

NORTH CAROLINA RATE BUREAU

POST OFFICE BOX 176010
RALEIGH, NORTH CAROLINA 27619-6010

JOHN W. WATKINS
General Manager

5401 SIX FORKS ROAD
RALEIGH, NORTH CAROLINA 27609-4435

TELEPHONE (919) 783-9790
FACSIMILE (919) 783-7467

JERRY G. HAMRICK
Workers Compensation Manager

F. TIMOTHY LUCAS
Personal Lines Manager

DAVID E. SINK, JR.
Accounting Manager

May 5, 2000

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: **Workers Compensation Insurance**

Loss Cost

Attached are:

Excerpts from NCGS §58-36-100, as amended, that outline insurer requirements and options under North Carolina's loss costs rating law.

A list, by company, of loss multipliers applicable in North Carolina.

The list of loss multipliers includes all filings for which we received acknowledgment from the Commissioner of Insurance on or before May 1, 2000.

Very truly yours,

Jerry G. Hamrick

Workers Compensation Manager

JGH:dg

Enclosures

C-00-10

Excerpts from NCGS §58-36-100

(a) Except as provided in subsections (k) and (m) of this section, the Bureau shall no longer develop or file any minimum premiums, minimum premium formulas, or expense constants. If an insurer wishes to amend minimum premium formulas or

expense constants, it must file the minimum premium rules, formulas, or amounts it proposes to use. A copy of each filing submitted to the Commissioner under subsections (e) and (g) of this section shall also be sent to the Bureau.

(e) Each insurer shall independently and individually determine the final rates it will file and the effective date of any rate changes ... The insurer=s rates shall be the combination of the prospective loss costs and the loss multiplier contained in the reference filing adoption form . . .

(f) . . . Insurers may vary expense loads by individual classification or grouping . . .

(g) An insurer may request to have its loss multiplier remain on file and reference all subsequent prospective loss costs reference filings. Upon receipt of subsequent approved Bureau reference filings, the insurer=s rates shall be the combination of the prospective loss costs and the loss multiplier contained in the reference filing adoption form on file with the Commissioner, and will be effective on or after the effective date of the prospective loss costs . . . If an insurer . . . intends to delay, modify, or not adopt a particular Bureau reference filing, the insurer must make an appropriate filing with the Commissioner. The insurer='s filed loss multiplier shall remain in effect until the insurer withdraws it or files a revised reference filing adoption form . . .

(j) For reference filings filed by the Bureau:

If the insurer has filed to have its loss multiplier remain on file, applicable to subsequent reference filings, and a new reference filing is filed and approved and if:

- a. The insurer decides to use the revision of the prospective loss costs and effective date as filed, then the insurer does not file anything with the Commissioner. Rates are the combination of the prospective loss costs and the on-file loss multiplier and become effective on the effective date of the loss costs.
 - b. The insurer decides to use the prospective loss costs as filed but with a different effective date, then the insurer must notify the Commissioner of its effective date before the effective date of the loss costs.
 - c. The insurer decides to use the revision of the prospective loss costs, but wishes to change its loss multiplier, then the insurer must file a revised reference filing adoption form before the effective date of the reference filing.
 - d. The insurer decides not to revise its rates using the prospective loss costs, then the insurer must notify the Commissioner before the effective date of the loss costs.
- (2) If an insurer has not elected to have its loss multiplier remain on file, applicable to future prospective loss costs reference filings, and a new reference filing is filed and

approved, and if:

- a. The insurer decides to use the prospective loss costs to revise its rates, then the insurer must file a reference filing adoption form including its effective date.
- b. The insurer decides not to use the revisions, then the insurer does not file anything with the Commissioner.

NORTH CAROLINA RATE BUREAU

WORKERS COMPENSATION INSURANCE

LOSS MULTIPLIERS

NCRB CODE	COMPANY NAME	NCRB FILING DATE	COMPANY EFFECTIVE DATE	LOSS MULTIPLIER	APPLICABLE TO ALL CLASSES?	APPLICABLE TO FUTURE FILINGS?
1918	ACE Fire Underwriters Insurance Co	4/1/96	7/1/96	1.125	Yes	Yes
		4/1/98	4/1/98	1.000	Yes	Yes
1921	ACE American Insurance Company	4/1/96	7/1/96	1.250	Yes	Yes
		4/1/98	4/1/98	1.250	Yes	Yes
1923	ACE Property & Casualty Ins Co	4/1/96	7/1/96	1.125	Yes	Yes
		4/1/98	4/1/98	1.000	Yes	Yes
0015	AIU Insurance Company	4/1/96	9/1/96	1.063	Yes	Yes
		4/1/97	5/1/97	1.089	Yes	Yes
0117	Affirmative Insurance Company	4/1/96	6/1/96	1.100	No*	Yes

*Exception - 1.010 applies to Codes:

