



September 1, 2017

The Honorable Mike Causey
Commissioner
NC Department of Insurance
1201 Mail Service Center
Raleigh, North Carolina 27699-1201

Re: Workers Compensation Insurance
2017 Loss Cost Filing

Dear Commissioner Causey:

Pursuant to the provisions of Article 36, Chapter 58 of the General Statutes of North Carolina, enclosed is the filing for workers compensation insurance prospective advisory loss costs, rating values and miscellaneous values applicable to new and renewal policies becoming effective on or after April 1, 2018.

The enclosed memoranda, exhibits, testimony and other supporting detail explain the calculations underlying, on average, an 11.3% decrease from loss costs approved effective April 1, 2017. By industry group, the changes are: Manufacturing 11.3% decrease; Contracting 10.2% decrease; Office & Clerical 11.7% decrease; Goods & Services 11.4% decrease; and Miscellaneous 12.0% decrease. Within each industry group, the change will vary from the average by classification depending upon the volume and character of the particular classification experience.

The advisory loss costs for classifications which contemplate exposure under the United States Longshore and Harbor Workers' Compensation Act ("F" Classifications) are also included. Appendix B-V sets forth and explains the calculations which produce a 7.5% decrease in the "F" classification advisory loss costs currently in effect.

The prospective advisory loss costs are based on historical data that have been developed and trended to their ultimate values and, except for loss adjustment expenses which are specifically authorized by statute to be included in the loss costs, include no provision for expenses, dividends, profit or contingencies.

Information and statistical data required pursuant to NCGS §58-36-15 and 11 NCAC 10.1111 are submitted. Additionally, the prefiled testimony of (1) Raymond F. Evans, Jr., CPCU, General Manager — North Carolina Rate Bureau, (b) Sean O. Cooper,

FCAS, MAAA — National Council on Compensation Insurance, Inc. and (c) Mark Mulvaney, FCAS, MAAA — Milliman, Inc. are enclosed.

Subsequent to the approval of the loss costs reference filing, a copy of the approved reference filing will be provided to our member companies.

Sincerely,



Raymond F. Evans, Jr., GPCU
General Manager

RFE:ko

Enclosures

NORTH CAROLINA - LOSS COSTS

SUMMARY

Proposed Effective Date

April 1, 2018

I. Industrial Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -11.3%

By Industry Group

Manufacturing -11.3%

Contracting -10.2%

Office and Clerical -11.7%

Goods and Services -11.4%

Miscellaneous -12.0%

Overall -11.3%

II. Federal Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -7.5%

II. Summary of Miscellaneous Changes

	<u>Current</u>	<u>Proposed</u>
A. Terrorism Loss Cost Provision	\$ 0.01	\$ 0.005

NORTH CAROLINA – LOSS COSTS

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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section A - Policy Year 2015 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$1,137,870,161
(2) Premium On-level Factor (Appendix A-I)	0.725
(3) Premium Available for Benefit Costs = (1) x (2)	\$824,955,867

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$347,965,899
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.003
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.175
(7) Composite Adjustment Factor = (5) x (6)	1.179
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$410,251,795
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.497
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.904
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.449
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.010
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.453
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.003
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.454

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$303,766,963
(17) Medical Loss On-level Factor (Appendix A-I)	0.991
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.175
(19) Composite Adjustment Factor = (17) x (18)	1.164
(20) Adjusted Limited Medical Losses = (16) x (19)	\$353,584,745
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.429
(22) Factor to Reflect Medical Trend (Appendix A-III)	0.951
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.408
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.010
(25) Projected Medical Cost Ratio = (23) x (24)	0.412
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.006
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.414

Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	0.868
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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section B - Policy Year 2014 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$1,093,657,227
(2) Premium On-level Factor (Appendix A-I)	0.710
(3) Premium Available for Benefit Costs = (1) x (2)	\$776,496,631

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$344,168,792
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.007
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.175
(7) Composite Adjustment Factor = (5) x (6)	1.183
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$407,151,681
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.524
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.877
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.460
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.010
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.465
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.003
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.466

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$316,800,256
(17) Medical Loss On-level Factor (Appendix A-I)	0.964
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.175
(19) Composite Adjustment Factor = (17) x (18)	1.133
(20) Adjusted Limited Medical Losses = (16) x (19)	\$358,934,690
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.462
(22) Factor to Reflect Medical Trend (Appendix A-III)	0.937
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.433
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.010
(25) Projected Medical Cost Ratio = (23) x (24)	0.437
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.006
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.440

Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	0.906
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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section C - Indicated Change Based on Experience, Trend, and Benefits

(1) Policy Year 2015 Indicated Change Based on Experience, Trend, and Benefits	0.868	(-13.2%)
(2) Policy Year 2014 Indicated Change Based on Experience, Trend, and Benefits	0.906	(-9.4%)
(3) Indicated Change Based on Experience, Trend, and Benefits = $[(1)+(2)] / 2$	0.887	(-11.3%)

Section D - Distribution of Overall Loss Cost Level Change to Industry Groups

Industry Group Differentials (Appendix A-V):

Manufacturing	1.000
Contracting	1.012
Office & Clerical	0.996
Goods & Services	0.999
Miscellaneous	0.992

Applying these industry group differentials to the final overall loss cost level change produces the changes in loss cost level proposed for each group as shown:

Industry Group	(1) Final Overall Loss Cost Level Change	(2) Industry Group Differential	(3) = (1) x (2) Final Loss Cost Level Change by Industry Group	
Manufacturing	0.887	1.000	0.887	(-11.3%)
Contracting	0.887	1.012	0.898	(-10.2%)
Office & Clerical	0.887	0.996	0.883	(-11.7%)
Goods & Services	0.887	0.999	0.886	(-11.4%)
Miscellaneous	0.887	0.992	0.880	(-12.0%)
Overall	0.887	1.000	0.887	(-11.3%)

North Carolina

Loss Adjustment Expense Provision

	<u>Current Provision</u>	<u>Selected Provision</u>
Loss Adjustment Expense (See Exhibit II-A, Sheet 1)	17.5%	17.5%

North Carolina

Derivation of Loss Adjustment Expense Provision

	<u>COUNTRYWIDE</u>			<u>NORTH CAROLINA</u>		
(1) <u>Year</u>	(2) Accident Year Developed LAE <u>Ratio+</u>	(3) Accident Year Developed DCCE <u>Ratio+</u>	(4) Accident Year Developed AOE <u>Ratio+</u>	(5) Accident Year DCCE Ratio Adjusted to NC Relativity <u>(3) x 0.767[^]</u>	(6) Accident Year LAE Ratio Adjusted to NC Relativity <u>(4) + (5)</u>	(7) <u>Calendar Year</u>
2012	20.0%	13.1%	6.9%	10.0%	16.9%	16.4%
2013	20.6%	13.2%	7.4%	10.1%	17.5%	17.5%
2014	21.0%	13.6%	7.4%	10.4%	17.8%	19.7%
2015	20.5%	13.2%	7.3%	10.1%	17.4%	19.6%
2016	20.5%	13.2%	7.3%	10.1%	17.4%	21.9%
Current North Carolina Loss Adjustment Expense Provision						17.5%
Selected North Carolina Loss Adjustment Expense Provision						17.5%

+ Source: NCCI Call for Loss Adjustment Expense (See Exhibit RB-4).

[^] Exhibit II-A, Sheet 2.

North Carolina

Derivation of North Carolina DCCE relativity

	(1)	(2)	(3)
	Calendar Years 2015 and 2016 <u>Paid Losses* ('000s)</u>	Calendar Years 2015 and 2016 <u>Paid DCCE* ('000s)</u>	DCCE Ratio <u>(2)/(1)</u>
(a) North Carolina	\$1,419,399	\$140,310	9.9%
(b) Countrywide	46,571,543	6,007,900	12.9%
North Carolina DCCE relativity (3a) / (3b)			0.767
Selected DCCE relativity			0.767

* Source: Annual Statement Statutory Page 14 data, excluding state funds, collected and aggregated by NCCI, Inc.

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit III

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Effective April 1, 2018

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	2.23	1.39	0.31	2003	2.31	1.43	0.31	2705X*	47.48	26.04	0.25
0008	1.88	1.11	0.28	2014	3.63	2.00	0.25	2709	6.24	3.42	0.25
0016	5.09	2.82	0.25	2016	1.66	1.07	0.35	2710	5.93	3.08	0.22
0034	2.62	1.63	0.31	2021	1.28	0.75	0.28	2714	2.89	1.87	0.35
0035	1.53	0.99	0.35	2039	1.43	0.92	0.35	2727X	6.46	3.55	0.25
0036	3.22	2.00	0.31	2041	1.69	1.09	0.35	2731	2.77	1.53	0.25
0037	2.73	1.62	0.28	2065	1.88	1.17	0.31	2735	2.69	1.74	0.35
0042	3.59	2.13	0.28	2070	3.28	2.04	0.31	2759	3.76	2.43	0.35
0050	3.69	2.29	0.31	2081	1.85	1.15	0.31	2790	1.15	0.74	0.35
0059D	0.26	0.06	0.20	2089	1.64	1.01	0.31	2791	-	1.67	0.35
0065D	0.06	0.02	0.25	2095	2.35	1.46	0.31	2797	3.63	2.26	0.31
0066D	0.06	0.02	0.25	2105	2.55	1.65	0.35	2799	4.80	2.84	0.28
0067D	0.06	0.02	0.25	2110	1.46	0.94	0.35	2802	3.57	2.12	0.28
0079	2.24	1.23	0.25	2111	2.00	1.29	0.35	2835	1.74	1.20	0.38
0083	2.58	1.61	0.31	2112	2.29	1.48	0.35	2836	1.30	0.89	0.38
0106	11.37	5.90	0.22	2114	1.82	1.18	0.35	2841	2.58	1.67	0.35
0113	3.37	2.10	0.31	2121	0.94	0.59	0.31	2881	2.74	1.89	0.38
0170	1.83	1.14	0.31	2130	1.36	0.85	0.31	2883	2.71	1.68	0.31
0251	2.61	1.62	0.31	2131	1.75	1.09	0.31	2913	-	1.68	0.31
0400	-	0.91	0.28	2143	1.46	0.95	0.35	2915	1.75	1.03	0.28
0401	7.04	3.66	0.22	2157	2.46	1.52	0.31	2916	2.57	1.33	0.22
0771N	0.27	-	-	2172	1.04	0.61	0.28	2923	1.56	1.01	0.35
0908P	100.00	62.37	0.31	2174	2.09	1.35	0.35	2942	-	0.48	0.38
0913P	484.00	301.40	0.31	2211	5.42	2.98	0.25	2960	2.60	1.61	0.31
0917	3.40	2.20	0.35	2220	1.42	0.88	0.31	3004	0.92	0.51	0.25
1005	4.31	2.00	0.20	2286	1.02	0.66	0.35	3018	2.80	1.54	0.25
1164	3.88	1.80	0.20	2288	3.06	1.98	0.35	3022	4.31	2.78	0.35
1165XD	1.85	0.95	0.22	2300	-	0.94	0.31	3027	1.57	0.86	0.25
1320	1.44	0.75	0.22	2302	1.18	0.73	0.31	3028	1.73	1.08	0.31
1322	6.38	3.30	0.22	2305	1.68	0.99	0.28	3030	4.07	2.24	0.25
1430	3.53	1.94	0.25	2361	1.44	0.90	0.31	3040	4.19	2.30	0.25
1438	2.65	1.37	0.22	2362	1.31	0.82	0.31	3041	2.83	1.76	0.31
1452	1.60	0.88	0.25	2380	1.47	0.92	0.31	3042	2.07	1.22	0.28
1463	5.13	2.66	0.22	2386	-	0.94	0.31	3064	3.25	2.03	0.31
1470	-	0.82	0.22	2388	1.13	0.73	0.35	3069	-	1.17	0.31
1472	1.58	0.82	0.22	2402	2.53	1.40	0.25	3076	1.88	1.17	0.31
1473	-	0.82	0.22	2413	1.88	1.17	0.31	3081D	2.57	1.39	0.25
1474	-	0.82	0.22	2416	1.47	0.91	0.31	3082D	2.66	1.45	0.25
1624D	2.46	1.26	0.22	2417	0.88	0.54	0.31	3085D	2.65	1.43	0.25
1642	1.66	0.91	0.25	2501	1.52	0.94	0.31	3110	2.74	1.70	0.31
1654	10.37	5.66	0.26	2503	0.88	0.57	0.35	3111	1.92	1.19	0.31
1655	-	0.91	0.25	2534	-	0.94	0.31	3113	1.25	0.77	0.31
1699	2.27	1.25	0.25	2570	2.43	1.56	0.35	3114	1.49	0.93	0.31
1701	2.55	1.40	0.25	2585	2.50	1.61	0.35	3118	1.44	0.93	0.35
1710	4.88	2.69	0.25	2586	1.95	1.21	0.31	3119	0.50	0.34	0.38
1741DX	2.65	1.07	0.20	2587	1.52	0.98	0.35	3122	1.35	0.88	0.35
1747	1.23	0.68	0.25	2589	1.60	1.00	0.31	3126	1.16	0.72	0.31
1748	2.92	1.61	0.25	2600	2.62	1.69	0.35	3131	1.17	0.73	0.31
1803D	5.13	2.44	0.22	2623	4.64	2.74	0.28	3132	1.77	1.10	0.31
1852	-	0.59	0.20	2651	0.91	0.59	0.35	3145	1.15	0.71	0.31
1853X	1.61	0.95	0.28	2660	1.39	0.90	0.35	3146	1.58	0.99	0.31
1860	-	0.94	0.31	2670	1.01	0.69	0.38	3169	1.86	1.16	0.31
1924	1.98	1.28	0.35	2683	1.06	0.69	0.35	3175	-	1.16	0.31
1925	2.10	1.24	0.28	2688	2.12	1.37	0.35	3179	1.10	0.71	0.35
2002	1.51	0.97	0.35	2702	13.68	6.38	0.20	3180	1.57	1.02	0.35

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

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit III

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Effective April 1, 2018

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3188	1.20	0.78	0.35	3865	1.49	1.04	0.38	4558	0.89	0.55	0.31
3220	1.27	0.78	0.31	3881	2.64	1.64	0.31	4568	1.42	0.78	0.25
3223	-	1.02	0.35	4000	2.86	1.48	0.22	4581	0.52	0.27	0.22
3224	2.04	1.31	0.35	4021	3.63	2.00	0.25	4583	3.62	1.88	0.22
3227	2.19	1.41	0.35	4024D	1.71	0.93	0.25	4611	0.42	0.27	0.35
3240	2.38	1.54	0.35	4034	3.84	2.12	0.25	4635	1.92	0.89	0.20
3241	2.58	1.60	0.31	4036	2.12	1.17	0.25	4653	1.22	0.79	0.35
3255	1.66	1.14	0.38	4038	1.98	1.36	0.38	4665	4.07	2.24	0.25
3257	2.19	1.36	0.31	4053X	1.69	1.05	0.31	4670	4.51	2.48	0.25
3270	1.57	0.98	0.31	4061X	1.63	1.06	0.35	4683	2.44	1.51	0.31
3300	2.25	1.40	0.31	4062	1.89	1.18	0.31	4686	1.25	0.68	0.25
3303	2.03	1.31	0.35	4101	1.97	1.17	0.28	4692	0.48	0.31	0.35
3307	2.50	1.56	0.31	4109	0.31	0.20	0.35	4693	0.70	0.44	0.31
3315	2.73	1.76	0.35	4110	0.54	0.34	0.31	4703	1.14	0.70	0.31
3334	2.13	1.32	0.31	4111	0.79	0.51	0.35	4717	1.35	0.93	0.38
3336	1.68	0.92	0.25	4113	-	0.51	0.35	4720	1.04	0.64	0.31
3365	3.96	2.18	0.25	4114	2.19	1.35	0.31	4740	1.96	1.08	0.25
3372	2.17	1.28	0.28	4130	2.37	1.48	0.31	4741	1.84	1.14	0.31
3373	2.66	1.65	0.31	4131	3.69	2.40	0.35	4751	1.27	0.70	0.25
3383	0.90	0.58	0.35	4133	1.13	0.73	0.35	4771N	1.52	0.71	0.20
3385	0.55	0.36	0.35	4149	0.54	0.37	0.38	4777	2.20	1.02	0.20
3400	2.07	1.22	0.28	4206	1.58	0.98	0.31	4825	0.69	0.38	0.25
3507	1.39	0.86	0.31	4207	1.56	0.85	0.26	4828	1.21	0.72	0.28
3515	1.51	0.94	0.31	4239	1.58	0.87	0.25	4829	0.86	0.44	0.22
3516	-	0.94	0.31	4240	1.99	1.29	0.35	4902	2.05	1.32	0.35
3548	0.88	0.55	0.31	4243	1.21	0.75	0.31	4923	0.56	0.35	0.31
3559	1.38	0.86	0.31	4244	1.31	0.81	0.31	5020	5.24	2.88	0.25
3574	0.50	0.32	0.35	4250	1.39	0.86	0.31	5022	5.67	2.94	0.22
3581	0.62	0.40	0.35	4251	1.53	0.95	0.31	5037	10.39	4.83	0.20
3612	1.13	0.66	0.28	4263	2.05	1.28	0.31	5040	4.79	2.23	0.20
3620	3.17	1.75	0.25	4273	1.85	1.15	0.31	5057	4.23	1.97	0.20
3629	1.21	0.78	0.35	4279	1.51	0.94	0.31	5059	16.40	7.65	0.20
3632	1.91	1.13	0.28	4282	-	0.94	0.31	5069	-	7.65	0.20
3634	1.05	0.68	0.35	4283	0.92	0.57	0.31	5102	3.91	2.03	0.22
3635	1.64	1.02	0.31	4299	1.09	0.71	0.35	5146	3.59	1.97	0.25
3638	1.00	0.64	0.35	4301	-	0.94	0.31	5160	1.73	0.90	0.22
3642	0.91	0.57	0.31	4304	3.11	1.84	0.28	5183	2.74	1.50	0.25
3643	1.01	0.63	0.31	4307	1.16	0.80	0.38	5188	3.55	1.95	0.25
3647	1.18	0.70	0.28	4351	0.96	0.59	0.31	5190	2.87	1.57	0.25
3648	0.80	0.52	0.35	4352	0.99	0.64	0.35	5191	0.55	0.34	0.31
3681	0.55	0.36	0.35	4360	1.02	0.66	0.35	5192	2.35	1.46	0.31
3685	0.76	0.49	0.35	4361	0.71	0.46	0.35	5213	5.94	3.08	0.22
3719	0.89	0.41	0.20	4410	2.27	1.41	0.31	5215	3.77	2.22	0.28
3724	2.17	1.13	0.22	4417	-	1.41	0.31	5221	3.34	1.84	0.25
3726	3.68	1.71	0.20	4420	4.94	2.55	0.22	5222	5.43	2.81	0.22
3803	1.17	0.73	0.31	4431	0.99	0.68	0.38	5223	5.03	2.77	0.25
3807	1.35	0.87	0.35	4432	0.69	0.48	0.38	5348	3.30	1.81	0.25
3808	3.16	1.86	0.28	4439	-	0.55	0.31	5402	3.15	2.04	0.35
3821	5.00	2.97	0.28	4452	1.65	1.02	0.31	5403	4.92	2.55	0.22
3822X	2.03	1.20	0.28	4459	1.74	1.08	0.31	5437	3.78	2.07	0.25
3824X	2.42	1.43	0.28	4470	1.38	0.85	0.31	5443	2.86	1.78	0.31
3826	0.50	0.31	0.31	4484	1.62	1.01	0.31	5445	7.27	3.77	0.22
3827	1.05	0.62	0.28	4493	1.58	0.98	0.31	5462	4.76	2.60	0.25
3830	0.78	0.46	0.28	4511	0.35	0.20	0.28	5472	4.67	2.17	0.20
3851	1.82	1.17	0.35	4557	1.49	0.97	0.35	5473	9.19	4.28	0.20

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

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit III

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Effective April 1, 2018

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5474	5.10	2.65	0.22	6872F	8.97	3.76	0.17	7529X	12.50	5.81	0.20
5478	2.33	1.27	0.25	6874F	14.26	5.93	0.18	7538	6.71	3.12	0.20
5479	5.17	3.06	0.28	6882	2.73	1.27	0.20	7539	1.25	0.65	0.22
5480	4.13	2.14	0.22	6884	3.37	1.56	0.20	7540	3.51	1.64	0.20
5491	1.85	0.96	0.22	7016M	2.71	1.26	0.20	7580	2.29	1.26	0.25
5506	5.26	2.45	0.20	7024M	3.01	1.40	0.20	7590	2.66	1.57	0.28
5507	2.86	1.48	0.22	7038M	3.72	1.75	0.19	7600	3.83	2.11	0.25
5508	6.94	3.79	0.26	7046M	4.82	2.24	0.20	7601	-	2.11	0.25
5535	4.93	2.71	0.25	7047M	5.16	2.28	0.20	7605	1.81	0.99	0.25
5537	3.92	2.15	0.25	7050M	7.08	3.16	0.19	7610	0.46	0.27	0.28
5551	14.38	6.71	0.20	7090M	4.13	1.94	0.19	7611	-	2.11	0.25
5606	0.87	0.45	0.22	7098M	5.36	2.49	0.20	7612	-	2.11	0.25
5610	5.09	3.16	0.31	7099M	9.19	4.06	0.20	7613	-	2.11	0.25
5645	12.24	6.36	0.22	7133	2.57	1.34	0.22	7705	4.95	2.92	0.28
5651	-	6.36	0.22	7151M	3.12	1.62	0.22	7710	2.63	1.36	0.22
5703	10.28	5.66	0.25	7152M	5.95	2.95	0.22	7711	2.63	1.36	0.22
5705	25.50	14.09	0.25	7153M	3.47	1.81	0.22	7720X	1.63	0.89	0.25
5951	0.23	0.15	0.35	7219	6.38	3.30	0.22	7723X	1.87	0.87	0.20
6003	6.36	3.48	0.25	7222X	5.34	2.92	0.25	7855	2.50	1.37	0.25
6005	4.91	2.69	0.25	7225	5.44	2.98	0.25	8001	1.67	1.08	0.35
6017	-	3.08	0.22	7228	-	3.30	0.22	8002	1.41	0.88	0.31
6018	2.17	1.18	0.26	7229	-	3.30	0.22	8006	1.97	1.23	0.31
6045	3.74	2.04	0.26	7230X	7.70	4.53	0.28	8008	0.90	0.58	0.35
6204	7.27	3.77	0.22	7231	5.84	3.43	0.28	8010	1.09	0.71	0.35
6206	2.29	1.06	0.20	7232X	7.03	3.63	0.22	8013	0.29	0.18	0.31
6213	1.46	0.75	0.22	7309F	9.50	3.97	0.17	8015	0.77	0.48	0.31
6214	1.63	0.76	0.20	7313F	3.22	1.35	0.18	8017	1.09	0.71	0.35
6216	4.60	2.13	0.20	7317F	9.17	3.79	0.18	8018	1.68	1.09	0.35
6217	4.24	2.20	0.22	7323	-	1.67	0.18	8021	1.59	0.99	0.31
6229	4.37	2.28	0.22	7327F	13.94	5.88	0.17	8031	2.39	1.49	0.31
6233	1.64	0.85	0.22	7333M	2.30	1.06	0.20	8032	1.42	0.92	0.35
6235	3.97	1.84	0.20	7335M	2.56	1.18	0.20	8033	1.08	0.67	0.31
6236	5.99	3.29	0.25	7337M	4.39	1.92	0.20	8037	1.85	1.19	0.35
6237	1.37	0.75	0.25	7350F	10.66	4.84	0.20	8039	1.13	0.73	0.35
6251D	3.93	2.01	0.22	7360	3.43	1.88	0.25	8044	2.39	1.41	0.28
6252D	3.30	1.52	0.20	7370	3.69	2.29	0.31	8045	0.48	0.31	0.35
6260	-	2.01	0.22	7380	3.71	2.18	0.28	8046	1.57	0.98	0.31
6306	3.82	1.98	0.22	7382	3.54	2.20	0.31	8047	0.75	0.48	0.35
6319	3.54	1.84	0.22	7390	3.17	1.96	0.31	8058	1.99	1.24	0.31
6325	3.90	2.02	0.22	7394M	2.29	1.06	0.20	8072	0.63	0.41	0.35
6400	4.28	2.53	0.28	7395M	2.54	1.18	0.20	8102	1.13	0.73	0.35
6503	1.30	0.84	0.35	7398M	4.35	1.92	0.20	8103	1.54	0.91	0.28
6504	1.87	1.21	0.35	7402	0.09	0.06	0.31	8105	-	1.09	0.35
6702M*	3.04	1.67	0.25	7403	3.54	1.95	0.25	8106	2.97	1.63	0.25
6703M*	5.79	3.01	0.25	7405N	1.91	1.05	0.25	8107	2.35	1.29	0.25
6704M*	3.38	1.85	0.25	7420	6.43	2.96	0.20	8111	1.47	0.91	0.31
6801F	2.28	1.08	0.23	7421	0.50	0.26	0.22	8116	1.79	1.11	0.31
6811	4.13	2.26	0.25	7422	1.25	0.58	0.20	8203	4.45	2.77	0.31
6824F	7.93	3.63	0.20	7425	1.70	0.78	0.20	8204	3.24	1.78	0.25
6826F	3.35	1.57	0.24	7431N	0.84	0.39	0.20	8209	2.24	1.39	0.31
6834	2.16	1.27	0.28	7445N	0.64	-	-	8215	2.27	1.25	0.25
6836	2.69	1.48	0.25	7453N	0.28	-	-	8227	3.35	1.56	0.20
6843F	6.59	2.76	0.17	7502	1.79	0.98	0.25	8232	3.00	1.65	0.25
6845F	6.09	2.55	0.17	7515	0.73	0.34	0.20	8233	2.07	1.13	0.26
6854	3.71	1.72	0.20	7520	2.22	1.38	0.31	8235	3.15	1.96	0.31

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

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit III

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Effective April 1, 2018

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8236X	4.26	2.34	0.25	8856	0.21	0.13	0.31				
8263	4.94	2.93	0.28	8864X	0.86	0.53	0.31				
8264	3.20	1.76	0.25	8868	0.37	0.24	0.35				
8265	5.22	2.71	0.22	8869	0.82	0.53	0.35				
8279	5.81	3.04	0.21	8871	0.06	0.04	0.35				
8288	4.37	2.41	0.25	8901	0.13	0.08	0.28				
8291X	2.93	1.74	0.28	9012	0.71	0.42	0.28				
8292X	2.70	1.67	0.31	9014	2.10	1.31	0.31				
8293X	7.11	3.90	0.25	9015	2.11	1.31	0.31				
8304	3.80	2.09	0.25	9016	1.81	1.13	0.31				
8350	4.83	2.50	0.22	9019	1.23	0.68	0.25				
8380	1.79	1.05	0.28	9033	1.45	0.90	0.31				
8381	1.35	0.80	0.28	9040	2.33	1.51	0.35				
8385	1.48	0.81	0.25	9044	0.96	0.62	0.35				
8392	1.66	1.04	0.31	9052	1.38	0.89	0.35				
8393	1.10	0.68	0.31	9058	1.04	0.72	0.38				
8500	3.71	2.04	0.25	9060	0.86	0.56	0.35				
8601	0.26	0.15	0.28	9061	0.68	0.47	0.38				
8602	1.06	0.63	0.28	9062	0.92	0.63	0.38				
8603	0.04	0.03	0.31	9063	0.64	0.42	0.35				
8606	1.55	0.80	0.22	9077F	1.79	0.91	0.30				
8709F	3.97	1.66	0.17	9082	0.88	0.60	0.38				
8710	-	0.78	0.26	9083	0.91	0.63	0.38				
8719	1.86	0.86	0.20	9084	1.04	0.65	0.31				
8720	0.93	0.51	0.25	9089	0.89	0.58	0.35				
8721	0.24	0.13	0.25	9093	1.00	0.65	0.35				
8723	0.12	0.08	0.31	9101	2.24	1.45	0.35				
8725	1.82	1.00	0.25	9102	2.22	1.38	0.31				
8726F	2.01	0.95	0.24	9154	1.24	0.77	0.31				
8734M	0.32	0.18	0.25	9156	1.47	0.87	0.28				
8737M	0.29	0.16	0.25	9170	5.88	2.74	0.20				
8738M	0.56	0.29	0.25	9178	4.70	3.25	0.38				
8742	0.24	0.13	0.25	9179	7.80	5.04	0.35				
8745	3.38	2.01	0.28	9180	3.08	1.71	0.25				
8748	0.43	0.26	0.28	9182	1.21	0.75	0.31				
8755	0.21	0.12	0.25	9186	13.24	6.94	0.21				
8799	0.36	0.22	0.31	9220	4.05	2.40	0.28				
8800	0.93	0.64	0.38	9402	3.20	1.75	0.25				
8803	0.07	0.04	0.25	9403	5.61	2.91	0.22				
8805M	0.12	0.08	0.31	9410	2.04	1.27	0.31				
8810	0.09	0.06	0.31	9501	2.38	1.41	0.28				
8814M	0.11	0.07	0.31	9505	3.90	2.30	0.28				
8815M	0.21	0.13	0.31	9516	2.92	1.60	0.25				
8820	0.09	0.05	0.28	9519	2.90	1.59	0.25				
8824	2.21	1.43	0.35	9521	3.29	1.81	0.25				
8825	1.15	0.80	0.38	9522	1.20	0.75	0.31				
8826	1.92	1.19	0.31	9534	4.08	2.11	0.22				
8831	0.88	0.55	0.31	9554	8.35	4.34	0.22				
8832	0.26	0.16	0.31	9586	0.35	0.24	0.38				
8833	0.89	0.55	0.31	9600	1.49	0.96	0.35				
8835	2.04	1.27	0.31	9620	0.82	0.48	0.28				
8842X	1.50	0.93	0.31								
8848X	2.21	1.37	0.31								
8849X	1.91	1.19	0.31								
8855	0.10	0.06	0.31								

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

Effective April 1, 2018

FOOTNOTES

D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.26	S	1624D	0.02	S	3085D	0.05	S
0065D	0.06	S	1741DX	0.36	S	4024D	0.02	S
0066D	0.06	S	1803D	0.43	S	6251D	0.02	S
0067D	0.06	S	3081D	0.05	S	6252D	0.03	S
1165XD	0.02	S	3082D	0.04	S			

S=Silica

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 USL&HW Assessment.

M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

P Classification is computed on a per capita basis.

X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 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 2.314 and elr x 2.199.
- 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.

Effective April 1, 2018

ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages represent the portion of total loss eliminated per claim and are applicable by hazard group. They do not include a safety factor.

Advisory Loss Elimination Ratios							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.0%	0.8%	0.7%	0.5%	0.3%	0.2%	0.2%
\$200	1.9%	1.5%	1.2%	0.9%	0.6%	0.4%	0.3%
\$300	2.7%	2.1%	1.7%	1.2%	0.9%	0.6%	0.5%
\$400	3.3%	2.6%	2.2%	1.6%	1.1%	0.7%	0.7%
\$500	3.9%	3.1%	2.6%	1.9%	1.4%	0.9%	0.8%
\$1,000	6.2%	4.9%	4.2%	3.1%	2.3%	1.6%	1.4%
\$1,500	7.9%	6.3%	5.4%	4.0%	3.1%	2.2%	1.9%
\$2,000	9.3%	7.4%	6.4%	4.9%	3.8%	2.7%	2.3%
\$2,500	10.5%	8.4%	7.2%	5.6%	4.4%	3.2%	2.7%
\$5,000	15.1%	12.2%	10.8%	8.6%	6.9%	5.3%	4.5%

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

Employee operated vehicle.....	\$69,300
Leased or rented vehicle.....	\$46,200

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

Maximum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" and the *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports"..... \$1,800

Minimum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$900

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$46,200

Terrorism - (Advisory Loss Cost) \$0.005

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 and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.81) and the adjustment for differences in loss-based expenses (1.06).)

Experience Rating Eligibility

A risk is eligible for experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$10,000. If more than two years, an average annual premium of at least \$5,000 is required. These amounts are applicable for ratings effective date April 1, 2016 and subsequent. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2018

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

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,513	0.04	1,417,068	--	1,495,232	0.44
2,514	--	10,158	0.05	1,495,233	--	1,577,923	0.45
10,159	--	17,967	0.06	1,577,924	--	1,665,545	0.46
17,968	--	25,945	0.07	1,665,546	--	1,758,553	0.47
25,946	--	34,098	0.08	1,758,554	--	1,857,461	0.48
34,099	--	57,032	0.09	1,857,462	--	1,962,850	0.49
57,033	--	84,894	0.10	1,962,851	--	2,075,379	0.50
84,895	--	109,678	0.11	2,075,380	--	2,195,800	0.51
109,679	--	133,808	0.12	2,195,801	--	2,324,974	0.52
133,809	--	157,943	0.13	2,324,975	--	2,463,893	0.53
157,944	--	182,374	0.14	2,463,894	--	2,613,703	0.54
182,375	--	207,268	0.15	2,613,704	--	2,775,738	0.55
207,269	--	232,737	0.16	2,775,739	--	2,951,560	0.56
232,738	--	258,866	0.17	2,951,561	--	3,143,005	0.57
258,867	--	285,725	0.18	3,143,006	--	3,352,255	0.58
285,726	--	313,378	0.19	3,352,256	--	3,581,916	0.59
313,379	--	341,884	0.20	3,581,917	--	3,835,128	0.60
341,885	--	371,302	0.21	3,835,129	--	4,115,710	0.61
371,303	--	401,691	0.22	4,115,711	--	4,428,355	0.62
401,692	--	433,112	0.23	4,428,356	--	4,778,892	0.63
433,113	--	465,628	0.24	4,778,893	--	5,174,655	0.64
465,629	--	499,304	0.25	5,174,656	--	5,625,002	0.65
499,305	--	534,210	0.26	5,625,003	--	6,142,063	0.66
534,211	--	570,422	0.27	6,142,064	--	6,741,849	0.67
570,423	--	608,017	0.28	6,741,850	--	7,445,941	0.68
608,018	--	647,081	0.29	7,445,942	--	8,284,141	0.69
647,082	--	687,706	0.30	8,284,142	--	9,298,800	0.70
687,707	--	729,991	0.31	9,298,801	--	10,552,196	0.71
729,992	--	774,041	0.32	10,552,197	--	12,139,826	0.72
774,042	--	819,972	0.33	12,139,827	--	14,215,951	0.73
819,973	--	867,910	0.34	14,215,952	--	17,047,023	0.74
867,911	--	917,991	0.35	17,047,024	--	21,136,340	0.75
917,992	--	970,365	0.36	21,136,341	--	27,562,400	0.76
970,366	--	1,025,193	0.37	27,562,401	--	39,129,295	0.77
1,025,194	--	1,082,655	0.38	39,129,296	--	66,118,693	0.78
1,082,656	--	1,142,946	0.39	66,118,694	--	201,065,617	0.79
1,142,947	--	1,206,282	0.40	201,065,618	AND OVER	0.80	
1,206,283	--	1,272,900	0.41				
1,272,901	--	1,343,065	0.42				
1,343,066	--	1,417,067	0.43				

(a) G	12.00
(b) State Per Claim Accident Limitation	\$300,000
(c) State Multiple Claim Accident Limitation	\$600,000
(d) USL&HW Per Claim Accident Limitation	\$831,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,663,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$16,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.81
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.81.)</i>	

Effective April 1, 2018

TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Plan - ERA

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 64,546	30,000	2,071,212 -- 2,131,177	240,000	4,170,604 -- 4,230,594	450,000
64,547 -- 111,089	36,000	2,131,178 -- 2,191,145	246,000	4,230,595 -- 4,290,586	456,000
111,090 -- 164,569	42,000	2,191,146 -- 2,251,115	252,000	4,290,587 -- 4,350,578	462,000
164,570 -- 220,985	48,000	2,251,116 -- 2,311,086	258,000	4,350,579 -- 4,410,570	468,000
220,986 -- 278,775	54,000	2,311,087 -- 2,371,059	264,000	4,410,571 -- 4,470,562	474,000
278,776 -- 337,289	60,000	2,371,060 -- 2,431,033	270,000	4,470,563 -- 4,530,555	480,000
337,290 -- 396,227	66,000	2,431,034 -- 2,491,008	276,000	4,530,556 -- 4,590,547	486,000
396,228 -- 455,432	72,000	2,491,009 -- 2,550,984	282,000	4,590,548 -- 4,650,540	492,000
455,433 -- 514,816	78,000	2,550,985 -- 2,610,962	288,000	4,650,541 -- 4,710,534	498,000
514,817 -- 574,324	84,000	2,610,963 -- 2,670,940	294,000	4,710,535 -- 4,770,527	504,000
574,325 -- 633,923	90,000	2,670,941 -- 2,730,919	300,000	4,770,528 -- 4,830,520	510,000
633,924 -- 693,589	96,000	2,730,920 -- 2,790,900	306,000	4,830,521 -- 4,890,514	516,000
693,590 -- 753,308	102,000	2,790,901 -- 2,850,881	312,000	4,890,515 -- 4,950,508	522,000
753,309 -- 813,067	108,000	2,850,882 -- 2,910,863	318,000	4,950,509 -- 5,010,502	528,000
813,068 -- 872,859	114,000	2,910,864 -- 2,970,845	324,000	5,010,503 -- 5,070,496	534,000
872,860 -- 932,677	120,000	2,970,846 -- 3,030,829	330,000	5,070,497 -- 5,130,490	540,000
932,678 -- 992,517	126,000	3,030,830 -- 3,090,813	336,000	5,130,491 -- 5,190,484	546,000
992,518 -- 1,052,375	132,000	3,090,814 -- 3,150,797	342,000	5,190,485 -- 5,250,479	552,000
1,052,376 -- 1,112,248	138,000	3,150,798 -- 3,210,782	348,000	5,250,480 -- 5,310,473	558,000
1,112,249 -- 1,172,134	144,000	3,210,783 -- 3,270,768	354,000	5,310,474 -- 5,370,468	564,000
1,172,135 -- 1,232,031	150,000	3,270,769 -- 3,330,754	360,000	5,370,469 -- 5,430,463	570,000
1,232,032 -- 1,291,937	156,000	3,330,755 -- 3,390,741	366,000	5,430,464 -- 5,490,458	576,000
1,291,938 -- 1,351,852	162,000	3,390,742 -- 3,450,728	372,000	5,490,459 -- 5,550,453	582,000
1,351,853 -- 1,411,774	168,000	3,450,729 -- 3,510,716	378,000	5,550,454 -- 5,610,448	588,000
1,411,775 -- 1,471,702	174,000	3,510,717 -- 3,570,704	384,000	5,610,449 -- 5,670,443	594,000
1,471,703 -- 1,531,636	180,000	3,570,705 -- 3,630,692	390,000	5,670,444 -- 5,730,000	600,000
1,531,637 -- 1,591,575	186,000	3,630,693 -- 3,690,681	396,000		
1,591,576 -- 1,651,518	192,000	3,690,682 -- 3,750,670	402,000		
1,651,519 -- 1,711,465	198,000	3,750,671 -- 3,810,659	408,000		
1,711,466 -- 1,771,415	204,000	3,810,660 -- 3,870,649	414,000		
1,771,416 -- 1,831,369	210,000	3,870,650 -- 3,930,639	420,000		
1,831,370 -- 1,891,326	216,000	3,930,640 -- 3,990,630	426,000		
1,891,327 -- 1,951,285	222,000	3,990,631 -- 4,050,620	432,000		
1,951,286 -- 2,011,247	228,000	4,050,621 -- 4,110,611	438,000		
2,011,248 -- 2,071,211	234,000	4,110,612 -- 4,170,603	444,000		

For Expected Losses greater than \$5,730,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(12.00) / (\text{Expected Losses} + (700)(12.00))$$

G = 12.00

**RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES**

**NORTH CAROLINA
RR 1
Exhibit III**

Effective April 1, 2018

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
1.29	1.01	0.92	0.78	0.64	0.53	0.44

2. **2013 Table of Expected Loss Ranges**

Effective January 1, 2013

3.

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.665	0.699	0.714	0.738	0.757	0.776	0.787
\$15,000	0.621	0.660	0.678	0.705	0.728	0.750	0.765
\$20,000	0.583	0.627	0.646	0.676	0.703	0.727	0.746
\$25,000	0.551	0.598	0.619	0.650	0.680	0.706	0.728
\$30,000	0.523	0.572	0.595	0.628	0.659	0.688	0.712
\$35,000	0.499	0.549	0.573	0.607	0.641	0.670	0.697
\$40,000	0.477	0.529	0.553	0.588	0.623	0.654	0.683
\$50,000	0.439	0.493	0.518	0.554	0.592	0.625	0.657
\$75,000	0.370	0.425	0.452	0.489	0.531	0.566	0.605
\$100,000	0.323	0.377	0.405	0.442	0.485	0.521	0.564
\$125,000	0.288	0.341	0.368	0.405	0.449	0.484	0.531
\$150,000	0.261	0.312	0.340	0.375	0.419	0.454	0.503
\$175,000	0.239	0.289	0.316	0.351	0.395	0.429	0.479
\$200,000	0.221	0.270	0.297	0.330	0.374	0.407	0.458
\$225,000	0.206	0.253	0.280	0.312	0.356	0.388	0.440
\$250,000	0.193	0.239	0.266	0.297	0.340	0.372	0.424
\$275,000	0.182	0.226	0.253	0.283	0.326	0.357	0.410
\$300,000	0.172	0.216	0.242	0.271	0.313	0.344	0.397
\$325,000	0.163	0.206	0.232	0.260	0.302	0.332	0.385
\$350,000	0.155	0.197	0.223	0.251	0.292	0.321	0.375
\$375,000	0.148	0.189	0.214	0.242	0.283	0.311	0.365
\$400,000	0.141	0.182	0.207	0.234	0.274	0.302	0.356
\$425,000	0.135	0.175	0.200	0.226	0.266	0.293	0.347
\$450,000	0.130	0.169	0.194	0.219	0.259	0.285	0.339
\$475,000	0.125	0.163	0.188	0.213	0.252	0.278	0.332
\$500,000	0.121	0.158	0.182	0.207	0.246	0.271	0.325
\$600,000	0.105	0.141	0.164	0.187	0.224	0.248	0.302
\$700,000	0.093	0.127	0.149	0.171	0.207	0.230	0.283
\$800,000	0.084	0.116	0.137	0.158	0.193	0.214	0.267
\$900,000	0.076	0.106	0.127	0.147	0.181	0.201	0.253
\$1,000,000	0.070	0.099	0.119	0.137	0.171	0.190	0.242
\$2,000,000	0.037	0.057	0.072	0.085	0.111	0.126	0.171
\$3,000,000	0.024	0.040	0.051	0.062	0.083	0.096	0.135
\$4,000,000	0.018	0.030	0.039	0.048	0.066	0.077	0.111
\$5,000,000	0.014	0.024	0.032	0.039	0.055	0.064	0.094
\$6,000,000	0.011	0.019	0.026	0.032	0.046	0.054	0.081
\$7,000,000	0.009	0.016	0.022	0.028	0.039	0.047	0.071
\$8,000,000	0.007	0.014	0.019	0.024	0.034	0.041	0.063
\$9,000,000	0.006	0.012	0.016	0.021	0.030	0.036	0.056
\$10,000,000	0.005	0.010	0.014	0.018	0.027	0.032	0.050

Effective April 1, 2018

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.744	0.780	0.796	0.820	0.841	0.860	0.871
\$15,000	0.697	0.739	0.758	0.786	0.811	0.833	0.849
\$20,000	0.658	0.704	0.724	0.756	0.784	0.810	0.829
\$25,000	0.624	0.673	0.695	0.729	0.760	0.788	0.810
\$30,000	0.594	0.646	0.669	0.705	0.738	0.768	0.793
\$35,000	0.567	0.621	0.646	0.683	0.718	0.750	0.777
\$40,000	0.544	0.599	0.625	0.662	0.700	0.733	0.762
\$50,000	0.503	0.561	0.587	0.627	0.667	0.702	0.735
\$75,000	0.429	0.487	0.516	0.557	0.601	0.638	0.679
\$100,000	0.377	0.435	0.465	0.505	0.551	0.590	0.635
\$125,000	0.339	0.396	0.425	0.465	0.512	0.550	0.599
\$150,000	0.309	0.364	0.394	0.432	0.480	0.518	0.568
\$175,000	0.284	0.339	0.368	0.405	0.453	0.490	0.543
\$200,000	0.264	0.317	0.346	0.383	0.430	0.467	0.520
\$225,000	0.247	0.299	0.328	0.363	0.410	0.446	0.501
\$250,000	0.233	0.283	0.312	0.346	0.393	0.428	0.483
\$275,000	0.220	0.269	0.298	0.331	0.377	0.411	0.467
\$300,000	0.208	0.257	0.285	0.318	0.363	0.397	0.453
\$325,000	0.198	0.246	0.274	0.306	0.351	0.384	0.440
\$350,000	0.189	0.236	0.264	0.295	0.340	0.372	0.428
\$375,000	0.181	0.227	0.254	0.285	0.329	0.361	0.418
\$400,000	0.174	0.219	0.246	0.276	0.320	0.350	0.408
\$425,000	0.167	0.211	0.238	0.267	0.311	0.341	0.398
\$450,000	0.161	0.204	0.231	0.259	0.303	0.332	0.390
\$475,000	0.155	0.198	0.224	0.252	0.295	0.324	0.382
\$500,000	0.149	0.192	0.218	0.245	0.288	0.317	0.374
\$600,000	0.131	0.171	0.196	0.222	0.264	0.290	0.348
\$700,000	0.117	0.155	0.179	0.204	0.244	0.269	0.326
\$800,000	0.106	0.142	0.165	0.189	0.228	0.252	0.308
\$900,000	0.096	0.131	0.153	0.176	0.214	0.237	0.293
\$1,000,000	0.089	0.121	0.143	0.165	0.202	0.225	0.280
\$2,000,000	0.048	0.071	0.087	0.103	0.133	0.150	0.199
\$3,000,000	0.032	0.049	0.063	0.075	0.099	0.114	0.157
\$4,000,000	0.023	0.037	0.048	0.058	0.079	0.092	0.130
\$5,000,000	0.018	0.030	0.039	0.047	0.065	0.076	0.110
\$6,000,000	0.014	0.024	0.032	0.039	0.055	0.065	0.095
\$7,000,000	0.012	0.020	0.027	0.033	0.047	0.056	0.083
\$8,000,000	0.010	0.017	0.023	0.029	0.041	0.049	0.074
\$9,000,000	0.008	0.015	0.020	0.025	0.036	0.043	0.066
\$10,000,000	0.007	0.013	0.017	0.022	0.032	0.039	0.059

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.	
0.07	0.05	0.04	0.30	0.22	0.16	0.00

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section A - Factor Adjusting 2015 Policy Year Assigned Risk Premium to Present Assigned Risk Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Date	Rate Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For Expense Removal	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)x(8)
NR 04/01/14	Base	1.000	0.316	0.316	0.921	0.921	0.698	0.941	0.557
NR 04/01/15	0.955	0.955	0.684	0.653					
NR 04/01/16	1.019	0.973							
NR 04/01/17	0.917	0.892							
				<u>0.969</u>					

Section B - Factor Adjusting 2015 Policy Year Voluntary Premium to Present Voluntary Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Date	Loss Cost Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)
NR 04/01/14	Base	1.000	0.316	0.316	0.759	1.000	1.000	0.759
NR 04/01/15	0.966	0.966	0.684	0.661				
NR 04/01/16	0.898	0.867						
NR 04/01/17	0.856	0.742						
				<u>0.977</u>				

Section C - Factor Adjusting 2015 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level

(1) Assigned Risk Market Share PY 2015	0.072
(2) Voluntary Market Share PY 2015	0.928
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. A)	0.557
(4) Voluntary Standard Premium Adjustment Factor (See Sec. B)	0.759
(5) Premium Adjustment Factor = [(1)x(3)]/1.939+(2)x(4) #	0.725

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* Eliminates premium derived from minimum premiums.

