years, an average annual premium of at least $5,500 is required. These amounts are applicable for ratings effective April 1, 2019, and subsequent. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state.

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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	5.33	1226	1.35	0.35	2003	4.45	1050	1.12	0.35	2705X*	98.35	1500	22.02	0.29
0008	3.47	854	0.83	0.31	2014	7.38	1500	1.66	0.28	2709	12.92	1500	2.89	0.29
0016	9.43	1500	2.12	0.28	2016	3.93	946	1.02	0.39	2710	12.76	1500	2.68	0.25
0034	5.19	1198	1.31	0.35	2021	3.42	844	0.81	0.31	2714	5.63	1286	1.48	0.38
0035	3.50	860	0.91	0.38	2039	3.52	864	0.92	0.39	2727X	15.05	1500	3.38	0.29
0036	6.20	1400	1.57	0.35	2041	3.82	924	1.00	0.39	2731	6.42	1444	1.45	0.28
0037	5.66	1292	1.35	0.31	2065	3.44	848	0.87	0.35	2735	5.38	1236	1.41	0.38
0042	7.73	1500	1.85	0.31	2070	7.68	1500	1.93	0.35	2759	7.79	1500	2.04	0.38
0050	8.36	1500	2.11	0.35	2081	4.34	1028	1.10	0.35	2790	2.38	636	0.62	0.38
0059D	0.55	–	0.05	0.28	2089	4.21	1002	1.06	0.35	2791	–	–	1.51	0.38
0065D	0.14	–	0.02	0.28	2095	5.33	1226	1.35	0.35	2797	7.46	1500	1.89	0.35
0066D	0.14	–	0.02	0.29	2105	5.27	1214	1.38	0.38	2799	10.19	1500	2.43	0.31
0067D	0.14	–	0.02	0.29	2110	2.76	712	0.72	0.39	2802	7.68	1500	1.84	0.31
0079	3.91	942	0.88	0.28	2111	3.55	870	0.93	0.39	2835	3.25	810	0.89	0.44
0083	6.04	1368	1.53	0.35	2112	5.52	1264	1.44	0.38	2836	3.39	838	0.93	0.44
0106	25.33	1500	5.32	0.25	2114	3.91	942	1.03	0.38	2841	5.74	1308	1.51	0.38
0113	6.75	1500	1.71	0.35	2121	1.99	558	0.50	0.35	2881	4.92	1144	1.35	0.44
0170	3.44	848	0.87	0.35	2130	2.90	740	0.74	0.35	2883	5.25	1210	1.33	0.35
0251	6.07	1374	1.53	0.35	2131	3.06	772	0.77	0.35	2913	–	–	1.33	0.35
0400	–	–	0.78	0.31	2143	3.42	844	0.89	0.38	2915	4.94	1148	1.18	0.31
0401	15.05	A	3.17	0.25	2157	5.55	1270	1.39	0.35	2916	5.68	1296	1.20	0.25
0771N	0.63	–	–	–	2172	2.21	602	0.53	0.31	2923	3.01	762	0.78	0.39
0908P	240.00	400	60.81	0.35	2174	4.23	1006	1.11	0.38	2942	–	–	0.38	0.44
0913P	932.00	1092	235.32	0.35	2211	10.33	1500	2.32	0.28	2960	6.34	1428	1.60	0.35
0917	6.28	1416	1.65	0.38	2220	3.09	778	0.78	0.35	3004	1.97	554	0.44	0.29
1005	11.77	1500	2.25	0.24	2286	2.84	728	0.74	0.39	3018	4.89	1138	1.10	0.29
1164	6.99	1500	1.34	0.24	2288	5.57	1274	1.46	0.38	3022	6.75	1500	1.76	0.39
1165XD	4.59	1078	0.95	0.26	2300	–	–	0.78	0.35	3027	3.22	804	0.73	0.29
1320	3.03	766	0.63	0.25	2302	2.40	640	0.61	0.35	3028	4.10	980	1.03	0.35
1322	12.92	1500	2.70	0.25	2305	3.42	844	0.82	0.31	3030	8.77	1500	1.97	0.29
1430	7.21	1500	1.62	0.28	2361	2.81	722	0.71	0.35	3040	7.76	1500	1.74	0.29
1438	6.86	1500	1.43	0.25	2362	3.11	782	0.79	0.35	3041	5.25	1210	1.33	0.35
1452	3.42	844	0.76	0.29	2380	2.92	744	0.74	0.35	3042	4.97	1154	1.19	0.31
1463	13.03	1500	2.73	0.25	2386	–	–	0.78	0.35	3064	5.55	1270	1.40	0.35
1470	–	–	0.76	0.25	2388	2.49	658	0.65	0.38	3069	–	–	1.10	0.35
1472	3.61	882	0.76	0.25	2402	4.94	1148	1.12	0.28	3076	4.34	1028	1.10	0.35
1473	–	–	0.76	0.25	2413	4.29	1018	1.09	0.35	3081D	6.09	1378	1.35	0.29
1474	–	–	0.76	0.25	2416	3.03	766	0.76	0.35	3082D	6.23	1406	1.37	0.28
1624D	5.60	1280	1.16	0.25	2417	1.86	532	0.47	0.35	3085D	6.07	1374	1.34	0.29
1642	3.11	782	0.70	0.29	2501	3.09	778	0.78	0.35	3110	6.15	1390	1.55	0.35
1654	18.41	1500	4.10	0.29	2503	1.89	538	0.49	0.39	3111	3.96	952	1.00	0.35
1655	–	–	0.70	0.29	2534	–	–	0.78	0.35	3113	2.68	696	0.67	0.35
1699	4.13	986	0.92	0.29	2570	5.52	1264	1.44	0.39	3114	4.15	990	1.05	0.35
1701	4.97	1154	1.12	0.28	2585	5.08	1176	1.32	0.39	3118	2.87	734	0.75	0.39
1710	9.59	1500	2.16	0.29	2586	4.15	990	1.05	0.35	3119	0.98	356	0.27	0.44
1741	–	–	1.12	0.28	2587	3.17	794	0.83	0.39	3122	3.14	788	0.82	0.38
1747	3.03	766	0.68	0.29	2589	3.39	838	0.86	0.35	3126	2.29	618	0.58	0.35
1748	6.23	1406	1.41	0.28	2600	5.68	1296	1.48	0.39	3131	2.68	696	0.67	0.35
1803D	10.49	1500	2.01	0.25	2623	9.56	1500	2.29	0.31	3132	3.85	930	0.98	0.35
1852	–	–	0.48	0.23	2651	2.49	658	0.65	0.38	3145	2.81	722	0.71	0.35
1853	–	–	1.12	0.28	2660	3.42	844	0.89	0.38	3146	3.42	844	0.86	0.35
1860	–	–	0.90	0.35	2670	2.92	744	0.81	0.44	3169	4.34	1028	1.10	0.35
1924	4.32	1024	1.13	0.39	2683	2.84	728	0.75	0.38	3175	–	–	1.10	0.35
1925	5.38	1236	1.30	0.31	2688	3.85	930	1.01	0.39	3179	2.40	640	0.63	0.39
2002	3.85	930	1.01	0.38	2702	30.19	1500	5.83	0.24	3180	3.01	762	0.78	0.38

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

Exhibit III **Page S2**

Effective April 1, 2020

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
3188	2.65	690	0.69	0.39	3865	2.84	728	0.79	0.44	4558	2.40	640	0.61	0.35
3220	2.98	756	0.75	0.35	3881	5.27	1214	1.33	0.35	4568	2.81	722	0.63	0.29
3223	–	–	0.78	0.38	4000	6.64	1488	1.39	0.26	4581	1.39	438	0.29	0.25
3224	4.26	1012	1.11	0.39	4021	6.83	1500	1.53	0.28	4583	7.13	1500	1.50	0.25
3227	4.48	1056	1.16	0.39	4024D	4.64	1088	1.03	0.29	4611	1.09	378	0.29	0.39
3240	5.35	1230	1.40	0.39	4034	8.77	1500	1.97	0.29	4635	4.67	1094	0.90	0.24
3241	5.22	1204	1.31	0.35	4036	3.96	952	0.89	0.29	4653	2.60	680	0.68	0.39
3255	3.44	848	0.94	0.44	4038	3.82	924	1.05	0.44	4665	9.29	1500	2.08	0.29
3257	4.29	1018	1.09	0.35	4053	–	–	1.06	0.35	4670	–	–	1.22	0.35
3270	3.85	930	0.97	0.35	4061	–	–	1.06	0.35	4683	4.86	1132	1.22	0.35
3300	5.08	1176	1.29	0.35	4062	4.21	1002	1.06	0.35	4686	2.90	740	0.65	0.29
3303	3.55	870	0.93	0.38	4101	4.04	968	0.96	0.31	4692	1.07	374	0.28	0.39
3307	4.97	1154	1.26	0.35	4109	0.68	296	0.18	0.38	4693	1.39	438	0.35	0.35
3315	5.27	1214	1.38	0.38	4110	1.28	416	0.32	0.35	4703	2.21	602	0.56	0.35
3334	4.45	1050	1.12	0.35	4111	2.13	586	0.56	0.39	4717	2.87	734	0.79	0.44
3336	3.55	870	0.80	0.29	4113	–	–	0.56	0.39	4720	2.57	674	0.65	0.35
3365	8.17	1500	1.83	0.29	4114	4.78	1116	1.20	0.35	4740	2.57	674	0.58	0.29
3372	4.73	1106	1.13	0.31	4130	4.92	1144	1.24	0.35	4741	3.80	920	0.95	0.35
3373	5.44	1248	1.37	0.35	4131	9.78	1500	2.57	0.38	4751	2.65	690	0.59	0.29
3383	2.10	580	0.55	0.39	4133	2.57	674	0.68	0.38	4771N	3.55	996	0.69	0.24
3385	1.15	390	0.30	0.38	4149	1.17	394	0.33	0.44	4777	4.51	1062	0.87	0.23
3400	4.56	1072	1.09	0.31	4206	3.39	838	0.85	0.35	4825	1.37	434	0.31	0.29
3507	3.33	826	0.84	0.35	4207	3.44	848	0.76	0.29	4828	2.65	690	0.63	0.31
3515	3.14	788	0.80	0.35	4239	3.22	804	0.72	0.29	4829	1.86	532	0.39	0.25
3516	–	–	0.80	0.35	4240	5.03	1166	1.32	0.38	4902	3.44	848	0.90	0.38
3548	1.67	494	0.42	0.35	4243	2.76	712	0.69	0.35	4923	1.31	422	0.33	0.35
3559	3.33	826	0.84	0.35	4244	3.11	782	0.78	0.35	5020	9.84	1500	2.20	0.29
3574	1.37	434	0.36	0.39	4250	2.51	662	0.64	0.35	5022	11.86	1500	2.48	0.25
3581	1.72	504	0.45	0.38	4251	3.52	864	0.89	0.35	5037	20.38	1500	3.93	0.24
3612	2.38	636	0.57	0.31	4263	3.77	914	0.95	0.35	5040	12.68	1500	2.44	0.24
3620	5.44	1248	1.22	0.28	4273	4.07	974	1.03	0.35	5057	9.04	1500	1.75	0.24
3629	2.24	608	0.59	0.39	4279	3.55	870	0.90	0.35	5059	31.88	1500	6.16	0.24
3632	3.61	882	0.86	0.31	4282	–	–	0.90	0.35	5069	–	–	6.16	0.24
3634	2.21	602	0.58	0.38	4283	2.35	630	0.59	0.35	5102	9.64	1500	2.02	0.25
3635	3.28	816	0.83	0.35	4299	2.51	662	0.66	0.39	5146	7.46	1500	1.67	0.29
3638	2.49	658	0.65	0.38	4301	–	–	0.90	0.35	5160	4.21	1002	0.88	0.25
3642	1.86	532	0.47	0.35	4304	6.34	1428	1.52	0.31	5183	5.08	1176	1.14	0.29
3643	2.35	630	0.59	0.35	4307	2.65	690	0.73	0.44	5188	5.55	1270	1.24	0.29
3647	3.11	782	0.74	0.31	4351	2.24	608	0.56	0.35	5190	5.38	1236	1.21	0.29
3648	2.02	564	0.53	0.38	4352	2.21	602	0.58	0.38	5191	1.37	434	0.34	0.35
3681	1.15	390	0.30	0.38	4360	–	–	0.23	0.31	5192	4.59	1078	1.16	0.35
3685	1.61	482	0.42	0.39	4361	1.45	450	0.38	0.38	5213	11.20	1500	2.35	0.25
3719	1.80	520	0.35	0.24	4410	4.54	1068	1.14	0.35	5215	9.51	1500	2.26	0.31
3724	5.05	1170	1.06	0.25	4417	–	–	1.14	0.35	5221	7.32	1500	1.64	0.29
3726	7.24	1500	1.39	0.24	4420	8.63	1500	1.80	0.25	5222	12.35	1500	2.58	0.25
3803	3.01	762	0.75	0.35	4431	2.02	564	0.55	0.44	5223	10.85	1500	2.44	0.29
3807	3.11	782	0.81	0.39	4432	1.37	434	0.38	0.44	5348	6.97	1500	1.56	0.29
3808	6.97	1500	1.65	0.31	4439	–	–	0.61	0.35	5402	8.36	1500	2.18	0.39
3821	9.23	1500	2.22	0.31	4452	3.39	838	0.85	0.35	5403	9.04	1500	1.89	0.25
3822X	4.62	1084	1.11	0.31	4459	3.74	908	0.94	0.35	5437	8.77	1500	1.96	0.29
3824X	5.55	1270	1.33	0.31	4470	3.06	772	0.77	0.35	5443	6.78	1500	1.71	0.35
3826	1.20	400	0.31	0.35	4484	3.55	870	0.90	0.35	5445	15.33	1500	3.21	0.25
3827	2.65	690	0.63	0.31	4493	3.44	848	0.87	0.35	5462	10.44	1500	2.34	0.29
3830	1.86	532	0.45	0.31	4511	0.76	312	0.18	0.31	5472	11.67	1500	2.25	0.24
3851	3.39	838	0.88	0.39	4557	3.25	810	0.85	0.38	5473	16.97	1500	3.27	0.24

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

Exhibit III **Page S3**

Effective April 1, 2020

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
5474	11.77	1500	2.47	0.25	6874F	40.02	1500	6.82	0.21	7538	9.86	1500	1.90	0.24
5478	5.63	1286	1.25	0.29	6882	5.63	1286	1.08	0.24	7539	2.73	706	0.57	0.25
5479	10.14	1500	2.42	0.31	6884	6.47	1454	1.24	0.24	7540	6.69	1498	1.30	0.23
5480	10.30	1500	2.14	0.26	7016M	7.21	1500	1.39	0.24	7580	4.62	1084	1.04	0.29
5491	3.88	936	0.81	0.25	7024M	8.00	1500	1.54	0.24	7590	5.14	1188	1.22	0.31
5506	10.49	1500	2.03	0.24	7038M	8.22	1500	1.61	0.23	7600	8.09	1500	1.81	0.29
5507	5.96	1352	1.24	0.25	7046M	10.16	1500	1.96	0.24	7605	4.15	990	0.93	0.29
5508	–	–	1.24	0.25	7047M	11.75	1500	2.15	0.24	7610	0.96	352	0.23	0.31
5535	11.42	1500	2.57	0.29	7050M	13.41	1500	2.50	0.23	7705	8.58	1500	2.04	0.31
5537	7.62	1500	1.71	0.29	7090M	9.12	1500	1.79	0.23	7710	5.90	1340	1.24	0.25
5551	26.25	1500	5.08	0.24	7098M	11.28	1500	2.17	0.24	7711	5.90	1340	1.24	0.25
5606	1.72	504	0.36	0.25	7099M	16.58	1500	3.03	0.24	7720X	4.18	996	0.94	0.28
5610	9.67	1500	2.44	0.35	7133	6.28	1416	1.32	0.25	7723X	3.69	898	0.72	0.23
5645	27.07	1500	5.68	0.25	7151M	7.62	1500	1.61	0.25	7855	6.15	1390	1.38	0.29
5703	22.98	1500	5.17	0.29	7152M	12.46	1500	2.49	0.25	8001	4.15	990	1.09	0.38
5705	45.49	1500	10.26	0.28	7153M	8.50	1500	1.79	0.25	8002	3.20	800	0.81	0.35
5951	0.49	258	0.13	0.38	7219	13.82	1500	2.88	0.26	8006	3.69	898	0.93	0.35
6003	12.21	1500	2.73	0.29	7222X	12.35	1500	2.76	0.29	8008	2.02	564	0.53	0.38
6005	10.35	1500	2.32	0.29	7225	11.53	1500	2.58	0.29	8010	2.57	674	0.68	0.38
6017	–	–	2.35	0.25	7228	–	–	2.88	0.26	8013	0.60	280	0.15	0.35
6018	4.62	1084	1.02	0.29	7229	–	–	2.88	0.26	8015	1.45	450	0.37	0.35
6045	7.35	1500	1.63	0.29	7230X	15.82	1500	3.76	0.31	8017	2.27	614	0.59	0.38
6204	12.35	1500	2.58	0.25	7231	14.18	1500	3.37	0.31	8018	4.13	986	1.07	0.39
6206	4.48	1056	0.86	0.24	7232X	16.75	1500	3.48	0.26	8021	3.69	898	0.93	0.35
6213	2.49	658	0.52	0.25	7309F	23.25	1500	3.98	0.21	8031	4.07	974	1.03	0.35
6214	2.98	756	0.58	0.24	7313F	9.40	1500	1.61	0.21	8032	3.01	762	0.79	0.38
6216	9.12	1500	1.75	0.24	7317F	20.90	1500	3.54	0.22	8033	2.60	680	0.66	0.35
6217	7.95	1500	1.67	0.25	7323	–	–	1.95	0.22	8037	1.99	558	0.52	0.38
6229	8.80	1500	1.85	0.25	7327F	40.46	1500	6.98	0.21	8039	2.38	636	0.63	0.38
6233	3.50	860	0.73	0.26	7333M	4.89	1138	0.93	0.24	8044	4.94	1148	1.18	0.31
6235	8.25	1500	1.59	0.24	7335M	5.44	1248	1.04	0.24	8045	1.15	390	0.30	0.38
6236	11.15	1500	2.49	0.29	7337M	7.98	1500	1.45	0.24	8046	3.39	838	0.85	0.35
6237	2.57	674	0.57	0.29	7350F	25.57	1500	4.62	0.22	8047	1.34	428	0.35	0.39
6251D	7.21	1500	1.49	0.26	7360	6.56	1472	1.47	0.29	8058	3.88	936	0.99	0.35
6252D	6.33	1426	1.20	0.24	7370	6.91	1500	1.74	0.35	8072	1.09	378	0.29	0.38
6260	–	–	1.49	0.26	7380	8.61	1500	2.04	0.31	8102	2.43	646	0.64	0.38
6306	7.92	1500	1.66	0.25	7382	7.43	1500	1.87	0.35	8103	3.25	810	0.78	0.31
6319	6.47	1454	1.36	0.25	7390	6.47	1454	1.63	0.35	8105	–	–	1.07	0.39
6325	6.17	1394	1.29	0.25	7394M	5.35	1230	1.03	0.24	8106	6.31	1422	1.42	0.29
6400	8.93	1500	2.13	0.31	7395M	5.96	1352	1.14	0.24	8107	4.54	1068	1.02	0.29
6503	3.09	778	0.80	0.39	7398M	8.74	1500	1.59	0.24	8111	2.81	722	0.71	0.35
6504	4.15	990	1.08	0.38	7402	0.16	192	0.04	0.35	8116	3.50	860	0.88	0.35
6702M*	7.46	1500	1.67	0.29	7403	7.81	1500	1.76	0.29	8203	9.10	1500	2.29	0.35
6703M*	12.18	1500	2.60	0.29	7405N	3.44	1078	0.77	0.29	8204	7.35	1500	1.65	0.28
6704M*	8.31	1500	1.86	0.29	7420	13.28	1500	2.53	0.24	8209	5.44	1248	1.38	0.35
6801F	6.91	1500	1.32	0.26	7421	1.12	384	0.23	0.25	8215	5.14	1188	1.15	0.29
6811	7.57	1500	1.69	0.29	7422	2.49	658	0.48	0.24	8227	6.64	1488	1.28	0.24
6824F	19.15	1500	3.50	0.22	7425	3.33	826	0.64	0.24	8232	6.97	1500	1.57	0.29
6826F	8.91	1500	1.68	0.26	7431N	1.86	658	0.36	0.24	8233	4.45	1050	0.99	0.29
6834	5.03	1166	1.20	0.31	7445N	1.15	–	–	–	8235	6.91	1500	1.74	0.35
6836	6.47	1454	1.46	0.28	7453N	0.63	–	–	–	8236X	8.50	1500	1.91	0.29
6843F	19.89	1500	3.41	0.21	7502	3.28	816	0.73	0.29	8263	10.16	1500	2.43	0.31
6845F	15.76	1500	2.70	0.21	7515	1.67	494	0.32	0.24	8264	6.61	1482	1.49	0.28
6854	8.66	1500	1.67	0.24	7520	4.84	1128	1.22	0.35	8265	9.26	1500	1.95	0.25
6872F	22.92	1500	3.93	0.21	7529X	23.30	1500	4.49	0.24	8279	9.37	1500	1.97	0.25

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

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8288	8.74	1500	1.97	0.28	8901	0.30	220	0.07	0.31					
8291X	5.22	1204	1.25	0.31	9012	1.39	438	0.33	0.31					
8292X	5.08	1176	1.28	0.35	9014	4.73	1106	1.20	0.35					
8293X	12.73	1500	2.86	0.29	9015	4.23	1006	1.07	0.35					
8304	7.49	1500	1.68	0.28	9016	3.61	882	0.92	0.35					
8350	10.71	1500	2.25	0.25	9019	4.02	964	0.90	0.29					
8380	3.58	876	0.85	0.31	9033	3.17	794	0.80	0.35					
8381	3.17	794	0.76	0.31	9040	4.64	1088	1.22	0.38					
8385	2.98	756	0.67	0.29	9044	1.75	510	0.46	0.38					
8392	3.44	848	0.87	0.35	9052	2.79	718	0.73	0.38					
8393	2.35	630	0.59	0.35	9058	2.27	614	0.62	0.44					
8500	8.31	1500	1.86	0.29	9060	1.89	538	0.49	0.38					
8601	0.46	252	0.11	0.31	9061	1.64	488	0.45	0.44					
8602	2.27	614	0.54	0.31	9062	1.78	516	0.49	0.44					
8603	0.11	182	0.03	0.35	9063	1.26	412	0.33	0.38					
8606	3.03	766	0.64	0.25	9077F	5.11	1182	1.03	0.33					
8709F	10.65	1500	1.82	0.21	9082	1.80	520	0.50	0.44					
8710	–	–	0.63	0.29	9083	1.80	520	0.50	0.44					
8719	3.42	844	0.66	0.24	9084	2.10	580	0.53	0.35					
8720	1.58	476	0.36	0.29	9089	1.69	498	0.45	0.38					
8721	0.55	270	0.13	0.28	9093	2.02	564	0.53	0.38					
8723	0.27	214	0.07	0.35	9101	4.40	1040	1.15	0.38					
8725	4.07	974	0.91	0.29	9102	4.92	1144	1.24	0.35					
8726F	5.14	1188	0.97	0.26	9154	2.62	684	0.67	0.35					
8734M	0.63	286	0.14	0.29	9156	3.28	816	0.78	0.31					
8737M	0.57	274	0.13	0.29	9170	11.86	1500	2.29	0.24					
8738M	0.93	346	0.19	0.29	9178	9.78	1500	2.72	0.44					
8742	0.46	252	0.10	0.29	9179	19.73	1500	5.16	0.38					
8745	5.25	1210	1.25	0.31	9180	7.54	1500	1.70	0.28					
8748	0.87	334	0.21	0.31	9182	2.81	722	0.72	0.35					
8755	0.41	242	0.09	0.28	9186	26.20	1500	5.55	0.25					
8799	0.63	286	0.16	0.35	9220	8.44	1500	2.03	0.31					
8800	2.24	608	0.62	0.44	9402	8.39	1500	1.88	0.29					
8803	0.08	176	0.02	0.28	9403	12.70	1500	2.66	0.25					
8805M	0.25	210	0.06	0.35	9410	4.18	996	1.05	0.35					
8810	0.19	198	0.05	0.35	9501	4.62	1084	1.10	0.31					
8814M	0.25	210	0.06	0.35	9505	8.47	1500	2.02	0.31					
8815M	0.38	236	0.09	0.35	9516	4.67	1094	1.05	0.29					
8820	0.19	198	0.04	0.31	9519	5.33	1226	1.19	0.29					
8824	3.88	936	1.01	0.39	9521	5.46	1252	1.22	0.29					
8825	–	–	0.77	0.35	9522	2.43	646	0.61	0.35					
8826	3.03	766	0.77	0.35	9534	8.88	1500	1.85	0.26					
8831	1.91	542	0.48	0.35	9554	16.34	1500	3.43	0.25					
8832	0.49	258	0.12	0.35	9586	0.66	292	0.18	0.44					
8833	1.69	498	0.43	0.35	9600	3.42	844	0.89	0.39					
8835	3.82	924	0.96	0.35	9620	1.97	554	0.47	0.31					
8842X	3.31	822	0.84	0.35										
8848	–	–	1.01	0.39										
8849	–	–	1.01	0.39										
8855	0.19	198	0.05	0.35										
8856	0.68	296	0.17	0.35										
8864X	1.83	526	0.47	0.35										
8868	0.71	302	0.19	0.38										
8869	1.64	488	0.43	0.38										
8871	0.11	182	0.03	0.39										

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

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FOOTNOTES

A Minimum Premium $100 per ginning location for policy minimum premium computation.

