



January 7, 2003

CIRCULAR LETTER TO ALL MEMBER COMPANIES
(Home Offices Only)

Re: Workers Compensation Insurance

Loss Costs Filing

A loss costs reference filing has been filed with and approved by the North Carolina Commissioner of Insurance to become effective April 1, 2003. Pursuant to the provisions of North Carolina General Statute §58-36-100, a copy of the approved reference filing is being provided to you in the manner that you previously requested, either on the Rate Bureau's web site ([April 1, 2003 Loss Costs Filing](#)) or by hard copy.

The filing includes exhibits that display (i) the derivation of the pure premium level change; (ii) a summary of the expense provisions that are included in the loss costs, (iii) the advisory loss costs and rating values, by class code; (iv) appendices that underlie the derivation of the overall pure premium level change and the distribution of that change by industry group and by class code; (v) the derivation of "F" classification loss costs; (vi) a summary of benefit changes; and (vii) a comparison, by class code, of the April 1, 2002 loss costs to the April 1, 2003 loss costs. Appendix D recites statutory requirements for data to be included in NCRB rate filings. The extensive data that were submitted to the Department of Insurance along with the loss costs reference filing in response to applicable regulations, referenced as "11 NCAC 10.1111 responses," are not included in the materials provided. Similarly, the Bureau's pre-filed testimony that accompanied the filing is not included.

The approved prospective loss costs are based on historical data that have been developed and trended to their ultimate values and, except for loss adjustment expenses that are specifically authorized to be included in the loss costs by statute, include no provisions for expenses, dividends, profit or contingencies. Additionally, the approved loss costs contain no specific provision for catastrophe or terrorism. [Information pertaining to the Terrorism Risk Insurance Act of 2002 will be distributed in the near future.]

Pursuant to NCGS §58-36-100, the prospective loss costs reference filing does not develop or propose minimum premiums, minimum premium formulas, expense constants or premium discount plans. Any amendments to an insurer's current minimum premiums, minimum premium formula, expense constant or premium discount plan must be filed with the North Carolina Department of Insurance.

With regard to the Bureau's prospective loss costs reference filings, NCGS §58-36-100(j) provides as follows:

- (1) 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.
 - c. The insurer decides to change its multiplier, then the insurer must file a reference filing adoption form referencing the current approved prospective loss costs, including its effective date and, if applicable, its loss costs modification factor and supporting documentation. The insurer shall not make a change to its loss cost multiplier based on any reference filing other than the current approved reference filing.

Included in Part I, Exhibit III of the filing are approved advisory Miscellaneous Values and Retrospective Rating Plan State Special Rating Values. Pursuant to NCGS §58-36-100(l), as a result of the Commissioner's approval of the miscellaneous and Retrospective Rating Plan values, (i) a carrier may elect to implement the values, in which event the carrier need not file anything with the Commissioner; (ii) a carrier may elect to implement the values with a different effective date, in which event the carrier must notify the Commissioner of its effective date before the effective date of the Bureau filing; (iii) a carrier may elect not to implement the values, in which event the carrier must notify the Commissioner before the effective date of the Bureau filing; or (iv) a carrier may elect to implement the values with modifications, in which event the carrier must file the modifications with the Commissioner, must specify the basis for the modifications and must specify the carrier's proposed effective date, if different from the effective date of the Bureau filing.

With regard to the Loss Elimination Ratios shown with the advisory Miscellaneous Values, a carrier should file with the Commissioner its factor(s) to be applied to the approved Loss Elimination Ratios or its own table of deductible percentages. Similarly, with regard to the Retrospective Rating Plan, each carrier should file its factor(s) to be applied to the Excess Loss Pure Premium Factors and Excess Loss and Allocated Expense Pure Premium Factors or file its own tables. It is the Rate Bureau's interpretation of the statute that, if the factors for these tables have previously been filed and approved, or, if filed on or after September 1, 1997 and not disapproved, and, if the factors will not be revised, they may be applied to the April 1, 2003 tables without a new filing with the Commissioner.

Note: The obligations of carriers with respect to use of the prospective loss costs and use of the advisory Miscellaneous Values and Retrospective Rating Plan State Special Rating Values are different. The statutory provisions with regard to use of the approved prospective loss costs and an insurer's loss multiplier are set forth in NCGS §58-36-100, portions of which have been quoted above. With respect to the advisory Miscellaneous Values and Retrospective Rating Plan State Special Rating Values, a carrier is required to implement those values effective April 1, 2003 unless it makes a filing with the Commissioner indicating that it elects to do otherwise, as described above.

As previously stated, except for loss adjustment expenses, the approved prospective loss costs include no provisions for expenses. For your information, the premium tax is currently 2.5% of premium and Senate Bill 1115, ratified on September 20, 2002, set the insurance regulatory charge at 6.5% of the premium tax for the 2002 calendar year.

The North Carolina Department of Insurance (a) Reference Filing Adoption Form, (b) Summary of Supporting Information Form - Calculation of Company Loss Costs Multiplier and (c) Summary of Supporting Information Form - Expense Provisions Exhibit, which have been developed for insurers to file their loss costs multipliers and/or amend minimum premium formulas, expense constants or premium discount schedules, may be found under "[Publications](#)" at the Workers Comp Services section of the Rate Bureau's web site.

Note: The Reference Filing Adoption Form should be completed to show NCDOI File Number: PC054944, NCRB Reference Filing Number: September 20, 2002 and NCRB Effective Date: April 1, 2003. Item 7, "Provision for loss based assessments" of the Summary of Supporting Information Form - Calculation of Company Loss Costs Multiplier should be completed to include .00 (See NCRB Reference Filing, Part I, Exhibit II).

Duplicate copies of the reference filing adoption forms (with a postage-paid, self-addressed envelope) are to be submitted to:

Mr. Charles A. Swindell, Deputy Commissioner
Property and Casualty Division
North Carolina Department of Insurance
PO Box 26387, 430 North Salisbury Street
Raleigh, North Carolina 27611

Pursuant to NCGS §58-36-100, a copy of each insurer's filing must also be sent to the North Carolina Rate Bureau.

The [April 1, 2003 Advisory Loss Costs](#), residual market rates, rating values and miscellaneous values are posted on our web site. To assist carriers in the mechanics of generating individual class code rates, there is also a file identified as "[April 2003 Loss Costs by Industry Group](#)" in the Workers Comp Services section of our web site which has each class code assigned to one of the following industry groups:

- | | |
|--|---|
| 1. Manufacturing Classifications | 7. Per Capita Classifications |
| 2. Contracting Classifications | 8. "a" Rated Classifications |
| 3. Office and Clerical Classifications | 9. Chemical Classifications |
| 4. Goods and Services Classifications | 10. Maritime and Federal Classifications |
| 5. Miscellaneous Classifications | 11. Miscellaneous Disease Classifications |
| 6. "F" Classifications | |

If you do not have access to the Internet and would like to have the loss costs and residual market rates on a diskette, please send us a written request and we will promptly forward a diskette to you.

Very truly yours,

Jerry G. Hamrick

Workers Compensation Manager

JGH:dg

Enclosure

C-03-1

SUMMARY

NORTH CAROLINA - VOLUNTARY LOSS COSTS

Proposed Effective Date

April 1, 2003

I. Industrial Classifications

Overall Proposed Change in Pure Premium Level

- New and Renewal Policies 0.0%

By Industry Group

Manufacturing + 1.0%

Contracting - 5.4%

Office and Clerical + 7.0%

Goods and Services + 2.5%

Miscellaneous - 0.2%

Overall 0.0%

II. Federal Classifications

Overall Proposed Change in Pure Premium Level

- New and Renewal Policies + 9.9%

III. Summary of Miscellaneous Changes

Current

Proposed

A. USL&HW %

95%

92%

NORTH CAROLINA
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NORTH CAROLINA
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- Exhibit III - Proposed Loss Costs and Rating Values

North Carolina - Voluntary

Determination of Filed Change in Pure Premium Level

	PY 1999	PY 2000
1. Standard Earned Premium valued as of 12/31/01*	737,133,733	737,018,208
2. Premium Development Factor (See App. A-II)	1.002	1.019
3. Premium On-level Factor to 4/1/02 (See App. A-I)	1.041	1.041
4. Premium Available for Benefit Costs (1) x [(2)x(3)]	768,890,928	781,813,438
5. Indemnity Paid Losses valued as of 12/31/01*	159,968,910	86,209,095
6. Indemnity Development Factor (See App. A-II)	2.090	3.921
7. Indemnity On-level Factor to 1/1/02 (See App. A-I)	1.021	1.014
8. Factor to Include Loss Adjustment Expense (See Exh. II)	1.155	1.155
9. Factor to Reflect Benefit Change Effective 1/1/03 (See App. C-I)	1.007	1.007
10. Adjusted Indemnity Cost Excl. Trend (5)x[(6)x((7)x((8)x(9)))]	396,855,671	398,532,490
11. Factor to Reflect Indemnity Trend (See App. A-III)	1.089	1.068
12. Adjusted Indemnity Cost [(10) x (11)]	432,175,826	425,632,699
13. Medical Paid Losses valued as of 12/31/01*	171,157,338	129,342,064
14. Medical Development Factor (See App. A-II)	1.430	1.923
15. Medical On-level Factor to 1/1/02 (See App. A-I)	1.000	1.000
16. Factor to Include Loss Adjustment Expense (See Exh. II)	1.155	1.155
17. Factor to Reflect Benefit Change Effective 1/1/03 (See App. C-I)	1.000	1.000
18. Adjusted Medical Cost Excl. Trend (13)x[(14)x((15)x((16)x(17)))]	282,692,017	287,277,131
19. Factor to Reflect Medical Trend (See App. A-III)	1.184	1.138
20. Adjusted Medical Cost [(18) x (19)]	334,707,348	326,921,375
21. Total Indemnity & Medical Cost [(12) + (20)]	766,883,174	752,554,074
22. Projected Total Pure Premium Ratio [(21) / (4)]	0.997	0.963
23. Weights Assigned to Each Year	50.0%	50.0%
24. Indicated Pure Premium Level Change [Sum of (22)x(23)]	0.980	(-2.0%)
25. Offset for the Change in Assigned Risk Programs (See Exh. I-A)	0.998	(-0.2%)
26. Indicated Voluntary Pure Premium Level Change [(24) x (25)]	0.978	(-2.2%)
27. Selected Voluntary Pure Premium Level Change^	1.000	(0.0%)

* This item is the summation of the data submitted to NCCI by carriers on the Policy Year Call for Experience.

^ For various reasons, including concerns that the calculated indication does not reflect (a) potential acceleration in claim cost inflation, (b) the risks of catastrophes and terrorism and (c) higher indications from alternative methods, the Rate Bureau selected an overall 0.0% change in the voluntary pure premium level.

North Carolina - Voluntary

Distribution of Overall Voluntary Pure Premium Level Change to Industry Groups

Industry group differentials (See App. A-V):

Manufacturing	1.010
Contracting	0.946
Office & Clerical	1.070
Goods & Services	1.025
Miscellaneous	0.998

Applying these industry group differentials to the overall pure premium level change produces the changes in pure premium level proposed for each group as shown:

	(1) Overall Voluntary Pure Premium Level Change	(2) Industry Group Differentials	(3) = (1) x (2) Voluntary Pure Premium Level Change by Industry Group	
Manufacturing	1.000	1.010	1.010	(+1.0%)
Contracting	1.000	0.946	0.946	(-5.4%)
Office & Clerical	1.000	1.070	1.070	(+7.0%)
Goods & Services	1.000	1.025	1.025	(+2.5%)
Miscellaneous	1.000	0.998	0.998	(-0.2%)
Overall	1.000	1.000	1.000	(0.0%)

North Carolina

Calculation of the Offset for the Change in Assigned Risk Programs

1. Proposed Change in the Assigned Risk Differential (See Assigned Risk Rate Filing proposed effective 4/1/03, Exhibit II-E)	1.000
2. Change in ARAP Effect	1.017
3. Total Proposed Change in Assigned Risk Programs [(1) x (2)]	1.017
4. Projected Assigned Risk Market Share	0.100
5. Overall Effect of the Change in the Assigned Risk Programs [(3) x (4) + 1.000 - (4)]	1.002
6. Offset for the Change in Assigned Risk Programs $1.000 / (5)$	0.998

North Carolina

Summary of Indicated Voluntary Loss Cost Expense Provision

	Provision Underlying <u>4/1/2002 Filing</u>	<u>Indicated Provision</u>
Loss Adjustment Expense (See Exhibit II-A, Sheet 1)	15.5%	15.5%

North Carolina

Derivation of Indicated Loss Adjustment Expense Provision

<u>COUNTRYWIDE</u>					<u>NORTH CAROLINA</u>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Year	Calendar Year IEE Ratio (Direct Basis)#	Accident Year Developed LAE Ratio+	Accident Year Developed ALAE Ratio+	Accident Year Developed ULAE Ratio+	Accident Year ALAE Ratio Adjusted to NC Relativity (4) x 0.687^	Accident Year LAE Ratio Adjusted to NC Relativity (5) + (6)	Calendar Year
1993	15.5%	17.0%	8.0%	9.0%	5.5%	14.5%	12.8%
1994	17.5%	17.4%	8.3%	9.1%	5.7%	14.8%	17.2%
1995	19.5%	18.2%	8.6%	9.6%	5.9%	15.5%	15.6%
1996	19.5%	17.7%	8.7%	9.0%	6.0%	15.0%	15.8%
1997	18.4%	18.2%	9.4%	8.8%	6.5%	15.3%	17.8%
1998	19.5%	17.3%	9.2%	8.1%	6.3%	14.4%	17.5%
1999	18.2%	17.1%	9.2%	7.9%	6.3%	14.2%	14.1%
2000	15.1%	17.3%	9.4%	7.9%	6.5%	14.4%	15.1%

Current North Carolina Loss Adjustment Expense Provision 15.5%

Selected North Carolina Loss Adjustment Expense Provision 15.5%

Source: Countrywide Insurance Expense Exhibit (See Exhibit RB-3A).

+ Source: NCCI Call for Loss Adjustment Expense (See Exhibit RB-3A).

^ Exhibit II-A, Sheet 2.

North Carolina

Derivation of North Carolina ALAE relativity

	(1)	(2)	(3)
	Calendar Years 2000 & 2001 <u>Paid Losses*</u>	Calendar Years 2000 & 2001 <u>Paid ALAE*</u>	ALAE Ratio <u>(2)/(1)</u>
(a) North Carolina	\$841,776,566	\$47,643,103	5.7%
(b) Countrywide	31,313,395,754	2,610,942,174	8.3%
 North Carolina ALAE relativity (3a) / (3b)			 0.687
 Selected ALAE relativity			 0.687

* Source: Annual Statement Page 15 data, excluding state funds, collected and aggregated by NCCI, Inc.

ADVISORY LOSS COSTS — NOT RATES

NORTH CAROLINA

Advisory loss costs exclude all expenses except loss adjustment expense.

Exhibit III

Effective April 1, 2003

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CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
0005	2.34	1.23	0.24	0.34	1925	4.95	2.71	0.26	0.33	2623	3.21	1.67	0.24	0.31
0008	2.91	1.47	0.22	0.30	2001	4.00	2.26	0.27	0.38	2651	1.79	1.02	0.28	0.39
0016	5.86	3.16	0.26	0.47	2002	4.20	2.28	0.25	0.33	2660	2.48	1.40	0.27	0.40
0034	4.02	2.11	0.24	0.35	2003	4.03	2.01	0.24	0.34	2670	1.89	1.06	0.26	0.37
0035	2.35	1.32	0.27	0.33	2014	4.36	2.05	0.22	0.33	2683	2.63	1.49	0.28	0.42
0036	5.00	2.65	0.25	0.39	2016	2.28	1.02	0.19	0.38	2688	2.16	1.18	0.27	0.33
0037	4.00	1.91	0.21	0.37	2021	2.18	1.17	0.25	0.30	2705X*	45.01	20.85	0.21	0.25
0042	5.66	2.82	0.22	0.34	2039	4.20	2.27	0.25	0.27	2706X	15.54	6.65	0.19	0.30
0050	7.64	3.47	0.18	0.24	2041	2.73	1.50	0.27	0.44	2710	6.09	2.87	0.22	0.32
0059D	0.38	0.08	0.18	—	2065	3.41	1.69	0.22	0.30	2714	3.68	1.92	0.24	0.34
0065D	0.07	0.02	0.24	—	2070	2.80	1.37	0.21	0.28	2727X	8.52	3.34	0.16	0.20
0066D	0.07	0.02	0.26	—	2081	4.18	2.41	0.28	0.39	2731	4.43	2.33	0.24	0.32
0067D	0.07	0.02	0.23	—	2089	5.23	2.84	0.26	0.38	2735	4.19	2.40	0.28	0.36
0079	2.98	1.30	0.20	0.32	2095	3.78	1.97	0.24	0.33	2759	5.90	3.16	0.25	0.35
0083	4.55	2.18	0.21	0.29	2105	3.97	2.09	0.24	0.36	2790	3.44	1.93	0.27	0.34
0106	25.87	10.56	0.18	0.28	2110	2.50	1.45	0.28	0.34	2791X	1.66	0.90	0.25	0.41
0113	4.13	2.27	0.26	0.35	2111	2.41	1.27	0.24	0.33	2797X	3.63	2.02	0.26	0.36
0170	4.28	2.11	0.22	0.31	2112	1.82	1.03	0.27	0.36	2802	4.92	2.56	0.24	0.36
0251	4.20	2.07	0.22	0.31	2114	3.41	1.82	0.25	0.34	2812	4.22	2.21	0.24	0.34
0400	7.14	3.27	0.19	0.32	2121	4.22	2.21	0.24	0.24	2835	2.09	1.20	0.27	0.40
0401	13.18	5.69	0.19	0.29	2130	4.04	1.92	0.20	0.27	2836	1.70	1.02	0.29	0.36
0763FN	1.96	—	—	—	2131	1.70	0.87	0.23	0.29	2841	3.81	2.32	0.30	0.36
0771N	0.48	—	—	—	2143	3.20	1.65	0.23	0.33	2881	2.67	1.54	0.28	0.34
0908P	97.00	50.74	0.24	0.32	2150	6.29	3.41	0.25	0.33	2883	3.12	1.64	0.24	0.33
0909P	86.00	43.67	0.23	0.35	2156	2.94	1.51	0.23	0.31	2913	3.21	2.00	0.31	0.32
0912P	398.00	197.77	0.22	0.33	2157	2.67	1.40	0.24	0.30	2915	5.31	2.68	0.23	0.31
0913P	239.00	107.82	0.18	0.28	2172	1.91	0.97	0.22	0.20	2916	3.37	1.98	0.29	0.36
0917	4.28	2.48	0.28	0.37	2174	3.37	1.67	0.20	0.24	2923	3.65	2.02	0.27	0.42
1005*	8.52	1.34	0.16	0.21	2211	6.55	2.93	0.21	0.33	2942	2.74	1.63	0.29	0.37
1164	7.33	2.90	0.18	0.26	2220	2.30	1.18	0.23	0.30	2960	6.05	2.85	0.20	0.30
1165XE	3.79	1.37	0.14	0.20	2286	1.52	0.81	0.25	0.30	3004	2.03	0.91	0.20	0.28
1320	2.98	1.22	0.18	0.26	2288	4.14	2.11	0.23	0.30	3018	4.41	2.23	0.22	0.30
1322	12.12	4.84	0.17	0.23	2300	5.41	2.57	0.20	0.36	3022	3.17	1.76	0.26	0.34
1430	4.54	1.96	0.19	0.26	2302	1.94	1.01	0.24	0.32	3027	3.54	2.03	0.28	0.36
1438	4.09	1.60	0.16	0.24	2305	1.62	0.74	0.18	0.21	3028	3.81	2.11	0.26	0.36
1452	2.26	0.99	0.19	0.25	2361	1.68	0.89	0.25	0.32	3030	6.18	2.67	0.19	0.24
1463	10.73	4.14	0.15	0.22	2362	1.97	1.02	0.23	0.30	3040	6.08	2.76	0.21	0.30
1470	3.66	1.50	0.18	0.26	2380	2.06	1.12	0.25	0.33	3041	4.19	2.27	0.25	0.30
1473X	2.11	1.03	0.23	0.31	2386	1.96	0.90	0.18	0.32	3042	2.72	1.36	0.22	0.31
1474X	2.49	1.08	0.19	0.27	2388	2.07	1.16	0.26	0.32	3064	2.77	1.44	0.24	0.33
1624E	3.99	1.74	0.19	0.25	2402	3.15	1.43	0.21	0.28	3066	4.34	2.25	0.24	0.34
1642	3.40	1.54	0.21	0.28	2413	2.58	1.32	0.23	0.31	3076	2.98	1.62	0.26	0.33
1654	5.75	2.36	0.18	0.30	2416	1.11	0.61	0.26	0.32	3081D	3.74	1.75	0.23	0.30
1655	3.94	1.77	0.20	0.25	2417	1.82	1.04	0.27	0.32	3082D	4.52	2.23	0.24	0.34
1699	3.06	1.51	0.24	0.31	2501	1.89	1.02	0.25	0.32	3085D	2.87	1.46	0.26	0.33
1701	2.98	1.32	0.20	0.27	2503	1.36	0.78	0.27	0.33	3110	5.20	2.78	0.25	0.32
1710	7.07	2.88	0.18	0.29	2534	1.95	1.12	0.28	0.37	3111	3.66	1.74	0.20	0.30
1741D	2.95	0.97	0.18	0.26	2570	4.03	2.13	0.24	0.35	3113	2.54	1.30	0.23	0.33
1747	3.32	1.32	0.17	0.24	2576	4.15	2.29	0.26	0.32	3114	1.88	0.96	0.23	0.32
1748	3.09	1.64	0.26	0.34	2578	4.32	2.69	0.31	0.33	3118	3.10	1.68	0.25	0.31
1803D	6.97	2.61	0.20	0.28	2585	2.98	1.59	0.25	0.34	3119	0.82	0.49	0.29	0.39
1852D	2.45	1.26	0.26	0.27	2586	2.02	1.07	0.26	0.33	3122	2.12	1.15	0.26	0.39
1853	4.08	2.10	0.24	0.37	2587	1.76	0.93	0.24	0.33	3126	2.69	1.40	0.24	0.30
1860	2.65	1.33	0.23	0.38	2589	1.98	1.08	0.25	0.33	3131	1.62	0.81	0.22	0.31
1924	2.21	1.15	0.24	0.32	2600	3.45	1.81	0.24	0.28	3132	3.46	1.81	0.26	0.33

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

ADVISORY LOSS COSTS — NOT RATES

NORTH CAROLINA

Advisory loss costs exclude all expenses except loss adjustment expense.

Exhibit III

Effective April 1, 2003

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CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
3145	1.68	0.91	0.25	0.34	3822X	3.85	2.17	0.27	0.36	4452	2.48	1.33	0.25	0.34
3146	2.18	1.19	0.26	0.35	3824X	3.68	2.07	0.27	0.31	4459	2.90	1.47	0.23	0.33
3169	3.43	1.87	0.26	0.35	3826	0.70	0.34	0.21	0.27	4470	1.26	0.63	0.25	0.34
3175	1.35	0.70	0.23	0.33	3827	1.94	1.04	0.25	0.33	4484	2.23	1.18	0.24	0.33
3179	2.00	1.07	0.25	0.32	3830	2.38	1.07	0.20	0.28	4493	5.18	2.63	0.23	0.40
3180	2.39	1.33	0.26	0.32	3851	3.54	1.69	0.20	0.31	4511	0.61	0.29	0.22	0.27
3188	1.35	0.73	0.25	0.37	3865	3.26	1.84	0.26	0.40	4557	2.28	1.22	0.25	0.34
3220	3.43	1.53	0.18	0.24	3881	3.85	2.10	0.25	0.26	4558	1.35	0.67	0.22	0.27
3223	1.81	1.05	0.28	0.37	4000	5.08	2.24	0.20	0.25	4561	2.65	1.02	0.15	0.20
3224	3.94	2.13	0.24	0.29	4021	3.28	1.70	0.24	0.33	4568	1.77	0.78	0.20	0.31
3227	3.93	2.03	0.24	0.38	4024E	4.77	2.33	0.24	0.39	4581	1.19	0.49	0.18	0.30
3240	2.99	1.72	0.28	0.36	4034	6.28	2.90	0.21	0.30	4583	3.35	1.52	0.21	0.32
3241	4.14	2.30	0.26	0.33	4036	3.42	1.46	0.19	0.30	4611	0.78	0.41	0.24	0.32
3255	4.36	2.41	0.26	0.43	4038	3.62	2.22	0.30	0.40	4635	2.01	0.84	0.20	0.28
3257	2.35	1.27	0.25	0.33	4053	1.71	0.89	0.24	0.39	4653	2.83	1.32	0.20	0.31
3270	2.32	1.35	0.28	0.30	4061	4.31	2.37	0.26	0.33	4665	4.22	1.90	0.21	0.30
3300	5.37	3.09	0.27	0.37	4062	1.96	1.02	0.24	0.33	4670	6.68	2.91	0.20	0.30
3303	3.96	2.19	0.26	0.37	4101	2.72	1.46	0.27	0.38	4683	2.30	1.27	0.26	0.30
3307	3.66	1.89	0.24	0.34	4111	1.74	0.98	0.27	0.36	4686	2.28	0.97	0.19	0.29
3315	2.81	1.52	0.25	0.36	4112	1.05	0.57	0.25	0.31	4692	0.51	0.25	0.22	0.32
3334	3.31	1.56	0.20	0.30	4113	2.29	1.01	0.20	0.25	4693	1.39	0.77	0.26	0.33
3336	2.09	1.15	0.26	0.35	4114	3.89	2.02	0.23	0.29	4703	1.06	0.57	0.25	0.32
3365	16.16	6.94	0.19	0.32	4130	4.80	2.53	0.24	0.33	4717	2.83	1.54	0.24	0.28
3372	3.03	1.50	0.24	0.32	4131	3.38	2.00	0.29	0.37	4720	2.28	1.10	0.21	0.38
3373	5.31	2.76	0.24	0.37	4133	3.71	1.98	0.24	0.27	4740	2.04	0.85	0.18	0.30
3383	1.27	0.72	0.27	0.33	4150	0.97	0.52	0.24	0.35	4741	2.40	1.14	0.21	0.32
3385	1.65	0.89	0.25	0.34	4206	4.12	1.94	0.20	0.33	4751	3.03	1.47	0.23	0.35
3400	3.26	1.66	0.23	0.33	4207	1.10	0.62	0.27	0.32	4771N	2.72	1.18	0.21	0.29
3507	2.73	1.44	0.24	0.32	4239	2.21	1.04	0.22	0.26	4777	5.44	2.64	0.23	0.28
3515	2.66	1.32	0.22	0.30	4240	2.33	1.33	0.27	0.33	4825	1.06	0.54	0.25	0.30
3516X	1.70	0.79	0.20	0.29	4243	2.04	1.10	0.25	0.36	4828	1.44	0.64	0.20	0.29
3548	2.54	1.29	0.23	0.31	4244	2.89	1.46	0.22	0.29	4829	1.64	0.65	0.17	0.17
3559	2.99	1.48	0.22	0.31	4250	1.22	0.61	0.22	0.31	4902	3.75	1.95	0.24	0.30
3574	1.01	0.56	0.26	0.33	4251	1.81	0.95	0.24	0.33	4923	0.96	0.48	0.22	0.29
3581	1.45	0.85	0.29	0.36	4263	2.97	1.54	0.24	0.31	5020	6.17	2.92	0.22	0.25
3612	2.48	1.27	0.23	0.31	4273	2.23	1.23	0.26	0.36	5022	5.79	2.59	0.21	0.30
3620	4.35	1.93	0.20	0.28	4279	3.29	1.81	0.26	0.35	5037	25.36	9.76	0.18	0.25
3629	1.71	0.87	0.23	0.32	4282	1.64	0.96	0.28	0.32	5040	25.76	8.78	0.14	0.20
3632	3.17	1.58	0.22	0.30	4283	6.08	2.49	0.15	0.22	5057	11.53	4.37	0.17	0.22
3634	2.61	1.45	0.26	0.34	4299	1.62	0.86	0.25	0.32	5059	23.66	9.28	0.18	0.23
3635	2.04	1.10	0.25	0.32	4301X	1.27	0.57	0.18	0.26	5069	33.80	13.76	0.17	0.25
3638	1.72	0.96	0.26	0.31	4304	3.19	1.69	0.25	0.36	5102	4.91	2.19	0.20	0.24
3642	1.00	0.51	0.23	0.30	4307	2.00	1.19	0.29	0.38	5146	3.54	1.54	0.19	0.25
3643	2.39	1.11	0.20	0.27	4308	1.37	0.84	0.30	0.34	5160	4.17	1.69	0.17	0.22
3647	2.35	1.35	0.28	0.35	4351	0.83	0.44	0.25	0.33	5183	4.96	2.18	0.20	0.26
3648	2.30	1.27	0.26	0.34	4352	1.58	0.80	0.23	0.34	5188	4.51	2.20	0.23	0.27
3681	1.26	0.70	0.26	0.35	4360	1.15	0.62	0.25	0.36	5190	4.73	2.18	0.21	0.29
3685	1.39	0.70	0.22	0.33	4361	1.07	0.57	0.25	0.34	5191	0.85	0.38	0.20	0.25
3719	4.47	1.81	0.17	0.26	4362	1.03	0.56	0.28	0.44	5192	4.25	2.08	0.21	0.31
3724	5.47	2.45	0.20	0.26	4410	4.09	2.03	0.22	0.30	5213	8.06	3.52	0.20	0.28
3726	7.83	3.07	0.18	0.24	4417X	0.87	0.50	0.28	0.36	5215	5.46	2.73	0.22	0.27
3803	5.25	2.56	0.21	0.26	4420	4.35	1.94	0.20	0.21	5221	4.07	1.89	0.22	0.30
3807	2.97	1.62	0.26	0.31	4431	1.52	0.79	0.23	0.34	5222	12.56	4.87	0.18	0.29
3808	2.23	1.15	0.23	0.31	4432	1.46	0.82	0.26	0.35	5223	9.07	3.96	0.20	0.32
3821	4.77	2.25	0.22	0.32	4439	2.15	0.98	0.21	0.34	5348	3.85	1.73	0.20	0.24

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ADVISORY LOSS COSTS — NOT RATES

NORTH CAROLINA

Advisory loss costs exclude all expenses except loss adjustment expense.

Exhibit III

Effective April 1, 2003

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CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
5402	4.35	2.05	0.20	0.26	6824F	4.57	1.93	0.19	0.28	7431N	3.32	1.01	0.11	0.15
5403	11.07	4.73	0.19	0.27	6826F	11.25	4.53	0.17	0.30	7445N	0.18	—	—	—
5437	6.59	3.13	0.22	0.28	6834	4.14	2.20	0.27	0.42	7453N	1.11	—	—	—
5443	4.71	2.10	0.18	0.24	6836	3.71	1.78	0.23	0.33	7502	3.18	1.34	0.18	0.28
5445	6.26	2.95	0.22	0.27	6843F	17.47	6.88	0.18	0.31	7515	1.52	0.60	0.20	0.35
5462	6.25	2.90	0.21	0.24	6845F	13.57	5.75	0.19	0.30	7520	2.67	1.34	0.24	0.32
5472	4.35	2.04	0.22	0.29	6854	4.74	2.01	0.20	0.25	7529X	9.01	3.16	0.15	0.21
5473	5.11	2.19	0.19	0.25	6872F	21.87	8.71	0.18	0.30	7538	9.99	3.65	0.16	0.20
5474	5.88	2.60	0.20	0.29	6874F	27.58	11.31	0.17	0.27	7539	2.85	1.28	0.21	0.33
5478	4.78	2.09	0.19	0.23	6882	5.31	2.03	0.17	0.22	7540	3.31	1.37	0.20	0.28
5479	7.30	3.31	0.21	0.28	6884	11.19	4.35	0.15	0.17	7580	2.19	1.03	0.22	0.30
5480	9.30	4.36	0.21	0.25	7016M	18.07	6.80	0.17	0.27	7590	4.74	2.27	0.21	0.30
5491	2.39	1.08	0.20	0.23	7024M	20.08	7.56	0.17	0.27	7600	2.18	1.05	0.23	0.29
5506	5.09	2.19	0.19	0.24	7038M	8.61	3.32	0.17	0.21	7601	5.33	2.32	0.19	0.25
5507	3.65	1.56	0.19	0.25	7046M	7.80	4.08	0.26	0.35	7605	3.15	1.42	0.21	0.33
5508	11.26	4.42	0.16	0.25	7047M	30.84	10.43	0.17	0.27	7610	0.47	0.25	0.26	0.32
5536	5.91	2.63	0.20	0.28	7050M	14.70	5.09	0.17	0.21	7611	6.53	2.78	0.19	0.26
5538	6.61	3.04	0.21	0.30	7090M	9.57	3.69	0.17	0.21	7612	11.06	4.29	0.16	0.27
5551	15.76	6.98	0.20	0.32	7098M	8.67	4.54	0.26	0.35	7613	3.61	1.62	0.20	0.26
5606	2.42	1.05	0.19	0.26	7099M	13.32	6.26	0.26	0.35	7704	8.06	3.53	0.19	0.26
5610	3.83	1.94	0.22	0.28	7133	3.23	1.41	0.20	0.28	7720X	2.27	1.08	0.22	0.30
5645	11.35	5.08	0.20	0.31	7151M	3.92	1.71	0.20	0.28	7723X	1.94	0.90	0.24	0.32
5651	8.39	3.96	0.22	0.29	7152M	6.70	2.62	0.20	0.28	7855	8.68	3.66	0.19	0.28
5703	23.60	9.82	0.18	0.24	7153M	4.36	1.90	0.20	0.28	8001	1.57	0.89	0.26	0.34
5705	4.63	1.98	0.19	0.28	7222	11.64	3.93	0.12	0.15	8002	1.76	0.96	0.26	0.39
5951	0.35	0.19	0.24	0.31	7228	6.88	3.04	0.19	0.23	8006	2.40	1.18	0.21	0.30
6003	9.57	4.35	0.21	0.29	7229	8.73	3.78	0.19	0.21	8008	1.33	0.72	0.26	0.36
6005	6.65	2.90	0.19	0.26	7230	7.02	3.19	0.20	0.22	8010	1.51	0.83	0.26	0.36
6017X	5.53	2.40	0.19	0.19	7231	8.08	4.00	0.24	0.31	8013	0.43	0.22	0.23	0.32
6018X	3.37	1.60	0.22	0.25	7232	5.94	2.73	0.21	0.22	8015	0.54	0.30	0.27	0.33
6045	5.40	2.01	0.15	0.25	7309F	23.21	9.33	0.16	0.22	8017	1.51	0.81	0.25	0.37
6204	10.24	4.55	0.20	0.28	7313F	4.98	1.92	0.15	0.24	8018	2.27	1.20	0.24	0.33
6206	3.02	1.16	0.17	0.24	7317F	11.61	4.66	0.18	0.28	8021	1.82	0.89	0.21	0.31
6213	4.98	1.99	0.17	0.25	7323FN	4.58	1.74	0.10	0.09	8031	2.09	1.06	0.24	0.31
6214	3.37	1.42	0.18	0.26	7327F	16.92	6.79	0.16	0.21	8032	1.38	0.79	0.28	0.37
6216	4.87	2.06	0.19	0.28	7333M	6.33	2.07	0.13	0.18	8033	2.01	1.09	0.25	0.35
6217	5.18	2.29	0.20	0.27	7335M	7.03	2.30	0.13	0.18	8039	1.60	0.88	0.26	0.36
6229	5.05	2.19	0.17	0.25	7337M	10.80	3.17	0.13	0.18	8044	2.55	1.32	0.24	0.34
6233	9.12	3.45	0.15	0.21	7350F	13.78	5.68	0.19	0.30	8045	0.85	0.41	0.21	0.30
6235	11.84	4.70	0.16	0.23	7360	4.44	2.18	0.24	0.31	8046	1.60	0.86	0.25	0.36
6236	27.37	10.76	0.16	0.27	7370	4.40	2.28	0.24	0.34	8047	0.98	0.56	0.28	0.37
6237	3.00	1.23	0.17	0.23	7380	4.53	2.08	0.21	0.29	8050	0.87	0.48	0.26	0.31
6251D	10.79	3.69	0.14	0.20	7382	4.38	2.21	0.25	0.33	8058	1.81	0.97	0.25	0.35
6252D	6.13	2.13	0.15	0.19	7390	4.43	2.12	0.23	0.30	8072	1.36	0.73	0.25	0.37
6260	7.11	2.46	0.15	0.20	7394M	17.05	5.81	0.15	0.24	8102	1.58	0.85	0.25	0.33
6306	7.63	3.31	0.20	0.31	7395M	18.94	6.45	0.15	0.24	8103	2.00	1.12	0.27	0.36
6319	4.98	2.21	0.20	0.28	7398M	29.09	8.89	0.15	0.24	8105	3.43	1.55	0.18	0.27
6325	9.64	4.39	0.21	0.33	7403	1.77	0.93	0.24	0.33	8106	4.93	2.42	0.24	0.33
6400	7.08	3.61	0.23	0.31	7405N	0.55	0.25	0.21	0.26	8107	3.96	1.80	0.21	0.29
6504	2.03	1.07	0.24	0.34	7409	18.75	5.01	0.08	0.12	8111	2.41	1.25	0.24	0.32
6702M*	10.55	4.45	0.19	0.28	7420	16.21	4.36	0.08	0.11	8116	2.51	1.30	0.23	0.29
6703M*	18.00	6.81	0.19	0.28	7421	2.61	1.03	0.16	0.20	8203	4.61	2.34	0.23	0.32
6704M*	11.72	4.94	0.19	0.28	7422	3.80	1.19	0.12	0.14	8204	8.86	3.41	0.16	0.24
6801F	3.18	1.50	0.26	0.33	7423	2.58	1.20	0.22	0.28	8209	2.62	1.38	0.24	0.34
6811	2.81	1.20	0.18	0.23	7425	14.17	3.93	0.09	0.14	8215	2.39	1.13	0.22	0.31

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ADVISORY LOSS COSTS — NOT RATES

NORTH CAROLINA

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Exhibit III

Effective April 1, 2003

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CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
8227	3.65	1.58	0.19	0.24	8871	0.33	0.18	0.26	0.34					
8232	4.48	2.06	0.21	0.31	8901	0.22	0.11	0.24	0.33					
8233	7.72	2.97	0.15	0.20	9012	1.10	0.56	0.25	0.32					
8235	2.74	1.47	0.25	0.31	9014	2.54	1.27	0.22	0.29					
8236X	5.02	2.12	0.18	0.25	9015	2.54	1.21	0.23	0.32					
8263	5.74	3.00	0.24	0.36	9016	2.69	1.44	0.25	0.40					
8264	4.08	2.12	0.24	0.32	9019	1.80	0.97	0.27	0.33					
8265	4.60	2.21	0.23	0.30	9033	1.51	0.82	0.25	0.29					
8279	6.27	3.29	0.24	0.40	9040*	2.57	1.33	0.24	0.32					
8288	4.94	2.51	0.23	0.36	9044	2.50	1.45	0.29	0.42					
8291	3.98	2.20	0.26	0.35	9052	2.23	1.19	0.25	0.36					
8292	3.21	1.67	0.24	0.31	9058	1.31	0.70	0.25	0.35					
8293	6.97	3.48	0.22	0.27	9059	2.19	1.28	0.29	0.38					
8304	5.36	2.18	0.17	0.27	9060	1.34	0.73	0.26	0.36					
8350	4.47	1.90	0.18	0.25	9061	1.49	0.81	0.25	0.34					
8380	3.00	1.42	0.22	0.30	9062	1.41	0.76	0.25	0.35					
8381	1.41	0.73	0.23	0.32	9063	0.95	0.50	0.27	0.41					
8385	2.19	1.04	0.22	0.29	9077F	1.30	0.60	0.23	0.32					
8392	2.51	1.37	0.26	0.30	9082	1.63	0.91	0.27	0.39					
8393	1.91	0.86	0.20	0.26	9083	1.60	0.90	0.27	0.38					
8500	11.68	5.53	0.24	0.52	9084	2.20	1.21	0.26	0.42					
8601	0.77	0.36	0.22	0.28	9089	1.15	0.55	0.21	0.32					
8606	4.57	2.01	0.20	0.27	9093	1.23	0.66	0.24	0.37					
8709F	4.97	2.08	0.19	0.26	9101	2.35	1.28	0.26	0.36					
8710	2.48	0.92	0.15	0.31	9102	3.50	1.77	0.23	0.37					
8719	2.81	1.17	0.18	0.24	9154	1.52	0.76	0.24	0.35					
8720	1.22	0.56	0.21	0.26	9156	1.55	0.78	0.23	0.34					
8721	0.45	0.21	0.23	0.37	9178	11.52	6.83	0.30	0.46					
8726F	4.76	1.93	0.16	0.26	9179	24.68	12.04	0.22	0.38					
8734M	0.70	0.34	0.21	0.29	9180	4.96	2.45	0.22	0.35					
8737M	0.63	0.31	0.21	0.29	9182	1.46	0.83	0.28	0.43					
8738M	1.08	0.45	0.21	0.29	9186	14.87	6.63	0.20	0.24					
8742	0.52	0.24	0.21	0.29	9220	5.56	2.94	0.25	0.44					
8745	5.14	2.34	0.19	0.31	9402	6.34	2.64	0.18	0.22					
8748	0.57	0.25	0.20	0.27	9403	8.06	3.64	0.21	0.33					
8755	0.41	0.17	0.18	0.23	9410	2.66	1.27	0.21	0.36					
8800	1.07	0.58	0.25	0.35	9501	2.41	1.19	0.22	0.33					
8803	0.11	0.05	0.22	0.35	9505	2.95	1.52	0.23	0.27					
8805M	0.35	0.18	0.23	0.31	9516	2.06	0.99	0.23	0.29					
8810	0.26	0.13	0.23	0.31	9519	2.72	1.22	0.20	0.27					
8814M	0.32	0.16	0.23	0.31	9521	4.74	2.13	0.20	0.26					
8815M	0.54	0.24	0.23	0.31	9522	1.36	0.70	0.23	0.29					
8820	0.24	0.12	0.23	0.30	9534	5.26	2.13	0.17	0.24					
8824	2.50	1.36	0.26	0.35	9554	10.54	4.24	0.17	0.27					
8825	1.36	0.79	0.29	0.38	9586	0.64	0.34	0.24	0.30					
8826	1.80	0.99	0.26	0.35	9600	1.91	0.86	0.18	0.32					
8831	1.03	0.57	0.26	0.41	9620	0.84	0.40	0.23	0.30					
8832	0.31	0.15	0.23	0.31										
8833*	0.92	0.49	0.24	0.31										
8835	2.15	1.09	0.23	0.30										
8837Xa	a	a	a	a										
8848X	2.16	1.16	0.25	0.35										
8849X	2.11	1.12	0.24	0.34										
8868	0.43	0.24	0.26	0.39										
8869	0.68	0.39	0.29	0.42										

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

Effective April 1, 2003

FOOTNOTES

- a Advisory loss cost for each individual risk must be obtained by Home Office from Rating Organization having jurisdiction.
- D Special disease rule for the classification—See Rule 3-A-7.
- E Classification involving specific disease loading. Refer to Home Office for amount.

Asb=Asbestos S=Silica					
Code No.	Specific Disease Loadings	Disease Symbol	Code No.	Specific Disease Loadings	Disease Symbol
0059D	0.38	S	1852D	0.08	S
0065D	0.07	S	3081D	0.07	S
0066D	0.07	S	3082D	0.07	S
0067D	0.07	S	3085D	0.05	S
1165XE	0.04	S	4024E	0.04	S
1624E	0.03	S	6251D	0.06	S
1741E	0.40	S	6252D	0.05	S
1803D	0.59	Asb			

- 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.

<u>Class Code</u>	<u>Non-Ratable Element Code</u>	<u>Class Code</u>	<u>Non-Ratable Element Code</u>
4771	0771	7405	7445
7323F	0763F	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 \$4.85. (For coverage written separately for federal benefits only, \$1.88. For coverage written separately for state benefits only, \$2.97).
- 2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.
- 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 2.074 and elr x 1.862.
- 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 \$1.75.

Effective April 1, 2003

EXHIBIT III

ADVISORY MISCELLANEOUS VALUES

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

Employee operated vehicle	\$44,535.00
Leased or rented vehicle	\$29,690.00

Loss Elimination Ratios - The following percentages are applicable by deductible amount
and hazard group for total losses on a per claim basis:

	HAZARD GROUP			
	I	II	III	IV
Loss elimination ratios for employers electing a \$100 deductible	1.5%	1.5%	0.6%	0.4%
Loss elimination ratios for employers electing a \$200 deductible	2.5%	2.5%	1.5%	1.1%
Loss elimination ratios for employers electing a \$300 deductible	3.8%	3.8%	2.0%	1.5%
Loss elimination ratios for employers electing a \$400 deductible	4.5%	4.5%	2.8%	2.0%
Loss elimination ratios for employers electing a \$500 deductible	5.5%	5.5%	3.1%	2.2%
Loss elimination ratios for employers electing a \$1,000 deductible	7.5%	7.5%	4.7%	3.3%
Loss elimination ratios for employers electing a \$1,500 deductible	9.0%	9.0%	5.4%	4.0%
Loss elimination ratios for employers electing a \$2,000 deductible	10.4%	10.4%	6.2%	4.5%
Loss elimination ratios for employers electing a \$2,500 deductible	11.3%	11.3%	6.8%	4.9%
Loss elimination ratios for employers electing a \$5,000 deductible	16.2%	15.4%	9.8%	7.0%

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

\$1,100.00

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

\$285.00

Per Passenger Seat Surcharge - In accordance with the footnote instructions for classification Code 7421, the surcharge is

maximum surcharge per aircraft	\$1,000.00
per passenger seat	\$100.00

Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule 2-E-3

\$30,000.00

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

92%

(Multiply a Non-"F" classification loss cost by a factor of 1.92 to adjust for differences in benefits (1.63) and differences in loss-based expenses (1.175)).

Effective April 1, 2003

Exhibit III

TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses	Weighting Values	Expected Losses	Weighting Values	
0 --	963	0.04	543,210 -- 573,172	0.44
964 --	3,894	0.05	573,173 -- 604,870	0.45
3,895 --	6,887	0.06	604,871 -- 638,458	0.46
6,888 --	9,945	0.07	638,459 -- 674,112	0.47
9,946 --	13,071	0.08	674,113 -- 712,026	0.48
13,072 --	21,862	0.09	712,027 -- 752,426	0.49
21,863 --	32,542	0.10	752,427 -- 795,562	0.50
32,543 --	42,043	0.11	795,563 -- 841,723	0.51
42,044 --	51,293	0.12	841,724 -- 891,240	0.52
51,294 --	60,544	0.13	891,241 -- 944,492	0.53
60,545 --	69,910	0.14	944,493 -- 1,001,919	0.54
69,911 --	79,452	0.15	1,001,920 -- 1,064,033	0.55
79,453 --	89,216	0.16	1,064,034 -- 1,131,431	0.56
89,217 --	99,232	0.17	1,131,432 -- 1,204,818	0.57
99,233 --	109,528	0.18	1,204,819 -- 1,285,031	0.58
109,529 --	120,128	0.19	1,285,032 -- 1,373,068	0.59
120,129 --	131,055	0.20	1,373,069 -- 1,470,132	0.60
131,056 --	142,332	0.21	1,470,133 -- 1,577,689	0.61
142,333 --	153,981	0.22	1,577,690 -- 1,697,536	0.62
153,982 --	166,026	0.23	1,697,537 -- 1,831,908	0.63
166,027 --	178,490	0.24	1,831,909 -- 1,983,617	0.64
178,491 --	191,399	0.25	1,983,618 -- 2,156,250	0.65
191,400 --	204,780	0.26	2,156,251 -- 2,354,457	0.66
204,781 --	218,661	0.27	2,354,458 -- 2,584,375	0.67
218,662 --	233,073	0.28	2,584,376 -- 2,854,277	0.68
233,074 --	248,048	0.29	2,854,278 -- 3,175,587	0.69
248,049 --	263,620	0.30	3,175,588 -- 3,564,540	0.70
263,621 --	279,829	0.31	3,564,541 -- 4,045,008	0.71
279,830 --	296,715	0.32	4,045,009 -- 4,653,600	0.72
296,716 --	314,322	0.33	4,653,601 -- 5,449,447	0.73
314,323 --	332,698	0.34	5,449,448 -- 6,534,692	0.74
332,699 --	351,896	0.35	6,534,693 -- 8,102,263	0.75
351,897 --	371,973	0.36	8,102,264 -- 10,565,587	0.76
371,974 --	392,990	0.37	10,565,588 -- 14,999,563	0.77
392,991 --	415,017	0.38	14,999,564 -- 25,345,499	0.78
415,018 --	438,129	0.39	25,345,500 -- 77,075,153	0.79
438,130 --	462,408	0.40	77,075,154 AND OVER	0.80
462,409 --	487,945	0.41		
487,946 --	514,841	0.42		
514,842 --	543,209	0.43		

(a) State Per Claim Accident Limitation	\$115,500
(b) State Multiple Claim Accident Limitation	\$231,000
(c) USL&HW Per Claim Accident Limitation	\$314,500
(d) USL&HW Multiple Claim Accident Limitation	\$629,000
(e) Employers Liability Accident Limitation	\$55,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes	65%

Cap on Modifications = 1 + (0.00005)((Expected Losses) + (2)(Expected Losses)/(4.60))

Effective April 1, 2003

Exhibit III

**TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses		Ballast Values	Expected Losses		Ballast Values	Expected Losses		Ballast Values
0 --	24,742	11,500	793,965 --	816,951	92,000	1,598,732 --	1,621,727	172,500
24,743 --	42,584	13,800	816,952 --	839,939	94,300	1,621,728 --	1,644,724	174,800
42,585 --	63,084	16,100	839,940 --	862,927	96,600	1,644,725 --	1,667,721	177,100
63,085 --	84,711	18,400	862,928 --	885,916	98,900	1,667,722 --	1,690,718	179,400
84,712 --	106,863	20,700	885,917 --	908,905	101,200	1,690,719 --	1,713,715	181,700
106,864 --	129,294	23,000	908,906 --	931,895	103,500	1,713,716 --	1,736,712	184,000
129,295 --	151,887	25,300	931,896 --	954,886	105,800	1,736,713 --	1,759,710	186,300
151,888 --	174,582	27,600	954,887 --	977,877	108,100	1,759,711 --	1,782,707	188,600
174,583 --	197,346	29,900	977,878 --	1,000,868	110,400	1,782,708 --	1,805,704	190,900
197,347 --	220,157	32,200	1,000,869 --	1,023,860	112,700	1,805,705 --	1,828,702	193,200
220,158 --	243,003	34,500	1,023,861 --	1,046,852	115,000	1,828,703 --	1,851,699	195,500
243,004 --	265,876	36,800	1,046,853 --	1,069,845	117,300	1,851,700 --	1,874,697	197,800
265,877 --	288,768	39,100	1,069,846 --	1,092,837	119,600	1,874,698 --	1,897,694	200,100
288,769 --	311,675	41,400	1,092,838 --	1,115,830	121,900	1,897,695 --	1,920,692	202,400
311,676 --	334,596	43,700	1,115,831 --	1,138,824	124,200	1,920,693 --	1,943,690	204,700
334,597 --	357,526	46,000	1,138,825 --	1,161,817	126,500	1,943,691 --	1,966,687	207,000
357,527 --	380,465	48,300	1,161,818 --	1,184,811	128,800	1,966,688 --	1,989,685	209,300
380,466 --	403,410	50,600	1,184,812 --	1,207,805	131,100	1,989,686 --	2,012,683	211,600
403,411 --	426,362	52,900	1,207,806 --	1,230,800	133,400	2,012,684 --	2,035,681	213,900
426,363 --	449,318	55,200	1,230,801 --	1,253,794	135,700	2,035,682 --	2,058,679	216,200
449,319 --	472,278	57,500	1,253,795 --	1,276,789	138,000	2,058,680 --	2,081,677	218,500
472,279 --	495,242	59,800	1,276,790 --	1,299,784	140,300	2,081,678 --	2,104,675	220,800
495,243 --	518,210	62,100	1,299,785 --	1,322,779	142,600	2,104,676 --	2,127,673	223,100
518,211 --	541,180	64,400	1,322,780 --	1,345,774	144,900	2,127,674 --	2,150,671	225,400
541,181 --	564,152	66,700	1,345,775 --	1,368,769	147,200	2,150,672 --	2,173,670	227,700
564,153 --	587,127	69,000	1,368,770 --	1,391,765	149,500	2,173,671 --	2,196,500	230,000
587,128 --	610,103	71,300	1,391,766 --	1,414,761	151,800			
610,104 --	633,081	73,600	1,414,762 --	1,437,756	154,100			
633,082 --	656,061	75,900	1,437,757 --	1,460,752	156,400			
656,062 --	679,042	78,200	1,460,753 --	1,483,749	158,700			
679,043 --	702,025	80,500	1,483,750 --	1,506,745	161,000			
702,026 --	725,008	82,800	1,506,746 --	1,529,741	163,300			
725,009 --	747,992	85,100	1,529,742 --	1,552,737	165,600			
747,993 --	770,978	87,400	1,552,738 --	1,575,734	167,900			
770,979 --	793,964	89,700	1,575,735 --	1,598,731	170,200			

For Expected Losses greater than \$2,196,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(4.60) / (\text{Expected Losses} + (700)(4.60))$$

$$\text{Cap on Modifications} = 1 + (0.00005)((\text{Expected Losses}) + (2)(\text{Expected Losses})(4.60))$$

1. **Hazard Group Differentials**

I	II	III	IV
1.040	0.930	0.580	0.390

2. **2001 Table of Expected Loss Ranges**
Effective July 1, 2001

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

Per Accident Limitation	Hazard Groups				Hazard Groups			
	I	II	III	IV	I	II	III	IV
\$25,000	0.536	0.557	0.653	0.710	0.602	0.623	0.726	0.784
\$30,000	0.505	0.530	0.631	0.692	0.567	0.597	0.704	0.766
\$35,000	0.477	0.503	0.613	0.675	0.543	0.574	0.685	0.749
\$40,000	0.452	0.484	0.591	0.655	0.517	0.548	0.668	0.734
\$50,000	0.414	0.448	0.562	0.629	0.476	0.514	0.632	0.701
\$75,000	0.346	0.378	0.497	0.569	0.407	0.445	0.574	0.644
\$100,000	0.297	0.332	0.450	0.521	0.354	0.396	0.523	0.598
\$125,000	0.265	0.300	0.410	0.481	0.321	0.361	0.481	0.559
\$150,000	0.239	0.272	0.377	0.448	0.294	0.332	0.446	0.519
\$175,000	0.221	0.253	0.352	0.417	0.270	0.306	0.417	0.490
\$200,000	0.203	0.234	0.328	0.392	0.253	0.289	0.395	0.463
\$250,000	0.179	0.207	0.293	0.351	0.224	0.256	0.353	0.416
\$300,000	0.161	0.185	0.265	0.318	0.201	0.231	0.319	0.381
\$500,000	0.119	0.138	0.196	0.234	0.150	0.171	0.239	0.284
\$1,000,000	0.080	0.091	0.129	0.152	0.099	0.114	0.157	0.184
\$2,000,000	0.053	0.061	0.085	0.099	0.066	0.076	0.104	0.121
\$5,000,000	0.032	0.035	0.049	0.057	0.039	0.044	0.061	0.070

4. **Retrospective Pure Premium Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.10	0.07	0.05	0.29	0.20	0.13	0.00

5. **State Special Classifications by Hazard Group**

Code No.	HG	Code No.	HG	Code No.	HG	Code No.	HG
1473	III	2727	III	4301	II	8236	III
1474	III	2791	I	4417	II	8837	II
2705	III	2797	II	7529	IV	8848	II
2706	III	3516	II	7723	IV	8849	II

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NORTH CAROLINA

APPENDIX A-I

CALCULATION OF 2000 POLICY YEAR ON-LEVEL FACTORS

SECTION A - Factor Adjusting 2000 Policy Year Assigned Risk Premium to Present Assigned Risk Pure Premium Level

	(1) Standard Premium Level Change	(2) Cumulative Index	(3) Weight	(4) Product (2)x(3)	(5) Adj. Factor Present Index/Sum Col. (4)	(6) Adj. For Expense Constant Removal@	(7) Adj. For Removal of Expenses	(8) Adj. For MPM Removal*	(9) Prem. Adj. Factor (((5)x(6)) x(7))x(8)
NR 04/01/98	Base	1.000	0.303	0.303	1.100	0.986	0.840	0.997	0.908
NR 04/01/00	1.000	1.000	0.697	<u>0.697</u>					
NR 04/01/01	1.046	1.046		1.000					
NR 04/01/02	1.052	1.100							

SECTION B - Factor Adjusting 2000 Policy Year Voluntary Premium to Present Voluntary Pure Premium Level

	(1) Standard Premium Level Change	(2) Cumulative Index	(3) Weight	(4) Product (2)x(3)	(5) Adj. Factor Present Index/Sum Col. (4)	(6) Adj. For Expense Constant Removal@	(7) Adj. For MPM Removal*	(8) Prem. Adj. Factor ((5)x(6)) x (7)
NR 04/01/98	Base	1.000	0.303	0.303	1.031	1.000	0.997	1.028
NR 04/01/00	1.000	1.000	0.697	<u>0.697</u>				
NR 04/01/01	1.046	1.046		1.000				
NR 04/01/02	0.986	1.031						

SECTION C - Factor Adjusting 2000 Policy Year Assigned Risk and Voluntary Premium to Present Pure Premium Level

(1) Assigned Risk Market Share PY 2000	0.043
(2) Voluntary Market Share PY 2000	0.957
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. A)	0.908
(4) Voluntary Standard Premium Adjustment Factor (See Sec. B)	1.028
(5) Premium Adjustment Factor = [(1) x (3) + (2) x (4)] x 1.018 #	1.041

NR = New and renewal business.

@ = Eliminates premium derived from expense constants.

* = Eliminates premium derived from minimum premiums.

= Market share adjustment factor.

NORTH CAROLINA

APPENDIX A-I

CALCULATION OF 2000 POLICY YEAR ON-LEVEL FACTORS

SECTION D - Factor Adjusting 2000 Policy Year Indemnity Losses to Present Benefit Level

<u>Date</u>	<u>(1) Benefit Level Change</u>	<u>(2) Cumulative Index</u>	<u>(3) Weight</u>	<u>(4) Product (2) x (3)</u>	<u>(5) Adj. Factor Present Index / Sum Col. (4)</u>
01/01/00	1.000	1.000	0.592	0.592	1.014
01/01/01	1.008	1.008	0.408	<u>0.411</u>	
01/01/02	1.009	1.017		1.003	

SECTION E - Factor Adjusting 2000 Policy Year Medical Losses to Present Benefit Level

<u>Date</u>	<u>(1) Benefit Level Change</u>	<u>(2) Cumulative Index</u>	<u>(3) Weight</u>	<u>(4) Product (2) x (3)</u>	<u>(5) Adj. Factor Present Index / Sum Col. (4)</u>
01/01/00	Base	1.000	0.592	0.592	1.000
01/01/01	1.000	1.000	0.408	<u>0.408</u>	
01/01/02	1.000	1.000		1.000	

NORTH CAROLINA

APPENDIX A-I

CALCULATION OF 1999 POLICY YEAR ON-LEVEL FACTORS

SECTION F - Factor Adjusting 1999 Policy Year Assigned Risk Premium to Present Assigned Risk Pure Premium Level

	(1) Standard Premium Level Change	(2) Cumulative Index	(3) Weight	(4) Product (2)x(3)	(5) Adj. Factor Present Index/Sum Col. (4)	(6) Adj. For Expense Constant Removal@	(7) Adj. For Removal of Expenses	(8) Adj. For MPM Removal*	(9) Prem. Adj. Factor (((5)x(6)) x(7))x(8)
NR 04/01/98	Base	1.000	1.000	<u>1.000</u>	1.100	0.986	0.840	0.997	0.908
NR 04/01/00	1.000	1.000		1.000					
NR 04/01/01	1.046	1.046							
NR 04/01/02	1.052	1.100							

SECTION G - Factor Adjusting 1999 Policy Year Voluntary Premium to Present Voluntary Pure Premium Level

	(1) Standard Premium Level Change	(2) Cumulative Index	(3) Weight	(4) Product (2)x(3)	(5) Adj. Factor Present Index/Sum Col. (4)	(6) Adj. For Expense Constant Removal@	(7) Adj. For MPM Removal*	(8) Prem. Adj. Factor ((5)x(6)) x (7)
NR 04/01/98	Base	1.000	1.000	<u>1.000</u>	1.031	1.000	0.997	1.028
NR 04/01/00	1.000	1.000		1.000				
NR 04/01/01	1.046	1.046						
NR 04/01/02	0.986	1.031						

SECTION H - Factor Adjusting 1999 Policy Year Assigned Risk and Voluntary Premium to Present Pure Premium Level

(1) Assigned Risk Market Share PY 1999	0.042
(2) Voluntary Market Share PY 1999	0.958
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. F)	0.908
(4) Voluntary Standard Premium Adjustment Factor (See Sec. G)	1.028
(5) Premium Adjustment Factor = [(1) x (3) + (2) x (4)] x 1.018 #	1.041

NR = New and renewal business.

@ = Eliminates premium derived from expense constants.

* = Eliminates premium derived from minimum premiums.

= Market share adjustment factor.

NORTH CAROLINA

APPENDIX A-I

CALCULATION OF 1999 POLICY YEAR ON-LEVEL FACTORS

SECTION I - Factor Adjusting 1999 Policy Year Indemnity Losses to Present Benefit Level

<u>Date</u>	<u>(1) Benefit Level Change</u>	<u>(2) Cumulative Index</u>	<u>(3) Weight</u>	<u>(4) Product (2) x (3)</u>	<u>(5) Adj. Factor Present Index / Sum Col. (4)</u>
01/01/99	1.000	1.000	0.592	0.592	1.021
01/01/00	1.007	1.007	0.408	<u>0.411</u>	
01/01/01	1.008	1.015		1.003	
01/01/02	1.009	1.024			

SECTION J - Factor Adjusting 1999 Policy Year Medical Losses to Present Benefit Level

<u>Date</u>	<u>(1) Benefit Level Change</u>	<u>(2) Cumulative Index</u>	<u>(3) Weight</u>	<u>(4) Product (2) x (3)</u>	<u>(5) Adj. Factor Present Index / Sum Col. (4)</u>
01/01/99	Base	1.000	0.592	0.592	1.000
01/01/00	1.000	1.000	0.408	<u>0.408</u>	
01/01/01	1.000	1.000		1.000	
01/01/02	1.000	1.000			

NORTH CAROLINA

APPENDIX A-II

PREMIUM AND LOSS DEVELOPMENT FACTORS

Section A - Premium Development Factors

<u>Policy Year</u>	<u>Standard Premium for Matching Companies</u>		<u>Development Factor</u>
	<u>1st Report</u>	<u>2nd Report</u>	
1997	540,020,958	551,906,430	1.022
1998	670,278,019	680,909,015	1.016
1999	681,173,370	689,310,906	1.012
Average			1.017
	<u>2nd Report</u>	<u>3rd Report</u>	
1996	627,553,422	628,039,355	1.001
1997	552,563,600	553,401,587	1.002
1998	672,122,342	673,739,591	1.002
Average			1.002
	<u>3rd Report</u>	<u>4th Report</u>	
1995	571,630,603	571,847,409	1.000
1996	628,602,730	628,352,490	1.000
1997	535,649,998	535,005,281	0.999
Average			1.000
	<u>4th Report</u>	<u>5th Report</u>	
1994	563,952,979	562,676,811	0.998
1995	572,639,519	573,041,398	1.001
1996	610,901,921	610,994,121	1.000
Average			1.000

Three-year average premium development factors

<u>1st/5th</u>	<u>2nd/5th</u>	<u>3rd/5th</u>	<u>4th/5th</u>
1.019	1.002	1.000	1.000

NORTH CAROLINA

APPENDIX A-II

PREMIUM AND LOSS DEVELOPMENT FACTORS

Section B - Loss Development Factors

<u>Policy Year</u>	<u>Paid Indemnity Losses for Matching Companies</u>		<u>Dev't Factor</u>	<u>Paid Medical Losses for Matching Companies</u>		<u>Dev't Factor</u>
	<u>1st Report</u>	<u>2nd Report</u>		<u>1st Report</u>	<u>2nd Report</u>	
1998	81,817,246	154,145,316	1.884	124,930,673	166,554,777	1.333
1999	85,951,832	160,460,513	1.867	126,642,462	171,738,898	1.356
Average			1.876			1.345
	<u>2nd Report</u>	<u>3rd Report</u>		<u>2nd Report</u>	<u>3rd Report</u>	
1997	108,070,658	139,490,874	1.291	121,574,313	132,264,767	1.088
1998	152,779,474	202,208,635	1.324	164,882,345	183,714,615	1.114
Average			1.308			1.101
	<u>3rd Report</u>	<u>4th Report</u>		<u>3rd Report</u>	<u>4th Report</u>	
1996	111,528,728	128,159,170	1.149	110,485,827	114,247,701	1.034
1997	136,907,433	159,274,849	1.163	129,860,752	136,742,766	1.053
Average			1.156			1.044
	<u>4th Report</u>	<u>5th Report</u>		<u>4th Report</u>	<u>5th Report</u>	
1995	108,895,974	117,148,226	1.076	98,123,874	100,502,069	1.024
1996	126,994,191	137,426,516	1.082	113,441,145	115,781,105	1.021
Average			1.079			1.023
	<u>5th Report</u>	<u>6th Report</u>		<u>5th Report</u>	<u>6th Report</u>	
1994	116,651,155	122,633,336	1.051	101,171,083	102,392,250	1.012
1995	115,905,298	119,586,670	1.032	100,243,661	101,134,465	1.009
Average			1.042			1.011
	<u>6th Report</u>	<u>7th Report</u>		<u>6th Report</u>	<u>7th Report</u>	
1993	147,018,134	152,668,327	1.038	135,379,444	136,951,872	1.012
1994	121,582,649	125,636,847	1.033	101,414,016	102,115,214	1.007
Average			1.036			1.010
	<u>7th Report</u>	<u>8th Report</u>		<u>7th Report</u>	<u>8th Report</u>	
1992	196,466,723	201,037,301	1.023	172,887,802	173,810,493	1.005
1993	151,006,505	153,697,463	1.018	135,071,084	136,050,895	1.007
Average			1.021			1.006
	<u>8th Report</u>	<u>9th Report</u>		<u>8th Report</u>	<u>9th Report</u>	
1991	256,658,155	260,332,533	1.014	216,181,387	217,940,419	1.008
1992	195,799,151	199,009,555	1.016	169,901,238	172,004,644	1.012
Average			1.015			1.010
	<u>9th Report</u>	<u>10th Report</u>		<u>9th Report</u>	<u>10th Report</u>	
1990	280,707,989	284,272,960	1.013	221,362,001	222,171,589	1.004
1991	255,212,724	257,721,570	1.010	214,229,613	215,205,114	1.005
Average			1.012			1.005
	<u>10th Report</u>	<u>11th Report</u>		<u>10th Report</u>	<u>11th Report</u>	
1989	280,711,478	282,698,676	1.007	219,459,989	221,256,935	1.008
1990	278,307,299	280,737,570	1.009	217,855,776	218,547,359	1.003
Average			1.008			1.006

NORTH CAROLINA

APPENDIX A-II

PREMIUM AND LOSS DEVELOPMENT FACTORS

Section B - Loss Development Factors (Cont.)

<u>Policy Year</u>	<u>Paid Indemnity Losses for Matching Companies</u>		<u>Dev't Factor</u>	<u>Paid Medical Losses for Matching Companies</u>		<u>Dev't Factor</u>
	<u>11th Report</u>	<u>12th Report</u>		<u>11th Report</u>	<u>12th Report</u>	
1988	225,405,344	227,692,272	1.010	178,365,933	179,190,164	1.005
1989	277,381,310	279,090,979	1.006	217,343,069	218,226,090	1.004
Average			1.008			1.005
	<u>12th Report</u>	<u>13th Report</u>		<u>12th Report</u>	<u>13th Report</u>	
1987	182,607,735	184,549,575	1.011	145,772,997	146,399,311	1.004
1988	224,969,817	225,686,735	1.003	177,276,159	177,797,759	1.003
Average			1.007			1.004
	<u>13th Report</u>	<u>14th Report</u>		<u>13th Report</u>	<u>14th Report</u>	
1986	139,061,150	140,109,322	1.008	114,638,266	115,121,873	1.004
1987	183,233,404	183,789,492	1.003	144,817,704	145,246,201	1.003
Average			1.006			1.004
	<u>14th Report</u>	<u>15th Report</u>		<u>14th Report</u>	<u>15th Report</u>	
1985	124,097,043	124,566,271	1.004	93,938,762	94,232,049	1.003
1986	139,184,498	139,879,630	1.005	114,228,377	114,891,981	1.006
Average			1.005			1.005
	<u>15th Report</u>	<u>16th Report</u>		<u>15th Report</u>	<u>16th Report</u>	
1984	97,642,016	98,140,050	1.005	75,847,159	76,056,484	1.003
1985	122,642,929	123,193,726	1.004	92,626,609	92,868,222	1.003
Average			1.005			1.003
	<u>16th Report</u>	<u>17th Report</u>		<u>16th Report</u>	<u>17th Report</u>	
1983	77,233,081	77,594,849	1.005	60,896,960	61,043,596	1.002
1984	102,202,955	102,585,843	1.004	79,605,386	79,714,666	1.001
Average			1.005			1.002
	<u>17th Report</u>	<u>18th Report</u>		<u>17th Report</u>	<u>18th Report</u>	
1982	72,734,472	73,725,912	1.014	55,216,745	55,551,198	1.006
1983	79,865,035	80,359,943	1.006	63,765,183	64,030,368	1.004
Average			1.010			1.005
	<u>18th Report</u>	<u>19th Report</u>		<u>18th Report</u>	<u>19th Report</u>	
1981	68,733,466	69,018,192	1.004	48,743,007	49,026,224	1.006
1982	71,966,485	72,377,199	1.006	54,574,037	55,003,929	1.008
Average			1.005			1.007
Accident Year Paid to Incurred Including IBNR Ratios at a 19th Report						
<u>Accident Year</u>	<u>Indemnity Losses</u>			<u>Medical Losses</u>		
	<u>Paid</u>	<u>Incl. IBNR</u>	<u>Ratio</u>	<u>Paid</u>	<u>Incl. IBNR</u>	<u>Ratio</u>
1982	66,095,698	69,055,094	0.957	48,206,535	50,938,958	0.946
1983	79,460,211	83,723,691	0.949	62,614,464	68,344,148	0.916
Average			0.953			0.931

NORTH CAROLINA

APPENDIX A-II

PREMIUM AND LOSS DEVELOPMENT FACTORS

Section B - Loss Development Factors (Cont.)

	<u>Indemnity</u>	<u>Medical</u>
(1) Losses for accident year 1976 valued as of 12-31-83	35,777,058	19,714,086
(2) Losses for accident year 1977 valued as of 12-31-84	41,982,685	24,064,128
(3) Losses for accident year 1978 valued as of 12-31-85	50,274,880	32,135,988
(4) Losses for accident year 1979 valued as of 12-31-86	54,965,043	33,269,266
(5) Losses for accident year 1980 valued as of 12-31-87	59,931,288	40,157,342
(6) Average: ((1)+(2)+(3)+(4)+(5))/5	48,586,191	29,868,162
(7) Losses for accident year 1981 valued as of 12-31-88	62,337,994	44,553,691
(8) Ratio (6)/(7)	0.779	0.670
(9) Losses for accident year 1981 valued as of 12-31-99	73,108,404	52,989,310
(10) Losses for accident year 1981 valued as of 12-31-00	73,117,836	53,041,738
(11) Losses for all accident years prior to 1981 as of 12-31-99	409,323,333	280,712,628
(12) Losses for all accident years prior to 1981 as of 12-31-00	410,257,221	281,706,192
(13) 19th to ultimate development factor $1 + [(10)-(9)+((12)-(11))/(8)]/(9)$	1.017	1.029
(14) Losses for accident year 1977 valued as of 12-31-84	39,175,770	22,539,754
(15) Losses for accident year 1978 valued as of 12-31-85	47,065,531	30,491,811
(16) Losses for accident year 1979 valued as of 12-31-86	51,507,746	31,084,879
(17) Losses for accident year 1980 valued as of 12-31-87	58,613,599	39,305,195
(18) Losses for accident year 1981 valued as of 12-31-88	60,788,354	43,213,490
(19) Average: ((14)+(15)+(16)+(17)+(18))/5	51,430,200	33,327,026
(20) Losses for accident year 1982 valued as of 12-31-89	56,355,533	41,299,736
(21) Ratio (19)/(20)	0.913	0.807
(22) Losses for accident year 1982 valued as of 12-31-00	67,685,286	50,063,869
(23) Losses for accident year 1982 valued as of 12-31-01	67,615,263	50,734,922
(24) Losses for all accident years prior to 1982 as of 12-31-00	571,758,470	395,004,085
(25) Losses for all accident years prior to 1982 as of 12-31-01	572,877,549	395,542,017
(26) 19th to ultimate development factor $1 + [(23)-(22)+((25)-(24))/(21)]/(22)$	1.017	1.027
(27) Two-year average 19th to ultimate development factor $((13)+(26))/2$	1.017	1.028
(28) Medical smoothing factor (from 1/1/94 filing)*		0.013
(29) Final 19th to ultimate development factor (27)+(28)	1.017	1.041

(1) through (5) and (7) include only data for matching companies for the 1983 through 1988 valuations.

(9) through (12) include only data for matching companies for the 1999 and 2000 valuations.

(14) through (18) and (20) include only data for matching companies for the 1984 through 1989 valuations.

(22) through (25) include only data for matching companies for the 2000 and 2001 valuations.

Accident year incurred including IBNR losses are used in the derivation of the 19th to ultimate factors shown above

* This factor was originally included in the North Carolina filing made September 1, 1993 and effective January 1, 1994. It has been included in all subsequent North Carolina experience filings since that time. The factor serves to spread a historical \$3.8 million loss over a ten-year period. Please refer to Appendix A-II, Section F of the September 1, 1993 filing for the underlying calculation.

NORTH CAROLINA

APPENDIX A-II

PREMIUM AND LOSS DEVELOPMENT FACTORS

Section C - Summary of Loss Development Factors

	(1) 1st/2nd	(2) 2nd/3rd	(3) 3rd/4th	(4) 4th/5th	(5) 5th/6th	(6) 6th/7th	(7) 7th/8th	(8) 8th/9th
Indemnity	1.876	1.308	1.156	1.079	1.042	1.036	1.021	1.015
Medical	1.345	1.101	1.044	1.023	1.011	1.010	1.006	1.010
	(9) 9th/10th	(10) 10th/11th	(11) 11th/12th	(12) 12th/13th	(13) 13th/14th	(14) 14th/15th	(15) 15th/16th	(16) 16th/17th
Indemnity	1.012	1.008	1.008	1.007	1.006	1.005	1.005	1.005
Medical	1.005	1.006	1.005	1.004	1.004	1.005	1.003	1.002
	(17) 17th/18th	(18) 18th/19th	(19) Incurred 19th/Ult	(20) Paid/Inc Ratio at a 19th	(21) 18th/Ult (19)/(20) x(18)	(22) 17th/Ult (21)x(17)	(23) 16th/Ult (22)x(16)	(24) 15th/Ult (23)x(15)
Indemnity	1.010	1.005	1.017	0.953	1.072	1.083	1.088	1.093
Medical	1.005	1.007	1.041	0.931	1.126	1.132	1.134	1.137
	(25) 14th/Ult (24)x(14)	(26) 13th/Ult (25)x(13)	(27) 12th/Ult (26)x(12)	(28) 11th/Ult (27)x(11)	(29) 10th/Ult (28)x(10)	(30) 9th/Ult (29)x(9)	(31) 8th/Ult (30)x(8)	(32) 7th/Ult (31)x(7)
Indemnity	1.098	1.105	1.113	1.122	1.131	1.145	1.162	1.186
Medical	1.143	1.148	1.153	1.159	1.166	1.172	1.184	1.191
	(33) 6th/Ult (32)x(6)	(34) 5th/Ult (33)x(5)	(35) 4th/Ult (34)x(4)	(36) 3rd/Ult (35)x(3)	(37) 2nd/Ult (36)x(2)	(38) 1st/Ult (37)x(1)		
Indemnity	1.229	1.281	1.382	1.598	2.090	3.921		
Medical	1.203	1.216	1.244	1.299	1.430	1.923		

NORTH CAROLINA

APPENDIX A-III

POLICY YEAR TREND FACTOR

(1)	(2)	(3)
Policy Year	On-leveled Paid Indemnity <u>Loss Ratio</u>	On-leveled Paid Medical <u>Loss Ratio</u>
1993	0.496	0.396
1994	0.486	0.359
1995	0.462	0.357
1996	0.508	0.388
1997	0.436	0.327
1998	0.461	0.330
1999	0.444	0.318
2000	0.438	0.318

	<u>Indemnity</u>	<u>Medical</u>
(4) Indicated annual eight-point exponential trend factor	0.982	0.970
(5) State credibility	85%	74%
(6) Annual countrywide trend factor	0.995	1.015
(7) Annual credibility-weighted trend factor	0.984	0.982
(8) Selected annual trend factor	1.020	1.040
(9) Years from the midpoint of the experience period to the midpoint of the proposed period		
Policy year 2000	3.302	3.302
Policy year 1999	4.302	4.302
(10) Trend impact on		
Policy year 2000	1.068	1.138
Policy year 1999	1.089	1.184

NORTH CAROLINA

APPENDIX A-IV

The National Council conducts extensive programs to insure both the completeness and accuracy of the experience reported. Occasionally a particular carrier's report is not available at the time of preparation of the filing. The data is excluded only if its omission would have no significant effect on the values proposed in the filing. All carriers writing more than one-tenth of one percent of the North Carolina workers compensation written premium volume and whose data is not included in this filing are listed below. The listing is separated between policy year 2000 and policy year 1999 aggregate data.

Carriers not included in policy year experience valued as of December 31, 2001

Policy Year 2000

<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
Reliance Insurance Company	
Insurance Corporation of New York	1.2%
Discovery Insurance Company	0.8%
Capital City Insurance Company	0.5%
Phico Insurance Company	0.2%

Policy Year 1999

<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
Reliance Insurance Company	
Insurance Corporation of New York	1.2%
Discovery Insurance Company	0.9%
Capital City Insurance Company	0.5%
Credit General Insurance Company	0.3%
Lumber Mutual Insurance Company	0.2%

Note: Figures are based on 2000 and 1999 data from the NAIC.

NORTH CAROLINA

APPENDIX A-V

Derivation of Industry Group Differentials

Industry group differentials are used to more equitably distribute the overall pure premium level change based on the individual experience of each industry group.

Wage trend adjustments are calculated to account for the change in industry group wages relative to the change in medical losses. The converted losses used to calculate these adjustments are the losses from the Workers Compensation Statistical Plan adjusted to include development and brought to the proposed experience, law and loss-based expense levels.

The indicated losses, column (8) are the converted losses further adjusted for trend and the change in overall off balance for experience rating; the combined adjustments are shown in parts (1) through (7) of Appendix B-I, Section (A). The expected losses (13) are at the same proposed level as the indicated losses and contain a change in industry group off balance. An adjustment to convert the proposed expected losses to reflect current relativities (15) is used to calculate the indicated to expected ratio (16). The indicated differential (17) reflects the indicated losses at a proposed level to expected losses with relativities of the current level to correctly distribute the proposed trend and benefits on an industry group basis.

In the calculation of the credibility weighted differentials, the ratios of indicated losses to expected losses by industry group (modified by the wage trend adjustments), column (18), are credibility-weighted with the statewide ratio. The credibility is based on the compensable claim counts, column (20). The full credibility standards, column (21), reflect the variability of the data within each industry group. Partial credibility is calculated using the square root of the ratio of actual compensable claims and the number of compensable claims required for full credibility. The statewide credibility-weighted ratio (23) is rebalanced using the latest year expected losses to ensure that the overall pure premium level change is achieved.

I. INDUSTRY GROUP WAGE TREND ADJUSTMENT

Industry Group	(1) Converted Indemnity Losses	(2) Converted Medical Losses	(3) Converted Total Losses (1)+(2)	(4) Wage Trend	(5) Wage Trend Differential (4)sw/(4)ig	(6) Adjustments ((1)+(2)x(5)) /(3)	(7) Wage Trend Adjustments (6)ig/(6)sw
Manufacturing	640,353,272	464,246,480	1,104,599,752	1.144	0.998	0.999	0.999
Contracting	533,088,132	355,164,982	888,253,114	1.156	0.988	0.995	0.995
Off. & Cler.	206,602,045	159,169,454	365,771,499	1.149	0.994	0.997	0.997
Goods & Srv.	466,945,445	394,100,245	861,045,690	1.145	0.997	0.999	0.999
Miscellaneous	303,967,610	184,033,698	488,001,308	1.101	1.037	1.014	1.014
Statewide	2,150,956,504	1,556,714,859	3,707,671,363	1.142		1.000	

II. INDICATED AND EXPECTED LOSSES

Industry Group	(8) Indicated Losses	(9) Current Ratio of Manual to Earned	(10) Proposed Ratio of Manual to Earned	(11) One Year Current Expected Losses	(12) Five Year Current Expected Losses	(13) Five Year Proposed Expected Losses	(14) Current / Proposed (12)/(13)	(15) Adjusted to Prop. for Current Rel. (14)ig/(14)sw
Manufacturing	1,207,098,011	1.119	1.132	288,588,027	1,195,719,910	1,195,011,840	1.001	1.001
Contracting	970,456,337	1.135	1.137	291,658,647	1,022,354,426	1,022,201,313	1.000	1.000
Off. & Cler.	401,194,590	1.097	1.113	98,423,611	374,347,265	374,138,387	1.001	1.001
Goods & Srv.	946,167,985	1.029	1.044	241,519,444	923,746,126	922,986,957	1.001	1.001
Miscellaneous	532,039,166	1.134	1.141	141,081,286	541,801,994	541,867,478	1.000	1.000
Statewide	4,056,956,089			1,061,271,015	4,057,969,721	4,056,205,975	1.000	

NORTH CAROLINA

APPENDIX A-V

Derivation of Industry Group Differentials (cont'd.)

III. INDUSTRY GROUP DIFFERENTIALS

Industry Group	(16) Indicated/ Expected Ratio (8) / ((13)x(15))	(17) Indicated Differential (w/o Wage Trend) (16)ig/(16)sw	(18) Indicated/ Expected Ratio (w/ Wage Trend) (16)x(7)	(19) Indicated Differential (w/Wage Trend) (18)ig/(18)sw	(20) Compens- able Cases	(21) Full Credibility Standard	(22) Credibility	(23) Credibility Weighted Ratio	(24) Credibility Weighted Differential	(25) Final Differential
Manufacturing	1.009	1.009	1.008	1.009	33,641	10,000	1.00	1.008	1.010	1.010
Contracting	0.949	0.949	0.944	0.945	17,638	8,000	1.00	0.944	0.946	0.946
Off. & Cler.	1.071	1.071	1.068	1.069	10,642	7,000	1.00	1.068	1.070	1.070
Goods & Srv	1.024	1.024	1.023	1.024	31,491	9,000	1.00	1.023	1.025	1.025
Misc.	0.982	0.982	0.996	0.997	12,695	11,000	1.00	0.996	0.998	0.998
Statewide	1.000		0.999					0.998		1.000

Statewide ratio (column 23) = $\sum_{ig}((11)x(23)) \div \sum_{ig}(11)$

NORTH CAROLINA

APPENDIX A-V

Industry Group Differentials - Supporting Documentation

The below documentation is intended as additional supporting material for the calculation of the industry group differentials shown in Appendix A-V of the North Carolina loss cost filing proposed effective April 1, 2003.

Appendix A-V - columns (1), (2), and (8)

"Unadjusted" losses were collected under the data submission rules of NCCI's Workers Compensation Statistical Plan (WCSP) and are summed by industry group over the most recent five policy periods separately for both indemnity and medical.

Please refer to Appendix B-I, Section A of the loss cost filing for an explanation and documentation of the adjustments applied to these "unadjusted" losses to arrive at the "converted" losses in columns (1) and (2).

The "unadjusted" WCSP data underlying the indicated losses in column (8) of Appendix A-V is the same as that underlying the "converted" losses in columns (1) and (2).

The indicated losses in column (8) are the total "converted" losses in column (3) further adjusted by policy period for (i) trend (see Appendix B-I, Section A-3) and (ii) experience rating plan off-balance and the balancing of indicated losses to expected losses (see Appendix B-I, Section A-7).

Appendix A-V - column (4)

A trend line fit to historical North Carolina average weekly wage data over the most recent eight years is the starting point in the calculation of the figures in column (4) of Appendix A-V.

The figures shown in Appendix A-V are full trends over the period of time from the midpoint of the five WCSP policy periods used in the loss cost calculation (1/95 through 12/99) to the midpoint of the most recent calendar year (2001).

Appendix A-V - columns (9) and (10)

The figures in these columns of Appendix A-V reflect the current and proposed manual to earned ratios based on the reported WCSP payroll and manual premium data reported to NCCI.

NORTH CAROLINA

APPENDIX A-V

Appendix A-V - columns (11), (12), and (13)

The one-year current expected losses in column (11) are those losses expected during the most recent WCSP policy period. These losses are derived by multiplying the current approved underlying pure premiums by both payroll in hundreds (for the latest policy period) and the current ratio of manual to earned (Appendix A-V, column (9)) and dividing by the proposed ratio of manual to earned (Appendix A-V, column (10)).

One-year current expected losses for each of the latest five policy periods are then calculated and summed to arrive at the five-year current expected losses in column (12).

The only difference between the five-year expected losses in columns (12) and (13) is that the current underlying pure premiums are brought to the proposed level for column (13). Please see Appendix B-I, sections B-1 through B-7 for documentation.

