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

Exhibit IV

Effective March 1, 2008

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	4.33	1.64	0.18	0.56	1924	2.10	0.87	0.19	0.46	2589	2.44	1.03	0.21	0.52
0008	4.02	1.62	0.20	0.52	1925	4.24	1.71	0.19	0.51	2600	2.88	1.09	0.17	0.47
0016	6.68	2.52	0.17	0.50	2001	4.20	1.59	0.18	0.55	2623	3.85	1.54	0.19	0.51
0034	4.69	1.78	0.18	0.54	2002	3.87	1.60	0.20	0.48	2651	2.10	0.83	0.19	0.51
0035	2.87	1.17	0.20	0.52	2003	3.91	1.45	0.19	0.55	2660	3.02	1.22	0.20	0.54
0036	5.48	2.26	0.19	0.46	2014	4.03	1.52	0.19	0.50	2670	2.10	0.87	0.20	0.53
0037	5.25	1.96	0.17	0.47	2016	2.52	1.00	0.19	0.50	2683	3.35	1.38	0.20	0.52
0042	3.93	1.62	0.19	0.45	2021	6.44	2.30	0.16	0.53	2688	2.30	0.93	0.19	0.49
0050	7.21	2.69	0.17	0.48	2039	2.97	1.18	0.18	0.47	2701	8.30	2.99	0.17	0.48
0059D	0.29	0.05	0.19	–	2041	2.70	1.13	0.20	0.50	2702	21.93	7.35	0.16	0.51
0065D	0.05	0.01	0.19	–	2065	2.43	0.96	0.18	0.50	2709	21.93	7.35	0.16	0.51
0066D	0.05	0.01	0.18	–	2070	8.91	3.37	0.18	0.56	2710	8.06	2.87	0.18	0.52
0067D	0.05	0.01	0.18	–	2081	4.56	1.78	0.18	0.50	2714	3.80	1.47	0.18	0.51
0079	3.22	1.17	0.17	0.47	2089	4.50	1.73	0.18	0.51	2731	4.22	1.65	0.19	0.56
0083	8.28	3.01	0.16	0.52	2095	3.18	1.30	0.20	0.51	2735	3.79	1.55	0.20	0.53
0106	15.63	5.41	0.17	0.53	2101X	3.13	1.22	0.16	0.39	2759	5.33	2.06	0.18	0.52
0113	3.71	1.49	0.18	0.46	2105	3.37	1.38	0.20	0.52	2790	2.67	0.97	0.18	0.58
0170	5.56	2.26	0.18	0.43	2110	2.57	1.00	0.18	0.50	2802	6.94	2.57	0.18	0.58
0251	4.81	1.86	0.18	0.49	2111	1.86	0.74	0.19	0.53	2804X	3.17	1.21	0.16	0.41
0400	12.47	4.85	0.18	0.51	2112	3.24	1.25	0.19	0.55	2812	5.47	2.18	0.19	0.52
0401	11.24	4.29	0.18	0.40	2114	3.03	1.24	0.20	0.50	2835	2.22	0.91	0.20	0.54
0766N	0.44	–	–	–	2121	2.89	1.12	0.18	0.51	2836	4.11	1.49	0.18	0.46
0771N	0.46	–	–	–	2130	3.63	1.40	0.18	0.49	2841	4.45	1.96	0.22	0.49
0908P	169.00	72.97	0.21	0.49	2143	4.52	1.60	0.15	0.45	2881	3.09	1.27	0.20	0.53
0909	–	72.97	0.21	–	2150	–	1.55	0.18	–	2883	4.44	1.86	0.21	0.52
0912	–	138.70	0.19	–	2156	–	1.81	0.20	–	2913	2.81	1.21	0.21	0.52
0913P	337.00	138.70	0.19	0.48	2157	4.24	1.81	0.20	0.43	2915	2.60	1.02	0.18	0.49
0917	5.46	2.32	0.21	0.52	2172	1.47	0.60	0.18	0.42	2916	2.62	1.00	0.18	0.50
1005*	12.93	3.01	0.16	0.49	2174	3.53	1.37	0.17	0.50	2923	3.19	1.30	0.20	0.53
1016X*	27.33	7.74	0.27	0.03	2177X	1.84	0.82	0.22	0.50	2942	3.14	1.35	0.20	0.49
1164E	7.94	2.54	0.16	0.45	2211	5.59	2.07	0.18	0.48	2960	3.74	1.60	0.20	0.43
1165E	6.33	2.47	0.20	0.51	2220	2.01	0.89	0.21	0.45	3004	1.84	0.70	0.18	0.41
1320	4.78	1.54	0.15	0.54	2286	1.97	0.78	0.19	0.52	3018	2.46	0.96	0.17	0.41
1322	21.94	7.43	0.16	0.49	2288	4.71	1.88	0.19	0.51	3022	2.89	1.21	0.20	0.49
1420X	6.17	2.31	0.17	0.37	2300	2.80	1.14	0.18	0.47	3027	2.17	0.88	0.19	0.48
1430E	7.02	2.34	0.18	0.53	2302	1.55	0.61	0.18	0.48	3028	4.13	1.66	0.18	0.46
1438E	5.24	1.99	0.19	0.40	2305	1.86	0.74	0.19	0.51	3030	5.42	1.88	0.17	0.51
1452	1.37	0.52	0.18	0.44	2361	2.10	0.87	0.20	0.52	3040	4.96	1.81	0.18	0.52
1463	7.51	2.77	0.17	0.44	2362	1.68	0.67	0.19	0.51	3041	4.15	1.76	0.20	0.47
1473X	3.68	1.49	0.21	0.49	2380	3.38	1.32	0.19	0.52	3042	4.30	1.75	0.20	0.52
1474X	2.76	1.00	0.15	0.31	2386	1.44	0.59	0.18	0.45	3064	4.62	1.80	0.18	0.49
1624E	8.27	2.78	0.17	0.58	2388	3.54	1.42	0.20	0.57	3066	–	1.52	0.20	–
1642	7.64	2.65	0.17	0.54	2402	2.38	0.85	0.17	0.45	3069	8.68	3.32	0.19	0.48
1654	13.33	4.92	0.18	0.49	2413	3.36	1.33	0.19	0.55	3076	3.67	1.52	0.20	0.51
1655	3.68	1.26	0.16	0.48	2416	2.09	0.85	0.20	0.51	3081D	6.36	2.15	0.18	0.58
1699	2.32	0.84	0.17	0.42	2417	2.22	0.88	0.18	0.48	3082D	2.70	1.03	0.19	0.46
1701	6.47	2.24	0.18	0.56	2501	2.77	1.14	0.20	0.53	3085D	3.34	1.20	0.18	0.52
1710E	5.43	1.90	0.17	0.50	2503	1.51	0.59	0.19	0.51	3110	3.59	1.45	0.19	0.49
1741E	3.21	1.08	0.19	0.48	2534	3.34	1.38	0.21	0.55	3111	2.36	0.96	0.19	0.48
1747	5.89	2.01	0.17	0.54	2570	4.28	1.88	0.22	0.48	3113	1.74	0.70	0.19	0.51
1748	4.54	1.64	0.18	0.52	2576	–	1.14	0.20	–	3114	3.03	1.21	0.19	0.50
1803D	12.49	3.74	0.17	0.61	2578	–	1.14	0.20	–	3117X	1.63	0.68	0.18	0.42
1852D	3.42	1.21	0.18	0.50	2585	4.14	1.64	0.19	0.56	3118	2.01	0.81	0.19	0.47
1853	2.13	0.87	0.18	0.40	2586	1.92	0.76	0.19	0.56	3119	1.36	0.56	0.19	0.52
1860	2.20	0.84	0.18	0.52	2587	2.79	1.15	0.21	0.55	3120X	1.58	0.60	0.16	0.49

