

**ADVISORY LOSS COSTS - NOT RATES**

**ALABAMA**

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

Exhibit IV

Page S1

Effective March 1, 2010

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	4.16	1.69	0.20	0.55	1924	2.65	1.16	0.22	0.54	2589	2.63	1.06	0.20	0.56
0008	3.45	1.35	0.18	0.54	1925	3.47	1.35	0.18	0.54	2600	2.41	1.12	0.20	0.47
0016	6.33	2.33	0.17	0.51	2001	4.01	1.68	0.21	0.59	2623	4.14	1.62	0.18	0.54
0034	4.14	1.65	0.20	0.57	2002	3.77	1.66	0.22	0.53	2651	2.46	1.06	0.21	0.56
0035	3.68	1.63	0.22	0.53	2003	3.46	1.41	0.20	0.55	2660	2.78	1.19	0.21	0.56
0036	5.21	2.18	0.21	0.51	2014	4.62	1.62	0.16	0.56	2670	1.93	0.89	0.23	0.55
0037	5.01	2.00	0.18	0.51	2016	2.46	1.05	0.21	0.56	2683	2.73	1.19	0.22	0.54
0042	4.47	1.73	0.18	0.55	2021	4.39	1.73	0.18	0.53	2688	2.77	1.22	0.22	0.53
0050	6.52	2.72	0.20	0.52	2039	2.83	1.24	0.22	0.54	2701	6.72	2.47	0.17	0.51
0059D	0.28	0.04	0.15	-	2041	2.71	1.18	0.22	0.54	2702	17.21	4.49	0.13	0.52
0065D	0.05	0.01	0.16	-	2065	3.07	1.30	0.21	0.51	2709	17.21	4.49	0.13	0.52
0066D	0.05	0.01	0.16	-	2070	6.24	2.55	0.20	0.54	2710	10.10	3.13	0.16	0.55
0067D	0.05	0.01	0.17	-	2081	3.74	1.52	0.20	0.55	2714	2.96	1.28	0.22	0.55
0079	4.19	1.50	0.16	0.54	2089	3.07	1.28	0.21	0.52	2731	5.33	1.85	0.16	0.58
0083	6.15	2.54	0.20	0.53	2095	2.79	1.13	0.20	0.55	2735	3.60	1.54	0.21	0.56
0106	18.66	5.82	0.15	0.55	2101X	2.71	1.34	0.19	0.38	2759	5.18	2.21	0.21	0.56
0113	3.80	1.58	0.21	0.52	2105	3.36	1.46	0.22	0.55	2790	1.85	0.82	0.21	0.53
0170	4.15	1.82	0.20	0.46	2110	2.38	1.04	0.22	0.54	2802	6.85	2.57	0.17	0.58
0251	4.37	1.82	0.21	0.52	2111	2.20	0.94	0.21	0.57	2804X	2.85	1.34	0.20	0.45
0400	11.44	4.58	0.18	0.51	2112	3.72	1.60	0.21	0.56	2812	5.59	2.24	0.20	0.57
0401	13.33	4.37	0.15	0.49	2114	2.16	0.96	0.22	0.52	2835	2.46	1.13	0.23	0.56
0766N	0.41	-	-	-	2121	2.71	1.13	0.21	0.52	2836	5.19	2.87	0.16	0.32
0771N	0.42	-	-	-	2130	3.20	1.34	0.21	0.51	2841	3.03	1.33	0.22	0.53
0908P	183.00	76.82	0.21	0.51	2143	3.08	1.43	0.18	0.46	2881	2.68	1.22	0.23	0.56
0909	-	76.82	0.21	-	2150	-	1.89	0.20	-	2883	3.14	1.28	0.20	0.55
0912	-	153.00	0.21	-	2156	-	1.67	0.21	-	2913	3.55	1.64	0.24	0.55
0913P	363.00	153.00	0.21	0.51	2157	3.96	1.67	0.21	0.51	2915	2.71	1.05	0.18	0.55
0917	4.62	1.98	0.21	0.56	2172	1.67	0.68	0.19	0.49	2916	2.89	0.88	0.15	0.57
1005*	13.79	2.71	0.14	0.54	2174	3.13	1.40	0.21	0.51	2923	2.84	1.26	0.22	0.52
1016X*	19.51	4.38	0.23	0.03	2177	-	0.68	0.19	-	2942	2.92	1.40	0.23	0.50
1164E	6.30	1.67	0.13	0.49	2211	6.87	2.42	0.16	0.56	2960	4.26	1.83	0.21	0.49
1165E	6.88	2.10	0.16	0.57	2220	2.54	1.06	0.21	0.52	3004	1.69	0.62	0.17	0.52
1320	3.31	1.04	0.14	0.54	2286	1.67	0.72	0.22	0.55	3018	1.86	0.68	0.17	0.51
1322	13.60	4.51	0.15	0.47	2288	3.81	1.66	0.22	0.54	3022	3.00	1.30	0.22	0.54
1420X	5.43	2.23	0.19	0.37	2300	2.45	1.18	0.21	0.50	3027	2.10	0.75	0.17	0.54
1430E	5.55	1.89	0.17	0.52	2302	1.25	0.52	0.21	0.52	3028	3.69	1.52	0.20	0.53
1438E	4.88	1.50	0.17	0.51	2305	2.21	0.85	0.18	0.56	3030	5.29	1.88	0.16	0.55
1452	1.73	0.64	0.17	0.50	2361	2.16	0.87	0.20	0.56	3040	5.09	1.84	0.17	0.53
1463	7.15	2.23	0.14	0.54	2362	1.64	0.67	0.20	0.55	3041	4.07	1.71	0.21	0.51
1473X	2.81	1.02	0.17	0.52	2380	2.76	1.15	0.20	0.53	3042	4.37	1.71	0.18	0.54
1474X	2.46	1.06	0.18	0.31	2386	1.37	0.62	0.21	0.48	3064	4.38	1.81	0.20	0.53
1624E	8.90	2.70	0.14	0.57	2388	2.54	1.09	0.21	0.56	3066	-	1.54	0.22	-
1642	5.43	2.00	0.17	0.51	2402	2.45	0.89	0.17	0.53	3069	9.31	3.31	0.16	0.55
1654	9.43	3.49	0.17	0.50	2413	2.49	1.02	0.20	0.54	3076	3.55	1.54	0.22	0.55
1655	4.45	1.58	0.16	0.56	2416	1.43	0.59	0.20	0.53	3081D	5.87	2.09	0.17	0.54
1699	2.54	0.94	0.17	0.50	2417	1.79	0.76	0.21	0.50	3082D	3.23	1.13	0.16	0.55
1701	5.11	1.79	0.16	0.57	2501	2.89	1.17	0.20	0.55	3085D	3.22	1.11	0.16	0.56
1710E	5.42	1.94	0.17	0.54	2503	1.18	0.52	0.22	0.53	3110	3.25	1.35	0.21	0.52
1741E	2.68	0.66	0.15	0.51	2534	3.05	1.29	0.21	0.58	3111	2.54	1.07	0.21	0.50
1747	4.43	1.63	0.17	0.51	2570	3.95	1.74	0.22	0.53	3113	1.93	0.78	0.20	0.55
1748	4.11	1.46	0.16	0.55	2576	-	1.17	0.20	-	3114	2.58	1.07	0.20	0.53
1803D	14.36	4.04	0.14	0.62	2578	-	1.17	0.20	-	3117X	1.64	0.84	0.21	0.43
1852D	3.90	0.97	0.15	0.55	2585	4.61	1.97	0.21	0.57	3118	2.02	0.87	0.22	0.55
1853	1.50	0.65	0.20	0.40	2586	1.81	0.73	0.20	0.55	3119	1.53	0.72	0.22	0.53
1860	2.04	0.89	0.21	0.54	2587	3.63	1.58	0.22	0.54	3120X	1.52	0.73	0.19	0.50