Appendix A-V - columns (19) and (24)

The statewide figure in column (18) is a weighted-average of that column's industry group factors using five years of expected losses as weights. In contrast, only the latest year's expected losses are used as the weights in calculating the statewide figure in column (23). As a result, the statewide figures in columns (18) and (23) may differ.

Since the industry group figures in columns (19) and (24) are computed by dividing the industry group figures in columns (18) and (23) by the respective statewide figures, it is possible for the figures in columns (19) and (24) to differ.

NORTH CAROLINA
APPENDIX B-I

Distribution of Pure Premium Level Change To Occupational Classification

After determining the required changes in pure premium level (see Exhibit I), the next step in the ratemaking procedure is to distribute these changes among the various occupational classifications. In order to do this, the pure premiums by classification must be adjusted, by policy period, industry group, or on an overall basis, to incorporate the changes proposed in the filing. There are three sets of pure premiums for each classification: indicated, present on rate level, and national pure premiums.

The indicated pure premiums are calculated from the payroll and loss data reported, by class code and policy period, in the Workers Compensation Statistical Plan (WCSP) for the latest available five policy periods. Various adjustments are made to these pure premiums to put them at the level proposed in this filing (Section A). The pure premiums present on rate level are the pure premiums underlying the current manual loss cost, adjusted to the proposed level (Section B). Since the indicated and present on rate level pure premiums are modified to comparable levels, the adjustments to each are displayed concurrently for comparison purposes. Finally, there are the national pure premiums, which reflect the countrywide experience for each classification adjusted to state conditions (Section C).

The indicated, present on rate level and national pure premiums are credibility weighted (Section D), and the results, the derived by formula pure premiums, are used to determine the final class loss costs.

Section A - Calculation of Indicated Pure Premiums

The data used in the calculation of indicated pure premiums is the Workers Compensation Statistical Plan (WCSP) for the latest available five policy periods.

1. Loss Development Factors

The following factors are applied to develop the losses from first through fifth report to an ultimate basis.

Policy Period	Indemnity		Medical	
	Serious	Non-ser.	Serious	Non-ser.
1/95 - 12/95	1.183	1.000	1.322	1.000
1/96 - 12/96	1.250	1.000	1.322	1.000
1/97 - 12/97	1.435	0.994	1.339	1.013
1/98 - 12/98	1.921	0.981	1.370	1.036
1/99 - 12/99	3.652	0.995	1.495	1.131
3 Yr. Fixed Rate Pols.	2.336	0.990	1.401	1.060

Section B - Calculation of Pure Premiums Present on Rate Level

The source of data for the above captioned pure premiums is the partial pure premiums underlying the current loss costs.

1. Loss Development Factors

The pure premiums already reflect development to an ultimate basis.

NORTH CAROLINA
APPENDIX B-I

Section A - Calculation of Indicated Pure Premiums (contd.)

2. Adjustment for Experience Change

The following factor is applied to adjust for the experience change in the proposed pure premium level. The indicated change is calculated by beginning with the overall proposed experience, trend, and benefits change and removing changes in trend and benefits. See the response to 11 NCAC 10.1111, Item 7 for the components of the overall change.

Indicated Change Based Upon Experience	0.958
--	-------

3. Factors to Adjust to the Proposed Trend Level

The proposed trend factors are applied to adjust the indicated pure premiums to the proposed level.

Indemnity	Medical
1.078	1.162

4. Factors to Adjust to the January 1, 2003 Benefit Level

The factors in the following table are applied to adjust the statistical plan losses to the proposed benefit level.

Policy Period	Death	P.T.	Major	Minor	T.T.	Medical
1/95 - 12/95	1.057	1.057	1.051	1.051	1.057	0.979
1/96 - 12/96	1.051	1.051	1.045	1.045	1.051	1.000
1/97 - 12/97	1.045	1.045	1.041	1.041	1.045	1.000
1/98 - 12/98	1.038	1.038	1.035	1.035	1.038	1.000
1/99 - 12/99	1.031	1.031	1.028	1.028	1.031	1.000
3 Yr. Fixed Rate	1.038	1.038	1.034	1.034	1.038	1.000

Section B - Calculation of Pure Premiums Present on Rate Level (contd.)

2. Adjustment for Experience Change

The following factor is applied to adjust for the experience change in the proposed pure premium level. The indicated change is calculated by beginning with the overall proposed experience, trend, and benefits change and removing changes in trend and benefits. See the response to 11 NCAC 10.1111, Item 7 for the components of the overall change.

Indicated Change Based Upon Experience	0.958
--	-------

3. Factors to Adjust to the Proposed Trend Level

The pure premiums underlying present loss costs contain the current trend. The change in trend is applied to adjust to the proposed trend level.

	Serious Indemnity	Non-serious Indemnity	Medical
(1) Current Trend	1.058	1.058	1.141
(2) Proposed Trend	1.078	1.078	1.162
(3) Change in Trend (2)/(1)	1.019	1.019	1.018

4. Factors to adjust to the January 1, 2003 Benefit Level

The pure premiums are at the current, January 1, 2002 level. The following factors are applied to adjust to the proposed benefit level.

Effective Date	Serious	Non-serious	Medical
January 1, 2003	1.007	1.007	1.000

NORTH CAROLINA
APPENDIX B-I

Section A - Calculation of Indicated Pure Premiums (contd.)

5. Factors to Include the Proposed Loss-Based Expense Provisions

The following factors are applied to include the proposed loss adjustment expense and loss-based assessments.

	Indemnity	Medical
(1) Loss Adjustment Expense	1.155	1.155

6. Miscellaneous Adjustments

The following miscellaneous adjustments were applied.

Description of Adjustment	Effect
Offset for Change in Assigned Risk Program	0.9980
Factor to Reflect Selected Voluntary Pure Premium Level Change	1.0220
Total Effect of Miscellaneous Adjustments	1.0200

Section B - Calculation of Pure Premiums Present on Rate Level (contd.)

5. Factors to Include the Proposed Loss-Based Expense Provisions

The pure premiums include the current loss adjustment expense. Since there was no change in this provision, no adjustment was necessary.

6. Miscellaneous Adjustments

The following miscellaneous adjustments were applied to the pure premiums.

Description of Adjustment	Effect
Offset for Change in Assigned Risk Program	0.9980
Factor to Reflect Selected Voluntary Pure Premium Level Change	1.0220
Total Effect of Miscellaneous Adjustments	1.0200

NORTH CAROLINA
APPENDIX B-I

Section A - Calculation of Indicated Pure Premiums (contd.)

7. Adjustment to Balance Indicated to Expected Losses

The expected losses are calculated as the premium at current loss costs adjusted to the proposed level and adjusted for the Experience Rating Plan off-balance. The indicated losses are balanced to the expected losses by applying the following factors.

Policy Period	(1) Adjustment of Indicated Losses to Pure Premium at Proposed Level	(2) Current Ratio of Manual to Standard Premium	(3) Proposed Ratio of Manual to Standard Premium	(4) Off-balance Adjustment (2) / (3)	(5) Balancing Indicated to Expected Losses (1) x (4)
1/95 - 12/95	0.938	1.101	1.092	1.008	0.946
1/96 - 12/96	0.984	1.102	1.115	0.988	0.972
1/97 - 12/97	1.038	1.102	1.112	0.991	1.029
1/98 - 12/98	0.949	1.103	1.112	0.992	0.941
1/99 - 12/99	1.038	1.103	1.122	0.983	1.020
3 Yr. Fixed Rate	1.005	1.103	1.116	0.988	0.993

8. Factors to Adjust for Proposed Industry Group Differentials

The following factors are applied to adjust the indicated industry group differentials for normalized wage trend, the effect of the credibility weighting of industry group differentials, and weighting the differentials by the latest year expected losses.

Industry Group	(1) Indicated Differentials	(2) Cred-Wtd. Differentials	(3) Adjustment (2)/(1)
Manufacturing	1.009	1.010	1.001
Contracting	0.949	0.946	0.997
Office & Clerical	1.071	1.070	0.999
Goods & Services	1.024	1.025	1.001
Miscellaneous	0.982	0.998	1.016

Section B - Calculation of Pure Premiums Present on Rate Level (contd.)

7. Adjustment to Obtain Expected Losses

The pure premiums reflect the current off-balance for the Experience Rating Plan. The change in off-balance must be applied.

Industry Group	(1) Current Ratio of Manual to Standard Premium	(2) Proposed Ratio of Manual to Standard Premium	(3) Off-balance Adjustment (1) / (2)
Manufacturing	1.119	1.132	0.989
Contracting	1.135	1.137	0.998
Office & Clerical	1.097	1.113	0.986
Goods & Services	1.029	1.044	0.986
Miscellaneous	1.134	1.141	0.994

8. Factors to Adjust for Proposed Industry Group Differentials

The pure premiums are adjusted by the proposed industry group differentials.

Industry Group	(1) Differential	(2) Adjustment to Proposed for Current Relativities	(3) Adjusted Differential (1)x(2)
Manufacturing	1.010	1.001	1.011
Contracting	0.946	1.000	0.946
Office & Clerical	1.070	1.001	1.071
Goods & Services	1.025	1.001	1.026
Miscellaneous	0.998	1.000	0.998

Section A - Calculation of Indicated Pure Premiums (contd.)

9. Ratio of Unlimited to Limited Losses

In order to reduce distortions in individual class loss cost indications, individual claim amounts in the WCSP data are subject to a maximum limit based on five times the historical average serious cost per case. The limit utilized in this filing is \$673,000. Incurred losses for each multiple claim accident are limited such that the total loss for the accident does not exceed two times the individual claim loss limitation. This limit is \$1,346,000. To build back the limited losses, the following ratios of unlimited to limited losses are applied.

Industry Group	Unlimited-to-Limited Ratio
Manufacturing	1.023
Contracting	1.055
Office & Clerical	1.030
Goods & Services	1.020
Miscellaneous	1.026

Section B - Calculation of Pure Premiums Present on Rate Level (contd.)

9. Ratio of Unlimited to Limited Losses

The pure premiums reflect unlimited losses.

NORTH CAROLINA
APPENDIX B-I

Section A - Calculation of Indicated Pure Premiums (contd.)

10. Combined Conversion Factors

The factors above are combined multiplicatively, resulting in the following factors:

Industry Group	Policy Period	Death	P.T.	Major	Minor	T.T.	Ser Med.	Nonser Med.
Manufacturing	1/95-12/95	1.473	1.473	1.466	1.239	1.246	1.644	1.244
	1/96-12/96	1.591	1.591	1.582	1.265	1.273	1.726	1.305
	1/97-12/97	1.922	1.922	1.915	1.327	1.332	1.850	1.400
	1/98-12/98	2.338	2.338	2.331	1.190	1.194	1.732	1.310
	1/99-12/99	4.785	4.785	4.771	1.299	1.304	2.048	1.549
	3 Yr F.R.	3.000	3.000	2.989	1.266	1.271	1.868	1.413
Contracting	1/95-12/95	1.513	1.513	1.505	1.273	1.280	1.689	1.278
	1/96-12/96	1.634	1.634	1.625	1.299	1.308	1.773	1.340
	1/97-12/97	1.974	1.974	1.967	1.363	1.368	1.901	1.438
	1/98-12/98	2.401	2.401	2.394	1.222	1.226	1.779	1.345
	1/99-12/99	4.915	4.915	4.901	1.335	1.339	2.104	1.591
	3 Yr F.R.	3.081	3.081	3.070	1.300	1.306	1.919	1.452
Office & Clerical	1/95-12/95	1.481	1.481	1.473	1.245	1.252	1.652	1.250
	1/96-12/96	1.598	1.598	1.589	1.271	1.279	1.734	1.311
	1/97-12/97	1.931	1.931	1.924	1.333	1.338	1.859	1.407
	1/98-12/98	2.349	2.349	2.342	1.196	1.200	1.740	1.316
	1/99-12/99	4.808	4.808	4.794	1.306	1.310	2.058	1.556
	3 Yr F.R.	3.014	3.014	3.003	1.272	1.277	1.877	1.420
Goods & Services	1/95-12/95	1.469	1.469	1.461	1.235	1.242	1.639	1.240
	1/96-12/96	1.586	1.586	1.577	1.261	1.269	1.721	1.301
	1/97-12/97	1.916	1.916	1.909	1.323	1.328	1.845	1.396
	1/98-12/98	2.331	2.331	2.324	1.187	1.190	1.727	1.306
	1/99-12/99	4.771	4.771	4.757	1.296	1.300	2.042	1.544
	3 Yr F.R.	2.991	2.991	2.980	1.262	1.267	1.862	1.409
Miscellaneous	1/95-12/95	1.500	1.500	1.492	1.261	1.268	1.673	1.266
	1/96-12/96	1.619	1.619	1.610	1.288	1.296	1.757	1.328
	1/97-12/97	1.957	1.957	1.949	1.350	1.356	1.884	1.426
	1/98-12/98	2.380	2.380	2.373	1.211	1.215	1.763	1.333
	1/99-12/99	4.871	4.871	4.857	1.323	1.327	2.085	1.577
	3 Yr F.R.	3.054	3.054	3.042	1.289	1.294	1.902	1.439

Section B - Calculation of Pure Premiums Present on Rate Level (contd.)

10. Combined Conversion Factors

The factors above are combined multiplicatively, resulting in the following factors.

Industry Group	Serious Indemnity	Non-serious Indemnity	Medical
Manufacturing	1.003	1.003	0.995
Contracting	0.947	0.947	0.939
Office & Clerical	1.059	1.059	1.051
Goods & Services	1.015	1.015	1.007
Miscellaneous	0.995	0.995	0.987

NORTH CAROLINA
APPENDIX B-I

Section C - Calculation of Pure Premiums Indicated by National Relativity

These pure premiums reflect the countrywide experience for each classification as indicated by the latest available individual classification experience for all states for which the National Council on Compensation Insurance compiles workers compensation data.

Countrywide data is adjusted to North Carolina conditions in four steps. First, statewide indicated pure premiums are determined for North Carolina. Second, using North Carolina payrolls as weights, corresponding statewide average pure premiums are computed for each remaining state. Third, the ratios of North Carolina statewide pure premiums to those for other states are used as adjustment factors to convert losses for other states to a basis concomitant with the North Carolina indicated pure premiums. The quotient of the countrywide total of such adjusted losses divided by the total countrywide payroll for the classification is the initial pure premium indicated by national relativity. Finally, national pure premiums are balanced to the level of the state indicated pure premiums to ensure unbiased derived by formula pure premiums. Serious, non-serious and medical pure premiums are computed separately.

Section D - Calculation of the Derived by Formula Pure Premiums

As for the preceding pure premiums, separate computations are performed for each partial pure premium: serious, non-serious and medical. Each partial formula pure premium is derived by the weighting of the indicated, present on rate level and national partial pure premiums. The weight assigned to the policy year indicated pure premium varies in one percent intervals from zero percent to one hundred percent, depending upon the volume of expected losses (i.e., the product of the underlying pure premiums and the payroll in hundreds). To achieve full state credibility, a classification must have expected losses of at least: \$25,821,016 for serious, 2,920,646 for non-serious, and 6,258,528 for medical.

The partial credibilities formula is:

$$z = [(\text{expected losses}) / (\text{full credibility standard})]^{0.4}$$

For the pure premiums indicated by national relativity, credibility is determined from the number of cases. Full credibility standards are: 175 serious cases for serious; 500 non-serious cases for non-serious; and 1000 serious and non-serious cases for medical.

Partial credibilities are assigned using a credibility formula similar to that used for indicated pure premiums but based on the number of cases nationally. In no case is the national credibility permitted to exceed 50% of the complement of the state credibility.

$$\text{National Credibility} = \text{the smaller of} \\ [(\text{cases nationally}) / (\text{full credibility standard})]^{0.4} \\ \text{and } [(1 - \text{state credibility}) / 2]$$

The residual credibility (100% minus the sum of the state and national credibilities) is assigned to the present on rate level pure premium.

For example, if the state credibility is 40%, the pure premium indicated by national relativity is assigned a maximum credibility of 30% $((100 - 40) / 2)$. The remainder is assigned to the present on rate level pure premium.

The total pure premium shown on the attached Appendix B-II is obtained by adding the partial pure premiums obtained above and rounding the sum to two decimal places.

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 0005		FARM: NURSERY EMPLOYEES & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	30,327,592	2	260,929	27	168,989	331,110	761,028	2.51		
1/96 through 12/96	33,546,905	2	179,390	42	232,118	547,382	958,890	2.86		
1/97 through 12/97	39,186,901	1	127,239	28	153,073	381,309	661,621	1.69		
1/98 through 12/98	50,914,110	1	160,151	29	130,941	394,559	685,651	1.35		
1/99 through 12/99	59,052,394	0	0	35	312,859	376,525	689,384	1.17		
5 YR. TOTAL	213,027,902	6	727,709	161	997,980	2,030,885	3,756,574	1.76		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		32%	0.342	69%	0.468	70%	0.953	1.76		
Pure Premium Indicated by National Relativity		34%	0.848	15%	0.620	15%	1.457	2.93		
Pure Premium Present on Rate Level		34%	0.758	16%	0.549	15%	1.261	2.57		
Pure Premium Derived by Formula			0.655		0.504		1.075	2.23		

CLASS 0008		FARM: GARDENING-MARKET OR TRUCK-& DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	3,453,988	0	0	3	59,194	10,050	69,244	2.00		
1/96 through 12/96	3,200,245	0	0	2	21,686	4,471	26,157	0.82		
1/97 through 12/97	6,092,117	1	193,805	5	78,110	156,930	428,845	7.04		
1/98 through 12/98	11,309,693	0	0	9	8,711	71,654	80,365	0.71		
1/99 through 12/99	9,952,336	0	0	7	67,160	193,853	261,013	2.62		
5 YR. TOTAL	34,008,379	1	193,805	26	234,861	436,958	865,624	2.55		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		17%	0.570	34%	0.691	32%	1.285	2.55		
Pure Premium Indicated by National Relativity		41%	1.151	33%	0.472	34%	1.163	2.79		
Pure Premium Present on Rate Level		42%	1.022	33%	0.608	34%	1.152	2.78		
Pure Premium Derived by Formula			0.998		0.591		1.198	2.79		

CLASS 0016		FARM: ORCHARD & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	2,126,914	0	0	5	27,534	23,095	50,629	2.38		
1/96 through 12/96	2,157,155	0	0	0	0	5,341	5,341	0.25		
1/97 through 12/97	1,983,156	0	0	1	25,126	116,653	141,779	7.15		
1/98 through 12/98	2,133,612	0	0	2	4,736	11,093	15,829	0.74		
1/99 through 12/99	1,817,790	0	0	1	53,854	772,650	826,504	45.47		
5 YR. TOTAL	10,218,627	0	0	9	111,250	928,832	1,040,082	10.18		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		12%	0.000	24%	1.089	26%	9.090	10.18		
Pure Premium Indicated by National Relativity		44%	1.150	38%	0.990	37%	2.576	4.72		
Pure Premium Present on Rate Level		44%	1.365	38%	0.883	37%	2.251	4.50		
Pure Premium Derived by Formula			1.107		0.973		4.149	6.23		

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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EFFECTIVE 4/1/2003

CLASS 0034		FARM: POULTRY OR EGG PRODUCER & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	41,264,169	2	170,741	42	260,048		464,440	895,229	2.17	
1/96 through 12/96	35,109,183	4	487,795	46	271,744		572,914	1,332,453	3.80	
1/97 through 12/97	52,596,713	4	717,711	36	209,998		1,396,951	2,324,660	4.42	
1/98 through 12/98	53,658,519	3	445,994	79	727,393		1,169,695	2,343,082	4.37	
1/99 through 12/99	55,230,577	0	0	62	526,755		962,117	1,488,872	2.70	
5 YR. TOTAL	237,859,161	13	1,822,241	265	1,995,938		4,566,117	8,384,296	3.53	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		44%	0.766	83%	0.839		87%	1.920	3.53	
Pure Premium Indicated by National Relativity		28%	1.238	8%	0.819		6%	1.858	3.92	
Pure Premium Present on Rate Level		28%	1.473	9%	0.784		7%	1.910	4.17	
Pure Premium Derived by Formula			1.096		0.832			1.916	3.84	

CLASS 0035		FARM: FLORIST & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	18,573,699	0	0	18	140,013		220,998	361,011	1.94	
1/96 through 12/96	20,733,013	0	0	9	82,321		148,448	230,769	1.11	
1/97 through 12/97	20,370,912	0	0	23	184,989		222,596	407,585	2.00	
1/98 through 12/98	24,552,574	0	0	22	270,136		248,186	518,322	2.11	
1/99 through 12/99	24,338,892	1	280,268	14	131,762		264,518	676,548	2.78	
5 YR. TOTAL	108,569,090	1	280,268	86	809,221		1,104,746	2,194,235	2.02	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		23%	0.258	54%	0.745		52%	1.018	2.02	
Pure Premium Indicated by National Relativity		38%	0.572	23%	0.518		24%	1.071	2.16	
Pure Premium Present on Rate Level		39%	0.640	23%	0.599		24%	1.157	2.40	
Pure Premium Derived by Formula			0.526		0.659			1.064	2.25	

CLASS 0036		FARM: DAIRY & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	3,866,621	0	0	6	52,641		157,239	209,880	5.43	
1/96 through 12/96	3,535,354	0	0	2	6,195		36,410	42,605	1.21	
1/97 through 12/97	4,261,735	0	0	10	116,136		222,235	338,371	7.94	
1/98 through 12/98	4,950,976	0	0	6	29,429		94,163	123,592	2.50	
1/99 through 12/99	5,438,002	0	0	4	45,603		126,591	172,194	3.17	
5 YR. TOTAL	22,052,688	0	0	28	250,004		636,638	886,642	4.02	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		17%	0.000	34%	1.134		40%	2.887	4.02	
Pure Premium Indicated by National Relativity		41%	1.409	33%	0.805		30%	2.007	4.22	
Pure Premium Present on Rate Level		42%	1.462	33%	0.909		30%	2.934	5.31	
Pure Premium Derived by Formula			1.192		0.951			2.637	4.78	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 0037		FARM: FIELD CROPS & DRIVERS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	40,852,364	3	254,288	27	55,567	847,351	1,157,206	2.83
1/96 through 12/96	48,891,658	3	242,046	40	185,620	469,436	897,102	1.83
1/97 through 12/97	65,473,627	6	711,136	49	285,123	1,460,600	2,456,859	3.75
1/98 through 12/98	83,964,254	5	871,286	58	375,854	903,622	2,150,762	2.56
1/99 through 12/99	82,954,500	3	1,172,181	63	437,799	2,898,460	4,508,440	5.43
5 YR. TOTAL	322,136,403	20	3,250,937	237	1,339,963	6,579,469	11,170,369	3.47
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		50%	1.009	75%	0.416	88%	2.042	3.47
Pure Premium Indicated by National Relativity		25%	1.961	12%	0.726	6%	2.140	4.83
Pure Premium Present on Rate Level		25%	1.451	13%	0.453	6%	1.434	3.34
Pure Premium Derived by Formula			1.358		0.458		2.011	3.83

CLASS 0042		LANDSCAPE GARDENING & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	44,032,829	6	529,755	66	375,869	920,763	1,826,387	4.15
1/96 through 12/96	55,947,481	5	787,646	71	642,100	1,831,428	3,261,174	5.83
1/97 through 12/97	66,650,095	5	916,013	91	784,367	1,607,247	3,307,627	4.96
1/98 through 12/98	103,378,208	8	1,835,324	81	488,241	2,478,077	4,801,642	4.64
1/99 through 12/99	117,438,713	5	3,084,480	114	1,137,958	2,433,306	6,655,744	5.67
5 YR. TOTAL	387,447,326	29	7,153,218	423	3,428,535	9,270,821	19,852,574	5.12
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		56%	1.846	100%	0.885	100%	2.393	5.12
Pure Premium Indicated by National Relativity		22%	1.569	0%	0.963	0%	1.969	4.50
Pure Premium Present on Rate Level		22%	1.511	0%	0.846	0%	2.161	4.52
Pure Premium Derived by Formula			1.711		0.885		2.393	4.99

CLASS 0050		FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	2,288,715	1	72,595	6	59,961	64,695	197,251	8.62
1/96 through 12/96	2,021,645	1	473,270	4	7,344	17,923	498,537	24.66
1/97 through 12/97	2,855,237	0	0	3	22,271	26,294	48,565	1.70
1/98 through 12/98	3,679,963	1	161,210	7	84,914	141,372	387,496	10.53
1/99 through 12/99	3,203,491	0	0	4	88,007	135,445	223,452	6.98
5 YR. TOTAL	14,049,051	3	707,075	24	262,497	385,729	1,355,301	9.65
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		20%	5.033	30%	1.868	30%	2.746	9.65
Pure Premium Indicated by National Relativity		40%	2.611	35%	0.776	35%	2.022	5.41
Pure Premium Present on Rate Level		40%	3.112	35%	0.981	35%	2.083	6.18
Pure Premium Derived by Formula			3.296		1.175		2.261	6.73

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 0079		FARM: BERRY OR VINEYARD & DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	1,124,563	0	0	1	409	7,987	8,396	0.75	
1/96 through 12/96	777,389	0	0	0	0	2,329	2,329	0.30	
1/97 through 12/97	850,844	0	0	2	1,246	13,334	14,580	1.71	
1/98 through 12/98	912,975	0	0	1	3,689	25,698	29,387	3.22	
1/99 through 12/99	1,794,180	0	0	0	0	3,936	3,936	0.22	
5 YR. TOTAL	5,459,951	0	0	4	5,344	53,284	58,628	1.07	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		9%	0.000	13%	0.098	17%	0.976	1.07	
Pure Premium Indicated by National Relativity		29%	1.266	43%	0.487	41%	1.170	2.92	
Pure Premium Present on Rate Level		62%	1.284	44%	0.396	42%	1.526	3.21	
Pure Premium Derived by Formula			1.163		0.396		1.287	2.85	

CLASS 0083		FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	54,948,253	2	596,311	75	467,191	822,097	1,885,599	3.43	
1/96 through 12/96	70,601,201	5	975,393	73	380,253	980,484	2,336,130	3.31	
1/97 through 12/97	80,623,898	7	1,613,718	105	643,638	1,475,433	3,732,789	4.63	
1/98 through 12/98	82,712,095	7	1,100,499	99	646,830	1,497,515	3,244,844	3.92	
1/99 through 12/99	91,561,427	4	1,898,343	92	753,398	2,164,083	4,815,824	5.26	
5 YR. TOTAL	380,446,874	25	6,184,264	444	2,891,310	6,939,612	16,015,186	4.21	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		53%	1.626	100%	0.760	97%	1.824	4.21	
Pure Premium Indicated by National Relativity		23%	2.456	0%	1.124	1%	2.872	6.45	
Pure Premium Present on Rate Level		24%	1.421	0%	0.835	2%	1.568	3.82	
Pure Premium Derived by Formula			1.768		0.760		1.829	4.36	

CLASS 0106		TREE PRUNING, SPRAYING, REPAIRING, TRIMMING OR FUMIGATING & DRIVERS							
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	5,033,385	5	695,560	16	148,312	382,004	1,225,876	24.35	
1/96 through 12/96	6,890,057	1	160,862	26	177,393	194,120	532,375	7.73	
1/97 through 12/97	7,624,436	5	972,818	30	325,769	718,332	2,016,919	26.45	
1/98 through 12/98	11,657,920	3	992,827	29	265,163	595,096	1,853,086	15.90	
1/99 through 12/99	13,079,286	5	3,895,928	28	325,666	2,353,488	6,575,082	50.27	
5 YR. TOTAL	44,285,084	19	6,717,995	129	1,242,303	4,243,040	12,203,338	27.56	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		46%	15.170	68%	2.805	76%	9.581	27.56	
Pure Premium Indicated by National Relativity		27%	6.145	16%	2.225	12%	5.929	14.30	
Pure Premium Present on Rate Level		27%	8.477	16%	2.556	12%	7.068	18.10	
Pure Premium Derived by Formula			10.926		2.672		8.841	22.44	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 0113		FARM: FISH HATCHERY & DRIVERS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	505,577	0	0	1	5,108	5,709	10,817	2.14
1/96 through 12/96	764,419	0	0	1	55	3,000	3,055	0.40
1/97 through 12/97	774,147	0	0	2	16,212	53,008	69,220	8.94
1/98 through 12/98	487,882	0	0	0	0	633	633	0.13
1/99 through 12/99	1,213,172	0	0	1	17,169	15,976	33,145	2.73
5 YR. TOTAL	3,745,197	0	0	5	38,544	78,326	116,870	3.12
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		7%	0.000	18%	1.029	17%	2.091	3.12
Pure Premium Indicated by National Relativity		33%	1.134	41%	0.840	41%	1.681	3.66
Pure Premium Present on Rate Level		60%	0.977	41%	1.166	42%	2.234	4.38
Pure Premium Derived by Formula			0.960		1.008		1.983	3.95

CLASS 0170		FARM: ANIMAL RAISING & DRIVERS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	190,018	1	54,641	0	0	14,504	69,145	36.39
1/96 through 12/96	254,130	0	0	0	0	42	42	0.02
1/97 through 12/97	216,026	0	0	0	0	112	112	0.05
1/98 through 12/98	143,107	0	0	0	0	586	586	0.41
1/99 through 12/99	106,438	0	0	1	2,001	9,985	11,986	11.26
5 YR. TOTAL	909,719	1	54,641	1	2,001	25,229	81,871	9.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		4%	6.006	8%	0.220	8%	2.773	9.00
Pure Premium Indicated by National Relativity		19%	1.034	46%	0.952	36%	2.045	4.03
Pure Premium Present on Rate Level		77%	1.381	46%	0.702	56%	1.528	3.61
Pure Premium Derived by Formula			1.500		0.778		1.814	4.09

CLASS 0251		IRRIGATION WORKS OPERATION & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	6,942	0	0	0	0	0	0	0.00
1/98 through 12/98	683	0	0	0	0	0	0	0.00
1/99 through 12/99	1,334	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,959	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		0%	0.000	1%	0.000	1%	0.000	0.00
Pure Premium Indicated by National Relativity		37%	1.768	49%	0.748	49%	1.748	4.26
Pure Premium Present on Rate Level		63%	1.061	50%	0.641	50%	1.490	3.19
Pure Premium Derived by Formula			1.323		0.687		1.602	3.61

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS		COTTON COMPRESSING & DRIVERS						
0400								
Industry Group		CONVERTED LOSSES						
Goods and Services		SERIOUS		NON-SERIOUS		MEDICAL	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Indicated by National Relativity		16%	2.494	22%	0.643	18%	2.411	5.55
Pure Premium Present on Rate Level		84%	2.968	78%	0.918	82%	3.224	7.11
Pure Premium Derived by Formula			2.892		0.858		3.078	6.83

CLASS		COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS						
0401								
Industry Group		CONVERTED LOSSES						
Goods and Services		SERIOUS		NON-SERIOUS		MEDICAL	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	2,043,821	0	0	3	46,500	34,220	80,720	3.95
1/96 through 12/96	2,747,079	1	97,610	2	23,792	118,639	240,041	8.74
1/97 through 12/97	4,032,857	1	228,461	2	1,179	99,758	329,398	8.17
1/98 through 12/98	5,488,482	2	264,065	9	176,485	259,942	700,492	12.76
1/99 through 12/99	5,485,769	3	1,264,444	13	198,502	819,951	2,282,897	41.61
5 YR. TOTAL	19,798,008	7	1,854,580	29	446,458	1,332,510	3,633,548	18.35
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		25%	9.368	41%	2.255	44%	6.731	18.35
Pure Premium Indicated by National Relativity		37%	4.198	29%	1.376	28%	4.167	9.74
Pure Premium Present on Rate Level		38%	4.179	30%	1.702	28%	4.246	10.13
Pure Premium Derived by Formula			5.483		1.834		5.317	12.63

CLASS		DOMESTIC WORKERS-INSIDE-OCCASIONAL						
0908 + +								
Industry Group		CONVERTED LOSSES						
Goods and Services		SERIOUS		NON-SERIOUS		MEDICAL	TOTAL	TOTAL
POLICY PERIOD	EXPOSURE	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	1,633	0	0	0	0	259	259	1.59
1/96 through 12/96	1,840	0	0	2	4,654	3,445	8,099	44.02
1/97 through 12/97	1,613	0	0	1	24,035	14,831	38,866	240.95
1/98 through 12/98	1,770	0	0	0	0	0	0	0.00
1/99 through 12/99	1,768	0	0	1	21,773	38,600	60,373	341.48
5 YR. TOTAL	8,624	0	0	4	50,462	57,135	107,597	124.76
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	CRED.	PURE PREM.**	
Indicated Pure Premium		5%	0.000	12%	58.513	11%	66.251	124.76
Pure Premium Indicated by National Relativity		38%	50.941	44%	21.374	44%	57.719	130.03
Pure Premium Present on Rate Level		57%	22.344	44%	17.321	45%	35.024	74.69
Pure Premium Derived by Formula			32.094		24.047		48.445	104.59

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

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CLASS 0909 + +		DOMESTIC WORKERS-OUTSIDE-OCCASIONAL-INCLUDING OCCASIONAL PRIVATE CHAUFFEURS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	EXPOSURE	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	721	0	0	0	0	1,585	1,585	21.98	
1/96 through 12/96	611	0	0	0	0	109	109	1.78	
1/97 through 12/97	671	1	4,570	1	456	4,803	9,829	146.48	
1/98 through 12/98	652	0	0	0	0	0	0	0.00	
1/99 through 12/99	694	0	0	0	0	0	0	0.00	
5 YR. TOTAL	3,349	1	4,570	1	456	6,497	11,523	34.41	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	CRED.	PURE PREM.**		
Indicated Pure Premium		3%	13.646	7%	1.362	7%	19.400	34.41	
Pure Premium Indicated by National Relativity		19%	33.578	35%	22.269	27%	63.817	119.66	
Pure Premium Present on Rate Level		78%	24.815	58%	13.016	66%	33.904	71.74	
Pure Premium Derived by Formula			26.145		15.439		40.965	82.55	

CLASS 0912 + +		DOMESTIC WORKERS-OUTSIDE-INCLUDING PRIVATE CHAUFFEURS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	EXPOSURE	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	952	0	0	1	8,312	14,236	22,548	236.85	
1/96 through 12/96	1,002	0	0	0	0	4,725	4,725	47.16	
1/97 through 12/97	912	1	121,584	2	5,809	71,536	198,929	2181.24	
1/98 through 12/98	969	0	0	2	34,277	36,246	70,523	727.79	
1/99 through 12/99	1,080	0	0	0	0	2,884	2,884	26.70	
5 YR. TOTAL	4,915	1	121,584	5	48,398	129,627	299,609	609.58	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	CRED.	PURE PREM.**		
Indicated Pure Premium		8%	247.373	15%	98.470	18%	263.738	609.58	
Pure Premium Indicated by National Relativity		33%	140.978	42%	74.274	41%	140.758	356.01	
Pure Premium Present on Rate Level		59%	112.097	43%	53.295	41%	181.364	346.76	
Pure Premium Derived by Formula			132.450		68.882		179.543	380.88	

CLASS 0913 + +		DOMESTIC WORKERS-INSIDE							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	EXPOSURE	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	3,765	0	0	0	0	291	291	0.77	
1/96 through 12/96	4,138	2	204,031	4	12,401	150,932	367,364	887.78	
1/97 through 12/97	3,999	0	0	1	5,954	11,190	17,144	42.87	
1/98 through 12/98	3,957	0	0	6	26,578	35,953	62,531	158.03	
1/99 through 12/99	4,333	1	260,151	0	0	73,725	333,876	770.54	
5 YR. TOTAL	20,192	3	464,182	11	44,933	272,091	781,206	386.89	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	CRED.	PURE PREM.**		
Indicated Pure Premium		15%	229.884	24%	22.253	25%	134.752	386.89	
Pure Premium Indicated by National Relativity		42%	52.688	38%	29.008	37%	50.720	132.42	
Pure Premium Present on Rate Level		43%	115.640	38%	41.794	38%	99.223	256.66	
Pure Premium Derived by Formula			106.337		32.245		90.159	228.74	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 0917		DOMESTIC SERVICE CONTRACTOR-INSIDE						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	2,424,989	0	0	10	17,178	35,003	52,181	2.15
1/96 through 12/96	2,801,919	0	0	7	49,497	45,254	94,751	3.38
1/97 through 12/97	3,805,604	0	0	17	65,083	78,033	143,116	3.76
1/98 through 12/98	3,540,468	1	131,541	4	58,970	236,181	426,692	12.05
1/99 through 12/99	3,248,260	0	0	6	16,311	26,584	42,895	1.32
5 YR. TOTAL	15,821,240	1	131,541	44	207,039	421,055	759,635	4.80
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		11%	0.831	35%	1.309	30%	2.661	4.80
Pure Premium Indicated by National Relativity		41%	0.684	32%	0.913	35%	1.860	3.46
Pure Premium Present on Rate Level		48%	0.735	33%	1.397	35%	2.034	4.17
Pure Premium Derived by Formula		0.725		1.211		2.161		4.10

CLASS 1005		COAL MINING-SURFACE & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Indicated by National Relativity		50%	2.026	50%	0.495	50%	0.895	3.42
Pure Premium Present on Rate Level		50%	1.559	50%	0.359	50%	0.989	2.91
Pure Premium Derived by Formula		1.793		0.427		0.942		3.16

CLASS 1164		MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	181,434	0	0	0	0	303	303	0.17
1/99 through 12/99	304,053	0	0	1	33,869	69,019	102,888	33.84
5 YR. TOTAL	485,487	0	0	1	33,869	69,322	103,191	21.26
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		4%	0.000	6%	6.976	7%	14.279	21.26
Pure Premium Indicated by National Relativity		48%	4.653	47%	0.787	46%	2.109	7.55
Pure Premium Present on Rate Level		48%	2.686	47%	0.769	47%	1.686	5.14
Pure Premium Derived by Formula		3.523		1.150		2.762		7.44

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 1165		MINING NOC-NOT COAL-SURFACE & DRIVERS								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	12,261,206	1	118,313	2	33,089	63,528	214,930	1.75		
1/96 through 12/96	9,198,775	4	408,124	6	63,449	98,240	569,813	6.19		
1/97 through 12/97	18,325,098	3	395,546	5	27,045	242,126	664,717	3.63		
1/98 through 12/98	9,945,353	1	237,300	2	8,021	40,097	285,418	2.87		
1/99 through 12/99	9,967,860	1	331,830	3	13,600	46,776	392,206	3.93		
5 YR. TOTAL	59,698,292	10	1,491,113	18	145,204	490,767	2,127,084	3.56		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		27%	2.498	34%	0.243	38%	0.822	3.56		
Pure Premium Indicated by National Relativity		36%	1.817	33%	0.338	31%	1.081	3.24		
Pure Premium Present on Rate Level		37%	1.776	33%	0.330	31%	0.960	3.07		
Pure Premium Derived by Formula			1.986		0.303		0.945	3.23		

CLASS 1320		OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	0	0	0	0	0	0	0	0.00		
1/96 through 12/96	0	0	0	0	0	0	0	0.00		
1/97 through 12/97	0	0	0	0	0	0	0	0.00		
1/98 through 12/98	753	0	0	0	0	0	0	0.00		
1/99 through 12/99	14,414	0	0	0	0	0	0	0.00		
5 YR. TOTAL	15,167	0	0	0	0	0	0	0.00		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		0%	0.000	1%	0.000	1%	0.000	0.00		
Pure Premium Indicated by National Relativity		50%	1.258	49%	0.366	49%	0.980	2.60		
Pure Premium Present on Rate Level		50%	1.274	50%	0.320	50%	0.955	2.55		
Pure Premium Derived by Formula			1.266		0.339		0.958	2.56		

CLASS 1322		OIL OR GAS WELL: CLEANING OR SWABBING OF OLD WELLS HAVING PREVIOUSLY PRODUCED GAS OR OIL-BY CONTRACTOR-NO DRILLING-& DRIVERS								
Industry Group Contracting		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	0	0	0	0	0	0	0	0.00		
1/96 through 12/96	0	0	0	0	0	0	0	0.00		
1/97 through 12/97	0	0	0	0	0	0	0	0.00		
1/98 through 12/98	0	0	0	0	0	0	0	0.00		
1/99 through 12/99	0	0	0	0	0	0	0	0.00		
5 YR. TOTAL	0	0	0	0	0	0	0	0.00		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00		
Pure Premium Indicated by National Relativity		50%	5.115	50%	1.397	50%	3.037	9.55		
Pure Premium Present on Rate Level		50%	6.396	50%	1.461	50%	3.965	11.82		
Pure Premium Derived by Formula			5.756		1.429		3.501	10.69		

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 1430		SMELTING, SINTERING OR REFINING-LEAD-& DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	339,675	0	0	0	0	569	569	0.17	
1/97 through 12/97	322,766	0	0	0	0	0	0	0.00	
1/98 through 12/98	311,103	0	0	1	70	1,207	1,277	0.41	
1/99 through 12/99	379,579	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,353,123	0	0	1	70	1,776	1,846	0.14	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		6%	0.000	10%	0.005	10%	0.131	0.14	
Pure Premium Indicated by National Relativity		25%	2.476	45%	0.607	42%	1.484	4.57	
Pure Premium Present on Rate Level		69%	1.748	45%	0.837	48%	1.814	4.40	
Pure Premium Derived by Formula			1.825		0.650		1.507	3.98	

CLASS 1438		SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	37,290,738	5	479,175	24	187,551	391,155	1,057,881	2.84	
1/96 through 12/96	56,241,182	3	534,743	19	245,312	560,799	1,340,854	2.38	
1/97 through 12/97	38,244,234	4	1,232,504	11	60,686	880,488	2,173,678	5.68	
1/98 through 12/98	38,663,385	4	2,729,022	16	222,191	690,037	3,641,250	9.42	
1/99 through 12/99	35,941,537	2	860,364	7	59,682	135,448	1,055,494	2.94	
5 YR. TOTAL	206,381,076	18	5,835,808	77	775,422	2,657,927	9,269,157	4.49	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		40%	2.828	58%	0.376	68%	1.288	4.49	
Pure Premium Indicated by National Relativity		30%	1.579	21%	0.638	16%	1.360	3.58	
Pure Premium Present on Rate Level		30%	1.336	21%	0.366	16%	1.197	2.90	
Pure Premium Derived by Formula			2.006		0.429		1.285	3.72	

CLASS 1452		ORE MILLING & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	7,564,681	0	0	3	29,347	36,039	65,386	0.86	
1/96 through 12/96	11,878,908	0	0	3	92,878	103,197	196,075	1.65	
1/97 through 12/97	6,386,704	1	370,346	2	18,057	114,164	502,567	7.87	
1/98 through 12/98	9,104,482	0	0	1	3,139	10,805	13,944	0.15	
1/99 through 12/99	5,443,854	0	0	2	8,709	23,361	32,070	0.59	
5 YR. TOTAL	40,378,629	1	370,346	11	152,130	287,566	810,042	2.01	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		18%	0.917	31%	0.377	30%	0.712	2.01	
Pure Premium Indicated by National Relativity		41%	0.831	34%	0.334	35%	0.619	1.78	
Pure Premium Present on Rate Level		41%	1.002	35%	0.387	35%	0.781	2.17	
Pure Premium Derived by Formula			0.917		0.366		0.704	1.99	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 1463		ASPHALT WORKS & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	14,397,038	4	314,389	13	73,615	299,357	687,361	4.77	
1/96 through 12/96	11,693,807	10	1,348,864	18	127,737	583,719	2,060,320	17.62	
1/97 through 12/97	16,231,199	3	515,466	18	105,380	260,621	881,467	5.43	
1/98 through 12/98	13,694,147	3	1,140,830	32	205,881	447,420	1,794,131	13.10	
1/99 through 12/99	15,904,723	1	687,253	12	141,598	316,916	1,145,767	7.20	
5 YR. TOTAL	71,920,914	21	4,006,802	93	654,211	1,908,033	6,569,046	9.13	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		48%	5.571	59%	0.910	69%	2.653	9.13	
Pure Premium Indicated by National Relativity		26%	4.628	20%	1.797	15%	3.438	9.86	
Pure Premium Present on Rate Level		26%	5.765	21%	1.112	16%	3.525	10.40	
Pure Premium Derived by Formula			5.376		1.130		2.910	9.42	

CLASS 1470		COKE MFG & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	33	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	33	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	12%	0.010	9%	0.009	0.02	
Pure Premium Present on Rate Level		100%	1.594	88%	0.483	91%	1.302	3.38	
Pure Premium Derived by Formula			1.594		0.426		1.186	3.21	

CLASS 1473		TURPENTINE OR RESIN MFG-STEAM OR NON-DESTRUCTIVE PROCESS & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	2,448,239	0	0	3	48,997	23,021	72,018	2.94	
1/96 through 12/96	2,385,008	0	0	0	0	7,478	7,478	0.31	
1/97 through 12/97	2,767,314	0	0	1	13,995	59,417	73,412	2.65	
1/98 through 12/98	2,948,541	0	0	3	8,887	18,902	27,789	0.94	
1/99 through 12/99	2,311,289	0	0	2	3,607	8,945	12,552	0.54	
5 YR. TOTAL	12,860,391	0	0	9	75,486	117,763	193,249	1.50	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		10%	0.000	20%	0.587	20%	0.916	1.50	
Pure Premium Indicated by National Relativity		19%	0.267	28%	0.290	22%	0.560	1.12	
Pure Premium Present on Rate Level		71%	0.777	52%	0.420	58%	0.901	2.10	
Pure Premium Derived by Formula			0.602		0.417		0.829	1.85	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 1474		DISTILLATION-WOOD-DESTRUCTIVE PROCESS & DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	127,807	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	127,807	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		1%	0.000	3%	0.000	3%	0.000	0.00
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Present on Rate Level		99%	0.991	97%	0.370	97%	0.869	2.23
Pure Premium Derived by Formula			0.981		0.359		0.843	2.18

CLASS 1624		QUARRY NOC & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	48,219,884	1	78,000	9	98,219	366,940	543,159	1.13
1/96 through 12/96	38,980,948	2	206,879	18	304,043	488,710	999,632	2.56
1/97 through 12/97	48,623,525	4	765,185	23	357,862	463,247	1,586,294	3.26
1/98 through 12/98	46,799,274	3	441,926	23	343,659	525,455	1,311,040	2.80
1/99 through 12/99	25,263,547	1	465,019	14	238,756	446,126	1,149,901	4.55
5 YR. TOTAL	207,887,178	11	1,957,009	87	1,342,539	2,290,478	5,590,026	2.69
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		42%	0.941	65%	0.646	65%	1.102	2.69
Pure Premium Indicated by National Relativity		29%	2.520	17%	0.780	17%	1.817	5.12
Pure Premium Present on Rate Level		29%	1.483	18%	0.485	18%	1.049	3.02
Pure Premium Derived by Formula			1.556		0.640		1.214	3.41

CLASS 1642		LIME MFG						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	243,142	0	0	0	0	0	0	0.00
1/96 through 12/96	68,416	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	311,558	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		2%	0.000	4%	0.000	4%	0.000	0.00
Pure Premium Indicated by National Relativity		41%	1.508	48%	0.705	48%	1.362	3.58
Pure Premium Present on Rate Level		57%	1.067	48%	0.488	48%	1.103	2.66
Pure Premium Derived by Formula			1.226		0.573		1.183	2.98

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 1654		QUARRY-CEMENT ROCK-SURFACE-& DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	511,040	0	0	0	0	0	0	0.00
1/96 through 12/96	548,621	0	0	0	0	0	0	0.00
1/97 through 12/97	323,172	1	251,062	1	1,920	148,383	401,365	124.20
1/98 through 12/98	297,712	0	0	0	0	0	0	0.00
1/99 through 12/99	136,768	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,817,313	1	251,062	1	1,920	148,383	401,365	22.09
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		7%	13.815	9%	0.106	11%	8.165	22.09
Pure Premium Indicated by National Relativity		25%	2.917	45%	1.006	44%	2.680	6.60
Pure Premium Present on Rate Level		68%	1.923	46%	0.497	45%	1.607	4.03
Pure Premium Derived by Formula			3.004		0.691		2.801	6.50

CLASS 1655		LIME MFG-QUARRY-SURFACE-& DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	311,673	0	0	0	0	135	135	0.04
1/98 through 12/98	311,444	0	0	1	18,195	15,433	33,628	10.80
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	623,117	0	0	1	18,195	15,568	33,763	5.42
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		4%	0.000	6%	2.920	6%	2.498	5.42
Pure Premium Indicated by National Relativity		24%	1.716	47%	0.575	43%	1.050	3.34
Pure Premium Present on Rate Level		72%	1.482	47%	0.522	51%	1.210	3.21
Pure Premium Derived by Formula			1.479		0.691		1.218	3.39

CLASS 1699		ROCK WOOL MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	175,033	0	0	1	29,609	17,952	47,561	27.17
1/96 through 12/96	182,112	0	0	0	0	1,595	1,595	0.88
1/97 through 12/97	212,708	0	0	1	16,553	5,528	22,081	10.38
1/98 through 12/98	4,852,272	0	0	4	37,217	47,136	84,353	1.74
1/99 through 12/99	5,010,929	0	0	3	10,263	34,092	44,355	0.89
5 YR. TOTAL	10,433,054	0	0	9	93,642	106,303	199,945	1.92
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		10%	0.000	23%	0.898	22%	1.019	1.92
Pure Premium Indicated by National Relativity		36%	1.006	38%	0.396	39%	1.048	2.45
Pure Premium Present on Rate Level		54%	0.925	39%	0.742	39%	1.391	3.06
Pure Premium Derived by Formula			0.862		0.646		1.175	2.68

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 1701		CEMENT MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	1,512,535	0	0	0	0	2,351	2,351	0.16
1/96 through 12/96	2,180,993	0	0	0	0	1,224	1,224	0.06
1/97 through 12/97	2,204,552	0	0	0	0	5,907	5,907	0.27
1/98 through 12/98	2,291,604	0	0	0	0	472	472	0.02
1/99 through 12/99	2,575,828	0	0	1	23,543	5,352	28,895	1.12
5 YR. TOTAL	10,765,512	0	0	1	23,543	15,306	38,849	0.36
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		11%	0.000	18%	0.219	19%	0.142	0.36
Pure Premium Indicated by National Relativity		44%	1.391	41%	0.598	40%	1.449	3.44
Pure Premium Present on Rate Level		45%	1.154	41%	0.424	41%	1.021	2.60
Pure Premium Derived by Formula			1.131		0.458		1.025	2.61

CLASS 1710		STONE CRUSHING & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	909,853	0	0	1	6,870	13,942	20,812	2.29
1/96 through 12/96	1,370,029	0	0	0	0	529	529	0.04
1/97 through 12/97	2,362,341	0	0	1	579	2,788	3,367	0.14
1/98 through 12/98	2,154,147	0	0	1	225	4,645	4,870	0.23
1/99 through 12/99	12,538,435	1	397,128	11	113,237	697,663	1,208,028	9.63
5 YR. TOTAL	19,334,805	1	397,128	14	120,911	719,567	1,237,606	6.40
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		20%	2.054	27%	0.625	32%	3.722	6.40
Pure Premium Indicated by National Relativity		40%	4.192	36%	0.878	34%	2.320	7.39
Pure Premium Present on Rate Level		40%	2.480	37%	0.605	34%	1.865	4.95
Pure Premium Derived by Formula			3.080		0.709		2.614	6.40

CLASS 1741		FLINT GRINDING & DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	613,412	0	0	0	0	1,243	1,243	0.20
1/96 through 12/96	1,261,944	0	0	1	2,673	4,286	6,959	0.55
1/97 through 12/97	960,691	0	0	0	0	644	644	0.07
1/98 through 12/98	248,011	0	0	0	0	221	221	0.09
1/99 through 12/99	453,024	0	0	0	0	666	666	0.15
5 YR. TOTAL	3,537,082	0	0	1	2,673	7,060	9,733	0.28
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		7%	0.000	10%	0.076	11%	0.200	0.28
Pure Premium Indicated by National Relativity		27%	0.986	36%	0.379	29%	0.953	2.32
Pure Premium Present on Rate Level		66%	1.276	54%	0.291	60%	0.874	2.44
Pure Premium Derived by Formula			1.108		0.301		0.823	2.23

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 1747		EMERY WORKS & DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	568,271	0	0	1	4,280	13,395	17,675	3.11
1/96 through 12/96	656,675	0	0	1	626	3,392	4,018	0.61
1/97 through 12/97	1,861,834	1	123,611	0	0	39,256	162,867	8.75
1/98 through 12/98	1,063,109	0	0	1	6,628	4,854	11,482	1.08
1/99 through 12/99	1,098,546	0	0	0	0	576	576	0.05
5 YR. TOTAL	5,248,435	1	123,611	3	11,534	61,473	196,618	3.75
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		9%	2.355	14%	0.220	15%	1.171	3.75
Pure Premium Indicated by National Relativity		34%	1.559	43%	0.363	42%	0.690	2.61
Pure Premium Present on Rate Level		57%	1.414	43%	0.436	43%	1.219	3.07
Pure Premium Derived by Formula			1.548		0.374		0.990	2.91

CLASS 1748		ABRASIVE WHEEL MFG & DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	258,200	0	0	0	0	0	0	0.00
1/96 through 12/96	309,845	0	0	0	0	698	698	0.23
1/97 through 12/97	354,211	0	0	0	0	0	0	0.00
1/98 through 12/98	2,157,749	0	0	0	0	5,729	5,729	0.27
1/99 through 12/99	393,875	0	0	1	6,572	7,636	14,208	3.61
5 YR. TOTAL	3,473,880	0	0	1	6,572	14,063	20,635	0.59
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		6%	0.000	14%	0.189	13%	0.405	0.59
Pure Premium Indicated by National Relativity		24%	0.553	43%	1.024	43%	1.637	3.21
Pure Premium Present on Rate Level		70%	0.743	43%	0.675	44%	1.240	2.66
Pure Premium Derived by Formula			0.653		0.757		1.302	2.71

CLASS 1803		STONE CUTTING OR POLISHING NOC & DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	1,969,071	4	377,672	3	5,699	205,171	588,542	29.89
1/96 through 12/96	3,203,392	0	0	3	42,934	20,136	63,070	1.97
1/97 through 12/97	2,740,743	1	134,667	2	3,005	53,979	191,651	6.99
1/98 through 12/98	3,448,519	0	0	4	9,788	21,792	31,580	0.92
1/99 through 12/99	4,226,705	0	0	7	59,645	91,778	151,423	3.58
5 YR. TOTAL	15,588,430	5	512,339	19	121,071	392,856	1,026,266	6.58
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		17%	3.287	28%	0.777	30%	2.520	6.58
Pure Premium Indicated by National Relativity		41%	2.343	36%	1.142	35%	2.166	5.65
Pure Premium Present on Rate Level		42%	2.212	36%	0.838	35%	2.030	5.08
Pure Premium Derived by Formula			2.448		0.930		2.225	5.60

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 1852		ASBESTOS GOODS MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	32%	0.237	24%	0.455	0.69	
Pure Premium Present on Rate Level		100%	0.599	68%	0.893	76%	0.898	2.39	
Pure Premium Derived by Formula			0.599		0.683		0.792	2.07	

CLASS 1853		MICA GOODS MFG & MICA PREPARING							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	534,397	0	0	1	4,956	3,432	8,388	1.57	
1/96 through 12/96	525,322	0	0	0	0	570	570	0.11	
1/97 through 12/97	501,762	0	0	0	0	0	0	0.00	
1/98 through 12/98	562,512	0	0	0	0	473	473	0.08	
1/99 through 12/99	428,228	0	0	2	11,377	34,595	45,972	10.74	
5 YR. TOTAL	2,552,221	0	0	3	16,333	39,070	55,403	2.17	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		6%	0.000	11%	0.640	13%	1.531	2.17	
Pure Premium Indicated by National Relativity		19%	1.749	40%	0.915	31%	2.511	5.18	
Pure Premium Present on Rate Level		75%	0.943	49%	0.460	56%	1.593	3.00	
Pure Premium Derived by Formula			1.040		0.662		1.870	3.57	

CLASS 1860		ABRASIVE PAPER OR CLOTH PREPARATION							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	6,555,006	1	96,142	5	8,797	84,727	189,666	2.89	
1/96 through 12/96	4,781,503	1	93,889	7	20,543	137,185	251,617	5.26	
1/97 through 12/97	5,343,837	0	0	7	39,558	53,766	93,324	1.75	
1/98 through 12/98	5,162,224	0	0	3	6,359	43,595	49,954	0.97	
1/99 through 12/99	5,393,485	1	57,420	7	33,614	103,164	194,198	3.60	
5 YR. TOTAL	27,236,055	3	247,451	29	108,871	422,437	778,759	2.86	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		13%	0.909	26%	0.400	31%	1.551	2.86	
Pure Premium Indicated by National Relativity		22%	0.690	37%	0.334	34%	0.994	2.02	
Pure Premium Present on Rate Level		65%	0.675	37%	0.376	35%	1.236	2.29	
Pure Premium Derived by Formula			0.709		0.367		1.251	2.33	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 1924		WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	2,289,444	0	0	1	4,291	10,372	14,663	0.64	
1/96 through 12/96	2,858,815	0	0	6	27,857	36,004	63,861	2.23	
1/97 through 12/97	2,612,615	0	0	2	12,888	33,270	46,158	1.77	
1/98 through 12/98	3,856,778	0	0	0	0	5,114	5,114	0.13	
1/99 through 12/99	4,555,491	0	0	0	0	13,383	13,383	0.29	
5 YR. TOTAL	16,173,143	0	0	9	45,036	98,143	143,179	0.89	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		12%	0.000	23%	0.278	23%	0.607	0.89	
Pure Premium Indicated by National Relativity		36%	0.369	38%	0.495	38%	0.943	1.81	
Pure Premium Present on Rate Level		52%	0.884	39%	0.492	39%	1.023	2.40	
Pure Premium Derived by Formula			0.593		0.444		0.897	1.93	

CLASS 1925		DIE CASTING MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	4,648,045	0	0	7	39,418	57,956	97,374	2.09	
1/96 through 12/96	5,121,568	0	0	9	114,647	83,010	197,657	3.86	
1/97 through 12/97	5,220,226	1	131,214	8	138,895	179,762	449,871	8.62	
1/98 through 12/98	5,922,099	0	0	6	5,223,9	62,209	94,448	1.59	
1/99 through 12/99	6,383,846	1	336,642	7	28,040	258,122	622,804	9.76	
5 YR. TOTAL	27,295,784	2	467,856	37	353,239	641,059	1,462,154	5.36	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		16%	1.714	44%	1.294	38%	2.349	5.36	
Pure Premium Indicated by National Relativity		42%	0.979	28%	0.772	31%	1.597	3.35	
Pure Premium Present on Rate Level		42%	1.085	28%	1.376	31%	2.056	4.52	
Pure Premium Derived by Formula			1.141		1.171		2.025	4.34	

CLASS 2001		CRACKER MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	9,245,651	1	222,847	9	77,675	178,939	479,461	5.19	
1/96 through 12/96	10,270,729	1	67,425	13	113,880	292,068	473,373	4.61	
1/97 through 12/97	14,433,565	1	86,405	13	149,491	309,747	545,643	3.78	
1/98 through 12/98	5,964,519	0	0	10	117,918	198,718	316,636	5.31	
1/99 through 12/99	7,921,596	0	0	9	114,047	160,398	274,445	3.46	
5 YR. TOTAL	47,836,060	3	376,677	54	573,011	1,139,870	2,089,558	4.37	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		18%	0.787	44%	1.198	46%	2.383	4.37	
Pure Premium Indicated by National Relativity		33%	0.371	28%	0.557	27%	1.102	2.03	
Pure Premium Present on Rate Level		49%	0.833	28%	0.788	27%	1.973	3.59	
Pure Premium Derived by Formula			0.672		0.904		1.926	3.50	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 2002		MACARONI MFG						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	2,143	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	70,179	0	0	0	0	0	0	0.00
1/99 through 12/99	3,190	0	0	0	0	0	0	0.00
5 YR. TOTAL	75,512	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		1%	0.000	3%	0.000	3%	0.000	0.00
Pure Premium Indicated by National Relativity		44%	0.783	48%	0.968	48%	1.520	3.27
Pure Premium Present on Rate Level		55%	1.166	49%	0.972	49%	2.107	4.25
Pure Premium Derived by Formula			0.986		0.941		1.762	3.69

CLASS 2003		BAKERY & DRIVERS, ROUTE SUPERVISORS						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	99,903,944	10	1,696,679	93	518,434	1,763,235	3,978,348	3.98
1/96 through 12/96	82,848,224	6	1,469,765	84	626,286	1,554,609	3,650,660	4.41
1/97 through 12/97	89,377,170	1	183,359	67	891,882	1,263,150	2,338,391	2.62
1/98 through 12/98	92,275,440	2	337,058	70	837,918	1,395,145	2,570,121	2.79
1/99 through 12/99	101,752,795	3	1,522,459	79	894,360	1,956,237	4,373,056	4.30
5 YR. TOTAL	466,157,573	22	5,209,320	393	3,768,880	7,932,376	16,910,576	3.63
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		50%	1.118	100%	0.808	100%	1.702	3.63
Pure Premium Indicated by National Relativity		25%	0.823	0%	0.624	0%	1.154	2.60
Pure Premium Present on Rate Level		25%	1.024	0%	0.676	0%	1.488	3.19
Pure Premium Derived by Formula			1.021		0.808		1.702	3.53

CLASS 2014		GRAIN MILLING						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	20,760,905	3	412,031	20	180,146	301,231	893,408	4.30
1/96 through 12/96	18,649,310	3	296,918	15	66,344	706,931	1,070,193	5.74
1/97 through 12/97	25,096,318	1	254,174	24	223,048	444,492	921,714	3.67
1/98 through 12/98	26,005,052	0	0	18	190,843	354,131	544,974	2.10
1/99 through 12/99	29,527,374	0	0	16	176,458	281,860	458,318	1.55
5 YR. TOTAL	120,038,959	7	963,123	93	836,839	2,088,645	3,888,607	3.24
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		35%	0.802	60%	0.697	69%	1.740	3.24
Pure Premium Indicated by National Relativity		32%	1.546	20%	0.748	15%	1.782	4.08
Pure Premium Present on Rate Level		33%	1.631	20%	0.694	16%	2.121	4.45
Pure Premium Derived by Formula			1.314		0.707		1.807	3.83

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2016		BREAKFAST FOOD MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	14,156	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	37,072	0	0	0	0	0	816	816	2.20	
1/97 through 12/97	47,442	1	115,833	0	0	0	102,473	218,306	460.15	
1/98 through 12/98	65,092	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	63,898	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	227,660	1	115,833	0	0	0	103,289	219,122	96.25	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		2%	50.880	2%	0.000	3%	45.370		96.25	
Pure Premium Indicated by National Relativity		31%	0.582	49%	0.410	48%	0.867		1.86	
Pure Premium Present on Rate Level		67%	0.650	49%	0.098	49%	0.870		1.62	
Pure Premium Derived by Formula			1.634		0.249		2.204		4.09	

CLASS 2021		SUGAR REFINING								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	6,397,247	0	0	2	868	0	5,887	6,755	0.11	
1/96 through 12/96	6,915,906	0	0	0	0	0	8,356	8,356	0.12	
1/97 through 12/97	7,101,340	0	0	1	6,520	0	6,409	12,929	0.18	
1/98 through 12/98	6,114,910	0	0	5	67,494	0	71,987	139,481	2.28	
1/99 through 12/99	6,068,500	0	0	6	77,685	0	57,549	135,234	2.23	
5 YR. TOTAL	32,597,903	0	0	14	152,567	0	150,188	302,755	0.93	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		13%	0.000	30%	0.468	27%	0.461		0.93	
Pure Premium Indicated by National Relativity		34%	0.858	35%	0.614	36%	1.180		2.65	
Pure Premium Present on Rate Level		53%	0.520	35%	0.460	37%	0.759		1.74	
Pure Premium Derived by Formula			0.567		0.516		0.830		1.91	

CLASS 2039		ICE CREAM MFG & DRIVERS								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	7,783,746	1	210,046	7	48,643	0	30,948	289,637	3.72	
1/96 through 12/96	8,069,208	0	0	19	193,213	0	111,726	304,939	3.78	
1/97 through 12/97	6,329,606	0	0	6	79,903	0	48,971	128,874	2.04	
1/98 through 12/98	10,305,946	0	0	9	90,878	0	114,513	205,391	1.99	
1/99 through 12/99	13,198,805	0	0	9	77,049	0	93,460	170,509	1.29	
5 YR. TOTAL	45,687,311	1	210,046	50	489,686	0	399,618	1,099,350	2.41	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		21%	0.460	50%	1.072	43%	0.875		2.41	
Pure Premium Indicated by National Relativity		39%	1.427	25%	1.077	28%	1.952		4.46	
Pure Premium Present on Rate Level		40%	1.279	25%	1.171	29%	1.709		4.16	
Pure Premium Derived by Formula			1.165		1.098		1.418		3.68	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2041		CONFECTION MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	8,487,052	0	0	4	15,039	31,891	46,930	0.55
1/96 through 12/96	8,393,766	0	0	0	0	7,927	7,927	0.09
1/97 through 12/97	6,962,781	0	0	3	68,395	62,289	130,684	1.88
1/98 through 12/98	7,376,126	1	233,100	6	74,878	801,973	1,109,951	15.05
1/99 through 12/99	8,404,064	0	0	7	113,495	120,601	234,096	2.79
5 YR. TOTAL	39,623,789	1	233,100	20	271,807	1,024,681	1,529,588	3.86
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		13%	0.588	29%	0.686	35%	2.586	3.86
Pure Premium Indicated by National Relativity		43%	0.478	35%	0.558	32%	1.218	2.25
Pure Premium Present on Rate Level		44%	0.429	36%	0.357	33%	1.150	1.94
Pure Premium Derived by Formula			0.471		0.523		1.674	2.67

CLASS 2065		MILK PRODUCTS MFG NOC						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	125,136	0	0	1	1,994	1,141	3,135	2.51
1/96 through 12/96	292,714	0	0	0	0	0	0	0.00
1/97 through 12/97	200,510	0	0	0	0	0	0	0.00
1/98 through 12/98	190,928	0	0	2	8,460	7,795	16,255	8.51
1/99 through 12/99	260,038	0	0	1	278	0	278	0.11
5 YR. TOTAL	1,069,326	0	0	4	10,732	8,936	19,668	1.84
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		4%	0.000	8%	1.004	8%	0.836	1.84
Pure Premium Indicated by National Relativity		41%	1.428	46%	0.614	46%	1.546	3.59
Pure Premium Present on Rate Level		55%	0.921	46%	0.503	46%	1.135	2.56
Pure Premium Derived by Formula			1.092		0.594		1.300	2.99

CLASS 2070		CREAMERY & ROUTE SUPERVISORS, DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	30,185,897	0	0	14	54,786	72,274	127,060	0.42
1/96 through 12/96	17,868,228	2	638,057	5	11,390	133,962	783,409	4.38
1/97 through 12/97	12,391,595	0	0	4	9,933	16,377	26,310	0.21
1/98 through 12/98	26,323,375	1	116,534	44	263,418	362,474	742,426	2.82
1/99 through 12/99	33,924,116	1	256,985	42	189,140	419,058	865,183	2.55
5 YR. TOTAL	120,693,211	4	1,011,576	109	528,667	1,004,145	2,544,388	2.11
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		30%	0.838	51%	0.438	52%	0.832	2.11
Pure Premium Indicated by National Relativity		35%	0.966	24%	0.656	24%	1.239	2.86
Pure Premium Present on Rate Level		35%	1.105	25%	0.455	24%	1.059	2.62
Pure Premium Derived by Formula			0.976		0.495		0.984	2.46

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2081		BUTCHERING							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	903,912	0	0	3	14,498	18,281	32,779	3.63	
1/96 through 12/96	1,600,887	0	0	2	6,351	18,728	25,079	1.57	
1/97 through 12/97	3,972,183	0	0	8	15,916	28,777	44,693	1.13	
1/98 through 12/98	6,722,033	0	0	9	60,835	110,456	171,291	2.55	
1/99 through 12/99	5,397,696	0	0	5	50,114	120,554	170,668	3.16	
5 YR. TOTAL	18,596,711	0	0	27	147,714	296,796	444,510	2.39	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		12%	0.000	33%	0.794	32%	1.596	2.39	
Pure Premium Indicated by National Relativity		41%	0.702	33%	1.232	34%	2.472	4.41	
Pure Premium Present on Rate Level		47%	0.718	34%	1.046	34%	1.961	3.73	
Pure Premium Derived by Formula			0.625		1.024		2.018	3.67	

CLASS 2089		PACKING HOUSE-ALL OPERATIONS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	62,778,742	8	1,603,064	169	908,173	2,511,331	5,022,568	8.00	
1/96 through 12/96	74,754,133	4	687,885	213	1,488,478	3,208,801	5,385,164	7.20	
1/97 through 12/97	91,294,395	10	2,239,122	227	1,354,972	3,415,539	7,009,633	7.68	
1/98 through 12/98	130,162,982	4	985,762	125	793,645	1,756,711	3,536,118	2.72	
1/99 through 12/99	151,824,882	1	56,894	113	741,265	1,726,088	2,524,247	1.66	
5 YR. TOTAL	510,815,134	27	5,572,727	847	5,286,533	12,618,470	23,477,730	4.60	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		61%	1.091	100%	1.035	100%	2.470	4.60	
Pure Premium Indicated by National Relativity		19%	0.665	0%	0.894	0%	1.690	3.25	
Pure Premium Present on Rate Level		20%	1.471	0%	1.264	0%	3.137	5.87	
Pure Premium Derived by Formula			1.086		1.035		2.470	4.59	

CLASS 2095		MEAT PRODUCTS MFG NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	39,665,323	2	427,068	42	233,817	462,285	1,123,170	2.83	
1/96 through 12/96	39,285,771	3	379,515	43	181,762	523,169	1,084,446	2.76	
1/97 through 12/97	44,542,161	4	774,178	67	482,796	976,766	2,233,740	5.01	
1/98 through 12/98	63,671,427	3	498,139	48	406,315	805,025	1,709,479	2.68	
1/99 through 12/99	55,907,796	2	689,796	68	484,596	881,555	2,055,947	3.68	
5 YR. TOTAL	243,072,478	14	2,768,696	268	1,789,286	3,648,800	8,206,782	3.38	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		40%	1.139	84%	0.736	85%	1.501	3.38	
Pure Premium Indicated by National Relativity		30%	0.769	8%	0.868	7%	1.827	3.46	
Pure Premium Present on Rate Level		30%	1.129	8%	0.795	8%	1.752	3.68	
Pure Premium Derived by Formula			1.025		0.751		1.544	3.32	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2105		FRUIT PACKING							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	542,933	0	0	0	0	0	0	0.00	
1/96 through 12/96	561,944	0	0	0	0	1,326	1,326	0.24	
1/97 through 12/97	356,484	0	0	0	0	0	0	0.00	
1/98 through 12/98	392,535	0	0	1	2,380	1,741	4,121	1.05	
1/99 through 12/99	348,364	0	0	0	0	0	0	0.00	
5 YR. TOTAL	2,202,260	0	0	1	2,380	3,067	5,447	0.25	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		6%	0.000	13%	0.108	15%	0.139	0.25	
Pure Premium Indicated by National Relativity		41%	0.533	43%	0.776	42%	1.470	2.78	
Pure Premium Present on Rate Level		53%	1.341	44%	0.815	43%	2.497	4.65	
Pure Premium Derived by Formula			0.929		0.706		1.712	3.35	

CLASS 2110		PICKLE MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	8,809,264	0	0	17	108,945	99,320	208,265	2.36	
1/96 through 12/96	5,730,972	0	0	6	82,463	139,795	222,258	3.88	
1/97 through 12/97	8,936,743	0	0	4	69,143	53,077	122,220	1.37	
1/98 through 12/98	11,135,875	0	0	5	23,739	42,373	66,112	0.59	
1/99 through 12/99	10,615,027	0	0	4	16,133	90,671	106,804	1.01	
5 YR. TOTAL	45,227,881	0	0	36	300,423	425,236	725,659	1.60	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		16%	0.000	41%	0.664	36%	0.940	1.60	
Pure Premium Indicated by National Relativity		12%	0.110	29%	0.686	32%	1.194	1.99	
Pure Premium Present on Rate Level		72%	0.593	30%	0.701	32%	1.114	2.41	
Pure Premium Derived by Formula			0.440		0.681		1.077	2.20	

CLASS 2111		CANNERY NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	28,358,587	1	71,019	14	111,692	206,316	389,027	1.37	
1/96 through 12/96	28,099,137	2	464,021	9	168,972	379,201	1,012,194	3.60	
1/97 through 12/97	29,975,217	1	134,050	11	128,522	99,524	362,096	1.21	
1/98 through 12/98	27,421,102	2	342,531	13	180,868	332,080	855,479	3.12	
1/99 through 12/99	14,904,360	0	0	9	77,826	286,052	363,878	2.44	
5 YR. TOTAL	128,758,403	6	1,011,621	56	667,880	1,303,173	2,982,674	2.32	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		23%	0.786	53%	0.519	51%	1.012	2.32	
Pure Premium Indicated by National Relativity		38%	0.647	23%	0.460	24%	1.026	2.13	
Pure Premium Present on Rate Level		39%	0.512	24%	0.479	25%	0.907	1.90	
Pure Premium Derived by Formula			0.626		0.496		0.989	2.11	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 2112		FRUIT EVAPORATING OR PRESERVING							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	1,005,942	0	0	1	477	516	993	0.10	
1/96 through 12/96	1,044,119	0	0	0	0	1,489	1,489	0.14	
1/97 through 12/97	1,157,467	0	0	0	0	1,123	1,123	0.10	
1/98 through 12/98	1,269,164	0	0	0	0	752	752	0.06	
1/99 through 12/99	1,161,259	0	0	0	0	880	880	0.08	
5 YR. TOTAL	5,637,951	0	0	1	477	4,760	5,237	0.09	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		5%	0.000	15%	0.008	14%	0.084	0.09	
Pure Premium Indicated by National Relativity		22%	0.226	42%	0.597	43%	1.003	1.83	
Pure Premium Present on Rate Level		73%	0.397	43%	0.456	43%	0.865	1.72	
Pure Premium Derived by Formula			0.340		0.448		0.815	1.60	

CLASS 2114		OYSTER PROCESSING							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	870,703	0	0	0	0	1,427	1,427	0.16	
1/96 through 12/96	307,344	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	347,000	0	0	0	0	0	0	0.00	
1/99 through 12/99	366,719	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,891,766	0	0	0	0	1,427	1,427	0.08	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		5%	0.000	12%	0.000	13%	0.075	0.08	
Pure Premium Indicated by National Relativity		19%	0.508	44%	0.699	43%	1.228	2.44	
Pure Premium Present on Rate Level		76%	0.964	44%	0.893	44%	2.098	3.96	
Pure Premium Derived by Formula			0.829		0.700		1.461	2.99	

CLASS 2121		BREWERY & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	59,069,188	8	1,592,350	23	313,986	886,171	2,792,507	4.73	
1/96 through 12/96	59,344,636	8	1,498,938	49	660,479	811,255	2,970,672	5.01	
1/97 through 12/97	45,471,394	1	127,462	37	732,257	684,037	1,543,756	3.40	
1/98 through 12/98	51,379,372	2	305,711	39	589,543	580,744	1,475,998	2.87	
1/99 through 12/99	43,197,921	0	0	25	551,449	547,280	1,098,729	2.54	
5 YR. TOTAL	258,462,511	19	3,524,461	173	2,847,714	3,509,487	9,881,662	3.82	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		45%	1.364	93%	1.102	74%	1.358	3.82	
Pure Premium Indicated by National Relativity		27%	1.241	3%	0.467	13%	0.974	2.68	
Pure Premium Present on Rate Level		28%	1.407	4%	0.945	13%	1.159	3.51	
Pure Premium Derived by Formula			1.343		1.077		1.282	3.70	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 2130		SPIRITUOUS LIQUOR DISTILLERY							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	213,372	0	0	0	0	0	0	0.00	
1/97 through 12/97	501,181	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	437,798	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,152,351	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		4%	0.000	9%	0.000	9%	0.000	0.00	
Pure Premium Indicated by National Relativity		24%	2.727	45%	0.841	42%	1.496	5.06	
Pure Premium Present on Rate Level		72%	1.223	46%	0.632	49%	1.464	3.32	
Pure Premium Derived by Formula			1.535		0.669		1.346	3.55	

CLASS 2131		SPIRITUOUS LIQUOR BOTTLING							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	81,838	0	0	0	0	0	0	0.00	
1/97 through 12/97	72,321	0	0	0	0	0	0	0.00	
1/98 through 12/98	76,424	0	0	0	0	0	0	0.00	
1/99 through 12/99	99,410	0	0	0	0	0	0	0.00	
5 YR. TOTAL	329,993	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		2%	0.000	4%	0.000	4%	0.000	0.00	
Pure Premium Indicated by National Relativity		29%	0.460	48%	0.398	48%	0.672	1.53	
Pure Premium Present on Rate Level		69%	0.560	48%	0.321	48%	0.629	1.51	
Pure Premium Derived by Formula			0.520		0.345		0.624	1.49	

CLASS 2143		FRUIT JUICE MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	3,925,870	0	0	4	19,713	48,391	68,104	1.73	
1/96 through 12/96	4,682,871	0	0	1	4,897	42,996	47,893	1.02	
1/97 through 12/97	5,307,346	0	0	2	17,954	49,162	67,116	1.26	
1/98 through 12/98	7,221,770	1	188,345	6	98,650	146,314	433,309	6.00	
1/99 through 12/99	5,844,562	0	0	1	8,451	26,757	35,208	0.60	
5 YR. TOTAL	26,982,419	1	188,345	14	149,665	313,620	651,630	2.42	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		13%	0.698	30%	0.555	31%	1.162	2.42	
Pure Premium Indicated by National Relativity		39%	1.190	35%	0.659	34%	1.479	3.33	
Pure Premium Present on Rate Level		48%	0.698	35%	0.557	35%	1.332	2.59	
Pure Premium Derived by Formula			0.890		0.592		1.329	2.81	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 2150		ICE MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	824,603	0	0	3	675	1,015	1,690	0.20	
1/96 through 12/96	359,511	0	0	0	0	1,921	1,921	0.53	
1/97 through 12/97	707,795	0	0	1	26,253	53,141	79,394	11.22	
1/98 through 12/98	1,155,971	0	0	2	586	5,782	6,368	0.55	
1/99 through 12/99	1,341,845	0	0	1	1,912	6,468	8,380	0.62	
5 YR. TOTAL	4,389,725	0	0	7	29,426	68,327	97,753	2.23	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		9%	0.000	21%	0.670	21%	1.557	2.23	
Pure Premium Indicated by National Relativity		24%	1.584	39%	1.886	39%	2.823	6.29	
Pure Premium Present on Rate Level		67%	1.674	40%	1.360	40%	2.940	5.97	
Pure Premium Derived by Formula			1.502		1.420		2.604	5.53	

CLASS 2156		BOTTLING-NOT CARBONATED LIQUIDS-OR SPIRITUOUS LIQUORS-& ROUTE SUPERVISORS, DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	5,383,492	0	0	1	1,172	5,182	6,354	0.12	
1/96 through 12/96	2,617,165	0	0	4	3,866	9,212	13,078	0.50	
1/97 through 12/97	4,276,039	1	207,632	4	58,185	152,994	418,811	9.79	
1/98 through 12/98	7,074,932	0	0	4	22,786	60,097	82,883	1.17	
1/99 through 12/99	11,795,812	0	0	8	48,292	90,479	138,771	1.18	
5 YR. TOTAL	31,147,440	1	207,632	21	134,301	317,964	659,897	2.12	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		14%	0.667	33%	0.431	32%	1.021	2.12	
Pure Premium Indicated by National Relativity		43%	1.053	33%	0.671	34%	1.214	2.94	
Pure Premium Present on Rate Level		43%	0.716	34%	0.621	34%	1.211	2.55	
Pure Premium Derived by Formula			0.854		0.575		1.151	2.58	

CLASS 2157		BOTTLING NOC & ROUTE SUPERVISORS, DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	91,048,794	7	762,052	77	409,246	717,912	1,889,210	2.07	
1/96 through 12/96	125,381,759	1	95,643	106	738,629	935,003	1,769,275	1.41	
1/97 through 12/97	142,219,680	11	1,992,785	92	520,394	1,510,528	4,023,707	2.83	
1/98 through 12/98	155,195,558	6	1,723,558	107	854,937	2,171,920	4,750,415	3.06	
1/99 through 12/99	215,129,136	1	450,287	163	1,749,035	1,949,481	4,148,803	1.93	
5 YR. TOTAL	728,974,927	26	5,024,325	545	4,272,241	7,284,844	16,581,410	2.27	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		54%	0.689	100%	0.586	100%	0.999	2.27	
Pure Premium Indicated by National Relativity		23%	0.917	0%	0.824	0%	1.375	3.12	
Pure Premium Present on Rate Level		23%	0.771	0%	0.485	0%	0.902	2.16	
Pure Premium Derived by Formula			0.760		0.586		0.999	2.35	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 2172		CIGARETTE MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	232,373,024	6	1,224,727	85	800,185	789,713	2,814,625	1.21
1/96 through 12/96	226,479,152	10	1,995,617	87	1,066,378	957,816	4,019,811	1.77
1/97 through 12/97	218,398,035	1	113,619	77	883,788	652,532	1,649,939	0.76
1/98 through 12/98	226,506,908	12	2,655,725	79	887,728	1,161,765	4,705,218	2.08
1/99 through 12/99	243,114,187	2	1,031,996	122	1,991,435	1,943,937	4,967,368	2.04
5 YR. TOTAL	1,146,871,306	31	7,021,684	450	5,629,514	5,505,763	18,156,961	1.58
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		63%	0.612	100%	0.491	90%	0.480	1.58
Pure Premium Indicated by National Relativity		18%	1.048	0%	0.396	5%	0.543	1.99
Pure Premium Present on Rate Level		19%	0.720	0%	0.415	5%	0.426	1.56
Pure Premium Derived by Formula			0.711		0.491		0.480	1.68

CLASS 2174		TOBACCO REHANDLING OR WAREHOUSING						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	53,978,140	9	1,126,618	52	358,636	720,914	2,206,168	4.09
1/96 through 12/96	60,308,127	6	1,212,893	56	555,666	882,793	2,651,352	4.40
1/97 through 12/97	74,557,080	3	652,616	50	464,931	621,730	1,739,277	2.33
1/98 through 12/98	66,134,524	3	504,214	41	362,214	519,706	1,386,134	2.10
1/99 through 12/99	52,770,686	3	1,023,236	16	221,577	426,377	1,671,190	3.17
5 YR. TOTAL	307,748,557	24	4,519,577	215	1,963,024	3,171,520	9,654,121	3.14
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		48%	1.469	85%	0.638	77%	1.031	3.14
Pure Premium Indicated by National Relativity		26%	0.867	7%	0.753	11%	0.931	2.55
Pure Premium Present on Rate Level		26%	1.374	8%	0.640	12%	1.067	3.08
Pure Premium Derived by Formula			1.288		0.646		1.024	2.96

CLASS 2211		COTTON BATTING, WADDING OR WASTE MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	3,699,565	0	0	5	77,176	60,420	137,596	3.72
1/96 through 12/96	6,575,305	1	204,981	10	28,586	171,821	405,388	6.17
1/97 through 12/97	6,441,115	1	266,070	7	31,076	251,904	549,050	8.52
1/98 through 12/98	7,027,699	0	0	6	70,795	70,258	141,053	2.01
1/99 through 12/99	8,458,753	1	487,615	11	45,607	498,319	1,031,541	12.19
5 YR. TOTAL	32,202,437	3	958,666	39	253,240	1,052,722	2,264,628	7.03
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		23%	2.977	38%	0.786	44%	3.269	7.03
Pure Premium Indicated by National Relativity		31%	1.747	31%	0.955	28%	2.051	4.75
Pure Premium Present on Rate Level		46%	2.085	31%	0.809	28%	2.511	5.41
Pure Premium Derived by Formula			2.185		0.846		2.716	5.75

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 2220		YARN OR THREAD MFG-COTTON						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	144,385,100	13	1,119,639	92	808,643	1,140,807	3,069,089	2.13
1/96 through 12/96	140,624,633	12	2,447,844	121	680,982	1,890,929	5,019,755	3.57
1/97 through 12/97	312,587,180	10	1,176,406	131	1,391,495	2,509,683	5,077,584	1.62
1/98 through 12/98	335,626,654	7	1,099,199	144	1,331,778	2,498,790	4,929,767	1.47
1/99 through 12/99	442,457,546	9	3,930,631	189	2,133,620	3,960,785	10,025,036	2.27
5 YR. TOTAL	1,375,681,113	51	9,773,719	677	6,346,518	12,000,994	28,121,231	2.04
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		68%	0.710	100%	0.461	100%	0.872	2.04
Pure Premium Indicated by National Relativity		16%	0.549	0%	0.410	0%	0.838	1.80
Pure Premium Present on Rate Level		16%	0.719	0%	0.432	0%	0.907	2.06
Pure Premium Derived by Formula			0.686		0.461		0.872	2.02

CLASS 2286		WOOL SPINNING AND WEAVING						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	14,344,255	1	199,369	30	124,424	246,175	569,968	3.97
1/96 through 12/96	12,151,708	2	395,340	21	118,223	170,156	683,719	5.63
1/97 through 12/97	36,671,478	0	0	14	75,650	99,767	175,417	0.48
1/98 through 12/98	56,719,124	0	0	4	25,840	33,618	59,458	0.10
1/99 through 12/99	29,628,316	0	0	8	78,694	122,913	201,607	0.68
5 YR. TOTAL	149,514,881	3	594,709	77	422,831	672,629	1,690,169	1.13
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		24%	0.398	53%	0.283	50%	0.450	1.13
Pure Premium Indicated by National Relativity		34%	0.280	23%	0.460	25%	0.648	1.39
Pure Premium Present on Rate Level		42%	0.512	24%	0.405	25%	0.742	1.66
Pure Premium Derived by Formula			0.406		0.353		0.573	1.33