0042, 1699, 1701, 1924, 1925, 2001,
 2002, 2003, 2016, 2039, 2041, 2065,
 2070, 2089, 2143, 2156, 2157, 2305,
 2361, 2402, 2501, 2578, 2688, 2735,
 2790, 2841, 2881, 2883, 3030, 3040,
 3041, 3076, 3113, 3114, 3131, 3132,
 3145, 3146, 3169, 3175, 3179, 3180,
 3188, 3220, 3241, 3257, 3372, 3385,
 3400, 3515, 3548, 3559, 3574, 3612,
 3620, 3629, 3632, 3634, 3638, 3681,
 3685, 3724, 3726, 3822, 3824, 4021,
 4024, 4034, 4038, 4053, 4061, 4111,
 4114, 4240, 4243, 4263, 4273, 4279,
 4307, 4410, 4452, 4459, 4470, 4484,
 4923, 5022, 5040, 5057, 5059, 5069,
 5183, 5188, 5190, 5191, 5192, 5213,
 5215, 5221, 5348, 5403, 5437, 5445,
 5462, 5474, 5479, 5480, 5491, 5538,
 5606, 5645, 5651, 6003, 6204, 6217,
 6252, 6306, 6319, 6325, 6400, 7390,
 7605, 8006, 8008, 8010, 8017, 8018,
 8021, 8031, 8032, 8033, 8039, 8044,
 8046, 8105, 8106, 8107, 8111, 8380,
 8393, 8500, 8720, 9519, 9521, 9552

0140	Agricultural Insurance Company	4/1/96	11/1/96	1.100	Yes	Yes
		4/1/00	4/1/00	1.17	Yes	Yes
0159	All America Insurance Company	4/1/96	11/1/96	1.130	Yes	Yes
		4/1/97	12/1/97	1.074	Yes	Yes
0244	Allianz Insurance Company	4/1/96	3/1/97	1.331	Yes	Yes
0360	American Alliance Insurance Company	4/1/96	11/1/96	0.850	Yes	Yes
		4/1/00	4/1/00	0.910	Yes	Yes
0365	American Alternative Insurance Corp	4/1/97	4/15/97	1.200	Yes	Yes
		4/1/97	8/20/97	1.080	Yes	Yes

0374	American Automobile Insurance Company	4/1/97	4/16/97	0.947	Yes	No
		4/1/98	4/1/98	0.947	Yes	No
0426	American Casualty Co of Reading, PA	4/1/96	6/15/96	1.010	Yes	Yes
		4/1/97	4/1/97	1.074	Yes	Yes
		4/1/98	1/1/00	0.970	Yes	Yes
0478	American Economy Insurance Company	4/1/96	10/16/96	1.161	Yes	Yes
		4/1/98	4/1/98	1.045	Yes	Yes
0504	American Employers Insurance Co	4/1/96	10/1/96	1.100	Yes	Yes
		4/1/98	11/1/99	1.100	Yes	Yes
0556	American Fire & Casualty Company	4/1/97	4/17/97	1.211	Yes	Yes
0582	American & Foreign Insurance Company	4/1/96	8/15/96	1.297	Yes	No
		4/1/97	4/1/97	1.282	Yes	No
		4/1/98	8/1/98	1.206	Yes	No
		4/1/00	4/15/00	1.311	Yes	No
0612	American Guarantee & Liability Ins Co	4/1/96	3/15/97	1.115	Yes	Yes

0660	American Hardware Mutual Insurance Co	4/1/97	4/1/97	1.197	Yes	Yes	
0686	American Home Assurance Company	4/1/96	9/1/96	1.281	Yes	Yes	
0733	American Insurance Company	4/1/97	4/16/97	1.263	Yes	No	
		4/1/98	4/1/98	1.263	Yes	No	
0737	American International South Ins Co	4/1/96	9/1/96	1.281	Yes	Yes	
		4/1/97	5/1/97	0.961	Yes	Yes	
0740	American Interstate Insurance Company	4/1/96	12/31/96	1.150	No*	No	
				*Exception - 1.050 applies to Code 2706			
		4/1/97	12/31/97	1.050	Yes	No	
		4/1/98	4/1/98	1.050	Yes	Yes	
0790	American Manufacturers Mutual Ins Co	4/1/96	7/15/96	1.1367	Yes	Yes	
		4/1/97	4/1/97	1.170	Yes	Yes	
		4/1/98	6/1/98	1.170	Yes	Yes	
		4/1/00	4/1/00	1.210	Yes	Yes	
0842	American Motorists Insurance	4/1/96	7/15/96	1.263	Yes	Yes	

	Company					
		4/1/97	4/1/97	1.300	Yes	Yes
		4/1/98	6/1/98	1.300	Yes	Yes
		4/1/00	4/1/00	1.340	Yes	Yes
0946	American National Fire Insurance Co	4/1/96	11/1/96	1.220	Yes	Yes
		4/1/00	4/1/00	1.300	Yes	Yes
0998	American Protection Insurance Co	4/1/96	7/15/96	1.0104	Yes	Yes
		4/1/97	4/1/97	1.040	Yes	Yes
		4/1/98	6/1/98	1.040	Yes	Yes
		4/1/00	4/1/00	1.070	Yes	Yes
1055	American Risk Funding Insurance Co	4/1/97	6/1/98	1.142	Yes	Yes
1128	American States Insurance Company	4/1/96	10/16/96	1.290	Yes	Yes
		4/1/98	4/1/98	1.161	Yes	Yes
1186	American Zurich Insurance Company	4/1/96	3/15/97	0.984	Yes	Yes
1193	Amerisure Insurance Company	4/1/96	7/3/96	1.120	Yes	Yes
1200	AmGuard Insurance Company	4/1/00	4/1/00	1.090	Yes	Yes

