

ADVISORY LOSS COSTS - NOT RATES

ALABAMA

Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Exhibit IV

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Effective March 1, 2004

CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
0005	2.98	1.12	0.21	0.44	1860	3.04	1.10	0.20	0.46	2587	2.22	0.85	0.22	0.45
0008	3.46	1.25	0.20	0.45	1924	2.57	1.04	0.24	0.45	2589	2.37	0.92	0.23	0.46
0016	6.02	2.25	0.21	0.48	1925	10.41	3.80	0.21	0.52	2600	3.62	1.37	0.21	0.44
0034	5.34	1.92	0.20	0.46	2001	4.35	1.63	0.22	0.49	2623	5.27	1.99	0.21	0.46
0035	3.42	1.35	0.22	0.41	2002	5.60	2.16	0.22	0.46	2651	2.75	1.08	0.23	0.45
0036	5.30	1.93	0.20	0.44	2003	4.99	1.74	0.21	0.49	2660	3.43	1.38	0.24	0.49
0037	6.48	2.31	0.20	0.48	2014	3.91	1.37	0.21	0.43	2670	3.94	1.63	0.25	0.49
0042	7.42	2.73	0.21	0.47	2016	2.67	1.05	0.23	0.47	2683	4.51	1.75	0.23	0.49
0050	11.27	3.92	0.19	0.45	2021	5.99	2.25	0.22	0.50	2688	3.31	1.26	0.22	0.47
0059D	0.36	0.06	0.20	-	2039	7.27	2.67	0.21	0.47	2702	17.59	5.72	0.18	0.41
0065D	0.07	0.01	0.21	-	2041	2.87	1.11	0.22	0.47	2710	7.06	2.62	0.22	0.40
0066D	0.07	0.01	0.22	-	2065	4.00	1.48	0.21	0.44	2714	3.83	1.42	0.21	0.42
0067D	0.07	0.01	0.22	-	2070	6.64	2.77	0.24	0.41	2731	5.84	2.06	0.21	0.50
0079	4.38	1.47	0.19	0.42	2081	5.17	2.06	0.24	0.48	2735	5.30	2.11	0.24	0.49
0083	7.40	2.52	0.18	0.40	2089	7.73	2.95	0.22	0.50	2759	6.62	2.60	0.23	0.46
0106	12.58	4.15	0.19	0.42	2095	4.85	1.89	0.23	0.50	2790	2.61	1.01	0.22	0.46
0113	6.60	2.44	0.21	0.48	2101X	4.11	1.49	0.19	0.39	2802	5.65	2.21	0.23	0.45
0170	9.44	4.00	0.25	0.41	2105	5.17	1.97	0.22	0.49	2804X	4.57	1.58	0.17	0.32
0251	5.50	2.02	0.20	0.45	2110	4.54	1.73	0.22	0.48	2812	6.69	2.53	0.22	0.47
0400	12.70	4.79	0.22	0.50	2111	2.13	0.79	0.21	0.44	2835	2.94	1.16	0.23	0.48
0401	18.81	6.11	0.19	0.44	2112	3.46	1.33	0.22	0.48	2836	4.05	1.68	0.25	0.48
0766N	0.56	-	-	-	2114	4.47	1.73	0.22	0.45	2841	6.65	2.73	0.25	0.48
0771N	0.82	-	-	-	2121	3.50	1.28	0.20	0.42	2881	4.29	1.79	0.25	0.44
0908P	140.00	52.86	0.22	0.50	2130	5.83	2.09	0.19	0.42	2883	7.20	2.68	0.22	0.54
0909P	136.00	52.21	0.22	0.49	2143	5.56	2.04	0.20	0.43	2913	4.81	2.07	0.26	0.43
0912P	364.00	134.07	0.20	0.43	2150	10.21	4.09	0.23	0.46	2915	4.51	1.63	0.20	0.46