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Page S2

Effective March 1, 2010

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	2.22	0.95	0.21	0.57	3807	1.92	0.84	0.22	0.54	4439	2.41	0.98	0.19	0.38
3126	2.59	1.07	0.20	0.53	3808	2.33	0.91	0.18	0.54	4452	2.91	1.20	0.20	0.53
3131	1.81	0.75	0.20	0.53	3821	7.97	3.17	0.18	0.52	4459	3.29	1.33	0.20	0.55
3132	4.53	1.83	0.20	0.56	3822X	6.14	2.40	0.18	0.54	4470E	3.47	1.36	0.20	0.59
3145	2.82	1.13	0.20	0.57	3824X	5.00	1.89	0.18	0.58	4484	2.44	0.99	0.20	0.55
3146	3.21	1.33	0.20	0.53	3826	1.53	0.63	0.20	0.54	4493E	2.70	1.07	0.20	0.54
3169	6.08	2.31	0.19	0.63	3827	1.78	0.69	0.18	0.54	4511	0.77	0.30	0.18	0.54
3175D	2.40	0.97	0.20	0.54	3830	1.22	0.49	0.18	0.51	4557	1.55	0.68	0.22	0.54
3179	2.33	1.01	0.22	0.55	3851	2.81	1.19	0.21	0.57	4558E	1.43	0.57	0.20	0.54
3180	5.03	2.09	0.21	0.59	3865	1.92	0.90	0.23	0.53	4561	1.70	0.78	0.18	0.40
3188E	2.91	1.25	0.22	0.55	3881	4.31	1.77	0.20	0.53	4568	4.05	1.38	0.16	0.60
3220	2.34	0.95	0.20	0.55	4000	8.00	2.69	0.15	0.46	4581	1.90	0.59	0.14	0.55
3223	4.14	1.86	0.22	0.58	4021	4.30	1.57	0.17	0.52	4583	3.21	1.02	0.16	0.52
3224	3.92	1.80	0.23	0.48	4024E	3.28	1.21	0.17	0.50	4611	0.90	0.39	0.22	0.54
3227	5.89	2.58	0.22	0.54	4034	4.36	1.55	0.16	0.55	4635	2.00	0.52	0.14	0.52
3240	2.55	1.12	0.21	0.53	4036	2.28	0.85	0.17	0.49	4653	1.44	0.65	0.22	0.50
3241	4.28	1.75	0.20	0.55	4038	3.14	1.45	0.23	0.55	4665	10.54	3.74	0.16	0.55
3255	2.79	1.31	0.21	0.53	4053	4.73	1.74	0.19	0.66	4670	4.80	1.84	0.18	0.46
3257	4.53	1.83	0.20	0.55	4061	9.68	4.59	0.23	0.44	4683	3.28	1.32	0.20	0.56
3270	2.18	0.89	0.20	0.54	4062	2.39	0.98	0.20	0.54	4686	1.83	0.65	0.16	0.55
3300	5.87	2.45	0.21	0.52	4101	2.46	0.95	0.18	0.55	4692	0.62	0.28	0.22	0.51
3303	3.64	1.58	0.21	0.55	4111	4.79	2.12	0.22	0.52	4693	1.45	0.60	0.20	0.53
3307	7.91	3.04	0.19	0.61	4112	1.13	0.48	0.21	0.50	4703	3.23	1.31	0.19	0.55
3315	3.70	1.59	0.21	0.56	4113	1.82	0.77	0.21	0.50	4717	2.44	1.17	0.20	0.51
3334	2.41	1.05	0.20	0.47	4114	3.97	1.63	0.20	0.54	4720	1.82	0.74	0.20	0.55
3336E	2.49	0.88	0.16	0.54	4130	4.86	2.04	0.21	0.51	4740	0.93	0.34	0.17	0.51
3365E	9.01	3.32	0.17	0.51	4131	2.81	1.20	0.21	0.56	4741	2.24	0.91	0.20	0.55
3372	6.07	2.32	0.18	0.57	4133	6.54	2.52	0.20	0.67	4751	2.82	1.01	0.17	0.54
3373	4.48	1.79	0.20	0.57	4150	0.84	0.39	0.23	0.55	4766NX	3.03	0.90	0.15	0.36
3383	2.37	1.06	0.22	0.51	4206	3.96	1.79	0.20	0.42	4771NX	2.39	0.60	0.14	0.56
3385	1.20	0.52	0.22	0.54	4207	1.28	0.46	0.17	0.52	4777	5.29	1.34	0.15	0.55
3400	3.45	1.31	0.18	0.58	4239	2.72	1.01	0.17	0.50	4825	0.79	0.28	0.16	0.55
3507	4.15	1.68	0.20	0.56	4240	3.27	1.45	0.22	0.53	4828	1.15	0.46	0.19	0.50
3515	2.14	0.90	0.21	0.51	4243	2.59	1.08	0.21	0.52	4829	1.40	0.44	0.15	0.55
3548	1.27	0.53	0.21	0.51	4244	3.84	1.54	0.20	0.56	4902	2.72	1.17	0.21	0.56
3559	3.13	1.25	0.20	0.57	4250	2.00	0.83	0.20	0.53	4923	1.33	0.54	0.20	0.56
3574	1.32	0.57	0.22	0.55	4251	2.42	0.99	0.20	0.54	5020	8.07	2.89	0.16	0.54
3581	1.95	0.89	0.23	0.49	4263	2.51	1.01	0.20	0.56	5022	11.80	3.66	0.15	0.55
3612	5.11	1.95	0.18	0.56	4273	2.32	0.94	0.20	0.55	5037	27.03	7.87	0.15	0.38
3620	4.05	1.47	0.17	0.53	4279	2.95	1.17	0.20	0.58	5040	21.21	5.69	0.13	0.48
3629	1.67	0.73	0.22	0.53	4282	2.32	1.07	0.21	0.47	5057	9.88	2.55	0.13	0.53
3632	4.82	1.86	0.18	0.55	4283	3.63	1.46	0.20	0.56	5059	36.76	9.26	0.14	0.56
3634	2.21	0.95	0.21	0.56	4299	1.57	0.69	0.22	0.53	5069	39.23	11.02	0.14	0.42
3635	2.95	1.21	0.20	0.54	4304	3.77	1.45	0.18	0.56	5102	4.35	1.43	0.15	0.48
3638	1.79	0.79	0.22	0.53	4307	1.64	0.76	0.24	0.54	5146	6.59	2.43	0.17	0.51
3642	0.92	0.39	0.21	0.51	4308	-	0.69	0.22	-	5160	4.46	1.43	0.15	0.51
3643	2.86	1.21	0.21	0.51	4351	0.99	0.41	0.20	0.52	5183	4.06	1.49	0.17	0.51
3647E	3.11	1.16	0.18	0.52	4352	1.21	0.52	0.21	0.56	5188	4.57	1.68	0.17	0.52
3648	1.17	0.51	0.22	0.54	4360	1.30	0.58	0.22	0.51	5190	4.30	1.58	0.17	0.51
3681	1.41	0.60	0.21	0.56	4361	2.27	0.98	0.22	0.55	5191	1.10	0.45	0.20	0.55
3685	0.85	0.37	0.22	0.54	4362	1.23	0.54	0.20	0.45	5192	5.56	2.24	0.20	0.56
3719	2.73	0.74	0.14	0.47	4410	2.99	1.23	0.20	0.53	5213	6.11	1.96	0.14	0.52
3724	7.71	2.46	0.14	0.52	4420	6.37	2.13	0.17	0.46	5215	5.59	2.28	0.19	0.49
3726	6.43	1.71	0.15	0.49	4431	1.23	0.58	0.23	0.53	5221	4.49	1.66	0.17	0.50
3803	2.59	1.09	0.20	0.51	4432	1.72	0.79	0.22	0.56	5222	19.69	6.25	0.14	0.52

