

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**  
**Exhibit V**

Effective March 1, 2006

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
0005	7.15	750	1.28	0.20	0.48	1924	4.90	750	0.95	0.22	0.45
0008	8.95	750	1.61	0.20	0.49	1925	14.48	750	2.71	0.21	0.47
0016	13.90	750	2.44	0.19	0.48	2001	10.17	750	1.72	0.19	0.51
0034	9.40	750	1.66	0.19	0.47	2002	11.91	750	2.17	0.20	0.48
0035	5.53	750	1.06	0.21	0.46	2003	8.04	750	1.40	0.21	0.49
0036	12.50	750	2.18	0.18	0.43	2014	8.02	750	1.32	0.19	0.44
0037	14.75	750	2.37	0.17	0.47	2016	6.75	750	1.26	0.21	0.46
0042	10.17	750	1.92	0.20	0.40	2021	14.52	750	2.36	0.17	0.48
0050	21.71	750	3.48	0.17	0.46	2039	10.11	750	1.82	0.19	0.40
0059D	0.69	-	0.05	0.20	-	2041	6.66	750	1.27	0.22	0.48
0065D	0.14	-	0.01	0.18	-	2065	5.91	750	1.10	0.20	0.45
0066D	0.14	-	0.01	0.19	-	2070	16.81	750	2.99	0.20	0.54
0067D	0.14	-	0.01	0.19	-	2081	9.66	750	1.77	0.20	0.49
0079	6.97	750	1.10	0.17	0.42	2089	15.35	750	2.66	0.20	0.55
0083	20.20	750	3.22	0.17	0.51	2095	10.13	750	1.92	0.22	0.52
0106	27.43	750	4.72	0.19	0.39	2101X	7.72	750	1.34	0.18	0.39
0113	10.25	750	1.82	0.19	0.43	2105	8.81	750	1.62	0.21	0.50
0170	17.34	750	3.49	0.22	0.43	2110	6.38	750	1.13	0.20	0.48
0251	13.92	750	2.40	0.18	0.45	2111	4.07	750	0.73	0.20	0.48
0400	29.47	750	5.26	0.20	0.51	2112	6.70	750	1.20	0.20	0.52
0401	29.09	A	4.83	0.18	0.36	2114	8.10	750	1.56	0.22	0.47
0766N	0.97	-	-	-	-	2121	6.36	750	1.12	0.19	0.47
0771N	1.22	-	-	-	-	2130	9.99	750	1.73	0.18	0.45
0908P	294.00	534	55.24	0.21	0.50	2143	11.67	750	1.85	0.16	0.47
0909P	261.00	501	46.61	0.19	0.43	2150	-	-	1.87	0.20	-
0912P	958.00	750	182.16	0.21	0.47	2156	12.26	750	2.19	0.20	0.48
0913P	654.00	750	115.96	0.19	0.45	2157	12.26	750	2.19	0.20	0.48
0917	17.04	750	3.42	0.23	0.51	2172	4.40	750	0.76	0.17	0.37
1005*	25.12	750	2.44	0.16	0.46	2174	6.85	750	1.23	0.18	0.43
1016X*	61.60	750	8.46	0.27	0.02	2177X	3.26	750	0.72	0.25	0.41
1164E	22.62	750	3.08	0.16	0.39	2211	14.65	750	2.40	0.19	0.47
1165E	10.74	750	1.81	0.20	0.46	2220	5.45	750	1.05	0.20	0.36
1320	12.07	750	1.67	0.16	0.55	2286	4.48	750	0.83	0.21	0.48
1322	38.79	750	5.87	0.17	0.44	2288	11.24	750	1.94	0.19	0.49
1420X	16.16	750	2.65	0.18	0.36	2300	7.43	750	1.37	0.19	0.44
1430E	18.09	750	2.75	0.19	0.50	2302	3.57	750	0.65	0.19	0.42
1438E	17.26	750	2.87	0.20	0.41	2305	3.34	750	0.63	0.20	0.43
1452	3.79	750	0.61	0.17	0.37	2361	5.15	750	1.00	0.22	0.49
1463	24.81	750	3.98	0.18	0.45	2362	4.05	750	0.75	0.21	0.47
1473X	11.99	750	2.23	0.23	0.49	2380	8.37	750	1.61	0.22	0.49
1474X	6.83	750	1.08	0.16	0.29	2386	3.56	750	0.63	0.18	0.44
1624E	18.69	750	2.90	0.18	0.47	2388	8.73	750	1.64	0.22	0.56
1642	13.45	750	1.99	0.17	0.49	2402	6.66	750	1.05	0.17	0.36
1654	43.27	750	6.77	0.19	0.55	2413	8.28	750	1.45	0.20	0.54
1655	8.31	750	1.25	0.16	0.42	2416	5.77	750	1.03	0.20	0.52
1699	7.70	750	1.22	0.18	0.42	2417	5.75	750	1.01	0.19	0.46
1701	11.40	750	1.86	0.19	0.45	2501	6.12	750	1.15	0.21	0.48
1710E	11.97	750	2.00	0.18	0.39	2503	3.73	750	0.67	0.20	0.49
1741E	7.70	750	1.20	0.20	0.45	2534	8.51	750	1.65	0.23	0.52
1747	10.37	750	1.49	0.17	0.52	2570	12.66	750	2.27	0.20	0.50
1748	8.00	750	1.45	0.21	0.47	2576	-	-	1.15	0.21	-
1803D	23.88	750	3.79	0.21	0.50	2578	-	-	1.15	0.21	-
1852D	6.38	750	1.08	0.20	0.42	2585	7.31	750	1.35	0.21	0.50
1853	7.27	750	1.37	0.20	0.43	2586	3.99	750	0.72	0.21	0.52
1860	4.88	750	0.85	0.19	0.48	2587	4.60	750	0.89	0.22	0.50

