

NORTH CAROLINA RATE BUREAU

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April 15, 1999

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Workers Compensation Insurance Loss Costs

Attached are:

- Excerpts from NCGS 58-36-100, as amended effective September 1, 1997, that outline insurer requirements and options under North Carolina's loss costs rating law.

(Note: The September 1, 1997 amendments permit insurer filings to be made on a file and use basis.)

- A list, by company, of loss multipliers that have been filed with and approved by the Commissioner of Insurance, or, if filed on or after September 1, 1997, not disapproved.

As previously announced, the Bureau filed a 1998 review of North Carolina's workers compensation insurance experience with the Commissioner of Insurance. No changes in loss costs to become effective during 1999 were proposed or made as a result of that review.

Very truly yours,

Jerry G. Hamrick

Workers Compensation Manager

JGH:lm

Enclosures

C-99-5

Excerpts from '58-36-100

(a) Nothing in this section requires the Bureau or its member insurers to refile rates previously implemented before two years after the effective date of this section. Any member insurer of the Bureau may continue to use all rates and deviations filed and approved for its use until disapproved, or the insurer makes its own filing to change its rates, either by making an independent filing or by filing a reference filing adoption form adopting the Bureau's prospective loss costs, or modification thereof....

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

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

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

(j) For reference filings filed by the Bureau:

(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.

**NORTH CAROLINA RATE BUREAU
WORKERS COMPENSATION INSURANCE
LOSS MULTIPLIERS**

NCRB CODE	COMPANY NAME	NCRB FILING DATE	COMPANY EFFECTIVE DATE	LOSS MULTIPLIER	APPLICABLE TO ALL CLASSES?	APPLICABLE TO FUTURE FILINGS?
0015	AIU Insurance Company	4/1/96	9/1/96	1.063	Yes	Yes
		4/1/97	5/1/97	1.089	Yes	Yes
0117	Affirmative Insurance Company	4/1/96	6/1/96	1.100	No*	Yes
				*Exception - 1.010 applies to Codes: 0042, 1699, 1701, 1924, 1925, 2001, 2002, 2003, 2016, 2039, 2041, 2065, 2070, 2089, 2143, 2156, 2157, 2305, 2361, 2402, 2501, 2578, 2688, 2735, 2790, 2841, 2881, 2883, 3030, 3040, 3041, 3076, 3113, 3114, 3131, 3132, 3145, 3146, 3169, 3175, 3179, 3180, 3188, 3220, 3241, 3257, 3372, 3385, 3400, 3515, 3548, 3559, 3574, 3612, 3620, 3629, 3632, 3634, 3638, 3681, 3685, 3724, 3726, 3822, 3824, 4021, 4024, 4034, 4038, 4053, 4061, 4111, 4114, 4240, 4243, 4263, 4273, 4279, 4307, 4410, 4452, 4459, 4470, 4484, 4923, 5022, 5040, 5057, 5059, 5069, 5183, 5188, 5190, 5191, 5192, 5213, 5215, 5221, 5348, 5403, 5437, 5445, 5462, 5474, 5479, 5480, 5491, 5538, 5606, 5645,		

				5651, 6003, 6204, 6217, 6252, 6306, 6319, 6325, 6400, 7390, 7605, 8006, 8008, 8010, 8017, 8018, 8021, 8031, 8032, 8033, 8039, 8044, 8046, 8105, 8106, 8107, 8111, 8380, 8393, 8500, 8720, 9519, 9521, 9552		
0140	Agricultural Insurance Company	4/1/96	11/1/96	1.100	Yes	Yes
0159	All America Insurance Company	4/1/96	11/1/96	1.130	Yes	Yes
		4/1/97	12/1/97	1.074	Yes	Yes
0244	Allianz Insurance Company	4/1/96	3/1/97	1.331	Yes	Yes
0360	American Alliance Insurance Company	4/1/96	11/1/96	0.850	Yes	Yes
0365	American Alternative Insurance Corp	4/1/97	4/15/97	1.200	Yes	Yes
		4/1/97	8/20/97	1.080	Yes	Yes
0374	American Automobile Insurance Company	4/1/97	4/16/97	0.947	Yes	No
		4/1/98	4/1/98	0.947	Yes	No
0426	American Casualty Co of Reading, PA	4/1/96	6/15/96	1.010	Yes	Yes
		4/1/97	4/1/97	1.074	Yes	Yes
0478	American Economy Insurance Company	4/1/96	10/16/96	1.161	Yes	Yes
		4/1/98	4/1/98	1.045	Yes	Yes
0504	American Employers Insurance Co	4/1/96	10/1/96	1.100	Yes	Yes
0556	American Fire & Casualty Company	4/1/97	4/17/97	1.211	Yes	Yes
0582	American & Foreign Insurance Company	4/1/96	8/15/96	1.297	Yes	No
		4/1/97	4/1/97	1.282	Yes	No
		4/1/98	8/1/98	1.206	Yes	No
0612	American Guarantee & Liability Ins Co	4/1/96	3/15/97	1.115	Yes	Yes
0660	American Hardware Mutual Insurance Co	4/1/97	4/1/97	1.197	Yes	Yes
0686	American Home Assurance Company	4/1/96	9/1/96	1.281	Yes	Yes
0733	American Insurance Company	4/1/97	4/16/97	1.263	Yes	No
		4/1/98	4/1/98	1.263	Yes	No
0737	American International South Ins Co	4/1/96	9/1/96	1.281	Yes	Yes
		4/1/97	5/1/97	0.961	Yes	Yes
0740	American Interstate Insurance Company	4/1/96	12/31/96	1.150	No*	No
				*Exception - 1.050 applies to Code: 2706		

		4/1/97	12/31/97	1.050	Yes	No
		4/1/98	4/1/98	1.050	Yes	Yes
0790	American Manufacturers Mutual Ins Co	4/1/96	7/15/96	1.1367	Yes	Yes
		4/1/97	4/1/97	1.170	Yes	Yes
		4/1/98	6/1/98	1.170	Yes	Yes
0842	American Motorists Insurance Company	4/1/96	7/15/96	1.263	Yes	Yes
		4/1/97	4/1/97	1.300	Yes	Yes
		4/1/98	6/1/98	1.300	Yes	Yes
0946	American National Fire Insurance Co	4/1/96	11/1/96	1.220	Yes	Yes
0998	American Protection Insurance Co	4/1/96	7/15/96	1.0104	Yes	Yes
		4/1/97	4/1/97	1.040	Yes	Yes
		4/1/98	6/1/98	1.040	Yes	Yes
1055	American Risk Funding Insurance Co	4/1/97	6/1/98	1.142	Yes	Yes
1128	American States Insurance Company	4/1/96	10/16/96	1.290	Yes	Yes
		4/1/98	4/1/98	1.161	Yes	Yes
1186	American Zurich Insurance Company	4/1/96	3/15/97	0.984	Yes	Yes
1193	Amerisure Insurance Company	4/1/96	7/3/96	1.120	Yes	Yes
1260	Argonaut Great Central Insurance Co	4/1/98	1/1/99	1.370	Yes	Yes
1264	Argonaut Insurance Company	4/1/96	6/19/96	1.289	Yes	Yes
		4/1/98	4/1/98	1.289	Yes	Yes
1274	Argonaut -Midwest Insurance Company	4/1/96	6/19/96	1.095	No*	Yes
				*Exception - 0.931 applies to Codes: 9052, 9060, 9061, 9063, 9085		
		4/1/98	4/1/98	1.000	No*	Yes
				*Exception - 0.931 applies to Codes: 9052, 9058, 9060, 9061, 9063		
		4/1/97	4/16/97	1.263	Yes	No