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Exhibit IV

Page S3

Effective March 1, 2010

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5223	5.53	2.02	0.17	0.52	6703M*	23.02	8.09	0.17	0.52	7422	1.73	0.51	0.15	0.36
5348	6.96	2.57	0.17	0.51	6704M*	12.07	3.87	0.14	0.52	7423	-	0.82	0.16	-
5402	6.03	2.75	0.21	0.49	6801F	4.10	1.59	0.17	0.30	7425	5.26	1.51	0.15	0.40
5403	12.92	4.02	0.14	0.55	6811	4.00	1.56	0.18	0.44	7431N	1.84	0.58	0.15	0.28
5437	7.70	2.73	0.16	0.56	6824F	8.18	2.71	0.15	0.44	7445N	0.46	-	-	-
5443	4.68	1.98	0.20	0.51	6826F	7.13	2.62	0.18	0.43	7453N	0.99	-	-	-
5445	6.42	2.06	0.16	0.51	6834	5.71	2.19	0.18	0.56	7500X	2.64	0.99	0.17	0.48
5462	10.30	3.77	0.17	0.52	6836	3.44	1.22	0.16	0.55	7502	2.49	0.89	0.16	0.54
5472	7.37	1.97	0.16	0.49	6843F	12.59	3.54	0.14	0.45	7515	1.46	0.41	0.14	0.44
5473	12.80	3.03	0.14	0.62	6845F	15.18	4.22	0.13	0.48	7520	4.25	1.75	0.20	0.53
5474	8.21	2.61	0.14	0.52	6854	4.76	1.26	0.18	0.50	7538	12.94	3.39	0.13	0.51
5478	4.96	1.89	0.17	0.47	6872F	16.34	4.71	0.15	0.39	7539	3.48	1.10	0.16	0.53
5479	7.88	3.12	0.18	0.52	6874F	22.49	6.52	0.15	0.38	7540	3.95	1.02	0.14	0.53
5480	7.13	2.34	0.15	0.48	6882	2.97	0.85	0.16	0.41	7570X	2.27	1.03	0.15	0.23
5491	2.84	0.92	0.15	0.50	6884	10.55	2.79	0.13	0.50	7580	2.56	0.91	0.16	0.55
5506	9.48	2.41	0.15	0.55	7016M	4.16	1.21	0.15	0.38	7590	4.26	1.67	0.18	0.53
5507	5.50	1.79	0.15	0.49	7024M	4.62	1.34	0.15	0.38	7600	3.29	1.18	0.17	0.54
5508D	17.66	6.35	0.17	0.53	7038M	4.65	1.24	0.15	0.49	7601	11.42	3.76	0.15	0.48
5535	9.31	3.31	0.16	0.55	7046M	10.92	2.92	0.15	0.49	7605	3.27	1.17	0.17	0.54
5536	-	1.57	0.17	-	7047M	8.81	2.45	0.15	0.38	7610	0.59	0.23	0.18	0.54
5537	4.21	1.57	0.17	0.50	7050M	9.86	2.52	0.15	0.49	7611	7.04	2.62	0.17	0.50
5538	-	3.31	0.16	-	7090M	5.17	1.38	0.15	0.49	7612	14.04	5.28	0.17	0.49
5551	22.10	5.51	0.14	0.57	7098M	12.13	3.24	0.15	0.49	7613	7.84	2.90	0.17	0.50
5606	1.61	0.52	0.15	0.50	7099M	23.13	5.92	0.15	0.49	7704	-	1.21	0.15	-
5610	7.89	3.18	0.20	0.56	7133	4.84	1.61	0.15	0.47	7705	4.48	1.84	0.20	0.54
5645	17.03	5.30	0.16	0.55	7151M	5.88	2.24	0.18	0.47	7710	3.94	1.21	0.15	0.57
5651	12.01	3.80	0.16	0.53	7152M	12.46	3.97	0.15	0.47	7711	3.94	1.21	0.15	0.57