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

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.55	S	1624D	0.03	S	4024D	0.05	S
0065D	0.14	S	1803D	0.87	S	6251D	0.05	S
0066D	0.14	S	3081D	0.11	S	6252D	0.05	S
0067D	0.14	S	3082D	0.11	S			
1165XD	0.05	S	3085D	0.11	S			

S=Silica

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 1.983 and elr x 1.887.

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.

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MISCELLANEOUS VALUES

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

Employee operated vehicle..... $72,900
Leased or rented vehicle..... $48,600

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	1.19
Tax Multiplier	1.027

Loss Development Factors	
1st Adjustment	0.18
2nd Adjustment	0.11
3rd Adjustment	0.08
4th Adjustment	0.06

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"..... $1,900

Minimum Weekly Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 -- "Executive Officers" $950

Premium Determination for Partners and Sole Proprietors in accordance with ***Basic Manual*** Rule 2-E-3 (Annual Payroll)..... $48,600

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

Total Losses							
Deductible	HAZARD GROUP						
Amount	A	B	C	D	E	F	G
$100	0.8%	0.7%	0.6%	0.4%	0.3%	0.2%	0.2%
$200	1.5%	1.3%	1.0%	0.7%	0.5%	0.3%	0.3%
$300	2.1%	1.8%	1.4%	1.0%	0.7%	0.5%	0.4%
$400	2.7%	2.2%	1.8%	1.3%	1.0%	0.6%	0.6%
$500	3.1%	2.6%	2.1%	1.5%	1.1%	0.7%	0.7%
$1,000	5.0%	4.1%	3.4%	2.5%	1.9%	1.3%	1.2%
$1,500	6.3%	5.2%	4.4%	3.2%	2.6%	1.8%	1.6%
$2,000	7.5%	6.1%	5.3%	3.9%	3.2%	2.2%	2.0%
$2,500	8.5%	7.0%	6.0%	4.5%	3.7%	2.6%	2.4%
$5,000	12.4%	10.2%	9.0%	7.1%	5.9%	4.4%	3.9%

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

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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..... 59%

(Multiply a Non-F classification rate by a factor of 1.59 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 (1.057).)

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 $11,000. If more than two years, an average annual premium of at least $5,500 is required. These amounts are applicable for ratings effective April 1, 2019, and subsequent. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state.

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Advisory Loss Costs, AR Rates and Miscellaneous Values - 2019

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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Effective April 1, 2019

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	2.03	1.32	0.33	2003	1.95	1.26	0.33	2705X*	40.50	23.15	0.27
0008	1.48	0.92	0.29	2014	3.03	1.74	0.27	2709	5.37	3.07	0.27
0016	4.03	2.33	0.27	2016	1.57	1.05	0.36	2710	4.84	2.62	0.23
0034	2.03	1.32	0.33	2021	1.19	0.73	0.29	2714	2.29	1.56	0.36
0035	1.36	0.92	0.36	2039	1.35	0.91	0.36	2727X	5.71	3.27	0.27
0036	2.69	1.75	0.33	2041	1.56	1.05	0.36	2731	2.53	1.46	0.27
0037	2.32	1.44	0.29	2065	1.50	0.98	0.33	2735	2.25	1.53	0.36
0042	3.15	1.95	0.29	2070	2.97	1.93	0.33	2759	3.29	2.23	0.36
0050	3.22	2.09	0.33	2081	1.68	1.09	0.33	2790	0.96	0.66	0.36
0059D	0.22	0.05	0.27	2089	1.54	0.99	0.33	2791	–	1.45	0.36
0065D	0.05	0.02	0.27	2095	2.01	1.31	0.33	2797	2.96	1.93	0.33
0066D	0.05	0.02	0.27	2105	2.14	1.46	0.37	2799	4.09	2.53	0.29
0067D	0.05	0.02	0.27	2110	1.19	0.80	0.36	2802	2.96	1.84	0.29
0079	1.80	1.04	0.27	2111	1.55	1.04	0.36	2835	1.43	1.03	0.41
0083	2.38	1.55	0.33	2112	2.14	1.45	0.36	2836	1.25	0.91	0.41
0106	9.35	5.07	0.23	2114	1.61	1.09	0.36	2841	2.14	1.45	0.36
0113	2.73	1.78	0.33	2121	0.77	0.50	0.33	2881	2.16	1.57	0.41
0170	1.43	0.93	0.33	2130	1.18	0.77	0.33	2883	2.17	1.41	0.33
0251	2.38	1.54	0.33	2131	1.35	0.88	0.33	2913	–	1.41	0.33
0400	–	0.80	0.29	2143	1.31	0.89	0.36	2915	1.77	1.10	0.29
0401	5.99	3.25	0.22	2157	2.15	1.39	0.33	2916	2.27	1.23	0.23
0771N	0.25	–	–	2172	0.95	0.58	0.29	2923	1.28	0.86	0.36
0908P	90.00	58.58	0.33	2174	1.72	1.17	0.36	2942	–	0.42	0.41
0913P	402.00	261.82	0.33	2211	4.06	2.33	0.27	2960	2.38	1.54	0.33
0917	2.61	1.77	0.36	2220	1.24	0.81	0.33	3004	0.79	0.45	0.27
1005	4.25	2.03	0.22	2286	0.90	0.61	0.36	3018	2.30	1.32	0.27
1164	3.16	1.51	0.22	2288	2.42	1.64	0.36	3022	3.11	2.10	0.36
1165XD	1.78	0.95	0.23	2300	–	0.81	0.33	3027	1.31	0.75	0.27
1320	1.24	0.67	0.23	2302	1.01	0.66	0.33	3028	1.56	1.01	0.33
1322	5.45	2.94	0.23	2305	1.34	0.83	0.29	3030	3.39	1.94	0.27
1430	2.92	1.67	0.27	2361	1.16	0.75	0.33	3040	3.31	1.90	0.27
1438	2.59	1.40	0.23	2362	1.17	0.76	0.33	3041	2.19	1.43	0.33
1452	1.31	0.75	0.28	2380	1.23	0.80	0.33	3042	1.82	1.12	0.29
1463	4.91	2.65	0.23	2386	–	0.81	0.33	3064	2.48	1.61	0.33
1470	–	0.75	0.23	2388	0.96	0.65	0.36	3069	–	1.08	0.33
1472	1.39	0.75	0.23	2402	1.97	1.13	0.27	3076	1.66	1.08	0.33
1473	–	0.75	0.23	2413	1.60	1.04	0.33	3081D	2.26	1.27	0.27
1474	–	0.75	0.23	2416	1.21	0.79	0.33	3082D	2.37	1.34	0.27
1624D	2.24	1.20	0.23	2417	0.76	0.49	0.33	3085D	2.33	1.32	0.27
1642	1.31	0.75	0.28	2501	1.24	0.81	0.33	3110	2.38	1.54	0.33
1654	8.13	4.62	0.28	2503	0.81	0.55	0.36	3111	1.65	1.07	0.33
1655	–	0.75	0.28	2534	–	0.81	0.33	3113	1.08	0.70	0.33
1699	1.83	1.05	0.27	2570	2.26	1.53	0.36	3114	1.51	0.98	0.33
1701	2.03	1.17	0.27	2585	2.09	1.41	0.36	3118	1.21	0.82	0.36
1710	3.97	2.28	0.27	2586	1.72	1.12	0.33	3119	0.41	0.30	0.41
1741	–	1.17	0.27	2587	1.26	0.85	0.36	3122	1.17	0.79	0.36
1747	1.08	0.62	0.28	2589	1.30	0.85	0.33	3126	0.93	0.60	0.33
1748	2.53	1.46	0.27	2600	2.29	1.54	0.36	3131	1.04	0.68	0.33
1803D	4.28	2.12	0.23	2623	3.96	2.45	0.29	3132	1.56	1.01	0.33
1852	–	0.49	0.21	2651	0.94	0.64	0.36	3145	1.07	0.70	0.33
1853	–	1.17	0.27	2660	1.23	0.84	0.36	3146	1.35	0.88	0.33
1860	–	0.91	0.33	2670	0.83	0.60	0.41	3169	1.71	1.11	0.33
1924	1.75	1.18	0.36	2683	1.01	0.69	0.36	3175	–	1.11	0.33
1925	1.75	1.09	0.29	2688	1.72	1.16	0.36	3179	0.97	0.66	0.36
2002	1.45	0.98	0.36	2702	11.92	5.75	0.22	3180	1.29	0.87	0.36

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

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3188	1.14	0.77	0.36	3865	1.20	0.88	0.41	4558	0.84	0.55	0.33
3220	1.15	0.74	0.33	3881	2.08	1.35	0.33	4568	1.16	0.66	0.27
3223	–	0.87	0.36	4000	2.79	1.50	0.23	4581	0.51	0.28	0.22
3224	1.71	1.15	0.36	4021	2.99	1.72	0.27	4583	2.97	1.61	0.22
3227	1.81	1.22	0.36	4024D	1.58	0.90	0.27	4611	0.40	0.27	0.36
3240	2.11	1.42	0.36	4034	3.47	1.99	0.27	4635	1.74	0.84	0.22
3241	2.21	1.43	0.33	4036	1.63	0.94	0.27	4653	1.02	0.69	0.36
3255	1.38	1.00	0.41	4038	1.56	1.12	0.41	4665	3.56	2.04	0.27
3257	1.78	1.16	0.33	4053	–	1.06	0.33	4670	3.70	2.13	0.27
3270	1.44	0.94	0.33	4061	–	1.06	0.33	4683	1.99	1.28	0.33
3300	2.03	1.33	0.33	4062	1.62	1.06	0.33	4686	1.10	0.63	0.27
3303	1.58	1.07	0.36	4101	1.71	1.06	0.29	4692	0.42	0.28	0.36
3307	2.15	1.40	0.33	4109	0.27	0.18	0.36	4693	0.57	0.37	0.33
3315	2.14	1.45	0.36	4110	0.46	0.30	0.33	4703	0.91	0.59	0.33
3334	1.77	1.15	0.33	4111	0.71	0.48	0.36	4717	1.14	0.82	0.41
3336	1.50	0.86	0.28	4113	–	0.48	0.36	4720	0.97	0.63	0.33
3365	3.34	1.91	0.27	4114	1.81	1.16	0.33	4740	1.26	0.73	0.27
3372	1.96	1.21	0.29	4130	2.02	1.32	0.33	4741	1.51	0.98	0.33
3373	2.24	1.45	0.33	4131	3.50	2.39	0.37	4751	1.03	0.59	0.27
3383	0.81	0.55	0.36	4133	1.07	0.73	0.36	4771N	1.41	0.68	0.21
3385	0.45	0.31	0.36	4149	0.45	0.33	0.41	4777	1.88	0.91	0.21
3400	1.79	1.11	0.29	4206	1.35	0.87	0.33	4825	0.56	0.32	0.27
3507	1.30	0.84	0.33	4207	1.38	0.79	0.28	4828	1.07	0.66	0.29
3515	1.23	0.80	0.33	4239	1.29	0.73	0.28	4829	0.72	0.39	0.23
3516	–	0.80	0.33	4240	1.90	1.29	0.36	4902	1.58	1.07	0.36
3548	0.70	0.46	0.33	4243	1.07	0.69	0.33	4923	0.49	0.32	0.33
3559	1.21	0.79	0.33	4244	1.25	0.81	0.33	5020	4.47	2.56	0.27
3574	0.52	0.35	0.36	4250	1.07	0.70	0.33	5022	4.97	2.69	0.23
3581	0.58	0.40	0.36	4251	1.39	0.91	0.33	5037	8.62	4.15	0.22
3612	0.95	0.59	0.29	4263	1.55	1.01	0.33	5040	4.75	2.29	0.22
3620	2.37	1.36	0.27	4273	1.57	1.02	0.33	5057	3.65	1.76	0.21
3629	0.98	0.67	0.36	4279	1.41	0.91	0.33	5059	13.18	6.36	0.21
3632	1.57	0.97	0.29	4282	–	0.91	0.33	5069	–	6.36	0.21
3634	0.92	0.62	0.36	4283	0.90	0.58	0.33	5102	3.61	1.95	0.23
3635	1.34	0.87	0.33	4299	0.98	0.67	0.36	5146	3.19	1.83	0.27
3638	0.91	0.62	0.36	4301	–	0.91	0.33	5160	1.68	0.90	0.23
3642	0.78	0.51	0.33	4304	2.49	1.54	0.29	5183	2.21	1.26	0.27
3643	0.91	0.59	0.33	4307	1.06	0.77	0.41	5188	2.59	1.48	0.27
3647	1.16	0.72	0.29	4351	0.88	0.56	0.33	5190	2.30	1.32	0.27
3648	0.74	0.50	0.36	4352	0.83	0.57	0.36	5191	0.49	0.32	0.33
3681	0.48	0.32	0.36	4360	0.82	0.56	0.36	5192	1.95	1.26	0.33
3685	0.66	0.45	0.36	4361	0.59	0.40	0.36	5213	4.79	2.59	0.23
3719	0.76	0.36	0.22	4410	1.85	1.20	0.33	5215	3.95	2.44	0.29
3724	2.10	1.13	0.23	4417	–	1.20	0.33	5221	2.83	1.62	0.27
3726	3.14	1.51	0.22	4420	3.84	2.07	0.23	5222	4.93	2.66	0.23
3803	1.03	0.67	0.33	4431	0.80	0.58	0.41	5223	4.36	2.50	0.27
3807	1.19	0.80	0.36	4432	0.57	0.42	0.41	5348	2.75	1.57	0.27
3808	2.80	1.72	0.29	4439	–	0.55	0.33	5402	2.88	1.95	0.36
3821	3.75	2.33	0.29	4452	1.38	0.90	0.33	5403	3.95	2.13	0.23
3822X	1.75	1.09	0.29	4459	1.57	1.02	0.33	5437	3.62	2.08	0.27
3824X	2.21	1.37	0.29	4470	1.25	0.81	0.33	5443	2.54	1.65	0.33
3826	0.49	0.31	0.33	4484	1.46	0.95	0.33	5445	6.52	3.54	0.23
3827	1.01	0.62	0.29	4493	1.37	0.89	0.33	5462	4.33	2.47	0.28
3830	0.71	0.44	0.29	4511	0.31	0.19	0.29	5472	4.83	2.32	0.22
3851	1.46	0.99	0.36	4557	1.25	0.85	0.36	5473	7.08	3.42	0.21

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5474	4.61	2.50	0.23	6874F	15.05	6.58	0.19	7538	4.79	2.31	0.22
5478	2.23	1.27	0.28	6882	2.35	1.13	0.22	7539	1.07	0.58	0.23
5479	4.26	2.64	0.29	6884	2.75	1.31	0.22	7540	2.71	1.31	0.21
5480	4.06	2.18	0.23	7016M	2.41	1.16	0.22	7580	1.94	1.11	0.27
5491	1.54	0.83	0.23	7024M	2.68	1.29	0.22	7590	2.16	1.33	0.29
5506	4.48	2.16	0.21	7038M	3.32	1.63	0.20	7600	3.24	1.85	0.27
5507	2.39	1.29	0.23	7046M	4.08	1.97	0.22	7605	1.56	0.89	0.27
5508	5.56	3.16	0.28	7047M	4.50	2.08	0.22	7610	0.37	0.23	0.29
5535	4.56	2.61	0.27	7050M	6.20	2.90	0.20	7705	3.80	2.35	0.29
5537	3.32	1.90	0.27	7090M	3.69	1.80	0.20	7710	2.37	1.28	0.23
5551	11.82	5.71	0.21	7098M	4.53	2.18	0.22	7711	2.37	1.28	0.23
5606	0.67	0.36	0.23	7099M	7.61	3.51	0.22	7720X	1.51	0.87	0.27
5610	4.33	2.81	0.33	7133	2.22	1.21	0.22	7723X	1.53	0.74	0.21
5645	10.79	5.84	0.23	7151M	2.70	1.47	0.22	7855	2.38	1.36	0.27
5703	8.78	5.04	0.27	7152M	5.03	2.63	0.22	8001	1.52	1.04	0.36
5705	20.50	11.83	0.27	7153M	3.00	1.63	0.22	8002	1.19	0.78	0.33
5951	0.19	0.13	0.37	7219	5.48	2.95	0.23	8006	1.51	0.99	0.33
6003	5.16	2.94	0.28	7222X	4.76	2.71	0.28	8008	0.75	0.51	0.36
6005	4.17	2.38	0.28	7225	4.64	2.65	0.28	8010	0.97	0.66	0.36
6017	–	2.59	0.23	7228	–	2.95	0.23	8013	0.24	0.15	0.33
6018	1.79	1.01	0.28	7229	–	2.95	0.23	8015	0.63	0.41	0.33
6045	3.13	1.78	0.28	7230X	6.76	4.17	0.29	8017	0.92	0.62	0.36
6204	5.66	3.06	0.23	7231	5.53	3.41	0.29	8018	1.49	1.01	0.36
6206	1.82	0.87	0.22	7232X	6.34	3.40	0.23	8021	1.45	0.95	0.33
6213	1.14	0.61	0.23	7309F	9.29	4.08	0.19	8031	1.81	1.18	0.33
6214	1.29	0.62	0.22	7313F	3.44	1.51	0.19	8032	1.16	0.79	0.36
6216	3.91	1.87	0.22	7317F	8.68	3.77	0.20	8033	1.02	0.67	0.33
6217	3.47	1.88	0.23	7323	–	1.87	0.21	8037	1.06	0.72	0.36
6229	3.57	1.94	0.22	7327F	14.85	6.56	0.19	8039	0.94	0.64	0.36
6233	1.43	0.77	0.23	7333M	2.04	0.97	0.22	8044	1.99	1.23	0.29
6235	3.45	1.66	0.22	7335M	2.27	1.08	0.22	8045	0.45	0.31	0.36
6236	4.80	2.74	0.28	7337M	3.81	1.74	0.22	8046	1.24	0.81	0.33
6237	1.09	0.62	0.28	7350F	10.22	4.91	0.21	8047	0.58	0.39	0.36
6251D	3.28	1.75	0.23	7360	2.83	1.62	0.27	8058	1.58	1.03	0.33
6252D	2.67	1.27	0.22	7370	3.02	1.96	0.33	8072	0.48	0.33	0.37
6260	–	1.75	0.23	7380	3.23	1.99	0.29	8102	0.98	0.66	0.36
6306	3.26	1.76	0.23	7382	2.94	1.90	0.33	8103	1.29	0.80	0.29
6319	2.64	1.43	0.23	7390	2.60	1.68	0.33	8105	–	1.01	0.36
6325	2.88	1.55	0.23	7394M	2.05	0.98	0.22	8106	2.51	1.44	0.27
6400	3.71	2.29	0.29	7395M	2.28	1.09	0.22	8107	1.87	1.07	0.27
6503	1.18	0.79	0.36	7398M	3.83	1.76	0.22	8111	1.15	0.75	0.33
6504	1.60	1.08	0.36	7402	0.07	0.04	0.33	8116	1.42	0.92	0.33
6702M*	2.89	1.65	0.27	7403	3.43	1.97	0.27	8203	3.64	2.37	0.33
6703M*	5.40	2.96	0.27	7405N	1.46	0.83	0.28	8204	2.82	1.62	0.27
6704M*	3.21	1.84	0.27	7420	5.28	2.51	0.23	8209	2.07	1.35	0.33
6801F	2.49	1.25	0.25	7421	0.44	0.24	0.23	8215	2.01	1.15	0.27
6811	3.22	1.84	0.27	7422	1.02	0.49	0.22	8227	2.74	1.32	0.21
6824F	7.90	3.83	0.21	7425	1.35	0.65	0.22	8232	2.74	1.57	0.27
6826F	3.41	1.70	0.25	7431N	0.70	0.33	0.22	8233	1.83	1.04	0.28
6834	1.99	1.23	0.29	7445N	0.49	–	–	8235	2.90	1.89	0.33
6836	2.37	1.36	0.27	7453N	0.23	–	–	8236X	3.58	2.05	0.27
6843F	7.03	3.09	0.19	7502	1.43	0.82	0.28	8263	4.10	2.55	0.29
6845F	6.14	2.70	0.19	7515	0.69	0.33	0.22	8264	2.62	1.50	0.27
6854	3.46	1.66	0.22	7520	2.02	1.31	0.33	8265	3.93	2.13	0.23
6872F	8.83	3.88	0.19	7529X	10.07	4.85	0.22	8279	4.33	2.36	0.22