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Exhibit IV

Effective March 1, 2008

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
3122	2.02	0.74	0.17	0.53	3807	2.01	0.81	0.19	0.50	4439	3.08	1.16	0.17	0.38
3126	2.62	1.02	0.18	0.50	3808	1.85	0.78	0.21	0.48	4452	2.77	1.19	0.21	0.49
3131	1.88	0.73	0.17	0.45	3821	6.12	2.29	0.18	0.49	4459	4.10	1.53	0.18	0.57
3132	6.40	2.20	0.18	0.60	3822X	5.23	2.06	0.19	0.53	4470E	3.24	1.19	0.19	0.57
3145	3.59	1.57	0.22	0.51	3824X	4.23	1.56	0.18	0.60	4484	2.73	1.16	0.21	0.50
3146	3.25	1.34	0.20	0.51	3826	1.30	0.55	0.21	0.50	4493E	3.19	1.17	0.17	0.49
3169	5.61	2.06	0.18	0.60	3827	2.60	1.05	0.19	0.52	4511	0.72	0.30	0.20	0.48
3175D	2.34	0.92	0.19	0.52	3830	1.31	0.52	0.19	0.43	4557	1.59	0.64	0.19	0.50
3179	2.23	0.92	0.20	0.53	3851	2.74	1.10	0.19	0.54	4558E	1.73	0.65	0.18	0.51
3180	3.99	1.72	0.22	0.51	3865	2.18	0.92	0.20	0.51	4561	1.91	0.70	0.14	0.36
3188E	3.47	1.35	0.19	0.52	3881	4.02	1.68	0.20	0.46	4568	3.48	1.17	0.17	0.58
3220	3.06	1.22	0.19	0.52	4000	12.49	4.64	0.17	0.39	4581	2.04	0.68	0.16	0.53
3223	4.89	1.91	0.19	0.57	4021	4.39	1.84	0.20	0.48	4583	4.02	1.56	0.19	0.46
3224	5.13	2.36	0.22	0.44	4024E	2.64	1.06	0.20	0.46	4611	1.14	0.48	0.21	0.51
3227	4.76	1.92	0.20	0.52	4034	3.45	1.30	0.18	0.45	4635	2.64	0.88	0.17	0.50
3240	2.97	1.13	0.18	0.52	4036	2.40	0.95	0.19	0.43	4653	1.67	0.70	0.19	0.45
3241	4.66	1.80	0.18	0.51	4038	2.67	1.10	0.19	0.52	4665	11.42	3.91	0.17	0.56
3255	3.37	1.36	0.18	0.50	4053	3.75	1.25	0.16	0.66	4670	5.66	2.32	0.20	0.42
3257	3.59	1.51	0.20	0.50	4061	10.35	4.86	0.23	0.45	4683	4.77	1.84	0.19	0.58
3270	2.24	0.89	0.19	0.53	4062	3.49	1.33	0.18	0.52	4686	1.70	0.62	0.17	0.43
3300	6.73	2.73	0.19	0.53	4101	2.49	0.96	0.20	0.52	4692	0.64	0.29	0.22	0.48
3303	4.48	1.72	0.18	0.53	4111	3.79	1.44	0.19	0.59	4693	2.12	0.83	0.19	0.56
3307	6.26	2.16	0.16	0.60	4112	0.97	0.39	0.19	0.49	4703	2.70	0.94	0.15	0.49
3315	3.01	1.23	0.19	0.49	4113	2.09	0.85	0.19	0.48	4717	3.58	1.39	0.18	0.56
3334	2.49	0.98	0.17	0.40	4114	3.48	1.45	0.20	0.50	4720	2.17	0.85	0.19	0.53
3336E	2.74	1.10	0.19	0.48	4130	7.14	2.90	0.19	0.49	4740	1.35	0.46	0.16	0.49
3365E	7.89	2.86	0.16	0.38	4131	2.88	1.09	0.18	0.54	4741	2.27	0.85	0.17	0.51
3372	6.47	2.39	0.19	0.56	4133	5.18	1.78	0.17	0.66	4751	3.12	1.10	0.17	0.48
3373	6.50	2.52	0.19	0.54	4150	0.87	0.36	0.20	0.50	4766NX	3.23	0.98	0.12	0.31
3383	2.73	1.27	0.24	0.48	4206	4.25	1.65	0.16	0.39	4771NX	2.61	0.86	0.17	0.51
3385	1.60	0.65	0.20	0.53	4207	1.39	0.49	0.16	0.56	4777	4.19	1.62	0.19	0.45
3400	2.97	1.21	0.20	0.52	4239	3.97	1.44	0.18	0.50	4825	1.00	0.36	0.18	0.56
3507	3.32	1.38	0.20	0.48	4240	4.40	1.82	0.20	0.51	4828	1.07	0.44	0.20	0.42
3515	2.37	0.94	0.18	0.48	4243	2.10	0.85	0.19	0.49	4829	1.57	0.54	0.17	0.56
3548	1.48	0.57	0.17	0.47	4244	4.15	1.56	0.18	0.58	4902	3.98	1.60	0.20	0.56
3559	3.30	1.24	0.18	0.55	4250	2.68	1.09	0.20	0.51	4923	1.33	0.53	0.19	0.51
3574	1.35	0.53	0.19	0.52	4251	2.44	0.98	0.19	0.52	5020	8.95	3.36	0.18	0.48
3581	1.74	0.78	0.22	0.45	4263	3.52	1.42	0.20	0.53	5022	12.92	4.50	0.17	0.53
3612	5.54	2.12	0.19	0.57	4273	2.32	0.93	0.19	0.53	5037	30.93	9.69	0.14	0.37
3620	4.86	1.74	0.17	0.47	4279	2.34	0.86	0.18	0.59	5040	26.64	8.41	0.15	0.41
3629	1.91	0.77	0.19	0.51	4282	2.69	1.10	0.19	0.46	5057	12.14	3.79	0.15	0.46
3632	6.12	2.38	0.19	0.53	4283	3.32	1.35	0.19	0.45	5059	54.32	16.77	0.16	0.56
3634	1.83	0.76	0.20	0.52	4299	1.83	0.78	0.20	0.48	5069	34.30	12.93	0.18	0.42
3635	3.28	1.29	0.19	0.52	4304	3.12	1.17	0.18	0.54	5102	5.27	1.98	0.17	0.37
3638	1.97	0.82	0.20	0.49	4307	1.44	0.59	0.19	0.53	5146	6.82	2.72	0.20	0.46
3642	1.15	0.47	0.19	0.47	4308	–	0.78	0.20	–	5160	4.22	1.60	0.18	0.44
3643	4.20	1.86	0.21	0.44	4351	0.93	0.35	0.17	0.49	5183	5.87	2.03	0.16	0.49
3647E	3.58	1.40	0.20	0.50	4352	1.30	0.54	0.20	0.50	5188	5.71	2.08	0.17	0.47
3648	1.12	0.47	0.20	0.49	4360	1.21	0.49	0.19	0.50	5190	5.11	1.88	0.18	0.50
3681	1.52	0.60	0.19	0.55	4361	1.99	0.79	0.19	0.51	5191	1.28	0.47	0.18	0.52
3685	0.99	0.40	0.19	0.51	4362	1.26	0.47	0.18	0.45	5192	4.27	1.63	0.18	0.52
3719	3.55	1.33	0.18	0.44	4410	3.13	1.27	0.19	0.50	5213	7.75	2.67	0.17	0.55
3724	7.56	2.69	0.17	0.48	4420	5.04	2.07	0.20	0.45	5215	5.58	2.20	0.18	0.46
3726	6.95	2.46	0.18	0.44	4431	1.20	0.51	0.20	0.50	5221	5.39	1.96	0.18	0.48
3803	2.55	0.99	0.17	0.41	4432	1.92	0.79	0.20	0.53	5222	22.80	7.32	0.17	0.52