0913P	240.00	92.30	0.21	0.40	2156	6.29	2.32	0.21	0.47	2916	2.94	1.15	0.23	0.47
0917	9.29	3.75	0.25	0.52	2157	5.19	1.99	0.22	0.46	2923	4.11	1.62	0.23	0.48
1005*	11.83	2.41	0.19	0.45	2172	1.93	0.69	0.18	0.33	2942	4.41	1.80	0.24	0.47
1016X*	30.08	6.96	0.26	0.02	2174	3.20	1.24	0.21	0.38	2960	6.05	2.18	0.19	0.38
1164E	8.54	2.45	0.16	0.35	2177X	1.39	0.57	0.23	0.39	3004	3.81	1.31	0.21	0.47
1165E	4.06	1.37	0.20	0.43	2211	6.88	2.37	0.20	0.45	3018	4.15	1.53	0.20	0.39
1320	4.82	1.55	0.18	0.44	2220	3.55	1.42	0.23	0.41	3022	2.79	1.07	0.22	0.44
1322	18.39	5.89	0.18	0.39	2286	2.30	0.91	0.23	0.44	3027	1.53	0.58	0.21	0.38
1420X	6.77	2.17	0.17	0.37	2288	5.93	2.21	0.21	0.47	3028	7.74	2.82	0.20	0.43
1430E	7.45	2.36	0.20	0.42	2300	4.32	1.63	0.21	0.45	3030	7.00	2.53	0.22	0.43
1438E	8.53	2.94	0.22	0.43	2302	2.02	0.82	0.23	0.40	3040	5.05	1.78	0.21	0.43
1452	2.22	0.73	0.18	0.36	2305	1.76	0.70	0.22	0.39	3041	6.55	2.69	0.24	0.42
1463	10.69	3.59	0.19	0.38	2361	2.67	1.15	0.26	0.42	3042	4.08	1.52	0.21	0.46
1470	-	1.26	0.17	-	2362	2.50	0.99	0.23	0.44	3064	8.35	2.87	0.20	0.55
1473X	8.50	3.20	0.24	0.52	2380	4.22	1.74	0.25	0.47	3066	7.60	2.95	0.23	0.49
1474X	3.86	1.26	0.17	0.29	2386	2.17	0.79	0.20	0.46	3076	3.39	1.30	0.22	0.47
1624E	6.65	2.24	0.20	0.43	2388	3.45	1.43	0.25	0.49	3081D	7.40	2.69	0.22	0.43
1642	5.54	1.77	0.18	0.46	2402	4.78	1.59	0.20	0.47	3082D	6.62	2.31	0.21	0.45
1654	14.31	5.13	0.22	0.50	2413	3.28	1.28	0.23	0.48	3085D	7.34	2.56	0.22	0.53
1655	3.05	1.07	0.20	0.37	2416	2.62	1.02	0.23	0.45	3110	6.32	2.38	0.22	0.47
1699	5.46	1.72	0.19	0.52	2417	2.50	0.97	0.22	0.45	3111	3.50	1.30	0.20	0.38
1701	6.45	2.22	0.21	0.47	2501	3.22	1.29	0.23	0.46	3113	2.07	0.80	0.22	0.46
1710E	5.68	1.95	0.20	0.37	2503	1.79	0.69	0.22	0.46	3114	3.97	1.41	0.20	0.47
1741E	4.02	1.23	0.20	0.44	2534	4.06	1.63	0.24	0.50	3117X	1.77	0.68	0.21	0.40
1747	4.10	1.23	0.16	0.41	2570	6.70	2.51	0.22	0.49	3118	4.66	1.82	0.23	0.47
1748	4.51	1.70	0.23	0.44	2576	5.23	2.06	0.23	0.46	3119	1.87	0.74	0.23	0.51
1803D	10.79	3.86	0.24	0.42	2578	8.04	2.94	0.20	0.45	3120X	1.50	0.53	0.18	0.41
1852D	3.62	1.32	0.22	0.39	2585	3.19	1.27	0.23	0.44	3122	4.17	1.56	0.22	0.54
1853	4.95	1.88	0.22	0.47	2586	1.87	0.72	0.22	0.46	3126	4.08	1.48	0.21	0.49