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8288	3.54	2.04	0.27	8901	0.11	0.07	0.29				
8291X	2.30	1.43	0.29	9012	0.55	0.34	0.29				
8292X	2.15	1.40	0.33	9014	1.90	1.23	0.33				
8293X	5.37	3.08	0.27	9015	1.70	1.10	0.33				
8304	3.00	1.72	0.27	9016	1.48	0.97	0.33				
8350	4.20	2.28	0.23	9019	1.37	0.78	0.27				
8380	1.47	0.91	0.29	9033	1.30	0.84	0.33				
8381	1.25	0.77	0.29	9040	1.88	1.28	0.36				
8385	1.21	0.69	0.27	9044	0.73	0.50	0.36				
8392	1.38	0.90	0.33	9052	1.21	0.82	0.36				
8393	0.95	0.61	0.33	9058	0.90	0.65	0.41				
8500	3.32	1.90	0.27	9060	0.75	0.51	0.36				
8601	0.19	0.12	0.29	9061	0.62	0.45	0.41				
8602	0.94	0.58	0.29	9062	0.76	0.55	0.41				
8603	0.04	0.03	0.33	9063	0.49	0.34	0.37				
8606	1.26	0.68	0.23	9077F	1.90	1.02	0.32				
8709F	4.02	1.77	0.19	9082	0.74	0.54	0.41				
8710	–	0.67	0.28	9083	0.74	0.54	0.41				
8719	1.46	0.71	0.21	9084	0.87	0.57	0.33				
8720	0.66	0.38	0.27	9089	0.71	0.49	0.37				
8721	0.20	0.12	0.27	9093	0.84	0.58	0.36				
8723	0.11	0.07	0.33	9101	1.80	1.23	0.36				
8725	1.55	0.89	0.27	9102	1.95	1.27	0.33				
8726F	2.02	1.00	0.25	9154	1.07	0.70	0.33				
8734M	0.26	0.15	0.27	9156	1.29	0.80	0.29				
8737M	0.23	0.13	0.27	9170	5.19	2.51	0.21				
8738M	0.43	0.24	0.27	9178	3.94	2.89	0.41				
8742	0.19	0.11	0.27	9179	6.83	4.63	0.36				
8745	2.38	1.48	0.29	9180	2.96	1.71	0.27				
8748	0.36	0.22	0.29	9182	1.06	0.70	0.33				
8755	0.17	0.10	0.27	9186	10.78	5.91	0.22				
8799	0.27	0.18	0.33	9220	3.59	2.23	0.29				
8800	0.85	0.62	0.41	9402	3.21	1.84	0.27				
8803	0.04	0.03	0.27	9403	4.91	2.65	0.23				
8805M	0.11	0.07	0.33	9410	1.72	1.12	0.33				
8810	0.08	0.05	0.33	9501	1.93	1.20	0.29				
8814M	0.10	0.07	0.33	9505	3.44	2.12	0.29				
8815M	0.18	0.11	0.33	9516	2.13	1.22	0.27				
8820	0.08	0.05	0.29	9519	2.25	1.28	0.27				
8824	1.74	1.18	0.36	9521	2.38	1.37	0.27				
8825	1.23	0.89	0.41	9522	1.04	0.67	0.33				
8826	1.26	0.82	0.33	9534	3.46	1.86	0.23				
8831	0.74	0.49	0.33	9554	6.60	3.58	0.23				
8832	0.21	0.14	0.33	9586	0.28	0.20	0.41				
8833	0.71	0.46	0.33	9600	1.31	0.88	0.36				
8835	1.67	1.08	0.33	9620	0.74	0.46	0.29				
8842X	1.31	0.85	0.33								
8848X	1.91	1.24	0.33								
8849X	1.55	1.00	0.33								
8855	0.08	0.05	0.33								
8856	0.22	0.15	0.33								
8864X	0.73	0.48	0.33								
8868	0.29	0.20	0.37								
8869	0.65	0.44	0.36								
8871	0.04	0.03	0.36								

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.22	S	1624D	0.02	S	4024D	0.01	S
0065D	0.05	S	1803D	0.36	S	6251D	0.02	S
0066D	0.05	S	3081D	0.04	S	6252D	0.02	S
0067D	0.05	S	3082D	0.04	S			
1165XD	0.02	S	3085D	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 2.268 and elr x 2.176.

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.

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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	1.1%	0.9%	0.7%	0.5%	0.3%	0.2%	0.2%
$200	2.0%	1.6%	1.3%	0.9%	0.6%	0.4%	0.4%
$300	2.8%	2.3%	1.8%	1.3%	0.9%	0.6%	0.5%
$400	3.5%	2.8%	2.3%	1.6%	1.2%	0.8%	0.7%
$500	4.1%	3.3%	2.7%	1.9%	1.4%	0.9%	0.8%
$1,000	6.6%	5.3%	4.4%	3.2%	2.4%	1.7%	1.4%
$1,500	8.3%	6.7%	5.7%	4.2%	3.2%	2.3%	1.9%
$2,000	9.8%	7.9%	6.7%	5.0%	3.9%	2.8%	2.4%
$2,500	11.1%	9.0%	7.6%	5.8%	4.6%	3.3%	2.8%
$5,000	16.0%	13.0%	11.3%	8.9%	7.2%	5.6%	4.7%

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

Employee operated vehicle..... $70,400

Leased or rented vehicle..... $46,900

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"..... $1,800

Minimum Weekly Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 -- "Executive Officers" $900

Premium Determination for Partners and Sole Proprietors in accordance with ***Basic Manual*** Rule 2-E-3 (Annual Payroll)..... $46,900

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..... 90%

(Multiply a Non-F classification loss cost by a factor of 1.90 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.80) and the adjustment for differences in loss-based expenses (1.055).)

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 $11,000. If more than two years, an average annual premium of at least $5,500 is required. These amounts are applicable for ratings effective April 1, 2019, and subsequent. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state.

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

Exhibit III **Page S1**

Effective April 1, 2019

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	5.39	1238	1.32	0.33	2003	5.17	1194	1.26	0.33	2705X*	107.45	1500	23.15	0.27
0008	3.93	946	0.92	0.29	2014	8.04	1500	1.74	0.27	2709	14.25	1500	3.07	0.27
0016	10.69	1500	2.33	0.27	2016	4.17	994	1.05	0.36	2710	12.84	1500	2.62	0.23
0034	5.39	1238	1.32	0.33	2021	3.16	792	0.73	0.29	2714	6.08	1376	1.56	0.36
0035	3.61	882	0.92	0.36	2039	3.58	876	0.91	0.36	2727X	15.15	1500	3.27	0.27
0036	7.14	1500	1.75	0.33	2041	4.14	988	1.05	0.36	2731	6.71	1500	1.46	0.27
0037	6.15	1390	1.44	0.29	2065	3.98	956	0.98	0.33	2735	5.97	1354	1.53	0.36
0042	8.36	1500	1.95	0.29	2070	7.88	1500	1.93	0.33	2759	8.73	1500	2.23	0.36
0050	8.54	1500	2.09	0.33	2081	4.46	1052	1.09	0.33	2790	2.55	670	0.66	0.36
0059D	0.58	–	0.05	0.27	2089	4.09	978	0.99	0.33	2791	–	–	1.45	0.36
0065D	0.13	–	0.02	0.27	2095	5.33	1226	1.31	0.33	2797	7.85	1500	1.93	0.33
0066D	0.13	–	0.02	0.27	2105	5.68	1296	1.46	0.37	2799	10.85	1500	2.53	0.29
0067D	0.13	–	0.02	0.27	2110	3.16	792	0.80	0.36	2802	7.85	1500	1.84	0.29
0079	4.78	1116	1.04	0.27	2111	4.11	982	1.04	0.36	2835	3.79	918	1.03	0.41
0083	6.31	1422	1.55	0.33	2112	5.68	1296	1.45	0.36	2836	3.32	824	0.91	0.41
0106	24.81	1500	5.07	0.23	2114	4.27	1014	1.09	0.36	2841	5.68	1296	1.45	0.36
0113	7.24	1500	1.78	0.33	2121	2.04	568	0.50	0.33	2881	5.73	1306	1.57	0.41
0170	3.79	918	0.93	0.33	2130	3.13	786	0.77	0.33	2883	5.76	1312	1.41	0.33
0251	6.31	1422	1.54	0.33	2131	3.58	876	0.88	0.33	2913	–	–	1.41	0.33
0400	–	–	0.80	0.29	2143	3.48	856	0.89	0.36	2915	4.70	1100	1.10	0.29
0401	15.89	A	3.25	0.22	2157	5.70	1300	1.39	0.33	2916	6.02	1364	1.23	0.23
0771N	0.66	–	–	–	2172	2.52	664	0.58	0.29	2923	3.40	840	0.86	0.36
0908P	239.00	399	58.58	0.33	2174	4.56	1072	1.17	0.36	2942	–	–	0.42	0.41
0913P	1067.00	1227	261.82	0.33	2211	10.77	1500	2.33	0.27	2960	6.31	1422	1.54	0.33
0917	6.92	1500	1.77	0.36	2220	3.29	818	0.81	0.33	3004	2.10	580	0.45	0.27
1005	11.28	1500	2.03	0.22	2286	2.39	638	0.61	0.36	3018	6.10	1380	1.32	0.27
1164	8.38	1500	1.51	0.22	2288	6.42	1444	1.64	0.36	3022	8.25	1500	2.10	0.36
1165XD	4.72	1104	0.95	0.23	2300	–	–	0.81	0.33	3027	3.48	856	0.75	0.27
1320	3.29	818	0.67	0.23	2302	2.68	696	0.66	0.33	3028	4.14	988	1.01	0.33
1322	14.46	1500	2.94	0.23	2305	3.56	872	0.83	0.29	3030	8.99	1500	1.94	0.27
1430	7.75	1500	1.67	0.27	2361	3.08	776	0.75	0.33	3040	8.78	1500	1.90	0.27
1438	6.87	1500	1.40	0.23	2362	3.10	780	0.76	0.33	3041	5.81	1322	1.43	0.33
1452	3.48	856	0.75	0.28	2380	3.26	812	0.80	0.33	3042	4.83	1126	1.12	0.29
1463	13.03	1500	2.65	0.23	2386	–	–	0.81	0.33	3064	6.58	1476	1.61	0.33
1470	–	–	0.75	0.23	2388	2.55	670	0.65	0.36	3069	–	–	1.08	0.33
1472	3.69	898	0.75	0.23	2402	5.23	1206	1.13	0.27	3076	4.40	1040	1.08	0.33
1473	–	–	0.75	0.23	2413	4.24	1008	1.04	0.33	3081D	6.00	1360	1.27	0.27
1474	–	–	0.75	0.23	2416	3.21	802	0.79	0.33	3082D	6.29	1418	1.34	0.27
1624D	5.94	1348	1.20	0.23	2417	2.02	564	0.49	0.33	3085D	6.19	1398	1.32	0.27
1642	3.48	856	0.75	0.28	2501	3.29	818	0.81	0.33	3110	6.31	1422	1.54	0.33
1654	21.57	1500	4.62	0.28	2503	2.15	590	0.55	0.36	3111	4.38	1036	1.07	0.33
1655	–	–	0.75	0.28	2534	–	–	0.81	0.33	3113	2.87	734	0.70	0.33
1699	4.85	1130	1.05	0.27	2570	6.00	1360	1.53	0.36	3114	4.01	962	0.98	0.33
1701	5.39	1238	1.17	0.27	2585	5.54	1268	1.41	0.36	3118	3.21	802	0.82	0.36
1710	10.53	1500	2.28	0.27	2586	4.56	1072	1.12	0.33	3119	1.09	378	0.30	0.41
1741	–	–	1.17	0.27	2587	3.34	828	0.85	0.36	3122	3.10	780	0.79	0.36
1747	2.87	734	0.62	0.28	2589	3.45	850	0.85	0.33	3126	2.47	654	0.60	0.33
1748	6.71	1500	1.46	0.27	2600	6.08	1376	1.54	0.36	3131	2.76	712	0.68	0.33
1803D	11.36	1500	2.12	0.23	2623	10.51	1500	2.45	0.29	3132	4.14	988	1.01	0.33
1852	–	–	0.49	0.21	2651	2.49	658	0.64	0.36	3145	2.84	728	0.70	0.33
1853	–	–	1.17	0.27	2660	3.26	812	0.84	0.36	3146	3.58	876	0.88	0.33
1860	–	–	0.91	0.33	2670	2.20	600	0.60	0.41	3169	4.54	1068	1.11	0.33
1924	4.64	1088	1.18	0.36	2683	2.68	696	0.69	0.36	3175	–	–	1.11	0.33
1925	4.64	1088	1.09	0.29	2688	4.56	1072	1.16	0.36	3179	2.57	674	0.66	0.36
2002	3.85	930	0.98	0.36	2702	31.62	1500	5.75	0.22	3180	3.42	844	0.87	0.36

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

Exhibit III Page S2

Effective April 1, 2019

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
3188	3.02	764	0.77	0.36	3865	3.18	796	0.88	0.41	4558	2.23	606	0.55	0.33
3220	3.05	770	0.74	0.33	3881	5.52	1264	1.35	0.33	4568	3.08	776	0.66	0.27
3223	–	–	0.87	0.36	4000	7.40	1500	1.50	0.23	4581	1.35	430	0.28	0.22
3224	4.54	1068	1.15	0.36	4021	7.93	1500	1.72	0.27	4583	7.88	1500	1.61	0.22
3227	4.80	1120	1.22	0.36	4024D	4.20	1000	0.90	0.27	4611	1.06	372	0.27	0.36
3240	5.60	1280	1.42	0.36	4034	9.21	1500	1.99	0.27	4635	4.62	1084	0.84	0.22
3241	5.86	1332	1.43	0.33	4036	4.32	1024	0.94	0.27	4653	2.71	702	0.69	0.36
3255	3.66	892	1.00	0.41	4038	4.14	988	1.12	0.41	4665	9.44	1500	2.04	0.27
3257	4.72	1104	1.16	0.33	4053	–	–	1.06	0.33	4670	9.82	1500	2.13	0.27
3270	3.82	924	0.94	0.33	4061	–	–	1.06	0.33	4683	5.28	1216	1.28	0.33
3300	5.39	1238	1.33	0.33	4062	4.30	1020	1.06	0.33	4686	2.92	744	0.63	0.27
3303	4.19	998	1.07	0.36	4101	4.54	1068	1.06	0.29	4692	1.11	382	0.28	0.36
3307	5.70	1300	1.40	0.33	4109	0.72	304	0.18	0.36	4693	1.51	462	0.37	0.33
3315	5.68	1296	1.45	0.36	4110	1.22	404	0.30	0.33	4703	2.41	642	0.59	0.33
3334	4.70	1100	1.15	0.33	4111	1.88	536	0.48	0.36	4717	3.02	764	0.82	0.41
3336	3.98	956	0.86	0.28	4113	–	–	0.48	0.36	4720	2.57	674	0.63	0.33
3365	8.86	1500	1.91	0.27	4114	4.80	1120	1.16	0.33	4740	3.34	828	0.73	0.27
3372	5.20	1200	1.21	0.29	4130	5.36	1232	1.32	0.33	4741	4.01	962	0.98	0.33
3373	5.94	1348	1.45	0.33	4131	9.29	1500	2.39	0.37	4751	2.73	706	0.59	0.27
3383	2.15	590	0.55	0.36	4133	2.84	728	0.73	0.36	4771N	3.74	1040	0.68	0.21
3385	1.19	398	0.31	0.36	4149	1.19	398	0.33	0.41	4777	4.99	1158	0.91	0.21
3400	4.75	1110	1.11	0.29	4206	3.58	876	0.87	0.33	4825	1.49	458	0.32	0.27
3507	3.45	850	0.84	0.33	4207	3.66	892	0.79	0.28	4828	2.84	728	0.66	0.29
3515	3.26	812	0.80	0.33	4239	3.42	844	0.73	0.28	4829	1.91	542	0.39	0.23
3516	–	–	0.80	0.33	4240	5.04	1168	1.29	0.36	4902	4.19	998	1.07	0.36
3548	1.86	532	0.46	0.33	4243	2.84	728	0.69	0.33	4923	1.30	420	0.32	0.33
3559	3.21	802	0.79	0.33	4244	3.32	824	0.81	0.33	5020	11.86	1500	2.56	0.27
3574	1.38	436	0.35	0.36	4250	2.84	728	0.70	0.33	5022	13.19	1500	2.69	0.23
3581	1.54	468	0.40	0.36	4251	3.69	898	0.91	0.33	5037	22.87	1500	4.15	0.22
3612	2.52	664	0.59	0.29	4263	4.11	982	1.01	0.33	5040	12.60	1500	2.29	0.22
3620	6.29	1418	1.36	0.27	4273	4.17	994	1.02	0.33	5057	9.68	1500	1.76	0.21
3629	2.60	680	0.67	0.36	4279	3.74	908	0.91	0.33	5059	34.97	1500	6.36	0.21
3632	4.17	994	0.97	0.29	4282	–	–	0.91	0.33	5069	–	–	6.36	0.21
3634	2.44	648	0.62	0.36	4283	2.39	638	0.58	0.33	5102	9.58	1500	1.95	0.23
3635	3.56	872	0.87	0.33	4299	2.60	680	0.67	0.36	5146	8.46	1500	1.83	0.27
3638	2.41	642	0.62	0.36	4301	–	–	0.91	0.33	5160	4.46	1052	0.90	0.23
3642	2.07	574	0.51	0.33	4304	6.61	1482	1.54	0.29	5183	5.86	1332	1.26	0.27
3643	2.41	642	0.59	0.33	4307	2.81	722	0.77	0.41	5188	6.87	1500	1.48	0.27
3647	3.08	776	0.72	0.29	4351	2.33	626	0.56	0.33	5190	6.10	1380	1.32	0.27
3648	1.96	552	0.50	0.36	4352	2.20	600	0.57	0.36	5191	1.30	420	0.32	0.33
3681	1.27	414	0.32	0.36	4360	2.18	596	0.56	0.36	5192	5.17	1194	1.26	0.33
3685	1.75	510	0.45	0.36	4361	1.57	474	0.40	0.36	5213	12.71	1500	2.59	0.23
3719	2.02	564	0.36	0.22	4410	4.91	1142	1.20	0.33	5215	10.48	1500	2.44	0.29
3724	5.57	1274	1.13	0.23	4417	–	–	1.20	0.33	5221	7.51	1500	1.62	0.27
3726	8.33	1500	1.51	0.22	4420	10.19	1500	2.07	0.23	5222	13.08	1500	2.66	0.23
3803	2.73	706	0.67	0.33	4431	2.12	584	0.58	0.41	5223	11.57	1500	2.50	0.27
3807	3.16	792	0.80	0.36	4432	1.51	462	0.42	0.41	5348	7.30	1500	1.57	0.27
3808	7.43	1500	1.72	0.29	4439	–	–	0.55	0.33	5402	7.64	1500	1.95	0.36
3821	9.95	1500	2.33	0.29	4452	3.66	892	0.90	0.33	5403	10.48	1500	2.13	0.23
3822X	4.64	1088	1.09	0.29	4459	4.17	994	1.02	0.33	5437	9.60	1500	2.08	0.27
3824X	5.86	1332	1.37	0.29	4470	3.32	824	0.81	0.33	5443	6.74	1500	1.65	0.33
3826	1.30	420	0.31	0.33	4484	3.87	934	0.95	0.33	5445	17.30	1500	3.54	0.23
3827	2.68	696	0.62	0.29	4493	3.63	886	0.89	0.33	5462	11.49	1500	2.47	0.28
3830	1.88	536	0.44	0.29	4511	0.82	324	0.19	0.29	5472	12.81	1500	2.32	0.22
3851	3.87	934	0.99	0.36	4557	3.32	824	0.85	0.36	5473	18.78	1500	3.42	0.21

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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Effective April 1, 2019