Current premium index (assigned risk-to-voluntary) = 1.939

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section D - Factor Adjusting 2015 Policy Year Indemnity Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/15	Base	1.000	0.060	0.060	1.003
04/01/15	1.000	1.000	0.119	0.119	
07/01/15	1.000	1.000	0.411	0.411	
01/01/16	1.005	1.005	0.410	0.412	
01/01/17	1.000	1.005			
				<hr/> 1.002	

Section E - Factor Adjusting 2015 Policy Year Medical Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/15	Base	1.000	0.060	0.060	0.991
04/01/15	0.941	0.941	0.119	0.112	
07/01/15	1.030	0.969	0.411	0.398	
01/01/16	0.995	0.964	0.410	0.395	
01/01/17	0.992	0.956			
				<hr/> 0.965	

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section F - Factor Adjusting 2014 Policy Year Assigned Risk Premium to Present Assigned Risk Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Date	Rate Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For Expense Removal	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)x(8)
NR 04/01/13	Base	1.000	0.316	0.316	0.904	0.921	0.698	0.941	0.547
NR 04/01/14	1.042	1.042	0.684	0.713					
NR 04/01/15	0.955	0.995							
NR 04/01/16	1.019	1.014							
NR 04/01/17	0.917	0.930							
				<u>1.029</u>					

Section G - Factor Adjusting 2014 Policy Year Voluntary Premium to Present Voluntary Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Date	Loss Cost Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)
NR 04/01/13	Base	1.000	0.316	0.316	0.744	1.000	1.000	0.744
NR 04/01/14	1.003	1.003	0.684	0.686				
NR 04/01/15	0.966	0.969						
NR 04/01/16	0.898	0.870						
NR 04/01/17	0.856	0.745						
				<u>1.002</u>				

Section H - Factor Adjusting 2014 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level

(1) Assigned Risk Market Share PY 2014	0.072
(2) Voluntary Market Share PY 2014	0.928
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. F)	0.547
(4) Voluntary Standard Premium Adjustment Factor (See Sec. G)	0.744
(5) Premium Adjustment Factor = [(1)x(3)]/1.939+(2)x(4) #	0.710

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* Eliminates premium derived from minimum premiums.

Current premium index (assigned risk-to-voluntary) = 1.939

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section I - Factor Adjusting 2014 Policy Year Indemnity Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/14	Base	1.000	0.246	0.246	1.007
08/07/14	1.000	1.000	0.344	0.344	
01/01/15	1.003	1.003	0.190	0.191	
04/01/15	1.000	1.003	0.131	0.131	
07/01/15	1.000	1.003	0.089	0.089	
01/01/16	1.005	1.008			
01/01/17	1.000	1.008			
				<hr/> 1.001	

Section J - Factor Adjusting 2014 Policy Year Medical Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/14	Base	1.000	0.246	0.246	0.964
08/07/14	0.992	0.992	0.344	0.341	
01/01/15	1.000	0.992	0.190	0.188	
04/01/15	0.941	0.933	0.131	0.122	
07/01/15	1.030	0.961	0.089	0.086	
01/01/16	0.995	0.956			
01/01/17	0.992	0.948			
				<hr/> 0.983	

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section A - Premium and Loss Summary Valued as of 12/31/2016

Policy Year 2015

(1) Standard Earned Premium	\$1,125,489,773
(2) Factor to Develop Premium to Ultimate	1.011
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$1,137,870,161
(4) Limited Indemnity Paid Losses	\$102,303,489
(5) Limited Indemnity Paid Development Factor to Ultimate	3.493
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$357,346,087
(7) Limited Indemnity Paid+Case Losses	\$198,235,194
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.708
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$338,585,711
(10) Policy Year 2015 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$347,965,899
(11) Limited Medical Paid Losses	\$151,745,879
(12) Limited Medical Paid Development Factor to Ultimate	2.001
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$303,643,504
(14) Limited Medical Paid+Case Losses	\$256,664,208
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.184
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$303,890,422
(17) Policy Year 2015 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$303,766,963

Policy Year 2014

(1) Standard Earned Premium	\$1,093,657,227
(2) Factor to Develop Premium to Ultimate	1.000
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$1,093,657,227
(4) Limited Indemnity Paid Losses	\$200,155,379
(5) Limited Indemnity Paid Development Factor to Ultimate	1.767
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$353,674,555
(7) Limited Indemnity Paid+Case Losses	\$261,251,388
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.281
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$334,663,028
(10) Policy Year 2014 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$344,168,792
(11) Limited Medical Paid Losses	\$212,785,161
(12) Limited Medical Paid Development Factor to Ultimate	1.516
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$322,582,304
(14) Limited Medical Paid+Case Losses	\$268,350,481
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.159
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$311,018,207
(17) Policy Year 2014 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$316,800,256

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section B - Premium Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2012	1.010	2011	1.000	2010	1.000	2009	1.000
2013	1.011	2012	1.000	2011	1.000	2010	1.000
2014	1.013	2013	1.000	2012	1.000	2011	1.000
Average	1.011	Average	1.000	Average	1.000	Average	1.000

Summary of Premium Development Factors

<u>1st/5th</u>	<u>2nd/5th</u>	<u>3rd/5th</u>	<u>4th/5th</u>
1.011	1.000	1.000	1.000

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C1 - Limited Indemnity Paid Loss Development Factors

Policy Year	<u>1st/2nd</u>	Policy Year	<u>2nd/3rd</u>	Policy Year	<u>3rd/4th</u>	Policy Year	<u>4th/5th</u>
2013	1.964	2012	1.293	2011	1.116	2010	1.061
2014	1.990	2013	1.277	2012	1.094	2011	1.051
Average	1.977	Average	1.285	Average	1.105	Average	1.056
Policy Year	<u>5th/6th</u>	Policy Year	<u>6th/7th</u>	Policy Year	<u>7th/8th</u>	Policy Year	<u>8th/9th</u>
2009	1.037	2008	1.024	2007	1.017	2006	1.014
2010	1.039	2009	1.024	2008	1.012	2007	1.009
Average	1.038	Average	1.024	Average	1.015	Average	1.012
Policy Year	<u>9th/10th</u>	Policy Year	<u>10th/11th</u>	Policy Year	<u>11th/12th</u>	Policy Year	<u>12th/13th</u>
2005	1.008	2004	1.006	2003	1.007	2002	1.004
2006	1.009	2005	1.009	2004	1.007	2003	1.004
Average	1.009	Average	1.008	Average	1.007	Average	1.004
Policy Year	<u>13th/14th</u>	Policy Year	<u>14th/15th</u>	Policy Year	<u>15th/16th</u>	Policy Year	<u>16th/17th</u>
2001	1.005	2000	1.002	1999	1.004	1998	1.004
2002	1.004	2001	1.003	2000	1.003	1999	1.002
Average	1.005	Average	1.003	Average	1.004	Average	1.003
Policy Year	<u>17th/18th</u>	Policy Year	<u>18th/19th</u>				
1997	1.002	1996	1.002				
1998	1.007	1997	1.003				
Average	1.005	Average	1.003				

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C1 - Limited Medical Paid Loss Development Factors

Policy <u>Year</u>	<u>1st/2nd</u>	Policy <u>Year</u>	<u>2nd/3rd</u>	Policy <u>Year</u>	<u>3rd/4th</u>	Policy <u>Year</u>	<u>4th/5th</u>
2013	1.318	2012	1.091	2011	1.049	2010	1.033
2014	1.321	2013	1.118	2012	1.047	2011	1.046
Average	1.320	Average	1.105	Average	1.048	Average	1.040
Policy <u>Year</u>	<u>5th/6th</u>	Policy <u>Year</u>	<u>6th/7th</u>	Policy <u>Year</u>	<u>7th/8th</u>	Policy <u>Year</u>	<u>8th/9th</u>
2009	1.027	2008	1.019	2007	1.016	2006	1.010
2010	1.023	2009	1.017	2008	1.016	2007	1.010
Average	1.025	Average	1.018	Average	1.016	Average	1.010
Policy <u>Year</u>	<u>9th/10th</u>	Policy <u>Year</u>	<u>10th/11th</u>	Policy <u>Year</u>	<u>11th/12th</u>	Policy <u>Year</u>	<u>12th/13th</u>
2005	1.011	2004	1.014	2003	1.007	2002	1.008
2006	1.011	2005	1.013	2004	1.012	2003	1.006
Average	1.011	Average	1.014	Average	1.010	Average	1.007
Policy <u>Year</u>	<u>13th/14th</u>	Policy <u>Year</u>	<u>14th/15th</u>	Policy <u>Year</u>	<u>15th/16th</u>	Policy <u>Year</u>	<u>16th/17th</u>
2001	1.006	2000	1.008	1999	1.006	1998	1.005
2002	1.007	2001	1.006	2000	1.007	1999	1.004
Average	1.007	Average	1.007	Average	1.007	Average	1.005
Policy <u>Year</u>	<u>17th/18th</u>	Policy <u>Year</u>	<u>18th/19th</u>				
1997	1.009	1996	1.011				
1998	1.003	1997	1.009				
Average	1.006	Average	1.010				

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C2 - Limited Indemnity Paid + Case Loss Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2010	1.369	2009	1.139	2008	1.070	2007	1.025
2011	1.322	2010	1.129	2009	1.058	2008	1.016
2012	1.334	2011	1.100	2010	1.047	2009	1.024
2013	1.327	2012	1.093	2011	1.042	2010	1.034
2014	1.314	2013	1.084	2012	1.029	2011	1.021
Average	1.333	Average	1.109	Average	1.049	Average	1.024

<u>Policy Year</u>	<u>5th/6th</u>	<u>Policy Year</u>	<u>6th/7th</u>	<u>Policy Year</u>	<u>7th/8th</u>	<u>Policy Year</u>	<u>8th/9th</u>
2006	1.021	2005	1.008	2004	1.008	2003	1.004
2007	1.017	2006	1.011	2005	1.010	2004	1.003
2008	1.024	2007	1.011	2006	1.009	2005	1.006
2009	1.012	2008	1.013	2007	1.004	2006	1.002
2010	1.014	2009	1.016	2008	1.005	2007	1.001
Average	1.018	Average	1.012	Average	1.007	Average	1.003

<u>Policy Year</u>	<u>9th/10th</u>	<u>Policy Year</u>	<u>10th/11th</u>	<u>Policy Year</u>	<u>11th/12th</u>	<u>Policy Year</u>	<u>12th/13th</u>
2002	1.002	2001	1.002	2000	1.000	1999	1.003
2003	1.001	2002	1.005	2001	1.002	2000	1.004
2004	1.005	2003	1.004	2002	1.001	2001	1.003
2005	1.002	2004	1.006	2003	1.005	2002	1.001
2006	1.001	2005	1.000	2004	0.999	2003	1.003
Average	1.002	Average	1.003	Average	1.001	Average	1.003

<u>Policy Year</u>	<u>13th/14th</u>	<u>Policy Year</u>	<u>14th/15th</u>	<u>Policy Year</u>	<u>15th/16th</u>	<u>Policy Year</u>	<u>16th/17th</u>
1998	1.000	1997	1.002	1996	1.001	1995	1.002
1999	1.001	1998	1.002	1997	1.005	1996	1.000
2000	1.001	1999	1.001	1998	1.002	1997	1.000
2001	1.003	2000	1.001	1999	1.000	1998	1.001
2002	1.003	2001	1.000	2000	1.001	1999	1.000
Average	1.002	Average	1.001	Average	1.002	Average	1.001

<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>
1994	1.001	1993	0.999
1995	1.000	1994	1.001
1996	1.000	1995	1.001
1997	1.001	1996	1.001
1998	1.005	1997	1.000
Average	1.001	Average	1.000

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C2 - Limited Medical Paid + Case Loss Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2010	1.064	2009	1.033	2008	1.026	2007	1.020
2011	1.028	2010	1.049	2009	1.028	2008	1.003
2012	1.024	2011	1.040	2010	1.024	2009	1.025
2013	1.024	2012	0.999	2011	1.008	2010	1.015
2014	0.972	2013	0.999	2012	1.003	2011	0.984
Average	1.022	Average	1.024	Average	1.018	Average	1.009
<u>Policy Year</u>	<u>5th/6th</u>	<u>Policy Year</u>	<u>6th/7th</u>	<u>Policy Year</u>	<u>7th/8th</u>	<u>Policy Year</u>	<u>8th/9th</u>
2006	1.002	2005	1.017	2004	1.013	2003	1.004
2007	1.002	2006	1.007	2005	1.006	2004	0.994
2008	1.017	2007	1.011	2006	1.003	2005	1.005
2009	1.007	2008	1.006	2007	0.999	2006	0.999
2010	1.011	2009	1.002	2008	1.002	2007	1.006
Average	1.008	Average	1.009	Average	1.005	Average	1.002
<u>Policy Year</u>	<u>9th/10th</u>	<u>Policy Year</u>	<u>10th/11th</u>	<u>Policy Year</u>	<u>11th/12th</u>	<u>Policy Year</u>	<u>12th/13th</u>
2002	0.995	2001	1.007	2000	1.003	1999	1.007
2003	1.007	2002	1.017	2001	1.005	2000	1.003
2004	1.012	2003	1.005	2002	1.014	2001	1.001
2005	1.004	2004	1.011	2003	1.005	2002	1.000
2006	1.002	2005	0.999	2004	0.996	2003	1.002
Average	1.004	Average	1.008	Average	1.005	Average	1.003
<u>Policy Year</u>	<u>13th/14th</u>	<u>Policy Year</u>	<u>14th/15th</u>	<u>Policy Year</u>	<u>15th/16th</u>	<u>Policy Year</u>	<u>16th/17th</u>
1998	1.006	1997	1.012	1996	1.002	1995	0.997
1999	1.014	1998	0.995	1997	1.006	1996	1.001
2000	1.018	1999	0.985	1998	1.005	1997	1.014
2001	1.003	2000	1.001	1999	0.997	1998	1.011
2002	1.001	2001	0.995	2000	1.008	1999	0.998
Average	1.008	Average	0.998	Average	1.004	Average	1.004
<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>				
1994	0.994	1993	1.001				
1995	1.000	1994	1.003				
1996	1.004	1995	1.000				
1997	1.002	1996	1.003				
1998	0.991	1997	0.991				
Average	0.998	Average	1.000				

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section D - Determination of Policy Year Loss Development Factors (19th-to-Ultimate Report)

Indemnity Paid+Case Data for Matching Companies

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Policy Year	<u>Losses for Policy Year</u>		<u>Losses for All Prior Policy Years</u>		Factor to Adjust Losses for Prior Policy Years	Indicated 19th-to-Ult Development for Policy Year
	19th Report	20th Report	Previous	Current		
1987	170,187,466	171,081,839	1,040,486,889	1,041,198,884	0.482	1.014
1988	205,594,992	206,136,324	1,210,634,831	1,212,997,442	0.446	1.028
1989	249,419,751	249,530,896	1,417,797,145	1,419,808,759	0.413	1.020
1990	259,482,341	260,320,798	1,665,158,333	1,668,563,418	0.471	1.031
1991	248,246,618	248,514,191	1,928,884,216	1,930,675,633	0.571	1.014
1992	186,335,197	185,628,007	2,179,189,824	2,183,334,104	0.861	1.022
1993	151,416,883	151,330,205	2,368,917,194	2,372,702,515	1.137	1.021
1994	121,415,191	121,362,701	2,514,666,653	2,516,296,206	1.481	1.009
1995	120,081,323	120,059,673	2,628,868,511	2,631,877,627	1.514	1.016
1996	140,561,581	140,846,159	2,747,967,386	2,750,084,872	1.297	1.014
Selected Indemnity 19th-to-Ultimate Loss Development Factor						1.019

Medical Paid+Case Data for Matching Companies

(8)	(9)	(10)	(11)	(12)	(13)	(14)
Policy Year	<u>Losses for Policy Year</u>		<u>Losses for All Prior Policy Years</u>		Factor to Adjust Losses for Prior Policy Years	Indicated 19th-to-Ult Development for Policy Year
	19th Report	20th Report	Previous	Current		
1987	136,495,513	138,063,444	765,487,778	770,050,686	0.460	1.084
1988	170,279,408	170,071,034	905,639,694	911,796,132	0.417	1.085
1989	197,376,559	197,874,235	1,080,957,405	1,084,167,952	0.409	1.042
1990	210,648,228	211,220,912	1,282,070,898	1,285,133,385	0.458	1.034
1991	220,022,209	221,866,006	1,496,354,297	1,500,382,230	0.513	1.044
1992	168,518,550	167,970,731	1,722,248,236	1,732,749,265	0.774	1.077
1993	135,595,487	135,321,543	1,900,718,713	1,909,530,439	1.045	1.060
1994	98,591,984	98,817,836	2,038,631,391	2,043,116,683	1.512	1.032
1995	106,606,167	106,474,337	2,134,241,934	2,137,116,362	1.422	1.018
1996	116,706,939	116,821,881	2,239,581,574	2,240,720,508	1.316	1.008
Selected Medical 19th-to-Ultimate Loss Development Factor						1.048

$(7) = 1 + [(3)-(2) + ((5)-(4)) / (6)] / (2)$

$(14) = 1 + [(10)-(9) + ((12)-(11)) / (13)] / (9)$

Columns (4) and (11) are valued as of the date at which the given policy year is at a 19th report.

Columns (5) and (12) are valued as of the date at which the given policy year is at a 20th report.

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Determination of Premium and Losses Developed to an Ultimate Report

Section E - Derivation of Policy Year Limited 19th-to-Ultimate Loss Development Factors

Policy Year	Indemnity Paid-to- Paid + Case Ratio <u>19th Report</u>	Medical Paid-to- Paid + Case Ratio <u>19th Report</u>
1993	0.991	0.972
1994	0.992	0.978
1995	0.989	0.960
1996	0.988	0.965
1997	0.990	0.957
Average	0.990	0.966

	<u>Indemnity</u>	<u>Medical</u>
(1) Paid+Case 19th-to-Ultimate Loss Development Factor (Section D)	1.019	1.048
(2) Factor to Adjust 19th-to-Ultimate Development Factor to a Limited Basis	0.905	0.905
(3) Limited Paid+Case 19th-to-Ultimate Loss Development Factor = $[(1)-1] \times (2) + 1$	1.017	1.043
(4) Limited Paid-to-Paid+Case Ratio (Section E)	0.990	0.966
(5) Limited Paid 19th-to-Ultimate Loss Development Factor = (3) / (4)	1.027	1.080

Section F1 - Summary of Limited Paid Loss Development Factors

Indemnity Paid Loss Development			Medical Paid Loss Development		
Report	(1) to Next Report	(2) to Ultimate	Report	(3) to Next Report	(4) to Ultimate
1st	1.977	3.493	1st	1.320	2.001
2nd	1.285	1.767	2nd	1.105	1.516
3rd	1.105	1.375	3rd	1.048	1.372
4th	1.056	1.244	4th	1.040	1.309
5th	1.038	1.178	5th	1.025	1.259
6th	1.024	1.135	6th	1.018	1.228
7th	1.015	1.108	7th	1.016	1.206
8th	1.012	1.092	8th	1.010	1.187
9th	1.009	1.079	9th	1.011	1.175
10th	1.008	1.069	10th	1.014	1.162
11th	1.007	1.061	11th	1.010	1.146
12th	1.004	1.054	12th	1.007	1.135
13th	1.005	1.050	13th	1.007	1.127
14th	1.003	1.045	14th	1.007	1.119
15th	1.004	1.042	15th	1.007	1.111
16th	1.003	1.038	16th	1.005	1.103
17th	1.005	1.035	17th	1.006	1.098
18th	1.003	1.030	18th	1.010	1.091
19th		1.027	19th		1.080

(2) = Cumulative upward product of column (1).

(4) = Cumulative upward product of column (3).

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Determination of Premium and Losses Developed to an Ultimate Report

Section F2 - Summary of Limited Paid+Case Loss Development Factors

Indemnity Paid+Case Loss Development

Medical Paid+Case Loss Development

<u>Report</u>	<u>(1)</u> <u>to Next Report</u>	<u>(2)</u> <u>to Ultimate</u>
1st	1.333	1.708
2nd	1.109	1.281
3rd	1.049	1.155
4th	1.024	1.101
5th	1.018	1.075
6th	1.012	1.056
7th	1.007	1.043
8th	1.003	1.036
9th	1.002	1.033
10th	1.003	1.031
11th	1.001	1.028
12th	1.003	1.027
13th	1.002	1.024
14th	1.001	1.022
15th	1.002	1.021
16th	1.001	1.019
17th	1.001	1.018
18th	1.000	1.017
19th		1.017

<u>Report</u>	<u>(3)</u> <u>to Next Report</u>	<u>(4)</u> <u>to Ultimate</u>
1st	1.022	1.184
2nd	1.024	1.159
3rd	1.018	1.132
4th	1.009	1.112
5th	1.008	1.102
6th	1.009	1.093
7th	1.005	1.083
8th	1.002	1.078
9th	1.004	1.076
10th	1.008	1.072
11th	1.005	1.063
12th	1.003	1.058
13th	1.008	1.055
14th	0.998	1.047
15th	1.004	1.049
16th	1.004	1.045
17th	0.998	1.041
18th	1.000	1.043
19th		1.043

(2) = Cumulative upward product of column (1).

(4) = Cumulative upward product of column (3).

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Determination of Premium and Losses Developed to an Ultimate Report

Section G - Factor to Adjust Limited Losses to an Unlimited Basis

(1) Threshold at the Midpoint of the Loss Cost Effective Period*	15,048,162
(2) Statewide Excess Ratio for (1)	0.010
(3) Market Share for Carriers Missing from Large Loss and Catastrophe Call	0.000
(4) Factor to Adjust Limited Losses to an Unlimited Basis = $1.0 / \{1.0 - [(2) \times (1.0 - (3))]\}$	1.010

Section H - Policy Year Large Loss Limits

<u>Experience Year</u>	<u>Policy Year Detrended Limit</u>
2015	13,018,372
2014	12,638,277
2013	12,262,223
2012	11,998,625
2011	11,730,748
2010	11,435,351
2009	11,074,839
2008	10,911,380
2007	10,789,575
2006	10,482,412
2005	10,084,284
2004	9,726,721
2003	9,384,340
2002	9,098,546
2001	8,908,662
2000	8,691,429
1999	8,321,738
1998	7,918,303
1997	7,518,408

* March 23, 2019 is the midpoint of the effective period for which the revised loss costs are being proposed.

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APPENDIX A-III

Policy Year Trend

Section A - Summary of Annual Trends

(1)	(2)	(3)	(4)	(5)	(6)
Policy Year	Lost-Time	Indemnity		Medical	
	Claim Frequency*	Avg Cost Per Case*^	Loss Ratio^	Avg Cost Per Case*^	Loss Ratio^
2008	14.1	42,420	0.596	34,025	0.479
2009	14.4	40,705	0.587	33,296	0.481
2010	14.7	39,006	0.575	33,685	0.496
2011	14.9	36,218	0.539	33,104	0.493
2012	14.0	34,744	0.485	32,955	0.460
2013	13.6	34,310	0.466	30,131	0.409
2014	13.3	33,556	0.447	29,577	0.393
2015	12.7	33,363	0.423	28,777	0.365

* Figures have been adjusted to the current wage level.

^ Based on an average of paid and paid+case losses.

	<u>Indemnity</u>	<u>Medical</u>
(1) Current Approved Annual Loss Ratio Trend Factor	0.975	0.990
(2) Range of Indicated Annual Trend Factors Based on Frequency and Severity Analysis		
Lower estimate:	0.947	0.944
Upper estimate:	0.982	0.985
(3) Selected Annual Loss Ratio Trend Factor	0.970	0.985
(4) Length of Trend Period from Midpoint of Policy Year to Midpoint of Effective Period:		
	<u>Years</u>	
Policy Year 2015	3.316	
Policy Year 2014	4.316	
(5) Trend Factor Applied to Experience Year = (3) ^ (4)		
	<u>Indemnity</u>	<u>Medical</u>
Policy Year 2015	0.904	0.951
Policy Year 2014	0.877	0.937

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APPENDIX A-III

Policy Year Trend

Section B - Summary of Data Points Underlying Trend Analysis

<u>Policy Year</u>	<u>Paid Indemnity Loss Ratio</u>	<u>Paid Medical Loss Ratio</u>	<u>Paid+Case Indemnity Loss Ratio</u>	<u>Paid+Case Medical Loss Ratio</u>	<u>Claim Frequency</u>	<u>Paid Indemnity Avg. Cost Per Case</u>	<u>Paid Medical Avg. Cost Per Case</u>	<u>Paid+Case Indemnity Avg. Cost Per Case</u>	<u>Paid+Case Medical Avg. Cost Per Case</u>
2008	0.600	0.489	0.591	0.468	14.1	42,737	34,763	42,102	33,287
2009	0.592	0.485	0.582	0.476	14.4	41,051	33,603	40,359	32,989
2010	0.579	0.498	0.570	0.493	14.7	39,293	33,840	38,720	33,530
2011	0.549	0.505	0.529	0.481	14.9	36,912	33,926	35,525	32,282
2012	0.495	0.466	0.475	0.453	14.0	35,482	33,420	34,006	32,491
2013	0.477	0.422	0.454	0.395	13.6	35,150	31,150	33,471	29,113
2014	0.459	0.400	0.434	0.386	13.3	34,483	30,117	32,629	29,037
2015	0.434	0.365	0.412	0.365	12.7	34,262	28,765	32,464	28,788

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Loss Ratio Trend Supporting Information
Financial Data is Valued as of December 31, 2016

Section C - Premium

Policy Year	(1) Policy Year Premium	(2) Premium Devel Factor	(3) Ultimate Premium (1) x (2)	(4) On-level Factor	(5) On-level Devel Prem (3) x (4)
2008	1,114,242,808	xxx	1,114,242,808	0.619	689,716,298
2009	1,003,763,375	xxx	1,003,763,375	0.640	642,408,560
2010	956,504,813	xxx	956,504,813	0.696	665,727,350
2011	967,892,200	xxx	967,892,200	0.717	693,978,707
2012	993,607,430	1.000	993,607,430	0.710	705,461,275
2013	1,036,105,481	1.000	1,036,105,481	0.712	737,707,102
2014	1,093,657,227	1.000	1,093,657,227	0.710	776,496,631
2015	1,125,489,773	1.011	1,137,870,161	0.725	824,955,867

Section D - Paid Loss Ratios

Policy Year	(1) Paid Indemnity Losses	(2) Loss Devel Factor	(3) Ultimate Ind. Loss (1) x (2)	(4) On-level Factor	(5) On-level Devel Ind. Loss (3) x (4)	(6) Paid Ind. Loss Ratio (5)/[Section C (5)]
2008	375,268,212	1.092	409,792,888	1.010	413,890,817	0.600
2009	342,101,710	1.108	379,048,695	1.004	380,564,890	0.592
2010	338,665,196	1.135	384,384,997	1.002	385,153,767	0.579
2011	318,818,022	1.178	375,567,630	1.015	381,201,144	0.549
2012	276,649,835	1.244	344,152,395	1.015	349,314,681	0.495
2013	252,943,959	1.375	347,797,944	1.011	351,623,721	0.477
2014	200,155,379	1.767	353,674,555	1.007	356,150,277	0.459
2015	102,303,489	3.493	357,346,087	1.003	358,418,125	0.434

Policy Year	(7) Paid Medical Losses	(8) Loss Devel Factor	(9) Ultimate Med. Loss (7) x (8)	(10) On-level Factor	(11) On-level Devel Med. Loss (9) x (10)	(12) Paid Med. Loss Ratio (11)/[Section C (5)]
2008	307,226,095	1.187	364,677,375	0.924	336,961,895	0.489
2009	279,530,263	1.206	337,113,497	0.924	311,492,871	0.485
2010	291,834,733	1.228	358,373,052	0.925	331,495,073	0.498
2011	299,416,187	1.259	376,964,979	0.930	350,577,430	0.505
2012	269,685,035	1.309	353,017,711	0.932	329,012,507	0.466
2013	240,076,973	1.372	329,385,607	0.946	311,598,784	0.422
2014	212,785,161	1.516	322,582,304	0.964	310,969,341	0.400
2015	151,745,879	2.001	303,643,504	0.991	300,910,712	0.365

Section E - Paid+Case Loss Ratios

Policy Year	(1) Paid+Case Indemnity Losses	(2) Loss Devel Factor	(3) Ultimate Ind. Loss (1) x (2)	(4) On-level Factor	(5) On-level Devel Ind. Loss (3) x (4)	(6) Paid+Case Ind. Loss Ratio (5)/[Section C (5)]
2008	389,663,026	1.036	403,690,895	1.010	407,727,804	0.591
2009	357,300,809	1.043	372,664,744	1.004	374,155,403	0.582
2010	358,697,766	1.056	378,784,841	1.002	379,542,411	0.570
2011	336,244,595	1.075	361,462,940	1.015	366,884,884	0.529
2012	299,585,273	1.101	329,843,386	1.015	334,791,037	0.475
2013	286,745,116	1.155	331,190,609	1.011	334,833,706	0.454
2014	261,251,388	1.281	334,663,028	1.007	337,005,669	0.434
2015	198,235,194	1.708	338,585,711	1.003	339,601,468	0.412

Policy Year	(7) Paid+Case Medical Losses	(8) Loss Devel Factor	(9) Ultimate Med. Loss (7) x (8)	(10) On-level Factor	(11) On-level Devel Med. Loss (9) x (10)	(12) Paid+Case Med. Loss Ratio (11)/[Section C (5)]
2008	323,897,067	1.078	349,161,038	0.924	322,624,799	0.468
2009	305,583,917	1.083	330,947,382	0.924	305,795,381	0.476
2010	324,876,785	1.093	355,090,326	0.925	328,458,552	0.493
2011	325,495,634	1.102	358,696,189	0.930	333,587,456	0.481
2012	308,630,717	1.112	343,197,357	0.932	319,859,937	0.453
2013	271,944,906	1.132	307,841,634	0.946	291,218,186	0.395
2014	268,350,481	1.159	311,018,207	0.964	299,821,552	0.386
2015	256,664,208	1.184	303,890,422	0.991	301,155,408	0.365

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Frequency and Severity Trend Supporting Information
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Section F - Claim Frequency

	(1)	(2)	(3) =(1)x(2)	(4)	(5)	(6) =(4)x(5)	(7)	(8)	(9) =(6)x(7)x(8) On-level Devel Prem Adj to 2015 Wage Level	(10) =(3)/(9) Claim Freq Per Million of On-level Premium
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Policy Year Premium	Premium Devel Factor	Ultimate Premium	On-level Factor	Factor to Adjust to 2015 Wage Levels		
2008	11,554	1.000	11,554	1,111,896,893	1.000	1,111,896,893	0.619	1.194	821,691,804	14.1
2009	10,905	1.000	10,905	1,003,744,844	1.000	1,003,744,844	0.640	1.176	755,819,868	14.4
2010	11,162	1.000	11,162	956,504,813	1.000	956,504,813	0.696	1.139	758,508,317	14.7
2011	11,467	1.000	11,467	967,892,200	1.000	967,892,200	0.717	1.110	770,442,191	14.9
2012	10,668	1.001	10,679	993,606,503	1.000	993,606,503	0.710	1.085	765,077,007	14.0
2013	10,606	1.002	10,627	1,036,105,481	1.000	1,036,105,481	0.712	1.062	783,295,744	13.6
2014	10,562	1.007	10,636	1,093,657,227	1.000	1,093,657,227	0.710	1.030	799,463,433	13.3
2015	10,059	1.040	10,461	1,125,489,773	1.011	1,137,870,161	0.725	1.000	824,955,867	12.7

Section G - Paid Severity

	(1)	(2)	(3) =(1)x(2)	(4)	(5)	(6) =(4)x(5)	(7)	(8)	(9) =(6)x(7)x(8) On-level Devel Indemnity Losses Adj to 2015 Wage Level	(10) =(9)/(3) Indemnity Average Claim Severity
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid Indemnity Losses	Paid Indemnity LDF	Ultimate Indemnity Losses	On-level Factor	Factor to Adjust to 2015 Wage Levels		
2008	11,554	1.000	11,554	374,946,282	1.092	409,441,340	1.010	1.194	493,786,256	42,737
2009	10,905	1.000	10,905	342,101,613	1.108	379,048,587	1.004	1.176	447,656,381	41,051
2010	11,162	1.000	11,162	338,665,196	1.135	384,384,997	1.002	1.139	438,583,282	39,293
2011	11,467	1.000	11,467	318,818,022	1.178	375,567,630	1.015	1.110	423,264,719	36,912
2012	10,668	1.001	10,679	276,646,586	1.244	344,148,353	1.015	1.085	378,907,337	35,482
2013	10,606	1.002	10,627	252,943,959	1.375	347,797,944	1.011	1.062	373,534,992	35,150
2014	10,562	1.007	10,636	200,155,379	1.767	353,674,555	1.007	1.030	366,760,514	34,483
2015	10,059	1.040	10,461	102,303,489	3.493	357,346,087	1.003	1.000	358,418,125	34,262

	(11)	(12)	(13) =(11)x(12)	(14)	(15)	(16) =(14)x(15)	(17)	(18)	(19) =(16)x(17)x(18) On-level Devel Medical Losses Adj to 2015 Wage Level	(20) =(19)/(13) Medical Average Claim Severity
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid Medical Losses	Paid Medical LDF	Ultimate Medical Losses	On-level Factor	Factor to Adjust to 2015 Wage Levels		
2008	11,554	1.000	11,554	306,781,669	1.187	364,149,841	0.924	1.194	401,657,275	34,763
2009	10,905	1.000	10,905	279,530,263	1.206	337,113,497	0.924	1.176	366,442,371	33,603
2010	11,162	1.000	11,162	291,834,733	1.228	358,373,052	0.925	1.139	377,725,197	33,840
2011	11,467	1.000	11,467	299,416,187	1.259	376,964,979	0.930	1.110	389,027,858	33,926
2012	10,668	1.001	10,679	269,680,983	1.309	353,012,407	0.932	1.085	356,895,543	33,420
2013	10,606	1.002	10,627	240,076,973	1.372	329,385,607	0.946	1.062	331,032,535	31,150
2014	10,562	1.007	10,636	212,785,161	1.516	322,582,304	0.964	1.030	320,324,228	30,117
2015	10,059	1.040	10,461	151,745,879	2.001	303,643,504	0.991	1.000	300,910,712	28,765

Section H - Paid+Case Severity

	(1)	(2)	(3) =(1)x(2)	(4)	(5)	(6) =(4)x(5)	(7)	(8)	(9) =(6)x(7)x(8) On-level Devel Indemnity Losses Adj to 2015 Wage Level	(10) =(9)/(3) Average Claim Severity
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid+Case Indemnity Losses	Paid+Case Indemnity LDF	Ultimate Indemnity Losses	On-level Factor	Factor to Adjust to 2015 Wage Levels		
2008	11,554	1.000	11,554	389,341,096	1.036	403,357,375	1.010	1.194	486,448,994	42,102
2009	10,905	1.000	10,905	357,300,712	1.043	372,664,643	1.004	1.176	440,116,943	40,359
2010	11,162	1.000	11,162	358,697,766	1.056	378,784,841	1.002	1.139	432,193,504	38,720
2011	11,467	1.000	11,467	336,244,595	1.075	361,462,940	1.015	1.110	407,368,733	35,525
2012	10,668	1.001	10,679	299,582,024	1.101	329,839,808	1.015	1.085	363,153,629	34,006
2013	10,606	1.002	10,627	286,745,116	1.155	331,190,609	1.011	1.062	355,698,714	33,471
2014	10,562	1.007	10,636	261,251,388	1.281	334,663,028	1.007	1.030	347,045,560	32,629
2015	10,059	1.040	10,461	198,235,194	1.708	338,585,711	1.003	1.000	339,601,468	32,464

	(11)	(12)	(13) =(11)x(12)	(14)	(15)	(16) =(14)x(15)	(17)	(18)	(19) =(16)x(17)x(18) On-level Devel Medical Losses Adj to 2015 Wage Level	(20) =(19)/(13) Medical Average Claim Severity
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid+Case Medical Losses	Paid+Case Medical LDF	Ultimate Medical Losses	On-level Factor	Factor to Adjust to 2015 Wage Levels		
2008	11,554	1.000	11,554	323,452,641	1.078	348,681,947	0.924	1.194	384,596,188	33,287
2009	10,905	1.000	10,905	305,583,917	1.083	330,947,382	0.924	1.176	359,739,804	32,989
2010	11,162	1.000	11,162	324,876,785	1.093	355,090,326	0.925	1.139	374,265,204	33,530
2011	11,467	1.000	11,467	325,495,634	1.102	358,696,189	0.930	1.110	370,174,467	32,282
2012	10,668	1.001	10,679	308,626,665	1.112	343,192,851	0.932	1.085	346,967,972	32,491
2013	10,606	1.002	10,627	271,944,906	1.132	307,841,634	0.946	1.062	309,380,842	29,113
2014	10,562	1.007	10,636	268,350,481	1.159	311,018,207	0.964	1.030	308,841,080	29,037
2015	10,059	1.040	10,461	256,664,208	1.184	303,890,422	0.991	1.000	301,155,408	28,788

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APPENDIX A-IV

NCRB and NCCI maintain several data reporting initiatives and programs to assist carriers to report data and to ensure that the data that is reported is complete, accurate, and reported in a timely fashion. Occasionally, a particular carrier's data submission is not available for use in a filing either because the data was not reported prior to the filing, was not accurate, or NCCI determined that the data that was reported should not be included in the filing based on NCCI's actuarial judgment.

All carriers writing more than one-tenth of one percent of the North Carolina workers compensation written premium volume and whose aggregate financial data is not included in this filing are listed below. The listing is separated between policy years 2015 and 2014 aggregate data.

Carriers not included in policy year experience valued as of December 31, 2016

Policy Year 2015

<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
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Policy Year 2014

<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
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Note: Figures are based on 2015 and 2014 data from the NAIC.

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APPENDIX A-V

Derivation of Industry Group Differentials

Industry group differentials are used to more equitably distribute the overall loss cost level change based on the individual experience of each industry group. The payroll, losses and claim counts used in the calculations below are from the North Carolina Workers Compensation Statistical Plan ("Workers Compensation Statistical Plan" or "WCSP") data.

I. Expected Losses

The current expected losses (columns (1) and (2)) are the payroll extended by the pure premiums underlying the latest approved loss costs. The proposed expected losses (3) are the current expected losses adjusted to the proposed level. These adjustments include the proposed experience, trend, benefit and, if applicable, loss-based expense changes as well as any miscellaneous premium adjustments.

Industry Group	(1) Latest Year Current Expected Losses Prior to Adjustment for Change in Off-Balance	(2) Five Year Current Expected Losses Prior to Adjustment for Change in Off-Balance	(3) Five Year Proposed Expected Losses Prior to Adjustment for Change in Off-Balance	(4) Current Ratio of Manual to Standard Premium	(5) Proposed Ratio of Manual to Standard Premium
Manufacturing	262,282,284	1,197,768,501	1,062,419,815	1.085	1.083
Contracting	263,642,822	1,185,937,945	1,051,941,173	1.084	1.082
Office & Clerical	133,897,070	620,427,025	550,356,379	1.108	1.113
Goods & Services	416,092,302	1,921,924,237	1,704,888,158	1.014	1.021
Miscellaneous	239,449,648	1,069,296,786	948,410,569	1.042	1.042
Statewide	1,315,364,126	5,995,354,493	5,318,016,094		

Industry Group	(6) Latest Year Current Expected Losses Adjusted for Change in Off-Balance (1)x(4)/(5)	(7) Five Year Current Expected Losses Adjusted for Change in Off-Balance (2)x(4)/(5)	(8) Five Year Proposed Expected Losses Adjusted for Change in Off-Balance (3)x(4)/(5)	(9) Current/ Proposed (7)/(8)	(10) Adjustment to Proposed for Current Relativity (9)IG/(9)SW
Manufacturing	262,766,646	1,199,980,446	1,064,381,809	1.127	1.000
Contracting	264,130,147	1,188,130,066	1,053,885,611	1.127	1.000
Office & Clerical	133,295,556	617,639,842	547,883,979	1.127	1.000
Goods & Services	413,239,564	1,908,747,479	1,693,199,405	1.127	1.000
Miscellaneous	239,449,648	1,069,296,786	948,410,569	1.127	1.000
Statewide	1,312,881,561	5,983,794,619	5,307,761,373	1.127	

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APPENDIX A-V

II. Industry Group Differentials

To calculate the converted indicated balanced losses (11) the reported losses are limited to \$500,000 for a single claim occurrence and \$1,500,000 for each multiple claim occurrence. After the application of limited development, trend and benefit factors, the limited losses are brought to an unlimited level through the application of the expected excess provision. The proposed experience change, applicable loss-based expenses and any miscellaneous premium adjustments are applied to calculate the indicated losses. These indicated losses are then balanced to the expected losses using the factors shown in Appendix B-I, Section A-3.