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Exhibit IV

Effective March 1, 2008

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
5223	7.05	2.75	0.20	0.49	6703M*	21.61	6.74	0.16	0.50	7423	–	0.83	0.18	–
5348	6.37	2.55	0.20	0.45	6704M*	10.96	3.70	0.16	0.50	7425	4.83	1.56	0.13	0.27
5402	6.97	2.67	0.17	0.47	6801F	4.08	2.00	0.14	0.23	7431N	1.90	0.59	0.13	0.30
5403	15.53	5.55	0.18	0.51	6811	4.40	1.58	0.16	0.40	7445N	0.43	–	–	–
5437	10.92	3.80	0.18	0.57	6824F	8.77	3.98	0.15	0.41	7453N	1.02	–	–	–
5443	5.71	2.17	0.17	0.47	6826F	8.15	3.88	0.17	0.41	7500X	2.19	0.82	0.15	0.34
5445	7.88	2.84	0.18	0.51	6834	6.49	2.64	0.21	0.50	7502	3.09	1.09	0.18	0.55
5462	10.17	3.82	0.18	0.48	6836	4.19	1.59	0.19	0.49	7515	1.59	0.53	0.15	0.38
5472	8.06	3.24	0.20	0.47	6843F	10.24	5.45	0.18	0.29	7520	4.13	1.50	0.18	0.53
5473	11.20	3.55	0.17	0.67	6845F	14.46	6.21	0.14	0.47	7538	16.67	5.04	0.16	0.56
5474	12.35	4.29	0.17	0.55	6854	4.57	1.83	0.21	0.47	7539	3.23	1.18	0.18	0.50
5478	5.53	2.29	0.20	0.39	6872F	19.93	9.45	0.13	0.36	7540	3.89	1.28	0.16	0.47
5479	7.79	3.06	0.19	0.46	6874F	18.89	8.70	0.14	0.32	7570X	2.75	0.95	0.13	0.22
5480	9.02	3.23	0.16	0.43	6882	3.49	1.26	0.17	0.39	7580	2.54	0.91	0.17	0.46
5491	2.97	1.10	0.18	0.46	6884	10.98	3.80	0.16	0.45	7590	4.86	1.94	0.19	0.49
5506	8.32	3.04	0.18	0.51	7016M	6.29	2.16	0.16	0.36	7600	2.97	1.14	0.19	0.49
5507	5.39	1.99	0.18	0.48	7024M	6.99	2.40	0.16	0.36	7601	15.38	5.43	0.17	0.53
5508D	19.72	6.67	0.16	0.51	7038M	5.09	1.81	0.18	0.42	7605	3.38	1.19	0.18	0.55
5535	8.68	3.32	0.19	0.48	7046M	13.17	4.60	0.18	0.48	7610	0.52	0.20	0.19	0.49
5536	–	2.45	0.20	–	7047M	13.78	4.37	0.16	0.36	7611	6.19	2.46	0.19	0.45
5537	5.89	2.45	0.20	0.41	7050M	11.16	3.66	0.18	0.42	7612	12.82	4.63	0.16	0.41
5538	–	3.32	0.19	–	7090M	5.66	2.01	0.18	0.42	7613	7.56	2.79	0.18	0.48
5551	27.82	9.58	0.17	0.52	7098M	14.63	5.11	0.18	0.48	7704	–	1.40	0.18	–
5606	2.66	0.96	0.17	0.42	7099M	28.84	9.31	0.18	0.48	7705	6.44	2.67	0.20	0.50
5610	8.29	3.43	0.20	0.52	7133	6.58	2.38	0.17	0.45	7710	3.85	1.40	0.18	0.49
5645	18.32	6.94	0.19	0.52	7151M	7.99	2.88	0.17	0.45	7711	3.85	1.40	0.18	0.49
5651	18.17	6.45	0.18	0.56	7152M	17.51	5.85	0.17	0.45	7720	4.15	1.51	0.19	0.55
5703	22.30	8.31	0.18	0.44	7153M	8.88	3.21	0.17	0.45	7855	8.12	2.74	0.16	0.50
5705	6.31	2.48	0.18	0.40	7222	12.63	4.04	0.17	0.62	8001	2.85	1.18	0.20	0.53
5951	1.29	0.57	0.22	0.49	7228	8.30	2.99	0.17	0.48	8002	2.48	1.00	0.19	0.52
6003	15.62	5.61	0.17	0.47	7229	8.39	3.06	0.18	0.47	8006	2.90	1.19	0.20	0.52
6005	8.64	3.14	0.17	0.45	7230	4.43	1.73	0.19	0.45	8008	2.22	0.93	0.21	0.52
6017	8.33	2.90	0.16	0.43	7231	8.29	3.35	0.20	0.47	8010	3.28	1.32	0.19	0.53
6018	2.25	0.83	0.15	0.31	7232	7.59	2.60	0.16	0.47	8013	0.81	0.31	0.18	0.55
6045	7.13	2.45	0.14	0.37	7309F	21.44	10.06	0.11	0.30	8015	0.68	0.28	0.20	0.50
6204	16.37	5.58	0.17	0.54	7313F	3.23	1.59	0.14	0.32	8017	2.68	1.03	0.19	0.56
6206	5.70	1.83	0.14	0.36	7317F	10.20	5.01	0.15	0.33	8018	4.08	1.53	0.18	0.55
6213	4.86	1.64	0.14	0.38	7327F	9.18	4.42	0.13	0.32	8021	3.10	1.19	0.18	0.53
6214	4.07	1.46	0.17	0.44	7333M	6.20	2.03	0.15	0.36	8031	2.94	1.17	0.19	0.52
6216	9.69	3.44	0.17	0.48	7335M	6.89	2.25	0.15	0.36	8032	1.96	0.81	0.20	0.52
6217	5.34	1.95	0.18	0.47	7337M	13.58	4.10	0.15	0.36	8033	2.34	0.96	0.20	0.52
6229	4.90	1.88	0.17	0.46	7350F	10.60	5.10	0.13	0.31	8039	1.45	0.59	0.20	0.53
6233	7.08	2.45	0.16	0.46	7360	7.99	2.80	0.17	0.51	8044	3.08	1.16	0.18	0.58
6235	10.85	3.74	0.14	0.35	7370	6.44	2.67	0.20	0.50	8045	0.94	0.38	0.20	0.53
6236	17.63	6.02	0.15	0.42	7380	7.87	2.80	0.17	0.50	8046X	2.53	1.07	0.21	0.50
6237	2.91	1.02	0.15	0.41	7382	2.95	1.22	0.21	0.46	8047	1.90	0.78	0.20	0.53
6251D	11.94	3.82	0.16	0.45	7390	8.82	3.25	0.19	0.56	8050	–	1.03	0.19	–
6252D	7.20	2.49	0.17	0.40	7394M	13.47	3.91	0.11	0.27	8058	2.18	0.85	0.19	0.56
6260	18.35	6.03	0.12	0.19	7395M	14.97	4.34	0.11	0.27	8072	1.29	0.51	0.19	0.56
6306	10.29	3.45	0.15	0.48	7398M	29.51	7.90	0.11	0.27	8102	2.03	0.80	0.18	0.48
6319	8.13	2.96	0.18	0.53	7403	2.13	0.83	0.18	0.50	8103	5.00	1.67	0.17	0.70
6325	11.30	4.09	0.18	0.51	7405N	0.79	0.31	0.20	0.51	8105	6.19	2.22	0.15	0.42
6400	8.68	3.49	0.18	0.45	7420	14.28	3.89	0.10	0.32	8106	4.54	1.73	0.19	0.49
6504	3.12	1.27	0.20	0.53	7421	2.38	0.89	0.18	0.43	8107	7.05	2.59	0.18	0.51
6702M*	9.87	3.33	0.16	0.50	7422	2.22	0.68	0.12	0.29	8111	4.41	1.70	0.18	0.52