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
5474	12.23	1500	2.50	0.23	6874F	39.93	1500	6.58	0.19	7538	12.71	1500	2.31	0.22
5478	5.92	1344	1.27	0.28	6882	6.23	1406	1.13	0.22	7539	2.84	728	0.58	0.23
5479	11.30	1500	2.64	0.29	6884	7.30	1500	1.31	0.22	7540	7.19	1500	1.31	0.21
5480	10.77	1500	2.18	0.23	7016M	6.39	1438	1.16	0.22	7580	5.15	1190	1.11	0.27
5491	4.09	978	0.83	0.23	7024M	7.11	1500	1.29	0.22	7590	5.73	1306	1.33	0.29
5506	11.89	1500	2.16	0.21	7038M	8.81	1500	1.63	0.20	7600	8.60	1500	1.85	0.27
5507	6.34	1428	1.29	0.23	7046M	10.82	1500	1.97	0.22	7605	4.14	988	0.89	0.27
5508	14.75	1500	3.16	0.28	7047M	11.94	1500	2.08	0.22	7610	0.98	356	0.23	0.29
5535	12.10	1500	2.61	0.27	7050M	16.45	1500	2.90	0.20	7705	10.08	1500	2.35	0.29
5537	8.81	1500	1.90	0.27	7090M	9.79	1500	1.80	0.20	7710	6.29	1418	1.28	0.23
5551	31.36	1500	5.71	0.21	7098M	12.02	1500	2.18	0.22	7711	6.29	1418	1.28	0.23
5606	1.78	516	0.36	0.23	7099M	20.19	1500	3.51	0.22	7720X	4.01	962	0.87	0.27
5610	11.49	1500	2.81	0.33	7133	5.89	1338	1.21	0.22	7723X	4.06	972	0.74	0.21
5645	28.63	1500	5.84	0.23	7151M	7.16	1500	1.47	0.22	7855	6.31	1422	1.36	0.27
5703	23.29	1500	5.04	0.27	7152M	13.34	1500	2.63	0.22	8001	4.03	966	1.04	0.36
5705	54.39	1500	11.83	0.27	7153M	7.96	1500	1.63	0.22	8002	3.16	792	0.78	0.33
5951	0.50	260	0.13	0.37	7219	14.54	1500	2.95	0.23	8006	4.01	962	0.99	0.33
6003	13.69	1500	2.94	0.28	7222X	12.63	1500	2.71	0.28	8008	1.99	558	0.51	0.36
6005	11.06	1500	2.38	0.28	7225	12.31	1500	2.65	0.28	8010	2.57	674	0.66	0.36
6017	–	–	2.59	0.23	7228	–	–	2.95	0.23	8013	0.64	288	0.15	0.33
6018	4.75	1110	1.01	0.28	7229	–	–	2.95	0.23	8015	1.67	494	0.41	0.33
6045	8.30	1500	1.78	0.28	7230X	17.93	1500	4.17	0.29	8017	2.44	648	0.62	0.36
6204	15.02	1500	3.06	0.23	7231	14.67	1500	3.41	0.29	8018	3.95	950	1.01	0.36
6206	4.83	1126	0.87	0.22	7232X	16.82	1500	3.40	0.23	8021	3.85	930	0.95	0.33
6213	3.02	764	0.61	0.23	7309F	24.65	1500	4.08	0.19	8031	4.80	1120	1.18	0.33
6214	3.42	844	0.62	0.22	7313F	9.13	1500	1.51	0.19	8032	3.08	776	0.79	0.36
6216	10.37	1500	1.87	0.22	7317F	23.03	1500	3.77	0.20	8033	2.71	702	0.67	0.33
6217	9.21	1500	1.88	0.23	7323	–	–	1.87	0.21	8037	2.81	722	0.72	0.36
6229	9.47	1500	1.94	0.22	7327F	39.40	1500	6.56	0.19	8039	2.49	658	0.64	0.36
6233	3.79	918	0.77	0.23	7333M	5.41	1242	0.97	0.22	8044	5.28	1216	1.23	0.29
6235	9.15	1500	1.66	0.22	7335M	6.02	1364	1.08	0.22	8045	1.19	398	0.31	0.36
6236	12.73	1500	2.74	0.28	7337M	10.11	1500	1.74	0.22	8046	3.29	818	0.81	0.33
6237	2.89	738	0.62	0.28	7350F	27.11	1500	4.91	0.21	8047	1.54	468	0.39	0.36
6251D	8.70	1500	1.75	0.23	7360	7.51	1500	1.62	0.27	8058	4.19	998	1.03	0.33
6252D	7.08	1500	1.27	0.22	7370	8.01	1500	1.96	0.33	8072	1.27	414	0.33	0.37
6260	–	–	1.75	0.23	7380	8.57	1500	1.99	0.29	8102	2.60	680	0.66	0.36
6306	8.65	1500	1.76	0.23	7382	7.80	1500	1.90	0.33	8103	3.42	844	0.80	0.29
6319	7.00	1500	1.43	0.23	7390	6.90	1500	1.68	0.33	8105	–	–	1.01	0.36
6325	7.64	1500	1.55	0.23	7394M	5.44	1248	0.98	0.22	8106	6.66	1492	1.44	0.27
6400	9.84	1500	2.29	0.29	7395M	6.05	1370	1.09	0.22	8107	4.96	1152	1.07	0.27
6503	3.13	786	0.79	0.36	7398M	10.16	1500	1.76	0.22	8111	3.05	770	0.75	0.33
6504	4.24	1008	1.08	0.36	7402	0.19	198	0.04	0.33	8116	3.77	914	0.92	0.33
6702M*	7.67	1500	1.65	0.27	7403	9.10	1500	1.97	0.27	8203	9.66	1500	2.37	0.33
6703M*	14.33	1500	2.96	0.27	7405N	3.87	1194	0.83	0.28	8204	7.48	1500	1.62	0.27
6704M*	8.52	1500	1.84	0.27	7420	14.01	1500	2.51	0.23	8209	5.49	1258	1.35	0.33
6801F	6.61	1482	1.25	0.25	7421	1.17	394	0.24	0.23	8215	5.33	1226	1.15	0.27
6811	8.54	1500	1.84	0.27	7422	2.71	702	0.49	0.22	8227	7.27	1500	1.32	0.21
6824F	20.96	1500	3.83	0.21	7425	3.58	876	0.65	0.22	8232	7.27	1500	1.57	0.27
6826F	9.05	1500	1.70	0.25	7431N	1.86	654	0.33	0.22	8233	4.85	1130	1.04	0.28
6834	5.28	1216	1.23	0.29	7445N	1.30	–	–	–	8235	7.69	1500	1.89	0.33
6836	6.29	1418	1.36	0.27	7453N	0.61	–	–	–	8236X	9.50	1500	2.05	0.27
6843F	18.65	1500	3.09	0.19	7502	3.79	918	0.82	0.28	8263	10.88	1500	2.55	0.29
6845F	16.29	1500	2.70	0.19	7515	1.83	526	0.33	0.22	8264	6.95	1500	1.50	0.27
6854	9.18	1500	1.66	0.22	7520	5.36	1232	1.31	0.33	8265	10.43	1500	2.13	0.23
6872F	23.43	1500	3.88	0.19	7529X	26.72	1500	4.85	0.22	8279	11.49	1500	2.36	0.22

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

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8288	9.39	1500	2.04	0.27	8901	0.29	218	0.07	0.29					
8291X	6.10	1380	1.43	0.29	9012	1.46	452	0.34	0.29					
8292X	5.70	1300	1.40	0.33	9014	5.04	1168	1.23	0.33					
8293X	14.25	1500	3.08	0.27	9015	4.51	1062	1.10	0.33					
8304	7.96	1500	1.72	0.27	9016	3.93	946	0.97	0.33					
8350	11.14	1500	2.28	0.23	9019	3.63	886	0.78	0.27					
8380	3.90	940	0.91	0.29	9033	3.45	850	0.84	0.33					
8381	3.32	824	0.77	0.29	9040	4.99	1158	1.28	0.36					
8385	3.21	802	0.69	0.27	9044	1.94	548	0.50	0.36					
8392	3.66	892	0.90	0.33	9052	3.21	802	0.82	0.36					
8393	2.52	664	0.61	0.33	9058	2.39	638	0.65	0.41					
8500	8.81	1500	1.90	0.27	9060	1.99	558	0.51	0.36					
8601	0.50	260	0.12	0.29	9061	1.64	488	0.45	0.41					
8602	2.49	658	0.58	0.29	9062	2.02	564	0.55	0.41					
8603	0.11	182	0.03	0.33	9063	1.30	420	0.34	0.37					
8606	3.34	828	0.68	0.23	9077F	5.04	1168	1.02	0.32					
8709F	10.67	1500	1.77	0.19	9082	1.96	552	0.54	0.41					
8710	–	–	0.67	0.28	9083	1.96	552	0.54	0.41					
8719	3.87	934	0.71	0.21	9084	2.31	622	0.57	0.33					
8720	1.75	510	0.38	0.27	9089	1.88	536	0.49	0.37					
8721	0.53	266	0.12	0.27	9093	2.23	606	0.58	0.36					
8723	0.29	218	0.07	0.33	9101	4.78	1116	1.23	0.36					
8725	4.11	982	0.89	0.27	9102	5.17	1194	1.27	0.33					
8726F	5.36	1232	1.00	0.25	9154	2.84	728	0.70	0.33					
8734M	0.69	298	0.15	0.27	9156	3.42	844	0.80	0.29					
8737M	0.61	282	0.13	0.27	9170	13.77	1500	2.51	0.21					
8738M	1.14	388	0.24	0.27	9178	10.45	1500	2.89	0.41					
8742	0.50	260	0.11	0.27	9179	18.12	1500	4.63	0.36					
8745	6.31	1422	1.48	0.29	9180	7.85	1500	1.71	0.27					
8748	0.96	352	0.22	0.29	9182	2.81	722	0.70	0.33					
8755	0.45	250	0.10	0.27	9186	28.60	1500	5.91	0.22					
8799	0.72	304	0.18	0.33	9220	9.52	1500	2.23	0.29					
8800	2.26	612	0.62	0.41	9402	8.52	1500	1.84	0.27					
8803	0.11	182	0.03	0.27	9403	13.03	1500	2.65	0.23					
8805M	0.29	218	0.07	0.33	9410	4.56	1072	1.12	0.33					
8810	0.21	202	0.05	0.33	9501	5.12	1184	1.20	0.29					
8814M	0.27	214	0.07	0.33	9505	9.13	1500	2.12	0.29					
8815M	0.48	256	0.11	0.33	9516	5.65	1290	1.22	0.27					
8820	0.21	202	0.05	0.29	9519	5.97	1354	1.28	0.27					
8824	4.62	1084	1.18	0.36	9521	6.31	1422	1.37	0.27					
8825	3.26	812	0.89	0.41	9522	2.76	712	0.67	0.33					
8826	3.34	828	0.82	0.33	9534	9.18	1500	1.86	0.23					
8831	1.96	552	0.49	0.33	9554	17.51	1500	3.58	0.23					
8832	0.56	272	0.14	0.33	9586	0.74	308	0.20	0.41					
8833	1.88	536	0.46	0.33	9600	3.48	856	0.88	0.36					
8835	4.43	1046	1.08	0.33	9620	1.96	552	0.46	0.29					
8842X	3.48	856	0.85	0.33										
8848X	5.07	1174	1.24	0.33										
8849X	4.11	982	1.00	0.33										
8855	0.21	202	0.05	0.33										
8856	0.58	276	0.15	0.33										
8864X	1.94	548	0.48	0.33										
8868	0.77	314	0.20	0.37										
8869	1.72	504	0.44	0.36										
8871	0.11	182	0.03	0.36										

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

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FOOTNOTES

A Minimum Premium $100 per ginning location for policy minimum premium computation.

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

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.58	S	1624D	0.05	S	4024D	0.03	S
0065D	0.13	S	1803D	0.96	S	6251D	0.05	S
0066D	0.13	S	3081D	0.11	S	6252D	0.05	S
0067D	0.13	S	3082D	0.11	S			
1165XD	0.05	S	3085D	0.11	S			

S=Silica

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 2.268 and elr x 2.176.

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.

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MISCELLANEOUS VALUES

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

Employee operated vehicle..... $70,400
Leased or rented vehicle..... $46,900

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	1.18
Tax Multiplier	1.027

Loss Development Factors	
1st Adjustment	0.20
2nd Adjustment	0.12
3rd Adjustment	0.09
4th Adjustment	0.06

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"..... $1,800

Minimum Weekly Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 -- "Executive Officers" $900

Premium Determination for Partners and Sole Proprietors in accordance with ***Basic Manual*** Rule 2-E-3 (Annual Payroll)..... $46,900

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

Total Losses							
Deductible	HAZARD GROUP						
Amount	A	B	C	D	E	F	G
$100	0.8%	0.6%	0.5%	0.4%	0.2%	0.2%	0.1%
$200	1.5%	1.2%	1.0%	0.7%	0.5%	0.3%	0.3%
$300	2.1%	1.7%	1.4%	1.0%	0.7%	0.4%	0.4%
$400	2.6%	2.1%	1.7%	1.2%	0.9%	0.6%	0.5%
$500	3.1%	2.5%	2.0%	1.4%	1.0%	0.7%	0.6%
$1,000	4.9%	4.0%	3.3%	2.4%	1.8%	1.2%	1.1%
$1,500	6.3%	5.1%	4.2%	3.1%	2.4%	1.7%	1.4%
$2,000	7.3%	5.9%	5.0%	3.8%	2.9%	2.1%	1.8%
$2,500	8.3%	6.7%	5.7%	4.3%	3.4%	2.5%	2.1%
$5,000	12.0%	9.7%	8.5%	6.7%	5.4%	4.2%	3.5%

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

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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..... 90%

(Multiply a Non-F classification rate by a factor of 1.90 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.80) and the adjustment for differences in loss-based expenses (1.055).)

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 $11,000. If more than two years, an average annual premium of at least $5,500 is required. These amounts are applicable for ratings effective April 1, 2019, and subsequent. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state.

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Advisory Loss Costs, AR Rates and Miscellaneous Values - 2018

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	2.23	1.39	0.31	2003	2.31	1.43	0.31	2705X*	47.48	26.04	0.25
0008	1.88	1.11	0.28	2014	3.63	2.00	0.25	2709	6.24	3.42	0.25
0016	5.09	2.82	0.25	2016	1.66	1.07	0.35	2710	5.93	3.08	0.22
0034	2.62	1.63	0.31	2021	1.28	0.75	0.28	2714	2.89	1.87	0.35
0035	1.53	0.99	0.35	2039	1.43	0.92	0.35	2727X	6.46	3.55	0.25
0036	3.22	2.00	0.31	2041	1.69	1.09	0.35	2731	2.77	1.53	0.25
0037	2.73	1.62	0.28	2065	1.88	1.17	0.31	2735	2.69	1.74	0.35
0042	3.59	2.13	0.28	2070	3.28	2.04	0.31	2759	3.76	2.43	0.35
0050	3.69	2.29	0.31	2081	1.85	1.15	0.31	2790	1.15	0.74	0.35
0059D	0.26	0.06	0.20	2089	1.64	1.01	0.31	2791	–	1.67	0.35
0065D	0.06	0.02	0.25	2095	2.35	1.46	0.31	2797	3.63	2.26	0.31
0066D	0.06	0.02	0.25	2105	2.55	1.65	0.35	2799	4.80	2.84	0.28
0067D	0.06	0.02	0.25	2110	1.46	0.94	0.35	2802	3.57	2.12	0.28
0079	2.24	1.23	0.25	2111	2.00	1.29	0.35	2835	1.74	1.20	0.38
0083	2.58	1.61	0.31	2112	2.29	1.48	0.35	2836	1.30	0.89	0.38
0106	11.37	5.90	0.22	2114	1.82	1.18	0.35	2841	2.58	1.67	0.35
0113	3.37	2.10	0.31	2121	0.94	0.59	0.31	2881	2.74	1.89	0.38
0170	1.83	1.14	0.31	2130	1.36	0.85	0.31	2883	2.71	1.68	0.31
0251	2.61	1.62	0.31	2131	1.75	1.09	0.31	2913	–	1.68	0.31
0400	–	0.91	0.28	2143	1.46	0.95	0.35	2915	1.75	1.03	0.28
0401	7.04	3.66	0.22	2157	2.46	1.52	0.31	2916	2.57	1.33	0.22
0771N	0.27	–	–	2172	1.04	0.61	0.28	2923	1.56	1.01	0.35
0908P	100.00	62.37	0.31	2174	2.09	1.35	0.35	2942	–	0.48	0.38
0913P	484.00	301.40	0.31	2211	5.42	2.98	0.25	2960	2.60	1.61	0.31
0917	3.40	2.20	0.35	2220	1.42	0.88	0.31	3004	0.92	0.51	0.25
1005	4.31	2.00	0.20	2286	1.02	0.66	0.35	3018	2.80	1.54	0.25
1164	3.88	1.80	0.20	2288	3.06	1.98	0.35	3022	4.31	2.78	0.35
1165XD	1.85	0.95	0.22	2300	–	0.94	0.31	3027	1.57	0.86	0.25
1320	1.44	0.75	0.22	2302	1.18	0.73	0.31	3028	1.73	1.08	0.31
1322	6.38	3.30	0.22	2305	1.68	0.99	0.28	3030	4.07	2.24	0.25
1430	3.53	1.94	0.25	2361	1.44	0.90	0.31	3040	4.19	2.30	0.25
1438	2.65	1.37	0.22	2362	1.31	0.82	0.31	3041	2.83	1.76	0.31
1452	1.60	0.88	0.25	2380	1.47	0.92	0.31	3042	2.07	1.22	0.28
1463	5.13	2.66	0.22	2386	–	0.94	0.31	3064	3.25	2.03	0.31
1470	–	0.82	0.22	2388	1.13	0.73	0.35	3069	–	1.17	0.31
1472	1.58	0.82	0.22	2402	2.53	1.40	0.25	3076	1.88	1.17	0.31
1473	–	0.82	0.22	2413	1.88	1.17	0.31	3081D	2.57	1.39	0.25
1474	–	0.82	0.22	2416	1.47	0.91	0.31	3082D	2.66	1.45	0.25
1624D	2.46	1.26	0.22	2417	0.88	0.54	0.31	3085D	2.65	1.43	0.25
1642	1.66	0.91	0.25	2501	1.52	0.94	0.31	3110	2.74	1.70	0.31
1654	10.37	5.66	0.26	2503	0.88	0.57	0.35	3111	1.92	1.19	0.31
1655	–	0.91	0.25	2534	–	0.94	0.31	3113	1.25	0.77	0.31
1699	2.27	1.25	0.25	2570	2.43	1.56	0.35	3114	1.49	0.93	0.31
1701	2.55	1.40	0.25	2585	2.50	1.61	0.35	3118	1.44	0.93	0.35
1710	4.88	2.69	0.25	2586	1.95	1.21	0.31	3119	0.50	0.34	0.38
1741DX	2.65	1.07	0.20	2587	1.52	0.98	0.35	3122	1.35	0.88	0.35
1747	1.23	0.68	0.25	2589	1.60	1.00	0.31	3126	1.16	0.72	0.31
1748	2.92	1.61	0.25	2600	2.62	1.69	0.35	3131	1.17	0.73	0.31
1803D	5.13	2.44	0.22	2623	4.64	2.74	0.28	3132	1.77	1.10	0.31
1852	–	0.59	0.20	2651	0.91	0.59	0.35	3145	1.15	0.71	0.31
1853X	1.61	0.95	0.28	2660	1.39	0.90	0.35	3146	1.58	0.99	0.31
1860	–	0.94	0.31	2670	1.01	0.69	0.38	3169	1.86	1.16	0.31
1924	1.98	1.28	0.35	2683	1.06	0.69	0.35	3175	–	1.16	0.31
1925	2.10	1.24	0.28	2688	2.12	1.37	0.35	3179	1.10	0.71	0.35
2002	1.51	0.97	0.35	2702	13.68	6.38	0.20	3180	1.57	1.02	0.35

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

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit III **Page S2**

Effective April 1, 2018

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3188	1.20	0.78	0.35	3865	1.49	1.04	0.38	4558	0.89	0.55	0.31
3220	1.27	0.78	0.31	3881	2.64	1.64	0.31	4568	1.42	0.78	0.25
3223	–	1.02	0.35	4000	2.86	1.48	0.22	4581	0.52	0.27	0.22
3224	2.04	1.31	0.35	4021	3.63	2.00	0.25	4583	3.62	1.88	0.22
3227	2.19	1.41	0.35	4024D	1.71	0.93	0.25	4611	0.42	0.27	0.35
3240	2.38	1.54	0.35	4034	3.84	2.12	0.25	4635	1.92	0.89	0.20
3241	2.58	1.60	0.31	4036	2.12	1.17	0.25	4653	1.22	0.79	0.35
3255	1.66	1.14	0.38	4038	1.98	1.36	0.38	4665	4.07	2.24	0.25
3257	2.19	1.36	0.31	4053X	1.69	1.05	0.31	4670	4.51	2.48	0.25
3270	1.57	0.98	0.31	4061X	1.63	1.06	0.35	4683	2.44	1.51	0.31
3300	2.25	1.40	0.31	4062	1.89	1.18	0.31	4686	1.25	0.68	0.25
3303	2.03	1.31	0.35	4101	1.97	1.17	0.28	4692	0.48	0.31	0.35
3307	2.50	1.56	0.31	4109	0.31	0.20	0.35	4693	0.70	0.44	0.31
3315	2.73	1.76	0.35	4110	0.54	0.34	0.31	4703	1.14	0.70	0.31
3334	2.13	1.32	0.31	4111	0.79	0.51	0.35	4717	1.35	0.93	0.38
3336	1.68	0.92	0.25	4113	–	0.51	0.35	4720	1.04	0.64	0.31
3365	3.96	2.18	0.25	4114	2.19	1.35	0.31	4740	1.96	1.08	0.25
3372	2.17	1.28	0.28	4130	2.37	1.48	0.31	4741	1.84	1.14	0.31
3373	2.66	1.65	0.31	4131	3.69	2.40	0.35	4751	1.27	0.70	0.25
3383	0.90	0.58	0.35	4133	1.13	0.73	0.35	4771N	1.52	0.71	0.20
3385	0.55	0.36	0.35	4149	0.54	0.37	0.38	4777	2.20	1.02	0.20
3400	2.07	1.22	0.28	4206	1.58	0.98	0.31	4825	0.69	0.38	0.25
3507	1.39	0.86	0.31	4207	1.56	0.85	0.26	4828	1.21	0.72	0.28
3515	1.51	0.94	0.31	4239	1.58	0.87	0.25	4829	0.86	0.44	0.22
3516	–	0.94	0.31	4240	1.99	1.29	0.35	4902	2.05	1.32	0.35
3548	0.88	0.55	0.31	4243	1.21	0.75	0.31	4923	0.56	0.35	0.31
3559	1.38	0.86	0.31	4244	1.31	0.81	0.31	5020	5.24	2.88	0.25
3574	0.50	0.32	0.35	4250	1.39	0.86	0.31	5022	5.67	2.94	0.22
3581	0.62	0.40	0.35	4251	1.53	0.95	0.31	5037	10.39	4.83	0.20
3612	1.13	0.66	0.28	4263	2.05	1.28	0.31	5040	4.79	2.23	0.20
3620	3.17	1.75	0.25	4273	1.85	1.15	0.31	5057	4.23	1.97	0.20
3629	1.21	0.78	0.35	4279	1.51	0.94	0.31	5059	16.40	7.65	0.20
3632	1.91	1.13	0.28	4282	–	0.94	0.31	5069	–	7.65	0.20
3634	1.05	0.68	0.35	4283	0.92	0.57	0.31	5102	3.91	2.03	0.22
3635	1.64	1.02	0.31	4299	1.09	0.71	0.35	5146	3.59	1.97	0.25
3638	1.00	0.64	0.35	4301	–	0.94	0.31	5160	1.73	0.90	0.22
3642	0.91	0.57	0.31	4304	3.11	1.84	0.28	5183	2.74	1.50	0.25
3643	1.01	0.63	0.31	4307	1.16	0.80	0.38	5188	3.55	1.95	0.25
3647	1.18	0.70	0.28	4351	0.96	0.59	0.31	5190	2.87	1.57	0.25
3648	0.80	0.52	0.35	4352	0.99	0.64	0.35	5191	0.55	0.34	0.31
3681	0.55	0.36	0.35	4360	1.02	0.66	0.35	5192	2.35	1.46	0.31
3685	0.76	0.49	0.35	4361	0.71	0.46	0.35	5213	5.94	3.08	0.22
3719	0.89	0.41	0.20	4410	2.27	1.41	0.31	5215	3.77	2.22	0.28
3724	2.17	1.13	0.22	4417	–	1.41	0.31	5221	3.34	1.84	0.25
3726	3.68	1.71	0.20	4420	4.94	2.55	0.22	5222	5.43	2.81	0.22
3803	1.17	0.73	0.31	4431	0.99	0.68	0.38	5223	5.03	2.77	0.25
3807	1.35	0.87	0.35	4432	0.69	0.48	0.38	5348	3.30	1.81	0.25
3808	3.16	1.86	0.28	4439	–	0.55	0.31	5402	3.15	2.04	0.35
3821	5.00	2.97	0.28	4452	1.65	1.02	0.31	5403	4.92	2.55	0.22
3822X	2.03	1.20	0.28	4459	1.74	1.08	0.31	5437	3.78	2.07	0.25
3824X	2.42	1.43	0.28	4470	1.38	0.85	0.31	5443	2.86	1.78	0.31
3826	0.50	0.31	0.31	4484	1.62	1.01	0.31	5445	7.27	3.77	0.22
3827	1.05	0.62	0.28	4493	1.58	0.98	0.31	5462	4.76	2.60	0.25
3830	0.78	0.46	0.28	4511	0.35	0.20	0.28	5472	4.67	2.17	0.20
3851	1.82	1.17	0.35	4557	1.49	0.97	0.35	5473	9.19	4.28	0.20