1260	Argonaut Great Central Insurance Co	4/1/98	1/1/99	1.370	Yes	Yes
		4/1/00	4/1/00	1.270	Yes	Yes
1264	Argonaut Insurance Company	4/1/96	6/19/96	1.289	Yes	Yes
		4/1/98	4/1/98	1.289	Yes	Yes
1274	Argonaut-Midwest Insurance Company	4/1/96	6/19/96	1.095	No*	Yes
				*Exception - 0.931 applies to Codes: 9052, 9060, 9061, 9063, 9085		
		4/1/98	4/1/98	1.000	No*	Yes
				*Exception - 0.931 applies to Codes: 9052, 9058, 9060, 9061, 9063		
1375	Associated Indemnity Corporation	4/1/97	4/16/97	1.263	Yes	No
		4/1/98	4/1/98	1.263	Yes	No
1414	Assurance Company of America	4/1/96	6/15/96	1.156	Yes	Yes
		4/1/97	4/1/97	1.143	Yes	Yes
		4/1/98	4/1/98	1.174	Yes	Yes
1421	Athena Assurance Company	4/1/96	9/1/96	1.271	Yes	No

		4/1/97	10/1/97	1.329	Yes	No	
		4/1/98	9/1/98	1.308	Yes	Yes	
1440	Atlantic Insurance Company	4/1/97	7/1/97	1.394	Yes	Yes	
1486	Atlantic Mutual Insurance Company	4/1/97	8/26/97	1.050	Yes	No	
		4/1/98	4/1/98	1.050	No*	No	
				*Exception - 0.893 applies to Code 8831			
		4/1/00	7/1/00	1.195	No*	No	
				*Exception - 1.016 applies to Code 8831			
1570	Auto-Owners Insurance Company	4/1/97	11/1/97	1.449	Yes	No	
1622	Automobile Ins Co of Hartford, CT	4/1/96	7/1/96	1.074	Yes	Yes	
1700	Bankers Standard Insurance Company	4/1/96	7/1/96	1.000	Yes	Yes	
		4/1/98	4/1/98	0.750	Yes	Yes	
1800	Berkley Insurance Co of the Carolinas	4/1/97	7/1/97	1.050	No*	Yes	
				*Exception - 1.100 applies to Codes: 0042, 0050, 1322, 3365, 3719, 3724, 3726, 5020, 5022, 5037, 5040, 5057, 5059, 5069, 5102, 5146, 5160, 5183, 5188, 5190, 5213, 5215, 5221, 5222, 5223, 5348, 5402, 5403, 5437, 5443,			

				5445, 5462, 5472, 5473, 5474, 5479, 5480, 5491, 5506, 5507, 5508, 5536, 5538, 5551, 5606, 5610, 5645, 5651, 5703, 5705, 6003, 6005, 6017, 6018, 6045, 6204, 6206, 6213, 6214, 6216, 6217, 6229, 6233, 6235, 6236, 6237, 6251, 6252, 6260, 6306, 6319, 6325, 6400, 7529, 7538, 7601, 7611, 7612, 7855, 8227, 9534, 9545, 9549			
		4/1/98	1/1/00	1.15	No*	Yes	
				*Exception - 1.21applies to Codes: 0042, 0050, 1322, 3365, 3719, 3724, 3726, 5020, 5022, 5037, 5040, 5057, 5059, 5069, 5102, 5146, 5160, 5183, 5188, 5190, 5213, 5215, 5221, 5222, 5223, 5348, 5402, 5403, 5437, 5443, 5445, 5462, 5472, 5473, 5474, 5479, 5480, 5491, 5506, 5507, 5508, 5536, 5538, 5551, 5606, 5610, 5645, 5651, 5703, 5705, 6003, 6005, 6017, 6018, 6045, 6204, 6206, 6213, 6214, 6216, 6217, 6229, 6233, 6235, 6236, 6237, 6251, 6252, 6260, 6306, 6319, 6325, 6400, 7529, 7538, 7601, 7611, 7612, 7855, 8227, 9534, 9545, 9549			
1802	Berkley Regional Insurance Company	4/1/97	1/1/98	1.150	Yes	Yes	
1804	Birmingham Fire Insurance Co of PA	4/1/96	9/1/96	1.281	Yes	Yes	
1830	Bituminous Casualty Corporation	4/1/96	8/1/96	1.225	Yes	Yes	
		4/1/97	4/1/97	1.221	Yes	Yes	
1840	Bituminous Fire & Marine Ins Co	4/1/96	8/1/96	0.858	Yes	Yes	
		4/1/97	4/1/97	0.976	Yes	Yes	
1909	Brotherhood Mutual Insurance Company	4/1/98	11/15/98	1.314	No*	Yes	