5703	25.50	8.86	0.16	0.58	7153M	6.53	2.49	0.18	0.47	7720	4.06	1.43	0.16	0.56
5705	7.21	2.62	0.17	0.52	7222	15.27	5.29	0.16	0.58	7855	8.94	3.28	0.17	0.52
5951	0.93	0.42	0.22	0.52	7228	6.72	2.47	0.17	0.51	8001	2.80	1.21	0.22	0.55
6003	9.76	3.67	0.17	0.49	7229	6.81	2.25	0.15	0.48	8002	3.23	1.27	0.20	0.59
6005	6.20	2.32	0.17	0.49	7230	5.35	2.07	0.18	0.55	8006	2.83	1.15	0.20	0.55
6017	8.56	3.33	0.18	0.44	7231	7.39	2.95	0.18	0.51	8008	2.01	0.85	0.21	0.58
6018	2.32	0.96	0.17	0.36	7232	5.13	1.70	0.15	0.47	8010	3.15	1.35	0.21	0.56
6045	4.94	2.02	0.17	0.38	7309F	20.19	5.67	0.14	0.46	8013	0.58	0.25	0.21	0.51
6204	13.88	4.39	0.14	0.53	7313F	3.13	0.90	0.15	0.39	8015	0.69	0.28	0.20	0.55
6206	4.67	1.15	0.12	0.58	7317F	12.54	3.59	0.14	0.41	8017	2.26	0.97	0.22	0.55
6213	3.48	1.16	0.15	0.46	7327F	10.00	2.82	0.14	0.44	8018	3.53	1.54	0.20	0.54
6214	3.63	1.00	0.14	0.45	7333M	4.55	1.32	0.15	0.38	8021	2.37	0.94	0.20	0.58
6216	10.23	2.64	0.14	0.53	7335M	5.06	1.47	0.15	0.38	8031	3.03	1.22	0.20	0.56
6217	5.18	1.68	0.15	0.50	7337M	9.65	2.69	0.15	0.38	8032	2.15	0.93	0.22	0.55
6229	5.59	1.78	0.14	0.52	7350F	8.18	2.87	0.15	0.30	8033	2.17	0.88	0.20	0.55
6233	6.56	2.17	0.15	0.48	7360	5.20	1.88	0.17	0.53	8039	1.66	0.70	0.21	0.58
6235	11.43	3.16	0.14	0.45	7370	4.48	1.84	0.20	0.54	8044	3.68	1.41	0.18	0.56
6236	17.94	6.66	0.17	0.50	7380	6.10	2.44	0.18	0.51	8045	0.86	0.37	0.21	0.56
6237	2.30	0.86	0.17	0.49	7382	3.56	1.48	0.21	0.52	8046	3.01	1.20	0.20	0.57
6251D	10.91	3.50	0.14	0.51	7390	7.08	3.02	0.21	0.49	8047	1.76	0.76	0.22	0.55
6252D	8.22	2.09	0.14	0.54	7394M	8.87	2.71	0.14	0.32	8050	-	0.97	0.22	-
6260	16.64	5.51	0.15	0.20	7395M	9.85	3.00	0.14	0.32	8058	2.84	1.14	0.20	0.56
6306	6.37	2.06	0.15	0.50	7398M	18.78	5.48	0.14	0.32	8072	1.67	0.67	0.20	0.64
6319	8.03	2.48	0.14	0.56	7402	0.27	0.11	0.20	0.55	8102	2.39	1.04	0.21	0.54
6325	7.11	2.36	0.16	0.47	7403	2.29	0.82	0.16	0.54	8103	5.06	1.76	0.16	0.66
6400	6.43	2.81	0.19	0.49	7405N	0.86	0.32	0.17	0.52	8105	7.10	3.21	0.18	0.50
6504	2.91	1.26	0.22	0.55	7420	15.59	4.46	0.14	0.40	8106	4.48	1.65	0.17	0.51
6702M*	10.86	3.48	0.14	0.52	7421	1.54	0.49	0.14	0.51	8107	5.35	1.94	0.17	0.53