1375	Associated Indemnity Corporation	4/1/98	4/1/98	1.263	Yes	No
1414	Assurance Company of America	4/1/96	6/15/96	1.156	Yes	Yes
		4/1/97	4/1/97	1.143	Yes	Yes
		4/1/98	4/1/98	1.174	Yes	Yes
1421	Athena Assurance Company	4/1/96	9/1/96	1.271	Yes	No
		4/1/97	10/1/97	1.329	Yes	No
		4/1/98	9/1/98	1.308	Yes	Yes
1440	Atlantic Insurance Company	4/1/97	7/1/97	1.394	Yes	Yes
1486	Atlantic Mutual Insurance Company	4/1/97	8/26/97	1.050	Yes	No
		4/1/98	4/1/98	1.050	No	No
				*Exception - 0.893 applies to Code: 8831		
1570	Auto-Owners Insurance Company	4/1/97	11/1/97	1.449	Yes	No
1622	Automobile Ins Co of Hartford, CT	4/1/96	7/1/96	1.074	Yes	Yes
1700	Bankers Standard Insurance Company	4/1/96	7/1/96	1.000	Yes	Yes
		4/1/98	4/1/98	0.750	Yes	Yes
1800	Berkley Insurance Co of the Carolinas	4/1/97	7/1/97	1.050	No*	Yes
				*Exception - 1.100 applies to Codes: 0042, 0050, 1322, 3365, 3719, 3724, 3726, 5020, 5022, 5037, 5040, 5057, 5059, 5069, 5102, 5146, 5160, 5183, 5188, 5190, 5213, 5215, 5221, 5222, 5223, 5348, 5402, 5403, 5437, 5443, 5445, 5462, 5472, 5473, 5474, 5479, 5480, 5491, 5506, 5507, 5508, 5536, 5538, 5551, 5606, 5610, 5645, 5651, 5703, 5705, 6003, 6005, 6017, 6018, 6045, 6204, 6206, 6213, 6214, 6216, 6217, 6229, 6233, 6235, 6236, 6237, 6251, 6252, 6260, 6306, 6319, 6325, 6400, 7529, 7538, 7601, 7611, 7612, 7855, 8227, 9534, 9545, 9549		
1802	Berkley Regional Insurance Company	4/1/97	1/1/98	1.150	Yes	Yes
1804	Birmingham Fire Insurance Co of PA	4/1/96	9/1/96	1.281	Yes	Yes
1830	Bituminous Casualty Corporation	4/1/96	8/1/96	1.225	Yes	Yes
		4/1/97	4/1/97	1.221	Yes	Yes
1840	Bituminous Fire & Marine Ins Co	4/1/96	8/1/96	0.858	Yes	Yes
		4/1/97	4/1/97	0.976	Yes	Yes
1909	Brotherhood Mutual Insurance Company	4/1/98	11/15/98	1.314	No*	Yes
				*Exception - 1.248 applies to Codes:		

				7380, 8810, 8868, 8869, 9015, 9058, 9059, 9101		
1910	Builders Mutual Insurance Company	4/1/97	1/1/98	1.150	Yes	No
1917	Business Insurance Company	4/1/96	8/1/96	1.251	Yes	Yes
		4/1/97	4/1/97	1.184	Yes	Yes
		4/1/97	11/3/97	0.990	Yes	Yes
1918	CIGNA Fire Underwriters Insurance Co	4/1/96	7/1/96	1.125	Yes	Yes
		4/1/98	4/1/98	1.000	Yes	Yes
1921	CIGNA Insurance Company	4/1/96	7/1/96	1.250	Yes	Yes
		4/1/98	4/1/98	1.250	Yes	Yes
1923	CIGNA Property & Casualty Ins Co	4/1/96	7/1/96	1.125	Yes	Yes
		4/1/98	4/1/98	1.000	Yes	Yes
2012	Camden Fire Insurance Association	4/1/96	8/1/96	0.964	Yes	No
		4/1/97	4/1/97	0.942	Yes	No
2067	Capital City Insurance Company	4/1/96	7/9/96	0.974	Yes	Yes
2142	Casualty Reciprocal Exchange	4/1/96	5/1/96	1.042	Yes	Yes
		4/1/98	4/1/98	1.042	Yes	Yes
2194	Centennial Insurance Company	4/1/97	8/26/97	1.125	Yes	No
		4/1/98	4/1/98	1.125	No*	No
				*Exception - 0.956 applies to Code: 8831		
2220	Central Mutual Insurance Company	4/1/96	11/1/96	1.256	Yes	Yes
		4/1/97	12/1/97	1.312	Yes	Yes
2298	Charter Oak Fire Insurance Company	4/1/96	7/1/96	1.263	Yes	Yes
2376	Chrysler Insurance Company	4/1/96	4/24/96	1.140	Yes	Yes
2390	Chubb Indemnity Insurance Company	4/1/96	8/5/96	1.007	Yes	No
		4/1/97	7/11/97	1.007	Yes	No
2412	Church Mutual Insurance Company	4/1/96	6/16/96	1.233	No*	No
				*Exception - 1.047 applies to Codes: 8810, 8868, 8869, 9059, 9101		
		4/1/97	4/2/97	1.243	No*	No
				*Exception - 1.015 applies to Codes:		

				8810, 8868, 8869, 9059, 9101		
		4/1/98	4/1/98	1.491	No*	No
				*Exception 1.014 applies to Codes: 8868 and 8869 *Exception 1.267 applies to Code: 8849 *Exception 1.312 applies to Code: 9015 *Exception .954 applies to Code: 8810		
2450	Cincinnati Casualty Company	4/1/96	11/15/96	1.156	Yes	Yes
2452	Cincinnati Indemnity Company	4/1/96	11/15/96	1.387	Yes	Yes
2454	Cincinnati Insurance Company	4/1/96	11/15/96	1.040	Yes	Yes
2485	Clarendon National Insurance Company	4/1/96	9/1/96	1.240	Yes	Yes
		4/1/97	8/15/97	1.185	Yes	Yes
2503	Colonial American Casualty & Surety Co	4/1/97	12/1/97	1.074	Yes	Yes
2558	Commerce & Industry Insurance Co	4/1/96	9/1/96	1.281	Yes	Yes
2636	Commercial Union Insurance Co	4/1/96	10/1/96	1.392	Yes	Yes
2645	Commercial Union Midwest Ins Co	4/1/96	10/1/96	1.392	Yes	Yes
2652	Companion Property & Casualty Ins Co	4/1/96	8/1/96	1.074	Yes	No
		4/1/97	7/1/97 - new 9/1/97 - renewal	1.074	Yes	No
2662	Connecticut Indemnity Company	4/1/97	5/15/97	1.150	Yes	Yes
		4/1/97	11/15/97	0.850	Yes	Yes
2740	Continental Casualty Company	4/1/96	6/15/96	1.263	Yes	Yes
		4/1/97	4/1/97	1.263	Yes	Yes
2766	Continental Insurance Company	4/1/97	4/1/97	1.263	Yes	Yes
2779	Coregis Insurance Company	4/1/98	1/19/99	1.350	Yes	Yes
2785	Cornhusker Casualty Company	4/1/97	11/1/97	1.169	Yes	Yes
2840	Credit General Insurance Company	4/1/96	8/8/96	1.080	Yes	Yes