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Effective March 1, 2004

CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
3131	4.08	1.48	0.19	0.34	3821	6.61	2.35	0.22	0.47	4459	4.71	1.84	0.23	0.48
3132	5.22	1.97	0.23	0.43	3822X	4.69	1.86	0.23	0.47	4470E	2.41	0.94	0.24	0.44
3145	7.53	3.05	0.24	0.50	3824X	5.75	2.22	0.22	0.44	4484	4.51	1.76	0.23	0.46
3146	4.64	1.83	0.23	0.49	3826	1.24	0.49	0.23	0.43	4493E	5.05	1.81	0.21	0.45
3169	5.69	2.36	0.25	0.44	3827	4.25	1.75	0.25	0.48	4511	1.28	0.47	0.21	0.49
3175D	2.25	0.83	0.21	0.41	3830	1.36	0.48	0.21	0.41	4557	2.98	1.12	0.21	0.44
3179	2.22	0.87	0.23	0.44	3851	3.89	1.48	0.21	0.46	4558E	2.15	0.82	0.22	0.41
3180	2.93	1.15	0.23	0.48	3865	4.83	2.02	0.25	0.48	4561	3.73	1.19	0.15	0.33
3188E	5.99	2.18	0.22	0.58	3881	6.67	2.65	0.22	0.39	4568	2.43	0.86	0.21	0.45
3220	3.37	1.22	0.20	0.46	4000	12.73	4.06	0.19	0.54	4581	1.74	0.53	0.18	0.48
3223	3.94	1.58	0.24	0.49	4021	5.65	2.11	0.21	0.46	4583	4.62	1.55	0.21	0.54
3224	6.86	2.37	0.20	0.60	4024E	3.97	1.46	0.23	0.48	4611	1.45	0.57	0.23	0.47
3227	6.71	2.58	0.23	0.51	4034	7.40	2.50	0.20	0.45	4635	2.07	0.65	0.19	0.40
3240	2.93	1.07	0.20	0.44	4036	5.05	1.69	0.20	0.46	4653	2.88	1.12	0.22	0.44
3241	5.83	2.32	0.23	0.43	4038	4.15	1.72	0.24	0.47	4665	11.10	3.95	0.21	0.44
3255	6.26	2.40	0.22	0.47	4053	3.82	1.37	0.21	0.52	4670	8.24	2.96	0.21	0.40
3257	4.21	1.69	0.24	0.48	4061	8.02	3.19	0.23	0.46	4683	4.28	1.65	0.24	0.57
3270	2.33	0.89	0.22	0.46	4062	5.11	1.78	0.20	0.52	4686	4.16	1.34	0.17	0.34
3300	5.14	1.98	0.22	0.50	4101	3.77	1.40	0.23	0.50	4692	0.98	0.39	0.23	0.46
3303	4.19	1.58	0.22	0.47	4111	3.45	1.34	0.23	0.46	4693	2.33	0.91	0.23	0.49
3307	7.18	2.79	0.23	0.47	4112	1.28	0.49	0.21	0.42	4703	2.03	0.79	0.22	0.45
3315	4.58	1.83	0.23	0.46	4113	2.88	1.05	0.20	0.42	4717	3.81	1.54	0.23	0.42
3334	3.93	1.34	0.17	0.32	4114	3.77	1.44	0.22	0.45	4720	2.83	1.05	0.21	0.48
3336E	3.03	1.20	0.24	0.47	4130	9.64	3.60	0.22	0.53	4740	1.78	0.60	0.19	0.37
3365E	13.54	4.55	0.20	0.45	4131	3.17	1.22	0.22	0.47	4741	2.60	0.98	0.21	0.45
3372	6.64	2.45	0.23	0.52	4133	4.29	1.61	0.21	0.42	4751	2.35	0.84	0.22	0.46
3373	6.24	2.37	0.21	0.44	4150	0.90	0.36	0.23	0.47	4766NX	4.08	1.11	0.14	0.28