\* 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

Page S4

Effective March 1, 2010

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
8111	4.96	1.99	0.20	0.56	8825	2.01	0.93	0.23	0.55	9534	5.37	1.79	0.15	0.47
8116	3.55	1.46	0.20	0.53	8826	2.93	1.21	0.20	0.53	9554	9.59	3.08	0.17	0.51
8203	4.60	1.89	0.20	0.53	8829	3.24	1.32	0.20	0.55	9586	1.07	0.49	0.23	0.55
8204	4.29	1.55	0.17	0.53	8831	1.94	0.77	0.20	0.57	9600	2.21	1.01	0.20	0.48
8209	5.15	2.10	0.20	0.55	8832	0.41	0.16	0.20	0.55	9620	1.63	0.63	0.18	0.55
8215	3.89	1.34	0.16	0.58	8833*	1.40	0.57	0.20	0.55					
8227	6.50	1.74	0.14	0.48	8835	3.80	1.55	0.20	0.55					
8232	4.81	1.76	0.17	0.52	8842	2.29	0.91	0.20	0.58					
8233	8.37	3.13	0.17	0.49	8861	-	0.91	0.20	-					
8235	5.67	2.38	0.21	0.51	8864	2.29	0.91	0.20	0.58					
8263	12.14	4.81	0.18	0.52	8868	0.48	0.20	0.21	0.58					
8264	4.46	1.61	0.17	0.53	8869	1.23	0.51	0.21	0.59					
8265	8.35	2.61	0.14	0.54	8871	0.28	0.13	0.23	0.48					
8279	7.64	2.39	0.15	0.54	8901	0.29	0.11	0.18	0.54					
8288	7.19	2.47	0.16	0.59	9012	1.36	0.53	0.18	0.55					
8291	4.27	1.62	0.18	0.57	9014	3.61	1.47	0.20	0.54					
8292	4.48	1.83	0.20	0.54	9015	3.90	1.59	0.20	0.55					
8293	11.50	4.12	0.17	0.54	9016	2.70	1.10	0.20	0.55					
8295X	3.43	1.45	0.21	0.51	9019	2.09	0.81	0.18	0.45					
8304	10.04	3.60	0.17	0.54	9033	2.46	1.02	0.20	0.53					
8350	6.68	2.20	0.15	0.48	9040*	4.74	2.01	0.21	0.57					
8353X	8.44	2.81	0.15	0.62	9052	2.92	1.26	0.22	0.55					
8380	4.82	1.89	0.18	0.54	9058	1.56	0.72	0.22	0.55					
8381	2.37	0.92	0.18	0.55	9059	2.83	1.06	0.17	0.58					
8385	7.43	2.58	0.16	0.58	9060	1.59	0.69	0.22	0.55					
8392	2.85	1.16	0.20	0.55	9061	1.83	0.84	0.23	0.56					
8393	2.34	0.99	0.21	0.50	9063	1.37	0.56	0.20	0.62					
8399X	8.91	3.79	0.21	0.50	9077F	2.78	1.18	0.15	0.26					
8500	7.36	2.60	0.16	0.56	9082	1.98	0.89	0.23	0.58					
8601	0.77	0.29	0.18	0.56	9083	1.99	0.89	0.23	0.59					
8602	0.77	0.29	0.18	0.56	9084	2.00	0.80	0.20	0.57					
8603	0.27	0.11	0.20	0.55	9088a	a	a	a	a					
8606	3.26	1.09	0.15	0.47	9089	1.22	0.58	0.19	0.44					
8709F	5.40	1.58	0.17	0.36	9093	1.56	0.67	0.22	0.55					
8719	2.75	0.75	0.14	0.47	9101	2.74	1.17	0.21	0.56					
8720	3.56	1.21	0.16	0.60	9102	4.27	1.68	0.20	0.58					
8721	0.45	0.16	0.17	0.53	9110	-	0.91	0.20	-					
8725	3.56	1.21	0.16	0.60	9154	1.62	0.66	0.20	0.55					
8726F	3.06	1.14	0.16	0.39	9156	2.16	0.82	0.18	0.57					
8734M	0.89	0.39	0.21	0.52	9170	3.61	1.47	0.20	0.54					
8737M	0.80	0.35	0.21	0.52	9178	8.28	3.92	0.25	0.52					
8738M	1.70	0.59	0.17	0.52	9179	53.34	23.64	0.22	0.52					
8742	0.66	0.24	0.17	0.52	9180	5.04	1.74	0.16	0.58					
8745	4.62	1.82	0.18	0.53	9182	2.96	1.15	0.19	0.60					
8748	0.76	0.30	0.18	0.52	9186	14.26	4.65	0.15	0.49					
8755	0.40	0.14	0.17	0.52	9220	7.23	2.66	0.17	0.61					
8799	1.24	0.57	0.23	0.56	9402	8.50	2.96	0.16	0.57					
8800	1.24	0.57	0.23	0.56	9403	10.77	3.35	0.14	0.55					
8803	0.10	0.04	0.17	0.52	9410	2.26	0.91	0.20	0.56					
8805M	0.36	0.15	0.22	0.55	9501	3.07	1.22	0.18	0.52					
8810	0.27	0.11	0.20	0.55	9505	5.37	1.89	0.16	0.65					
8814M	0.33	0.15	0.22	0.55	9516	3.66	1.31	0.16	0.54					
8815M	0.70	0.27	0.20	0.55	9519	3.68	1.38	0.17	0.49					
8820	0.21	0.08	0.18	0.56	9521	2.89	1.07	0.17	0.50					
8824	4.10	1.77	0.22	0.55	9522	2.42	0.98	0.20	0.55					