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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Effective April 1, 2018

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5474	5.10	2.65	0.22	6872F	8.97	3.76	0.17	7529X	12.50	5.81	0.20
5478	2.33	1.27	0.25	6874F	14.26	5.93	0.18	7538	6.71	3.12	0.20
5479	5.17	3.06	0.28	6882	2.73	1.27	0.20	7539	1.25	0.65	0.22
5480	4.13	2.14	0.22	6884	3.37	1.56	0.20	7540	3.51	1.64	0.20
5491	1.85	0.96	0.22	7016M	2.71	1.26	0.20	7580	2.29	1.26	0.25
5506	5.26	2.45	0.20	7024M	3.01	1.40	0.20	7590	2.66	1.57	0.28
5507	2.86	1.48	0.22	7038M	3.72	1.75	0.19	7600	3.83	2.11	0.25
5508	6.94	3.79	0.26	7046M	4.82	2.24	0.20	7601	–	2.11	0.25
5535	4.93	2.71	0.25	7047M	5.16	2.28	0.20	7605	1.81	0.99	0.25
5537	3.92	2.15	0.25	7050M	7.08	3.16	0.19	7610	0.46	0.27	0.28
5551	14.38	6.71	0.20	7090M	4.13	1.94	0.19	7611	–	2.11	0.25
5606	0.87	0.45	0.22	7098M	5.36	2.49	0.20	7612	–	2.11	0.25
5610	5.09	3.16	0.31	7099M	9.19	4.06	0.20	7613	–	2.11	0.25
5645	12.24	6.36	0.22	7133	2.57	1.34	0.22	7705	4.95	2.92	0.28
5651	–	6.36	0.22	7151M	3.12	1.62	0.22	7710	2.63	1.36	0.22
5703	10.28	5.66	0.25	7152M	5.95	2.95	0.22	7711	2.63	1.36	0.22
5705	25.50	14.09	0.25	7153M	3.47	1.81	0.22	7720X	1.63	0.89	0.25
5951	0.23	0.15	0.35	7219	6.38	3.30	0.22	7723X	1.87	0.87	0.20
6003	6.36	3.48	0.25	7222X	5.34	2.92	0.25	7855	2.50	1.37	0.25
6005	4.91	2.69	0.25	7225	5.44	2.98	0.25	8001	1.67	1.08	0.35
6017	–	3.08	0.22	7228	–	3.30	0.22	8002	1.41	0.88	0.31
6018	2.17	1.18	0.26	7229	–	3.30	0.22	8006	1.97	1.23	0.31
6045	3.74	2.04	0.26	7230X	7.70	4.53	0.28	8008	0.90	0.58	0.35
6204	7.27	3.77	0.22	7231	5.84	3.43	0.28	8010	1.09	0.71	0.35
6206	2.29	1.06	0.20	7232X	7.03	3.63	0.22	8013	0.29	0.18	0.31
6213	1.46	0.75	0.22	7309F	9.50	3.97	0.17	8015	0.77	0.48	0.31
6214	1.63	0.76	0.20	7313F	3.22	1.35	0.18	8017	1.09	0.71	0.35
6216	4.60	2.13	0.20	7317F	9.17	3.79	0.18	8018	1.68	1.09	0.35
6217	4.24	2.20	0.22	7323	–	1.67	0.18	8021	1.59	0.99	0.31
6229	4.37	2.28	0.22	7327F	13.94	5.88	0.17	8031	2.39	1.49	0.31
6233	1.64	0.85	0.22	7333M	2.30	1.06	0.20	8032	1.42	0.92	0.35
6235	3.97	1.84	0.20	7335M	2.56	1.18	0.20	8033	1.08	0.67	0.31
6236	5.99	3.29	0.25	7337M	4.39	1.92	0.20	8037	1.85	1.19	0.35
6237	1.37	0.75	0.25	7350F	10.66	4.84	0.20	8039	1.13	0.73	0.35
6251D	3.93	2.01	0.22	7360	3.43	1.88	0.25	8044	2.39	1.41	0.28
6252D	3.30	1.52	0.20	7370	3.69	2.29	0.31	8045	0.48	0.31	0.35
6260	–	2.01	0.22	7380	3.71	2.18	0.28	8046	1.57	0.98	0.31
6306	3.82	1.98	0.22	7382	3.54	2.20	0.31	8047	0.75	0.48	0.35
6319	3.54	1.84	0.22	7390	3.17	1.96	0.31	8058	1.99	1.24	0.31
6325	3.90	2.02	0.22	7394M	2.29	1.06	0.20	8072	0.63	0.41	0.35
6400	4.28	2.53	0.28	7395M	2.54	1.18	0.20	8102	1.13	0.73	0.35
6503	1.30	0.84	0.35	7398M	4.35	1.92	0.20	8103	1.54	0.91	0.28
6504	1.87	1.21	0.35	7402	0.09	0.06	0.31	8105	–	1.09	0.35
6702M*	3.04	1.67	0.25	7403	3.54	1.95	0.25	8106	2.97	1.63	0.25
6703M*	5.79	3.01	0.25	7405N	1.91	1.05	0.25	8107	2.35	1.29	0.25
6704M*	3.38	1.85	0.25	7420	6.43	2.96	0.20	8111	1.47	0.91	0.31
6801F	2.28	1.08	0.23	7421	0.50	0.26	0.22	8116	1.79	1.11	0.31
6811	4.13	2.26	0.25	7422	1.25	0.58	0.20	8203	4.45	2.77	0.31
6824F	7.93	3.63	0.20	7425	1.70	0.78	0.20	8204	3.24	1.78	0.25
6826F	3.35	1.57	0.24	7431N	0.84	0.39	0.20	8209	2.24	1.39	0.31
6834	2.16	1.27	0.28	7445N	0.64	–	–	8215	2.27	1.25	0.25
6836	2.69	1.48	0.25	7453N	0.28	–	–	8227	3.35	1.56	0.20
6843F	6.59	2.76	0.17	7502	1.79	0.98	0.25	8232	3.00	1.65	0.25
6845F	6.09	2.55	0.17	7515	0.73	0.34	0.20	8233	2.07	1.13	0.26
6854	3.71	1.72	0.20	7520	2.22	1.38	0.31	8235	3.15	1.96	0.31

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

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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Effective April 1, 2018

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8236X	4.26	2.34	0.25	8856	0.21	0.13	0.31				
8263	4.94	2.93	0.28	8864X	0.86	0.53	0.31				
8264	3.20	1.76	0.25	8868	0.37	0.24	0.35				
8265	5.22	2.71	0.22	8869	0.82	0.53	0.35				
8279	5.81	3.04	0.21	8871	0.06	0.04	0.35				
8288	4.37	2.41	0.25	8901	0.13	0.08	0.28				
8291X	2.93	1.74	0.28	9012	0.71	0.42	0.28				
8292X	2.70	1.67	0.31	9014	2.10	1.31	0.31				
8293X	7.11	3.90	0.25	9015	2.11	1.31	0.31				
8304	3.80	2.09	0.25	9016	1.81	1.13	0.31				
8350	4.83	2.50	0.22	9019	1.23	0.68	0.25				
8380	1.79	1.05	0.28	9033	1.45	0.90	0.31				
8381	1.35	0.80	0.28	9040	2.33	1.51	0.35				
8385	1.48	0.81	0.25	9044	0.96	0.62	0.35				
8392	1.66	1.04	0.31	9052	1.38	0.89	0.35				
8393	1.10	0.68	0.31	9058	1.04	0.72	0.38				
8500	3.71	2.04	0.25	9060	0.86	0.56	0.35				
8601	0.26	0.15	0.28	9061	0.68	0.47	0.38				
8602	1.06	0.63	0.28	9062	0.92	0.63	0.38				
8603	0.04	0.03	0.31	9063	0.64	0.42	0.35				
8606	1.55	0.80	0.22	9077F	1.79	0.91	0.30				
8709F	3.97	1.66	0.17	9082	0.88	0.60	0.38				
8710	–	0.78	0.26	9083	0.91	0.63	0.38				
8719	1.86	0.86	0.20	9084	1.04	0.65	0.31				
8720	0.93	0.51	0.25	9089	0.89	0.58	0.35				
8721	0.24	0.13	0.25	9093	1.00	0.65	0.35				
8723	0.12	0.08	0.31	9101	2.24	1.45	0.35				
8725	1.82	1.00	0.25	9102	2.22	1.38	0.31				
8726F	2.01	0.95	0.24	9154	1.24	0.77	0.31				
8734M	0.32	0.18	0.25	9156	1.47	0.87	0.28				
8737M	0.29	0.16	0.25	9170	5.88	2.74	0.20				
8738M	0.56	0.29	0.25	9178	4.70	3.25	0.38				
8742	0.24	0.13	0.25	9179	7.80	5.04	0.35				
8745	3.38	2.01	0.28	9180	3.08	1.71	0.25				
8748	0.43	0.26	0.28	9182	1.21	0.75	0.31				
8755	0.21	0.12	0.25	9186	13.24	6.94	0.21				
8799	0.36	0.22	0.31	9220	4.05	2.40	0.28				
8800	0.93	0.64	0.38	9402	3.20	1.75	0.25				
8803	0.07	0.04	0.25	9403	5.61	2.91	0.22				
8805M	0.12	0.08	0.31	9410	2.04	1.27	0.31				
8810	0.09	0.06	0.31	9501	2.38	1.41	0.28				
8814M	0.11	0.07	0.31	9505	3.90	2.30	0.28				
8815M	0.21	0.13	0.31	9516	2.92	1.60	0.25				
8820	0.09	0.05	0.28	9519	2.90	1.59	0.25				
8824	2.21	1.43	0.35	9521	3.29	1.81	0.25				
8825	1.15	0.80	0.38	9522	1.20	0.75	0.31				
8826	1.92	1.19	0.31	9534	4.08	2.11	0.22				
8831	0.88	0.55	0.31	9554	8.35	4.34	0.22				
8832	0.26	0.16	0.31	9586	0.35	0.24	0.38				
8833	0.89	0.55	0.31	9600	1.49	0.96	0.35				
8835	2.04	1.27	0.31	9620	0.82	0.48	0.28				
8842X	1.50	0.93	0.31								
8848X	2.21	1.37	0.31								
8849X	1.91	1.19	0.31								
8855	0.10	0.06	0.31								

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

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

Exhibit III
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Effective April 1, 2018

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.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.26	S	1624D	0.02	S	3085D	0.05	S
0065D	0.06	S	1741DX	0.36	S	4024D	0.02	S
0066D	0.06	S	1803D	0.43	S	6251D	0.02	S
0067D	0.06	S	3081D	0.05	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 2.314 and elr x 2.199.

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.

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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	HAZARD GROUP						
Amount	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%	0.3%
$300	2.7%	2.1%	1.7%	1.2%	0.9%	0.6%	0.5%
$400	3.3%	2.6%	2.2%	1.6%	1.1%	0.7%	0.7%
$500	3.9%	3.1%	2.6%	1.9%	1.4%	0.9%	0.8%
$1,000	6.2%	4.9%	4.2%	3.1%	2.3%	1.6%	1.4%
$1,500	7.9%	6.3%	5.4%	4.0%	3.1%	2.2%	1.9%
$2,000	9.3%	7.4%	6.4%	4.9%	3.8%	2.7%	2.3%
$2,500	10.5%	8.4%	7.2%	5.6%	4.4%	3.2%	2.7%
$5,000	15.1%	12.2%	10.8%	8.6%	6.9%	5.3%	4.5%

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

Employee operated vehicle..... $69,300

Leased or rented vehicle..... $46,200

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"..... $1,800

Minimum Weekly Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 -- "Executive Officers" $900

Premium Determination for Partners and Sole Proprietors in accordance with ***Basic Manual*** Rule 2-E-3 (Annual Payroll)..... $46,200

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..... 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 (1.81) and the adjustment for differences in loss-based expenses (1.06).)

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.

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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Effective April 1, 2018

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	6.01	1362	1.39	0.31	2003	6.23	1406	1.43	0.31	2705X*	127.96	1500	26.04	0.25
0008	5.07	1174	1.11	0.28	2014	9.78	1500	2.00	0.25	2709	16.82	1500	3.42	0.25
0016	13.72	1500	2.82	0.25	2016	4.47	1054	1.07	0.35	2710	15.98	1500	3.08	0.22
0034	7.06	1500	1.63	0.31	2021	3.45	850	0.75	0.28	2714	7.79	1500	1.87	0.35
0035	4.12	984	0.99	0.35	2039	3.85	930	0.92	0.35	2727X	17.41	1500	3.55	0.25
0036	8.68	1500	2.00	0.31	2041	4.55	1070	1.09	0.35	2731	7.47	1500	1.53	0.25
0037	7.36	1500	1.62	0.28	2065	5.07	1174	1.17	0.31	2735	7.25	1500	1.74	0.35
0042	9.68	1500	2.13	0.28	2070	8.84	1500	2.04	0.31	2759	10.13	1500	2.43	0.35
0050	9.94	1500	2.29	0.31	2081	4.99	1158	1.15	0.31	2790	3.10	780	0.74	0.35
0059D	0.70	–	0.06	0.20	2089	4.42	1044	1.01	0.31	2791	–	–	1.67	0.35
0065D	0.16	–	0.02	0.25	2095	6.33	1426	1.46	0.31	2797	9.78	1500	2.26	0.31
0066D	0.16	–	0.02	0.25	2105	6.87	1500	1.65	0.35	2799	12.94	1500	2.84	0.28
0067D	0.16	–	0.02	0.25	2110	3.93	946	0.94	0.35	2802	9.62	1500	2.12	0.28
0079	6.04	1368	1.23	0.25	2111	5.39	1238	1.29	0.35	2835	4.69	1098	1.20	0.38
0083	6.95	1500	1.61	0.31	2112	6.17	1394	1.48	0.35	2836	3.50	860	0.89	0.38
0106	30.64	1500	5.90	0.22	2114	4.90	1140	1.18	0.35	2841	6.95	1500	1.67	0.35
0113	9.08	1500	2.10	0.31	2121	2.53	666	0.59	0.31	2881	7.38	1500	1.89	0.38
0170	4.93	1146	1.14	0.31	2130	3.67	894	0.85	0.31	2883	7.30	1500	1.68	0.31
0251	7.03	1500	1.62	0.31	2131	4.72	1104	1.09	0.31	2913	–	–	1.68	0.31
0400	–	–	0.91	0.28	2143	3.93	946	0.95	0.35	2915	4.72	1104	1.03	0.28
0401	18.97	A	3.66	0.22	2157	6.63	1486	1.52	0.31	2916	6.93	1500	1.33	0.22
0771N	0.73	–	–	–	2172	2.80	720	0.61	0.28	2923	4.20	1000	1.01	0.35
0908P	270.00	430	62.37	0.31	2174	5.63	1286	1.35	0.35	2942	–	–	0.48	0.38
0913P	1304.00	1464	301.40	0.31	2211	14.61	1500	2.98	0.25	2960	7.01	1500	1.61	0.31
0917	9.16	1500	2.20	0.35	2220	3.83	926	0.88	0.31	3004	2.48	656	0.51	0.25
1005	11.62	1500	2.00	0.20	2286	2.75	710	0.66	0.35	3018	7.55	1500	1.54	0.25
1164	10.46	1500	1.80	0.20	2288	8.25	1500	1.98	0.35	3022	11.62	1500	2.78	0.35
1165XD	4.98	1156	0.95	0.22	2300	–	–	0.94	0.31	3027	4.23	1006	0.86	0.25
1320	3.88	936	0.75	0.22	2302	3.18	796	0.73	0.31	3028	4.66	1092	1.08	0.31
1322	17.19	1500	3.30	0.22	2305	4.53	1066	0.99	0.28	3030	10.97	1500	2.24	0.25
1430	9.51	1500	1.94	0.25	2361	3.88	936	0.90	0.31	3040	11.29	1500	2.30	0.25
1438	7.14	1500	1.37	0.22	2362	3.53	866	0.82	0.31	3041	7.63	1500	1.76	0.31
1452	4.31	1022	0.88	0.25	2380	3.96	952	0.92	0.31	3042	5.58	1276	1.22	0.28
1463	13.83	1500	2.66	0.22	2386	–	–	0.94	0.31	3064	8.76	1500	2.03	0.31
1470	–	–	0.82	0.22	2388	3.05	770	0.73	0.35	3069	–	–	1.17	0.31
1472	4.26	1012	0.82	0.22	2402	6.82	1500	1.40	0.25	3076	5.07	1174	1.17	0.31
1473	–	–	0.82	0.22	2413	5.07	1174	1.17	0.31	3081D	6.92	1500	1.39	0.25
1474	–	–	0.82	0.22	2416	3.96	952	0.91	0.31	3082D	7.17	1500	1.45	0.25
1624D	6.63	1486	1.26	0.22	2417	2.37	634	0.54	0.31	3085D	7.14	1500	1.43	0.25
1642	4.47	1054	0.91	0.25	2501	4.10	980	0.94	0.31	3110	7.38	1500	1.70	0.31
1654	27.95	1500	5.66	0.26	2503	2.37	634	0.57	0.35	3111	5.17	1194	1.19	0.31
1655	–	–	0.91	0.25	2534	–	–	0.94	0.31	3113	3.37	834	0.77	0.31
1699	6.12	1384	1.25	0.25	2570	6.55	1470	1.56	0.35	3114	4.02	964	0.93	0.31
1701	6.87	1500	1.40	0.25	2585	6.74	1500	1.61	0.35	3118	3.88	936	0.93	0.35
1710	13.15	1500	2.69	0.25	2586	5.26	1212	1.21	0.31	3119	1.35	430	0.34	0.38
1741DX	7.14	1500	1.07	0.20	2587	4.10	980	0.98	0.35	3122	3.64	888	0.88	0.35
1747	3.31	822	0.68	0.25	2589	4.31	1022	1.00	0.31	3126	3.13	786	0.72	0.31
1748	7.87	1500	1.61	0.25	2600	7.06	1500	1.69	0.35	3131	3.15	790	0.73	0.31
1803D	13.83	1500	2.44	0.22	2623	12.50	1500	2.74	0.28	3132	4.77	1114	1.10	0.31
1852	–	–	0.59	0.20	2651	2.45	650	0.59	0.35	3145	3.10	780	0.71	0.31
1853X	4.34	1028	0.95	0.28	2660	3.75	910	0.90	0.35	3146	4.26	1012	0.99	0.31
1860	–	–	0.94	0.31	2670	2.72	704	0.69	0.38	3169	5.01	1162	1.16	0.31
1924	5.34	1228	1.28	0.35	2683	2.86	732	0.69	0.35	3175	–	–	1.16	0.31
1925	5.66	1292	1.24	0.28	2688	5.71	1302	1.37	0.35	3179	2.96	752	0.71	0.35
2002	4.07	974	0.97	0.35	2702	36.87	1500	6.38	0.20	3180	4.23	1006	1.02	0.35