				*Exception - 1.248 applies to Codes: 7380, 8810, 8868, 8869, 9015, 9058, 9059, 9101		
		4/1/98	6/15/99	1.248	No*	Yes
				*Exception - 1.314 applies to Codes: 7380, 8810, 8868, 8869, 9015, 9058, 9059, 9101		
1910	Builders Mutual Insurance Company	4/1/97	1/1/98	1.150	Yes	No
1937	CGU Insurance Company	4/1/96	8/1/96	1.286	Yes	No
		4/1/97	4/1/97	1.257	Yes	No
		4/1/98	11/1/99	1.392	Yes	Yes
2012	CGU Insurance Company of New Jersey	4/1/96	8/1/96	0.964	Yes	No
		4/1/97	4/1/97	0.942	Yes	No
2038	Canal Insurance Company	4/1/00	4/1/00	1.319	Yes	Yes
2067	Capital City Insurance Company	4/1/96	7/9/96	1.060	Yes	Yes
2142	Casualty Reciprocal Exchange	4/1/96	5/1/96	1.042	Yes	Yes
		4/1/98	4/1/98	1.042	Yes	Yes
		4/1/98	12/1/99	1.042	No*	Yes

				*Exception - 1.147 applies to Codes: 0005, 0008, 0037			
		4/1/00	4/1/00	1.042	No*	Yes	
				*Exception - 1.147 applies to Code 0005 *Exception - 1.460 applies to Code 0008 *Exception - 1.256 applies to Code 0037			
2194	Centennial Insurance Company	4/1/97	8/26/97	1.125	Yes	No	
		4/1/98	4/1/98	1.125	No*	No	
					*Exception - 0.956 applies to Code 8831		
		4/1/00	7/1/00	1.280	No*	No	
					*Exception - 1.088 applies to Code 8831		
2220	Central Mutual Insurance Company	4/1/96	11/1/96	1.256	Yes	Yes	
		4/1/97	12/1/97	1.312	Yes	Yes	
2251	Centre Insurance Company	4/1/96	8/1/96	1.251	Yes	Yes	

		4/1/97	4/1/97	1.184	Yes	Yes	
		4/1/97	11/3/97	0.990	Yes	Yes	
2298	Charter Oak Fire Insurance Company	4/1/96	7/1/96	1.263	Yes	Yes	
		4/1/00	4/1/00	1.316	Yes	Yes	
2376	Chrysler Insurance Company	4/1/96	4/24/96	1.140	Yes	Yes	
2390	Chubb Indemnity Insurance Company	4/1/96	8/5/96	1.007	Yes	No	
		4/1/97	7/11/97	1.007	Yes	No	
2412	Church Mutual Insurance Company	4/1/96	6/16/96	1.233	No*	No	
				*Exception - 1.047 applies to Codes: 8810, 8868, 8869, 9059, 9101			
		4/1/97	4/2/97	1.243	No*	No	
				*Exception - 1.015 applies to Codes: 8810, 8868, 8869, 9059, 9101			
		4/1/98	4/1/98	1.491	No*	No	
				*Exception - 0.954 applies to Code 8810 *Exception - 1.267 applies to Code 8849			

				*Exception - 1.014 applies to Codes: 8868 and 8869 *Exception -1.312 applies to Code 9015		
		4/1/00	5/1/00	1.495	No*	No
				*Exception - 0.926 applies to Code 8810 *Exception - 1.354 applies to Code 8849 *Exception - 1.017 applies to Codes: 8868 and 8869 *Exception -1.406 applies to Code 9015 *Exception - 0.971 applies to Codes: 9059 and 9101		
2450	Cincinnati Casualty Company	4/1/96	11/15/96	1.156	Yes	Yes
2452	Cincinnati Indemnity Company	4/1/96	11/15/96	1.387	Yes	Yes
2454	Cincinnati Insurance Company	4/1/96	11/15/96	1.040	Yes	Yes

2485	Clarendon National Insurance Company	4/1/96	9/1/96	1.240	Yes	Yes
		4/1/97	8/15/97	1.185	Yes	Yes
2503	Colonial American Casualty & Surety Co	4/1/97	12/1/97	1.074	Yes	Yes
2558	Commerce & Industry Insurance Co	4/1/96	9/1/96	1.281	Yes	Yes
2636	Commercial Union Insurance Co	4/1/96	10/1/96	1.392	Yes	Yes
		4/1/98	11/1/99	1.253	Yes	Yes
2645	Commercial Union Midwest Ins Co	4/1/96	10/1/96	1.392	Yes	Yes
2652	Companion Property & Casualty Ins Co	4/1/96	8/1/96	1.074	Yes	No
		4/1/97	7/1/97 - new 9/1/97 - renewal	1.074	Yes	No
2662	Connecticut Indemnity Company	4/1/97	5/15/97	1.150	Yes	Yes
		4/1/97	11/15/97	0.850	Yes	Yes
		4/1/00	4/1/00	0.890	Yes	Yes
2740	Continental Casualty Company	4/1/96	6/15/96	1.263	Yes	Yes
		4/1/97	4/1/97	1.263	Yes	Yes