2870	Cumis Insurance Society, Inc.	4/1/98	4/1/98	1.300	Yes	Yes
2910	Discovery Insurance Company	4/1/96	1/1/97	1.230	Yes	Yes
2980	Electric Insurance Company	4/1/96	2/25/97	1.052	Yes	Yes
3026	EMCASCO Insurance Company	4/1/96	1/1/97	1.020	Yes	No
		4/1/97	1/1/98	1.090	Yes	Yes
3156	The Employers Fire Insurance Co	4/1/96	10/1/96	1.253	Yes	Yes
3170	Employers Ins of Wausau a Mut Co	4/1/96	7/1/96	1.385	Yes	Yes
3182	Employers Mutual Casualty Company	4/1/96	1/1/97	1.180	Yes	No
		4/1/97	1/1/98	1.260	Yes	Yes
3281	Erie Insurance Company	4/1/96	8/1/96	1.086	No*	Yes
				*Exception 1.140 applies to Codes: 2585, 2589, 5190, 8380, 8810, 8868, 9102		
		4/1/98	4/1/98	1.086	No*	Yes
				*Exception 1.140 applies to Codes: 0917, 2802, 3632, 3724, 4361, 5348, 5403, 8232, 9101		
		4/1/98	4/1/99	1.086	No*	Yes
				*Exception 1.140 applies to Codes: 0917, 2585, 2589, 2802, 3632, 4361, 5348, 5403, 8232, 8810, 8868, 9101 *Exception .977 applies to Codes: 0042, 2501, 3066, 3113, 3681, 3724, 4034, 4273, 4299, 4484, 5020, 5146, 5183, 5190, 5191, 5437, 5445, 5462, 5474, 5536, 5606, 5645, 5651, 6400, 8001, 8006, 8008, 8010, 8017, 8044, 8236, 8380, 8393, 8742, 8748, 8820, 8831, 9052, 9082, 9102, 9501, 9505, 9521		
NCRB CODE	COMPANY NAME	NCRB FILING DATE	COMPANY EFFECTIVE DATE	LOSS MULTIPLIER	APPLICABLE TO ALL CLASSES?	APPLICABLE TO FUTURE FILINGS?
3282	Erie Insurance Exchange	4/1/96	8/1/96	1.207	No*	Yes
				*Exception - 1.267 applies to Codes: 2585, 2589, 5190, 8380, 8810, 8868, 9102		

		4/1/98	4/1/98	1.207	No*	Yes
				*Exception 1.267 applies to Codes: 0917, 2802, 3632, 3724, 4361, 5348, 5403, 8232, 9101		
		4/1/98	4/1/99	1.207	No*	Yes
				*Exception 1.267 applies to Codes: 0917, 2585, 2589, 2802, 3632, 4361, 5348, 5403, 8232, 8810, 8868, 9101 *Exception 1.086 applies to Codes: 0042, 2501, 3066, 3113, 3681, 3724, 4034, 4273, 4299, 4484, 5020, 5146, 5183, 5190, 5191, 5437, 5445, 5462, 5474, 5536, 5606, 5645, 5651, 6400, 8001, 8006, 8008, 8010, 8017, 8044, 8236, 8380, 8393, 8742, 8748, 8820, 8831, 9052, 9082, 9102, 9501, 9505, 9521		
3339	Excelsior Insurance Company	4/1/96	11/1/96	0.885	No*	No
				*Exception - 0.858 applies to Codes: 3629, 3632, 8380		
		4/1/97	5/20/97	0.885	Yes	No
		4/1/98	4/1/98	1.011	Yes	No
3349	Fairfield Insurance Company	4/1/96	9/4/96	1.429	Yes	Yes
		4/1/97	12/1/97	1.231	Yes	Yes
3351	Fairmont Insurance Company	4/1/96	9/1/96	0.992	Yes	Yes
3377	Farmington Casualty Company	4/1/96	7/1/96	1.187	Yes	Yes
3380	Farmland Mutual Insurance Company	4/1/97	4/1/97	1.275	Yes	Yes
3390	Federal Insurance Company	4/1/96	8/5/96	1.342	Yes	No
		4/1/97	7/11/97	1.342	Yes	No
3442	Federated Mutual Insurance Company	4/1/96	8/1/96	1.233	Yes	Yes
		4/1/97	10/15/97	0.961	Yes	Yes
3455	Federated Rural Electric Insurance Corp	4/1/96	8/29/96	1.240	Yes	Yes
3474	Fidelity & Casualty Company of NY	4/1/97	4/1/97	1.263	Yes	Yes
3494	Fidelity & Deposit Company of MD	4/1/96	2/1/97	1.263	Yes	Yes
		4/1/97	9/1/97	1.074	Yes	Yes

3510	Fidelity & Guaranty Insurance Company	4/1/96	7/15/96	1.093	Yes	Yes
3514	Fidelity & Guaranty Ins Underwriters	4/1/96	7/15/96	1.229	Yes	Yes
3532	The Fire & Casualty Ins Co of CT	4/1/97	11/15/97	1.150	Yes	Yes
3546	Fireman's Fund Insurance Company	4/1/97	4/16/97	0.821	Yes	No
		4/1/98	4/1/98	0.821	Yes	No
3575	Firemens Ins Co of Washington, DC	4/1/96	6/20/96	1.114	Yes	Yes
3610	First Liberty Insurance Corporation	4/1/96	12/1/96	1.370	Yes	Yes
3624	First National Insurance Company	4/1/96	9/15/96	1.300	Yes	Yes
3676	Florists' Mutual Insurance Company	4/1/96	11/1/96	1.372	Yes	No
		4/1/98	4/1/98	1.372	Yes	No
3733	Frontier Insurance Company	4/1/96	11/5/96	1.175	Yes	Yes
3754	General Accident Ins Co of America	4/1/96	8/1/96	1.286	Yes	No
		4/1/97	4/1/97	1.257	Yes	No
3758	General Casualty Company of Wisconsin	4/1/98	10/1/98	1.050	Yes	Yes
3780	General Insurance Company of America	4/1/96	9/15/96	1.220	Yes	Yes
		4/1/96	2/12/97	1.160	Yes	Yes
3795	Genesis Insurance Company	4/1/97	12/1/97	1.100	Yes	Yes
3797	Georgia Casualty & Surety Company	4/1/97	3/15/98	1.241	Yes	Yes
3832	Globe Indemnity Company	4/1/96	8/15/96	1.297	Yes	No
		4/1/97	4/1/97	1.282	Yes	No
		4/1/98	8/1/98	1.206	Yes	No
3884	Grain Dealers Mutual Insurance Co	4/1/96	8/1/96	1.304	Yes	Yes
		4/1/97	5/1/97	1.350	Yes	Yes
3936	Granite State Insurance Company	4/1/96	9/1/96	1.281	Yes	Yes
3948	Graphic Arts Mutual Insurance Company	4/1/96	4/1/97	1.080	Yes	No
		4/1/97	2/1/98	1.080	Yes	Yes
3962	Great American Insurance Company	4/1/96	11/1/96	0.980	Yes	Yes
3977	Great Northern Insurance Company	4/1/96	8/5/96	1.208	Yes	No
		4/1/97	7/11/97	1.208	Yes	No
3988	Great West Casualty Company	4/1/97	4/1/97	1.219	Yes	Yes
		4/1/98	4/1/98	1.157	Yes	Yes