Industry Group	(11) Converted Indicated Balanced Losses	(12) Indicated/ Expected Ratio (11)/[(8)x(10)]	(13) Indicated Differential (12)IG/(12)SW	(14) Lost-Time Claim Counts
Manufacturing	1,063,408,891	0.999	1.000	18,954
Contracting	1,065,688,582	1.011	1.012	12,656
Office & Clerical	544,691,646	0.994	0.995	9,730
Goods & Services	1,689,222,302	0.998	0.999	35,582
Miscellaneous	939,745,571	0.991	0.992	12,480
Statewide	5,302,756,992	0.999		

Industry Group	(15) Full Credibility Standard for Lost-Time Claim Counts	(16) Credibility Minimum of 1.000 and ((14)/(15))^0.5	(17) Credibility Weighted Indicated/Expected Ratio [(16)IGx(12)IG] + [1-(16)IG]x(12)SW*	(18) Final Industry Group Differential (17)IG/(17)SW
Manufacturing	12,000	1.00	0.999	1.000
Contracting	12,000	1.00	1.011	1.012
Office & Clerical	12,000	0.90	0.995	0.996
Goods & Services	12,000	1.00	0.998	0.999
Miscellaneous	12,000	1.00	0.991	0.992
Statewide			0.999	1.000

*Statewide ratio (column 17) = $\sum_{IG} [(6) \times (17)] \div \sum_{IG} (6)$

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APPENDIX A-V

Industry Group Differentials - Supporting Documentation

The below documentation is additional supporting material for the calculation of the industry group differentials shown in Appendix A-V.

Appendix A-V - columns (1), (2), and (3)

The one-year current expected losses in column (1) are those losses expected during the most recent Workers Compensation Statistical Plan (WCSP) policy period. These losses are derived by multiplying the currently-approved underlying pure premiums by payroll in hundreds (for the latest policy period).

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 (2).

The only difference between the five-year expected losses in columns (2) and (3) is that the current underlying pure premiums are brought to the proposed level in column (3). Please see Appendix B-I, Section B for documentation.

Appendix A-V - columns (4) and (5)

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

Appendix A-V - columns (6), (7), and (8)

The one-year current expected losses in column (1) are multiplied by the current ratio of manual to standard premium (Appendix A-V, column (4)) and divided by the proposed ratio of manual to standard premium (Appendix A-V, column (5)) to derive the one-year current expected losses adjusted for the change in off-balance.

The same adjustment is made to columns (2) and (3) to arrive at columns (7) and (8), respectively.

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APPENDIX A-V

Appendix A-V - column (11)

"Unadjusted" losses were collected under the data submission rules of the WCSP and are summed by industry group over the most recent five policy periods.

Please refer to Appendix B-I, Section A for an explanation and documentation of the adjustments applied to these "unadjusted" losses to arrive at the "converted" losses in column (11).

Appendix A-V - columns (12) through (18)

In the calculation of the credibility-weighted differentials, the ratios of indicated losses to expected losses by industry group, column (12), are credibility weighted with the statewide ratio. The credibility is based on lost-time claim counts, column (14). The full credibility standard, column (15), is 12,000 lost-time claims for each industry group. Partial credibility is calculated using the square root of the ratio of the actual lost-time claim counts and the number of lost-time claim counts required for full credibility. The statewide credibility-weighted ratio (17) is rebalanced using the latest year expected losses to ensure that the overall pure premium level change is achieved.

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APPENDIX B-I

Distribution of Loss Cost Level Change to Occupational Classification

After determining the required changes in the overall loss cost level for the state and by industry group, 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.

Section A – Calculation of Indicated 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 (Sections A-1 to A-3).

Section A-1 – Calculation of Primary Conversion Factors

1. Limited 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	
	Likely-to-Develop	Not-Likely-to-Develop	Likely-to-Develop	Not-Likely-to-Develop
1/10-12/10	1.113	1.035	1.212	1.027
1/11-12/11	1.149	1.056	1.235	1.031
1/12-12/12	1.236	1.111	1.268	1.045
1/13-12/13	1.449	1.242	1.344	1.061
1/14-12/14	2.323	1.634	1.499	1.091

2. Factors to Adjust to the Proposed Trend Level

The proposed trend factors are applied to adjust the losses to the proposed level.

Policy Period	Indemnity	Medical
1/10-12/10	0.776	0.882
1/11-12/11	0.800	0.895
1/12-12/12	0.825	0.909
1/13-12/13	0.850	0.923
1/14-12/14	0.877	0.937

3. Factors to Adjust to the January 1, 2017 Benefit Level

The following factors are applied to adjust the losses to the proposed benefit level.

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/10-12/10	1.229	1.024	0.997	1.024	0.930
1/11-12/11	1.057	1.026	1.016	1.026	0.935
1/12-12/12	1.022	1.023	1.018	1.023	0.938
1/13-12/13	1.017	1.017	1.014	1.017	0.952
1/14-12/14	1.012	1.012	1.010	1.012	0.970

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4. Primary Conversion Factors: Indicated Pure Premiums

The factors above, contained within Section A-1, are combined multiplicatively, resulting in the following factors for the Likely-to-Develop (L) and Not-Likely-to-Develop (NL) groupings.

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/10-12/10	1.061	0.987	0.884	0.861	0.801	0.884	0.822	0.994	0.842
1/11-12/11	0.972	0.893	0.943	0.934	0.858	0.943	0.867	1.033	0.863
1/12-12/12	1.042	0.937	1.043	1.038	0.933	1.043	0.938	1.081	0.891
1/13-12/13	1.253	1.074	1.253	1.249	1.070	1.253	1.074	1.181	0.932
1/14-12/14	2.062	1.450	2.062	2.058	1.447	2.062	1.450	1.362	0.992

* Permanent total losses are always assigned to the Likely-to-Develop grouping.

Section A-2 – Expected Excess Provision and Redistribution

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of excess loss factors by hazard group. These factors are shown below.

Hazard Group	A	B	C	D	E	F	G
(1) Excess Ratios	0.135	0.179	0.207	0.237	0.283	0.313	0.377
(2) Excess Factors 1/(1-(1))	1.156	1.218	1.261	1.311	1.395	1.456	1.605

As the excess loss factors are on a combined (indemnity and medical) basis, a portion (40%) of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses. Since a portion of the expected excess losses are redistributed in an additive manner, the expected excess factors shown above cannot be combined multiplicatively with either the primary or secondary loss conversion factors.

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Section A-3 – Calculation of Secondary Conversion Factors

1. Factors to Adjust for Proposed Industry Group Differentials

The following factors are applied to adjust the indicated industry group differentials for the effects of credibility weighting the industry group differentials and weighting the differentials by the latest year expected losses.

	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
(1) Indicated Differentials*	1.000	1.012	0.995	0.999	0.992
(2) Final Differentials**	1.000	1.012	0.996	0.999	0.992
(3) Adjustment (2)/(1)	1.000	1.000	1.001	1.000	1.000

*See Appendix A-IV, column (13).

**See Appendix A-IV, column (18).

2. Factors to Balance Indicated to Expected Losses

The expected losses are calculated as the pure premium underlying the 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)
1/10-12/10	0.785	1.057	1.053	1.004	0.788
1/11-12/11	0.815	1.057	1.048	1.009	0.822
1/12-12/12	0.839	1.056	1.060	0.996	0.836
1/13-12/13	0.856	1.057	1.063	0.994	0.851
1/14-12/14	0.871	1.057	1.073	0.985	0.858

3. Adjustment for Experience Change

A factor of 0.900 is applied to adjust for the experience change in the proposed loss cost level.

4. Factor to Reflect the Proposed Loss-Based Expense Provisions

A factor of 1.175 is applied to include the proposed loss-based expense provisions.

5. Secondary Conversion Factors: Indicated Pure Premiums

The factors above, contained within section A-3, are combined multiplicatively, resulting in the following factors:

Policy Period	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
1/10-12/10	0.833	0.833	0.834	0.833	0.833
1/11-12/11	0.869	0.869	0.870	0.869	0.869
1/12-12/12	0.884	0.884	0.885	0.884	0.884
1/13-12/13	0.900	0.900	0.901	0.900	0.900
1/14-12/14	0.907	0.907	0.908	0.907	0.907

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Section B – Calculation of Present on Rate Level Pure Premiums

The present on rate level pure premiums are the pure premiums underlying the current loss costs, adjusted to the proposed level. The data sources for the above-captioned pure premiums are the partial pure premiums underlying the current loss costs.

1. Adjustment for Experience Change

A factor of 0.900 is applied to adjust for the experience change in the proposed loss cost level.

2. Factors to Adjust to the Proposed Trend Level

The pure premiums underlying the current loss costs contain the current trend. The change in trend factors, 0.981 and 0.981, for indemnity and medical, respectively, are applied to adjust to the proposed trend level.

3. Factors to Adjust to the January 1, 2017 Benefit Level

The pure premiums underlying the current loss costs are at the current January 1, 2017 level. The following factors are applied to adjust to the proposed benefit level.

Effective Date	Indemnity	Medical
January 1, 2017 (Appendix C-I)	1.003	1.000
January 1, 2017 (Appendix C-II)	1.000	1.006
Combined Benefit Adjustment	1.003	1.006

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

The pure premiums underlying the current loss costs include the current loss-based expense provisions and must be adjusted to the proposed level.

	(a) Current		(b) Proposed	
	Indemnity	Medical	Indemnity	Medical
(1) Loss Adjustment Expense	1.175	1.175	1.175	1.175
(2) Loss-based Assessment	1.000	1.000	1.000	1.000
(3) = (1) + (2) – 1.000	1.175	1.175	1.175	1.175
(4) Overall Change (3b)/(3a)			1.000	1.000

5. Adjustment to Obtain Expected Losses

The pure premiums underlying the current loss costs reflect the current Experience Rating Plan off-balance. 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	1.085	1.083	1.002
Contracting	1.084	1.082	1.002
Office & Clerical	1.108	1.113	0.996
Goods & Services	1.014	1.021	0.993
Miscellaneous	1.042	1.042	1.000

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6. Factors to Adjust for Proposed Industry Group Differentials

The pure premiums underlying the current loss costs are adjusted by the proposed industry group differentials.

Industry Group	(1) Final Differential*	(2) Adjustment to Proposed for Current Relativities**	(3) Adjusted Differential (1)x(2)
Manufacturing	1.000	1.000	1.000
Contracting	1.012	1.000	1.012
Office & Clerical	0.996	1.000	0.996
Goods & Services	0.999	1.000	0.999
Miscellaneous	0.992	1.000	0.992

*See Appendix A-IV, column (18).

**See Appendix A-IV, column (10).

7. Combined Conversion Factors

The factors above, contained within Section B, are combined multiplicatively, resulting in the following factors.

Industry Group	Indemnity	Medical
Manufacturing	0.888	0.890
Contracting	0.898	0.900
Office & Clerical	0.879	0.881
Goods & Services	0.879	0.881
Miscellaneous	0.879	0.881

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Section C – Calculation of National Pure Premiums

Finally, there are the national pure premiums, which reflect the countrywide experience for each classification adjusted to state conditions. 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 that is consistent 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. Indemnity and medical pure premiums are computed separately.

Section D – Calculation of Derived by Formula Pure Premiums

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

As for the preceding pure premiums, separate computations are performed for each partial pure premium: indemnity 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: \$24,733,521 for indemnity and \$12,160,721 for medical.

The partial credibilities formula is:

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

For the national pure premiums, credibility is determined from the number of lost-time claims. Full credibility standards are: 1,150 lost-time claims for indemnity and 1,000 lost-time claims for medical.

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

National Credibility equals the smaller of:

$$[(\text{national cases}) / (\text{full credibility standard})]^{0.4} \text{ and } [(1 - \text{state credibility}) / 2]$$

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 national pure premium 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-IV is obtained by adding the indemnity and medical partial pure premiums obtained above and rounding the sum to two decimal places.

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Appendix B-II

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CLASS 0005		FARM: NURSERY EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	78,465,342	1	22,020	18	160,435	39,013	305,733	527,201	0.67
1/11 through 12/11	83,528,824	10	178,040	23	270,580	415,688	521,590	1,385,898	1.66
1/12 through 12/12	79,142,033	6	362,911	32	901,216	762,783	1,325,782	3,352,692	4.24
1/13 through 12/13	84,852,911	5	230,470	31	397,652	289,674	523,772	1,441,568	1.70
1/14 through 12/14	87,501,842	5	288,635	37	784,548	210,099	731,408	2,014,690	2.30
5 YR. TOTAL	413,490,952	27	1,082,076	141	2,514,431	1,717,257	3,408,285	8,722,049	2.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.870	74%	1.240	2.11			
Pure Premium Indicated by National Relativity		26%	1.103	13%	1.274	2.38			
Pure Premium Present on Rate Level		27%	0.899	13%	1.363	2.26			
Pure Premium Derived by Formula		0.938			1.260		2.20		

CLASS 0008		FARM: GARDENING-MARKET OR TRUCK-& DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	50,494,488	2	43,254	11	73,044	513,383	262,348	892,029	1.77
1/11 through 12/11	59,884,664	1	8,264	11	173,269	6,011	239,409	426,953	0.71
1/12 through 12/12	64,434,576	2	246,884	15	694,262	547,113	670,615	2,158,874	3.35
1/13 through 12/13	61,837,406	0	0	8	108,538	0	174,887	283,425	0.46
1/14 through 12/14	84,128,098	4	160,866	15	535,106	275,126	752,483	1,723,581	2.05
5 YR. TOTAL	320,779,232	9	459,268	60	1,584,219	1,341,633	2,099,742	5,484,862	1.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.637	58%	1.073	1.71			
Pure Premium Indicated by National Relativity		30%	1.014	21%	1.182	2.20			
Pure Premium Present on Rate Level		31%	0.721	21%	0.978	1.70			
Pure Premium Derived by Formula		0.776			1.076		1.85		

CLASS 0016		FARM - ORCHARD OR GROVE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,889,075	0	0	0	0	0	1,867	1,867	0.07
1/11 through 12/11	3,162,311	0	0	0	0	0	3,385	3,385	0.11
1/12 through 12/12	2,408,577	0	0	0	0	0	7,792	7,792	0.32
1/13 through 12/13	3,020,350	0	0	5	78,507	0	67,380	145,887	4.83
1/14 through 12/14	2,875,254	1	170,874	1	8,133	755,999	17,131	952,137	33.12
5 YR. TOTAL	14,355,567	1	170,874	6	86,640	755,999	97,555	1,111,068	7.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	1.794	23%	5.946	7.74			
Pure Premium Indicated by National Relativity		42%	2.176	38%	2.640	4.82			
Pure Premium Present on Rate Level		42%	1.732	39%	2.150	3.88			
Pure Premium Derived by Formula		1.928			3.209		5.14		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 0034		FARM: POULTRY OR EGG PRODUCER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	61,188,180	9	534,565	22	684,852	519,337	488,751	2,227,505	3.64
1/11 through 12/11	71,427,239	6	713,203	23	236,186	680,841	365,140	1,995,370	2.79
1/12 through 12/12	83,810,773	6	235,810	34	720,470	441,123	930,812	2,328,215	2.78
1/13 through 12/13	71,222,411	5	469,698	12	261,293	293,628	260,459	1,285,078	1.80
1/14 through 12/14	89,813,280	7	251,840	27	527,438	211,921	1,103,213	2,094,412	2.33
5 YR. TOTAL	377,461,883	33	2,205,116	118	2,430,239	2,146,850	3,148,375	9,930,580	2.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	1.228	72%	1.403	2.63			
Pure Premium Indicated by National Relativity		24%	1.097	14%	1.335	2.43			
Pure Premium Present on Rate Level		25%	1.198	14%	1.425	2.62			
Pure Premium Derived by Formula		1.189			1.397		2.59		

CLASS 0035		FARM: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	49,936,449	1	5,962	16	155,287	6,590	251,843	419,682	0.84
1/11 through 12/11	57,964,077	1	9,267	14	296,131	10,793	503,119	819,310	1.41
1/12 through 12/12	49,233,430	4	57,319	11	178,707	99,974	219,262	555,262	1.13
1/13 through 12/13	49,994,644	2	139,167	14	216,648	50,238	373,004	779,057	1.56
1/14 through 12/14	53,460,381	2	22,046	22	462,151	47,576	586,306	1,118,079	2.09
5 YR. TOTAL	260,588,981	10	233,761	77	1,308,924	215,171	1,933,534	3,691,390	1.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.592	50%	0.825	1.42			
Pure Premium Indicated by National Relativity		33%	0.742	25%	0.986	1.73			
Pure Premium Present on Rate Level		33%	0.628	25%	0.816	1.44			
Pure Premium Derived by Formula		0.653			0.863		1.52		

CLASS 0036		FARM: DAIRY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	8,852,174	1	1,898	1	4,816	33,485	20,016	60,215	0.68
1/11 through 12/11	9,909,626	1	8,010	3	171,710	119,743	200,807	500,270	5.05
1/12 through 12/12	10,734,757	0	0	2	113,271	0	182,350	295,621	2.75
1/13 through 12/13	10,672,004	1	65,142	3	35,299	48,102	21,043	169,586	1.59
1/14 through 12/14	11,334,648	1	87,530	2	38,075	433,180	62,422	621,207	5.48
5 YR. TOTAL	51,503,209	4	162,580	11	363,171	634,510	486,638	1,646,899	3.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.021	34%	2.177	3.20			
Pure Premium Indicated by National Relativity		38%	1.635	33%	1.690	3.33			
Pure Premium Present on Rate Level		39%	1.260	33%	1.591	2.85			
Pure Premium Derived by Formula		1.348			1.823		3.17		

* 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 Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	147,829,517	11	488,647	50	746,592	1,335,174	1,456,744	4,027,157	2.73
1/11 through 12/11	160,971,924	11	448,295	55	1,199,523	1,156,921	1,597,051	4,401,790	2.74
1/12 through 12/12	172,744,311	8	155,336	58	756,890	320,841	1,466,229	2,699,296	1.56
1/13 through 12/13	180,454,342	13	699,715	58	1,672,253	1,146,114	2,103,092	5,621,174	3.12
1/14 through 12/14	230,181,858	19	1,196,710	73	1,952,098	1,413,017	2,074,323	6,636,148	2.88
5 YR. TOTAL	892,181,952	62	2,988,703	294	6,327,356	5,372,067	8,697,439	23,385,565	2.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	1.044	100%	1.577	2.62			
Pure Premium Indicated by National Relativity		15%	1.481	0%	1.709	3.19			
Pure Premium Present on Rate Level		16%	1.070	0%	1.492	2.56			
Pure Premium Derived by Formula		1.114			1.577			2.69	

CLASS 0042		LANDSCAPE GARDENING & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	164,081,439	26	926,953	105	1,463,189	1,173,698	1,678,008	5,241,848	3.20
1/11 through 12/11	172,427,186	21	524,110	96	1,239,741	842,025	1,980,329	4,586,205	2.66
1/12 through 12/12	173,467,766	16	547,913	87	1,443,784	570,841	1,909,802	4,472,340	2.58
1/13 through 12/13	188,658,902	32	1,359,299	110	1,816,697	1,606,277	2,605,528	7,387,801	3.92
1/14 through 12/14	220,073,198	20	1,202,780	117	2,873,239	1,297,777	3,002,028	8,375,824	3.81
5 YR. TOTAL	918,708,491	115	4,561,055	515	8,836,650	5,490,618	11,175,695	30,064,018	3.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		78%	1.458	100%	1.814	3.27			
Pure Premium Indicated by National Relativity		11%	2.038	0%	2.346	4.38			
Pure Premium Present on Rate Level		11%	1.473	0%	1.746	3.22			
Pure Premium Derived by Formula		1.523			1.814			3.34	

CLASS 0050		FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	8,460,407	1	68,012	1	6,640	26,154	9,464	110,270	1.30
1/11 through 12/11	9,557,545	1	72,716	5	222,578	141,330	105,716	542,340	5.68
1/12 through 12/12	9,893,782	1	7,482	3	236,687	7,178	102,038	353,385	3.57
1/13 through 12/13	10,903,688	0	0	2	8,754	0	21,200	29,954	0.27
1/14 through 12/14	11,793,637	0	0	4	63,690	0	61,685	125,375	1.06
5 YR. TOTAL	50,609,059	3	148,210	15	538,349	174,662	300,103	1,161,324	2.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.357	34%	0.938	2.30			
Pure Premium Indicated by National Relativity		36%	2.096	33%	2.231	4.33			
Pure Premium Present on Rate Level		37%	1.902	33%	1.685	3.59			
Pure Premium Derived by Formula		1.825			1.611			3.44	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

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CLASS 0079		FARM: BERRY OR VINEYARD & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	10,146,948	3	319,265	2	38,311	459,853	46,027	863,456	8.51
1/11 through 12/11	11,887,461	0	0	1	347	0	19,628	19,975	0.17
1/12 through 12/12	15,208,173	0	0	4	128,759	0	84,298	213,057	1.40
1/13 through 12/13	16,945,670	0	0	1	9,580	0	8,964	18,544	0.11
1/14 through 12/14	20,816,836	0	0	2	18,954	0	10,109	29,063	0.14
5 YR. TOTAL	75,005,088	3	319,265	10	195,951	459,853	169,026	1,144,095	1.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.687	38%	0.838			1.53	
Pure Premium Indicated by National Relativity		37%	1.093	31%	1.569			2.66	
Pure Premium Present on Rate Level		38%	1.036	31%	1.393			2.43	
Pure Premium Derived by Formula		0.970			1.237		2.21		

CLASS 0083		FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	143,047,944	8	482,160	50	1,143,027	836,849	1,125,967	3,588,003	2.51
1/11 through 12/11	132,871,212	12	877,954	40	737,386	858,242	965,207	3,438,789	2.59
1/12 through 12/12	88,676,182	9	546,895	18	154,063	266,230	380,509	1,347,697	1.52
1/13 through 12/13	87,843,908	4	437,029	22	146,687	476,334	411,368	1,471,418	1.68
1/14 through 12/14	98,735,385	12	575,398	24	296,481	665,441	630,077	2,167,397	2.20
5 YR. TOTAL	551,174,631	45	2,919,436	154	2,477,644	3,103,096	3,513,128	12,013,304	2.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	0.979	78%	1.200			2.18	
Pure Premium Indicated by National Relativity		20%	2.009	11%	2.358			4.37	
Pure Premium Present on Rate Level		21%	1.188	11%	1.179			2.37	
Pure Premium Derived by Formula		1.229			1.325		2.55		

CLASS 0106		TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	16,435,574	5	281,430	22	448,062	263,842	344,480	1,337,814	8.14
1/11 through 12/11	18,481,254	7	926,615	20	339,672	685,396	560,862	2,512,545	13.60
1/12 through 12/12	19,265,015	6	347,307	24	978,314	393,305	695,209	2,414,135	12.53
1/13 through 12/13	24,651,403	6	443,630	26	702,064	1,169,634	740,369	3,055,697	12.40
1/14 through 12/14	25,072,313	4	269,581	17	913,085	369,076	752,698	2,304,440	9.19
5 YR. TOTAL	103,905,559	28	2,268,563	109	3,381,197	2,881,253	3,093,618	11,624,631	11.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		58%	5.437	81%	5.750			11.19	
Pure Premium Indicated by National Relativity		21%	3.880	9%	4.330			8.21	
Pure Premium Present on Rate Level		21%	5.935	10%	6.941			12.88	
Pure Premium Derived by Formula		5.215			5.741		10.96		

* 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 Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,161,848	0	0	0	0	0	1,335	1,335	0.06
1/11 through 12/11	2,360,726	0	0	1	1,917	0	6,385	8,302	0.35
1/12 through 12/12	2,490,087	0	0	4	17,789	0	29,458	47,247	1.90
1/13 through 12/13	2,684,881	0	0	5	113,100	0	298,250	411,350	15.32
1/14 through 12/14	2,714,014	0	0	5	13,042	0	7,837	20,879	0.77
5 YR. TOTAL	12,411,556	0	0	15	145,848	0	343,265	489,113	3.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	1.175	21%			2.766	3.94	
Pure Premium Indicated by National Relativity		42%	1.327	39%			1.444	2.77	
Pure Premium Present on Rate Level		43%	1.624	40%			1.879	3.50	
Pure Premium Derived by Formula							1.896	3.33	

CLASS 0170		FARM: ANIMAL RAISING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	111,428	0	0	0	0	0	363	363	0.33
1/11 through 12/11	115,584	0	0	1	2,796	0	841	3,637	3.15
1/12 through 12/12	122,260	0	0	0	0	0	0	0	0.00
1/13 through 12/13	118,892	0	0	0	0	0	0	0	0.00
1/14 through 12/14	334,821	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	802,985	0	0	1	2,796	0	1,204	4,000	0.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.348	5%			0.150	0.50	
Pure Premium Indicated by National Relativity		25%	0.782	26%			1.044	1.83	
Pure Premium Present on Rate Level		71%	0.948	69%			0.935	1.88	
Pure Premium Derived by Formula							0.924	1.81	

CLASS 0251		IRRIGATION WORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	135,025	0	0	0	0	0	0	0	0.00
1/11 through 12/11	250,089	0	0	0	0	0	0	0	0.00
1/12 through 12/12	429,083	0	0	0	0	0	0	0	0.00
1/13 through 12/13	362,247	0	0	0	0	0	0	0	0.00
1/14 through 12/14	340,006	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,516,450	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.000	8%			0.000	0.00	
Pure Premium Indicated by National Relativity		47%	1.446	46%			1.362	2.81	
Pure Premium Present on Rate Level		47%	1.289	46%			1.298	2.59	
Pure Premium Derived by Formula							1.224	2.51	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 0401		COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	7,868,512	1	76,176	5	144,865	29,601	197,140	447,782	5.69
1/11 through 12/11	9,349,295	2	12,738	4	160,873	14,259	200,572	388,442	4.16
1/12 through 12/12	11,491,736	1	25,824	7	79,285	210,594	152,961	468,664	4.08
1/13 through 12/13	9,497,337	1	35,899	3	126,298	38,597	735,799	936,593	9.86
1/14 through 12/14	9,631,448	2	90,972	4	76,476	129,066	89,861	386,375	4.01
5 YR. TOTAL	47,838,328	7	241,609	23	587,797	422,117	1,376,333	2,627,856	5.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	1.734	48%	3.759			5.49	
Pure Premium Indicated by National Relativity		34%	4.361	26%	4.300			8.66	
Pure Premium Present on Rate Level		34%	2.867	26%	3.927			6.79	
Pure Premium Derived by Formula		3.012			3.943		6.96		

CLASS 0908 + +		DOMESTIC WORKERS - RESIDENCES - PART-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,285	0	0	1	196	0	8,702	8,898	38.94
1/11 through 12/11	2,835	0	0	0	0	0	0	0	0.00
1/12 through 12/12	3,075	0	0	1	30,363	0	19,658	50,021	162.67
1/13 through 12/13	2,871	0	0	1	23,513	0	114,002	137,515	478.98
1/14 through 12/14	3,608	0	0	0	0	0	683	683	1.89
5 YR. TOTAL	14,674	0	0	3	54,072	0	143,045	197,117	134.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**			PURE PREM.**	
Indicated Pure Premium		10%	36.849	13%	97.481			134.33	
Pure Premium Indicated by National Relativity		34%	41.849	36%	41.896			83.75	
Pure Premium Present on Rate Level		56%	46.712	51%	53.043			99.76	
Pure Premium Derived by Formula		44.072			54.807		98.88		

CLASS 0913 + +		DOMESTIC WORKERS - RESIDENCES - FULL-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	4,433	2	115,483	1	444	88,076	16,268	220,271	496.89
1/11 through 12/11	3,939	0	0	3	282,225	0	284,108	566,333	1437.76
1/12 through 12/12	4,565	1	45,731	5	121,592	59,722	338,703	565,748	1239.32
1/13 through 12/13	4,639	0	0	3	5,054	0	67,694	72,748	156.82
1/14 through 12/14	4,821	0	0	3	29,856	0	67,140	96,996	201.20
5 YR. TOTAL	22,397	3	161,214	15	439,171	147,798	773,913	1,522,096	679.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**			PURE PREM.**	
Indicated Pure Premium		21%	268.065	29%	411.533			679.60	
Pure Premium Indicated by National Relativity		39%	179.641	35%	160.510			340.15	
Pure Premium Present on Rate Level		40%	223.140	36%	241.238			464.38	
Pure Premium Derived by Formula		215.610			262.369		477.98		

* 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 Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	7,828,546	0	0	0	0	0	0	0	0.00
1/11 through 12/11	7,989,816	1	11,160	1	38,140	1,728	41,861	92,889	1.16
1/12 through 12/12	5,395,663	0	0	1	2,376	0	1,083	3,459	0.06
1/13 through 12/13	5,761,243	0	0	0	0	0	106	106	0.00
1/14 through 12/14	8,896,957	0	0	3	85,572	0	117,213	202,785	2.28
5 YR. TOTAL	35,872,225	1	11,160	5	126,088	1,728	160,263	299,239	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.383	22%	0.452			0.84	
Pure Premium Indicated by National Relativity		41%	1.170	39%	1.039			2.21	
Pure Premium Present on Rate Level		41%	1.004	39%	0.774			1.78	
Pure Premium Derived by Formula					0.960			0.807	
									1.77

CLASS 1320		OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	49,438	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,260	0	0	0	0	0	0	0	0.00
1/13 through 12/13	45	0	0	0	0	0	0	0	0.00
1/14 through 12/14	4,822	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	55,565	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%	0.000			0.00	
Pure Premium Indicated by National Relativity		49%	0.720	49%	0.705			1.43	
Pure Premium Present on Rate Level		50%	0.705	49%	0.677			1.38	
Pure Premium Derived by Formula					0.705			0.677	
									1.38

CLASS 1322		OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRACTOR - NO DRILLING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		50%	3.345	50%	2.594			5.94	
Pure Premium Present on Rate Level		50%	3.422	50%	2.519			5.94	
Pure Premium Derived by Formula					3.384			2.557	
									5.94

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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EFFECTIVE 4/1/2018

CLASS 1430		SMELTING, SINTERING OR REFINING-LEAD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	136,328	0	0	1	24,367	0	13,866	38,233	28.05
1/11 through 12/11	658,016	0	0	2	6,544	0	2,800	9,344	1.42
1/12 through 12/12	763,258	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,295,334	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,506,090	0	0	1	23,863	0	12,718	36,581	2.43
5 YR. TOTAL	4,359,026	0	0	4	54,774	0	29,384	84,158	1.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	1.257	14%			0.674	1.93	
Pure Premium Indicated by National Relativity		36%	1.551	38%			1.726	3.28	
Pure Premium Present on Rate Level		54%	1.709	48%			1.909	3.62	
Pure Premium Derived by Formula							1.667	3.27	

CLASS 1438		SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	23,682,893	2	76,607	4	119,821	18,161	158,908	373,497	1.58
1/11 through 12/11	25,553,207	1	35,443	3	30,179	0	53,424	119,046	0.47
1/12 through 12/12	25,866,757	3	118,688	2	130,598	170,395	146,646	566,327	2.19
1/13 through 12/13	27,301,485	1	19,040	6	103,090	37,711	137,844	297,685	1.09
1/14 through 12/14	31,670,256	4	380,202	3	637,996	190,681	505,741	1,714,620	5.41
5 YR. TOTAL	134,074,598	11	629,980	18	1,021,684	416,948	1,002,563	3,071,175	2.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	1.232	40%			1.059	2.29	
Pure Premium Indicated by National Relativity		33%	1.522	30%			1.563	3.09	
Pure Premium Present on Rate Level		34%	1.117	30%			0.918	2.04	
Pure Premium Derived by Formula							1.168	2.46	

CLASS 1452		ORE MILLING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,490,130	0	0	1	112,252	0	50,466	162,718	4.66
1/11 through 12/11	3,738,074	0	0	0	0	0	1,923	1,923	0.05
1/12 through 12/12	2,706,767	0	0	0	0	0	880	880	0.03
1/13 through 12/13	3,285,489	0	0	0	0	0	90	90	0.00
1/14 through 12/14	4,720,710	0	0	0	0	0	602	602	0.01
5 YR. TOTAL	17,941,170	0	0	1	112,252	0	53,961	166,213	0.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.626	16%			0.301	0.93	
Pure Premium Indicated by National Relativity		43%	0.909	42%			0.712	1.62	
Pure Premium Present on Rate Level		44%	0.824	42%			0.714	1.54	
Pure Premium Derived by Formula							0.647	1.48	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

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EFFECTIVE 4/1/2018

CLASS 1463		ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	26,112,787	1	90,624	7	34,438	50,193	68,530	243,785	0.93
1/11 through 12/11	27,589,774	4	339,975	16	402,209	578,049	494,559	1,814,792	6.58
1/12 through 12/12	25,467,028	3	24,360	9	139,239	81,096	293,724	538,419	2.11
1/13 through 12/13	26,795,313	7	206,462	16	626,909	157,783	599,200	1,590,354	5.94
1/14 through 12/14	27,632,693	4	298,358	6	104,816	512,089	124,765	1,040,028	3.76
5 YR. TOTAL	133,597,595	19	959,779	54	1,307,611	1,379,210	1,580,778	5,227,378	3.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		44%	1.697	63%		2.216		3.91	
Pure Premium Indicated by National Relativity		28%	3.105	18%		2.923		6.03	
Pure Premium Present on Rate Level		28%	2.398	19%		2.892		5.29	
Pure Premium Derived by Formula			2.288			2.472		4.76	

CLASS 1472		DISTILLATION-WOOD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	253,793	0	0	0	0	0	0	0	0.00
1/13 through 12/13	235,215	0	0	0	0	0	0	0	0.00
1/14 through 12/14	235,215	0	0	0	0	0	2,161	2,161	0.92
5 YR. TOTAL	724,223	0	0	0	0	0	2,161	2,161	0.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%		0.298		0.30	
Pure Premium Indicated by National Relativity		30%	0.666	32%		0.539		1.21	
Pure Premium Present on Rate Level		66%	0.908	63%		0.764		1.67	
Pure Premium Derived by Formula			0.799			0.669		1.47	

CLASS 1624		QUARRY NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	68,883,872	3	274,301	18	322,628	322,095	498,893	1,417,917	2.06
1/11 through 12/11	61,804,253	2	279,909	5	185,945	140,763	112,130	718,747	1.16
1/12 through 12/12	60,036,932	2	185,283	9	568,808	101,344	429,354	1,284,789	2.14
1/13 through 12/13	66,045,801	2	211,038	8	373,021	237,201	498,156	1,319,416	2.00
1/14 through 12/14	68,101,931	2	256,317	12	1,070,987	128,131	900,113	2,355,548	3.46
5 YR. TOTAL	324,872,789	11	1,206,848	52	2,521,389	929,534	2,438,646	7,096,417	2.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	1.148	57%		1.037		2.19	
Pure Premium Indicated by National Relativity		27%	1.647	21%		1.389		3.04	
Pure Premium Present on Rate Level		27%	1.099	22%		0.907		2.01	
Pure Premium Derived by Formula			1.270			1.082		2.35	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 1642 + +		LIME MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	55,792	0	0	0	0	0	0	0	0.00
1/11 through 12/11	2,322	0	0	0	0	0	0	0	0.00
1/12 through 12/12	86,705	0	0	0	0	0	0	0	0.00
1/13 through 12/13	101,573	0	0	0	0	0	0	0	0.00
1/14 through 12/14	110,667	0	0	0	0	0	158	158	0.14
5 YR. TOTAL	357,059	0	0	0	0	0	158	158	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	3%			0.044	0.04	
Pure Premium Indicated by National Relativity		32%	0.623	34%			0.509	1.13	
Pure Premium Present on Rate Level		65%	0.805	63%			0.652	1.46	
Pure Premium Derived by Formula							0.585	1.31	

CLASS 1654		QUARRY-CEMENT ROCK-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	36,264	0	0	0	0	0	0	0	0.00
1/11 through 12/11	56,784	0	0	0	0	0	0	0	0.00
1/12 through 12/12	70,867	0	0	0	0	0	0	0	0.00
1/13 through 12/13	33,952	0	0	0	0	0	0	0	0.00
1/14 through 12/14	130,305	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	328,172	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.000	7%			0.000	0.00	
Pure Premium Indicated by National Relativity		21%	1.774	22%			0.900	2.67	
Pure Premium Present on Rate Level		72%	8.433	71%			4.727	13.16	
Pure Premium Derived by Formula							3.554	10.00	

CLASS 1655 + +		LIME MFG-QUARRY-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	476,837	0	0	0	0	0	0	0	0.00
1/11 through 12/11	446,011	0	0	0	0	0	371	371	0.08
1/12 through 12/12	410,036	0	0	0	0	0	0	0	0.00
1/13 through 12/13	426,537	0	0	0	0	0	0	0	0.00
1/14 through 12/14	339,377	0	0	0	0	0	509	509	0.15
5 YR. TOTAL	2,098,798	0	0	0	0	0	880	880	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.000	7%			0.042	0.04	
Pure Premium Indicated by National Relativity		22%	1.055	23%			0.791	1.85	
Pure Premium Present on Rate Level		72%	1.013	70%			0.756	1.77	
Pure Premium Derived by Formula							0.714	1.68	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 1699		ROCK WOOL MFG								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	7,749,817	1	116,413	3	21,245	74,778	25,107	237,543	3.07	
1/11 through 12/11	7,967,726	0	0	4	75,029	0	63,554	138,583	1.74	
1/12 through 12/12	8,634,387	0	0	3	28,152	0	31,498	59,650	0.69	
1/13 through 12/13	7,937,903	0	0	3	104,665	0	103,240	207,905	2.62	
1/14 through 12/14	9,822,192	0	0	5	52,716	0	53,511	106,227	1.08	
5 YR. TOTAL	42,112,025	1	116,413	18	281,807	74,778	276,910	749,908	1.78	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		21%	0.946	26%	0.835	1.78				
Pure Premium Indicated by National Relativity		39%	1.177	37%	1.057	2.23				
Pure Premium Present on Rate Level		40%	1.141	37%	1.046	2.19				
Pure Premium Derived by Formula		1.114			0.995		2.11			

CLASS 1701 + +		CEMENT MFG								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	3,228,206	0	0	1	206	0	21,668	21,874	0.68	
1/11 through 12/11	2,420,273	0	0	0	0	0	362	362	0.02	
1/12 through 12/12	2,128,801	1	113,490	0	0	61,495	963	175,948	8.27	
1/13 through 12/13	2,179,487	0	0	0	0	0	4,716	4,716	0.22	
1/14 through 12/14	2,229,990	0	0	0	0	0	1,317	1,317	0.06	
5 YR. TOTAL	12,186,757	1	113,490	1	206	61,495	29,026	204,217	1.68	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		14%	0.933	21%	0.743	1.68				
Pure Premium Indicated by National Relativity		43%	1.026	39%	1.030	2.06				
Pure Premium Present on Rate Level		43%	1.527	40%	1.905	3.43				
Pure Premium Derived by Formula		1.228			1.320		2.55			

CLASS 1710		STONE CRUSHING & DRIVERS								
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	3,025,214	0	0	2	20,004	0	32,158	52,162	1.72	
1/11 through 12/11	3,806,462	1	16,379	0	0	12,964	5,791	35,134	0.92	
1/12 through 12/12	3,682,478	1	36,870	1	27,666	65,260	219,584	349,380	9.49	
1/13 through 12/13	4,426,662	1	26,102	3	66,720	49,101	47,803	189,726	4.29	
1/14 through 12/14	4,510,713	1	539,869	0	0	528,259	3,096	1,071,224	23.75	
5 YR. TOTAL	19,451,529	4	619,220	6	114,390	655,584	308,432	1,697,626	8.73	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		19%	3.771	25%	4.956	8.73				
Pure Premium Indicated by National Relativity		40%	1.574	37%	1.466	3.04				
Pure Premium Present on Rate Level		41%	1.945	38%	2.032	3.98				
Pure Premium Derived by Formula		2.144			2.554		4.70			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 1741 ++		FLINT GRINDING & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	4,864,712	0	0	0	0	0	10,113	10,113	0.21
1/11 through 12/11	3,503,476	0	0	1	17,184	0	48,067	65,251	1.86
1/12 through 12/12	5,083,548	0	0	2	12,007	0	53,821	65,828	1.30
1/13 through 12/13	5,638,616	1	206,789	0	0	412,243	8,892	627,924	11.14
1/14 through 12/14	5,492,898	0	0	0	0	0	760	760	0.01
5 YR. TOTAL	24,583,250	1	206,789	3	29,191	412,243	121,653	769,876	3.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.960	21%	2.172	3.13			
Pure Premium Indicated by National Relativity		24%	0.791	25%	0.651	1.44			
Pure Premium Present on Rate Level		60%	0.971	54%	0.975	1.95			
Pure Premium Derived by Formula		0.926			1.145			2.07	

CLASS 1747		EMERY WORKS & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	855,343	0	0	0	0	0	0	0	0.00
1/11 through 12/11	869,119	0	0	0	0	0	0	0	0.00
1/12 through 12/12	875,984	0	0	0	0	0	0	0	0.00
1/13 through 12/13	942,755	0	0	0	0	0	894	894	0.10
1/14 through 12/14	1,099,820	0	0	0	0	0	2,070	2,070	0.19
5 YR. TOTAL	4,643,021	0	0	0	0	0	2,964	2,964	0.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	8%	0.064	0.06			
Pure Premium Indicated by National Relativity		31%	0.807	32%	0.546	1.35			
Pure Premium Present on Rate Level		62%	0.665	60%	0.499	1.16			
Pure Premium Derived by Formula		0.662			0.479			1.14	

CLASS 1748		ABRASIVE WHEEL MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	74,553	0	0	0	0	0	0	0	0.00
1/11 through 12/11	97,985	0	0	0	0	0	0	0	0.00
1/12 through 12/12	193,013	0	0	0	0	0	3,633	3,633	1.88
1/13 through 12/13	201,384	0	0	0	0	0	0	0	0.00
1/14 through 12/14	111,119	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	678,054	0	0	0	0	0	3,633	3,633	0.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	6%	0.536	0.54			
Pure Premium Indicated by National Relativity		31%	1.280	33%	1.795	3.08			
Pure Premium Present on Rate Level		65%	1.066	61%	1.629	2.70			
Pure Premium Derived by Formula		1.090			1.618			2.71	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 1803		STONE CUTTING OR POLISHING NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	14,444,137	2	250,888	7	66,043	345,727	232,275	894,933	6.20
1/11 through 12/11	14,446,103	2	41,341	5	284,618	55,179	302,648	683,786	4.73
1/12 through 12/12	16,589,029	1	45,111	9	248,187	35,908	313,145	642,351	3.87
1/13 through 12/13	18,320,032	2	27,086	11	118,741	0	114,715	260,542	1.42
1/14 through 12/14	20,566,548	4	122,620	8	297,181	139,878	233,929	793,608	3.86
5 YR. TOTAL	84,365,849	11	487,046	40	1,014,770	576,692	1,196,712	3,275,220	3.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.780	50%	2.102	3.88			
Pure Premium Indicated by National Relativity		32%	2.137	25%	2.481	4.62			
Pure Premium Present on Rate Level		32%	2.303	25%	2.515	4.82			
Pure Premium Derived by Formula		2.062			2.300		4.36		

CLASS 1852		ASBESTOS GOODS MFG							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	3,333	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,333	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		15%	0.064	16%	0.422	0.49			
Pure Premium Present on Rate Level		85%	0.525	83%	0.773	1.30			
Pure Premium Derived by Formula		0.456			0.709		1.17		

CLASS 1853 + +		MICA GOODS MFG & MICA PREPARING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	100,616	0	0	0	0	0	0	0	0.00
1/11 through 12/11	235,761	0	0	0	0	0	1,350	1,350	0.57
1/12 through 12/12	125,482	0	0	0	0	0	0	0	0.00
1/13 through 12/13	219,693	0	0	0	0	0	0	0	0.00
1/14 through 12/14	211,277	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	892,829	0	0	0	0	0	1,350	1,350	0.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.151	0.15			
Pure Premium Indicated by National Relativity		10%	0.408	11%	0.142	0.55			
Pure Premium Present on Rate Level		87%	0.513	85%	0.358	0.87			
Pure Premium Derived by Formula		0.487			0.326		0.81		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