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

Effective March 1, 2010

FOOTNOTES

- 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	0.28	S	1741E	0.16	S	3647E	0.20	L
0065D	0.05	S	1803D	0.55	S	4024E	0.02	S
0066D	0.05	S	1852D	0.08	Asb	4470E	0.02	B,L
0067D	0.05	S	3081D	0.07	S	4493E	0.10	B
1164E	0.06	S	3082D	0.05	S	4558E	0.03	L
1165E	0.03	S	3085D	0.06	S	5508D	0.07	S
1430E	0.38	L	3175D	0.02	S	6251D	0.05	S
1438E	0.21	S	3188E	0.02	L	6252D	0.04	S
1624E	0.05	S	3336E	0.04	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 the 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
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 \$3.21. (For coverage written separately for federal benefits only, \$1.70. For coverage written separately for state benefits only, \$1.51.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$7.50. (For coverage written separately for federal benefits only, \$3.96. For coverage written separately for state benefits only, \$3.54.) It also includes a catastrophe loading of \$0.14.
- 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 2.574 and elr x 2.468.
- 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 \$0.63.
- 9040 The ex-medical advisory loss cost for this classification is \$2.04.

Effective March 1, 2010

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						
	A	B	C	D	E	F	G
\$100	1.2%	0.9%	0.7%	0.6%	0.5%	0.3%	0.2%
\$200	2.3%	1.7%	1.4%	1.1%	0.9%	0.6%	0.4%
\$300	3.3%	2.4%	2.0%	1.6%	1.3%	0.9%	0.6%
\$400	4.1%	3.1%	2.6%	2.1%	1.7%	1.1%	0.8%
\$500	4.9%	3.7%	3.1%	2.5%	2.1%	1.4%	1.0%
\$1,000	7.7%	6.0%	5.0%	4.2%	3.4%	2.3%	1.7%
\$1,500	9.4%	7.5%	6.3%	5.3%	4.4%	3.0%	2.2%
\$2,000	10.8%	8.6%	7.3%	6.1%	5.1%	3.5%	2.6%
\$2,500	11.9%	9.6%	8.1%	6.9%	5.7%	4.0%	2.9%

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

Employee operated vehicle.....	\$53,913.00
Leased or rented vehicle.....	\$35,942.00

**Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost).....** 0.01

**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" ..... \$2,900.00

**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 ..... \$53,900.00

**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..... 115%

(Multiply a Non-F classification loss cost by a factor of 2.15 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (2.03) and the adjustment for differences in loss-based expenses (1.061).)

**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, 2010  
TABLE OF WEIGHTING VALUES  
APPLICABLE TO ALL POLICIES

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,403	0.04	791,197	--	834,838	0.44
1,404	--	5,671	0.05	834,839	--	881,007	0.45
5,672	--	10,032	0.06	881,008	--	929,929	0.46
10,033	--	14,486	0.07	929,930	--	981,858	0.47
14,487	--	19,038	0.08	981,859	--	1,037,082	0.48
19,039	--	31,843	0.09	1,037,083	--	1,095,924	0.49
31,844	--	47,399	0.10	1,095,925	--	1,158,753	0.50
47,400	--	61,236	0.11	1,158,754	--	1,225,988	0.51
61,237	--	74,710	0.12	1,225,989	--	1,298,111	0.52
74,711	--	88,185	0.13	1,298,112	--	1,375,674	0.53
88,186	--	101,825	0.14	1,375,675	--	1,459,317	0.54
101,826	--	115,725	0.15	1,459,318	--	1,549,787	0.55
115,726	--	129,945	0.16	1,549,788	--	1,647,954	0.56
129,946	--	144,533	0.17	1,647,955	--	1,754,844	0.57
144,534	--	159,530	0.18	1,754,845	--	1,871,676	0.58
159,531	--	174,969	0.19	1,871,677	--	1,999,903	0.59
174,970	--	190,885	0.20	1,999,904	--	2,141,280	0.60
190,886	--	207,310	0.21	2,141,281	--	2,297,938	0.61
207,311	--	224,277	0.22	2,297,939	--	2,472,498	0.62
224,278	--	241,821	0.23	2,472,499	--	2,668,214	0.63
241,822	--	259,975	0.24	2,668,215	--	2,889,182	0.64
259,976	--	278,778	0.25	2,889,183	--	3,140,626	0.65
278,779	--	298,267	0.26	3,140,627	--	3,429,318	0.66
298,268	--	318,485	0.27	3,429,319	--	3,764,199	0.67
318,486	--	339,476	0.28	3,764,200	--	4,157,317	0.68
339,477	--	361,287	0.29	4,157,318	--	4,625,312	0.69
361,288	--	383,969	0.30	4,625,313	--	5,191,830	0.70
383,970	--	407,578	0.31	5,191,831	--	5,891,643	0.71
407,579	--	432,172	0.32	5,891,644	--	6,778,069	0.72
432,173	--	457,817	0.33	6,778,070	--	7,937,239	0.73
457,818	--	484,583	0.34	7,937,240	--	9,517,921	0.74
484,584	--	512,545	0.35	9,517,922	--	11,801,123	0.75
512,546	--	541,787	0.36	11,801,124	--	15,389,007	0.76
541,788	--	572,399	0.37	15,389,008	--	21,847,189	0.77
572,400	--	604,482	0.38	21,847,190	--	36,916,270	0.78
604,483	--	638,145	0.39	36,916,271	--	112,261,636	0.79
638,146	--	673,507	0.40	112,261,637	AND OVER		0.80
673,508	--	710,702	0.41				
710,703	--	749,878	0.42				
749,879	--	791,196	0.43				

(a) G	6.70
(b) State Per Claim Accident Limitation	\$167,000
(c) State Multiple Claim Accident Limitation	\$334,000
(d) USL&HW Per Claim Accident Limitation	\$507,000
(e) USL&HW Multiple Claim Accident Limitation	\$1,014,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	2.05
<i>(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 2.05.)</i>	