4020	Grocers Insurance Company	4/1/98	8/15/98	1.100	Yes	Yes
4037	Guidant Mutual Insurance Company	4/1/96	1/1/97	1.155	No*	No
				*Exception - 1.040 applies to Code 8868		
		4/1/98	12/1/98	1.059	No*	No
				*Exception - 0.941 applies to Code 8868		
4040	Gulf Insurance Company	4/1/97	7/1/97	1.394	Yes	Yes
4060	Hanover American Insurance Company	4/1/96	7/1/96	1.020	Yes	Yes
4066	Hanover Insurance Company	4/1/96	7/1/96	1.360	Yes	Yes
4127	Harbor Specialty Insurance Company	4/1/96	11/5/96	1.240	Yes	Yes
		4/1/97	8/18/97	1.185	Yes	Yes
4144	Harco National Insurance Company	4/1/97	9/1/97	1.240	Yes	Yes
4170	Harford Mutual Insurance Company	4/1/96	2/1/97	1.250	No*	Yes
				*Exception - 1.190 applies to Codes: 5020, 5022, 5037, 5040, 5057, 5059, 5069, 5102, 5146, 5160, 5183, 5188, 5190, 5191, 5192, 5213, 5215, 5221, 5222, 5223, 5348, 5402, 5403, 5437, 5443, 5445, 5462, 5472, 5473, 5474, 5479, 5480, 5491, 5506, 5507, 5508, 5536, 5538, 5551, 5606, 5610, 5645, 5651, 5703, 5705, 5951		
4196	Harleysville Mutual Insurance Company	4/1/97	6/15/97	1.349	Yes	No
		4/1/98	7/1/98	1.349	Yes	Yes
4230	Hartford Accident & Indemnity Co	4/1/96	9/15/96	1.238	Yes	Yes
		4/1/97	4/1/97	0.929	Yes	Yes
		4/1/98	4/1/99	1.040	Yes	Yes
4248	Hartford Casualty Insurance Company	4/1/96	9/15/96	1.114	Yes	Yes
		4/1/98	4/1/99	1.235	Yes	Yes
4274	Hartford Fire Insurance Company	4/1/96	9/15/96	1.114	Yes	Yes
		4/1/98	4/1/99	1.170	Yes	Yes
4280	Hartford Insurance Co of the Midwest	4/1/96	9/15/96	0.929	Yes	Yes
		4/1/98	4/1/99	1.040	Yes	Yes

4300	Hartford Underwriters Insurance Co	4/1/96	9/15/96	1.238	Yes	Yes
		4/1/98	4/1/99	1.300	Yes	Yes
4326	Highlands Insurance Company	4/1/96	7/1/96	1.300	Yes	Yes
4470	Houston General Insurance Company	4/1/97	6/12/97	1.262	Yes	Yes
4480	Huron Insurance Company	4/1/97	6/15/97	1.180	Yes	No
		4/1/98	7/1/98	1.180	Yes	Yes
4520	Indemnity Ins Co of North America	4/1/96	7/1/96	0.937	Yes	Yes
		4/1/98	4/1/98	0.750	Yes	Yes
4560	Indiana Lumbersmens Mutual Ins Co	4/1/96	7/1/96	1.240	Yes	Yes
		4/1/97	11/16/97	1.050	Yes	Yes
		4/1/98	6/1/98	1.300	Yes	Yes
		4/1/98	1/15/99	.850	Yes	Yes
4586	Industrial Indemnity Company	4/1/96	7/12/96	1.452	Yes	Yes
		4/1/97	4/1/97	1.348	Yes	Yes
		4/1/98	4/1/98	1.348	No*	Yes
				*Exception - 1.011 applies to Codes: 6801F, 6824F, 6826F, 6843F, 6845F, 6872F, 6874F, 7309F, 7313F, 7317F, 7323F, 7327F, 7350F, 8709F, 8726F, 9077F		
4600	Insura Property & Casualty Ins Co	4/1/96	6/1/96	1.160	No*	Yes
				*Exception - 1.100 applies to Codes: 0042, 1699, 1701, 1924, 1925, 2001, 2002, 2003, 2016, 2039, 2041, 2065, 2070, 2089, 2143, 2156, 2157, 2305, 2361, 2402, 2501, 2578, 2688, 2735, 2790, 2841, 2881, 2883, 3030, 3040, 3041, 3076, 3113, 3114, 3131, 3132, 3145, 3146, 3169, 3175, 3179, 3180, 3188, 3220, 3241, 3257, 3372, 3385, 3400, 3426, 3515, 3548, 3559, 3574, 3612, 3620, 3629, 3632, 3634, 3638, 3681, 3685, 3724, 3726, 3822, 3824, 4021, 4024, 4034, 4038, 4053, 4061, 4111, 4114, 4240, 4243, 4263, 4273, 4279, 4307, 4410, 4452, 4459, 4470, 4484, 4923, 5022, 5040, 5057, 5059, 5069, 5183, 5188, 5190, 5191, 5192, 5213, 5215, 5221, 5348, 5403, 5437, 5445, 5462, 5474, 5479, 5480, 5491, 5538, 5606, 5645, 5651, 6003, 6204, 6217, 6252, 6306, 6319, 6325, 6400, 7390, 7605, 7923, 8006, 8008, 8010, 8017, 8018, 8021, 8031, 8032, 8033, 8039, 8044, 8046, 8047, 8058, 8105, 8106, 8107, 8111, 8116, 8232, 8350, 8380, 8393, 8500, 8720, 9060, 9082, 9083, 9519, 9521, 9552, 9586, 9620		
4638	Insurance Company of North America	4/1/96	7/1/96	1.250	Yes	Yes
		4/1/98	4/1/98	1.250	Yes	Yes
4664	Insurance Co of the State of PA	4/1/96	9/1/96	1.281	Yes	Yes
4680	Insurance Corporation of New York	4/1/96	11/6/96	1.3006	Yes	Yes