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CLASS 1860 ++		ABRASIVE PAPER OR CLOTH PREPARATION							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,981,462	0	0	0	0	0	7,419	7,419	0.25
1/11 through 12/11	3,257,499	0	0	2	26,524	0	24,043	50,567	1.55
1/12 through 12/12	4,037,766	0	0	1	11,737	0	4,021	15,758	0.39
1/13 through 12/13	2,848,921	0	0	1	57,080	0	24,467	81,547	2.86
1/14 through 12/14	4,036,941	0	0	2	50,662	0	35,772	86,434	2.14
5 YR. TOTAL	17,162,589	0	0	6	146,003	0	95,722	241,725	1.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.851	14%			0.558	1.41	
Pure Premium Indicated by National Relativity		30%	0.940	32%			0.911	1.85	
Pure Premium Present on Rate Level		58%	0.651	54%			0.540	1.19	
Pure Premium Derived by Formula							0.661	1.42	

CLASS 1924		WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	12,658,337	1	32,724	3	12,285	19,594	57,355	121,958	0.96
1/11 through 12/11	15,752,802	0	0	3	74,414	0	133,492	207,906	1.32
1/12 through 12/12	16,178,360	2	25,143	9	83,125	68,848	160,395	337,511	2.09
1/13 through 12/13	15,973,585	2	516,438	6	503,312	249,661	204,452	1,473,863	9.23
1/14 through 12/14	16,336,302	0	0	2	126,984	0	52,783	179,767	1.10
5 YR. TOTAL	76,899,386	5	574,305	23	800,120	338,103	608,477	2,321,005	3.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	1.787	31%			1.231	3.02	
Pure Premium Indicated by National Relativity		39%	0.690	34%			0.647	1.34	
Pure Premium Present on Rate Level		39%	0.725	35%			0.830	1.56	
Pure Premium Derived by Formula							0.892	1.84	

CLASS 1925		DIE CASTING MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	7,074,223	0	0	3	40,246	0	71,988	112,234	1.59
1/11 through 12/11	9,398,896	0	0	7	210,027	0	154,520	364,547	3.88
1/12 through 12/12	10,485,258	0	0	3	9,913	0	54,331	64,244	0.61
1/13 through 12/13	11,393,932	0	0	4	63,009	0	131,390	194,399	1.71
1/14 through 12/14	13,266,377	1	87,866	4	45,717	104,368	46,885	284,836	2.15
5 YR. TOTAL	51,618,686	1	87,866	21	368,912	104,368	459,114	1,020,260	1.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.885	29%			1.092	1.98	
Pure Premium Indicated by National Relativity		40%	0.884	35%			1.136	2.02	
Pure Premium Present on Rate Level		41%	0.806	36%			1.052	1.86	
Pure Premium Derived by Formula							1.093	1.95	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2002		PASTA OR NOODLE MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	24,774	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	600,543	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	570,538	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	571,501	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	1,003,501	0	0	0	0	0	815	815	0.08	
5 YR. TOTAL	2,770,857	0	0	0	0	0	815	815	0.03	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		5%	0.000	8%			0.029	0.03		
Pure Premium Indicated by National Relativity		43%	0.766	46%			0.909	1.68		
Pure Premium Present on Rate Level		52%	0.566	46%			0.768	1.33		
Pure Premium Derived by Formula								0.624	0.774	1.40

CLASS 2003		BAKERY - SALESPERSONS & DRIVERS								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	251,551,878	30	1,741,142	68	1,440,045	1,541,109	1,746,218	6,468,514	2.57	
1/11 through 12/11	225,141,910	17	1,106,237	72	1,762,061	724,962	1,524,081	5,117,341	2.27	
1/12 through 12/12	235,818,759	23	1,761,672	70	1,894,033	1,558,495	2,070,064	7,284,264	3.09	
1/13 through 12/13	255,647,939	10	325,221	64	1,782,900	247,732	1,332,822	3,688,675	1.44	
1/14 through 12/14	235,322,635	6	201,094	46	1,056,141	191,475	1,294,162	2,742,872	1.17	
5 YR. TOTAL	1,203,483,121	86	5,135,366	320	7,935,180	4,263,773	7,967,347	25,301,666	2.10	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		81%	1.086	100%			1.016	2.10		
Pure Premium Indicated by National Relativity		9%	1.390	0%			1.236	2.63		
Pure Premium Present on Rate Level		10%	1.202	0%			1.145	2.35		
Pure Premium Derived by Formula								1.125	1.016	2.14

CLASS 2014		GRAIN OR FEED MILLING								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	39,782,626	1	25,184	5	105,513	101,212	141,639	373,548	0.94	
1/11 through 12/11	34,103,215	0	0	11	525,760	0	518,594	1,044,354	3.06	
1/12 through 12/12	33,093,302	4	239,442	6	134,673	60,825	190,621	625,561	1.89	
1/13 through 12/13	34,323,564	2	152,091	4	231,512	1,209,384	241,278	1,834,265	5.34	
1/14 through 12/14	32,650,823	4	878,323	5	285,703	950,191	454,081	2,568,298	7.87	
5 YR. TOTAL	173,953,530	11	1,295,040	31	1,283,161	2,321,612	1,546,213	6,446,026	3.71	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		37%	1.482	56%			2.223	3.71		
Pure Premium Indicated by National Relativity		31%	1.590	22%			1.512	3.10		
Pure Premium Present on Rate Level		32%	1.207	22%			1.647	2.85		
Pure Premium Derived by Formula								1.427	1.940	3.37

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2016		CEREAL OR BAR MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	13,606,918	0	0	4	56,311	0	45,413	101,724	0.75
1/11 through 12/11	10,839,759	0	0	0	0	0	3,128	3,128	0.03
1/12 through 12/12	15,730,217	0	0	4	19,642	0	40,057	59,699	0.38
1/13 through 12/13	11,787,041	1	162,597	2	306,030	39,053	117,932	625,612	5.31
1/14 through 12/14	10,798,802	0	0	0	0	0	2,692	2,692	0.03
5 YR. TOTAL	62,762,737	1	162,597	10	381,983	39,053	209,222	792,855	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.868	26%	0.396			1.26	
Pure Premium Indicated by National Relativity		39%	1.021	37%	0.855			1.88	
Pure Premium Present on Rate Level		40%	0.755	37%	0.641			1.40	
Pure Premium Derived by Formula					0.882			0.656	1.54

CLASS 2021		SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	8,732,609	0	0	0	0	0	0	0	0.00
1/11 through 12/11	9,936,862	0	0	1	30,960	0	4,365	35,325	0.36
1/12 through 12/12	10,074,307	0	0	3	54,637	0	21,246	75,883	0.75
1/13 through 12/13	9,176,890	0	0	1	144,725	0	56,155	200,880	2.19
1/14 through 12/14	9,784,418	0	0	0	0	0	782	782	0.01
5 YR. TOTAL	47,705,086	0	0	5	230,322	0	82,548	312,870	0.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.483	22%	0.173			0.66	
Pure Premium Indicated by National Relativity		41%	0.644	39%	0.730			1.37	
Pure Premium Present on Rate Level		42%	0.663	39%	0.599			1.26	
Pure Premium Derived by Formula					0.625			0.556	1.18

CLASS 2039		ICE CREAM MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,582,520	0	0	1	3,657	0	11,115	14,772	0.57
1/11 through 12/11	1,168,839	1	4,943	0	0	0	1,557	6,500	0.56
1/12 through 12/12	1,667,637	0	0	0	0	0	2,816	2,816	0.17
1/13 through 12/13	1,879,380	0	0	0	0	0	9,675	9,675	0.52
1/14 through 12/14	1,834,247	0	0	0	0	0	795	795	0.04
5 YR. TOTAL	9,132,623	1	4,943	1	3,657	0	25,958	34,558	0.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.094	12%	0.284			0.38	
Pure Premium Indicated by National Relativity		45%	0.801	44%	0.771			1.57	
Pure Premium Present on Rate Level		46%	0.671	44%	0.627			1.30	
Pure Premium Derived by Formula					0.678			0.649	1.33

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2041		CANDY, CHOCOLATE AND CONFECTION MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	17,482,624	0	0	4	19,654	0	110,968	130,622	0.75
1/11 through 12/11	19,887,568	1	67,792	4	23,064	30,531	47,335	168,722	0.85
1/12 through 12/12	24,477,903	1	7,846	6	286,670	10,970	174,620	480,106	1.96
1/13 through 12/13	28,982,085	0	0	5	16,969	0	26,182	43,151	0.15
1/14 through 12/14	31,059,113	1	404,248	8	173,208	223,513	172,169	973,138	3.13
5 YR. TOTAL	121,889,293	3	479,886	27	519,565	265,014	531,274	1,795,739	1.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.820	36%	0.653	1.47			
Pure Premium Indicated by National Relativity		37%	0.903	32%	0.881	1.78			
Pure Premium Present on Rate Level		37%	0.694	32%	0.773	1.47			
Pure Premium Derived by Formula		0.804			0.764		1.57		

CLASS 2065		MILK PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	493,311	0	0	1	20,455	0	34,245	54,700	11.09
1/11 through 12/11	748,153	0	0	0	0	0	8,695	8,695	1.16
1/12 through 12/12	320,048	1	30,926	0	0	5,704	0	36,630	11.45
1/13 through 12/13	174,287	0	0	0	0	0	0	0	0.00
1/14 through 12/14	134,459	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,870,258	1	30,926	1	20,455	5,704	42,940	100,025	5.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	2.747	7%	2.601	5.35			
Pure Premium Indicated by National Relativity		47%	0.589	46%	0.618	1.21			
Pure Premium Present on Rate Level		48%	0.888	47%	0.935	1.82			
Pure Premium Derived by Formula		0.840			0.906		1.75		

CLASS 2070		CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	44,039,812	8	539,540	17	425,136	627,550	460,130	2,052,356	4.66
1/11 through 12/11	45,282,967	2	352,671	19	227,456	263,793	290,031	1,133,951	2.50
1/12 through 12/12	45,516,558	3	271,510	20	575,762	106,956	421,628	1,375,856	3.02
1/13 through 12/13	44,369,788	4	213,422	12	233,130	105,733	297,698	849,983	1.92
1/14 through 12/14	41,966,744	5	296,925	16	537,541	329,446	480,338	1,644,250	3.92
5 YR. TOTAL	221,175,869	22	1,674,068	84	1,999,025	1,433,478	1,949,825	7,056,396	3.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	1.661	57%	1.530	3.19			
Pure Premium Indicated by National Relativity		27%	1.499	21%	1.354	2.85			
Pure Premium Present on Rate Level		28%	1.550	22%	1.356	2.91			
Pure Premium Derived by Formula		1.586			1.455		3.04		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2081		BUTCHERING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	25,067,648	1	178	5	28,793	9,715	89,672	128,358	0.51
1/11 through 12/11	16,001,388	0	0	6	86,093	0	126,539	212,632	1.33
1/12 through 12/12	11,772,817	1	10,665	7	47,688	14,694	164,116	237,163	2.02
1/13 through 12/13	10,620,233	2	45,192	5	202,598	28,067	144,851	420,708	3.96
1/14 through 12/14	8,504,135	0	0	2	19,614	0	54,923	74,537	0.88
5 YR. TOTAL	71,966,221	4	56,035	25	384,786	52,476	580,101	1,073,398	1.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.613	32%	0.879			1.49	
Pure Premium Indicated by National Relativity		39%	0.877	34%	1.072			1.95	
Pure Premium Present on Rate Level		40%	0.694	34%	0.951			1.65	
Pure Premium Derived by Formula					0.748			0.969	1.72

CLASS 2089		PACKING HOUSE-ALL OPERATIONS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	244,228,227	21	536,463	85	911,138	248,966	1,244,037	2,940,604	1.20
1/11 through 12/11	298,053,523	26	898,984	77	1,585,919	283,124	1,348,681	4,116,708	1.38
1/12 through 12/12	47,824,082	5	212,751	26	301,507	32,720	315,026	862,004	1.80
1/13 through 12/13	49,355,008	4	285,728	22	277,174	164,233	380,136	1,107,271	2.24
1/14 through 12/14	54,996,469	2	54,081	9	129,862	4,954	106,949	295,846	0.54
5 YR. TOTAL	694,457,309	58	1,988,007	219	3,205,600	733,997	3,394,829	9,322,433	1.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	0.748	72%	0.595			1.34	
Pure Premium Indicated by National Relativity		22%	1.032	14%	1.052			2.08	
Pure Premium Present on Rate Level		22%	0.839	14%	0.761			1.60	
Pure Premium Derived by Formula					0.831			0.682	1.51

CLASS 2095		MEAT PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	59,990,581	14	345,035	33	699,840	260,857	510,679	1,816,411	3.03
1/11 through 12/11	37,031,132	1	43,533	19	202,096	33,842	257,478	536,949	1.45
1/12 through 12/12	39,910,144	1	2,620	16	243,963	3,768	551,257	801,608	2.01
1/13 through 12/13	40,713,166	4	353,288	16	231,761	115,759	191,650	892,458	2.19
1/14 through 12/14	46,373,399	1	5,408	15	188,173	15,501	361,871	570,953	1.23
5 YR. TOTAL	224,018,422	21	749,884	99	1,565,833	429,727	1,872,935	4,618,379	2.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	1.034	56%	1.028			2.06	
Pure Premium Indicated by National Relativity		29%	1.001	22%	1.127			2.13	
Pure Premium Present on Rate Level		30%	1.217	22%	1.272			2.49	
Pure Premium Derived by Formula					1.079			1.103	2.18

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

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CLASS 2105		FRUIT PACKING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,576,701	0	0	0	0	0	4,753	4,753	0.18
1/11 through 12/11	3,953,997	0	0	2	38,732	0	138,673	177,405	4.49
1/12 through 12/12	4,632,305	1	104,962	0	0	190,994	6,610	302,566	6.53
1/13 through 12/13	4,380,684	0	0	5	14,297	0	51,723	66,020	1.51
1/14 through 12/14	2,739,983	0	0	0	0	0	590	590	0.02
5 YR. TOTAL	18,283,670	1	104,962	7	53,029	190,994	202,349	551,334	3.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.864	21%			2.151	3.02	
Pure Premium Indicated by National Relativity		43%	0.830	39%			1.264	2.09	
Pure Premium Present on Rate Level		44%	0.902	40%			1.383	2.29	
Pure Premium Derived by Formula							1.498	2.36	

CLASS 2110		PICKLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	31,942,486	1	9,786	5	36,240	7,825	100,166	154,017	0.48
1/11 through 12/11	31,054,490	1	4,589	4	57,247	7,145	60,492	129,473	0.42
1/12 through 12/12	29,534,194	0	0	2	18,237	0	24,110	42,347	0.14
1/13 through 12/13	32,322,995	0	0	2	34,463	0	30,674	65,137	0.20
1/14 through 12/14	32,437,411	1	127,846	3	137,651	52,800	79,896	398,193	1.23
5 YR. TOTAL	157,291,576	3	142,221	16	283,838	67,770	295,338	789,167	0.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.271	39%			0.231	0.50	
Pure Premium Indicated by National Relativity		31%	1.122	30%			1.178	2.30	
Pure Premium Present on Rate Level		42%	0.612	31%			0.740	1.35	
Pure Premium Derived by Formula							0.673	1.35	

CLASS 2111		CANNERY NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	64,115,276	2	194,900	19	587,765	203,833	486,274	1,472,772	2.30
1/11 through 12/11	59,955,871	4	80,020	21	339,127	168,683	325,852	913,682	1.52
1/12 through 12/12	65,607,930	2	291,356	18	521,268	53,018	371,368	1,237,010	1.89
1/13 through 12/13	79,560,688	2	60,723	22	464,988	122,951	385,845	1,034,507	1.30
1/14 through 12/14	80,153,876	3	1,040,010	17	225,916	519,687	203,283	1,988,896	2.48
5 YR. TOTAL	349,393,641	13	1,667,009	97	2,139,064	1,068,172	1,772,622	6,646,867	1.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	1.089	59%			0.813	1.90	
Pure Premium Indicated by National Relativity		27%	0.832	20%			0.934	1.77	
Pure Premium Present on Rate Level		27%	1.010	21%			0.919	1.93	
Pure Premium Derived by Formula							0.859	1.86	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2112		FRUIT EVAPORATING OR PRESERVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	587,482	0	0	0	0	0	0	0	0.00
1/11 through 12/11	682,653	0	0	0	0	0	0	0	0.00
1/12 through 12/12	840,280	0	0	0	0	0	1,975	1,975	0.24
1/13 through 12/13	2,026,837	0	0	1	1,923	0	3,009	4,932	0.24
1/14 through 12/14	2,153,486	1	63,065	0	0	42,213	416	105,694	4.91
5 YR. TOTAL	6,290,738	1	63,065	1	1,923	42,213	5,400	112,601	1.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	1.033	13%	0.757	1.79			
Pure Premium Indicated by National Relativity		45%	1.010	43%	1.300	2.31			
Pure Premium Present on Rate Level		46%	0.896	44%	1.149	2.05			
Pure Premium Derived by Formula		0.960			1.163			2.12	

CLASS 2114		OYSTER PROCESSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	89,209	0	0	0	0	0	0	0	0.00
1/11 through 12/11	140,007	0	0	0	0	0	0	0	0.00
1/12 through 12/12	116,151	0	0	0	0	0	0	0	0.00
1/13 through 12/13	340,429	0	0	0	0	0	0	0	0.00
1/14 through 12/14	210,955	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	896,751	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		32%	0.849	34%	1.048	1.90			
Pure Premium Present on Rate Level		64%	0.808	61%	0.881	1.69			
Pure Premium Derived by Formula		0.789			0.894			1.68	

CLASS 2121		BREWERY & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	56,599,007	0	0	6	129,725	0	397,684	527,409	0.93
1/11 through 12/11	47,392,670	0	0	3	134,585	0	125,308	259,893	0.55
1/12 through 12/12	48,402,394	1	8,749	4	381,841	40,998	507,488	939,076	1.94
1/13 through 12/13	53,356,312	1	65,216	7	72,437	11,920	77,543	227,116	0.43
1/14 through 12/14	59,857,634	2	111,575	5	149,619	84,551	147,419	493,164	0.82
5 YR. TOTAL	265,608,017	4	185,540	25	868,207	137,469	1,255,442	2,446,658	0.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.397	41%	0.524	0.92			
Pure Premium Indicated by National Relativity		35%	0.354	29%	0.392	0.75			
Pure Premium Present on Rate Level		36%	0.434	30%	0.508	0.94			
Pure Premium Derived by Formula		0.395			0.481			0.88	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2130		SPIRITUOUS LIQUOR DISTILLERY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,916,023	0	0	0	0	0	385	385	0.02
1/11 through 12/11	1,014,431	0	0	0	0	0	38,378	38,378	3.78
1/12 through 12/12	816,835	0	0	0	0	0	1,148	1,148	0.14
1/13 through 12/13	693,525	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,482,128	0	0	0	0	0	5,028	5,028	0.34
5 YR. TOTAL	5,922,942	0	0	0	0	0	44,939	44,939	0.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.000	10%			0.759	0.76	
Pure Premium Indicated by National Relativity		46%	0.716	45%			0.589	1.31	
Pure Premium Present on Rate Level		47%	0.616	45%			0.682	1.30	
Pure Premium Derived by Formula		0.619				0.648	1.27		

CLASS 2131		SPIRITUOUS LIQUOR BOTTLING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	101,625	0	0	0	0	0	0	0	0.00
1/11 through 12/11	486,498	0	0	0	0	0	1,045	1,045	0.22
1/12 through 12/12	825,760	0	0	3	38,291	0	55,151	93,442	11.32
1/13 through 12/13	3,127,045	0	0	1	10,621	0	2,679	13,300	0.43
1/14 through 12/14	2,386,071	0	0	0	0	0	5,652	5,652	0.24
5 YR. TOTAL	6,926,999	0	0	4	48,912	0	64,527	113,439	1.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.706	12%			0.932	1.64	
Pure Premium Indicated by National Relativity		45%	0.832	44%			0.620	1.45	
Pure Premium Present on Rate Level		46%	0.944	44%			0.843	1.79	
Pure Premium Derived by Formula		0.872				0.756	1.63		

CLASS 2143		FRUIT JUICE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	5,145,514	1	110,331	1	13,900	47,953	18,766	190,950	3.71
1/11 through 12/11	5,490,712	0	0	0	0	0	2,577	2,577	0.05
1/12 through 12/12	5,336,264	0	0	1	20,473	0	40,170	60,643	1.14
1/13 through 12/13	6,763,724	0	0	2	36,885	0	45,656	82,541	1.22
1/14 through 12/14	6,621,218	1	22,839	2	12,749	19,423	21,880	76,891	1.16
5 YR. TOTAL	29,357,432	2	133,170	6	84,007	67,376	129,049	413,602	1.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.740	20%			0.669	1.41	
Pure Premium Indicated by National Relativity		43%	0.637	40%			0.713	1.35	
Pure Premium Present on Rate Level		43%	0.592	40%			0.768	1.36	
Pure Premium Derived by Formula		0.632				0.726	1.36		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2157		BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	187,710,946	23	1,378,472	114	1,006,711	1,261,750	1,006,402	4,653,335	2.48	
1/11 through 12/11	198,535,805	20	1,229,817	84	636,443	568,085	732,205	3,166,550	1.60	
1/12 through 12/12	195,021,751	22	2,327,835	107	1,120,808	1,480,654	1,076,830	6,006,127	3.08	
1/13 through 12/13	207,268,386	16	696,960	90	1,054,383	567,201	1,214,463	3,533,007	1.71	
1/14 through 12/14	206,059,027	20	1,315,719	86	920,504	1,517,897	801,452	4,555,572	2.21	
5 YR. TOTAL	994,595,915	101	6,948,803	481	4,738,849	5,395,587	4,831,352	21,914,591	2.20	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		76%	1.175	95%	1.028	2.20				
Pure Premium Indicated by National Relativity		12%	1.688	2%	1.333	3.02				
Pure Premium Present on Rate Level		12%	1.270	3%	1.077	2.35				
Pure Premium Derived by Formula		1.248			1.036		2.28			

CLASS 2172		TOBACCO PRODUCTS MFG. NOC								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	153,315,468	1	203,540	20	508,186	304,322	327,532	1,343,580	0.88	
1/11 through 12/11	149,045,346	4	333,315	24	346,594	149,824	251,847	1,081,580	0.73	
1/12 through 12/12	177,189,143	3	431,640	21	618,806	213,695	434,444	1,698,585	0.96	
1/13 through 12/13	147,894,488	3	279,919	23	998,246	206,486	474,699	1,959,350	1.33	
1/14 through 12/14	157,384,931	4	316,144	17	328,640	331,466	310,852	1,287,102	0.82	
5 YR. TOTAL	784,829,376	15	1,564,558	105	2,800,472	1,205,793	1,799,374	7,370,197	0.94	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		51%	0.556	56%	0.383	0.94				
Pure Premium Indicated by National Relativity		24%	0.598	22%	0.433	1.03				
Pure Premium Present on Rate Level		25%	0.599	22%	0.369	0.97				
Pure Premium Derived by Formula		0.577			0.391		0.97			

CLASS 2174		TOBACCO REHANDLING OR WAREHOUSING								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	46,585,387	2	79,861	19	411,081	431,598	376,939	1,299,479	2.79	
1/11 through 12/11	43,477,082	1	18,357	13	459,211	2,871	421,555	901,994	2.07	
1/12 through 12/12	44,442,397	2	117,638	12	70,899	125,923	175,393	489,853	1.10	
1/13 through 12/13	45,617,096	0	0	15	138,001	0	252,691	390,692	0.86	
1/14 through 12/14	49,610,219	4	332,316	18	432,825	176,636	409,389	1,351,166	2.72	
5 YR. TOTAL	229,732,181	9	548,172	77	1,512,017	737,028	1,635,967	4,433,184	1.93	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		39%	0.897	52%	1.033	1.93				
Pure Premium Indicated by National Relativity		20%	0.873	21%	0.926	1.80				
Pure Premium Present on Rate Level		41%	0.995	27%	1.014	2.01				
Pure Premium Derived by Formula		0.932			1.005		1.94			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2211		COTTON BATTING, WADDING OR WASTE MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	6,418,997	0	0	5	337,006	0	424,609	761,615	11.87
1/11 through 12/11	6,907,472	0	0	2	14,909	0	33,525	48,434	0.70
1/12 through 12/12	7,343,298	0	0	5	54,499	0	51,223	105,722	1.44
1/13 through 12/13	7,277,637	0	0	5	371,878	0	372,200	744,078	10.22
1/14 through 12/14	7,432,368	0	0	5	96,518	0	90,083	186,601	2.51
5 YR. TOTAL	35,379,772	0	0	22	874,810	0	971,640	1,846,450	5.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	2.473	36%			2.746	5.22	
Pure Premium Indicated by National Relativity		28%	1.914	29%			2.238	4.15	
Pure Premium Present on Rate Level		45%	2.724	35%			2.725	5.45	
Pure Premium Derived by Formula							2.591	5.02	

CLASS 2220		YARN OR THREAD MFG-COTTON							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	102,211,901	9	193,643	27	413,405	185,273	624,369	1,416,690	1.39
1/11 through 12/11	102,348,670	7	198,518	30	321,614	310,216	406,902	1,237,250	1.21
1/12 through 12/12	96,528,778	3	461,037	17	133,142	280,237	343,963	1,218,379	1.26
1/13 through 12/13	108,618,771	1	1	23	631,609	3,352	488,018	1,122,980	1.03
1/14 through 12/14	130,027,662	9	520,548	28	482,465	417,747	588,305	2,009,065	1.55
5 YR. TOTAL	539,735,782	29	1,373,747	125	1,982,235	1,196,825	2,451,557	7,004,364	1.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	0.622	66%			0.676	1.30	
Pure Premium Indicated by National Relativity		26%	0.568	17%			0.587	1.16	
Pure Premium Present on Rate Level		26%	0.721	17%			0.790	1.51	
Pure Premium Derived by Formula							0.680	1.31	

CLASS 2286		WOOL SPINNING AND WEAVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	20,149,225	0	0	4	70,280	0	52,985	123,265	0.61
1/11 through 12/11	16,866,958	0	0	1	7,599	0	6,617	14,216	0.08
1/12 through 12/12	16,636,764	1	4,094	2	1,848	17,717	11,880	35,539	0.21
1/13 through 12/13	17,046,059	1	43,125	3	55,085	42,880	61,020	202,110	1.19
1/14 through 12/14	18,821,101	0	0	4	49,179	0	51,610	100,789	0.54
5 YR. TOTAL	89,520,107	2	47,219	14	183,991	60,597	184,112	475,919	0.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.258	25%			0.273	0.53	
Pure Premium Indicated by National Relativity		27%	0.731	29%			0.671	1.40	
Pure Premium Present on Rate Level		54%	0.447	46%			0.425	0.87	
Pure Premium Derived by Formula							0.458	0.95	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2288		FELTING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	29,937,893	2	204,659	24	556,844	146,000	593,033	1,500,536	5.01
1/11 through 12/11	35,086,115	7	659,774	18	262,018	711,160	439,580	2,072,532	5.91
1/12 through 12/12	37,442,990	1	99,066	15	332,100	61,026	301,228	793,420	2.12
1/13 through 12/13	39,996,092	1	7,934	8	120,079	15,543	194,841	338,397	0.85
1/14 through 12/14	43,323,995	1	15,831	16	539,641	16,268	528,948	1,100,688	2.54
5 YR. TOTAL	185,787,085	12	987,264	81	1,810,682	949,997	2,057,630	5,805,573	3.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	1.506	57%	1.619	3.13			
Pure Premium Indicated by National Relativity		29%	0.903	21%	1.221	2.12			
Pure Premium Present on Rate Level		30%	1.427	22%	1.614	3.04			
Pure Premium Derived by Formula		1.307			1.534		2.84		

CLASS 2302		SILK THREAD OR YARN MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	211,188,365	9	119,035	51	674,753	133,641	846,311	1,773,740	0.84
1/11 through 12/11	212,767,103	8	280,351	58	874,934	181,612	1,460,523	2,797,420	1.32
1/12 through 12/12	219,380,087	12	632,498	37	1,082,408	628,595	1,126,182	3,469,683	1.58
1/13 through 12/13	240,664,254	8	167,630	38	1,014,899	111,791	1,087,947	2,382,267	0.99
1/14 through 12/14	242,555,958	5	299,796	46	1,076,217	122,657	854,002	2,352,672	0.97
5 YR. TOTAL	1,126,555,767	42	1,499,310	230	4,723,211	1,178,296	5,374,965	12,775,782	1.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	0.552	79%	0.582	1.13			
Pure Premium Indicated by National Relativity		21%	0.361	10%	0.596	0.96			
Pure Premium Present on Rate Level		22%	0.536	11%	0.602	1.14			
Pure Premium Derived by Formula		0.508			0.586		1.09		

CLASS 2305		TEXTILE FIBER MFG-SYNTHETIC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	233,011,048	11	577,399	40	938,474	485,504	1,155,319	3,156,696	1.36
1/11 through 12/11	206,909,672	7	587,558	49	956,707	558,626	1,429,292	3,532,183	1.71
1/12 through 12/12	183,177,031	5	398,116	54	1,532,852	432,018	1,426,230	3,789,216	2.07
1/13 through 12/13	207,853,791	4	96,098	40	996,800	162,662	1,071,728	2,327,288	1.12
1/14 through 12/14	186,052,155	1	321,574	43	813,147	364,965	1,780,202	3,279,888	1.76
5 YR. TOTAL	1,017,003,697	28	1,980,745	226	5,237,980	2,003,775	6,862,771	16,085,271	1.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		64%	0.710	85%	0.872	1.58			
Pure Premium Indicated by National Relativity		18%	0.626	7%	0.570	1.20			
Pure Premium Present on Rate Level		18%	0.785	8%	0.797	1.58			
Pure Premium Derived by Formula		0.708			0.845		1.55		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2361		HOSIERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	181,455,791	14	701,455	45	1,038,773	557,285	1,077,275	3,374,788	1.86
1/11 through 12/11	175,969,195	12	276,605	50	795,818	459,127	1,126,322	2,657,872	1.51
1/12 through 12/12	170,360,961	5	390,156	26	390,521	375,954	662,706	1,819,337	1.07
1/13 through 12/13	164,433,598	8	487,427	44	614,737	511,321	773,699	2,387,184	1.45
1/14 through 12/14	178,519,006	8	325,915	31	543,251	204,064	758,320	1,831,550	1.03
5 YR. TOTAL	870,738,551	47	2,181,558	196	3,383,100	2,107,751	4,398,322	12,070,731	1.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	0.639	77%	0.747	1.39			
Pure Premium Indicated by National Relativity		24%	0.538	11%	0.823	1.36			
Pure Premium Present on Rate Level		25%	0.527	12%	0.726	1.25			
Pure Premium Derived by Formula		0.587			0.753			1.34	

CLASS 2362		KNIT GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	78,966,525	2	24,608	20	290,296	4,355	450,681	769,940	0.98
1/11 through 12/11	78,962,408	5	368,322	22	155,965	507,201	249,079	1,280,567	1.62
1/12 through 12/12	77,595,615	5	159,953	25	448,552	94,455	518,173	1,221,133	1.57
1/13 through 12/13	87,645,281	1	43,703	22	548,718	55,233	774,883	1,422,537	1.62
1/14 through 12/14	89,238,201	3	147,034	15	287,378	818,294	387,858	1,640,564	1.84
5 YR. TOTAL	412,408,030	16	743,620	104	1,730,909	1,479,538	2,380,674	6,334,741	1.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.600	52%	0.936	1.54			
Pure Premium Indicated by National Relativity		32%	0.407	24%	0.430	0.84			
Pure Premium Present on Rate Level		33%	0.449	24%	0.573	1.02			
Pure Premium Derived by Formula		0.488			0.727			1.22	

CLASS 2380		WEBBING MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	37,424,523	3	119,840	2	787	188,774	21,210	330,611	0.88
1/11 through 12/11	40,102,347	4	288,856	4	130,446	163,013	272,514	854,829	2.13
1/12 through 12/12	37,522,220	1	49,726	13	409,616	56,100	291,077	806,519	2.15
1/13 through 12/13	38,016,199	0	0	3	97,990	0	136,690	234,680	0.62
1/14 through 12/14	42,392,969	1	86,004	8	42,556	108,063	104,382	341,005	0.80
5 YR. TOTAL	195,458,258	9	544,426	30	681,395	515,950	825,873	2,567,644	1.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.627	43%	0.687	1.31			
Pure Premium Indicated by National Relativity		35%	0.643	28%	0.753	1.40			
Pure Premium Present on Rate Level		35%	0.643	29%	0.762	1.41			
Pure Premium Derived by Formula		0.638			0.727			1.37	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2386 ++		LACE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,007,554	0	0	0	0	0	1,233	1,233	0.06
1/11 through 12/11	1,788,347	0	0	0	0	0	832	832	0.05
1/12 through 12/12	1,969,588	0	0	2	28,797	0	11,087	39,884	2.03
1/13 through 12/13	1,826,277	0	0	0	0	0	3,996	3,996	0.22
1/14 through 12/14	1,847,401	1	67,920	0	0	59,417	171	127,508	6.90
5 YR. TOTAL	9,439,167	1	67,920	2	28,797	59,417	17,319	173,453	1.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.025	11%	0.813	1.84			
Pure Premium Indicated by National Relativity		16%	0.835	17%	1.216	2.05			
Pure Premium Present on Rate Level		76%	0.534	72%	0.569	1.10			
Pure Premium Derived by Formula		0.621			0.706			1.33	

CLASS 2388		EMBROIDERY MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	12,232,061	0	0	3	63,707	0	27,199	90,906	0.74
1/11 through 12/11	11,921,838	2	29,702	3	35,364	15,516	37,785	118,367	0.99
1/12 through 12/12	12,937,665	1	12,990	5	134,432	41,932	129,060	318,414	2.46
1/13 through 12/13	13,663,048	1	32,218	4	84,275	68,253	73,547	258,293	1.89
1/14 through 12/14	17,598,986	0	0	4	109,575	0	130,018	239,593	1.36
5 YR. TOTAL	68,353,598	4	74,910	19	427,353	125,701	397,609	1,025,573	1.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.735	26%	0.766	1.50			
Pure Premium Indicated by National Relativity		38%	0.307	37%	0.448	0.76			
Pure Premium Present on Rate Level		44%	0.470	37%	0.615	1.09			
Pure Premium Derived by Formula		0.456			0.592			1.05	

CLASS 2402		CARPET OR RUG MFG NOC							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	37,580,333	4	221,068	8	70,549	240,428	234,101	766,146	2.04
1/11 through 12/11	41,869,852	5	272,597	16	708,495	391,000	762,091	2,134,183	5.10
1/12 through 12/12	43,261,233	5	235,658	9	156,723	436,665	329,262	1,158,308	2.68
1/13 through 12/13	49,841,080	2	303,999	11	373,485	495,305	472,784	1,645,573	3.30
1/14 through 12/14	55,484,396	4	266,738	16	271,524	299,810	381,275	1,219,347	2.20
5 YR. TOTAL	228,036,894	20	1,300,060	60	1,580,776	1,863,208	2,179,513	6,923,557	3.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.263	54%	1.773	3.04			
Pure Premium Indicated by National Relativity		32%	0.696	23%	0.768	1.46			
Pure Premium Present on Rate Level		32%	0.847	23%	1.162	2.01			
Pure Premium Derived by Formula		0.948			1.401			2.35	

* 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 Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	60,211,461	3	281,620	20	197,302	174,269	288,444	941,635	1.56
1/11 through 12/11	56,147,143	4	251,879	11	204,671	228,591	241,340	926,481	1.65
1/12 through 12/12	57,050,893	6	268,431	17	632,801	320,288	735,443	1,956,963	3.43
1/13 through 12/13	60,250,642	3	320,820	17	221,309	315,442	301,462	1,159,033	1.92
1/14 through 12/14	59,049,679	2	117,026	13	340,601	156,145	502,277	1,116,049	1.89
5 YR. TOTAL	292,709,818	18	1,239,776	78	1,596,684	1,194,735	2,068,966	6,100,161	2.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.969	54%	1.115	2.08			
Pure Premium Indicated by National Relativity		31%	0.571	23%	0.715	1.29			
Pure Premium Present on Rate Level		31%	0.753	23%	0.892	1.65			
Pure Premium Derived by Formula		0.779			0.972		1.75		

CLASS 2416		YARN DYEING OR FINISHING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	29,039,156	1	103,747	10	143,894	53,170	198,544	499,355	1.72
1/11 through 12/11	37,098,294	2	90,581	6	72,646	148,296	59,315	370,838	1.00
1/12 through 12/12	19,677,898	1	85,888	4	251,241	91,012	73,542	501,683	2.55
1/13 through 12/13	16,213,396	1	29,255	5	34,525	6,053	69,791	139,624	0.86
1/14 through 12/14	21,087,730	0	0	7	49,758	0	100,383	150,141	0.71
5 YR. TOTAL	123,116,474	5	309,471	32	552,064	298,531	501,575	1,661,641	1.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.700	34%	0.650	1.35			
Pure Premium Indicated by National Relativity		22%	0.739	23%	0.599	1.34			
Pure Premium Present on Rate Level		52%	0.700	43%	0.687	1.39			
Pure Premium Derived by Formula		0.709			0.654		1.36		

CLASS 2417		CLOTH PRINTING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,788,300	0	0	0	0	0	5,019	5,019	0.13
1/11 through 12/11	4,239,099	0	0	2	11,035	0	17,541	28,576	0.67
1/12 through 12/12	4,088,162	0	0	1	27,813	0	5,542	33,355	0.82
1/13 through 12/13	5,896,369	1	402	2	15,334	6,051	21,049	42,836	0.73
1/14 through 12/14	6,115,343	1	11,659	2	10,132	11,178	16,236	49,205	0.80
5 YR. TOTAL	24,127,273	2	12,061	7	64,314	17,229	65,387	158,991	0.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.317	15%	0.342	0.66			
Pure Premium Indicated by National Relativity		23%	0.387	24%	0.404	0.79			
Pure Premium Present on Rate Level		66%	0.429	61%	0.416	0.85			
Pure Premium Derived by Formula		0.407			0.402		0.81		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2501 + +		CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	220,306,982	12	423,716	85	1,467,445	465,979	1,593,201	3,950,341	1.79
1/11 through 12/11	229,854,343	20	993,957	69	869,162	1,003,202	1,080,733	3,947,054	1.72
1/12 through 12/12	227,435,236	6	218,040	67	1,032,675	177,841	1,624,681	3,053,237	1.34
1/13 through 12/13	209,291,887	10	222,232	50	393,709	266,059	775,117	1,657,117	0.79
1/14 through 12/14	217,284,992	11	323,654	65	909,811	535,975	968,347	2,737,787	1.26
5 YR. TOTAL	1,104,173,440	59	2,181,599	336	4,672,802	2,449,056	6,042,079	15,345,536	1.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	0.621	85%	0.769	1.39			
Pure Premium Indicated by National Relativity		20%	0.657	7%	0.826	1.48			
Pure Premium Present on Rate Level		20%	0.635	8%	0.734	1.37			
Pure Premium Derived by Formula		0.631			0.770			1.40	

CLASS 2503		DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	4,052,799	0	0	1	3,097	0	892	3,989	0.10
1/11 through 12/11	4,666,843	0	0	0	0	0	422	422	0.01
1/12 through 12/12	4,214,291	0	0	0	0	0	222	222	0.01
1/13 through 12/13	4,633,284	0	0	0	0	0	368	368	0.01
1/14 through 12/14	5,446,507	0	0	2	10,790	0	6,690	17,480	0.32
5 YR. TOTAL	23,013,724	0	0	3	13,887	0	8,594	22,481	0.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.060	13%	0.037	0.10			
Pure Premium Indicated by National Relativity		23%	0.891	24%	0.704	1.60			
Pure Premium Present on Rate Level		67%	0.340	63%	0.318	0.66			
Pure Premium Derived by Formula		0.439			0.374			0.81	

CLASS 2534 + +		FEATHER OR FLOWER MFG-ARTIFICIAL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	609,605	0	0	0	0	0	269	269	0.04
1/11 through 12/11	454,956	0	0	0	0	0	0	0	0.00
1/12 through 12/12	394,222	0	0	0	0	0	2,489	2,489	0.63
1/13 through 12/13	125,257	0	0	0	0	0	306	306	0.24
1/14 through 12/14	21,465	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,605,505	0	0	0	0	0	3,064	3,064	0.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	6%	0.191	0.19			
Pure Premium Indicated by National Relativity		14%	0.258	15%	0.773	1.03			
Pure Premium Present on Rate Level		82%	0.378	79%	0.564	0.94			
Pure Premium Derived by Formula		0.346			0.573			0.92	

* 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 Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	30,102,050	2	115,743	13	180,717	183,423	127,196	607,079	2.02
1/11 through 12/11	30,286,137	4	132,528	14	215,038	112,003	160,533	620,102	2.05
1/12 through 12/12	29,640,957	1	5,076	11	317,776	4,654	289,825	617,331	2.08
1/13 through 12/13	32,321,201	2	208,804	15	247,967	107,592	171,557	735,920	2.28
1/14 through 12/14	36,073,210	6	446,409	10	116,512	209,174	192,230	964,325	2.67
5 YR. TOTAL	158,423,555	15	908,560	63	1,078,010	616,846	941,341	3,544,757	2.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	1.254	45%	0.984	2.24			
Pure Premium Indicated by National Relativity		32%	1.213	27%	1.188	2.40			
Pure Premium Present on Rate Level		33%	1.104	28%	1.048	2.15			
Pure Premium Derived by Formula		1.191			1.057			2.25	

CLASS 2585		LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	116,697,227	11	347,877	42	833,439	497,561	858,471	2,537,348	2.17
1/11 through 12/11	118,273,094	17	384,031	34	628,447	534,482	612,476	2,159,436	1.83
1/12 through 12/12	121,154,003	12	1,114,103	36	981,846	774,863	724,525	3,595,337	2.97
1/13 through 12/13	127,312,373	16	1,043,283	34	817,123	823,773	621,051	3,305,230	2.60
1/14 through 12/14	144,249,843	13	1,128,137	35	776,329	317,305	909,645	3,131,416	2.17
5 YR. TOTAL	627,686,540	69	4,017,431	181	4,037,184	2,947,984	3,726,168	14,728,767	2.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	1.283	80%	1.063	2.35			
Pure Premium Indicated by National Relativity		19%	1.215	10%	1.190	2.41			
Pure Premium Present on Rate Level		20%	1.134	10%	1.106	2.24			
Pure Premium Derived by Formula		1.240			1.080			2.32	

CLASS 2586		CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	6,146,537	1	65,695	4	68,472	24,294	30,657	189,118	3.08
1/11 through 12/11	5,843,695	1	46,938	4	33,526	173,127	38,848	292,439	5.00
1/12 through 12/12	5,628,845	0	0	2	2,912	0	9,609	12,521	0.22
1/13 through 12/13	5,638,808	0	0	5	65,899	0	61,822	127,721	2.27
1/14 through 12/14	5,171,441	1	32,447	6	98,288	55,895	86,148	272,778	5.28
5 YR. TOTAL	28,429,326	3	145,080	21	269,097	253,316	227,084	894,577	3.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	1.457	20%	1.690	3.15			
Pure Premium Indicated by National Relativity		42%	0.779	40%	0.795	1.57			
Pure Premium Present on Rate Level		43%	0.739	40%	0.728	1.47			
Pure Premium Derived by Formula		0.864			0.947			1.81	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2587		TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,859,524	0	0	0	0	0	3,778	3,778	0.10
1/11 through 12/11	3,914,931	0	0	1	22,341	0	29,770	52,111	1.33
1/12 through 12/12	3,821,863	0	0	2	36,340	0	49,271	85,611	2.24
1/13 through 12/13	4,285,636	0	0	0	0	0	2,719	2,719	0.06
1/14 through 12/14	1,673,027	0	0	1	1,420	0	179	1,599	0.10
5 YR. TOTAL	17,554,981	0	0	4	60,101	0	85,717	145,818	0.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.342	17%	0.488			0.83	
Pure Premium Indicated by National Relativity		35%	0.854	37%	0.575			1.43	
Pure Premium Present on Rate Level		51%	0.978	46%	0.781			1.76	
Pure Premium Derived by Formula					0.846			0.655	1.50