CLASS 2288		FELTING MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	14,043,690	1	56,784	19	93,315	152,355	302,454	2.15
1/96 through 12/96	19,528,076	2	250,109	24	296,599	473,538	1,020,246	5.22
1/97 through 12/97	20,984,069	2	472,143	15	153,948	322,600	948,691	4.52
1/98 through 12/98	24,198,591	1	123,897	17	153,171	217,678	494,746	2.04
1/99 through 12/99	29,683,322	1	1,135,002	18	202,336	439,577	1,776,915	5.99
5 YR. TOTAL	108,437,748	7	2,037,935	93	899,369	1,605,748	4,543,052	4.19
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		30%	1.879	62%	0.829	59%	1.481	4.19
Pure Premium Indicated by National Relativity		30%	0.702	19%	0.817	20%	1.691	3.21
Pure Premium Present on Rate Level		40%	1.219	19%	0.822	21%	1.577	3.62
Pure Premium Derived by Formula			1.262		0.825		1.543	3.63

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2300		PLUSH MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	86,713	1	257,821	0	0	127,846	385,667	444.76	
1/96 through 12/96	104,614	0	0	0	0	0	0	0.00	
1/97 through 12/97	102,050	0	0	0	0	25	25	0.02	
1/98 through 12/98	93,235	0	0	1	106	398	504	0.54	
1/99 through 12/99	1,704,271	0	0	3	43,395	47,731	91,126	5.35	
5 YR. TOTAL	2,090,883	1	257,821	4	43,501	176,000	477,322	22.83	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		6%	12.331	7%	2.081	13%	8.417	22.83	
Pure Premium Indicated by National Relativity		19%	0.657	46%	0.585	38%	1.123	2.37	
Pure Premium Present on Rate Level		75%	1.481	47%	0.199	49%	2.154	3.83	
Pure Premium Derived by Formula			1.975		0.508		2.576	5.06	

CLASS 2302		SILK THREAD OR YARN MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	216,417,157	9	1,203,275	123	830,007	2,379,956	4,413,238	2.04	
1/96 through 12/96	283,212,322	11	1,804,735	141	1,417,569	2,608,251	5,830,555	2.06	
1/97 through 12/97	398,463,180	12	2,027,327	197	1,752,066	3,200,590	6,979,983	1.75	
1/98 through 12/98	386,517,881	6	797,193	138	1,403,102	1,826,079	4,026,374	1.04	
1/99 through 12/99	359,667,941	6	3,376,184	104	1,069,628	2,842,088	7,287,900	2.03	
5 YR. TOTAL	1,644,278,481	44	9,208,714	703	6,472,372	12,856,964	28,538,050	1.74	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		62%	0.560	100%	0.394	100%	0.782	1.74	
Pure Premium Indicated by National Relativity		19%	0.427	0%	0.381	0%	0.680	1.49	
Pure Premium Present on Rate Level		19%	0.477	0%	0.415	0%	0.806	1.70	
Pure Premium Derived by Formula			0.519		0.394		0.782	1.70	

CLASS 2305		TEXTILE FIBER MFG-SYNTHETIC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	238,271,364	17	1,721,591	64	431,860	1,252,372	3,405,823	1.43	
1/96 through 12/96	253,541,856	18	1,783,827	81	1,044,998	1,031,074	3,859,899	1.52	
1/97 through 12/97	268,424,016	21	2,474,105	62	937,305	1,303,492	4,714,902	1.76	
1/98 through 12/98	263,355,238	10	1,516,901	89	833,116	1,110,109	3,460,126	1.31	
1/99 through 12/99	321,552,068	4	2,122,631	54	557,659	949,707	3,629,997	1.13	
5 YR. TOTAL	1,345,144,542	70	9,619,055	350	3,804,938	5,646,754	19,070,747	1.42	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		68%	0.715	100%	0.283	100%	0.420	1.42	
Pure Premium Indicated by National Relativity		16%	0.678	0%	0.364	0%	0.573	1.62	
Pure Premium Present on Rate Level		16%	0.749	0%	0.295	0%	0.536	1.58	
Pure Premium Derived by Formula			0.715		0.283		0.420	1.42	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2361		HOSIERY MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	221,693,038	7	718,586	111	813,852	1,024,234	2,556,672	1.15	
1/96 through 12/96	259,119,997	9	1,544,294	122	788,465	1,358,001	3,690,760	1.42	
1/97 through 12/97	372,364,713	8	1,476,027	201	1,461,685	2,450,407	5,388,119	1.45	
1/98 through 12/98	438,958,290	13	3,041,580	181	1,778,551	3,256,470	8,076,601	1.84	
1/99 through 12/99	432,122,633	5	2,421,375	191	1,562,239	3,319,755	7,303,369	1.69	
5 YR. TOTAL	1,724,258,671	42	9,201,862	806	6,404,792	11,408,867	27,015,521	1.57	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		55%	0.534	100%	0.371	100%	0.662	1.57	
Pure Premium Indicated by National Relativity		22%	0.273	0%	0.350	0%	0.544	1.17	
Pure Premium Present on Rate Level		23%	0.340	0%	0.344	0%	0.555	1.24	
Pure Premium Derived by Formula			0.432		0.371		0.662	1.47	

CLASS 2362		KNIT GOODS MFG NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	144,306,604	7	921,142	130	818,098	1,466,814	3,206,054	2.22	
1/96 through 12/96	148,438,020	7	1,015,943	118	872,620	1,434,624	3,323,187	2.24	
1/97 through 12/97	229,264,093	10	1,552,475	152	1,065,724	2,118,470	4,736,669	2.07	
1/98 through 12/98	319,617,554	8	1,526,800	147	981,112	1,689,381	4,197,293	1.31	
1/99 through 12/99	322,005,606	4	1,665,694	119	1,020,183	2,040,524	4,726,401	1.47	
5 YR. TOTAL	1,163,631,877	36	6,682,054	666	4,757,737	8,749,813	20,189,604	1.74	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		58%	0.574	100%	0.409	100%	0.752	1.74	
Pure Premium Indicated by National Relativity		21%	0.520	0%	0.470	0%	0.795	1.79	
Pure Premium Present on Rate Level		21%	0.588	0%	0.493	0%	0.897	1.98	
Pure Premium Derived by Formula			0.566		0.409		0.752	1.73	

CLASS 2380		WEBBING MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	35,686,811	2	114,880	8	101,604	131,689	348,173	0.98	
1/96 through 12/96	33,887,911	0	0	17	128,080	167,510	295,590	0.87	
1/97 through 12/97	40,080,729	1	106,591	13	110,417	351,343	568,351	1.42	
1/98 through 12/98	46,387,172	1	94,044	28	241,464	417,079	752,587	1.62	
1/99 through 12/99	49,606,291	3	1,469,595	35	431,696	706,696	2,607,987	5.26	
5 YR. TOTAL	205,648,914	7	1,785,110	101	1,013,261	1,774,317	4,572,688	2.22	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		24%	0.868	60%	0.493	57%	0.863	2.22	
Pure Premium Indicated by National Relativity		38%	0.379	20%	0.455	21%	0.903	1.74	
Pure Premium Present on Rate Level		38%	0.364	20%	0.399	22%	0.775	1.54	
Pure Premium Derived by Formula			0.491		0.467		0.852	1.81	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2386		LACE MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	10,270,588	1	196,698	6	51,576	149,170	397,444	3.87
1/96 through 12/96	10,096,472	0	0	2	29,030	58,451	87,481	0.87
1/97 through 12/97	13,493,356	1	535,143	2	3,296	212,768	751,207	5.57
1/98 through 12/98	14,460,020	0	0	1	4,536	36,112	40,648	0.28
1/99 through 12/99	18,958,581	0	0	4	10,388	57,671	68,059	0.36
5 YR. TOTAL	67,279,017	2	731,841	15	98,826	514,172	1,344,839	2.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		19%	1.088	27%	0.147	36%	0.764	2.00
Pure Premium Indicated by National Relativity		22%	0.755	36%	0.164	28%	0.898	1.82
Pure Premium Present on Rate Level		59%	0.665	37%	0.180	36%	0.734	1.58
Pure Premium Derived by Formula			0.765		0.165		0.791	1.72

CLASS 2388		EMBROIDERY MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	4,805,892	1	114,080	5	5,348	49,600	169,028	3.52
1/96 through 12/96	17,681,386	1	222,334	21	111,459	221,857	555,650	3.14
1/97 through 12/97	18,367,824	1	140,494	20	115,817	132,188	388,499	2.12
1/98 through 12/98	19,849,412	0	0	26	118,257	87,326	205,583	1.04
1/99 through 12/99	14,147,476	0	0	14	77,941	110,637	188,578	1.33
5 YR. TOTAL	74,851,990	3	476,908	86	428,822	601,608	1,507,338	2.01
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		18%	0.637	46%	0.573	42%	0.804	2.01
Pure Premium Indicated by National Relativity		27%	0.271	27%	0.444	29%	0.697	1.41
Pure Premium Present on Rate Level		55%	0.483	27%	0.576	29%	0.979	2.04
Pure Premium Derived by Formula			0.453		0.539		0.824	1.82

CLASS 2402		CARPET OR RUG MFG NOC						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	5,580,872	0	0	3	21,807	21,434	43,241	0.77
1/96 through 12/96	11,442,963	2	539,818	2	16,264	143,918	700,000	6.12
1/97 through 12/97	11,823,467	0	0	8	20,922	45,434	66,356	0.56
1/98 through 12/98	13,718,982	0	0	10	116,530	107,962	224,492	1.64
1/99 through 12/99	14,621,637	0	0	17	156,759	301,795	458,554	3.14
5 YR. TOTAL	57,187,921	2	539,818	40	332,282	620,543	1,492,643	2.61
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		26%	0.944	38%	0.581	39%	1.085	2.61
Pure Premium Indicated by National Relativity		37%	0.788	31%	0.570	30%	1.141	2.50
Pure Premium Present on Rate Level		37%	1.601	31%	0.457	31%	1.063	3.12
Pure Premium Derived by Formula			1.129		0.539		1.095	2.76

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2413		TEXTILE-BLEACHING, DYEING, MERCERIZING, FINISHING						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	91,749,963	5	491,875	52	339,132	808,987	1,639,994	1.79
1/96 through 12/96	117,603,256	5	1,146,618	63	427,879	1,033,391	2,607,888	2.22
1/97 through 12/97	172,448,937	5	1,011,374	108	965,108	1,561,278	3,537,760	2.05
1/98 through 12/98	198,977,017	7	1,986,685	121	1,330,849	2,045,180	5,362,714	2.70
1/99 through 12/99	171,455,011	4	2,809,395	76	755,850	2,039,079	5,604,324	3.27
5 YR. TOTAL	752,234,184	26	7,445,947	420	3,818,818	7,487,915	18,752,680	2.49
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		50%	0.990	100%	0.508	100%	0.995	2.49
Pure Premium Indicated by National Relativity		25%	0.472	0%	0.435	0%	0.787	1.69
Pure Premium Present on Rate Level		25%	0.613	0%	0.511	0%	0.995	2.12
Pure Premium Derived by Formula			0.766		0.508		0.995	2.27

CLASS 2416		YARN DYEING OR FINISHING						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	17,205,259	2	269,078	15	98,785	163,183	531,046	3.09
1/96 through 12/96	35,264,067	1	125,622	4	36,150	166,841	328,613	0.93
1/97 through 12/97	65,172,056	0	0	7	99,375	115,760	215,135	0.33
1/98 through 12/98	71,750,748	0	0	18	189,721	258,631	448,352	0.62
1/99 through 12/99	67,034,528	0	0	11	96,678	218,110	314,788	0.47
5 YR. TOTAL	256,426,658	3	394,700	55	520,709	922,525	1,837,934	0.72
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		25%	0.154	56%	0.203	53%	0.360	0.72
Pure Premium Indicated by National Relativity		19%	0.215	22%	0.460	23%	0.558	1.23
Pure Premium Present on Rate Level		56%	0.318	22%	0.273	24%	0.508	1.10
Pure Premium Derived by Formula			0.257		0.275		0.441	0.97

CLASS 2417		CLOTH PRINTING						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	18,483,247	0	0	19	136,443	175,327	311,770	1.69
1/96 through 12/96	28,545,642	0	0	14	124,778	152,859	277,637	0.97
1/97 through 12/97	43,402,788	0	0	15	200,786	254,543	455,329	1.05
1/98 through 12/98	48,710,003	1	531,452	27	277,010	363,186	1,171,648	2.41
1/99 through 12/99	41,585,983	0	0	15	168,250	300,856	469,106	1.13
5 YR. TOTAL	180,727,663	1	531,452	90	907,267	1,246,771	2,685,490	1.49
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		21%	0.294	64%	0.502	55%	0.690	1.49
Pure Premium Indicated by National Relativity		33%	0.502	18%	0.432	22%	0.793	1.73
Pure Premium Present on Rate Level		46%	0.308	18%	0.547	23%	0.784	1.64
Pure Premium Derived by Formula			0.369		0.498		0.734	1.60

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2501		CLOTHING MANUFACTURING								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS						
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	434,361,077	24	3,344,764	344	1,942,029		4,213,127	9,499,920	2.19	
1/96 through 12/96	485,639,273	23	2,060,353	347	2,351,267		3,829,298	8,240,918	1.70	
1/97 through 12/97	495,985,874	14	2,231,976	274	1,946,466		3,327,261	7,505,703	1.51	
1/98 through 12/98	586,887,237	10	2,110,781	292	2,336,176		3,406,201	7,853,158	1.34	
1/99 through 12/99	529,667,855	6	1,933,014	276	2,202,315		4,634,355	8,769,684	1.66	
5 YR. TOTAL	2,532,541,316	77	11,680,888	1,533	10,778,253		19,410,242	41,869,383	1.65	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		75%	0.461	100%	0.426		100%	0.766	1.65	
Pure Premium Indicated by National Relativity		12%	0.435	0%	0.531		0%	0.926	1.89	
Pure Premium Present on Rate Level		13%	0.502	0%	0.440		0%	0.807	1.75	
Pure Premium Derived by Formula			0.463		0.426			0.766	1.66	

CLASS 2503		DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS						
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	1,804,066	0	0	1	21,453		23,680	45,133	2.50	
1/96 through 12/96	1,524,580	0	0	1	13,814		9,208	23,022	1.51	
1/97 through 12/97	1,534,320	0	0	0	0		3,272	3,272	0.21	
1/98 through 12/98	1,824,913	0	0	1	703		2,673	3,376	0.18	
1/99 through 12/99	2,287,736	0	0	0	0		0	0	0.00	
5 YR. TOTAL	8,975,615	0	0	3	35,970		38,833	74,803	0.83	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		5%	0.000	16%	0.401		14%	0.433	0.83	
Pure Premium Indicated by National Relativity		24%	0.509	42%	0.387		43%	0.614	1.51	
Pure Premium Present on Rate Level		71%	0.206	42%	0.342		43%	0.541	1.09	
Pure Premium Derived by Formula			0.268		0.370			0.557	1.20	

CLASS 2534		FEATHER OR FLOWER MFG-ARTIFICIAL								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS						
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	3,931,118	0	0	2	1,837		11,608	13,445	0.34	
1/96 through 12/96	5,252,616	0	0	4	21,383		38,704	60,087	1.14	
1/97 through 12/97	6,331,914	0	0	1	15,659		23,002	38,661	0.61	
1/98 through 12/98	3,643,287	0	0	4	24,114		23,562	47,676	1.31	
1/99 through 12/99	5,918,425	0	0	2	56,431		31,636	88,067	1.49	
5 YR. TOTAL	25,077,360	0	0	13	119,424		128,512	247,936	0.99	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		10%	0.000	26%	0.476		26%	0.512	0.99	
Pure Premium Indicated by National Relativity		16%	0.414	37%	0.574		37%	1.196	2.18	
Pure Premium Present on Rate Level		74%	0.333	37%	0.407		37%	0.897	1.64	
Pure Premium Derived by Formula			0.313		0.487			0.908	1.71	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2570		MATTRESS OR BOX SPRING MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	12,587,785	1	469,183	9	71,459	674,539	1,215,181	9.65		
1/96 through 12/96	18,524,127	1	87,347	19	121,724	230,628	439,699	2.37		
1/97 through 12/97	14,285,576	0	0	18	88,139	116,280	204,419	1.43		
1/98 through 12/98	21,529,208	1	120,695	23	226,117	228,375	575,187	2.67		
1/99 through 12/99	27,217,382	0	0	23	120,019	266,214	386,233	1.42		
5 YR. TOTAL	94,144,078	3	677,225	92	627,458	1,516,036	2,820,719	3.00		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		29%	0.719	57%	0.666	63%	1.610	3.00		
Pure Premium Indicated by National Relativity		35%	0.920	21%	1.089	18%	1.903	3.91		
Pure Premium Present on Rate Level		36%	1.276	22%	0.791	19%	2.128	4.20		
Pure Premium Derived by Formula			0.990		0.782		1.761	3.53		

CLASS 2576		AWNING OR TENT MFG-SHOP								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	11,931,780	0	0	16	167,251	146,720	313,971	2.63		
1/96 through 12/96	15,004,179	3	325,895	26	194,302	277,226	797,423	5.31		
1/97 through 12/97	17,330,495	3	399,107	27	271,192	401,792	1,072,091	6.19		
1/98 through 12/98	18,874,411	1	130,543	29	206,257	365,118	701,918	3.72		
1/99 through 12/99	24,981,552	1	325,287	18	90,573	272,617	688,477	2.76		
5 YR. TOTAL	88,122,417	8	1,180,832	116	929,575	1,463,473	3,573,880	4.06		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		25%	1.340	64%	1.055	57%	1.661	4.06		
Pure Premium Indicated by National Relativity		37%	0.696	18%	0.823	21%	1.526	3.05		
Pure Premium Present on Rate Level		38%	0.966	18%	1.119	22%	1.802	3.89		
Pure Premium Derived by Formula			0.960		1.025		1.664	3.65		

CLASS 2578		BAG OR SACK MFG-CLOTH								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	188,483	0	0	0	0	0	0	0.00		
1/96 through 12/96	18,987	0	0	0	0	0	0	0.00		
1/97 through 12/97	21,716	0	0	0	0	1,196	1,196	5.51		
1/98 through 12/98	425,835	0	0	1	46,782	23,875	70,657	16.59		
1/99 through 12/99	517,062	0	0	1	8,346	12,087	20,433	3.95		
5 YR. TOTAL	1,172,083	0	0	2	55,128	37,158	92,286	7.87		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		3%	0.000	11%	4.703	9%	3.170	7.87		
Pure Premium Indicated by National Relativity		22%	0.384	44%	1.114	45%	1.753	3.25		
Pure Premium Present on Rate Level		75%	0.566	45%	1.099	46%	1.552	3.22		
Pure Premium Derived by Formula			0.509		1.502		1.788	3.80		

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2585		LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	54,255,247	2	310,458	49	398,662	747,784	1,456,904	2.69	
1/96 through 12/96	63,809,737	2	142,594	46	370,094	784,406	1,297,094	2.03	
1/97 through 12/97	69,345,496	2	402,774	51	319,959	992,759	1,715,492	2.47	
1/98 through 12/98	82,017,861	4	1,169,791	51	615,779	997,599	2,783,169	3.39	
1/99 through 12/99	84,862,282	3	939,844	58	426,499	1,017,696	2,384,039	2.81	
5 YR. TOTAL	354,290,623	13	2,965,461	255	2,130,993	4,540,244	9,636,698	2.72	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		38%	0.837	90%	0.601	90%	1.282	2.72	
Pure Premium Indicated by National Relativity		31%	0.611	5%	0.707	5%	1.257	2.58	
Pure Premium Present on Rate Level		31%	0.689	5%	0.650	5%	1.368	2.71	
Pure Premium Derived by Formula			0.721		0.609		1.285	2.62	

CLASS 2586		CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	5,203,213	0	0	4	72,823	53,539	126,362	2.43	
1/96 through 12/96	5,403,479	0	0	3	306	3,515	3,821	0.07	
1/97 through 12/97	5,808,364	0	0	2	12,611	6,988	19,599	0.34	
1/98 through 12/98	6,424,914	0	0	11	71,449	80,071	151,520	2.36	
1/99 through 12/99	7,390,757	1	715,650	3	11,456	347,578	1,074,684	14.54	
5 YR. TOTAL	30,230,727	1	715,650	23	168,645	491,691	1,375,986	4.55	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		10%	2.367	29%	0.558	25%	1.626	4.55	
Pure Premium Indicated by National Relativity		45%	0.376	35%	0.376	37%	0.662	1.41	
Pure Premium Present on Rate Level		45%	0.305	36%	0.452	38%	0.682	1.44	
Pure Premium Derived by Formula			0.543		0.456		0.911	1.91	

CLASS 2587		TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	239,067	0	0	0	0	0	0	0.00	
1/96 through 12/96	2,153,278	0	0	2	30,345	32,343	62,688	2.91	
1/97 through 12/97	2,227,066	0	0	0	0	926	926	0.04	
1/98 through 12/98	2,064,503	0	0	0	0	1,341	1,341	0.06	
1/99 through 12/99	1,885,847	0	0	2	2,616	11,960	14,576	0.77	
5 YR. TOTAL	8,569,761	0	0	4	32,961	46,570	79,531	0.93	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		7%	0.000	17%	0.385	16%	0.543	0.93	
Pure Premium Indicated by National Relativity		27%	0.603	41%	0.328	42%	0.889	1.82	
Pure Premium Present on Rate Level		66%	0.522	42%	0.446	42%	0.793	1.76	
Pure Premium Derived by Formula			0.507		0.387		0.793	1.69	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2589		LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	45,684,565	2	139,271	19	159,296	240,835	539,402	1.18	
1/96 through 12/96	50,780,709	1	70	32	327,073	280,580	607,723	1.20	
1/97 through 12/97	58,168,170	2	463,181	28	270,969	782,457	1,516,607	2.61	
1/98 through 12/98	65,484,972	2	732,692	36	289,906	521,464	1,544,062	2.36	
1/99 through 12/99	73,327,872	2	258,951	32	279,773	581,828	1,120,552	1.53	
5 YR. TOTAL	293,446,288	9	1,594,165	147	1,327,017	2,407,164	5,328,346	1.82	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		29%	0.543	73%	0.452	67%	0.820	1.82	
Pure Premium Indicated by National Relativity		35%	0.461	13%	0.433	16%	0.840	1.73	
Pure Premium Present on Rate Level		36%	0.416	14%	0.459	17%	0.813	1.69	
Pure Premium Derived by Formula			0.469		0.451		0.822	1.74	

CLASS 2600		FUR MFG-PREPARING SKINS							
Industry Group Manufacturing		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	441,404	1	68,641	2	19,428	16,462	104,531	23.68	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	557,690	0	0	1	4,829	4,014	8,843	1.59	
1/98 through 12/98	489,735	0	0	0	0	435	435	0.09	
1/99 through 12/99	506,834	0	0	0	0	4,387	4,387	0.87	
5 YR. TOTAL	1,995,663	1	68,641	3	24,257	25,298	118,196	5.92	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		5%	3.440	12%	1.215	11%	1.268	5.92	
Pure Premium Indicated by National Relativity		0%	0.000	23%	0.672	18%	0.561	1.23	
Pure Premium Present on Rate Level		95%	0.875	65%	0.770	71%	1.383	3.03	
Pure Premium Derived by Formula			1.003		0.801		1.222	3.03	

CLASS 2623		TANNING							
Industry Group Manufacturing		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	5,826,990	0	0	7	22,255	23,716	45,971	0.79	
1/96 through 12/96	6,007,100	1	77,123	6	41,063	133,188	251,374	4.18	
1/97 through 12/97	6,271,868	0	0	2	25,328	17,007	42,335	0.67	
1/98 through 12/98	7,425,413	1	113,636	4	71,564	91,762	276,962	3.73	
1/99 through 12/99	8,768,826	0	0	3	57,407	81,043	138,450	1.58	
5 YR. TOTAL	34,300,197	2	190,759	22	217,617	346,716	755,092	2.20	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		17%	0.556	34%	0.634	33%	1.011	2.20	
Pure Premium Indicated by National Relativity		30%	0.894	33%	0.759	33%	1.523	3.18	
Pure Premium Present on Rate Level		53%	1.033	33%	0.581	34%	1.225	2.84	
Pure Premium Derived by Formula			0.910		0.658		1.253	2.82	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2651		SHOE STOCK MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	1,574,886	0	0	4	8,801	13,161	21,962	1.39	
1/96 through 12/96	1,788,621	0	0	0	0	6,856	6,856	0.38	
1/97 through 12/97	1,984,446	0	0	0	0	2,310	2,310	0.12	
1/98 through 12/98	2,841,741	0	0	0	0	6,255	6,255	0.22	
1/99 through 12/99	2,940,405	0	0	3	24,128	28,058	52,186	1.77	
5 YR. TOTAL	11,130,099	0	0	7	32,929	56,640	89,569	0.81	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		7%	0.000	19%	0.296	19%	0.509	0.81	
Pure Premium Indicated by National Relativity		22%	0.314	40%	0.428	40%	0.951	1.69	
Pure Premium Present on Rate Level		71%	0.302	41%	0.433	41%	0.992	1.73	
Pure Premium Derived by Formula			0.284		0.405		0.884	1.57	

CLASS 2660		BOOT OR SHOE MFG NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	11,264,726	0	0	12	35,249	108,958	144,207	1.28	
1/96 through 12/96	9,498,318	1	76,710	5	11,240	96,280	184,230	1.94	
1/97 through 12/97	12,425,311	0	0	13	79,727	97,990	177,717	1.43	
1/98 through 12/98	11,578,004	1	164,559	11	91,561	243,695	499,815	4.32	
1/99 through 12/99	9,583,222	0	0	14	93,927	261,398	355,325	3.71	
5 YR. TOTAL	54,349,581	2	241,269	55	311,704	808,321	1,361,294	2.51	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		15%	0.444	38%	0.574	40%	1.487	2.51	
Pure Premium Indicated by National Relativity		35%	0.303	31%	0.531	30%	0.974	1.81	
Pure Premium Present on Rate Level		50%	0.422	31%	0.504	30%	1.211	2.14	
Pure Premium Derived by Formula			0.384		0.539		1.250	2.17	

CLASS 2670		GLOVE MFG-LEATHER OR TEXTILE							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	7,228,839	0	0	3	4,544	17,933	22,477	0.31	
1/96 through 12/96	5,810,136	0	0	6	47,172	68,610	115,782	1.99	
1/97 through 12/97	13,436,128	0	0	8	42,099	63,677	105,776	0.79	
1/98 through 12/98	15,655,534	0	0	3	15,518	23,008	38,526	0.25	
1/99 through 12/99	29,925,016	1	298,779	9	42,352	243,033	584,164	1.95	
5 YR. TOTAL	72,055,653	1	298,779	29	151,685	416,261	866,725	1.20	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		16%	0.415	42%	0.211	42%	0.578	1.20	
Pure Premium Indicated by National Relativity		25%	0.240	29%	0.617	29%	1.133	1.99	
Pure Premium Present on Rate Level		59%	0.424	29%	0.463	29%	1.050	1.94	
Pure Premium Derived by Formula			0.377		0.402		0.876	1.66	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2683		LUGGAGE MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	49,000	0	0	0	0	0	0	0.00	
1/96 through 12/96	319,907	0	0	0	0	166	166	0.05	
1/97 through 12/97	302,111	0	0	1	1,492	22,406	23,898	7.91	
1/98 through 12/98	279,268	0	0	0	0	0	0	0.00	
1/99 through 12/99	356,664	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,306,950	0	0	1	1,492	22,572	24,064	1.84	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		3%	0.000	9%	0.114	9%	1.727	1.84	
Pure Premium Indicated by National Relativity		19%	0.518	45%	0.594	45%	1.271	2.38	
Pure Premium Present on Rate Level		78%	0.361	46%	0.595	46%	1.410	2.37	
Pure Premium Derived by Formula			0.380		0.551		1.376	2.31	

CLASS 2688		LEATHER GOODS MFG NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	10,804,476	0	0	6	26,031	34,222	60,253	0.56	
1/96 through 12/96	15,982,090	1	565,655	6	17,034	180,604	763,293	4.78	
1/97 through 12/97	14,248,349	0	0	14	180,084	202,041	382,125	2.68	
1/98 through 12/98	14,626,081	0	0	7	75,907	94,161	170,068	1.16	
1/99 through 12/99	17,893,013	0	0	10	54,863	109,186	164,049	0.92	
5 YR. TOTAL	73,554,009	1	565,655	43	353,919	620,214	1,539,788	2.09	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		14%	0.769	43%	0.481	39%	0.843	2.09	
Pure Premium Indicated by National Relativity		43%	0.625	28%	0.517	30%	1.034	2.18	
Pure Premium Present on Rate Level		43%	0.273	29%	0.499	31%	0.856	1.63	
Pure Premium Derived by Formula			0.494		0.496		0.904	1.89	

CLASS 2705		LOGGING OR LUMBERING-PULPWOOD ONLY-& DRIVERS							
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	444,539	0	0	3	10,599	17,975	28,574	6.43	
1/96 through 12/96	223,229	0	0	7	49,549	77,740	127,289	57.02	
1/97 through 12/97	202,985	0	0	2	38,662	73,815	112,477	55.41	
1/98 through 12/98	365,917	0	0	2	729	2,122	2,851	0.78	
1/99 through 12/99	40,522	0	0	1	28,966	18,924	47,890	118.18	
5 YR. TOTAL	1,277,192	0	0	15	128,505	190,576	319,081	24.98	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		15%	0.000	26%	10.062	24%	14.921	24.98	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Present on Rate Level		85%	18.888	74%	8.187	76%	13.738	40.81	
Pure Premium Derived by Formula			16.055		8.675		14.022	38.75	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2706		LOGGING OR LUMBERING ALL OPERATIONS & DRIVERS							
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	17,463,765	9	781,213	55	400,999	2,068,595	3,250,807	18.61	
1/96 through 12/96	16,316,325	7	1,406,607	36	488,615	1,187,664	3,082,886	18.89	
1/97 through 12/97	29,006,558	11	2,870,824	54	474,347	2,506,403	5,851,574	20.17	
1/98 through 12/98	37,620,031	6	1,264,719	46	471,138	938,573	2,674,430	7.11	
1/99 through 12/99	56,104,140	3	1,546,299	69	959,407	2,388,080	4,893,786	8.72	
5 YR. TOTAL	156,510,819	36	7,869,662	260	2,794,506	9,089,315	19,753,483	12.62	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		75%	5.028	96%	1.786	100%	5.807	12.62	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Present on Rate Level		25%	8.062	4%	1.673	0%	6.175	15.91	
Pure Premium Derived by Formula			5.787		1.781		5.807	13.38	

CLASS 2710		SAW MILL							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	18,984,671	1	93,935	19	158,988	277,934	530,857	2.80	
1/96 through 12/96	22,043,994	2	501,633	30	218,521	385,713	1,105,867	5.02	
1/97 through 12/97	25,483,944	4	852,767	29	195,988	1,016,348	2,065,103	8.10	
1/98 through 12/98	30,213,258	1	168,214	35	345,112	571,708	1,085,034	3.59	
1/99 through 12/99	54,002,977	2	425,934	67	560,044	1,341,513	2,327,491	4.31	
5 YR. TOTAL	150,728,844	10	2,042,483	180	1,478,653	3,593,216	7,114,352	4.72	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		41%	1.355	78%	0.981	81%	2.384	4.72	
Pure Premium Indicated by National Relativity		29%	2.503	11%	1.307	9%	3.148	6.96	
Pure Premium Present on Rate Level		30%	1.899	11%	1.059	10%	2.498	5.46	
Pure Premium Derived by Formula			1.851		1.025		2.464	5.34	

CLASS 2714		VENEER MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	10,274,535	0	0	12	118,418	96,926	215,344	2.10	
1/96 through 12/96	8,285,092	0	0	3	20,794	67,369	88,163	1.06	
1/97 through 12/97	10,056,574	0	0	5	61,792	77,722	139,514	1.39	
1/98 through 12/98	9,614,805	0	0	8	60,302	110,406	170,708	1.78	
1/99 through 12/99	13,177,242	1	261,346	12	84,373	308,161	653,880	4.96	
5 YR. TOTAL	51,408,248	1	261,346	40	345,679	660,584	1,267,609	2.47	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		21%	0.508	42%	0.672	45%	1.285	2.47	
Pure Premium Indicated by National Relativity		34%	1.065	29%	0.724	27%	2.023	3.81	
Pure Premium Present on Rate Level		45%	1.084	29%	0.662	28%	1.661	3.41	
Pure Premium Derived by Formula			0.957		0.684		1.590	3.23	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 2727		LOG HAULING & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	7,303,901	0	0	8	35,012	46,006	81,018	1.11
1/96 through 12/96	6,353,293	4	497,103	6	36,564	205,304	738,971	11.63
1/97 through 12/97	10,062,743	2	223,693	6	136,262	206,635	566,590	5.63
1/98 through 12/98	12,061,609	2	244,516	7	44,744	108,141	397,401	3.29
1/99 through 12/99	15,454,777	1	404,122	12	220,747	471,620	1,096,489	7.09
5 YR. TOTAL	51,236,323	9	1,369,434	39	473,329	1,037,706	2,880,469	5.62
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		40%	2.673	49%	0.924	45%	2.025	5.62
Pure Premium Indicated by National Relativity		30%	5.041	25%	1.220	27%	2.803	9.06
Pure Premium Present on Rate Level		30%	5.355	26%	0.964	28%	1.677	8.00
Pure Premium Derived by Formula			4.188		1.008		2.138	7.33

CLASS 2731		PLANING OR MOLDING MILL						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	11,359,618	2	286,086	13	109,373	228,704	624,163	5.49
1/96 through 12/96	17,438,913	2	245,727	20	176,522	313,545	735,794	4.22
1/97 through 12/97	24,485,339	2	297,411	22	168,670	296,953	763,034	3.12
1/98 through 12/98	26,416,307	0	0	33	257,466	381,958	639,424	2.42
1/99 through 12/99	31,311,764	1	567,272	35	348,281	811,878	1,727,431	5.52
5 YR. TOTAL	111,011,941	7	1,396,496	123	1,060,312	2,033,038	4,489,846	4.04
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		30%	1.258	65%	0.955	61%	1.831	4.04
Pure Premium Indicated by National Relativity		35%	1.065	17%	0.816	19%	1.781	3.66
Pure Premium Present on Rate Level		35%	1.197	18%	0.901	20%	1.691	3.79
Pure Premium Derived by Formula			1.169		0.922		1.794	3.89

CLASS 2735		FURNITURE STOCK MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	7,012,310	1	182,721	10	99,128	153,354	435,203	6.21
1/96 through 12/96	6,380,999	1	258,455	10	28,945	197,913	485,313	7.61
1/97 through 12/97	7,853,718	0	0	7	63,429	75,331	138,760	1.77
1/98 through 12/98	14,442,982	0	0	14	219,338	255,480	474,818	3.29
1/99 through 12/99	16,562,398	0	0	22	205,335	335,193	540,528	3.26
5 YR. TOTAL	52,252,407	2	441,176	63	616,175	1,017,271	2,074,622	3.97
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		18%	0.844	49%	1.179	47%	1.947	3.97
Pure Premium Indicated by National Relativity		29%	0.621	25%	0.990	26%	1.798	3.41
Pure Premium Present on Rate Level		53%	0.748	26%	0.946	27%	1.822	3.52
Pure Premium Derived by Formula			0.728		1.071		1.875	3.67

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 2759		BOX OR BOX SHOOK MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	4,358,277	1	65,582	16	95,764	206,840	368,186	8.45	
1/96 through 12/96	6,826,419	1	84,866	5	30,479	145,582	260,927	3.82	
1/97 through 12/97	10,944,312	1	512,690	17	206,003	372,487	1,091,180	9.97	
1/98 through 12/98	18,349,512	3	435,508	34	294,886	701,327	1,431,721	7.80	
1/99 through 12/99	32,914,195	0	0	33	261,071	354,771	615,842	1.87	
5 YR. TOTAL	73,392,715	6	1,098,646	105	888,203	1,781,007	3,767,856	5.13	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		27%	1.497	63%	1.210	65%	2.427	5.13	
Pure Premium Indicated by National Relativity		36%	1.314	18%	1.162	17%	2.595	5.07	
Pure Premium Present on Rate Level		37%	1.411	19%	1.299	18%	2.973	5.68	
Pure Premium Derived by Formula			1.399		1.218		2.554	5.17	

CLASS 2790		PATTERN MAKING NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	5,223,582	0	0	6	30,998	50,505	81,503	1.56	
1/96 through 12/96	5,023,577	0	0	8	92,203	105,356	197,559	3.93	
1/97 through 12/97	5,787,388	0	0	8	44,892	48,991	93,883	1.62	
1/98 through 12/98	8,750,163	1	427,226	8	124,588	281,777	833,591	9.53	
1/99 through 12/99	15,712,984	0	0	19	227,419	312,774	540,193	3.44	
5 YR. TOTAL	40,497,694	1	427,226	49	520,100	799,403	1,746,729	4.31	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		15%	1.055	39%	1.284	39%	1.974	4.31	
Pure Premium Indicated by National Relativity		42%	0.703	30%	0.401	30%	0.800	1.90	
Pure Premium Present on Rate Level		43%	0.570	31%	0.709	31%	1.527	2.81	
Pure Premium Derived by Formula			0.699		0.841		1.483	3.02	

CLASS 2791		PIPE MFG - WOODEN, TOBACCO							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	1,000,325	0	0	0	0	1,584	1,584	0.16	
1/96 through 12/96	1,725,615	0	0	3	5,662	16,976	22,638	1.31	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	2,725,940	0	0	3	5,662	18,560	24,222	0.89	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		4%	0.000	8%	0.208	10%	0.681	0.89	
Pure Premium Indicated by National Relativity		0%	0.000	17%	0.430	12%	0.992	1.42	
Pure Premium Present on Rate Level		96%	0.358	75%	0.238	78%	0.852	1.45	
Pure Premium Derived by Formula			0.344		0.268		0.852	1.46	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2797		MOBILE OR TRAILER HOME MFG - & DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	47,780,947	7	839,527	58	450,524	932,223	2,222,274	4.65
1/96 through 12/96	66,083,203	4	533,361	68	500,056	1,111,545	2,144,962	3.25
1/97 through 12/97	53,742,849	1	106,072	65	657,807	1,152,016	1,915,895	3.56
1/98 through 12/98	87,528,289	3	420,235	78	557,415	1,312,744	2,290,394	2.62
1/99 through 12/99	91,085,483	0	0	58	714,914	1,152,793	1,867,707	2.05
5 YR. TOTAL	346,220,771	15	1,899,195	327	2,880,716	5,661,321	10,441,232	3.02
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		40%	0.549	100%	0.832	100%	1.635	3.02
Pure Premium Indicated by National Relativity		30%	0.897	0%	0.673	0%	1.340	2.91
Pure Premium Present on Rate Level		30%	0.781	0%	0.880	0%	1.865	3.53
Pure Premium Derived by Formula			0.723		0.832		1.635	3.19

CLASS 2802		CARPENTRY-SHOP ONLY-& DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	31,015,745	3	654,383	42	251,549	716,066	1,621,998	5.23
1/96 through 12/96	35,555,563	3	550,656	45	276,494	529,607	1,356,757	3.82
1/97 through 12/97	51,510,133	5	902,295	57	504,804	1,946,288	3,353,387	6.51
1/98 through 12/98	64,086,845	2	376,995	59	403,894	930,150	1,711,039	2.67
1/99 through 12/99	90,736,594	3	1,234,596	63	881,008	1,989,901	4,105,505	4.52
5 YR. TOTAL	272,904,880	16	3,718,925	266	2,317,749	6,112,012	12,148,686	4.45
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		46%	1.363	86%	0.849	96%	2.240	4.45
Pure Premium Indicated by National Relativity		27%	0.920	7%	0.925	2%	1.967	3.81
Pure Premium Present on Rate Level		27%	1.359	7%	0.748	2%	2.098	4.21
Pure Premium Derived by Formula			1.242		0.847		2.232	4.32

CLASS 2812		CABINET WORKS-WITH POWER MACHINERY						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	29,335,984	1	70,352	38	217,498	494,366	782,216	2.67
1/96 through 12/96	48,038,736	5	1,274,458	49	349,618	1,534,707	3,158,783	6.58
1/97 through 12/97	88,306,463	6	889,037	77	824,177	1,931,328	3,644,542	4.13
1/98 through 12/98	89,936,439	4	877,782	71	598,478	1,217,248	2,693,508	2.99
1/99 through 12/99	78,618,116	2	556,644	60	665,642	919,401	2,141,687	2.72
5 YR. TOTAL	334,235,738	18	3,668,273	295	2,655,413	6,097,050	12,420,736	3.72
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		46%	1.098	95%	0.794	100%	1.824	3.72
Pure Premium Indicated by National Relativity		27%	1.014	2%	0.833	0%	1.581	3.43
Pure Premium Present on Rate Level		27%	1.130	3%	0.783	0%	2.002	3.92
Pure Premium Derived by Formula			1.084		0.794		1.824	3.70

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 2835		BRUSH OR BROOM ASSEMBLY							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	83,134	0	0	0	0	0	0	0.00	
1/96 through 12/96	85,322	0	0	0	0	39	39	0.05	
1/97 through 12/97	83,134	0	0	0	0	0	0	0.00	
1/98 through 12/98	3,143,533	0	0	2	6,278	24,592	30,870	0.98	
1/99 through 12/99	4,200,592	0	0	3	24,716	32,557	57,273	1.36	
5 YR. TOTAL	7,595,715	0	0	5	30,994	57,188	88,182	1.16	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		6%	0.000	17%	0.408	18%	0.753	1.16	
Pure Premium Indicated by National Relativity		22%	0.277	41%	0.450	41%	1.023	1.75	
Pure Premium Present on Rate Level		72%	0.393	42%	0.460	41%	1.203	2.06	
Pure Premium Derived by Formula			0.344		0.447		1.048	1.84	

CLASS 2836		BRUSH OR BROOM MFG NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	15,577,411	0	0	3	12,259	17,099	29,358	0.19	
1/96 through 12/96	12,792,923	0	0	8	25,120	39,176	64,296	0.50	
1/97 through 12/97	11,257,169	0	0	6	87,974	115,159	203,133	1.80	
1/98 through 12/98	12,919,921	0	0	5	37,174	39,075	76,249	0.59	
1/99 through 12/99	14,348,318	0	0	16	153,808	224,932	378,740	2.64	
5 YR. TOTAL	66,895,742	0	0	38	316,335	435,441	751,776	1.12	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		12%	0.000	38%	0.473	35%	0.651	1.12	
Pure Premium Indicated by National Relativity		24%	0.367	31%	0.553	32%	0.979	1.90	
Pure Premium Present on Rate Level		64%	0.235	31%	0.406	33%	0.707	1.35	
Pure Premium Derived by Formula			0.238		0.477		0.774	1.49	

CLASS 2841		WOODENWARE MANUFACTURING NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	5,591,137	0	0	8	42,550	52,513	95,063	1.70	
1/96 through 12/96	3,793,566	0	0	5	38,644	55,049	93,693	2.47	
1/97 through 12/97	5,725,741	0	0	13	167,498	146,033	313,531	5.48	
1/98 through 12/98	5,543,389	0	0	8	56,942	59,154	116,096	2.09	
1/99 through 12/99	5,034,850	0	0	6	33,539	70,763	104,302	2.07	
5 YR. TOTAL	25,688,683	0	0	40	339,173	383,512	722,685	2.81	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		11%	0.000	40%	1.320	35%	1.493	2.81	
Pure Premium Indicated by National Relativity		31%	0.538	30%	0.951	32%	1.887	3.38	
Pure Premium Present on Rate Level		58%	0.473	30%	1.209	33%	1.824	3.51	
Pure Premium Derived by Formula			0.441		1.176		1.728	3.35	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2881		FURNITURE ASSEMBLY-WOOD-FROM MANUFACTURED PARTS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	24,824,843	2	244,221	26	175,471	335,709	755,401	3.04	
1/96 through 12/96	30,890,774	1	82,273	19	201,739	202,916	486,928	1.58	
1/97 through 12/97	40,725,887	1	100,984	35	304,213	388,391	793,588	1.95	
1/98 through 12/98	46,674,071	2	194,647	41	421,978	606,216	1,222,841	2.62	
1/99 through 12/99	47,091,065	0	0	43	323,586	594,280	917,866	1.95	
5 YR. TOTAL	190,206,640	6	622,125	164	1,426,987	2,127,512	4,176,624	2.20	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		28%	0.327	73%	0.750	65%	1.119	2.20	
Pure Premium Indicated by National Relativity		36%	0.492	13%	0.653	17%	1.206	2.35	
Pure Premium Present on Rate Level		36%	0.572	14%	0.708	18%	1.158	2.44	
Pure Premium Derived by Formula			0.475		0.732		1.141	2.35	

CLASS 2883		FURNITURE MANUFACTURING-WOOD-NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	340,557,803	25	3,957,028	363	2,245,124	5,889,604	12,091,756	3.55	
1/96 through 12/96	489,669,925	20	2,313,009	426	3,246,297	5,677,456	11,236,762	2.29	
1/97 through 12/97	482,131,139	28	4,959,610	389	2,876,114	6,829,892	14,665,616	3.04	
1/98 through 12/98	508,721,029	17	4,180,726	389	3,073,496	6,042,952	13,297,174	2.61	
1/99 through 12/99	548,971,621	5	4,083,060	351	3,107,741	6,542,275	13,733,076	2.50	
5 YR. TOTAL	2,370,051,517	95	19,493,433	1,918	14,548,772	30,982,179	65,024,384	2.74	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		90%	0.822	100%	0.614	100%	1.307	2.74	
Pure Premium Indicated by National Relativity		5%	0.743	0%	0.705	0%	1.501	2.95	
Pure Premium Present on Rate Level		5%	0.855	0%	0.609	0%	1.324	2.79	
Pure Premium Derived by Formula			0.820		0.614		1.307	2.74	

CLASS 2913		RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	119,984	0	0	0	0	202	202	0.17	
1/98 through 12/98	96,258	0	0	0	0	241	241	0.25	
1/99 through 12/99	98,276	0	0	0	0	0	0	0.00	
5 YR. TOTAL	314,518	0	0	0	0	443	443	0.14	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		1%	0.000	6%	0.000	5%	0.141	0.14	
Pure Premium Indicated by National Relativity		0%	0.000	47%	1.306	47%	1.312	2.62	
Pure Premium Present on Rate Level		99%	0.388	47%	1.117	48%	1.392	2.90	
Pure Premium Derived by Formula			0.384		1.139		1.292	2.82	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2915		VENEER PRODUCTS MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	5,570,539	1	73,602	7	60,751	174,947	309,300	5.55	
1/96 through 12/96	7,148,626	0	0	6	67,166	56,155	123,321	1.73	
1/97 through 12/97	9,920,513	1	99,080	6	81,155	149,833	330,068	3.33	
1/98 through 12/98	15,836,545	2	993,516	30	208,473	499,001	1,700,990	10.74	
1/99 through 12/99	18,415,047	0	0	21	270,732	337,787	608,519	3.30	
5 YR. TOTAL	56,891,270	4	1,166,198	70	688,277	1,217,723	3,072,198	5.40	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		23%	2.050	47%	1.210	48%	2.140	5.40	
Pure Premium Indicated by National Relativity		38%	1.770	26%	0.772	26%	2.075	4.62	
Pure Premium Present on Rate Level		39%	1.240	27%	0.808	26%	1.809	3.86	
Pure Premium Derived by Formula			1.628		0.988		2.037	4.65	

CLASS 2916		VENEER PRODUCTS MFG-NO VENEER MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	8,078,029	1	102,324	6	28,537	108,858	239,719	2.97	
1/96 through 12/96	17,493,261	1	117,174	25	211,864	316,766	645,804	3.69	
1/97 through 12/97	23,582,130	0	0	76	231,393	308,157	539,550	2.29	
1/98 through 12/98	21,367,956	1	263,508	18	154,678	429,586	847,772	3.97	
1/99 through 12/99	31,266,672	0	0	32	397,097	511,218	908,315	2.91	
5 YR. TOTAL	101,788,048	3	483,006	157	1,023,569	1,674,585	3,181,160	3.13	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		22%	0.475	63%	1.006	57%	1.645	3.13	
Pure Premium Indicated by National Relativity		38%	0.392	18%	0.616	21%	1.251	2.26	
Pure Premium Present on Rate Level		40%	0.616	19%	0.935	22%	1.526	3.08	
Pure Premium Derived by Formula			0.500		0.922		1.536	2.96	

CLASS 2923		PIANO MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	978,084	0	0	4	11,286	36,872	48,158	4.92	
1/96 through 12/96	1,630,666	0	0	5	9,761	45,198	54,959	3.37	
1/97 through 12/97	1,584,269	0	0	4	6,840	44,671	51,511	3.25	
1/98 through 12/98	1,702,209	0	0	3	12,240	35,490	47,730	2.80	
1/99 through 12/99	1,494,672	0	0	1	18,752	36,631	55,383	3.71	
5 YR. TOTAL	7,389,900	0	0	17	58,879	198,862	257,741	3.49	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		8%	0.000	17%	0.797	22%	2.691	3.49	
Pure Premium Indicated by National Relativity		29%	0.538	41%	0.836	39%	1.359	2.73	
Pure Premium Present on Rate Level		63%	0.692	42%	0.523	39%	2.009	3.22	
Pure Premium Derived by Formula			0.592		0.698		1.906	3.20	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 2942		PENCIL, PENHOLDER OR CRAYON MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	55,518	0	0	0	0	0	0	0.00	
1/96 through 12/96	92,052	0	0	0	0	0	0	0.00	
1/97 through 12/97	131,185	0	0	0	0	0	0	0.00	
1/98 through 12/98	64,268	0	0	0	0	0	0	0.00	
1/99 through 12/99	72,391	0	0	0	0	0	0	0.00	
5 YR. TOTAL	415,414	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		2%	0.000	6%	0.000	6%	0.000	0.00	
Pure Premium Indicated by National Relativity		24%	0.210	47%	0.713	47%	1.393	2.32	
Pure Premium Present on Rate Level		74%	0.463	47%	0.818	47%	1.345	2.63	
Pure Premium Derived by Formula			0.393		0.720		1.287	2.40	

CLASS 2960		WOOD PRESERVING & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	1,904,004	1	99,219	2	1,695	28,735	129,649	6.81	
1/96 through 12/96	2,423,530	0	0	4	55,772	89,657	145,429	6.00	
1/97 through 12/97	2,811,986	0	0	0	0	5,720	5,720	0.20	
1/98 through 12/98	3,317,186	0	0	4	3,552	33,693	37,245	1.12	
1/99 through 12/99	5,837,783	0	0	3	43,739	77,569	121,308	2.08	
5 YR. TOTAL	16,294,489	1	99,219	13	104,758	235,374	439,351	2.70	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		19%	0.609	30%	0.643	38%	1.445	2.70	
Pure Premium Indicated by National Relativity		40%	2.353	35%	0.868	31%	2.105	5.33	
Pure Premium Present on Rate Level		41%	2.700	35%	0.947	31%	3.457	7.10	
Pure Premium Derived by Formula			2.164		0.828		2.273	5.27	

CLASS 3004		IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	62,824,954	1	183,249	7	59,909	164,421	407,579	0.65	
1/96 through 12/96	41,297,901	2	367,924	20	186,194	390,464	944,582	2.29	
1/97 through 12/97	51,347,010	1	323,227	11	161,005	344,811	829,043	1.61	
1/98 through 12/98	44,343,467	1	121,529	12	177,694	247,846	547,069	1.23	
1/99 through 12/99	46,027,375	0	0	9	50,281	109,310	159,591	0.35	
5 YR. TOTAL	245,840,707	5	995,929	59	635,083	1,256,852	2,887,864	1.17	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		37%	0.405	62%	0.258	62%	0.511	1.17	
Pure Premium Indicated by National Relativity		31%	0.990	19%	0.561	19%	1.235	2.79	
Pure Premium Present on Rate Level		32%	0.897	19%	0.369	19%	0.774	2.04	
Pure Premium Derived by Formula			0.744		0.337		0.699	1.78	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3018		IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	899,801	0	0	0	0	629	629	0.07	
1/97 through 12/97	1,155,484	0	0	3	9,000	20,536	29,536	2.56	
1/98 through 12/98	1,518,139	0	0	1	2,202	20,123	22,325	1.47	
1/99 through 12/99	1,454,996	0	0	3	11,669	45,765	57,434	3.95	
5 YR. TOTAL	5,028,420	0	0	7	22,871	87,053	109,924	2.19	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		9%	0.000	18%	0.455	17%	1.731	2.19	
Pure Premium Indicated by National Relativity		45%	1.655	41%	0.998	41%	1.726	4.38	
Pure Premium Present on Rate Level		46%	1.374	41%	0.833	42%	1.571	3.78	
Pure Premium Derived by Formula			1.377		0.833		1.662	3.87	

CLASS 3022		PIPE OR TUBE MFG NOC & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	20,509,966	0	0	15	120,147	220,101	340,248	1.66	
1/96 through 12/96	23,184,202	2	246,363	20	109,400	259,389	615,152	2.65	
1/97 through 12/97	23,812,294	2	176,324	24	240,401	557,457	974,182	4.09	
1/98 through 12/98	20,865,037	0	0	25	316,693	309,306	625,999	3.00	
1/99 through 12/99	22,205,069	0	0	10	99,188	194,480	293,668	1.32	
5 YR. TOTAL	110,576,568	4	422,687	94	885,829	1,540,733	2,849,249	2.58	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		24%	0.382	60%	0.801	56%	1.393	2.58	
Pure Premium Indicated by National Relativity		38%	0.797	20%	0.639	22%	1.224	2.66	
Pure Premium Present on Rate Level		38%	0.704	20%	0.758	22%	1.385	2.85	
Pure Premium Derived by Formula			0.662		0.760		1.354	2.78	

CLASS 3027		ROLLING MILL NOC & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	3,317,471	0	0	10	42,959	70,018	112,977	3.41	
1/96 through 12/96	3,100,826	0	0	1	6,325	33,369	39,694	1.28	
1/97 through 12/97	2,612,005	1	192,200	5	108,618	242,168	542,986	20.79	
1/98 through 12/98	86,341	0	0	0	0	0	0	0.00	
1/99 through 12/99	1,515	0	0	0	0	0	0	0.00	
5 YR. TOTAL	9,118,158	1	192,200	16	157,902	345,555	695,657	7.63	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		8%	2.108	23%	1.732	20%	3.790	7.63	
Pure Premium Indicated by National Relativity		46%	0.410	38%	0.423	40%	0.741	1.57	
Pure Premium Present on Rate Level		46%	0.536	39%	0.883	40%	1.369	2.79	
Pure Premium Derived by Formula			0.604		0.903		1.602	3.11	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3028		PIPE OR TUBE MFG-IRON OR STEEL-& DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	6,044,464	0	0	13	45,363	131,439	176,802	2.93
1/96 through 12/96	7,722,962	0	0	8	107,382	107,540	214,922	2.78
1/97 through 12/97	8,101,247	1	167,541	8	93,674	215,924	477,139	5.89
1/98 through 12/98	8,951,042	0	0	15	50,568	140,844	191,412	2.14
1/99 through 12/99	8,196,993	0	0	9	32,501	79,707	112,208	1.37
5 YR. TOTAL	39,016,708	1	167,541	53	329,488	675,454	1,172,483	3.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		17%	0.429	42%	0.844	41%	1.731	3.00
Pure Premium Indicated by National Relativity		41%	0.875	29%	0.832	29%	1.678	3.39
Pure Premium Present on Rate Level		42%	0.793	29%	0.866	30%	1.787	3.45
Pure Premium Derived by Formula			0.765		0.847		1.732	3.34

CLASS 3030		IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	29,065,870	2	147,003	33	199,653	275,448	622,104	2.14
1/96 through 12/96	39,695,613	6	1,477,290	29	122,647	670,601	2,270,538	5.72
1/97 through 12/97	46,796,667	6	1,613,570	55	400,758	755,703	2,770,031	5.92
1/98 through 12/98	44,237,615	7	1,669,280	54	446,880	977,724	3,093,884	6.99
1/99 through 12/99	54,444,335	1	477,195	85	984,537	1,160,519	2,622,251	4.82
5 YR. TOTAL	214,240,100	22	5,384,338	256	2,154,475	3,839,995	11,378,808	5.31
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		55%	2.513	79%	1.006	83%	1.792	5.31
Pure Premium Indicated by National Relativity		22%	2.585	10%	1.100	8%	2.367	6.05
Pure Premium Present on Rate Level		23%	2.772	11%	0.771	9%	1.868	5.41
Pure Premium Derived by Formula			2.588		0.990		1.845	5.42

CLASS 3040		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	13,903,629	3	452,501	21	95,919	702,664	1,251,084	9.00
1/96 through 12/96	16,711,696	2	361,480	21	169,854	300,583	831,917	4.98
1/97 through 12/97	22,189,893	0	0	28	139,189	241,560	380,749	1.72
1/98 through 12/98	29,751,019	8	1,285,845	42	401,691	744,293	2,431,829	8.17
1/99 through 12/99	31,933,424	1	319,681	31	261,396	494,966	1,076,043	3.37
5 YR. TOTAL	114,489,661	14	2,419,507	143	1,068,049	2,484,066	5,971,622	5.22
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		39%	2.113	65%	0.933	80%	2.170	5.22
Pure Premium Indicated by National Relativity		30%	2.001	17%	1.061	10%	2.313	5.38
Pure Premium Present on Rate Level		31%	2.185	18%	0.897	10%	3.132	6.21
Pure Premium Derived by Formula			2.102		0.948		2.281	5.33

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 3041		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC- & FOUNDRIES, DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	544,916	0	0	0	0	189	189	0.03	
1/96 through 12/96	729,543	0	0	1	39	924	963	0.13	
1/97 through 12/97	1,307,722	0	0	0	0	633	633	0.05	
1/98 through 12/98	3,850,710	0	0	10	74,833	53,118	127,951	3.32	
1/99 through 12/99	4,548,423	0	0	5	114,724	71,531	186,255	4.09	
5 YR. TOTAL	10,981,314	0	0	16	189,596	126,395	315,991	2.88	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		10%	0.000	24%	1.727	23%	1.151	2.88	
Pure Premium Indicated by National Relativity		43%	1.519	38%	0.865	38%	1.892	4.28	
Pure Premium Present on Rate Level		47%	0.871	38%	0.753	39%	1.533	3.16	
Pure Premium Derived by Formula			1.063		1.029		1.582	3.67	

CLASS 3042		ELEVATOR OR ESCALATOR MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	3,304,115	0	0	2	20,479	34,235	54,714	1.66	
1/96 through 12/96	3,627,685	0	0	1	1,384	10,736	12,120	0.33	
1/97 through 12/97	5,458,521	0	0	2	26,284	24,409	50,693	0.93	
1/98 through 12/98	4,955,466	0	0	3	9,827	31,600	41,427	0.84	
1/99 through 12/99	3,844,184	0	0	3	23,949	35,195	59,144	1.54	
5 YR. TOTAL	21,189,971	0	0	11	81,923	136,175	218,098	1.03	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		14%	0.000	26%	0.387	30%	0.643	1.03	
Pure Premium Indicated by National Relativity		36%	0.983	37%	0.547	35%	1.022	2.55	
Pure Premium Present on Rate Level		50%	0.972	37%	0.482	35%	1.463	2.92	
Pure Premium Derived by Formula			0.840		0.481		1.063	2.38	

CLASS 3064		SIGN MFG-METAL							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	1,600,833	0	0	0	0	3,201	3,201	0.20	
1/96 through 12/96	3,208,154	0	0	3	20,213	29,821	50,034	1.56	
1/97 through 12/97	3,873,328	0	0	3	2,414	20,754	23,168	0.60	
1/98 through 12/98	7,734,034	0	0	6	26,750	51,963	78,713	1.02	
1/99 through 12/99	9,387,064	0	0	2	16,768	37,896	54,664	0.58	
5 YR. TOTAL	25,803,413	0	0	14	66,145	143,635	209,780	0.81	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		14%	0.000	32%	0.256	31%	0.557	0.81	
Pure Premium Indicated by National Relativity		43%	0.888	34%	0.635	34%	1.477	3.00	
Pure Premium Present on Rate Level		43%	0.855	34%	0.677	35%	1.386	2.92	
Pure Premium Derived by Formula			0.749		0.528		1.160	2.44	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3066		SHEET METAL WORK-SHOP						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	68,751,706	15	2,065,082	100	617,855	1,933,446	4,616,383	6.71
1/96 through 12/96	79,638,138	6	1,060,634	104	742,578	1,770,080	3,573,292	4.49
1/97 through 12/97	79,524,235	1	182,272	75	601,352	1,144,023	1,927,647	2.42
1/98 through 12/98	91,614,037	5	1,111,928	98	630,373	1,447,824	3,190,125	3.48
1/99 through 12/99	103,794,199	0	0	78	866,674	1,487,148	2,353,822	2.27
5 YR. TOTAL	423,322,315	27	4,419,916	455	3,458,832	7,782,521	15,661,269	3.70
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		56%	1.044	100%	0.817	100%	1.838	3.70
Pure Premium Indicated by National Relativity		22%	1.093	0%	0.741	0%	1.560	3.39
Pure Premium Present on Rate Level		22%	1.456	0%	0.852	0%	2.009	4.32
Pure Premium Derived by Formula			1.145		0.817		1.838	3.80

CLASS 3076		FIREPROOF EQUIPMENT MFG						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	110,387,853	7	769,943	93	551,800	1,043,830	2,365,573	2.14
1/96 through 12/96	138,270,911	10	1,690,724	105	967,094	2,251,585	4,909,403	3.55
1/97 through 12/97	161,414,844	9	1,160,816	124	1,100,004	1,972,242	4,233,062	2.62
1/98 through 12/98	167,408,862	7	963,484	123	1,004,231	1,628,484	3,596,199	2.15
1/99 through 12/99	167,492,135	3	936,395	139	1,486,007	2,348,257	4,770,659	2.85
5 YR. TOTAL	744,974,605	36	5,521,362	584	5,109,136	9,244,398	19,874,896	2.67
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		51%	0.741	100%	0.686	100%	1.241	2.67
Pure Premium Indicated by National Relativity		24%	0.583	0%	0.615	0%	1.204	2.40
Pure Premium Present on Rate Level		25%	0.649	0%	0.714	0%	1.195	2.56
Pure Premium Derived by Formula			0.680		0.686		1.241	2.61

CLASS 3081		FOUNDRY-FERROUS-NOC						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	22,179,826	1	55,622	28	145,715	240,532	441,869	1.99
1/96 through 12/96	28,347,768	3	535,322	19	101,607	438,983	1,075,912	3.80
1/97 through 12/97	34,926,390	3	619,201	30	302,204	488,741	1,410,146	4.04
1/98 through 12/98	38,939,032	4	550,251	26	253,385	507,281	1,310,917	3.37
1/99 through 12/99	37,553,617	0	0	18	223,014	258,583	481,597	1.28
5 YR. TOTAL	161,946,633	11	1,760,396	121	1,025,925	1,934,120	4,720,441	2.91
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		33%	1.087	71%	0.633	67%	1.194	2.91
Pure Premium Indicated by National Relativity		33%	1.311	14%	0.951	16%	2.055	4.32
Pure Premium Present on Rate Level		34%	1.015	15%	0.781	17%	1.462	3.26
Pure Premium Derived by Formula			1.136		0.700		1.377	3.21

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3082		FOUNDRY-STEEL CASTINGS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	2,205	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	4,220	0	0	0	0	0	0	0.00	
5 YR. TOTAL	6,425	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	1%	0.000	1%	0.000	0.00	
Pure Premium Indicated by National Relativity		50%	1.175	49%	0.940	49%	1.807	3.92	
Pure Premium Present on Rate Level		50%	1.066	50%	0.894	50%	1.976	3.94	
Pure Premium Derived by Formula			1.121		0.908		1.873	3.90	

CLASS 3085		FOUNDRY-NON-FERROUS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	8,473,379	1	148,053	7	86,488	149,049	383,590	4.53	
1/96 through 12/96	7,875,399	0	0	7	83,172	45,754	128,926	1.64	
1/97 through 12/97	10,092,687	0	0	3	57,425	30,908	88,333	0.88	
1/98 through 12/98	13,539,912	0	0	8	45,432	68,918	114,350	0.84	
1/99 through 12/99	25,909,723	1	112,840	11	77,957	253,036	443,833	1.71	
5 YR. TOTAL	65,891,100	2	260,893	36	350,474	547,665	1,159,032	1.76	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		20%	0.396	47%	0.532	43%	0.831	1.76	
Pure Premium Indicated by National Relativity		40%	0.667	26%	0.797	28%	1.663	3.13	
Pure Premium Present on Rate Level		40%	0.753	27%	0.702	29%	1.213	2.67	
Pure Premium Derived by Formula			0.647		0.647		1.175	2.47	

CLASS 3110		FORGING WORK-DROP OR MACHINE							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	791,279	0	0	2	20,775	20,714	41,489	5.24	
1/96 through 12/96	1,635,456	1	65,379	3	35,303	105,700	206,382	12.62	
1/97 through 12/97	2,260,399	0	0	3	25,138	22,963	48,101	2.13	
1/98 through 12/98	2,314,541	0	0	0	0	14,524	14,524	0.63	
1/99 through 12/99	2,642,746	0	0	4	83,943	69,014	152,957	5.79	
5 YR. TOTAL	9,644,421	1	65,379	12	165,159	232,915	463,453	4.81	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		12%	0.678	25%	1.712	24%	2.415	4.81	
Pure Premium Indicated by National Relativity		44%	1.470	37%	0.921	38%	1.925	4.32	
Pure Premium Present on Rate Level		44%	1.388	38%	1.027	38%	1.982	4.40	
Pure Premium Derived by Formula			1.339		1.159		2.064	4.56	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3111		BLACKSMITH						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	4,249,348	1	327,164	6	35,199	176,413	538,776	12.68
1/96 through 12/96	4,215,384	0	0	3	8,214	16,060	24,274	0.58
1/97 through 12/97	5,278,885	0	0	4	35,442	68,841	104,283	1.98
1/98 through 12/98	4,608,276	0	0	3	8,649	8,347	16,996	0.37
1/99 through 12/99	5,495,702	0	0	4	50,125	64,899	115,024	2.09
5 YR. TOTAL	23,847,595	1	327,164	20	137,629	334,560	799,353	3.35
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		18%	1.372	28%	0.577	33%	1.403	3.35
Pure Premium Indicated by National Relativity		41%	0.988	36%	0.515	33%	1.052	2.56
Pure Premium Present on Rate Level		41%	1.577	36%	0.533	34%	1.659	3.77
Pure Premium Derived by Formula			1.299		0.539		1.374	3.21

CLASS 3113		TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-NOC						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	61,180,001	4	934,264	19	201,619	624,142	1,760,025	2.88
1/96 through 12/96	68,584,838	4	765,878	32	284,522	885,049	1,935,449	2.82
1/97 through 12/97	57,856,735	3	497,982	45	330,015	773,221	1,601,218	2.77
1/98 through 12/98	60,563,303	2	569,283	40	251,794	532,969	1,354,046	2.24
1/99 through 12/99	72,419,228	0	0	44	473,174	616,082	1,089,256	1.50
5 YR. TOTAL	320,604,105	13	2,767,407	180	1,541,124	3,431,463	7,739,994	2.41
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		39%	0.863	72%	0.481	79%	1.070	2.41
Pure Premium Indicated by National Relativity		30%	0.444	14%	0.392	10%	0.802	1.64
Pure Premium Present on Rate Level		31%	0.812	14%	0.409	11%	1.096	2.32
Pure Premium Derived by Formula			0.721		0.458		1.046	2.23

CLASS 3114		TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	9,381,698	0	0	4	20,732	20,362	41,094	0.44
1/96 through 12/96	12,133,668	1	0	7	10,814	22,722	33,536	0.28
1/97 through 12/97	19,662,710	1	92,615	6	36,272	142,804	271,691	1.38
1/98 through 12/98	18,652,380	0	0	8	26,745	70,454	97,199	0.52
1/99 through 12/99	18,513,480	0	0	4	61,343	45,625	106,968	0.58
5 YR. TOTAL	78,343,936	2	92,615	29	155,906	301,967	550,488	0.70
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		18%	0.118	37%	0.199	38%	0.385	0.70
Pure Premium Indicated by National Relativity		41%	0.763	31%	0.555	31%	1.232	2.55
Pure Premium Present on Rate Level		41%	0.505	32%	0.331	31%	0.733	1.57
Pure Premium Derived by Formula			0.541		0.352		0.755	1.65

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3118		SAW MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	2,356,121	0	0	2	33,498	7,950	41,448	1.76		
1/96 through 12/96	2,654,723	0	0	2	32,021	16,580	48,601	1.83		
1/97 through 12/97	2,643,875	0	0	2	16,591	24,784	41,375	1.56		
1/98 through 12/98	7,454,116	0	0	11	32,425	81,218	113,643	1.52		
1/99 through 12/99	7,150,319	0	0	7	53,834	106,150	159,984	2.24		
5 YR. TOTAL	22,259,154	0	0	24	168,369	236,682	405,051	1.82		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		13%	0.000	32%	0.756	28%	1.063	1.82		
Pure Premium Indicated by National Relativity		36%	1.099	34%	0.654	36%	1.275	3.03		
Pure Premium Present on Rate Level		51%	0.771	34%	0.809	36%	1.218	2.80		
Pure Premium Derived by Formula			0.789		0.739		1.195	2.72		

CLASS 3119		NEEDLE MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	2,713,126	0	0	0	0	0	0	0.00		
1/96 through 12/96	1,589,325	0	0	0	0	0	0	0.00		
1/97 through 12/97	721,012	0	0	0	0	0	0	0.00		
1/98 through 12/98	632,214	0	0	0	0	0	0	0.00		
1/99 through 12/99	330,098	0	0	0	0	0	0	0.00		
5 YR. TOTAL	5,985,775	0	0	0	0	0	0	0.00		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		3%	0.000	10%	0.000	9%	0.000	0.00		
Pure Premium Indicated by National Relativity		0%	0.000	33%	0.315	25%	0.816	1.13		
Pure Premium Present on Rate Level		97%	0.114	57%	0.182	66%	0.294	0.59		
Pure Premium Derived by Formula			0.111		0.208		0.398	0.72		

CLASS 3122		CUTLERY MFG NOC								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	902,421	0	0	0	0	86	86	0.01		
1/96 through 12/96	1,094,618	0	0	0	0	0	0	0.00		
1/97 through 12/97	262,830	0	0	0	0	0	0	0.00		
1/98 through 12/98	328,260	0	0	0	0	806	806	0.25		
1/99 through 12/99	16,783	0	0	0	0	564	564	3.36		
5 YR. TOTAL	2,604,912	0	0	0	0	1,456	1,456	0.06		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		4%	0.000	10%	0.000	11%	0.056	0.06		
Pure Premium Indicated by National Relativity		19%	0.313	45%	0.486	44%	1.251	2.05		
Pure Premium Present on Rate Level		77%	0.485	45%	0.408	45%	1.044	1.94		
Pure Premium Derived by Formula			0.433		0.402		1.026	1.86		

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3126		TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL							
Industry Group Manufacturing		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	6,977,970	1	95,306	4	14,977	29,094	139,377	2.00	
1/96 through 12/96	6,021,153	0	0	4	56,593	62,984	119,577	1.99	
1/97 through 12/97	8,314,809	1	148,931	11	71,867	142,292	363,090	4.37	
1/98 through 12/98	8,610,714	0	0	11	33,654	66,883	100,537	1.17	
1/99 through 12/99	9,125,642	0	0	9	76,293	117,249	193,542	2.12	
5 YR. TOTAL	39,050,288	2	244,237	39	253,384	418,502	916,123	2.35	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		17%	0.625	34%	0.649	33%	1.072	2.35	
Pure Premium Indicated by National Relativity		41%	0.797	33%	0.519	33%	0.991	2.31	
Pure Premium Present on Rate Level		42%	0.803	33%	0.541	34%	1.015	2.36	
Pure Premium Derived by Formula			0.770		0.570		1.026	2.37	

CLASS 3131		BUTTON OR FASTENER MFG-METAL							
Industry Group Manufacturing		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	9,174,317	0	0	6	32,104	46,730	78,834	0.86	
1/96 through 12/96	11,092,663	0	0	2	1,859	27,206	29,065	0.26	
1/97 through 12/97	12,762,006	0	0	2	983	19,356	20,339	0.16	
1/98 through 12/98	22,023,693	0	0	8	40,428	38,866	79,294	0.36	
1/99 through 12/99	19,801,412	0	0	6	30,165	79,683	109,848	0.55	
5 YR. TOTAL	74,854,091	0	0	24	105,539	211,841	317,380	0.42	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		20%	0.000	35%	0.141	37%	0.283	0.42	
Pure Premium Indicated by National Relativity		40%	0.596	32%	0.463	31%	0.935	1.99	
Pure Premium Present on Rate Level		40%	0.652	33%	0.298	32%	0.709	1.66	
Pure Premium Derived by Formula			0.499		0.296		0.621	1.42	

CLASS 3132		NUT OR BOLT MFG							
Industry Group Manufacturing		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	590,512	0	0	1	508	3,728	4,236	0.72	
1/96 through 12/96	903,974	0	0	0	0	3,004	3,004	0.33	
1/97 through 12/97	417,624	0	0	2	21,650	20,590	42,240	10.11	
1/98 through 12/98	278,244	0	0	0	0	617	617	0.22	
1/99 through 12/99	264,192	0	0	0	0	2,797	2,797	1.06	
5 YR. TOTAL	2,454,546	0	0	3	22,158	30,736	52,894	2.16	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		5%	0.000	13%	0.903	12%	1.252	2.16	
Pure Premium Indicated by National Relativity		47%	0.940	43%	0.827	44%	1.462	3.23	
Pure Premium Present on Rate Level		48%	0.690	44%	0.785	44%	1.492	2.97	
Pure Premium Derived by Formula			0.773		0.818		1.450	3.04	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3145		SCREW MFG						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	9,143,717	0	0	5	24,658	42,240	66,898	0.73
1/96 through 12/96	9,259,695	0	0	5	17,512	27,360	44,872	0.48
1/97 through 12/97	10,498,445	0	0	4	36,178	33,700	69,878	0.67
1/98 through 12/98	12,235,337	0	0	2	6,050	36,959	43,009	0.35
1/99 through 12/99	43,963,964	0	0	12	144,993	248,913	393,906	0.90
5 YR. TOTAL	85,101,158	0	0	28	229,391	389,172	618,563	0.73
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		17%	0.000	43%	0.270	40%	0.457	0.73
Pure Premium Indicated by National Relativity		41%	0.506	28%	0.463	30%	1.037	2.01
Pure Premium Present on Rate Level		42%	0.394	29%	0.425	30%	0.759	1.58
Pure Premium Derived by Formula			0.373		0.369		0.722	1.46

CLASS 3146		HARDWARE MFG NOC						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	125,456,619	7	827,805	95	619,819	1,399,773	2,847,397	2.27
1/96 through 12/96	95,521,658	4	508,624	68	421,353	917,837	1,847,814	1.93
1/97 through 12/97	125,691,525	1	133,924	57	501,962	1,010,547	1,646,433	1.31
1/98 through 12/98	154,181,623	3	592,871	77	690,924	1,430,998	2,714,793	1.76
1/99 through 12/99	98,608,264	1	296,088	72	605,469	1,028,820	1,930,377	1.96
5 YR. TOTAL	599,459,689	16	2,359,312	369	2,839,527	5,787,975	10,986,814	1.83
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		46%	0.394	93%	0.474	100%	0.966	1.83
Pure Premium Indicated by National Relativity		27%	0.469	3%	0.656	0%	1.272	2.40
Pure Premium Present on Rate Level		27%	0.628	4%	0.408	0%	1.082	2.12
Pure Premium Derived by Formula			0.477		0.477		0.966	1.92

CLASS 3169		STOVE MFG						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	4,321,780	0	0	3	23,174	21,385	44,559	1.03
1/96 through 12/96	7,366,007	0	0	8	63,410	69,090	132,500	1.80
1/97 through 12/97	7,160,148	0	0	9	145,619	133,788	279,407	3.90
1/98 through 12/98	8,319,707	2	468,454	3	36,743	369,432	874,629	10.51
1/99 through 12/99	14,435,033	0	0	9	100,250	174,542	274,792	1.90
5 YR. TOTAL	41,602,675	2	468,454	32	369,196	768,237	1,605,887	3.86
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		16%	1.126	40%	0.887	38%	1.847	3.86
Pure Premium Indicated by National Relativity		42%	0.648	30%	0.628	31%	1.166	2.44
Pure Premium Present on Rate Level		42%	0.731	30%	0.718	31%	1.368	2.82
Pure Premium Derived by Formula			0.759		0.759		1.487	3.01

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3175		RADIATOR OR HEATER MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	5,300	0	0	0	0	0	0	0.00	
1/96 through 12/96	6,080	0	0	0	0	0	0	0.00	
1/97 through 12/97	9,443	0	0	0	0	0	0	0.00	
1/98 through 12/98	6,701	0	0	0	0	0	0	0.00	
1/99 through 12/99	7,108	0	0	0	0	0	0	0.00	
5 YR. TOTAL	34,632	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	1%	0.000	1%	0.000	0.00	
Pure Premium Indicated by National Relativity		22%	0.410	47%	0.288	36%	0.621	1.32	
Pure Premium Present on Rate Level		78%	0.369	52%	0.234	63%	0.516	1.12	
Pure Premium Derived by Formula			0.378		0.257		0.549	1.18	

CLASS 3179		ELECTRICAL APPARATUS MFG NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	334,956,376	9	1,256,837	166	1,141,228	2,333,436	4,731,501	1.41	
1/96 through 12/96	387,942,427	16	2,772,463	273	2,080,373	3,975,598	8,828,434	2.28	
1/97 through 12/97	435,188,568	22	4,051,500	254	2,294,111	4,253,220	10,598,831	2.44	
1/98 through 12/98	472,837,274	6	1,650,578	176	1,472,360	2,641,251	5,764,189	1.22	
1/99 through 12/99	369,830,884	2	651,704	188	1,849,072	3,085,240	5,586,016	1.51	
5 YR. TOTAL	2,000,755,529	55	10,383,082	1,057	8,837,144	16,288,745	35,508,971	1.78	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		65%	0.519	100%	0.442	100%	0.814	1.78	
Pure Premium Indicated by National Relativity		17%	0.506	0%	0.493	0%	0.877	1.88	
Pure Premium Present on Rate Level		18%	0.447	0%	0.437	0%	0.794	1.68	
Pure Premium Derived by Formula			0.504		0.442		0.814	1.76	

CLASS 3180		ELECTRIC OR GAS LIGHTING FIXTURES MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	16,324,546	2	440,729	5	72,139	87,454	600,322	3.68	
1/96 through 12/96	23,761,447	2	262,595	14	114,226	220,205	597,026	2.51	
1/97 through 12/97	39,597,434	0	0	19	266,073	242,314	508,387	1.28	
1/98 through 12/98	39,053,342	1	156,408	14	200,110	350,381	706,899	1.81	
1/99 through 12/99	5,300,502	0	0	9	132,386	254,775	387,161	7.30	
5 YR. TOTAL	124,037,271	5	859,732	61	784,934	1,155,129	2,799,795	2.26	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		24%	0.693	56%	0.633	51%	0.931	2.26	
Pure Premium Indicated by National Relativity		38%	0.310	22%	0.556	24%	1.043	1.91	
Pure Premium Present on Rate Level		38%	0.638	22%	0.575	25%	0.956	2.17	
Pure Premium Derived by Formula			0.527		0.603		0.964	2.09	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3188		PLUMBERS SUPPLIES MFG NOC								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	39,650,505	4	288,592	12	90,849	261,348	640,789	1.62		
1/96 through 12/96	45,740,576	1	269,672	12	53,982	357,714	681,368	1.49		
1/97 through 12/97	38,933,985	0	0	5	70,697	84,959	155,656	0.40		
1/98 through 12/98	47,685,379	0	0	14	100,732	211,365	312,097	0.65		
1/99 through 12/99	51,104,123	0	0	5	28,195	148,846	177,041	0.35		
5 YR. TOTAL	223,114,568	5	558,264	48	344,455	1,064,232	1,966,951	0.88		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		23%	0.250	51%	0.154	55%	0.477	0.88		
Pure Premium Indicated by National Relativity		38%	0.289	24%	0.516	22%	0.996	1.80		
Pure Premium Present on Rate Level		39%	0.321	25%	0.255	23%	0.633	1.21		
Pure Premium Derived by Formula			0.293		0.266		0.627	1.19		

CLASS 3220		CAN MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	37,658,905	3	598,044	21	267,431	372,114	1,237,589	3.29		
1/96 through 12/96	41,480,324	6	1,030,813	17	169,046	643,760	1,843,619	4.44		
1/97 through 12/97	36,832,667	5	1,456,981	17	230,877	468,756	2,156,614	5.86		
1/98 through 12/98	23,606,765	1	215,704	6	74,114	68,939	358,757	1.52		
1/99 through 12/99	43,158,616	1	320,468	9	141,137	230,886	692,491	1.60		
5 YR. TOTAL	182,737,277	16	3,622,010	70	882,605	1,784,455	6,289,070	3.44		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		37%	1.982	64%	0.483	63%	0.977	3.44		
Pure Premium Indicated by National Relativity		31%	1.211	18%	0.432	18%	1.072	2.72		
Pure Premium Present on Rate Level		32%	1.242	18%	0.538	19%	1.120	2.90		
Pure Premium Derived by Formula			1.506		0.484		1.021	3.01		

CLASS 3223		LAMP OR PORTABLE LANTERN MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	3,414,632	0	0	3	14,927	18,958	33,885	0.99		
1/96 through 12/96	6,372,911	0	0	0	0	3,577	3,577	0.06		
1/97 through 12/97	5,862,739	0	0	2	7,680	10,505	18,185	0.31		
1/98 through 12/98	6,443,390	0	0	3	50,726	44,420	95,146	1.48		
1/99 through 12/99	8,074,462	0	0	2	39,146	47,548	86,694	1.07		
5 YR. TOTAL	30,168,134	0	0	10	112,479	125,008	237,487	0.79		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		11%	0.000	27%	0.373	28%	0.414	0.79		
Pure Premium Indicated by National Relativity		0%	0.000	36%	0.583	36%	1.113	1.70		
Pure Premium Present on Rate Level		89%	0.345	37%	0.374	36%	0.889	1.61		
Pure Premium Derived by Formula			0.307		0.449		0.837	1.59		

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3224		AGATE WARE MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	194,574	0	0	0	0	0	0	0.00	
1/97 through 12/97	70,632	0	0	0	0	0	0	0.00	
1/98 through 12/98	267,733	0	0	0	0	0	0	0.00	
1/99 through 12/99	409,157	0	0	0	0	0	0	0.00	
5 YR. TOTAL	942,096	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		4%	0.000	9%	0.000	8%	0.000	0.00	
Pure Premium Indicated by National Relativity		30%	1.652	45%	1.155	46%	1.593	4.40	
Pure Premium Present on Rate Level		66%	0.895	46%	0.855	46%	1.568	3.32	
Pure Premium Derived by Formula			1.086		0.913		1.454	3.45	

CLASS 3227		ALUMINUM WARE MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	2,502,407	0	0	1	997	8,090	9,087	0.36	
1/96 through 12/96	2,211,598	0	0	2	15,152	24,446	39,598	1.79	
1/97 through 12/97	3,410,150	2	292,505	6	18,759	267,342	578,606	16.97	
1/98 through 12/98	1,525,214	0	0	0	0	7,058	7,058	0.46	
1/99 through 12/99	2,374,732	0	0	1	22,623	23,607	46,230	1.95	
5 YR. TOTAL	12,024,101	2	292,505	10	57,531	330,543	680,579	5.66	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		11%	2.433	25%	0.478	26%	2.749	5.66	
Pure Premium Indicated by National Relativity		44%	0.628	37%	0.533	37%	1.186	2.35	
Pure Premium Present on Rate Level		45%	0.893	38%	0.806	37%	1.946	3.65	
Pure Premium Derived by Formula			0.946		0.623		1.874	3.44	

CLASS 3240		WIRE ROPE MFG-IRON OR STEEL							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	30,796	0	0	0	0	2,046	2,046	6.64	
1/96 through 12/96	224,564	0	0	0	0	962	962	0.43	
1/97 through 12/97	336,583	0	0	0	0	795	795	0.24	
1/98 through 12/98	317,727	0	0	1	37,759	42,108	79,867	25.14	
1/99 through 12/99	433,314	0	0	0	0	499	499	0.12	
5 YR. TOTAL	1,342,984	0	0	1	37,759	46,410	84,169	6.27	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		3%	0.000	9%	2.812	9%	3.456	6.27	
Pure Premium Indicated by National Relativity		0%	0.000	44%	0.479	33%	0.803	1.28	
Pure Premium Present on Rate Level		97%	0.502	47%	0.649	58%	1.356	2.51	
Pure Premium Derived by Formula			0.487		0.769		1.363	2.62	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3241		WIRE DRAWING-IRON OR STEEL						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	1,958,808	0	0	5	49,043	40,749	89,792	4.58
1/96 through 12/96	1,945,797	0	0	6	12,261	40,760	53,021	2.72
1/97 through 12/97	2,031,062	0	0	2	29,815	25,144	54,959	2.71
1/98 through 12/98	4,133,738	0	0	5	37,038	51,753	88,791	2.15
1/99 through 12/99	5,097,844	0	0	5	117,323	120,359	237,682	4.66
5 YR. TOTAL	15,167,249	0	0	23	245,480	278,765	524,245	3.46
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		11%	0.000	28%	1.618	29%	1.838	3.46
Pure Premium Indicated by National Relativity		44%	1.198	36%	0.746	35%	1.414	3.36
Pure Premium Present on Rate Level		45%	0.818	36%	0.840	36%	1.897	3.56
Pure Premium Derived by Formula			0.895		1.024		1.711	3.63