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**Exhibit V**

*Effective March 1, 2006*

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
2589	4.42	750	0.85	0.22	0.48	3132	11.28	750	1.76	0.19	0.55
2600	7.09	750	1.23	0.19	0.45	3145	10.45	750	2.18	0.24	0.48
2623	8.55	750	1.55	0.20	0.47	3146	7.27	750	1.43	0.22	0.48
2651	4.33	750	0.78	0.20	0.49	3169	9.88	750	1.99	0.23	0.44
2660	6.28	750	1.20	0.22	0.50	3175D	5.31	750	0.95	0.20	0.49
2670	6.14	750	1.21	0.22	0.51	3179	4.80	750	0.91	0.21	0.47
2683	7.64	750	1.43	0.21	0.50	3180	7.15	750	1.38	0.22	0.50
2688	5.75	750	1.05	0.20	0.47	3188E	8.89	750	1.55	0.20	0.53
2702	48.25	750	7.12	0.17	0.46	3220	5.75	750	1.03	0.20	0.46
2710	14.18	750	2.40	0.20	0.45	3223	9.97	750	1.85	0.21	0.54
2714	9.48	750	1.61	0.18	0.44	3224	16.73	750	4.14	0.27	0.33
2731	9.76	750	1.78	0.21	0.50	3227	9.32	750	1.70	0.20	0.50
2735	12.09	750	2.36	0.22	0.50	3240	5.61	750	0.98	0.19	0.48
2759	15.31	750	2.66	0.19	0.52	3241	9.84	750	1.84	0.21	0.45
2790	6.58	750	1.03	0.18	0.63	3255	9.46	750	1.78	0.20	0.47
2802	13.05	750	2.40	0.21	0.51	3257	9.16	750	1.79	0.23	0.50
2804X	7.43	750	1.20	0.15	0.32	3270	5.15	750	0.92	0.20	0.50
2812	12.68	750	2.25	0.19	0.48	3300	12.60	750	2.42	0.22	0.54
2835	5.12	750	0.98	0.21	0.50	3303	9.12	750	1.67	0.21	0.50
2836	8.99	750	1.88	0.24	0.50	3307	12.52	750	2.30	0.20	0.47
2841	15.21	750	3.04	0.23	0.50	3315	6.42	750	1.26	0.22	0.46
2881	8.81	750	1.68	0.22	0.50	3334	7.52	750	1.35	0.18	0.33
2883	13.61	750	2.58	0.21	0.49	3336E	6.03	750	1.10	0.20	0.47
2913	6.70	750	1.32	0.22	0.45	3365E	25.06	750	3.69	0.16	0.44
2915	7.11	750	1.30	0.20	0.44	3372	12.54	750	2.19	0.21	0.53
2916	6.18	750	1.10	0.19	0.46	3373	14.52	750	2.60	0.20	0.48
2923	7.03	750	1.33	0.21	0.50	3383	6.44	750	1.38	0.25	0.46
2942	7.92	750	1.57	0.22	0.47	3385	4.72	750	0.92	0.23	0.50
2960	10.31	750	1.87	0.20	0.45	3400	7.33	750	1.36	0.21	0.49
3004	6.28	750	1.03	0.18	0.42	3507	8.18	750	1.45	0.19	0.45
3018	8.37	750	1.40	0.17	0.38	3515	5.75	750	1.06	0.20	0.45
3022	6.24	750	1.20	0.22	0.46	3548	4.76	750	0.83	0.18	0.43
3027	3.83	750	0.66	0.18	0.46	3559	5.83	750	1.03	0.20	0.51
3028	14.10	750	2.36	0.18	0.51	3574	3.16	750	0.58	0.21	0.50
3030	16.39	750	2.48	0.18	0.51	3581	3.26	750	0.61	0.21	0.49
3040	11.91	750	1.92	0.19	0.48	3612	9.76	750	1.76	0.20	0.51
3041	10.88	750	2.08	0.21	0.43	3620	16.61	750	2.72	0.19	0.50
3042	8.20	750	1.51	0.21	0.49	3629	3.93	750	0.78	0.22	0.45
3064	15.76	750	2.60	0.18	0.51	3632	11.49	750	2.02	0.20	0.52
3066	12.38	750	2.49	0.23	0.46	3634	3.99	750	0.73	0.20	0.48
3076	6.93	750	1.28	0.21	0.48	3635	10.59	750	1.85	0.20	0.52
3081D	11.20	750	1.85	0.19	0.47	3638	4.54	750	0.89	0.22	0.44
3082D	9.21	750	1.44	0.18	0.47	3642	3.06	750	0.55	0.20	0.46
3085D	10.21	750	1.62	0.19	0.50	3643	10.33	750	1.98	0.21	0.46
3110	8.77	750	1.58	0.20	0.47	3647E	8.83	750	1.63	0.23	0.49
3111	6.62	750	1.17	0.19	0.45	3648	3.44	750	0.62	0.20	0.49
3113	3.79	750	0.70	0.20	0.47	3681	2.69	750	0.52	0.22	0.49
3114	9.80	750	1.60	0.18	0.52	3685	2.37	750	0.45	0.21	0.47
3117X	3.57	750	0.67	0.19	0.41	3719	9.44	750	1.37	0.17	0.51
3118	6.56	750	1.23	0.21	0.46	3724	17.85	750	2.75	0.17	0.46
3119	3.40	750	0.65	0.21	0.51	3726	22.12	750	3.56	0.19	0.40
3120X	3.20	750	0.54	0.17	0.45	3803	7.86	750	1.37	0.18	0.37
3122	5.81	750	1.00	0.19	0.51	3807	4.86	750	0.90	0.21	0.48
3126	6.66	750	1.17	0.19	0.44	3808	5.75	750	1.09	0.21	0.44
3131	5.69	750	0.93	0.15	0.32	3821	13.41	750	2.24	0.20	0.50