CLASS 2589		LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	51,522,010	6	284,138	12	133,986	393,188	237,788	1,049,100	2.04
1/11 through 12/11	50,509,743	3	282,498	12	111,962	242,010	242,337	878,807	1.74
1/12 through 12/12	50,418,677	2	22,814	9	110,787	56,902	281,756	472,259	0.94
1/13 through 12/13	48,917,359	4	298,553	9	89,125	423,770	57,000	868,448	1.78
1/14 through 12/14	49,600,643	1	5,477	8	173,985	14,368	240,742	434,572	0.88
5 YR. TOTAL	250,968,432	16	893,480	50	619,845	1,130,238	1,059,623	3,703,186	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.603	50%	0.873			1.48	
Pure Premium Indicated by National Relativity		33%	0.674	25%	0.794			1.47	
Pure Premium Present on Rate Level		34%	0.638	25%	0.864			1.50	
Pure Premium Derived by Formula					0.638			0.851	1.49

CLASS 2600		FUR PROCESSING-PREPARING SKINS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	845,170	1	7,807	0	0	7,943	2,854	18,604	2.20
1/11 through 12/11	791,698	0	0	0	0	0	0	0	0.00
1/12 through 12/12	763,459	0	0	1	37,506	0	3,698	41,204	5.40
1/13 through 12/13	471,699	0	0	0	0	0	0	0	0.00
1/14 through 12/14	875,013	0	0	1	37,309	0	15,820	53,129	6.07
5 YR. TOTAL	3,747,039	1	7,807	2	74,815	7,943	22,372	112,937	3.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	2.205	9%	0.809			3.01	
Pure Premium Indicated by National Relativity		13%	2.940	14%	2.142			5.08	
Pure Premium Present on Rate Level		79%	1.030	77%	0.890			1.92	
Pure Premium Derived by Formula					1.372			1.058	2.43

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2623		LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSGING, AND WOOL PULLING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	36,203	0	0	0	0	0	0	0	0.00
1/11 through 12/11	15,836	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	543	0	0	0	0	0	0	0	0.00
1/14 through 12/14	20,460	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	73,042	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		32%	2.634	34%	2.526	5.16			
Pure Premium Present on Rate Level		66%	1.851	63%	2.176	4.03			
Pure Premium Derived by Formula		2.065			2.230			4.30	

CLASS 2651		SHOE STOCK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	11,148,374	1	82,620	3	16,033	7,308	24,843	130,804	1.17
1/11 through 12/11	15,014,435	1	464	3	11,992	99	34,685	47,240	0.32
1/12 through 12/12	17,194,560	0	0	3	59,594	0	40,978	100,572	0.59
1/13 through 12/13	17,342,785	2	32,414	3	34,556	10,838	19,432	97,240	0.56
1/14 through 12/14	15,495,758	2	141,382	2	19,413	218,709	29,113	408,617	2.64
5 YR. TOTAL	76,195,912	6	256,880	14	141,588	236,954	149,051	784,473	1.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.523	23%	0.507	1.03			
Pure Premium Indicated by National Relativity		36%	0.316	38%	0.402	0.72			
Pure Premium Present on Rate Level		46%	0.472	39%	0.391	0.86			
Pure Premium Derived by Formula		0.425			0.422			0.85	

CLASS 2660		BOOT OR SHOE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	4,248,560	0	0	6	87,028	0	48,624	135,652	3.19
1/11 through 12/11	2,895,634	0	0	4	4,453	0	7,894	12,347	0.43
1/12 through 12/12	4,834,554	0	0	2	9,647	0	17,825	27,472	0.57
1/13 through 12/13	5,714,835	1	13,060	1	12,029	29,234	21,477	75,800	1.33
1/14 through 12/14	7,729,422	1	11,143	2	1,592	32,581	39,583	84,899	1.10
5 YR. TOTAL	25,423,005	2	24,203	15	114,749	61,815	135,403	336,170	1.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.547	19%	0.776	1.32			
Pure Premium Indicated by National Relativity		43%	0.544	40%	0.625	1.17			
Pure Premium Present on Rate Level		44%	0.633	41%	0.745	1.38			
Pure Premium Derived by Formula		0.584			0.703			1.29	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2670		GLOVE MFG-LEATHER OR TEXTILE							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,020,382	0	0	0	0	0	2,283	2,283	0.11
1/11 through 12/11	2,712,636	0	0	0	0	0	7,068	7,068	0.26
1/12 through 12/12	1,669,981	0	0	0	0	0	1,727	1,727	0.10
1/13 through 12/13	1,676,536	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,819,265	0	0	0	0	0	1,989	1,989	0.11
5 YR. TOTAL	9,898,800	0	0	0	0	0	13,067	13,067	0.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.000	11%			0.132	0.13	
Pure Premium Indicated by National Relativity		21%	0.489	22%			0.678	1.17	
Pure Premium Present on Rate Level		71%	0.432	67%			0.538	0.97	
Pure Premium Derived by Formula							0.524	0.93	

CLASS 2683		LUGGAGE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,040,742	0	0	0	0	0	0	0	0.00
1/11 through 12/11	949,350	0	0	0	0	0	0	0	0.00
1/12 through 12/12	987,757	0	0	0	0	0	0	0	0.00
1/13 through 12/13	863,430	0	0	0	0	0	0	0	0.00
1/14 through 12/14	990,318	0	0	1	48,597	0	0	48,597	4.91
5 YR. TOTAL	4,831,597	0	0	1	48,597	0	0	48,597	1.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	1.006	8%			0.000	1.01	
Pure Premium Indicated by National Relativity		24%	0.596	26%			1.166	1.76	
Pure Premium Present on Rate Level		71%	0.309	66%			0.456	0.77	
Pure Premium Derived by Formula							0.604	1.02	

CLASS 2688		LEATHER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	10,224,024	1	9,175	3	76,045	14,125	75,017	174,362	1.71
1/11 through 12/11	12,060,206	0	0	6	327,627	0	210,009	537,636	4.46
1/12 through 12/12	11,088,460	0	0	7	141,205	0	153,035	294,240	2.65
1/13 through 12/13	12,732,465	0	0	3	6,625	0	11,367	17,992	0.14
1/14 through 12/14	12,979,389	0	0	2	5,525	0	14,351	19,876	0.15
5 YR. TOTAL	59,084,544	1	9,175	21	557,027	14,125	463,779	1,044,106	1.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.958	30%			0.809	1.77	
Pure Premium Indicated by National Relativity		36%	1.096	35%			1.010	2.11	
Pure Premium Present on Rate Level		42%	0.979	35%			1.012	1.99	
Pure Premium Derived by Formula							0.950	1.97	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2702		LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	6,239,476	0	0	10	367,864	0	325,154	693,018	11.11
1/11 through 12/11	6,114,516	1	30,792	6	98,584	28,666	92,429	250,471	4.10
1/12 through 12/12	5,494,075	3	89,144	9	115,497	409,808	232,632	847,081	15.42
1/13 through 12/13	6,057,662	2	82,430	5	124,682	100,384	225,096	532,592	8.79
1/14 through 12/14	6,425,677	0	0	12	847,822	0	658,516	1,506,338	23.44
5 YR. TOTAL	30,331,406	6	202,366	42	1,554,449	538,858	1,533,827	3,829,500	12.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	5.792	49%			6.833	12.63	
Pure Premium Indicated by National Relativity		32%	7.108	25%			7.026	14.13	
Pure Premium Present on Rate Level		32%	6.120	26%			6.782	12.90	
Pure Premium Derived by Formula							6.868	13.19	

CLASS 2705		LOGGING OR TREE REMOVAL-PULPWOOD ONLY-ALL OPERATIONS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	67,801	0	0	0	0	0	0	0	0.00
1/11 through 12/11	19,141	0	0	1	26,922	0	13,677	40,599	212.11
1/12 through 12/12	18,420	0	0	0	0	0	0	0	0.00
1/13 through 12/13	14,348	0	0	0	0	0	0	0	0.00
1/14 through 12/14	13,681	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	133,391	0	0	1	26,922	0	13,677	40,599	30.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	20.182	9%			10.253	30.44	
Pure Premium Indicated by National Relativity		0%	0.000	0%			0.000	0.00	
Pure Premium Present on Rate Level		93%	25.169	91%			22.013	47.18	
Pure Premium Derived by Formula							20.955	45.78	

CLASS 2709		LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	49,502,390	7	502,553	21	513,611	261,355	623,311	1,900,830	3.84
1/11 through 12/11	50,399,344	6	1,034,283	16	430,651	1,131,266	781,752	3,377,952	6.70
1/12 through 12/12	53,444,577	5	718,589	21	564,248	455,314	643,085	2,381,236	4.46
1/13 through 12/13	58,855,001	8	1,039,857	18	591,273	1,062,482	406,028	3,099,640	5.27
1/14 through 12/14	65,443,759	10	890,315	17	770,802	750,424	1,076,200	3,487,741	5.33
5 YR. TOTAL	277,645,071	36	4,185,597	93	2,870,585	3,660,841	3,530,376	14,247,399	5.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		64%	2.541	84%			2.590	5.13	
Pure Premium Indicated by National Relativity		18%	5.882	8%			5.052	10.93	
Pure Premium Present on Rate Level		18%	2.924	8%			2.832	5.76	
Pure Premium Derived by Formula							2.806	6.02	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2710		SAW MILL							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	53,680,786	5	266,015	24	752,409	468,046	780,873	2,267,343	4.22
1/11 through 12/11	53,160,652	5	487,858	38	1,044,131	387,664	1,029,177	2,948,830	5.55
1/12 through 12/12	57,301,994	5	441,576	39	882,190	706,617	1,551,887	3,582,270	6.25
1/13 through 12/13	67,200,652	2	50,260	43	869,037	44,211	1,272,471	2,235,979	3.33
1/14 through 12/14	82,230,695	6	1,393,622	45	1,843,665	956,797	2,156,056	6,350,140	7.72
5 YR. TOTAL	313,574,779	23	2,639,331	189	5,391,432	2,563,335	6,790,464	17,384,562	5.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	2.561	85%	2.983	5.54			
Pure Premium Indicated by National Relativity		19%	2.636	7%	3.208	5.84			
Pure Premium Present on Rate Level		19%	2.370	8%	2.609	4.98			
Pure Premium Derived by Formula		2.539			2.969		5.51		

CLASS 2714		VENEER MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,675,621	1	2,532	2	6,137	85,311	19,469	113,449	4.24
1/11 through 12/11	2,633,467	0	0	1	305	0	7,864	8,169	0.31
1/12 through 12/12	3,677,795	1	25,941	0	0	42,664	19,202	87,807	2.39
1/13 through 12/13	5,507,439	1	3,424	0	0	0	2,080	5,504	0.10
1/14 through 12/14	5,538,010	0	0	2	14,752	0	29,445	44,197	0.80
5 YR. TOTAL	20,032,332	3	31,897	5	21,194	127,975	78,060	259,126	1.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.265	22%	1.029	1.29			
Pure Premium Indicated by National Relativity		30%	1.733	32%	1.872	3.61			
Pure Premium Present on Rate Level		54%	1.236	46%	1.351	2.59			
Pure Premium Derived by Formula		1.230			1.447		2.68		

CLASS 2727		LOG HAULING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	21,343,994	6	276,163	8	363,108	294,375	145,383	1,079,029	5.06
1/11 through 12/11	22,280,470	9	845,294	1	280	986,292	32,867	1,864,733	8.37
1/12 through 12/12	22,715,252	7	464,262	16	467,129	290,153	435,754	1,657,298	7.30
1/13 through 12/13	24,004,374	1	176,612	3	23,777	191,856	41,494	433,739	1.81
1/14 through 12/14	27,220,974	4	764,503	11	603,051	612,942	928,017	2,908,513	10.69
5 YR. TOTAL	117,565,064	27	2,526,834	39	1,457,345	2,375,618	1,583,515	7,943,312	6.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	3.389	57%	3.368	6.76			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		53%	3.123	43%	2.473	5.60			
Pure Premium Derived by Formula		3.248			2.983		6.23		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2731		PLANING OR MOLDING MILL							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	47,457,920	3	84,636	23	160,073	81,935	278,862	605,506	1.28
1/11 through 12/11	51,518,808	0	0	19	351,017	0	693,569	1,044,586	2.03
1/12 through 12/12	55,526,604	3	187,336	22	394,311	149,548	691,372	1,422,567	2.56
1/13 through 12/13	57,237,297	3	209,650	22	779,485	302,772	1,418,913	2,710,820	4.74
1/14 through 12/14	58,304,678	4	191,744	20	495,039	207,883	606,645	1,501,311	2.58
5 YR. TOTAL	270,045,307	13	673,366	106	2,179,925	742,138	3,689,361	7,284,790	2.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	1.057	62%	1.641	2.70			
Pure Premium Indicated by National Relativity		29%	1.108	19%	1.340	2.45			
Pure Premium Present on Rate Level		30%	0.962	19%	1.341	2.30			
Pure Premium Derived by Formula		1.043			1.527		2.57		

CLASS 2735		FURNITURE STOCK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	9,046,888	0	0	10	149,966	0	137,386	287,352	3.18
1/11 through 12/11	10,127,439	0	0	14	218,723	0	226,548	445,271	4.40
1/12 through 12/12	10,549,830	0	0	7	27,373	0	66,353	93,726	0.89
1/13 through 12/13	11,918,216	0	0	10	80,660	0	69,563	150,223	1.26
1/14 through 12/14	10,868,073	0	0	6	62,796	0	44,350	107,146	0.99
5 YR. TOTAL	52,510,446	0	0	47	539,518	0	544,200	1,083,718	2.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.027	34%	1.036	2.06			
Pure Premium Indicated by National Relativity		38%	1.026	33%	1.663	2.69			
Pure Premium Present on Rate Level		39%	1.158	33%	1.554	2.71			
Pure Premium Derived by Formula		1.078			1.414		2.49		

CLASS 2759		BOX OR BOX SHOOK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	47,878,997	3	6,606	37	524,161	18,488	588,399	1,137,654	2.38
1/11 through 12/11	51,579,399	11	700,088	50	866,947	769,235	939,541	3,275,811	6.35
1/12 through 12/12	49,068,724	1	16,846	32	368,373	0	606,245	991,464	2.02
1/13 through 12/13	55,128,356	1	4,704	42	947,143	5,612	853,136	1,810,595	3.29
1/14 through 12/14	59,912,918	7	251,416	34	509,709	126,554	506,702	1,394,381	2.33
5 YR. TOTAL	263,568,394	23	979,660	195	3,216,333	919,889	3,494,023	8,609,905	3.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	1.592	69%	1.675	3.27			
Pure Premium Indicated by National Relativity		25%	1.963	15%	2.197	4.16			
Pure Premium Present on Rate Level		25%	1.652	16%	1.842	3.49			
Pure Premium Derived by Formula		1.700			1.780		3.48		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2790		PATTERN MAKING NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,985,034	0	0	1	16,800	0	23,722	40,522	1.36
1/11 through 12/11	2,361,533	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,560,682	0	0	0	0	0	1,952	1,952	0.08
1/13 through 12/13	2,456,991	0	0	0	0	0	5,994	5,994	0.24
1/14 through 12/14	2,477,736	0	0	1	87,379	0	93,394	180,773	7.30
5 YR. TOTAL	12,841,976	0	0	2	104,179	0	125,062	229,241	1.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.811	13%			0.974	1.79	
Pure Premium Indicated by National Relativity		42%	0.407	43%			0.562	0.97	
Pure Premium Present on Rate Level		50%	0.392	44%			0.604	1.00	
Pure Premium Derived by Formula							0.634	1.07	

CLASS 2797		MANUFACTURED, MODULAR, OR PREFABRICATED HOME MANUFACTURING - SHOP WORK - ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	26,439,391	5	362,932	15	333,409	525,472	450,809	1,672,622	6.33
1/11 through 12/11	23,596,614	3	41,550	9	250,420	122,293	375,768	790,031	3.35
1/12 through 12/12	29,620,410	3	271,303	19	412,573	165,698	385,158	1,234,732	4.17
1/13 through 12/13	33,725,912	4	55,582	18	433,902	76,355	583,385	1,149,224	3.41
1/14 through 12/14	31,956,304	4	107,954	21	321,636	137,683	741,295	1,308,568	4.10
5 YR. TOTAL	145,338,631	19	839,321	82	1,751,940	1,027,501	2,536,415	6,155,177	4.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	1.783	53%			2.452	4.24	
Pure Premium Indicated by National Relativity		32%	1.038	23%			1.189	2.23	
Pure Premium Present on Rate Level		32%	1.282	24%			1.679	2.96	
Pure Premium Derived by Formula							1.976	3.36	

CLASS 2799		MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP, OR INSTALLATION AT BUILDING SITE							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	862,183	0	0	1	4,469	0	634	5,103	0.59
1/12 through 12/12	3,025,138	1	24,042	3	94,683	6,710	79,752	205,187	6.78
1/13 through 12/13	4,354,421	2	194,760	2	17,513	174,235	14,686	401,194	9.21
1/14 through 12/14	5,062,397	0	0	2	21,089	0	30,150	51,239	1.01
5 YR. TOTAL	13,304,139	3	218,802	8	137,754	180,945	125,222	662,723	4.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	2.680	20%			2.301	4.98	
Pure Premium Indicated by National Relativity		40%	2.555	40%			3.018	5.57	
Pure Premium Present on Rate Level		44%	1.812	40%			1.658	3.47	
Pure Premium Derived by Formula							2.331	4.58	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2802		CARPENTRY-SHOP ONLY-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	60,152,759	7	369,081	27	507,519	315,276	599,197	1,791,073	2.98
1/11 through 12/11	59,149,717	6	317,938	31	694,457	440,381	735,049	2,187,825	3.70
1/12 through 12/12	60,760,385	9	301,486	43	795,986	862,925	1,071,487	3,031,884	4.99
1/13 through 12/13	74,719,930	6	254,102	28	409,779	631,217	485,248	1,780,346	2.38
1/14 through 12/14	86,609,462	7	362,013	45	839,526	316,353	1,080,946	2,598,838	3.00
5 YR. TOTAL	341,392,253	35	1,604,620	174	3,247,267	2,566,152	3,971,927	11,389,966	3.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	1.421	76%	1.915	3.34			
Pure Premium Indicated by National Relativity		24%	1.489	12%	1.764	3.25			
Pure Premium Present on Rate Level		24%	1.409	12%	1.783	3.19			
Pure Premium Derived by Formula		1.434			1.881		3.32		

CLASS 2835		BRUSH OR BROOM ASSEMBLY							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	7,763,709	2	104,226	3	10,377	18,510	38,040	171,153	2.20
1/11 through 12/11	2,017,309	0	0	0	0	0	2,805	2,805	0.14
1/12 through 12/12	2,520,373	0	0	1	625	0	2,303	2,928	0.12
1/13 through 12/13	350,635	0	0	1	647	0	553	1,200	0.34
1/14 through 12/14	3,439,675	1	35,794	2	15,103	2,829	19,527	73,253	2.13
5 YR. TOTAL	16,091,701	3	140,020	7	26,752	21,339	63,228	251,339	1.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.036	15%	0.526	1.56			
Pure Premium Indicated by National Relativity		36%	0.804	38%	1.032	1.84			
Pure Premium Present on Rate Level		52%	0.770	47%	0.715	1.49			
Pure Premium Derived by Formula		0.814			0.807		1.62		

CLASS 2836		BRUSH OR BROOM MFG NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,566,349	0	0	0	0	0	1,869	1,869	0.05
1/11 through 12/11	3,033,646	0	0	2	39,951	0	12,431	52,382	1.73
1/12 through 12/12	2,175,617	0	0	2	36,080	0	11,435	47,515	2.18
1/13 through 12/13	2,002,712	0	0	1	1,838	0	3,857	5,695	0.29
1/14 through 12/14	2,217,165	0	0	1	12,714	0	30,867	43,581	1.97
5 YR. TOTAL	12,995,489	0	0	6	90,583	0	60,459	151,042	1.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.697	13%	0.465	1.16			
Pure Premium Indicated by National Relativity		26%	0.675	27%	0.756	1.43			
Pure Premium Present on Rate Level		65%	0.503	60%	0.627	1.13			
Pure Premium Derived by Formula		0.565			0.641		1.21		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2841		WOODENWARE MANUFACTURING NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,586,948	1	534	1	3,725	2,204	8,871	15,334	0.43
1/11 through 12/11	7,378,637	0	0	0	0	0	6,613	6,613	0.09
1/12 through 12/12	5,759,257	0	0	5	27,936	0	50,710	78,646	1.37
1/13 through 12/13	6,643,742	0	0	3	120,110	0	163,427	283,537	4.27
1/14 through 12/14	9,008,838	0	0	6	211,408	0	301,375	512,783	5.69
5 YR. TOTAL	32,377,422	1	534	15	363,179	2,204	530,996	896,913	2.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	1.123	25%			1.647	2.77	
Pure Premium Indicated by National Relativity		41%	1.034	37%			1.264	2.30	
Pure Premium Present on Rate Level		41%	1.092	38%			1.157	2.25	
Pure Premium Derived by Formula							1.319	2.39	

CLASS 2881		FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	44,397,244	4	118,068	26	360,590	124,364	312,410	915,432	2.06
1/11 through 12/11	50,457,185	9	340,417	36	416,008	629,815	587,771	1,974,011	3.91
1/12 through 12/12	53,108,475	6	579,114	38	722,733	262,483	891,584	2,455,914	4.62
1/13 through 12/13	60,040,453	8	406,572	22	518,306	689,857	474,378	2,089,113	3.48
1/14 through 12/14	70,335,928	3	37,582	29	604,124	16,536	525,554	1,183,796	1.68
5 YR. TOTAL	278,339,285	30	1,481,753	151	2,621,761	1,723,055	2,791,697	8,618,266	3.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	1.474	62%			1.622	3.10	
Pure Premium Indicated by National Relativity		29%	0.684	19%			0.860	1.54	
Pure Premium Present on Rate Level		29%	1.026	19%			1.348	2.37	
Pure Premium Derived by Formula							1.425	2.54	

CLASS 2883		FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	283,386,579	26	1,585,980	168	2,478,318	1,597,920	2,860,280	8,522,498	3.01
1/11 through 12/11	302,017,563	23	1,386,484	143	1,993,688	1,281,383	2,440,860	7,102,415	2.35
1/12 through 12/12	292,018,935	23	1,348,236	135	2,558,593	1,134,512	2,828,123	7,869,464	2.70
1/13 through 12/13	335,518,655	15	975,575	152	2,732,537	667,630	3,282,527	7,658,269	2.28
1/14 through 12/14	347,569,405	18	984,931	167	2,830,560	1,100,404	3,250,369	8,166,264	2.35
5 YR. TOTAL	1,560,511,137	105	6,281,206	765	12,593,696	5,781,849	14,662,159	39,318,910	2.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		89%	1.210	100%			1.310	2.52	
Pure Premium Indicated by National Relativity		5%	1.002	0%			1.078	2.08	
Pure Premium Present on Rate Level		6%	1.202	0%			1.242	2.44	
Pure Premium Derived by Formula							1.310	2.51	

* 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 Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	44,410,423	1	31,908	6	81,991	4,143	53,875	171,917	0.39
1/11 through 12/11	44,044,305	2	52,875	4	305,407	15,203	233,390	606,875	1.38
1/12 through 12/12	17,734,201	0	0	4	23,543	0	74,152	97,695	0.55
1/13 through 12/13	20,683,074	0	0	11	428,553	0	436,112	864,665	4.18
1/14 through 12/14	61,072,514	2	173,571	9	365,550	50,952	546,834	1,136,907	1.86
5 YR. TOTAL	187,944,517	5	258,354	34	1,205,044	70,298	1,344,363	2,878,059	1.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.779	40%			0.753	1.53	
Pure Premium Indicated by National Relativity		33%	0.993	30%			0.867	1.86	
Pure Premium Present on Rate Level		34%	0.826	30%			0.668	1.49	
Pure Premium Derived by Formula		0.866				0.762		1.63	

CLASS 2916		VENEER PRODUCTS MFG-NO VENEER MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	20,366,653	0	0	9	115,867	0	84,000	199,867	0.98
1/11 through 12/11	17,079,242	2	95,398	6	42,957	33,914	92,852	265,121	1.55
1/12 through 12/12	18,214,248	2	162,104	6	130,889	218,798	164,285	676,076	3.71
1/13 through 12/13	18,032,825	0	0	11	49,528	0	120,403	169,931	0.94
1/14 through 12/14	18,154,835	1	24,192	4	95,776	76,086	90,617	286,671	1.58
5 YR. TOTAL	91,847,803	5	281,694	36	435,017	328,798	552,157	1,597,666	1.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.780	39%			0.959	1.74	
Pure Premium Indicated by National Relativity		36%	1.461	30%			1.582	3.04	
Pure Premium Present on Rate Level		36%	1.128	31%			1.228	2.36	
Pure Premium Derived by Formula		1.150				1.229		2.38	

CLASS 2923		PIANO MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,937,519	0	0	1	40,209	0	41,714	81,923	4.23
1/11 through 12/11	2,212,224	0	0	0	0	0	265	265	0.01
1/12 through 12/12	1,161,980	0	0	0	0	0	0	0	0.00
1/13 through 12/13	2,156,098	0	0	1	16,226	0	16,561	32,787	1.52
1/14 through 12/14	2,402,896	0	0	1	6,023	0	2,853	8,876	0.37
5 YR. TOTAL	9,870,717	0	0	3	62,458	0	61,393	123,851	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.633	12%			0.622	1.26	
Pure Premium Indicated by National Relativity		38%	0.763	40%			0.764	1.53	
Pure Premium Present on Rate Level		52%	0.743	48%			0.670	1.41	
Pure Premium Derived by Formula		0.740				0.702		1.44	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 2960		WOOD PRESERVING & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	5,897,533	1	94,572	2	14,308	65,037	17,602	191,519	3.25
1/11 through 12/11	5,914,264	0	0	2	18,664	0	43,876	62,540	1.06
1/12 through 12/12	5,488,084	0	0	0	0	0	9,372	9,372	0.17
1/13 through 12/13	4,623,767	0	0	0	0	0	6,121	6,121	0.13
1/14 through 12/14	6,151,322	0	0	5	102,821	0	67,539	170,360	2.77
5 YR. TOTAL	28,074,970	1	94,572	9	135,793	65,037	144,510	439,912	1.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.821	24%	0.746			1.57	
Pure Premium Indicated by National Relativity		41%	1.479	38%	1.370			2.85	
Pure Premium Present on Rate Level		41%	1.221	38%	1.206			2.43	
Pure Premium Derived by Formula		1.255		1.158				2.41	

CLASS 3004		IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	108,094,597	2	9,899	10	361,781	11,295	328,639	711,614	0.66
1/11 through 12/11	116,389,319	4	65,127	12	328,462	76,714	502,616	972,919	0.84
1/12 through 12/12	120,840,701	4	137,258	4	341,610	177,662	208,427	864,957	0.72
1/13 through 12/13	131,148,475	5	115,257	11	614,574	129,853	351,913	1,211,597	0.92
1/14 through 12/14	139,977,637	0	0	12	273,725	0	325,657	599,382	0.43
5 YR. TOTAL	616,450,729	15	327,541	49	1,920,152	395,524	1,717,252	4,360,469	0.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	0.365	55%	0.343			0.71	
Pure Premium Indicated by National Relativity		29%	0.529	22%	0.544			1.07	
Pure Premium Present on Rate Level		29%	0.456	23%	0.441			0.90	
Pure Premium Derived by Formula		0.439		0.410				0.85	

CLASS 3018		IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,898,253	0	0	2	10,454	0	8,130	18,584	0.98
1/11 through 12/11	1,531,383	0	0	2	167,302	0	133,356	300,658	19.63
1/12 through 12/12	1,244,435	1	23,121	0	0	6,803	787	30,711	2.47
1/13 through 12/13	642,041	0	0	0	0	0	0	0	0.00
1/14 through 12/14	784,349	0	0	0	0	0	42,147	42,147	5.37
5 YR. TOTAL	6,100,461	1	23,121	4	177,756	6,803	184,420	392,100	6.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	3.293	13%	3.135			6.43	
Pure Premium Indicated by National Relativity		45%	0.837	43%	0.932			1.77	
Pure Premium Present on Rate Level		45%	1.262	44%	1.174			2.44	
Pure Premium Derived by Formula		1.274		1.325				2.60	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3022		PIPE OR TUBE MFG NOC & DRIVERS								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	19,148,918	4	251,753	19	334,385	211,649	331,481	1,129,268	5.90	
1/11 through 12/11	19,493,409	3	176,354	16	635,972	97,448	428,724	1,338,498	6.87	
1/12 through 12/12	18,584,782	0	0	18	409,919	0	245,550	655,469	3.53	
1/13 through 12/13	20,680,424	2	85,063	16	401,175	30,197	354,497	870,932	4.21	
1/14 through 12/14	20,329,020	0	0	12	323,462	0	201,820	525,282	2.58	
5 YR. TOTAL	98,236,553	9	513,170	81	2,104,913	339,294	1,562,072	4,519,449	4.60	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		41%	2.665	50%	1.935	4.60				
Pure Premium Indicated by National Relativity		29%	1.083	25%	1.092	2.18				
Pure Premium Present on Rate Level		30%	2.684	25%	2.197	4.88				
Pure Premium Derived by Formula		2.212			1.790		4.00			

CLASS 3027		ROLLING MILL NOC & DRIVERS								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	8,054,228	0	0	0	0	0	8,707	8,707	0.11	
1/11 through 12/11	3,964,741	0	0	0	0	0	2,140	2,140	0.05	
1/12 through 12/12	5,241,959	0	0	0	0	0	19,447	19,447	0.37	
1/13 through 12/13	4,593,393	0	0	0	0	0	298	298	0.01	
1/14 through 12/14	5,246,554	0	0	1	3,305	0	13,623	16,928	0.32	
5 YR. TOTAL	27,100,875	0	0	1	3,305	0	44,215	47,520	0.18	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	0.012	19%	0.163	0.18				
Pure Premium Indicated by National Relativity		42%	0.963	40%	1.032	2.00				
Pure Premium Present on Rate Level		43%	0.736	41%	0.704	1.44				
Pure Premium Derived by Formula		0.723			0.732		1.46			

CLASS 3028		PIPE OR TUBE MFG-IRON OR STEEL-& DRIVERS								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	5,970,648	0	0	4	12,570	0	56,562	69,132	1.16	
1/11 through 12/11	6,495,333	0	0	3	26,299	0	22,782	49,081	0.76	
1/12 through 12/12	6,650,207	0	0	4	11,915	0	11,751	23,666	0.36	
1/13 through 12/13	7,229,421	0	0	2	4,545	0	10,355	14,900	0.21	
1/14 through 12/14	11,500,489	0	0	2	20,422	0	33,701	54,123	0.47	
5 YR. TOTAL	37,846,098	0	0	15	75,751	0	135,151	210,902	0.56	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		17%	0.200	23%	0.357	0.56				
Pure Premium Indicated by National Relativity		41%	0.995	38%	1.120	2.12				
Pure Premium Present on Rate Level		42%	0.766	39%	0.852	1.62				
Pure Premium Derived by Formula		0.764			0.840		1.60			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3030		IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	40,566,225	3	305,504	24	217,700	211,382	282,787	1,017,373	2.51
1/11 through 12/11	46,998,846	2	72,628	23	390,007	76,180	489,867	1,028,682	2.19
1/12 through 12/12	45,449,063	2	382,407	26	369,797	486,413	468,533	1,707,150	3.76
1/13 through 12/13	47,265,579	3	320,222	31	889,605	54,554	580,496	1,844,877	3.90
1/14 through 12/14	52,377,425	5	1,103,419	22	955,127	1,055,797	630,804	3,745,147	7.15
5 YR. TOTAL	232,657,138	15	2,184,180	126	2,822,236	1,884,326	2,452,487	9,343,229	4.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	2.152	64%	1.864	4.02			
Pure Premium Indicated by National Relativity		26%	1.866	18%	1.895	3.76			
Pure Premium Present on Rate Level		27%	1.606	18%	1.737	3.34			
Pure Premium Derived by Formula		1.930			1.847		3.78		

CLASS 3040		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	21,413,646	3	292,856	13	159,973	264,842	196,230	913,901	4.27
1/11 through 12/11	20,770,894	1	35,473	9	122,193	18,398	145,582	321,646	1.55
1/12 through 12/12	27,123,843	7	770,216	12	278,269	587,001	257,920	1,893,406	6.98
1/13 through 12/13	24,744,172	2	402,924	8	62,354	421,776	114,269	1,001,323	4.05
1/14 through 12/14	24,987,230	1	185,513	12	401,736	152,900	294,679	1,034,828	4.14
5 YR. TOTAL	119,039,785	14	1,686,982	54	1,024,525	1,444,917	1,008,680	5,165,104	4.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	2.278	51%	2.061	4.34			
Pure Premium Indicated by National Relativity		31%	1.681	24%	1.677	3.36			
Pure Premium Present on Rate Level		31%	1.876	25%	1.875	3.75			
Pure Premium Derived by Formula		1.968			1.922		3.89		

CLASS 3041		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC- & FOUNDRIES, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,655,356	0	0	2	2,444	0	4,462	6,906	0.42
1/11 through 12/11	1,709,518	0	0	0	0	0	419	419	0.03
1/12 through 12/12	1,821,940	0	0	1	8,394	0	28,681	37,075	2.04
1/13 through 12/13	1,454,636	0	0	0	0	0	919	919	0.06
1/14 through 12/14	1,956,457	0	0	1	1,799	0	4,795	6,594	0.34
5 YR. TOTAL	8,597,907	0	0	4	12,637	0	39,276	51,913	0.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.147	16%	0.457	0.60			
Pure Premium Indicated by National Relativity		44%	1.211	42%	1.667	2.88			
Pure Premium Present on Rate Level		44%	1.510	42%	1.503	3.01			
Pure Premium Derived by Formula		1.215			1.405		2.62		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3042		ELEVATOR OR ESCALATOR MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,244,216	0	0	0	0	0	0	0	0.00
1/11 through 12/11	3,911,600	0	0	0	0	0	0	0	0.00
1/12 through 12/12	3,772,537	0	0	0	0	0	0	0	0.00
1/13 through 12/13	3,314,881	0	0	0	0	0	0	0	0.00
1/14 through 12/14	3,911,609	0	0	1	19,705	0	37,221	56,926	1.46
5 YR. TOTAL	18,154,843	0	0	1	19,705	0	37,221	56,926	0.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.109	18%			0.205	0.31	
Pure Premium Indicated by National Relativity		43%	1.212	41%			1.223	2.44	
Pure Premium Present on Rate Level		43%	1.058	41%			0.943	2.00	
Pure Premium Derived by Formula		0.991					0.925	1.92	

CLASS 3064		SIGN MFG-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	11,687,597	2	27,428	7	75,556	63,059	186,556	352,599	3.02
1/11 through 12/11	11,887,058	2	28,873	8	169,767	136,677	343,503	678,820	5.71
1/12 through 12/12	12,017,279	1	6,602	3	66,234	49,263	190,556	312,655	2.60
1/13 through 12/13	13,411,648	1	240,124	6	161,769	101,229	88,034	591,156	4.41
1/14 through 12/14	14,567,885	0	0	2	37,636	0	68,718	106,354	0.73
5 YR. TOTAL	63,571,467	6	303,027	26	510,962	350,228	877,367	2,041,584	3.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.280	40%			1.931	3.21	
Pure Premium Indicated by National Relativity		37%	1.209	30%			1.340	2.55	
Pure Premium Present on Rate Level		37%	1.289	30%			1.947	3.24	
Pure Premium Derived by Formula		1.257					1.759	3.02	

CLASS 3076		SHEET METAL PRODUCTS MFG.							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	252,673,818	15	379,074	126	1,206,087	532,640	1,609,398	3,727,199	1.48
1/11 through 12/11	275,097,677	22	926,961	99	1,304,969	786,596	1,878,953	4,897,479	1.78
1/12 through 12/12	294,270,742	16	1,114,868	93	1,371,051	787,487	1,770,934	5,044,340	1.71
1/13 through 12/13	305,888,761	16	628,859	80	1,370,767	614,479	1,343,758	3,957,863	1.29
1/14 through 12/14	321,899,297	12	929,329	102	2,679,153	547,271	3,370,006	7,525,759	2.34
5 YR. TOTAL	1,449,830,295	81	3,979,091	500	7,932,027	3,268,473	9,973,049	25,152,640	1.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		74%	0.822	100%			0.913	1.74	
Pure Premium Indicated by National Relativity		13%	0.923	0%			1.036	1.96	
Pure Premium Present on Rate Level		13%	0.812	0%			0.886	1.70	
Pure Premium Derived by Formula		0.834					0.913	1.75	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3081		FOUNDRY-FERROUS-NOC							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	39,412,486	3	174,045	13	160,472	332,927	276,341	943,785	2.40
1/11 through 12/11	41,481,222	6	51,420	13	161,660	112,174	292,446	617,700	1.49
1/12 through 12/12	33,327,404	4	180,866	11	275,089	355,658	291,983	1,103,596	3.31
1/13 through 12/13	42,223,695	3	386,987	4	49,018	574,409	169,131	1,179,545	2.79
1/14 through 12/14	57,961,418	1	33,926	8	94,192	39,294	206,508	373,920	0.65
5 YR. TOTAL	214,406,225	17	827,244	49	740,431	1,414,462	1,236,409	4,218,546	1.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	0.731	59%	1.236				1.97
Pure Premium Indicated by National Relativity		30%	1.237	20%	1.414				2.65
Pure Premium Present on Rate Level		31%	1.122	21%	1.519				2.64
Pure Premium Derived by Formula		1.004			1.331				2.34

CLASS 3082		FOUNDRY-STEEL CASTINGS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000				0.00
Pure Premium Indicated by National Relativity		50%	1.118	50%	1.564				2.68
Pure Premium Present on Rate Level		50%	0.918	50%	1.260				2.18
Pure Premium Derived by Formula		1.018			1.412				2.43

CLASS 3085		FOUNDRY-NON-FERROUS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	11,683,841	0	0	7	137,293	0	130,988	268,281	2.30
1/11 through 12/11	11,452,274	0	0	4	87,748	0	149,412	237,160	2.07
1/12 through 12/12	12,416,406	0	0	1	90,796	0	37,168	127,964	1.03
1/13 through 12/13	12,428,817	2	71,300	3	98,688	88,769	128,831	387,588	3.12
1/14 through 12/14	13,922,438	1	50,976	9	185,100	48,684	188,289	473,049	3.40
5 YR. TOTAL	61,903,776	3	122,276	24	599,625	137,453	634,688	1,494,042	2.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	1.166	33%	1.247				2.41
Pure Premium Indicated by National Relativity		38%	1.045	33%	1.351				2.40
Pure Premium Present on Rate Level		38%	1.161	34%	1.275				2.44
Pure Premium Derived by Formula		1.118			1.291				2.41

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3110		FORGING WORK-DROP OR MACHINE							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	13,769,433	0	0	5	111,403	0	71,883	183,286	1.33
1/11 through 12/11	13,381,024	3	124,806	6	22,437	60,841	82,498	290,582	2.17
1/12 through 12/12	12,049,541	2	242,281	4	50,261	162,147	94,205	548,894	4.56
1/13 through 12/13	6,158,132	0	0	0	0	0	5,918	5,918	0.10
1/14 through 12/14	9,399,616	0	0	4	25,021	0	49,741	74,762	0.80
5 YR. TOTAL	54,757,746	5	367,087	19	209,122	222,988	304,245	1,103,442	2.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.052	34%	0.963	2.02			
Pure Premium Indicated by National Relativity		37%	1.277	33%	1.356	2.63			
Pure Premium Present on Rate Level		38%	1.412	33%	1.486	2.90			
Pure Premium Derived by Formula			1.272		1.265	2.54			

CLASS 3111		BLACKSMITH							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	10,657,979	0	0	3	88,874	0	146,552	235,426	2.21
1/11 through 12/11	10,669,887	2	34,538	2	15,780	34,464	73,632	158,414	1.49
1/12 through 12/12	10,999,295	2	18,256	4	99,074	11,780	63,752	192,862	1.75
1/13 through 12/13	14,948,954	1	68,256	6	114,541	29,428	215,789	428,014	2.86
1/14 through 12/14	15,713,498	0	0	5	407,923	0	185,631	593,554	3.78
5 YR. TOTAL	62,989,613	5	121,050	20	726,192	75,672	685,356	1,608,270	2.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	1.345	29%	1.208	2.55			
Pure Premium Indicated by National Relativity		40%	0.728	35%	0.749	1.48			
Pure Premium Present on Rate Level		40%	0.741	36%	0.860	1.60			
Pure Premium Derived by Formula			0.857		0.922	1.78			

CLASS 3113		TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	64,546,702	1	120,284	11	326,608	11,172	372,564	830,628	1.29
1/11 through 12/11	61,739,363	0	0	11	108,875	0	134,080	242,955	0.39
1/12 through 12/12	60,813,079	2	77,174	7	217,393	41,566	322,641	658,774	1.08
1/13 through 12/13	70,524,004	2	439,816	10	228,246	272,025	186,880	1,126,967	1.60
1/14 through 12/14	70,096,869	4	136,450	15	225,678	86,560	394,862	843,550	1.20
5 YR. TOTAL	327,720,017	9	773,724	54	1,106,800	411,323	1,411,027	3,702,874	1.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.574	46%	0.556	1.13			
Pure Premium Indicated by National Relativity		32%	0.581	27%	0.645	1.23			
Pure Premium Present on Rate Level		32%	0.582	27%	0.538	1.12			
Pure Premium Derived by Formula			0.579		0.575	1.15			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3114		TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	14,997,807	0	0	9	37,524	0	51,711	89,235	0.60	
1/11 through 12/11	16,321,362	0	0	10	89,200	0	56,736	145,936	0.90	
1/12 through 12/12	16,912,589	2	24,129	7	90,682	12,940	73,807	201,558	1.19	
1/13 through 12/13	19,199,404	1	15,267	1	165,828	8,597	55,002	244,694	1.27	
1/14 through 12/14	23,098,731	0	0	2	233,472	0	90,350	323,822	1.40	
5 YR. TOTAL	90,529,893	3	39,396	29	616,706	21,537	327,606	1,005,245	1.11	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		23%	0.725	30%	0.386	1.11				
Pure Premium Indicated by National Relativity		38%	0.789	35%	0.921	1.71				
Pure Premium Present on Rate Level		39%	0.661	35%	0.646	1.31				
Pure Premium Derived by Formula		0.724			0.664		1.39			

CLASS 3118		SAW MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	2,238,708	0	0	0	0	0	670	670	0.03	
1/11 through 12/11	2,858,788	0	0	0	0	0	2,946	2,946	0.10	
1/12 through 12/12	3,545,275	1	196,343	2	5,769	0	19,606	221,718	6.25	
1/13 through 12/13	3,904,468	0	0	0	0	0	3,719	3,719	0.10	
1/14 through 12/14	5,397,815	0	0	4	35,768	0	61,768	97,536	1.81	
5 YR. TOTAL	17,945,054	1	196,343	6	41,537	0	88,709	326,589	1.82	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		12%	1.326	15%	0.494	1.82				
Pure Premium Indicated by National Relativity		41%	0.671	42%	0.550	1.22				
Pure Premium Present on Rate Level		47%	0.728	43%	0.587	1.32				
Pure Premium Derived by Formula		0.776			0.558		1.33			

CLASS 3119		NEEDLE MFG								
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		0%	0.000	0%	0.000	0.00				
Pure Premium Indicated by National Relativity		16%	0.106	17%	0.156	0.26				
Pure Premium Present on Rate Level		84%	0.226	83%	0.272	0.50				
Pure Premium Derived by Formula		0.207			0.252		0.46			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3122		CUTLERY MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,523,595	0	0	0	0	0	1,105	1,105	0.07
1/11 through 12/11	1,913,634	0	0	1	15,317	0	16,606	31,923	1.67
1/12 through 12/12	1,492,537	0	0	1	9,527	0	5,954	15,481	1.04
1/13 through 12/13	1,210,359	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,118,892	0	0	0	0	0	694	694	0.06
5 YR. TOTAL	7,259,017	0	0	2	24,844	0	24,359	49,203	0.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.342	11%			0.336		0.68
Pure Premium Indicated by National Relativity		34%	0.786	36%			0.791		1.58
Pure Premium Present on Rate Level		59%	0.492	53%			0.664		1.16
Pure Premium Derived by Formula							0.674		1.26