3383	2.79	1.16	0.25	0.46	4206	7.77	2.70	0.18	0.42	4771NX	4.62	1.38	0.20	0.55
3385	2.85	1.12	0.25	0.48	4207	0.99	0.37	0.21	0.42	4777	7.97	2.78	0.20	0.40
3400	4.19	1.61	0.22	0.47	4239	3.51	1.24	0.21	0.41	4825	1.84	0.66	0.22	0.51
3507	4.91	1.89	0.22	0.47	4240	4.70	1.87	0.23	0.47	4828	1.11	0.36	0.18	0.42
3515	2.94	1.11	0.21	0.43	4243	2.93	1.20	0.24	0.43	4829	1.11	0.34	0.19	0.52
3548	2.40	0.91	0.21	0.44	4244	4.33	1.68	0.23	0.48	4902	3.27	1.36	0.25	0.47
3559	3.26	1.20	0.21	0.46	4250	2.93	1.09	0.22	0.52	4923	1.59	0.57	0.21	0.58
3574	1.57	0.59	0.22	0.52	4251	3.04	1.15	0.22	0.47	5020	11.41	3.86	0.19	0.37
3581	1.66	0.66	0.23	0.46	4263	2.91	1.10	0.21	0.45	5022	13.93	4.68	0.20	0.48
3612	3.85	1.52	0.23	0.46	4273	2.75	1.07	0.22	0.46	5037	53.37	15.04	0.16	0.40
3620	9.04	3.44	0.23	0.45	4279	4.09	1.67	0.24	0.44	5040	25.85	7.78	0.18	0.41
3629	2.83	1.11	0.23	0.47	4282	3.21	1.31	0.24	0.42	5057	19.75	5.73	0.17	0.39
3632	5.86	2.21	0.22	0.48	4283	3.14	1.11	0.19	0.44	5059	60.06	17.85	0.17	0.36
3634	1.76	0.67	0.22	0.44	4299	2.95	1.17	0.23	0.46	5069	66.58	23.06	0.20	0.42
3635	4.70	1.75	0.22	0.54	4304	3.25	1.28	0.22	0.42	5102	11.68	3.89	0.19	0.43
3638	2.79	1.14	0.24	0.42	4307	2.18	0.85	0.22	0.48	5146	9.98	3.76	0.22	0.38
3642	1.79	0.69	0.22	0.47	4308	2.46	1.10	0.27	0.39	5160	5.32	1.79	0.19	0.42
3643	4.89	1.97	0.24	0.45	4351	1.13	0.42	0.20	0.43	5183	6.02	2.03	0.20	0.44
3647E	3.50	1.29	0.23	0.49	4352	1.62	0.62	0.22	0.44	5188	11.14	3.63	0.20	0.52
3648	2.13	0.83	0.22	0.44	4360	1.47	0.56	0.22	0.47	5190	4.52	1.65	0.22	0.40
3681	1.07	0.44	0.24	0.46	4361	3.32	1.29	0.23	0.48	5191	1.03	0.35	0.19	0.40
3685	1.27	0.49	0.23	0.48	4362	1.18	0.42	0.21	0.45	5192	3.98	1.44	0.20	0.46
3719	3.80	1.22	0.19	0.47	4410	3.93	1.54	0.23	0.49	5213	6.26	2.22	0.20	0.36
3724	9.79	3.21	0.19	0.43	4420	4.17	1.55	0.22	0.41	5215	9.26	3.49	0.21	0.40
3726	16.16	4.83	0.18	0.42	4431	1.66	0.65	0.22	0.45	5221	5.00	1.83	0.21	0.37
3803	5.66	2.09	0.20	0.39	4432	2.82	1.17	0.24	0.46	5222	21.37	6.62	0.19	0.43
3807	3.33	1.27	0.22	0.48	4439	4.99	1.68	0.21	0.53	5223	9.14	3.45	0.22	0.39
3808	4.14	1.55	0.21	0.46	4452	4.41	1.68	0.22	0.48	5348	6.65	2.58	0.23	0.37