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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
3188	3.23	806	0.78	0.35	3865	4.02	964	1.04	0.38	4558	2.40	640	0.55	0.31
3220	3.42	844	0.78	0.31	3881	7.11	1500	1.64	0.31	4568	3.83	926	0.78	0.25
3223	–	–	1.02	0.35	4000	7.71	1500	1.48	0.22	4581	1.40	440	0.27	0.22
3224	5.50	1260	1.31	0.35	4021	9.78	1500	2.00	0.25	4583	9.76	1500	1.88	0.22
3227	5.90	1340	1.41	0.35	4024D	4.60	1080	0.93	0.25	4611	1.13	386	0.27	0.35
3240	6.41	1442	1.54	0.35	4034	10.35	1500	2.12	0.25	4635	5.17	1194	0.89	0.20
3241	6.95	1500	1.60	0.31	4036	5.71	1302	1.17	0.25	4653	3.29	818	0.79	0.35
3255	4.47	1054	1.14	0.38	4038	5.34	1228	1.36	0.38	4665	10.97	1500	2.24	0.25
3257	5.90	1340	1.36	0.31	4053X	4.55	1070	1.05	0.31	4670	12.15	1500	2.48	0.25
3270	4.23	1006	0.98	0.31	4061X	4.39	1038	1.06	0.35	4683	6.58	1476	1.51	0.31
3300	6.06	1372	1.40	0.31	4062	5.09	1178	1.18	0.31	4686	3.37	834	0.68	0.25
3303	5.47	1254	1.31	0.35	4101	5.31	1222	1.17	0.28	4692	1.29	418	0.31	0.35
3307	6.74	1500	1.56	0.31	4109	0.84	328	0.20	0.35	4693	1.89	538	0.44	0.31
3315	7.36	1500	1.76	0.35	4110	1.46	452	0.34	0.31	4703	3.07	774	0.70	0.31
3334	5.74	1308	1.32	0.31	4111	2.13	586	0.51	0.35	4717	3.64	888	0.93	0.38
3336	4.53	1066	0.92	0.25	4113	–	–	0.51	0.35	4720	2.80	720	0.64	0.31
3365	10.67	1500	2.18	0.25	4114	5.90	1340	1.35	0.31	4740	5.28	1216	1.08	0.25
3372	5.85	1330	1.28	0.28	4130	6.39	1438	1.48	0.31	4741	4.96	1152	1.14	0.31
3373	7.17	1500	1.65	0.31	4131	9.94	1500	2.40	0.35	4751	3.42	844	0.70	0.25
3383	2.43	646	0.58	0.35	4133	3.05	770	0.73	0.35	4771N	4.10	1126	0.71	0.20
3385	1.48	456	0.36	0.35	4149	1.46	452	0.37	0.38	4777	5.93	1346	1.02	0.20
3400	5.58	1276	1.22	0.28	4206	4.26	1012	0.98	0.31	4825	1.86	532	0.38	0.25
3507	3.75	910	0.86	0.31	4207	4.20	1000	0.85	0.26	4828	3.26	812	0.72	0.28
3515	4.07	974	0.94	0.31	4239	4.26	1012	0.87	0.25	4829	2.32	624	0.44	0.22
3516	–	–	0.94	0.31	4240	5.36	1232	1.29	0.35	4902	5.52	1264	1.32	0.35
3548	2.37	634	0.55	0.31	4243	3.26	812	0.75	0.31	4923	1.51	462	0.35	0.31
3559	3.72	904	0.86	0.31	4244	3.53	866	0.81	0.31	5020	14.12	1500	2.88	0.25
3574	1.35	430	0.32	0.35	4250	3.75	910	0.86	0.31	5022	15.28	1500	2.94	0.22
3581	1.67	494	0.40	0.35	4251	4.12	984	0.95	0.31	5037	28.00	1500	4.83	0.20
3612	3.05	770	0.66	0.28	4263	5.52	1264	1.28	0.31	5040	12.91	1500	2.23	0.20
3620	8.54	1500	1.75	0.25	4273	4.99	1158	1.15	0.31	5057	11.40	1500	1.97	0.20
3629	3.26	812	0.78	0.35	4279	4.07	974	0.94	0.31	5059	44.20	1500	7.65	0.20
3632	5.15	1190	1.13	0.28	4282	–	–	0.94	0.31	5069	–	–	7.65	0.20
3634	2.83	726	0.68	0.35	4283	2.48	656	0.57	0.31	5102	10.54	1500	2.03	0.22
3635	4.42	1044	1.02	0.31	4299	2.94	748	0.71	0.35	5146	9.68	1500	1.97	0.25
3638	2.70	700	0.64	0.35	4301	–	–	0.94	0.31	5160	4.66	1092	0.90	0.22
3642	2.45	650	0.57	0.31	4304	8.38	1500	1.84	0.28	5183	7.38	1500	1.50	0.25
3643	2.72	704	0.63	0.31	4307	3.13	786	0.80	0.38	5188	9.57	1500	1.95	0.25
3647	3.18	796	0.70	0.28	4351	2.59	678	0.59	0.31	5190	7.73	1500	1.57	0.25
3648	2.16	592	0.52	0.35	4352	2.67	694	0.64	0.35	5191	1.48	456	0.34	0.31
3681	1.48	456	0.36	0.35	4360	2.75	710	0.66	0.35	5192	6.33	1426	1.46	0.31
3685	2.05	570	0.49	0.35	4361	1.91	542	0.46	0.35	5213	16.01	1500	3.08	0.22
3719	2.40	640	0.41	0.20	4410	6.12	1384	1.41	0.31	5215	10.16	1500	2.22	0.28
3724	5.85	1330	1.13	0.22	4417	–	–	1.41	0.31	5221	9.00	1500	1.84	0.25
3726	9.92	1500	1.71	0.20	4420	13.31	1500	2.55	0.22	5222	14.63	1500	2.81	0.22
3803	3.15	790	0.73	0.31	4431	2.67	694	0.68	0.38	5223	13.56	1500	2.77	0.25
3807	3.64	888	0.87	0.35	4432	1.86	532	0.48	0.38	5348	8.89	1500	1.81	0.25
3808	8.52	1500	1.86	0.28	4439	–	–	0.55	0.31	5402	8.49	1500	2.04	0.35
3821	13.48	1500	2.97	0.28	4452	4.45	1050	1.02	0.31	5403	13.26	1500	2.55	0.22
3822X	5.47	1254	1.20	0.28	4459	4.69	1098	1.08	0.31	5437	10.19	1500	2.07	0.25
3824X	6.52	1464	1.43	0.28	4470	3.72	904	0.85	0.31	5443	7.71	1500	1.78	0.31
3826	1.35	430	0.31	0.31	4484	4.37	1034	1.01	0.31	5445	19.59	1500	3.77	0.22
3827	2.83	726	0.62	0.28	4493	4.26	1012	0.98	0.31	5462	12.83	1500	2.60	0.25
3830	2.10	580	0.46	0.28	4511	0.94	348	0.20	0.28	5472	12.59	1500	2.17	0.20
3851	4.90	1140	1.17	0.35	4557	4.02	964	0.97	0.35	5473	24.77	1500	4.28	0.20

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY **NORTH CAROLINA**

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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
5474	13.74	1500	2.65	0.22	6872F	24.17	1500	3.76	0.17	7529X	33.69	1500	5.81	0.20
5478	6.28	1416	1.27	0.25	6874F	38.43	1500	5.93	0.18	7538	18.08	1500	3.12	0.20
5479	13.93	1500	3.06	0.28	6882	7.36	1500	1.27	0.20	7539	3.37	834	0.65	0.22
5480	11.13	1500	2.14	0.22	6884	9.08	1500	1.56	0.20	7540	9.46	1500	1.64	0.20
5491	4.99	1158	0.96	0.22	7016M	7.30	1500	1.26	0.20	7580	6.17	1394	1.26	0.25
5506	14.18	1500	2.45	0.20	7024M	8.11	1500	1.40	0.20	7590	7.17	1500	1.57	0.28
5507	7.71	1500	1.48	0.22	7038M	10.03	1500	1.75	0.19	7600	10.32	1500	2.11	0.25
5508	18.70	1500	3.79	0.26	7046M	12.99	1500	2.24	0.20	7601	–	–	2.11	0.25
5535	13.29	1500	2.71	0.25	7047M	13.91	1500	2.28	0.20	7605	4.88	1136	0.99	0.25
5537	10.56	1500	2.15	0.25	7050M	19.08	1500	3.16	0.19	7610	1.24	408	0.27	0.28
5551	38.75	1500	6.71	0.20	7090M	11.13	1500	1.94	0.19	7611	–	–	2.11	0.25
5606	2.34	628	0.45	0.22	7098M	14.45	1500	2.49	0.20	7612	–	–	2.11	0.25
5610	13.72	1500	3.16	0.31	7099M	24.77	1500	4.06	0.20	7613	–	–	2.11	0.25
5645	32.99	1500	6.36	0.22	7133	6.93	1500	1.34	0.22	7705	13.34	1500	2.92	0.28
5651	–	–	6.36	0.22	7151M	8.41	1500	1.62	0.22	7710	7.09	1500	1.36	0.22
5703	27.70	1500	5.66	0.25	7152M	16.04	1500	2.95	0.22	7711	7.09	1500	1.36	0.22
5705	68.72	1500	14.09	0.25	7153M	9.35	1500	1.81	0.22	7720X	4.39	1038	0.89	0.25
5951	0.62	284	0.15	0.35	7219	17.19	1500	3.30	0.22	7723X	5.04	1168	0.87	0.20
6003	17.14	1500	3.48	0.25	7222X	14.39	1500	2.92	0.25	7855	6.74	1500	1.37	0.25
6005	13.23	1500	2.69	0.25	7225	14.66	1500	2.98	0.25	8001	4.50	1060	1.08	0.35
6017	–	–	3.08	0.22	7228	–	–	3.30	0.22	8002	3.80	920	0.88	0.31
6018	5.85	1330	1.18	0.26	7229	–	–	3.30	0.22	8006	5.31	1222	1.23	0.31
6045	10.08	1500	2.04	0.26	7230X	20.75	1500	4.53	0.28	8008	2.43	646	0.58	0.35
6204	19.59	1500	3.77	0.22	7231	15.74	1500	3.43	0.28	8010	2.94	748	0.71	0.35
6206	6.17	1394	1.06	0.20	7232X	18.95	1500	3.63	0.22	8013	0.78	316	0.18	0.31
6213	3.93	946	0.75	0.22	7309F	25.60	1500	3.97	0.17	8015	2.08	576	0.48	0.31
6214	4.39	1038	0.76	0.20	7313F	8.68	1500	1.35	0.18	8017	2.94	748	0.71	0.35
6216	12.40	1500	2.13	0.20	7317F	24.71	1500	3.79	0.18	8018	4.53	1066	1.09	0.35
6217	11.43	1500	2.20	0.22	7323	–	–	1.67	0.18	8021	4.29	1018	0.99	0.31
6229	11.78	1500	2.28	0.22	7327F	37.57	1500	5.88	0.17	8031	6.44	1448	1.49	0.31
6233	4.42	1044	0.85	0.22	7333M	6.20	1400	1.06	0.20	8032	3.83	926	0.92	0.35
6235	10.70	1500	1.84	0.20	7335M	6.90	1500	1.18	0.20	8033	2.91	742	0.67	0.31
6236	16.14	1500	3.29	0.25	7337M	11.83	1500	1.92	0.20	8037	4.99	1158	1.19	0.35
6237	3.69	898	0.75	0.25	7350F	28.73	1500	4.84	0.20	8039	3.05	770	0.73	0.35
6251D	10.59	1500	2.01	0.22	7360	9.24	1500	1.88	0.25	8044	6.44	1448	1.41	0.28
6252D	8.89	1500	1.52	0.20	7370	9.94	1500	2.29	0.31	8045	1.29	418	0.31	0.35
6260	–	–	2.01	0.22	7380	10.00	1500	2.18	0.28	8046	4.23	1006	0.98	0.31
6306	10.29	1500	1.98	0.22	7382	9.54	1500	2.20	0.31	8047	2.02	564	0.48	0.35
6319	9.54	1500	1.84	0.22	7390	8.54	1500	1.96	0.31	8058	5.36	1232	1.24	0.31
6325	10.51	1500	2.02	0.22	7394M	6.17	1394	1.06	0.20	8072	1.70	500	0.41	0.35
6400	11.53	1500	2.53	0.28	7395M	6.85	1500	1.18	0.20	8102	3.05	770	0.73	0.35
6503	3.50	860	0.84	0.35	7398M	11.72	1500	1.92	0.20	8103	4.15	990	0.91	0.28
6504	5.04	1168	1.21	0.35	7402	0.24	208	0.06	0.31	8105	–	–	1.09	0.35
6702M*	8.19	1500	1.67	0.25	7403	9.54	1500	1.95	0.25	8106	8.00	1500	1.63	0.25
6703M*	15.60	1500	3.01	0.25	7405N	5.15	1500	1.05	0.25	8107	6.33	1426	1.29	0.25
6704M*	9.11	1500	1.85	0.25	7420	17.33	1500	2.96	0.20	8111	3.96	952	0.91	0.31
6801F	6.14	1388	1.08	0.23	7421	1.35	430	0.26	0.22	8116	4.82	1124	1.11	0.31
6811	11.13	1500	2.26	0.25	7422	3.37	834	0.58	0.20	8203	11.99	1500	2.77	0.31
6824F	21.37	1500	3.63	0.20	7425	4.58	1076	0.78	0.20	8204	8.73	1500	1.78	0.25
6826F	9.03	1500	1.57	0.24	7431N	2.26	762	0.39	0.20	8209	6.04	1368	1.39	0.31
6834	5.82	1324	1.27	0.28	7445N	1.72	–	–	–	8215	6.12	1384	1.25	0.25
6836	7.25	1500	1.48	0.25	7453N	0.75	–	–	–	8227	9.03	1500	1.56	0.20
6843F	17.76	1500	2.76	0.17	7502	4.82	1124	0.98	0.25	8232	8.09	1500	1.65	0.25
6845F	16.41	1500	2.55	0.17	7515	1.97	554	0.34	0.20	8233	5.58	1276	1.13	0.26
6854	10.00	1500	1.72	0.20	7520	5.98	1356	1.38	0.31	8235	8.49	1500	1.96	0.31

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

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8236X	11.48	1500	2.34	0.25	8856	0.57	274	0.13	0.31					
8263	13.31	1500	2.93	0.28	8864X	2.32	624	0.53	0.31					
8264	8.62	1500	1.76	0.25	8868	1.00	360	0.24	0.35					
8265	14.07	1500	2.71	0.22	8869	2.21	602	0.53	0.35					
8279	15.66	1500	3.04	0.21	8871	0.16	192	0.04	0.35					
8288	11.78	1500	2.41	0.25	8901	0.35	230	0.08	0.28					
8291X	7.90	1500	1.74	0.28	9012	1.91	542	0.42	0.28					
8292X	7.28	1500	1.67	0.31	9014	5.66	1292	1.31	0.31					
8293X	19.16	1500	3.90	0.25	9015	5.69	1298	1.31	0.31					
8304	10.24	1500	2.09	0.25	9016	4.88	1136	1.13	0.31					
8350	13.02	1500	2.50	0.22	9019	3.31	822	0.68	0.25					
8380	4.82	1124	1.05	0.28	9033	3.91	942	0.90	0.31					
8381	3.64	888	0.80	0.28	9040	6.28	1416	1.51	0.35					
8385	3.99	958	0.81	0.25	9044	2.59	678	0.62	0.35					
8392	4.47	1054	1.04	0.31	9052	3.72	904	0.89	0.35					
8393	2.96	752	0.68	0.31	9058	2.80	720	0.72	0.38					
8500	10.00	1500	2.04	0.25	9060	2.32	624	0.56	0.35					
8601	0.70	300	0.15	0.28	9061	1.83	526	0.47	0.38					
8602	2.86	732	0.63	0.28	9062	2.48	656	0.63	0.38					
8603	0.11	182	0.03	0.31	9063	1.72	504	0.42	0.35					
8606	4.18	996	0.80	0.22	9077F	4.82	1124	0.91	0.30					
8709F	10.70	1500	1.66	0.17	9082	2.37	634	0.60	0.38					
8710	–	–	0.78	0.26	9083	2.45	650	0.63	0.38					
8719	5.01	1162	0.86	0.20	9084	2.80	720	0.65	0.31					
8720	2.51	662	0.51	0.25	9089	2.40	640	0.58	0.35					
8721	0.65	290	0.13	0.25	9093	2.70	700	0.65	0.35					
8723	0.32	224	0.08	0.31	9101	6.04	1368	1.45	0.35					
8725	4.90	1140	1.00	0.25	9102	5.98	1356	1.38	0.31					
8726F	5.42	1244	0.95	0.24	9154	3.34	828	0.77	0.31					
8734M	0.86	332	0.18	0.25	9156	3.96	952	0.87	0.28					
8737M	0.78	316	0.16	0.25	9170	15.85	1500	2.74	0.20					
8738M	1.51	462	0.29	0.25	9178	12.67	1500	3.25	0.38					
8742	0.65	290	0.13	0.25	9179	21.02	1500	5.04	0.35					
8745	9.11	1500	2.01	0.28	9180	8.30	1500	1.71	0.25					
8748	1.16	392	0.26	0.28	9182	3.26	812	0.75	0.31					
8755	0.57	274	0.12	0.25	9186	35.68	1500	6.94	0.21					
8799	0.97	354	0.22	0.31	9220	10.91	1500	2.40	0.28					
8800	2.51	662	0.64	0.38	9402	8.62	1500	1.75	0.25					
8803	0.19	198	0.04	0.25	9403	15.12	1500	2.91	0.22					
8805M	0.32	224	0.08	0.31	9410	5.50	1260	1.27	0.31					
8810	0.24	208	0.06	0.31	9501	6.41	1442	1.41	0.28					
8814M	0.30	220	0.07	0.31	9505	10.51	1500	2.30	0.28					
8815M	0.57	274	0.13	0.31	9516	7.87	1500	1.60	0.25					
8820	0.24	208	0.05	0.28	9519	7.82	1500	1.59	0.25					
8824	5.96	1352	1.43	0.35	9521	8.87	1500	1.81	0.25					
8825	3.10	780	0.80	0.38	9522	3.23	806	0.75	0.31					
8826	5.17	1194	1.19	0.31	9534	11.00	1500	2.11	0.22					
8831	2.37	634	0.55	0.31	9554	22.50	1500	4.34	0.22					
8832	0.70	300	0.16	0.31	9586	0.94	348	0.24	0.38					
8833	2.40	640	0.55	0.31	9600	4.02	964	0.96	0.35					
8835	5.50	1260	1.27	0.31	9620	2.21	602	0.48	0.28					
8842X	4.04	968	0.93	0.31										
8848X	5.96	1352	1.37	0.31										
8849X	5.15	1190	1.19	0.31										
8855	0.27	214	0.06	0.31										

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

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FOOTNOTES

A Minimum Premium $100 per ginning location for policy minimum premium computation.

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

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.70	S	1624D	0.05	S	3085D	0.13	S
0065D	0.16	S	1741DX	0.97	S	4024D	0.05	S
0066D	0.16	S	1803D	1.16	S	6251D	0.05	S
0067D	0.16	S	3081D	0.13	S	6252D	0.08	S
1165XD	0.05	S	3082D	0.11	S			

S=Silica

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 2.314 and elr x 2.199.

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.

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MISCELLANEOUS VALUES

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

Employee operated vehicle..... $69,300
Leased or rented vehicle..... $46,200

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	1.175
Tax Multiplier	1.027

Loss Development Factors	
1st Adjustment	0.20
2nd Adjustment	0.14
3rd Adjustment	0.10
4th Adjustment	0.07

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"..... $1,800

Minimum Weekly Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 -- "Executive Officers" $900

Premium Determination for Partners and Sole Proprietors in accordance with ***Basic Manual*** Rule 2-E-3 (Annual Payroll)..... $46,200

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

Total Losses							
Deductible	**HAZARD GROUP**						
Amount	**A**	**B**	**C**	**D**	**E**	**F**	**G**
$100	0.8%	0.6%	0.5%	0.3%	0.2%	0.2%	0.1%
$200	1.4%	1.1%	0.9%	0.7%	0.5%	0.3%	0.3%
$300	2.0%	1.6%	1.3%	0.9%	0.7%	0.4%	0.4%
$400	2.5%	2.0%	1.6%	1.2%	0.8%	0.6%	0.5%
$500	2.9%	2.3%	1.9%	1.4%	1.0%	0.7%	0.6%
$1,000	4.7%	3.7%	3.1%	2.3%	1.7%	1.2%	1.0%
$1,500	5.9%	4.7%	4.0%	3.0%	2.3%	1.6%	1.4%
$2,000	7.0%	5.6%	4.8%	3.6%	2.8%	2.0%	1.8%
$2,500	7.9%	6.3%	5.4%	4.2%	3.3%	2.4%	2.1%
$5,000	11.4%	9.2%	8.1%	6.5%	5.2%	4.0%	3.4%

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

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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..... 92%

(Multiply a Non-F classification rate 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 (1.81) and the adjustment for differences in loss-based expenses (1.06).)

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.

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Advisory Loss Costs, AR Rates and Miscellaneous Values - 2017

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	2.61	1.58	0.31	2002	1.63	1.03	0.35	2702	15.28	6.95	0.21
0008	1.96	1.13	0.28	2003	2.86	1.73	0.31	2705X*	55.87	29.75	0.25
0016	4.47	2.39	0.25	2014	3.48	1.87	0.25	2709	6.81	3.63	0.25
0034	3.02	1.83	0.31	2016	1.70	1.07	0.35	2710	6.08	3.06	0.21
0035	1.66	1.05	0.35	2021	1.54	0.88	0.28	2714	3.16	1.98	0.35
0036	3.29	1.99	0.31	2039	1.58	0.99	0.35	2727X	6.63	3.52	0.25
0037	2.95	1.70	0.28	2041	1.79	1.12	0.35	2731	2.81	1.51	0.25
0042	3.88	2.24	0.28	2065	2.22	1.34	0.31	2735	3.31	2.08	0.35
0050	4.33	2.60	0.31	2070	3.55	2.13	0.31	2759	4.26	2.68	0.35
0059D	0.29	0.07	0.21	2081	2.01	1.22	0.31	2790	1.22	0.77	0.35
0065D	0.07	0.02	0.25	2089	1.95	1.18	0.31	2791	–	1.72	0.35
0066D	0.07	0.02	0.25	2095	3.04	1.83	0.31	2797	3.61	2.19	0.31
0067D	0.07	0.02	0.25	2105	2.79	1.76	0.35	2799	4.18	2.40	0.28
0079	2.80	1.50	0.25	2110	1.65	1.04	0.35	2802	3.90	2.25	0.28
0083	2.73	1.64	0.31	2111	2.35	1.47	0.35	2812	–	1.80	0.31
0106	15.24	7.69	0.21	2112	2.50	1.57	0.35	2835	1.81	1.21	0.37
0113	4.04	2.44	0.31	2114	2.06	1.29	0.35	2836	1.38	0.92	0.37
0170	2.17	1.31	0.31	2121	1.15	0.70	0.31	2841	2.75	1.72	0.35
0251	3.06	1.85	0.31	2130	1.58	0.96	0.31	2881	2.90	1.94	0.37
0400	–	1.01	0.28	2131	2.18	1.31	0.31	2883	2.98	1.80	0.31
0401	7.83	3.96	0.21	2143	1.66	1.04	0.35	2913	–	1.80	0.31
0771N	0.32	–	–	2157	2.86	1.72	0.31	2915	1.82	1.04	0.28
0908P	115.00	69.44	0.31	2172	1.18	0.67	0.28	2916	2.88	1.45	0.21
0913P	535.00	323.03	0.31	2174	2.45	1.54	0.35	2923	1.73	1.08	0.35
0917	3.83	2.41	0.35	2211	6.65	3.55	0.25	2942	–	0.55	0.37
1005	4.78	2.16	0.21	2220	1.84	1.11	0.31	2960	2.96	1.79	0.31
1164	4.75	2.15	0.21	2286	1.06	0.67	0.35	3004	1.10	0.58	0.25
1165XD	2.12	1.06	0.21	2288	3.71	2.33	0.35	3018	2.97	1.58	0.25
1320	1.64	0.82	0.21	2300	–	1.01	0.31	3022	5.96	3.72	0.35
1322	7.17	3.59	0.21	2302	1.39	0.84	0.31	3027	1.76	0.94	0.25
1430	4.42	2.36	0.25	2305	1.93	1.11	0.28	3028	1.97	1.19	0.31
1438	2.48	1.25	0.21	2361	1.53	0.93	0.31	3030	4.08	2.18	0.25
1452	1.88	1.00	0.25	2362	1.25	0.76	0.31	3040	4.58	2.44	0.25
1463	6.46	3.26	0.21	2380	1.71	1.04	0.31	3041	3.68	2.22	0.31
1470	–	1.02	0.21	2386X	1.35	0.84	0.35	3042	2.44	1.40	0.28
1472	2.04	1.02	0.21	2388	1.32	0.83	0.35	3064	3.95	2.40	0.31
1473	–	1.02	0.21	2402	2.45	1.31	0.25	3069	–	1.25	0.31
1474	–	1.02	0.21	2413	2.01	1.21	0.31	3076	2.07	1.25	0.31
1624D	2.40	1.19	0.21	2416	1.69	1.02	0.31	3081D	3.28	1.73	0.25
1642	1.78	0.95	0.25	2417	1.03	0.62	0.31	3082D	2.70	1.43	0.25
1654	15.59	8.24	0.25	2501	1.67	1.01	0.31	3085D	3.03	1.59	0.25
1655	2.09	1.11	0.25	2503	0.80	0.50	0.35	3110	3.54	2.13	0.31
1699	2.67	1.42	0.25	2534	1.15	0.73	0.35	3111	1.95	1.18	0.31
1701	4.19	2.24	0.25	2570	2.63	1.64	0.35	3113	1.37	0.82	0.31
1710	4.71	2.51	0.25	2585	2.73	1.71	0.35	3114	1.59	0.96	0.31
1741D	2.75	1.08	0.21	2586	1.79	1.08	0.31	3118	1.61	1.00	0.35
1747	1.42	0.75	0.25	2587	2.03	1.27	0.35	3119	0.61	0.41	0.37
1748	3.29	1.77	0.25	2589	1.83	1.11	0.31	3122	1.41	0.89	0.35
1803D	6.42	2.96	0.21	2600	2.34	1.47	0.35	3126	1.65	1.00	0.31
1852	–	0.72	0.21	2623	4.92	2.83	0.28	3131	1.25	0.75	0.31
1853	1.06	0.61	0.28	2651	1.05	0.66	0.35	3132	2.02	1.22	0.31
1860	1.45	0.91	0.35	2660	1.68	1.06	0.35	3145	1.29	0.78	0.31
1924	1.90	1.19	0.35	2670	1.18	0.79	0.37	3146	1.74	1.05	0.31
1925	2.27	1.31	0.28	2683	0.93	0.59	0.35	3169	2.27	1.37	0.31
2001	–	1.73	0.31	2688	2.43	1.52	0.35	3175	2.79	1.68	0.31