CLASS 3126		TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	13,730,778	1	31,068	9	103,511	115,625	116,294	366,498	2.67
1/11 through 12/11	14,240,565	0	0	4	46,640	0	98,478	145,118	1.02
1/12 through 12/12	16,427,798	0	0	3	11,498	0	8,733	20,231	0.12
1/13 through 12/13	15,303,010	0	0	6	87,289	0	78,597	165,886	1.08
1/14 through 12/14	14,853,132	0	0	0	0	0	5,972	5,972	0.04
5 YR. TOTAL	74,555,283	1	31,068	22	248,938	115,625	308,074	703,705	0.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.376	28%			0.568		0.94
Pure Premium Indicated by National Relativity		39%	0.394	36%			0.463		0.86
Pure Premium Present on Rate Level		40%	0.653	36%			0.699		1.35
Pure Premium Derived by Formula							0.577		1.07

CLASS 3131		BUTTON OR FASTENER MFG-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	20,370,917	1	12,554	1	4,631	10,106	17,959	45,250	0.22
1/11 through 12/11	18,010,364	0	0	3	9,137	0	14,393	23,530	0.13
1/12 through 12/12	16,708,558	1	198,596	6	69,183	261,668	95,099	624,546	3.74
1/13 through 12/13	19,246,872	0	0	2	16,849	0	25,468	42,317	0.22
1/14 through 12/14	13,076,930	2	64,897	2	19,941	8,195	53,531	146,564	1.12
5 YR. TOTAL	87,413,641	4	276,047	14	119,741	279,969	206,450	882,207	1.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.453	28%			0.556		1.01
Pure Premium Indicated by National Relativity		34%	0.574	36%			0.628		1.20
Pure Premium Present on Rate Level		47%	0.468	36%			0.554		1.02
Pure Premium Derived by Formula							0.581		1.08

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3132		NUT OR BOLT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,581,749	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,477,952	0	0	3	22,120	0	28,051	50,171	3.40
1/12 through 12/12	1,587,431	0	0	1	11,509	0	9,759	21,268	1.34
1/13 through 12/13	1,433,201	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,546,660	0	0	1	9,351	0	1,389	10,740	0.70
5 YR. TOTAL	7,626,993	0	0	5	42,980	0	39,199	82,179	1.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.564	13%			0.514	1.08	
Pure Premium Indicated by National Relativity		45%	0.752	43%			1.013	1.77	
Pure Premium Present on Rate Level		46%	0.716	44%			0.938	1.65	
Pure Premium Derived by Formula							0.915	1.63	

CLASS 3145		SCREW MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	5,744,314	0	0	0	0	0	4,197	4,197	0.07
1/11 through 12/11	4,517,474	0	0	0	0	0	0	0	0.00
1/12 through 12/12	4,522,530	0	0	0	0	0	1,055	1,055	0.02
1/13 through 12/13	210,556	0	0	0	0	0	0	0	0.00
1/14 through 12/14	950,740	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	15,945,614	0	0	0	0	0	5,252	5,252	0.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.000	14%			0.033	0.03	
Pure Premium Indicated by National Relativity		45%	0.625	43%			0.738	1.36	
Pure Premium Present on Rate Level		45%	0.498	43%			0.560	1.06	
Pure Premium Derived by Formula							0.563	1.07	

CLASS 3146		HARDWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	112,104,018	1	5,833	34	736,933	5,053	728,318	1,476,137	1.32
1/11 through 12/11	121,549,724	8	299,778	29	469,263	670,997	509,873	1,949,911	1.61
1/12 through 12/12	132,468,088	6	687,215	31	531,740	767,544	774,122	2,760,621	2.08
1/13 through 12/13	142,701,567	5	273,281	38	957,391	394,131	989,138	2,613,941	1.83
1/14 through 12/14	136,519,788	6	162,723	26	319,363	200,787	550,108	1,232,981	0.90
5 YR. TOTAL	645,343,185	26	1,428,830	158	3,014,690	2,038,512	3,551,559	10,033,591	1.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	0.689	71%			0.866	1.56	
Pure Premium Indicated by National Relativity		25%	0.549	14%			0.692	1.24	
Pure Premium Present on Rate Level		26%	0.630	15%			0.792	1.42	
Pure Premium Derived by Formula							0.831	1.47	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3169 ++		STOVE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	35,289,115	1	233,440	12	437,065	56,081	266,494	993,080	2.81
1/11 through 12/11	32,354,903	2	158,963	13	320,154	110,358	293,098	882,573	2.73
1/12 through 12/12	41,189,074	2	130,392	7	67,697	168,322	105,931	472,342	1.15
1/13 through 12/13	37,572,479	1	71,960	9	109,098	106,357	121,833	409,248	1.09
1/14 through 12/14	44,161,549	2	114,486	8	253,589	98,814	209,542	676,431	1.53
5 YR. TOTAL	190,567,120	8	709,241	49	1,187,603	539,932	996,898	3,433,674	1.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.995	46%	0.806	1.80			
Pure Premium Indicated by National Relativity		32%	0.709	27%	0.795	1.50			
Pure Premium Present on Rate Level		33%	0.960	27%	0.898	1.86			
Pure Premium Derived by Formula		0.892			0.828		1.72		

CLASS 3175 ++		RADIATOR OR HEATER MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	89,159	0	0	0	0	0	0	0	0.00
1/11 through 12/11	831,904	0	0	0	0	0	403	403	0.05
1/12 through 12/12	611,651	1	72,393	0	0	16,371	1,562	90,326	14.77
1/13 through 12/13	619,320	0	0	0	0	0	227	227	0.04
1/14 through 12/14	536,718	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,688,752	1	72,393	0	0	16,371	2,192	90,956	3.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	2.692	9%	0.690	3.38			
Pure Premium Indicated by National Relativity		16%	0.606	16%	1.118	1.72			
Pure Premium Present on Rate Level		77%	1.155	75%	1.129	2.28			
Pure Premium Derived by Formula		1.175			1.088		2.26		

CLASS 3179		ELECTRICAL APPARATUS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	435,879,962	23	769,957	64	1,250,711	715,423	1,170,387	3,906,478	0.90
1/11 through 12/11	442,319,350	21	1,370,744	75	1,466,139	839,497	1,280,425	4,956,805	1.12
1/12 through 12/12	438,745,644	17	1,179,685	68	1,825,531	1,159,727	1,436,451	5,601,394	1.28
1/13 through 12/13	447,248,451	13	529,218	69	1,788,778	984,493	1,385,901	4,688,390	1.05
1/14 through 12/14	427,868,436	11	511,746	42	1,167,870	305,510	1,072,477	3,057,603	0.72
5 YR. TOTAL	2,192,061,843	85	4,361,350	318	7,499,029	4,004,650	6,345,641	22,210,670	1.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		73%	0.541	94%	0.472	1.01			
Pure Premium Indicated by National Relativity		13%	0.629	3%	0.653	1.28			
Pure Premium Present on Rate Level		14%	0.523	3%	0.481	1.00			
Pure Premium Derived by Formula		0.550			0.478		1.03		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3180 ++		ELECTRIC OR GAS LIGHTING FIXTURES MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	6,744,971	1	15,191	1	3,187	70,957	7,734	97,069	1.44
1/11 through 12/11	7,276,636	1	10,150	1	10,902	24,060	12,514	57,626	0.79
1/12 through 12/12	7,915,516	0	0	0	0	0	7,646	7,646	0.10
1/13 through 12/13	8,290,146	0	0	0	0	0	8,975	8,975	0.11
1/14 through 12/14	9,307,511	1	31,723	2	20,821	3,952	25,103	81,599	0.88
5 YR. TOTAL	39,534,780	3	57,064	4	34,910	98,969	61,972	252,915	0.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.233	22%	0.407	0.64			
Pure Premium Indicated by National Relativity		42%	0.883	39%	0.870	1.75			
Pure Premium Present on Rate Level		43%	0.584	39%	0.687	1.27			
Pure Premium Derived by Formula		0.657			0.697			1.35	

CLASS 3188		PLUMBERS SUPPLIES MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	46,968,027	1	111,925	9	193,282	100,597	273,113	678,917	1.45
1/11 through 12/11	82,761,752	2	302,980	3	56,388	253,185	49,885	662,438	0.80
1/12 through 12/12	22,212,276	0	0	2	34,777	0	88,229	123,006	0.55
1/13 through 12/13	57,096,389	4	129,309	6	51,973	61,847	53,695	296,824	0.52
1/14 through 12/14	55,449,810	4	154,704	6	184,151	262,608	144,637	746,100	1.35
5 YR. TOTAL	264,488,254	11	698,918	26	520,571	678,237	609,559	2,507,285	0.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.461	41%	0.487	0.95			
Pure Premium Indicated by National Relativity		35%	0.668	29%	0.788	1.46			
Pure Premium Present on Rate Level		35%	0.474	30%	0.486	0.96			
Pure Premium Derived by Formula		0.538			0.574			1.11	

CLASS 3220		CAN MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	28,472,048	1	21,292	2	220,885	3,598	58,187	303,962	1.07
1/11 through 12/11	25,897,692	0	0	3	217,937	0	110,226	328,163	1.27
1/12 through 12/12	49,803,316	1	4,450	10	257,560	64,845	233,426	560,281	1.13
1/13 through 12/13	45,039,013	1	22,754	5	99,374	22,863	90,199	235,190	0.52
1/14 through 12/14	58,505,422	1	460,912	14	455,613	144,823	377,138	1,438,486	2.46
5 YR. TOTAL	207,717,491	4	509,408	34	1,251,369	236,129	869,176	2,866,082	1.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.848	36%	0.532	1.38			
Pure Premium Indicated by National Relativity		35%	0.577	32%	0.588	1.17			
Pure Premium Present on Rate Level		35%	0.565	32%	0.449	1.01			
Pure Premium Derived by Formula		0.654			0.523			1.18	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3223 + +		LAMP OR PORTABLE LANTERN MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,657,239	0	0	0	0	0	1,229	1,229	0.05
1/11 through 12/11	2,735,186	0	0	0	0	0	583	583	0.02
1/12 through 12/12	2,865,018	0	0	0	0	0	0	0	0.00
1/13 through 12/13	2,635,101	0	0	0	0	0	1,171	1,171	0.04
1/14 through 12/14	2,588,968	0	0	0	0	0	190	190	0.01
5 YR. TOTAL	13,481,512	0	0	0	0	0	3,173	3,173	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.000	17%			0.024	0.02	
Pure Premium Indicated by National Relativity		27%	0.945	28%			1.604	2.55	
Pure Premium Present on Rate Level		62%	0.809	55%			1.085	1.89	
Pure Premium Derived by Formula							1.050	1.81	

CLASS 3224		ENAMEL WARE MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	53,780	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,754	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	55,534	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%			0.000	0.00	
Pure Premium Indicated by National Relativity		26%	0.974	27%			0.871	1.85	
Pure Premium Present on Rate Level		73%	1.169	71%			0.768	1.94	
Pure Premium Derived by Formula							0.780	1.89	

CLASS 3227		ALUMINUM WARE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,534,314	0	0	2	119,208	0	63,021	182,229	5.16
1/11 through 12/11	7,895,217	5	319,884	0	0	88,683	2,280	410,847	5.20
1/12 through 12/12	7,906,680	1	75,228	0	0	16,421	5,019	96,668	1.22
1/13 through 12/13	10,085,742	1	24,521	4	32,216	17,859	24,799	99,395	0.99
1/14 through 12/14	12,973,677	0	0	4	222,380	0	39,661	262,041	2.02
5 YR. TOTAL	42,395,630	7	419,633	10	373,804	122,963	134,780	1,051,180	2.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	1.872	24%			0.608	2.48	
Pure Premium Indicated by National Relativity		39%	0.890	38%			0.991	1.88	
Pure Premium Present on Rate Level		40%	1.156	38%			0.799	1.96	
Pure Premium Derived by Formula							0.826	2.03	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3240		WIRE ROPE MFG-IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,509,401	0	0	4	62,221	0	95,907	158,128	10.48
1/11 through 12/11	1,426,856	0	0	0	0	0	1,412	1,412	0.10
1/12 through 12/12	1,345,213	0	0	1	14,340	0	1,513	15,853	1.18
1/13 through 12/13	1,356,924	0	0	1	129,404	0	25,212	154,616	11.40
1/14 through 12/14	1,286,327	0	0	2	122,893	0	28,038	150,931	11.73
5 YR. TOTAL	6,924,721	0	0	8	328,858	0	152,082	480,940	6.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	4.749	12%			2.196	6.95	
Pure Premium Indicated by National Relativity		25%	0.625	26%			0.881	1.51	
Pure Premium Present on Rate Level		66%	0.837	62%			0.941	1.78	
Pure Premium Derived by Formula							1.076	2.21	

CLASS 3241		WIRE DRAWING-IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,909,307	0	0	1	925	0	6,981	7,906	0.20
1/11 through 12/11	3,717,624	0	0	2	20,044	0	19,995	40,039	1.08
1/12 through 12/12	1,025,172	0	0	0	0	0	22,483	22,483	2.19
1/13 through 12/13	1,440,989	0	0	3	258,726	0	80,451	339,177	23.54
1/14 through 12/14	1,547,275	1	210,425	0	0	49,041	5,897	265,363	17.15
5 YR. TOTAL	11,640,367	1	210,425	6	279,695	49,041	135,807	674,968	5.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	4.211	15%			1.588	5.80	
Pure Premium Indicated by National Relativity		44%	0.877	42%			0.939	1.82	
Pure Premium Present on Rate Level		44%	1.024	43%			0.976	2.00	
Pure Premium Derived by Formula							1.052	2.39	

CLASS 3255		WIRE CLOTH MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	536,147	0	0	1	5,397	0	5,434	10,831	2.02
1/11 through 12/11	13,480,248	1	27,107	2	89,630	20,657	64,013	201,407	1.49
1/12 through 12/12	1,114,307	0	0	1	1,739	0	3,395	5,134	0.46
1/13 through 12/13	1,179,040	0	0	0	0	0	1,031	1,031	0.09
1/14 through 12/14	1,110,842	0	0	0	0	0	195	195	0.02
5 YR. TOTAL	17,420,584	1	27,107	4	96,766	20,657	74,068	218,598	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.711	16%			0.544	1.26	
Pure Premium Indicated by National Relativity		24%	0.723	25%			1.001	1.72	
Pure Premium Present on Rate Level		63%	0.818	59%			0.702	1.52	
Pure Premium Derived by Formula							0.751	1.53	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3257		WIRE GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	70,575,839	5	303,656	22	512,572	79,850	368,866	1,264,944	1.79
1/11 through 12/11	68,855,391	5	319,113	21	420,120	231,125	542,849	1,513,207	2.20
1/12 through 12/12	59,903,822	7	836,268	21	297,328	338,880	366,429	1,838,905	3.07
1/13 through 12/13	64,643,809	4	315,122	26	361,238	198,385	304,597	1,179,342	1.82
1/14 through 12/14	66,771,403	3	261,400	14	568,497	481,441	312,366	1,623,704	2.43
5 YR. TOTAL	330,750,264	24	2,035,559	104	2,159,755	1,329,681	1,895,107	7,420,102	2.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		45%	1.268	58%	0.975			2.24	
Pure Premium Indicated by National Relativity		27%	0.815	21%	0.944			1.76	
Pure Premium Present on Rate Level		28%	1.002	21%	0.936			1.94	
Pure Premium Derived by Formula					1.071	0.960			2.03

CLASS 3270		EYELET MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	413,600	0	0	0	0	0	0	0	0.00
1/11 through 12/11	336,719	0	0	0	0	0	0	0	0.00
1/12 through 12/12	289,287	0	0	0	0	0	0	0	0.00
1/13 through 12/13	281,480	0	0	0	0	0	0	0	0.00
1/14 through 12/14	459,792	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,780,878	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	7%	0.000			0.00	
Pure Premium Indicated by National Relativity		44%	0.784	46%	0.810			1.59	
Pure Premium Present on Rate Level		51%	0.622	47%	0.890			1.51	
Pure Premium Derived by Formula					0.662	0.791			1.45

CLASS 3300		BED SPRING OR WIRE MATTRESS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	17,210,227	2	68,414	8	41,593	134,130	58,448	302,585	1.76
1/11 through 12/11	18,976,161	0	0	5	68,248	0	103,573	171,821	0.91
1/12 through 12/12	21,310,581	2	78,420	3	55,054	96,833	90,211	320,518	1.50
1/13 through 12/13	22,432,366	1	5,200	8	312,683	7,979	262,686	588,548	2.62
1/14 through 12/14	23,952,266	0	0	9	83,833	0	131,231	215,064	0.90
5 YR. TOTAL	103,881,601	5	152,034	33	561,411	238,942	646,149	1,598,536	1.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.687	39%	0.852			1.54	
Pure Premium Indicated by National Relativity		37%	1.132	30%	1.725			2.86	
Pure Premium Present on Rate Level		37%	0.808	31%	1.104			1.91	
Pure Premium Derived by Formula					0.896	1.192			2.09

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3303		SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	525,537	0	0	1	158	0	2,015	2,173	0.41
1/11 through 12/11	285,304	1	22,412	0	0	26,848	163	49,423	17.32
1/12 through 12/12	77,546	0	0	0	0	0	0	0	0.00
1/13 through 12/13	717,568	0	0	0	0	0	0	0	0.00
1/14 through 12/14	640,312	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,246,267	1	22,412	1	158	26,848	2,178	51,596	2.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	1.005	9%			1.292	2.30	
Pure Premium Indicated by National Relativity		37%	0.469	39%			0.660	1.13	
Pure Premium Present on Rate Level		57%	1.089	52%			1.250	2.34	
Pure Premium Derived by Formula		0.855			1.024			1.88	

CLASS 3307		HEAT-TREATING-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	4,526,961	0	0	0	0	0	1,313	1,313	0.03
1/11 through 12/11	4,606,051	1	134,390	3	17,491	97,588	40,368	289,837	6.29
1/12 through 12/12	4,805,183	0	0	1	4,928	0	5,505	10,433	0.22
1/13 through 12/13	5,160,248	1	7,396	1	18,976	16,708	37,614	80,694	1.56
1/14 through 12/14	4,659,193	0	0	3	71,690	0	46,302	117,992	2.53
5 YR. TOTAL	23,757,636	2	141,786	8	113,085	114,296	131,102	500,269	2.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	1.073	21%			1.033	2.11	
Pure Premium Indicated by National Relativity		42%	1.298	39%			1.496	2.79	
Pure Premium Present on Rate Level		43%	0.933	40%			1.040	1.97	
Pure Premium Derived by Formula		1.107			1.216			2.32	

CLASS 3315		BRASS OR COPPER GOODS MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	6,204,562	0	0	1	9,208	0	22,898	32,106	0.52
1/11 through 12/11	7,254,349	0	0	2	25,174	0	48,218	73,392	1.01
1/12 through 12/12	7,874,851	0	0	4	130,407	0	360,848	491,255	6.24
1/13 through 12/13	8,728,857	0	0	1	2,732	0	23,917	26,649	0.31
1/14 through 12/14	7,944,790	0	0	3	34,507	0	69,216	103,723	1.31
5 YR. TOTAL	38,007,409	0	0	11	202,028	0	525,097	727,125	1.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.532	29%			1.382	1.91	
Pure Premium Indicated by National Relativity		39%	1.460	35%			1.192	2.65	
Pure Premium Present on Rate Level		40%	1.300	36%			1.420	2.72	
Pure Premium Derived by Formula		1.201			1.329			2.53	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3334		TIN FOIL MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	10,216,257	2	105,310	5	74,653	101,468	77,048	358,479	3.51
1/11 through 12/11	8,387,980	0	0	1	3,051	0	6,821	9,872	0.12
1/12 through 12/12	8,192,313	0	0	1	95,394	0	50,402	145,796	1.78
1/13 through 12/13	8,687,363	0	0	2	210,928	0	241,076	452,004	5.20
1/14 through 12/14	7,584,598	0	0	1	80,988	0	16,777	97,765	1.29
5 YR. TOTAL	43,068,511	2	105,310	10	465,014	101,468	392,124	1,063,916	2.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	1.324	25%	1.146	2.47			
Pure Premium Indicated by National Relativity		24%	0.583	26%	0.516	1.10			
Pure Premium Present on Rate Level		54%	1.247	49%	0.922	2.17			
Pure Premium Derived by Formula		1.105			0.872			1.98	

CLASS 3336		TYPE FOUNDRY							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	501,360	0	0	0	0	0	0	0	0.00
1/11 through 12/11	589,153	0	0	0	0	0	143	143	0.02
1/12 through 12/12	523,908	0	0	0	0	0	0	0	0.00
1/13 through 12/13	657,717	0	0	0	0	0	67	67	0.01
1/14 through 12/14	844,395	0	0	0	0	0	1,103	1,103	0.13
5 YR. TOTAL	3,116,533	0	0	0	0	0	1,313	1,313	0.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	8%	0.042	0.04			
Pure Premium Indicated by National Relativity		47%	1.003	46%	0.787	1.79			
Pure Premium Present on Rate Level		47%	0.818	46%	0.720	1.54			
Pure Premium Derived by Formula		0.856			0.697			1.55	

CLASS 3365		WELDING OR CUTTING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	13,183,490	0	0	7	84,600	0	264,088	348,688	2.65
1/11 through 12/11	13,449,822	3	102,139	11	165,950	254,144	116,841	639,074	4.75
1/12 through 12/12	14,270,779	1	217,115	5	112,285	204,483	141,082	674,965	4.73
1/13 through 12/13	14,046,315	0	0	8	222,125	0	256,443	478,568	3.41
1/14 through 12/14	15,659,295	1	126,434	7	83,746	90,949	73,219	374,348	2.39
5 YR. TOTAL	70,609,701	5	445,688	38	668,706	549,576	851,673	2,515,643	3.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.578	41%	1.985	3.56			
Pure Premium Indicated by National Relativity		34%	2.045	29%	1.578	3.62			
Pure Premium Present on Rate Level		35%	1.907	30%	1.886	3.79			
Pure Premium Derived by Formula		1.852			1.837			3.69	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3372		ELECTROPLATING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	18,658,221	2	336,520	4	38,355	127,033	32,960	534,868	2.87
1/11 through 12/11	20,058,343	2	64,585	5	140,387	103,927	97,597	406,496	2.03
1/12 through 12/12	20,635,711	2	24,493	4	66,281	6,468	49,980	147,222	0.71
1/13 through 12/13	21,286,438	4	353,043	4	20,560	285,537	31,318	690,458	3.24
1/14 through 12/14	22,207,584	0	0	5	109,697	0	176,815	286,512	1.29
5 YR. TOTAL	102,846,297	10	778,641	22	375,280	522,965	388,670	2,065,556	2.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	1.122	37%	0.886			2.01	
Pure Premium Indicated by National Relativity		35%	0.939	31%	1.097			2.04	
Pure Premium Present on Rate Level		36%	1.060	32%	0.958			2.02	
Pure Premium Derived by Formula		1.036			0.974				2.01

CLASS 3373		GALVANIZING OR TINNING-NOT ELECTROLYTIC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,958,855	0	0	6	8,152	0	30,537	38,689	0.98
1/11 through 12/11	5,195,072	0	0	2	6,757	0	6,053	12,810	0.25
1/12 through 12/12	5,619,823	0	0	4	191,632	0	102,175	293,807	5.23
1/13 through 12/13	5,937,686	0	0	4	92,506	0	46,134	138,640	2.34
1/14 through 12/14	6,785,754	0	0	2	34,879	0	18,240	53,119	0.78
5 YR. TOTAL	27,497,190	0	0	18	333,926	0	203,139	537,065	1.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.214	23%	0.739			1.95	
Pure Premium Indicated by National Relativity		40%	1.370	38%	1.323			2.69	
Pure Premium Present on Rate Level		41%	1.395	39%	1.138			2.53	
Pure Premium Derived by Formula		1.351			1.117				2.47

CLASS 3383		JEWELRY MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,749,807	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,474,874	0	0	0	0	0	329	329	0.02
1/12 through 12/12	2,027,833	0	0	0	0	0	2,113	2,113	0.10
1/13 through 12/13	2,248,874	0	0	0	0	0	759	759	0.03
1/14 through 12/14	2,653,113	0	0	0	0	0	445	445	0.02
5 YR. TOTAL	10,154,501	0	0	0	0	0	3,646	3,646	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.000	10%	0.036			0.04	
Pure Premium Indicated by National Relativity		46%	0.468	45%	0.567			1.04	
Pure Premium Present on Rate Level		47%	0.364	45%	0.427			0.79	
Pure Premium Derived by Formula		0.386			0.451				0.84

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3385		WATCH MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,249,311	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,234,031	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,118,580	0	0	1	2,913	0	5,607	8,520	0.76
1/13 through 12/13	1,177,013	0	0	0	0	0	3,867	3,867	0.33
1/14 through 12/14	1,558,709	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,337,644	0	0	1	2,913	0	9,474	12,387	0.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.046	7%			0.149	0.20	
Pure Premium Indicated by National Relativity		19%	0.220	20%			0.306	0.53	
Pure Premium Present on Rate Level		76%	0.273	73%			0.252	0.53	
Pure Premium Derived by Formula							0.256	0.51	

CLASS 3400		METAL STAMPED GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	132,894,940	6	171,910	55	1,013,280	263,595	1,304,391	2,753,176	2.07
1/11 through 12/11	151,932,872	6	446,813	55	945,120	203,357	1,565,005	3,160,295	2.08
1/12 through 12/12	157,004,591	10	171,844	52	1,223,018	288,908	1,692,127	3,375,897	2.15
1/13 through 12/13	172,166,029	5	198,042	65	1,128,400	180,982	1,097,196	2,604,620	1.51
1/14 through 12/14	181,701,611	7	264,237	52	934,511	304,484	1,533,860	3,037,092	1.67
5 YR. TOTAL	795,700,043	34	1,252,846	279	5,244,329	1,241,326	7,192,579	14,931,080	1.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	0.817	86%			1.060	1.88	
Pure Premium Indicated by National Relativity		20%	0.981	7%			1.170	2.15	
Pure Premium Present on Rate Level		21%	0.833	7%			1.043	1.88	
Pure Premium Derived by Formula							1.067	1.92	

CLASS 3507		CONSTRUCTION OR AGRICULTURAL MACHINERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	189,678,396	10	413,223	47	920,138	442,834	968,934	2,745,129	1.45
1/11 through 12/11	213,212,832	5	507,592	39	426,432	276,367	525,888	1,736,279	0.81
1/12 through 12/12	247,644,311	9	657,104	46	804,738	961,351	722,271	3,145,464	1.27
1/13 through 12/13	216,898,230	9	801,143	37	699,540	492,853	703,889	2,697,425	1.24
1/14 through 12/14	278,828,936	10	216,943	53	1,088,705	286,483	1,374,169	2,966,300	1.06
5 YR. TOTAL	1,146,262,705	43	2,596,005	222	3,939,553	2,459,888	4,295,151	13,290,597	1.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		63%	0.570	83%			0.589	1.16	
Pure Premium Indicated by National Relativity		18%	0.948	8%			0.966	1.91	
Pure Premium Present on Rate Level		19%	0.687	9%			0.673	1.36	
Pure Premium Derived by Formula							0.627	1.29	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3515		TEXTILE MACHINERY MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	15,823,275	0	0	1	2,772	0	8,784	11,556	0.07	
1/11 through 12/11	16,799,819	0	0	7	66,071	0	103,868	169,939	1.01	
1/12 through 12/12	17,024,725	0	0	6	143,543	0	176,593	320,136	1.88	
1/13 through 12/13	16,927,198	0	0	3	141,287	0	147,798	289,085	1.71	
1/14 through 12/14	18,767,136	0	0	3	9,649	0	29,114	38,763	0.21	
5 YR. TOTAL	85,342,153	0	0	20	363,322	0	466,157	829,479	0.97	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		21%	0.426	30%	0.546	0.97				
Pure Premium Indicated by National Relativity		29%	0.744	31%	1.118	1.86				
Pure Premium Present on Rate Level		50%	0.593	39%	0.714	1.31				
Pure Premium Derived by Formula		0.602			0.789		1.39			

CLASS 3548		PRINTING OR BOOKBINDING MACHINE MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	2,808,670	0	0	3	22,202	0	50,090	72,292	2.57	
1/11 through 12/11	1,703,856	0	0	0	0	0	4,573	4,573	0.27	
1/12 through 12/12	867,812	0	0	0	0	0	2,392	2,392	0.28	
1/13 through 12/13	896,799	0	0	0	0	0	1,589	1,589	0.18	
1/14 through 12/14	1,273,401	0	0	0	0	0	2,396	2,396	0.19	
5 YR. TOTAL	7,550,538	0	0	3	22,202	0	61,040	83,242	1.10	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		6%	0.294	9%	0.808	1.10				
Pure Premium Indicated by National Relativity		37%	0.381	39%	0.423	0.80				
Pure Premium Present on Rate Level		57%	0.340	52%	0.433	0.77				
Pure Premium Derived by Formula		0.352			0.463		0.82			

CLASS 3559		CONFECTION MACHINE MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	4,457,119	0	0	1	376	0	22,993	23,369	0.52	
1/11 through 12/11	3,587,591	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	2,755,141	0	0	0	0	0	1,942	1,942	0.07	
1/13 through 12/13	2,272,191	0	0	0	0	0	5,012	5,012	0.22	
1/14 through 12/14	3,579,562	0	0	2	82,347	0	56,411	138,758	3.88	
5 YR. TOTAL	16,651,604	0	0	3	82,723	0	86,358	169,081	1.02	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		11%	0.497	16%	0.519	1.02				
Pure Premium Indicated by National Relativity		44%	0.549	42%	0.816	1.37				
Pure Premium Present on Rate Level		45%	0.563	42%	0.700	1.26				
Pure Premium Derived by Formula		0.550			0.720		1.27			

* 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 Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	182,797,751	1	54,692	15	77,539	12,773	192,097	337,101	0.18
1/11 through 12/11	172,780,500	1	822	6	182,446	1,549	292,132	476,949	0.28
1/12 through 12/12	189,438,915	6	204,927	13	102,017	281,475	216,599	805,018	0.43
1/13 through 12/13	181,527,212	1	135,238	5	29,308	22,082	23,112	209,740	0.12
1/14 through 12/14	146,652,340	3	40,898	8	184,958	54,748	115,051	395,655	0.27
5 YR. TOTAL	873,196,718	12	436,577	47	576,268	372,627	838,991	2,224,463	0.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.116	47%	0.139	0.26			
Pure Premium Indicated by National Relativity		32%	0.395	26%	0.387	0.78			
Pure Premium Present on Rate Level		32%	0.220	27%	0.206	0.43			
Pure Premium Derived by Formula		0.239			0.222			0.46	

CLASS 3581		FUEL INJECTION DEVICE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	23,406,561	0	0	4	12,948	0	40,570	53,518	0.23
1/11 through 12/11	30,135,204	1	12,441	5	19,239	7,915	56,891	96,486	0.32
1/12 through 12/12	35,735,387	0	0	5	24,201	0	49,622	73,823	0.21
1/13 through 12/13	41,401,296	1	147,161	6	140,078	161,490	130,342	579,071	1.40
1/14 through 12/14	24,038,260	0	0	2	3,438	0	48,370	51,808	0.22
5 YR. TOTAL	154,716,708	2	159,602	22	199,904	169,405	325,795	854,706	0.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.232	27%	0.320	0.55			
Pure Premium Indicated by National Relativity		40%	0.283	36%	0.294	0.58			
Pure Premium Present on Rate Level		40%	0.289	37%	0.288	0.58			
Pure Premium Derived by Formula		0.275			0.299			0.57	

CLASS 3612		PUMP MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	71,183,072	4	247,805	14	187,768	513,398	437,352	1,386,323	1.95
1/11 through 12/11	77,697,572	2	170,355	15	302,057	49,260	374,131	895,803	1.15
1/12 through 12/12	86,163,765	2	104,474	15	270,725	18,499	230,170	623,868	0.72
1/13 through 12/13	247,981,456	5	289,625	23	477,298	214,719	523,473	1,505,115	0.61
1/14 through 12/14	191,466,947	4	112,502	29	360,015	213,032	427,399	1,112,948	0.58
5 YR. TOTAL	674,492,812	17	924,761	96	1,597,863	1,008,908	1,992,525	5,524,057	0.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	0.374	63%	0.445	0.82			
Pure Premium Indicated by National Relativity		26%	0.734	18%	0.722	1.46			
Pure Premium Present on Rate Level		26%	0.600	19%	0.564	1.16			
Pure Premium Derived by Formula		0.526			0.517			1.04	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3620		BOILERMAKING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	24,591,607	3	401,738	7	180,667	626,375	404,447	1,613,227	6.56
1/11 through 12/11	27,173,777	2	82,325	15	235,608	184,205	352,943	855,081	3.15
1/12 through 12/12	28,616,721	0	0	11	219,365	0	256,468	475,833	1.66
1/13 through 12/13	29,088,637	2	67,146	16	166,166	105,749	224,359	563,420	1.94
1/14 through 12/14	30,541,624	1	59,063	15	372,681	15,797	389,632	837,173	2.74
5 YR. TOTAL	140,012,366	8	610,272	64	1,174,487	932,126	1,627,849	4,344,734	3.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.275	54%	1.828	3.10			
Pure Premium Indicated by National Relativity		32%	1.163	23%	1.183	2.35			
Pure Premium Present on Rate Level		32%	1.359	23%	1.825	3.18			
Pure Premium Derived by Formula		1.266			1.679			2.95	

CLASS 3629		MACHINED PARTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	108,205,515	1	49,957	27	561,323	17,446	590,799	1,219,525	1.13
1/11 through 12/11	115,854,760	4	157,626	38	787,337	130,903	887,889	1,963,755	1.70
1/12 through 12/12	131,636,124	10	523,534	17	581,958	275,145	442,080	1,822,717	1.39
1/13 through 12/13	149,005,708	6	563,087	19	215,199	292,173	422,332	1,492,791	1.00
1/14 through 12/14	154,552,667	2	85,888	28	628,017	119,471	507,559	1,340,935	0.87
5 YR. TOTAL	659,254,774	23	1,380,092	129	2,773,834	835,138	2,850,659	7,839,723	1.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.630	63%	0.559	1.19			
Pure Premium Indicated by National Relativity		27%	0.497	18%	0.534	1.03			
Pure Premium Present on Rate Level		27%	0.526	19%	0.586	1.11			
Pure Premium Derived by Formula		0.566			0.560			1.13	

CLASS 3632		MACHINE SHOP NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	534,287,664	28	2,277,004	142	3,354,054	2,543,002	3,390,603	11,564,663	2.17
1/11 through 12/11	582,809,814	23	1,670,217	164	3,413,939	1,602,702	4,520,467	11,207,325	1.92
1/12 through 12/12	589,240,752	16	793,864	149	3,862,846	599,821	3,947,883	9,204,414	1.56
1/13 through 12/13	532,119,196	25	1,249,998	126	2,550,083	1,615,658	3,633,575	9,049,314	1.70
1/14 through 12/14	564,850,359	21	1,468,526	125	2,346,547	1,834,284	2,846,701	8,496,058	1.50
5 YR. TOTAL	2,803,307,785	113	7,459,609	706	15,527,469	8,195,467	18,339,229	49,521,774	1.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		97%	0.820	100%	0.947	1.77			
Pure Premium Indicated by National Relativity		1%	0.858	0%	0.925	1.78			
Pure Premium Present on Rate Level		2%	0.815	0%	0.936	1.75			
Pure Premium Derived by Formula		0.820			0.947			1.77	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3634		VALVE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	53,562,700	2	25,616	6	124,469	9,721	130,011	289,817	0.54
1/11 through 12/11	56,287,782	2	125,381	7	82,421	53,672	94,297	355,771	0.63
1/12 through 12/12	60,254,146	1	43,289	6	55,104	10,708	200,844	309,945	0.51
1/13 through 12/13	65,511,030	2	149,570	8	154,337	582,036	175,130	1,061,073	1.62
1/14 through 12/14	64,343,969	0	0	10	125,417	0	241,347	366,764	0.57
5 YR. TOTAL	299,959,627	7	343,856	37	541,748	656,137	841,629	2,383,370	0.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.295	44%	0.499	0.79			
Pure Premium Indicated by National Relativity		34%	0.553	28%	0.586	1.14			
Pure Premium Present on Rate Level		35%	0.459	28%	0.519	0.98			
Pure Premium Derived by Formula		0.440			0.529		0.97		

CLASS 3635		GEAR MFG OR GRINDING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	20,910,699	1	2,033	4	351,708	22,833	259,835	636,409	3.04
1/11 through 12/11	19,493,424	2	14,469	5	70,780	13,878	67,144	166,271	0.85
1/12 through 12/12	28,631,083	3	138,002	6	328,314	94,674	352,065	913,055	3.19
1/13 through 12/13	37,880,182	1	16,396	2	2,187	56,640	15,902	91,125	0.24
1/14 through 12/14	41,101,119	1	102,330	4	79,125	46,192	96,007	323,654	0.79
5 YR. TOTAL	148,016,507	8	273,230	21	832,114	234,217	790,953	2,130,514	1.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.747	40%	0.693	1.44			
Pure Premium Indicated by National Relativity		35%	0.698	30%	0.789	1.49			
Pure Premium Present on Rate Level		35%	0.804	30%	0.823	1.63			
Pure Premium Derived by Formula		0.750			0.761		1.51		

CLASS 3638		BALL OR ROLLER BEARING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	71,494,921	1	45,723	6	108,369	88,529	218,098	460,719	0.65
1/11 through 12/11	79,365,620	0	0	11	274,314	0	229,821	504,135	0.64
1/12 through 12/12	77,868,447	0	0	19	492,680	0	844,279	1,336,959	1.72
1/13 through 12/13	72,502,505	1	12,076	14	170,628	3,276	167,342	353,322	0.49
1/14 through 12/14	68,983,228	2	168,450	14	316,378	71,387	242,358	798,573	1.16
5 YR. TOTAL	370,214,721	4	226,249	64	1,362,369	163,192	1,701,898	3,453,708	0.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.429	46%	0.504	0.93			
Pure Premium Indicated by National Relativity		34%	0.457	27%	0.497	0.95			
Pure Premium Present on Rate Level		34%	0.397	27%	0.474	0.87			
Pure Premium Derived by Formula		0.428			0.494		0.92		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3642		BATTERY MFG-DRY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	35,583,702	1	3,070	3	6,562	7,892	25,503	43,027	0.12
1/11 through 12/11	34,192,495	2	218,893	5	44,598	54,943	57,166	375,600	1.10
1/12 through 12/12	30,597,939	1	15,488	8	80,872	22,534	251,598	370,492	1.21
1/13 through 12/13	35,736,488	1	58,955	4	27,785	68,732	15,551	171,023	0.48
1/14 through 12/14	24,959,576	0	0	5	94,148	0	92,920	187,068	0.75
5 YR. TOTAL	161,070,200	5	296,406	25	253,965	154,101	442,738	1,147,210	0.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.342	31%	0.371			0.71	
Pure Premium Indicated by National Relativity		33%	0.463	34%	0.516			0.98	
Pure Premium Present on Rate Level		44%	0.395	35%	0.414			0.81	
Pure Premium Derived by Formula					0.405			0.435	0.84

CLASS 3643		ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	167,291,915	8	489,618	27	372,274	252,269	342,120	1,456,281	0.87
1/11 through 12/11	186,138,066	6	240,618	27	480,297	153,156	416,660	1,290,731	0.69
1/12 through 12/12	195,392,113	2	20,898	23	604,846	0	725,358	1,351,102	0.69
1/13 through 12/13	226,453,705	2	163,382	27	640,748	280,892	1,228,256	2,313,278	1.02
1/14 through 12/14	220,360,015	1	167,966	29	559,755	46,320	607,183	1,381,224	0.63
5 YR. TOTAL	995,635,814	19	1,082,482	133	2,657,920	732,637	3,319,577	7,792,616	0.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	0.376	72%	0.407			0.78	
Pure Premium Indicated by National Relativity		23%	0.652	14%	0.637			1.29	
Pure Premium Present on Rate Level		23%	0.527	14%	0.531			1.06	
Pure Premium Derived by Formula					0.474			0.457	0.93

CLASS 3647		BATTERY MFG-STORAGE							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	9,037,187	0	0	1	33,031	0	24,345	57,376	0.64
1/11 through 12/11	21,355,072	1	3,191	0	0	0	3,009	6,200	0.03
1/12 through 12/12	24,637,949	0	0	3	33,771	0	72,022	105,793	0.43
1/13 through 12/13	30,397,787	1	3,695	4	75,207	0	52,923	131,825	0.43
1/14 through 12/14	27,579,508	0	0	5	246,942	0	229,626	476,568	1.73
5 YR. TOTAL	113,007,503	2	6,886	13	388,951	0	381,925	777,762	0.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.350	29%	0.338			0.69	
Pure Premium Indicated by National Relativity		39%	0.741	35%	0.711			1.45	
Pure Premium Present on Rate Level		39%	0.509	36%	0.505			1.01	
Pure Premium Derived by Formula					0.565			0.529	1.09

* 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 Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	31,701,389	0	0	2	15,727	0	11,387	27,114	0.09
1/11 through 12/11	39,784,526	0	0	4	59,000	0	157,432	216,432	0.54
1/12 through 12/12	31,868,941	0	0	4	61,686	0	85,054	146,740	0.46
1/13 through 12/13	33,433,964	0	0	2	3,605	0	26,672	30,277	0.09
1/14 through 12/14	38,998,183	0	0	3	82,363	0	95,992	178,355	0.46
5 YR. TOTAL	175,787,003	0	0	15	222,381	0	376,537	598,918	0.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.127	32%			0.214	0.34	
Pure Premium Indicated by National Relativity		38%	0.473	34%			0.520	0.99	
Pure Premium Present on Rate Level		39%	0.371	34%			0.411	0.78	
Pure Premium Derived by Formula							0.385	0.74	

CLASS 3681		TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	204,914,468	3	116,599	31	295,490	148,157	354,326	914,572	0.45
1/11 through 12/11	223,881,043	8	161,372	20	339,152	100,301	355,950	956,775	0.43
1/12 through 12/12	216,868,148	8	369,928	24	232,704	344,834	307,807	1,255,273	0.58
1/13 through 12/13	199,812,974	4	87,601	30	487,787	130,075	505,825	1,211,288	0.61
1/14 through 12/14	207,590,032	2	71,900	29	430,042	52,343	496,041	1,050,326	0.51
5 YR. TOTAL	1,053,066,665	25	807,400	134	1,785,175	775,710	2,019,949	5,388,234	0.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		40%	0.246	56%			0.265	0.51	
Pure Premium Indicated by National Relativity		30%	0.241	22%			0.278	0.52	
Pure Premium Present on Rate Level		30%	0.241	22%			0.266	0.51	
Pure Premium Derived by Formula							0.268	0.51	

CLASS 3685		INSTRUMENT MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	161,880,757	6	246,141	27	265,095	190,368	444,375	1,145,979	0.71
1/11 through 12/11	159,698,669	5	177,972	18	561,220	118,404	395,737	1,253,333	0.79
1/12 through 12/12	185,282,764	5	120,512	29	644,834	95,217	468,564	1,329,127	0.72
1/13 through 12/13	163,342,264	0	0	16	282,768	0	264,339	547,107	0.34
1/14 through 12/14	189,561,311	3	549,971	39	759,441	274,468	710,342	2,294,222	1.21
5 YR. TOTAL	859,765,765	19	1,094,596	129	2,513,358	678,457	2,283,357	6,569,768	0.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	0.420	56%			0.344	0.76	
Pure Premium Indicated by National Relativity		29%	0.295	22%			0.343	0.64	
Pure Premium Present on Rate Level		29%	0.339	22%			0.336	0.68	
Pure Premium Derived by Formula							0.342	0.70	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3719		OIL STILL ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,763,532	0	0	0	0	0	674	674	0.02
1/11 through 12/11	7,082,700	0	0	0	0	0	1,764	1,764	0.03
1/12 through 12/12	3,430,722	0	0	0	0	0	0	0	0.00
1/13 through 12/13	5,882,430	0	0	0	0	0	4,049	4,049	0.07
1/14 through 12/14	6,062,464	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	25,221,848	0	0	0	0	0	6,487	6,487	0.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.000	14%	0.026	0.03			
Pure Premium Indicated by National Relativity		44%	0.597	43%	0.400	1.00			
Pure Premium Present on Rate Level		44%	0.513	43%	0.377	0.89			
Pure Premium Derived by Formula		0.488			0.338		0.83		

