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**ASSIGNED RISK ADJUSTMENT PROGRAM ENDORSEMENT  
INSTRUCTION SHEET**

1. The Assigned Risk Adjustment Program (ARAP) is a state-mandated surcharge applied to experience rated employers in the assigned risk market whose experience modifier is greater than one (1.00).
2. This endorsement is required for any assigned risk policy. Refer to the ***North Carolina Basic Manual for Workers Compensation and Employers Liability*** Rule 4D-3.