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Exhibit V

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
3822X	9.44	750	1.78	0.21	0.49	4470E	6.10	750	0.97	0.20	0.56
3824X	9.18	750	1.73	0.21	0.45	4484	8.12	750	1.45	0.20	0.53
3826	2.29	732	0.44	0.21	0.45	4493E	8.97	750	1.51	0.19	0.47
3827	7.52	750	1.43	0.22	0.49	4511	1.99	668	0.35	0.19	0.48
3830	3.18	750	0.52	0.18	0.42	4557	4.54	750	0.81	0.19	0.46
3851	5.83	750	1.08	0.20	0.49	4558E	4.43	750	0.78	0.20	0.50
3865	6.72	750	1.33	0.22	0.49	4561	5.59	750	0.90	0.15	0.34
3881	13.73	750	2.49	0.20	0.43	4568	6.14	750	0.97	0.18	0.43
4000	35.75	750	5.28	0.18	0.55	4581	3.81	750	0.55	0.16	0.48
4021	9.76	750	1.84	0.20	0.42	4583	10.90	750	1.74	0.19	0.51
4024E	6.14	750	1.15	0.23	0.46	4611	3.16	750	0.59	0.21	0.49
4034	11.77	750	1.90	0.18	0.45	4635	5.21	750	0.73	0.17	0.47
4036	8.18	750	1.43	0.20	0.41	4653	4.88	750	0.97	0.22	0.42
4038	5.94	750	1.20	0.22	0.47	4665	28.10	750	4.27	0.18	0.53
4053	6.62	750	1.12	0.19	0.51	4670	17.34	750	3.33	0.22	0.40
4061	20.30	750	4.18	0.24	0.47	4683	10.80	750	1.92	0.21	0.59
4062	11.20	750	1.79	0.18	0.53	4686	5.79	750	0.91	0.16	0.31
4101	6.44	750	1.12	0.21	0.50	4692	1.48	558	0.30	0.23	0.46
4111	6.97	750	1.29	0.21	0.51	4693	4.33	750	0.81	0.21	0.52
4112	2.33	741	0.42	0.19	0.45	4703	4.78	750	0.94	0.22	0.45
4113	5.94	750	1.10	0.20	0.45	4717	8.81	750	1.71	0.22	0.49
4114	7.84	750	1.43	0.20	0.48	4720	4.94	750	0.90	0.21	0.50
4130	24.41	750	3.96	0.19	0.62	4740	4.46	750	0.66	0.16	0.46
4131	8.02	750	1.37	0.20	0.56	4741	4.09	750	0.74	0.20	0.46
4133	9.12	750	1.36	0.17	0.63	4751	5.93	750	1.03	0.21	0.51
4150	2.05	681	0.40	0.21	0.47	4766NX	7.17	750	0.92	0.13	0.27
4206	14.52	750	2.42	0.17	0.45	4771NX	6.85	750	0.95	0.17	0.49
4207	2.47	750	0.39	0.17	0.54	4777	11.28	750	2.01	0.20	0.41
4239	8.87	750	1.36	0.17	0.45	4825	2.90	750	0.47	0.20	0.54
4240	10.76	750	2.09	0.22	0.50	4828	2.63	750	0.44	0.19	0.40
4243	5.15	750	1.01	0.21	0.42	4829	2.78	750	0.42	0.18	0.53
4244	7.33	750	1.35	0.21	0.51	4902	7.60	750	1.43	0.22	0.53
4250	5.21	750	0.93	0.20	0.52	4923	3.00	750	0.56	0.21	0.47
4251	6.00	750	1.10	0.21	0.49	5020	21.47	750	3.55	0.18	0.40
4263	6.54	750	1.20	0.21	0.50	5022	26.80	750	4.36	0.19	0.48
4273	5.69	750	1.06	0.21	0.49	5037	86.49	750	12.93	0.17	0.39
4279	5.71	750	1.13	0.22	0.44	5040	64.80	750	8.61	0.16	0.44
4282	6.91	750	1.33	0.21	0.43	5057	28.72	750	4.03	0.16	0.43
4283	7.92	750	1.34	0.18	0.48	5059	147.69	750	19.89	0.17	0.54
4299	4.50	750	0.88	0.22	0.46	5069	108.66	750	19.00	0.20	0.42
4304	7.62	750	1.31	0.19	0.51	5102	16.77	750	2.79	0.18	0.36
4307	3.91	750	0.73	0.20	0.48	5146	15.23	750	2.83	0.21	0.41
4308	-	-	0.88	0.22	-	5160	9.76	750	1.62	0.19	0.42
4351	1.94	657	0.35	0.19	0.43	5183	10.23	750	1.73	0.19	0.42
4352	2.80	750	0.53	0.21	0.47	5188	15.25	750	2.45	0.18	0.46
4360	2.61	750	0.47	0.20	0.48	5190	9.34	750	1.62	0.20	0.45
4361	5.15	750	0.98	0.21	0.44	5191	2.13	698	0.35	0.19	0.43
4362	2.53	750	0.43	0.20	0.45	5192	8.30	750	1.47	0.19	0.45
4410	6.60	750	1.28	0.22	0.45	5213	12.96	750	1.99	0.18	0.47
4420	8.87	750	1.65	0.22	0.45	5215	13.47	750	2.53	0.20	0.40
4431	2.57	750	0.49	0.21	0.48	5221	10.74	750	1.83	0.19	0.40
4432	4.42	750	0.88	0.22	0.48	5222	38.99	750	5.24	0.16	0.48
4439	8.99	750	1.60	0.21	0.43	5223	17.02	750	3.31	0.23	0.41
4452	7.49	750	1.32	0.20	0.53	5348	12.05	750	2.27	0.22	0.40
4459	7.90	750	1.42	0.20	0.50	5402	15.70	750	2.64	0.17	0.41