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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Effective April 1, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3179	1.23	0.77	0.35	3830	0.87	0.50	0.28	4493	1.68	1.01	0.31
3180	1.55	0.98	0.35	3851	2.43	1.52	0.35	4511	0.34	0.20	0.28
3188	1.17	0.73	0.35	3865	1.64	1.11	0.37	4557	1.81	1.14	0.35
3220	1.24	0.74	0.31	3881	3.10	1.87	0.31	4558	0.93	0.56	0.31
3223	2.31	1.55	0.37	4000	3.25	1.63	0.21	4568	1.61	0.86	0.25
3224	2.37	1.47	0.34	4021	4.11	2.20	0.25	4581	0.52	0.26	0.21
3227	2.39	1.49	0.34	4024D	1.94	1.02	0.25	4583	4.44	2.25	0.21
3240	2.17	1.36	0.35	4034	4.68	2.50	0.25	4611	0.46	0.29	0.35
3241	2.44	1.47	0.31	4036	2.15	1.14	0.25	4635	2.04	0.92	0.21
3255	1.86	1.24	0.37	4038	2.40	1.59	0.37	4653	1.46	0.92	0.35
3257	2.37	1.42	0.31	4053	1.49	0.90	0.31	4665	4.88	2.60	0.25
3270	1.84	1.12	0.31	4061	1.59	1.00	0.35	4670	5.31	2.84	0.25
3300	2.33	1.41	0.31	4062	2.02	1.22	0.31	4683	3.80	2.28	0.31
3303	2.85	1.79	0.35	4101	2.06	1.19	0.28	4686	1.48	0.79	0.25
3307	2.41	1.45	0.31	4109	0.31	0.20	0.35	4692	0.54	0.34	0.34
3315	3.32	2.08	0.35	4110	0.62	0.37	0.31	4693	0.81	0.49	0.31
3334	2.65	1.59	0.31	4111	0.97	0.61	0.35	4703	1.39	0.84	0.31
3336	1.88	1.00	0.25	4113	1.27	0.76	0.31	4717	1.65	1.10	0.37
3365	4.57	2.44	0.25	4114	2.61	1.57	0.31	4720	1.20	0.72	0.31
3372	2.46	1.41	0.28	4130	2.76	1.67	0.31	4740	2.38	1.27	0.25
3373	3.09	1.86	0.31	4131	3.45	2.17	0.35	4741	1.84	1.11	0.31
3383	0.97	0.61	0.35	4133	1.29	0.81	0.35	4751	1.69	0.91	0.25
3385	0.64	0.40	0.35	4149	0.55	0.37	0.37	4771N	1.83	0.83	0.21
3400	2.29	1.32	0.28	4206	1.63	0.98	0.31	4777	2.69	1.22	0.21
3507	1.66	1.00	0.31	4207	1.62	0.86	0.25	4825	0.79	0.42	0.25
3515	1.59	0.96	0.31	4239	2.02	1.07	0.25	4828	1.30	0.75	0.28
3516	–	0.96	0.31	4240	1.75	1.10	0.35	4829	0.99	0.50	0.21
3548	0.94	0.57	0.31	4243	1.39	0.84	0.31	4902	2.41	1.51	0.35
3559	1.54	0.93	0.31	4244	1.58	0.95	0.31	4923	0.71	0.43	0.31
3574	0.52	0.33	0.35	4250	1.48	0.89	0.31	5020	5.98	3.20	0.25
3581	0.71	0.44	0.35	4251	1.67	1.01	0.31	5022	6.45	3.25	0.21
3612	1.42	0.82	0.28	4263	2.64	1.60	0.31	5037	12.16	5.51	0.21
3620	3.88	2.08	0.25	4273	2.00	1.20	0.31	5040	5.25	2.37	0.21
3629	1.36	0.85	0.35	4279	1.64	0.99	0.31	5057	4.69	2.13	0.21
3632	2.14	1.23	0.28	4282	1.61	1.00	0.34	5059	17.58	8.00	0.21
3634	1.19	0.75	0.35	4283	1.17	0.71	0.31	5069	13.59	6.12	0.21
3635	1.99	1.20	0.31	4299	1.32	0.83	0.35	5102	4.17	2.10	0.21
3638	1.06	0.67	0.35	4301	–	0.99	0.31	5146	4.16	2.22	0.25
3642	0.99	0.60	0.31	4304	3.57	2.06	0.28	5160	1.96	0.98	0.21
3643	1.29	0.78	0.31	4307	1.28	0.86	0.37	5183	3.15	1.68	0.25
3647	1.24	0.71	0.28	4351	0.85	0.51	0.31	5188	4.31	2.30	0.25
3648	0.95	0.60	0.35	4352	1.06	0.67	0.35	5190	3.49	1.86	0.25
3681	0.62	0.39	0.35	4360	1.07	0.67	0.35	5191	0.58	0.35	0.31
3685	0.82	0.52	0.35	4361	0.84	0.53	0.35	5192	2.50	1.51	0.31
3719	1.07	0.48	0.21	4362	–	0.67	0.35	5213	6.48	3.27	0.21
3724	2.48	1.25	0.21	4410	2.60	1.57	0.31	5215	3.87	2.22	0.28
3726	3.77	1.71	0.21	4417	–	1.57	0.31	5221	3.56	1.90	0.25
3803	1.39	0.84	0.31	4420	5.59	2.80	0.21	5222	6.16	3.09	0.21
3807	1.61	1.01	0.35	4431	1.12	0.75	0.37	5223	4.79	2.56	0.25
3808	3.60	2.06	0.28	4432	0.83	0.55	0.37	5348	3.46	1.84	0.25
3821	5.37	3.10	0.28	4439	1.32	0.76	0.28	5402	3.91	2.46	0.35
3822X	2.71	1.56	0.28	4452	1.90	1.15	0.31	5403	5.25	2.64	0.21
3824X	2.63	1.51	0.28	4459	1.97	1.19	0.31	5437	4.46	2.38	0.25
3826	0.52	0.31	0.31	4470	1.43	0.86	0.31	5443	3.35	2.02	0.31
3827	1.24	0.71	0.28	4484	1.70	1.03	0.31	5445	8.31	4.20	0.21

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ADVISORY LOSS COSTS - NOT RATES **NORTH CAROLINA**

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Effective April 1, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5462	5.13	2.73	0.25	6843F	7.75	3.03	0.19	7520	2.43	1.46	0.31
5472	4.22	1.90	0.21	6845F	7.00	2.73	0.19	7529X	14.86	6.73	0.21
5473	9.97	4.54	0.21	6854	3.86	1.75	0.21	7538	7.40	3.36	0.21
5474	5.99	3.03	0.21	6872F	8.13	3.17	0.19	7539	1.55	0.78	0.21
5478	2.72	1.45	0.25	6874F	14.09	5.45	0.19	7540	4.08	1.86	0.21
5479	5.43	3.12	0.28	6882	3.30	1.50	0.21	7580	2.19	1.17	0.25
5480	4.50	2.26	0.21	6884	4.18	1.88	0.21	7590	3.21	1.84	0.28
5491	2.08	1.04	0.21	7016M	3.15	1.42	0.21	7600	4.17	2.22	0.25
5506	5.51	2.50	0.21	7024M	3.50	1.58	0.21	7601	–	2.22	0.25
5507	3.35	1.68	0.21	7038M	3.99	1.83	0.21	7605	1.89	1.01	0.25
5508	9.04	4.79	0.25	7046M	5.65	2.56	0.21	7610	0.47	0.27	0.28
5535	5.78	3.09	0.25	7047M	6.05	2.59	0.21	7611	–	2.22	0.25
5537	4.33	2.31	0.25	7050M	7.66	3.33	0.21	7612	–	2.22	0.25
5551	14.77	6.73	0.21	7090M	4.43	2.03	0.21	7613	–	2.22	0.25
5606	1.07	0.54	0.21	7098M	6.28	2.84	0.21	7705	6.23	3.58	0.28
5610	5.68	3.43	0.31	7099M	10.86	4.66	0.21	7710	3.34	1.69	0.21
5645	12.47	6.29	0.21	7133	3.11	1.57	0.21	7711	3.34	1.69	0.21
5651	–	6.29	0.21	7151M	3.78	1.91	0.21	7720X	1.80	0.96	0.25
5703	10.92	5.82	0.25	7152M	7.26	3.48	0.21	7723X	2.61	1.19	0.21
5705	22.18	11.88	0.25	7153M	4.20	2.12	0.21	7855	2.46	1.31	0.25
5951	0.26	0.16	0.35	7222X	5.99	3.18	0.25	8001	1.67	1.05	0.35
6003	7.79	4.14	0.25	7228X	6.20	3.30	0.25	8002	1.49	0.91	0.31
6005	4.99	2.64	0.25	7229X	8.70	4.36	0.21	8006	2.35	1.42	0.31
6017	3.93	2.09	0.25	7230X	7.84	4.48	0.28	8008	1.05	0.66	0.35
6018	2.68	1.41	0.25	7231	6.42	3.67	0.28	8010	1.11	0.69	0.35
6045	4.07	2.15	0.25	7232X	7.41	3.71	0.22	8013	0.29	0.18	0.31
6204	7.97	4.02	0.21	7309F	10.68	4.17	0.19	8015	0.73	0.44	0.31
6206	2.91	1.31	0.21	7313F	2.80	1.09	0.19	8017	1.30	0.82	0.35
6213	1.86	0.94	0.21	7317F	9.83	3.74	0.19	8018	1.67	1.05	0.35
6214	2.03	0.92	0.21	7323	–	1.52	0.19	8021	1.75	1.06	0.31
6216	5.18	2.34	0.21	7327F	13.59	5.35	0.19	8031	2.55	1.54	0.31
6217	4.73	2.38	0.21	7333M	2.99	1.34	0.21	8032	1.53	0.96	0.35
6229	4.29	2.18	0.21	7335M	3.32	1.49	0.21	8033	1.31	0.79	0.31
6233	2.14	1.07	0.21	7337M	5.74	2.45	0.21	8037	1.96	1.23	0.35
6235	4.77	2.16	0.21	7350F	10.97	4.64	0.20	8039	1.37	0.86	0.35
6236	8.52	4.53	0.25	7360	3.90	2.08	0.25	8044	2.74	1.57	0.28
6237	1.57	0.84	0.25	7370	4.90	2.95	0.31	8045	0.51	0.32	0.35
6251D	4.92	2.44	0.22	7380	4.01	2.30	0.28	8046	1.79	1.09	0.31
6252D	3.51	1.58	0.21	7382	4.17	2.51	0.31	8047	0.77	0.48	0.35
6260	–	2.44	0.22	7390	3.80	2.29	0.31	8058	2.16	1.31	0.31
6306	4.36	2.19	0.21	7394M	2.83	1.28	0.21	8072	0.67	0.42	0.35
6319	4.09	2.06	0.21	7395M	3.14	1.41	0.21	8102	1.25	0.78	0.35
6325	4.53	2.28	0.21	7398M	5.43	2.32	0.21	8103	1.74	1.01	0.28
6400	5.09	2.93	0.28	7402	0.10	0.06	0.31	8105	–	1.05	0.35
6503	1.35	0.84	0.35	7403	3.96	2.12	0.25	8106	3.17	1.69	0.25
6504	2.00	1.25	0.35	7405N	1.72	0.92	0.25	8107	2.59	1.38	0.25
6702M*	2.99	1.59	0.25	7420	8.49	3.81	0.21	8111	1.72	1.04	0.31
6703M*	5.74	2.90	0.25	7421	0.55	0.28	0.21	8116	2.26	1.37	0.31
6704M*	3.32	1.77	0.25	7422	1.58	0.72	0.21	8203	5.01	3.02	0.31
6801F	2.39	1.07	0.23	7425	2.21	0.99	0.21	8204	3.33	1.78	0.25
6811	5.08	2.70	0.25	7431N	1.02	0.46	0.21	8209	2.41	1.46	0.31
6824F	8.86	3.80	0.20	7445N	0.57	–	–	8215	2.69	1.44	0.25
6826F	3.58	1.58	0.23	7453N	0.34	–	–	8227	3.75	1.71	0.21
6834	2.23	1.28	0.28	7502	2.09	1.11	0.25	8232	3.93	2.10	0.25
6836	3.08	1.64	0.25	7515	0.84	0.38	0.21	8233	2.27	1.20	0.25

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Effective April 1, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8235	3.43	2.07	0.31	8855	0.09	0.05	0.31				
8236X	5.07	2.70	0.25	8856	0.19	0.11	0.31				
8263	4.56	2.64	0.28	8864X	1.02	0.62	0.31				
8264	3.50	1.87	0.25	8868	0.40	0.25	0.35				
8265	5.74	2.90	0.21	8869	0.91	0.57	0.35				
8279	6.22	3.17	0.21	8871	0.08	0.05	0.35				
8288	5.84	3.13	0.25	8901	0.16	0.09	0.28				
8291X	3.37	1.94	0.28	9012	0.79	0.45	0.28				
8292X	2.85	1.72	0.31	9014	2.25	1.36	0.31				
8293X	8.48	4.52	0.25	9015	2.32	1.40	0.31				
8304	4.09	2.18	0.25	9016	2.20	1.34	0.31				
8350	5.40	2.73	0.21	9019	1.51	0.81	0.25				
8380	2.06	1.18	0.28	9033	1.57	0.95	0.31				
8381	1.50	0.86	0.28	9040	2.77	1.74	0.35				
8385	1.80	0.96	0.25	9044	1.19	0.75	0.35				
8392	1.89	1.15	0.31	9052	1.59	1.00	0.35				
8393	1.43	0.86	0.31	9058	1.21	0.81	0.37				
8500	4.12	2.20	0.25	9060	0.93	0.59	0.35				
8601	0.33	0.19	0.28	9061	0.73	0.49	0.37				
8602	0.98	0.56	0.28	9062	1.04	0.70	0.37				
8603	0.06	0.03	0.31	9063	0.76	0.48	0.35				
8606	2.12	1.07	0.21	9077F	1.78	0.85	0.30				
8709F	4.05	1.57	0.19	9082	0.96	0.65	0.37				
8710	–	0.88	0.25	9083	1.04	0.70	0.37				
8719	2.33	1.06	0.21	9084	1.13	0.68	0.31				
8720	1.33	0.71	0.25	9089	1.12	0.71	0.35				
8721	0.23	0.12	0.25	9093	1.08	0.69	0.35				
8723	0.13	0.08	0.31	9101	2.39	1.51	0.35				
8725	2.05	1.09	0.25	9102	2.40	1.45	0.31				
8726F	2.25	1.00	0.23	9154	1.33	0.81	0.31				
8734M	0.39	0.21	0.25	9156	1.63	0.94	0.28				
8737M	0.35	0.19	0.25	9170	6.34	2.89	0.21				
8738M	0.68	0.33	0.25	9178	5.40	3.64	0.37				
8742	0.29	0.15	0.25	9179	9.00	5.66	0.35				
8745	3.79	2.19	0.28	9180	3.40	1.83	0.24				
8748	0.50	0.29	0.28	9182	1.59	0.97	0.31				
8755	0.31	0.17	0.25	9186	11.89	6.06	0.21				
8799	0.42	0.26	0.31	9220	4.07	2.34	0.28				
8800	1.01	0.67	0.37	9402	3.50	1.86	0.25				
8803	0.07	0.04	0.25	9403	6.35	3.19	0.21				
8805M	0.14	0.08	0.31	9410	2.38	1.44	0.31				
8810	0.10	0.06	0.31	9501	2.71	1.56	0.28				
8814M	0.12	0.08	0.31	9505	3.59	2.06	0.28				
8815M	0.23	0.13	0.31	9516	4.18	2.23	0.25				
8820	0.10	0.06	0.28	9519	3.21	1.71	0.25				
8824	2.50	1.57	0.35	9521	3.46	1.85	0.25				
8825	1.28	0.86	0.37	9522	1.42	0.86	0.31				
8826	2.16	1.30	0.31	9534	5.07	2.54	0.21				
8831	1.01	0.62	0.31	9554	10.10	5.10	0.21				
8832	0.30	0.18	0.31	9586	0.42	0.28	0.37				
8833	1.09	0.65	0.31	9600	1.63	1.02	0.35				
8835	2.15	1.30	0.31	9620	0.87	0.50	0.28				
8842X	1.62	0.98	0.31								
8848X	2.29	1.39	0.31								
8849X	2.18	1.32	0.31								

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

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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.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease 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.

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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	HAZARD GROUP						
Amount	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.

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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	7.13	1500	1.58	0.31	2002	4.45	1050	1.03	0.35	2702	41.73	1500	6.95	0.21
0008	5.35	1230	1.13	0.28	2003	7.81	1500	1.73	0.31	2705X*	152.58	1500	29.75	0.25
0016	12.21	1500	2.39	0.25	2014	9.50	1500	1.87	0.25	2709	18.60	1500	3.63	0.25
0034	8.25	1500	1.83	0.31	2016	4.64	1088	1.07	0.35	2710	16.60	1500	3.06	0.21
0035	4.53	1066	1.05	0.35	2021	4.21	1002	0.88	0.28	2714	8.63	1500	1.98	0.35
0036	8.98	1500	1.99	0.31	2039	4.31	1022	0.99	0.35	2727X	18.11	1500	3.52	0.25
0037	8.06	1500	1.70	0.28	2041	4.89	1138	1.12	0.35	2731	7.67	1500	1.51	0.25
0042	10.60	1500	2.24	0.28	2065	6.06	1372	1.34	0.31	2735	9.04	1500	2.08	0.35
0050	11.83	1500	2.60	0.31	2070	9.70	1500	2.13	0.31	2759	11.63	1500	2.68	0.35
0059D	0.79	–	0.07	0.21	2081	5.49	1258	1.22	0.31	2790	3.33	826	0.77	0.35
0065D	0.19	–	0.02	0.25	2089	5.33	1226	1.18	0.31	2791	–	–	1.72	0.35
0066D	0.19	–	0.02	0.25	2095	8.30	1500	1.83	0.31	2797	9.86	1500	2.19	0.31
0067D	0.19	–	0.02	0.25	2105	7.62	1500	1.76	0.35	2799	11.42	1500	2.40	0.28
0079	7.65	1500	1.50	0.25	2110	4.51	1062	1.04	0.35	2802	10.65	1500	2.25	0.28
0083	7.46	1500	1.64	0.31	2111	6.42	1444	1.47	0.35	2812	–	–	1.80	0.31
0106	41.62	1500	7.69	0.21	2112	6.83	1500	1.57	0.35	2835	4.94	1148	1.21	0.37
0113	11.03	1500	2.44	0.31	2114	5.63	1286	1.29	0.35	2836	3.77	914	0.92	0.37
0170	5.93	1346	1.31	0.31	2121	3.14	788	0.70	0.31	2841	7.51	1500	1.72	0.35
0251	8.36	1500	1.85	0.31	2130	4.31	1022	0.96	0.31	2881	7.92	1500	1.94	0.37
0400	–	–	1.01	0.28	2131	5.95	1350	1.31	0.31	2883	8.14	1500	1.80	0.31
0401	21.38	A	3.96	0.21	2143	4.53	1066	1.04	0.35	2913	–	–	1.80	0.31
0771N	0.87	–	–	–	2157	7.81	1500	1.72	0.31	2915	4.97	1154	1.04	0.28
0908P	314.00	474	69.44	0.31	2172	3.22	804	0.67	0.28	2916	7.87	1500	1.45	0.21
0913P	1461.00	1500	323.03	0.31	2174	6.69	1498	1.54	0.35	2923	4.72	1104	1.08	0.35
0917	10.46	1500	2.41	0.35	2211	18.16	1500	3.55	0.25	2942	–	–	0.55	0.37
1005	13.05	1500	2.16	0.21	2220	5.03	1166	1.11	0.31	2960	8.08	1500	1.79	0.31
1164	12.97	1500	2.15	0.21	2286	2.89	738	0.67	0.35	3004	3.00	760	0.58	0.25
1165XD	5.79	1318	1.06	0.21	2288	10.13	1500	2.33	0.35	3018	8.11	1500	1.58	0.25
1320	4.48	1056	0.82	0.21	2300	–	–	1.01	0.31	3022	16.28	1500	3.72	0.35
1322	19.58	1500	3.59	0.21	2302	3.80	920	0.84	0.31	3027	4.81	1122	0.94	0.25
1430	12.07	1500	2.36	0.25	2305	5.27	1214	1.11	0.28	3028	5.38	1236	1.19	0.31
1438	6.77	1500	1.25	0.21	2361	4.18	996	0.93	0.31	3030	11.14	1500	2.18	0.25
1452	5.13	1186	1.00	0.25	2362	3.41	842	0.76	0.31	3040	12.51	1500	2.44	0.25
1463	17.64	1500	3.26	0.21	2380	4.67	1094	1.04	0.31	3041	10.05	1500	2.22	0.31
1470	–	–	1.02	0.21	2386X	3.69	898	0.84	0.35	3042	6.66	1492	1.40	0.28
1472	5.57	1274	1.02	0.21	2388	3.60	880	0.83	0.35	3064	10.79	1500	2.40	0.31
1473	–	–	1.02	0.21	2402	6.69	1498	1.31	0.25	3069	–	–	1.25	0.31
1474	–	–	1.02	0.21	2413	5.49	1258	1.21	0.31	3076	5.65	1290	1.25	0.31
1624D	6.55	1470	1.19	0.21	2416	4.62	1084	1.02	0.31	3081D	8.95	1500	1.73	0.25
1642	4.86	1132	0.95	0.25	2417	2.81	722	0.62	0.31	3082D	7.37	1500	1.43	0.25
1654	42.58	1500	8.24	0.25	2501	4.56	1072	1.01	0.31	3085D	8.27	1500	1.59	0.25
1655	5.71	1302	1.11	0.25	2503	2.18	596	0.50	0.35	3110	9.67	1500	2.13	0.31
1699	7.29	1500	1.42	0.25	2534	3.14	788	0.73	0.35	3111	5.33	1226	1.18	0.31
1701	11.44	1500	2.24	0.25	2570	7.18	1500	1.64	0.35	3113	3.74	908	0.82	0.31
1710	12.86	1500	2.51	0.25	2585	7.46	1500	1.71	0.35	3114	4.34	1028	0.96	0.31
1741D	7.51	1500	1.08	0.21	2586	4.89	1138	1.08	0.31	3118	4.40	1040	1.00	0.35
1747	3.88	936	0.75	0.25	2587	5.54	1268	1.27	0.35	3119	1.67	494	0.41	0.37
1748	8.98	1500	1.77	0.25	2589	5.00	1160	1.11	0.31	3122	3.85	930	0.89	0.35
1803D	17.53	1500	2.96	0.21	2600	6.39	1438	1.47	0.35	3126	4.51	1062	1.00	0.31
1852	–	–	0.72	0.21	2623	13.44	1500	2.83	0.28	3131	3.41	842	0.75	0.31
1853	2.89	738	0.61	0.28	2651	2.87	734	0.66	0.35	3132	5.52	1264	1.22	0.31
1860	3.96	952	0.91	0.35	2660	4.59	1078	1.06	0.35	3145	3.52	864	0.78	0.31
1924	5.19	1198	1.19	0.35	2670	3.22	804	0.79	0.37	3146	4.75	1110	1.05	0.31
1925	6.20	1400	1.31	0.28	2683	2.54	668	0.59	0.35	3169	6.20	1400	1.37	0.31
2001	–	–	1.73	0.31	2688	6.64	1488	1.52	0.35	3175	7.62	1500	1.68	0.31