4748	Intercargo Insurance Company	4/1/98	5/22/98	1.150	Yes	Yes
4755	Internat'l Bus & Mercantile Reassurance	4/1/96	7/25/96	1.180	Yes	Yes
		4/1/98	4/1/98	1.250	Yes	Yes
4924	John Deere Insurance Company	4/1/97	4/1/97	1.445	Yes	Yes
		4/1/98	4/1/98	1.142	Yes	Yes
4955	Key Risk Insurance Company	4/1/98	6/22/98	1.050	Yes	Yes
4965	LM Insurance Corporation	4/1/96	12/1/96	0.865	Yes	Yes
4996	Legion Insurance Company	4/1/96	6/15/96	1.186	Yes	Yes
		4/1/97	7/15/97	1.038	Yes	Yes
5000	Liberty Insurance Corporation	4/1/96	12/1/96	1.081	Yes	Yes
5008	Liberty Mutual Fire Insurance Company	4/1/96	12/1/96	1.225	Yes	Yes
5020	Liberty Mutual Insurance Company	4/1/96	12/1/96	1.370	Yes	Yes
5132	Lumber Mutual Insurance Company	4/1/96	8/28/96	1.280	Yes	Yes
		4/1/98	6/1/98	1.100	Yes	Yes
5164	Lumbermens Mutual Casualty Company	4/1/96	7/15/96	1.263	Yes	Yes
		4/1/97	4/1/97	1.300	Yes	Yes
5204	Lumbermens Underwriting Alliance	4/1/96	7/15/96	1.273	Yes	Yes
		4/1/97	4/1/97	1.190	Yes	Yes
		4/1/98	4/1/98	1.143	Yes	Yes
5207	MAG Mutual Insurance Company	4/1/98	7/15/98	1.066	Yes	No
5220	Manufacturers Alliance Insurance Co	4/1/96	8/1/96	1.258	Yes	Yes
5227	Markel Insurance Company	4/1/96	7/1/96	1.570	Yes	Yes
5236	Maryland Casualty Company	4/1/96	6/15/96	1.217	Yes	Yes
		4/1/97	4/1/97	1.203	Yes	Yes
		4/1/98	4/1/98	1.236	Yes	Yes
5262	Massachusetts Bay Insurance Company	4/1/96	7/1/96	1.190	Yes	Yes
5418	Michigan Mutual Insurance Company	4/1/96	8/16/96	1.340	Yes	Yes
5496	Middlesex Insurance Company	4/1/96	1/1/97	1.261	Yes	No
		4/1/97	9/1/97	1.312	Yes	No
5545	Midwest Employers Casualty Company	4/1/96	7/15/96	1.281	Yes	Yes

		4/1/97	12/1/97	1.150	Yes	Yes
		4/1/98	4/1/98	1.050	Yes	Yes
5585	Millers Mutual Insurance Association	4/1/97	4/1/97	1.263	Yes	No
		4/1/98	4/1/98	1.300	Yes	No
5730	Montgomery Mutual Insurance Co	4/1/96	10/1/96	1.185	Yes	No
		4/1/97	10/1/97	1.185	Yes	Yes
		4/1/98	12/1/98	1.587	No*	Yes
				<p>*Exception - 1.111 applies to Codes: 0037, 0042, 2003, 2039, 2503, 2585, 2802, 3385, 3724, 4053, 4061, 4299, 4307, 4308, 4351, 4352, 4361, 4692, 5020, 5022, 5146, 5183, 5190, 5191, 5215, 5221, 5348, 5403, 5437, 5445, 5462, 5474, 5480, 5491, 5536, 5538, 5551, 5606, 5645, 5651, 6400, 7390, 8001, 8006, 8008, 8010, 8013, 8015, 8017, 8018, 8021, 8031, 8032, 8033, 8039, 8044, 8045, 8046, 8047, 8050, 8058, 8061, 8072, 8105, 8107, 8111, 8227, 8601, 8742, 8755, 8800, 8803, 8810, 8820, 8824, 8825, 8826, 8832, 8868, 8869, 8871, 9012, 9014, 9015, 9052, 9058, 9060, 9082, 9083, 9101, 9519, 9521, 9586, 9600, 9620</p> <p>*Exception - 1.176 applies to Codes: 0005, 0034, 0035, 0113, 0170, 0251, 1655, 2002, 2070, 2143, 2156, 2157, 2417, 2587, 2589, 2812, 2835, 2881, 3041, 3064, 3372, 4130, 4240, 4243, 4283, 5102, 5160, 5192, 5506, 5703, 6504, 7228, 7230, 7231, 7232, 7600, 7605, 7611, 7612, 7613, 8002, 8102, 8103, 8116, 8204, 8235, 8236, 8288, 8748, 8831, 8835, 8848, 8849, 8901, 9059, 9061, 9063, 9102, 9154, 9220, 9501, 9516, 9549, 9552</p> <p>*Exception - 1.351 applies to Codes: 0008, 0016, 0036, 0050, 0079, 0083, 0106, 1741, 1747, 1748, 1860, 2016, 2081, 2111, 2112, 2121, 2286, 2386, 2501, 2578, 2586, 2660, 2790, 3066, 3131, 3188, 3224, 3270, 3365, 3632, 3681, 3865, 4021, 4131, 4273, 4133, 4282, 4360, 4362, 4417, 4432, 4511, 4611, 4683, 5188, 5223, 5402, 5443, 5479, 5610, 6217, 6325, 6836, 7229, 7380, 7382, 7529, 7580, 7610, 8203, 8209, 8215, 8232, 8264, 8292, 8293, 8380, 8381, 8385, 8393, 8720, 8745, 8833, 9040, 9084, 9089, 9156, 9402, 9505, 9522</p>		
5785	Mutual Assurance, Inc.	4/1/96	8/15/96	1.240	Yes	Yes
5797	NN Insurance Company	4/1/98	10/1/98	1.042	Yes	Yes
5853	National Farmers Union Prop & Cas Co	4/1/97	1/1/98	1.358	Yes	No
5854	National Farmers Union Standard Ins Co	4/1/97	1/1/98	1.296	Yes	No
5860	National Fire Ins Co of Hartford	4/1/96	6/15/96	0.884	Yes	Yes
		4/1/97	4/1/97	0.884	Yes	Yes
5893	National Grange Mutual Insurance Co	4/1/96	3/31/97	1.340	Yes	No
		4/1/98	4/1/98	1.340	Yes	No