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

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

Exhibit IV

Effective March 1, 2008

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
8116	4.19	1.60	0.18	0.51	8832	0.36	0.14	0.20	0.50	9620	1.26	0.46	0.17	0.47
8203	3.98	1.55	0.18	0.49	8833*	1.48	0.58	0.19	0.54					
8204	4.26	1.50	0.16	0.43	8835	4.06	1.52	0.18	0.56					
8209	5.20	2.08	0.19	0.53	8842	1.91	0.75	0.19	0.56					
8215	2.99	1.15	0.19	0.47	8861	–	0.75	0.19	–					
8227	8.78	3.02	0.16	0.50	8864	1.91	0.75	0.19	0.56					
8232	5.57	2.14	0.19	0.46	8868	0.55	0.21	0.18	0.56					
8233	7.24	2.58	0.16	0.44	8869	1.23	0.48	0.19	0.57					
8235	6.69	2.73	0.20	0.50	8871	0.33	0.14	0.20	0.45					
8263	11.07	4.11	0.17	0.54	8901	0.34	0.13	0.19	0.51					
8264	4.07	1.62	0.19	0.49	9012	1.22	0.46	0.19	0.48					
8265	8.47	3.05	0.17	0.46	9014	3.28	1.30	0.19	0.49					
8279	8.14	3.09	0.18	0.52	9015	3.83	1.45	0.19	0.50					
8288	6.43	2.50	0.19	0.55	9016	3.33	1.28	0.18	0.50					
8291	4.33	1.75	0.20	0.52	9019	2.67	0.99	0.17	0.39					
8292	4.95	1.86	0.18	0.55	9033	2.42	0.93	0.18	0.51					
8293	12.45	4.78	0.18	0.52	9040*	4.54	1.88	0.20	0.53					
8295X	4.70	1.75	0.17	0.52	9052	2.60	1.11	0.21	0.50					
8304	7.72	2.73	0.17	0.51	9058	1.60	0.65	0.19	0.50					
8350	5.99	2.12	0.16	0.45	9059	4.31	1.64	0.18	0.57					
8353X	9.03	2.86	0.17	0.64	9060	1.70	0.69	0.19	0.50					
8380	4.52	1.71	0.19	0.51	9061	1.71	0.69	0.20	0.54					
8381	2.70	1.01	0.18	0.56	9063	1.06	0.35	0.17	0.62					
8385	7.95	2.72	0.18	0.58	9077F	2.78	1.44	0.12	0.21					
8392	2.52	1.03	0.20	0.50	9082	1.91	0.80	0.21	0.53					
8393	3.25	1.22	0.19	0.51	9083	1.82	0.74	0.20	0.55					
8399X	9.79	3.54	0.18	0.62	9084	1.97	0.76	0.18	0.55					
8500	7.45	2.80	0.18	0.47	9088a	a	a	a	a					
8601	0.65	0.23	0.18	0.51	9089	1.39	0.54	0.17	0.42					
8606	4.28	1.58	0.17	0.43	9093	1.47	0.62	0.20	0.48					
8709F	6.94	3.68	0.19	0.33	9101	2.34	0.93	0.19	0.51					
8719	2.63	0.96	0.16	0.40	9102	5.12	1.90	0.18	0.58					
8720	2.92	1.02	0.18	0.60	9110	–	0.75	0.19	–					
8721	0.51	0.18	0.16	0.47	9154	1.60	0.59	0.18	0.51					
8726F	4.65	2.08	0.13	0.35	9156	2.17	0.88	0.20	0.54					
8734M	1.04	0.40	0.18	0.49	9170	3.28	1.30	0.19	0.49					
8737M	0.94	0.36	0.18	0.49	9178	11.41	4.93	0.22	0.51					
8738M	2.05	0.69	0.18	0.49	9179	52.49	23.50	0.23	0.52					
8742	0.77	0.28	0.18	0.49	9180	5.39	2.09	0.19	0.54					
8745	4.00	1.72	0.21	0.46	9182	3.17	1.26	0.20	0.56					
8748	0.87	0.33	0.19	0.51	9186	12.54	4.44	0.15	0.36					
8755	0.35	0.13	0.17	0.43	9220	6.44	2.29	0.17	0.60					
8799	1.16	0.48	0.19	0.52	9402	7.56	2.76	0.18	0.53					
8800	1.16	0.48	0.19	0.52	9403	9.57	3.43	0.18	0.50					
8803	0.12	0.04	0.18	0.43	9410	2.57	1.05	0.20	0.52					
8805M	0.46	0.18	0.19	0.53	9501	3.20	1.32	0.20	0.50					
8810	0.34	0.13	0.19	0.53	9505	4.25	1.42	0.17	0.68					
8814M	0.41	0.16	0.19	0.53	9516	2.82	1.09	0.19	0.47					
8815M	0.90	0.32	0.19	0.53	9519	3.86	1.52	0.20	0.47					
8820	0.26	0.09	0.18	0.52	9521	3.45	1.36	0.19	0.43					
8824	5.66	2.24	0.19	0.57	9522	3.45	1.33	0.19	0.56					
8825	2.23	0.93	0.20	0.51	9534	5.16	1.82	0.16	0.43					