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**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**ALABAMA**

**Exhibit V**

**Page S4**

*Effective March 1, 2006*

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
5403	33.95	750	5.20	0.18	0.49	6824F	19.63	750	4.26	0.15	0.35
5437	19.34	750	2.96	0.19	0.57	6826F	14.63	750	3.12	0.14	0.34
5443	13.45	750	2.25	0.17	0.43	6834	21.03	750	3.73	0.22	0.53
5445	14.67	750	2.50	0.19	0.42	6836	13.57	750	2.22	0.19	0.47
5462	23.27	750	4.23	0.20	0.38	6843F	31.52	750	7.05	0.15	0.31
5472	17.28	750	3.04	0.20	0.42	6845F	23.68	750	5.29	0.16	0.30
5473	18.72	750	3.24	0.20	0.46	6854	9.91	750	1.71	0.21	0.42
5474	27.85	750	4.44	0.18	0.48	6872F	44.04	750	9.68	0.14	0.29
5478	17.62	750	2.99	0.19	0.44	6874F	49.73	750	10.94	0.15	0.30
5479	16.95	750	2.87	0.19	0.42	6882	11.16	750	1.84	0.19	0.39
5480	27.83	750	4.63	0.18	0.39	6884	25.36	750	3.88	0.16	0.35
5491	5.65	750	0.97	0.19	0.40	7016M	19.08	750	2.94	0.17	0.30
5506	18.05	750	2.85	0.18	0.49	7024M	21.21	750	3.27	0.17	0.30
5507	12.15	750	2.07	0.20	0.44	7038M	12.76	750	1.92	0.17	0.33
5508D	35.41	750	5.10	0.17	0.56	7046M	30.87	750	4.77	0.19	0.47
5536	-	-	3.24	0.19	-	7047M	44.12	750	6.23	0.17	0.30
5537	18.78	750	3.24	0.19	0.42	7050M	29.45	750	4.06	0.17	0.33
5538	24.81	750	4.13	0.19	0.48	7090M	14.16	750	2.13	0.17	0.33
5551	57.63	750	8.53	0.16	0.45	7098M	34.29	750	5.29	0.19	0.47
5606	8.47	750	1.22	0.16	0.46	7099M	71.39	750	10.08	0.19	0.47
5610	15.13	750	2.88	0.22	0.49	7133	13.69	750	2.21	0.18	0.42
5645	58.42	750	9.39	0.20	0.55	7151M	16.63	750	2.68	0.18	0.42
5651	34.13	750	5.20	0.18	0.53	7152M	38.43	750	5.69	0.18	0.42
5703	70.51	750	11.24	0.18	0.42	7153M	18.47	750	2.98	0.18	0.42
5705	13.96	750	2.30	0.18	0.39	7222	21.41	750	3.43	0.18	0.46
5951	3.16	750	0.63	0.23	0.48	7228	16.33	750	2.66	0.18	0.39
6003	42.90	750	6.71	0.18	0.51	7229	27.22	750	4.43	0.18	0.44
6005	17.76	750	3.16	0.19	0.35	7230	8.79	750	1.53	0.19	0.39
6017	17.87	750	2.85	0.17	0.38	7231	19.55	750	3.24	0.20	0.51
6018	5.67	750	0.92	0.17	0.33	7232	22.28	750	3.45	0.17	0.44
6045	20.07	750	2.96	0.15	0.33	7309F	38.63	750	8.28	0.10	0.18
6204	35.29	750	5.57	0.17	0.40	7313F	7.07	750	1.60	0.14	0.24
6206	11.55	750	1.54	0.14	0.35	7317F	21.41	750	4.72	0.14	0.29
6213	15.46	750	2.20	0.14	0.35	7327F	25.66	750	5.57	0.13	0.29
6214	9.86	750	1.52	0.16	0.39	7333M	18.70	750	2.49	0.14	0.31
6216	19.12	750	2.91	0.16	0.39	7335M	20.76	750	2.77	0.14	0.31
6217	14.00	750	2.38	0.19	0.43	7337M	43.23	750	5.28	0.14	0.31
6229	11.32	750	1.97	0.18	0.43	7350F	32.82	750	6.97	0.14	0.35
6233	13.55	750	2.06	0.16	0.35	7360	25.91	750	4.06	0.19	0.52
6235	32.51	750	4.70	0.16	0.44	7370	20.88	750	3.74	0.20	0.53
6236	43.81	750	7.05	0.17	0.37	7380	17.04	750	2.81	0.19	0.47
6237	9.24	750	1.49	0.18	0.44	7382	6.85	750	1.28	0.22	0.42
6251D	32.27	750	4.64	0.16	0.37	7390	14.79	750	2.37	0.19	0.53
6252D	20.94	750	3.31	0.18	0.36	7394M	37.25	750	4.17	0.09	0.20
6260	42.60	750	5.94	0.13	0.18	7395M	41.38	750	4.63	0.09	0.20
6306	17.18	750	2.90	0.19	0.43	7398M	85.15	750	8.82	0.09	0.20
6319	17.76	750	2.88	0.19	0.48	7403	8.22	750	1.59	0.22	0.48
6325	24.25	750	4.10	0.20	0.46	7405N	1.96	750	0.35	0.21	0.48
6400	22.55	750	3.95	0.19	0.46	7420X	40.43	750	4.72	0.13	0.39
6504	8.18	750	1.48	0.21	0.52	7421X	7.68	750	1.22	0.17	0.41
6702M*	20.05	750	3.12	0.17	0.42	7422X	6.56	750	0.89	0.14	0.27
6703M*	46.34	750	6.61	0.17	0.42	7423X	5.08	750	0.79	0.17	0.42
6704M*	22.26	750	3.46	0.17	0.42	7425X	24.37	750	2.77	0.12	0.35
6801F	10.05	750	2.25	0.15	0.26	7431N	5.06	750	0.63	0.12	0.26
6811	9.58	750	1.44	0.16	0.36	7445N	1.05	-	-	-	-