5985	National Liability & Fire Insurance Co	4/1/97	8/20/97	1.169	Yes	Yes
6016	National Surety Corporation	4/1/97	4/16/97	1.137	Yes	No
		4/1/98	4/1/98	1.137	Yes	No
6042	National Union Fire Ins Co	4/1/96	9/1/96	1.281	Yes	Yes
6060	Nationwide Agribusiness Insurance Co	4/1/97	4/1/97	1.275	Yes	Yes
6068	Nationwide Mutual Fire Insurance Co	4/1/96	1/1/97	1.3143	No*	No
				*Exception - 1.2167 applies to Codes: 4299, 4361, 4692, 8001, 8006, 8008, 8010, 8017, 8018, 8031, 8032, 8039, 8044, 8046, 8111, 8742, 8832, 9014, 9015, 9501, 9586		
		4/1/98	12/1/98	1.5218	No*	No
				*Exception - 1.2948 applies to Codes: 0042, 4299, 4361, 4692, 5348, 5445, 5474, 5538, 6217, 8006, 8008, 8010, 8017, 8018, 8031, 8032, 8039, 8044, 8046, 8111, 8742, 9014, 9015		
6090	Nationwide Mutual Insurance Company	4/1/96	1/1/97	1.3143	No*	No
				*Exception - 1.2167 applies to Codes: 4299, 4361, 4692, 8001, 8006, 8008, 8010, 8017, 8018, 8031, 8032, 8039, 8044, 8046, 8111, 8742, 8832, 9014, 9015, 9501, 9586		
		4/1/98	12/1/98	1.5218	No*	No
				*Exception - 1.2948 applies to Codes: 0042, 4299, 4361, 4692, 5348, 5445, 5474, 5538, 6217, 8006, 8008, 8010, 8017, 8018, 8031, 8032, 8039, 8044, 8046, 8111, 8742, 9014, 9015		
6095	Nationwide Property & Casualty Ins Co	4/1/96	1/1/97	1.3143	No*	No
				*Exception - 1.2167 applies to Codes: 4299, 4361, 4692, 8001, 8006, 8008, 8010, 8017, 8018, 8031, 8032, 8039, 8044, 8046, 8111, 8742, 8832, 9014, 9015, 9501, 9586		
		4/1/98	12/1/98	1.5218	No*	No
				*Exception - 1.2948 applies to Codes: 0042, 4299, 4361, 4692, 5348, 5445, 5474, 5538, 6217, 8006, 8008, 8010, 8017, 8018, 8031, 8032, 8039, 8044, 8046, 8111, 8742, 9014, 9015		

6120	Netherlands Insurance Company	4/1/96	9/1/96	1.011	No*	No
				*Exception - 0.980 applies to Codes: 3629, 3632, 8380		
		4/1/97	5/20/97	1.011	No*	No
				*Exception - 0.980 applies to Codes: 3629, 3632, 8380		
		4/1/98	4/1/98	0.885	No*	No
				*Exception - 0.797 applies to Codes: 3629, 3632, 4299, 8380, 8868, 9101		
6146	New Hampshire Insurance Company	4/1/96	9/1/96	1.063	Yes	Yes
		4/1/97	5/1/97	1.089	Yes	Yes
6341	North American Lumber Ins Co	4/1/96	8/28/96	1.280	Yes	Yes
6348	North American Specialty Insurance Co	4/1/97	5/1/97	1.160	Yes	Yes
		4/1/98	6/1/98	.950	Yes	Yes
6354	NC Farm Bureau Mutual Insurance Co	4/1/96	8/1/96	1.250	Yes	No
		4/1/97	9/1/97	1.250	Yes	Yes
		4/1/98	8/1/98	1.250	Yes	Yes
6357	NC Forestry Association Mutual Ins Co	4/1/98	1/1/99	1.000	Yes	No
6380	North River Insurance Company	4/1/96	7/25/96	1.011	Yes	Yes
6390	Northbrook Property & Casualty Ins Co	4/1/98	3/23/99	0.719	Yes	Yes
6406	Northern Assurance Co of America	4/1/96	10/1/96	1.392	Yes	Yes
6432	Northern Insurance Company of NY	4/1/96	6/15/96	1.034	Yes	Yes
		4/1/97	4/1/97	1.023	Yes	Yes
		4/1/98	4/1/98	1.051	Yes	Yes
6484	Northwestern National Casualty Co	4/1/96	9/15/96	1.379	Yes	Yes
		4/1/98	10/1/98	1.225	Yes	Yes
6562	Ohio Casualty Insurance Company	4/1/97	4/17/97	1.425	Yes	Yes
6588	Ohio Farmers Insurance Company	4/1/97	4/1/97	1.285	Yes	Yes
6614	Old Republic Insurance Company	4/1/96	7/25/96	1.180	Yes	Yes
		4/1/98	4/1/98	1.250	Yes	Yes

6656	Owners Insurance Company	4/1/97	12/1/97	1.290	No*	No
				*Exception - 1.15 applies to Codes: 2003, 3114, 3632, 4299, 5022, 5183, 5190, 5191, 5213, 5215, 5221, 5445, 5462, 5474, 5538, 5606, 5645, 5651, 6204, 6217, 6229, 7228, 7229, 8001, 8006, 8008, 8227, 8380, 8381, 8393, 8601, 8831, 9101, 9501, 9519, 9620		
		4/1/98	8/1/98	1.10	No*	No
				*Exception - 1.00 applies to Codes: 2003, 3114, 3632, 4299, 5022, 5183, 5190, 5191, 5213, 5215, 5221, 5445, 5462, 5474, 5538, 5606, 5645, 5651, 6204, 6217, 6229, 7228, 7229, 8001, 8006, 8008, 8227, 8380, 8381, 8393, 8601, 8831, 9101, 9501, 9519, 9620		
6672	Pacific Employers Insurance Company	4/1/96	7/1/96	1.250	Yes	Yes
		4/1/98	4/1/98	1.250	Yes	Yes
6692	Pacific Indemnity Insurance Company	4/1/96	8/5/96	1.074	Yes	No
		4/1/97	7/11/97	1.074	Yes	No
6744	Peerless Insurance Company	4/1/96	9/1/96	1.264	Yes	No
		4/1/97	5/20/97	1.264	Yes	No
		4/1/98	4/1/98	1.264	Yes	No
6799	Penn National Security Insurance Co	4/1/96	7/15/96	1.074	Yes	Yes
		4/1/98	4/1/99	1.074	No*	Yes
				*Exception .095 applies to codes: 8380, 8393, 2305, 8018, 4484, 6217		
6822	Pennsylvania General Ins Co	4/1/96	8/1/96	1.286	Yes	No
		4/1/97	4/1/97	1.257	Yes	No
6848	Pennsylvania Lumbermens Mut Ins Co	4/1/97	10/20/97	1.150	Yes	Yes
6874	PA Manufacturers Assoc Ins Co	4/1/96	8/1/96	1.132	Yes	Yes
6887	PA Manufacturers Indemnity Company	4/1/96	8/1/96	1.010	Yes	Yes
		4/1/98	5/1/98	0.880	Yes	Yes
6900	PA Millers Mutual Insurance Company	4/1/97	1/1/98	1.250	Yes	Yes
6926	PA National Mutual Casualty Ins Co	4/1/96	7/15/96	1.264	Yes	Yes
6952	Petroleum Casualty Company	4/1/96	1/1/97	1.127	Yes	Yes
6975	Pharmacists Mutual Insurance Company	4/1/96	11/15/96	1.350	Yes	Yes
		4/1/98	12/1/98	1.046	Yes	Yes