8826	2.43	1.03	0.21	0.49	9554	9.27	3.57	0.19	0.45					
8829	3.38	1.36	0.19	0.52	9586	1.18	0.50	0.20	0.53					
8831	1.61	0.65	0.20	0.54	9600	2.06	0.81	0.17	0.43					

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

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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.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.29	S	1741E	0.19	S	3647E	0.23	L
0065D	0.05	S	1803D	0.47	S	4024E	0.01	S
0066D	0.05	S	1852D	0.07	Asb	4470E	0.02	B,L
0067D	0.05	S	3081D	0.08	S	4493E	0.12	B
1164E	0.07	S	3082D	0.04	S	4558E	0.03	L
1165E	0.03	S	3085D	0.06	S	5508D	0.08	S
1430E	0.48	L	3175D	0.02	S	6251D	0.06	S
1438E	0.23	S	3188E	0.03	L	6252D	0.04	S
1624E	0.05	S	3336E	0.05	L			
1710E	0.04	S	3365E	0.02	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 $3.42. (For coverage written separately for federal benefits only, $1.81. For coverage written separately for state benefits only, $1.61.)

1016 Advisory loss cost includes a non-ratable disease element of $13.71. (For coverage written separately for federal benefits only, $7.25. For coverage written separately for state benefits only, $6.46.) 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 2.661 and elr x 2.458.

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 $0.68.

9040 The ex-medical advisory loss cost for this classification is $2.13.

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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*:

Total Losses							
Deductible	HAZARD GROUP						
Amount	A	B	C	D	E	F	G
$100	1.1%	0.8%	0.7%	0.5%	0.4%	0.3%	0.2%
$200	2.1%	1.6%	1.3%	1.0%	0.9%	0.6%	0.4%
$300	3.0%	2.3%	1.9%	1.5%	1.3%	0.8%	0.6%
$400	3.9%	2.9%	2.4%	2.0%	1.6%	1.1%	0.8%
$500	4.6%	3.5%	2.9%	2.4%	1.9%	1.3%	0.9%
$1,000	7.2%	5.6%	4.7%	3.9%	3.2%	2.2%	1.6%
$1,500	8.9%	7.0%	5.9%	5.0%	4.1%	2.8%	2.1%
$2,000	10.2%	8.1%	6.9%	5.8%	4.8%	3.4%	2.5%
$2,500	11.3%	9.0%	7.7%	6.5%	5.4%	3.8%	2.8%

Total Losses				
Deductible	HAZARD GROUP			
Amount	1	2	3	4
$100	0.9%	0.6%	0.4%	0.2%
$200	1.7%	1.2%	0.7%	0.4%
$300	2.4%	1.8%	1.0%	0.6%
$400	3.1%	2.3%	1.4%	0.8%
$500	3.7%	2.7%	1.6%	0.9%
$1,000	6.0%	4.5%	2.7%	1.6%
$1,500	7.5%	5.6%	3.5%	2.1%
$2,000	8.6%	6.5%	4.1%	2.5%
$2,500	9.5%	7.3%	4.7%	2.8%

*The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

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

Employee operated vehicle…… $52,199.00
Leased or rented vehicle…… $34,799.00

Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents - (Advisory Loss Cost)…… 0.01

Foreign Terrorism (Advisory Loss Cost) …… 0.02

Maximum 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," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 -- "Carnival--Traveling" $2,700.00

Minimum Payroll applicable in accordance with ***Basic Manual*** Rule 2-E-1 -- "Executive Officers" ……. $350.00

Per Passenger Seat Surcharge - In accordance with ***Basic Manual*** footnote instructions for 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 …… $52,200.00

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ADVISORY MISCELLANEOUS VALUES (cont.)