		4/1/98	1/1/00	1.350	Yes	Yes
2766	Continental Insurance Company	4/1/97	4/1/97	1.263	Yes	Yes
2779	Coregis Insurance Company	4/1/98	1/19/99	1.350	Yes	Yes
		4/1/98	7/1/99	1.350	Yes	Yes
2785	Cornhusker Casualty Company	4/1/97	11/1/97	1.169	Yes	Yes
2840	Credit General Insurance Company	4/1/96	8/8/96	1.080	Yes	Yes
2870	Cumis Insurance Society, Inc.	4/1/98	4/1/98	1.300	Yes	Yes
2905	Discover Property & Casualty Ins Co	4/1/00	5/1/00	1.200	Yes	Yes
2910	Discovery Insurance Company	4/1/96	1/1/97	1.230	Yes	Yes
		4/1/98	1/1/00	1.35	Yes	Yes
2980	Electric Insurance Company	4/1/96	2/25/97	1.052	Yes	Yes
3026	EMCASCO Insurance Company	4/1/96	1/1/97	1.020	Yes	No
		4/1/97	1/1/98	1.090	Yes	Yes
		4/1/98	10/1/99	1.06	Yes	Yes
3156	Employers Fire Insurance Co	4/1/96	10/1/96	1.253	Yes	Yes

		4/1/98	11/1/99	1.253	Yes	Yes
3170	Employers Ins of Wausau a Mutual Co	4/1/96	7/1/96	1.385	Yes	Yes
		4/1/00	4/1/00	1.385	Yes	Yes
3182	Employers Mutual Casualty Company	4/1/96	1/1/97	1.180	Yes	No
		4/1/97	1/1/98	1.260	Yes	Yes
3281	Erie Insurance Company	4/1/96	8/1/96	1.086	No*	Yes
				*Exception - 1.140 applies to Codes: 2585, 2589, 5190, 8380, 8810, 8868, 9102		
		4/1/98	4/1/98	1.086	No*	Yes
				*Exception - 1.140 applies to Codes: 0917, 2802, 3632, 3724, 4361, 5348, 5403, 8232, 9101		
		4/1/98	4/1/99	1.086	No*	Yes
				*Exception - 1.140 applies to Codes: 0917, 2585, 2589, 2802, 3632, 4361, 5348, 5403, 8232, 8810, 8868, 9101 *Exception - 0.977 applies to Codes: 0042, 2501, 3066, 3113, 3681, 3724, 4034, 4273, 4299, 4484, 5020, 5146, 5183, 5190, 5191, 5437, 5445, 5462, 5474, 5536, 5606, 5645, 5651, 6400, 8001, 8006, 8008, 8010, 8017, 8044, 8236, 8380, 8393, 8742, 8748, 8820, 8831, 9052, 9082, 9102, 9501, 9505, 9521		

3282	Erie Insurance Exchange	4/1/96	8/1/96	1.207	No*	Yes
				*Exception - 1.267 applies to Codes: 2585, 2589, 5190, 8380, 8810, 8868, 9102		
		4/1/98	4/1/98	1.207	No*	Yes
				*Exception - 1.267 applies to Codes: 0917, 2802, 3632, 3724, 4361, 5348, 5403, 8232, 9101		
		4/1/98	4/1/99	1.207	No*	Yes
				*Exception - 1.267 applies to Codes: 0917, 2585, 2589, 2802, 3632, 4361, 5348, 5403, 8232, 8810, 8868, 9101 *Exception - 1.086 applies to Codes: 0042, 2501, 3066, 3113, 3681, 3724, 4034, 4273, 4299, 4484, 5020, 5146, 5183, 5190, 5191, 5437, 5445, 5462, 5474, 5536, 5606, 5645, 5651, 6400, 8001, 8006, 8008, 8010, 8017, 8044, 8236, 8380, 8393, 8742, 8748, 8820, 8831, 9052, 9082, 9102, 9501, 9505, 9521		
3339	Excelsior Insurance Company	4/1/96	11/1/96	0.885	No*	No
				*Exception - 0.858 applies to Codes: 3629, 3632, 8380		
		4/1/97	5/20/97	0.885	Yes	No
		4/1/98	4/1/98	1.011	Yes	No

		4/1/00	4/1/00	1.011	Yes	No
		4/1/00	5/1/00	1.031	Yes	No
3349	Fairfield Insurance Company	4/1/96	9/4/96	1.429	Yes	Yes
		4/1/97	12/1/97	1.231	Yes	Yes
3351	Fairmont Insurance Company	4/1/96	9/1/96	0.992	Yes	Yes
		4/1/00	4/1/00	1.090	Yes	Yes
3377	Farmington Casualty Company	4/1/96	7/1/96	1.187	Yes	Yes
3380	Farmland Mutual Insurance Company	4/1/97	4/1/97	1.275	Yes	Yes
		4/1/00	4/1/00	1.250	Yes	Yes
3390	Federal Insurance Company	4/1/96	8/5/96	1.342	Yes	No
		4/1/97	7/11/97	1.342	Yes	No
3442	Federated Mutual Insurance Company	4/1/96	8/1/96	1.233	Yes	Yes
		4/1/97	10/15/97	0.961	Yes	Yes
3455	Federated Rural Electric Insurance Corp	4/1/96	8/29/96	1.240	Yes	Yes
3474	Fidelity & Casualty Company of NY	4/1/97	4/1/97	1.263	Yes	Yes