6985	Phico Insurance Company	4/1/97	12/1/97	1.292	Yes	Yes
		4/1/98	9/1/98	1.054	Yes	Yes
7030	Phoenix Insurance Company	4/1/96	7/1/96	0.821	Yes	Yes
7172	Princeton Insurance Company	4/1/97	2/15/98	1.250	Yes	Yes
7264	Protective Insurance Company	4/1/96	5/20/96	1.250	Yes	Yes
7342	Public Service Mutual Insurance Co	4/1/97	11/1/97	1.197	Yes	Yes
		4/1/97	2/9/98	1.200	Yes	Yes
7405	RISCORP National Insurance Company	4/1/96	11/23/96	1.111	Yes	No
		4/1/97	10/15/97	1.180	Yes	Yes
7420	Ranger Insurance Company	4/1/96	12/1/96	1.253	Yes	Yes
7450	Redland Insurance Company	4/1/98	8/28/98	1.200	Yes	Yes
7458	Regent Insurance Company	4/1/96	3/31/97	1.221	Yes	Yes
		4/1/98	10/1/98	1.050	Yes	Yes
7498	Reliance Insurance Company	4/1/96	11/27/96	1.227	Yes	Yes
		4/1/98	7/1/98	1.205	Yes	Yes
7499	Reliance National Indemnity Company	4/1/96	11/27/96	1.411	Yes	Yes
		4/1/98	7/1/98	0.783	Yes	Yes
7517	Republic-Franklin Insurance Company	4/1/96	4/1/97	0.980	Yes	No
		4/1/97	2/1/98	0.980	Yes	Yes
7622	Royal Indemnity Company	4/1/96	8/15/96	0.972	No*	No
				*Exception - 1.297 applies to Codes: 0908, 0909, 0912, 0913		
		4/1/97	4/1/97	0.961	Yes	No
		4/1/98	8/1/98	0.904	Yes	No
7634	Royal Insurance Company of America	4/1/96	8/15/96	1.297	Yes	No
		4/1/97	4/1/97	1.282	Yes	No
		4/1/98	8/1/98	1.206	Yes	No
7654	SAFECO Insurance Co of America	4/1/96	9/15/96	1.050	Yes	Yes
		4/1/96	2/12/97	1.000	Yes	Yes
		4/1/96	8/15/96	1.167	No*	No

7680	Safeguard Insurance Company			*Exception - 1.297 applies to Codes: 0908, 0909, 0912, 0913		
		4/1/97	4/1/97	1.154	Yes	No
		4/1/98	8/1/98	1.085	Yes	No
7685	Safety National Casualty Corporation	4/1/96	1/17/97	0.970	Yes	Yes
		4/1/98	4/1/98	1.140	Yes	Yes
7716	St. Paul Fire & Marine Insurance Co	4/1/96	9/1/96	1.271	Yes	No
		4/1/97	10/1/97	1.329	Yes	No
		4/1/98	9/1/98	1.308	Yes	Yes
7732	St. Paul Guardian Insurance Company	4/1/96	9/1/96	0.890	Yes	No
		4/1/97	10/1/97	0.930	Yes	No
		4/1/98	9/1/98	0.915	Yes	Yes
7740	St. Paul Medical Liability Insurance Co	4/1/96	9/1/96	1.271	Yes	No
		4/1/97	10/1/97	1.329	Yes	No
		4/1/98	9/1/98	1.308	Yes	Yes
7748	St. Paul Mercury Insurance Company	4/1/96	9/1/96	1.081	Yes	No
		4/1/97	10/1/97	1.130	Yes	No
		4/1/98	9/1/98	1.112	Yes	Yes
7810	Security Insurance Co of Hartford	4/1/97	5/15/97	1.450	Yes	Yes
7862	Select Insurance Company	4/1/97	7/1/97	1.394	Yes	Yes
7873	Selective Insurance Company of SC	4/1/96	6/1/96	1.226	No*	No
				*Exception - 1.336 applies to Code 5403 *Exception - 1.346 applies to Code 9052 *Exception - 1.509 applies to Codes: 0763, 6801, 6824, 6826, 6843, 6845, 6872, 6874, 7309, 7313, 7317, 7323, 7327, 7350, 8709, 8726, 9077		
		4/1/97	4/1/97	1.103	No*	No
				*Exception - 1.358 applies to Codes: 0763, 6801, 6824, 6826, 6843, 6845, 6872, 6874, 7309, 7313, 7317, 7323, 7327, 7350, 8709, 8726, 9077		

		4/1/98	4/1/98	1.103	No*	No
				*Exception - 1.358 applies to Codes: 0763, 6801, 6824, 6826, 6843, 6845, 6872, 6874, 7309, 7313, 7317, 7323, 7327, 7350, 8709, 8726, 9077		
7880	Selective Insurance Co of the Southeast	4/1/96	6/1/96	1.363	No*	No
				*Exception - 1.484 applies to Code 5403 *Exception - 1.495 applies to Code 9052 *Exception - 1.678 applies to Codes: 0763, 6801, 6824, 6826, 6843, 6845, 6872, 6874, 7309, 7313, 7317, 7323, 7327, 7350, 8709, 8726, 9077		
		4/1/97	4/1/97	1.363	No*	No
				*Exception - 1.678 applies to Codes: 0763, 6801, 6824, 6826, 6843, 6845, 6872, 6874, 7309, 7313, 7317, 7323, 7327, 7350, 8709, 8726, 9077		
		4/1/98	4/1/98	1.363	No*	No
				*Exception - 1.678 applies to Codes: 0763, 6801, 6824, 6826, 6843, 6845, 6872, 6874, 7309, 7313, 7317, 7323, 7327, 7350, 8709, 8726, 9077		
7910	Sentry Insurance A Mutual Company	4/1/96	1/1/97	1.261	Yes	No
		4/1/97	9/1/97	1.312	Yes	No
7935	Shelby Casualty Insurance Company	4/1/97	7/1/97	0.930	Yes	Yes
7940	Shelby Insurance Company	4/1/96	6/1/96	1.290	No*	Yes
				*Exception - 1.220 applies to Codes: 3113, 3114, 3131, 3132, 3145, 3146, 3179, 3180, 3188, 3257, 3400, 3629, 3632, 3685, 4410, 4452, 4459, 4484, 5183, 5190, 5462, 5538, 7390, 8010, 8017, 8018, 8021, 8031, 8032, 8046, 8047, 8058, 8116, 8232, 8350, 8380, 8393, 9060, 9082, 9083, 9586, 9620		
8070	Southern Fire & Casualty Company	4/1/97	4/1/97	1.430	Yes	Yes
8080	Southern Guaranty Insurance Company	4/1/96	3/30/97	1.1204	Yes	Yes