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with ***Basic Manual*** Rule 3-A-4…… 129%

(Multiply a Non-F classification loss cost by a factor of 2.29 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits 2.06 and the adjustment for differences in loss-based expenses (1.11).)

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.

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Effective March 1, 2008

TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,319	0.04	743,961	--	784,997	0.44
1,320	--	5,333	0.05	784,998	--	828,409	0.45
5,334	--	9,433	0.06	828,410	--	874,411	0.46
9,434	--	13,621	0.07	874,412	--	923,240	0.47
13,622	--	17,901	0.08	923,241	--	975,167	0.48
17,902	--	29,942	0.09	975,168	--	1,030,496	0.49
29,943	--	44,569	0.10	1,030,497	--	1,089,574	0.50
44,570	--	57,581	0.11	1,089,575	--	1,152,795	0.51
57,582	--	70,249	0.12	1,152,796	--	1,220,611	0.52
70,250	--	82,920	0.13	1,220,612	--	1,293,544	0.53
82,921	--	95,746	0.14	1,293,545	--	1,372,194	0.54
95,747	--	108,816	0.15	1,372,195	--	1,457,262	0.55
108,817	--	122,187	0.16	1,457,263	--	1,549,569	0.56
122,188	--	135,904	0.17	1,549,570	--	1,650,077	0.57
135,905	--	150,005	0.18	1,650,078	--	1,759,934	0.58
150,006	--	164,523	0.19	1,759,935	--	1,880,506	0.59
164,524	--	179,489	0.20	1,880,507	--	2,013,442	0.60
179,490	--	194,933	0.21	2,013,443	--	2,160,748	0.61
194,934	--	210,888	0.22	2,160,749	--	2,324,886	0.62
210,889	--	227,384	0.23	2,324,887	--	2,508,918	0.63
227,385	--	244,454	0.24	2,508,919	--	2,716,693	0.64
244,455	--	262,134	0.25	2,716,694	--	2,953,126	0.65
262,135	--	280,460	0.26	2,953,127	--	3,224,583	0.66
280,461	--	299,471	0.27	3,224,584	--	3,539,470	0.67
299,472	--	319,209	0.28	3,539,471	--	3,909,119	0.68
319,210	--	339,717	0.29	3,909,120	--	4,349,174	0.69
339,718	--	361,046	0.30	4,349,175	--	4,881,870	0.70
361,047	--	383,245	0.31	4,881,871	--	5,539,903	0.71
383,246	--	406,371	0.32	5,539,904	--	6,373,408	0.72
406,372	--	430,485	0.33	6,373,409	--	7,463,374	0.73
430,486	--	455,652	0.34	7,463,375	--	8,949,687	0.74
455,653	--	481,945	0.35	8,949,688	--	11,096,578	0.75
481,946	--	509,441	0.36	11,096,579	--	14,470,260	0.76
509,442	--	538,226	0.37	14,470,261	--	20,542,880	0.77
538,227	--	568,394	0.38	20,542,881	--	34,712,313	0.78
568,395	--	600,046	0.39	34,712,314	--	105,559,449	0.79
600,047	--	633,298	0.40	105,559,450		AND OVER	0.80
633,299	--	668,272	0.41				
668,273	--	705,109	0.42				
705,110	--	743,960	0.43				

(a) G 6.30
(b) State Per Claim Accident Limitation $157,000
(c) State Multiple Claim Accident Limitation $314,000
(d) USL&HW Per Claim Accident Limitation $351,000
(e) USL&HW Multiple Claim Accident Limitation $702,000
(f) Employers Liability Accident Limitation $55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes 2.09
(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 2.09.)

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Effective March 1, 2008

TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES

Expected Losses			Ballast Values	Expected Losses			Ballast Values	Expected Losses			Ballast Values
0	--	33,886	15,750	1,087,387	--	1,118,868	126,000	2,189,567	--	2,221,062	236,250
33,887	--	58,322	18,900	1,118,869	--	1,150,351	129,150	2,221,063	--	2,252,557	239,400
58,323	--	86,398	22,050	1,150,352	--	1,181,835	132,300	2,252,558	--	2,284,053	242,550
86,399	--	116,017	25,200	1,181,836	--	1,213,320	135,450	2,284,054	--	2,315,549	245,700
116,018	--	146,356	28,350	1,213,321	--	1,244,806	138,600	2,315,550	--	2,347,045	248,850
146,357	--	177,077	31,500	1,244,807	--	1,276,292	141,750	2,347,046	--	2,378,541	252,000
177,078	--	208,019	34,650	1,276,293	--	1,307,779	144,900	2,378,542	--	2,410,037	255,150
208,020	--	239,102	37,800	1,307,780	--	1,339,266	148,050	2,410,038	--	2,441,533	258,300
239,103	--	270,278	40,950	1,339,267	--	1,370,755	151,200	2,441,534	--	2,473,030	261,450
270,279	--	301,520	44,100	1,370,756	--	1,402,243	154,350	2,473,031	--	2,504,526	264,600
301,521	--	332,809	47,250	1,402,244	--	1,433,732	157,500	2,504,527	--	2,536,023	267,750
332,810	--	364,134	50,400	1,433,733	--	1,465,222	160,650	2,536,024	--	2,567,520	270,900
364,135	--	395,486	53,550	1,465,223	--	1,496,712	163,800	2,567,521	--	2,599,016	274,050
395,487	--	426,860	56,700	1,496,713	--	1,528,203	166,950	2,599,017	--	2,630,513	277,200
426,861	--	458,251	59,850	1,528,204	--	1,559,694	170,100	2,630,514	--	2,662,010	280,350
458,252	--	489,655	63,000	1,559,695	--	1,591,185	173,250	2,662,011	--	2,693,507	283,500
489,656	--	521,071	66,150	1,591,186	--	1,622,676	176,400	2,693,508	--	2,725,004	286,650
521,072	--	552,497	69,300	1,622,677	--	1,654,168	179,550	2,725,005	--	2,756,501	289,800
552,498	--	583,930	72,450	1,654,169	--	1,685,660	182,700	2,756,502	--	2,787,998	292,950
583,931	--	615,370	75,600	1,685,661	--	1,717,153	185,850	2,787,999	--	2,819,495	296,100
615,371	--	646,816	78,750	1,717,154	--	1,748,646	189,000	2,819,496	--	2,850,993	299,250
646,817	--	678,267	81,900	1,748,647	--	1,780,139	192,150	2,850,994	--	2,882,490	302,400
678,268	--	709,722	85,050	1,780,140	--	1,811,632	195,300	2,882,491	--	2,913,987	305,550
709,723	--	741,181	88,200	1,811,633	--	1,843,125	198,450	2,913,988	--	2,945,485	308,700
741,182	--	772,643	91,350	1,843,126	--	1,874,619	201,600	2,945,486	--	2,976,982	311,850
772,644	--	804,109	94,500	1,874,620	--	1,906,113	204,750	2,976,983	--	3,008,250	315,000
804,110	--	835,576	97,650	1,906,114	--	1,937,607	207,900				
835,577	--	867,047	100,800	1,937,608	--	1,969,101	211,050				
867,048	--	898,519	103,950	1,969,102	--	2,000,596	214,200				
898,520	--	929,993	107,100	2,000,597	--	2,032,091	217,350				
929,994	--	961,469	110,250	2,032,092	--	2,063,585	220,500				
961,470	--	992,946	113,400	2,063,586	--	2,095,080	223,650				
992,947	--	1,024,425	116,550	2,095,081	--	2,126,575	226,800				
1,024,426	--	1,055,905	119,700	2,126,576	--	2,158,071	229,950				
1,055,906	--	1,087,386	122,850	2,158,072	--	2,189,566	233,100				