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5402	8.01	2.74	0.17	0.35	6824F	11.44	4.98	0.17	0.28	7445N	0.36	-	-	-
5403	17.63	5.71	0.19	0.46	6826F	9.52	3.80	0.13	0.30	7453N	1.35	-	-	-
5437	7.72	2.70	0.21	0.43	6834	7.64	2.94	0.24	0.49	7500X	2.66	0.91	0.17	0.32
5443	6.46	2.34	0.20	0.41	6836	6.94	2.27	0.20	0.53	7502	2.15	0.78	0.21	0.39
5445	9.04	3.27	0.21	0.40	6843F	18.19	7.78	0.16	0.26	7515	1.72	0.53	0.19	0.43
5462	17.01	6.28	0.22	0.41	6845F	14.42	6.11	0.16	0.28	7520	4.20	1.48	0.21	0.45
5472	8.14	2.92	0.21	0.37	6854	4.39	1.58	0.22	0.35	7538	13.02	3.82	0.18	0.45
5473	9.68	3.34	0.21	0.46	6872F	29.86	11.94	0.13	0.29	7539	2.73	0.96	0.21	0.45
5474	17.04	5.66	0.20	0.49	6874F	35.59	15.28	0.17	0.28	7540	3.88	1.22	0.19	0.38
5478	8.33	2.89	0.20	0.44	6882	5.55	1.91	0.21	0.37	7570X	3.79	1.20	0.15	0.23
5479	8.65	3.30	0.23	0.38	6884	10.35	3.26	0.15	0.24	7580	4.66	1.53	0.20	0.55
5480	20.33	7.23	0.21	0.41	7016M	10.82	3.34	0.16	0.21	7590	8.97	3.21	0.20	0.50
5491	3.04	1.06	0.19	0.33	7024M	12.02	3.71	0.16	0.21	7600	3.71	1.31	0.22	0.49
5506	8.03	2.60	0.18	0.43	7038M	5.45	1.65	0.16	0.28	7601	24.92	7.80	0.19	0.56
5507	7.59	2.66	0.20	0.39	7046M	12.19	4.19	0.21	0.46	7605	2.27	0.80	0.21	0.43
5508D	14.14	4.44	0.19	0.54	7047M	24.98	6.84	0.16	0.21	7610	0.93	0.33	0.21	0.48
5536	9.96	3.68	0.22	0.41	7050M	12.59	3.37	0.16	0.28	7611	5.80	1.98	0.19	0.39
5538	13.72	4.84	0.21	0.46	7090M	6.06	1.83	0.16	0.28	7612	19.61	6.44	0.18	0.36
5551	30.75	10.39	0.20	0.46	7098M	13.54	4.66	0.21	0.46	7613	6.91	2.57	0.23	0.45
5606	3.45	1.13	0.19	0.41	7099M	28.14	8.59	0.21	0.46	7704	3.82	1.34	0.20	0.42
5610	6.45	2.40	0.20	0.42	7133	4.76	1.62	0.19	0.39	7720	3.16	1.12	0.22	0.50
5645	27.25	9.42	0.21	0.51	7151M	5.78	1.96	0.19	0.39	7855	11.89	3.93	0.19	0.40
5651	13.61	4.55	0.19	0.42	7152M	13.35	4.03	0.19	0.39	8001	3.38	1.25	0.21	0.53
5703	40.73	13.86	0.20	0.46	7153M	6.43	2.18	0.19	0.39	8002	1.93	0.78	0.24	0.45
5705	10.19	3.30	0.18	0.42	7222	9.48	3.34	0.19	0.28	8006	3.31	1.30	0.23	0.51
5951	1.41	0.55	0.23	0.49	7228	8.43	2.99	0.20	0.38	8008	2.44	0.98	0.24	0.48
6003	17.50	5.97	0.20	0.48	7229	11.08	3.96	0.21	0.39	8010	3.27	1.17	0.21	0.55