8097	Southern Pilot Insurance Company	4/1/97	4/1/97	1.074	Yes	Yes
		4/1/98	1/1/99	1.0029	Yes	Yes
8122	Southern States Insurance Exchange	4/1/96	7/30/96	1.251	Yes	Yes
8148	Standard Fire Insurance Company	4/1/96	7/1/96	1.263	Yes	Yes
8188	Star Insurance Company	4/1/96	6/15/96	1.300	No*	Yes
				*Exception - 1.860 applies to Code 8288		
		4/1/97	5/12/97	1.200	No*	Yes
				*Exception - 1.860 applies to Code 8288		
8200	State Auto Mutual Insurance Company	4/1/97	2/15/98	1.260	Yes	No
8210	State Auto Property & Cas Ins Co	4/1/97	2/15/98	1.260	Yes	No
8226	State Capital Insurance Company	4/1/98	10/1/98	1.225	Yes	Yes
8258	State Farm Fire & Casualty Company	4/1/96	11/1/96	1.010	Yes	No
		4/1/97	9/1/97	1.010	Yes	No
		4/1/98	6/1/98	0.890	Yes	No
8385	Sumitomo Marine & Fire Insurance Co	4/1/96	10/4/96	1.320	Yes	Yes
		4/1/97	5/1/97	1.260	Yes	Yes
8410	TIG Insurance Company	4/1/96	9/1/96	1.240	Yes	Yes
8412	TIG Premier Insurance Company	4/1/96	9/1/96	1.240	Yes	Yes
8486	Tokio Marine & Fire Insurance Co, Ltd.	4/1/98	4/1/98	1.270	Yes	Yes
8511	Trans Pacific Insurance Company	4/1/98	4/1/98	1.080	Yes	Yes
8538	Transcontinental Insurance Company	4/1/96	6/15/96	1.010	Yes	Yes
		4/1/97	4/1/97	1.074	Yes	Yes
8642	Transportation Insurance Company	4/1/96	6/15/96	1.263	Yes	Yes
		4/1/97	4/1/97	1.263	Yes	Yes
8645	Travelers Casualty Company of CT	4/1/96	7/1/96	1.074	Yes	Yes
8650	Travelers Casualty and Surety Company	4/1/96	7/1/96	1.263	Yes	Yes
8652	Travelers Casualty & Surety Co of America	4/1/96	7/1/96	1.263	Yes	Yes
8658	Travelers Casualty & Surety Co of Il	4/1/96	7/1/96	1.105	Yes	Yes
8673	Travelers Indemnity Company	4/1/96	7/1/96	1.074	Yes	Yes

8694	Travelers Indemnity Co of America	4/1/96	7/1/96	1.137	Yes	Yes
8696	Travelers Indemnity Company of CT	4/1/96	7/1/96	1.263	Yes	Yes
8700	Travelers Indemnity Company of IL	4/1/96	7/1/96	1.263	Yes	Yes
8736	Travelers Insurance Company	4/1/96	7/1/96	1.263	Yes	Yes
8798	Twin City Fire Insurance Company	4/1/96	9/15/96	1.238	Yes	Yes
		4/1/98	4/1/99	1.300	Yes	Yes
8851	Underwriters Insurance Company	4/1/98	5/1/99	0.990	Yes	No
8875	Unicare Workers Compensation Ins Co	4/1/97	1/1/98	1.226	No*	Yes
				<p>*Exception - 1.134 applies to Codes: 0005, 1924, 1925, 2001, 2002, 2016, 2039, 2041, 2065, 2095, 2110, 2121, 2156, 2157, 2300, 2302, 2305, 2361, 2362, 2380, 2386, 2388, 2576, 2578, 2585, 2589, 2660, 2670, 2683, 2688, 2714, 2759, 2812, 2835, 2836, 2841, 2881, 2883, 2916, 2942, 3030, 3040, 3041, 3064, 3066, 3113, 3114, 3119, 3122, 3126, 3146, 3179, 3180, 3188, 3223, 3224, 3240, 3241, 3255, 3257, 3300, 3383, 3385, 3574, 3629, 3632, 3648, 3681, 3685, 3807, 3865, 4021, 4038, 4053, 4061, 4062, 4130, 4131, 4150, 4240, 4243, 4251, 4263, 4273, 4279, 4299, 4307, 4410, 4452, 4459, 4484, 4493, 4902, 5190, 5191, 5348, 5437, 5474, 5491, 6504, 7605, 8001, 8006, 8008, 8017, 8031, 8033, 8046, 8047, 8058, 8111, 8116, 8380, 8381, 8392, 8393, 8800, 8824, 8825, 8826, 8829, 8831, 9052, 9058, 9060, 9082, 9083, 9093, 9501, 9505, 9521, 9522</p>		
8921	Union Insurance Company	4/1/96	3/4/97	1.170	Yes	Yes
		4/1/97	1/1/98	1.080	Yes	Yes
8954	United Pacific Insurance Company	4/1/96	11/27/96	0.9204	Yes	Yes
		4/1/98	7/1/98	1.024	Yes	Yes
8989	United Wisconsin Insurance Co	4/1/96	10/15/96	1.287	Yes	Yes
9006	US Fidelity & Guaranty Company	4/1/96	7/15/96	1.366	Yes	Yes
9026	United States Fire Insurance Company	4/1/96	7/25/96	1.263	Yes	Yes
9110	Universal Underwriters Insurance Co	4/1/96	9/9/96	1.395	Yes	No
		4/1/97	7/18/97	1.320	Yes	No
		4/1/97	2/1/98	1.100	Yes	Yes
9156	Utica Mutual Insurance Company	4/1/96	4/1/97	1.230	Yes	No
		4/1/97	2/1/98	1.230	Yes	Yes
		4/1/96	6/15/96	1.034	Yes	Yes

9188	Valiant Insurance Company	4/1/97	4/1/97	0.902	Yes	Yes
		4/1/98	4/1/98	0.927	Yes	Yes
9214	Valley Forge Insurance Company	4/1/96	6/15/96	0.884	Yes	Yes
		4/1/97	4/1/97	0.884	Yes	Yes
9250	Vanliner Insurance Company	4/1/96	10/1/96	1.288	Yes	Yes
		4/1/97	6/26/97	1.370	Yes	Yes
9292	Vigilant Insurance Company	4/1/96	8/5/96	1.342	Yes	No
		4/1/97	7/11/97	1.342	Yes	No
9296	Villanova Insurance Company	4/1/97	1/1/98	1.038	Yes	Yes
9305	Virginia Insurance Reciprocal	4/1/98	12/1/98	1.110	Yes	Yes
9344	Virginia Surety Company	4/1/96	2/15/97	1.267	Yes	Yes
		4/1/98	6/1/98	1.148	Yes	Yes
9398	Wausau Business Insurance Company	4/1/96	7/1/96	1.108	Yes	Yes
9400	Wausau Underwriters Insurance Co	4/1/96	7/1/96	1.247	Yes	Yes
9422	West American Insurance Company	4/1/97	4/17/97	1.069	Yes	Yes
9552	Westfield Insurance Company	4/1/97	4/1/97	1.285	Yes	Yes
9556	Westport Insurance Corporation	4/1/98	10/1/98	1.180	Yes	Yes
9577	Yasuda Fire & Marine Ins Co of America	4/1/96	10/7/96	1.318	Yes	Yes
		4/1/97	11/1/97	1.182	Yes	Yes
9625	Zenith Insurance Company	4/1/97	8/1/97	1.255	Yes	No
		4/1/98	4/1/98	1.176	Yes	No
		4/1/98	7/1/99	1.210	Yes	No
9630	Zurich American Insurance Company	4/1/96	3/15/97	1.312	Yes	Yes