CLASS 3724		MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	369,896,095	15	1,677,367	74	1,946,474	1,233,230	1,759,403	6,616,474	1.79
1/11 through 12/11	458,943,613	26	2,556,051	122	3,369,096	2,319,006	3,022,043	11,266,196	2.46
1/12 through 12/12	481,981,624	20	2,137,146	87	2,279,881	1,609,105	2,316,014	8,342,146	1.73
1/13 through 12/13	464,281,076	17	2,068,324	93	2,699,759	1,840,418	2,227,594	8,836,095	1.90
1/14 through 12/14	499,192,671	25	2,314,057	87	3,102,832	2,235,418	3,304,827	10,957,134	2.20
5 YR. TOTAL	2,274,295,079	103	10,752,945	463	13,398,042	9,237,177	12,629,881	46,018,045	2.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.062	100%	0.961	2.02			
Pure Premium Indicated by National Relativity		0%	1.354	0%	1.253	2.61			
Pure Premium Present on Rate Level		0%	1.100	0%	0.959	2.06			
Pure Premium Derived by Formula		1.062			0.961		2.02		

CLASS 3726		BOILER INSTALLATION OR REPAIR-STEAM							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	35,912,243	5	544,230	12	265,300	546,136	265,041	1,620,707	4.51
1/11 through 12/11	28,444,704	3	127,227	15	639,019	84,502	498,399	1,349,147	4.74
1/12 through 12/12	29,370,835	2	36,684	7	515,896	77,272	293,451	923,303	3.14
1/13 through 12/13	24,267,266	0	0	1	76,097	0	43,347	119,444	0.49
1/14 through 12/14	24,431,079	2	390,992	5	495,486	342,876	572,870	1,802,224	7.38
5 YR. TOTAL	142,426,127	12	1,099,133	40	1,991,798	1,050,786	1,673,108	5,814,825	4.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	2.170	48%	1.912	4.08			
Pure Premium Indicated by National Relativity		30%	1.480	26%	1.184	2.66			
Pure Premium Present on Rate Level		30%	1.733	26%	1.395	3.13			
Pure Premium Derived by Formula		1.832			1.588		3.42		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3803		AUTOMOBILE WHEEL MFG-METAL-NOT CAST							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	198,370	0	0	0	0	0	0	0	0.00
1/11 through 12/11	160,817	0	0	0	0	0	106	106	0.07
1/12 through 12/12	15,814	0	0	0	0	0	0	0	0.00
1/13 through 12/13	248,489	0	0	0	0	0	0	0	0.00
1/14 through 12/14	152,870	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	776,360	0	0	0	0	0	106	106	0.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.014	0.01			
Pure Premium Indicated by National Relativity		29%	0.542	31%	0.536	1.08			
Pure Premium Present on Rate Level		68%	0.614	65%	0.524	1.14			
Pure Premium Derived by Formula		0.575			0.507			1.08	

CLASS 3807		AUTOMOBILE RADIATOR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,528,387	0	0	1	317	0	3,374	3,691	0.11
1/11 through 12/11	11,068,333	0	0	3	47,542	0	55,597	103,139	0.93
1/12 through 12/12	12,189,883	0	0	5	204,504	0	93,319	297,823	2.44
1/13 through 12/13	11,723,177	0	0	5	54,445	0	17,969	72,414	0.62
1/14 through 12/14	14,511,607	0	0	1	2,039	0	17,888	19,927	0.14
5 YR. TOTAL	53,021,387	0	0	15	308,847	0	188,147	496,994	0.94
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.582	24%	0.355	0.94			
Pure Premium Indicated by National Relativity		41%	0.661	38%	0.717	1.38			
Pure Premium Present on Rate Level		41%	0.663	38%	0.652	1.32			
Pure Premium Derived by Formula		0.648			0.605			1.25	

CLASS 3808		AUTOMOBILE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	351,572,965	15	1,424,215	117	2,952,605	631,684	2,039,900	7,048,404	2.01
1/11 through 12/11	425,539,184	23	2,535,801	160	5,606,360	1,425,780	3,714,929	13,282,870	3.12
1/12 through 12/12	463,995,426	28	1,917,167	198	6,107,105	1,382,561	4,197,419	13,604,252	2.93
1/13 through 12/13	524,490,807	33	2,912,688	246	8,848,148	2,524,923	5,800,047	20,085,806	3.83
1/14 through 12/14	556,134,820	33	2,340,757	199	5,822,408	1,814,511	4,155,329	14,133,005	2.54
5 YR. TOTAL	2,321,733,202	132	11,130,628	920	29,336,626	7,779,459	19,907,624	68,154,337	2.94
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.743	100%	1.193	2.94			
Pure Premium Indicated by National Relativity		0%	1.078	0%	0.925	2.00			
Pure Premium Present on Rate Level		0%	1.713	0%	1.238	2.95			
Pure Premium Derived by Formula		1.743			1.193			2.94	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 3821		AUTOMOBILE RECYCLING & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	20,835,524	3	223,500	11	294,989	457,150	363,442	1,339,081	6.43
1/11 through 12/11	21,857,223	0	0	13	261,702	0	325,785	587,487	2.69
1/12 through 12/12	22,438,891	3	168,746	14	313,651	760,398	405,452	1,648,247	7.35
1/13 through 12/13	22,997,089	2	240,566	8	189,988	390,241	191,061	1,011,856	4.40
1/14 through 12/14	22,249,479	1	44,741	8	407,256	102,419	433,003	987,419	4.44
5 YR. TOTAL	110,378,206	9	677,553	54	1,467,586	1,710,208	1,718,743	5,574,090	5.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.943	57%	3.107		5.05		
Pure Premium Indicated by National Relativity		31%	2.230	21%	2.537		4.77		
Pure Premium Present on Rate Level		31%	1.958	22%	2.706		4.66		
Pure Premium Derived by Formula					2.037		2.899		4.94

CLASS 3822		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE-PRESSED STEEL							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	874,691	0	0	0	0	0	606	606	0.07
1/11 through 12/11	493,051	0	0	0	0	0	2,212	2,212	0.45
1/12 through 12/12	685,355	0	0	1	2,388	0	974	3,362	0.49
1/13 through 12/13	915,388	0	0	0	0	0	8,371	8,371	0.91
1/14 through 12/14	931,591	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,900,076	0	0	1	2,388	0	12,163	14,551	0.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.061	11%	0.312		0.37		
Pure Premium Indicated by National Relativity		46%	0.714	44%	1.140		1.85		
Pure Premium Present on Rate Level		46%	1.043	45%	1.180		2.22		
Pure Premium Derived by Formula					0.813		1.067		1.88

CLASS 3824		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	32,280,157	2	103,388	12	106,906	91,358	208,691	510,343	1.58
1/11 through 12/11	35,384,341	2	70,994	16	409,296	53,570	468,448	1,002,308	2.83
1/12 through 12/12	41,464,280	3	81,453	17	177,712	161,982	217,889	639,036	1.54
1/13 through 12/13	47,137,826	3	33,868	20	502,763	110,450	448,583	1,095,664	2.32
1/14 through 12/14	51,367,354	0	0	26	378,363	0	569,498	947,861	1.85
5 YR. TOTAL	207,633,958	10	289,703	91	1,575,040	417,360	1,913,109	4,195,212	2.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.898	52%	1.122		2.02		
Pure Premium Indicated by National Relativity		31%	1.215	24%	1.459		2.67		
Pure Premium Present on Rate Level		32%	1.011	24%	1.141		2.15		
Pure Premium Derived by Formula					1.032		1.207		2.24

* 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 Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	106,779,218	0	0	5	341,711	0	108,639	450,350	0.42
1/11 through 12/11	114,340,364	1	58,274	8	144,152	21,046	110,580	334,052	0.29
1/12 through 12/12	120,361,692	1	31,993	6	91,890	3,378	54,015	181,276	0.15
1/13 through 12/13	124,803,914	2	63,916	8	428,872	43,395	189,302	725,485	0.58
1/14 through 12/14	135,373,537	4	291,835	12	174,120	217,924	188,807	872,686	0.64
5 YR. TOTAL	601,658,725	8	446,018	39	1,180,745	285,743	651,343	2,563,849	0.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.270	37%	0.156			0.43	
Pure Premium Indicated by National Relativity		33%	0.303	31%	0.240			0.54	
Pure Premium Present on Rate Level		34%	0.258	32%	0.168			0.43	
Pure Premium Derived by Formula						0.277	0.186	0.46	

CLASS 3827		AUTOMOBILE ENGINE MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	43,998,692	0	0	5	21,726	0	32,264	53,990	0.12
1/11 through 12/11	39,814,269	0	0	6	81,624	0	122,645	204,269	0.51
1/12 through 12/12	44,520,849	2	109,894	7	108,172	14,063	113,232	345,361	0.78
1/13 through 12/13	48,469,759	0	0	2	195,197	0	62,357	257,554	0.53
1/14 through 12/14	56,484,787	0	0	7	115,514	0	133,002	248,516	0.44
5 YR. TOTAL	233,288,356	2	109,894	27	522,233	14,063	463,500	1,109,690	0.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.271	39%	0.205			0.48	
Pure Premium Indicated by National Relativity		35%	0.672	30%	0.815			1.49	
Pure Premium Present on Rate Level		35%	0.519	31%	0.495			1.01	
Pure Premium Derived by Formula						0.498	0.478	0.98	

CLASS 3830		AIRPLANE MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	29,980,458	0	0	3	20,331	0	30,827	51,158	0.17
1/11 through 12/11	44,603,816	3	304,667	1	77,597	124,356	40,577	547,197	1.23
1/12 through 12/12	36,386,320	0	0	2	67,353	0	60,889	128,242	0.35
1/13 through 12/13	30,420,790	1	46,233	5	168,949	38,834	89,307	343,323	1.13
1/14 through 12/14	49,218,190	0	0	7	219,921	0	290,579	510,500	1.04
5 YR. TOTAL	190,609,574	4	350,900	18	554,151	163,190	512,179	1,580,420	0.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.475	31%	0.354			0.83	
Pure Premium Indicated by National Relativity		38%	0.350	34%	0.324			0.67	
Pure Premium Present on Rate Level		38%	0.373	35%	0.338			0.71	
Pure Premium Derived by Formula						0.389	0.338	0.73	

* 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 Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,680,909	0	0	0	0	0	0	0	0.00
1/11 through 12/11	848,207	0	0	1	12,647	0	12,286	24,933	2.94
1/12 through 12/12	316,439	0	0	1	1,840	0	4,210	6,050	1.91
1/13 through 12/13	331,693	0	0	0	0	0	0	0	0.00
1/14 through 12/14	349,817	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,527,065	0	0	2	14,487	0	16,496	30,983	0.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.411	9%	0.468	0.88			
Pure Premium Indicated by National Relativity		46%	0.803	45%	0.708	1.51			
Pure Premium Present on Rate Level		47%	1.065	46%	0.926	1.99			
Pure Premium Derived by Formula		0.899			0.787			1.69	

CLASS 3865		BABY CARRIAGE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,064,583	1	5,287	0	0	68,199	336	73,822	6.94
1/11 through 12/11	420,297	0	0	0	0	0	0	0	0.00
1/12 through 12/12	467,625	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,681,589	0	0	2	39,409	0	52,890	92,299	5.49
1/14 through 12/14	2,974,379	0	0	0	0	0	352	352	0.01
5 YR. TOTAL	6,608,473	1	5,287	2	39,409	68,199	53,578	166,473	2.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.676	12%	1.843	2.52			
Pure Premium Indicated by National Relativity		28%	0.406	29%	0.653	1.06			
Pure Premium Present on Rate Level		65%	0.413	59%	0.930	1.34			
Pure Premium Derived by Formula		0.429			0.959			1.39	

CLASS 3881		CAR MFG-RAILROAD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,941,853	0	0	1	57,629	0	61,581	119,210	4.05
1/11 through 12/11	3,159,802	0	0	1	75,100	0	14,841	89,941	2.85
1/12 through 12/12	2,419,755	0	0	1	28,808	0	27,950	56,758	2.35
1/13 through 12/13	7,911,349	3	160,006	2	17,357	42,710	28,127	248,200	3.14
1/14 through 12/14	7,392,844	0	0	0	0	0	2,818	2,818	0.04
5 YR. TOTAL	23,825,603	3	160,006	5	178,894	42,710	135,317	516,927	2.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.422	23%	0.747	2.17			
Pure Premium Indicated by National Relativity		41%	1.215	38%	1.330	2.55			
Pure Premium Present on Rate Level		42%	1.286	39%	1.257	2.54			
Pure Premium Derived by Formula		1.280			1.167			2.45	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4000		SAND OR GRAVEL DIGGING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	31,167,179	2	129,843	9	92,242	174,691	149,714	546,490	1.75
1/11 through 12/11	32,602,414	0	0	4	324,293	0	111,349	435,642	1.34
1/12 through 12/12	32,022,812	3	369,141	9	173,063	337,295	136,005	1,015,504	3.17
1/13 through 12/13	34,003,108	1	60,886	5	61,172	91,203	89,019	302,280	0.89
1/14 through 12/14	36,195,708	1	101,394	6	192,624	36,026	118,890	448,934	1.24
5 YR. TOTAL	165,991,221	7	661,264	33	843,394	639,215	604,977	2,748,850	1.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.906	50%	0.750	1.66			
Pure Premium Indicated by National Relativity		30%	2.392	25%	2.134	4.53			
Pure Premium Present on Rate Level		31%	1.435	25%	1.310	2.75			
Pure Premium Derived by Formula		1.516			1.236			2.75	

CLASS 4021		BRICK OR CLAY PRODUCTS MFG. NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	26,437,601	0	0	3	43,538	0	127,149	170,687	0.65
1/11 through 12/11	23,110,551	6	396,307	8	211,787	965,065	233,587	1,806,746	7.82
1/12 through 12/12	28,505,950	3	208,855	7	77,936	131,670	119,219	537,680	1.89
1/13 through 12/13	30,732,074	5	767,414	6	177,695	1,146,542	170,820	2,262,471	7.36
1/14 through 12/14	32,590,741	1	84,626	9	144,454	30,736	121,870	381,686	1.17
5 YR. TOTAL	141,376,917	15	1,457,202	33	655,410	2,274,013	772,645	5,159,270	3.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	1.494	55%	2.155	3.65			
Pure Premium Indicated by National Relativity		31%	1.319	22%	1.446	2.77			
Pure Premium Present on Rate Level		32%	1.413	23%	1.957	3.37			
Pure Premium Derived by Formula		1.414			1.953			3.37	

CLASS 4024		REFRACTORY PRODUCTS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,897,705	0	0	0	0	0	456	456	0.01
1/11 through 12/11	3,683,105	1	17,065	1	5,382	5,138	22,611	50,196	1.36
1/12 through 12/12	3,698,980	0	0	1	15,301	0	2,715	18,016	0.49
1/13 through 12/13	4,285,019	0	0	0	0	0	969	969	0.02
1/14 through 12/14	2,507,052	0	0	1	29,477	0	10,835	40,312	1.61
5 YR. TOTAL	18,071,861	1	17,065	3	50,160	5,138	37,586	109,949	0.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.372	17%	0.236	0.61			
Pure Premium Indicated by National Relativity		36%	0.841	38%	1.104	1.95			
Pure Premium Present on Rate Level		51%	0.804	45%	0.770	1.57			
Pure Premium Derived by Formula		0.761			0.806			1.57	

* 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 Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	53,531,626	7	137,136	19	390,985	302,444	476,418	1,306,983	2.44
1/11 through 12/11	56,594,441	6	308,950	28	302,758	156,415	502,396	1,270,519	2.25
1/12 through 12/12	61,274,377	6	313,780	26	305,230	876,964	510,372	2,006,346	3.27
1/13 through 12/13	63,374,185	8	614,846	31	914,908	513,728	1,483,192	3,526,674	5.57
1/14 through 12/14	72,375,499	5	256,657	27	642,014	308,487	884,671	2,091,829	2.89
5 YR. TOTAL	307,150,128	32	1,631,369	131	2,555,895	2,158,038	3,857,049	10,202,351	3.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		53%	1.363	78%	1.958			3.32	
Pure Premium Indicated by National Relativity		23%	1.955	11%	2.080			4.04	
Pure Premium Present on Rate Level		24%	1.680	11%	2.152			3.83	
Pure Premium Derived by Formula					1.575			1.993	3.57

CLASS 4036		PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	10,501,268	0	0	2	261,007	0	84,894	345,901	3.29
1/11 through 12/11	11,369,879	1	22,298	2	6,770	5,360	10,282	44,710	0.39
1/12 through 12/12	14,259,734	1	222,371	2	345,994	249,664	308,077	1,126,106	7.90
1/13 through 12/13	13,829,801	0	0	2	139,711	0	97,887	237,598	1.72
1/14 through 12/14	16,040,844	0	0	3	30,721	0	38,673	69,394	0.43
5 YR. TOTAL	66,001,526	2	244,669	11	784,203	255,024	539,813	1,823,709	2.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	1.559	29%	1.204			2.76	
Pure Premium Indicated by National Relativity		38%	0.767	35%	0.878			1.65	
Pure Premium Present on Rate Level		39%	0.958	36%	0.802			1.76	
Pure Premium Derived by Formula					1.024			0.945	1.97

CLASS 4038		PLASTER STATUARY OR ORNAMENT MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	805,030	0	0	1	15,498	0	19,521	35,019	4.35
1/11 through 12/11	945,429	0	0	0	0	0	0	0	0.00
1/12 through 12/12	694,748	0	0	0	0	0	0	0	0.00
1/13 through 12/13	896,812	0	0	0	0	0	0	0	0.00
1/14 through 12/14	656,818	0	0	0	0	0	542	542	0.08
5 YR. TOTAL	3,998,837	0	0	1	15,498	0	20,063	35,561	0.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.388	10%	0.502			0.89	
Pure Premium Indicated by National Relativity		28%	0.889	29%	0.961			1.85	
Pure Premium Present on Rate Level		64%	1.106	61%	0.859			1.97	
Pure Premium Derived by Formula					0.988			0.853	1.84

* 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 Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	9,339,618	0	0	1	8,681	0	11,596	20,277	0.22	
1/11 through 12/11	8,939,627	0	0	1	102,245	0	92,164	194,409	2.18	
1/12 through 12/12	9,405,682	1	171,972	4	58,168	131,810	62,830	424,780	4.52	
1/13 through 12/13	9,086,550	0	0	3	27,951	0	53,379	81,330	0.90	
1/14 through 12/14	16,406,614	0	0	1	18,150	0	40,074	58,224	0.36	
5 YR. TOTAL	53,178,091	1	171,972	10	215,195	131,810	260,043	779,020	1.47	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		17%	0.728	24%	0.737	1.47				
Pure Premium Indicated by National Relativity		18%	0.505	19%	0.776	1.28				
Pure Premium Present on Rate Level		65%	0.582	57%	0.636	1.22				
Pure Premium Derived by Formula		0.593			0.687		1.28			

CLASS 4061 + +		POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND MOLDED OR CAST								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	571,520	0	0	0	0	0	1,835	1,835	0.32	
1/11 through 12/11	638,682	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	372,862	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	300,808	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	381,380	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	2,265,252	0	0	0	0	0	1,835	1,835	0.08	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	0.000	7%	0.081	0.08				
Pure Premium Indicated by National Relativity		14%	0.172	15%	0.371	0.54				
Pure Premium Present on Rate Level		81%	0.703	78%	0.603	1.31				
Pure Premium Derived by Formula		0.594			0.532		1.13			

CLASS 4062 + +		POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	50,319,316	5	169,339	18	457,273	438,157	502,319	1,567,088	3.11	
1/11 through 12/11	55,403,944	0	0	16	746,372	0	773,548	1,519,920	2.74	
1/12 through 12/12	62,303,346	2	120,487	14	280,841	158,654	287,462	847,444	1.36	
1/13 through 12/13	65,567,655	2	102,698	15	535,326	102,964	1,103,663	1,844,651	2.81	
1/14 through 12/14	72,498,372	1	687	11	194,227	17,804	363,220	575,938	0.80	
5 YR. TOTAL	306,092,633	10	393,211	74	2,214,039	717,579	3,030,212	6,355,041	2.08	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		38%	0.852	56%	1.224	2.08				
Pure Premium Indicated by National Relativity		31%	0.672	22%	0.793	1.47				
Pure Premium Present on Rate Level		31%	0.716	22%	0.938	1.65				
Pure Premium Derived by Formula		0.754			1.066		1.82			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4101		GLASS MFG-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	17,205,149	0	0	4	50,651	0	116,186	166,837	0.97
1/11 through 12/11	18,120,968	0	0	3	162,333	0	142,252	304,585	1.68
1/12 through 12/12	29,629,354	1	20,237	4	357,277	25,069	347,965	750,548	2.53
1/13 through 12/13	32,236,444	0	0	5	245,802	0	246,275	492,077	1.53
1/14 through 12/14	43,702,124	3	181,652	9	538,013	111,474	560,706	1,391,845	3.19
5 YR. TOTAL	140,894,039	4	201,889	25	1,354,076	136,543	1,413,384	3,105,892	2.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	1.104	40%	1.100				2.20
Pure Premium Indicated by National Relativity		35%	0.768	30%	0.808				1.58
Pure Premium Present on Rate Level		36%	0.789	30%	0.901				1.69
Pure Premium Derived by Formula		0.873			0.953				1.83

CLASS 4109		INTEGRATED CIRCUIT MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	107,799,359	0	0	6	76,627	0	133,002	209,629	0.19
1/12 through 12/12	179,517,512	0	0	8	367,161	0	260,558	627,719	0.35
1/13 through 12/13	201,298,575	0	0	8	177,167	0	168,438	345,605	0.17
1/14 through 12/14	175,677,771	1	206,556	8	315,637	109,846	431,845	1,063,884	0.61
5 YR. TOTAL	664,293,217	1	206,556	30	936,592	109,846	993,843	2,246,837	0.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.172	35%	0.166				0.34
Pure Premium Indicated by National Relativity		33%	0.146	32%	0.140				0.29
Pure Premium Present on Rate Level		41%	0.127	33%	0.131				0.26
Pure Premium Derived by Formula		0.145			0.146				0.29

CLASS 4110		ELECTRIC BULB MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	4,560,780	0	0	0	0	0	0	0	0.00
1/12 through 12/12	6,715,981	0	0	1	20,634	0	15,686	36,320	0.54
1/13 through 12/13	7,391,849	0	0	0	0	0	1,319	1,319	0.02
1/14 through 12/14	29,019,939	0	0	8	151,103	0	95,065	246,168	0.85
5 YR. TOTAL	47,688,549	0	0	9	171,737	0	112,070	283,807	0.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.360	15%	0.235				0.60
Pure Premium Indicated by National Relativity		33%	0.180	35%	0.270				0.45
Pure Premium Present on Rate Level		55%	0.273	50%	0.234				0.51
Pure Premium Derived by Formula		0.253			0.247				0.50

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4111 ++		GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	56,125,320	0	0	5	113,361	0	94,755	208,116	0.37
1/11 through 12/11	53,997,754	1	3,995	1	10,888	15,600	27,018	57,501	0.11
1/12 through 12/12	16,660,015	0	0	3	102,590	0	138,327	240,917	1.45
1/13 through 12/13	69,788,945	0	0	5	156,135	0	202,847	358,982	0.52
1/14 through 12/14	67,733,642	1	83,040	2	6,015	36,772	43,762	169,589	0.25
5 YR. TOTAL	264,305,676	2	87,035	16	388,989	52,372	506,709	1,035,105	0.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.180	37%	0.212				0.39
Pure Premium Indicated by National Relativity		34%	0.440	31%	0.470				0.91
Pure Premium Present on Rate Level		38%	0.403	32%	0.388				0.79
Pure Premium Derived by Formula					0.353		0.348		0.70

CLASS 4112		INCANDESCENT LAMP MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	16,904,670	0	0	3	7,894	0	7,230	15,124	0.09
1/11 through 12/11	3,122,734	0	0	0	0	0	76	76	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	20,027,404	0	0	3	7,894	0	7,306	15,200	0.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.039	11%	0.036				0.08
Pure Premium Indicated by National Relativity		6%	0.014	6%	0.262				0.28
Pure Premium Present on Rate Level		85%	0.277	83%	0.239				0.52
Pure Premium Derived by Formula					0.240		0.218		0.46

CLASS 4113 ++		GLASS MFG-CUT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,622,896	0	0	0	0	0	3,255	3,255	0.20
1/11 through 12/11	1,705,015	0	0	1	4,706	0	5,483	10,189	0.60
1/12 through 12/12	3,294,492	0	0	0	0	0	2,286	2,286	0.07
1/13 through 12/13	3,375,486	0	0	0	0	0	4,252	4,252	0.13
1/14 through 12/14	5,655,693	0	0	2	68,257	0	44,582	112,839	2.00
5 YR. TOTAL	15,653,582	0	0	3	72,963	0	59,858	132,821	0.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.466	13%	0.382				0.85
Pure Premium Indicated by National Relativity		18%	0.346	19%	0.655				1.00
Pure Premium Present on Rate Level		71%	0.607	68%	0.433				1.04
Pure Premium Derived by Formula					0.545		0.469		1.01

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4114		GLASSWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	31,620,086	0	0	15	216,195	0	221,122	437,317	1.38
1/11 through 12/11	57,728,799	5	351,185	14	239,928	223,339	221,256	1,035,708	1.79
1/12 through 12/12	54,787,550	0	0	15	555,774	0	225,013	780,787	1.43
1/13 through 12/13	55,248,923	5	489,581	22	974,390	292,011	454,505	2,210,487	4.00
1/14 through 12/14	58,201,960	3	350,693	11	405,757	148,649	195,369	1,100,468	1.89
5 YR. TOTAL	257,587,318	13	1,191,459	77	2,392,044	663,999	1,317,265	5,564,767	2.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	1.391	53%	0.769	2.16			
Pure Premium Indicated by National Relativity		28%	0.938	23%	0.823	1.76			
Pure Premium Present on Rate Level		29%	1.182	24%	0.960	2.14			
Pure Premium Derived by Formula		1.204			0.827		2.03		

CLASS 4130		GLASS MERCHANT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	21,538,119	1	1,935	5	110,828	8,313	143,419	264,495	1.23
1/11 through 12/11	22,640,987	0	0	5	45,169	0	87,819	132,988	0.59
1/12 through 12/12	22,148,850	4	327,880	8	115,256	163,220	142,130	748,486	3.38
1/13 through 12/13	22,622,306	1	35,643	3	75,602	213,381	111,630	436,256	1.93
1/14 through 12/14	25,048,361	0	0	13	223,755	0	289,280	513,035	2.05
5 YR. TOTAL	113,998,623	6	365,458	34	570,610	384,914	774,278	2,095,260	1.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.821	42%	1.017	1.84			
Pure Premium Indicated by National Relativity		35%	1.175	29%	1.352	2.53			
Pure Premium Present on Rate Level		35%	1.036	29%	1.222	2.26			
Pure Premium Derived by Formula		1.020			1.174		2.19		

CLASS 4131		MIRROR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	4,509,980	0	0	3	4,866	0	14,854	19,720	0.44
1/11 through 12/11	2,840,883	0	0	4	13,615	0	50,388	64,003	2.25
1/12 through 12/12	5,027,406	0	0	7	177,711	0	225,649	403,360	8.02
1/13 through 12/13	5,682,436	1	39,606	7	48,893	61,313	68,949	218,761	3.85
1/14 through 12/14	6,178,623	3	122,050	11	113,527	201,174	121,011	557,762	9.03
5 YR. TOTAL	24,239,328	4	161,656	32	358,612	262,487	480,851	1,263,606	5.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	2.146	25%	3.067	5.21			
Pure Premium Indicated by National Relativity		31%	1.191	33%	1.850	3.04			
Pure Premium Present on Rate Level		52%	1.223	42%	1.605	2.83			
Pure Premium Derived by Formula		1.370			2.051		3.42		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4133		CATHEDRAL OR ART GLASS WINDOW MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	4,186,046	0	0	0	0	0	1,081	1,081	0.03
1/11 through 12/11	3,965,342	0	0	0	0	0	350	350	0.01
1/12 through 12/12	1,169,388	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,271,374	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,165,865	0	0	1	11,967	0	18,163	30,130	2.58
5 YR. TOTAL	11,758,015	0	0	1	11,967	0	19,594	31,561	0.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.102	13%	0.167			0.27	
Pure Premium Indicated by National Relativity		21%	0.564	22%	0.825			1.39	
Pure Premium Present on Rate Level		70%	0.471	65%	0.587			1.06	
Pure Premium Derived by Formula					0.457			0.585	1.04

CLASS 4149		OPTICAL GOODS MFG. NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	71,666,114	0	0	3	35,433	0	37,008	72,441	0.10
1/12 through 12/12	29,856,320	3	100,284	5	20,435	95,271	26,986	242,976	0.81
1/13 through 12/13	33,974,051	2	107,819	12	161,385	105,367	204,278	578,849	1.70
1/14 through 12/14	27,437,994	2	33,768	4	132,611	22,216	69,296	257,891	0.94
5 YR. TOTAL	162,934,479	7	241,871	24	349,864	222,854	337,568	1,152,157	0.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.363	25%	0.344			0.71	
Pure Premium Indicated by National Relativity		41%	0.223	37%	0.222			0.45	
Pure Premium Present on Rate Level		41%	0.212	38%	0.241			0.45	
Pure Premium Derived by Formula					0.244			0.260	0.50

CLASS 4150		OPTICAL GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	184,270,155	4	284,967	12	196,657	112,786	309,129	903,539	0.49
1/11 through 12/11	10,034,396	1	13,315	1	815	7,498	10,668	32,296	0.32
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	194,304,551	5	298,282	13	197,472	120,284	319,797	935,835	0.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.255	26%	0.226			0.48	
Pure Premium Indicated by National Relativity		14%	0.246	15%	0.206			0.45	
Pure Premium Present on Rate Level		66%	0.234	59%	0.220			0.45	
Pure Premium Derived by Formula					0.240			0.219	0.46

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4206		PULP MFG-GROUND WOOD PROCESS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,282,796	0	0	0	0	0	13,959	13,959	0.43
1/11 through 12/11	3,565,611	0	0	0	0	0	1,217	1,217	0.03
1/12 through 12/12	3,708,113	0	0	0	0	0	0	0	0.00
1/13 through 12/13	3,980,227	0	0	0	0	0	1,816	1,816	0.05
1/14 through 12/14	4,513,059	1	177,647	0	0	39,405	6,108	223,160	4.94
5 YR. TOTAL	19,049,806	1	177,647	0	0	39,405	23,100	240,152	1.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.933	16%	0.328	1.26			
Pure Premium Indicated by National Relativity		27%	1.170	28%	0.749	1.92			
Pure Premium Present on Rate Level		61%	0.696	56%	0.637	1.33			
Pure Premium Derived by Formula		0.852			0.619			1.47	

CLASS 4207		PULP MFG-CHEMICAL PROCESS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	34,702,922	0	0	3	56,023	0	103,093	159,116	0.46
1/11 through 12/11	31,467,447	1	202,626	2	38,367	0	36,761	277,754	0.88
1/12 through 12/12	34,624,458	1	412,085	5	444,047	0	211,870	1,068,002	3.09
1/13 through 12/13	38,942,950	1	386,118	9	647,362	380,115	294,326	1,707,921	4.39
1/14 through 12/14	44,073,566	0	0	4	257,981	0	63,549	321,530	0.73
5 YR. TOTAL	183,811,343	3	1,000,829	23	1,443,780	380,115	709,599	3,534,323	1.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.330	38%	0.593	1.92			
Pure Premium Indicated by National Relativity		34%	0.600	31%	0.545	1.15			
Pure Premium Present on Rate Level		35%	0.748	31%	0.577	1.33			
Pure Premium Derived by Formula		0.878			0.573			1.45	

CLASS 4239		PAPER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	117,857,688	9	553,792	16	645,406	325,295	495,637	2,020,130	1.71
1/11 through 12/11	112,333,664	8	352,284	18	627,178	334,783	613,035	1,927,280	1.72
1/12 through 12/12	109,597,317	4	542,671	20	503,085	333,026	488,322	1,867,104	1.70
1/13 through 12/13	117,631,637	3	111,955	17	625,209	102,044	334,753	1,173,961	1.00
1/14 through 12/14	119,597,120	6	320,837	19	393,893	347,236	384,543	1,446,509	1.21
5 YR. TOTAL	577,017,426	30	1,881,539	90	2,794,771	1,442,384	2,316,290	8,434,984	1.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	0.810	65%	0.651	1.46			
Pure Premium Indicated by National Relativity		23%	0.738	17%	0.569	1.31			
Pure Premium Present on Rate Level		23%	0.931	18%	0.723	1.65			
Pure Premium Derived by Formula		0.821			0.650			1.47	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4240		BOX MFG-SET-UP PAPER							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,741,696	0	0	3	3,244	0	6,147	9,391	0.54
1/11 through 12/11	2,113,967	0	0	1	1,217	0	16,513	17,730	0.84
1/12 through 12/12	3,554,923	0	0	1	3,890	0	3,039	6,929	0.19
1/13 through 12/13	2,443,209	0	0	4	80,645	0	75,576	156,221	6.39
1/14 through 12/14	3,035,532	0	0	3	65,733	0	67,322	133,055	4.38
5 YR. TOTAL	12,889,327	0	0	12	154,729	0	168,597	323,326	2.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	1.200	15%			1.308	2.51	
Pure Premium Indicated by National Relativity		38%	1.208	41%			1.461	2.67	
Pure Premium Present on Rate Level		52%	0.650	44%			0.781	1.43	
Pure Premium Derived by Formula							1.139	2.06	

CLASS 4243		BOX MFG-FOLDING PAPER-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	177,870,263	4	86,045	41	939,691	170,915	858,092	2,054,743	1.16
1/11 through 12/11	190,686,187	6	123,720	43	649,729	123,150	780,095	1,676,694	0.88
1/12 through 12/12	191,576,425	9	511,800	34	732,282	511,391	716,747	2,472,220	1.29
1/13 through 12/13	210,431,044	6	266,030	33	609,999	143,964	693,688	1,713,681	0.81
1/14 through 12/14	211,627,258	4	137,188	36	888,611	70,837	1,134,586	2,231,222	1.06
5 YR. TOTAL	982,191,177	29	1,124,783	187	3,820,312	1,020,257	4,183,208	10,148,560	1.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		55%	0.503	73%			0.530	1.03	
Pure Premium Indicated by National Relativity		22%	0.696	13%			0.713	1.41	
Pure Premium Present on Rate Level		23%	0.576	14%			0.562	1.14	
Pure Premium Derived by Formula							0.558	1.12	

CLASS 4244		CORRUGATED OR FIBER BOARD CONTAINER MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	115,942,910	4	105,323	10	355,250	99,640	233,067	793,280	0.68
1/11 through 12/11	124,590,698	6	193,316	23	426,678	171,358	468,102	1,259,454	1.01
1/12 through 12/12	118,329,434	3	193,700	15	506,770	293,478	424,370	1,418,318	1.20
1/13 through 12/13	113,031,324	2	211,702	19	525,647	115,538	649,168	1,502,055	1.33
1/14 through 12/14	142,101,839	2	88,160	18	747,914	38,384	509,449	1,383,907	0.97
5 YR. TOTAL	613,996,205	17	792,201	85	2,562,259	718,398	2,284,156	6,357,014	1.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	0.546	63%			0.489	1.04	
Pure Premium Indicated by National Relativity		25%	0.820	18%			0.778	1.60	
Pure Premium Present on Rate Level		26%	0.672	19%			0.626	1.30	
Pure Premium Derived by Formula							0.567	1.21	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4250		PAPER COATING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	106,122,442	4	385,182	27	522,579	146,486	467,938	1,522,185	1.43
1/11 through 12/11	106,159,349	6	639,554	28	608,768	260,094	521,584	2,030,000	1.91
1/12 through 12/12	100,847,860	3	55,276	12	239,750	56,908	351,372	703,306	0.70
1/13 through 12/13	93,872,621	3	101,489	25	784,112	18,332	721,751	1,625,684	1.73
1/14 through 12/14	96,979,105	1	406,628	15	304,064	278,088	416,518	1,405,298	1.45
5 YR. TOTAL	503,981,377	17	1,588,129	107	2,459,273	759,908	2,479,163	7,286,473	1.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.803	56%	0.643	1.45			
Pure Premium Indicated by National Relativity		28%	0.498	22%	0.600	1.10			
Pure Premium Present on Rate Level		28%	0.643	22%	0.566	1.21			
Pure Premium Derived by Formula		0.673			0.617			1.29	

CLASS 4251		STATIONERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	21,258,908	0	0	5	22,061	0	36,000	58,061	0.27
1/11 through 12/11	21,869,589	1	5,633	6	53,674	19,019	63,891	142,217	0.65
1/12 through 12/12	22,554,854	1	91,543	4	23,449	83,186	86,630	284,808	1.26
1/13 through 12/13	23,493,818	1	360	6	95,099	4,520	109,563	209,542	0.89
1/14 through 12/14	22,854,440	0	0	5	412,201	0	137,433	549,634	2.41
5 YR. TOTAL	112,031,609	3	97,536	26	606,484	106,725	433,517	1,244,262	1.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.628	33%	0.482	1.11			
Pure Premium Indicated by National Relativity		37%	0.872	33%	0.867	1.74			
Pure Premium Present on Rate Level		38%	0.665	34%	0.704	1.37			
Pure Premium Derived by Formula		0.732			0.685			1.42	

CLASS 4263		FIBER GOODS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	11,194,870	1	14,577	5	174,737	4,907	371,127	565,348	5.05
1/11 through 12/11	15,176,520	0	0	5	95,634	0	82,750	178,384	1.18
1/12 through 12/12	17,034,760	0	0	11	333,208	0	490,005	823,213	4.83
1/13 through 12/13	18,773,138	0	0	0	0	0	6,261	6,261	0.03
1/14 through 12/14	22,633,565	1	281,232	0	0	79,132	5,959	366,323	1.62
5 YR. TOTAL	84,812,853	2	295,809	21	603,579	84,039	956,102	1,939,529	2.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.060	39%	1.226	2.29			
Pure Premium Indicated by National Relativity		38%	0.616	30%	0.692	1.31			
Pure Premium Present on Rate Level		38%	0.786	31%	1.375	2.16			
Pure Premium Derived by Formula		0.787			1.112			1.90	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4273		BAG MFG. - PLASTIC OR PAPER							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	29,542,429	0	0	11	258,788	0	130,594	389,382	1.32
1/11 through 12/11	30,748,394	5	198,328	6	196,187	275,176	83,981	753,672	2.45
1/12 through 12/12	35,708,364	4	310,349	13	294,357	341,627	483,704	1,430,037	4.00
1/13 through 12/13	35,723,835	1	63,428	9	120,686	39,083	126,914	350,111	0.98
1/14 through 12/14	40,359,205	1	16,224	14	256,785	20,937	268,184	562,130	1.39
5 YR. TOTAL	172,082,227	11	588,329	53	1,126,803	676,823	1,093,377	3,485,332	2.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.997	42%	1.029	2.03			
Pure Premium Indicated by National Relativity		34%	0.690	29%	0.732	1.42			
Pure Premium Present on Rate Level		34%	0.815	29%	0.821	1.64			
Pure Premium Derived by Formula		0.831			0.883			1.71	

CLASS 4279 + +		PAPER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	101,799,441	1	830	25	584,164	1,676	468,922	1,055,592	1.04
1/11 through 12/11	109,416,390	6	206,785	21	586,402	246,979	767,347	1,807,513	1.65
1/12 through 12/12	119,333,130	4	399,070	27	276,640	386,146	549,226	1,611,082	1.35
1/13 through 12/13	123,888,037	5	239,666	25	431,506	258,637	441,786	1,371,595	1.11
1/14 through 12/14	129,447,199	3	190,186	33	602,719	95,176	941,258	1,829,339	1.41
5 YR. TOTAL	583,884,197	19	1,036,537	131	2,481,431	988,614	3,168,539	7,675,121	1.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.603	65%	0.712	1.32			
Pure Premium Indicated by National Relativity		26%	0.846	17%	0.751	1.60			
Pure Premium Present on Rate Level		27%	0.634	18%	0.708	1.34			
Pure Premium Derived by Formula		0.675			0.718			1.39	

CLASS 4282 + +		DRESS PATTERN MFG-PAPER							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	2,175	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,175	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		11%	0.273	12%	0.245	0.52			
Pure Premium Present on Rate Level		89%	0.831	88%	0.484	1.32			
Pure Premium Derived by Formula		0.770			0.455			1.23	

* 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 Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,350,080	0	0	0	0	0	9,762	9,762	0.29
1/11 through 12/11	2,695,637	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,928,011	0	0	0	0	0	1,781	1,781	0.09
1/13 through 12/13	1,717,533	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,691,153	0	0	1	1,372	0	3,598	4,970	0.29
5 YR. TOTAL	11,382,414	0	0	1	1,372	0	15,141	16,513	0.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.012	12%			0.133	0.15	
Pure Premium Indicated by National Relativity		34%	0.416	36%			0.458	0.87	
Pure Premium Present on Rate Level		58%	0.448	52%			0.512	0.96	
Pure Premium Derived by Formula								0.447	0.85

CLASS 4299		PRINTING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	251,378,949	12	793,304	62	664,427	692,410	892,070	3,042,211	1.21
1/11 through 12/11	258,690,303	10	492,892	33	493,940	229,565	828,025	2,044,422	0.79
1/12 through 12/12	260,731,296	7	411,859	42	579,911	379,029	733,705	2,104,504	0.81
1/13 through 12/13	284,642,825	11	252,591	52	1,376,261	447,007	1,460,314	3,536,173	1.24
1/14 through 12/14	291,301,785	5	458,266	38	730,847	320,788	753,105	2,263,006	0.78
5 YR. TOTAL	1,346,745,158	45	2,408,912	227	3,845,386	2,068,799	4,667,219	12,990,316	0.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		61%	0.464	82%			0.500	0.96	
Pure Premium Indicated by National Relativity		19%	0.565	9%			0.656	1.22	
Pure Premium Present on Rate Level		20%	0.527	9%			0.557	1.08	
Pure Premium Derived by Formula								0.519	1.02

CLASS 4304		NEWSPAPER PUBLISHING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	42,241,871	4	22,227	27	1,013,847	97,669	674,672	1,808,415	4.28
1/11 through 12/11	29,215,459	3	118,234	2	23,139	490,504	162,264	794,141	2.72
1/12 through 12/12	24,782,431	4	235,674	10	226,458	398,163	267,231	1,127,526	4.55
1/13 through 12/13	31,811,490	0	0	10	241,312	0	278,513	519,825	1.64
1/14 through 12/14	30,798,246	0	0	9	115,643	0	258,708	374,351	1.22
5 YR. TOTAL	158,849,497	11	376,135	58	1,620,399	986,336	1,641,388	4,624,258	2.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.257	53%			1.654	2.91	
Pure Premium Indicated by National Relativity		31%	1.260	23%			1.484	2.74	
Pure Premium Present on Rate Level		31%	1.355	24%			1.570	2.93	
Pure Premium Derived by Formula								1.595	2.88

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4307		BOOKBINDING							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,805,749	0	0	2	3,126	0	4,787	7,913	0.28
1/11 through 12/11	2,612,919	0	0	0	0	0	469	469	0.02
1/12 through 12/12	2,853,059	1	48,904	2	17,438	101,238	6,804	174,384	6.11
1/13 through 12/13	3,356,260	0	0	0	0	0	2,939	2,939	0.09
1/14 through 12/14	3,611,879	0	0	1	13,011	0	15,179	28,190	0.78
5 YR. TOTAL	15,239,866	1	48,904	5	33,575	101,238	30,178	213,895	1.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.541	14%			0.862	1.40	
Pure Premium Indicated by National Relativity		45%	0.435	43%			0.562	1.00	
Pure Premium Present on Rate Level		45%	0.497	43%			0.552	1.05	
Pure Premium Derived by Formula							0.600	1.07	