For Expected Losses greater than $3,008,250, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

Ballast = (0.10)(Expected Losses) + 2500(Expected Losses)(6.30) / (Expected Losses + (700)(6.30))

G = 6.30

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The values shown below for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.53	1.15	1.02	0.92	0.79	0.64	0.48

1	2	3	4
1.23	0.98	0.72	0.48

2. 2008 Table of Expected Loss Ranges
Effective January 1, 2008

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

Per Accident Limitation	Hazard Groups A	B	C	D	E	F	G	Hazard Groups 1	2	3	4
$10,000 †	0.668	0.701	0.719	0.736	0.752	0.775	0.793	0.693	0.725	0.763	0.793
$15,000 †	0.631	0.668	0.690	0.709	0.728	0.755	0.778	0.660	0.696	0.741	0.778
$20,000 †	0.600	0.641	0.665	0.685	0.707	0.738	0.764	0.632	0.671	0.721	0.764
$25,000	0.574	0.617	0.643	0.665	0.689	0.722	0.752	0.607	0.650	0.704	0.752
$30,000	0.551	0.596	0.623	0.646	0.672	0.708	0.740	0.586	0.630	0.689	0.740
$35,000	0.530	0.577	0.605	0.629	0.657	0.694	0.730	0.566	0.613	0.674	0.730
$40,000	0.511	0.560	0.589	0.614	0.642	0.682	0.720	0.549	0.597	0.661	0.720
$50,000	0.479	0.529	0.560	0.586	0.617	0.660	0.701	0.517	0.568	0.637	0.701
$75,000	0.415	0.468	0.501	0.529	0.564	0.613	0.662	0.456	0.510	0.587	0.662
$100,000	0.369	0.421	0.456	0.485	0.523	0.574	0.630	0.409	0.465	0.546	0.630
$125,000	0.333	0.384	0.420	0.449	0.488	0.542	0.602	0.372	0.429	0.513	0.602
$150,000	0.305	0.354	0.390	0.420	0.460	0.516	0.579	0.343	0.399	0.485	0.579
$175,000	0.282	0.329	0.365	0.394	0.435	0.491	0.557	0.318	0.374	0.461	0.557
$200,000	0.262	0.307	0.343	0.372	0.412	0.470	0.538	0.296	0.352	0.439	0.538
$225,000	0.245	0.289	0.324	0.353	0.393	0.451	0.521	0.278	0.333	0.419	0.521
$250,000	0.231	0.273	0.309	0.337	0.377	0.435	0.506	0.263	0.317	0.403	0.506
$275,000	0.217	0.259	0.294	0.321	0.361	0.419	0.491	0.249	0.302	0.387	0.491
$300,000	0.206	0.246	0.280	0.307	0.347	0.404	0.477	0.236	0.289	0.373	0.477
$325,000	0.195	0.234	0.268	0.295	0.334	0.391	0.465	0.225	0.277	0.360	0.465
$350,000	0.186	0.224	0.257	0.283	0.322	0.379	0.453	0.215	0.266	0.348	0.453
$375,000	0.178	0.214	0.247	0.273	0.311	0.367	0.442	0.205	0.255	0.336	0.442
$400,000	0.170	0.205	0.238	0.263	0.301	0.357	0.432	0.197	0.246	0.326	0.432
$425,000	0.163	0.197	0.230	0.254	0.291	0.347	0.422	0.189	0.237	0.316	0.422
$450,000	0.157	0.190	0.222	0.246	0.282	0.338	0.413	0.182	0.229	0.307	0.413
$475,000	0.151	0.183	0.215	0.238	0.274	0.329	0.404	0.175	0.222	0.299	0.404
$500,000	0.145	0.177	0.208	0.231	0.266	0.321	0.396	0.169	0.215	0.291	0.396
$600,000	0.127	0.155	0.185	0.206	0.239	0.292	0.367	0.148	0.191	0.263	0.367
$700,000	0.113	0.139	0.167	0.186	0.218	0.268	0.342	0.132	0.173	0.240	0.342
$800,000	0.103	0.126	0.153	0.171	0.201	0.249	0.323	0.120	0.159	0.223	0.323
$900,000	0.094	0.115	0.141	0.158	0.186	0.233	0.305	0.110	0.147	0.207	0.305
$1,000,000	0.086	0.106	0.131	0.147	0.174	0.218	0.289	0.101	0.136	0.194	0.289
$2,000,000	0.049	0.061	0.078	0.088	0.106	0.137	0.196	0.058	0.081	0.120	0.196
$3,000,000	0.035	0.044	0.058	0.065	0.078	0.103	0.153	0.042	0.060	0.090	0.153
$4,000,000	0.028	0.035	0.047	0.053	0.064	0.084	0.127	0.033	0.049	0.073	0.127
$5,000,000	0.023	0.029	0.040	0.044	0.054	0.072	0.110	0.028	0.041	0.062	0.110
$6,000,000	0.019	0.024	0.033	0.038	0.046	0.062	0.097	0.023	0.035	0.053	0.097
$7,000,000	0.017	0.022	0.030	0.033	0.041	0.055	0.087	0.020	0.031	0.047	0.087
$8,000,000	0.015	0.019	0.027	0.030	0.037	0.050	0.079	0.018	0.028	0.043	0.079
$9,000,000	0.014	0.017	0.024	0.027	0.033	0.045	0.073	0.016	0.025	0.039	0.073
$10,000,000	0.012	0.016	0.022	0.025	0.031	0.042	0.067	0.015	0.023	0.036	0.067

† This loss limit is not applicable for retrospective rating in this state.