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**ALABAMA**

**Exhibit V**

**Page S5**

*Effective March 1, 2006*

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
7453N	2.73	-	-	-	-	8233	18.96	750	2.83	0.16	0.42
7500X	6.20	750	1.03	0.16	0.33	8235	11.30	750	2.15	0.22	0.49
7502	5.43	750	0.95	0.20	0.44	8263	18.47	750	3.26	0.20	0.49
7515	4.36	750	0.62	0.17	0.44	8264	11.40	750	2.05	0.20	0.49
7520	9.22	750	1.57	0.20	0.45	8265	19.26	750	3.05	0.19	0.54
7538	27.85	750	3.57	0.15	0.43	8279	16.21	750	2.76	0.18	0.48
7539	6.18	750	1.05	0.19	0.44	8288	15.35	750	2.71	0.20	0.52
7540	9.82	750	1.46	0.18	0.46	8291	12.90	750	2.36	0.20	0.49
7570X	7.74	750	1.15	0.13	0.22	8292	12.07	750	2.07	0.19	0.54
7580	8.22	750	1.39	0.18	0.37	8293	26.39	750	4.75	0.20	0.47
7590	15.76	750	2.80	0.19	0.47	8295X	12.50	750	2.05	0.18	0.54
7600	8.26	750	1.36	0.19	0.50	8304	15.01	750	2.32	0.17	0.41
7601	34.11	750	5.08	0.17	0.50	8350	10.43	750	1.66	0.17	0.38
7605	5.67	750	0.93	0.19	0.45	8353X	14.89	750	2.31	0.17	0.45
7610	1.76	618	0.30	0.20	0.46	8380	9.05	750	1.53	0.20	0.46
7611	10.57	750	1.83	0.20	0.42	8381	4.46	750	0.85	0.21	0.47
7612	29.29	750	4.83	0.19	0.43	8385	15.23	750	2.46	0.19	0.51
7613	17.02	750	2.79	0.19	0.47	8392	5.75	750	1.06	0.21	0.48
7704	8.99	750	1.47	0.18	0.43	8393	6.22	750	1.07	0.20	0.45
7720	8.26	750	1.31	0.19	0.52	8399X	22.26	750	3.45	0.18	0.66
7855	16.49	750	2.57	0.17	0.42	8500	21.74	750	3.35	0.18	0.50
8001	7.23	750	1.30	0.20	0.55	8601	1.34	528	0.23	0.20	0.42
8002	4.64	750	0.86	0.20	0.47	8606	11.42	750	1.78	0.17	0.38
8006	9.05	750	1.60	0.20	0.55	8709F	14.87	750	3.39	0.14	0.22
8008	5.06	750	0.92	0.21	0.53	8719	7.29	750	1.15	0.16	0.35
8010	8.91	750	1.56	0.20	0.53	8720	4.82	750	0.84	0.20	0.47
8013	1.48	558	0.25	0.19	0.52	8721	1.50	563	0.22	0.17	0.45
8015	1.68	601	0.33	0.22	0.47	8726F	13.69	750	2.84	0.14	0.37
8017	4.42	750	0.79	0.20	0.51	8734M	2.25	724	0.39	0.19	0.48
8018	7.01	750	1.21	0.19	0.53	8737M	2.03	676	0.35	0.19	0.48
8021	7.78	750	1.41	0.20	0.48	8738M	4.70	750	0.69	0.19	0.48
8031	6.58	750	1.16	0.19	0.46	8742	1.68	601	0.27	0.19	0.48
8032	6.10	750	1.22	0.23	0.48	8745	9.74	750	1.88	0.22	0.45
8033	5.00	750	0.96	0.22	0.49	8748	1.92	653	0.31	0.19	0.51
8039	3.40	750	0.63	0.21	0.52	8755	1.26	511	0.19	0.16	0.37
8044	6.97	750	1.26	0.20	0.46	8800	3.79	750	0.71	0.21	0.52
8045	1.76	618	0.33	0.22	0.48	8803	0.32	309	0.05	0.17	0.42
8046X	5.75	750	1.06	0.21	0.51	8805M	1.30	520	0.22	0.19	0.50
8047	4.36	750	0.82	0.21	0.51	8810	0.97	449	0.16	0.19	0.50
8050	-	-	0.79	0.20	-	8814M	1.19	496	0.20	0.19	0.50
8058	4.92	750	0.92	0.21	0.49	8815M	2.74	750	0.41	0.19	0.50
8072	2.15	702	0.41	0.22	0.48	8820	0.91	436	0.14	0.18	0.55
8102	4.56	750	0.85	0.21	0.48	8824	10.61	750	2.15	0.23	0.50
8103	8.26	750	1.25	0.18	0.69	8825	6.54	750	1.31	0.23	0.49
8105	12.38	750	1.98	0.15	0.38	8826	6.48	750	1.27	0.22	0.47
8106	11.10	750	1.86	0.20	0.48	8829	8.04	750	1.50	0.21	0.51
8107	12.70	750	2.14	0.19	0.43	8831	4.48	750	0.81	0.21	0.54
8111	9.89	750	1.78	0.19	0.45	8832	0.87	427	0.16	0.20	0.45
8116	8.28	750	1.42	0.19	0.48	8833*	3.67	750	0.65	0.20	0.51
8203	10.33	750	1.87	0.20	0.45	8835	7.01	750	1.34	0.22	0.47
8204	13.29	750	2.06	0.17	0.39	8861	3.61	750	0.65	0.20	0.52
8209	10.68	750	1.94	0.20	0.48	8868	1.03	461	0.18	0.20	0.51
8215	8.14	750	1.30	0.19	0.51	8869	2.51	750	0.47	0.22	0.55
8227	22.28	750	3.40	0.17	0.46	8871	0.79	410	0.15	0.21	0.43
8232	12.66	750	2.19	0.20	0.42	8901	0.71	393	0.12	0.19	0.45