6005	7.09	2.48	0.20	0.37	7230	2.91	1.09	0.22	0.36	8013	0.60	0.23	0.22	0.46
6017	8.76	3.05	0.19	0.33	7231	11.13	3.78	0.21	0.55	8015	0.80	0.32	0.23	0.44
6018	3.38	1.06	0.16	0.32	7232	7.83	2.59	0.18	0.34	8017	1.64	0.64	0.23	0.48
6045	13.77	4.26	0.15	0.28	7309F	17.00	6.86	0.12	0.19	8018	2.95	1.14	0.22	0.45
6204	25.80	8.40	0.19	0.48	7313F	4.20	1.70	0.13	0.25	8021	4.58	1.84	0.23	0.44
6206	4.61	1.42	0.18	0.37	7317F	14.17	5.87	0.15	0.30	8027	-	0.94	0.24	-
6213	7.70	2.41	0.17	0.36	7323	-	6.86	0.12	-	8031	3.27	1.20	0.20	0.42
6214	5.66	1.87	0.18	0.37	7327F	18.38	7.55	0.14	0.27	8032	3.07	1.23	0.24	0.50
6216	12.36	4.28	0.20	0.38	7333M	10.10	2.90	0.15	0.31	8033	2.51	1.00	0.23	0.46
6217	6.92	2.52	0.21	0.40	7335M	11.22	3.22	0.15	0.31	8039	1.66	0.64	0.23	0.50
6229	6.82	2.50	0.20	0.40	7337M	23.32	5.93	0.15	0.31	8044	4.09	1.54	0.21	0.43
6233	7.89	2.46	0.16	0.33	7350F	14.80	6.37	0.17	0.28	8045	1.02	0.39	0.21	0.42
6235	16.53	5.20	0.17	0.38	7360	11.68	3.91	0.20	0.51	8046X	2.36	0.94	0.24	0.48
6236	32.02	10.24	0.17	0.36	7370	8.87	3.35	0.22	0.52	8047	2.57	1.04	0.24	0.47
6237	6.29	2.11	0.20	0.47	7380	6.52	2.25	0.20	0.42	8050	1.70	0.67	0.23	0.48
6251D	23.58	7.06	0.19	0.47	7382	3.85	1.47	0.23	0.41	8058	2.76	1.06	0.23	0.51
6252D	11.48	3.79	0.18	0.27	7390	5.42	2.01	0.23	0.45	8072	1.24	0.49	0.23	0.47
6260	25.55	7.55	0.14	0.18	7394M	12.31	3.47	0.15	0.32	8102	2.61	0.99	0.22	0.48
6306	7.79	2.85	0.21	0.37	7395M	13.68	3.85	0.15	0.32	8103	3.02	1.16	0.22	0.48
6319	9.50	3.08	0.18	0.43	7398M	28.43	7.10	0.15	0.32	8105	6.41	2.18	0.17	0.37
6325	10.86	3.96	0.22	0.43	7403	4.20	1.53	0.21	0.53	8106	5.54	2.08	0.23	0.45
6400	11.37	4.30	0.21	0.44	7405N	0.67	0.24	0.22	0.44	8107	5.99	2.08	0.20	0.40
6504	3.77	1.49	0.23	0.49	7420X	13.37	3.46	0.13	0.28	8111	6.43	2.30	0.20	0.50
6702M*	14.45	4.78	0.19	0.40	7421X	4.00	1.27	0.17	0.35	8116	3.04	1.21	0.23	0.42
6703M*	33.36	9.78	0.19	0.40	7422X	2.69	0.80	0.16	0.26	8203	5.08	1.95	0.22	0.44
6704M*	16.05	5.30	0.19	0.40	7423X	2.72	0.90	0.19	0.45	8204	7.83	2.51	0.17	0.37
6801F	5.84	2.52	0.16	0.26	7425X	13.87	3.46	0.13	0.37	8209	4.00	1.52	0.22	0.45
6811	3.74	1.17	0.16	0.35	7431N	2.51	0.63	0.11	0.23	8215	2.98	0.99	0.19	0.41