Effective March 1, 2010  
TABLE OF BALLAST VALUES  
APPLICABLE TO ALL POLICIES

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 36,038	16,750	1,156,427 -- 1,189,907	134,000	2,328,587 -- 2,362,081	251,250
36,039 -- 62,025	20,100	1,189,908 -- 1,223,389	137,350	2,362,082 -- 2,395,577	254,600
62,026 -- 91,884	23,450	1,223,390 -- 1,256,872	140,700	2,395,578 -- 2,429,072	257,950
91,885 -- 123,383	26,800	1,256,873 -- 1,290,356	144,050	2,429,073 -- 2,462,568	261,300
123,384 -- 155,649	30,150	1,290,357 -- 1,323,841	147,400	2,462,569 -- 2,496,064	264,650
155,650 -- 188,320	33,500	1,323,842 -- 1,357,326	150,750	2,496,065 -- 2,529,559	268,000
188,321 -- 221,227	36,850	1,357,327 -- 1,390,812	154,100	2,529,560 -- 2,563,055	271,350
221,228 -- 254,283	40,200	1,390,813 -- 1,424,299	157,450	2,563,056 -- 2,596,551	274,700
254,284 -- 287,439	43,550	1,424,300 -- 1,457,787	160,800	2,596,552 -- 2,630,048	278,050
287,440 -- 320,664	46,900	1,457,788 -- 1,491,275	164,150	2,630,049 -- 2,663,544	281,400
320,665 -- 353,940	50,250	1,491,276 -- 1,524,763	167,500	2,663,545 -- 2,697,040	284,750
353,941 -- 387,254	53,600	1,524,764 -- 1,558,252	170,850	2,697,041 -- 2,730,537	288,100
387,255 -- 420,597	56,950	1,558,253 -- 1,591,742	174,200	2,730,538 -- 2,764,033	291,450
420,598 -- 453,962	60,300	1,591,743 -- 1,625,231	177,550	2,764,034 -- 2,797,530	294,800
453,963 -- 487,346	63,650	1,625,232 -- 1,658,722	180,900	2,797,531 -- 2,831,027	298,150
487,347 -- 520,745	67,000	1,658,723 -- 1,692,212	184,250	2,831,028 -- 2,864,523	301,500
520,746 -- 554,155	70,350	1,692,213 -- 1,725,703	187,600	2,864,524 -- 2,898,020	304,850
554,156 -- 587,576	73,700	1,725,704 -- 1,759,195	190,950	2,898,021 -- 2,931,517	308,200
587,577 -- 621,005	77,050	1,759,196 -- 1,792,687	194,300	2,931,518 -- 2,965,014	311,550
621,006 -- 654,441	80,400	1,792,688 -- 1,826,179	197,650	2,965,015 -- 2,998,511	314,900
654,442 -- 687,884	83,750	1,826,180 -- 1,859,671	201,000	2,998,512 -- 3,032,008	318,250
687,885 -- 721,332	87,100	1,859,672 -- 1,893,163	204,350	3,032,009 -- 3,065,505	321,600
721,333 -- 754,784	90,450	1,893,164 -- 1,926,656	207,700	3,065,506 -- 3,099,003	324,950
754,785 -- 788,240	93,800	1,926,657 -- 1,960,149	211,050	3,099,004 -- 3,132,500	328,300
788,241 -- 821,700	97,150	1,960,150 -- 1,993,643	214,400	3,132,501 -- 3,165,997	331,650
821,701 -- 855,163	100,500	1,993,644 -- 2,027,136	217,750	3,165,998 -- 3,199,250	335,000
855,164 -- 888,629	103,850	2,027,137 -- 2,060,630	221,100		
888,630 -- 922,097	107,200	2,060,631 -- 2,094,124	224,450		
922,098 -- 955,568	110,550	2,094,125 -- 2,127,618	227,800		
955,569 -- 989,040	113,900	2,127,619 -- 2,161,112	231,150		
989,041 -- 1,022,514	117,250	2,161,113 -- 2,194,607	234,500		
1,022,515 -- 1,055,990	120,600	2,194,608 -- 2,228,101	237,850		
1,055,991 -- 1,089,467	123,950	2,228,102 -- 2,261,596	241,200		
1,089,468 -- 1,122,946	127,300	2,261,597 -- 2,295,091	244,550		
1,122,947 -- 1,156,426	130,650	2,295,092 -- 2,328,586	247,900		

For Expected Losses greater than \$3,199,250, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(6.70) / (\text{Expected Losses} + (700)(6.70))$$

G = 6.70



RETROSPECTIVE RATING PLAN MANUAL  
STATE SPECIAL RATING VALUES

ALABAMA  
RR 1  
Exhibit IV

Effective March 1, 2010

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.65	1.22	1.08	0.97	0.83	0.67	0.50