3494	Fidelity & Deposit Company of MD	4/1/96	2/1/97	1.263	Yes	Yes
		4/1/97	9/1/97	1.074	Yes	Yes
3510	Fidelity & Guaranty Insurance Company	4/1/96	7/15/96	1.093	Yes	Yes
3514	Fidelity & Guaranty Ins Underwriters	4/1/96	7/15/96	1.229	Yes	Yes
3532	The Fire & Casualty Ins Co of CT	4/1/97	11/15/97	1.150	Yes	Yes
		4/1/00	4/1/00	1.210	Yes	Yes
3546	Fireman's Fund Insurance Company	4/1/97	4/16/97	0.821	Yes	No
		4/1/98	4/1/98	0.821	Yes	No
3575	Firemens Ins Co of Washington, DC	4/1/96	6/20/96	1.114	Yes	Yes
		4/1/00	4/1/00	1.280	Yes	Yes
3610	First Liberty Insurance Corporation	4/1/96	12/1/96	1.370	Yes	Yes
3624	First National Insurance Company	4/1/96	9/15/96	1.300	Yes	Yes
3676	Florists' Mutual Insurance Company	4/1/96	11/1/96	1.372	Yes	No
		4/1/98	4/1/98	1.372	Yes	No

		4/1/98	1/1/00	1.235	Yes	No
3729	Fremont Compensation Ins Co	4/1/97	1/1/98	1.226	No*	Yes
				*Exception - 1.134 applies to Codes: 0005, 1924, 1925, 2001, 2002, 2016, 2039, 2041, 2065, 2095, 2110, 2121, 2156, 2157, 2300, 2302, 2305, 2361, 2362, 2380, 2386, 2388, 2576, 2578, 2585, 2589, 2660, 2670, 2683, 2688, 2714, 2759, 2812, 2835, 2836, 2841, 2881, 2883, 2916, 2942, 3030, 3040, 3041, 3064, 3066, 3113, 3114, 3119, 3122, 3126, 3146, 3179, 3180, 3188, 3223, 3224, 3240, 3241, 3255, 3257, 3300, 3383, 3385, 3574, 3629, 3632, 3648, 3681, 3685, 3807, 3865, 4021, 4038, 4053, 4061, 4062, 4130, 4131, 4150, 4240, 4243, 4251, 4263, 4273, 4279, 4299, 4307, 4410, 4452, 4459, 4484, 4493, 4902, 5190, 5191, 5348, 5437, 5474, 5491, 6504, 7605, 8001, 8006, 8008, 8017, 8031, 8033, 8046, 8047, 8058, 8111, 8116, 8380, 8381, 8392, 8393, 8800, 8824, 8825, 8826, 8829, 8831, 9052, 9058, 9060, 9082, 9083, 9093, 9501, 9505, 9521, 9522		
3731	Fremont Industrial Insurance Company	4/1/96	7/12/96	1.452	Yes	Yes
		4/1/97	4/1/97	1.348	Yes	Yes
		4/1/98	4/1/98	1.348	No*	Yes
				*Exception - 1.011 applies to Codes: 6801F, 6824F, 6826F, 6843F, 6845F, 6872F, 6874F, 7309F, 7313F, 7317F, 7323F, 7327F, 7350F, 8709F, 8726F, 9077F		
3733	Frontier Insurance Company	4/1/96	11/5/96	1.175	Yes	Yes
		4/1/00	4/1/00	1.200	Yes	Yes

3753	General Accident Insurance Company	4/1/96	8/1/96	1.286	Yes	No
		4/1/97	4/1/97	1.257	Yes	No
		4/1/98	11/1/99	.942	Yes	Yes
3758	General Casualty Company of Wisconsin	4/1/98	10/1/98	1.050	Yes	Yes
3780	General Insurance Company of America	4/1/96	9/15/96	1.220	Yes	Yes
		4/1/96	2/12/97	1.160	Yes	Yes
3795	Genesis Insurance Company	4/1/97	12/1/97	1.100	Yes	Yes
3797	Georgia Casualty & Surety Company	4/1/97	3/15/98	1.241	Yes	Yes
		4/1/98	11/15/99	1.227	Yes	Yes
		4/1/00	4/1/00	1.260	Yes	Yes
3832	Globe Indemnity Company	4/1/96	8/15/96	1.297	Yes	No
		4/1/97	4/1/97	1.282	Yes	No
		4/1/98	8/1/98	1.206	Yes	No
		4/1/00	4/15/00	1.311	Yes	No
3884	Grain Dealers Mutual Insurance Co	4/1/96	8/1/96	1.304	Yes	Yes

		4/1/97	5/1/97	1.350	Yes	Yes
		4/1/00	8/1/00	1.419	No*	Yes
				* Exception - 1.377 applies to Codes: 0005, 0050, 1747, 2014, 3724, 4583, 5160, 8102, 8215, 8288, 8304, 8720		
3936	Granite State Insurance Company	4/1/96	9/1/96	1.281	Yes	Yes
3948	Graphic Arts Mutual Insurance Company	4/1/96	4/1/97	1.080	Yes	No
		4/1/97	2/1/98	1.080	Yes	Yes
3962	Great American Insurance Company	4/1/96	11/1/96	0.980	Yes	Yes
		4/1/00	4/1/00	1.040	Yes	Yes
3977	Great Northern Insurance Company	4/1/96	8/5/96	1.208	Yes	No
		4/1/97	7/11/97	1.208	Yes	No
3988	Great West Casualty Company	4/1/97	4/1/97	1.219	Yes	Yes
		4/1/98	4/1/98	1.157	Yes	Yes
4018	Greenwich Insurance Company	4/1/98	3/1/00	0.783	Yes	No
4020	Grocers Insurance Company	4/1/98	8/15/98	1.100	Yes	Yes
4037	Guide One Mutual Insurance Company	4/1/96	1/1/97	1.155	No*	No