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

ADVISORY LOSS COSTS - NOT RATES

ALABAMA

Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Exhibit IV

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CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
8227	10.17	3.37	0.19	0.43	8869	0.92	0.37	0.24	0.51					
8232	5.26	1.82	0.20	0.37	8871	0.46	0.18	0.23	0.44					
8233	9.88	3.19	0.18	0.38	8901	0.31	0.11	0.21	0.43					
8235	5.09	1.93	0.22	0.48	9012	1.56	0.58	0.23	0.44					
8263	8.66	3.26	0.21	0.46	9014	3.36	1.36	0.23	0.43					
8264	5.06	1.94	0.22	0.42	9015	5.03	1.80	0.22	0.46					
8265	7.05	2.45	0.20	0.43	9016	2.77	1.04	0.22	0.50					
8279	7.49	2.82	0.22	0.48	9019	3.60	1.38	0.22	0.32					
8288	7.18	2.67	0.21	0.49	9033	2.63	1.01	0.22	0.44					
8291	6.24	2.31	0.22	0.53	9040*	3.99	1.57	0.23	0.47					
8292	5.80	2.14	0.22	0.54	9052	3.00	1.18	0.23	0.48					
8293	10.90	4.25	0.22	0.42	9058	2.76	1.08	0.23	0.50					
8295X	4.58	1.59	0.19	0.44	9059	3.47	1.28	0.21	0.48					
8304	9.36	3.10	0.19	0.41	9060	1.81	0.73	0.24	0.45					
8350	4.72	1.65	0.20	0.39	9061	1.66	0.66	0.23	0.46					
8353X	7.01	2.40	0.19	0.39	9063	0.88	0.33	0.23	0.50					
8380	4.10	1.49	0.22	0.45	9077F	3.27	1.43	0.14	0.21					
8381	2.41	0.89	0.21	0.45	9082	2.82	1.10	0.23	0.51					
8385	5.58	1.91	0.21	0.50	9083	2.59	0.98	0.23	0.55					
8392	2.64	1.03	0.22	0.43	9084	2.40	0.91	0.22	0.51					
8393	2.76	0.98	0.21	0.43	9088a	a	a	a	a					
8399X	8.15	2.76	0.20	0.64	9089	1.84	0.65	0.19	0.42					
8500	9.48	3.10	0.20	0.52	9093	1.66	0.66	0.23	0.50					
8601	0.73	0.26	0.21	0.39	9101	2.59	1.03	0.23	0.45					
8606	6.40	2.07	0.18	0.36	9102	4.26	1.57	0.21	0.48					
8709F	9.79	3.91	0.13	0.26	9110	2.95	1.19	0.24	0.48					
8710	-	2.14	0.22	-	9154	2.12	0.73	0.21	0.47					
8719	4.72	1.65	0.20	0.39	9156	2.26	0.86	0.22	0.47					
8720	2.49	0.87	0.22	0.52	9178	20.31	8.54	0.26	0.51					
8721	0.96	0.31	0.19	0.49	9179	31.68	14.24	0.28	0.47					
8726F	5.70	2.30	0.14	0.30	9180	5.71	2.18	0.22	0.47					
8734M	1.31	0.46	0.19	0.46	9182	3.82	1.53	0.25	0.56					
8737M	1.18	0.42	0.19	0.46	9186	21.68	6.75	0.17	0.42					
8738M	2.72	0.80	0.19	0.46	9220	4.62	1.81	0.23	0.46					
8742	0.97	0.32	0.19	0.46	9402	5.98	1.97	0.18	0.37					
8745	4.50	1.67	0.21	0.45	9403	9.38	3.32	0.21	0.40					
8748	0.77	0.29	0.22	0.40	9410	3.28	1.29	0.23	0.49					
8755	0.81	0.26	0.17	0.39	9501	3.84	1.47	0.21	0.41					
8800	2.45	0.93	0.22	0.56	9505	3.60	1.39	0.22	0.43					
8803	0.13	0.05	0.20	0.41	9516	2.88	1.04	0.22	0.45					
8805M	0.57	0.22	0.22	0.46	9519	4.14	1.50	0.22	0.45					
8810	0.42	0.16	0.22	0.46	9521	5.53	1.94	0.20	0.40					
8814M	0.51	0.19	0.22	0.46	9522	3.12	1.24	0.23	0.45					
8815M	1.18	0.40	0.22	0.46	9534	7.25	2.38	0.17	0.33					
8820	0.35	0.12	0.21	0.44	9545	-	6.04	0.20	-					
8824	4.24	1.79	0.25	0.46	9549	-	6.04	0.20	-					
8825	2.82	1.19	0.26	0.49	9552	-	6.04	0.20	-					
8826	2.50	1.01	0.24	0.46	9553	-	6.04	0.20	-					
8829	3.19	1.29	0.24	0.46	9554	18.36	6.04	0.20	0.51					
8831	2.90	1.05	0.22	0.61	9586	0.96	0.40	0.25	0.44					
8832	0.55	0.19	0.22	0.50	9600	2.35	0.78	0.16	0.38					
8833*	1.69	0.65	0.22	0.46	9620	1.54	0.53	0.20	0.44					
8835	3.83	1.54	0.23	0.43										
8861	1.18	0.44	0.22	0.56										
8868	0.44	0.16	0.21	0.46										