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
\$10,000 †	0.652	0.686	0.705	0.722	0.739	0.764	0.782
\$15,000 †	0.615	0.653	0.675	0.695	0.715	0.743	0.767
\$20,000 †	0.584	0.625	0.650	0.671	0.694	0.726	0.753
\$25,000	0.557	0.601	0.628	0.650	0.675	0.710	0.741
\$30,000	0.534	0.580	0.608	0.632	0.658	0.696	0.730
\$35,000	0.514	0.561	0.590	0.615	0.643	0.682	0.719
\$40,000	0.496	0.544	0.574	0.599	0.629	0.670	0.709
\$50,000	0.464	0.513	0.545	0.572	0.603	0.647	0.691
\$75,000	0.401	0.453	0.487	0.516	0.551	0.601	0.652
\$100,000	0.356	0.407	0.443	0.472	0.510	0.563	0.620
\$125,000	0.321	0.371	0.407	0.437	0.476	0.531	0.593
\$150,000	0.295	0.342	0.379	0.408	0.448	0.505	0.570
\$175,000	0.272	0.318	0.354	0.383	0.424	0.481	0.549
\$200,000	0.253	0.297	0.333	0.362	0.402	0.461	0.530
\$225,000	0.236	0.279	0.315	0.343	0.383	0.442	0.513
\$250,000	0.223	0.264	0.300	0.328	0.367	0.426	0.499
\$275,000	0.210	0.250	0.286	0.313	0.352	0.410	0.484
\$300,000	0.199	0.238	0.273	0.299	0.338	0.396	0.471
\$325,000	0.189	0.226	0.261	0.287	0.326	0.383	0.459
\$350,000	0.180	0.216	0.251	0.276	0.314	0.372	0.448
\$375,000	0.172	0.207	0.241	0.266	0.303	0.360	0.437
\$400,000	0.165	0.199	0.232	0.256	0.294	0.350	0.427
\$425,000	0.158	0.191	0.224	0.248	0.284	0.340	0.417
\$450,000	0.152	0.184	0.217	0.240	0.276	0.331	0.408
\$475,000	0.146	0.177	0.210	0.232	0.268	0.323	0.400
\$500,000	0.141	0.171	0.203	0.225	0.260	0.315	0.392
\$600,000	0.123	0.151	0.181	0.201	0.234	0.287	0.363
\$700,000	0.110	0.135	0.164	0.183	0.214	0.264	0.340
\$800,000	0.100	0.123	0.151	0.168	0.197	0.246	0.320
\$900,000	0.091	0.113	0.139	0.155	0.183	0.229	0.303
\$1,000,000	0.084	0.104	0.129	0.145	0.171	0.215	0.288
\$2,000,000	0.048	0.060	0.078	0.087	0.105	0.137	0.197
\$3,000,000	0.035	0.044	0.058	0.065	0.078	0.103	0.154
\$4,000,000	0.028	0.035	0.047	0.053	0.064	0.085	0.129
\$5,000,000	0.023	0.029	0.040	0.045	0.054	0.072	0.111
\$6,000,000	0.019	0.024	0.034	0.038	0.046	0.063	0.098
\$7,000,000	0.017	0.022	0.030	0.034	0.041	0.056	0.088
\$8,000,000	0.015	0.019	0.027	0.030	0.037	0.050	0.080
\$9,000,000	0.014	0.017	0.024	0.028	0.034	0.046	0.073
\$10,000,000	0.012	0.016	0.022	0.025	0.031	0.042	0.068

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

Effective March 1, 2010

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.738	0.773	0.793	0.811	0.828	0.853	0.872
\$15,000 †	0.699	0.739	0.763	0.783	0.804	0.833	0.857
\$20,000 †	0.667	0.711	0.737	0.759	0.782	0.815	0.843
\$25,000	0.640	0.687	0.715	0.738	0.764	0.799	0.831
\$30,000	0.616	0.665	0.694	0.719	0.747	0.785	0.819
\$35,000	0.595	0.645	0.676	0.702	0.731	0.771	0.809
\$40,000	0.575	0.627	0.659	0.686	0.716	0.759	0.799
\$50,000	0.542	0.595	0.629	0.657	0.690	0.736	0.780
\$75,000	0.475	0.531	0.568	0.598	0.636	0.688	0.741
\$100,000	0.426	0.482	0.521	0.552	0.593	0.649	0.708
\$125,000	0.387	0.442	0.482	0.515	0.557	0.615	0.680
\$150,000	0.357	0.410	0.451	0.484	0.527	0.588	0.656
\$175,000	0.331	0.383	0.424	0.456	0.500	0.562	0.634
\$200,000	0.309	0.360	0.400	0.432	0.477	0.540	0.614
\$225,000	0.290	0.339	0.380	0.411	0.456	0.520	0.596
\$250,000	0.275	0.322	0.363	0.394	0.438	0.502	0.580
\$275,000	0.260	0.306	0.346	0.377	0.421	0.485	0.565
\$300,000	0.247	0.291	0.332	0.362	0.406	0.470	0.550
\$325,000	0.235	0.278	0.318	0.348	0.391	0.455	0.537
\$350,000	0.224	0.267	0.306	0.335	0.378	0.442	0.524
\$375,000	0.215	0.256	0.295	0.323	0.366	0.430	0.513
\$400,000	0.206	0.246	0.284	0.313	0.355	0.418	0.502
\$425,000	0.198	0.237	0.275	0.302	0.344	0.407	0.491
\$450,000	0.190	0.228	0.266	0.293	0.334	0.397	0.481
\$475,000	0.183	0.220	0.258	0.284	0.325	0.387	0.472
\$500,000	0.177	0.213	0.250	0.276	0.316	0.378	0.463
\$600,000	0.156	0.188	0.224	0.248	0.286	0.346	0.431
\$700,000	0.139	0.169	0.203	0.225	0.262	0.320	0.404
\$800,000	0.126	0.154	0.187	0.208	0.242	0.298	0.382
\$900,000	0.116	0.142	0.173	0.193	0.225	0.279	0.362
\$1,000,000	0.107	0.131	0.161	0.179	0.211	0.263	0.345
\$2,000,000	0.061	0.076	0.098	0.109	0.130	0.169	0.239
\$3,000,000	0.045	0.055	0.073	0.081	0.098	0.128	0.188
\$4,000,000	0.035	0.044	0.059	0.066	0.080	0.105	0.157
\$5,000,000	0.030	0.037	0.050	0.056	0.068	0.090	0.136
\$6,000,000	0.025	0.031	0.043	0.048	0.058	0.078	0.120
\$7,000,000	0.022	0.028	0.038	0.043	0.052	0.070	0.108
\$8,000,000	0.019	0.025	0.034	0.038	0.047	0.063	0.099
\$9,000,000	0.017	0.022	0.031	0.035	0.043	0.058	0.091
\$10,000,000	0.016	0.020	0.028	0.032	0.039	0.053	0.084

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

4.

**Retrospective Pure Premium Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adi.	2nd Adi.	3rd Adi.	1st Adi.	2nd Adi.	3rd Adi.	
0.09	0.08	0.06	0.36	0.31	0.26	0.00