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**ALABAMA**

**Exhibit V**

**Page S6**

*Effective March 1, 2006*

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
9012	3.24	750	0.55	0.20	0.45						
9014	7.74	750	1.38	0.20	0.53						
9015	8.51	750	1.45	0.20	0.46						
9016	7.56	750	1.22	0.18	0.57						
9019	7.90	750	1.29	0.17	0.34						
9033	5.45	750	1.00	0.20	0.45						
9040*	8.14	750	1.63	0.23	0.48						
9052	6.34	750	1.17	0.21	0.52						
9058	4.68	750	0.89	0.22	0.48						
9059	8.33	750	1.47	0.20	0.52						
9060	4.80	750	0.87	0.21	0.52						
9061	3.65	750	0.69	0.22	0.51						
9063	1.94	657	0.32	0.20	0.51						
9077F	6.02	750	1.42	0.12	0.20						
9082	5.19	750	0.97	0.22	0.52						
9083	4.70	750	0.85	0.21	0.54						
9084	3.83	750	0.69	0.20	0.50						
9088a	a	a	a	a	a						
9089	3.46	750	0.60	0.18	0.41						
9093	3.54	750	0.66	0.20	0.46						
9101	5.47	750	1.02	0.21	0.49						
9102	10.92	750	1.85	0.19	0.56						
9110	4.70	750	0.86	0.20	0.52						
9154	4.38	750	0.73	0.19	0.48						
9156	5.39	750	0.97	0.21	0.54						
9178	37.01	750	7.24	0.23	0.53						
9179	93.79	750	20.96	0.26	0.47						
9180	14.95	750	2.59	0.20	0.53						
9182	9.24	750	1.75	0.22	0.54						
9186	39.34	750	5.91	0.16	0.38						
9220	10.63	750	1.80	0.19	0.56						
9402	13.51	750	2.19	0.19	0.47						
9403	17.48	750	2.84	0.18	0.45						
9410	7.43	750	1.41	0.22	0.52						
9501	6.18	750	1.17	0.21	0.47						
9505	7.49	750	1.21	0.19	0.61						
9516	5.65	750	1.00	0.20	0.42						
9519	9.78	750	1.83	0.22	0.44						
9521	11.75	750	1.89	0.19	0.52						
9522	7.88	750	1.34	0.20	0.57						
9534	12.21	750	1.92	0.17	0.37						
9554	25.14	750	4.14	0.19	0.43						
9586	2.51	750	0.50	0.22	0.49						
9600	4.86	750	0.81	0.17	0.43						
9620	2.73	750	0.44	0.17	0.38						

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

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APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTE

- a Rate for each individual risk must be obtained by NCCI Customer Service or the Rating Organization having jurisdiction.
- 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 Rule 3-A-7 of the Basic Manual.
- E Rate for classification already includes the specific disease loading shown in the table below.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.69	S	1741E	0.45	S	3647E	0.57	L
0065D	0.14	S	1803D	0.91	S	4024E	0.04	S
0066D	0.14	S	1852D	0.14	Asb	4470E	0.04	B,L
0067D	0.14	S	3081D	0.14	S	4493E	0.34	B
1164E	0.22	S	3082D	0.14	S	4558E	0.10	L
1165E	0.06	S	3085D	0.20	S	5508D	0.14	S
1430E	1.24	L	3175D	0.06	S	6251D	0.16	S
1438E	0.75	S	3188E	0.08	L	6252D	0.12	S
1624E	0.12	S	3336E	0.10	L			
1710E	0.08	S	3365E	0.06	L			

S=Silica, Asb=Asbestos, L=Lead, B=Benzol

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for federal assessment.
- M Rate provides for coverage under Admiralty Law and Federal Employers' Liability Act (FELA). 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 rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4766	0766
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**

- 1005 Rate includes a non-ratable disease element of \$7.07. (For coverage written separately for federal benefits only, \$3.73. For coverage written separately for state benefits only, \$3.34.)
- 1016 Rate includes a non-ratable disease element of \$28.22. (For coverage written separately for federal benefits only, \$14.95. For coverage written separately for state benefits only, \$13.27.) Includes a catastrophe loading of \$0.36.
- 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 2.809 and elr x 2.573.
- 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.
- 8833 The ex-medical rate for this classification is \$1.80.
- 9040 The ex-medical rate for this classification is \$4.23.