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

Effective March 1, 2004

FOOTNOTE

- a Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See Basic Manual Rule 3-A-7.
- E Advisory loss cost 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	0.36	S	1741E	0.23	S	3647E	0.23	L
0065D	0.07	S	1803D	0.41	S	4024E	0.02	S
0066D	0.07	S	1852D	0.08	Asb	4470E	0.01	B,L
0067D	0.07	S	3081D	0.09	S	4493E	0.19	B
1164E	0.08	S	3082D	0.09	S	4558E	0.04	L
1165E	0.02	S	3085D	0.14	S	5508D	0.06	S
1430E	0.51	L	3175D	0.02	S	6251D	0.12	S
1438E	0.37	S	3188E	0.05	L	6252D	0.06	S
1624E	0.04	S	3336E	0.05	L			
1710E	0.04	S	3365E	0.03	L			

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

- 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 federal assessment.
- M Advisory loss cost 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 advisory loss cost 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 Advisory loss cost includes a non-ratable disease element of \$3.83. (For coverage written separately for federal benefits only, \$2.03. For coverage written separately for state benefits only, \$1.80.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$15.29. (For coverage written separately for federal benefits only, \$8.08. For coverage written separately for state benefits only, \$7.21.) It also includes a catastrophe loading of \$0.16.
- 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 2.805 and elr x 2.488.
- 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.
- 8833 The ex-medical advisory loss cost for this classification is \$0.91.
- 9040 The ex-medical advisory loss cost for this classification is \$2.11.

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ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - 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	0.9%	0.9%	0.5%	0.4%
\$200	2.1%	2.1%	1.3%	0.9%
\$300	2.9%	2.9%	1.8%	1.2%
\$400	4.0%	4.0%	2.6%	1.6%
\$500	4.6%	4.6%	3.0%	2.2%
\$1,000	7.8%	7.8%	4.8%	3.6%
\$1,500	9.2%	9.2%	5.7%	4.2%
\$2,000	10.6%	10.6%	6.7%	4.8%
\$2,500	11.5%	11.5%	7.2%	5.4%

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

Employee operated vehicle.....	\$45,632.00
Leased or rented vehicle.....	\$30,421.00

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"..... **\$2,300.00**

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
per passenger seat.....	\$100

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3..... **\$45,600.00**

Terrorism Risk Insurance Act-Certified Losses (Advisory Loss Cost)..... **0.02**

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... **151%**

(Multiply a Non-F classification loss cost by a factor of 2.51 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (2.15) and the adjustment for differences in loss-based expenses (1.166).)

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.