				*Exception - 1.040 applies to Code 8868		
		4/1/98	12/1/98	1.059	No*	No
				*Exception - 0.941 applies to Code 8868		
4040	Gulf Insurance Company	4/1/97	7/1/97	1.394	Yes	Yes
4060	Hanover American Insurance Company	4/1/96	7/1/96	1.020	Yes	Yes
		4/1/00	4/1/00	1.099	Yes	Yes
4066	Hanover Insurance Company	4/1/96	7/1/96	1.360	Yes	Yes
		4/1/00	4/1/00	1.409	Yes	Yes
4127	Harbor Specialty Insurance Company	4/1/96	11/5/96	1.240	Yes	Yes
		4/1/97	8/18/97	1.185	Yes	Yes
		4/1/98	1/1/00	1.30	Yes	Yes
		4/1/98	2/17/00	1.185	Yes	Yes
		4/1/98	2/28/00	1.300	Yes	Yes
4144	Harco National Insurance Company	4/1/97	9/1/97	1.240	Yes	Yes
4170	Harford Mutual Insurance	4/1/96	2/1/97	1.250	No*	Yes

	Company					
				*Exception - 1.190 applies to Codes: 5020, 5022, 5037, 5040, 5057, 5059, 5069, 5102, 5146, 5160, 5183, 5188, 5190, 5191, 5192, 5213, 5215, 5221, 5222, 5223, 5348, 5402, 5403, 5437, 5443, 5445, 5462, 5472, 5473, 5474, 5479, 5480, 5491, 5506, 5507, 5508, 5536, 5538, 5551, 5606, 5610, 5645, 5651, 5703, 5705, 5951		
4196	Harleysville Mutual Insurance Company	4/1/97	6/15/97	1.349	Yes	No
		4/1/98	7/1/98	1.349	Yes	Yes
		4/1/00	4/1/00	1.369	Yes	Yes
4230	Hartford Accident & Indemnity Co	4/1/96	9/15/96	1.238	Yes	Yes
		4/1/97	4/1/97	0.929	Yes	Yes
		4/1/98	4/1/99	1.040	Yes	Yes
		4/1/98	11/1/99	1.040	Yes	Yes
		4/1/00	4/1/00	1.024	Yes	Yes
4248	Hartford Casualty Insurance Company	4/1/96	9/15/96	1.114	Yes	Yes
		4/1/98	4/1/99	1.235	Yes	Yes
		4/1/98	11/1/99	0.910	Yes	Yes

		4/1/00	4/1/00	0.896	Yes	Yes
4274	Hartford Fire Insurance Company	4/1/96	9/15/96	1.114	Yes	Yes
		4/1/98	4/1/99	1.170	Yes	Yes
		4/1/98	11/1/99	1.170	Yes	Yes
		4/1/00	4/1/00	1.152	Yes	Yes
4280	Hartford Insurance Co of the Midwest	4/1/96	9/15/96	0.929	Yes	Yes
		4/1/98	4/1/99	1.040	Yes	Yes
		4/1/98	11/1/99	1.040	Yes	Yes
		4/1/00	4/1/00	1.024	Yes	Yes
4300	Hartford Underwriters Insurance Co	4/1/96	9/15/96	1.238	Yes	Yes
		4/1/98	4/1/99	1.300	Yes	Yes
		4/1/98	11/1/99	1.300	Yes	Yes
		4/1/00	4/1/00	1.280	Yes	Yes
4326	Highlands Insurance Company	4/1/96	7/1/96	1.300	Yes	Yes
		4/1/00	4/1/00	1.275	Yes	Yes
4470	Houston General Insurance Company	4/1/97	6/12/97	1.262	Yes	Yes