Effective March 1, 2006

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

**MISCELLANEOUS VALUES**

**Basis of premium** applicable in accordance with the footnote instructions for Code 7370 --

"Taxicab Co.":

Employee operated vehicle.....	\$46,676.00
Leased or rented vehicle.....	\$31,117.00

**Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents** - (Assigned Risk)..... 0.01

**Expense Constant** applicable in accordance with *Basic Manual* Rule 3-A-11..... \$240.00

**Foreign Terrorism** (Assigned Risk)..... 0.03

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

Basic Factor	0.30	<b>LSRP Development Factors</b>	
Minimum Premium Factor	0.75	1st Adjustment	0.30
Maximum Premium Factor	1.75	2nd Adjustment	0.24
Loss Conversion Factor	1.165	3rd Adjustment	0.23
Tax Multiplier	1.064	4th Adjustment	0

**Maximum Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" and the footnote instructions for Code 9178 -- "Athletic Team: Non-Contact Sports," Code 9179 -- "Athletic Team: Contact Sports," and Code 9186 -- "Carnival--Traveling"..... \$2,500.00

**Minimum Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$300.00

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

**Premium Determination for Partners and Sole Proprietors** in accordance with *Basic Manual* Rule 2-E-3..... \$46,700.00

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

Deductible Amount	Total Losses			
	HAZARD GROUP			
	I	II	III	IV
\$100	0.5%	0.5%	0.2%	0.2%
\$200	0.9%	0.9%	0.5%	0.3%
\$300	1.3%	1.3%	0.7%	0.5%
\$400	1.7%	1.7%	0.9%	0.6%
\$500	2.0%	2.0%	1.1%	0.7%
\$1,000	3.2%	3.1%	1.7%	1.2%
\$1,500	4.1%	3.9%	2.2%	1.6%
\$2,000	4.7%	4.5%	2.6%	1.8%
\$2,500	5.3%	5.0%	2.9%	2.1%

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with *Basic Manual* Rule 3-A-4..... 136%

(Multiply a Non-F classification rate by a factor of 2.36 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits 2.10 and the adjustment for differences in loss-based expenses (1.122).)

**Experience Rating Eligibility**

A risk is eligible for intrastate 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. Page A-1 of the *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.



Effective March 1, 2006

TABLE OF WEIGHTING VALUES  
APPLICABLE TO ALL POLICIES

Expected Losses		Weighting Values	Expected Losses		Weighting Values
0 --	1,214	0.04	684,916 --	722,695	0.44
1,215 --	4,910	0.05	722,696 --	762,663	0.45
4,911 --	8,684	0.06	762,664 --	805,013	0.46
8,685 --	12,540	0.07	805,014 --	849,967	0.47
12,541 --	16,480	0.08	849,968 --	897,773	0.48
16,481 --	27,565	0.09	897,774 --	948,711	0.49
27,566 --	41,032	0.10	948,712 --	1,003,100	0.50
41,033 --	53,011	0.11	1,003,101 --	1,061,303	0.51
53,012 --	64,674	0.12	1,061,304 --	1,123,737	0.52
64,675 --	76,339	0.13	1,123,738 --	1,190,881	0.53
76,340 --	88,147	0.14	1,190,882 --	1,263,290	0.54
88,148 --	100,179	0.15	1,263,291 --	1,341,607	0.55
100,180 --	112,489	0.16	1,341,608 --	1,426,587	0.56
112,490 --	125,118	0.17	1,426,588 --	1,519,119	0.57
125,119 --	138,100	0.18	1,519,120 --	1,620,257	0.58
138,101 --	151,466	0.19	1,620,258 --	1,731,259	0.59
151,467 --	165,243	0.20	1,731,260 --	1,853,645	0.60
165,244 --	179,462	0.21	1,853,646 --	1,989,260	0.61
179,463 --	194,150	0.22	1,989,261 --	2,140,371	0.62
194,151 --	209,337	0.23	2,140,372 --	2,309,797	0.63
209,338 --	225,053	0.24	2,309,798 --	2,501,083	0.64
225,054 --	241,330	0.25	2,501,084 --	2,718,751	0.65
241,331 --	258,201	0.26	2,718,752 --	2,968,663	0.66
258,202 --	275,703	0.27	2,968,664 --	3,258,560	0.67
275,704 --	293,875	0.28	3,258,561 --	3,598,871	0.68
293,876 --	312,756	0.29	3,598,872 --	4,004,001	0.69
312,757 --	332,391	0.30	4,004,002 --	4,494,420	0.70
332,392 --	352,829	0.31	4,494,421 --	5,100,228	0.71
352,830 --	374,119	0.32	5,100,229 --	5,867,582	0.72
374,120 --	396,319	0.33	5,867,583 --	6,871,043	0.73
396,320 --	419,490	0.34	6,871,044 --	8,239,394	0.74
419,491 --	443,695	0.35	8,239,395 --	10,215,898	0.75
443,696 --	469,009	0.36	10,215,899 --	13,321,827	0.76
469,010 --	495,510	0.37	13,321,828 --	18,912,492	0.77
495,511 --	523,283	0.38	18,912,493 --	31,957,368	0.78
523,284 --	552,424	0.39	31,957,369 --	97,181,715	0.79
552,425 --	583,036	0.40	97,181,716	AND OVER	0.80
583,037 --	615,235	0.41			
615,236 --	649,148	0.42			
649,149 --	684,915	0.43			