CLASS 3255		WIRE CLOTH MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	228,133	1	134,360	2	4,416	182,281	321,057	140.73
1/96 through 12/96	243,199	0	0	1	2,393	6,795	9,188	3.78
1/97 through 12/97	1,675,258	0	0	1	334	21,028	21,362	1.28
1/98 through 12/98	2,725,353	0	0	4	7,228	25,691	32,919	1.21
1/99 through 12/99	4,434,291	0	0	3	2,219	20,565	22,784	0.51
5 YR. TOTAL	9,306,234	1	134,360	11	16,590	256,360	407,310	4.38
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		8%	1.444	22%	0.178	26%	2.755	4.38
Pure Premium Indicated by National Relativity		29%	0.861	39%	0.985	37%	1.877	3.72
Pure Premium Present on Rate Level		63%	0.638	39%	0.726	37%	2.537	3.90
Pure Premium Derived by Formula			0.767		0.706		2.349	3.82

CLASS 3257		WIRE GOODS MFG NOC						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	24,423,859	1	182,633	15	81,181	146,308	410,122	1.68
1/96 through 12/96	25,336,056	1	119,262	20	130,340	240,212	489,814	1.93
1/97 through 12/97	33,960,791	1	215,363	22	139,901	294,399	649,663	1.91
1/98 through 12/98	33,249,700	1	170,105	27	199,404	273,225	642,734	1.93
1/99 through 12/99	37,761,600	0	0	31	295,444	458,072	753,516	2.00
5 YR. TOTAL	154,732,006	4	687,363	115	846,270	1,412,216	2,945,849	1.90
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		28%	0.444	56%	0.547	57%	0.913	1.90
Pure Premium Indicated by National Relativity		36%	0.485	22%	0.527	21%	1.170	2.18
Pure Premium Present on Rate Level		36%	0.700	22%	0.459	22%	1.009	2.17
Pure Premium Derived by Formula			0.551		0.523		0.988	2.06

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3270		EYELET MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	2,141,906	0	0	2	5,456		12,979	18,435	0.86	
1/96 through 12/96	2,607,001	0	0	3	111,767		79,365	191,132	7.33	
1/97 through 12/97	2,382,811	0	0	1	4,196		7,140	11,336	0.48	
1/98 through 12/98	3,293,253	0	0	7	33,806		19,170	52,976	1.61	
1/99 through 12/99	2,577,960	0	0	1	140		4,835	4,975	0.19	
5 YR. TOTAL	13,002,931	0	0	14	155,365		123,489	278,854	2.15	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		8%	0.000	25%	1.195		20%	0.950	2.15	
Pure Premium Indicated by National Relativity		34%	0.525	37%	0.392		40%	0.771	1.69	
Pure Premium Present on Rate Level		58%	0.471	38%	0.717		40%	0.920	2.11	
Pure Premium Derived by Formula			0.452		0.716			0.866	2.03	

CLASS 3300		BED SPRING OR WIRE MATTRESS MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	7,431,075	0	0	30	196,098		199,862	395,960	5.33	
1/96 through 12/96	7,166,678	0	0	21	213,650		304,622	518,272	7.23	
1/97 through 12/97	8,163,271	1	295,829	10	196,594		621,399	1,113,822	13.64	
1/98 through 12/98	18,294,319	1	151,531	26	119,288		317,100	587,919	3.21	
1/99 through 12/99	19,620,912	0	0	26	141,469		240,725	382,194	1.95	
5 YR. TOTAL	60,676,255	2	447,360	113	867,099		1,683,708	2,998,167	4.94	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		25%	0.737	62%	1.429		59%	2.775	4.94	
Pure Premium Indicated by National Relativity		37%	0.717	19%	0.571		20%	1.220	2.51	
Pure Premium Present on Rate Level		38%	1.331	19%	1.464		21%	2.849	5.64	
Pure Premium Derived by Formula			0.955		1.273			2.480	4.71	

CLASS 3303		SPRING MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	270,367	0	0	0	0	0	411	411	0.15	
1/96 through 12/96	229,173	0	0	3	16,293		36,573	52,866	23.07	
1/97 through 12/97	308,490	0	0	4	21,616		40,428	62,044	20.11	
1/98 through 12/98	1,906,540	0	0	1	1		7,649	7,650	0.40	
1/99 through 12/99	2,442,649	0	0	3	29,419		35,274	64,693	2.65	
5 YR. TOTAL	5,157,219	0	0	11	67,329		120,335	187,664	3.64	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		7%	0.000	19%	1.306		19%	2.333	3.64	
Pure Premium Indicated by National Relativity		29%	0.748	40%	0.582		40%	1.338	2.67	
Pure Premium Present on Rate Level		64%	0.881	41%	0.924		41%	2.081	3.89	
Pure Premium Derived by Formula			0.781		0.860			1.832	3.47	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3307		HEAT-TREATING-METAL							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	2,225,646	0	0	1	3,407	11,068	14,475	0.65	
1/96 through 12/96	2,462,444	0	0	6	8,044	18,177	26,221	1.06	
1/97 through 12/97	3,381,249	1	120,835	6	89,247	135,928	346,010	10.23	
1/98 through 12/98	3,796,475	0	0	2	4,682	19,751	24,433	0.64	
1/99 through 12/99	4,399,103	0	0	1	4,482	14,209	18,691	0.42	
5 YR. TOTAL	16,264,917	1	120,835	16	109,862	199,133	429,830	2.64	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		12%	0.743	26%	0.675	28%	1.224	2.64	
Pure Premium Indicated by National Relativity		43%	1.069	37%	0.698	36%	1.741	3.51	
Pure Premium Present on Rate Level		45%	0.957	37%	0.644	36%	1.626	3.23	
Pure Premium Derived by Formula			0.979		0.672		1.555	3.21	

CLASS 3315		BRASS OR COPPER GOODS MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	5,469,660	0	0	0	0	9,456	9,456	0.17	
1/96 through 12/96	6,336,589	1	78,466	4	61,594	151,125	291,185	4.60	
1/97 through 12/97	2,438,411	0	0	2	2,893	9,939	12,832	0.53	
1/98 through 12/98	5,674,093	0	0	4	9,216	28,169	37,385	0.66	
1/99 through 12/99	5,661,614	0	0	3	28,225	20,019	48,244	0.85	
5 YR. TOTAL	25,580,367	1	78,466	13	101,928	218,708	399,102	1.56	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		12%	0.307	30%	0.398	29%	0.855	1.56	
Pure Premium Indicated by National Relativity		38%	0.794	35%	0.717	35%	1.760	3.27	
Pure Premium Present on Rate Level		50%	0.570	35%	0.583	36%	1.125	2.28	
Pure Premium Derived by Formula			0.624		0.574		1.269	2.47	

CLASS 3334		TIN FOIL MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	11,114,375	3	421,287	20	133,434	604,609	1,159,330	10.43	
1/96 through 12/96	9,800,000	0	0	18	175,406	206,787	382,193	3.90	
1/97 through 12/97	11,148,690	0	0	19	137,948	396,209	534,157	4.79	
1/98 through 12/98	13,691,655	0	0	3	1,897	7,973	9,870	0.07	
1/99 through 12/99	12,235,533	0	0	3	66,590	82,031	148,621	1.21	
5 YR. TOTAL	57,990,253	3	421,287	63	515,275	1,297,609	2,234,171	3.85	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		19%	0.726	37%	0.889	40%	2.238	3.85	
Pure Premium Indicated by National Relativity		40%	3.072	31%	0.598	30%	1.547	5.22	
Pure Premium Present on Rate Level		41%	0.770	32%	0.434	30%	1.143	2.35	
Pure Premium Derived by Formula			1.682		0.653		1.702	4.04	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 3336		TYPE FOUNDRY						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	126,960	0	0	0	0	240	240	0.19
1/96 through 12/96	159,823	0	0	0	0	287	287	0.18
1/97 through 12/97	227,480	0	0	1	228	2,335	2,563	1.13
1/98 through 12/98	142,319	0	0	0	0	500	500	0.35
1/99 through 12/99	106,996	0	0	0	0	601	601	0.56
5 YR. TOTAL	763,578	0	0	1	228	3,963	4,191	0.55
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		3%	0.000	6%	0.030	6%	0.519	0.55
Pure Premium Indicated by National Relativity		42%	0.321	47%	0.509	47%	0.871	1.70
Pure Premium Present on Rate Level		55%	0.573	47%	0.471	47%	1.024	2.07
Pure Premium Derived by Formula			0.450		0.462		0.922	1.83

CLASS 3365		WELDING OR CUTTING NOC & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	3,870,224	4	565,770	11	72,073	542,754	1,180,597	30.50
1/96 through 12/96	7,390,479	3	874,814	12	143,091	747,079	1,764,984	23.88
1/97 through 12/97	8,003,752	2	378,156	16	162,401	398,949	939,506	11.74
1/98 through 12/98	11,679,320	3	765,929	21	305,443	550,386	1,621,758	13.89
1/99 through 12/99	11,889,279	2	2,113,600	20	148,289	1,047,269	3,309,158	27.83
5 YR. TOTAL	42,833,054	14	4,698,269	80	831,297	3,286,437	8,816,003	20.58
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		34%	10.969	60%	1.941	69%	7.673	20.58
Pure Premium Indicated by National Relativity		33%	2.686	20%	1.193	15%	2.518	6.40
Pure Premium Present on Rate Level		33%	3.909	20%	1.797	16%	5.610	11.32
Pure Premium Derived by Formula			5.906		1.763		6.570	14.24

CLASS 3372		ELECTROPLATING						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	13,157,906	1	114,168	8	64,319	94,109	272,596	2.07
1/96 through 12/96	15,476,464	1	85,621	12	93,711	216,973	396,305	2.56
1/97 through 12/97	19,767,230	0	0	11	128,235	156,765	285,000	1.44
1/98 through 12/98	25,402,325	2	476,169	14	78,074	212,745	766,988	3.02
1/99 through 12/99	22,720,783	0	0	21	275,355	381,802	657,157	2.89
5 YR. TOTAL	96,524,708	4	675,958	66	639,694	1,062,394	2,378,046	2.46
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		26%	0.700	50%	0.663	51%	1.101	2.46
Pure Premium Indicated by National Relativity		37%	0.729	25%	0.610	24%	1.487	2.83
Pure Premium Present on Rate Level		37%	0.974	25%	0.540	25%	1.245	2.76
Pure Premium Derived by Formula			0.812		0.619		1.230	2.66

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3373		GALVANIZING OR TINNING-NOT ELECTROLYTIC						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	2,446,408	0	0	1	5,555	951	6,506	0.27
1/96 through 12/96	2,480,025	0	0	2	29,951	11,885	41,836	1.69
1/97 through 12/97	3,063,809	0	0	1	999	1,594	2,593	0.08
1/98 through 12/98	3,743,681	0	0	2	29,569	27,136	56,705	1.51
1/99 through 12/99	3,933,098	0	0	4	17,105	46,484	63,589	1.62
5 YR. TOTAL	15,667,021	0	0	10	83,179	88,050	171,229	1.09
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		14%	0.000	27%	0.531	40%	0.562	1.09
Pure Premium Indicated by National Relativity		33%	1.255	36%	0.925	30%	1.707	3.89
Pure Premium Present on Rate Level		53%	1.278	37%	0.710	30%	4.237	6.23
Pure Premium Derived by Formula			1.091		0.739		2.008	3.84

CLASS 3383		JEWELRY MFG						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	4,096,403	0	0	1	1,722	12,288	14,010	0.34
1/96 through 12/96	4,504,987	0	0	0	0	4,685	4,685	0.10
1/97 through 12/97	4,760,338	0	0	2	14,168	24,449	38,617	0.81
1/98 through 12/98	5,346,322	0	0	2	36,930	12,559	49,489	0.93
1/99 through 12/99	5,723,101	0	0	3	29,044	30,816	59,860	1.05
5 YR. TOTAL	24,431,151	0	0	8	81,864	84,797	166,661	0.68
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		9%	0.000	23%	0.335	21%	0.347	0.68
Pure Premium Indicated by National Relativity		45%	0.273	38%	0.347	39%	0.604	1.22
Pure Premium Present on Rate Level		46%	0.299	39%	0.317	40%	0.533	1.15
Pure Premium Derived by Formula			0.260		0.333		0.522	1.12

CLASS 3385		WATCH MFG						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	3,180,337	0	0	0	0	1,483	1,483	0.05
1/96 through 12/96	3,466,184	1	177,053	1	6,627	67,412	251,092	7.24
1/97 through 12/97	2,733,477	0	0	1	28,146	22,962	51,108	1.87
1/98 through 12/98	1,749,651	0	0	1	2,587	5,897	8,484	0.48
1/99 through 12/99	2,357,143	0	0	7	42,965	72,285	115,250	4.89
5 YR. TOTAL	13,486,792	1	177,053	10	80,325	170,039	427,417	3.17
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		8%	1.313	19%	0.596	18%	1.261	3.17
Pure Premium Indicated by National Relativity		19%	0.120	40%	0.241	36%	0.439	0.80
Pure Premium Present on Rate Level		73%	0.363	41%	0.375	46%	0.671	1.41
Pure Premium Derived by Formula			0.393		0.363		0.694	1.45

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3400		METAL STAMPED GOODS MFG NOC						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	85,700,413	15	2,368,943	89	703,327	2,573,564	5,645,834	6.59
1/96 through 12/96	124,373,872	8	495,948	120	971,670	1,343,345	2,810,963	2.26
1/97 through 12/97	111,208,549	8	1,345,679	61	461,364	1,224,819	3,031,862	2.73
1/98 through 12/98	146,412,299	8	1,390,575	86	821,433	1,398,120	3,610,128	2.47
1/99 through 12/99	150,760,783	1	516,184	81	685,905	1,676,448	2,878,537	1.91
5 YR. TOTAL	618,455,916	40	6,117,329	437	3,643,699	8,216,296	17,977,324	2.91
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		57%	0.989	100%	0.589	100%	1.329	2.91
Pure Premium Indicated by National Relativity		21%	0.708	0%	0.749	0%	1.471	2.93
Pure Premium Present on Rate Level		22%	1.042	0%	0.669	0%	1.307	3.02
Pure Premium Derived by Formula			0.942		0.589		1.329	2.86

CLASS 3507		CONSTRUCTION OR AGRICULTURAL MACHINERY MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	85,746,120	3	508,041	41	363,676	548,810	1,420,527	1.66
1/96 through 12/96	90,747,884	3	458,023	62	433,078	1,012,472	1,903,573	2.10
1/97 through 12/97	92,332,409	4	605,194	66	626,616	975,441	2,207,251	2.39
1/98 through 12/98	122,484,199	4	1,362,367	75	710,336	1,670,285	3,742,988	3.06
1/99 through 12/99	127,053,019	1	1,201	73	827,890	1,414,130	2,243,221	1.77
5 YR. TOTAL	518,363,631	15	2,934,826	317	2,961,596	5,621,138	11,517,560	2.22
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		47%	0.566	94%	0.571	94%	1.084	2.22
Pure Premium Indicated by National Relativity		26%	0.961	3%	0.719	3%	1.484	3.16
Pure Premium Present on Rate Level		27%	0.771	3%	0.493	3%	1.044	2.31
Pure Premium Derived by Formula			0.724		0.573		1.095	2.39

CLASS 3515		TEXTILE MACHINERY MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	34,516,453	1	124,173	20	84,349	177,687	386,209	1.12
1/96 through 12/96	38,650,636	2	253,745	13	147,984	219,335	621,064	1.61
1/97 through 12/97	39,498,617	3	321,492	21	148,456	465,453	935,401	2.37
1/98 through 12/98	43,999,946	2	964,572	28	323,015	608,725	1,896,312	4.31
1/99 through 12/99	41,050,221	1	277,877	16	204,401	419,616	901,894	2.20
5 YR. TOTAL	197,715,873	9	1,941,859	98	908,205	1,890,816	4,740,880	2.40
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		34%	0.982	62%	0.459	62%	0.956	2.40
Pure Premium Indicated by National Relativity		33%	0.689	19%	0.533	19%	1.153	2.38
Pure Premium Present on Rate Level		33%	0.907	19%	0.456	19%	0.996	2.36
Pure Premium Derived by Formula			0.861		0.472		1.001	2.33

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3516		LOOM HARNESS OR REED MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		CRED.	PURE PREM.*			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	2,952,926	1	388,166	2	7,091		97,734	492,991	16.70	
1/96 through 12/96	2,078,153	0	0	1	120		2,343	2,463	0.12	
1/97 through 12/97	3,116,137	0	0	3	16,595		14,362	30,957	0.99	
1/98 through 12/98	2,734,483	0	0	1	595		2,153	2,748	0.10	
1/99 through 12/99	2,533,822	0	0	0	0		3,148	3,148	0.12	
5 YR. TOTAL	13,415,521	1	388,166	7	24,401		119,740	532,307	3.97	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		8%	2.893	16%	0.182		17%	0.893	3.97	
Pure Premium Indicated by National Relativity		0%	0.000	23%	0.282		17%	0.283	0.57	
Pure Premium Present on Rate Level		92%	0.444	61%	0.231		66%	0.624	1.30	
Pure Premium Derived by Formula			0.640		0.235			0.612	1.49	

CLASS 3548		PRINTING OR BOOKBINDING MACHINE MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		CRED.	PURE PREM.*			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	3,403,007	0	0	5	45,716		33,190	78,906	2.32	
1/96 through 12/96	2,520,432	0	0	2	18,098		22,500	40,598	1.61	
1/97 through 12/97	3,608,463	0	0	0	0		9,409	9,409	0.26	
1/98 through 12/98	4,042,013	1	116,042	2	25,750		155,588	297,380	7.36	
1/99 through 12/99	3,369,310	0	0	2	51,017		53,478	104,495	3.10	
5 YR. TOTAL	16,943,225	1	116,042	11	140,581		274,165	530,788	3.13	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		13%	0.685	22%	0.830		23%	1.618	3.13	
Pure Premium Indicated by National Relativity		41%	0.541	39%	0.338		38%	0.687	1.57	
Pure Premium Present on Rate Level		46%	0.962	39%	0.400		39%	0.937	2.30	
Pure Premium Derived by Formula			0.753		0.470			0.999	2.22	

CLASS 3559		CONFECTION MACHINE MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		CRED.	PURE PREM.*			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	5,077,578	0	0	3	18,761		43,571	62,332	1.23	
1/96 through 12/96	5,073,111	0	0	5	37,665		38,218	75,883	1.50	
1/97 through 12/97	1,729,959	1	297,131	3	19,204		90,790	407,125	23.53	
1/98 through 12/98	505,316	0	0	0	0		820	820	0.16	
1/99 through 12/99	3,283,074	0	0	0	0		0	0	0.00	
5 YR. TOTAL	15,669,038	1	297,131	11	75,630		173,399	546,160	3.49	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		11%	1.896	24%	0.483		24%	1.107	3.49	
Pure Premium Indicated by National Relativity		36%	0.988	38%	0.486		38%	1.192	2.67	
Pure Premium Present on Rate Level		53%	0.737	38%	0.543		38%	1.158	2.44	
Pure Premium Derived by Formula			0.955		0.507			1.159	2.62	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3574		COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	201,155,883	3	874,878	57	443,163	784,015	2,102,056	1.04
1/96 through 12/96	214,158,893	6	864,058	63	607,889	1,184,340	2,656,287	1.24
1/97 through 12/97	207,108,365	2	335,391	59	596,298	834,111	1,765,800	0.85
1/98 through 12/98	163,823,399	3	657,137	34	402,341	661,804	1,721,282	1.05
1/99 through 12/99	141,949,002	0	0	26	276,051	435,046	711,097	0.50
5 YR. TOTAL	928,195,542	14	2,731,464	239	2,325,742	3,899,316	8,956,522	0.97
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		33%	0.294	84%	0.251	76%	0.420	0.97
Pure Premium Indicated by National Relativity		33%	0.194	8%	0.233	12%	0.439	0.87
Pure Premium Present on Rate Level		34%	0.179	8%	0.204	12%	0.347	0.73
Pure Premium Derived by Formula			0.222		0.246		0.414	0.88

CLASS 3581		FUEL INJECTION DEVICE MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	26,732,148	0	0	22	199,877	242,896	442,773	1.66
1/96 through 12/96	27,616,194	1	93,566	11	119,271	232,128	444,965	1.61
1/97 through 12/97	30,349,876	1	202,513	16	249,116	318,940	770,569	2.54
1/98 through 12/98	33,344,670	0	0	16	56,987	122,572	179,559	0.54
1/99 through 12/99	15,628,006	0	0	5	37,856	139,853	177,709	1.14
5 YR. TOTAL	133,670,894	2	296,079	70	663,107	1,056,389	2,015,575	1.51
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		17%	0.221	47%	0.496	45%	0.790	1.51
Pure Premium Indicated by National Relativity		36%	0.185	26%	0.271	27%	0.440	0.90
Pure Premium Present on Rate Level		47%	0.245	27%	0.342	28%	0.662	1.25
Pure Premium Derived by Formula			0.219		0.396		0.660	1.28

CLASS 3612		PUMP MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	81,985,239	2	470,967	32	200,021	569,239	1,240,227	1.51
1/96 through 12/96	78,968,777	3	319,934	45	523,181	1,273,192	2,116,307	2.68
1/97 through 12/97	86,446,071	6	1,029,843	39	433,794	759,130	2,222,767	2.57
1/98 through 12/98	97,534,240	5	1,212,139	48	430,610	785,083	2,427,832	2.49
1/99 through 12/99	99,188,669	1	272,415	44	555,464	877,453	1,705,332	1.72
5 YR. TOTAL	444,122,996	17	3,305,298	208	2,143,070	4,264,097	9,712,465	2.19
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		41%	0.744	84%	0.483	83%	0.960	2.19
Pure Premium Indicated by National Relativity		29%	0.793	8%	0.568	8%	1.067	2.43
Pure Premium Present on Rate Level		30%	0.637	8%	0.431	9%	0.900	1.97
Pure Premium Derived by Formula			0.726		0.486		0.963	2.18

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 3620		BOILERMAKING						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	18,185,597	2	179,591	18	163,885	323,861	667,337	3.67
1/96 through 12/96	21,640,618	2	338,130	21	100,667	438,181	876,978	4.05
1/97 through 12/97	18,513,602	1	119,931	20	177,237	260,903	558,071	3.01
1/98 through 12/98	23,230,372	2	625,413	11	120,399	398,653	1,144,465	4.93
1/99 through 12/99	27,200,020	1	773,371	9	73,363	97,725	944,459	3.47
5 YR. TOTAL	108,770,209	8	2,036,436	79	635,551	1,519,323	4,191,310	3.85
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		32%	1.872	59%	0.584	66%	1.397	3.85
Pure Premium Indicated by National Relativity		34%	1.533	20%	0.790	17%	1.525	3.85
Pure Premium Present on Rate Level		34%	1.471	21%	0.738	17%	2.067	4.28
Pure Premium Derived by Formula			1.620		0.658		1.533	3.81

CLASS 3629		PRECISION MACHINED PARTS MFG NOC						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	28,210,884	0	0	11	95,401	137,554	232,955	0.83
1/96 through 12/96	41,956,528	1	260,180	29	201,057	455,846	917,083	2.19
1/97 through 12/97	44,886,638	3	208,377	16	127,849	352,589	688,815	1.53
1/98 through 12/98	45,798,999	1	344,119	21	126,652	205,043	675,814	1.48
1/99 through 12/99	63,984,427	0	0	18	112,279	247,890	360,169	0.56
5 YR. TOTAL	224,837,476	5	812,676	95	663,238	1,398,922	2,874,836	1.28
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		31%	0.361	56%	0.295	60%	0.622	1.28
Pure Premium Indicated by National Relativity		34%	0.481	22%	0.394	20%	0.756	1.63
Pure Premium Present on Rate Level		35%	0.636	22%	0.311	20%	0.782	1.73
Pure Premium Derived by Formula			0.498		0.320		0.681	1.50

CLASS 3632		MACHINE SHOP NOC						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	331,625,758	20	2,731,001	235	1,770,990	3,214,427	7,716,418	2.33
1/96 through 12/96	383,897,761	28	5,302,963	315	2,563,121	5,739,809	13,605,893	3.54
1/97 through 12/97	441,223,459	26	4,818,419	241	2,000,055	4,458,476	11,276,950	2.56
1/98 through 12/98	498,161,538	13	2,595,226	302	2,854,834	4,925,102	10,375,162	2.08
1/99 through 12/99	490,219,298	14	6,747,540	269	2,861,109	7,501,929	17,110,578	3.49
5 YR. TOTAL	2,145,127,814	101	22,195,149	1,362	12,050,109	25,839,743	60,085,001	2.80
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		88%	1.035	100%	0.562	100%	1.205	2.80
Pure Premium Indicated by National Relativity		6%	0.848	0%	0.602	0%	1.205	2.66
Pure Premium Present on Rate Level		6%	0.895	0%	0.540	0%	1.075	2.51
Pure Premium Derived by Formula			1.015		0.562		1.205	2.78

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3634		VALVE MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	37,507,550	3	231,198	41	312,507	500,325	1,044,030	2.78
1/96 through 12/96	41,733,123	7	805,184	38	231,200	729,065	1,765,449	4.23
1/97 through 12/97	40,047,310	1	85,510	24	192,557	371,161	649,228	1.62
1/98 through 12/98	39,323,898	0	0	26	261,432	404,997	666,429	1.69
1/99 through 12/99	43,451,740	0	0	30	350,136	443,079	793,215	1.83
5 YR. TOTAL	202,063,621	11	1,121,892	159	1,347,832	2,448,627	4,918,351	2.43
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		29%	0.555	68%	0.667	66%	1.212	2.43
Pure Premium Indicated by National Relativity		35%	0.507	16%	0.445	17%	0.809	1.76
Pure Premium Present on Rate Level		36%	0.588	16%	0.566	17%	1.114	2.27
Pure Premium Derived by Formula			0.550		0.615		1.127	2.29

CLASS 3635		GEAR MFG OR GRINDING						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	7,132,089	0	0	3	9,867	13,866	23,733	0.33
1/96 through 12/96	7,551,564	0	0	4	12,822	21,622	34,444	0.46
1/97 through 12/97	9,855,187	0	0	5	56,374	83,432	139,806	1.42
1/98 through 12/98	13,505,722	0	0	3	67,170	64,023	131,193	0.97
1/99 through 12/99	11,898,953	1	387,405	6	88,731	112,354	588,490	4.95
5 YR. TOTAL	49,943,515	1	387,405	21	234,964	295,297	917,666	1.84
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		14%	0.776	33%	0.470	32%	0.591	1.84
Pure Premium Indicated by National Relativity		43%	0.507	33%	0.548	34%	1.129	2.18
Pure Premium Present on Rate Level		43%	0.396	34%	0.394	34%	0.728	1.52
Pure Premium Derived by Formula			0.497		0.470		0.821	1.79

CLASS 3638		BALL OR ROLLER BEARING MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	85,167,309	3	340,489	62	357,410	477,310	1,175,209	1.38
1/96 through 12/96	47,732,857	0	0	26	304,777	240,907	545,684	1.14
1/97 through 12/97	41,678,912	0	0	18	82,645	184,508	267,153	0.64
1/98 through 12/98	43,259,510	1	173,799	42	295,184	451,659	920,642	2.13
1/99 through 12/99	43,693,781	0	0	21	215,208	279,850	495,058	1.13
5 YR. TOTAL	261,532,369	4	514,288	169	1,255,224	1,634,234	3,403,746	1.30
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		27%	0.197	68%	0.480	59%	0.625	1.30
Pure Premium Indicated by National Relativity		36%	0.517	16%	0.411	20%	0.807	1.74
Pure Premium Present on Rate Level		37%	0.394	16%	0.427	21%	0.648	1.47
Pure Premium Derived by Formula			0.385		0.460		0.666	1.51

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

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CLASS 3642		BATTERY MFG-DRY							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	40,467,587	0	0	12	90,355	57,572	147,927	0.37	
1/96 through 12/96	49,914,858	2	506,036	2	18,971	155,390	680,397	1.36	
1/97 through 12/97	45,993,377	1	153,947	8	90,137	163,324	407,408	0.89	
1/98 through 12/98	45,058,829	0	0	6	54,767	60,530	115,297	0.26	
1/99 through 12/99	47,365,079	0	0	8	78,567	57,132	135,699	0.29	
5 YR. TOTAL	228,799,730	3	659,983	36	332,797	493,948	1,486,728	0.65	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		24%	0.288	49%	0.145	46%	0.216	0.65	
Pure Premium Indicated by National Relativity		37%	0.292	25%	0.276	27%	0.594	1.16	
Pure Premium Present on Rate Level		39%	0.342	26%	0.216	27%	0.412	0.97	
Pure Premium Derived by Formula			0.311		0.196		0.371	0.88	

CLASS 3643		ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	175,546,711	12	2,339,405	105	833,304	1,912,640	5,085,349	2.90	
1/96 through 12/96	166,233,455	8	2,182,034	79	790,374	1,681,387	4,653,795	2.80	
1/97 through 12/97	260,908,051	3	335,876	61	582,130	879,927	1,797,933	0.69	
1/98 through 12/98	214,952,775	15	4,499,042	66	792,751	2,786,361	8,078,154	3.76	
1/99 through 12/99	273,575,627	1	939,663	75	882,046	1,598,708	3,420,417	1.25	
5 YR. TOTAL	1,091,216,619	39	10,296,020	386	3,880,605	8,859,023	23,035,648	2.11	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		68%	0.944	100%	0.356	100%	0.812	2.11	
Pure Premium Indicated by National Relativity		16%	0.883	0%	0.506	0%	1.029	2.42	
Pure Premium Present on Rate Level		16%	0.920	0%	0.419	0%	0.910	2.25	
Pure Premium Derived by Formula			0.930		0.356		0.812	2.10	

CLASS 3647		BATTERY MFG-STORAGE							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	16,327,793	0	0	12	75,505	88,903	164,408	1.01	
1/96 through 12/96	15,506,804	0	0	11	79,208	103,106	182,314	1.18	
1/97 through 12/97	18,379,207	2	321,672	14	165,841	414,751	902,264	4.91	
1/98 through 12/98	18,465,866	0	0	14	134,644	238,941	373,585	2.02	
1/99 through 12/99	21,153,277	0	0	16	166,465	239,870	406,335	1.92	
5 YR. TOTAL	89,832,947	2	321,672	67	621,663	1,085,571	2,028,906	2.26	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		18%	0.358	52%	0.692	46%	1.208	2.26	
Pure Premium Indicated by National Relativity		41%	0.457	24%	0.392	27%	0.805	1.65	
Pure Premium Present on Rate Level		41%	0.398	24%	0.648	27%	1.012	2.06	
Pure Premium Derived by Formula			0.415		0.609		1.046	2.07	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3648		AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	6,047,702	0	0	5	17,719	15,905	33,624	0.56	
1/96 through 12/96	5,437,961	0	0	2	13,792	20,157	33,949	0.62	
1/97 through 12/97	7,119,640	0	0	2	33,297	33,210	66,507	0.93	
1/98 through 12/98	7,994,994	1	205,517	4	58,193	140,970	404,680	5.06	
1/99 through 12/99	8,620,557	1	298,073	5	128,240	170,660	596,973	6.92	
5 YR. TOTAL	35,220,854	2	503,590	18	251,241	380,902	1,135,733	3.22	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		11%	1.430	30%	0.713	29%	1.081	3.22	
Pure Premium Indicated by National Relativity		44%	0.407	35%	0.503	35%	1.002	1.91	
Pure Premium Present on Rate Level		45%	0.363	35%	0.442	36%	0.843	1.65	
Pure Premium Derived by Formula			0.500		0.545		0.968	2.01	

CLASS 3681		TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	320,719,624	9	900,533	122	631,277	1,508,739	3,040,549	0.95	
1/96 through 12/96	361,678,632	9	1,441,518	183	1,326,902	1,876,283	4,644,703	1.28	
1/97 through 12/97	353,609,067	7	853,429	123	1,087,851	1,591,646	3,532,926	1.00	
1/98 through 12/98	417,271,952	5	1,008,022	179	1,389,256	3,282,920	5,680,198	1.36	
1/99 through 12/99	493,506,533	1	587,310	144	1,349,185	2,458,598	4,395,093	0.89	
5 YR. TOTAL	1,946,785,808	31	4,790,812	751	5,784,471	10,718,186	21,293,469	1.09	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		57%	0.246	100%	0.297	100%	0.551	1.09	
Pure Premium Indicated by National Relativity		21%	0.201	0%	0.257	0%	0.496	0.95	
Pure Premium Present on Rate Level		22%	0.327	0%	0.305	0%	0.517	1.15	
Pure Premium Derived by Formula			0.254		0.297		0.551	1.10	

CLASS 3685		INSTRUMENT MFG NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	65,762,158	1	89,426	22	161,735	253,118	504,279	0.77	
1/96 through 12/96	83,918,119	3	1,004,838	16	144,383	527,341	1,676,562	2.00	
1/97 through 12/97	86,997,125	2	347,833	26	238,114	500,199	1,086,146	1.25	
1/98 through 12/98	111,001,132	2	1,135,275	30	304,506	933,313	2,373,094	2.14	
1/99 through 12/99	111,940,855	2	611,117	31	235,597	590,512	1,437,226	1.28	
5 YR. TOTAL	459,619,389	10	3,188,489	125	1,084,335	2,804,483	7,077,307	1.54	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		32%	0.694	65%	0.236	67%	0.610	1.54	
Pure Premium Indicated by National Relativity		34%	0.256	17%	0.222	16%	0.468	0.95	
Pure Premium Present on Rate Level		34%	0.333	18%	0.223	17%	0.503	1.06	
Pure Premium Derived by Formula			0.422		0.231		0.569	1.22	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

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CLASS 3719		OIL STILL ERECTION OR REPAIR								
Industry Group Contracting		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	3,652,634	1	157,298	1	12,769		24,102	194,169	5.32	
1/96 through 12/96	7,379,702	1	558,031	0	0		232,785	790,816	10.72	
1/97 through 12/97	14,513,025	1	184,800	5	141,454		238,856	565,110	3.89	
1/98 through 12/98	5,028,687	1	156,855	5	39,906		98,341	295,102	5.87	
1/99 through 12/99	13,750,612	0	0	4	121,139		79,192	200,331	1.46	
5 YR. TOTAL	44,324,660	4	1,056,984	15	315,268		673,276	2,045,528	4.62	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		29%	2.385	33%	0.711		47%	1.519	4.62	
Pure Premium Indicated by National Relativity		35%	1.124	33%	0.346		26%	0.755	2.23	
Pure Premium Present on Rate Level		36%	2.511	34%	0.401		27%	2.042	4.95	
Pure Premium Derived by Formula			1.989		0.485			1.462	3.94	

CLASS 3724		MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS								
Industry Group Contracting		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	174,011,882	22	2,915,120	180	1,583,484		2,778,278	7,276,882	4.18	
1/96 through 12/96	234,678,318	24	4,168,435	166	1,646,493		3,616,285	9,431,213	4.02	
1/97 through 12/97	255,884,409	28	5,618,533	204	2,598,977		4,681,486	12,898,996	5.04	
1/98 through 12/98	307,408,420	28	6,150,160	267	2,803,514		6,312,694	15,266,368	4.97	
1/99 through 12/99	352,260,462	18	8,889,816	298	3,708,852		6,354,926	18,953,594	5.38	
5 YR. TOTAL	1,324,243,491	120	27,742,064	1,115	12,341,320		23,743,669	63,827,053	4.82	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		100%	2.095	100%	0.932		100%	1.793	4.82	
Pure Premium Indicated by National Relativity		0%	2.308	0%	0.877		0%	1.860	5.05	
Pure Premium Present on Rate Level		0%	2.497	0%	0.826		0%	1.860	5.18	
Pure Premium Derived by Formula			2.095		0.932			1.793	4.82	

CLASS 3726		BOILER INSTALLATION OR REPAIR-STEAM								
Industry Group Contracting		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	5,791,523	0	0	15	118,130		94,177	212,307	3.67	
1/96 through 12/96	13,486,013	4	1,161,391	4	62,869		523,813	1,748,073	12.96	
1/97 through 12/97	10,471,621	0	0	8	98,346		116,022	214,368	2.05	
1/98 through 12/98	16,872,329	1	191,125	7	72,119		255,519	518,763	3.07	
1/99 through 12/99	14,565,029	2	642,227	23	501,983		610,729	1,754,939	12.05	
5 YR. TOTAL	61,186,515	7	1,994,743	57	853,447		1,600,260	4,448,450	7.27	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		38%	3.260	49%	1.395		55%	2.615	7.27	
Pure Premium Indicated by National Relativity		31%	3.278	25%	0.887		22%	1.959	6.12	
Pure Premium Present on Rate Level		31%	3.778	26%	0.788		23%	2.168	6.73	
Pure Premium Derived by Formula			3.426		1.110			2.368	6.90	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

NORTH CAROLINA

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CLASS 3803		AUTOMOBILE WHEEL MFG-METAL-NOT CAST							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	4,967	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	1,077	0	0	0	0	0	0	0.00	
5 YR. TOTAL	6,044	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	1%	0.000	1%	0.000	0.00	
Pure Premium Indicated by National Relativity		39%	1.572	49%	0.940	49%	1.508	4.02	
Pure Premium Present on Rate Level		61%	2.116	50%	1.057	50%	1.956	5.13	
Pure Premium Derived by Formula			1.904		0.989		1.717	4.61	

CLASS 3807		AUTOMOBILE RADIATOR MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	180,179	0	0	0	0	805	805	0.45	
1/96 through 12/96	695,591	0	0	1	15,549	3,362	18,911	2.72	
1/97 through 12/97	554,033	0	0	0	0	302	302	0.05	
1/98 through 12/98	618,961	1	137,494	1	439	21,398	159,331	25.74	
1/99 through 12/99	234,588	0	0	0	0	0	0	0.00	
5 YR. TOTAL	2,283,352	1	137,494	2	15,988	25,867	179,349	7.86	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		4%	6.022	13%	0.700	11%	1.133	7.86	
Pure Premium Indicated by National Relativity		43%	0.447	43%	0.588	44%	1.175	2.21	
Pure Premium Present on Rate Level		53%	0.536	44%	0.851	45%	1.162	2.55	
Pure Premium Derived by Formula			0.717		0.718		1.165	2.60	

CLASS 3808		AUTOMOBILE MFG OR ASSEMBLY							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	4,538,496	0	0	0	0	4,934	4,934	0.11	
1/96 through 12/96	10,141,168	1	97,470	5	58,641	203,948	360,059	3.55	
1/97 through 12/97	21,292,641	0	0	8	101,327	203,276	304,603	1.43	
1/98 through 12/98	26,421,187	0	0	11	71,306	133,326	204,632	0.77	
1/99 through 12/99	40,527,067	0	0	8	36,960	105,015	141,975	0.35	
5 YR. TOTAL	102,920,559	1	97,470	32	268,234	650,499	1,016,203	0.99	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		25%	0.095	50%	0.261	49%	0.632	0.99	
Pure Premium Indicated by National Relativity		37%	0.814	25%	0.722	25%	1.131	2.67	
Pure Premium Present on Rate Level		38%	0.855	25%	0.510	26%	1.075	2.44	
Pure Premium Derived by Formula			0.650		0.439		0.872	1.96	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

NORTH CAROLINA

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CLASS 3821		AUTOMOBILE DISMANTLING & DRIVERS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	6,042,649	1	81,145	5	8,447	46,120	135,712	2.25
1/96 through 12/96	10,778,662	0	0	16	70,975	86,647	157,622	1.46
1/97 through 12/97	16,079,511	1	143,943	18	204,102	216,543	564,588	3.51
1/98 through 12/98	15,465,514	1	221,361	16	119,389	589,926	930,676	6.02
1/99 through 12/99	17,185,905	0	0	15	229,245	340,901	570,146	3.32
5 YR. TOTAL	65,552,241	3	446,449	70	632,158	1,280,137	2,358,744	3.60
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		28%	0.681	49%	0.964	51%	1.953	3.60
Pure Premium Indicated by National Relativity		36%	2.220	25%	0.927	24%	2.459	5.61
Pure Premium Present on Rate Level		36%	1.708	26%	0.779	25%	1.883	4.37
Pure Premium Derived by Formula			1.605		0.907		2.057	4.57

CLASS 3822		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE-PRESSED STEEL						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	255,457	0	0	0	0	720	720	0.28
1/96 through 12/96	2,444	0	0	0	0	0	0	0.00
1/97 through 12/97	160,334	0	0	0	0	0	0	0.00
1/98 through 12/98	186,025	0	0	0	0	0	0	0.00
1/99 through 12/99	527,065	0	0	1	12,624	14,290	26,914	5.11
5 YR. TOTAL	1,131,325	0	0	1	12,624	15,010	27,634	2.44
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		3%	0.000	10%	1.116	9%	1.327	2.44
Pure Premium Indicated by National Relativity		29%	0.940	45%	0.852	45%	1.760	3.55
Pure Premium Present on Rate Level		68%	0.676	45%	0.972	46%	1.748	3.40
Pure Premium Derived by Formula			0.732		0.932		1.716	3.38

CLASS 3824		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	44,785,245	2	120,457	40	352,927	318,186	791,570	1.77
1/96 through 12/96	53,249,450	2	92,481	81	606,196	881,191	1,579,868	2.97
1/97 through 12/97	58,446,713	3	349,763	57	515,254	645,681	1,510,698	2.58
1/98 through 12/98	98,889,974	5	1,949,389	82	781,563	1,583,943	4,314,895	4.36
1/99 through 12/99	86,337,858	1	511,380	97	1,197,866	1,372,198	3,081,444	3.57
5 YR. TOTAL	341,709,240	13	3,023,470	357	3,453,806	4,801,199	11,278,475	3.30
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		38%	0.885	99%	1.011	89%	1.405	3.30
Pure Premium Indicated by National Relativity		31%	0.816	0%	0.799	5%	1.549	3.16
Pure Premium Present on Rate Level		31%	0.717	1%	0.839	6%	1.372	2.93
Pure Premium Derived by Formula			0.812		1.009		1.410	3.23

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3826		AIRCRAFT ENGINE MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS						
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	43,265,496	0	0	5	77,989	64,453	142,442	0.33		
1/96 through 12/96	48,879,178	1	78,042	4	41,271	99,687	219,000	0.45		
1/97 through 12/97	58,047,330	0	0	8	124,411	121,790	246,201	0.42		
1/98 through 12/98	63,563,510	2	368,464	6	63,520	236,801	668,785	1.05		
1/99 through 12/99	55,241,557	1	381,680	4	53,151	87,869	522,700	0.95		
5 YR. TOTAL	268,997,071	4	828,186	27	360,342	610,600	1,799,128	0.67		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		24%	0.308	42%	0.134	41%	0.227	0.67		
Pure Premium Indicated by National Relativity		38%	0.213	29%	0.104	29%	0.225	0.54		
Pure Premium Present on Rate Level		38%	0.276	29%	0.128	30%	0.256	0.66		
Pure Premium Derived by Formula			0.260		0.124		0.235	0.62		

CLASS 3827		AUTOMOBILE ENGINE MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS						
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	384,306	0	0	0	0	8,565	8,565	2.23		
1/96 through 12/96	912,399	0	0	0	0	157	157	0.02		
1/97 through 12/97	1,130,008	0	0	0	0	0	0	0.00		
1/98 through 12/98	2,238,100	0	0	0	0	0	0	0.00		
1/99 through 12/99	2,426,931	0	0	0	0	0	0	0.00		
5 YR. TOTAL	7,091,744	0	0	0	0	8,722	8,722	0.12		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		7%	0.000	17%	0.000	16%	0.123	0.12		
Pure Premium Indicated by National Relativity		30%	0.571	41%	0.518	42%	0.964	2.05		
Pure Premium Present on Rate Level		63%	0.481	42%	0.493	42%	0.913	1.89		
Pure Premium Derived by Formula			0.474		0.419		0.808	1.70		

CLASS 3830		AIRPLANE MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS						
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	12,570,054	2	190,042	16	172,691	204,257	566,990	4.51		
1/96 through 12/96	10,650,933	0	0	1	1,614	6,522	8,136	0.08		
1/97 through 12/97	10,382,814	3	425,639	5	12,025	220,050	657,714	6.33		
1/98 through 12/98	9,696,757	3	667,465	5	22,716	243,160	933,341	9.63		
1/99 through 12/99	19,663,471	0	0	4	63,317	69,507	132,824	0.68		
5 YR. TOTAL	62,964,029	8	1,283,146	31	272,363	743,496	2,299,005	3.65		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		20%	2.038	38%	0.433	36%	1.181	3.65		
Pure Premium Indicated by National Relativity		40%	0.349	31%	0.284	32%	0.497	1.13		
Pure Premium Present on Rate Level		40%	0.784	31%	0.419	32%	0.796	2.00		
Pure Premium Derived by Formula			0.861		0.382		0.839	2.08		

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 3851		MOTORCYCLE MFG OR ASSEMBLY						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	189,265	0	0	1	961	56	1,017	0.54
1/96 through 12/96	223,067	1	132,341	0	0	68,139	200,480	89.87
1/97 through 12/97	2,244,378	0	0	0	0	1,453	1,453	0.06
1/98 through 12/98	549,374	0	0	0	0	0	0	0.00
1/99 through 12/99	4,218,735	0	0	0	0	325	325	0.01
5 YR. TOTAL	7,424,819	1	132,341	1	961	69,973	203,275	2.74
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		11%	1.782	17%	0.013	21%	0.942	2.74
Pure Premium Indicated by National Relativity		41%	0.986	41%	0.529	39%	1.220	2.74
Pure Premium Present on Rate Level		48%	1.446	42%	0.508	40%	1.763	3.72
Pure Premium Derived by Formula			1.294		0.432		1.379	3.11

CLASS 3865		BABY CARRIAGE MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	1,415,180	0	0	2	6,559	7,524	14,083	1.00
1/96 through 12/96	1,564,955	0	0	2	4,883	5,328	10,211	0.65
1/97 through 12/97	2,307,285	0	0	1	370	5,682	6,052	0.26
1/98 through 12/98	2,103,359	0	0	3	3,626	13,121	16,747	0.80
1/99 through 12/99	2,523,398	0	0	6	50,881	115,723	166,604	6.60
5 YR. TOTAL	9,914,177	0	0	14	66,319	147,378	213,697	2.16
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		9%	0.000	20%	0.669	25%	1.487	2.16
Pure Premium Indicated by National Relativity		31%	0.272	40%	0.707	37%	1.374	2.35
Pure Premium Present on Rate Level		60%	0.820	40%	0.589	38%	1.985	3.39
Pure Premium Derived by Formula			0.576		0.652		1.634	2.86

CLASS 3881		CAR MFG-RAILROAD-& DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	5,019,032	0	0	10	65,093	74,457	139,550	2.78
1/96 through 12/96	4,727,830	0	0	10	114,539	51,922	166,461	3.52
1/97 through 12/97	4,984,164	0	0	8	54,461	38,520	92,981	1.87
1/98 through 12/98	4,950,308	0	0	2	39,158	21,433	60,591	1.22
1/99 through 12/99	4,993,493	0	0	3	92,891	50,253	143,144	2.87
5 YR. TOTAL	24,674,827	0	0	33	366,142	236,585	602,727	2.44
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		15%	0.000	35%	1.484	30%	0.959	2.44
Pure Premium Indicated by National Relativity		42%	1.469	32%	0.729	35%	1.540	3.74
Pure Premium Present on Rate Level		43%	1.025	33%	0.909	35%	1.256	3.19
Pure Premium Derived by Formula			1.058		1.053		1.266	3.38

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

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CLASS 4000		SAND DIGGING & DRIVERS								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	9,533,542	1	108,592	6	67,253	159,349	335,194	3.52		
1/96 through 12/96	9,975,019	0	0	6	27,069	35,169	62,238	0.62		
1/97 through 12/97	16,071,790	1	108,074	7	51,643	120,890	280,607	1.75		
1/98 through 12/98	14,532,743	0	0	12	145,886	164,612	310,498	2.14		
1/99 through 12/99	16,954,943	0	0	19	302,631	303,819	606,450	3.58		
5 YR. TOTAL	67,068,037	2	216,666	50	594,482	783,839	1,594,987	2.38		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		30%	0.323	45%	0.886	46%	1.169	2.38		
Pure Premium Indicated by National Relativity		35%	3.445	27%	0.989	27%	2.433	6.87		
Pure Premium Present on Rate Level		35%	1.917	28%	0.594	27%	1.358	3.87		
Pure Premium Derived by Formula			1.974		0.832		1.561	4.37		

CLASS 4021		BRICK MFG NOC & DRIVERS								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	20,120,996	2	215,700	16	90,617	291,767	598,084	2.97		
1/96 through 12/96	28,276,319	3	338,012	21	142,427	433,649	914,088	3.23		
1/97 through 12/97	37,880,898	1	210,966	18	182,949	385,894	779,809	2.06		
1/98 through 12/98	40,399,418	0	0	32	293,738	445,712	739,450	1.83		
1/99 through 12/99	44,812,600	1	311,231	19	383,285	684,331	1,378,847	3.08		
5 YR. TOTAL	171,490,231	7	1,075,909	106	1,093,016	2,241,353	4,410,278	2.57		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		32%	0.627	63%	0.637	66%	1.307	2.57		
Pure Premium Indicated by National Relativity		34%	1.122	18%	0.717	17%	1.529	3.37		
Pure Premium Present on Rate Level		34%	0.942	19%	0.555	17%	1.292	2.79		
Pure Premium Derived by Formula			0.902		0.636		1.342	2.88		

CLASS 4024		REFRACTORY PRODUCTS MFG & DRIVERS								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	49,517	0	0	0	0	0	0	0.00		
1/96 through 12/96	2,267,391	1	174,018	2	59,084	214,465	447,567	19.74		
1/97 through 12/97	2,116,825	0	0	5	26,348	46,433	72,781	3.44		
1/98 through 12/98	2,994,699	0	0	0	0	8,592	8,592	0.29		
1/99 through 12/99	2,839,054	0	0	3	23,713	40,407	64,120	2.26		
5 YR. TOTAL	10,267,486	1	174,018	10	109,145	309,897	593,060	5.78		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		11%	1.695	21%	1.063	29%	3.018	5.78		
Pure Premium Indicated by National Relativity		27%	0.652	39%	0.743	35%	1.242	2.64		
Pure Premium Present on Rate Level		62%	1.147	40%	0.639	36%	2.765	4.55		
Pure Premium Derived by Formula			1.074		0.769		2.305	4.15		

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4034		CONCRETE PRODUCTS MFG & DRIVERS								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	27,105,822	5	645,088	33	114,408		424,527	1,184,023	4.37	
1/96 through 12/96	32,214,645	4	870,526	33	316,160		961,266	2,147,952	6.67	
1/97 through 12/97	41,408,481	2	242,832	71	676,794		749,087	1,668,713	4.03	
1/98 through 12/98	46,669,591	5	1,054,025	45	444,407		1,669,345	3,167,777	6.79	
1/99 through 12/99	52,458,318	3	889,172	66	606,403		832,325	2,327,900	4.44	
5 YR. TOTAL	199,856,857	19	3,701,643	248	2,158,172		4,636,550	10,496,365	5.25	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		50%	1.852	83%	1.080		89%	2.320	5.25	
Pure Premium Indicated by National Relativity		25%	2.387	8%	1.127		5%	2.551	6.07	
Pure Premium Present on Rate Level		25%	2.320	9%	0.933		6%	2.405	5.66	
Pure Premium Derived by Formula			2.103		1.071			2.337	5.51	

CLASS 4036		PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	4,076,377	0	0	1	3,060		3,382	6,442	0.16	
1/96 through 12/96	5,291,301	1	330,277	1	34,820		234,795	599,892	11.34	
1/97 through 12/97	9,243,711	1	149,418	7	43,348		181,778	374,544	4.05	
1/98 through 12/98	10,614,367	0	0	1	383		24,974	25,357	0.24	
1/99 through 12/99	12,983,247	1	256,203	5	59,383		132,116	447,702	3.45	
5 YR. TOTAL	42,209,003	3	735,898	15	140,994		577,045	1,453,937	3.44	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		18%	1.743	32%	0.334		37%	1.367	3.44	
Pure Premium Indicated by National Relativity		41%	1.485	34%	0.483		31%	1.164	3.13	
Pure Premium Present on Rate Level		41%	0.958	34%	0.423		32%	1.247	2.63	
Pure Premium Derived by Formula			1.315		0.415			1.266	3.00	

CLASS 4038		PLASTER STATUARY OR ORNAMENT MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	3,419,829	0	0	12	101,709		190,447	292,156	8.54	
1/96 through 12/96	3,160,036	0	0	4	19,983		49,424	69,407	2.20	
1/97 through 12/97	3,150,676	0	0	2	4,390		21,896	26,286	0.83	
1/98 through 12/98	3,557,888	0	0	4	25,749		9,429	35,178	0.99	
1/99 through 12/99	3,617,963	0	0	2	13,055		51,151	64,206	1.77	
5 YR. TOTAL	16,906,392	0	0	24	164,886		322,347	487,233	2.88	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		9%	0.000	33%	0.975		31%	1.907	2.88	
Pure Premium Indicated by National Relativity		29%	0.314	33%	0.834		34%	1.446	2.59	
Pure Premium Present on Rate Level		62%	0.438	34%	1.151		35%	2.124	3.71	
Pure Premium Derived by Formula			0.363		0.988			1.826	3.18	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 4053		POTTERY MFG: CHINA OR TABLEWARE							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	17,257,303	2	332,890	1	15,575	137,115	485,580	2.81	
1/96 through 12/96	16,582,405	0	0	7	46,068	53,877	99,945	0.60	
1/97 through 12/97	18,850,355	0	0	3	58,522	34,460	92,982	0.49	
1/98 through 12/98	18,681,014	0	0	5	17,822	71,981	89,803	0.48	
1/99 through 12/99	17,386,894	1	310,139	4	26,282	143,783	480,204	2.76	
5 YR. TOTAL	88,757,971	3	643,029	20	164,269	441,216	1,248,514	1.41	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		17%	0.724	36%	0.185	42%	0.497	1.41	
Pure Premium Indicated by National Relativity		22%	0.275	32%	0.358	29%	1.362	2.00	
Pure Premium Present on Rate Level		61%	0.349	32%	0.261	29%	0.818	1.43	
Pure Premium Derived by Formula			0.396		0.265		0.841	1.50	

CLASS 4061		POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND MOLDED OR CAST							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	515,279	0	0	0	0	508	508	0.10	
1/96 through 12/96	728,309	0	0	0	0	0	0	0.00	
1/97 through 12/97	533,403	0	0	0	0	522	522	0.10	
1/98 through 12/98	475,668	0	0	0	0	237	237	0.05	
1/99 through 12/99	688,355	0	0	1	4,381	8,544	12,925	1.88	
5 YR. TOTAL	2,941,014	0	0	1	4,381	9,811	14,192	0.48	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		7%	0.000	15%	0.149	14%	0.334	0.48	
Pure Premium Indicated by National Relativity		35%	0.868	42%	1.415	43%	2.254	4.54	
Pure Premium Present on Rate Level		58%	1.155	43%	0.978	43%	1.764	3.90	
Pure Premium Derived by Formula			0.974		1.037		1.775	3.79	

CLASS 4062		POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	18,139,201	1	74,441	9	57,583	130,605	262,629	1.45	
1/96 through 12/96	21,476,762	0	0	8	61,025	97,073	158,098	0.74	
1/97 through 12/97	23,960,264	2	306,028	7	51,098	178,224	535,350	2.23	
1/98 through 12/98	23,905,838	1	229,235	8	60,363	184,522	474,120	1.98	
1/99 through 12/99	24,087,379	0	0	10	89,700	163,833	253,533	1.05	
5 YR. TOTAL	111,569,444	4	609,704	42	319,769	754,257	1,683,730	1.51	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		21%	0.546	46%	0.287	47%	0.676	1.51	
Pure Premium Indicated by National Relativity		39%	0.556	27%	0.544	26%	0.958	2.06	
Pure Premium Present on Rate Level		40%	0.494	27%	0.390	27%	0.864	1.75	
Pure Premium Derived by Formula			0.529		0.384		0.800	1.71	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

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CLASS 4101		GLASS MFG-& DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	149,627	0	0	0	0	351	351	0.23
1/96 through 12/96	245,920	0	0	0	0	523	523	0.21
1/97 through 12/97	418,675	0	0	3	22,275	24,397	46,672	11.15
1/98 through 12/98	1,613,161	0	0	4	1,281	3,618	4,899	0.30
1/99 through 12/99	7,483,925	0	0	3	13,068	102,662	115,730	1.55
5 YR. TOTAL	9,911,308	0	0	10	36,624	131,551	168,175	1.70
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		7%	0.000	22%	0.370	21%	1.327	1.70
Pure Premium Indicated by National Relativity		30%	0.537	39%	0.701	39%	1.229	2.47
Pure Premium Present on Rate Level		63%	0.458	39%	0.691	40%	1.377	2.53
Pure Premium Derived by Formula			0.450		0.624		1.309	2.38

CLASS 4111		GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	918,991	0	0	0	0	887	887	0.10
1/96 through 12/96	1,109,342	0	0	0	0	0	0	0.00
1/97 through 12/97	1,028,481	0	0	0	0	4,353	4,353	0.42
1/98 through 12/98	1,073,186	0	0	0	0	617	617	0.06
1/99 through 12/99	1,579,932	0	0	0	0	1,493	1,493	0.09
5 YR. TOTAL	5,709,932	0	0	0	0	7,350	7,350	0.13
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		5%	0.000	15%	0.000	14%	0.129	0.13
Pure Premium Indicated by National Relativity		22%	0.349	42%	0.497	43%	0.891	1.74
Pure Premium Present on Rate Level		73%	0.345	43%	0.486	43%	0.887	1.72
Pure Premium Derived by Formula			0.329		0.418		0.783	1.53

CLASS 4112		INCANDESCENT LAMP MFG						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	83,800	0	0	0	0	0	0	0.00
1/96 through 12/96	1,643,845	0	0	1	4,006	8,642	12,648	0.77
1/97 through 12/97	1,266,560	0	0	0	0	143	143	0.01
1/98 through 12/98	2,101,578	0	0	0	0	223	223	0.01
1/99 through 12/99	3,730,741	0	0	0	0	237	237	0.01
5 YR. TOTAL	8,826,524	0	0	1	4,006	9,245	13,251	0.15
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		6%	0.000	13%	0.045	13%	0.105	0.15
Pure Premium Indicated by National Relativity		38%	0.220	43%	0.310	43%	0.454	0.98
Pure Premium Present on Rate Level		56%	0.334	44%	0.242	44%	0.454	1.03
Pure Premium Derived by Formula			0.271		0.246		0.409	0.93

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 4113		GLASS MFG-CUT							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	40,843,085	1	113,662	22	143,667	236,732	494,061	1.21	
1/96 through 12/96	42,746,874	7	1,586,113	15	136,946	583,455	2,306,514	5.40	
1/97 through 12/97	44,888,901	3	937,239	14	161,865	504,807	1,603,911	3.57	
1/98 through 12/98	60,721,520	0	0	16	103,539	145,760	249,299	0.41	
1/99 through 12/99	13,277,525	1	670,039	16	151,376	255,290	1,076,705	8.11	
5 YR. TOTAL	202,477,905	12	3,307,053	83	697,393	1,726,044	5,730,490	2.83	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		29%	1.633	54%	0.344	55%	0.852	2.83	
Pure Premium Indicated by National Relativity		35%	1.350	23%	0.292	22%	0.851	2.49	
Pure Premium Present on Rate Level		36%	0.585	23%	0.320	23%	0.724	1.63	
Pure Premium Derived by Formula			1.157		0.327		0.822	2.31	

CLASS 4114		GLASSWARE MFG NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	43,929,411	5	1,134,508	13	105,856	797,586	2,037,950	4.64	
1/96 through 12/96	34,319,268	3	399,805	38	404,530	494,090	1,298,425	3.78	
1/97 through 12/97	24,835,524	0	0	19	167,941	157,329	325,270	1.31	
1/98 through 12/98	37,658,925	3	440,410	52	568,626	630,750	1,639,786	4.35	
1/99 through 12/99	17,800,982	0	0	8	152,661	229,545	382,206	2.15	
5 YR. TOTAL	158,544,110	11	1,974,723	130	1,399,614	2,309,300	5,683,637	3.59	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		36%	1.246	72%	0.883	67%	1.457	3.59	
Pure Premium Indicated by National Relativity		32%	0.932	14%	0.607	16%	1.184	2.72	
Pure Premium Present on Rate Level		32%	1.286	14%	0.827	17%	1.486	3.60	
Pure Premium Derived by Formula			1.158		0.837		1.418	3.41	

CLASS 4130		GLASS MERCHANT							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	10,556,546	3	407,923	16	77,248	558,207	1,043,378	9.88	
1/96 through 12/96	17,277,192	0	0	18	212,897	215,261	428,158	2.48	
1/97 through 12/97	18,097,184	1	111,962	15	77,774	143,889	333,625	1.84	
1/98 through 12/98	22,174,737	2	257,156	26	300,219	412,769	970,144	4.37	
1/99 through 12/99	15,252,867	1	325,692	17	268,536	445,719	1,039,947	6.82	
5 YR. TOTAL	83,358,526	7	1,102,733	92	936,674	1,775,845	3,815,252	4.58	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		27%	1.323	55%	1.124	59%	2.130	4.58	
Pure Premium Indicated by National Relativity		36%	1.176	22%	0.768	20%	1.597	3.54	
Pure Premium Present on Rate Level		37%	1.236	23%	0.798	21%	2.012	4.05	
Pure Premium Derived by Formula			1.238		0.971		1.999	4.21	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4131		MIRROR MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		CRED.	PURE PREM.*			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	18,290,187	1	83,300	21	83,511		246,633	413,444	2.26	
1/96 through 12/96	15,834,759	0	0	34	367,379		409,296	776,675	4.90	
1/97 through 12/97	17,775,821	0	0	21	187,518		222,374	409,892	2.31	
1/98 through 12/98	14,704,719	1	150,102	20	103,671		250,795	504,568	3.43	
1/99 through 12/99	10,876,036	0	0	18	148,067		286,079	434,146	3.99	
5 YR. TOTAL	77,481,522	2	233,402	114	890,146		1,415,177	2,538,725	3.28	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		18%	0.301	54%	1.149	50%	1.826		3.28	
Pure Premium Indicated by National Relativity		27%	0.541	23%	0.566	25%	1.101		2.21	
Pure Premium Present on Rate Level		55%	0.496	23%	0.830	25%	1.450		2.78	
Pure Premium Derived by Formula			0.473		0.942		1.551		2.97	

CLASS 4133		CATHEDRAL OR ART GLASS WINDOW MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		CRED.	PURE PREM.*			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	1,014,175	0	0	2	16,510		6,835	23,345	2.30	
1/96 through 12/96	1,123,149	0	0	2	4,518		3,310	7,828	0.70	
1/97 through 12/97	1,135,136	0	0	3	63,576		14,483	78,059	6.88	
1/98 through 12/98	2,995,796	0	0	2	67,820		58,267	126,087	4.21	
1/99 through 12/99	3,515,377	0	0	1	7,651		13,046	20,697	0.59	
5 YR. TOTAL	9,783,633	0	0	10	160,075		95,941	256,016	2.62	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		12%	0.000	24%	1.636	22%	0.981		2.62	
Pure Premium Indicated by National Relativity		12%	0.379	38%	0.528	31%	0.966		1.87	
Pure Premium Present on Rate Level		76%	1.359	38%	0.883	47%	1.567		3.81	
Pure Premium Derived by Formula			1.078		0.929		1.252		3.26	

CLASS 4150		OPTICAL GOODS MFG NOC								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		CRED.	PURE PREM.*			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	10,040,285	0	0	4	23,161		35,064	58,225	0.58	
1/96 through 12/96	8,119,484	2	342,193	4	24,915		217,686	584,794	7.20	
1/97 through 12/97	32,084,654	1	130,714	17	84,688		145,972	361,374	1.13	
1/98 through 12/98	52,705,491	0	0	7	39,776		95,478	135,254	0.26	
1/99 through 12/99	42,198,662	0	0	7	54,851		117,169	172,020	0.41	
5 YR. TOTAL	145,148,576	3	472,907	39	227,391		611,369	1,311,667	0.90	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		19%	0.326	41%	0.157	42%	0.421		0.90	
Pure Premium Indicated by National Relativity		40%	0.175	29%	0.174	29%	0.346		0.70	
Pure Premium Present on Rate Level		41%	0.282	30%	0.221	29%	0.497		1.00	
Pure Premium Derived by Formula			0.248		0.181		0.421		0.85	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 4206		PULP MFG-GROUND WOOD PROCESS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	465,387	0	0	0	0	0	0	0.00	
1/96 through 12/96	2,611,498	0	0	1	24,352	44,124	68,476	2.62	
1/97 through 12/97	1,412,404	0	0	0	0	1,751	1,751	0.12	
1/98 through 12/98	857,405	0	0	0	0	2,317	2,317	0.27	
1/99 through 12/99	1,064,024	0	0	0	0	82	82	0.01	
5 YR. TOTAL	6,410,718	0	0	1	24,352	48,274	72,626	1.13	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		10%	0.000	16%	0.380	17%	0.753	1.13	
Pure Premium Indicated by National Relativity		31%	1.631	42%	0.519	41%	2.556	4.71	
Pure Premium Present on Rate Level		59%	1.566	42%	0.513	42%	1.222	3.30	
Pure Premium Derived by Formula			1.430		0.494		1.689	3.61	

CLASS 4207		PULP MFG-CHEMICAL PROCESS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	12,621,491	0	0	1	1,266	14,970	16,236	0.13	
1/96 through 12/96	3,298,197	0	0	0	0	3,754	3,754	0.11	
1/97 through 12/97	4,216,631	0	0	0	0	160	160	0.00	
1/98 through 12/98	4,882,658	0	0	1	16,290	14,149	30,439	0.62	
1/99 through 12/99	15,313,006	0	0	9	155,581	250,008	405,589	2.65	
5 YR. TOTAL	40,331,983	0	0	11	173,137	283,041	456,178	1.13	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		10%	0.000	27%	0.429	22%	0.702	1.13	
Pure Premium Indicated by National Relativity		38%	0.238	36%	0.208	39%	0.381	0.83	
Pure Premium Present on Rate Level		52%	0.252	37%	0.275	39%	0.363	0.89	
Pure Premium Derived by Formula			0.221		0.292		0.445	0.96	

CLASS 4239		PAPER MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	70,191,344	1	660,534	30	323,211	386,151	1,369,896	1.95	
1/96 through 12/96	28,038,998	0	0	15	127,118	148,713	275,831	0.98	
1/97 through 12/97	26,961,276	0	0	9	121,844	158,186	280,030	1.04	
1/98 through 12/98	28,090,822	1	609,395	10	152,719	247,609	1,009,723	3.59	
1/99 through 12/99	29,100,184	2	579,781	12	109,722	289,104	978,607	3.36	
5 YR. TOTAL	182,382,624	4	1,849,710	76	834,614	1,229,763	3,914,087	2.15	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		28%	1.014	58%	0.458	52%	0.674	2.15	
Pure Premium Indicated by National Relativity		36%	0.746	21%	0.449	24%	0.821	2.02	
Pure Premium Present on Rate Level		36%	0.624	21%	0.423	24%	0.683	1.73	
Pure Premium Derived by Formula			0.777		0.449		0.711	1.94	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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EFFECTIVE 4/1/2003

CLASS 4240		BOX MFG-SET-UP PAPER							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	3,969,671	0	0	5	33,151	41,282	74,433	1.88	
1/96 through 12/96	3,298,025	0	0	2	25,289	15,637	40,926	1.24	
1/97 through 12/97	3,073,400	0	0	1	13,734	5,249	18,983	0.62	
1/98 through 12/98	4,307,056	0	0	2	26,977	24,661	51,638	1.20	
1/99 through 12/99	3,500,925	0	0	0	0	12,993	12,993	0.37	
5 YR. TOTAL	18,149,077	0	0	10	99,151	99,822	198,973	1.10	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		11%	0.000	27%	0.546	25%	0.550	1.10	
Pure Premium Indicated by National Relativity		27%	0.229	36%	0.658	37%	1.070	1.96	
Pure Premium Present on Rate Level		62%	0.638	37%	0.650	38%	1.130	2.42	
Pure Premium Derived by Formula			0.457		0.625		0.963	2.05	

CLASS 4243		BOX MFG-FOLDING PAPER-NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	77,431,598	6	678,698	60	407,810	1,312,222	2,398,730	3.10	
1/96 through 12/96	77,344,360	0	0	34	318,839	343,463	662,302	0.86	
1/97 through 12/97	91,595,202	2	322,285	47	395,497	815,006	1,532,788	1.67	
1/98 through 12/98	94,147,505	0	0	46	262,634	427,679	690,313	0.73	
1/99 through 12/99	99,681,169	3	998,146	44	396,817	1,228,897	2,623,860	2.63	
5 YR. TOTAL	440,199,834	11	1,999,129	231	1,781,597	4,127,267	7,907,993	1.80	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		37%	0.454	82%	0.405	81%	0.938	1.80	
Pure Premium Indicated by National Relativity		31%	0.391	9%	0.487	9%	0.887	1.77	
Pure Premium Present on Rate Level		32%	0.512	9%	0.411	10%	0.846	1.77	
Pure Premium Derived by Formula			0.453		0.413		0.924	1.79	

CLASS 4244		CORRUGATED OR FIBER BOARD CONTAINER MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	78,553,454	4	357,821	60	449,539	827,255	1,634,615	2.08	
1/96 through 12/96	78,231,306	5	1,013,398	51	466,559	1,160,818	2,640,775	3.38	
1/97 through 12/97	78,060,488	1	86,964	47	487,870	502,138	1,076,972	1.38	
1/98 through 12/98	86,239,485	5	1,142,576	42	329,550	1,180,774	2,652,900	3.08	
1/99 through 12/99	96,199,244	1	1,581,337	48	604,364	680,213	2,865,914	2.98	
5 YR. TOTAL	417,283,977	16	4,182,096	248	2,337,882	4,351,198	10,871,176	2.61	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		41%	1.002	94%	0.560	87%	1.043	2.61	
Pure Premium Indicated by National Relativity		29%	1.001	3%	0.577	6%	1.328	2.91	
Pure Premium Present on Rate Level		30%	0.696	3%	0.612	7%	1.081	2.39	
Pure Premium Derived by Formula			0.910		0.562		1.063	2.54	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4250		PAPER COATING						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	41,602,703	0	0	13	82,100	140,595	222,695	0.54
1/96 through 12/96	44,724,097	1	86,651	7	16,130	179,123	281,904	0.63
1/97 through 12/97	70,495,526	1	337,040	15	205,783	307,086	849,909	1.21
1/98 through 12/98	76,258,466	0	0	15	56,471	138,666	195,137	0.26
1/99 through 12/99	55,861,923	0	0	16	116,165	153,735	269,900	0.48
5 YR. TOTAL	288,942,715	2	423,691	66	476,649	919,205	1,819,545	0.63
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		29%	0.147	54%	0.165	55%	0.318	0.63
Pure Premium Indicated by National Relativity		35%	0.539	23%	0.356	22%	0.831	1.73
Pure Premium Present on Rate Level		36%	0.406	23%	0.219	23%	0.495	1.12
Pure Premium Derived by Formula			0.377		0.221		0.472	1.07

CLASS 4251		STATIONERY MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	15,774,663	0	0	16	35,143	99,649	134,792	0.85
1/96 through 12/96	17,013,150	1	154,603	11	36,239	171,513	362,355	2.13
1/97 through 12/97	19,760,009	0	0	4	21,214	33,573	54,787	0.28
1/98 through 12/98	18,695,825	0	0	4	63,370	54,970	118,340	0.63
1/99 through 12/99	22,696,871	0	0	12	116,199	132,354	248,553	1.10
5 YR. TOTAL	93,940,518	1	154,603	47	272,165	492,059	918,827	0.98
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		19%	0.165	43%	0.290	42%	0.524	0.98
Pure Premium Indicated by National Relativity		40%	0.641	28%	0.447	29%	1.040	2.13
Pure Premium Present on Rate Level		41%	0.487	29%	0.379	29%	0.762	1.63
Pure Premium Derived by Formula			0.487		0.360		0.743	1.59

CLASS 4263		FIBER GOODS MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	1,136,929	0	0	2	14,734	7,284	22,018	1.94
1/96 through 12/96	1,040,924	0	0	1	395	1,826	2,221	0.21
1/97 through 12/97	3,597,436	1	89,611	3	41,723	107,589	238,923	6.64
1/98 through 12/98	1,882,728	0	0	6	12,895	5,412	18,307	0.97
1/99 through 12/99	4,375,992	0	0	2	28,110	36,137	64,247	1.47
5 YR. TOTAL	12,034,009	1	89,611	14	97,857	158,248	345,716	2.87
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		9%	0.745	23%	0.813	21%	1.315	2.87
Pure Premium Indicated by National Relativity		36%	1.144	38%	0.472	39%	1.108	2.72
Pure Premium Present on Rate Level		55%	0.634	39%	0.618	40%	1.136	2.39
Pure Premium Derived by Formula			0.828		0.607		1.163	2.60

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4273		BAG MFG-PAPER						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	12,348,581	0	0	11	41,477	88,480	129,957	1.05
1/96 through 12/96	12,386,885	1	87,962	6	31,180	169,635	288,777	2.33
1/97 through 12/97	14,927,966	1	91,920	13	93,047	272,147	457,114	3.06
1/98 through 12/98	24,739,630	0	0	9	83,474	147,045	230,519	0.93
1/99 through 12/99	27,720,432	0	0	18	201,836	239,522	441,358	1.59
5 YR. TOTAL	92,123,494	2	179,882	57	451,014	916,829	1,547,725	1.68
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		21%	0.195	47%	0.490	49%	0.995	1.68
Pure Premium Indicated by National Relativity		39%	0.434	26%	0.485	25%	0.862	1.78
Pure Premium Present on Rate Level		40%	0.585	27%	0.505	26%	1.198	2.29
Pure Premium Derived by Formula		0.444		0.493		1.015		1.95

CLASS 4279		PAPER GOODS MFG NOC						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	43,984,363	2	136,756	35	258,965	451,544	847,265	1.93
1/96 through 12/96	37,166,213	5	729,883	30	260,474	735,270	1,725,627	4.64
1/97 through 12/97	39,010,554	1	173,308	35	355,928	516,803	1,046,039	2.68
1/98 through 12/98	37,395,144	3	522,724	37	320,718	756,066	1,599,508	4.28
1/99 through 12/99	55,891,253	0	0	48	461,969	717,063	1,179,032	2.11
5 YR. TOTAL	213,447,527	11	1,562,671	185	1,658,054	3,176,746	6,397,471	3.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		33%	0.732	76%	0.777	78%	1.488	3.00
Pure Premium Indicated by National Relativity		33%	0.576	12%	0.543	11%	1.120	2.24
Pure Premium Present on Rate Level		34%	0.764	12%	0.699	11%	1.623	3.09
Pure Premium Derived by Formula		0.691		0.740		1.462		2.89

CLASS 4282		DRESS PATTERN MFG-PAPER						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	104,170	0	0	0	0	0	0	0.00
1/96 through 12/96	305,889	0	0	0	0	0	0	0.00
1/97 through 12/97	176,134	0	0	0	0	0	0	0.00
1/98 through 12/98	246,970	0	0	0	0	253	253	0.10
1/99 through 12/99	21,859	0	0	0	0	0	0	0.00
5 YR. TOTAL	855,022	0	0	0	0	253	253	0.03
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		2%	0.000	7%	0.000	5%	0.030	0.03
Pure Premium Indicated by National Relativity		0%	0.000	32%	0.607	24%	0.868	1.48
Pure Premium Present on Rate Level		98%	0.307	61%	0.471	71%	0.631	1.41
Pure Premium Derived by Formula		0.301		0.482		0.658		1.44

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4283		BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	1,927,951	0	0	0	0	347	347	0.02	
1/96 through 12/96	2,375,042	0	0	2	26,452	13,269	39,721	1.67	
1/97 through 12/97	2,294,346	1	454,610	2	32,192	32,762	519,564	22.65	
1/98 through 12/98	414,211	0	0	0	0	0	0	0.00	
1/99 through 12/99	50,511	0	0	0	0	2,700	2,700	5.35	
5 YR. TOTAL	7,062,061	1	454,610	4	58,644	49,078	562,332	7.96	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		15%	6.437	18%	0.830	25%	0.695	7.96	
Pure Premium Indicated by National Relativity		40%	1.513	41%	0.419	37%	1.175	3.11	
Pure Premium Present on Rate Level		45%	3.278	41%	0.619	38%	2.890	6.79	
Pure Premium Derived by Formula			3.046		0.575		1.707	5.33	

CLASS 4299		PRINTING							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	193,524,471	9	1,068,006	91	540,198	1,317,206	2,925,410	1.51	
1/96 through 12/96	202,443,867	9	908,731	88	646,363	1,676,622	3,231,716	1.60	
1/97 through 12/97	266,042,949	3	394,032	116	926,971	1,301,319	2,622,322	0.99	
1/98 through 12/98	298,219,702	10	2,224,699	122	1,056,231	1,870,186	5,151,116	1.73	
1/99 through 12/99	292,257,510	1	225	124	1,279,374	2,009,297	3,288,896	1.13	
5 YR. TOTAL	1,252,488,499	32	4,595,693	541	4,449,137	8,174,630	17,219,460	1.38	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		55%	0.367	100%	0.355	100%	0.653	1.38	
Pure Premium Indicated by National Relativity		22%	0.463	0%	0.438	0%	0.848	1.75	
Pure Premium Present on Rate Level		23%	0.482	0%	0.351	0%	0.656	1.49	
Pure Premium Derived by Formula			0.415		0.355		0.653	1.42	

CLASS 4301		WALLPAPER MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	883,780	0	0	0	0	0	0	0.00	
1/96 through 12/96	660,288	0	0	0	0	0	0	0.00	
1/97 through 12/97	445,098	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,989,166	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		4%	0.000	7%	0.000	7%	0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	14%	0.086	10%	0.271	0.36	
Pure Premium Present on Rate Level		96%	0.550	79%	0.199	83%	0.472	1.22	
Pure Premium Derived by Formula			0.528		0.169		0.419	1.12	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4304		NEWSPAPER PUBLISHING								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS						
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	34,953,188	0	0	35	158,886	275,731	434,617	1.24		
1/96 through 12/96	35,720,392	3	270,392	37	191,054	752,839	1,214,285	3.40		
1/97 through 12/97	45,755,151	1	195,027	37	224,659	573,576	993,262	2.17		
1/98 through 12/98	49,849,560	3	1,037,304	56	350,232	750,330	2,137,866	4.29		
1/99 through 12/99	49,860,877	1	273,068	33	323,134	711,941	1,308,143	2.62		
5 YR. TOTAL	216,139,168	8	1,775,791	198	1,247,965	3,064,417	6,088,173	2.82		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		32%	0.822	73%	0.577	79%	1.418	2.82		
Pure Premium Indicated by National Relativity		34%	0.689	13%	0.698	10%	1.518	2.91		
Pure Premium Present on Rate Level		34%	0.730	14%	0.624	11%	1.642	3.00		
Pure Premium Derived by Formula			0.746		0.599		1.453	2.80		

CLASS 4307		BOOKBINDING								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS						
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	3,708,022	0	0	4	41,910	101,951	143,861	3.88		
1/96 through 12/96	5,462,708	0	0	3	23,375	30,722	54,097	0.99		
1/97 through 12/97	5,751,647	0	0	7	25,775	35,322	61,097	1.06		
1/98 through 12/98	7,448,081	0	0	5	36,756	42,986	79,742	1.07		
1/99 through 12/99	7,389,123	0	0	5	59,227	71,036	130,263	1.76		
5 YR. TOTAL	29,759,581	0	0	24	187,043	282,017	469,060	1.58		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		10%	0.000	29%	0.629	28%	0.948	1.58		
Pure Premium Indicated by National Relativity		39%	0.289	35%	0.478	36%	0.978	1.75		
Pure Premium Present on Rate Level		51%	0.328	36%	0.480	36%	0.939	1.75		
Pure Premium Derived by Formula			0.280		0.523		0.956	1.76		

CLASS 4308		LINOTYPE OR HAND COMPOSITION								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS						
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	0	0	0	0	0	0	0	0.00		
1/96 through 12/96	0	0	0	0	0	0	0	0.00		
1/97 through 12/97	0	0	0	0	0	0	0	0.00		
1/98 through 12/98	0	0	0	0	0	0	0	0.00		
1/99 through 12/99	0	0	0	0	0	0	0	0.00		
5 YR. TOTAL	0	0	0	0	0	0	0	0.00		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00		
Pure Premium Indicated by National Relativity		0%	0.000	17%	0.901	12%	0.797	1.70		
Pure Premium Present on Rate Level		100%	0.175	83%	0.354	88%	0.550	1.08		
Pure Premium Derived by Formula			0.175		0.447		0.580	1.20		

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4351		PHOTOENGRAVING							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	13,510,436	0	0	4	35,132	31,828	66,960	0.50	
1/96 through 12/96	14,530,165	0	0	4	45,105	28,560	73,665	0.51	
1/97 through 12/97	12,961,858	0	0	3	12,047	25,104	37,151	0.29	
1/98 through 12/98	12,297,862	1	159,622	0	0	111,426	271,048	2.20	
1/99 through 12/99	8,722,360	0	0	2	12,741	16,358	29,099	0.33	
5 YR. TOTAL	62,022,681	1	159,622	13	105,025	213,276	477,923	0.77	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		11%	0.257	26%	0.169	25%	0.344	0.77	
Pure Premium Indicated by National Relativity		25%	0.261	37%	0.185	37%	0.370	0.82	
Pure Premium Present on Rate Level		64%	0.173	37%	0.176	38%	0.321	0.67	
Pure Premium Derived by Formula			0.204		0.178		0.345	0.73	

CLASS 4352		ENGRAVING							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	7,344,561	1	86,642	4	5,137	86,808	178,587	2.43	
1/96 through 12/96	7,071,793	0	0	3	2,346	13,477	15,823	0.22	
1/97 through 12/97	7,432,252	0	0	1	4,154	16,691	20,845	0.28	
1/98 through 12/98	7,005,202	0	0	5	35,699	51,077	86,776	1.24	
1/99 through 12/99	6,151,191	0	0	6	30,400	52,665	83,065	1.35	
5 YR. TOTAL	35,004,999	1	86,642	19	77,736	220,718	385,096	1.10	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		13%	0.248	24%	0.222	29%	0.631	1.10	
Pure Premium Indicated by National Relativity		22%	0.376	38%	0.301	35%	0.537	1.21	
Pure Premium Present on Rate Level		65%	0.511	38%	0.252	36%	0.866	1.63	
Pure Premium Derived by Formula			0.447		0.263		0.683	1.39	

CLASS 4360		MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	1,251,927	0	0	1	6,125	16,535	22,660	1.81	
1/96 through 12/96	501,437	0	0	0	0	2,405	2,405	0.48	
1/97 through 12/97	5,454,250	0	0	2	22,993	29,146	52,139	0.96	
1/98 through 12/98	7,418,788	0	0	0	0	4,931	4,931	0.07	
1/99 through 12/99	5,754,433	0	0	0	0	4,766	4,766	0.08	
5 YR. TOTAL	20,380,835	0	0	3	29,118	57,783	86,901	0.43	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		9%	0.000	20%	0.143	21%	0.284	0.43	
Pure Premium Indicated by National Relativity		22%	0.162	40%	0.216	39%	0.479	0.86	
Pure Premium Present on Rate Level		69%	0.336	40%	0.282	40%	0.681	1.30	
Pure Premium Derived by Formula			0.267		0.228		0.519	1.01	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4361		PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group Office and Clerical		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	82,332,103	1	55,230	18	119,894	203,682	378,806	0.46	
1/96 through 12/96	72,223,929	1	69,274	35	129,609	355,850	554,733	0.77	
1/97 through 12/97	89,513,367	2	490,562	29	155,924	416,430	1,062,916	1.19	
1/98 through 12/98	88,151,759	0	0	21	261,626	422,959	684,585	0.78	
1/99 through 12/99	76,538,257	0	0	35	227,084	452,921	680,005	0.89	
5 YR. TOTAL	408,759,415	4	615,066	138	894,137	1,851,842	3,361,045	0.82	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		27%	0.150	57%	0.219	58%	0.453	0.82	
Pure Premium Indicated by National Relativity		36%	0.378	21%	0.297	21%	0.617	1.29	
Pure Premium Present on Rate Level		37%	0.261	22%	0.187	21%	0.428	0.88	
Pure Premium Derived by Formula			0.273		0.228		0.482	0.98	

CLASS 4362		MOTION PICTURE: FILM EXCHANGE & PROJECTION ROOMS, CLERICAL							
Industry Group Goods and Services		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	481,504	0	0	0	0	469	469	0.10	
1/96 through 12/96	659,234	0	0	0	0	265	265	0.04	
1/97 through 12/97	179,596	0	0	7	48,147	117,114	165,261	92.02	
1/98 through 12/98	24,182	0	0	0	0	7,524	7,524	31.11	
1/99 through 12/99	75,676	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,420,192	0	0	7	48,147	125,372	173,519	12.22	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		2%	0.000	5%	3.390	6%	8.828	12.22	
Pure Premium Indicated by National Relativity		0%	0.000	23%	0.192	18%	0.223	0.42	
Pure Premium Present on Rate Level		98%	0.211	72%	0.150	76%	0.437	0.80	
Pure Premium Derived by Formula			0.207		0.322		0.902	1.43	