4480	Huron Insurance Company	4/1/97	6/15/97	1.180	Yes	No
		4/1/98	7/1/98	1.180	Yes	Yes
		4/1/00	4/1/00	1.198	Yes	Yes
4520	Indemnity Ins Co of North America	4/1/96	7/1/96	0.937	Yes	Yes
		4/1/98	4/1/98	0.750	Yes	Yes
4560	Indiana Lumbermens Mutual Ins Co	4/1/96	7/1/96	1.240	Yes	Yes
		4/1/97	11/16/97	1.050	Yes	Yes
		4/1/98	6/1/98	1.300	Yes	Yes
		4/1/98	1/15/99	.850	Yes	Yes
4600	Insura Property & Casualty Ins Co	4/1/96	6/1/96	1.160	No*	Yes
				*Exception - 1.100 applies to Codes: 0042, 1699, 1701, 1924, 1925, 2001, 2002, 2003, 2016, 2039, 2041, 2065, 2070, 2089, 2143, 2156, 2157, 2305, 2361, 2402, 2501, 2578, 2688, 2735, 2790, 2841, 2881, 2883, 3030, 3040, 3041, 3076, 3113, 3114, 3131, 3132, 3145, 3146, 3169, 3175, 3179, 3180, 3188, 3220, 3241, 3257, 3372, 3385, 3400, 3426, 3515, 3548, 3559, 3574, 3612, 3620, 3629, 3632, 3634, 3638, 3681, 3685, 3724, 3726, 3822, 3824, 4021, 4024, 4034, 4038, 4053, 4061, 4111, 4114, 4240, 4243, 4263, 4273, 4279, 4307, 4410, 4452, 4459, 4470, 4484, 4923, 5022, 5040, 5057, 5059, 5069, 5183, 5188, 5190, 5191, 5192, 5213, 5215, 5221, 5348, 5403, 5437, 5445, 5462, 5474, 5479, 5480, 5491,		

				5538, 5606, 5645, 5651, 6003, 6204, 6217, 6252, 6306, 6319, 6325, 6400, 7390, 7605, 7923, 8006, 8008, 8010, 8017, 8018, 8021, 8031, 8032, 8033, 8039, 8044, 8046, 8047, 8058, 8105, 8106, 8107, 8111, 8116, 8232, 8350, 8380, 8393, 8500, 8720, 9060, 9082, 9083, 9519, 9521, 9552, 9586, 9620		
4638	Insurance Company of North America	4/1/96	7/1/96	1.250	Yes	Yes
		4/1/98	4/1/98	1.250	Yes	Yes
4664	Insurance Co of the State of PA	4/1/96	9/1/96	1.281	Yes	Yes
4680	Insurance Corporation of New York	4/1/96	11/6/96	1.3006	Yes	Yes
		4/1/97	9/15/97	1.10	Yes	Yes
4755	Internat'l Bus & Mercantile Reassurance	4/1/96	7/25/96	1.180	Yes	Yes
		4/1/98	4/1/98	1.250	Yes	Yes
4955	Key Risk Insurance Company	4/1/98	6/22/98	1.050	Yes	Yes
		4/1/98	7/1/99	1.15	Yes	Yes
4965	LM Insurance Corporation	4/1/96	12/1/96	0.865	Yes	Yes
4996	Legion Insurance Company	4/1/96	6/15/96	1.186	Yes	Yes
		4/1/97	7/15/97	1.038	Yes	Yes
5000	Liberty Insurance Corporation	4/1/96	12/1/96	1.081	Yes	Yes

5008	Liberty Mutual Fire Insurance Company	4/1/96	12/1/96	1.225	Yes	Yes
5020	Liberty Mutual Insurance Company	4/1/96	12/1/96	1.370	Yes	Yes
5132	Lumber Mutual Insurance Company	4/1/96	8/28/96	1.280	Yes	Yes
		4/1/98	6/1/98	1.100	Yes	Yes
		4/1/00	4/1/00	1.15	Yes	Yes
5164	Lumbermens Mutual Casualty Company	4/1/96	7/15/96	1.263	Yes	Yes
		4/1/97	4/1/97	1.300	Yes	Yes
		4/1/98	6/1/98	1.300	Yes	Yes
		4/1/00	4/1/00	1.340	Yes	Yes
5204	Lumbermens Underwriting Alliance	4/1/96	7/15/96	1.273	Yes	Yes
		4/1/97	4/1/97	1.190	Yes	Yes
		4/1/98	4/1/98	1.143	Yes	Yes
5207	MAG Mutual Insurance Company	4/1/98	7/15/98	1.066	Yes	No
5220	Manufacturers Alliance Insurance Co	4/1/96	8/1/96	1.258	Yes	Yes
5227	Markel Insurance Company	4/1/96	7/1/96	1.570	Yes	Yes

5236	Maryland Casualty Company	4/1/96	6/15/96	1.217	Yes	Yes
		4/1/97	4/1/97	1.203	Yes	Yes
		4/1/98	4/1/98	1.236	Yes	Yes
5262	Massachusetts Bay Insurance Company	4/1/96	7/1/96	1.190	Yes	Yes
		4/1/00	4/1/00	1.230	Yes	Yes
5284	Medical Assurance Company Inc	4/1/96	8/15/96	1.240	Yes	Yes
5418	Michigan Mutual Insurance Company	4/1/96	8/16/96	1.340	Yes	Yes
5496	Middlesex Insurance Company	4/1/96	1/1/97	1.261	Yes	No
		4/1/97	9/1/97	1.312	Yes	No
		4/1/00	4/1/00	1.126	Yes	No
5545	Midwest Employers Casualty Company	4/1/96	7/15/96	1.281	Yes	Yes
		4/1/97	12/1/97	1.150	Yes	Yes
		4/1/98	4/1/98	1.050	Yes	Yes
5585	Millers Mutual Insurance Association	4/1/97	4/1/97	1.263	Yes	No
		4/1/98	4/1/98	1.300	Yes	No

5730 Montgomery Mutual Insurance
Co

4/1/96	10/1/96	1.185	Yes	No
4/1/97	10/1/97	1.185	Yes	Yes