(a) G .....	5.80
(b) State Per Claim Accident Limitation .....	\$145,500
(c) State Multiple Claim Accident Limitation .....	\$291,000
(d) USL&HW Per Claim Accident Limitation .....	\$416,500
(e) USL&HW Multiple Claim Accident Limitation .....	\$833,000
(f) Employers Liability Accident Limitation .....	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes .....	2.14
<i>(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 2.14.)</i>	

Effective March 1, 2006  
**TABLE OF BALLAST VALUES  
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 31,197	14,500	1,001,086 -- 1,030,069	116,000	2,015,792 -- 2,044,787	217,500
31,198 -- 53,693	17,400	1,030,070 -- 1,059,053	118,900	2,044,788 -- 2,073,783	220,400
53,694 -- 79,541	20,300	1,059,054 -- 1,088,039	121,800	2,073,784 -- 2,102,779	223,300
79,542 -- 106,809	23,200	1,088,040 -- 1,117,025	124,700	2,102,780 -- 2,131,775	226,200
106,810 -- 134,741	26,100	1,117,026 -- 1,146,011	127,600	2,131,776 -- 2,160,771	229,100
134,742 -- 163,023	29,000	1,146,012 -- 1,174,999	130,500	2,160,772 -- 2,189,768	232,000
163,024 -- 191,510	31,900	1,175,000 -- 1,203,987	133,400	2,189,769 -- 2,218,764	234,900
191,511 -- 220,125	34,800	1,203,988 -- 1,232,975	136,300	2,218,765 -- 2,247,761	237,800
220,126 -- 248,827	37,700	1,232,976 -- 1,261,964	139,200	2,247,762 -- 2,276,758	240,700
248,828 -- 277,590	40,600	1,261,965 -- 1,290,954	142,100	2,276,759 -- 2,305,754	243,600
277,591 -- 306,396	43,500	1,290,955 -- 1,319,944	145,000	2,305,755 -- 2,334,751	246,500
306,397 -- 335,235	46,400	1,319,945 -- 1,348,935	147,900	2,334,752 -- 2,363,748	249,400
335,236 -- 364,099	49,300	1,348,936 -- 1,377,925	150,800	2,363,749 -- 2,392,745	252,300
364,100 -- 392,982	52,200	1,377,926 -- 1,406,917	153,700	2,392,746 -- 2,421,742	255,200
392,983 -- 421,882	55,100	1,406,918 -- 1,435,908	156,600	2,421,743 -- 2,450,739	258,100
421,883 -- 450,794	58,000	1,435,909 -- 1,464,900	159,500	2,450,740 -- 2,479,737	261,000
450,795 -- 479,716	60,900	1,464,901 -- 1,493,893	162,400	2,479,738 -- 2,508,734	263,900
479,717 -- 508,648	63,800	1,493,894 -- 1,522,885	165,300	2,508,735 -- 2,537,731	266,800
508,649 -- 537,586	66,700	1,522,886 -- 1,551,878	168,200	2,537,732 -- 2,566,728	269,700
537,587 -- 566,531	69,600	1,551,879 -- 1,580,871	171,100	2,566,729 -- 2,595,726	272,600
566,532 -- 595,481	72,500	1,580,872 -- 1,609,864	174,000	2,595,727 -- 2,624,723	275,500
595,482 -- 624,436	75,400	1,609,865 -- 1,638,858	176,900	2,624,724 -- 2,653,721	278,400
624,437 -- 653,395	78,300	1,638,859 -- 1,667,852	179,800	2,653,722 -- 2,682,719	281,300
653,396 -- 682,357	81,200	1,667,853 -- 1,696,846	182,700	2,682,720 -- 2,711,716	284,200
682,358 -- 711,322	84,100	1,696,847 -- 1,725,840	185,600	2,711,717 -- 2,740,714	287,100
711,323 -- 740,290	87,000	1,725,841 -- 1,754,834	188,500	2,740,715 -- 2,769,500	290,000
740,291 -- 769,261	89,900	1,754,835 -- 1,783,829	191,400		
769,262 -- 798,233	92,800	1,783,830 -- 1,812,824	194,300		
798,234 -- 827,208	95,700	1,812,825 -- 1,841,818	197,200		
827,209 -- 856,184	98,600	1,841,819 -- 1,870,813	200,100		
856,185 -- 885,162	101,500	1,870,814 -- 1,899,809	203,000		
885,163 -- 914,141	104,400	1,899,810 -- 1,928,804	205,900		
914,142 -- 943,121	107,300	1,928,805 -- 1,957,800	208,800		
943,122 -- 972,103	110,200	1,957,801 -- 1,986,795	211,700		
972,104 -- 1,001,085	113,100	1,986,796 -- 2,015,791	214,600		

For Expected Losses greater than \$2,769,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(5.80) / (\text{Expected Losses} + (700)(5.80))$$

G = 5.80