CLASS 4410		RUBBER GOODS MFG NOC							
Industry Group Manufacturing		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	138,716,156	14	1,708,769	133	1,101,030	1,725,401	4,535,200	3.27	
1/96 through 12/96	150,993,862	20	3,024,488	159	1,156,817	2,622,895	6,804,200	4.51	
1/97 through 12/97	141,208,599	11	2,278,361	129	1,200,824	2,809,481	6,288,666	4.45	
1/98 through 12/98	198,593,941	13	3,959,738	127	1,219,827	2,898,444	8,078,009	4.07	
1/99 through 12/99	223,872,339	5	2,185,042	121	1,500,278	3,068,150	6,753,470	3.02	
5 YR. TOTAL	853,384,897	63	13,156,398	669	6,178,776	13,124,371	32,459,545	3.80	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		66%	1.542	100%	0.724	100%	1.538	3.80	
Pure Premium Indicated by National Relativity		17%	0.671	0%	0.615	0%	1.202	2.49	
Pure Premium Present on Rate Level		17%	1.108	0%	0.762	0%	1.348	3.22	
Pure Premium Derived by Formula			1.320		0.724		1.538	3.58	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 4417		BOOT OR SHOE MFG-RUBBER								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	19,335,179	0	0	3	52,408	65,014	117,422	0.61		
1/96 through 12/96	19,045,819	0	0	6	29,208	65,181	94,389	0.50		
1/97 through 12/97	23,446,257	0	0	0	0	0	0	0.00		
1/98 through 12/98	0	0	0	0	0	0	0	0.00		
1/99 through 12/99	0	0	0	0	0	0	0	0.00		
5 YR. TOTAL	61,827,255	0	0	9	81,616	130,195	211,811	0.34		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		10%	0.000	28%	0.132	26%	0.211	0.34		
Pure Premium Indicated by National Relativity		22%	0.223	36%	0.330	37%	0.522	1.08		
Pure Premium Present on Rate Level		68%	0.142	36%	0.197	37%	0.380	0.72		
Pure Premium Derived by Formula			0.146		0.227		0.389	0.76		

CLASS 4420		RUBBER TIRE MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	243,078,034	17	3,742,605	98	1,194,865	2,569,939	7,507,409	3.09		
1/96 through 12/96	245,565,414	24	4,715,110	107	1,661,698	2,610,832	8,987,640	3.66		
1/97 through 12/97	257,368,495	33	7,685,646	117	1,835,184	3,195,730	12,716,560	4.94		
1/98 through 12/98	247,762,624	20	4,885,685	151	2,638,366	2,755,065	10,279,116	4.15		
1/99 through 12/99	364,526,162	15	5,183,725	212	4,293,827	4,575,395	14,052,947	3.86		
5 YR. TOTAL	1,358,300,729	109	26,212,771	685	11,623,940	15,706,961	53,543,672	3.94		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		86%	1.930	100%	0.856	100%	1.156	3.94		
Pure Premium Indicated by National Relativity		7%	1.116	0%	0.769	0%	0.990	2.88		
Pure Premium Present on Rate Level		7%	1.322	0%	0.685	0%	1.084	3.09		
Pure Premium Derived by Formula			1.830		0.856		1.156	3.84		

CLASS 4431		PHONOGRAPH RECORD MFG								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	16,698,675	2	398,107	1	1,472	128,791	528,370	3.16		
1/96 through 12/96	21,439,629	1	136,077	6	81,483	319,344	536,904	2.50		
1/97 through 12/97	21,990,416	0	0	1	7,202	25,627	32,829	0.15		
1/98 through 12/98	18,680,152	0	0	0	0	0	0	0.00		
1/99 through 12/99	36,658,939	0	0	1	16,218	34,030	50,248	0.14		
5 YR. TOTAL	115,467,811	3	534,184	9	106,375	507,792	1,148,351	1.00		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		22%	0.463	42%	0.092	46%	0.440	1.00		
Pure Premium Indicated by National Relativity		31%	0.233	29%	0.451	27%	0.804	1.49		
Pure Premium Present on Rate Level		47%	0.557	29%	0.303	27%	0.809	1.67		
Pure Premium Derived by Formula			0.436		0.257		0.638	1.33		

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4432		PEN MFG						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	785	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	15,081	0	0	0	0	0	0	0.00
1/98 through 12/98	1,106,789	0	0	0	0	916	916	0.08
1/99 through 12/99	1,016,300	0	0	0	0	2,607	2,607	0.26
5 YR. TOTAL	2,138,955	0	0	0	0	3,523	3,523	0.17
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		3%	0.000	9%	0.000	8%	0.165	0.17
Pure Premium Indicated by National Relativity		19%	0.311	45%	0.369	43%	0.655	1.34
Pure Premium Present on Rate Level		78%	0.327	46%	0.370	49%	0.692	1.39
Pure Premium Derived by Formula		0.314		0.336		0.634		1.28

CLASS 4439		LACQUER OR SPIRIT VARNISH MFG						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	512,958	0	0	0	0	357	357	0.07
1/96 through 12/96	674,742	0	0	0	0	741	741	0.11
1/97 through 12/97	327,864	0	0	0	0	0	0	0.00
1/98 through 12/98	296,705	0	0	0	0	0	0	0.00
1/99 through 12/99	196,074	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,008,343	0	0	0	0	1,098	1,098	0.06
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		4%	0.000	8%	0.000	9%	0.055	0.06
Pure Premium Indicated by National Relativity		22%	1.223	40%	0.360	31%	1.395	2.98
Pure Premium Present on Rate Level		74%	0.548	52%	0.298	60%	0.793	1.64
Pure Premium Derived by Formula		0.675		0.299		0.913		1.89

CLASS 4452		PLASTICS MFG: FABRICATED PRODUCTS NOC						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	48,304,801	0	0	25	105,862	219,008	324,870	0.67
1/96 through 12/96	52,672,043	5	1,014,361	41	268,555	585,317	1,868,233	3.55
1/97 through 12/97	54,595,978	1	331,119	28	354,017	754,515	1,439,651	2.64
1/98 through 12/98	64,572,845	1	131,942	31	287,759	509,474	929,175	1.44
1/99 through 12/99	58,311,978	1	384,543	37	417,318	820,615	1,622,476	2.78
5 YR. TOTAL	278,457,645	8	1,861,965	162	1,433,511	2,888,929	6,184,405	2.22
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		31%	0.669	72%	0.515	69%	1.037	2.22
Pure Premium Indicated by National Relativity		34%	0.619	14%	0.631	15%	1.318	2.57
Pure Premium Present on Rate Level		35%	0.507	14%	0.473	16%	0.898	1.88
Pure Premium Derived by Formula		0.595		0.525		1.057		2.18

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4459		PLASTICS MFG: SHEETS, RODS, OR TUBES							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	93,471,285	5	576,175	61	385,926	848,698	1,810,799	1.94	
1/96 through 12/96	104,098,309	2	536,603	82	645,781	943,704	2,126,088	2.04	
1/97 through 12/97	104,944,069	7	1,230,332	67	460,429	1,247,642	2,938,403	2.80	
1/98 through 12/98	104,066,535	5	1,182,048	61	618,986	1,998,713	3,799,747	3.65	
1/99 through 12/99	124,024,683	6	1,404,911	52	567,791	1,396,924	3,369,626	2.72	
5 YR. TOTAL	530,604,881	25	4,930,069	323	2,678,913	6,435,681	14,044,663	2.65	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		50%	0.929	98%	0.505	100%	1.213	2.65	
Pure Premium Indicated by National Relativity		25%	0.525	1%	0.504	0%	1.040	2.07	
Pure Premium Present on Rate Level		25%	0.898	1%	0.530	0%	1.191	2.62	
Pure Premium Derived by Formula			0.820		0.505		1.213	2.54	

CLASS 4470		CABLE MFG-INSULATED ELECTRICAL							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	152,633,199	5	733,515	54	357,695	817,256	1,908,466	1.25	
1/96 through 12/96	149,682,584	1	263,324	52	411,322	664,103	1,338,749	0.89	
1/97 through 12/97	174,203,414	3	536,842	49	523,661	1,050,149	2,110,652	1.21	
1/98 through 12/98	159,882,110	3	409,937	50	360,416	826,628	1,596,981	1.00	
1/99 through 12/99	202,276,491	0	0	51	451,310	1,051,937	1,503,247	0.74	
5 YR. TOTAL	838,677,798	12	1,943,618	256	2,104,404	4,410,073	8,458,095	1.01	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		46%	0.232	91%	0.251	88%	0.526	1.01	
Pure Premium Indicated by National Relativity		27%	0.284	4%	0.415	6%	0.707	1.41	
Pure Premium Present on Rate Level		27%	0.451	5%	0.279	6%	0.549	1.28	
Pure Premium Derived by Formula			0.305		0.259		0.538	1.10	

CLASS 4484		PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	302,347,215	19	1,801,377	230	1,465,527	2,993,918	6,260,822	2.07	
1/96 through 12/96	374,864,731	19	2,492,380	199	1,295,280	2,855,934	6,643,594	1.77	
1/97 through 12/97	354,368,991	17	2,906,655	235	2,020,645	3,706,628	8,633,928	2.44	
1/98 through 12/98	402,247,007	11	2,302,981	212	1,705,948	3,497,496	7,506,425	1.87	
1/99 through 12/99	399,219,314	2	656,561	219	2,107,536	3,697,187	6,461,284	1.62	
5 YR. TOTAL	1,833,047,258	68	10,159,954	1,095	8,594,936	16,751,163	35,506,053	1.94	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		75%	0.554	100%	0.469	100%	0.914	1.94	
Pure Premium Indicated by National Relativity		12%	0.584	0%	0.583	0%	1.150	2.32	
Pure Premium Present on Rate Level		13%	0.709	0%	0.480	0%	0.949	2.14	
Pure Premium Derived by Formula			0.578		0.469		0.914	1.96	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4493		FABRIC COATING OR IMPREGNATING NOC						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	3,799,370	0	0	2	12,958	37,142	50,100	1.32
1/96 through 12/96	1,912,555	0	0	1	2,104	4,063	6,167	0.32
1/97 through 12/97	6,083,693	1	371,470	4	55,143	601,417	1,028,030	16.90
1/98 through 12/98	5,535,239	0	0	2	32,211	22,148	54,359	0.98
1/99 through 12/99	6,225,959	1	291,446	8	131,369	186,335	609,150	9.78
5 YR. TOTAL	23,556,816	2	662,916	17	233,785	851,105	1,747,806	7.42
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		15%	2.814	27%	0.992	39%	3.613	7.42
Pure Premium Indicated by National Relativity		37%	0.875	36%	0.609	30%	1.295	2.78
Pure Premium Present on Rate Level		48%	1.052	37%	0.491	31%	2.668	4.21
Pure Premium Derived by Formula			1.251		0.669		2.625	4.55

CLASS 4511		ANALYTICAL CHEMIST						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	270,330,880	2	121,283	48	410,071	550,836	1,082,190	0.40
1/96 through 12/96	241,941,809	3	841,294	52	383,255	793,186	2,017,735	0.83
1/97 through 12/97	228,168,689	1	91,922	34	330,922	420,750	843,594	0.37
1/98 through 12/98	302,768,744	1	185,004	20	258,275	380,513	823,792	0.27
1/99 through 12/99	345,024,326	2	2,779,633	19	242,298	558,085	3,580,016	1.04
5 YR. TOTAL	1,388,234,448	9	4,019,136	173	1,624,821	2,703,370	8,347,327	0.60
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		39%	0.290	85%	0.117	77%	0.195	0.60
Pure Premium Indicated by National Relativity		30%	0.233	7%	0.143	11%	0.370	0.75
Pure Premium Present on Rate Level		31%	0.181	8%	0.142	12%	0.244	0.57
Pure Premium Derived by Formula			0.239		0.121		0.220	0.58

CLASS 4557		INK MFG						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	32,354,413	2	162,384	19	77,856	320,636	560,876	1.73
1/96 through 12/96	24,176,334	0	0	10	91,774	118,777	210,551	0.87
1/97 through 12/97	25,785,765	0	0	24	218,595	264,321	482,916	1.87
1/98 through 12/98	37,595,653	2	434,419	24	158,202	506,942	1,099,563	2.92
1/99 through 12/99	47,274,347	1	471,294	24	248,641	382,190	1,102,125	2.33
5 YR. TOTAL	167,186,512	5	1,068,097	101	795,068	1,592,866	3,456,031	2.07
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		23%	0.639	59%	0.476	59%	0.953	2.07
Pure Premium Indicated by National Relativity		38%	0.590	20%	0.485	20%	0.995	2.07
Pure Premium Present on Rate Level		39%	0.432	21%	0.479	21%	1.016	1.93
Pure Premium Derived by Formula			0.540		0.478		0.975	1.99

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 4558		PAINT MFG						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	33,224,810	2	327,277	7	46,376	125,522	499,175	1.50
1/96 through 12/96	29,398,076	0	0	10	127,186	117,910	245,096	0.83
1/97 through 12/97	35,844,124	1	92,056	8	68,589	121,435	282,080	0.79
1/98 through 12/98	37,359,879	0	0	9	75,032	91,259	166,291	0.45
1/99 through 12/99	42,354,188	0	0	9	60,757	96,788	157,545	0.37
5 YR. TOTAL	178,181,077	3	419,333	43	377,940	552,914	1,350,187	0.76
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		25%	0.235	51%	0.212	46%	0.310	0.76
Pure Premium Indicated by National Relativity		37%	0.570	24%	0.332	27%	0.667	1.57
Pure Premium Present on Rate Level		38%	0.499	25%	0.308	27%	0.512	1.32
Pure Premium Derived by Formula			0.459		0.265		0.461	1.19

CLASS 4561		VARNISH MFG-OLEO-RESINOUS						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Indicated by National Relativity		31%	3.125	37%	0.269	30%	1.056	4.45
Pure Premium Present on Rate Level		69%	1.078	63%	0.196	70%	0.617	1.89
Pure Premium Derived by Formula			1.713		0.223		0.749	2.69

CLASS 4568		SALT BORAX OR POTASH PRODUCING OR REFINING & DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Indicated by National Relativity		25%	0.886	42%	0.228	33%	0.875	1.99
Pure Premium Present on Rate Level		75%	0.553	58%	0.231	67%	0.586	1.37
Pure Premium Derived by Formula			0.636		0.230		0.681	1.55

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 4581		PHOSPHATE WORKS & DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	48,783,446	0	0	6	95,733	83,890	179,623	0.37
1/96 through 12/96	39,688,213	1	632,717	6	92,220	373,638	1,098,575	2.77
1/97 through 12/97	41,202,960	1	655,480	5	54,235	262,677	972,392	2.36
1/98 through 12/98	42,762,461	0	0	5	35,592	42,012	77,604	0.18
1/99 through 12/99	44,108,544	0	0	5	28,460	80,211	108,671	0.25
5 YR. TOTAL	216,545,624	2	1,288,197	27	306,240	842,428	2,436,865	1.13
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		26%	0.595	34%	0.141	46%	0.389	1.13
Pure Premium Indicated by National Relativity		33%	0.480	33%	0.093	27%	0.559	1.13
Pure Premium Present on Rate Level		41%	0.426	33%	0.091	27%	0.422	0.94
Pure Premium Derived by Formula			0.488		0.109		0.444	1.04

CLASS 4583		FERTILIZER MFG & DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	8,146,707	2	170,900	6	6,974	155,654	333,528	4.09
1/96 through 12/96	9,097,698	0	0	4	18,932	22,711	41,643	0.46
1/97 through 12/97	10,248,614	0	0	10	57,266	97,693	154,959	1.51
1/98 through 12/98	12,297,071	1	116,079	7	48,722	176,237	341,038	2.77
1/99 through 12/99	10,857,511	0	0	10	76,034	151,728	227,762	2.10
5 YR. TOTAL	50,647,601	3	286,979	37	207,928	604,023	1,098,930	2.17
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		23%	0.567	37%	0.411	41%	1.193	2.17
Pure Premium Indicated by National Relativity		38%	1.181	31%	0.594	29%	1.488	3.26
Pure Premium Present on Rate Level		39%	1.373	32%	0.485	30%	1.390	3.25
Pure Premium Derived by Formula			1.115		0.491		1.338	2.94

CLASS 4611		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING-NO MFG OF INGREDIENTS						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	268,127,347	2	153,786	47	290,417	655,086	1,099,289	0.41
1/96 through 12/96	231,567,682	4	378,805	49	451,129	890,884	1,720,818	0.74
1/97 through 12/97	212,685,259	5	1,113,492	35	329,292	902,943	2,345,727	1.10
1/98 through 12/98	235,598,597	1	116,942	40	440,164	568,194	1,125,300	0.48
1/99 through 12/99	233,066,177	1	358,779	29	215,937	475,600	1,050,316	0.45
5 YR. TOTAL	1,181,045,062	13	2,121,804	200	1,726,939	3,492,707	7,341,450	0.62
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		41%	0.180	81%	0.146	83%	0.296	0.62
Pure Premium Indicated by National Relativity		29%	0.226	9%	0.247	8%	0.492	0.97
Pure Premium Present on Rate Level		30%	0.243	10%	0.149	9%	0.337	0.73
Pure Premium Derived by Formula			0.212		0.155		0.315	0.68

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

NORTH CAROLINA

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CLASS 4635		OXYGEN OR HYDROGEN MFG & DRIVERS								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS						
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	11,216,898	1	219,406	0	0	0	135,858	355,264	3.17	
1/96 through 12/96	13,202,626	0	0	8	62,740	0	89,860	152,600	1.16	
1/97 through 12/97	14,855,727	0	0	3	44,412	0	58,825	103,237	0.69	
1/98 through 12/98	14,065,059	1	133,333	2	8,270	0	58,511	200,114	1.42	
1/99 through 12/99	13,337,071	0	0	8	83,683	0	112,183	195,866	1.47	
5 YR. TOTAL	66,677,381	2	352,739	21	199,105	0	455,237	1,007,081	1.51	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		18%	0.529	33%	0.299	36%	0.683		1.51	
Pure Premium Indicated by National Relativity		41%	0.955	33%	0.353	32%	0.738		2.05	
Pure Premium Present on Rate Level		41%	0.604	34%	0.295	32%	0.730		1.63	
Pure Premium Derived by Formula			0.734		0.315		0.716		1.77	

CLASS 4653		GLUE MFG & DRIVERS								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS						
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	2,889,477	0	0	1	6,767	0	6,032	12,799	0.44	
1/96 through 12/96	1,635,059	0	0	1	247	0	2,965	3,212	0.20	
1/97 through 12/97	1,139,889	0	0	4	25,029	0	20,989	46,018	4.04	
1/98 through 12/98	2,134,960	0	0	1	8,806	0	33,031	41,837	1.96	
1/99 through 12/99	2,265,388	1	300,563	1	16,691	0	84,224	401,478	17.72	
5 YR. TOTAL	10,064,773	1	300,563	8	57,540	0	147,241	505,344	5.02	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		10%	2.986	16%	0.572	19%	1.463		5.02	
Pure Premium Indicated by National Relativity		29%	0.490	42%	0.335	39%	0.946		1.77	
Pure Premium Present on Rate Level		61%	0.946	42%	0.299	42%	1.094		2.34	
Pure Premium Derived by Formula			1.018		0.358		1.106		2.48	

CLASS 4665		RENDERING WORKS NOC & DRIVERS								
Industry Group Manufacturing		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS						
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	5,800,805	0	0	1	22,469	0	21,634	44,103	0.76	
1/96 through 12/96	5,999,799	1	119,881	6	43,118	0	89,161	252,160	4.20	
1/97 through 12/97	7,868,680	1	273,123	3	28,342	0	252,097	553,562	7.04	
1/98 through 12/98	10,306,821	0	0	3	7,782	0	56,300	64,082	0.62	
1/99 through 12/99	15,840,305	0	0	7	67,013	0	125,960	192,973	1.22	
5 YR. TOTAL	45,816,410	2	393,004	20	168,724	0	545,152	1,106,880	2.42	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		23%	0.858	38%	0.368	43%	1.190		2.42	
Pure Premium Indicated by National Relativity		38%	1.876	31%	1.062	28%	1.999		4.94	
Pure Premium Present on Rate Level		39%	1.476	31%	0.594	29%	1.697		3.77	
Pure Premium Derived by Formula			1.486		0.653		1.564		3.70	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4670		COTTONSEED OIL MFG-MECHANICAL & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	82,500	0	0	0	0	0	0	0.00	
1/97 through 12/97	173,934	0	0	0	0	0	0	0.00	
1/98 through 12/98	182,631	0	0	1	1,369	10,728	12,097	6.62	
1/99 through 12/99	173,934	0	0	0	0	0	0	0.00	
5 YR. TOTAL	612,999	0	0	1	1,369	10,728	12,097	1.97	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		5%	0.000	8%	0.223	9%	1.750	1.97	
Pure Premium Indicated by National Relativity		24%	2.790	36%	0.977	28%	2.210	5.98	
Pure Premium Present on Rate Level		71%	2.547	56%	0.883	63%	2.767	6.20	
Pure Premium Derived by Formula			2.478		0.864		2.520	5.86	

CLASS 4683		OIL MFG-VEGETABLE-NO							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	3,337,276	0	0	3	23,207	18,262	41,469	1.24	
1/96 through 12/96	3,469,398	0	0	0	0	5,824	5,824	0.17	
1/97 through 12/97	3,814,793	0	0	2	43,150	33,357	76,507	2.01	
1/98 through 12/98	176,944	0	0	0	0	0	0	0.00	
1/99 through 12/99	3,128	0	0	0	0	0	0	0.00	
5 YR. TOTAL	10,801,539	0	0	5	66,357	57,443	123,800	1.15	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		8%	0.000	20%	0.614	18%	0.532	1.15	
Pure Premium Indicated by National Relativity		34%	0.675	40%	0.648	41%	1.076	2.40	
Pure Premium Present on Rate Level		58%	0.557	40%	0.529	41%	0.804	1.89	
Pure Premium Derived by Formula			0.553		0.594		0.867	2.01	

CLASS 4686		OIL MFG - VEGETABLE - SOLVENT EXTRACTION PROCESS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	133,500	0	0	1	2,438	4,033	6,471	4.85	
1/96 through 12/96	111,492	0	0	0	0	0	0	0.00	
1/97 through 12/97	3,261,250	0	0	0	0	701	701	0.02	
1/98 through 12/98	4,155,145	0	0	1	3,018	23,550	26,568	0.64	
1/99 through 12/99	7,959,167	0	0	1	14,344	37,040	51,384	0.65	
5 YR. TOTAL	15,620,554	0	0	3	19,800	65,324	85,124	0.55	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		13%	0.000	21%	0.127	23%	0.418	0.55	
Pure Premium Indicated by National Relativity		19%	0.401	39%	0.251	36%	0.823	1.48	
Pure Premium Present on Rate Level		68%	1.183	40%	0.407	41%	1.050	2.64	
Pure Premium Derived by Formula			0.881		0.287		0.823	1.99	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 4692		DENTAL LABORATORY						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	14,959,377	1	66,979	0	0	45,220	112,199	0.75
1/96 through 12/96	14,954,983	0	0	1	101	8,267	8,368	0.06
1/97 through 12/97	16,165,240	0	0	2	6,013	16,894	22,907	0.14
1/98 through 12/98	15,677,678	0	0	1	5,950	20,231	26,181	0.17
1/99 through 12/99	18,041,212	0	0	1	310	12,203	12,513	0.07
5 YR. TOTAL	79,798,490	1	66,979	5	12,374	102,815	182,168	0.23
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		12%	0.084	23%	0.016	24%	0.129	0.23
Pure Premium Indicated by National Relativity		30%	0.115	38%	0.118	38%	0.238	0.47
Pure Premium Present on Rate Level		58%	0.182	39%	0.093	38%	0.225	0.50
Pure Premium Derived by Formula			0.150		0.085		0.207	0.44

CLASS 4693		PHARMACEUTICAL OR SURGICAL GOODS MFG NOC						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	58,068,362	2	356,783	4	19,469	316,029	692,281	1.19
1/96 through 12/96	65,804,638	1	124,521	13	107,164	162,828	394,513	0.60
1/97 through 12/97	53,837,105	1	81,281	34	409,849	513,373	1,004,503	1.87
1/98 through 12/98	66,891,383	2	327,934	31	387,497	511,706	1,227,137	1.83
1/99 through 12/99	71,735,467	0	0	14	161,034	266,326	427,360	0.60
5 YR. TOTAL	316,336,955	6	890,519	96	1,085,013	1,770,262	3,745,794	1.19
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		30%	0.282	64%	0.343	65%	0.560	1.19
Pure Premium Indicated by National Relativity		35%	0.230	18%	0.299	17%	0.552	1.08
Pure Premium Present on Rate Level		35%	0.432	18%	0.312	18%	0.675	1.42
Pure Premium Derived by Formula			0.316		0.330		0.579	1.23

CLASS 4703		CORN PRODUCTS MFG						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	4,545,768	0	0	0	0	106	106	0.00
1/96 through 12/96	2,701,318	0	0	0	0	0	0	0.00
1/97 through 12/97	3,510,221	0	0	2	28,319	19,134	47,453	1.35
1/98 through 12/98	3,257,486	0	0	0	0	5,240	5,240	0.16
1/99 through 12/99	4,003,173	0	0	1	18,331	29,966	48,297	1.21
5 YR. TOTAL	18,017,966	0	0	3	46,650	54,446	101,096	0.56
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		7%	0.000	18%	0.259	17%	0.302	0.56
Pure Premium Indicated by National Relativity		25%	0.354	41%	0.250	41%	0.434	1.04
Pure Premium Present on Rate Level		68%	0.258	41%	0.231	42%	0.471	0.96
Pure Premium Derived by Formula			0.264		0.244		0.427	0.94

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4717		BUTTER SUBSTITUTE MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Indicated by National Relativity		19%	0.947	50%	0.706	43%	0.948	2.60	
Pure Premium Present on Rate Level		81%	0.759	50%	0.668	57%	1.032	2.46	
Pure Premium Derived by Formula			0.795		0.687		0.996	2.48	

CLASS 4720		SOAP OR SYNTHETIC DETERGENT MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	7,001,125	1	97,856	6	39,776	82,781	220,413	3.15	
1/96 through 12/96	9,338,608	0	0	8	31,957	46,961	78,918	0.85	
1/97 through 12/97	10,696,064	0	0	4	24,026	39,053	63,079	0.59	
1/98 through 12/98	13,748,829	1	287,743	5	49,362	997,447	1,334,552	9.71	
1/99 through 12/99	12,400,764	2	707,458	1	7,824	156,122	871,404	7.03	
5 YR. TOTAL	53,185,390	4	1,093,057	24	152,945	1,322,364	2,568,366	4.83	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		17%	2.055	29%	0.288	33%	2.486	4.83	
Pure Premium Indicated by National Relativity		41%	0.596	35%	0.393	33%	0.884	1.87	
Pure Premium Present on Rate Level		42%	0.595	36%	0.266	34%	0.758	1.62	
Pure Premium Derived by Formula			0.844		0.317		1.370	2.53	

CLASS 4740		OIL REFINING-PETROLEUM-& DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	2,259,593	0	0	0	0	513	513	0.02	
1/96 through 12/96	2,427,748	0	0	0	0	4,295	4,295	0.18	
1/97 through 12/97	3,823,474	0	0	0	0	4,474	4,474	0.12	
1/98 through 12/98	4,654,546	1	243,156	3	1,484	193,311	437,951	9.41	
1/99 through 12/99	4,887,065	0	0	2	7,824	12,882	20,706	0.42	
5 YR. TOTAL	18,052,426	1	243,156	5	9,308	215,475	467,939	2.59	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		12%	1.347	18%	0.052	21%	1.194	2.59	
Pure Premium Indicated by National Relativity		44%	0.647	41%	0.256	39%	0.583	1.49	
Pure Premium Present on Rate Level		44%	0.822	41%	0.228	40%	0.739	1.79	
Pure Premium Derived by Formula			0.808		0.208		0.774	1.79	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4741		ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	291,251	0	0	0	0	1,178	1,178	0.40	
1/96 through 12/96	378,282	0	0	0	0	724	724	0.19	
1/97 through 12/97	632,180	0	0	0	0	720	720	0.11	
1/98 through 12/98	3,486,942	0	0	0	0	1,546	1,546	0.04	
1/99 through 12/99	4,416,832	0	0	0	0	3,606	3,606	0.08	
5 YR. TOTAL	9,205,487	0	0	0	0	7,774	7,774	0.08	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		9%	0.000	15%	0.000	18%	0.084	0.08	
Pure Premium Indicated by National Relativity		37%	0.992	42%	0.436	41%	1.316	2.74	
Pure Premium Present on Rate Level		54%	0.839	43%	0.319	41%	1.001	2.16	
Pure Premium Derived by Formula			0.820		0.320		0.965	2.11	

CLASS 4751		SYNTHETIC RUBBER MFG							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	10,367,056	1	248,182	8	39,234	189,366	476,782	4.60	
1/96 through 12/96	11,853,297	0	0	7	90,523	77,792	168,315	1.42	
1/97 through 12/97	8,195,537	2	303,074	7	39,374	229,970	572,418	6.98	
1/98 through 12/98	21,812,195	1	256,265	7	40,429	93,456	390,150	1.79	
1/99 through 12/99	28,561,597	1	277,729	28	279,201	622,346	1,179,276	4.13	
5 YR. TOTAL	80,789,682	5	1,085,250	57	488,761	1,212,930	2,786,941	3.45	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		22%	1.343	46%	0.605	51%	1.501	3.45	
Pure Premium Indicated by National Relativity		29%	0.422	27%	0.394	24%	0.769	1.59	
Pure Premium Present on Rate Level		49%	0.791	27%	0.538	25%	1.497	2.83	
Pure Premium Derived by Formula			0.805		0.530		1.324	2.66	

CLASS 4771		EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	60,439	0	0	0	0	0	0	0.00	
1/97 through 12/97	120,443	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	180,882	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		2%	0.000	3%	0.000	3%	0.000	0.00	
Pure Premium Indicated by National Relativity		49%	0.948	48%	0.636	48%	1.076	2.66	
Pure Premium Present on Rate Level		49%	0.939	49%	0.357	49%	0.933	2.23	
Pure Premium Derived by Formula			0.925		0.480		0.974	2.38	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4777		EXPLOSIVES DISTRIBUTORS & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	2,002,757	0	0	3	21,135	29,438	50,573	2.53	
1/96 through 12/96	2,017,903	0	0	3	19,973	37,330	57,303	2.84	
1/97 through 12/97	1,467,805	0	0	2	35,067	32,785	67,852	4.62	
1/98 through 12/98	1,843,429	0	0	4	96,467	74,748	171,215	9.29	
1/99 through 12/99	2,027,281	0	0	1	40,251	39,701	79,952	3.94	
5 YR. TOTAL	9,359,175	0	0	13	212,893	214,002	426,895	4.56	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		12%	0.000	25%	2.275	22%	2.287	4.56	
Pure Premium Indicated by National Relativity		34%	2.639	37%	0.572	39%	1.934	5.15	
Pure Premium Present on Rate Level		54%	1.524	38%	1.030	39%	1.596	4.15	
Pure Premium Derived by Formula			1.720		1.172		1.880	4.77	

CLASS 4825		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES MFG OF INGREDIENTS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	40,802,942	1	102,620	15	119,595	104,127	326,342	0.80	
1/96 through 12/96	58,356,875	3	539,797	19	283,625	369,216	1,192,638	2.04	
1/97 through 12/97	50,441,688	1	124,506	8	26,576	142,586	293,668	0.58	
1/98 through 12/98	68,102,784	2	217,864	22	270,503	433,500	921,867	1.35	
1/99 through 12/99	68,422,749	0	0	20	205,903	207,820	413,723	0.60	
5 YR. TOTAL	286,127,038	7	984,787	84	906,202	1,257,249	3,148,238	1.10	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		24%	0.344	53%	0.317	49%	0.439	1.10	
Pure Premium Indicated by National Relativity		38%	0.273	23%	0.157	25%	0.318	0.75	
Pure Premium Present on Rate Level		38%	0.256	24%	0.218	26%	0.386	0.86	
Pure Premium Derived by Formula			0.284		0.256		0.395	0.94	

CLASS 4828		CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	37,766,686	0	0	8	76,913	61,889	138,802	0.37	
1/97 through 12/97	58,991,320	3	815,675	12	42,421	501,759	1,359,855	2.31	
1/98 through 12/98	58,159,572	2	342,279	22	198,545	424,731	965,555	1.66	
1/99 through 12/99	60,344,950	0	0	10	77,363	135,414	212,777	0.35	
5 YR. TOTAL	215,262,528	5	1,157,954	52	395,242	1,123,793	2,676,989	1.24	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		30%	0.538	51%	0.184	53%	0.522	1.24	
Pure Premium Indicated by National Relativity		35%	0.445	24%	0.200	23%	0.457	1.10	
Pure Premium Present on Rate Level		35%	0.594	25%	0.263	24%	0.603	1.46	
Pure Premium Derived by Formula			0.525		0.208		0.526	1.26	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4829		CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	22,243,237	1	104,238	8	57,252	84,423	245,913	1.11	
1/97 through 12/97	48,977,530	6	1,154,527	19	130,062	366,786	1,651,375	3.37	
1/98 through 12/98	124,410,994	22	3,062,384	27	491,412	338,562	3,892,358	3.13	
1/99 through 12/99	124,387,018	0	0	9	140,219	102,225	242,444	0.19	
5 YR. TOTAL	320,018,779	29	4,321,149	63	818,945	891,996	6,032,090	1.89	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		38%	1.350	59%	0.256	57%	0.279	1.89	
Pure Premium Indicated by National Relativity		31%	0.401	20%	0.176	21%	0.365	0.94	
Pure Premium Present on Rate Level		31%	0.721	21%	0.253	22%	0.487	1.46	
Pure Premium Derived by Formula			0.861		0.239		0.343	1.44	

CLASS 4830		CHEMICAL MIXING AND MANUFACT. NOC-ALL OPERATIONS & DRIVERS - FOR USE IN 4828, 4829							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	128,684,715	8	692,516	41	439,966	795,752	1,928,234	1.50	
1/96 through 12/96	90,188,280	7	954,846	40	410,153	564,329	1,929,328	2.14	
1/97 through 12/97	35,702,824	10	938,388	34	686,871	225,227	1,850,486	5.18	
1/98 through 12/98	20,131	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	254,595,950	25	2,585,750	115	1,536,990	1,585,308	5,708,048	2.24	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		35%	1.016	77%	0.604	58%	0.623	2.24	
Pure Premium Indicated by National Relativity		32%	0.622	11%	0.242	21%	0.425	1.29	
Pure Premium Present on Rate Level		33%	0.773	12%	0.601	21%	0.657	2.03	
Pure Premium Derived by Formula			0.810		0.564		0.589	1.96	

CLASS 4902		SPORTING GOODS MFG NOC							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	2,158,312	0	0	3	40,656	37,389	78,045	3.62	
1/96 through 12/96	4,579,573	2	199,504	5	66,758	131,814	398,076	8.69	
1/97 through 12/97	3,270,807	1	149,320	5	33,751	48,629	231,700	7.08	
1/98 through 12/98	2,946,023	0	0	2	4,744	10,339	15,083	0.51	
1/99 through 12/99	3,138,553	0	0	1	2,089	18,241	20,330	0.65	
5 YR. TOTAL	16,093,268	3	348,824	16	147,998	246,412	743,234	4.62	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		14%	2.168	30%	0.920	28%	1.531	4.62	
Pure Premium Indicated by National Relativity		43%	0.456	35%	0.568	36%	1.080	2.10	
Pure Premium Present on Rate Level		43%	1.359	35%	0.913	36%	1.657	3.93	
Pure Premium Derived by Formula			1.084		0.794		1.414	3.29	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 4923		PHOTOGRAPHIC SUPPLIES MFG							
Industry Group Manufacturing		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	11,502,016	0	0	7	79,336	82,930	162,266	1.41	
1/96 through 12/96	39,817,477	2	193,414	7	41,499	121,694	356,607	0.90	
1/97 through 12/97	43,408,492	1	90,765	1	5,043	49,259	145,067	0.33	
1/98 through 12/98	48,723,733	0	0	4	93,212	49,193	142,405	0.29	
1/99 through 12/99	34,469,131	0	0	4	55,282	55,555	110,837	0.32	
5 YR. TOTAL	177,920,849	3	284,179	23	274,372	358,631	917,182	0.52	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		22%	0.160	42%	0.154	40%	0.202	0.52	
Pure Premium Indicated by National Relativity		39%	0.347	29%	0.197	30%	0.545	1.09	
Pure Premium Present on Rate Level		39%	0.350	29%	0.189	30%	0.371	0.91	
Pure Premium Derived by Formula			0.307		0.177		0.356	0.84	

CLASS 5020		CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE							
Industry Group Contracting		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	2,661,669	2	83,574	4	56,971	83,657	224,202	8.42	
1/96 through 12/96	5,101,924	1	87,588	6	73,514	49,551	210,653	4.13	
1/97 through 12/97	5,646,712	0	0	5	63,819	79,176	142,995	2.53	
1/98 through 12/98	10,769,343	2	588,335	16	227,567	333,888	1,149,790	10.68	
1/99 through 12/99	9,544,838	0	0	8	91,986	160,804	252,790	2.65	
5 YR. TOTAL	33,724,486	5	759,497	39	513,857	707,076	1,980,430	5.87	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		24%	2.252	47%	1.524	41%	2.097	5.87	
Pure Premium Indicated by National Relativity		38%	2.162	26%	1.012	29%	1.721	4.90	
Pure Premium Present on Rate Level		38%	2.133	27%	1.255	30%	1.965	5.35	
Pure Premium Derived by Formula			2.173		1.318		1.948	5.44	

CLASS 5022		MASONRY NOC							
Industry Group Contracting		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	99,004,872	8	718,167	125	910,596	1,427,743	3,056,506	3.09	
1/96 through 12/96	111,431,663	17	2,965,646	100	808,973	2,584,128	6,358,747	5.71	
1/97 through 12/97	130,111,537	14	2,510,274	114	1,172,390	2,239,035	5,921,699	4.55	
1/98 through 12/98	237,029,413	24	5,685,793	207	2,109,271	6,281,486	14,076,550	5.94	
1/99 through 12/99	231,554,966	11	4,151,581	173	1,959,284	5,211,382	11,322,247	4.89	
5 YR. TOTAL	809,132,451	74	16,031,461	719	6,960,514	17,743,774	40,735,749	5.03	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		92%	1.981	100%	0.860	100%	2.193	5.03	
Pure Premium Indicated by National Relativity		4%	3.255	0%	1.312	0%	2.499	7.07	
Pure Premium Present on Rate Level		4%	2.493	0%	0.892	0%	2.240	5.63	
Pure Premium Derived by Formula			2.052		0.860		2.193	5.11	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 5037		PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	228,277	0	0	0	0	410	410	0.18
1/96 through 12/96	208,227	0	0	1	35,185	28,078	63,263	30.38
1/97 through 12/97	109,701	0	0	0	0	0	0	0.00
1/98 through 12/98	111,351	0	0	1	281	689	970	0.87
1/99 through 12/99	255,092	0	0	0	0	514	514	0.20
5 YR. TOTAL	912,648	0	0	2	35,466	29,691	65,157	7.14
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		11%	0.000	16%	3.886	18%	3.253	7.14
Pure Premium Indicated by National Relativity		44%	13.629	42%	2.683	41%	8.833	25.15
Pure Premium Present on Rate Level		45%	11.520	42%	3.506	41%	9.111	24.14
Pure Premium Derived by Formula			11.181		3.221		7.943	22.35

CLASS 5040		IRON OR STEEL: ERECTION-FRAME STRUCTURES						
Industry Group Contracting		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	6,327,432	5	711,772	11	134,928	499,003	1,345,703	21.27
1/96 through 12/96	8,596,232	4	795,838	11	188,969	350,592	1,335,399	15.53
1/97 through 12/97	6,890,043	2	420,029	15	228,560	284,254	932,843	13.54
1/98 through 12/98	6,400,580	8	2,517,623	16	156,121	835,697	3,509,441	54.83
1/99 through 12/99	6,513,857	3	1,155,602	11	147,619	428,062	1,731,283	26.58
5 YR. TOTAL	34,728,144	22	5,600,864	64	856,197	2,397,608	8,854,669	25.50
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		49%	16.128	58%	2.465	61%	6.904	25.50
Pure Premium Indicated by National Relativity		25%	11.224	21%	2.320	19%	6.392	19.94
Pure Premium Present on Rate Level		26%	12.292	21%	2.037	20%	5.145	19.47
Pure Premium Derived by Formula			13.905		2.345		6.455	22.71

CLASS 5057		IRON OR STEEL: ERECTION NOC						
Industry Group Contracting		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	9,950,955	2	373,526	20	231,060	311,347	915,933	9.20
1/96 through 12/96	11,624,713	5	625,337	11	151,250	345,699	1,122,286	9.65
1/97 through 12/97	12,077,928	4	682,763	11	121,834	379,273	1,183,870	9.80
1/98 through 12/98	13,690,375	2	462,006	19	323,399	518,616	1,304,021	9.53
1/99 through 12/99	14,040,480	1	298,451	8	200,423	294,437	793,311	5.65
5 YR. TOTAL	61,384,451	14	2,442,083	69	1,027,966	1,849,372	5,319,421	8.67
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		48%	3.978	61%	1.675	64%	3.013	8.67
Pure Premium Indicated by National Relativity		26%	7.013	19%	1.369	18%	3.792	12.17
Pure Premium Present on Rate Level		26%	6.511	20%	1.313	18%	3.210	11.03
Pure Premium Derived by Formula			5.426		1.544		3.189	10.16

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 5059		IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT						
Industry Group Contracting		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	1,219,341	1	67,725	10	136,109	119,769	323,603	26.54
1/96 through 12/96	1,979,519	2	517,379	3	51,327	119,192	687,898	34.75
1/97 through 12/97	2,791,338	0	0	4	14,520	22,224	36,744	1.32
1/98 through 12/98	5,050,721	1	120,777	10	147,169	208,617	476,563	9.44
1/99 through 12/99	4,743,081	1	269,795	13	212,051	374,591	856,437	18.06
5 YR. TOTAL	15,784,000	5	975,676	40	561,176	844,393	2,381,245	15.09
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		34%	6.181	49%	3.555	50%	5.350	15.09
Pure Premium Indicated by National Relativity		33%	14.580	25%	3.763	25%	10.149	28.49
Pure Premium Present on Rate Level		33%	10.887	26%	3.023	25%	6.659	20.57
Pure Premium Derived by Formula		10.506		3.469		6.877		20.85

CLASS 5069		IRON OR STEEL: ERECTION-CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT						
Industry Group Contracting		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	14,087	0	0	0	0	0	0	0.00
1/96 through 12/96	10,958	0	0	0	0	0	0	0.00
1/97 through 12/97	17,540	0	0	1	12,937	879	13,816	78.77
1/98 through 12/98	18,894	0	0	0	0	0	0	0.00
1/99 through 12/99	105,006	0	0	0	0	0	0	0.00
5 YR. TOTAL	166,485	0	0	1	12,937	879	13,816	8.30
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		5%	0.000	8%	7.771	9%	0.528	8.30
Pure Premium Indicated by National Relativity		24%	28.383	32%	4.428	25%	15.243	48.05
Pure Premium Present on Rate Level		71%	11.678	60%	3.158	66%	10.454	25.29
Pure Premium Derived by Formula		15.103		3.933		10.758		29.79

CLASS 5102		DOOR, DOOR FRAME OR SASH ERECTION-METAL OR METAL COVERED						
Industry Group Contracting		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	13,832,687	0	0	16	152,945	148,650	301,595	2.18
1/96 through 12/96	16,847,243	0	0	19	147,758	134,159	281,917	1.67
1/97 through 12/97	19,377,543	1	111,726	9	114,387	235,228	461,341	2.38
1/98 through 12/98	28,733,132	2	387,237	18	194,274	307,557	889,068	3.09
1/99 through 12/99	28,273,136	1	862,917	21	354,483	415,227	1,632,627	5.77
5 YR. TOTAL	107,063,741	4	1,361,880	83	963,847	1,240,821	3,566,548	3.33
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		37%	1.272	61%	0.900	61%	1.159	3.33
Pure Premium Indicated by National Relativity		31%	2.894	19%	0.987	19%	2.277	6.16
Pure Premium Present on Rate Level		32%	1.904	20%	0.778	20%	1.622	4.30
Pure Premium Derived by Formula		1.977		0.892		1.464		4.33

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 5146		FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	18,453,957	3	249,828	21	73,429	323,501	646,758	3.50
1/96 through 12/96	19,762,344	5	445,910	21	83,772	222,171	751,853	3.80
1/97 through 12/97	28,978,727	1	155,961	17	154,633	185,334	495,928	1.71
1/98 through 12/98	34,354,392	2	260,458	20	196,851	298,870	756,179	2.20
1/99 through 12/99	38,557,595	0	0	17	133,373	196,946	330,319	0.86
5 YR. TOTAL	140,107,015	11	1,112,157	96	642,058	1,226,822	2,981,037	2.13
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		42%	0.794	61%	0.458	66%	0.876	2.13
Pure Premium Indicated by National Relativity		29%	1.780	19%	0.863	17%	1.628	4.27
Pure Premium Present on Rate Level		29%	2.028	20%	0.577	17%	1.531	4.14
Pure Premium Derived by Formula			1.438		0.559		1.115	3.11

CLASS 5160		ELEVATOR ERECTION OR REPAIR						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	13,135,014	6	875,181	9	53,869	422,348	1,351,398	10.29
1/96 through 12/96	10,144,327	1	197,550	5	44,928	55,210	297,688	2.93
1/97 through 12/97	13,496,846	0	0	4	24,757	26,854	51,611	0.38
1/98 through 12/98	16,001,468	1	121,419	6	91,282	98,364	311,065	1.94
1/99 through 12/99	14,570,206	0	0	11	151,264	179,392	330,656	2.27
5 YR. TOTAL	67,347,861	8	1,194,150	35	366,100	782,168	2,342,418	3.48
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		32%	1.773	45%	0.544	45%	1.161	3.48
Pure Premium Indicated by National Relativity		34%	1.877	27%	0.504	27%	1.078	3.46
Pure Premium Present on Rate Level		34%	2.260	28%	0.564	28%	1.255	4.08
Pure Premium Derived by Formula			1.974		0.539		1.165	3.68

CLASS 5183		PLUMBING NOC & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	219,982,878	33	3,605,481	183	1,528,063	3,658,714	8,792,258	4.00
1/96 through 12/96	280,145,711	25	3,804,668	189	1,593,616	2,774,945	8,173,229	2.92
1/97 through 12/97	303,997,175	38	6,435,935	197	2,180,384	4,199,019	12,815,338	4.22
1/98 through 12/98	399,643,594	34	8,021,841	289	3,375,779	7,742,380	19,140,000	4.79
1/99 through 12/99	406,755,991	23	9,860,735	266	4,338,419	7,297,743	21,496,897	5.28
5 YR. TOTAL	1,610,525,349	153	31,728,660	1,124	13,016,261	25,672,801	70,417,722	4.37
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		100%	1.970	100%	0.808	100%	1.594	4.37
Pure Premium Indicated by National Relativity		0%	1.644	0%	0.727	0%	1.404	3.78
Pure Premium Present on Rate Level		0%	1.807	0%	0.644	0%	1.401	3.85
Pure Premium Derived by Formula			1.970		0.808		1.594	4.37

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 5188		AUTOMATIC SPRINKLER INSTALLATION & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	16,518,780	1	161,896	13	130,307	207,517	499,720	3.03
1/96 through 12/96	22,956,794	2	277,729	32	276,549	559,691	1,113,969	4.85
1/97 through 12/97	24,578,392	1	97,758	22	173,005	246,332	517,095	2.10
1/98 through 12/98	34,463,575	1	195,990	50	608,376	561,553	1,365,919	3.96
1/99 through 12/99	28,873,963	1	345,422	22	179,411	238,352	763,185	2.64
5 YR. TOTAL	127,391,504	6	1,078,795	139	1,367,648	1,813,445	4,259,888	3.35
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		39%	0.847	70%	1.074	68%	1.424	3.35
Pure Premium Indicated by National Relativity		30%	1.881	15%	0.817	16%	1.618	4.32
Pure Premium Present on Rate Level		31%	1.821	15%	0.897	16%	1.775	4.49
Pure Premium Derived by Formula			1.459		1.009		1.511	3.98

CLASS 5190		ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	210,782,229	18	2,618,940	184	1,466,306	3,790,108	7,875,354	3.74
1/96 through 12/96	241,570,045	25	3,522,053	210	1,778,340	4,043,978	9,344,371	3.87
1/97 through 12/97	309,464,328	28	5,844,343	281	2,902,556	5,684,315	14,431,214	4.66
1/98 through 12/98	463,107,301	45	8,464,727	320	3,120,354	7,100,662	18,685,743	4.03
1/99 through 12/99	494,520,420	22	7,482,046	360	4,895,294	8,999,231	21,376,571	4.32
5 YR. TOTAL	1,719,444,323	138	27,932,109	1,355	14,162,850	29,618,294	71,713,253	4.17
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		100%	1.624	100%	0.824	100%	1.723	4.17
Pure Premium Indicated by National Relativity		0%	1.401	0%	0.623	0%	1.294	3.32
Pure Premium Present on Rate Level		0%	1.934	0%	0.726	0%	1.654	4.31
Pure Premium Derived by Formula			1.624		0.824		1.723	4.17

CLASS 5191		OFFICE MACHINE OR APPLIANCE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	233,731,179	8	1,427,927	90	805,171	1,166,824	3,399,922	1.45
1/96 through 12/96	272,287,278	10	2,116,467	68	581,426	1,135,109	3,833,002	1.41
1/97 through 12/97	398,197,010	7	1,042,453	53	348,035	874,796	2,265,284	0.57
1/98 through 12/98	487,724,194	4	913,011	75	762,741	1,171,755	2,847,507	0.58
1/99 through 12/99	520,184,704	3	932,186	56	687,223	1,100,140	2,719,549	0.52
5 YR. TOTAL	1,912,124,365	32	6,432,044	342	3,184,596	5,448,624	15,065,264	0.79
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		66%	0.336	100%	0.167	100%	0.285	0.79
Pure Premium Indicated by National Relativity		17%	0.330	0%	0.164	0%	0.354	0.85
Pure Premium Present on Rate Level		17%	0.489	0%	0.195	0%	0.369	1.05
Pure Premium Derived by Formula			0.361		0.167		0.285	0.81

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 5192		VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR & SALESPERSONS, DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	59,661,149	4	251,703	54	395,706	549,000	1,196,409	2.01	
1/96 through 12/96	76,371,948	10	1,444,187	81	521,618	1,816,125	3,781,930	4.95	
1/97 through 12/97	52,031,174	7	2,823,638	44	526,240	1,254,132	4,604,010	8.85	
1/98 through 12/98	54,044,271	4	640,606	32	167,739	876,641	1,684,986	3.12	
1/99 through 12/99	56,599,749	0	0	45	638,759	939,721	1,578,480	2.79	
5 YR. TOTAL	298,708,291	25	5,160,134	256	2,250,062	5,435,619	12,845,815	4.30	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		50%	1.727	84%	0.753	92%	1.820	4.30	
Pure Premium Indicated by National Relativity		25%	1.026	8%	0.683	4%	1.346	3.06	
Pure Premium Present on Rate Level		25%	1.620	8%	0.653	4%	1.733	4.01	
Pure Premium Derived by Formula			1.525		0.739		1.798	4.06	

CLASS 5213		CONCRETE CONSTRUCTION NOC							
Industry Group Contracting		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	56,408,216	17	2,873,414	67	609,545	2,083,059	5,566,018	9.87	
1/96 through 12/96	65,322,741	7	1,263,399	76	810,789	1,978,310	4,052,498	6.20	
1/97 through 12/97	84,988,255	12	2,586,172	71	713,957	2,078,960	5,379,089	6.33	
1/98 through 12/98	90,721,741	8	1,391,422	92	1,147,158	1,708,378	4,246,958	4.68	
1/99 through 12/99	88,755,985	7	3,644,491	86	1,185,261	3,167,018	7,996,770	9.01	
5 YR. TOTAL	386,196,938	51	11,758,898	392	4,466,710	11,015,725	27,241,333	7.05	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		75%	3.045	100%	1.157	100%	2.852	7.05	
Pure Premium Indicated by National Relativity		12%	3.409	0%	1.199	0%	2.716	7.32	
Pure Premium Present on Rate Level		13%	3.125	0%	1.021	0%	2.828	6.97	
Pure Premium Derived by Formula			3.099		1.157		2.852	7.11	

CLASS 5215		CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE							
Industry Group Contracting		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	5,175,208	1	58,271	6	108,644	210,182	377,097	7.29	
1/96 through 12/96	7,692,474	0	0	11	84,918	47,131	132,049	1.72	
1/97 through 12/97	9,912,381	4	533,539	14	233,962	422,758	1,190,259	12.01	
1/98 through 12/98	20,915,921	1	179,550	14	149,186	241,526	570,262	2.73	
1/99 through 12/99	18,924,288	0	0	11	140,863	184,647	325,510	1.72	
5 YR. TOTAL	62,620,272	6	771,360	56	717,573	1,106,244	2,595,177	4.15	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		30%	1.232	57%	1.146	51%	1.767	4.15	
Pure Premium Indicated by National Relativity		35%	2.221	21%	1.057	24%	2.011	5.29	
Pure Premium Present on Rate Level		35%	2.053	22%	1.084	25%	1.763	4.90	
Pure Premium Derived by Formula			1.866		1.114		1.825	4.81	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 5221		CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& DRIVERS								
Industry Group Contracting		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	101,780,861	6	978,173	103	804,088		1,230,607	3,012,868	2.96	
1/96 through 12/96	131,853,051	13	2,098,967	79	628,099		1,490,217	4,217,283	3.20	
1/97 through 12/97	162,730,662	14	2,024,846	105	1,185,643		3,107,030	6,317,519	3.88	
1/98 through 12/98	235,089,964	13	2,358,218	155	1,693,501		3,542,305	7,594,024	3.23	
1/99 through 12/99	243,920,000	9	3,376,604	139	1,848,536		4,167,327	9,392,467	3.85	
5 YR. TOTAL	875,374,538	55	10,836,808	581	6,159,867		13,537,486	30,534,161	3.49	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		77%	1.238	100%	0.704		100%	1.546	3.49	
Pure Premium Indicated by National Relativity		11%	1.884	0%	0.872		0%	1.683	4.44	
Pure Premium Present on Rate Level		12%	1.474	0%	0.638		0%	1.398	3.51	
Pure Premium Derived by Formula			1.337		0.704			1.546	3.59	

CLASS 5222		CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS								
Industry Group Contracting		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	12,771,889	4	365,837	24	230,498		496,161	1,092,496	8.55	
1/96 through 12/96	16,287,790	6	709,704	25	277,608		821,856	1,809,168	11.11	
1/97 through 12/97	22,489,786	2	842,150	31	449,098		1,064,401	2,355,649	10.47	
1/98 through 12/98	25,552,742	6	1,316,243	17	168,746		583,503	2,068,492	8.09	
1/99 through 12/99	23,627,859	5	2,488,571	17	255,756		1,984,162	4,728,489	20.01	
5 YR. TOTAL	100,730,066	23	5,722,505	114	1,381,706		4,950,083	12,054,294	11.97	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		52%	5.681	76%	1.372		83%	4.914	11.97	
Pure Premium Indicated by National Relativity		24%	3.955	12%	1.246		8%	2.885	8.09	
Pure Premium Present on Rate Level		24%	4.861	12%	1.406		9%	3.730	10.00	
Pure Premium Derived by Formula			5.070		1.361			4.645	11.08	

CLASS 5223		SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL-ALL OPERATIONS & DRIVERS								
Industry Group Contracting		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	2,220,144	0	0	3	25,224		31,688	56,912	2.56	
1/96 through 12/96	3,349,151	4	575,193	6	30,567		431,961	1,037,721	30.98	
1/97 through 12/97	5,344,979	0	0	8	107,053		120,337	227,390	4.25	
1/98 through 12/98	7,216,574	4	800,156	5	53,414		583,605	1,437,175	19.91	
1/99 through 12/99	7,541,019	0	0	5	47,932		98,230	146,162	1.94	
5 YR. TOTAL	25,671,867	8	1,375,349	27	264,190		1,265,821	2,905,360	11.32	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		24%	5.357	40%	1.029		44%	4.931	11.32	
Pure Premium Indicated by National Relativity		38%	2.256	30%	1.161		28%	2.280	5.70	
Pure Premium Present on Rate Level		38%	2.913	30%	1.119		28%	2.997	7.03	
Pure Premium Derived by Formula			3.250		1.096			3.647	7.99	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 5348		TILE, STONE, MOSAIC OR TERRAZZO WORK-INSIDE						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	15,252,078	1	67,725	12	92,364	97,940	258,029	1.69
1/96 through 12/96	16,534,468	2	157,766	15	115,571	148,315	421,652	2.55
1/97 through 12/97	17,741,860	2	226,963	14	181,553	181,795	590,311	3.33
1/98 through 12/98	37,541,304	2	323,168	27	247,075	485,543	1,055,786	2.81
1/99 through 12/99	42,143,646	2	587,150	27	240,893	425,359	1,253,402	2.97
5 YR. TOTAL	129,213,356	9	1,362,772	95	877,456	1,338,952	3,579,180	2.77
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		38%	1.055	64%	0.679	57%	1.036	2.77
Pure Premium Indicated by National Relativity		31%	1.898	18%	0.859	21%	1.422	4.18
Pure Premium Present on Rate Level		31%	1.756	18%	0.710	22%	1.170	3.64
Pure Premium Derived by Formula			1.534		0.717		1.147	3.40

CLASS 5402		HOTHOUSE ERECTION-ALL OPERATIONS						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	270,215	0	0	0	0	0	0	0.00
1/96 through 12/96	388,861	0	0	0	0	0	0	0.00
1/97 through 12/97	791,831	0	0	2	7,044	2,669	9,713	1.23
1/98 through 12/98	1,104,956	0	0	0	0	0	0	0.00
1/99 through 12/99	825,394	0	0	3	31,677	30,211	61,888	7.50
5 YR. TOTAL	3,381,257	0	0	5	38,721	32,880	71,601	2.12
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		9%	0.000	14%	1.145	15%	0.972	2.12
Pure Premium Indicated by National Relativity		16%	1.071	34%	0.635	26%	1.246	2.95
Pure Premium Present on Rate Level		75%	2.051	52%	0.666	59%	1.578	4.30
Pure Premium Derived by Formula			1.710		0.723		1.401	3.83

CLASS 5403		CARPENTRY NOC						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	81,216,381	23	3,287,499	128	1,116,150	3,291,242	7,694,891	9.47
1/96 through 12/96	87,953,260	21	2,761,046	119	1,052,476	3,186,722	7,000,244	7.96
1/97 through 12/97	106,144,917	20	4,663,541	150	1,858,951	4,745,616	11,268,108	10.62
1/98 through 12/98	136,942,953	28	7,749,530	159	2,184,591	4,873,593	14,807,714	10.81
1/99 through 12/99	148,582,737	16	6,924,808	176	2,285,547	4,853,873	14,064,228	9.47
5 YR. TOTAL	560,840,248	108	25,386,424	732	8,497,715	20,951,046	54,835,185	9.78
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		98%	4.526	100%	1.515	100%	3.736	9.78
Pure Premium Indicated by National Relativity		1%	3.641	0%	1.465	0%	3.237	8.34
Pure Premium Present on Rate Level		1%	4.157	0%	1.543	0%	3.466	9.17
Pure Premium Derived by Formula			4.513		1.515		3.736	9.76

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 5437		CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	28,684,917	6	584,276	42	381,591	675,796	1,641,663	5.72
1/96 through 12/96	39,195,201	7	681,161	50	551,282	774,284	2,006,727	5.12
1/97 through 12/97	48,222,846	4	500,878	58	610,414	946,625	2,057,917	4.27
1/98 through 12/98	91,357,819	10	2,162,823	107	1,290,533	2,534,438	5,987,794	6.55
1/99 through 12/99	104,832,906	6	3,068,076	98	1,257,788	2,309,597	6,635,461	6.33
5 YR. TOTAL	312,293,689	33	6,997,214	355	4,091,608	7,240,740	18,329,562	5.87
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		57%	2.241	100%	1.310	100%	2.319	5.87
Pure Premium Indicated by National Relativity		21%	2.253	0%	1.103	0%	2.106	5.46
Pure Premium Present on Rate Level		22%	1.989	0%	1.257	0%	2.097	5.34
Pure Premium Derived by Formula			2.188		1.310		2.319	5.82

CLASS 5443		LATHING & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	1,036,162	0	0	0	0	0	0	0.00
1/96 through 12/96	1,380,875	0	0	0	0	574	574	0.04
1/97 through 12/97	1,231,752	0	0	0	0	764	764	0.06
1/98 through 12/98	1,898,255	0	0	0	0	1,742	1,742	0.09
1/99 through 12/99	1,301,053	1	415,374	1	41,505	76,908	533,787	41.03
5 YR. TOTAL	6,848,097	1	415,374	1	41,505	79,988	536,867	7.84
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		11%	6.066	17%	0.606	18%	1.168	7.84
Pure Premium Indicated by National Relativity		44%	1.620	41%	0.762	41%	1.711	4.09
Pure Premium Present on Rate Level		45%	1.541	42%	0.545	41%	1.274	3.36
Pure Premium Derived by Formula			2.074		0.644		1.434	4.15

CLASS 5445		WALLBOARD INSTALLATION WITHIN BUILDINGS & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	48,529,551	10	1,296,363	62	496,946	1,432,064	3,225,373	6.65
1/96 through 12/96	55,916,719	12	1,847,816	77	737,967	1,644,115	4,229,898	7.56
1/97 through 12/97	86,185,754	15	2,434,473	107	1,172,947	2,100,117	5,707,537	6.62
1/98 through 12/98	160,524,682	18	3,154,345	135	1,758,409	2,942,615	7,855,369	4.89
1/99 through 12/99	166,562,913	4	1,466,806	156	2,317,579	2,882,228	6,666,613	4.00
5 YR. TOTAL	517,719,619	59	10,199,803	537	6,483,848	11,001,139	27,684,790	5.35
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		81%	1.970	100%	1.252	100%	2.125	5.35
Pure Premium Indicated by National Relativity		9%	2.907	0%	1.117	0%	2.105	6.13
Pure Premium Present on Rate Level		10%	2.851	0%	1.171	0%	2.368	6.39
Pure Premium Derived by Formula			2.142		1.252		2.125	5.52

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 5462		GLAZIER-AWAY FROM SHOP & DRIVERS								
Industry Group Contracting		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	11,883,439	1	83,308	8	49,964	104,255	237,527	2.00		
1/96 through 12/96	13,724,738	0	0	10	93,101	122,159	215,260	1.57		
1/97 through 12/97	16,406,439	1	0	24	358,537	331,242	689,779	4.20		
1/98 through 12/98	24,845,563	3	600,793	34	391,028	483,306	1,475,127	5.94		
1/99 through 12/99	28,619,339	3	1,603,166	30	378,336	630,772	2,612,274	9.13		
5 YR. TOTAL	95,479,518	8	2,287,267	106	1,270,966	1,671,734	5,229,967	5.48		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		35%	2.396	66%	1.331	62%	1.751	5.48		
Pure Premium Indicated by National Relativity		32%	2.668	17%	1.236	19%	2.549	6.45		
Pure Premium Present on Rate Level		33%	1.901	17%	1.057	19%	1.875	4.83		
Pure Premium Derived by Formula			2.320		1.268		1.926	5.51		

CLASS 5472		ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS								
Industry Group Contracting		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	4,568,470	0	0	5	24,215	48,388	72,603	1.59		
1/96 through 12/96	6,322,990	0	0	6	25,810	65,327	91,137	1.44		
1/97 through 12/97	7,054,146	0	0	3	70,519	109,016	179,535	2.55		
1/98 through 12/98	9,039,752	0	0	6	90,199	128,035	218,234	2.41		
1/99 through 12/99	4,957,733	0	0	1	277	4,195	4,472	0.09		
5 YR. TOTAL	31,943,091	0	0	21	211,020	354,961	565,981	1.77		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		23%	0.000	38%	0.661	39%	1.111	1.77		
Pure Premium Indicated by National Relativity		38%	1.704	31%	0.972	30%	2.063	4.74		
Pure Premium Present on Rate Level		39%	1.990	31%	0.779	31%	1.818	4.59		
Pure Premium Derived by Formula			1.424		0.794		1.616	3.83		

CLASS 5473		ASBESTOS CONTRACTOR-NOC & DRIVERS								
Industry Group Contracting		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	5,834,948	0	0	4	2,506	19,233	21,739	0.37		
1/96 through 12/96	8,387,924	1	68,699	5	62,887	90,048	221,634	2.64		
1/97 through 12/97	8,961,615	1	204,151	4	7,520	39,769	251,440	2.81		
1/98 through 12/98	9,715,887	0	0	2	34,154	26,475	60,629	0.62		
1/99 through 12/99	12,022,918	1	764,698	5	101,958	165,222	1,031,878	8.58		
5 YR. TOTAL	44,923,292	3	1,037,548	20	209,025	340,747	1,587,320	3.53		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		25%	2.310	41%	0.465	39%	0.759	3.53		
Pure Premium Indicated by National Relativity		37%	2.324	29%	1.250	30%	3.002	6.58		
Pure Premium Present on Rate Level		38%	1.830	30%	0.685	31%	1.319	3.83		
Pure Premium Derived by Formula			2.133		0.759		1.606	4.50		

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 5474		PAINTING OR PAPERHANGING NOC & SHOP OPERATIONS, DRIVERS								
Industry Group Contracting		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	64,543,682	16	1,654,106	63	514,234		1,293,849	3,462,189	5.36	
1/96 through 12/96	79,862,131	11	1,115,231	75	796,160		1,332,923	3,244,314	4.06	
1/97 through 12/97	97,108,703	9	1,225,521	90	937,867		1,501,887	3,665,275	3.77	
1/98 through 12/98	168,045,711	16	4,012,210	136	1,173,461		4,324,146	9,509,817	5.66	
1/99 through 12/99	178,435,833	10	4,457,372	126	1,710,941		4,020,297	10,188,610	5.71	
5 YR. TOTAL	587,996,060	62	12,464,440	490	5,132,663		12,473,102	30,070,205	5.11	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		78%	2.120	100%	0.873		100%	2.121	5.11	
Pure Premium Indicated by National Relativity		11%	2.559	0%	1.018		0%	2.157	5.73	
Pure Premium Present on Rate Level		11%	2.250	0%	0.853		0%	2.003	5.11	
Pure Premium Derived by Formula			2.183		0.873			2.121	5.18	

CLASS 5478		LINOLEUM, CARPET, VINYL, ASPHALT, OR RUBBER FLOOR TILE INSTALLATION								
Industry Group Contracting		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	538,093	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	12,582,147	0	0	11	107,703		99,193	206,896	1.64	
5 YR. TOTAL	13,120,240	0	0	11	107,703		99,193	206,896	1.58	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		15%	0.000	24%	0.821		24%	0.756	1.58	
Pure Premium Indicated by National Relativity		42%	2.851	38%	1.024		38%	1.770	5.65	
Pure Premium Present on Rate Level		43%	1.885	38%	0.633		38%	1.363	3.88	
Pure Premium Derived by Formula			2.008		0.827			1.372	4.21	

CLASS 5479		INSULATION WORK NOC & DRIVERS								
Industry Group Contracting		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	9,619,920	1	61,856	18	65,483		131,002	258,341	2.69	
1/96 through 12/96	16,761,412	4	549,081	29	342,411		662,375	1,553,867	9.27	
1/97 through 12/97	16,190,860	4	897,623	35	194,868		548,686	1,641,177	10.14	
1/98 through 12/98	26,976,793	4	605,516	37	307,670		479,965	1,393,151	5.16	
1/99 through 12/99	25,485,056	2	458,795	32	200,269		551,257	1,210,321	4.75	
5 YR. TOTAL	95,034,041	15	2,572,871	151	1,110,701		2,373,285	6,056,857	6.37	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		40%	2.707	73%	1.169		73%	2.497	6.37	
Pure Premium Indicated by National Relativity		30%	2.443	13%	1.413		13%	2.712	6.57	
Pure Premium Present on Rate Level		30%	2.727	14%	1.367		14%	2.871	6.97	
Pure Premium Derived by Formula			2.634		1.228			2.577	6.44	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 5480		PLASTERING NOC & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	172,918	0	0	0	0	0	0	0.00
1/96 through 12/96	569,900	0	0	1	29,719	44,684	74,403	13.06
1/97 through 12/97	729,823	1	158,538	3	13,717	42,643	214,898	29.45
1/98 through 12/98	1,387,810	0	0	1	27,898	23,427	51,325	3.70
1/99 through 12/99	1,445,563	0	0	4	76,185	58,402	134,587	9.31
5 YR. TOTAL	4,306,014	1	158,538	9	147,519	169,156	475,213	11.04
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		13%	3.682	23%	3.426	21%	3.928	11.04
Pure Premium Indicated by National Relativity		43%	2.991	38%	1.290	39%	2.203	6.48
Pure Premium Present on Rate Level		44%	3.612	39%	1.684	40%	3.059	8.36
Pure Premium Derived by Formula			3.354		1.935		2.908	8.20

CLASS 5491		PAPERHANGING & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	1,858,960	0	0	0	0	2,417	2,417	0.13
1/96 through 12/96	2,475,102	0	0	1	8,269	7,510	15,779	0.64
1/97 through 12/97	4,359,655	0	0	1	3,662	10,957	14,619	0.34
1/98 through 12/98	4,330,386	0	0	1	38,322	13,326	51,648	1.19
1/99 through 12/99	3,933,932	0	0	1	16,470	14,450	30,920	0.79
5 YR. TOTAL	16,958,035	0	0	4	66,723	48,660	115,383	0.68
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		15%	0.000	24%	0.393	24%	0.287	0.68
Pure Premium Indicated by National Relativity		24%	0.411	38%	0.457	38%	0.675	1.54
Pure Premium Present on Rate Level		61%	1.354	38%	0.494	38%	0.984	2.83
Pure Premium Derived by Formula			0.925		0.456		0.699	2.08

CLASS 5506		STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	48,251,226	3	645,092	43	417,022	646,168	1,708,282	3.54
1/96 through 12/96	48,085,049	4	1,976,323	55	469,152	1,010,264	3,455,739	7.19
1/97 through 12/97	63,595,133	5	752,690	49	542,140	910,847	2,205,677	3.47
1/98 through 12/98	72,195,238	4	1,033,748	37	491,518	1,077,712	2,602,978	3.61
1/99 through 12/99	54,874,508	3	1,359,062	35	367,221	668,238	2,394,521	4.36
5 YR. TOTAL	287,001,154	19	5,766,915	219	2,287,053	4,313,229	12,367,197	4.31
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		55%	2.009	86%	0.797	85%	1.503	4.31
Pure Premium Indicated by National Relativity		22%	2.755	7%	0.844	7%	2.087	5.69
Pure Premium Present on Rate Level		23%	1.975	7%	0.673	8%	1.411	4.06
Pure Premium Derived by Formula			2.165		0.792		1.537	4.49

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 5507		STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS							
Industry Group Contracting		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	31,130,954	0	0	15	153,257	130,640	283,897	0.91	
1/96 through 12/96	38,944,128	2	304,964	9	177,840	302,213	785,017	2.02	
1/97 through 12/97	42,851,685	2	233,406	17	182,026	293,208	708,640	1.65	
1/98 through 12/98	48,919,572	4	1,399,860	6	84,663	1,071,115	2,555,638	5.22	
1/99 through 12/99	46,106,524	0	0	23	448,455	493,562	942,017	2.04	
5 YR. TOTAL	207,952,863	8	1,938,230	70	1,046,241	2,290,738	5,275,209	2.54	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		44%	0.932	62%	0.503	63%	1.102	2.54	
Pure Premium Indicated by National Relativity		28%	2.458	19%	0.770	18%	1.588	4.82	
Pure Premium Present on Rate Level		28%	1.527	19%	0.411	19%	0.905	2.84	
Pure Premium Derived by Formula			1.526		0.536		1.152	3.21	

CLASS 5508		STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS							
Industry Group Contracting		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	33,022	1	76,695	0	0	15,437	92,132	279.00	
1/96 through 12/96	161,617	0	0	0	0	391	391	0.24	
1/97 through 12/97	451,043	0	0	0	0	0	0	0.00	
1/98 through 12/98	1,516,514	0	0	3	40,660	44,311	84,971	5.60	
1/99 through 12/99	3,563,941	0	0	5	60,886	62,005	122,891	3.45	
5 YR. TOTAL	5,726,137	1	76,695	8	101,546	122,144	300,385	5.25	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		17%	1.339	17%	1.773	20%	2.133	5.25	
Pure Premium Indicated by National Relativity		24%	8.418	36%	1.333	28%	7.502	17.25	
Pure Premium Present on Rate Level		59%	5.139	47%	0.647	52%	2.028	7.81	
Pure Premium Derived by Formula			5.280		1.085		3.582	9.95	

CLASS 5536		AIR CONDITIONING DUCT FABRICATION AND INSTALLATION & DRIVERS							
Industry Group Contracting		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	16,019,193	0	0	13	116,828	141,806	258,634	1.61	
1/96 through 12/96	28,091,286	6	1,239,163	30	268,023	754,221	2,261,407	8.05	
1/97 through 12/97	45,480,840	5	1,033,051	43	401,283	1,117,083	2,551,417	5.61	
1/98 through 12/98	63,494,165	11	2,502,099	62	549,093	1,735,937	4,787,129	7.54	
1/99 through 12/99	72,174,434	0	0	75	710,030	943,824	1,653,854	2.29	
5 YR. TOTAL	225,259,918	22	4,774,313	223	2,045,257	4,692,871	11,512,441	5.11	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		55%	2.119	89%	0.908	90%	2.083	5.11	
Pure Premium Indicated by National Relativity		22%	2.155	5%	0.988	5%	2.111	5.25	
Pure Premium Present on Rate Level		23%	2.484	6%	0.934	5%	2.029	5.45	
Pure Premium Derived by Formula			2.211		0.914		2.082	5.21	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 5538		SHEET METAL WORK-SHOP AND OUTSIDE-NOC & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	81,674,392	15	2,411,102	119	1,014,787	3,081,014	6,506,903	7.97
1/96 through 12/96	104,390,306	12	1,333,769	134	1,106,746	1,777,710	4,218,225	4.04
1/97 through 12/97	120,017,524	17	3,426,166	141	1,253,922	3,018,315	7,698,403	6.41
1/98 through 12/98	152,778,015	17	3,340,080	175	1,774,770	3,507,054	8,621,904	5.64
1/99 through 12/99	158,685,592	8	3,272,388	157	1,779,464	3,790,084	8,841,936	5.57
5 YR. TOTAL	617,545,829	69	13,783,505	726	6,929,689	15,174,177	35,887,371	5.81
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		79%	2.232	100%	1.122	100%	2.457	5.81
Pure Premium Indicated by National Relativity		10%	2.350	0%	0.954	0%	2.092	5.40
Pure Premium Present on Rate Level		11%	2.228	0%	1.039	0%	2.282	5.55
Pure Premium Derived by Formula		2.243		1.122		2.457		5.82

CLASS 5551		ROOFING-ALL KINDS & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	33,891,901	6	883,829	80	737,435	1,281,357	2,902,621	8.56
1/96 through 12/96	42,002,444	19	2,907,407	116	1,256,340	3,833,801	7,997,548	19.04
1/97 through 12/97	47,245,635	12	3,125,872	83	1,033,520	3,103,583	7,262,975	15.37
1/98 through 12/98	60,447,335	17	3,279,408	104	1,083,841	4,899,615	9,262,864	15.32
1/99 through 12/99	59,880,317	5	2,814,721	81	968,858	2,164,996	5,948,575	9.93
5 YR. TOTAL	243,467,632	59	13,011,237	464	5,079,994	15,283,352	33,374,583	13.71
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		81%	5.344	100%	2.087	100%	6.277	13.71
Pure Premium Indicated by National Relativity		9%	6.646	0%	2.265	0%	6.347	15.26
Pure Premium Present on Rate Level		10%	6.019	0%	2.070	0%	6.186	14.28
Pure Premium Derived by Formula		5.529		2.087		6.277		13.89

CLASS 5606		CONTRACTOR-EXECUTIVE SUPERVISOR OR CONSTRUCTION SUPERINTENDENT						
Industry Group Contracting		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	203,887,574	15	1,827,400	70	671,104	1,800,954	4,299,458	2.11
1/96 through 12/96	247,254,447	22	3,866,209	92	954,358	2,267,848	7,088,415	2.87
1/97 through 12/97	321,675,805	10	2,443,146	102	1,334,887	2,866,235	6,644,268	2.07
1/98 through 12/98	453,278,228	12	3,221,991	133	1,432,455	2,378,845	7,033,291	1.55
1/99 through 12/99	492,339,281	10	5,653,317	135	1,830,030	4,374,066	11,857,413	2.41
5 YR. TOTAL	1,718,435,335	69	17,012,063	532	6,222,834	13,687,948	36,922,845	2.15
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		84%	0.990	100%	0.362	100%	0.797	2.15
Pure Premium Indicated by National Relativity		8%	0.833	0%	0.282	0%	0.669	1.78
Pure Premium Present on Rate Level		8%	0.926	0%	0.316	0%	0.740	1.98
Pure Premium Derived by Formula		0.972		0.362		0.797		2.13

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 5610		CLEANER-DEBRIS REMOVAL							
Industry Group Contracting		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	6,697,790	1	115,327	9	94,502	103,200	313,029	4.67	
1/96 through 12/96	8,776,379	2	183,625	7	59,259	76,137	319,021	3.63	
1/97 through 12/97	13,613,332	0	0	11	89,663	124,082	213,745	1.57	
1/98 through 12/98	18,432,753	0	0	8	146,270	89,498	235,768	1.28	
1/99 through 12/99	18,511,929	1	277,343	19	85,719	203,008	566,070	3.06	
5 YR. TOTAL	66,032,183	4	576,295	54	475,413	595,925	1,647,633	2.50	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		25%	0.873	50%	0.720	47%	0.902	2.50	
Pure Premium Indicated by National Relativity		37%	1.512	25%	0.966	26%	2.084	4.56	
Pure Premium Present on Rate Level		38%	1.230	25%	0.765	27%	1.374	3.37	
Pure Premium Derived by Formula			1.245		0.793		1.337	3.38	

CLASS 5645		CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS							
Industry Group Contracting		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	119,497,963	35	4,151,377	269	2,218,216	5,133,733	11,503,326	9.63	
1/96 through 12/96	148,652,455	34	3,878,807	243	2,259,682	6,671,222	12,809,711	8.62	
1/97 through 12/97	168,363,952	38	7,066,933	240	2,735,804	8,261,771	18,064,508	10.73	
1/98 through 12/98	422,426,337	70	15,492,223	525	5,994,431	16,974,750	38,461,404	9.10	
1/99 through 12/99	447,802,016	51	21,637,199	530	8,317,038	19,940,964	49,895,201	11.14	
5 YR. TOTAL	1,306,742,723	228	52,226,539	1,807	21,525,171	56,982,440	130,734,150	10.01	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		100%	3.997	100%	1.647	100%	4.361	10.01	
Pure Premium Indicated by National Relativity		0%	3.661	0%	1.632	0%	3.840	9.13	
Pure Premium Present on Rate Level		0%	4.530	0%	1.502	0%	4.357	10.39	
Pure Premium Derived by Formula			3.997		1.647		4.361	10.01	

CLASS 5651		CARPENTRY-DWELLINGS-THREE STORIES OR LESS							
Industry Group Contracting		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	10,483,111	2	143,202	14	163,943	275,992	583,137	5.56	
1/96 through 12/96	12,842,306	1	105,248	18	164,985	389,524	659,757	5.14	
1/97 through 12/97	14,910,692	6	941,108	19	205,247	535,687	1,682,042	11.28	
1/98 through 12/98	21,796,001	3	619,808	17	304,475	854,385	1,778,668	8.16	
1/99 through 12/99	21,840,562	0	0	26	503,177	516,740	1,019,917	4.67	
5 YR. TOTAL	81,872,672	12	1,809,366	94	1,341,827	2,572,328	5,723,521	6.99	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		40%	2.210	68%	1.639	69%	3.142	6.99	
Pure Premium Indicated by National Relativity		30%	3.061	16%	1.475	15%	3.227	7.76	
Pure Premium Present on Rate Level		30%	3.088	16%	1.293	16%	2.886	7.27	
Pure Premium Derived by Formula			2.729		1.557		3.114	7.40	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 5703		BUILDING RAISING OR MOVING & DRIVERS							
Industry Group Contracting		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	516,694	0	0	5	35,375	40,661	76,036	14.72	
1/96 through 12/96	512,122	0	0	3	10,781	5,510	16,291	3.18	
1/97 through 12/97	1,148,150	0	0	3	37,877	30,078	67,955	5.92	
1/98 through 12/98	1,232,186	0	0	3	24,823	47,247	72,070	5.85	
1/99 through 12/99	1,234,201	0	0	4	36,592	40,841	77,433	6.27	
5 YR. TOTAL	4,643,353	0	0	18	145,448	164,337	309,785	6.67	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		20%	0.000	27%	3.132	31%	3.539	6.67	
Pure Premium Indicated by National Relativity		34%	16.198	36%	4.031	34%	10.810	31.04	
Pure Premium Present on Rate Level		46%	10.584	37%	2.356	35%	7.095	20.04	
Pure Premium Derived by Formula			10.376		3.169		7.256	20.80	

CLASS 5705		SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS							
Industry Group Contracting		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	154,854	0	0	0	0	0	0	0.00	
1/96 through 12/96	306,223	0	0	0	0	512	512	0.17	
1/97 through 12/97	272,315	0	0	1	109	664	773	0.28	
1/98 through 12/98	257,842	0	0	0	0	101	101	0.04	
1/99 through 12/99	364,388	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,355,622	0	0	1	109	1,277	1,386	0.10	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		6%	0.000	8%	0.008	8%	0.094	0.10	
Pure Premium Indicated by National Relativity		19%	6.479	32%	1.708	25%	5.994	14.18	
Pure Premium Present on Rate Level		75%	1.716	60%	0.476	67%	1.019	3.21	
Pure Premium Derived by Formula			2.518		0.833		2.189	5.54	

CLASS 5951		SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS							
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	33,955,502	0	0	1	6,753	13,709	20,462	0.06	
1/96 through 12/96	40,036,499	0	0	1	1,292	9,099	10,391	0.03	
1/97 through 12/97	3,646,867	0	0	0	0	2,470	2,470	0.07	
1/98 through 12/98	37,326,287	0	0	2	55,528	60,297	115,825	0.31	
1/99 through 12/99	81,130,650	0	0	2	43,221	49,034	92,255	0.11	
5 YR. TOTAL	196,095,805	0	0	6	106,794	134,609	241,403	0.12	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		14%	0.000	28%	0.054	29%	0.069	0.12	
Pure Premium Indicated by National Relativity		19%	0.082	36%	0.107	35%	0.174	0.36	
Pure Premium Present on Rate Level		67%	0.111	36%	0.064	36%	0.154	0.33	
Pure Premium Derived by Formula			0.090		0.077		0.136	0.30	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 6003		PILE DRIVING & DRIVERS							
Industry Group Contracting		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	1,067,105	0	0	1	19,726	18,187	37,913	3.55	
1/96 through 12/96	1,300,294	0	0	3	56,855	45,911	102,766	7.90	
1/97 through 12/97	1,979,362	0	0	3	27,813	21,218	49,031	2.48	
1/98 through 12/98	3,076,342	1	181,824	2	3,147	175,222	360,193	11.71	
1/99 through 12/99	2,987,655	0	0	4	67,278	87,662	154,940	5.19	
5 YR. TOTAL	10,410,758	1	181,824	13	174,819	348,200	704,843	6.77	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		19%	1.747	32%	1.679	34%	3.345	6.77	
Pure Premium Indicated by National Relativity		40%	3.594	34%	1.443	33%	3.057	8.09	
Pure Premium Present on Rate Level		41%	3.956	34%	1.656	33%	3.976	9.59	
Pure Premium Derived by Formula			3.391		1.591		3.458	8.44	

CLASS 6005		JETTY OR BREAKWATER CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group Contracting		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	487,027	0	0	3	5,679	7,106	12,785	2.63	
1/96 through 12/96	216,387	0	0	0	0	0	0	0.00	
1/97 through 12/97	308,790	0	0	2	4,346	10,346	14,692	4.76	
1/98 through 12/98	181,676	0	0	0	0	260	260	0.14	
1/99 through 12/99	109,213	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,303,093	0	0	5	10,025	17,712	27,737	2.13	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		7%	0.000	11%	0.769	12%	1.359	2.13	
Pure Premium Indicated by National Relativity		25%	2.395	44%	1.194	36%	1.972	5.56	
Pure Premium Present on Rate Level		68%	3.037	45%	0.914	52%	2.505	6.46	
Pure Premium Derived by Formula			2.664		1.021		2.176	5.86	

CLASS 6017		DAM OR LOCK CONSTRUCTION: CONCRETE WORK-ALL OPERATIONS							
Industry Group Contracting		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	22,480	0	0	0	0	0	0	0.00	
1/97 through 12/97	2,423	0	0	0	0	0	0	0.00	
1/98 through 12/98	519	0	0	0	0	0	0	0.00	
1/99 through 12/99	12,082	0	0	0	0	0	0	0.00	
5 YR. TOTAL	37,504	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		1%	0.000	2%	0.000	2%	0.000	0.00	
Pure Premium Indicated by National Relativity		29%	3.469	42%	1.854	33%	1.929	7.25	
Pure Premium Present on Rate Level		70%	2.222	56%	0.561	65%	1.054	3.84	
Pure Premium Derived by Formula			2.561		1.093		1.322	4.98	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 6018		DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS & DRIVERS							
Industry Group Contracting		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	44,561	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	773,084	0	0	0	0	1,243	1,243	0.16	
1/99 through 12/99	697,944	0	0	0	0	150	150	0.02	
5 YR. TOTAL	1,515,589	0	0	0	0	1,393	1,393	0.09	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		5%	0.000	12%	0.000	9%	0.092	0.09	
Pure Premium Indicated by National Relativity		12%	1.008	17%	0.127	13%	1.451	2.59	
Pure Premium Present on Rate Level		83%	1.262	71%	0.993	78%	1.125	3.38	
Pure Premium Derived by Formula			1.168		0.727		1.074	2.97	

CLASS 6045		LEVEE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group Contracting		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	23%	0.272	17%	0.615	0.89	
Pure Premium Present on Rate Level		100%	2.677	77%	0.384	83%	1.951	5.01	
Pure Premium Derived by Formula			2.677		0.358		1.724	4.76	