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The values shown below for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

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

Per Accident Limitation	Hazard Groups A	B	C	D	E	F	G	Hazard Groups 1	2	3	4
$10,000 †	0.753	0.787	0.807	0.823	0.840	0.864	0.873	0.780	0.812	0.851	0.873
$15,000 †	0.715	0.755	0.777	0.796	0.816	0.844	0.856	0.746	0.783	0.829	0.856
$20,000 †	0.683	0.727	0.752	0.773	0.795	0.827	0.840	0.717	0.758	0.810	0.840
$25,000	0.656	0.702	0.729	0.752	0.777	0.811	0.826	0.692	0.736	0.793	0.826
$30,000	0.632	0.681	0.709	0.733	0.760	0.796	0.815	0.670	0.717	0.777	0.815
$35,000	0.611	0.661	0.690	0.716	0.744	0.783	0.806	0.649	0.698	0.762	0.806
$40,000	0.591	0.643	0.674	0.700	0.730	0.770	0.796	0.631	0.682	0.749	0.796
$50,000	0.557	0.611	0.643	0.671	0.703	0.748	0.779	0.598	0.652	0.724	0.779
$75,000	0.490	0.546	0.582	0.612	0.649	0.699	0.742	0.533	0.591	0.672	0.742
$100,000	0.439	0.496	0.534	0.565	0.605	0.660	0.710	0.483	0.544	0.630	0.710
$125,000	0.399	0.456	0.495	0.527	0.569	0.626	0.683	0.442	0.505	0.595	0.683
$150,000	0.368	0.423	0.463	0.495	0.539	0.598	0.659	0.410	0.473	0.566	0.659
$175,000	0.341	0.395	0.435	0.467	0.511	0.572	0.637	0.382	0.445	0.539	0.637
$200,000	0.319	0.371	0.411	0.443	0.488	0.550	0.617	0.358	0.421	0.516	0.617
$225,000	0.299	0.350	0.389	0.421	0.466	0.529	0.599	0.338	0.399	0.495	0.599
$250,000	0.283	0.332	0.372	0.403	0.448	0.511	0.584	0.320	0.382	0.477	0.584
$275,000	0.268	0.315	0.355	0.386	0.430	0.494	0.568	0.304	0.365	0.459	0.568
$300,000	0.254	0.301	0.340	0.370	0.414	0.478	0.554	0.289	0.349	0.443	0.554
$325,000	0.242	0.287	0.326	0.356	0.400	0.463	0.540	0.276	0.335	0.429	0.540
$350,000	0.231	0.275	0.313	0.343	0.386	0.450	0.528	0.264	0.323	0.415	0.528
$375,000	0.221	0.264	0.302	0.331	0.374	0.437	0.516	0.253	0.311	0.402	0.516
$400,000	0.212	0.253	0.291	0.320	0.362	0.425	0.505	0.243	0.300	0.391	0.505
$425,000	0.203	0.244	0.281	0.309	0.352	0.414	0.494	0.234	0.290	0.380	0.494
$450,000	0.196	0.235	0.272	0.300	0.341	0.404	0.484	0.225	0.281	0.369	0.484
$475,000	0.188	0.227	0.263	0.291	0.332	0.394	0.475	0.217	0.272	0.360	0.475
$500,000	0.182	0.219	0.255	0.282	0.323	0.384	0.465	0.210	0.264	0.351	0.465
$600,000	0.160	0.193	0.228	0.253	0.292	0.351	0.433	0.185	0.236	0.319	0.433
$700,000	0.142	0.173	0.207	0.230	0.266	0.324	0.406	0.166	0.214	0.292	0.406
$800,000	0.129	0.158	0.190	0.212	0.247	0.302	0.383	0.151	0.197	0.272	0.383
$900,000	0.118	0.145	0.175	0.196	0.229	0.283	0.363	0.138	0.182	0.253	0.363
$1,000,000	0.109	0.134	0.163	0.182	0.214	0.266	0.345	0.127	0.169	0.237	0.345
$2,000,000	0.062	0.076	0.098	0.110	0.131	0.169	0.238	0.073	0.101	0.148	0.238
$3,000,000	0.045	0.056	0.073	0.081	0.097	0.128	0.186	0.053	0.075	0.111	0.186
$4,000,000	0.035	0.044	0.059	0.066	0.079	0.104	0.155	0.042	0.061	0.090	0.155
$5,000,000	0.030	0.037	0.050	0.056	0.067	0.089	0.135	0.035	0.052	0.077	0.135
$6,000,000	0.025	0.031	0.042	0.048	0.058	0.077	0.119	0.029	0.044	0.067	0.119
$7,000,000	0.022	0.027	0.037	0.042	0.051	0.069	0.107	0.026	0.039	0.059	0.107
$8,000,000	0.019	0.025	0.034	0.038	0.046	0.062	0.098	0.023	0.035	0.053	0.098
$9,000,000	0.017	0.022	0.031	0.035	0.042	0.057	0.090	0.021	0.032	0.049	0.090
$10,000,000	0.016	0.020	0.028	0.032	0.039	0.052	0.083	0.019	0.029	0.045	0.083

† This loss limit is not applicable for retrospective rating in this state.

4. **Retrospective Pure Premium Development Factors**

With Loss Limit 1st Adj.	2nd Adj.	3rd Adj.	Without Loss Limit 1st Adj.	2nd Adj.	3rd Adj.	4th & Subsequent Adjustment
0.08	0.08	0.07	0.36	0.34	0.31	0.00

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