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3179	3.36	832	0.77	0.35	3830	2.38	636	0.50	0.28	4493	4.59	1078	1.01	0.31
3180	4.23	1006	0.98	0.35	3851	6.64	1488	1.52	0.35	4511	0.93	346	0.20	0.28
3188	3.20	800	0.73	0.35	3865	4.48	1056	1.11	0.37	4557	4.94	1148	1.14	0.35
3220	3.39	838	0.74	0.31	3881	8.47	1500	1.87	0.31	4558	2.54	668	0.56	0.31
3223	6.31	1422	1.55	0.37	4000	8.88	1500	1.63	0.21	4568	4.40	1040	0.86	0.25
3224	6.47	1454	1.47	0.34	4021	11.22	1500	2.20	0.25	4581	1.42	444	0.26	0.21
3227	6.53	1466	1.49	0.34	4024D	5.29	1218	1.02	0.25	4583	12.13	1500	2.25	0.21
3240	5.93	1346	1.36	0.35	4034	12.78	1500	2.50	0.25	4611	1.26	412	0.29	0.35
3241	6.66	1492	1.47	0.31	4036	5.87	1334	1.14	0.25	4635	5.57	1274	0.92	0.21
3255	5.08	1176	1.24	0.37	4038	6.55	1470	1.59	0.37	4653	3.99	958	0.92	0.35
3257	6.47	1454	1.42	0.31	4053	4.07	974	0.90	0.31	4665	13.33	1500	2.60	0.25
3270	5.03	1166	1.12	0.31	4061	4.34	1028	1.00	0.35	4670	14.50	1500	2.84	0.25
3300	6.36	1432	1.41	0.31	4062	5.52	1264	1.22	0.31	4683	10.38	1500	2.28	0.31
3303	7.78	1500	1.79	0.35	4101	5.63	1286	1.19	0.28	4686	4.04	968	0.79	0.25
3307	6.58	1476	1.45	0.31	4109	0.85	330	0.20	0.35	4692	1.47	454	0.34	0.34
3315	9.07	1500	2.08	0.35	4110	1.69	498	0.37	0.31	4693	2.21	602	0.49	0.31
3334	7.24	1500	1.59	0.31	4111	2.65	690	0.61	0.35	4703	3.80	920	0.84	0.31
3336	5.13	1186	1.00	0.25	4113	3.47	854	0.76	0.31	4717	4.51	1062	1.10	0.37
3365	12.48	1500	2.44	0.25	4114	7.13	1500	1.57	0.31	4720	3.28	816	0.72	0.31
3372	6.72	1500	1.41	0.28	4130	7.54	1500	1.67	0.31	4740	6.50	1460	1.27	0.25
3373	8.44	1500	1.86	0.31	4131	9.42	1500	2.17	0.35	4741	5.03	1166	1.11	0.31
3383	2.65	690	0.61	0.35	4133	3.52	864	0.81	0.35	4751	4.62	1084	0.91	0.25
3385	1.75	510	0.40	0.35	4149	1.50	460	0.37	0.37	4771N	5.00	1334	0.83	0.21
3400	6.25	1410	1.32	0.28	4206	4.45	1050	0.98	0.31	4777	7.35	1500	1.22	0.21
3507	4.53	1066	1.00	0.31	4207	4.42	1044	0.86	0.25	4825	2.16	592	0.42	0.25
3515	4.34	1028	0.96	0.31	4239	5.52	1264	1.07	0.25	4828	3.55	870	0.75	0.28
3516	–	–	0.96	0.31	4240	4.78	1116	1.10	0.35	4829	2.70	700	0.50	0.21
3548	2.57	674	0.57	0.31	4243	3.80	920	0.84	0.31	4902	6.58	1476	1.51	0.35
3559	4.21	1002	0.93	0.31	4244	4.31	1022	0.95	0.31	4923	1.94	548	0.43	0.31
3574	1.42	444	0.33	0.35	4250	4.04	968	0.89	0.31	5020	16.33	1500	3.20	0.25
3581	1.94	548	0.44	0.35	4251	4.56	1072	1.01	0.31	5022	17.61	1500	3.25	0.21
3612	3.88	936	0.82	0.28	4263	7.21	1500	1.60	0.31	5037	33.21	1500	5.51	0.21
3620	10.60	1500	2.08	0.25	4273	5.46	1252	1.20	0.31	5040	14.34	1500	2.37	0.21
3629	3.71	902	0.85	0.35	4279	4.48	1056	0.99	0.31	5057	12.81	1500	2.13	0.21
3632	5.84	1328	1.23	0.28	4282	4.40	1040	1.00	0.34	5059	48.01	1500	8.00	0.21
3634	3.25	810	0.75	0.35	4283	3.20	800	0.71	0.31	5069	37.11	1500	6.12	0.21
3635	5.43	1246	1.20	0.31	4299	3.60	880	0.83	0.35	5102	11.39	1500	2.10	0.21
3638	2.89	738	0.67	0.35	4301	–	–	0.99	0.31	5146	11.36	1500	2.22	0.25
3642	2.70	700	0.60	0.31	4304	9.75	1500	2.06	0.28	5160	5.35	1230	0.98	0.21
3643	3.52	864	0.78	0.31	4307	3.50	860	0.86	0.37	5183	8.60	1500	1.68	0.25
3647	3.39	838	0.71	0.28	4351	2.32	624	0.51	0.31	5188	11.77	1500	2.30	0.25
3648	2.59	678	0.60	0.35	4352	2.89	738	0.67	0.35	5190	9.53	1500	1.86	0.25
3681	1.69	498	0.39	0.35	4360	2.92	744	0.67	0.35	5191	1.58	476	0.35	0.31
3685	2.24	608	0.52	0.35	4361	2.29	618	0.53	0.35	5192	6.83	1500	1.51	0.31
3719	2.92	744	0.48	0.21	4362	–	–	0.67	0.35	5213	17.70	1500	3.27	0.21
3724	6.77	1500	1.25	0.21	4410	7.10	1500	1.57	0.31	5215	10.57	1500	2.22	0.28
3726	10.30	1500	1.71	0.21	4417	–	–	1.57	0.31	5221	9.72	1500	1.90	0.25
3803	3.80	920	0.84	0.31	4420	15.27	1500	2.80	0.21	5222	16.82	1500	3.09	0.21
3807	4.40	1040	1.01	0.35	4431	3.06	772	0.75	0.37	5223	13.08	1500	2.56	0.25
3808	9.83	1500	2.06	0.28	4432	2.27	614	0.55	0.37	5348	9.45	1500	1.84	0.25
3821	14.67	1500	3.10	0.28	4439	3.60	880	0.76	0.28	5402	10.68	1500	2.46	0.35
3822X	7.40	1500	1.56	0.28	4452	5.19	1198	1.15	0.31	5403	14.34	1500	2.64	0.21
3824X	7.18	1500	1.51	0.28	4459	5.38	1236	1.19	0.31	5437	12.18	1500	2.38	0.25
3826	1.42	444	0.31	0.31	4470	3.91	942	0.86	0.31	5443	9.15	1500	2.02	0.31
3827	3.39	838	0.71	0.28	4484	4.64	1088	1.03	0.31	5445	22.69	1500	4.20	0.21

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

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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
5462	14.01	1500	2.73	0.25	6843F	21.17	1500	3.03	0.19	7520	6.64	1488	1.46	0.31
5472	11.52	1500	1.90	0.21	6845F	19.12	1500	2.73	0.19	7529X	40.58	1500	6.73	0.21
5473	27.23	1500	4.54	0.21	6854	10.54	1500	1.75	0.21	7538	20.21	1500	3.36	0.21
5474	16.36	1500	3.03	0.21	6872F	22.20	1500	3.17	0.19	7539	4.23	1006	0.78	0.21
5478	7.43	1500	1.45	0.25	6874F	38.48	1500	5.45	0.19	7540	11.14	1500	1.86	0.21
5479	14.83	1500	3.12	0.28	6882	9.01	1500	1.50	0.21	7580	5.98	1356	1.17	0.25
5480	12.29	1500	2.26	0.21	6884	11.42	1500	1.88	0.21	7590	8.77	1500	1.84	0.28
5491	5.68	1296	1.04	0.21	7016M	8.60	1500	1.42	0.21	7600	11.39	1500	2.22	0.25
5506	15.05	1500	2.50	0.21	7024M	9.56	1500	1.58	0.21	7601	–	–	2.22	0.25
5507	9.15	1500	1.68	0.21	7038M	10.90	1500	1.83	0.21	7605	5.16	1192	1.01	0.25
5508	24.69	1500	4.79	0.25	7046M	15.43	1500	2.56	0.21	7610	1.28	416	0.27	0.28
5535	15.79	1500	3.09	0.25	7047M	16.52	1500	2.59	0.21	7611	–	–	2.22	0.25
5537	11.83	1500	2.31	0.25	7050M	20.92	1500	3.33	0.21	7612	–	–	2.22	0.25
5551	40.34	1500	6.73	0.21	7090M	12.10	1500	2.03	0.21	7613	–	–	2.22	0.25
5606	2.92	744	0.54	0.21	7098M	17.15	1500	2.84	0.21	7705	17.01	1500	3.58	0.28
5610	15.51	1500	3.43	0.31	7099M	29.66	1500	4.66	0.21	7710	9.12	1500	1.69	0.21
5645	34.06	1500	6.29	0.21	7133	8.49	1500	1.57	0.21	7711	9.12	1500	1.69	0.21
5651	–	–	6.29	0.21	7151M	10.32	1500	1.91	0.21	7720X	4.92	1144	0.96	0.25
5703	29.82	1500	5.82	0.25	7152M	19.83	1500	3.48	0.21	7723X	7.13	1500	1.19	0.21
5705	60.57	1500	11.88	0.25	7153M	11.47	1500	2.12	0.21	7855	6.72	1500	1.31	0.25
5951	0.71	302	0.16	0.35	7222X	16.36	1500	3.18	0.25	8001	4.56	1072	1.05	0.35
6003	21.27	1500	4.14	0.25	7228X	16.93	1500	3.30	0.25	8002	4.07	974	0.91	0.31
6005	13.63	1500	2.64	0.25	7229X	23.76	1500	4.36	0.21	8006	6.42	1444	1.42	0.31
6017	10.73	1500	2.09	0.25	7230X	21.41	1500	4.48	0.28	8008	2.87	734	0.66	0.35
6018	7.32	1500	1.41	0.25	7231	17.53	1500	3.67	0.28	8010	3.03	766	0.69	0.35
6045	11.12	1500	2.15	0.25	7232X	20.24	1500	3.71	0.22	8013	0.79	318	0.18	0.31
6204	21.77	1500	4.02	0.21	7309F	29.17	1500	4.17	0.19	8015	1.99	558	0.44	0.31
6206	7.95	1500	1.31	0.21	7313F	7.65	1500	1.09	0.19	8017	3.55	870	0.82	0.35
6213	5.08	1176	0.94	0.21	7317F	26.85	1500	3.74	0.19	8018	4.56	1072	1.05	0.35
6214	5.54	1268	0.92	0.21	7323	–	–	1.52	0.19	8021	4.78	1116	1.06	0.31
6216	14.15	1500	2.34	0.21	7327F	37.11	1500	5.35	0.19	8031	6.96	1500	1.54	0.31
6217	12.92	1500	2.38	0.21	7333M	8.17	1500	1.34	0.21	8032	4.18	996	0.96	0.35
6229	11.72	1500	2.18	0.21	7335M	9.07	1500	1.49	0.21	8033	3.58	876	0.79	0.31
6233	5.84	1328	1.07	0.21	7337M	15.68	1500	2.45	0.21	8037	5.35	1230	1.23	0.35
6235	13.03	1500	2.16	0.21	7350F	29.96	1500	4.64	0.20	8039	3.74	908	0.86	0.35
6236	23.27	1500	4.53	0.25	7360	10.65	1500	2.08	0.25	8044	7.48	1500	1.57	0.28
6237	4.29	1018	0.84	0.25	7370	13.38	1500	2.95	0.31	8045	1.39	438	0.32	0.35
6251D	13.43	1500	2.44	0.22	7380	10.95	1500	2.30	0.28	8046	4.89	1138	1.09	0.31
6252D	9.58	1500	1.58	0.21	7382	11.39	1500	2.51	0.31	8047	2.10	580	0.48	0.35
6260	–	–	2.44	0.22	7390	10.38	1500	2.29	0.31	8058	5.90	1340	1.31	0.31
6306	11.91	1500	2.19	0.21	7394M	7.73	1500	1.28	0.21	8072	1.83	526	0.42	0.35
6319	11.17	1500	2.06	0.21	7395M	8.58	1500	1.41	0.21	8102	3.41	842	0.78	0.35
6325	12.37	1500	2.28	0.21	7398M	14.83	1500	2.32	0.21	8103	4.75	1110	1.01	0.28
6400	13.90	1500	2.93	0.28	7402	0.27	214	0.06	0.31	8105	–	–	1.05	0.35
6503	3.69	898	0.84	0.35	7403	10.81	1500	2.12	0.25	8106	8.66	1500	1.69	0.25
6504	5.46	1252	1.25	0.35	7405N	4.70	1412	0.92	0.25	8107	7.07	1500	1.38	0.25
6702M*	8.17	1500	1.59	0.25	7420	23.19	1500	3.81	0.21	8111	4.70	1100	1.04	0.31
6703M*	15.68	1500	2.90	0.25	7421	1.50	460	0.28	0.21	8116	6.17	1394	1.37	0.31
6704M*	9.07	1500	1.77	0.25	7422	4.31	1022	0.72	0.21	8203	13.68	1500	3.02	0.31
6801F	6.53	1466	1.07	0.23	7425	6.04	1368	0.99	0.21	8204	9.09	1500	1.78	0.25
6811	13.87	1500	2.70	0.25	7431N	2.79	904	0.46	0.21	8209	6.58	1476	1.46	0.31
6824F	24.20	1500	3.80	0.20	7445N	1.56	–	–	–	8215	7.35	1500	1.44	0.25
6826F	9.78	1500	1.58	0.23	7453N	0.93	–	–	–	8227	10.24	1500	1.71	0.21
6834	6.09	1378	1.28	0.28	7502	5.71	1302	1.11	0.25	8232	10.73	1500	2.10	0.25
6836	8.41	1500	1.64	0.25	7515	2.29	618	0.38	0.21	8233	6.20	1400	1.20	0.25

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

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8235	9.37	1500	2.07	0.31	8855	0.25	210	0.05	0.31					
8236X	13.85	1500	2.70	0.25	8856	0.52	264	0.11	0.31					
8263	12.45	1500	2.64	0.28	8864X	2.79	718	0.62	0.31					
8264	9.56	1500	1.87	0.25	8868	1.09	378	0.25	0.35					
8265	15.68	1500	2.90	0.21	8869	2.49	658	0.57	0.35					
8279	16.99	1500	3.17	0.21	8871	0.22	204	0.05	0.35					
8288	15.95	1500	3.13	0.25	8901	0.44	248	0.09	0.28					
8291X	9.20	1500	1.94	0.28	9012	2.16	592	0.45	0.28					
8292X	7.78	1500	1.72	0.31	9014	6.14	1388	1.36	0.31					
8293X	23.16	1500	4.52	0.25	9015	6.34	1428	1.40	0.31					
8304	11.17	1500	2.18	0.25	9016	6.01	1362	1.34	0.31					
8350	14.75	1500	2.73	0.21	9019	4.12	984	0.81	0.25					
8380	5.63	1286	1.18	0.28	9033	4.29	1018	0.95	0.31					
8381	4.10	980	0.86	0.28	9040	7.56	1500	1.74	0.35					
8385	4.92	1144	0.96	0.25	9044	3.25	810	0.75	0.35					
8392	5.16	1192	1.15	0.31	9052	4.34	1028	1.00	0.35					
8393	3.91	942	0.86	0.31	9058	3.30	820	0.81	0.37					
8500	11.25	1500	2.20	0.25	9060	2.54	668	0.59	0.35					
8601	0.90	340	0.19	0.28	9061	1.99	558	0.49	0.37					
8602	2.68	696	0.56	0.28	9062	2.84	728	0.70	0.37					
8603	0.16	192	0.03	0.31	9063	2.08	576	0.48	0.35					
8606	5.79	1318	1.07	0.21	9077F	4.86	1132	0.85	0.30					
8709F	11.06	1500	1.57	0.19	9082	2.62	684	0.65	0.37					
8710	–	–	0.88	0.25	9083	2.84	728	0.70	0.37					
8719	6.36	1432	1.06	0.21	9084	3.09	778	0.68	0.31					
8720	3.63	886	0.71	0.25	9089	3.06	772	0.71	0.35					
8721	0.63	286	0.12	0.25	9093	2.95	750	0.69	0.35					
8723	0.36	232	0.08	0.31	9101	6.53	1466	1.51	0.35					
8725	5.60	1280	1.09	0.25	9102	6.55	1470	1.45	0.31					
8726F	6.14	1388	1.00	0.23	9154	3.63	886	0.81	0.31					
8734M	1.07	374	0.21	0.25	9156	4.45	1050	0.94	0.28					
8737M	0.96	352	0.19	0.25	9170	17.31	1500	2.89	0.21					
8738M	1.86	532	0.33	0.25	9178	14.75	1500	3.64	0.37					
8742	0.79	318	0.15	0.25	9179	24.58	1500	5.66	0.35					
8745	10.35	1500	2.19	0.28	9180	9.29	1500	1.83	0.24					
8748	1.37	434	0.29	0.28	9182	4.34	1028	0.97	0.31					
8755	0.85	330	0.17	0.25	9186	32.47	1500	6.06	0.21					
8799	1.15	390	0.26	0.31	9220	11.12	1500	2.34	0.28					
8800	2.76	712	0.67	0.37	9402	9.56	1500	1.86	0.25					
8803	0.19	198	0.04	0.25	9403	17.34	1500	3.19	0.21					
8805M	0.38	236	0.08	0.31	9410	6.50	1460	1.44	0.31					
8810	0.27	214	0.06	0.31	9501	7.40	1500	1.56	0.28					
8814M	0.33	226	0.08	0.31	9505	9.80	1500	2.06	0.28					
8815M	0.63	286	0.13	0.31	9516	11.42	1500	2.23	0.25					
8820	0.27	214	0.06	0.28	9519	8.77	1500	1.71	0.25					
8824	6.83	1500	1.57	0.35	9521	9.45	1500	1.85	0.25					
8825	3.50	860	0.86	0.37	9522	3.88	936	0.86	0.31					
8826	5.90	1340	1.30	0.31	9534	13.85	1500	2.54	0.21					
8831	2.76	712	0.62	0.31	9554	27.58	1500	5.10	0.21					
8832	0.82	324	0.18	0.31	9586	1.15	390	0.28	0.37					
8833	2.98	756	0.65	0.31	9600	4.45	1050	1.02	0.35					
8835	5.87	1334	1.30	0.31	9620	2.38	636	0.50	0.28					
8842X	4.42	1044	0.98	0.31										
8848X	6.25	1410	1.39	0.31										
8849X	5.95	1350	1.32	0.31										

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

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FOOTNOTES

A Minimum Premium $100 per ginning location for policy minimum premium computation.

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

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.79	S	1624D	0.05	S	3085D	0.16	S
0065D	0.19	S	1741D	1.01	S	4024D	0.05	S
0066D	0.19	S	1803D	1.47	S	6251D	0.08	S
0067D	0.19	S	3081D	0.16	S	6252D	0.08	S
1165XD	0.05	S	3082D	0.11	S			

S=Silica

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 2.334 and elr x 2.217.

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.

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MISCELLANEOUS VALUES

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) - (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	1.175
Tax Multiplier	1.027

Loss Development Factors	
1st Adjustment	0.19
2nd Adjustment	0.13
3rd Adjustment	0.08
4th Adjustment	0.07

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

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

Total Losses							
Deductible	HAZARD GROUP						
Amount	A	B	C	D	E	F	G
$100	0.6%	0.4%	0.4%	0.2%	0.2%	0.1%	0.1%
$200	1.0%	0.8%	0.7%	0.5%	0.3%	0.2%	0.2%
$300	1.5%	1.1%	0.9%	0.7%	0.5%	0.3%	0.3%
$400	1.8%	1.4%	1.2%	0.8%	0.6%	0.4%	0.4%
$500	2.1%	1.7%	1.4%	1.0%	0.7%	0.5%	0.4%
$1,000	3.4%	2.7%	2.2%	1.7%	1.2%	0.9%	0.8%
$1,500	4.3%	3.4%	2.9%	2.2%	1.6%	1.2%	1.0%
$2,000	5.0%	4.0%	3.4%	2.6%	2.0%	1.5%	1.3%
$2,500	5.7%	4.5%	3.9%	3.0%	2.3%	1.7%	1.5%
$5,000	8.1%	6.5%	5.7%	4.6%	3.7%	2.9%	2.5%

Terrorism - (Assigned Risk)..... $0.02

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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..... 92%

(Multiply a Non-F classification rate 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.

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