CLASS 6204		DRILLING NOC & DRIVERS							
Industry Group Contracting		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	10,339,728	2	353,363	20	144,638	641,456	1,139,457	11.02	
1/96 through 12/96	11,579,021	0	0	17	148,210	284,002	432,212	3.73	
1/97 through 12/97	13,801,635	5	683,578	24	237,919	499,379	1,420,876	10.29	
1/98 through 12/98	17,505,911	4	589,336	31	234,045	510,002	1,333,383	7.62	
1/99 through 12/99	17,014,462	2	942,149	23	358,632	699,785	2,000,566	11.76	
5 YR. TOTAL	70,240,757	13	2,568,426	115	1,123,444	2,634,624	6,326,494	9.01	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		40%	3.657	66%	1.599	66%	3.751	9.01	
Pure Premium Indicated by National Relativity		30%	4.368	17%	1.644	17%	3.690	9.70	
Pure Premium Present on Rate Level		30%	3.557	17%	1.415	17%	2.995	7.97	
Pure Premium Derived by Formula			3.840		1.575		3.612	9.03	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 6206		OIL OR GAS WELL: CEMENTING & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	468,002	0	0	0	0	0	0	0.00
1/96 through 12/96	582,500	0	0	0	0	0	0	0.00
1/97 through 12/97	596,321	0	0	0	0	0	0	0.00
1/98 through 12/98	466,653	0	0	0	0	0	0	0.00
1/99 through 12/99	458,255	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,571,731	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		6%	0.000	10%	0.000	10%	0.000	0.00
Pure Premium Indicated by National Relativity		47%	1.792	45%	0.524	45%	1.173	3.49
Pure Premium Present on Rate Level		47%	1.133	45%	0.355	45%	0.816	2.30
Pure Premium Derived by Formula		1.375		0.396		0.895		2.67

CLASS 6213		OIL OR GAS WELL: SPECIALTY TOOL OPERATION NOC-BY CONTRACTOR-ALL EMPLOYEES & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	39	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	35,250	0	0	0	0	0	0	0.00
1/98 through 12/98	70,640	0	0	0	0	0	0	0.00
1/99 through 12/99	71,311	0	0	0	0	0	0	0.00
5 YR. TOTAL	177,240	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		3%	0.000	3%	0.000	4%	0.000	0.00
Pure Premium Indicated by National Relativity		42%	2.456	48%	0.684	47%	1.776	4.92
Pure Premium Present on Rate Level		55%	2.291	49%	0.436	49%	1.466	4.19
Pure Premium Derived by Formula		2.292		0.542		1.553		4.39

CLASS 6214		OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	66	0	0	0	0	0	0	0.00
1/96 through 12/96	188,951	0	0	0	0	0	0	0.00
1/97 through 12/97	642	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	189,659	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		2%	0.000	4%	0.000	4%	0.000	0.00
Pure Premium Indicated by National Relativity		12%	1.136	21%	0.367	17%	0.986	2.49
Pure Premium Present on Rate Level		86%	1.474	75%	0.493	79%	1.194	3.16
Pure Premium Derived by Formula		1.404		0.447		1.111		2.96

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 6216		OIL OR GAS LEASE WORK NOC-BY CONTRACTOR & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	90	0	0	0	0	0	0	0.00
1/97 through 12/97	22,704	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	22,794	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000	2%	0.000	0.00
Pure Premium Indicated by National Relativity		49%	1.988	49%	0.678	49%	1.674	4.34
Pure Premium Present on Rate Level		50%	2.028	50%	0.572	49%	1.769	4.37
Pure Premium Derived by Formula		1.988		0.618		1.687		4.29

CLASS 6217		EXCAVATION & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	118,565,039	19	2,999,562	117	956,482	3,184,350	7,140,394	6.02
1/96 through 12/96	163,326,345	27	3,351,022	138	1,165,432	3,064,038	7,580,492	4.64
1/97 through 12/97	209,803,473	20	3,471,701	157	1,407,470	3,552,510	8,431,681	4.02
1/98 through 12/98	268,467,648	20	4,557,623	196	2,009,995	3,863,009	10,430,627	3.89
1/99 through 12/99	278,068,521	9	6,071,490	190	2,684,173	4,972,403	13,728,066	4.94
5 YR. TOTAL	1,038,231,026	95	20,451,398	798	8,223,552	18,636,310	47,311,260	4.56
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		93%	1.970	100%	0.792	100%	1.795	4.56
Pure Premium Indicated by National Relativity		3%	2.418	0%	0.819	0%	1.950	5.19
Pure Premium Present on Rate Level		4%	1.962	0%	0.715	0%	1.712	4.39
Pure Premium Derived by Formula		1.983		0.792		1.795		4.57

CLASS 6229		IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	8,231,254	2	335,872	7	43,788	195,421	575,081	6.99
1/96 through 12/96	10,182,596	2	276,495	15	114,963	406,990	798,448	7.84
1/97 through 12/97	12,011,509	0	0	6	58,325	160,906	219,231	1.83
1/98 through 12/98	20,761,072	1	1,560,129	8	15,779	114,735	1,690,643	8.14
1/99 through 12/99	19,326,479	0	0	12	103,454	223,532	326,986	1.69
5 YR. TOTAL	70,512,910	5	2,172,496	48	336,309	1,101,584	3,610,389	5.12
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		29%	3.081	46%	0.477	52%	1.562	5.12
Pure Premium Indicated by National Relativity		35%	2.234	27%	0.681	24%	1.685	4.60
Pure Premium Present on Rate Level		36%	1.681	27%	0.580	24%	1.646	3.91
Pure Premium Derived by Formula		2.281		0.560		1.612		4.45

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 6233		OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS							
Industry Group Contracting		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	2,612,928	1	361,203	2	13,556	114,020	488,779	18.71	
1/96 through 12/96	2,362,244	3	451,196	0	0	289,803	740,999	31.37	
1/97 through 12/97	3,506,515	0	0	2	9,873	17,419	27,292	0.78	
1/98 through 12/98	7,762,377	1	119,719	11	161,742	141,846	423,307	5.45	
1/99 through 12/99	13,694,052	0	0	8	106,466	122,044	228,510	1.67	
5 YR. TOTAL	29,938,116	5	932,118	23	291,637	685,132	1,908,887	6.38	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		33%	3.113	40%	0.974	45%	2.288	6.38	
Pure Premium Indicated by National Relativity		33%	5.741	30%	0.809	27%	2.001	8.55	
Pure Premium Present on Rate Level		34%	5.368	30%	0.984	28%	2.820	9.17	
Pure Premium Derived by Formula			4.747		0.928		2.359	8.03	

CLASS 6235		OIL OR GAS WELL: DRILLING OR REDRILLING & DRIVERS							
Industry Group Contracting		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	57,900	0	0	0	0	0	0	0.00	
1/96 through 12/96	69,309	0	0	0	0	0	0	0.00	
1/97 through 12/97	69,102	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	107,292	0	0	0	0	0	0	0.00	
5 YR. TOTAL	303,603	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		5%	0.000	7%	0.000	7%	0.000	0.00	
Pure Premium Indicated by National Relativity		47%	6.348	46%	1.607	46%	3.792	11.75	
Pure Premium Present on Rate Level		48%	5.613	47%	1.365	47%	3.467	10.45	
Pure Premium Derived by Formula			5.678		1.381		3.374	10.43	

CLASS 6236		OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS							
Industry Group Contracting		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Indicated by National Relativity		35%	11.243	46%	2.669	37%	6.836	20.75	
Pure Premium Present on Rate Level		65%	13.042	54%	2.009	63%	10.908	25.96	
Pure Premium Derived by Formula			12.412		2.313		9.401	24.13	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

NORTH CAROLINA

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CLASS 6237		OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Indicated by National Relativity		50%	1.618	50%	0.420	50%	0.887	2.93
Pure Premium Present on Rate Level		50%	1.128	50%	0.353	50%	0.888	2.37
Pure Premium Derived by Formula			1.373		0.387		0.888	2.65

CLASS 6251		TUNNELING-NOT PNEUMATIC-ALL OPERATIONS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	112,904	0	0	0	0	0	0	0.00
1/96 through 12/96	84,638	0	0	0	0	0	0	0.00
1/97 through 12/97	28	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	357,967	0	0	0	0	228	228	0.06
5 YR. TOTAL	555,537	0	0	0	0	228	228	0.04
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		6%	0.000	8%	0.000	8%	0.041	0.04
Pure Premium Indicated by National Relativity		47%	6.900	46%	1.297	46%	3.381	11.58
Pure Premium Present on Rate Level		47%	5.383	46%	0.960	46%	2.378	8.72
Pure Premium Derived by Formula			5.773		1.038		2.652	9.46

CLASS 6252		SHAFT SINKING-ALL OPERATIONS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	1,730,493	0	0	0	0	0	0	0.00
1/96 through 12/96	1,638,495	0	0	0	0	500	500	0.03
1/97 through 12/97	1,140,882	0	0	0	0	684	684	0.06
1/98 through 12/98	224,806	0	0	0	0	0	0	0.00
1/99 through 12/99	135,966	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,870,642	0	0	0	0	1,184	1,184	0.02
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		13%	0.000	15%	0.000	19%	0.024	0.02
Pure Premium Indicated by National Relativity		33%	3.929	42%	0.954	40%	1.672	6.56
Pure Premium Present on Rate Level		54%	3.585	43%	0.556	41%	1.997	6.14
Pure Premium Derived by Formula			3.232		0.640		1.492	5.36

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 6306		SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	25,362,093	2	222,816	34	290,261	365,909	878,986	3.47
1/96 through 12/96	36,752,095	5	556,986	34	302,190	892,161	1,751,337	4.77
1/97 through 12/97	47,624,834	4	784,637	33	367,443	1,090,330	2,242,410	4.71
1/98 through 12/98	56,170,672	12	3,482,762	39	573,339	3,648,892	7,704,993	13.72
1/99 through 12/99	60,310,375	2	905,014	38	554,759	836,745	2,296,518	3.81
5 YR. TOTAL	226,220,069	25	5,952,215	178	2,087,992	6,834,037	14,874,244	6.58
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		63%	2.631	87%	0.923	100%	3.021	6.58
Pure Premium Indicated by National Relativity		18%	2.563	6%	0.814	0%	1.829	5.21
Pure Premium Present on Rate Level		19%	3.509	7%	0.867	0%	2.789	7.17
Pure Premium Derived by Formula			2.786		0.913		3.021	6.72

CLASS 6319		GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	36,803,704	4	433,539	42	260,094	477,534	1,171,167	3.18
1/96 through 12/96	48,367,578	7	977,184	43	362,199	1,170,162	2,509,545	5.19
1/97 through 12/97	56,819,220	4	906,968	35	308,455	696,455	1,911,878	3.36
1/98 through 12/98	64,561,862	4	1,255,425	40	346,260	1,010,674	2,612,359	4.05
1/99 through 12/99	65,505,666	2	1,033,446	50	938,389	1,326,442	3,298,277	5.04
5 YR. TOTAL	272,058,030	21	4,606,562	210	2,215,397	4,681,267	11,503,226	4.23
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		55%	1.693	80%	0.814	94%	1.721	4.23
Pure Premium Indicated by National Relativity		22%	2.149	10%	0.721	3%	1.751	4.62
Pure Premium Present on Rate Level		23%	2.084	10%	0.588	3%	1.904	4.58
Pure Premium Derived by Formula			1.883		0.782		1.727	4.39

CLASS 6325		CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	18,659,266	6	757,369	30	365,417	1,135,752	2,258,538	12.10
1/96 through 12/96	27,408,684	4	416,900	21	161,537	506,823	1,085,260	3.96
1/97 through 12/97	24,746,801	1	316,490	18	245,338	1,142,148	1,703,976	6.89
1/98 through 12/98	47,489,299	6	1,492,698	84	805,213	1,931,389	4,229,300	8.91
1/99 through 12/99	51,309,873	5	2,813,576	78	765,735	2,171,745	5,751,056	11.21
5 YR. TOTAL	169,613,923	22	5,797,033	231	2,343,240	6,887,857	15,028,130	8.86
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		52%	3.418	89%	1.382	100%	4.061	8.86
Pure Premium Indicated by National Relativity		24%	2.581	5%	0.756	0%	1.992	5.33
Pure Premium Present on Rate Level		24%	2.898	6%	1.221	0%	3.870	7.99
Pure Premium Derived by Formula			3.092		1.341		4.061	8.49

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 6400		FENCE ERECTION-METAL						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	3,257,020	1	59,058	10	125,421	164,796	349,275	10.72
1/96 through 12/96	5,226,239	4	177,043	8	68,240	300,715	545,998	10.45
1/97 through 12/97	6,314,146	0	0	13	83,194	169,450	252,644	4.00
1/98 through 12/98	10,754,650	1	130,310	10	64,955	146,374	341,639	3.18
1/99 through 12/99	12,559,076	0	0	18	172,321	308,120	480,441	3.83
5 YR. TOTAL	38,111,131	6	366,411	59	514,131	1,089,455	1,969,997	5.17
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		23%	0.961	50%	1.349	50%	2.859	5.17
Pure Premium Indicated by National Relativity		38%	3.128	25%	1.333	25%	2.687	7.15
Pure Premium Present on Rate Level		39%	1.766	25%	1.323	25%	2.825	5.91
Pure Premium Derived by Formula			2.098		1.339		2.808	6.25

CLASS 6504		FOOD SUNDRIES MFG NOC-NO CEREAL MILLING						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	45,521,932	2	214,559	25	133,738	270,005	618,302	1.36
1/96 through 12/96	52,336,692	4	681,360	25	200,519	655,578	1,537,457	2.94
1/97 through 12/97	67,652,257	2	257,236	28	255,150	495,886	1,008,272	1.49
1/98 through 12/98	55,979,775	0	0	29	304,290	512,960	817,250	1.46
1/99 through 12/99	81,294,600	1	17,499	35	287,597	553,772	858,868	1.06
5 YR. TOTAL	302,785,256	9	1,170,654	142	1,181,294	2,488,201	4,840,149	1.60
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		35%	0.387	67%	0.390	71%	0.822	1.60
Pure Premium Indicated by National Relativity		32%	0.532	16%	0.485	14%	0.976	1.99
Pure Premium Present on Rate Level		33%	0.641	17%	0.366	15%	0.892	1.90
Pure Premium Derived by Formula			0.517		0.401		0.854	1.77

CLASS 6811		BOAT BUILDING-WOOD-NOC & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	462,991	0	0	0	0	0	0	0.00
1/96 through 12/96	989,610	0	0	1	15,766	5,340	21,106	2.13
1/97 through 12/97	795,845	0	0	0	0	0	0	0.00
1/98 through 12/98	1,100,126	0	0	0	0	0	0	0.00
1/99 through 12/99	1,114,760	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,463,332	0	0	1	15,766	5,340	21,106	0.47
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		8%	0.000	13%	0.353	12%	0.120	0.47
Pure Premium Indicated by National Relativity		12%	2.701	20%	0.507	15%	1.485	4.69
Pure Premium Present on Rate Level		80%	1.073	67%	0.411	73%	0.779	2.26
Pure Premium Derived by Formula			1.183		0.423		0.806	2.41

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

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CLASS 6834		BOAT BUILDING OR REPAIR & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	11,837,141	2	211,782	10	67,609	1,112,578	1,391,969	11.76
1/96 through 12/96	13,669,331	0	0	13	82,728	87,030	169,758	1.24
1/97 through 12/97	26,159,667	1	227,873	21	262,022	442,659	932,554	3.56
1/98 through 12/98	37,736,537	1	164,935	41	387,905	671,506	1,224,346	3.24
1/99 through 12/99	31,427,231	0	0	14	156,417	346,757	503,174	1.60
5 YR. TOTAL	120,829,907	4	604,590	99	956,681	2,660,530	4,221,801	3.49
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		25%	0.500	65%	0.792	72%	2.202	3.49
Pure Premium Indicated by National Relativity		37%	0.634	17%	0.862	14%	1.633	3.13
Pure Premium Present on Rate Level		38%	0.685	18%	0.842	14%	2.286	3.81
Pure Premium Derived by Formula			0.620		0.813		2.134	3.57

CLASS 6836		MARINA & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	4,755,799	0	0	1	1,225	6,771	7,996	0.17
1/96 through 12/96	9,050,205	1	91,244	7	27,767	150,498	269,509	2.98
1/97 through 12/97	9,444,664	0	0	11	92,241	114,347	206,588	2.19
1/98 through 12/98	10,091,003	0	0	8	78,949	128,355	207,304	2.05
1/99 through 12/99	10,618,963	1	354,561	5	61,897	341,004	757,462	7.13
5 YR. TOTAL	43,960,634	2	445,805	32	262,079	740,975	1,448,859	3.30
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		17%	1.014	40%	0.596	37%	1.686	3.30
Pure Premium Indicated by National Relativity		41%	1.364	30%	0.662	31%	1.591	3.62
Pure Premium Present on Rate Level		42%	0.772	30%	0.684	32%	1.191	2.65
Pure Premium Derived by Formula			1.056		0.642		1.498	3.20

CLASS 6854		SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Indicated by National Relativity		25%	1.300	45%	0.978	35%	1.215	3.49
Pure Premium Present on Rate Level		75%	1.927	55%	0.699	65%	1.619	4.25
Pure Premium Derived by Formula			1.770		0.825		1.478	4.07

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 6882		SHIP REPAIR CONVERSION-ALL OPERATIONS & DRIVERS							
Industry Group Miscellaneous		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.	
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Indicated by National Relativity		12%	0.647	30%	0.907	23%	1.328	2.88	
Pure Premium Present on Rate Level		88%	2.657	70%	0.629	77%	1.469	4.76	
Pure Premium Derived by Formula		2.416		0.712		1.437		4.57	

CLASS 6884		SHIP SCALING							
Industry Group Miscellaneous		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.	
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Indicated by National Relativity		16%	3.396	25%	2.283	20%	2.461	8.14	
Pure Premium Present on Rate Level		84%	6.313	75%	1.255	80%	2.235	9.80	
Pure Premium Derived by Formula		5.846		1.512		2.280		9.64	

CLASS 7016 + +		VESSELS-NOC-PROGRAM I							
Industry Group Miscellaneous		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.	
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Present on Rate Level		100%	9.798	100%	2.609	100%	8.657	21.06	
Pure Premium Derived by Formula		9.798		2.609		8.657		21.06	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 7024		VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	80,646	0	0	1	6,899	3,916	10,815	13.41
1/96 through 12/96	126,690	0	0	0	0	0	0	0.00
1/97 through 12/97	69,191	0	0	0	0	7,015	7,015	10.14
1/98 through 12/98	82,629	0	0	0	0	1,669	1,669	2.02
1/99 through 12/99	77,447	0	0	0	0	50	50	0.06
5 YR. TOTAL	436,603	0	0	1	6,899	12,650	19,549	4.48
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		8%	0.000	11%	1.580	13%	2.897	4.48
Pure Premium Indicated by National Relativity		25%	0.342	44%	0.710	35%	0.613	1.67
Pure Premium Present on Rate Level		67%	10.890	45%	2.900	52%	9.623	23.41
Pure Premium Derived by Formula			7.382		1.791		5.595	14.77

CLASS 7038 + +		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM I						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Present on Rate Level		100%	5.003	100%	1.499	100%	3.015	9.52
Pure Premium Derived by Formula			5.003		1.499		3.015	9.52

CLASS 7046 + +		VESSELS-NOT SELF-PROPELLED-PROGRAM I						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Present on Rate Level		100%	1.652	100%	2.081	100%	3.868	7.60
Pure Premium Derived by Formula			1.652		2.081		3.868	7.60

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 7047		VESSELS-NOC-PROGRAM II-USL ACT							
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Present on Rate Level		100%	16.396	100%	2.405	100%	15.244	34.05	
Pure Premium Derived by Formula			16.396		2.405		15.244	34.05	

CLASS 7050		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-USL ACT							
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Present on Rate Level		100%	7.864	100%	1.658	100%	3.948	13.47	
Pure Premium Derived by Formula			7.864		1.658		3.948	13.47	

CLASS 7090		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	79,880	0	0	0	0	0	0	0.00	
1/96 through 12/96	138,190	0	0	0	0	158	158	0.11	
1/97 through 12/97	83,783	0	0	1	7,524	3,692	11,216	13.39	
1/98 through 12/98	131,849	0	0	0	0	0	0	0.00	
1/99 through 12/99	34,797	0	0	0	0	0	0	0.00	
5 YR. TOTAL	468,499	0	0	1	7,524	3,850	11,374	2.43	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		6%	0.000	9%	1.606	9%	0.822	2.43	
Pure Premium Indicated by National Relativity		19%	1.054	39%	0.902	30%	1.307	3.26	
Pure Premium Present on Rate Level		75%	5.561	52%	1.667	61%	3.352	10.58	
Pure Premium Derived by Formula			4.371		1.363		2.511	8.25	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 7098		VESSELS-NOT SELF-PROPELLED-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING						
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	52,435	0	0	0	0	0	0	0.00
1/98 through 12/98	81,830	0	0	0	0	0	0	0.00
1/99 through 12/99	229	0	0	0	0	0	0	0.00
5 YR. TOTAL	134,494	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		2%	0.000	6%	0.000	6%	0.000	0.00
Pure Premium Indicated by National Relativity		0%	0.000	10%	0.136	8%	0.085	0.22
Pure Premium Present on Rate Level		98%	1.837	84%	2.314	86%	4.301	8.45
Pure Premium Derived by Formula			1.800		1.957		3.706	7.46

CLASS 7099		VESSELS-NOT SELF-PROPELLED-PROGRAM II-USL ACT						
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Present on Rate Level		100%	2.132	100%	2.883	100%	5.409	10.42
Pure Premium Derived by Formula			2.132		2.883		5.409	10.42

CLASS 7133		RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	463,651	0	0	0	0	0	0	0.00
1/96 through 12/96	179,082	0	0	1	1,309	529	1,838	1.03
1/97 through 12/97	1,448,136	0	0	2	2,833	6,748	9,581	0.66
1/98 through 12/98	2,304,688	0	0	3	4,791	11,022	15,813	0.69
1/99 through 12/99	884,812	0	0	0	0	240	240	0.03
5 YR. TOTAL	5,280,369	0	0	6	8,933	18,539	27,472	0.52
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		9%	0.000	13%	0.169	14%	0.351	0.52
Pure Premium Indicated by National Relativity		33%	1.221	43%	0.623	43%	1.580	3.42
Pure Premium Present on Rate Level		58%	1.399	44%	0.364	43%	0.906	2.67
Pure Premium Derived by Formula			1.214		0.450		1.118	2.78

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 7219		EXPERIENCE FOR 7228 AND 7229						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	364,602,604	60	10,242,677	712	4,241,840	8,191,237	22,675,754	6.22
1/96 through 12/96	566,124,418	107	16,900,200	1,027	7,195,640	15,312,435	39,408,275	6.96
1/97 through 12/97	54,742,395	18	3,650,302	76	764,241	2,098,989	6,513,532	11.90
1/98 through 12/98	571,100	0	0	1	243	1,305	1,548	0.27
1/99 through 12/99	920,710	0	0	0	0	0	0	0.00
5 YR. TOTAL	986,961,227	185	30,793,179	1,816	12,201,964	25,603,966	68,599,109	6.95
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		100%	3.120	100%	1.236	100%	2.594	6.95
Pure Premium Indicated by National Relativity		0%	3.120	0%	1.128	0%	2.258	6.51
Pure Premium Present on Rate Level		0%	3.097	0%	1.142	0%	2.328	6.57
Pure Premium Derived by Formula			3.120		1.236		2.594	6.95

CLASS 7222		TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	532,661	1	272,860	2	2,742	17,447	293,049	55.02
1/98 through 12/98	2,384	0	0	0	0	0	0	0.00
1/99 through 12/99	634,000	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,169,045	1	272,860	2	2,742	17,447	293,049	25.07
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		10%	23.340	11%	0.235	12%	1.492	25.07
Pure Premium Indicated by National Relativity		45%	2.579	44%	0.795	44%	1.797	5.17
Pure Premium Present on Rate Level		45%	7.858	45%	1.025	44%	2.678	11.56
Pure Premium Derived by Formula			7.031		0.837		2.148	10.02

CLASS 7228		TRUCKING - LOCAL HAULING ONLY & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	13,642,082	1	81,633	18	124,570	204,966	411,169	3.01
1/97 through 12/97	186,531,895	24	5,975,320	178	1,817,302	3,161,680	10,954,302	5.87
1/98 through 12/98	215,020,849	27	6,343,254	198	2,225,353	4,130,981	12,699,588	5.91
1/99 through 12/99	222,459,943	12	5,336,886	260	3,581,408	4,808,350	13,726,644	6.17
5 YR. TOTAL	637,654,769	64	17,737,093	654	7,748,633	12,305,977	37,791,703	5.93
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		84%	2.782	100%	1.215	100%	1.930	5.93
Pure Premium Indicated by National Relativity		8%	2.837	0%	1.367	0%	2.243	6.45
Pure Premium Present on Rate Level		8%	2.663	0%	1.137	0%	1.580	5.38
Pure Premium Derived by Formula			2.777		1.215		1.930	5.92

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 7229		TRUCKING - LONG DISTANCE HAULING & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	46,333,638	11	1,581,531	68	508,015	1,335,791	3,425,337	7.39
1/97 through 12/97	494,424,251	82	15,455,451	839	6,940,107	11,517,340	33,912,898	6.86
1/98 through 12/98	654,964,213	115	28,026,315	1,047	9,484,696	16,661,148	54,172,159	8.27
1/99 through 12/99	675,154,977	54	24,629,191	921	10,959,000	13,558,983	49,147,174	7.28
5 YR. TOTAL	1,870,877,079	262	69,692,488	2,875	27,891,818	43,073,262	140,657,568	7.52
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		100%	3.725	100%	1.491	100%	2.302	7.52
Pure Premium Indicated by National Relativity		0%	3.455	0%	1.179	0%	2.124	6.76
Pure Premium Present on Rate Level		0%	4.858	0%	1.343	0%	2.248	8.45
Pure Premium Derived by Formula			3.725		1.491		2.302	7.52

CLASS 7230		TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	742,869	2	214,351	1	6,220	64,356	284,927	38.35
1/96 through 12/96	2,062,639	1	229,047	3	9,507	21,376	259,930	12.60
1/97 through 12/97	4,456,810	1	127,106	5	8,536	30,982	166,624	3.74
1/98 through 12/98	5,143,930	0	0	6	58,859	42,249	101,108	1.97
1/99 through 12/99	3,088,527	1	476,083	21	298,308	316,740	1,091,131	35.33
5 YR. TOTAL	15,494,775	5	1,046,587	36	381,430	475,703	1,903,720	12.29
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		18%	6.754	29%	2.462	27%	3.070	12.29
Pure Premium Indicated by National Relativity		41%	1.807	35%	1.379	36%	1.851	5.04
Pure Premium Present on Rate Level		41%	2.496	36%	0.851	37%	1.575	4.92
Pure Premium Derived by Formula			2.980		1.503		2.078	6.56

CLASS 7231		TRUCKING: MAIL, PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	16,913,891	3	340,524	25	171,635	803,765	1,315,924	7.78
1/96 through 12/96	18,400,349	5	593,499	21	125,784	450,097	1,169,380	6.36
1/97 through 12/97	25,172,651	4	494,580	60	681,797	994,570	2,170,947	8.62
1/98 through 12/98	26,311,432	3	681,801	57	606,372	792,392	2,080,565	7.91
1/99 through 12/99	32,190,128	3	1,076,394	44	530,065	739,139	2,345,598	7.29
5 YR. TOTAL	118,988,451	18	3,186,798	207	2,115,653	3,779,963	9,082,414	7.63
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		37%	2.678	79%	1.778	78%	3.177	7.63
Pure Premium Indicated by National Relativity		31%	2.074	10%	1.218	11%	2.355	5.65
Pure Premium Present on Rate Level		32%	1.840	11%	1.368	11%	2.888	6.10
Pure Premium Derived by Formula			2.223		1.677		3.055	6.96

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 7232		TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITH THE U.S. POSTAL SERVICE-ALL EMPLOYEES & DRIVERS							
Industry Group Miscellaneous		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	6,481,816	2	679,941	5	97,147	302,576	1,079,664	16.66	
1/96 through 12/96	12,779,394	1	94,082	9	94,079	103,174	291,335	2.28	
1/97 through 12/97	17,546,072	4	607,488	19	144,534	286,263	1,038,285	5.92	
1/98 through 12/98	20,434,607	1	333,822	18	282,514	173,723	790,059	3.87	
1/99 through 12/99	23,901,742	1	287,496	34	645,671	609,041	1,542,208	6.45	
5 YR. TOTAL	81,143,631	9	2,002,829	85	1,263,945	1,474,777	4,741,551	5.84	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		34%	2.468	55%	1.558	51%	1.817	5.84	
Pure Premium Indicated by National Relativity		33%	2.144	22%	0.820	24%	1.317	4.28	
Pure Premium Present on Rate Level		33%	2.234	23%	0.814	25%	1.448	4.50	
Pure Premium Derived by Formula			2.284		1.225		1.605	5.11	

CLASS 7333 + +		DREDGING-ALL TYPES-PROGRAM I							
Industry Group Miscellaneous		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Present on Rate Level		100%	3.179	100%	0.620	100%	1.611	5.41	
Pure Premium Derived by Formula			3.179		0.620		1.611	5.41	

CLASS 7335		DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group Miscellaneous		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	859,702	2	167,277	1	1,439	48,180	216,896	25.23	
1/96 through 12/96	842,854	0	0	1	6,674	4,725	11,399	1.35	
1/97 through 12/97	1,071,712	0	0	0	0	598	598	0.06	
1/98 through 12/98	916,510	0	0	0	0	0	0	0.00	
1/99 through 12/99	1,504,478	0	0	0	0	0	0	0.00	
5 YR. TOTAL	5,195,256	2	167,277	2	8,113	53,503	228,893	4.41	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		13%	3.220	17%	0.156	18%	1.030	4.41	
Pure Premium Indicated by National Relativity		30%	5.055	31%	0.619	26%	1.290	6.96	
Pure Premium Present on Rate Level		57%	3.534	52%	0.690	56%	1.791	6.02	
Pure Premium Derived by Formula			3.949		0.577		1.524	6.05	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 7337		DREDGING-ALL TYPES-PROGRAM II-USL ACT							
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Present on Rate Level		100%	3.808	100%	1.036	100%	2.736	7.58	
Pure Premium Derived by Formula			3.808		1.036		2.736	7.58	

CLASS 7360		FREIGHT HANDLING NOC							
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	3,533,284	0	0	3	14,900	15,347	30,247	0.86	
1/96 through 12/96	3,503,267	0	0	2	11,031	7,781	18,812	0.54	
1/97 through 12/97	9,577,189	0	0	7	59,199	207,135	266,334	2.78	
1/98 through 12/98	16,211,574	0	0	22	145,347	131,518	276,865	1.71	
1/99 through 12/99	16,628,435	0	0	6	85,144	199,493	284,637	1.71	
5 YR. TOTAL	49,453,749	0	0	40	315,621	561,274	876,895	1.77	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		20%	0.000	49%	0.638	49%	1.135	1.77	
Pure Premium Indicated by National Relativity		40%	2.105	24%	1.218	25%	2.198	5.52	
Pure Premium Present on Rate Level		40%	1.033	25%	1.131	26%	2.166	4.33	
Pure Premium Derived by Formula			1.255		0.900		1.669	3.82	

CLASS 7370		TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	6,704,753	2	261,376	6	40,862	530,491	832,729	12.42	
1/96 through 12/96	7,835,348	0	0	9	59,859	77,576	137,435	1.75	
1/97 through 12/97	11,474,807	0	0	11	67,185	133,127	200,312	1.75	
1/98 through 12/98	21,280,317	1	135,793	29	228,972	194,284	559,049	2.63	
1/99 through 12/99	23,611,515	0	0	38	162,395	262,460	424,855	1.80	
5 YR. TOTAL	70,906,740	3	397,169	93	559,273	1,197,938	2,154,380	3.04	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		27%	0.560	49%	0.789	59%	1.689	3.04	
Pure Premium Indicated by National Relativity		36%	1.275	25%	0.868	20%	1.769	3.91	
Pure Premium Present on Rate Level		37%	1.473	26%	0.717	21%	2.358	4.55	
Pure Premium Derived by Formula			1.155		0.790		1.845	3.79	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 7380		DRIVERS, CHAUFFEURS & THEIR HELPERS NOC-COMMERCIAL						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	328,525,226	44	6,434,072	361	2,241,194	6,297,148	14,972,414	4.56
1/96 through 12/96	353,735,960	30	5,240,574	327	2,534,245	6,223,557	13,998,376	3.96
1/97 through 12/97	408,773,859	35	5,745,265	377	3,271,269	5,594,965	14,611,499	3.57
1/98 through 12/98	476,620,721	36	8,621,857	377	3,641,420	7,349,255	19,612,532	4.11
1/99 through 12/99	532,676,377	14	6,055,804	417	4,407,345	8,154,166	18,617,315	3.50
5 YR. TOTAL	2,100,332,143	159	32,097,572	1,859	16,095,473	33,619,091	81,812,136	3.90
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		100%	1.528	100%	0.766	100%	1.601	3.90
Pure Premium Indicated by National Relativity		0%	1.398	0%	0.827	0%	1.588	3.81
Pure Premium Present on Rate Level		0%	1.468	0%	0.700	0%	1.442	3.61
Pure Premium Derived by Formula			1.528		0.766		1.601	3.90

CLASS 7382		BUS CO.: ALL OTHER EMPLOYEES & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	10,507,717	2	134,138	17	45,202	89,419	268,759	2.56
1/96 through 12/96	11,699,851	2	297,068	12	118,049	173,889	589,006	5.03
1/97 through 12/97	13,695,345	0	0	20	170,719	364,441	535,160	3.91
1/98 through 12/98	20,591,868	4	480,159	30	246,882	600,721	1,327,762	6.45
1/99 through 12/99	27,513,968	0	0	32	235,121	288,841	523,962	1.90
5 YR. TOTAL	84,008,749	8	911,365	111	815,973	1,517,311	3,244,649	3.86
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		27%	1.085	58%	0.971	57%	1.806	3.86
Pure Premium Indicated by National Relativity		36%	0.939	21%	0.833	21%	1.533	3.31
Pure Premium Present on Rate Level		37%	1.215	21%	0.887	22%	1.893	4.00
Pure Premium Derived by Formula			1.081		0.924		1.768	3.77

CLASS 7390		BEER OR ALE DEALER-WHOLESALE & DRIVERS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	24,087,693	3	395,596	31	201,549	344,869	942,014	3.91
1/96 through 12/96	29,818,168	2	200,082	46	232,171	516,968	949,221	3.18
1/97 through 12/97	34,975,674	2	399,857	41	437,971	816,557	1,654,385	4.73
1/98 through 12/98	44,794,062	4	733,805	44	471,710	910,862	2,116,377	4.72
1/99 through 12/99	53,391,940	3	992,441	52	425,985	789,834	2,208,260	4.14
5 YR. TOTAL	187,067,537	14	2,721,781	214	1,769,386	3,379,090	7,870,257	4.21
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		40%	1.455	78%	0.946	81%	1.806	4.21
Pure Premium Indicated by National Relativity		30%	1.570	11%	0.938	9%	1.699	4.21
Pure Premium Present on Rate Level		30%	1.442	11%	0.870	10%	2.016	4.33
Pure Premium Derived by Formula			1.486		0.937		1.817	4.24

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

NORTH CAROLINA

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CLASS 7394 + +		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM I							
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Present on Rate Level		100%	11.352	100%	1.513	100%	7.018	19.88	
Pure Premium Derived by Formula			11.352		1.513		7.018	19.88	

CLASS 7395		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	20,529	0	0	0	0	0	0	0.00	
1/96 through 12/96	15,669	0	0	0	0	0	0	0.00	
1/97 through 12/97	32,052	0	0	0	0	0	0	0.00	
1/98 through 12/98	33,573	0	0	0	0	0	0	0.00	
1/99 through 12/99	58,902	0	0	0	0	0	0	0.00	
5 YR. TOTAL	160,725	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		5%	0.000	6%	0.000	8%	0.000	0.00	
Pure Premium Indicated by National Relativity		24%	1.725	32%	0.860	26%	1.133	3.72	
Pure Premium Present on Rate Level		71%	12.616	62%	1.682	66%	7.798	22.10	
Pure Premium Derived by Formula			9.371		1.318		5.441	16.13	

CLASS 7398		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-USL ACT							
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Present on Rate Level		100%	16.341	100%	2.738	100%	12.925	32.00	
Pure Premium Derived by Formula			16.341		2.738		12.925	32.00	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

EFFECTIVE 4/1/2003

CLASS 7403		AIRCRAFT OR HELICOPTER OPERATION: AIR CARRIER-SCHEDULED OR SUPPLEMENTAL: ALL OTHER EMPLOYEES & DRIVERS								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		CRED.	PURE PREM.*			
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	287,320,868	9	1,307,628	94	870,525			1,998,452	4,176,605	
1/96 through 12/96	280,816,446	15	1,392,581	78	702,011			1,617,608	3,712,200	
1/97 through 12/97	323,594,534	8	1,165,354	107	914,992			1,983,026	4,063,372	
1/98 through 12/98	267,825,317	8	1,471,723	159	1,547,353			2,698,008	5,717,084	
1/99 through 12/99	47,671,689	0	0	24	197,768			480,561	678,329	
5 YR. TOTAL	1,207,228,854	40	5,337,286	462	4,232,649			8,777,655	18,347,590	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		51%	0.442	100%	0.351	100%	0.727		1.52	
Pure Premium Indicated by National Relativity		24%	0.490	0%	0.543	0%	1.067		2.10	
Pure Premium Present on Rate Level		25%	0.409	0%	0.342	0%	0.656		1.41	
Pure Premium Derived by Formula			0.445		0.351		0.727		1.52	

CLASS 7405		AIRCRAFT OR HELICOPTER OPERATION: AIR CARRIER-SCHEDULED OR SUPPLEMENTAL: FLYING CREW								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		CRED.	PURE PREM.*			
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	322,787,974	0	0	85	327,350			370,351	697,701	
1/96 through 12/96	298,391,607	1	268,880	10	92,139			115,794	476,813	
1/97 through 12/97	340,898,300	3	688,637	27	227,012			350,023	1,265,672	
1/98 through 12/98	316,505,000	6	1,106,350	74	446,621			1,069,207	2,622,178	
1/99 through 12/99	29,510,532	0	0	11	93,271			107,917	201,188	
5 YR. TOTAL	1,308,093,413	10	2,063,867	207	1,186,393			2,013,292	5,263,552	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		43%	0.158	75%	0.091	74%	0.154		0.40	
Pure Premium Indicated by National Relativity		28%	0.194	12%	0.153	13%	0.247		0.59	
Pure Premium Present on Rate Level		29%	0.250	13%	0.109	13%	0.226		0.59	
Pure Premium Derived by Formula			0.195		0.101		0.175		0.47	

CLASS 7409		AIRCRAFT OR HELICOPTER OPERATION: AERIAL APPLICATION, SEEDING, HERDING OR SCINTILLOMETER SURVEYING: FLYING CREW								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		CRED.	PURE PREM.*			
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	209,025	0	0	0	0			0	0.00	
1/96 through 12/96	234,949	0	0	0	0			0	0.00	
1/97 through 12/97	94,712	0	0	1	545			389	934	
1/98 through 12/98	72,799	0	0	0	0			0	0.00	
1/99 through 12/99	84,737	0	0	0	0			0	0.00	
5 YR. TOTAL	696,222	0	0	1	545			389	934	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		9%	0.000	7%	0.078	10%	0.056		0.13	
Pure Premium Indicated by National Relativity		39%	17.687	32%	0.354	29%	3.093		21.13	
Pure Premium Present on Rate Level		52%	11.457	61%	0.661	61%	3.041		15.16	
Pure Premium Derived by Formula			12.856		0.522		2.758		16.14	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 7420		AIRCRAFT OR HELICOPTER OPERATION: PUBLIC EXHIBITION INVOLVING STUNT FLYING, RACING OR PARACHUTE JUMPING: FLYING CREW							
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	466	0	0	0	0	0	0	0.00	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	466	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Indicated by National Relativity		22%	23.589	15%	0.632	15%	0.565	24.79	
Pure Premium Present on Rate Level		78%	8.151	85%	0.532	85%	2.678	11.36	
Pure Premium Derived by Formula			11.547		0.547		2.361	14.46	

CLASS 7421		AIRCRAFT OR HELICOPTER OPERATION: TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS: FLYING CREW							
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	10,603,735	0	0	5	65,594	73,460	139,054	1.31	
1/96 through 12/96	12,006,391	0	0	3	32,985	34,276	67,261	0.56	
1/97 through 12/97	13,666,590	0	0	5	53,983	54,962	108,945	0.80	
1/98 through 12/98	18,087,642	1	237,719	5	17,504	34,651	289,874	1.60	
1/99 through 12/99	17,103,052	0	0	9	203,546	468,430	671,976	3.93	
5 YR. TOTAL	71,467,410	1	237,719	27	373,612	665,779	1,277,110	1.79	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		23%	0.333	32%	0.523	34%	0.932	1.79	
Pure Premium Indicated by National Relativity		38%	2.411	34%	0.260	33%	0.560	3.23	
Pure Premium Present on Rate Level		39%	0.979	34%	0.251	33%	0.596	1.83	
Pure Premium Derived by Formula			1.375		0.341		0.698	2.41	

CLASS 7422		AIRCRAFT OR HELICOPTER OPERATION: SALES OR SERVICE AGENCY: TAXI OR SIGHTSEEING; STUDENT INSTRUCTION: FLYING CREW							
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	8,002,518	0	0	3	12,941	30,555	43,496	0.54	
1/96 through 12/96	8,433,152	1	274,796	2	12,562	42,077	329,435	3.91	
1/97 through 12/97	9,975,859	1	356,585	4	99,718	177,143	633,446	6.35	
1/98 through 12/98	11,380,497	0	0	3	12,265	44,196	56,461	0.50	
1/99 through 12/99	13,333,362	1	1,009,213	3	109,716	141,900	1,260,829	9.46	
5 YR. TOTAL	51,125,388	3	1,640,594	15	247,202	435,871	2,323,667	4.55	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		27%	3.209	27%	0.484	29%	0.853	4.55	
Pure Premium Indicated by National Relativity		36%	1.888	36%	0.222	35%	0.600	2.71	
Pure Premium Present on Rate Level		37%	2.060	37%	0.232	36%	0.579	2.87	
Pure Premium Derived by Formula			2.308		0.296		0.666	3.27	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 7423		AIRCRAFT OR HELICOPTER OPERATION: ALL OTHER EMPLOYEES & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	33,584,522	0	0	34	257,066	279,694	536,760	1.60
1/96 through 12/96	50,108,263	3	290,940	28	94,652	713,818	1,099,410	2.19
1/97 through 12/97	44,582,638	1	214,390	21	132,314	266,051	612,755	1.37
1/98 through 12/98	97,286,682	5	1,748,318	44	494,223	826,519	3,069,060	3.15
1/99 through 12/99	132,495,478	1	291,420	64	747,653	1,213,387	2,252,460	1.70
5 YR. TOTAL	358,057,583	10	2,545,068	191	1,725,908	3,299,469	7,570,445	2.11
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		44%	0.711	75%	0.482	72%	0.921	2.11
Pure Premium Indicated by National Relativity		28%	0.996	12%	0.417	14%	0.919	2.33
Pure Premium Present on Rate Level		28%	0.928	13%	0.400	14%	0.775	2.10
Pure Premium Derived by Formula			0.852		0.464		0.900	2.22

CLASS 7431		AIRCRAFT OR HELICOPTER OPERATION: AIR CARRIER COMMUTER-FLYING CREW						
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	2,596,379	0	0	0	0	3,049	3,049	0.12
1/96 through 12/96	432,692	0	0	1	1,502	2,385	3,887	0.90
1/97 through 12/97	2,552,049	0	0	1	2,541	1,879	4,420	0.17
1/98 through 12/98	6,660,873	0	0	9	25,083	64,099	89,182	1.34
1/99 through 12/99	119,505	0	0	0	0	0	0	0.00
5 YR. TOTAL	12,361,498	0	0	11	29,126	71,412	100,538	0.81
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		16%	0.000	17%	0.236	19%	0.578	0.81
Pure Premium Indicated by National Relativity		40%	2.632	41%	0.133	40%	0.394	3.16
Pure Premium Present on Rate Level		44%	2.237	42%	0.285	41%	0.815	3.34
Pure Premium Derived by Formula			2.037		0.214		0.602	2.85

CLASS 7502		GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	9,097,764	1	60,860	11	25,333	103,473	189,666	2.08
1/96 through 12/96	11,017,060	2	306,256	3	6,588	208,393	521,237	4.73
1/97 through 12/97	10,272,241	4	668,454	6	82,403	204,105	954,962	9.30
1/98 through 12/98	10,910,068	0	0	8	27,075	71,750	98,825	0.91
1/99 through 12/99	3,925,681	0	0	0	0	2,610	2,610	0.07
5 YR. TOTAL	45,222,814	7	1,035,570	28	141,399	590,331	1,767,300	3.91
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		21%	2.290	31%	0.313	37%	1.305	3.91
Pure Premium Indicated by National Relativity		39%	0.789	34%	0.397	31%	0.846	2.03
Pure Premium Present on Rate Level		40%	1.198	35%	0.369	32%	1.150	2.72
Pure Premium Derived by Formula			1.268		0.361		1.113	2.74

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 7515		OIL OR GAS PIPELINE OPERATION & DRIVERS								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	5,055,533	1	90,264	0	0	0	231,172	321,436	6.36	
1/96 through 12/96	5,121,420	0	0	0	0	0	307	307	0.01	
1/97 through 12/97	5,508,536	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	5,273,689	0	0	1	141	1,473	1,614	1,614	0.03	
1/99 through 12/99	5,970,801	0	0	0	0	0	1,017	1,017	0.02	
5 YR. TOTAL	26,929,979	1	90,264	1	141	233,969	324,374	324,374	1.21	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		11%	0.335	16%	0.001	24%	0.869		1.21	
Pure Premium Indicated by National Relativity		44%	0.619	42%	0.213	38%	0.492		1.32	
Pure Premium Present on Rate Level		45%	0.460	42%	0.123	38%	0.655		1.24	
Pure Premium Derived by Formula			0.516		0.141		0.644		1.30	

CLASS 7520		WATERWORKS OPERATION & DRIVERS								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	12,146,629	1	69,421	8	76,837	88,493	234,751	234,751	1.93	
1/96 through 12/96	15,808,620	1	90,675	8	73,235	129,839	293,749	293,749	1.86	
1/97 through 12/97	19,482,543	1	92,316	6	119,529	367,300	579,145	579,145	2.97	
1/98 through 12/98	22,768,743	0	0	15	104,013	122,375	226,388	226,388	0.99	
1/99 through 12/99	29,894,544	0	0	23	318,333	402,534	720,867	720,867	2.41	
5 YR. TOTAL	100,101,079	3	252,412	60	691,947	1,110,541	2,054,900	2,054,900	2.05	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		24%	0.252	45%	0.691	45%	1.109		2.05	
Pure Premium Indicated by National Relativity		38%	0.891	27%	0.542	27%	1.096		2.53	
Pure Premium Present on Rate Level		38%	0.744	28%	0.415	28%	0.873		2.03	
Pure Premium Derived by Formula			0.682		0.573		1.039		2.29	

CLASS 7529		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION RURAL PROJECTS								
Industry Group Contracting		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	1,655,674	1	69,075	7	77,618	79,883	226,576	226,576	13.68	
1/96 through 12/96	3,255,910	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	5,543,182	2	890,221	6	82,840	206,019	1,179,080	1,179,080	21.27	
1/98 through 12/98	8,550,722	1	644,191	4	50,011	40,673	734,875	734,875	8.59	
1/99 through 12/99	19,417,810	2	973,011	35	486,377	891,641	2,351,029	2,351,029	12.11	
5 YR. TOTAL	38,423,298	6	2,576,498	52	696,846	1,218,216	4,491,560	4,491,560	11.69	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		32%	6.706	34%	1.814	42%	3.171		11.69	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000		0.00	
Pure Premium Present on Rate Level		68%	3.908	66%	0.487	58%	1.858		6.25	
Pure Premium Derived by Formula			4.803		0.938		2.409		8.15	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 7538		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS								
Industry Group Contracting		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	7,477,745	1	99,354	13	164,587	186,103	450,044	6.02		
1/96 through 12/96	8,831,456	2	739,044	16	167,052	347,487	1,253,583	14.19		
1/97 through 12/97	7,728,398	2	213,759	2	16,457	154,166	384,382	4.97		
1/98 through 12/98	20,466,638	1	307,991	22	305,082	423,173	1,036,246	5.06		
1/99 through 12/99	28,647,692	2	2,364,567	25	277,912	409,803	3,052,282	10.65		
5 YR. TOTAL	73,151,929	8	3,724,715	78	931,090	1,520,732	6,176,537	8.44		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		46%	5.092	67%	1.273	65%	2.079	8.44		
Pure Premium Indicated by National Relativity		27%	5.317	16%	1.070	17%	3.576	9.96		
Pure Premium Present on Rate Level		27%	4.866	17%	1.387	18%	2.786	9.04		
Pure Premium Derived by Formula			5.092		1.260		2.461	8.81		

CLASS 7539		ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	19,092,963	1	7,500	5	7,003	17,303	31,806	0.17		
1/96 through 12/96	29,010,148	1	515,680	4	64,271	451,998	1,031,949	3.56		
1/97 through 12/97	25,210,917	0	0	8	129,692	162,372	292,064	1.16		
1/98 through 12/98	41,614,600	2	433,073	20	219,775	896,501	1,549,349	3.72		
1/99 through 12/99	41,805,394	1	459,802	26	274,596	481,183	1,215,581	2.91		
5 YR. TOTAL	156,734,022	5	1,416,055	63	695,337	2,009,357	4,120,749	2.63		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		32%	0.903	46%	0.444	59%	1.282	2.63		
Pure Premium Indicated by National Relativity		34%	0.891	27%	0.326	20%	0.911	2.13		
Pure Premium Present on Rate Level		34%	0.971	27%	0.276	21%	1.073	2.32		
Pure Premium Derived by Formula			0.922		0.367		1.164	2.45		

CLASS 7540		ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRIVERS								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	16,887,276	1	97,129	13	77,802	286,793	461,724	2.73		
1/96 through 12/96	9,832,174	0	0	6	84,684	117,007	201,691	2.05		
1/97 through 12/97	20,444,235	1	612,932	11	76,758	249,067	938,757	4.59		
1/98 through 12/98	23,212,179	1	145,928	18	169,577	239,737	555,242	2.39		
1/99 through 12/99	30,688,662	2	331,334	16	131,729	218,337	681,400	2.22		
5 YR. TOTAL	101,064,526	5	1,187,323	64	540,550	1,110,941	2,838,814	2.81		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		28%	1.175	47%	0.535	51%	1.099	2.81		
Pure Premium Indicated by National Relativity		36%	1.361	26%	0.465	24%	1.243	3.07		
Pure Premium Present on Rate Level		36%	1.078	27%	0.447	25%	1.153	2.68		
Pure Premium Derived by Formula			1.207		0.493		1.147	2.85		

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 7580		SEWAGE DISPOSAL PLANT OPERATION & DRIVERS								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	6,859,203	0	0	10	57,022		71,548	128,570	1.87	
1/96 through 12/96	10,373,334	0	0	2	30,208		28,344	58,552	0.56	
1/97 through 12/97	9,351,347	0	0	2	7,859		29,013	36,872	0.39	
1/98 through 12/98	11,632,944	0	0	3	96,224		160,697	256,921	2.21	
1/99 through 12/99	12,127,289	0	0	4	29,783		39,350	69,133	0.57	
5 YR. TOTAL	50,344,117	0	0	21	221,096		328,952	550,048	1.09	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		18%	0.000	33%	0.439		33%	0.653	1.09	
Pure Premium Indicated by National Relativity		41%	0.937	33%	0.363		33%	0.972	2.27	
Pure Premium Present on Rate Level		41%	0.730	34%	0.362		34%	0.831	1.92	
Pure Premium Derived by Formula			0.683		0.388			0.819	1.89	

CLASS 7590		GARBAGE WORKS								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	3,851,895	0	0	4	19,950		27,113	47,063	1.22	
1/96 through 12/96	1,113,611	0	0	1	1,821		12,090	13,911	1.25	
1/97 through 12/97	2,815,131	1	152,817	1	2,787		142,873	298,477	10.60	
1/98 through 12/98	1,882,459	0	0	1	13,406		12,437	25,843	1.37	
1/99 through 12/99	4,381,081	0	0	2	37,019		67,444	104,463	2.38	
5 YR. TOTAL	14,044,177	1	152,817	9	74,983		261,957	489,757	3.49	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		14%	1.088	24%	0.534		25%	1.865	3.49	
Pure Premium Indicated by National Relativity		43%	1.930	38%	0.892		37%	1.940	4.76	
Pure Premium Present on Rate Level		43%	1.477	38%	0.604		38%	1.519	3.60	
Pure Premium Derived by Formula			1.617		0.697			1.761	4.08	

CLASS 7600		TELEPHONE OR TELEGRAPH CO.: ALL OTHER EMPLOYEES & DRIVERS								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	118,182,079	6	1,296,476	75	699,820		1,137,469	3,133,765	2.65	
1/96 through 12/96	142,104,516	8	1,093,364	63	407,449		1,067,452	2,568,265	1.81	
1/97 through 12/97	131,862,973	6	949,179	68	581,880		1,365,127	2,896,186	2.20	
1/98 through 12/98	140,828,548	2	544,352	56	532,341		745,143	1,821,836	1.29	
1/99 through 12/99	178,468,406	2	307,601	72	854,571		1,154,272	2,316,444	1.30	
5 YR. TOTAL	711,446,522	24	4,190,972	334	3,076,061		5,469,463	12,736,496	1.79	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		53%	0.589	97%	0.432		92%	0.769	1.79	
Pure Premium Indicated by National Relativity		23%	0.759	1%	0.426		4%	0.928	2.11	
Pure Premium Present on Rate Level		24%	0.766	2%	0.379		4%	0.710	1.86	
Pure Premium Derived by Formula			0.671		0.431			0.773	1.88	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 7601		TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	8,945,004	2	244,066	13	124,182	291,543	659,791	7.38
1/96 through 12/96	7,127,412	1	91,325	5	102,128	76,149	269,602	3.78
1/97 through 12/97	8,708,310	0	0	5	97,727	138,813	236,540	2.72
1/98 through 12/98	15,275,198	0	0	3	9,756	21,862	31,618	0.21
1/99 through 12/99	12,327,642	1	444,984	5	88,343	163,483	696,810	5.65
5 YR. TOTAL	52,383,566	4	780,375	31	422,136	691,850	1,894,361	3.62
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		29%	1.490	46%	0.806	50%	1.321	3.62
Pure Premium Indicated by National Relativity		35%	2.762	27%	0.968	25%	1.999	5.73
Pure Premium Present on Rate Level		36%	2.157	27%	0.783	25%	2.089	5.03
Pure Premium Derived by Formula			2.175		0.844		1.683	4.70

CLASS 7605		BURGLAR ALARM INSTALLATION OR REPAIR & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	46,126,971	3	911,935	17	76,802	430,087	1,418,824	3.08
1/96 through 12/96	57,425,050	5	814,049	31	274,813	1,010,104	2,098,966	3.66
1/97 through 12/97	68,307,582	3	476,002	35	297,539	1,152,479	1,926,020	2.82
1/98 through 12/98	93,267,307	2	639,968	29	386,223	871,723	1,897,914	2.03
1/99 through 12/99	96,057,977	5	3,013,887	37	585,495	1,313,699	4,913,081	5.11
5 YR. TOTAL	361,184,887	18	5,855,841	149	1,620,872	4,778,092	12,254,805	3.39
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		41%	1.621	71%	0.449	94%	1.323	3.39
Pure Premium Indicated by National Relativity		29%	0.520	14%	0.400	3%	0.766	1.69
Pure Premium Present on Rate Level		30%	0.769	15%	0.333	3%	1.424	2.53
Pure Premium Derived by Formula			1.046		0.425		1.309	2.78

CLASS 7610		RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIVERS						
Industry Group Office and Clerical		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	231,246,719	0	0	23	246,785	377,611	624,396	0.27
1/96 through 12/96	242,700,630	0	0	27	279,822	438,099	717,921	0.30
1/97 through 12/97	276,107,489	0	0	38	475,988	590,523	1,066,511	0.39
1/98 through 12/98	267,578,617	2	512,579	23	281,547	511,811	1,305,937	0.49
1/99 through 12/99	273,027,052	0	0	27	419,404	473,994	893,398	0.33
5 YR. TOTAL	1,290,660,507	2	512,579	138	1,703,546	2,392,038	4,608,163	0.36
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		34%	0.040	73%	0.132	69%	0.185	0.36
Pure Premium Indicated by National Relativity		33%	0.152	13%	0.101	15%	0.229	0.48
Pure Premium Present on Rate Level		33%	0.145	14%	0.112	16%	0.207	0.46
Pure Premium Derived by Formula			0.112		0.125		0.195	0.43

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 7611		TELEPHONE OR CABLE TV LINE INSTALLATION-CONTRACTORS, UNDERGROUND & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	1,821,232	1	106,776	6	24,634	53,157	184,567	10.13
1/97 through 12/97	8,257,565	1	137,460	7	69,923	139,919	347,302	4.21
1/98 through 12/98	12,780,322	2	372,573	16	158,020	344,930	875,523	6.85
1/99 through 12/99	28,858,543	4	1,551,809	20	205,936	577,218	2,334,963	8.09
5 YR. TOTAL	51,717,662	8	2,168,618	49	458,513	1,115,224	3,742,355	7.24
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		31%	4.193	51%	0.887	53%	2.156	7.24
Pure Premium Indicated by National Relativity		34%	1.401	24%	0.782	23%	1.927	4.11
Pure Premium Present on Rate Level		35%	2.626	25%	1.030	24%	2.403	6.06
Pure Premium Derived by Formula			2.695		0.898		2.163	5.76

CLASS 7612		TELEPHONE OR CABLE TV LINE INSTALLATION-CONTRACTORS, OVERHEAD & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	888,905	0	0	1	3,118	1,911	5,029	0.57
1/97 through 12/97	2,329,642	1	106,513	4	35,037	74,226	215,776	9.26
1/98 through 12/98	5,192,013	0	0	5	63,285	57,196	120,481	2.32
1/99 through 12/99	5,940,654	2	892,565	3	84,889	1,227,796	2,205,250	37.12
5 YR. TOTAL	14,351,214	3	999,078	13	186,329	1,361,129	2,546,536	17.74
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		24%	6.962	28%	1.298	29%	9.484	17.74
Pure Premium Indicated by National Relativity		36%	9.073	36%	1.389	35%	4.469	14.93
Pure Premium Present on Rate Level		40%	4.815	36%	0.838	36%	2.020	7.67
Pure Premium Derived by Formula			6.863		1.165		5.042	13.07

CLASS 7613		TELEPHONE OR CABLE TV LINE INSTALLATION-CONTRACTORS, SERVICE LINES AND CONNECTIONS & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	1,699,369	0	0	1	15,076	46,877	61,953	3.65
1/97 through 12/97	10,767,897	1	123,758	12	150,028	151,038	424,824	3.95
1/98 through 12/98	16,361,927	3	724,162	17	171,241	388,920	1,284,323	7.85
1/99 through 12/99	27,554,057	1	476,573	24	398,851	604,337	1,479,761	5.37
5 YR. TOTAL	56,383,250	5	1,324,493	54	735,196	1,191,172	3,250,861	5.77
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		24%	2.349	37%	1.304	36%	2.113	5.77
Pure Premium Indicated by National Relativity		38%	2.536	31%	0.924	32%	2.129	5.59
Pure Premium Present on Rate Level		38%	1.228	32%	0.425	32%	0.849	2.50
Pure Premium Derived by Formula			1.994		0.905		1.714	4.61

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 7704		FIREFIGHTERS & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	25,410,283	5	652,962	79	533,235	1,036,699	2,222,896	8.75
1/96 through 12/96	12,918,175	3	309,814	25	154,704	524,170	988,688	7.65
1/97 through 12/97	14,444,163	1	573,560	12	95,059	121,006	789,625	5.47
1/98 through 12/98	14,148,255	2	738,435	10	73,050	155,762	967,247	6.84
1/99 through 12/99	17,065,979	2	1,032,841	17	302,192	459,393	1,794,426	10.51
5 YR. TOTAL	83,986,855	13	3,307,612	143	1,158,240	2,297,030	6,762,882	8.05
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		41%	3.938	67%	1.379	69%	2.735	8.05
Pure Premium Indicated by National Relativity		29%	1.692	16%	0.576	15%	1.435	3.70
Pure Premium Present on Rate Level		30%	3.400	17%	1.276	16%	2.952	7.63
Pure Premium Derived by Formula			3.125		1.233		2.575	6.93

CLASS 7720		POLICE OFFICERS & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	90,130,002	6	603,539	55	245,739	578,098	1,427,376	1.58
1/96 through 12/96	107,869,341	1	86,000	75	598,886	997,633	1,682,519	1.56
1/97 through 12/97	130,205,958	2	336,611	81	669,614	945,505	1,951,730	1.50
1/98 through 12/98	190,887,741	7	1,312,862	103	762,796	1,416,319	3,491,977	1.83
1/99 through 12/99	192,128,808	5	2,856,222	88	755,341	1,994,497	5,606,060	2.92
5 YR. TOTAL	711,221,850	21	5,195,234	402	3,032,376	5,932,052	14,159,662	1.99
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		50%	0.730	95%	0.426	91%	0.834	1.99
Pure Premium Indicated by National Relativity		25%	0.687	2%	0.437	4%	0.946	2.07
Pure Premium Present on Rate Level		25%	0.644	3%	0.359	5%	0.693	1.70
Pure Premium Derived by Formula			0.698		0.424		0.831	1.95

CLASS 7723		DETECTIVE & PATROL AGENCIES - & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	31,872,404	1	56,378	16	113,847	262,733	432,958	1.36
1/96 through 12/96	45,620,236	1	95,571	23	94,829	354,855	545,255	1.20
1/97 through 12/97	56,007,494	2	369,302	26	110,051	221,358	700,711	1.25
1/98 through 12/98	40,612,100	2	391,919	19	253,686	340,455	986,060	2.43
1/99 through 12/99	61,135,542	0	0	29	289,896	529,848	819,744	1.34
5 YR. TOTAL	235,247,776	6	913,170	113	862,309	1,709,249	3,484,728	1.48
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		31%	0.388	58%	0.367	61%	0.727	1.48
Pure Premium Indicated by National Relativity		34%	0.577	21%	0.460	19%	0.899	1.94
Pure Premium Present on Rate Level		35%	0.591	21%	0.320	20%	0.774	1.69
Pure Premium Derived by Formula			0.523		0.377		0.769	1.67

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

NORTH CAROLINA

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CLASS 7855		RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR-NO WORK ON ELEVATED RAILROADS-& DRIVERS							
Industry Group Contracting		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.	
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	1,247,791	0	0	6	9,821	16,319	26,140	2.09	
1/96 through 12/96	2,219,547	1	109,254	1	5,309	150,201	264,764	11.93	
1/97 through 12/97	1,537,420	0	0	1	27,260	8,437	35,697	2.32	
1/98 through 12/98	2,058,036	0	0	3	49,557	114,311	163,868	7.96	
1/99 through 12/99	1,859,766	0	0	0	0	2,116	2,116	0.11	
5 YR. TOTAL	8,922,560	1	109,254	11	91,947	291,384	492,585	5.52	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		17%	1.224	24%	1.031	28%	3.266	5.52	
Pure Premium Indicated by National Relativity		41%	4.309	38%	1.181	36%	3.205	8.70	
Pure Premium Present on Rate Level		42%	3.673	38%	0.950	36%	2.778	7.40	
Pure Premium Derived by Formula		3.517		1.057		3.068		7.64	

CLASS 8001		STORE: FLORIST & DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.	
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	25,222,986	1	105,816	20	119,348	193,862	419,026	1.66	
1/96 through 12/96	27,156,480	1	0	15	74,481	171,731	246,212	0.91	
1/97 through 12/97	30,446,163	0	0	15	54,444	104,870	159,314	0.52	
1/98 through 12/98	30,760,182	1	399,300	16	145,439	248,887	793,626	2.58	
1/99 through 12/99	35,726,715	0	0	25	293,654	422,367	716,021	2.00	
5 YR. TOTAL	149,312,526	3	505,116	91	687,366	1,141,717	2,334,199	1.56	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		21%	0.338	49%	0.460	47%	0.765	1.56	
Pure Premium Indicated by National Relativity		39%	0.344	25%	0.385	26%	0.751	1.48	
Pure Premium Present on Rate Level		40%	0.365	26%	0.336	27%	0.674	1.38	
Pure Premium Derived by Formula		0.351		0.409		0.737		1.50	

CLASS 8002		AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.	
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	17,819,812	0	0	8	29,025	38,922	67,947	0.38	
1/96 through 12/96	29,414,650	0	0	11	29,542	95,082	124,624	0.42	
1/97 through 12/97	31,682,424	1	381,800	24	164,376	443,080	989,256	3.12	
1/98 through 12/98	32,262,941	2	357,389	15	149,675	665,237	1,172,301	3.63	
1/99 through 12/99	38,780,774	0	0	17	122,678	180,401	303,079	0.78	
5 YR. TOTAL	149,960,601	3	739,189	75	495,296	1,422,722	2,657,207	1.77	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		20%	0.493	49%	0.330	53%	0.949	1.77	
Pure Premium Indicated by National Relativity		40%	0.378	25%	0.463	23%	1.014	1.86	
Pure Premium Present on Rate Level		40%	0.322	26%	0.338	24%	0.866	1.53	
Pure Premium Derived by Formula		0.379		0.365		0.944		1.69	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8006		STORE: GROCERY/CONVENIENCE-RETAIL							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	133,726,600	10	1,635,633	100	455,400	2,247,438	4,338,471	3.24	
1/96 through 12/96	176,345,215	8	1,070,542	121	715,677	1,373,201	3,159,420	1.79	
1/97 through 12/97	223,609,902	13	2,378,944	162	1,169,802	2,336,821	5,885,567	2.63	
1/98 through 12/98	253,902,005	11	3,210,424	162	1,205,608	2,302,175	6,718,207	2.65	
1/99 through 12/99	270,622,746	4	1,768,892	126	1,123,358	2,183,094	5,075,344	1.88	
5 YR. TOTAL	1,058,206,468	46	10,064,435	671	4,669,845	10,442,729	25,177,009	2.38	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		66%	0.951	100%	0.441	100%	0.987	2.38	
Pure Premium Indicated by National Relativity		17%	0.533	0%	0.477	0%	0.958	1.97	
Pure Premium Present on Rate Level		17%	0.890	0%	0.492	0%	1.065	2.45	
Pure Premium Derived by Formula		0.870		0.441		0.987		2.30	

CLASS 8008		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	384,290,615	21	3,450,946	177	923,458	3,152,464	7,526,868	1.96	
1/96 through 12/96	389,390,132	11	1,103,206	165	1,123,432	2,693,445	4,920,083	1.26	
1/97 through 12/97	402,378,548	8	1,467,263	188	1,404,123	2,816,455	5,687,841	1.41	
1/98 through 12/98	445,213,510	4	376,787	178	1,680,602	2,364,355	4,421,744	0.99	
1/99 through 12/99	374,989,607	1	346,590	130	960,313	1,984,479	3,291,382	0.88	
5 YR. TOTAL	1,996,262,412	45	6,744,792	838	6,091,928	13,011,198	25,847,918	1.30	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		59%	0.338	100%	0.305	100%	0.652	1.30	
Pure Premium Indicated by National Relativity		20%	0.180	0%	0.245	0%	0.484	0.91	
Pure Premium Present on Rate Level		21%	0.351	0%	0.288	0%	0.665	1.30	
Pure Premium Derived by Formula		0.309		0.305		0.652		1.27	

CLASS 8010		STORE: HARDWARE							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	158,928,845	4	462,057	97	665,947	1,000,876	2,128,880	1.34	
1/96 through 12/96	173,599,810	9	1,290,208	72	409,664	1,425,261	3,125,133	1.80	
1/97 through 12/97	186,526,072	5	636,793	85	709,061	1,575,377	2,921,231	1.57	
1/98 through 12/98	188,132,625	1	116,026	59	579,774	1,097,281	1,793,081	0.95	
1/99 through 12/99	215,453,791	1	325,764	90	891,246	1,787,645	3,004,655	1.39	
5 YR. TOTAL	922,641,143	20	2,830,848	403	3,255,692	6,886,440	12,972,980	1.41	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		46%	0.307	100%	0.353	100%	0.746	1.41	
Pure Premium Indicated by National Relativity		27%	0.359	0%	0.357	0%	0.779	1.50	
Pure Premium Present on Rate Level		27%	0.423	0%	0.350	0%	0.763	1.54	
Pure Premium Derived by Formula		0.352		0.353		0.746		1.45	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8013		STORE: JEWELRY						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	81,164,941	0		13	106,816	119,453	226,269	0.28
1/96 through 12/96	85,550,743	1	177,403	7	85,425	221,399	484,227	0.57
1/97 through 12/97	92,142,249	2	250,518	11	89,830	234,452	574,800	0.62
1/98 through 12/98	103,351,230	0		9	59,066	105,521	164,587	0.16
1/99 through 12/99	126,372,904	1	363,625	6	71,180	144,175	578,980	0.46
5 YR. TOTAL	488,582,067	4	791,546	46	412,317	825,000	2,028,863	0.42
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		23%	0.162	47%	0.084	47%	0.169	0.42
Pure Premium Indicated by National Relativity		38%	0.129	26%	0.092	26%	0.196	0.42
Pure Premium Present on Rate Level		39%	0.139	27%	0.094	27%	0.201	0.43
Pure Premium Derived by Formula			0.140		0.089		0.185	0.41

CLASS 8015		COPYING OR DUPLICATING SERVICE - ALL EMPLOYEES & CLERICAL, SALESPERSONS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	3,670,414	0		1	19,010	5,275	24,285	0.66
1/96 through 12/96	14,548,753	0		3	19,326	29,258	48,584	0.33
1/97 through 12/97	18,285,742	0		2	817	20,721	21,538	0.12
1/98 through 12/98	24,269,614	0		4	25,918	43,228	69,146	0.28
1/99 through 12/99	27,571,524	0		4	42,935	17,033	59,968	0.22
5 YR. TOTAL	88,346,047	0		14	108,006	115,515	223,521	0.25
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		12%	0.000	29%	0.122	27%	0.131	0.25
Pure Premium Indicated by National Relativity		36%	0.102	35%	0.169	36%	0.285	0.56
Pure Premium Present on Rate Level		52%	0.172	36%	0.156	37%	0.289	0.62
Pure Premium Derived by Formula			0.126		0.151		0.245	0.52

CLASS 8017		STORE: RETAIL NOC						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	898,410,287	32	4,084,262	500	2,895,055	8,216,577	15,195,894	1.69
1/96 through 12/96	1,041,345,678	31	3,122,775	479	2,859,284	8,248,834	14,230,893	1.37
1/97 through 12/97	1,050,663,673	28	5,003,647	497	3,388,007	8,736,806	17,128,460	1.63
1/98 through 12/98	1,233,287,987	20	4,349,599	493	3,755,239	7,689,004	15,793,842	1.28
1/99 through 12/99	1,358,603,573	13	4,990,205	507	4,472,245	9,818,361	19,280,811	1.42
5 YR. TOTAL	5,582,311,198	124	21,550,488	2,476	17,369,830	42,709,582	81,629,900	1.46
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		84%	0.386	100%	0.311	100%	0.765	1.46
Pure Premium Indicated by National Relativity		8%	0.258	0%	0.271	0%	0.629	1.16
Pure Premium Present on Rate Level		8%	0.312	0%	0.301	0%	0.771	1.38
Pure Premium Derived by Formula			0.370		0.311		0.765	1.45

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8018		STORE: WHOLESALE NOC								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	226,893,173	13	1,659,805	203	934,651	2,090,010	4,684,466	2.06		
1/96 through 12/96	245,474,983	12	1,278,746	206	1,360,778	2,666,216	5,305,740	2.16		
1/97 through 12/97	302,788,568	9	2,044,241	227	1,529,231	3,077,774	6,651,246	2.20		
1/98 through 12/98	397,491,975	15	2,802,944	246	1,944,057	4,457,993	9,204,994	2.32		
1/99 through 12/99	377,944,793	3	1,785,668	274	2,112,074	3,551,161	7,448,903	1.97		
5 YR. TOTAL	1,550,593,492	52	9,571,404	1,156	7,880,791	15,843,154	33,295,349	2.15		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		69%	0.617	100%	0.508	100%	1.022	2.15		
Pure Premium Indicated by National Relativity		15%	0.684	0%	0.637	0%	1.269	2.59		
Pure Premium Present on Rate Level		16%	0.687	0%	0.550	0%	1.189	2.43		
Pure Premium Derived by Formula			0.638		0.508		1.022	2.17		

CLASS 8021		STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	84,966,265	6	848,580	37	340,494	1,054,680	2,243,754	2.64		
1/96 through 12/96	67,297,319	3	517,312	24	196,933	351,582	1,065,827	1.58		
1/97 through 12/97	152,190,940	2	549,437	43	348,965	560,470	1,458,872	0.96		
1/98 through 12/98	191,032,396	7	1,480,803	83	484,361	1,467,401	3,432,565	1.80		
1/99 through 12/99	180,318,639	2	736,393	86	602,295	1,643,685	2,982,373	1.65		
5 YR. TOTAL	675,805,559	20	4,132,525	273	1,973,048	5,077,818	11,183,391	1.65		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		50%	0.611	89%	0.292	90%	0.751	1.65		
Pure Premium Indicated by National Relativity		25%	0.679	5%	0.617	5%	1.309	2.61		
Pure Premium Present on Rate Level		25%	0.702	6%	0.332	5%	0.736	1.77		
Pure Premium Derived by Formula			0.651		0.311		0.778	1.74		

CLASS 8031		STORE: MEAT, FISH OR POULTRY-RETAIL								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	5,183,488	0	0	8	12,934	43,352	56,286	1.09		
1/96 through 12/96	5,949,328	1	0	2	8,213	9,736	17,949	0.30		
1/97 through 12/97	7,022,240	1	0	2	7,844	18,666	26,510	0.38		
1/98 through 12/98	8,625,107	1	257,360	5	13,585	60,199	331,144	3.84		
1/99 through 12/99	8,989,806	1	254,447	11	59,575	133,693	447,715	4.98		
5 YR. TOTAL	35,769,969	4	511,807	28	102,151	265,646	879,604	2.46		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		12%	1.431	30%	0.286	29%	0.743	2.46		
Pure Premium Indicated by National Relativity		44%	0.772	35%	0.536	35%	1.059	2.37		
Pure Premium Present on Rate Level		44%	0.383	35%	0.435	36%	0.850	1.67		
Pure Premium Derived by Formula			0.680		0.426		0.892	2.00		

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8032		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS						
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	32,842,754	1	59,901	7	34,080		77,243	171,224	0.52	
1/96 through 12/96	44,819,008	3	309,381	23	126,529		391,692	827,602	1.85	
1/97 through 12/97	50,409,762	2	363,724	29	298,399		485,576	1,147,699	2.28	
1/98 through 12/98	49,694,686	0	0	17	125,203		166,247	291,450	0.59	
1/99 through 12/99	61,700,207	0	0	26	260,767		385,552	646,319	1.05	
5 YR. TOTAL	239,466,417	6	733,006	102	844,978		1,506,310	3,084,294	1.29	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		22%	0.306	60%	0.353		59%	0.629	1.29	
Pure Premium Indicated by National Relativity		39%	0.195	20%	0.464		20%	0.866	1.53	
Pure Premium Present on Rate Level		39%	0.274	20%	0.347		21%	0.723	1.34	
Pure Premium Derived by Formula			0.250		0.374			0.696	1.32	

CLASS 8033		STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS						
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	106,015,873	4	1,171,165	89	465,614		1,299,766	2,936,545	2.77	
1/96 through 12/96	155,127,987	4	403,808	137	798,999		1,449,865	2,652,672	1.71	
1/97 through 12/97	203,230,820	9	1,359,783	191	1,160,423		2,419,446	4,939,652	2.43	
1/98 through 12/98	360,907,612	9	2,052,602	224	1,420,416		2,980,532	6,453,550	1.79	
1/99 through 12/99	385,536,648	3	1,325,573	249	1,867,687		3,568,129	6,761,389	1.75	
5 YR. TOTAL	1,210,818,940	29	6,312,931	890	5,713,139		11,717,738	23,743,808	1.96	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		54%	0.521	100%	0.472		100%	0.968	1.96	
Pure Premium Indicated by National Relativity		23%	0.422	0%	0.497		0%	0.907	1.83	
Pure Premium Present on Rate Level		23%	0.472	0%	0.446		0%	0.963	1.88	
Pure Premium Derived by Formula			0.487		0.472			0.968	1.93	

CLASS 8039		STORE: DEPARTMENT-RETAIL								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS						
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	101,132,793	6	1,176,349	76	385,654		1,015,698	2,577,701	2.55	
1/96 through 12/96	110,311,023	4	451,692	78	434,978		798,345	1,685,015	1.53	
1/97 through 12/97	125,029,253	1	113,586	55	414,227		761,819	1,289,632	1.03	
1/98 through 12/98	139,224,194	3	419,215	78	624,949		1,036,972	2,081,136	1.49	
1/99 through 12/99	142,008,421	1	391,278	74	596,403		1,301,798	2,289,479	1.61	
5 YR. TOTAL	617,705,684	15	2,552,120	361	2,456,211		4,914,632	9,922,963	1.61	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		36%	0.413	87%	0.398		87%	0.796	1.61	
Pure Premium Indicated by National Relativity		32%	0.289	6%	0.296		6%	0.667	1.25	
Pure Premium Present on Rate Level		32%	0.348	7%	0.343		7%	0.734	1.43	
Pure Premium Derived by Formula			0.353		0.388			0.784	1.53	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 8044		STORE: FURNITURE & DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	111,877,334	9	1,121,969	100	541,591	1,452,883	3,116,443	2.79	
1/96 through 12/96	138,529,121	8	618,793	146	681,395	1,949,692	3,249,880	2.35	
1/97 through 12/97	177,653,569	6	752,591	116	843,212	1,527,842	3,123,645	1.76	
1/98 through 12/98	204,557,621	10	2,003,450	180	1,064,060	2,991,759	6,059,269	2.96	
1/99 through 12/99	247,072,106	5	2,054,592	184	1,335,059	2,479,857	5,869,508	2.38	
5 YR. TOTAL	879,689,751	38	6,551,395	726	4,465,317	10,402,033	21,418,745	2.44	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		56%	0.745	100%	0.508	100%	1.182	2.44	
Pure Premium Indicated by National Relativity		22%	0.769	0%	0.597	0%	1.112	2.48	
Pure Premium Present on Rate Level		22%	0.727	0%	0.505	0%	1.073	2.31	
Pure Premium Derived by Formula			0.746		0.508		1.182	2.44	

CLASS 8045		DRUG - RETAIL							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	1,508,598	0	0	1	6,615	6,980	13,595	0.90	
1/98 through 12/98	10,104,476	0	0	1	1,110	7,189	8,299	0.08	
1/99 through 12/99	15,712,167	0	0	2	13,130	20,095	33,225	0.21	
5 YR. TOTAL	27,325,241	0	0	4	20,855	34,264	55,119	0.20	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		10%	0.000	20%	0.076	21%	0.125	0.20	
Pure Premium Indicated by National Relativity		12%	0.034	40%	0.060	34%	0.087	0.18	
Pure Premium Present on Rate Level		78%	0.327	40%	0.209	45%	0.526	1.06	
Pure Premium Derived by Formula			0.259		0.123		0.293	0.68	

CLASS 8046		STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	92,841,831	6	630,036	45	183,732	616,486	1,430,254	1.54	
1/96 through 12/96	99,743,488	3	323,014	62	550,966	780,872	1,654,852	1.66	
1/97 through 12/97	99,008,262	3	578,358	31	416,391	840,110	1,834,859	1.85	
1/98 through 12/98	132,853,495	5	888,732	53	452,216	1,248,715	2,589,663	1.95	
1/99 through 12/99	121,819,705	1	2,948	52	370,730	743,256	1,116,934	0.92	
5 YR. TOTAL	546,266,781	18	2,423,088	243	1,974,035	4,229,439	8,626,562	1.58	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		36%	0.444	81%	0.361	84%	0.774	1.58	
Pure Premium Indicated by National Relativity		32%	0.348	9%	0.392	8%	0.839	1.58	
Pure Premium Present on Rate Level		32%	0.380	10%	0.329	8%	0.757	1.47	
Pure Premium Derived by Formula			0.393		0.361		0.778	1.53	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8047		STORE: DRUG-WHOLESALE							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	5,042,210	0	0	2	5,896	34,144	40,040	0.79	
1/96 through 12/96	10,148,416	0	0	1	2,258	10,417	12,675	0.12	
1/97 through 12/97	11,349,116	0	0	2	21,401	35,234	56,635	0.50	
1/98 through 12/98	19,627,913	0	0	9	45,779	53,785	99,564	0.51	
1/99 through 12/99	25,082,816	0	0	8	65,602	125,569	191,171	0.76	
5 YR. TOTAL	71,250,471	0	0	22	140,936	259,149	400,085	0.56	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		13%	0.000	33%	0.198	33%	0.364	0.56	
Pure Premium Indicated by National Relativity		25%	0.098	33%	0.326	33%	0.546	0.97	
Pure Premium Present on Rate Level		62%	0.250	34%	0.264	34%	0.588	1.10	
Pure Premium Derived by Formula		0.180		0.263		0.500		0.94	

CLASS 8050		STORE: FIVE AND TEN CENT							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	1,958,390	0	0	1	662	4,738	5,400	0.28	
1/96 through 12/96	1,707,701	0	0	1	19,041	4,773	23,814	1.39	
1/97 through 12/97	1,604,635	0	0	0	0	3,211	3,211	0.20	
1/98 through 12/98	1,244,956	0	0	0	0	849	849	0.07	
1/99 through 12/99	796,118	0	0	0	0	0	0	0.00	
5 YR. TOTAL	7,311,800	0	0	2	19,703	13,571	33,274	0.46	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		5%	0.000	12%	0.269	11%	0.186	0.46	
Pure Premium Indicated by National Relativity		22%	0.226	44%	0.283	40%	0.441	0.95	
Pure Premium Present on Rate Level		73%	0.216	44%	0.203	49%	0.359	0.78	
Pure Premium Derived by Formula		0.207		0.246		0.373		0.83	

CLASS 8058		BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	56,003,631	1	98,045	21	165,953	291,086	555,084	0.99	
1/96 through 12/96	75,079,417	2	154,051	24	168,733	261,859	584,643	0.78	
1/97 through 12/97	81,114,148	6	912,040	64	450,124	1,311,895	2,674,059	3.30	
1/98 through 12/98	97,735,481	1	697,200	76	586,241	891,359	2,174,800	2.23	
1/99 through 12/99	117,804,602	2	329,150	35	353,784	940,256	1,623,190	1.38	
5 YR. TOTAL	427,737,279	12	2,190,486	220	1,724,835	3,696,455	7,611,776	1.78	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		35%	0.512	78%	0.403	79%	0.864	1.78	
Pure Premium Indicated by National Relativity		32%	0.385	11%	0.409	10%	0.980	1.77	
Pure Premium Present on Rate Level		33%	0.463	11%	0.380	11%	0.836	1.68	
Pure Premium Derived by Formula		0.455		0.401		0.873		1.73	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8072		BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE - RETAIL							
Industry Group Goods and Services		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	1,565,812	1	209,203	0	0	142,100	351,303	22.44	
1/98 through 12/98	6,465,022	0	0	2	36,543	3,175	39,718	0.61	
1/99 through 12/99	10,274,591	0	0	1	9,838	28,414	38,252	0.37	
5 YR. TOTAL	18,305,425	1	209,203	3	46,381	173,689	429,273	2.35	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		8%	1.143	22%	0.253	21%	0.949	2.35	
Pure Premium Indicated by National Relativity		12%	0.005	34%	0.206	26%	0.292	0.50	
Pure Premium Present on Rate Level		80%	0.280	44%	0.391	53%	0.764	1.44	
Pure Premium Derived by Formula			0.316		0.298		0.680	1.29	

CLASS 8102		SEED MERCHANT							
Industry Group Goods and Services		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	8,502,757	0	0	3	53,038	42,891	95,929	1.13	
1/96 through 12/96	13,787,226	0	0	3	24,531	20,552	45,083	0.33	
1/97 through 12/97	9,789,230	0	0	4	20,432	30,751	51,183	0.52	
1/98 through 12/98	10,250,825	0	0	4	40,791	18,628	59,419	0.58	
1/99 through 12/99	8,812,333	0	0	3	7,004	61,562	68,566	0.78	
5 YR. TOTAL	51,142,371	0	0	17	145,796	174,384	320,180	0.63	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		15%	0.000	32%	0.285	31%	0.341	0.63	
Pure Premium Indicated by National Relativity		42%	0.538	34%	0.505	34%	1.074	2.12	
Pure Premium Present on Rate Level		43%	0.458	34%	0.339	35%	0.670	1.47	
Pure Premium Derived by Formula			0.423		0.378		0.705	1.51	

CLASS 8103		WOOL MERCHANT							
Industry Group Goods and Services		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	6,677,760	0	0	2	17,077	17,149	34,226	0.51	
1/96 through 12/96	7,572,482	0	0	5	7,845	23,792	31,637	0.42	
1/97 through 12/97	11,704,041	0	0	4	29,323	43,237	72,560	0.62	
1/98 through 12/98	11,640,921	1	150,623	5	25,619	48,079	224,321	1.93	
1/99 through 12/99	12,519,798	0	0	8	141,635	225,794	367,429	2.93	
5 YR. TOTAL	50,115,002	1	150,623	24	221,499	358,051	730,173	1.46	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		15%	0.301	37%	0.442	34%	0.714	1.46	
Pure Premium Indicated by National Relativity		22%	0.313	31%	0.624	33%	1.351	2.29	
Pure Premium Present on Rate Level		63%	0.488	32%	0.509	33%	0.874	1.87	
Pure Premium Derived by Formula			0.421		0.520		0.977	1.92	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8105		STORE: HIDE DEALER							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	308,560	0	0	0	0	0	0	0.00	
1/98 through 12/98	202,589	0	0	0	0	0	0	0.00	
1/99 through 12/99	367,271	0	0	0	0	0	0	0.00	
5 YR. TOTAL	878,420	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		4%	0.000	7%	0.000	8%	0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	23%	0.476	18%	1.093	1.57	
Pure Premium Present on Rate Level		96%	1.604	70%	0.506	74%	1.471	3.58	
Pure Premium Derived by Formula			1.540		0.464		1.285	3.29	

CLASS 8106		IRON OR STEEL MERCHANT & DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	19,453,459	0	0	31	200,265	234,559	434,824	2.24	
1/96 through 12/96	25,292,413	2	417,187	43	488,464	613,450	1,519,101	6.01	
1/97 through 12/97	31,690,341	3	892,118	48	323,520	1,242,179	2,457,817	7.76	
1/98 through 12/98	32,682,615	3	299,625	35	314,790	541,654	1,156,069	3.54	
1/99 through 12/99	28,826,423	1	365,690	20	127,210	396,832	889,732	3.09	
5 YR. TOTAL	137,945,251	9	1,974,620	177	1,454,249	3,028,674	6,457,543	4.68	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		37%	1.431	77%	1.054	75%	2.196	4.68	
Pure Premium Indicated by National Relativity		31%	1.347	11%	0.957	12%	2.136	4.44	
Pure Premium Present on Rate Level		32%	1.609	12%	1.123	13%	2.285	5.02	
Pure Premium Derived by Formula			1.462		1.052		2.200	4.71	

CLASS 8107		MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	73,604,886	4	358,342	87	565,503	840,703	1,764,548	2.40	
1/96 through 12/96	94,856,214	6	966,244	75	523,069	1,159,995	2,649,308	2.79	
1/97 through 12/97	118,629,700	12	2,013,056	79	802,992	1,926,213	4,742,261	4.00	
1/98 through 12/98	134,126,369	6	2,740,437	95	960,583	1,889,354	5,590,374	4.17	
1/99 through 12/99	140,641,723	7	2,776,747	93	1,123,784	2,876,979	6,777,510	4.82	
5 YR. TOTAL	561,858,892	35	8,854,826	429	3,975,931	8,693,244	21,524,001	3.83	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		62%	1.576	100%	0.708	100%	1.547	3.83	
Pure Premium Indicated by National Relativity		19%	1.467	0%	0.646	0%	1.418	3.53	
Pure Premium Present on Rate Level		19%	1.414	0%	0.672	0%	1.425	3.51	
Pure Premium Derived by Formula			1.525		0.708		1.547	3.78	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8111		PLUMBERS SUPPLIES DEALER & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	19,216,059	1	82,213	24	204,147	288,550	574,910	2.99		
1/96 through 12/96	17,231,843	0	0	13	83,357	78,857	162,214	0.94		
1/97 through 12/97	26,470,649	1	414,896	18	155,209	270,483	840,588	3.18		
1/98 through 12/98	41,985,319	2	329,322	21	170,030	455,307	954,659	2.27		
1/99 through 12/99	41,226,387	0	0	19	92,566	286,530	379,096	0.92		
5 YR. TOTAL	146,130,257	4	826,431	95	705,309	1,379,727	2,911,467	1.99		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		29%	0.566	62%	0.483	58%	0.944	1.99		
Pure Premium Indicated by National Relativity		35%	0.758	19%	0.569	21%	1.237	2.56		
Pure Premium Present on Rate Level		36%	0.859	19%	0.620	21%	1.141	2.62		
Pure Premium Derived by Formula			0.739		0.525		1.047	2.31		

CLASS 8116		FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	20,001,264	1	63,527	16	99,246	198,582	361,355	1.81		
1/96 through 12/96	21,540,279	0	0	27	175,047	281,577	456,624	2.12		
1/97 through 12/97	24,111,530	1	93,188	10	163,726	139,407	396,321	1.64		
1/98 through 12/98	27,441,630	2	1,221,783	16	121,924	292,390	1,636,097	5.96		
1/99 through 12/99	31,919,239	0	0	23	226,130	255,965	482,095	1.51		
5 YR. TOTAL	125,013,942	4	1,378,498	92	786,073	1,167,921	3,332,492	2.67		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		26%	1.103	57%	0.629	53%	0.934	2.67		
Pure Premium Indicated by National Relativity		37%	0.663	21%	0.481	23%	1.085	2.23		
Pure Premium Present on Rate Level		37%	0.747	22%	0.593	24%	1.077	2.42		
Pure Premium Derived by Formula			0.808		0.590		1.003	2.40		

CLASS 8203		ICE DEALER & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	3,333,217	0	0	7	17,288	26,305	43,593	1.31		
1/96 through 12/96	4,163,656	0	0	8	66,227	94,695	160,922	3.86		
1/97 through 12/97	4,085,185	1	113,979	2	39,495	126,158	279,632	6.85		
1/98 through 12/98	4,240,427	0	0	6	36,542	45,181	81,723	1.93		
1/99 through 12/99	3,748,149	0	0	1	4,133	32,784	36,917	0.98		
5 YR. TOTAL	19,570,634	1	113,979	24	163,685	325,123	602,787	3.08		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		17%	0.582	32%	0.836	32%	1.661	3.08		
Pure Premium Indicated by National Relativity		41%	1.759	34%	0.940	34%	2.354	5.05		
Pure Premium Present on Rate Level		42%	1.597	34%	0.944	34%	2.021	4.56		
Pure Premium Derived by Formula			1.491		0.908		2.019	4.42		

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8204		BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	881,632	0	0	2	28,639		19,210	47,849	5.43	
1/96 through 12/96	869,041	0	0	0	0		484	484	0.06	
1/97 through 12/97	852,150	1	147,680	0	0		75,769	223,449	26.22	
1/98 through 12/98	986,603	1	193,610	1	420		50,523	244,553	24.79	
1/99 through 12/99	982,418	0	0	0	0		1,312	1,312	0.13	
5 YR. TOTAL	4,571,844	2	341,290	3	29,059		147,298	517,647	11.32	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		14%	7.465	18%	0.636		21%	3.222	11.32	
Pure Premium Indicated by National Relativity		41%	4.087	41%	0.912		39%	2.600	7.60	
Pure Premium Present on Rate Level		45%	4.455	41%	0.988		40%	2.938	8.38	
Pure Premium Derived by Formula			4.726		0.893			2.866	8.49	

CLASS 8209		VEGETABLE PACKING & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0		0	0	0.00	
1/95 through 12/95	3,362,479	0	0	3	11,887		29,890	41,777	1.24	
1/96 through 12/96	4,578,111	1	65,737	5	23,154		125,045	213,936	4.67	
1/97 through 12/97	7,110,223	0	0	1	27,012		6,299	33,311	0.47	
1/98 through 12/98	8,056,591	0	0	5	3,572		13,874	17,446	0.22	
1/99 through 12/99	7,587,655	0	0	5	49,584		59,767	109,351	1.44	
5 YR. TOTAL	30,695,059	1	65,737	19	115,209		234,875	415,821	1.35	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		16%	0.214	31%	0.375		33%	0.765	1.35	
Pure Premium Indicated by National Relativity		42%	0.678	34%	0.759		33%	1.586	3.02	
Pure Premium Present on Rate Level		42%	0.947	35%	0.540		34%	1.314	2.80	
Pure Premium Derived by Formula			0.717		0.563			1.223	2.50	

CLASS 8215		HAY, GRAIN, FEED OR FERTILIZER DEALER & LOCAL MANAGERS, DRIVERS-NO MFG								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0		0	0	0.00	
1/95 through 12/95	17,924,171	0	0	11	46,328		145,843	192,171	1.07	
1/96 through 12/96	19,794,664	1	187,064	13	100,772		233,131	520,967	2.63	
1/97 through 12/97	31,348,130	0	0	19	192,450		273,183	465,633	1.49	
1/98 through 12/98	31,119,037	1	138,503	17	179,577		346,337	664,417	2.14	
1/99 through 12/99	39,192,156	1	291,366	9	22,932		196,447	510,745	1.30	
5 YR. TOTAL	139,378,158	3	616,933	69	542,059		1,194,941	2,353,933	1.69	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		29%	0.443	56%	0.389		57%	0.857	1.69	
Pure Premium Indicated by National Relativity		35%	1.040	22%	0.563		21%	1.331	2.93	
Pure Premium Present on Rate Level		36%	0.880	22%	0.516		22%	1.143	2.54	
Pure Premium Derived by Formula			0.809		0.455			1.019	2.28	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8227		CONSTRUCTION OR ERECTION PERMANENT YARD						
Industry Group Contracting		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	36,768,368	3	533,890	15	101,966	209,679	845,535	2.30
1/96 through 12/96	49,636,317	1	240,802	43	389,634	622,000	1,252,436	2.52
1/97 through 12/97	60,100,095	3	579,061	35	370,024	582,859	1,531,944	2.55
1/98 through 12/98	81,785,331	5	929,092	67	387,738	865,446	2,182,276	2.67
1/99 through 12/99	77,005,083	4	2,343,565	48	500,417	853,882	3,697,864	4.80
5 YR. TOTAL	305,295,194	16	4,626,410	208	1,749,779	3,133,866	9,510,055	3.12
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		46%	1.515	85%	0.573	78%	1.027	3.12
Pure Premium Indicated by National Relativity		27%	1.932	7%	0.688	11%	1.619	4.24
Pure Premium Present on Rate Level		27%	1.186	8%	0.605	11%	1.041	2.83
Pure Premium Derived by Formula			1.539		0.584		1.094	3.22

CLASS 8232		LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	73,711,451	7	1,005,143	118	657,775	1,286,478	2,949,396	4.00
1/96 through 12/96	109,162,383	8	1,100,759	140	1,051,623	1,933,502	4,085,884	3.74
1/97 through 12/97	143,376,108	12	2,479,543	159	1,170,559	2,805,780	6,455,882	4.50
1/98 through 12/98	179,792,315	11	2,576,866	167	1,241,305	4,132,072	7,950,243	4.42
1/99 through 12/99	225,596,298	11	5,042,495	173	1,520,094	3,830,099	10,392,688	4.61
5 YR. TOTAL	731,638,555	49	12,204,806	757	5,641,356	13,987,931	31,834,093	4.35
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		70%	1.668	100%	0.771	100%	1.912	4.35
Pure Premium Indicated by National Relativity		15%	1.389	0%	0.814	0%	1.751	3.95
Pure Premium Present on Rate Level		15%	1.471	0%	0.826	0%	1.930	4.23
Pure Premium Derived by Formula			1.597		0.771		1.912	4.28

CLASS 8233		COAL MERCHANT & LOCAL MANAGERS, DRIVERS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	154,999	0	0	0	0	0	0	0.00
1/96 through 12/96	132,245	0	0	0	0	0	0	0.00
1/97 through 12/97	203,165	0	0	0	0	94	94	0.05
1/98 through 12/98	153,031	0	0	0	0	0	0	0.00
1/99 through 12/99	229,623	0	0	0	0	0	0	0.00
5 YR. TOTAL	873,063	0	0	0	0	94	94	0.01
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		8%	0.000	10%	0.000	9%	0.011	0.01
Pure Premium Indicated by National Relativity		35%	3.298	45%	1.080	45%	2.550	6.93
Pure Premium Present on Rate Level		57%	5.553	45%	1.075	46%	2.044	8.67
Pure Premium Derived by Formula			4.320		0.970		2.089	7.38

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8235		SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	9,974,683	0	0	8	40,592		96,929	137,521	1.38	
1/96 through 12/96	6,373,468	0	0	10	63,970		58,819	122,789	1.93	
1/97 through 12/97	9,117,342	0	0	10	89,821		62,735	152,556	1.67	
1/98 through 12/98	12,918,520	0	0	10	50,788		92,184	142,972	1.11	
1/99 through 12/99	31,144,367	0	0	32	202,638		231,020	433,658	1.39	
5 YR. TOTAL	69,528,380	0	0	70	447,809		541,687	989,496	1.42	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		24%	0.000	50%	0.644		47%	0.779	1.42	
Pure Premium Indicated by National Relativity		38%	0.894	25%	0.737		26%	1.564	3.20	
Pure Premium Present on Rate Level		38%	1.098	25%	0.766		27%	1.423	3.29	
Pure Premium Derived by Formula			0.757		0.698			1.157	2.61	

CLASS 8236		READY MIXED CONCRETE DEALER - & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	29,315,313	5	957,258	26	176,893		562,929	1,697,080	5.79	
1/96 through 12/96	33,040,828	4	524,016	28	243,853		521,486	1,289,355	3.90	
1/97 through 12/97	40,344,349	6	1,105,652	36	386,144		646,770	2,138,566	5.30	
1/98 through 12/98	53,705,576	3	595,867	39	405,364		640,750	1,641,981	3.06	
1/99 through 12/99	64,889,455	7	2,766,782	34	502,588		1,451,874	4,721,244	7.28	
5 YR. TOTAL	221,295,521	25	5,949,575	163	1,714,842		3,823,809	11,488,226	5.19	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		50%	2.689	76%	0.775		75%	1.728	5.19	
Pure Premium Indicated by National Relativity		25%	1.868	12%	0.919		12%	1.680	4.47	
Pure Premium Present on Rate Level		25%	2.098	12%	0.693		13%	1.420	4.21	
Pure Premium Derived by Formula			2.336		0.782			1.682	4.80	

CLASS 8263		JUNK DEALER & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	599,257	0	0	1	1,416		12,543	13,959	2.33	
1/96 through 12/96	1,127,641	0	0	4	3,238		8,812	12,050	1.07	
1/97 through 12/97	1,129,572	0	0	1	2,975		2,817	5,792	0.51	
1/98 through 12/98	1,538,324	0	0	1	28,323		83,071	111,394	7.24	
1/99 through 12/99	2,103,127	0	0	3	37,725		92,941	130,666	6.21	
5 YR. TOTAL	6,497,921	0	0	10	73,677		200,184	273,861	4.22	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		11%	0.000	21%	1.134		23%	3.081	4.22	
Pure Premium Indicated by National Relativity		30%	1.935	39%	1.285		38%	2.934	6.15	
Pure Premium Present on Rate Level		59%	1.652	40%	0.940		39%	2.554	5.15	
Pure Premium Derived by Formula			1.555		1.115			2.820	5.49	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8264		BOTTLE DEALER-USED & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	6,837,582	0	0	6	46,062	47,204	93,266	1.36		
1/96 through 12/96	7,850,341	0	0	21	85,447	188,338	273,785	3.49		
1/97 through 12/97	7,226,237	1	94,786	10	62,218	137,174	294,178	4.07		
1/98 through 12/98	5,824,989	0	0	5	72,521	58,007	130,528	2.24		
1/99 through 12/99	8,120,697	0	0	3	2,168	42,948	45,116	0.56		
5 YR. TOTAL	35,859,846	1	94,786	45	268,416	473,671	836,873	2.33		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		19%	0.264	41%	0.749	40%	1.321	2.33		
Pure Premium Indicated by National Relativity		40%	1.818	29%	1.029	30%	2.341	5.19		
Pure Premium Present on Rate Level		41%	1.147	30%	0.930	30%	1.796	3.87		
Pure Premium Derived by Formula			1.248		0.885		1.770	3.90		

CLASS 8265		IRON OR STEEL SCRAP DEALER & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	12,977,940	0	0	11	49,924	62,571	112,495	0.87		
1/96 through 12/96	15,700,887	3	246,739	20	115,673	157,494	519,906	3.31		
1/97 through 12/97	17,423,145	0	0	21	204,869	332,390	537,259	3.08		
1/98 through 12/98	27,046,798	0	0	20	151,944	199,868	351,812	1.30		
1/99 through 12/99	18,712,572	2	725,105	21	319,749	700,471	1,745,325	9.33		
5 YR. TOTAL	91,861,342	5	971,844	93	842,159	1,452,794	3,266,797	3.56		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		30%	1.058	59%	0.917	56%	1.582	3.56		
Pure Premium Indicated by National Relativity		35%	1.984	20%	1.227	22%	3.022	6.23		
Pure Premium Present on Rate Level		35%	1.442	21%	0.878	22%	1.645	3.97		
Pure Premium Derived by Formula			1.517		0.971		1.913	4.40		

CLASS 8279		STABLE OR BREEDING FARM & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0.00		
1/95 through 12/95	2,531,926	0	0	4	9,633	17,941	27,574	1.09		
1/96 through 12/96	2,494,456	2	279,514	5	23,723	512,366	815,603	32.70		
1/97 through 12/97	3,460,676	0	0	2	27,878	48,531	76,409	2.21		
1/98 through 12/98	3,889,894	0	0	4	32,728	33,727	66,455	1.71		
1/99 through 12/99	4,632,040	0	0	6	70,812	192,832	263,644	5.69		
5 YR. TOTAL	17,008,992	2	279,514	21	164,774	805,397	1,249,685	7.35		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		14%	1.643	32%	0.969	34%	4.735	7.35		
Pure Premium Indicated by National Relativity		43%	1.859	34%	1.184	33%	3.199	6.24		
Pure Premium Present on Rate Level		43%	1.169	34%	1.054	33%	2.588	4.81		
Pure Premium Derived by Formula			1.532		1.071		3.520	6.12		

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 8288		LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	1,564,785	0	0	1	2,403	15,573	17,976	1.15	
1/96 through 12/96	2,967,357	1	113,355	3	6,778	88,160	208,293	7.02	
1/97 through 12/97	2,798,899	0	0	8	80,008	103,451	183,459	6.55	
1/98 through 12/98	2,813,719	0	0	3	6,526	43,947	50,473	1.79	
1/99 through 12/99	3,167,249	0	0	3	20,637	69,056	89,693	2.83	
5 YR. TOTAL	13,312,009	1	113,355	18	116,352	320,187	549,894	4.13	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		12%	0.852	27%	0.874	29%	2.405	4.13	
Pure Premium Indicated by National Relativity		44%	1.953	36%	0.847	35%	2.556	5.36	
Pure Premium Present on Rate Level		44%	1.127	37%	0.858	36%	2.261	4.25	
Pure Premium Derived by Formula			1.457		0.858		2.406	4.72	

CLASS 8291		STORAGE WAREHOUSE-COLD							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	7,110,720	2	152,506	18	112,005	232,248	496,759	6.99	
1/96 through 12/96	8,188,548	0	0	10	74,866	86,644	161,510	1.97	
1/97 through 12/97	8,691,152	0	0	12	75,588	111,205	186,793	2.15	
1/98 through 12/98	9,296,208	0	0	13	99,263	219,236	318,499	3.43	
1/99 through 12/99	9,039,016	0	0	10	73,068	135,335	208,403	2.31	
5 YR. TOTAL	42,325,644	2	152,506	63	434,790	784,668	1,371,964	3.24	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		17%	0.360	46%	1.027	43%	1.854	3.24	
Pure Premium Indicated by National Relativity		41%	1.265	27%	0.981	28%	1.938	4.18	
Pure Premium Present on Rate Level		42%	0.781	27%	1.012	29%	1.877	3.67	
Pure Premium Derived by Formula			0.908		1.011		1.884	3.80	

CLASS 8292		STORAGE WAREHOUSE NOC							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	78,534,897	3	431,018	96	556,021	941,494	1,928,533	2.46	
1/96 through 12/96	87,254,488	9	803,170	106	676,878	1,352,841	2,832,889	3.25	
1/97 through 12/97	104,617,888	7	1,170,156	119	842,894	1,524,444	3,537,494	3.38	
1/98 through 12/98	123,819,104	1	380,095	100	707,153	1,013,815	2,101,063	1.70	
1/99 through 12/99	153,622,257	6	3,615,610	150	1,191,976	2,601,961	7,409,547	4.82	
5 YR. TOTAL	547,848,634	26	6,400,049	571	3,974,922	7,434,555	17,809,526	3.25	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		47%	1.168	100%	0.726	100%	1.357	3.25	
Pure Premium Indicated by National Relativity		26%	0.926	0%	0.830	0%	1.600	3.36	
Pure Premium Present on Rate Level		27%	0.724	0%	0.687	0%	1.299	2.71	
Pure Premium Derived by Formula			0.985		0.726		1.357	3.07	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8293		STORAGE WAREHOUSE-FURNITURE & DRIVERS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	17,229,748	1	72,923	49	233,631	307,702	614,256	3.57
1/96 through 12/96	25,479,889	6	397,402	39	181,692	428,046	1,007,140	3.95
1/97 through 12/97	33,587,859	6	1,199,627	71	595,034	1,089,201	2,883,862	8.59
1/98 through 12/98	39,712,334	3	431,037	71	479,994	776,306	1,687,337	4.25
1/99 through 12/99	36,080,506	4	1,320,519	64	839,204	1,244,764	3,404,487	9.44
5 YR. TOTAL	152,090,336	20	3,421,508	294	2,329,555	3,846,019	9,597,082	6.31
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		45%	2.250	88%	1.532	79%	2.529	6.31
Pure Premium Indicated by National Relativity		27%	3.322	6%	1.619	10%	2.889	7.83
Pure Premium Present on Rate Level		28%	2.452	6%	1.422	11%	2.319	6.19
Pure Premium Derived by Formula			2.596		1.531		2.542	6.67

CLASS 8304		GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	870,730	0	0	0	0	1,951	1,951	0.22
1/96 through 12/96	1,372,277	0	0	2	10,074	11,411	21,485	1.57
1/97 through 12/97	2,421,668	0	0	0	0	5,231	5,231	0.22
1/98 through 12/98	2,267,949	0	0	0	0	947	947	0.04
1/99 through 12/99	2,376,125	0	0	1	1,372	13,526	14,898	0.63
5 YR. TOTAL	9,308,749	0	0	3	11,446	33,066	44,512	0.48
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		14%	0.000	21%	0.123	24%	0.355	0.48
Pure Premium Indicated by National Relativity		43%	3.598	39%	0.883	38%	2.929	7.41
Pure Premium Present on Rate Level		43%	2.290	40%	0.648	38%	2.010	4.95
Pure Premium Derived by Formula			2.532		0.629		1.962	5.12

CLASS 8350		GASOLINE DEALER & DRIVERS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	72,977,257	11	1,591,620	68	516,904	972,088	3,080,612	4.22
1/96 through 12/96	79,316,424	6	812,040	62	520,298	762,791	2,095,129	2.64
1/97 through 12/97	90,559,337	5	951,411	90	804,581	1,172,155	2,928,147	3.23
1/98 through 12/98	105,964,890	11	3,688,876	69	469,827	1,400,691	5,559,394	5.25
1/99 through 12/99	104,917,234	5	2,323,461	98	886,751	2,565,999	5,776,211	5.51
5 YR. TOTAL	453,735,142	38	9,367,408	387	3,198,361	6,873,724	19,439,493	4.29
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		65%	2.065	100%	0.705	96%	1.515	4.29
Pure Premium Indicated by National Relativity		17%	2.108	0%	0.715	2%	1.602	4.43
Pure Premium Present on Rate Level		18%	1.993	0%	0.688	2%	1.277	3.96
Pure Premium Derived by Formula			2.059		0.705		1.512	4.28

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 8380		AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	344,418,358	24	3,311,522	278	1,645,460	4,825,661	9,782,643	2.84
1/96 through 12/96	461,893,360	23	3,217,236	350	2,742,758	4,872,411	10,832,405	2.35
1/97 through 12/97	574,488,765	32	8,044,795	328	2,581,019	7,168,967	17,794,781	3.10
1/98 through 12/98	689,703,279	31	6,547,451	436	4,234,685	8,932,586	19,714,722	2.86
1/99 through 12/99	799,858,165	19	8,549,677	516	6,169,704	9,382,102	24,101,483	3.01
5 YR. TOTAL	2,870,361,927	129	29,670,681	1,908	17,373,626	35,181,727	82,226,034	2.87
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		100%	1.034	100%	0.605	100%	1.226	2.87
Pure Premium Indicated by National Relativity		0%	0.869	0%	0.532	0%	1.072	2.47
Pure Premium Present on Rate Level		0%	1.139	0%	0.539	0%	1.266	2.94
Pure Premium Derived by Formula		1.034		0.605		1.226		2.87

CLASS 8381		GASOLINE STATION:SELF-SERVICE ONLY-RETAIL						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	17,843,579	0	0	8	56,977	91,666	148,643	0.83
1/96 through 12/96	21,330,145	0	0	8	36,527	93,096	129,623	0.61
1/97 through 12/97	23,011,678	0	0	11	75,154	77,592	152,746	0.66
1/98 through 12/98	22,027,387	2	305,201	10	83,532	219,815	608,548	2.76
1/99 through 12/99	19,610,641	0	0	3	25,069	59,615	84,684	0.43
5 YR. TOTAL	103,823,430	2	305,201	40	277,259	541,784	1,124,244	1.08
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		19%	0.294	41%	0.267	40%	0.522	1.08
Pure Premium Indicated by National Relativity		40%	0.498	29%	0.343	30%	0.703	1.54
Pure Premium Present on Rate Level		41%	0.439	30%	0.313	30%	0.643	1.40
Pure Premium Derived by Formula		0.435		0.303		0.613		1.35

CLASS 8385		BUS CO.: GARAGE EMPLOYEES						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	16,114,430	1	152,369	16	36,603	87,692	276,664	1.72
1/96 through 12/96	16,138,316	2	233,578	14	90,710	164,229	488,517	3.03
1/97 through 12/97	20,640,206	0	0	17	107,076	157,000	264,076	1.28
1/98 through 12/98	21,265,264	0	0	13	66,288	164,043	230,331	1.08
1/99 through 12/99	27,519,399	1	293,983	9	79,096	155,713	528,792	1.92
5 YR. TOTAL	101,677,615	4	679,930	69	379,773	728,677	1,788,380	1.76
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		25%	0.669	48%	0.374	47%	0.717	1.76
Pure Premium Indicated by National Relativity		37%	0.809	26%	0.560	26%	1.038	2.41
Pure Premium Present on Rate Level		38%	0.806	26%	0.483	27%	0.977	2.27
Pure Premium Derived by Formula		0.773		0.451		0.871		2.10

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8392		AUTOMOBILE STORAGE GARAGE OR PARKING STATION & DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	7,321,668	0	0	7	58,434	42,791	101,225	1.38	
1/96 through 12/96	8,801,500	0	0	5	11,908	23,924	35,832	0.41	
1/97 through 12/97	9,808,719	1	85,905	9	147,470	137,926	371,301	3.79	
1/98 through 12/98	9,210,515	0	0	12	119,195	103,209	222,404	2.41	
1/99 through 12/99	11,402,969	0	0	5	40,338	83,986	124,324	1.09	
5 YR. TOTAL	46,545,371	1	85,905	38	377,345	391,836	855,086	1.84	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		14%	0.185	40%	0.811	36%	0.842	1.84	
Pure Premium Indicated by National Relativity		43%	1.066	30%	0.532	32%	1.233	2.83	
Pure Premium Present on Rate Level		43%	0.448	30%	0.652	32%	1.064	2.16	
Pure Premium Derived by Formula			0.677		0.680		1.038	2.40	

CLASS 8393		AUTOMOBILE BODY REPAIR							
Industry Group Goods and Services		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	35,850,055	0	0	26	229,630	204,718	434,348	1.21	
1/96 through 12/96	45,072,894	2	633,326	15	166,534	276,042	1,075,902	2.39	
1/97 through 12/97	64,378,316	3	590,975	29	187,670	452,331	1,230,976	1.91	
1/98 through 12/98	80,402,438	3	455,799	33	245,619	442,677	1,144,095	1.42	
1/99 through 12/99	93,607,166	3	993,738	30	315,441	739,701	2,048,880	2.19	
5 YR. TOTAL	319,310,869	11	2,673,838	133	1,144,894	2,115,469	5,934,201	1.86	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		38%	0.837	70%	0.359	64%	0.663	1.86	
Pure Premium Indicated by National Relativity		31%	0.723	15%	0.378	18%	0.774	1.88	
Pure Premium Present on Rate Level		31%	0.758	15%	0.385	18%	0.669	1.81	
Pure Premium Derived by Formula			0.777		0.366		0.684	1.83	

CLASS 8500		METAL SCRAP DEALER & DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	1,127,355	0	0	1	2,940	13,711	16,651	1.48	
1/96 through 12/96	1,084,573	0	0	3	14,422	24,649	39,071	3.60	
1/97 through 12/97	1,406,359	1	205,512	0	0	1,044,977	1,250,489	88.92	
1/98 through 12/98	1,290,425	0	0	1	49,383	39,756	89,139	6.91	
1/99 through 12/99	1,205,754	0	0	1	13,081	16,365	29,446	2.44	
5 YR. TOTAL	6,114,466	1	205,512	6	79,826	1,139,458	1,424,796	23.30	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		11%	3.361	16%	1.306	32%	18.635	23.30	
Pure Premium Indicated by National Relativity		44%	2.173	42%	0.876	34%	2.129	5.18	
Pure Premium Present on Rate Level		45%	1.985	42%	0.542	34%	6.425	8.95	
Pure Premium Derived by Formula			2.219		0.805		8.872	11.90	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8601		ARCHITECT OR ENGINEER-CONSULTING								
Industry Group Office and Clerical		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	314,100,575	7	703,645	67	496,614		871,095	2,071,354	0.66	
1/96 through 12/96	359,026,139	7	829,523	61	536,863		1,170,361	2,536,747	0.71	
1/97 through 12/97	457,498,974	2	266,227	81	529,079		799,503	1,594,809	0.35	
1/98 through 12/98	427,852,302	4	827,543	58	498,949		1,179,944	2,506,436	0.59	
1/99 through 12/99	478,207,956	5	2,605,974	95	1,117,826		1,681,217	5,405,017	1.13	
5 YR. TOTAL	2,036,685,946	25	5,232,912	362	3,179,331		5,702,120	14,114,363	0.69	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		52%	0.257	93%	0.156		93%	0.280	0.69	
Pure Premium Indicated by National Relativity		24%	0.289	3%	0.128		3%	0.307	0.72	
Pure Premium Present on Rate Level		24%	0.266	4%	0.128		4%	0.271	0.67	
Pure Premium Derived by Formula			0.267		0.154			0.280	0.70	

CLASS 8606		GEOPHYSICAL EXPLORATION-SEISMIC-ALL EMPLOYEES & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	233,228	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	166,517	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	271,198	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	67,130	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	738,073	0	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		4%	0.000	8%	0.000		7%	0.000	0.00	
Pure Premium Indicated by National Relativity		48%	2.690	46%	0.832		46%	2.179	5.70	
Pure Premium Present on Rate Level		48%	1.293	46%	0.802		47%	1.506	3.60	
Pure Premium Derived by Formula			1.912		0.752			1.710	4.37	

CLASS 8710		FIELD BONDED WAREHOUSING -ALL EMPLOYEES & CLERICAL								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	82,635	0	0	0	0	0	1,061	1,061	1.28	
1/96 through 12/96	30,040	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	3,303	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	1,482	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	70,889	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	188,349	0	0	0	0	0	1,061	1,061	0.56	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		2%	0.000	1%	0.000		4%	0.563	0.56	
Pure Premium Indicated by National Relativity		0%	0.000	15%	0.018		12%	0.035	0.05	
Pure Premium Present on Rate Level		98%	1.265	84%	0.084		84%	1.230	2.58	
Pure Premium Derived by Formula			1.240		0.073			1.060	2.37	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8719		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0	0.00
1/95 through 12/95	385,296	0	0	0	0	1,260	1,260	0	0.33
1/96 through 12/96	189,172	0	0	0	0	0	0	0	0.00
1/97 through 12/97	181,390	0	0	0	0	0	0	0	0.00
1/98 through 12/98	205,332	0	0	0	0	0	0	0	0.00
1/99 through 12/99	184,606	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,145,796	0	0	0	0	1,260	1,260	0	0.11
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		4%	0.000	7%	0.000	8%	0.110		0.11
Pure Premium Indicated by National Relativity		22%	2.189	32%	0.539	26%	0.739		3.47
Pure Premium Present on Rate Level		74%	1.183	61%	0.395	66%	1.093		2.67
Pure Premium Derived by Formula			1.357		0.413		0.922		2.69

CLASS 8720		INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0	0.00
1/95 through 12/95	29,541,167	1	73,300	7	84,298	89,873	247,471	0	0.84
1/96 through 12/96	33,414,677	0	0	2	23,569	26,204	49,773	0	0.15
1/97 through 12/97	33,369,365	1	191,862	8	107,819	185,531	485,212	0	1.45
1/98 through 12/98	32,758,717	1	553,777	8	114,364	162,321	830,462	0	2.54
1/99 through 12/99	35,524,940	0	0	9	62,970	83,695	146,665	0	0.41
5 YR. TOTAL	164,608,866	3	818,939	34	393,020	547,624	1,759,583	0	1.07
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		24%	0.498	44%	0.239	43%	0.333		1.07
Pure Premium Indicated by National Relativity		38%	0.476	28%	0.272	28%	0.564		1.31
Pure Premium Present on Rate Level		38%	0.477	28%	0.231	29%	0.475		1.18
Pure Premium Derived by Formula			0.482		0.246		0.439		1.17

CLASS 8721		REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES							
Industry Group Office and Clerical		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0	0.00
1/95 through 12/95	93,559	0	0	0	0	0	0	0	0.00
1/96 through 12/96	1,633,374	0	0	0	0	0	0	0	0.00
1/97 through 12/97	2,873,439	0	0	0	0	0	0	0	0.00
1/98 through 12/98	5,539,622	0	0	0	0	3,943	3,943	0	0.07
1/99 through 12/99	6,560,379	0	0	1	32,095	31,984	64,079	0	0.98
5 YR. TOTAL	16,700,373	0	0	1	32,095	35,927	68,022	0	0.41
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		6%	0.000	9%	0.192	10%	0.215		0.41
Pure Premium Indicated by National Relativity		12%	0.070	25%	0.047	19%	0.492		0.61
Pure Premium Present on Rate Level		82%	0.144	66%	0.056	71%	0.138		0.34
Pure Premium Derived by Formula			0.126		0.066		0.213		0.41

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8742		SALESPERSONS, COLLECTORS OR MESSENGERS -OUTSIDE						
Industry Group Office and Clerical		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	3,297,408,816	33	4,730,569	310	2,693,521	5,724,423	13,148,513	0.40
1/96 through 12/96	3,743,700,911	39	7,119,181	381	3,367,002	8,047,941	18,534,124	0.50
1/97 through 12/97	4,252,658,517	47	8,573,122	353	3,751,327	8,366,134	20,690,583	0.49
1/98 through 12/98	4,899,360,052	31	9,346,380	436	4,124,290	9,049,260	22,519,930	0.46
1/99 through 12/99	5,261,393,665	18	10,787,532	486	5,974,210	11,099,211	27,860,953	0.53
5 YR. TOTAL	21,454,521,961	168	40,556,784	1,966	19,910,350	42,286,969	102,754,103	0.48
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		100%	0.189	100%	0.093	100%	0.197	0.48
Pure Premium Indicated by National Relativity		0%	0.175	0%	0.087	0%	0.193	0.46
Pure Premium Present on Rate Level		0%	0.186	0%	0.089	0%	0.189	0.46
Pure Premium Derived by Formula			0.189		0.093		0.197	0.48

CLASS 8745		NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS-NOT RETAIL DEALER & SALESPERSONS, DRIVERS						
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	6,566,809	0	0	7	36,723	57,222	93,945	1.43
1/96 through 12/96	9,319,568	1	582,576	10	25,628	477,443	1,085,647	11.65
1/97 through 12/97	3,630,977	1	676,626	5	83,465	246,944	1,007,035	27.73
1/98 through 12/98	3,335,773	0	0	2	51,263	40,499	91,762	2.75
1/99 through 12/99	8,622,038	0	0	3	15,457	41,361	56,818	0.66
5 YR. TOTAL	31,475,165	2	1,259,202	27	212,536	863,469	2,335,207	7.42
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		21%	4.001	29%	0.675	37%	2.743	7.42
Pure Premium Indicated by National Relativity		39%	1.538	35%	0.762	31%	1.934	4.23
Pure Premium Present on Rate Level		40%	1.761	36%	0.436	32%	1.757	3.95
Pure Premium Derived by Formula			2.144		0.619		2.177	4.94

CLASS 8748		AUTOMOBILE SALESPERSONS						
Industry Group Office and Clerical		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	95,392,982	1	263,625	7	72,032	74,092	409,749	0.43
1/96 through 12/96	123,625,356	1	340,661	9	76,498	518,183	935,342	0.76
1/97 through 12/97	167,119,030	1	230,411	21	212,440	209,276	652,127	0.39
1/98 through 12/98	217,197,723	2	399,861	18	164,159	287,311	851,331	0.39
1/99 through 12/99	237,412,997	2	574,115	22	218,177	375,359	1,167,651	0.49
5 YR. TOTAL	840,748,088	7	1,808,673	77	743,306	1,464,221	4,016,200	0.48
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		35%	0.215	58%	0.088	60%	0.174	0.48
Pure Premium Indicated by National Relativity		32%	0.216	21%	0.125	20%	0.251	0.59
Pure Premium Present on Rate Level		33%	0.239	21%	0.097	20%	0.223	0.56
Pure Premium Derived by Formula			0.223		0.098		0.199	0.52

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8755		LABOR UNION-ALL EMPLOYEES							
Industry Group Office and Clerical		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	5,599,720	0	0	1	12,320	8,523	20,843	0.37	
1/96 through 12/96	6,869,885	0	0	0	0	212	212	0.00	
1/97 through 12/97	6,476,859	0	0	0	0	0	0	0.00	
1/98 through 12/98	6,972,493	0	0	0	0	0	0	0.00	
1/99 through 12/99	5,942,664	0	0	0	0	1,338	1,338	0.02	
5 YR. TOTAL	31,861,621	0	0	1	12,320	10,073	22,393	0.07	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		7%	0.000	12%	0.039	13%	0.032	0.07	
Pure Premium Indicated by National Relativity		46%	0.282	44%	0.070	43%	0.139	0.49	
Pure Premium Present on Rate Level		47%	0.146	44%	0.057	44%	0.135	0.34	
Pure Premium Derived by Formula			0.198		0.061		0.123	0.38	

CLASS 8800		MAILING OR ADDRESSING CO. & CLERICAL							
Industry Group Office and Clerical		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	23,642,706	0	0	7	34,059	93,268	127,327	0.54	
1/96 through 12/96	12,814,971	1	143,835	2	11,757	89,532	245,124	1.91	
1/97 through 12/97	14,353,651	0	0	1	6,021	12,245	18,266	0.13	
1/98 through 12/98	16,607,176	0	0	6	34,895	60,518	95,413	0.57	
1/99 through 12/99	17,839,907	0	0	0	0	5,420	5,420	0.03	
5 YR. TOTAL	85,258,411	1	143,835	16	86,732	260,983	491,550	0.58	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		16%	0.169	34%	0.102	35%	0.306	0.58	
Pure Premium Indicated by National Relativity		42%	0.220	33%	0.315	32%	0.602	1.14	
Pure Premium Present on Rate Level		42%	0.352	33%	0.248	33%	0.582	1.18	
Pure Premium Derived by Formula			0.267		0.220		0.492	0.98	

CLASS 8803		AUDITORS, ACCOUNTANT OR FACTORY COST OR OFFICE SYSTEMATIZER-TRAVELING							
Industry Group Office and Clerical		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	379,768,261	0	0	10	68,675	49,350	118,025	0.03	
1/96 through 12/96	511,835,307	1	533,021	9	72,590	706,908	1,312,519	0.26	
1/97 through 12/97	700,890,241	0	0	14	147,845	261,048	408,893	0.06	
1/98 through 12/98	898,902,359	1	34,765	12	192,945	250,592	478,302	0.05	
1/99 through 12/99	1,024,060,831	1	352,551	9	94,019	687,439	1,134,009	0.11	
5 YR. TOTAL	3,515,456,999	3	920,337	54	576,074	1,955,337	3,451,748	0.10	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		29%	0.026	54%	0.016	58%	0.056	0.10	
Pure Premium Indicated by National Relativity		35%	0.029	23%	0.019	21%	0.040	0.09	
Pure Premium Present on Rate Level		36%	0.037	23%	0.019	21%	0.049	0.11	
Pure Premium Derived by Formula			0.031		0.017		0.051	0.10	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8810		CLERICAL OFFICE EMPLOYEES NOC							
Industry Group Office and Clerical		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	11,437,671,197	86	11,150,122	733	5,888,084	15,227,488	32,265,694	0.28	
1/96 through 12/96	13,207,420,731	79	11,137,383	943	6,616,038	13,877,212	31,630,633	0.24	
1/97 through 12/97	15,185,765,056	49	9,079,658	853	7,923,421	14,261,747	31,264,826	0.21	
1/98 through 12/98	19,023,125,621	59	11,582,890	980	8,507,763	17,337,602	37,428,255	0.20	
1/99 through 12/99	20,612,860,593	32	14,564,926	1,170	12,987,319	21,866,283	49,418,528	0.24	
5 YR. TOTAL	79,466,843,198	305	57,514,979	4,679	41,922,625	82,570,332	182,007,936	0.23	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		100%	0.072	100%	0.053	100%	0.104	0.23	
Pure Premium Indicated by National Relativity		0%	0.066	0%	0.052	0%	0.108	0.23	
Pure Premium Present on Rate Level		0%	0.078	0%	0.050	0%	0.104	0.23	
Pure Premium Derived by Formula			0.072		0.053		0.104	0.23	

CLASS 8820		ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS							
Industry Group Office and Clerical		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	165,000	0	0	0	0	0	0	0.00	
1/95 through 12/95	392,935,739	1	309,524	27	296,526	269,612	875,662	0.22	
1/96 through 12/96	451,565,534	3	244,293	22	246,691	526,379	1,017,363	0.23	
1/97 through 12/97	511,303,563	3	594,368	25	233,488	719,415	1,547,271	0.30	
1/98 through 12/98	583,446,341	3	413,444	30	371,703	507,353	1,292,500	0.22	
1/99 through 12/99	621,902,607	0	0	22	163,952	335,262	499,214	0.08	
5 YR. TOTAL	2,561,318,784	10	1,561,629	126	1,312,360	2,358,021	5,232,010	0.20	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		36%	0.061	73%	0.051	71%	0.092	0.20	
Pure Premium Indicated by National Relativity		32%	0.079	13%	0.051	14%	0.094	0.22	
Pure Premium Present on Rate Level		32%	0.086	14%	0.055	15%	0.112	0.25	
Pure Premium Derived by Formula			0.075		0.052		0.095	0.22	

CLASS 8824		RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES							
Industry Group Goods and Services		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	22,927,433	0	0	24	81,405	141,685	223,090	0.97	
1/96 through 12/96	27,150,330	2	226,973	20	76,865	296,478	600,316	2.21	
1/97 through 12/97	71,889,508	7	870,771	82	432,387	1,054,247	2,357,405	3.28	
1/98 through 12/98	97,430,224	4	610,510	140	589,413	1,151,770	2,351,693	2.41	
1/99 through 12/99	173,925,363	2	532,285	170	1,115,124	2,070,493	3,717,902	2.14	
5 YR. TOTAL	393,322,858	15	2,240,539	436	2,295,194	4,714,673	9,250,406	2.35	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		38%	0.570	91%	0.584	89%	1.199	2.35	
Pure Premium Indicated by National Relativity		31%	0.553	4%	0.785	5%	1.384	2.72	
Pure Premium Present on Rate Level		31%	0.621	5%	0.598	6%	1.217	2.44	
Pure Premium Derived by Formula			0.581		0.593		1.209	2.38	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8825		RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	7,126,982	0	0	6	80,444	65,255	145,699	2.04	
1/96 through 12/96	12,045,945	0	0	11	90,820	105,158	195,978	1.63	
1/97 through 12/97	24,869,347	1	106,452	14	62,894	247,010	416,356	1.67	
1/98 through 12/98	33,581,484	0	0	23	88,121	101,873	189,994	0.57	
1/99 through 12/99	45,268,705	0	0	22	110,369	246,840	357,209	0.79	
5 YR. TOTAL	122,892,463	1	106,452	76	432,648	766,136	1,305,236	1.06	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		17%	0.087	49%	0.352	46%	0.623	1.06	
Pure Premium Indicated by National Relativity		41%	0.210	25%	0.427	27%	0.777	1.41	
Pure Premium Present on Rate Level		42%	0.282	26%	0.407	27%	0.746	1.44	
Pure Premium Derived by Formula			0.219		0.385		0.698	1.30	

CLASS 8826		RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	11,654,852	1	128,514	18	122,967	372,284	623,765	5.35	
1/96 through 12/96	17,868,796	1	0	10	70,551	62,839	133,390	0.75	
1/97 through 12/97	33,781,182	0	0	27	110,137	120,452	230,589	0.68	
1/98 through 12/98	47,158,543	1	128,517	35	193,480	281,203	603,200	1.28	
1/99 through 12/99	55,090,930	1	716,376	40	249,456	575,394	1,541,226	2.80	
5 YR. TOTAL	165,554,303	4	973,407	130	746,591	1,412,172	3,132,170	1.89	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		22%	0.588	55%	0.451	55%	0.853	1.89	
Pure Premium Indicated by National Relativity		39%	0.321	22%	0.456	22%	0.891	1.67	
Pure Premium Present on Rate Level		39%	0.400	23%	0.401	23%	0.867	1.67	
Pure Premium Derived by Formula			0.411		0.441		0.865	1.72	

CLASS 8831		HOSPITAL-VETERINARY & DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	61,446,094	2	185,303	25	94,393	374,772	654,468	1.07	
1/96 through 12/96	72,658,384	1	0	37	138,967	395,817	534,784	0.74	
1/97 through 12/97	82,311,227	1	0	33	186,557	483,274	669,831	0.81	
1/98 through 12/98	97,581,382	1	128,850	45	270,065	530,897	929,812	0.95	
1/99 through 12/99	110,360,359	0	0	37	133,422	504,529	637,951	0.58	
5 YR. TOTAL	424,357,446	5	314,153	177	823,404	2,289,289	3,426,846	0.81	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		28%	0.074	62%	0.194	72%	0.539	0.81	
Pure Premium Indicated by National Relativity		36%	0.218	19%	0.255	14%	0.706	1.18	
Pure Premium Present on Rate Level		36%	0.269	19%	0.212	14%	0.661	1.14	
Pure Premium Derived by Formula			0.196		0.209		0.579	0.98	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8832		PHYSICIAN & CLERICAL							
Industry Group Office and Clerical		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	2,437,029	0	0	0	0	7,100	7,100	0.29	
1/95 through 12/95	1,456,809,167	12	1,429,913	116	952,187	2,048,250	4,430,350	0.30	
1/96 through 12/96	1,621,450,852	12	1,381,955	100	746,363	1,276,254	3,404,572	0.21	
1/97 through 12/97	1,805,221,666	8	1,396,675	107	1,244,687	1,760,949	4,402,311	0.24	
1/98 through 12/98	2,052,643,820	11	1,689,420	147	1,222,164	2,587,153	5,498,737	0.27	
1/99 through 12/99	2,384,664,054	6	2,672,971	196	2,071,494	4,014,799	8,759,264	0.37	
5 YR. TOTAL	9,323,226,588	49	8,570,934	666	6,236,895	11,694,505	26,502,334	0.28	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		64%	0.092	100%	0.067	100%	0.125	0.28	
Pure Premium Indicated by National Relativity		18%	0.099	0%	0.071	0%	0.140	0.31	
Pure Premium Present on Rate Level		18%	0.097	0%	0.060	0%	0.106	0.26	
Pure Premium Derived by Formula			0.094		0.067		0.125	0.29	

CLASS 8833		HOSPITAL: PROFESSIONAL EMPLOYEES							
Industry Group Office and Clerical		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	277,346,296	10	1,522,210	83	558,100	1,186,076	3,266,386	1.18	
1/96 through 12/96	276,825,217	5	682,703	46	343,991	511,735	1,538,429	0.56	
1/97 through 12/97	259,981,800	6	1,044,528	93	656,779	1,594,644	3,295,951	1.27	
1/98 through 12/98	612,709,130	3	436,844	219	1,874,277	2,561,200	4,872,321	0.80	
1/99 through 12/99	870,730,192	3	1,360,063	186	1,565,918	2,756,579	5,682,560	0.65	
5 YR. TOTAL	2,297,592,635	27	5,046,348	627	4,999,065	8,610,234	18,655,647	0.81	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		57%	0.220	100%	0.218	100%	0.375	0.81	
Pure Premium Indicated by National Relativity		21%	0.325	0%	0.248	0%	0.474	1.05	
Pure Premium Present on Rate Level		22%	0.298	0%	0.217	0%	0.425	0.94	
Pure Premium Derived by Formula			0.259		0.218		0.375	0.85	

CLASS 8835		NURSING-HOME HEALTH, PUBLIC AND TRAVELING-ALL EMPLOYEES							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	103,989,342	11	1,248,736	115	635,949	1,464,366	3,349,051	3.22	
1/96 through 12/96	147,717,287	8	1,505,488	96	531,515	1,111,475	3,148,478	2.13	
1/97 through 12/97	200,985,073	8	1,193,098	120	720,679	1,828,569	3,742,346	1.86	
1/98 through 12/98	248,291,323	7	1,183,279	204	1,261,485	2,432,731	4,877,495	1.96	
1/99 through 12/99	324,528,750	3	2,137,548	213	1,458,657	2,281,555	5,877,760	1.81	
5 YR. TOTAL	1,025,511,775	37	7,268,149	748	4,608,285	9,118,696	20,995,130	2.05	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		60%	0.709	100%	0.449	100%	0.889	2.05	
Pure Premium Indicated by National Relativity		20%	0.749	0%	0.598	0%	1.069	2.42	
Pure Premium Present on Rate Level		20%	0.735	0%	0.449	0%	0.991	2.18	
Pure Premium Derived by Formula			0.722		0.449		0.889	2.06	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 8848		HOME FOR AGED-ALL EMPLOYEES							
Industry Group Goods and Services		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0	0.00
1/95 through 12/95	66,871,913	5	894,528	58	213,658	762,504	1,870,690	2.80	
1/96 through 12/96	125,412,522	3	285,540	118	420,158	791,088	1,496,786	1.19	
1/97 through 12/97	94,046,468	7	1,053,085	82	525,376	1,442,858	3,021,319	3.21	
1/98 through 12/98	145,349,925	4	913,338	154	937,770	1,574,524	3,425,632	2.36	
1/99 through 12/99	180,440,045	1	365,694	137	896,284	1,687,271	2,949,249	1.63	
5 YR. TOTAL	612,120,873	20	3,512,185	549	2,993,246	6,258,245	12,763,676	2.09	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		43%	0.574	100%	0.489	100%	1.022	2.09	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Present on Rate Level		57%	0.537	0%	0.521	0%	1.116	2.17	
Pure Premium Derived by Formula			0.553		0.489		1.022	2.06	

CLASS 8849		NURSING HOME-ALL EMPLOYEES							
Industry Group Goods and Services		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	348,297,539	24	3,370,319	332	1,784,086	4,246,362	9,400,767	2.70	
1/96 through 12/96	342,159,400	13	1,332,884	230	1,610,778	3,188,770	6,132,432	1.79	
1/97 through 12/97	448,371,155	11	1,582,715	378	2,368,289	3,810,724	7,761,728	1.73	
1/98 through 12/98	452,420,063	14	3,220,814	317	1,721,492	3,986,529	8,928,835	1.97	
1/99 through 12/99	349,422,356	6	2,019,286	266	1,695,865	3,527,515	7,242,666	2.07	
5 YR. TOTAL	1,940,670,513	68	11,526,018	1,523	9,180,510	18,759,900	39,466,428	2.03	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		68%	0.594	100%	0.473	100%	0.967	2.03	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00	
Pure Premium Present on Rate Level		32%	0.529	0%	0.468	0%	0.924	1.92	
Pure Premium Derived by Formula			0.573		0.473		0.967	2.01	

CLASS 8868		COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL							
Industry Group Office and Clerical		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	909,343,066	7	869,976	172	829,064	1,976,491	3,675,531	0.40	
1/96 through 12/96	995,091,991	10	586,653	125	733,830	1,774,851	3,095,334	0.31	
1/97 through 12/97	1,161,010,282	7	1,348,122	127	858,191	2,513,099	4,719,412	0.41	
1/98 through 12/98	1,368,876,141	6	908,068	209	1,349,820	3,261,892	5,519,780	0.40	
1/99 through 12/99	1,642,744,686	4	2,502,123	218	1,785,184	4,079,327	8,366,634	0.51	
5 YR. TOTAL	6,077,066,166	34	6,214,942	851	5,556,089	13,605,660	25,376,691	0.42	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		49%	0.102	100%	0.091	100%	0.224	0.42	
Pure Premium Indicated by National Relativity		25%	0.073	0%	0.077	0%	0.180	0.33	
Pure Premium Present on Rate Level		26%	0.076	0%	0.086	0%	0.228	0.39	
Pure Premium Derived by Formula			0.088		0.091		0.224	0.40	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 8869		CHILD DAY CARE CENTER: PROFESSIONAL EMPLOYEES AND CLERICAL, SALESPERSONS							
Industry Group Office and Clerical		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	28,615,711	0	0	10	33,203	92,380	125,583	0.44	
1/97 through 12/97	89,564,202	2	293,545	28	222,835	445,113	961,493	1.07	
1/98 through 12/98	127,384,975	0	0	37	183,333	415,481	598,814	0.47	
1/99 through 12/99	147,111,408	0	0	37	223,570	647,427	870,997	0.59	
5 YR. TOTAL	392,676,296	2	293,545	112	662,941	1,600,401	2,556,887	0.65	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		16%	0.075	48%	0.169	49%	0.408	0.65	
Pure Premium Indicated by National Relativity		42%	0.108	26%	0.201	25%	0.435	0.74	
Pure Premium Present on Rate Level		42%	0.074	26%	0.128	26%	0.293	0.50	
Pure Premium Derived by Formula			0.088		0.167		0.385	0.64	

CLASS 8871		CLERICAL TELECOMMUTER EMPLOYEES							
Industry Group Office and Clerical		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	75,612	0	0	0	0	0	0	0.00	
1/97 through 12/97	681,130	0	0	0	0	0	0	0.00	
1/98 through 12/98	1,105,995	0	0	0	0	0	0	0.00	
1/99 through 12/99	2,537,861	0	0	0	0	0	0	0.00	
5 YR. TOTAL	4,400,598	0	0	0	0	0	0	0.00	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		2%	0.000	6%	0.000	6%	0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	29%	0.125	22%	0.227	0.35	
Pure Premium Present on Rate Level		98%	0.079	65%	0.070	72%	0.136	0.29	
Pure Premium Derived by Formula			0.077		0.082		0.148	0.31	

CLASS 8901		TELEPHONE OR TELEGRAPH CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL							
Industry Group Office and Clerical		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	169,864,894	1	56,831	4	15,716	60,499	133,046	0.08	
1/96 through 12/96	208,014,067	0	0	15	162,644	164,331	326,975	0.16	
1/97 through 12/97	225,921,017	1	93,362	19	204,306	327,058	624,726	0.28	
1/98 through 12/98	269,552,054	2	291,019	12	83,490	218,430	592,939	0.22	
1/99 through 12/99	480,137,039	1	609,222	31	417,592	841,512	1,868,326	0.39	
5 YR. TOTAL	1,353,489,071	5	1,050,434	81	883,748	1,611,830	3,546,012	0.26	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		24%	0.078	45%	0.065	47%	0.119	0.26	
Pure Premium Indicated by National Relativity		38%	0.052	27%	0.036	26%	0.078	0.17	
Pure Premium Present on Rate Level		38%	0.062	28%	0.032	27%	0.075	0.17	
Pure Premium Derived by Formula			0.062		0.048		0.096	0.21	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 9012		BUILDINGS-OPERATION-BY OWNER, LESSEE, OR REAL ESTATE MANAGEMENT FIRM: PROF. EMPLOYEES, PROPERTY MGRS AND LEASING AGENTS & CLERICAL, SALESPERSONS						
Industry Group Office and Clerical		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	11,560,677	0	0	6	97,511	95,769	193,280	1.67
1/97 through 12/97	65,805,970	2	376,534	21	271,824	377,106	1,025,464	1.56
1/98 through 12/98	116,759,799	4	819,267	26	249,574	733,119	1,801,960	1.54
1/99 through 12/99	139,664,373	0	0	34	313,876	524,608	838,484	0.60
5 YR. TOTAL	333,790,819	6	1,195,801	87	932,785	1,730,602	3,859,188	1.16
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		21%	0.358	59%	0.279	51%	0.518	1.16
Pure Premium Indicated by National Relativity		39%	0.383	20%	0.225	24%	0.484	1.09
Pure Premium Present on Rate Level		40%	0.182	21%	0.248	25%	0.383	0.81
Pure Premium Derived by Formula			0.297		0.262		0.476	1.04

CLASS 9014		BUILDINGS-OPERATION BY CONTRACTORS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	176,310,102	7	657,508	162	834,144	1,556,378	3,048,030	1.73
1/96 through 12/96	210,618,940	13	1,119,047	169	1,219,159	1,741,966	4,080,172	1.94
1/97 through 12/97	240,265,703	13	1,981,485	170	1,345,997	2,924,237	6,251,719	2.60
1/98 through 12/98	294,291,830	16	5,228,187	199	1,423,617	3,478,975	10,130,779	3.44
1/99 through 12/99	317,548,589	4	1,995,738	218	1,619,271	2,904,104	6,519,113	2.05
5 YR. TOTAL	1,239,035,164	53	10,981,965	918	6,442,188	12,605,660	30,029,813	2.42
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		71%	0.886	100%	0.520	100%	1.017	2.42
Pure Premium Indicated by National Relativity		14%	0.884	0%	0.664	0%	1.339	2.89
Pure Premium Present on Rate Level		15%	0.923	0%	0.562	0%	1.105	2.59
Pure Premium Derived by Formula			0.891		0.520		1.017	2.43

CLASS 9015		BUILDINGS-OPERATION-BY OWNER, LESSEE, OR REAL ESTATE MANAGEMENT FIRM: ALL OTHER EMPLOYEES						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	152,875,340	13	2,383,947	121	655,291	2,191,229	5,230,467	3.42
1/96 through 12/96	175,364,675	6	474,588	130	885,758	1,477,006	2,837,352	1.62
1/97 through 12/97	190,104,573	8	1,133,757	113	1,037,458	2,385,710	4,556,925	2.40
1/98 through 12/98	233,956,549	7	1,679,690	108	935,617	2,336,286	4,951,593	2.12
1/99 through 12/99	239,211,827	8	1,762,357	143	1,284,167	2,770,278	5,816,802	2.43
5 YR. TOTAL	991,512,964	42	7,434,339	615	4,798,291	11,160,509	23,393,139	2.36
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		67%	0.750	100%	0.484	100%	1.126	2.36
Pure Premium Indicated by National Relativity		16%	0.951	0%	0.650	0%	1.392	2.99
Pure Premium Present on Rate Level		17%	0.987	0%	0.444	0%	1.129	2.56
Pure Premium Derived by Formula			0.822		0.484		1.126	2.43

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 9016		ICE-SKATING RINK OPERATION & DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	12,700,256	0	0	12	32,462	0	127,756	160,218	1.26	
1/96 through 12/96	16,950,149	1	480,111	8	57,931	0	595,039	1,133,081	6.68	
1/97 through 12/97	14,411,213	0	0	10	119,830	0	241,972	361,802	2.51	
1/98 through 12/98	14,031,170	0	0	10	115,619	0	93,185	208,804	1.49	
1/99 through 12/99	15,984,677	0	0	16	112,371	0	165,962	278,333	1.74	
5 YR. TOTAL	74,077,465	1	480,111	56	438,213	0	1,223,914	2,142,238	2.89	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		21%	0.648	41%	0.592	50%	1.652		2.89	
Pure Premium Indicated by National Relativity		39%	0.426	29%	0.400	25%	1.063		1.89	
Pure Premium Present on Rate Level		40%	0.752	30%	0.447	25%	1.570		2.77	
Pure Premium Derived by Formula			0.603		0.493		1.484		2.58	

CLASS 9019		BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	100,477	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	629,972	0	0	0	0	0	166	166	0.03	
1/97 through 12/97	672,427	0	0	0	0	0	0	0	0.00	
1/98 through 12/98	521,663	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	229,331	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	2,153,870	0	0	0	0	0	166	166	0.01	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		4%	0.000	9%	0.000	9%	0.008		0.01	
Pure Premium Indicated by National Relativity		16%	0.214	34%	0.761	27%	1.015		1.99	
Pure Premium Present on Rate Level		80%	0.418	57%	0.358	64%	0.701		1.48	
Pure Premium Derived by Formula			0.369		0.463		0.723		1.56	

CLASS 9033		HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS								
Industry Group Goods and Services		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	7,106,123	0	0	1	1,863	0	8,256	10,119	0.14	
1/96 through 12/96	9,454,577	0	0	6	55,918	0	36,618	92,536	0.98	
1/97 through 12/97	12,695,101	0	0	8	84,413	0	61,552	145,965	1.15	
1/98 through 12/98	13,741,550	0	0	6	29,244	0	24,708	53,952	0.39	
1/99 through 12/99	14,879,356	0	0	9	69,868	0	83,401	153,269	1.03	
5 YR. TOTAL	57,876,707	0	0	30	241,306	0	214,535	455,841	0.79	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*			
Indicated Pure Premium		17%	0.000	36%	0.417	31%	0.371		0.79	
Pure Premium Indicated by National Relativity		41%	0.495	32%	0.431	34%	0.790		1.72	
Pure Premium Present on Rate Level		42%	0.540	32%	0.406	35%	0.612		1.56	
Pure Premium Derived by Formula			0.430		0.418		0.598		1.45	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

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CLASS 9040		HOSPITAL: ALL OTHER EMPLOYEES							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	31,080,599	2	152,345	19	196,966	331,904	681,215	2.19	
1/96 through 12/96	34,210,609	3	306,900	35	173,581	512,708	993,189	2.90	
1/97 through 12/97	30,532,789	3	583,490	19	184,425	335,801	1,103,716	3.61	
1/98 through 12/98	66,740,585	5	844,816	46	266,409	696,887	1,808,112	2.71	
1/99 through 12/99	115,084,081	2	1,012,932	124	620,096	1,204,515	2,837,543	2.47	
5 YR. TOTAL	277,648,663	15	2,900,483	243	1,441,477	3,081,815	7,423,775	2.67	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		36%	1.045	78%	0.519	77%	1.110	2.67	
Pure Premium Indicated by National Relativity		32%	0.479	11%	0.677	11%	1.263	2.42	
Pure Premium Present on Rate Level		32%	0.761	11%	0.588	12%	1.209	2.56	
Pure Premium Derived by Formula			0.773		0.544		1.139	2.46	

CLASS 9044		CASINO GAMBLING-HOTEL-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	0	0	0	0	0	0	0	0.00	
1/97 through 12/97	1,826,155	0	0	1	35,896	102,829	138,725	7.60	
1/98 through 12/98	0	0	0	0	0	0	0	0.00	
1/99 through 12/99	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,826,155	0	0	1	35,896	102,829	138,725	7.60	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		3%	0.000	10%	1.966	10%	5.631	7.60	
Pure Premium Indicated by National Relativity		45%	0.331	45%	0.371	45%	0.641	1.34	
Pure Premium Present on Rate Level		52%	0.353	45%	0.574	45%	1.295	2.22	
Pure Premium Derived by Formula			0.333		0.622		1.434	2.39	

CLASS 9052		HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	167,022,669	3	561,662	174	881,410	1,271,589	2,714,661	1.63	
1/96 through 12/96	194,145,194	1	120,912	160	748,903	1,233,815	2,103,630	1.08	
1/97 through 12/97	238,636,504	7	937,545	166	999,752	3,132,595	5,069,892	2.12	
1/98 through 12/98	282,135,021	7	2,193,173	204	1,412,414	3,917,860	7,523,447	2.67	
1/99 through 12/99	333,700,873	5	4,136,503	183	1,727,488	3,747,556	9,611,547	2.88	
5 YR. TOTAL	1,215,640,261	23	7,949,795	887	5,769,967	13,303,415	27,023,177	2.22	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		56%	0.654	100%	0.475	100%	1.094	2.22	
Pure Premium Indicated by National Relativity		22%	0.397	0%	0.515	0%	0.987	1.90	
Pure Premium Present on Rate Level		22%	0.508	0%	0.458	0%	1.036	2.00	
Pure Premium Derived by Formula			0.565		0.475		1.094	2.13	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

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CLASS 9058		HOTEL: RESTAURANT EMPLOYEES							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	56,756,257	3	610,976	37	203,432	448,529	1,262,937	2.23	
1/96 through 12/96	99,965,625	6	847,266	92	513,763	1,132,912	2,493,941	2.49	
1/97 through 12/97	77,885,786	0	0	39	181,704	295,499	477,203	0.61	
1/98 through 12/98	165,094,578	0	0	58	373,837	645,084	1,018,921	0.62	
1/99 through 12/99	130,719,503	2	555,114	44	204,636	581,031	1,340,781	1.03	
5 YR. TOTAL	530,421,749	11	2,013,356	270	1,477,372	3,103,055	6,593,783	1.24	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		32%	0.380	83%	0.279	81%	0.585	1.24	
Pure Premium Indicated by National Relativity		34%	0.323	8%	0.389	9%	0.833	1.55	
Pure Premium Present on Rate Level		34%	0.289	9%	0.358	10%	0.707	1.35	
Pure Premium Derived by Formula			0.330		0.295		0.620	1.25	

CLASS 9059		CHILD DAY CARE CENTER: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	0	0	0	0	0	0	0	0.00	
1/96 through 12/96	1,050,577	0	0	0	0	0	0	0.00	
1/97 through 12/97	4,113,983	0	0	7	49,607	72,227	121,834	2.96	
1/98 through 12/98	7,756,890	0	0	8	51,047	82,299	133,346	1.72	
1/99 through 12/99	8,558,343	0	0	7	68,326	139,258	207,584	2.43	
5 YR. TOTAL	21,479,793	0	0	22	168,980	293,784	462,764	2.16	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		10%	0.000	27%	0.787	27%	1.368	2.16	
Pure Premium Indicated by National Relativity		22%	0.142	36%	0.571	36%	0.948	1.66	
Pure Premium Present on Rate Level		68%	0.466	37%	0.549	37%	1.128	2.14	
Pure Premium Derived by Formula			0.348		0.621		1.128	2.10	

CLASS 9060		CLUB-COUNTRY, GOLF, FISHING OR YACHT-& CLERICAL							
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT			
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	123,054,543	4	531,215	77	493,948	930,425	1,955,588	1.59	
1/96 through 12/96	165,446,077	3	387,182	102	520,233	1,169,728	2,077,143	1.26	
1/97 through 12/97	210,253,893	2	265,324	100	526,471	1,271,953	2,063,748	0.98	
1/98 through 12/98	248,826,328	4	752,311	107	773,898	1,605,707	3,131,916	1.26	
1/99 through 12/99	279,506,570	2	770,311	128	899,574	1,817,382	3,487,267	1.25	
5 YR. TOTAL	1,027,087,411	15	2,706,343	514	3,214,124	6,795,195	12,715,662	1.24	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		42%	0.263	100%	0.313	100%	0.662	1.24	
Pure Premium Indicated by National Relativity		29%	0.372	0%	0.333	0%	0.720	1.43	
Pure Premium Present on Rate Level		29%	0.308	0%	0.299	0%	0.677	1.28	
Pure Premium Derived by Formula			0.308		0.313		0.662	1.28	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS		CLUB NOC & CLERICAL						
9061								
Industry Group		CONVERTED LOSSES						
Goods and Services		SERIOUS		NON-SERIOUS		MEDICAL	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	19,956,195	1	226,468	10	86,315	190,729	503,512	2.52
1/96 through 12/96	20,539,587	2	163,284	9	56,334	101,372	320,990	1.56
1/97 through 12/97	22,053,803	1	193,645	6	73,557	182,111	449,313	2.04
1/98 through 12/98	22,183,566	0	0	9	145,944	181,998	327,942	1.48
1/99 through 12/99	23,109,549	0	0	6	13,259	64,089	77,348	0.33
5 YR. TOTAL	107,842,700	4	583,397	40	375,409	720,299	1,679,105	1.56
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		19%	0.541	42%	0.348	43%	0.668	1.56
Pure Premium Indicated by National Relativity		40%	0.276	29%	0.386	28%	0.740	1.40
Pure Premium Present on Rate Level		41%	0.398	29%	0.323	29%	0.715	1.44
Pure Premium Derived by Formula			0.376		0.352		0.702	1.43

CLASS		CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS						
9062								
Industry Group		CONVERTED LOSSES						
Goods and Services		SERIOUS		NON-SERIOUS		MEDICAL	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	114,488	0	0	1	67	714	781	0.68
1/97 through 12/97	3,410,329	1	135,411	10	73,270	155,802	364,483	10.69
1/98 through 12/98	20,835,962	0	0	3	3,825	13,995	17,820	0.09
1/99 through 12/99	1,058,089	0	0	0	0	0	0	0.00
5 YR. TOTAL	25,418,868	1	135,411	14	77,162	170,511	383,084	1.51
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		11%	0.533	23%	0.304	23%	0.671	1.51
Pure Premium Indicated by National Relativity		38%	0.186	38%	0.349	38%	0.678	1.21
Pure Premium Present on Rate Level		51%	0.432	39%	0.308	39%	0.686	1.43
Pure Premium Derived by Formula			0.350		0.323		0.680	1.35

CLASS		YMCA, YWCA, YMHA OR YWHA, INSTITUTION-ALL EMPLOYEES & CLERICAL						
9063								
Industry Group		CONVERTED LOSSES						
Goods and Services		SERIOUS		NON-SERIOUS		MEDICAL	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	49,474,370	0	0	15	61,738	120,314	182,052	0.37
1/96 through 12/96	63,937,883	1	197,125	23	80,975	325,661	603,761	0.94
1/97 through 12/97	80,240,884	1	121,974	21	117,612	322,060	561,646	0.70
1/98 through 12/98	97,705,621	1	151,467	32	313,480	601,573	1,066,520	1.09
1/99 through 12/99	101,530,339	1	272,333	33	274,925	813,921	1,361,179	1.34
5 YR. TOTAL	392,889,097	4	742,899	124	848,730	2,183,529	3,775,158	0.96
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		23%	0.189	56%	0.216	64%	0.556	0.96
Pure Premium Indicated by National Relativity		38%	0.152	22%	0.182	18%	0.438	0.77
Pure Premium Present on Rate Level		39%	0.184	22%	0.181	18%	0.535	0.90
Pure Premium Derived by Formula			0.173		0.201		0.531	0.91

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 9079		EXPERIENCE FOR 9082, 9083 AND 9084						
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	872,681,429	29	3,144,982	882	3,788,240	7,874,311	14,807,533	1.70
1/96 through 12/96	174,401,214	8	588,522	133	585,611	1,238,119	2,412,252	1.38
1/97 through 12/97	12,980,871	0	0	9	17,911	49,656	67,567	0.52
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,060,063,514	37	3,733,504	1,024	4,391,762	9,162,086	17,287,352	1.63
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		44%	0.352	100%	0.414	100%	0.864	1.63
Pure Premium Indicated by National Relativity		28%	0.178	0%	0.232	0%	0.484	0.89
Pure Premium Present on Rate Level		28%	0.320	0%	0.430	0%	0.948	1.70
Pure Premium Derived by Formula			0.294		0.414		0.864	1.57

CLASS 9082		RESTAURANT NOC						
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	570,403,584	19	2,369,219	524	2,144,440	5,305,895	9,819,554	1.72
1/97 through 12/97	890,833,791	25	3,609,829	684	3,599,665	8,387,206	15,596,700	1.75
1/98 through 12/98	952,809,313	21	2,615,142	675	3,568,165	7,095,473	13,278,780	1.39
1/99 through 12/99	1,123,797,445	7	2,543,644	743	4,307,982	9,613,120	16,464,746	1.47
5 YR. TOTAL	3,537,844,133	72	11,137,834	2,626	13,620,252	30,401,694	55,159,780	1.56
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		73%	0.315	100%	0.385	100%	0.859	1.56
Pure Premium Indicated by National Relativity		13%	0.256	0%	0.384	0%	0.830	1.47
Pure Premium Present on Rate Level		14%	0.346	0%	0.376	0%	0.885	1.61
Pure Premium Derived by Formula			0.312		0.385		0.859	1.56

CLASS 9083		RESTAURANT: FAST FOOD						
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	211,311,528	12	832,733	197	947,758	1,739,714	3,520,205	1.67
1/97 through 12/97	277,330,870	6	548,303	250	1,199,064	2,530,992	4,278,359	1.54
1/98 through 12/98	481,863,242	8	2,135,307	340	1,745,640	3,655,871	7,536,818	1.56
1/99 through 12/99	489,074,051	5	1,828,562	312	1,901,422	4,192,846	7,922,830	1.62
5 YR. TOTAL	1,459,579,691	31	5,344,905	1,099	5,793,884	12,119,423	23,258,212	1.59
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		46%	0.366	100%	0.397	100%	0.830	1.59
Pure Premium Indicated by National Relativity		27%	0.230	0%	0.348	0%	0.783	1.36
Pure Premium Present on Rate Level		27%	0.271	0%	0.390	0%	0.805	1.47
Pure Premium Derived by Formula			0.304		0.397		0.830	1.53

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 9084		BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN						
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	6,924,287	0	0	1	42,286	17,348	59,634	0.86
1/97 through 12/97	10,130,874	1	284,013	6	102,713	296,058	682,784	6.74
1/98 through 12/98	9,023,701	0	0	6	40,231	252,418	292,649	3.24
1/99 through 12/99	14,703,744	0	0	15	58,529	124,705	183,234	1.25
5 YR. TOTAL	40,782,606	1	284,013	28	243,759	690,529	1,218,301	2.99
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		12%	0.696	31%	0.598	34%	1.693	2.99
Pure Premium Indicated by National Relativity		44%	0.421	34%	0.363	33%	0.931	1.72
Pure Premium Present on Rate Level		44%	0.335	35%	0.391	33%	1.113	1.84
Pure Premium Derived by Formula		0.416		0.446		1.250		2.11

CLASS 9089		BILLIARD HALL						
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	2,698,466	0	0	0	0	728	728	0.03
1/96 through 12/96	4,915,819	0	0	0	0	0	0	0.00
1/97 through 12/97	2,126,594	0	0	1	1,703	2,502	4,205	0.20
1/98 through 12/98	2,334,001	0	0	0	0	293	293	0.01
1/99 through 12/99	5,149,753	0	0	0	0	1,122	1,122	0.02
5 YR. TOTAL	17,224,633	0	0	1	1,703	4,645	6,348	0.04
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		10%	0.000	16%	0.010	16%	0.027	0.04
Pure Premium Indicated by National Relativity		19%	0.386	32%	0.237	25%	0.970	1.59
Pure Premium Present on Rate Level		71%	0.483	52%	0.183	59%	0.437	1.10
Pure Premium Derived by Formula		0.416		0.173		0.505		1.09

CLASS 9093		ROLLER-SKATING RINK OPERATION						
Industry Group Goods and Services		CONVERTED LOSSES						TOTAL
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	6,012,337	0	0	3	9,107	26,535	35,642	0.59
1/96 through 12/96	9,516,344	0	0	3	1,563	8,527	10,090	0.11
1/97 through 12/97	13,893,884	1	204,513	3	19,203	96,605	320,321	2.31
1/98 through 12/98	13,635,137	1	124,799	4	14,676	147,597	287,072	2.11
1/99 through 12/99	15,275,163	1	324,489	5	24,050	75,072	423,611	2.77
5 YR. TOTAL	58,332,865	3	653,801	18	68,599	354,336	1,076,736	1.85
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		12%	1.121	29%	0.118	32%	0.607	1.85
Pure Premium Indicated by National Relativity		37%	0.200	35%	0.302	34%	0.627	1.13
Pure Premium Present on Rate Level		51%	0.224	36%	0.250	34%	0.637	1.11
Pure Premium Derived by Formula		0.323		0.230		0.624		1.18

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 9101		COLLEGE: ALL OTHER EMPLOYEES							
Industry Group Goods and Services		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	99,636,070	1	139,457	80	487,978	899,329	1,526,764	1.53	
1/96 through 12/96	111,258,508	10	1,076,427	91	707,454	1,592,998	3,376,879	3.04	
1/97 through 12/97	155,834,598	4	719,374	118	744,396	1,388,424	2,852,194	1.83	
1/98 through 12/98	194,372,312	7	1,234,163	177	755,201	2,104,831	4,094,195	2.11	
1/99 through 12/99	250,689,626	2	887,726	214	1,732,917	3,458,877	6,079,520	2.43	
5 YR. TOTAL	811,791,114	24	4,057,147	680	4,427,946	9,444,459	17,929,552	2.21	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		49%	0.500	100%	0.545	100%	1.163	2.21	
Pure Premium Indicated by National Relativity		25%	0.585	0%	0.637	0%	1.317	2.54	
Pure Premium Present on Rate Level		26%	0.567	0%	0.460	0%	1.136	2.16	
Pure Premium Derived by Formula			0.539		0.545		1.163	2.25	

CLASS 9102		PARK NOC-ALL EMPLOYEES & DRIVERS							
Industry Group Miscellaneous		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	35,912,267	4	418,015	29	196,208	482,158	1,096,381	3.05	
1/96 through 12/96	49,604,179	8	619,412	45	400,560	1,434,278	2,454,250	4.95	
1/97 through 12/97	58,801,101	0	0	30	230,631	363,972	594,603	1.01	
1/98 through 12/98	85,263,645	3	509,246	58	394,650	984,547	1,888,443	2.21	
1/99 through 12/99	87,419,356	5	2,102,571	46	288,439	2,016,645	4,407,655	5.04	
5 YR. TOTAL	317,000,548	20	3,649,244	208	1,510,488	5,281,600	10,441,332	3.29	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		38%	1.151	79%	0.476	84%	1.666	3.29	
Pure Premium Indicated by National Relativity		31%	0.802	10%	0.613	8%	1.289	2.70	
Pure Premium Present on Rate Level		31%	0.739	11%	0.510	8%	1.277	2.53	
Pure Premium Derived by Formula			0.915		0.493		1.605	3.01	

CLASS 9154		THEATER NOC: ALL OTHER EMPLOYEES							
Industry Group Miscellaneous		CONVERTED LOSSES					MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS					
		CASES	AMOUNT	CASES	AMOUNT				
3 Year Fixed	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	21,768,439	0	0	6	44,413	102,295	146,708	0.67	
1/96 through 12/96	23,987,464	1	108,720	12	133,705	263,433	505,858	2.11	
1/97 through 12/97	26,331,277	0	0	5	33,523	111,978	145,501	0.55	
1/98 through 12/98	29,192,605	1	200,063	7	67,745	144,137	411,945	1.41	
1/99 through 12/99	34,177,425	0	0	16	119,243	276,946	396,189	1.16	
5 YR. TOTAL	135,457,210	2	308,783	46	398,629	898,789	1,606,201	1.19	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*		
Indicated Pure Premium		20%	0.228	43%	0.294	43%	0.664	1.19	
Pure Premium Indicated by National Relativity		40%	0.437	28%	0.292	28%	0.737	1.47	
Pure Premium Present on Rate Level		40%	0.356	29%	0.261	29%	0.572	1.19	
Pure Premium Derived by Formula			0.363		0.284		0.658	1.31	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

NORTH CAROLINA

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CLASS 9156		THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS						
Industry Group Office and Clerical		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	6,340,446	0	0	4	20,127	46,669	66,796	1.05
1/96 through 12/96	6,937,302	0	0	2	12,450	22,377	34,827	0.50
1/97 through 12/97	8,624,020	0	0	4	31,388	29,364	60,752	0.70
1/98 through 12/98	9,659,078	0	0	1	27,940	67,746	95,686	0.99
1/99 through 12/99	11,652,307	0	0	1	7,190	29,618	36,808	0.32
5 YR. TOTAL	43,213,153	0	0	12	99,095	195,774	294,869	0.68
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		14%	0.000	26%	0.229	29%	0.453	0.68
Pure Premium Indicated by National Relativity		43%	0.538	37%	0.325	35%	0.842	1.71
Pure Premium Present on Rate Level		43%	0.530	37%	0.254	36%	0.715	1.50
Pure Premium Derived by Formula			0.459		0.274		0.683	1.42

CLASS 9178		ATHLETIC TEAM OR PARK: NON-CONTACT SPORTS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	5,175,964	0	0	18	157,049	281,568	438,617	8.47
1/96 through 12/96	4,832,132	1	76,234	17	151,966	314,432	542,632	11.23
1/97 through 12/97	5,224,637	2	223,314	15	148,148	395,956	767,418	14.69
1/98 through 12/98	4,391,316	0	0	8	77,125	209,614	286,739	6.53
1/99 through 12/99	4,712,968	0	0	18	124,195	543,868	668,063	14.17
5 YR. TOTAL	24,337,017	3	299,548	76	658,483	1,745,438	2,703,469	11.11
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		14%	1.231	52%	2.706	54%	7.172	11.11
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Present on Rate Level		86%	0.883	48%	2.332	46%	5.625	8.84
Pure Premium Derived by Formula			0.932		2.526		6.460	9.92

CLASS 9179		ATHLETIC TEAM OR PARK: CONTACT SPORTS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	538,411	1	63,682	6	68,785	144,447	276,914	51.43
1/96 through 12/96	4,004,874	1	67,322	2	31,113	217,629	316,064	7.89
1/97 through 12/97	4,528,492	1	272,860	15	119,902	418,747	811,509	17.92
1/98 through 12/98	5,637,453	1	261,030	5	92,477	712,118	1,065,625	18.90
1/99 through 12/99	4,964,235	0	0	10	154,627	808,174	962,801	19.39
5 YR. TOTAL	19,673,465	4	664,894	38	466,904	2,301,115	3,432,913	17.45
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		33%	3.380	53%	2.373	66%	11.697	17.45
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Present on Rate Level		67%	8.672	47%	3.134	34%	11.364	23.17
Pure Premium Derived by Formula			6.926		2.731		11.584	21.24

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

NORTH CAROLINA

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CLASS 9180		AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	7,253,031	0	0	14	75,378		155,833	231,211	3.19	
1/96 through 12/96	9,212,974	0	0	4	20,314		39,226	59,540	0.65	
1/97 through 12/97	10,344,391	0	0	3	1,635		60,348	61,983	0.60	
1/98 through 12/98	11,839,204	2	532,812	10	58,922		659,087	1,250,821	10.57	
1/99 through 12/99	12,393,553	1	1,152,080	18	298,877		290,509	1,741,466	14.05	
5 YR. TOTAL	51,043,153	3	1,684,892	49	455,126		1,205,003	3,345,021	6.55	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		19%	3.301	39%	0.892		49%	2.361	6.55	
Pure Premium Indicated by National Relativity		40%	1.593	30%	0.807		25%	2.709	5.11	
Pure Premium Present on Rate Level		41%	0.838	31%	0.560		26%	2.068	3.47	
Pure Premium Derived by Formula			1.608		0.764			2.372	4.74	

CLASS 9182		ATHLETIC TEAM OR PARK: OPERATION & DRIVERS								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	2,325,661	0	0	0	0		31,680	31,680	1.36	
1/96 through 12/96	3,634,574	0	0	0	0		56,485	56,485	1.55	
1/97 through 12/97	9,383,329	0	0	3	2,479		21,778	24,257	0.26	
1/98 through 12/98	10,806,104	0	0	4	26,478		70,536	97,014	0.90	
1/99 through 12/99	16,842,513	0	0	2	1,143		60,028	61,171	0.36	
5 YR. TOTAL	42,992,181	0	0	9	30,100		240,507	270,607	0.63	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		10%	0.000	28%	0.070		32%	0.559	0.63	
Pure Premium Indicated by National Relativity		24%	0.153	36%	0.461		34%	0.919	1.53	
Pure Premium Present on Rate Level		66%	0.224	36%	0.298		34%	0.845	1.37	
Pure Premium Derived by Formula			0.185		0.293			0.779	1.26	

CLASS 9186		CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEES & DRIVERS								
Industry Group Miscellaneous		CONVERTED LOSSES						MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS						
		CASES	AMOUNT	CASES	AMOUNT					
3 Year Fixed	0	0	0	0	0	0	0	0	0.00	
1/95 through 12/95	290,237	0	0	0	0		1,571	1,571	0.54	
1/96 through 12/96	325,460	0	0	1	25,889		18,337	44,226	13.59	
1/97 through 12/97	441,183	0	0	1	1,458		3,762	5,220	1.18	
1/98 through 12/98	515,345	0	0	2	61,866		96,074	157,940	30.65	
1/99 through 12/99	569,694	0	0	3	14,666		55,347	70,013	12.29	
5 YR. TOTAL	2,141,919	0	0	7	103,879		175,091	278,970	13.02	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		CRED.	PURE PREM.*		
Indicated Pure Premium		12%	0.000	18%	4.850		17%	8.174	13.02	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000		0%	0.000	0.00	
Pure Premium Present on Rate Level		88%	6.536	82%	2.071		83%	3.721	12.33	
Pure Premium Derived by Formula			5.752		2.571			4.478	12.80	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 9220		CEMETERY OPERATIONS & DRIVERS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	6,531,186	3	504,759	8	52,869	953,171	1,510,799	23.13
1/96 through 12/96	7,445,234	1	140,736	7	68,257	143,978	352,971	4.74
1/97 through 12/97	7,658,393	0	0	14	56,209	93,207	149,416	1.95
1/98 through 12/98	8,208,660	0	0	13	62,450	113,540	175,990	2.14
1/99 through 12/99	9,210,332	0	0	9	129,277	131,708	260,985	2.83
5 YR. TOTAL	39,053,805	4	645,495	51	369,062	1,435,604	2,450,161	6.27
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		19%	1.653	40%	0.945	57%	3.676	6.27
Pure Premium Indicated by National Relativity		40%	1.011	30%	0.770	21%	1.567	3.35
Pure Premium Present on Rate Level		41%	1.081	30%	0.794	22%	4.061	5.94
Pure Premium Derived by Formula			1.162		0.847		3.318	5.33

CLASS 9402		STREET CLEANING & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	6,968,219	0	0	10	69,850	73,018	142,868	2.05
1/96 through 12/96	8,874,355	4	683,619	14	156,248	391,169	1,231,036	13.87
1/97 through 12/97	11,900,830	1	1,173,493	10	154,936	210,562	1,538,991	12.93
1/98 through 12/98	19,853,848	2	462,607	17	163,452	428,096	1,054,155	5.31
1/99 through 12/99	21,627,198	0	0	16	176,092	251,236	427,328	1.98
5 YR. TOTAL	69,224,450	7	2,319,719	67	720,578	1,354,081	4,394,378	6.35
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		36%	3.351	51%	1.041	49%	1.956	6.35
Pure Premium Indicated by National Relativity		32%	2.120	24%	0.729	25%	1.531	4.38
Pure Premium Present on Rate Level		32%	2.885	25%	0.805	26%	1.542	5.23
Pure Premium Derived by Formula			2.808		0.907		1.742	5.46

CLASS 9403		GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS						
Industry Group Miscellaneous		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	44,201,649	12	1,760,854	79	380,536	2,452,683	4,594,073	10.39
1/96 through 12/96	58,773,872	15	3,005,721	78	638,071	2,246,066	5,889,858	10.02
1/97 through 12/97	82,268,994	9	2,415,285	117	1,023,074	2,554,514	5,992,873	7.28
1/98 through 12/98	88,364,723	5	1,190,882	87	888,681	3,747,315	5,826,878	6.59
1/99 through 12/99	110,116,851	3	1,343,259	103	1,125,081	1,696,825	4,165,165	3.78
5 YR. TOTAL	383,726,089	44	9,716,001	464	4,055,443	12,697,403	26,468,847	6.90
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		68%	2.532	100%	1.057	100%	3.309	6.90
Pure Premium Indicated by National Relativity		16%	2.721	0%	1.137	0%	2.614	6.47
Pure Premium Present on Rate Level		16%	2.581	0%	0.966	0%	3.321	6.87
Pure Premium Derived by Formula			2.570		1.057		3.309	6.94

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 9410		MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	11,908,870	0	0	0	0	3,169	3,169	0.03
1/96 through 12/96	13,252,390	1	328,223	8	119,759	412,721	860,703	6.49
1/97 through 12/97	23,433,173	3	673,969	9	48,126	949,222	1,671,317	7.13
1/98 through 12/98	39,035,031	4	838,477	13	105,127	327,998	1,271,602	3.26
1/99 through 12/99	51,745,523	0	0	21	256,169	406,180	662,349	1.28
5 YR. TOTAL	139,374,987	8	1,840,669	51	529,181	2,099,290	4,469,140	3.21
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		29%	1.321	40%	0.380	59%	1.506	3.21
Pure Premium Indicated by National Relativity		35%	0.605	30%	0.315	20%	0.836	1.76
Pure Premium Present on Rate Level		36%	0.910	30%	0.226	21%	1.229	2.37
Pure Premium Derived by Formula			0.922		0.314		1.314	2.55

CLASS 9501		PAINTING: SHOP ONLY & DRIVERS						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	8,684,240	2	217,422	4	9,451	297,792	524,665	6.04
1/96 through 12/96	11,781,436	0	0	4	15,026	36,943	51,969	0.44
1/97 through 12/97	20,010,541	0	0	11	64,510	90,656	155,166	0.78
1/98 through 12/98	19,061,660	1	228,497	10	71,151	137,500	437,148	2.29
1/99 through 12/99	24,675,884	0	0	8	67,631	122,633	190,264	0.77
5 YR. TOTAL	84,213,761	3	445,919	37	227,769	685,524	1,359,212	1.61
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		22%	0.530	43%	0.270	46%	0.814	1.61
Pure Premium Indicated by National Relativity		39%	0.858	28%	0.505	27%	1.144	2.51
Pure Premium Present on Rate Level		39%	0.767	29%	0.432	27%	1.108	2.31
Pure Premium Derived by Formula			0.750		0.383		0.982	2.12

CLASS 9505		PAINTING: AUTOMOBILE OR CARRIAGE BODIES						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	7,143,123	1	144,204	3	39,837	30,387	214,428	3.00
1/96 through 12/96	10,550,262	0	0	4	45,642	43,085	88,727	0.84
1/97 through 12/97	10,633,121	0	0	5	107,277	39,107	146,384	1.38
1/98 through 12/98	12,411,689	1	182,291	9	72,381	172,416	427,088	3.44
1/99 through 12/99	11,648,929	1	385,487	7	58,483	243,121	687,091	5.90
5 YR. TOTAL	52,387,124	3	711,982	28	323,620	528,116	1,563,718	2.99
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		19%	1.359	42%	0.618	36%	1.008	2.99
Pure Premium Indicated by National Relativity		34%	0.742	29%	0.747	32%	1.032	2.52
Pure Premium Present on Rate Level		47%	0.881	29%	0.642	32%	0.977	2.50
Pure Premium Derived by Formula			0.925		0.662		1.006	2.59

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 9516		TELEVISION, VIDEO, AUDIO AND RADIO EQUIPMENT SERVICE OR REPAIR & DRIVERS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	7,459,125	0	0	7	24,882	20,908	45,790	0.61
1/96 through 12/96	14,850,167	1	73,267	8	60,719	64,410	198,396	1.34
1/97 through 12/97	13,401,060	1	110,945	4	21,243	66,720	198,908	1.48
1/98 through 12/98	20,035,629	3	493,239	11	222,038	521,125	1,236,402	6.17
1/99 through 12/99	20,097,269	0	0	4	80,543	113,502	194,045	0.97
5 YR. TOTAL	75,843,250	5	677,451	34	409,425	786,665	1,873,541	2.47
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		21%	0.893	39%	0.540	37%	1.037	2.47
Pure Premium Indicated by National Relativity		39%	0.538	30%	0.378	31%	0.699	1.62
Pure Premium Present on Rate Level		40%	0.767	31%	0.371	32%	0.713	1.85
Pure Premium Derived by Formula			0.704		0.439		0.829	1.97

CLASS 9519		HOUSEHOLD APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE OR REPAIR & DRIVERS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	43,887,343	5	525,830	27	237,230	579,541	1,342,601	3.06
1/96 through 12/96	45,348,126	0	0	13	27,718	105,277	132,995	0.29
1/97 through 12/97	47,303,602	2	495,122	27	272,550	381,998	1,149,670	2.43
1/98 through 12/98	44,470,184	7	1,329,286	30	427,301	793,149	2,549,736	5.73
1/99 through 12/99	47,084,879	2	739,124	22	119,527	530,011	1,388,662	2.95
5 YR. TOTAL	228,094,134	16	3,089,362	119	1,084,326	2,389,976	6,563,664	2.88
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		37%	1.354	66%	0.475	62%	1.048	2.88
Pure Premium Indicated by National Relativity		31%	1.007	17%	0.536	19%	1.024	2.57
Pure Premium Present on Rate Level		32%	0.961	17%	0.462	19%	0.864	2.29
Pure Premium Derived by Formula			1.121		0.483		1.008	2.61

CLASS 9521		HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	43,486,295	5	476,685	30	276,154	772,854	1,525,693	3.51
1/96 through 12/96	52,193,121	5	668,156	47	245,123	458,065	1,371,344	2.63
1/97 through 12/97	59,872,487	8	1,531,496	63	775,049	1,157,046	3,463,591	5.78
1/98 through 12/98	88,091,585	10	2,744,772	52	452,288	1,749,897	4,946,957	5.62
1/99 through 12/99	89,495,697	0	0	81	953,196	1,083,192	2,036,388	2.28
5 YR. TOTAL	333,139,185	28	5,421,109	273	2,701,810	5,221,054	13,343,973	4.01
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		58%	1.627	90%	0.811	90%	1.567	4.01
Pure Premium Indicated by National Relativity		21%	2.032	5%	0.841	5%	1.429	4.30
Pure Premium Present on Rate Level		21%	2.025	5%	0.680	5%	1.466	4.17
Pure Premium Derived by Formula			1.796		0.806		1.555	4.16

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 9522		UPHOLSTERING						
Industry Group Manufacturing		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	212,596,590	11	1,125,742	82	591,385	1,254,999	2,972,126	1.40
1/96 through 12/96	256,554,498	6	642,104	78	550,422	888,769	2,081,295	0.81
1/97 through 12/97	288,717,768	10	1,798,447	124	1,214,443	2,110,416	5,123,306	1.77
1/98 through 12/98	377,252,399	11	1,821,408	85	1,064,083	1,769,304	4,654,795	1.23
1/99 through 12/99	375,640,300	3	1,476,496	81	940,498	1,327,999	3,744,993	1.00
5 YR. TOTAL	1,510,761,555	41	6,864,197	450	4,360,831	7,351,487	18,576,515	1.23
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		56%	0.454	100%	0.289	100%	0.487	1.23
Pure Premium Indicated by National Relativity		22%	0.312	0%	0.428	0%	0.689	1.43
Pure Premium Present on Rate Level		22%	0.407	0%	0.294	0%	0.518	1.22
Pure Premium Derived by Formula			0.412		0.289		0.487	1.19

CLASS 9534		MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS-INCLUDING YARD EMPLOYEES AND DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	1,278,997	0	0	1	9,500	24,114	33,614	2.63
1/96 through 12/96	1,770,525	0	0	3	5,522	9,264	14,786	0.84
1/97 through 12/97	4,544,012	1	117,680	3	46,733	117,529	281,942	6.20
1/98 through 12/98	10,436,970	2	305,410	5	10,880	68,422	384,712	3.69
1/99 through 12/99	13,750,039	0	0	6	60,251	87,755	148,006	1.08
5 YR. TOTAL	31,780,543	3	423,090	18	132,886	307,084	863,060	2.72
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		27%	1.331	36%	0.418	40%	0.966	2.72
Pure Premium Indicated by National Relativity		36%	2.525	32%	0.838	30%	2.048	5.41
Pure Premium Present on Rate Level		37%	3.135	32%	0.675	30%	1.922	5.73
Pure Premium Derived by Formula			2.428		0.635		1.577	4.64

CLASS 9554		SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS						
Industry Group Contracting		CONVERTED LOSSES						TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	8,326,579	5	702,471	14	67,203	379,994	1,149,668	13.81
1/96 through 12/96	11,784,743	3	719,157	13	176,927	654,807	1,550,891	13.16
1/97 through 12/97	10,942,574	4	485,375	9	114,237	383,139	982,751	8.98
1/98 through 12/98	13,412,939	1	206,353	14	97,130	237,199	540,682	4.03
1/99 through 12/99	13,118,368	1	821,574	13	119,895	298,217	1,239,686	9.45
5 YR. TOTAL	57,585,203	14	2,934,930	63	575,392	1,953,356	5,463,678	9.49
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		40%	5.097	55%	0.999	73%	3.392	9.49
Pure Premium Indicated by National Relativity		30%	4.383	22%	1.125	13%	3.449	8.96
Pure Premium Present on Rate Level		30%	4.383	23%	1.076	14%	4.682	10.14
Pure Premium Derived by Formula			4.669		1.044		3.580	9.29

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ + Non-Standard Calculation

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CLASS 9586		BARBER SHOP						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	54,616,849	0	0	12	127,345	71,767	199,112	0.36
1/96 through 12/96	59,022,497	1	148,951	13	73,005	232,913	454,869	0.77
1/97 through 12/97	69,677,537	3	669,116	14	78,110	292,399	1,039,625	1.49
1/98 through 12/98	71,073,997	0	0	7	40,653	109,336	149,989	0.21
1/99 through 12/99	74,716,230	0	0	9	49,479	99,799	149,278	0.20
5 YR. TOTAL	329,107,110	4	818,067	55	368,592	806,214	1,992,873	0.61
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		23%	0.249	52%	0.112	43%	0.245	0.61
Pure Premium Indicated by National Relativity		38%	0.146	24%	0.210	28%	0.324	0.68
Pure Premium Present on Rate Level		39%	0.207	24%	0.177	29%	0.234	0.62
Pure Premium Derived by Formula			0.193		0.151		0.264	0.61

CLASS 9600		TAXIDERMIST						
Industry Group Manufacturing		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	67,418	0	0	0	0	0	0	0.00
1/96 through 12/96	92,431	0	0	0	0	0	0	0.00
1/97 through 12/97	59,697	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	219,546	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		2%	0.000	2%	0.000	3%	0.000	0.00
Pure Premium Indicated by National Relativity		0%	0.000	25%	0.148	19%	0.564	0.71
Pure Premium Present on Rate Level		98%	0.762	73%	0.190	78%	0.837	1.79
Pure Premium Derived by Formula			0.747		0.176		0.760	1.68

CLASS 9620		FUNERAL DIRECTOR & DRIVERS						
Industry Group Goods and Services		CONVERTED LOSSES						
POLICY PERIOD	PAYROLL	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT			
3 Year Fixed	0	0	0	0	0	0	0	0.00
1/95 through 12/95	40,748,032	0	0	12	101,487	102,699	204,186	0.50
1/96 through 12/96	46,970,740	0	0	9	63,783	97,006	160,789	0.34
1/97 through 12/97	46,516,102	0	0	11	105,034	201,983	307,017	0.66
1/98 through 12/98	49,976,838	1	148,297	6	68,626	88,635	305,558	0.61
1/99 through 12/99	54,690,634	1	275,916	14	183,499	329,510	788,925	1.44
5 YR. TOTAL	238,902,346	2	424,213	52	522,429	819,833	1,766,475	0.74
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		21%	0.178	43%	0.219	43%	0.343	0.74
Pure Premium Indicated by National Relativity		39%	0.358	28%	0.148	28%	0.370	0.88
Pure Premium Present on Rate Level		40%	0.239	29%	0.151	29%	0.328	0.72
Pure Premium Derived by Formula			0.273		0.179		0.346	0.80

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

NORTH CAROLINA
APPENDIX B-III

Adjustments to Pure Premiums to Obtain Loss Costs

The following items are combined with the derived by formula pure premium to obtain the proposed advisory loss cost:

(1) Test Correction Factor

The payrolls are now extended by the advisory loss costs presently in effect and by the indicated advisory loss costs to determine if the required change in manual premium level as calculated in Exhibit I has been achieved. Since at first this calculation may not yield the required results, an iterative process is initiated which continuously tests the proposed advisory loss costs including tentative test correction factors until the required change in manual premium level is obtained. The test correction factor is applied to the derived by formula pure premiums.

The factors referred to above are set out as follows:

	Test Correction Factor
Manufacturing	1.0068
Contracting	0.9978
Office & Clerical	0.9792
Goods & Services	1.0010
Miscellaneous	1.0181

(2) Ratios of Manual Premiums to Standard Premiums

The ratios of manual to standard premiums by industry group have also been excluded from the classification experience, and it is necessary to apply these factors to the derived by formula pure premiums.

	Ratio of Manual to Standard Premiums
Manufacturing	1.132
Contracting	1.137
Office & Clerical	1.113
Goods & Services	1.044
Miscellaneous	1.141

(3) Disease Loadings

The proposed loss costs shown in this filing include specific disease loadings for those classifications where they apply. The proposed specific disease loadings are shown on the footnote page.

NORTH CAROLINA
APPENDIX B-III

(4) Swing Limits

As a further step a test is made to make certain that the proposed advisory loss costs fall within the following departures from the present advisory loss costs:

Manufacturing	from 26% above to 24% below
Contracting	from 20% above to 30% below
Office & Clerical	from 32% above to 18% below
Goods & Services	from 28% above to 22% below
Miscellaneous	from 25% above to 25% below

These limits have been calculated in accordance with the following formula:

Max. Deviation = Effect of the final change in premium level by industry group plus or minus 25% rounded to the nearest 1%.

The product of the swing limits and the present advisory loss cost sets bounds for the proposed advisory loss cost. If the calculated advisory loss cost falls outside of the bounds, the closest bound is chosen as the proposed advisory loss cost. When a code is limited, the underlying pure premiums are adjusted to reflect the limited advisory loss cost. The classifications which have been so limited are shown below.

List of Classifications Limited by Upper Swing

List of Classifications Limited by Lower Swing

0016	0106	0401	0908	1164	1438	1654	1710	2105	2960	3373	5491	7016	7024	7394	7395
2016	2041	2300	2586	3334	4113	4362	4420	8045							
4561	4720	5508	5705	6017	7230	7420	7421								
7529	7612	7613	8279	8500	8745	8869	9012								
9180															

An illustrative example showing the calculation of a proposed manual class advisory loss cost is attached as Appendix B-IV. This example demonstrates the manner in which the partial pure premiums are combined to produce a total pure premium, and shows the steps in the calculation at which rounding takes place. Revised advisory loss costs for other classifications are calculated in the same manner.

NORTH CAROLINA
APPENDIX B-IV

DERIVATION OF PROPOSED LOSS COST - CODE 8810

As previously explained in Appendix B-I, the indicated pure premiums are calculated by adjusting the limited losses by a set of conversion factors. The converted losses are then summarized into serious, non-serious and medical and then divided by payroll (in hundreds). The derivation of the indicated pure premium for the above captioned classification follows:

LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal	Permanent Total	Major Permanent Partial	Minor Permanent Partial	Temporary Total	Serious Medical	Non-Serious Medical
1/1/95 - 12/31/95	361,189	847,697	6,354,217	2,928,825	1,790,493	4,440,742	6,313,105
1/1/96 - 12/31/96	406,800	561,053	6,035,717	3,137,268	2,055,176	2,998,951	6,618,634
1/1/97 - 12/31/97	341,769	758,137	3,615,249	3,882,032	2,054,314	1,919,101	7,600,667
1/1/98 - 12/31/98	233,247	120,000	4,591,423	4,065,144	3,038,209	2,682,176	9,628,127
1/1/99 - 12/31/99	2,500	0	3,035,650	5,680,174	4,251,154	1,632,691	11,893,448
Three Year Fixed	0	0	0	0	0	0	0

COMBINED CONVERSION FACTORS (Appendix B-I, Section A)

Policy Period	Fatal	Permanent Total	Major Permanent Partial	Minor Permanent Partial	Temporary Total	Serious Medical	Non-Serious Medical
1/1/95 - 12/31/95	1.481	1.481	1.473	1.245	1.252	1.652	1.250
1/1/96 - 12/31/96	1.598	1.598	1.589	1.271	1.279	1.734	1.311
1/1/97 - 12/31/97	1.931	1.931	1.924	1.333	1.338	1.859	1.407
1/1/98 - 12/31/98	2.349	2.349	2.342	1.196	1.200	1.740	1.316
1/1/99 - 12/31/99	4.808	4.808	4.794	1.306	1.310	2.058	1.556
Three Year Fixed	3.014	3.014	3.003	1.272	1.277	1.877	1.420

PAYROLL, CONVERTED LOSSES (Limited Losses x Combined Conversion Factors)

Policy Period	Payroll	Serious	Non-Serious	Medical	Total
1/1/95 - 12/31/95	11,437,671,197	11,150,122	5,888,084	15,227,488	32,265,694
1/1/96 - 12/31/96	13,207,420,731	11,137,383	6,616,038	13,877,212	31,630,633
1/1/97 - 12/31/97	15,185,765,056	9,079,658	7,923,421	14,261,747	31,264,826
1/1/98 - 12/31/98	19,023,125,621	11,582,890	8,507,763	17,337,602	37,428,255
1/1/99 - 12/31/99	20,612,860,593	14,564,926	12,987,319	21,866,283	49,418,528
Three Year Fixed	0	0	0	0	0
Total	79,466,843,198	57,514,979	41,922,625	82,570,332	182,007,936
INDICATED PURE PREMIUM		0.072	0.053	0.104	0.23

The present on rate level pure premiums are calculated by adjusting the pure premiums underlying the current loss cost by the conversion factors calculated in Appendix B-I. The derivation of the present on rate level pure premiums for the above captioned classification follows:

	Serious	Non-Serious	Medical	Total
Pure Premiums Underlying Current Loss Cost	0.074	0.047	0.099	0.22
Conversion Factors (App. B-I, section B)	1.059	1.059	1.051	
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	0.078	0.050	0.104	0.23

NORTH CAROLINA

APPENDIX B-IV

DERIVATION OF PROPOSED LOSS COST - CODE 8810 Industry Group - Office and Clerical

The loss cost for the above captioned classification is then derived as shown in the following exhibit:

	<u> Serious </u>	<u> Non- Serious </u>	<u> Medical </u>	<u> Total </u>
1. Indicated Pure Premium	0.072	0.053	0.104	0.23
2. Pure Premium Indicated by National Relativity	0.066	0.052	0.108	0.23
3. Pure Premium Present on Rate Level	0.078	0.050	0.104	0.23
4. State Credibilities	100%	100%	100%	xxx
5. National Credibilities	0%	0%	0%	xxx
6. Residual Credibilities = 100% - (4) - (5)	0%	0%	0%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	0.072	0.053	0.104	0.23
8. Test Correction Factor	0.9792	0.9792	0.9792	xxx
9. Underlying Pure Premiums = (7) x (8) *	0.076	0.052	0.102	0.23
10. Ratio of Manual to Standard Premium				1.113
11. Loss Cost = (9) x (10)				0.26
12. Loss Cost Within Swing Limits				0.26
Current Loss Cost x Swing Limits				
a) Lower bound = 0.24 x 0.820 = 0.20				
b) Upper bound = 0.24 x 1.320 = 0.31				
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	0.076	0.052	0.102	0.23
14. Disease, PAP, Catastrophe and/or Miscellaneous Loadings				0.00
15. Final Loaded Loss Cost				0.26

* Serious pure premium is adjusted for the rounded total pure premium:

$$\text{Serious Pure Premium} = \text{Total Pure Premium} - (\text{Non-serious Pure Premium} + \text{Medical Pure Premium})$$

NORTH CAROLINA
APPENDIX B-V

I. Determination and Distribution of Premium Level Change to "F" Classifications

The Workers Compensation Statistical Plan (WCSP) data is used to determine the overall "F" class premium level change as well as the individual change by the various classifications. There are three sets of pure premiums for each classification: indicated, present on rate level, and national pure premiums. All sets of pure premiums are adjusted to the common proposed level that is explained further in this exhibit. These three sets of pure premiums are credibility weighted and the results, the derived by formula pure premiums, are adjusted for additional proposed components (section II) to determine the indicated loss costs. The payrolls are extended by the loss costs presently in effect and the indicated loss costs. The loss costs are limited by applying swing limits of 25% above and 25% below the current loss costs. This results in the proposed loss cost level change of +9.9%. Since the indicated and present on rate level pure premiums are modified to comparable levels, the adjustments to each are displayed concurrently for comparison purposes.

A. Indicated Pure Premiums

The payroll and loss data reported are from the WCSP data by class code for the latest available five policy periods.

1. Benefits

The state losses are adjusted to the January 1, 2003 state law level. The federal losses are adjusted to the October 1, 2002 federal law level.

STATE

Policy Period	Fatal	P.T.	Major	Minor	T.T.	Medical
1/99 - 12/99	1.031	1.031	1.028	1.028	1.031	1.000
1/98 - 12/98	1.038	1.038	1.035	1.035	1.038	1.000
1/97 - 12/97	1.045	1.045	1.041	1.041	1.045	1.000
1/96 - 12/96	1.051	1.051	1.045	1.045	1.051	1.000
1/95 - 12/95	1.057	1.057	1.051	1.051	1.057	0.979

FEDERAL

Policy Period	Fatal	P.T.	Major	Minor	T.T.	Medical
1/99 - 12/99	1.034	1.019	1.003	1.003	1.019	1.000
1/98 - 12/98	1.043	1.023	1.004	1.004	1.023	1.000
1/97 - 12/97	1.049	1.027	1.005	1.005	1.027	1.000
1/96 - 12/96	1.057	1.030	1.006	1.006	1.030	1.000
1/95 - 12/95	1.064	1.034	1.007	1.007	1.034	1.000

B. Present on Rate Level

The current underlying pure premiums have been adjusted for the removal of the current voluntary offset (.9590) to convert to the statewide level consistent with the indicated pure premiums.

1. Benefits

The current underlying pure premiums are at the current January 1, 2002 state and October 1, 2001 federal law levels. These pure premiums are adjusted to reflect the weighted effect of state and federal laws which bring losses to the proposed January 1, 2003 state and October 1, 2002 federal law levels. The distribution of state and federal losses in regard to total losses was used to determine the weighted effects.

State Weight (St%)	0.417
Federal Weight (Fed%)	0.583

	Serious	Non-ser	Medical	Total
(a) State Laws	1.007	1.007	1.000	1.004
(b) Federal Laws	1.003	1.004	1.000	1.002
(c) Weighted Laws = [(a)xSt%] + [(b)xFed%]	1.005	1.005	1.000	1.003

NORTH CAROLINA
APPENDIX B-V

2. Loss-based Expenses

The state losses are adjusted to reflect the proposed state assessment and loss adjustment expense. The federal losses are adjusted to reflect the proposed USL&HW Special Fund Assessment and loss adjustment expense.

Proposed:

STATE

	Indemnity	Medical	Total
(a) Loss Adjustment Expense	1.155	1.155	1.155
(b) Loss-based Assessment	1.000	1.000	1.000
(c) Total = (a) + (b) - 1	1.155	1.155	1.155

FEDERAL

	Indemnity	Medical	Total
(d) Loss Adjustment Expense	1.155	1.155	1.155
(e) Loss-based Assessment	1.334	1.000	1.202
(f) Total = (d) + (e) - 1	1.489	1.155	1.357

	Indemnity	Medical	Total
(Ag) Weighted Proposed Expenses = [(c) x St%] + [(f) x Fed%]	1.350	1.155	1.273

3. Trend

The following factors are applied to trend the losses in each policy year to the proposed rating year. The credibility-weighted annual trends utilized were 1.020 and 1.040 for indemnity and medical, respectively.

Policy Period	Indemnity	Medical
1/99 - 12/99	1.089	1.184
1/98 - 12/98	1.111	1.231
1/97 - 12/97	1.133	1.280
1/96 - 12/96	1.156	1.332
1/95 - 12/95	1.179	1.385

2. Loss-based Expenses

The current underlying pure premiums are adjusted to reflect the change in the weighted effect of the loss-based expense provisions.

Current:

STATE

	Indemnity	Medical	Total
(a) Loss Adjustment Expense	1.155	1.155	1.155
(b) Loss-based Assessment	1.000	1.000	1.000
(c) Total = (a) + (b) - 1	1.155	1.155	1.155

FEDERAL

	Indemnity	Medical	Total
(d) Loss Adjustment Expense	1.155	1.155	1.155
(e) Loss-based Assessment	1.371	1.000	1.221
(f) Total = (d) + (e) - 1	1.526	1.155	1.376

	Indemnity	Medical	Total
(Bg) Weighted Current Expenses = [(c) x St%] + [(f) x Fed%]	1.371	1.155	1.284

Weighted Expense Change = (Ag) / (Bg) =	<u>Indemnity</u> 0.9850	<u>Medical</u> 1.0000	<u>Total</u> 0.9910
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3. Trend

Since the trend in the current underlying pure premiums is adequate for the current rating year, additional trend is applied to bring the underlyings to the proposed rating year.

Indemnity	Medical
1.020	1.040

NORTH CAROLINA
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4. Development

The following factors are applied to develop the losses from first through fifth report to an ultimate basis utilizing countrywide data.

Policy Period	Serious Indemnity	Non-serious Indemnity	Serious Medical	Non-serious Medical
1/99 - 12/99	2.698	1.009	3.770	0.924
1/98 - 12/98	1.596	1.001	2.454	0.970
1/97 - 12/97	1.327	1.013	2.048	1.011
1/96 - 12/96	1.155	1.019	1.903	1.024
1/95 - 12/95	1.098	1.000	1.907	1.000

5. Unlimited-to-Limited Ratio

To reduce distortions in individual class loss cost indications, individual claim amounts are subject to a maximum of five times the historical average serious cost per case. Utilizing countrywide data, this limit is \$684,000. Multiple claim accidents are limited to two times the individual claim loss limitation. To build back the limited losses, the following unlimited-to-limited loss ratio is applied.

1.018

6. Conversion Factors = (1)x(2)x(3)x(4)x(5)

The factors have been applied multiplicatively resulting in the following factors.

STATE

Policy Period	Fatal	P.T.	Major	Minor	T.T.	Ser Med	NS Med
1/99 - 12/99	3.562	3.562	3.551	1.328	1.332	5.248	1.286
1/98 - 12/98	2.164	2.164	2.158	1.353	1.357	3.552	1.404
1/97 - 12/97	1.847	1.847	1.840	1.405	1.410	3.082	1.522
1/96 - 12/96	1.650	1.650	1.641	1.447	1.456	2.980	1.604
1/95 - 12/95	1.609	1.609	1.600	1.457	1.465	3.040	1.594

FEDERAL

Policy Period	Fatal	P.T.	Major	Minor	T.T.	Ser Med	NS Med
1/99 - 12/99	4.605	4.538	4.467	1.671	1.697	5.248	1.286
1/98 - 12/98	2.803	2.750	2.699	1.692	1.725	3.552	1.404
1/97 - 12/97	2.391	2.341	2.290	1.748	1.787	3.082	1.522
1/96 - 12/96	2.139	2.085	2.036	1.796	1.839	2.980	1.604
1/95 - 12/95	2.088	2.029	1.976	1.800	1.848	3.105	1.628

4. Development

The pure premiums already reflect development to an ultimate basis.

5. Unlimited-to-Limited Ratio

The pure premiums reflect unlimited losses.

6. Conversion Factors = (1)x(2)x(3)

The factors have been applied multiplicatively resulting in the following factors.

Serious	Non-Serious	Medical
1.010	1.010	1.040

NORTH CAROLINA
APPENDIX B-V

C. National Pure Premiums

The latest three years of state and federal losses for states in which the NCCI compiles workers compensation data, are separately adjusted to the same level as the indicated and present on rate level pure premiums.

Class Code 9077

For Code 9077, the indicated, national and present on rate level pure premiums were calculated as described previously in A, B and C but using the non-appropriated benefit changes and the federal loss based expenses.

D. Derived by Formula Pure Premiums

The derived by formula pure premiums are calculated similarly to the industrial codes which is described in Appendix B-I, Section D. To achieve full state credibility, a classification must have expected losses of at least: \$39,455,000 for serious, 3,557,400 for non-serious, and 7,623,000 for medical.

II. Calculation of Proposed Loss Costs

The following items are combined with the derived by formula pure premiums to obtain the proposed loss cost:

A. Composite Factor(1)X(2):	0.958
1. Factor to Convert from Statewide Data to Advisory Loss Cost	0.958
2. Test Correction Factor	1.0000
 B. Ratio of Manual Premium to Earned Premium	 1.099
(determined on a countrywide basis)	

C. Swing Limits

The classifications which were adjusted by swing limits are as follows:

List of Classifications Limited by Upper Swing

7350

List of Classifications Limited by Lower Swing

NORTH CAROLINA

F-CLASS
Appendix B-V

EFFECTIVE 4/1/2003

CLASS 6801		BOAT BUILDING-WOOD-NOC & DRIVERS-COVERAGE UNDER U.S. ACT						
		CONVERTED LOSSES						
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT			
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	4,233	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	10,420	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	14,653	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		0%	0.000	1%	0.000	1%	0.000	0.00
Pure Premium Indicated by National Relativity		0%	0.000	15%	1.307	12%	1.022	2.33
Pure Premium Present on Rate Level		100%	0.795	84%	0.724	87%	1.482	3.00
Pure Premium Derived by Formula			0.795		0.804		1.412	3.01

CLASS 6824		BOAT BUILDING-OR REPAIR & DRIVERS-COVERAGE UNDER U.S. ACT						
		CONVERTED LOSSES						
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT			
1/95 through 12/95	19,982,335	0	0	2	36,884	51,643	88,527	0.44
1/96 through 12/96	18,786,474	1	65,071	5	30,725	106,439	202,235	1.08
1/97 through 12/97	17,906,970	1	76,097	3	57,207	101,487	234,791	1.31
1/98 through 12/98	23,645,245	1	133,563	13	182,125	448,733	764,421	3.23
1/99 through 12/99	23,843,857	0	0	10	38,728	137,429	176,157	0.74
5 YR. TOTAL	104,164,881	3	274,731	33	345,669	845,731	1,466,131	1.41
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		31%	0.264	42%	0.332	51%	0.812	1.41
Pure Premium Indicated by National Relativity		34%	3.450	29%	1.193	24%	3.882	8.53
Pure Premium Present on Rate Level		35%	2.151	29%	0.424	25%	1.533	4.11
Pure Premium Derived by Formula			2.008		0.608		1.729	4.35

CLASS 6826		MARINA & DRIVERS: COVERAGE UNDER U.S. ACT						
		CONVERTED LOSSES						
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT			
1/95 through 12/95	89,546	0	0	0	0	0	0	0.00
1/96 through 12/96	90,551	0	0	0	0	0	0	0.00
1/97 through 12/97	156,899	0	0	0	0	277	277	0.18
1/98 through 12/98	180,922	0	0	0	0	0	0	0.00
1/99 through 12/99	289,814	0	0	0	0	0	0	0.00
5 YR. TOTAL	807,732	0	0	0	0	277	277	0.03
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		6%	0.000	7%	0.000	11%	0.034	0.03
Pure Premium Indicated by National Relativity		34%	5.684	46%	1.194	37%	6.278	13.16
Pure Premium Present on Rate Level		60%	5.663	47%	0.633	52%	4.210	10.51
Pure Premium Derived by Formula			5.330		0.847		4.516	10.69

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ Includes adjustments for composite and swing limits

+ + Non-Standard Calculation

NORTH CAROLINA

F-CLASS
Appendix B-V

EFFECTIVE 4/1/2003

CLASS 6843		SHIP BUILDING-IRON OR STEEL-NOC-& DRIVERS-COVERAGE UNDER U.S. ACT						
		CONVERTED LOSSES						
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT			
1/95 through 12/95	928,950	1	64,509	0	0	174,728	239,237	25.75
1/96 through 12/96	274,285	0	0	0	0	322	322	0.12
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	710	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,203,945	1	64,509	0	0	175,050	239,559	19.90
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		9%	5.358	11%	0.000	15%	14.540	19.90
Pure Premium Indicated by National Relativity		45%	7.146	44%	2.046	42%	5.985	15.18
Pure Premium Present on Rate Level		46%	8.555	45%	1.343	43%	6.433	16.33
Pure Premium Derived by Formula			7.633		1.505		7.461	16.60

CLASS 6845		SHIP BUILDING-NAVAL & DRIVERS						
		CONVERTED LOSSES						
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT			
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Indicated by National Relativity		27%	3.459	50%	2.249	50%	6.407	12.12
Pure Premium Present on Rate Level		73%	6.469	50%	1.331	50%	4.472	12.27
Pure Premium Derived by Formula			5.656		1.790		5.440	12.89

CLASS 6872		SHIP REPAIR OR CONVERSION-ALL OPERATIONS & DRIVERS-COVERAGE UNDER U.S. ACT						
		CONVERTED LOSSES						
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT			
1/95 through 12/95	89,303	0	0	1	6,407	5,189	11,596	12.99
1/96 through 12/96	82,985	0	0	0	0	0	0	0.00
1/97 through 12/97	55,690	0	0	0	0	0	0	0.00
1/98 through 12/98	31,765	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	259,743	0	0	1	6,407	5,189	11,596	4.47
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		5%	0.000	7%	2.467	10%	1.998	4.47
Pure Premium Indicated by National Relativity		47%	7.666	46%	2.147	45%	7.218	17.03
Pure Premium Present on Rate Level		48%	12.540	47%	2.183	45%	12.255	26.98
Pure Premium Derived by Formula			9.622		2.186		8.963	20.77

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ Includes adjustments for composite and swing limits

+ + Non-Standard Calculation

NORTH CAROLINA

F-CLASS
Appendix B-V

EFFECTIVE 4/1/2003

CLASS 6874		PAINTING: SHIP HULLS-COVERAGE UNDER U.S. ACT						
		CONVERTED LOSSES						
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT			
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Indicated by National Relativity		31%	20.488	34%	1.939	28%	11.996	34.42
Pure Premium Present on Rate Level		69%	10.280	66%	3.261	72%	9.144	22.69
Pure Premium Derived by Formula			13.444		2.812		9.943	26.20

CLASS 7309		STEVEDORING NOC						
		CONVERTED LOSSES						
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT			
1/95 through 12/95	650,063	0	0	1	20,730	23,453	44,183	6.80
1/96 through 12/96	631,248	1	180,037	0	0	33,682	213,719	33.86
1/97 through 12/97	528,930	0	0	1	857	1,514	2,371	0.45
1/98 through 12/98	408,260	0	0	1	131	12,288	12,419	3.04
1/99 through 12/99	104,097	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,322,598	1	180,037	3	21,718	70,937	272,692	11.74
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		14%	7.752	21%	0.935	22%	3.054	11.74
Pure Premium Indicated by National Relativity		43%	11.779	39%	3.437	39%	7.824	23.04
Pure Premium Present on Rate Level		43%	13.936	40%	3.443	39%	8.381	25.76
Pure Premium Derived by Formula			12.143		2.914		6.992	22.05

CLASS 7313		COAL DOCK OPERATION & STEVEDORING						
		CONVERTED LOSSES						
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT			
1/95 through 12/95	296,562	0	0	0	0	0	0	0.00
1/96 through 12/96	329,467	0	0	0	0	0	0	0.00
1/97 through 12/97	161,501	0	0	0	0	0	0	0.00
1/98 through 12/98	174,441	0	0	0	0	0	0	0.00
1/99 through 12/99	268,442	0	0	0	0	3	3	0.00
5 YR. TOTAL	1,230,413	0	0	0	0	3	3	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		5%	0.000	7%	0.000	9%	0.000	0.00
Pure Premium Indicated by National Relativity		24%	2.583	37%	0.437	29%	1.575	4.60
Pure Premium Present on Rate Level		71%	2.923	56%	0.442	62%	1.881	5.25
Pure Premium Derived by Formula			2.695		0.409		1.623	4.73

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ Includes adjustments for composite and swing limits

+ + Non-Standard Calculation

NORTH CAROLINA

F-CLASS
Appendix B-V

EFFECTIVE 4/1/2003

CLASS 7317		STEVEDORING: BY HAND OR HAND TRUCKS EXCLUSIVELY						
		CONVERTED LOSSES						
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT			
1/95 through 12/95	270,304	0	0	0	0	0	0	0.00
1/96 through 12/96	280,107	0	0	1	4,867	1,100	5,967	2.13
1/97 through 12/97	360,813	0	0	0	0	0	0	0.00
1/98 through 12/98	121,708	0	0	0	0	0	0	0.00
1/99 through 12/99	429,402	0	0	0	0	2,838	2,838	0.66
5 YR. TOTAL	1,462,334	0	0	1	4,867	3,938	8,805	0.60
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		8%	0.000	11%	0.333	14%	0.269	0.60
Pure Premium Indicated by National Relativity		41%	6.004	44%	1.672	43%	6.019	13.70
Pure Premium Present on Rate Level		51%	5.473	45%	1.200	43%	4.256	10.93
Pure Premium Derived by Formula			5.253		1.312		4.456	11.02

CLASS 7323		STEVEDORING: EXPLOSIVE MATERIALS-UNDER CONTRACT						
		CONVERTED LOSSES						
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT			
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Present on Rate Level		100%	3.346	100%	0.443	100%	0.566	4.36
Pure Premium Derived by Formula			3.346		0.443		0.566	4.36

CLASS 7327		STEVEDORING: CONTAINERIZED FREIGHT & DRIVERS						
		CONVERTED LOSSES						
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT			
1/95 through 12/95	678	0	0	0	0	0	0	0.00
1/96 through 12/96	897	0	0	0	0	0	0	0.00
1/97 through 12/97	1,863	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,438	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		0%	0.000	1%	0.000	1%	0.000	0.00
Pure Premium Indicated by National Relativity		36%	7.829	42%	2.248	35%	5.408	15.49
Pure Premium Present on Rate Level		64%	9.771	57%	2.096	64%	4.634	16.50
Pure Premium Derived by Formula			9.072		2.139		4.859	16.07

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ Includes adjustments for composite and swing limits

+ + Non-Standard Calculation

NORTH CAROLINA

F-CLASS
Appendix B-V

EFFECTIVE 4/1/2003

CLASS 7350		FREIGHT HANDLING NOC-COVERAGE UNDER U.S. ACT						
		CONVERTED LOSSES						
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT			
1/95 through 12/95	1,618,100	1	74,357	5	133,254	103,732	311,343	19.24
1/96 through 12/96	1,693,649	0	0	0	0	167	167	0.01
1/97 through 12/97	2,103,212	0	0	3	34,951	14,364	49,315	2.34
1/98 through 12/98	2,691,886	1	798,729	0	0	890,834	1,689,563	62.77
1/99 through 12/99	1,673,021	0	0	3	65,462	44,250	109,712	6.56
5 YR. TOTAL	9,779,868	2	873,086	11	233,667	1,053,347	2,160,100	22.09
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		17%	8.927	29%	2.389	27%	10.771	22.09
Pure Premium Indicated by National Relativity		37%	9.303	35%	3.131	36%	9.154	21.59
Pure Premium Present on Rate Level		46%	5.522	36%	1.884	37%	3.338	10.74
Pure Premium Derived by Formula			7.500		2.467		7.439	17.41

CLASS 8709		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK						
		CONVERTED LOSSES						
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT			
1/95 through 12/95	624,921	0	0	0	0	0	0	0.00
1/96 through 12/96	609,625	0	0	2	3,535	16,199	19,734	3.24
1/97 through 12/97	266,399	0	0	0	0	0	0	0.00
1/98 through 12/98	284,627	0	0	0	0	0	0	0.00
1/99 through 12/99	232,105	0	0	0	0	365	365	0.16
5 YR. TOTAL	2,017,677	0	0	2	3,535	16,564	20,099	1.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		6%	0.000	10%	0.175	10%	0.821	1.00
Pure Premium Indicated by National Relativity		19%	1.869	38%	1.182	29%	2.409	5.46
Pure Premium Present on Rate Level		75%	2.413	52%	0.615	61%	1.621	4.65
Pure Premium Derived by Formula			2.165		0.786		1.770	4.72

CLASS 8726		STEAMSHIP LINE OR AGENCY-PORT EMPLOYEES: SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS						
		CONVERTED LOSSES						
		SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT			
1/95 through 12/95	122,772	0	0	0	0	0	0	0.00
1/96 through 12/96	151,326	0	0	0	0	0	0	0.00
1/97 through 12/97	198,357	0	0	0	0	7,971	7,971	4.02
1/98 through 12/98	122,694	0	0	0	0	0	0	0.00
1/99 through 12/99	69,545	0	0	0	0	0	0	0.00
5 YR. TOTAL	664,694	0	0	0	0	7,971	7,971	1.20
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%	0.000	6%	1.199	1.20
Pure Premium Indicated by National Relativity		25%	3.190	40%	0.658	32%	2.190	6.04
Pure Premium Present on Rate Level		71%	2.263	55%	0.318	62%	1.463	4.04
Pure Premium Derived by Formula			2.404		0.438		1.680	4.52

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ Includes adjustments for composite and swing limits

+ + Non-Standard Calculation

NORTH CAROLINA

F-CLASS
Appendix B-V

EFFECTIVE 4/1/2003

CLASS 9077		UNITED STATES ARMED SERVICE RISK-ALL EMPLOYEES & DRIVERS						
		CONVERTED LOSSES						
		SERIOUS		NON-SERIOUS		MEDICAL	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/95 through 12/95	0	0	0	0	0	0	0	0.00
1/96 through 12/96	0	0	0	0	0	0	0	0.00
1/97 through 12/97	0	0	0	0	0	0	0	0.00
1/98 through 12/98	0	0	0	0	0	0	0	0.00
1/99 through 12/99	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0.00
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	CRED.	PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000	0%	0.000	0.00
Pure Premium Indicated by National Relativity		0%	0.000	18%	0.088	13%	0.323	0.41
Pure Premium Present on Rate Level		100%	0.406	82%	0.310	87%	0.590	1.31
Pure Premium Derived by Formula			0.406		0.270		0.555	1.23

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

+ Includes adjustments for composite and swing limits

+ + Non-Standard Calculation

NORTH CAROLINA

APPENDIX B-V

DERIVATION OF PROPOSED ADVISORY LOSS COST - CODE 6824

The indicated pure premiums are calculated by adjusting the limited losses by a set of conversion factors. The converted losses are then summarized into serious, non-serious and medical and then divided by payroll (in hundreds). The derivation of the indicated pure premium for the above captioned classification follows:

STATE LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal	Permanent Total	Major Permanent Partial	Minor Permanent Partial	Temporary Total	Serious Medical	Non-Serious Medical
1/1/95 - 12/31/95	0	0	0	0	0	0	2,821
1/1/96 - 12/31/96	0	0	39,653	0	21,102	25,031	19,855
1/1/97 - 12/31/97	0	0	41,357	2,156	38,424	26,697	12,620
1/1/98 - 12/31/98	0	0	0	0	13,492	0	26,044
1/1/99 - 12/31/99	0	0	0	0	11,518	0	28,138

FEDERAL LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal	Permanent Total	Major Permanent Partial	Minor Permanent Partial	Temporary Total	Serious Medical	Non-Serious Medical
1/1/95 - 12/31/95	0	0	0	15,748	4,620	0	28,959
1/1/96 - 12/31/96	0	0	0	0	0	0	0
1/1/97 - 12/31/97	0	0	0	0	0	0	0
1/1/98 - 12/31/98	0	0	49,486	67,317	28,937	47,094	174,422
1/1/99 - 12/31/99	0	0	0	0	13,781	0	78,727

STATE COMBINED CONVERSION FACTORS (Section A)

Policy Period	Fatal	Permanent Total	Major Permanent Partial	Minor Permanent Partial	Temporary Total	Serious Medical	Non-Serious Medical
1/1/95 - 12/31/95	1.609	1.609	1.600	1.457	1.465	3.040	1.594
1/1/96 - 12/31/96	1.650	1.650	1.641	1.447	1.456	2.980	1.604
1/1/97 - 12/31/97	1.847	1.847	1.840	1.405	1.410	3.082	1.522
1/1/98 - 12/31/98	2.164	2.164	2.158	1.353	1.357	3.552	1.404
1/1/99 - 12/31/99	3.562	3.562	3.551	1.328	1.332	5.248	1.286

FEDERAL COMBINED CONVERSION FACTORS (Section A)

Policy Period	Fatal	Permanent Total	Major Permanent Partial	Minor Permanent Partial	Temporary Total	Serious Medical	Non-Serious Medical
1/1/95 - 12/31/95	2.088	2.029	1.976	1.800	1.848	3.105	1.628
1/1/96 - 12/31/96	2.139	2.085	2.036	1.796	1.839	2.980	1.604
1/1/97 - 12/31/97	2.391	2.341	2.290	1.748	1.787	3.082	1.522
1/1/98 - 12/31/98	2.803	2.750	2.699	1.692	1.725	3.552	1.404
1/1/99 - 12/31/99	4.605	4.538	4.467	1.671	1.697	5.248	1.286

NORTH CAROLINA

APPENDIX B-V

DERIVATION OF PROPOSED ADVISORY LOSS COST - CODE 6824

STATE CONVERTED LOSSES (Limited Losses x Combined Conversion Factors)

Policy Period	Payroll	Serious	Non-Serious	Medical	Total
1/1/95 - 12/31/95	19,982,335	0	0	4,497	4,497
1/1/96 - 12/31/96	18,786,474	65,071	30,725	106,439	202,235
1/1/97 - 12/31/97	17,906,970	76,097	57,207	101,487	234,791
1/1/98 - 12/31/98	23,645,245	0	18,309	36,566	54,875
1/1/99 - 12/31/99	23,843,857	0	15,342	36,186	51,528
Total	104,164,881	141,168	121,583	285,175	547,926

FEDERAL CONVERTED LOSSES (Limited Losses x Combined Conversion Factors)

Policy Period	Payroll	Serious	Non-Serious	Medical	Total
1/1/95 - 12/31/95	19,982,335	0	36,884	47,146	84,030
1/1/96 - 12/31/96	18,786,474	0	0	0	0
1/1/97 - 12/31/97	17,906,970	0	0	0	0
1/1/98 - 12/31/98	23,645,245	133,563	163,816	412,167	709,546
1/1/99 - 12/31/99	23,843,857	0	23,386	101,243	124,629
Total	104,164,881	133,563	224,086	560,556	918,205

TOTAL PAYROLL, CONVERTED LOSSES

Policy Period	Payroll	Serious	Non-Serious	Medical	Total
1/1/95 - 12/31/95	19,982,335	0	36,884	51,643	88,527
1/1/96 - 12/31/96	18,786,474	65,071	30,725	106,439	202,235
1/1/97 - 12/31/97	17,906,970	76,097	57,207	101,487	234,791
1/1/98 - 12/31/98	23,645,245	133,563	182,125	448,733	764,421
1/1/99 - 12/31/99	23,843,857	0	38,728	137,429	176,157
Total	104,164,881	274,731	345,669	845,731	1,466,131
INDICATED PURE PREMIUM		0.264	0.332	0.812	1.41

The present on rate level pure premiums are calculated by adjusting the pure premiums underlying the current statewide loss cost by the conversion factors. The derivation of the present on rate level pure premiums for the above captioned classification follows:

	Serious	Non-Serious	Medical	Total
Pure Premiums Underlying Current Statewide Loss Cost	2.130	0.420	1.474	4.03
Conversion Factors (Section B)	1.010	1.010	1.040	
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	2.151	0.424	1.533	4.11

NORTH CAROLINA

APPENDIX B-V

DERIVATION OF PROPOSED ADVISORY LOSS COST - CODE 6824 F-Class

The loss cost for the above captioned classification is then derived as shown in the following exhibit:

	<u>Serious</u>	<u>Non-Serious</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	0.264	0.332	0.812	1.41
2. Pure Premium Indicated by National Relativity	3.450	1.193	3.882	8.53
3. Pure Premium Present on Rate Level	2.151	0.424	1.533	4.11
4. State Credibilities	31%	42%	51%	xxx
5. National Credibilities	34%	29%	24%	xxx
6. Residual Credibilities = 100% - (4) - (5)	35%	29%	25%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	2.008	0.608	1.729	4.35
8. Composite Factor (incorporating Test Correction Factor)	0.9580	0.9580	0.9580	xxx
9. Underlying Pure Premiums = (7) x (8) *	1.922	0.582	1.656	4.16
10. Ratio of Manual to Standard Premium				1.099
11. Loss Cost = (9) x (10)				4.57
12. Loss Cost Within Swing Limits				4.57
Current Loss Cost x Swing Limits				
a) Lower bound = 4.21 x 0.750 = 3.16				
b) Upper bound = 4.21 x 1.250 = 5.26				
13. Pure Premiums Underlying Proposed Loss Cost* = ((12) / (11)) x (9)	1.922	0.582	1.656	4.16
14. Final Loss Cost				4.57

* Serious pure premium is adjusted for the rounded total pure premium:

$$\text{Serious Pure Premium} = \text{Total Pure Premium} - (\text{Non-serious Pure Premium} + \text{Medical Pure Premium})$$

NORTH CAROLINA LAW MEMO

APPENDIX C-I

Increase in the Maximum Weekly Benefit

Effective: 01/01/2003

Change in the maximum weekly benefit for:

Fatal Injury:	From	\$628.00	to	\$652.00
Total Disability:	From	\$628.00	to	\$652.00
Permanent Partial Disability:	From	\$628.00	to	\$652.00

Total Effect: + 0.4%

SAWW effective 01/01/2002 = \$570.98 (estimated).
110% of \$570.98 rounded to the nearest 2 dollars is \$628.00.

SAWW effective 01/01/2003 = \$593.10 (estimated).
110% of \$593.10 rounded to the nearest 2 dollars is \$652.00.

NORTH CAROLINA LAW MEMO

APPENDIX C-I

Impact By Type of Injury Due to the Increase in the Maximum
Weekly Benefit, Effective 01/01/2003

<u>Type of Injury</u>	<u>Percentage of Losses (a)</u>	<u>Effect</u>
Fatal	1.8%	+ 0.7%
Permanent Total	4.1%	+ 0.7%
Major Permanent Partial	32.7%	+ 0.7%
Serious	38.6%	+ 0.7% (b)
Minor Permanent Partial	10.5%	+ 0.7%
Temporary Total	9.0%	+ 0.7%
Non-Serious	19.5%	+ 0.7% (b)
Total Indemnity	58.1%	+ 0.7% (b)
Medical	41.9%	0.0%
Total Losses	100.0%	+ 0.4% (b)

(a) Proportions within indemnity are based on the 24-month period ending 12/31/1998 on the 01/01/2002 law level and developed to an ultimate basis by type of injury. Incorporates an assumed indemnity/medical split of 0.581 / 0.419.

(b) Weighted-average.

LONGSHORE AND HARBOR WORKERS COMPENSATION ACT LAW MEMO

APPENDIX C-II

Increase in the Minimum and Maximum Weekly Benefit

Effective: 10/1/02

Change in the wage for the minimum weekly benefit for:

Fatal Injury	From	\$475.69	to	\$498.25
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Change in the minimum weekly benefit for:

Total Disability	From	\$237.85	to	\$249.13
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Change in the maximum weekly benefit for:

Fatal Injury	From	\$951.38	to	\$996.50
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Total Disability	From	\$951.38	to	\$996.50
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Permanent Partial Disability	From	\$951.38	to	\$996.50
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Total Effect: + 0.2%

LONGSHORE AND HARBOR WORKERS COMPENSATION ACT LAW MEMO

APPENDIX C-II

Impact By Type of Injury Due to the Increase in the Maximum
and Minimum Weekly Benefit, Effective 10/1/02

<u>Type of Injury</u>	<u>Percentage of Losses*</u>	<u>Effect (%)</u>
Fatal	7.6%	+ 1.1
Permanent Total	2.4%	+ 0.6
Major Permanent Partial	39.2%	+ 0.1
Minor Permanent Partial	4.2%	+ 0.1
Temporary Total	6.2%	+ 0.6
Total Indemnity	59.6%	+ 0.3 **
Medical	40.4%	0.0
Total	100.0%	+ 0.2 **

* Nationwide losses under the Longshore and Harbor Workers' Compensation Act for the three-year policy period ending 12/31/99 on the 10/1/01 law level and developed to an ultimate report by type of injury.

** Weighted-average.

APPENDIX D
DATA REPORTING REQUIREMENTS
G.S. 58-36-15 (g) and (h)

Item

- (g) (1) A detailed list of the rates, loss costs, rules, and policy forms filed, accompanied by a list of those superseded; and
- (2) A detailed description, properly referenced, of all changes in policy forms, rules, prospective loss costs, and rates, including the effect of each change.

Response

See the summary page at the beginning of Exhibit RB-1 and Appendix E.

Item

- (h) (1) North Carolina earned premiums at the actual and current rate level; losses and loss adjustment expenses, each on paid and incurred bases without trending or other modification for the experience period, including the loss ratio anticipated at the time the rates were promulgated for the experience period;
- (2) Credibility factor development and application;
- (3) Loss development factor derivation and application on both paid and incurred bases and in both numbers and dollars of claims;
- (4) Trending factor development and application;
- (5) Changes in premium base resulting from rating exposure trends;
- (6) Limiting factor development and application;
- (7) Overhead expense development and application of commission and brokerage, other acquisition expenses, general expenses, taxes, licenses and fees;
- (8) Percent rate or prospective loss costs change;
- (9) Final proposed rates;
- (10) Investment earnings, consisting of investment income and realized plus unrealized capital gains, from loss, loss expense, and unearned premium reserves;
- (11) Identification of applicable statistical plans and programs and a certification of compliance with them;
- (12) Investment earnings on capital and surplus;
- (13) Level of capital and surplus needed to support premium writings without endangering the solvency of member companies; and
- (14) Such other information that may be required by any rule adopted by the Commissioner.

Response

To the extent that G. S. 58-36-15 (h) applies to workers' compensation insurance voluntary loss costs and residual market rate filings, the required information is included in the 11 NCAC 10.1111 responses.

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/02</u>	<u>Proposed 04/01/03</u>	<u>Percent Change</u>
0005	2.61	2.34	-10.3%
0008	2.83	2.91	2.8%
0016	4.58	5.86	27.9%
0034	4.24	4.02	-5.2%
0035	2.44	2.35	-3.7%
0036	5.40	5.00	-7.4%
0037	3.40	4.00	17.6%
0042	5.44	5.66	4.0%
0050	7.42	7.64	3.0%
0059	0.38	0.38	0.0%
0065	0.07	0.07	0.0%
0066	0.07	0.07	0.0%
0067	0.07	0.07	0.0%
0079	3.26	2.98	-8.6%
0083	3.89	4.55	17.0%
0106	20.70	25.87	25.0%
0113	4.46	4.13	-7.4%
0170	3.67	4.28	16.6%
0251	3.65	4.20	15.1%
0400	7.23	7.14	-1.2%
0401	10.30	13.18	28.0%
0763	1.92	1.96	2.1%
0771	0.44	0.48	9.1%
0908	76.00	97.00	27.6%
0909	73.00	86.00	17.8%
0912	353.00	398.00	12.7%
0913	261.00	239.00	-8.4%
0917	4.24	4.28	0.9%
1005	8.04	8.52	6.0%
1164	5.87	7.33	24.9%
1165	3.54	3.79	7.1%
1320	2.91	2.98	2.4%
1322	14.21	12.12	-14.7%
1430	4.92	4.54	-7.7%
1438	3.25	4.09	25.8%
1452	2.43	2.26	-7.0%
1463	11.64	10.73	-7.8%
1470	3.78	3.66	-3.2%
1473	2.35	2.11	-10.2%
1474	2.50	2.49	-0.4%
1624	3.47	3.99	15.0%
1642	2.98	3.40	14.1%
1654	4.60	5.75	25.0%
1655	3.67	3.94	7.4%
1699	3.42	3.06	-10.5%
1701	2.91	2.98	2.4%
1710	5.66	7.07	24.9%
1741	3.16	2.95	-6.6%
1747	3.44	3.32	-3.5%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/02</u>	<u>Proposed 04/01/03</u>	<u>Percent Change</u>
1748	2.98	3.09	3.7%
1803	6.20	6.97	12.4%
1852	2.76	2.45	-11.2%
1853	3.36	4.08	21.4%
1860	2.56	2.65	3.5%
1924	2.69	2.21	-17.8%
1925	5.06	4.95	-2.2%
2001	4.03	4.00	-0.7%
2002	4.76	4.20	-11.8%
2003	3.57	4.03	12.9%
2014	4.98	4.36	-12.4%
2016	1.81	2.28	26.0%
2021	1.95	2.18	11.8%
2039	4.66	4.20	-9.9%
2041	2.17	2.73	25.8%
2065	2.87	3.41	18.8%
2070	2.93	2.80	-4.4%
2081	4.17	4.18	0.2%
2089	6.58	5.23	-20.5%
2095	4.12	3.78	-8.3%
2105	5.22	3.97	-23.9%
2110	2.70	2.50	-7.4%
2111	2.13	2.41	13.1%
2112	1.92	1.82	-5.2%
2114	4.43	3.41	-23.0%
2121	3.93	4.22	7.4%
2130	3.72	4.04	8.6%
2131	1.69	1.70	0.6%
2143	2.90	3.20	10.3%
2150	6.69	6.29	-6.0%
2156	2.85	2.94	3.2%
2157	2.42	2.67	10.3%
2172	1.75	1.91	9.1%
2174	3.45	3.37	-2.3%
2211	6.05	6.55	8.3%
2220	2.31	2.30	-0.4%
2286	1.86	1.52	-18.3%
2288	4.05	4.14	2.2%
2300	4.30	5.41	25.8%
2302	1.90	1.94	2.1%
2305	1.77	1.62	-8.5%
2361	1.39	1.68	20.9%
2362	2.22	1.97	-11.3%
2380	1.72	2.06	19.8%
2386	1.77	1.96	10.7%
2388	2.28	2.07	-9.2%
2402	3.49	3.15	-9.7%
2413	2.37	2.58	8.9%
2416	1.23	1.11	-9.8%

North Carolina

Appendix E

Advisory Loss Costs Comparison

Class Code	Current 04/01/02	Proposed 04/01/03	Percent Change
2417	1.84	1.82	-1.1%
2501	1.96	1.89	-3.6%
2503	1.22	1.36	11.5%
2534	1.84	1.95	6.0%
2570	4.70	4.03	-14.3%
2576	4.35	4.15	-4.6%
2578	3.60	4.32	20.0%
2585	3.03	2.98	-1.7%
2586	1.61	2.02	25.5%
2587	1.79	1.76	-1.7%
2589	1.89	1.98	4.8%
2600	3.39	3.45	1.8%
2623	3.18	3.21	0.9%
2651	1.94	1.79	-7.7%
2660	2.39	2.48	3.8%
2670	2.17	1.89	-12.9%
2683	2.65	2.63	-0.8%
2688	1.82	2.16	18.7%
2705	46.64	45.01	-3.5%
2706	18.19	15.54	-14.6%
2710	6.11	6.09	-0.3%
2714	3.82	3.68	-3.7%
2727	9.13	8.52	-6.7%
2731	4.24	4.43	4.5%
2735	3.94	4.19	6.3%
2759	6.37	5.90	-7.4%
2790	3.14	3.44	9.6%
2791	1.62	1.66	2.5%
2797	3.95	3.63	-8.1%
2802	4.71	4.92	4.5%
2812	4.39	4.22	-3.9%
2835	2.31	2.09	-9.5%
2836	1.51	1.70	12.6%
2841	3.93	3.81	-3.1%
2881	2.73	2.67	-2.2%
2883	3.12	3.12	0.0%
2913	3.25	3.21	-1.2%
2915	4.32	5.31	22.9%
2916	3.45	3.37	-2.3%
2923	3.61	3.65	1.1%
2942	2.94	2.74	-6.8%
2960	7.96	6.05	-24.0%
3004	2.28	2.03	-11.0%
3018	4.23	4.41	4.3%
3022	3.19	3.17	-0.6%
3027	3.12	3.54	13.5%
3028	3.86	3.81	-1.3%
3030	6.05	6.18	2.1%
3040	6.96	6.08	-12.6%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/02</u>	<u>Proposed 04/01/03</u>	<u>Percent Change</u>
3041	3.54	4.19	18.4%
3042	3.27	2.72	-16.8%
3064	3.27	2.77	-15.3%
3066	4.83	4.34	-10.1%
3076	2.86	2.98	4.2%
3081	3.72	3.74	0.5%
3082	4.48	4.52	0.9%
3085	3.05	2.87	-5.9%
3110	4.92	5.20	5.7%
3111	4.22	3.66	-13.3%
3113	2.60	2.54	-2.3%
3114	1.76	1.88	6.8%
3118	3.13	3.10	-1.0%
3119	0.66	0.82	24.2%
3122	2.17	2.12	-2.3%
3126	2.64	2.69	1.9%
3131	1.86	1.62	-12.9%
3132	3.32	3.46	4.2%
3145	1.77	1.68	-5.1%
3146	2.37	2.18	-8.0%
3169	3.16	3.43	8.5%
3175	1.25	1.35	8.0%
3179	1.88	2.00	6.4%
3180	2.43	2.39	-1.6%
3188	1.35	1.35	0.0%
3220	3.25	3.43	5.5%
3223	1.80	1.81	0.6%
3224	3.72	3.94	5.9%
3227	4.08	3.93	-3.7%
3240	2.81	2.99	6.4%
3241	3.98	4.14	4.0%
3255	4.38	4.36	-0.5%
3257	2.43	2.35	-3.3%
3270	2.36	2.32	-1.7%
3300	6.32	5.37	-15.0%
3303	4.35	3.96	-9.0%
3307	3.61	3.66	1.4%
3315	2.55	2.81	10.2%
3334	2.63	3.31	25.9%
3336	2.32	2.09	-9.9%
3365	13.62	16.16	18.6%
3372	3.09	3.03	-1.9%
3373	6.98	5.31	-23.9%
3383	1.29	1.27	-1.6%
3385	1.58	1.65	4.4%
3400	3.38	3.26	-3.6%
3507	2.58	2.73	5.8%
3515	2.64	2.66	0.8%
3516	1.45	1.70	17.2%

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Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/02</u>	<u>Proposed 04/01/03</u>	<u>Percent Change</u>
3548	2.57	2.54	-1.2%
3559	2.73	2.99	9.5%
3574	0.82	1.01	23.2%
3581	1.40	1.45	3.6%
3612	2.20	2.48	12.7%
3620	4.79	4.35	-9.2%
3629	1.94	1.71	-11.9%
3632	2.81	3.17	12.8%
3634	2.54	2.61	2.8%
3635	1.70	2.04	20.0%
3638	1.64	1.72	4.9%
3642	1.09	1.00	-8.3%
3643	2.52	2.39	-5.2%
3647	2.31	2.35	1.7%
3648	1.85	2.30	24.3%
3681	1.29	1.26	-2.3%
3685	1.19	1.39	16.8%
3719	5.96	4.47	-25.0%
3724	6.23	5.47	-12.2%
3726	8.09	7.83	-3.2%
3803	5.74	5.25	-8.5%
3807	2.85	2.97	4.2%
3808	2.73	2.23	-18.3%
3821	4.45	4.77	7.2%
3822	3.80	3.85	1.3%
3824	3.28	3.68	12.2%
3826	0.74	0.70	-5.4%
3827	2.11	1.94	-8.1%
3830	2.24	2.38	6.3%
3851	4.16	3.54	-14.9%
3865	3.80	3.26	-14.2%
3881	3.57	3.85	7.8%
4000	4.42	5.08	14.9%
4021	3.12	3.28	5.1%
4024	5.15	4.77	-7.4%
4034	6.33	6.28	-0.8%
4036	2.94	3.42	16.3%
4038	4.16	3.62	-13.0%
4053	1.60	1.71	6.9%
4061	4.36	4.31	-1.1%
4062	1.96	1.96	0.0%
4101	2.83	2.72	-3.9%
4111	1.92	1.74	-9.4%
4112	1.15	1.05	-8.7%
4113	1.82	2.29	25.8%
4114	4.03	3.89	-3.5%
4130	4.53	4.80	6.0%
4131	3.11	3.38	8.7%
4133	4.26	3.71	-12.9%

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Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/02</u>	<u>Proposed 04/01/03</u>	<u>Percent Change</u>
4150	1.12	0.97	-13.4%
4206	3.69	4.12	11.7%
4207	1.00	1.10	10.0%
4239	1.94	2.21	13.9%
4240	2.71	2.33	-14.0%
4243	1.98	2.04	3.0%
4244	2.67	2.89	8.2%
4250	1.25	1.22	-2.4%
4251	1.82	1.81	-0.5%
4263	2.67	2.97	11.2%
4273	2.56	2.23	-12.9%
4279	3.46	3.29	-4.9%
4282	1.58	1.64	3.8%
4283	7.60	6.08	-20.0%
4299	1.67	1.62	-3.0%
4301	1.37	1.27	-7.3%
4304	3.36	3.19	-5.1%
4307	1.96	2.00	2.0%
4308	1.21	1.37	13.2%
4351	0.75	0.83	10.7%
4352	1.82	1.58	-13.2%
4360	1.45	1.15	-20.7%
4361	0.91	1.07	17.6%
4362	0.81	1.03	27.2%
4410	3.60	4.09	13.6%
4417	0.81	0.87	7.4%
4420	3.46	4.35	25.7%
4431	1.87	1.52	-18.7%
4432	1.56	1.46	-6.4%
4439	1.84	2.15	16.8%
4452	2.10	2.48	18.1%
4459	2.93	2.90	-1.0%
4470	1.43	1.26	-11.9%
4484	2.39	2.23	-6.7%
4493	4.72	5.18	9.7%
4511	0.58	0.61	5.2%
4557	2.16	2.28	5.6%
4558	1.48	1.35	-8.8%
4561	2.11	2.65	25.6%
4568	1.53	1.77	15.7%
4581	1.05	1.19	13.3%
4583	3.64	3.35	-8.0%
4611	0.82	0.78	-4.9%
4635	1.82	2.01	10.4%
4653	2.62	2.83	8.0%
4665	4.22	4.22	0.0%
4670	6.94	6.68	-3.7%
4683	2.11	2.30	9.0%
4686	2.95	2.28	-22.7%

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Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/02</u>	<u>Proposed 04/01/03</u>	<u>Percent Change</u>
4692	0.56	0.51	-8.9%
4693	1.59	1.39	-12.6%
4703	1.07	1.06	-0.9%
4717	2.75	2.83	2.9%
4720	1.81	2.28	26.0%
4740	2.00	2.04	2.0%
4741	2.42	2.40	-0.8%
4751	3.17	3.03	-4.4%
4771	2.50	2.72	8.8%
4777	4.64	5.44	17.2%
4825	0.96	1.06	10.4%
4828	1.63	1.44	-11.7%
4829	1.63	1.64	0.6%
4902	4.40	3.75	-14.8%
4923	1.02	0.96	-5.9%
5020	6.44	6.17	-4.2%
5022	6.76	5.79	-14.3%
5037	29.02	25.36	-12.6%
5040	23.39	25.76	10.1%
5057	13.26	11.53	-13.0%
5059	24.72	23.66	-4.3%
5069	30.42	33.80	11.1%
5102	5.18	4.91	-5.2%
5146	4.97	3.54	-28.8%
5160	4.90	4.17	-14.9%
5183	4.63	4.96	7.1%
5188	5.40	4.51	-16.5%
5190	5.19	4.73	-8.9%
5191	1.07	0.85	-20.6%
5192	4.07	4.25	4.4%
5213	8.39	8.06	-3.9%
5215	5.89	5.46	-7.3%
5221	4.22	4.07	-3.6%
5222	12.02	12.56	4.5%
5223	8.46	9.07	7.2%
5348	4.37	3.85	-11.9%
5402	5.16	4.35	-15.7%
5403	11.02	11.07	0.5%
5437	6.42	6.59	2.6%
5443	4.04	4.71	16.6%
5445	7.68	6.26	-18.5%
5462	5.81	6.25	7.6%
5472	5.52	4.35	-21.2%
5473	4.61	5.11	10.8%
5474	6.14	5.88	-4.2%
5478	4.67	4.78	2.4%
5479	8.38	7.30	-12.9%
5480	10.04	9.30	-7.4%
5491	3.41	2.39	-29.9%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/02</u>	<u>Proposed 04/01/03</u>	<u>Percent Change</u>
5506	4.88	5.09	4.3%
5507	3.42	3.65	6.7%
5508	9.39	11.26	19.9%
5536	6.55	5.91	-9.8%
5538	6.67	6.61	-0.9%
5551	17.17	15.76	-8.2%
5606	2.38	2.42	1.7%
5610	4.05	3.83	-5.4%
5645	12.50	11.35	-9.2%
5651	8.74	8.39	-4.0%
5703	24.08	23.60	-2.0%
5705	3.86	4.63	19.9%
5951	0.37	0.35	-5.4%
6003	11.53	9.57	-17.0%
6005	7.76	6.65	-14.3%
6017	4.61	5.53	20.0%
6018	4.06	3.37	-17.0%
6045	6.03	5.40	-10.4%
6204	9.58	10.24	6.9%
6206	2.77	3.02	9.0%
6213	5.04	4.98	-1.2%
6214	3.80	3.37	-11.3%
6216	5.26	4.87	-7.4%
6217	5.28	5.18	-1.9%
6229	4.70	5.05	7.4%
6233	11.02	9.12	-17.2%
6235	12.55	11.84	-5.7%
6236	31.22	27.37	-12.3%
6237	2.85	3.00	5.3%
6251	10.54	10.79	2.4%
6252	7.44	6.13	-17.6%
6260	7.75	7.11	-8.3%
6306	8.61	7.63	-11.4%
6319	5.50	4.98	-9.5%
6325	9.61	9.64	0.3%
6400	7.12	7.08	-0.6%
6504	2.13	2.03	-4.7%
6702	10.81	10.55	-2.4%
6703	20.63	18.00	-12.7%
6704	12.02	11.72	-2.5%
6801	3.07	3.18	3.6%
6811	2.59	2.81	8.5%
6824	4.21	4.57	8.6%
6826	10.76	11.25	4.6%
6834	4.37	4.14	-5.3%
6836	3.03	3.71	22.4%
6843	16.73	17.47	4.4%
6845	12.58	13.57	7.9%
6854	4.85	4.74	-2.3%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/02</u>	<u>Proposed 04/01/03</u>	<u>Percent Change</u>
6872	27.58	21.87	-20.7%
6874	23.23	27.58	18.7%
6882	5.43	5.31	-2.2%
6884	11.19	11.19	0.0%
7016	24.09	18.07	-25.0%
7024	26.77	20.08	-25.0%
7038	10.88	8.61	-20.9%
7046	8.70	7.80	-10.3%
7047	45.96	30.84	-32.9%
7050	20.36	14.70	-27.8%
7090	12.09	9.57	-20.8%
7098	9.67	8.67	-10.3%
7099	15.56	13.32	-14.4%
7133	3.05	3.23	5.9%
7151	3.71	3.92	5.7%
7152	7.07	6.70	-5.2%
7153	4.12	4.36	5.8%
7222	13.20	11.64	-11.8%
7228	6.15	6.88	11.9%
7229	9.65	8.73	-9.5%
7230	5.62	7.02	24.9%
7231	6.97	8.08	15.9%
7232	5.14	5.94	15.6%
7309	26.43	23.21	-12.2%
7313	5.38	4.98	-7.4%
7317	11.19	11.61	3.8%
7323	4.49	4.58	2.0%
7327	16.95	16.92	-0.2%
7333	6.18	6.33	2.4%
7335	6.87	7.03	2.3%
7337	11.42	10.80	-5.4%
7350	11.03	13.78	24.9%
7360	4.96	4.44	-10.5%
7370	5.21	4.40	-15.5%
7380	4.13	4.53	9.7%
7382	4.57	4.38	-4.2%
7390	4.40	4.43	0.7%
7394	22.73	17.05	-25.0%
7395	25.25	18.94	-25.0%
7398	43.35	29.09	-32.9%
7403	1.61	1.77	9.9%
7405	0.67	0.55	-17.9%
7409	17.30	18.75	8.4%
7420	12.97	16.21	25.0%
7421	2.09	2.61	24.9%
7422	3.28	3.80	15.9%
7423	2.40	2.58	7.5%
7425	16.42	14.17	-13.7%
7431	3.81	3.32	-12.9%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/02</u>	<u>Proposed 04/01/03</u>	<u>Percent Change</u>
7445	0.22	0.18	-18.2%
7453	1.27	1.11	-12.6%
7502	3.11	3.18	2.3%
7515	1.42	1.52	7.0%
7520	2.32	2.67	15.1%
7529	7.51	9.01	20.0%
7538	10.86	9.99	-8.0%
7539	2.65	2.85	7.5%
7540	3.06	3.31	8.2%
7580	2.20	2.19	-0.5%
7590	4.12	4.74	15.0%
7600	2.12	2.18	2.8%
7601	6.05	5.33	-11.9%
7605	3.04	3.15	3.6%
7610	0.48	0.47	-2.1%
7611	7.29	6.53	-10.4%
7612	9.22	11.06	20.0%
7613	3.01	3.61	19.9%
7704	8.72	8.06	-7.6%
7720	1.94	2.27	17.0%
7723	1.93	1.94	0.5%
7855	8.90	8.68	-2.5%
8001	1.40	1.57	12.1%
8002	1.55	1.76	13.5%
8006	2.49	2.40	-3.6%
8008	1.33	1.33	0.0%
8010	1.56	1.51	-3.2%
8013	0.44	0.43	-2.3%
8015	0.63	0.54	-14.3%
8017	1.41	1.51	7.1%
8018	2.47	2.27	-8.1%
8021	1.80	1.82	1.1%
8031	1.70	2.09	22.9%
8032	1.37	1.38	0.7%
8033	1.91	2.01	5.2%
8039	1.45	1.60	10.3%
8044	2.35	2.55	8.5%
8045	1.08	0.85	-21.3%
8046	1.49	1.60	7.4%
8047	1.12	0.98	-12.5%
8050	0.79	0.87	10.1%
8058	1.71	1.81	5.8%
8072	1.46	1.36	-6.8%
8102	1.49	1.58	6.0%
8103	1.90	2.00	5.3%
8105	3.64	3.43	-5.8%
8106	5.10	4.93	-3.3%
8107	3.57	3.96	10.9%
8111	2.67	2.41	-9.7%

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Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/02</u>	<u>Proposed 04/01/03</u>	<u>Percent Change</u>
8116	2.46	2.51	2.0%
8203	4.64	4.61	-0.6%
8204	8.52	8.86	4.0%
8209	2.85	2.62	-8.1%
8215	2.58	2.39	-7.4%
8227	3.41	3.65	7.0%
8232	4.30	4.48	4.2%
8233	8.81	7.72	-12.4%
8235	3.34	2.74	-18.0%
8236	4.28	5.02	17.3%
8263	5.24	5.74	9.5%
8264	3.94	4.08	3.6%
8265	4.03	4.60	14.1%
8279	4.90	6.27	28.0%
8288	4.32	4.94	14.4%
8291	3.74	3.98	6.4%
8292	2.76	3.21	16.3%
8293	6.30	6.97	10.6%
8304	5.03	5.36	6.6%
8350	4.02	4.47	11.2%
8380	2.99	3.00	0.3%
8381	1.42	1.41	-0.7%
8385	2.30	2.19	-4.8%
8392	2.20	2.51	14.1%
8393	1.84	1.91	3.8%
8500	9.13	11.68	27.9%
8601	0.69	0.77	11.6%
8606	3.66	4.57	24.9%
8709	4.77	4.97	4.2%
8710	2.62	2.48	-5.3%
8719	2.72	2.81	3.3%
8720	1.20	1.22	1.7%
8721	0.35	0.45	28.6%
8726	4.15	4.76	14.7%
8734	0.65	0.70	7.7%
8737	0.58	0.63	8.6%
8738	1.11	1.08	-2.7%
8742	0.48	0.52	8.3%
8745	4.02	5.14	27.9%
8748	0.58	0.57	-1.7%
8755	0.35	0.41	17.1%
8800	1.23	1.07	-13.0%
8803	0.11	0.11	0.0%
8805	0.32	0.35	9.4%
8810	0.24	0.26	8.3%
8814	0.29	0.32	10.3%
8815	0.56	0.54	-3.6%
8820	0.26	0.24	-7.7%
8824	2.48	2.50	0.8%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/02</u>	<u>Proposed 04/01/03</u>	<u>Percent Change</u>
8825	1.46	1.36	-6.8%
8826	1.70	1.80	5.9%
8831	1.16	1.03	-11.2%
8832	0.27	0.31	14.8%
8833	0.98	0.92	-6.1%
8835	2.21	2.15	-2.7%
8848	2.21	2.16	-2.3%
8849	1.96	2.11	7.7%
8868	0.41	0.43	4.9%
8869	0.52	0.68	30.8%
8871	0.30	0.33	10.0%
8901	0.18	0.22	22.2%
9012	0.84	1.10	31.0%
9014	2.63	2.54	-3.4%
9015	2.60	2.54	-2.3%
9016	2.82	2.69	-4.6%
9019	1.69	1.80	6.5%
9033	1.58	1.51	-4.4%
9040	2.60	2.57	-1.2%
9044	2.26	2.50	10.6%
9052	2.04	2.23	9.3%
9058	1.38	1.31	-5.1%
9059	2.18	2.19	0.5%
9060	1.31	1.34	2.3%
9061	1.46	1.49	2.1%
9062	1.45	1.41	-2.8%
9063	0.92	0.95	3.3%
9077	1.34	1.30	-3.0%
9082	1.64	1.63	-0.6%
9083	1.49	1.60	7.4%
9084	1.87	2.20	17.6%
9089	1.12	1.15	2.7%
9093	1.13	1.23	8.8%
9101	2.20	2.35	6.8%
9102	2.89	3.50	21.1%
9154	1.36	1.52	11.8%
9156	1.56	1.55	-0.6%
9178	10.13	11.52	13.7%
9179	26.51	24.68	-6.9%
9180	3.97	4.96	24.9%
9182	1.56	1.46	-6.4%
9186	14.08	14.87	5.6%
9220	6.05	5.56	-8.1%
9402	5.98	6.34	6.0%
9403	7.86	8.06	2.5%
9410	2.41	2.66	10.4%
9501	2.58	2.41	-6.6%
9505	2.80	2.95	5.4%
9516	1.88	2.06	9.6%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/02</u>	<u>Proposed 04/01/03</u>	<u>Percent Change</u>
9519	2.33	2.72	16.7%
9521	4.67	4.74	1.5%
9522	1.37	1.36	-0.7%
9534	6.89	5.26	-23.7%
9554	12.20	10.54	-13.6%
9586	0.63	0.64	1.6%
9600	2.00	1.91	-4.5%
9620	0.73	0.84	15.1%

NORTH CAROLINA DEPARTMENT OF INSURANCE

REFERENCE FILING ADOPTION FORM

ADOPTION OF NORTH CAROLINA RATE BUREAU
WORKERS COMPENSATION PROSPECTIVE LOSS COSTS

Insurer Name: _____

Contact Person: _____

Title of Contact Person: _____

Telephone: _____ Insurer FEIN: _____

Insurer File No.: _____ NCDOL File No.: _____

NCRB Reference Filing No.: _____ Effective Date: _____

Insurer's Proposed Effective Date (if different from NCRB effective date): _____

Insurer's Approximate Market Share of North Carolina Written Premium: _____ %

Loss Costs Multiplier (Attach Summary of Supporting Information Form):

	Yes	No
To remain on file applicable to subsequent reference filings?	<input type="checkbox"/>	<input type="checkbox"/>
Applicable only to this referenced filing?	<input type="checkbox"/>	<input type="checkbox"/>

Supporting documentation is required for the use of a Loss Costs Modification Factor which differs from 1.000 applied to the prospective loss costs in the approved reference filing. [See NCGS 58-36-100(e)].

Loss-based assessments, any tax levied by the state or any political subdivision of the state, licensing costs and fees have been included in the Bureau's prospective loss costs. [See NCGS 58-36-100(c)].

See NCGS 58-36-100(j) for instructions on Bureau reference filings that have been filed with and approved by the Commissioner.

The insurer hereby declares that it is a member of the North Carolina Rate Bureau for this line of insurance. Further, the insurer certifies that the information contained in this questionnaire is true and correct and the filing complies with statutory requirements.

Signature of Company Officer/Filings Department Head

Date

**NORTH CAROLINA DEPARTMENT OF INSURANCE
SUMMARY OF SUPPORTING INFORMATION FORM
CALCULATION OF COMPANY LOSS COSTS MULTIPLIER**

1. Does this filing apply uniformly to all workers compensation classes? Yes No
(If no, identify exceptions and provide justification for variations.)
2. Loss Costs Modification:
- A. The insurer hereby files to adopt the prospective loss costs in the North Carolina Rate Bureau reference filing (Check one):
- Without modification (factor = 1.000).
 With the following modification(s): _____
 Cite the percent modification and attach supporting data and/or rationale.
- B. Loss Costs Modification expressed as a Factor: _____
 Example (i): If your loss costs modification is -10%, the factor is .90 (1.00 - .10).
 Example (ii): If your loss costs modification is +15%, the factor is 1.15 (1.00 + .15)
3. Selected Expenses: (Attach Expense Provisions Exhibit)
- | | |
|---|---------|
| A. Commission and Brokerage | _____ % |
| B. Other Acquisition | _____ % |
| C. General Expenses | _____ % |
| D. Taxes, Licenses, Fees and Loss Based Assessments | _____ % |
| E. Profit, Contingencies and Investment Income | _____ % |
| F. Other | _____ % |
| G. Total (A + B + C + D + E + F) | _____ % |
4. Development of Expected Loss and Loss Adjustment Expense (Target Cost) Ratio:
Expressed in decimal form: 1.000 - 3G _____
5. Overall impact of expense constant and minimum premiums:
Expressed in decimal form: i.e., 1.2% overall impact would be 1.012. _____
6. Overall impact of size-of-risk discounts plus expense gradation recognition in retrospective rating:
Expressed in decimal form: i.e., 8.6% average discount would be 0.914. _____
7. Provision for loss based assessments:
See NCRB Reference Filing, Exhibit II. _____
8. Company Formula Loss Costs Multiplier:
 $2B \times (1.000 - 7) / ((6 - 3G) \times 5)$ _____
9. Company Selected Loss Costs Multiplier:
Explain any differences between 8 and 9, other than rounding. _____
10. Rate Level Changes for the Coverages to which this page applies: _____ %
11. Are you amending:
- the minimum premium formula: Yes No
 - the expense constant(s)? Yes No
 - the premium discount schedules? Yes No

If yes, attach documentation showing (i) premium level impact and (ii) current and proposed minimum premium formula, minimum premium multipliers, maximum minimum premiums, expense constants and/or premium discount schedules.

**NORTH CAROLINA DEPARTMENT OF INSURANCE
SUMMARY OF SUPPORTING INFORMATION FORM
EXPENSE PROVISIONS EXHIBIT**

	Insurer's Actual Expense Ratios				Industry Average*	Selected*
	Third Most Recent Year	Second Most Recent Year	Most Recent Year	Average		
A. Commissions and Brokerage	_____	_____	_____	_____	_____	_____
B. Other Acquisition	_____	_____	_____	_____	_____	_____
C. General Expenses	_____	_____	_____	_____	_____	_____
D. Taxes, Licenses, Fees and Loss Based Assessments	_____	_____	_____	_____	_____	_____
E. Profit, Contingencies and Investment Income‡	_____	_____	_____	_____	_____	_____
F. Other§	_____	_____	_____	_____	_____	_____
G. Total (A + B + C + D + E +F)	_____	_____	_____	_____	_____	_____

INSURER'S ACTUAL EXPENSE RATIOS are:

- North Carolina Countrywide Other (explain) _____
 % of Standard Premium % of Net Premium Other (explain) _____

If the Selected provisions differ from the Average, for other than rounding, please explain (if applicable, describe any adjustment from a net premium to a standard premium basis):

- * From the most recent edition of *Best's Aggregates and Averages*, by Line Underwriting Experience—Industry by Groups, Grand Totals, for workers compensation insurance.
- † Selected provisions expressed as a percentage of standard premium. Enter the "Selected" provision in Section 3, Summary of Supporting Information Form.
- ‡ Selected provision for Profit and Contingencies (before credit for investment income) is _____% and the credit for investment income is _____%. Attach appropriate documentation to explain how investment income, including dividends, savings or unabsorbed premium deposits allowed or returned to policyholders, is taken into account.
- § Describe any other expense provisions.