CLASS 4351		PHOTOENGRAVING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,852,846	0	0	0	0	0	11,498	11,498	0.40
1/11 through 12/11	2,818,432	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,639,394	0	0	0	0	0	4,789	4,789	0.18
1/13 through 12/13	2,524,183	0	0	1	971	0	5,981	6,952	0.28
1/14 through 12/14	2,271,121	1	547,900	0	0	120,751	1,263	669,914	29.50
5 YR. TOTAL	13,105,976	1	547,900	1	971	120,751	23,531	693,153	5.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	4.188	10%			1.101	5.29	
Pure Premium Indicated by National Relativity		22%	0.206	24%			0.318	0.52	
Pure Premium Present on Rate Level		69%	0.402	66%			0.291	0.69	
Pure Premium Derived by Formula							0.378	1.08	

CLASS 4352		ENGRAVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,946,690	0	0	0	0	0	2,442	2,442	0.06
1/11 through 12/11	4,192,042	0	0	3	14,577	0	20,406	34,983	0.84
1/12 through 12/12	4,715,947	0	0	0	0	0	2,227	2,227	0.05
1/13 through 12/13	5,489,714	0	0	1	3,092	0	16,741	19,833	0.36
1/14 through 12/14	5,100,461	0	0	1	13,013	0	9,363	22,376	0.44
5 YR. TOTAL	23,444,854	0	0	5	30,682	0	51,179	81,861	0.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.131	16%			0.218	0.35	
Pure Premium Indicated by National Relativity		29%	0.539	31%			0.703	1.24	
Pure Premium Present on Rate Level		61%	0.350	53%			0.522	0.87	
Pure Premium Derived by Formula							0.529	0.91	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4360		MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,123,135	1	57,398	0	0	128,120	2,719	188,237	8.87
1/11 through 12/11	2,191,823	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,695,435	0	0	0	0	0	1,720	1,720	0.10
1/13 through 12/13	1,354,349	0	0	0	0	0	0	0	0.00
1/14 through 12/14	2,400,688	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,765,430	1	57,398	0	0	128,120	4,439	189,957	1.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.588	10%			1.357	1.95	
Pure Premium Indicated by National Relativity		28%	0.404	29%			0.330	0.73	
Pure Premium Present on Rate Level		64%	0.464	61%			0.417	0.88	
Pure Premium Derived by Formula		0.457				0.486		0.94	

CLASS 4361		PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	81,364,520	3	168,820	12	110,146	48,754	166,732	494,452	0.61
1/11 through 12/11	76,841,620	1	9,528	6	15,252	12,860	48,536	86,176	0.11
1/12 through 12/12	66,194,543	6	288,757	4	114,106	161,081	83,659	647,603	0.98
1/13 through 12/13	60,254,136	1	116,309	9	82,030	67,294	97,749	363,382	0.60
1/14 through 12/14	60,597,025	1	22,308	6	104,699	27,410	125,507	279,924	0.46
5 YR. TOTAL	345,251,844	12	605,722	37	426,233	317,399	522,183	1,871,537	0.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.299	39%			0.243	0.54	
Pure Premium Indicated by National Relativity		35%	0.349	30%			0.373	0.72	
Pure Premium Present on Rate Level		35%	0.338	31%			0.330	0.67	
Pure Premium Derived by Formula		0.330				0.309		0.64	

CLASS 4410		RUBBER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	123,158,232	6	340,011	35	468,019	517,814	689,198	2,015,042	1.64
1/11 through 12/11	143,237,132	10	1,064,919	55	696,208	747,517	725,901	3,234,545	2.26
1/12 through 12/12	149,504,102	6	402,257	34	1,039,351	368,798	878,828	2,689,234	1.80
1/13 through 12/13	159,992,045	9	709,524	52	1,101,716	671,986	1,243,674	3,726,900	2.33
1/14 through 12/14	167,603,064	11	892,606	47	1,564,125	496,125	1,573,482	4,526,338	2.70
5 YR. TOTAL	743,494,575	42	3,409,317	223	4,869,419	2,802,240	5,111,083	16,192,059	2.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		63%	1.113	85%			1.064	2.18	
Pure Premium Indicated by National Relativity		18%	0.848	7%			0.949	1.80	
Pure Premium Present on Rate Level		19%	1.037	8%			1.096	2.13	
Pure Premium Derived by Formula		1.051				1.059		2.11	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4420		RUBBER TIRE MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	293,993,169	26	2,776,805	117	5,733,731	2,285,062	4,714,104	15,509,702	5.28
1/11 through 12/11	313,239,131	30	2,969,781	117	5,532,351	2,406,456	4,524,331	15,432,919	4.93
1/12 through 12/12	286,014,050	27	3,433,001	111	4,831,140	2,015,900	3,879,369	14,159,410	4.95
1/13 through 12/13	294,334,285	17	1,825,655	119	5,637,986	1,324,032	4,150,781	12,938,454	4.40
1/14 through 12/14	291,236,105	12	1,395,147	89	3,883,877	990,285	3,466,861	9,736,170	3.34
5 YR. TOTAL	1,478,816,740	112	12,400,389	553	25,619,085	9,021,735	20,735,446	67,776,655	4.58
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.571	100%	2.012	4.58			
Pure Premium Indicated by National Relativity		0%	1.200	0%	0.889	2.09			
Pure Premium Present on Rate Level		0%	2.629	0%	1.948	4.58			
Pure Premium Derived by Formula		2.571			2.012			4.58	

CLASS 4431		MAGNETIC AND OPTICAL RECORDING MEDIA MFG.							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	11,163,495	1	10,712	1	10,946	61,227	14,472	97,357	0.87
1/11 through 12/11	19,011,896	0	0	1	4,892	0	7,738	12,630	0.07
1/12 through 12/12	16,558,584	0	0	4	43,153	0	18,564	61,717	0.37
1/13 through 12/13	18,460,886	0	0	4	143,501	0	363,179	506,680	2.74
1/14 through 12/14	12,996,582	1	3,068	1	331	7,540	11,038	21,977	0.17
5 YR. TOTAL	78,191,443	2	13,780	11	202,823	68,767	414,991	700,361	0.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.277	25%	0.619	0.90			
Pure Premium Indicated by National Relativity		34%	0.395	35%	0.508	0.90			
Pure Premium Present on Rate Level		48%	0.416	40%	0.499	0.92			
Pure Premium Derived by Formula		0.384			0.532			0.92	

CLASS 4432		PEN MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	6,609,711	0	0	0	0	0	0	0	0.00
1/11 through 12/11	11,058,634	0	0	2	23,838	0	67,242	91,080	0.82
1/12 through 12/12	3,544,639	1	11,314	0	0	5,202	2,587	19,103	0.54
1/13 through 12/13	4,312,676	0	0	0	0	0	2,926	2,926	0.07
1/14 through 12/14	5,380,215	0	0	0	0	0	820	820	0.02
5 YR. TOTAL	30,905,875	1	11,314	2	23,838	5,202	73,575	113,929	0.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.114	16%	0.255	0.37			
Pure Premium Indicated by National Relativity		23%	0.243	24%	0.457	0.70			
Pure Premium Present on Rate Level		66%	0.296	60%	0.380	0.68			
Pure Premium Derived by Formula		0.264			0.378			0.64	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4439 ++		LACQUER OR VARNISH MANUFACTURING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	365,916	0	0	0	0	0	0	0	0.00
1/11 through 12/11	373,956	0	0	0	0	0	0	0	0.00
1/12 through 12/12	841,417	0	0	0	0	0	0	0	0.00
1/13 through 12/13	268,433	0	0	0	0	0	0	0	0.00
1/14 through 12/14	303,438	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,153,160	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	6%	0.000			0.00	
Pure Premium Indicated by National Relativity		18%	0.490	19%	0.680			1.17	
Pure Premium Present on Rate Level		77%	0.527	75%	0.557			1.08	
Pure Premium Derived by Formula					0.494			0.547	1.04

CLASS 4452		PLASTICS MFG: FABRICATED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	101,113,996	8	372,526	27	613,348	356,507	953,062	2,295,443	2.27
1/11 through 12/11	97,767,603	4	150,208	30	423,767	155,309	505,582	1,234,866	1.26
1/12 through 12/12	96,465,747	5	225,797	29	520,455	190,122	428,094	1,364,468	1.42
1/13 through 12/13	108,391,413	3	64,261	33	779,705	79,520	959,965	1,883,451	1.74
1/14 through 12/14	121,827,151	3	112,722	21	258,879	104,710	359,554	835,865	0.69
5 YR. TOTAL	525,565,910	23	925,514	140	2,596,154	886,168	3,206,257	7,614,093	1.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	0.670	66%	0.779			1.45	
Pure Premium Indicated by National Relativity		26%	0.792	17%	0.935			1.73	
Pure Premium Present on Rate Level		27%	0.722	17%	0.834			1.56	
Pure Premium Derived by Formula					0.716			0.815	1.53

CLASS 4459		PLASTICS MFG: SHEETS, RODS, OR TUBES							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	160,618,858	9	283,067	39	501,825	259,007	837,915	1,881,814	1.17
1/11 through 12/11	168,554,917	11	674,913	51	1,235,453	652,201	1,036,558	3,599,125	2.14
1/12 through 12/12	162,772,309	3	128,031	44	804,891	96,575	784,048	1,813,545	1.11
1/13 through 12/13	168,678,847	8	969,909	41	892,594	531,501	931,406	3,325,410	1.97
1/14 through 12/14	167,298,013	7	512,352	41	971,074	517,436	785,519	2,786,381	1.67
5 YR. TOTAL	827,922,944	38	2,568,272	216	4,405,837	2,056,720	4,375,446	13,406,275	1.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	0.842	79%	0.777			1.62	
Pure Premium Indicated by National Relativity		20%	0.788	10%	0.874			1.66	
Pure Premium Present on Rate Level		21%	0.813	11%	0.805			1.62	
Pure Premium Derived by Formula					0.825			0.790	1.62

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4470		CABLE MFG-INSULATED ELECTRICAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	123,951,606	4	34,369	20	497,814	105,351	650,431	1,287,965	1.04
1/11 through 12/11	131,318,729	5	408,470	20	185,541	577,607	371,104	1,542,722	1.17
1/12 through 12/12	137,848,728	4	135,322	18	567,090	113,590	536,110	1,352,112	0.98
1/13 through 12/13	146,220,946	1	12,342	20	709,975	6,448	831,272	1,560,037	1.07
1/14 through 12/14	137,030,455	2	219,996	20	756,817	247,419	737,474	1,961,706	1.43
5 YR. TOTAL	676,370,464	16	810,499	98	2,717,237	1,050,415	3,126,391	7,704,542	1.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.522	65%	0.618	1.14			
Pure Premium Indicated by National Relativity		26%	0.863	17%	0.819	1.68			
Pure Premium Present on Rate Level		27%	0.567	18%	0.606	1.17			
Pure Premium Derived by Formula		0.623			0.650		1.27		

CLASS 4484		PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	420,487,618	17	1,192,638	104	1,358,472	578,523	1,632,156	4,761,789	1.13
1/11 through 12/11	457,193,528	34	1,694,646	143	2,545,018	1,988,269	2,591,188	8,819,121	1.93
1/12 through 12/12	476,080,739	20	494,213	136	2,296,541	574,537	2,802,922	6,168,213	1.30
1/13 through 12/13	524,711,182	31	1,452,253	127	1,831,557	861,117	2,364,161	6,509,088	1.24
1/14 through 12/14	541,189,384	34	1,896,075	138	2,879,660	1,957,170	3,474,891	10,207,796	1.89
5 YR. TOTAL	2,419,662,451	136	6,729,825	648	10,911,248	5,959,616	12,865,318	36,466,007	1.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		86%	0.729	100%	0.778	1.51			
Pure Premium Indicated by National Relativity		7%	0.765	0%	0.923	1.69			
Pure Premium Present on Rate Level		7%	0.700	0%	0.696	1.40			
Pure Premium Derived by Formula		0.729			0.778		1.51		

CLASS 4493		FABRIC COATING OR IMPREGNATING NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,452,113	0	0	0	0	0	0	0	0.00
1/11 through 12/11	7,405,889	0	0	1	232	0	5,538	5,770	0.08
1/12 through 12/12	7,824,006	0	0	1	5,348	0	7,723	13,071	0.17
1/13 through 12/13	8,763,789	1	18,524	2	274,997	50,427	32,522	376,470	4.30
1/14 through 12/14	10,220,302	1	26,479	4	27,493	20,021	48,195	122,188	1.20
5 YR. TOTAL	36,666,099	2	45,003	8	308,070	70,448	93,978	517,499	1.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.963	21%	0.448	1.41			
Pure Premium Indicated by National Relativity		42%	0.800	39%	0.811	1.61			
Pure Premium Present on Rate Level		42%	0.734	40%	0.643	1.38			
Pure Premium Derived by Formula		0.798			0.668		1.47		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4511		ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDE EMPLOYEES, COLLECTORS OF SAMPLES, & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	510,855,510	6	54,856	21	292,120	79,756	443,127	869,859	0.17
1/11 through 12/11	498,526,935	4	154,253	19	540,145	272,446	497,363	1,464,207	0.29
1/12 through 12/12	556,409,172	14	963,276	26	650,037	531,125	428,071	2,572,509	0.46
1/13 through 12/13	527,763,288	7	227,518	20	283,913	504,602	403,003	1,419,036	0.27
1/14 through 12/14	560,240,959	6	873,631	17	295,457	510,390	496,358	2,175,836	0.39
5 YR. TOTAL	2,653,795,864	37	2,273,534	103	2,061,672	1,898,319	2,267,922	8,501,447	0.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	0.163	64%	0.157			0.32	
Pure Premium Indicated by National Relativity		25%	0.219	18%	0.231			0.45	
Pure Premium Present on Rate Level		26%	0.153	18%	0.146			0.30	
Pure Premium Derived by Formula		0.174			0.168		0.34		

CLASS 4557		INK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	57,202,976	4	109,006	17	253,330	319,340	334,622	1,016,298	1.78
1/11 through 12/11	57,298,590	3	257,346	13	289,679	408,133	276,976	1,232,134	2.15
1/12 through 12/12	64,957,395	4	200,547	18	258,673	236,619	414,377	1,110,216	1.71
1/13 through 12/13	66,388,840	3	37,752	7	246,308	31,406	227,489	542,955	0.82
1/14 through 12/14	69,427,411	3	100,651	12	75,411	57,323	218,572	451,957	0.65
5 YR. TOTAL	315,275,212	17	705,302	67	1,123,401	1,052,821	1,472,036	4,353,560	1.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	0.580	53%	0.801			1.38	
Pure Premium Indicated by National Relativity		31%	0.596	23%	0.647			1.24	
Pure Premium Present on Rate Level		31%	0.690	24%	0.795			1.49	
Pure Premium Derived by Formula		0.619			0.764		1.38		

CLASS 4558 + +		PAINT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	38,818,233	2	20,094	2	8,561	59,991	15,846	104,492	0.27
1/11 through 12/11	38,694,392	3	9,436	4	69,648	13,933	104,405	197,422	0.51
1/12 through 12/12	39,507,433	2	47,594	2	12,482	26,516	61,952	148,544	0.38
1/13 through 12/13	46,727,281	0	0	4	123,278	0	68,729	192,007	0.41
1/14 through 12/14	59,562,559	5	171,880	5	109,645	212,054	137,493	631,072	1.06
5 YR. TOTAL	223,309,898	12	249,004	17	323,614	312,494	388,425	1,273,537	0.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.256	34%	0.314			0.57	
Pure Premium Indicated by National Relativity		37%	0.567	33%	0.536			1.10	
Pure Premium Present on Rate Level		37%	0.394	33%	0.370			0.76	
Pure Premium Derived by Formula		0.422			0.406		0.83		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4568		SALT BORAX OR POTASH PRODUCING OR REFINING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	264,964	0	0	0	0	0	0	0	0.00
1/11 through 12/11	911,341	0	0	2	2,093	0	18,473	20,566	2.26
1/12 through 12/12	1,140,319	0	0	2	415	0	2,342	2,757	0.24
1/13 through 12/13	1,527,396	0	0	0	0	0	2,562	2,562	0.17
1/14 through 12/14	2,214,301	0	0	0	0	0	3,475	3,475	0.16
5 YR. TOTAL	6,058,321	0	0	4	2,508	0	26,852	29,360	0.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.041	10%	0.443				0.48
Pure Premium Indicated by National Relativity		37%	0.796	39%	0.697				1.49
Pure Premium Present on Rate Level		55%	0.662	51%	0.653				1.32
Pure Premium Derived by Formula		0.662			0.649			1.31	

CLASS 4581		PHOSPHATE WORKS & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	46,115,594	1	22,832	4	44,550	33,399	138,700	239,481	0.52
1/11 through 12/11	69,466,180	0	0	8	382,144	0	388,384	770,528	1.11
1/12 through 12/12	63,437,367	1	29,648	3	20,886	16,052	87,292	153,878	0.24
1/13 through 12/13	60,966,398	0	0	9	170,489	0	146,711	317,200	0.52
1/14 through 12/14	58,606,861	1	127,531	1	54,387	106,272	25,533	313,723	0.54
5 YR. TOTAL	298,592,400	3	180,011	25	672,456	155,723	786,620	1,794,810	0.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.285	33%	0.316				0.60
Pure Premium Indicated by National Relativity		29%	0.161	31%	0.302				0.46
Pure Premium Present on Rate Level		50%	0.168	36%	0.259				0.43
Pure Premium Derived by Formula		0.191			0.291			0.48	

CLASS 4583		FERTILIZER MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	13,588,925	0	0	11	189,120	0	258,777	447,897	3.30
1/11 through 12/11	14,621,037	0	0	6	112,675	0	148,125	260,800	1.78
1/12 through 12/12	14,284,578	2	225,752	5	97,557	499,008	152,168	974,485	6.82
1/13 through 12/13	14,594,280	2	99,976	4	119,129	138,888	383,054	741,047	5.08
1/14 through 12/14	14,723,150	1	13,098	7	47,509	21,197	90,298	172,102	1.17
5 YR. TOTAL	71,811,970	5	338,826	33	565,990	659,093	1,032,422	2,596,331	3.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.260	43%	2.355				3.62
Pure Premium Indicated by National Relativity		35%	1.277	28%	1.320				2.60
Pure Premium Present on Rate Level		36%	1.520	29%	2.116				3.64
Pure Premium Derived by Formula		1.360			1.996			3.36	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4611		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING-NO MFG OF INGREDIENTS								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	679,117,603	14	960,368	41	306,798	501,064	531,279	2,299,509	0.34	
1/11 through 12/11	630,988,908	12	333,311	40	507,968	438,709	744,113	2,024,101	0.32	
1/12 through 12/12	687,129,914	8	343,801	37	897,077	404,244	796,582	2,441,704	0.36	
1/13 through 12/13	732,173,135	13	433,167	43	790,660	451,860	777,253	2,452,940	0.34	
1/14 through 12/14	735,010,775	11	280,702	47	1,247,342	423,960	997,168	2,949,172	0.40	
5 YR. TOTAL	3,464,420,335	58	2,351,349	208	3,749,845	2,219,837	3,846,395	12,167,426	0.35	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		59%	0.176	76%	0.175	0.35				
Pure Premium Indicated by National Relativity		20%	0.269	12%	0.309	0.58				
Pure Premium Present on Rate Level		21%	0.194	12%	0.179	0.37				
Pure Premium Derived by Formula		0.198			0.192		0.39			

CLASS 4635		OXYGEN OR HYDROGEN MFG & DRIVERS								
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	44,017,630	1	7,333	12	682,225	3,328	268,118	961,004	2.18	
1/11 through 12/11	43,504,157	2	25,052	14	186,750	16,037	181,363	409,202	0.94	
1/12 through 12/12	45,694,636	0	0	7	316,024	0	252,892	568,916	1.25	
1/13 through 12/13	48,826,939	2	44,730	7	404,548	44,027	365,427	858,732	1.76	
1/14 through 12/14	49,371,251	1	717,951	8	224,861	246,632	416,241	1,605,685	3.25	
5 YR. TOTAL	231,414,613	6	795,066	48	1,814,408	310,024	1,484,041	4,403,539	1.90	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		38%	1.128	45%	0.775	1.90				
Pure Premium Indicated by National Relativity		31%	0.892	27%	0.841	1.73				
Pure Premium Present on Rate Level		31%	0.943	28%	0.728	1.67				
Pure Premium Derived by Formula		0.997			0.780		1.78			

CLASS 4653		GLUE MFG & DRIVERS								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	5,651,952	0	0	1	916	0	2,955	3,871	0.07	
1/11 through 12/11	6,764,628	0	0	3	110,799	0	92,900	203,699	3.01	
1/12 through 12/12	6,478,703	1	69,663	2	19,991	111,207	13,874	214,735	3.32	
1/13 through 12/13	8,168,723	0	0	6	105,436	0	60,941	166,377	2.04	
1/14 through 12/14	10,520,642	0	0	4	33,291	0	36,538	69,829	0.66	
5 YR. TOTAL	37,584,648	1	69,663	16	270,433	111,207	207,208	658,511	1.75	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	0.905	21%	0.847	1.75				
Pure Premium Indicated by National Relativity		28%	0.351	29%	0.302	0.65				
Pure Premium Present on Rate Level		57%	0.578	50%	0.622	1.20				
Pure Premium Derived by Formula		0.563			0.576		1.14			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4665		RENDERING WORKS NOC & DRIVERS								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	34,889,739	5	641,494	6	374,803	462,002	505,569	1,983,868	5.69	
1/11 through 12/11	26,429,431	3	223,004	4	61,769	274,685	141,880	701,338	2.65	
1/12 through 12/12	29,523,937	1	68,094	9	167,052	20,912	141,788	397,846	1.35	
1/13 through 12/13	29,202,129	6	426,335	11	409,638	375,795	436,615	1,648,383	5.65	
1/14 through 12/14	36,431,909	3	112,239	9	163,207	152,729	173,784	601,959	1.65	
5 YR. TOTAL	156,477,145	18	1,471,166	39	1,176,469	1,286,123	1,399,636	5,333,394	3.41	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		44%	1.692	57%	1.716	3.41				
Pure Premium Indicated by National Relativity		28%	2.194	21%	2.095	4.29				
Pure Premium Present on Rate Level		28%	2.051	22%	1.949	4.00				
Pure Premium Derived by Formula		1.933			1.847		3.78			

CLASS 4670		COTTONSEED OIL MFG-MECHANICAL & DRIVERS								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		0%	0.000	0%	0.000	0.00				
Pure Premium Indicated by National Relativity		21%	1.703	22%	1.845	3.55				
Pure Premium Present on Rate Level		79%	1.831	78%	2.517	4.35				
Pure Premium Derived by Formula		1.804			2.369		4.17			

CLASS 4683		OIL MFG-VEGETABLE-NOC								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	3,974,411	0	0	0	0	0	8,689	8,689	0.22	
1/11 through 12/11	4,590,602	0	0	1	2,179	0	4,714	6,893	0.15	
1/12 through 12/12	630,812	0	0	0	0	0	1,071	1,071	0.17	
1/13 through 12/13	984,641	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	1,153,221	0	0	0	0	0	493	493	0.04	
5 YR. TOTAL	11,333,687	0	0	1	2,179	0	14,967	17,146	0.15	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	0.019	17%	0.132	0.15				
Pure Premium Indicated by National Relativity		38%	1.250	40%	0.843	2.09				
Pure Premium Present on Rate Level		47%	1.794	43%	1.317	3.11				
Pure Premium Derived by Formula		1.321			0.926		2.25			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4686		OIL MFG - VEGETABLE - SOLVENT EXTRACTION PROCESS								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	12,307,075	0	0	0	0	0	6,473	6,473	0.05	
1/11 through 12/11	11,641,773	0	0	2	9,247	0	26,230	35,477	0.30	
1/12 through 12/12	11,683,868	1	183,554	2	12,117	40,966	24,641	261,278	2.24	
1/13 through 12/13	11,392,951	0	0	0	0	0	5,400	5,400	0.05	
1/14 through 12/14	9,527,038	0	0	1	27,740	0	8,551	36,291	0.38	
5 YR. TOTAL	56,552,705	1	183,554	5	49,104	40,966	71,295	344,919	0.61	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		18%	0.411	24%	0.199			0.61		
Pure Premium Indicated by National Relativity		33%	0.704	35%	0.732			1.44		
Pure Premium Present on Rate Level		49%	0.624	41%	0.585			1.21		
Pure Premium Derived by Formula						0.612			0.544	1.16

CLASS 4692		DENTAL LABORATORY								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	25,894,937	1	5,539	1	18,863	19,629	1,933	45,964	0.18	
1/11 through 12/11	31,808,650	0	0	3	49,537	0	37,375	86,912	0.27	
1/12 through 12/12	32,614,262	1	208,130	6	150,581	26,264	100,789	485,764	1.49	
1/13 through 12/13	31,874,663	0	0	5	141,945	0	60,926	202,871	0.64	
1/14 through 12/14	28,703,122	0	0	2	5,546	0	11,384	16,930	0.06	
5 YR. TOTAL	150,895,634	2	213,669	17	366,472	45,893	212,407	838,441	0.56	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		19%	0.384	22%	0.171			0.56		
Pure Premium Indicated by National Relativity		40%	0.190	39%	0.201			0.39		
Pure Premium Present on Rate Level		41%	0.257	39%	0.188			0.45		
Pure Premium Derived by Formula						0.254			0.189	0.44

CLASS 4693		PHARMACEUTICAL OR SURGICAL GOODS MFG NOC								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	117,198,852	4	279,506	12	225,751	58,347	336,413	900,017	0.77	
1/11 through 12/11	114,958,141	2	35,204	16	243,395	4,534	212,391	495,524	0.43	
1/12 through 12/12	92,117,038	6	131,496	10	345,571	207,708	339,204	1,023,979	1.11	
1/13 through 12/13	95,323,835	2	213,632	8	236,819	211,919	347,432	1,009,802	1.06	
1/14 through 12/14	92,054,407	0	0	14	233,283	0	244,395	477,678	0.52	
5 YR. TOTAL	511,652,273	14	659,838	60	1,284,819	482,508	1,479,835	3,907,000	0.76	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		32%	0.380	48%	0.384			0.76		
Pure Premium Indicated by National Relativity		34%	0.239	26%	0.276			0.52		
Pure Premium Present on Rate Level		34%	0.289	26%	0.377			0.67		
Pure Premium Derived by Formula						0.301			0.354	0.66

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4703		CORN PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	5,929,856	0	0	1	36,902	0	57,589	94,491	1.59
1/11 through 12/11	6,543,654	0	0	1	7,558	0	21,892	29,450	0.45
1/12 through 12/12	6,435,254	0	0	0	0	0	2,673	2,673	0.04
1/13 through 12/13	6,861,783	0	0	0	0	0	0	0	0.00
1/14 through 12/14	6,948,515	0	0	0	0	0	180	180	0.00
5 YR. TOTAL	32,719,062	0	0	2	44,460	0	82,334	126,794	0.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.136	18%			0.252	0.39	
Pure Premium Indicated by National Relativity		43%	0.688	41%			0.537	1.23	
Pure Premium Present on Rate Level		43%	0.605	41%			0.533	1.14	
Pure Premium Derived by Formula							0.484	1.06	

CLASS 4717		BUTTER SUBSTITUTE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%			0.000	0.00	
Pure Premium Indicated by National Relativity		25%	0.508	27%			0.478	0.99	
Pure Premium Present on Rate Level		75%	0.654	73%			0.698	1.35	
Pure Premium Derived by Formula							0.639	1.26	

CLASS 4720		SOAP OR SYNTHETIC DETERGENT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	38,070,373	0	0	6	66,631	0	88,599	155,230	0.41
1/11 through 12/11	35,680,747	3	25,818	0	0	34,201	7,891	67,910	0.19
1/12 through 12/12	33,352,758	2	6,447	9	164,638	10,220	112,493	293,798	0.88
1/13 through 12/13	40,631,484	1	7,110	2	14,764	0	26,400	48,274	0.12
1/14 through 12/14	38,726,441	1	113,994	4	124,983	118,337	85,707	443,021	1.14
5 YR. TOTAL	186,461,803	7	153,369	21	371,016	162,758	321,090	1,008,233	0.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.281	35%			0.259	0.54	
Pure Premium Indicated by National Relativity		36%	0.651	32%			0.660	1.31	
Pure Premium Present on Rate Level		37%	0.520	33%			0.466	0.99	
Pure Premium Derived by Formula							0.456	0.96	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4740		OIL REFINING-PETROLEUM-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	7,072,160	1	135,926	2	58,431	37,895	20,137	252,389	3.57
1/11 through 12/11	8,956,207	2	335,877	2	19,511	208,945	54,674	619,007	6.91
1/12 through 12/12	8,683,470	2	189,748	2	194,874	392,985	76,603	854,210	9.84
1/13 through 12/13	9,078,970	0	0	0	0	0	310	310	0.00
1/14 through 12/14	12,574,673	0	0	2	10,047	0	16,775	26,822	0.21
5 YR. TOTAL	46,365,480	5	661,551	8	282,863	639,825	168,499	1,752,738	3.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	2.037	26%		1.743		3.78	
Pure Premium Indicated by National Relativity		40%	0.260	37%		0.264		0.52	
Pure Premium Present on Rate Level		40%	1.009	37%		0.938		1.95	
Pure Premium Derived by Formula		0.915			0.898		1.81		

CLASS 4741		ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	22,044,320	1	66,414	6	90,846	77,038	118,348	352,646	1.60
1/11 through 12/11	16,875,008	0	0	0	0	0	17,141	17,141	0.10
1/12 through 12/12	15,577,414	2	231,558	6	79,680	52,066	138,102	501,406	3.22
1/13 through 12/13	15,162,003	1	176,553	1	11,077	59,473	26,518	273,621	1.81
1/14 through 12/14	13,564,569	0	0	1	72,464	0	49,433	121,897	0.90
5 YR. TOTAL	83,223,314	4	474,525	14	254,067	188,577	349,542	1,266,711	1.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.875	30%		0.647		1.52	
Pure Premium Indicated by National Relativity		38%	1.127	35%		0.911		2.04	
Pure Premium Present on Rate Level		38%	0.812	35%		0.700		1.51	
Pure Premium Derived by Formula		0.947			0.758		1.71		

CLASS 4751		SYNTHETIC RUBBER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	23,420,561	2	138,941	7	100,017	97,015	136,734	472,707	2.02
1/11 through 12/11	19,975,162	1	23,088	7	53,252	3,080	115,746	195,166	0.98
1/12 through 12/12	25,828,165	0	0	3	68,081	0	59,782	127,863	0.50
1/13 through 12/13	27,333,510	1	117,584	3	35,529	0	45,384	198,497	0.73
1/14 through 12/14	28,932,748	1	59,240	8	139,705	90,819	137,918	427,682	1.48
5 YR. TOTAL	125,490,146	5	338,853	28	396,584	190,914	495,564	1,421,915	1.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.586	36%		0.547		1.13	
Pure Premium Indicated by National Relativity		25%	0.436	26%		0.452		0.89	
Pure Premium Present on Rate Level		50%	0.638	38%		0.749		1.39	
Pure Premium Derived by Formula		0.575			0.599		1.17		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4771		EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,152,778	0	0	0	0	0	0	0	0.00
1/11 through 12/11	659,342	0	0	0	0	0	0	0	0.00
1/12 through 12/12	358,024	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,033,922	0	0	0	0	0	0	0	0.00
1/14 through 12/14	2,204,255	0	0	0	0	0	380	380	0.02
5 YR. TOTAL	5,408,321	0	0	0	0	0	380	380	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.000	10%			0.007	0.01	
Pure Premium Indicated by National Relativity		46%	0.768	45%			0.829	1.60	
Pure Premium Present on Rate Level		46%	0.719	45%			0.783	1.50	
Pure Premium Derived by Formula		0.684					0.726	1.41	

CLASS 4777		EXPLOSIVES DISTRIBUTORS & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,369,843	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,283,223	0	0	0	0	0	0	0	0.00
1/12 through 12/12	739,078	0	0	1	10,118	0	4,098	14,216	1.92
1/13 through 12/13	742,821	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,124,066	0	0	0	0	0	9,115	9,115	0.81
5 YR. TOTAL	5,259,031	0	0	1	10,118	0	13,213	23,331	0.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.192	12%			0.251	0.44	
Pure Premium Indicated by National Relativity		33%	1.027	35%			1.210	2.24	
Pure Premium Present on Rate Level		58%	1.128	53%			1.077	2.21	
Pure Premium Derived by Formula		1.010					1.024	2.03	

CLASS 4825		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES MFG OF INGREDIENTS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	190,302,775	2	46,632	19	343,032	34,782	450,046	874,492	0.46
1/11 through 12/11	404,553,733	10	632,070	26	521,131	464,293	590,397	2,207,891	0.55
1/12 through 12/12	387,315,200	6	825,113	23	616,914	654,531	596,472	2,693,030	0.70
1/13 through 12/13	420,630,179	9	1,082,470	22	681,646	666,480	770,032	3,200,628	0.76
1/14 through 12/14	452,792,937	10	1,234,752	27	809,953	718,621	868,637	3,631,963	0.80
5 YR. TOTAL	1,855,594,824	37	3,821,037	117	2,972,676	2,538,707	3,275,584	12,608,004	0.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	0.366	76%			0.313	0.68	
Pure Premium Indicated by National Relativity		22%	0.258	12%			0.295	0.55	
Pure Premium Present on Rate Level		22%	0.318	12%			0.331	0.65	
Pure Premium Derived by Formula		0.332					0.313	0.65	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 4828		CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	68,940,759	3	101,043	14	138,449	82,643	187,718	509,853	0.74
1/11 through 12/11	79,648,548	1	14,348	11	211,375	41,329	263,580	530,632	0.67
1/12 through 12/12	91,531,772	2	35,654	14	209,896	68,941	236,282	550,773	0.60
1/13 through 12/13	93,389,073	3	360,206	16	593,433	255,270	393,107	1,602,016	1.72
1/14 through 12/14	122,976,814	4	316,836	22	688,377	439,545	871,122	2,315,880	1.88
5 YR. TOTAL	456,486,966	13	828,087	77	1,841,530	887,728	1,951,809	5,509,154	1.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		40%	0.585	51%			0.622	1.21	
Pure Premium Indicated by National Relativity		30%	0.511	24%			0.540	1.05	
Pure Premium Present on Rate Level		30%	0.559	25%			0.507	1.07	
Pure Premium Derived by Formula							0.574	1.13	

CLASS 4829		CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	129,213,813	2	78,395	9	83,777	165,072	197,691	524,935	0.41
1/11 through 12/11	150,046,341	1	14,516	5	257,524	32,037	263,554	567,631	0.38
1/12 through 12/12	158,314,834	2	121,797	11	557,469	101,023	798,144	1,578,433	1.00
1/13 through 12/13	221,002,575	4	287,286	20	649,036	296,905	624,608	1,857,835	0.84
1/14 through 12/14	242,186,187	4	636,577	18	474,478	1,209,318	424,292	2,744,665	1.13
5 YR. TOTAL	900,763,750	13	1,138,571	63	2,022,284	1,804,355	2,308,289	7,273,499	0.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	0.351	62%			0.457	0.81	
Pure Premium Indicated by National Relativity		27%	0.346	19%			0.370	0.72	
Pure Premium Present on Rate Level		27%	0.399	19%			0.410	0.81	
Pure Premium Derived by Formula							0.432	0.80	

CLASS 4902		SPORTING GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	5,000,040	0	0	4	50,483	0	61,786	112,269	2.25
1/11 through 12/11	5,109,558	0	0	0	0	0	8,133	8,133	0.16
1/12 through 12/12	3,946,167	0	0	2	47,573	0	56,359	103,932	2.63
1/13 through 12/13	5,733,694	0	0	0	0	0	499	499	0.01
1/14 through 12/14	6,864,976	1	103,140	0	0	88,003	1,871	193,014	2.81
5 YR. TOTAL	26,654,435	1	103,140	6	98,056	88,003	128,648	417,847	1.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.755	21%			0.813	1.57	
Pure Premium Indicated by National Relativity		41%	0.956	39%			1.015	1.97	
Pure Premium Present on Rate Level		42%	1.030	40%			0.943	1.97	
Pure Premium Derived by Formula							0.944	1.90	

* 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 Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,954,854	0	0	0	0	0	188	188	0.01
1/11 through 12/11	761,465	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,167,853	0	0	0	0	0	0	0	0.00
1/13 through 12/13	2,001,371	1	13,001	0	0	3,964	0	16,965	0.85
1/14 through 12/14	2,932,252	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,817,795	1	13,001	0	0	3,964	188	17,153	0.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.147	8%	0.047			0.19	
Pure Premium Indicated by National Relativity		39%	0.242	41%	0.271			0.51	
Pure Premium Present on Rate Level		55%	0.293	51%	0.285			0.58	
Pure Premium Derived by Formula					0.264			0.260	0.52

CLASS 5020		CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	7,501,207	1	31,902	4	77,399	138,709	31,695	279,705	3.73
1/11 through 12/11	7,772,298	1	24,353	8	190,374	56,602	333,806	605,135	7.79
1/12 through 12/12	7,191,168	2	25,106	2	102,007	101,115	127,045	355,273	4.94
1/13 through 12/13	8,510,643	2	232,844	1	74,437	142,441	58,207	507,929	5.97
1/14 through 12/14	8,303,234	0	0	0	0	0	3,955	3,955	0.05
5 YR. TOTAL	39,278,550	6	314,205	15	444,217	438,867	554,708	1,751,997	4.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.931	37%	2.530			4.46	
Pure Premium Indicated by National Relativity		37%	2.670	31%	2.409			5.08	
Pure Premium Present on Rate Level		37%	2.302	32%	2.660			4.96	
Pure Premium Derived by Formula					2.342			2.534	4.88

CLASS 5022		MASONRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	154,001,120	25	2,213,687	64	1,418,463	2,236,479	1,455,750	7,324,379	4.76
1/11 through 12/11	130,555,530	15	896,784	66	1,905,099	1,485,476	2,451,935	6,739,294	5.16
1/12 through 12/12	135,776,771	34	2,460,803	62	1,011,452	1,902,556	1,061,746	6,436,557	4.74
1/13 through 12/13	139,287,949	30	1,838,883	75	2,669,053	2,460,317	2,163,367	9,131,620	6.56
1/14 through 12/14	153,028,235	17	1,883,265	64	1,928,749	1,968,770	1,905,408	7,686,192	5.02
5 YR. TOTAL	712,649,605	121	9,293,422	331	8,932,816	10,053,598	9,038,206	37,318,042	5.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		89%	2.558	100%	2.679			5.24	
Pure Premium Indicated by National Relativity		5%	3.317	0%	2.907			6.22	
Pure Premium Present on Rate Level		6%	2.622	0%	2.727			5.35	
Pure Premium Derived by Formula					2.600			2.679	5.28

* 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 Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,512,725	1	60,574	0	0	68,244	0	128,818	8.52
1/11 through 12/11	1,784,248	0	0	1	1,541	0	4,034	5,575	0.31
1/12 through 12/12	1,579,066	0	0	0	0	0	0	0	0.00
1/13 through 12/13	769,881	0	0	1	73,553	0	64,553	138,106	17.94
1/14 through 12/14	1,388,130	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,034,050	1	60,574	2	75,094	68,244	68,587	272,499	3.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	1.929	24%	1.945	3.87			
Pure Premium Indicated by National Relativity		34%	6.413	36%	6.235	12.65			
Pure Premium Present on Rate Level		47%	5.305	40%	4.781	10.09			
Pure Premium Derived by Formula		5.040			4.624			9.66	

CLASS 5040		IRON OR STEEL: ERECTION-FRAME STRUCTURES							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	66,635,175	2	40,082	14	226,617	21,791	292,084	580,574	0.87
1/11 through 12/11	69,930,107	2	18,414	23	1,479,685	40,725	1,420,732	2,959,556	4.23
1/12 through 12/12	36,889,989	2	219,823	13	444,122	80,870	359,037	1,103,852	2.99
1/13 through 12/13	20,025,666	1	66,588	9	805,474	75,245	627,175	1,574,482	7.86
1/14 through 12/14	18,254,687	1	237,561	8	564,197	326,440	1,086,641	2,214,839	12.13
5 YR. TOTAL	211,735,624	8	582,468	67	3,520,095	545,071	3,785,669	8,433,303	3.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	1.938	64%	2.045	3.98			
Pure Premium Indicated by National Relativity		23%	3.100	18%	2.652	5.75			
Pure Premium Present on Rate Level		24%	2.441	18%	1.910	4.35			
Pure Premium Derived by Formula		2.326			2.130			4.46	

CLASS 5057		IRON OR STEEL: ERECTION NOC							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	24,075,855	0	0	6	374,248	0	329,821	704,069	2.92
1/11 through 12/11	34,749,007	1	6,577	9	498,474	0	854,321	1,359,372	3.91
1/12 through 12/12	23,209,280	0	0	4	51,692	0	94,212	145,904	0.63
1/13 through 12/13	24,572,424	4	555,692	11	586,916	323,810	456,410	1,922,828	7.83
1/14 through 12/14	23,127,078	2	338,956	5	287,541	659,617	162,040	1,448,154	6.26
5 YR. TOTAL	129,733,644	7	901,225	35	1,798,871	983,427	1,896,804	5,580,327	4.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	2.081	52%	2.220	4.30			
Pure Premium Indicated by National Relativity		29%	1.705	24%	1.556	3.26			
Pure Premium Present on Rate Level		30%	2.031	24%	1.861	3.89			
Pure Premium Derived by Formula		1.957			1.974			3.93	

* 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 Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	6,125,698	1	95,942	4	109,120	554,528	178,878	938,468	15.32
1/11 through 12/11	4,573,758	0	0	8	319,605	0	338,272	657,877	14.38
1/12 through 12/12	5,877,994	3	151,609	2	177,551	74,506	120,063	523,729	8.91
1/13 through 12/13	5,053,958	0	0	3	402,248	0	402,106	804,354	15.92
1/14 through 12/14	5,527,608	2	285,555	3	364,736	389,414	249,865	1,289,570	23.33
5 YR. TOTAL	27,159,016	6	533,106	20	1,373,260	1,018,448	1,289,184	4,213,998	15.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	7.019	50%			8.497	15.52	
Pure Premium Indicated by National Relativity		32%	7.562	25%			7.936	15.50	
Pure Premium Present on Rate Level		33%	6.628	25%			7.955	14.58	
Pure Premium Derived by Formula							8.221	15.29	

CLASS 5069 ++		IRON OR STEEL: ERECTION-CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	179,721	0	0	0	0	0	0	0	0.00
1/11 through 12/11	214,135	0	0	0	0	0	0	0	0.00
1/12 through 12/12	142,115	0	0	0	0	0	0	0	0.00
1/13 through 12/13	183,765	0	0	1	5,251	0	2,279	7,530	4.10
1/14 through 12/14	166,025	0	0	1	276,218	0	125,914	402,132	242.21
5 YR. TOTAL	885,761	0	0	2	281,469	0	128,193	409,662	46.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	31.777	10%			14.473	46.25	
Pure Premium Indicated by National Relativity		0%	0.000	0%			0.156	0.16	
Pure Premium Present on Rate Level		91%	7.143	90%			4.127	11.27	
Pure Premium Derived by Formula							5.162	14.52	

CLASS 5102		DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERCIAL							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	39,332,782	3	106,962	9	278,018	247,369	261,144	893,493	2.27
1/11 through 12/11	42,280,644	5	108,044	11	148,756	117,303	285,568	659,671	1.56
1/12 through 12/12	41,230,602	4	184,253	12	166,054	210,061	232,930	793,298	1.92
1/13 through 12/13	43,853,804	9	416,357	22	982,012	501,661	1,084,747	2,984,777	6.81
1/14 through 12/14	49,378,150	3	89,494	22	842,257	86,542	696,725	1,715,018	3.47
5 YR. TOTAL	216,075,982	24	905,110	76	2,417,097	1,162,936	2,561,114	7,046,257	3.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	1.538	62%			1.723	3.26	
Pure Premium Indicated by National Relativity		26%	2.368	19%			2.275	4.64	
Pure Premium Present on Rate Level		27%	1.730	19%			1.732	3.46	
Pure Premium Derived by Formula							1.830	3.64	

* 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 Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	42,901,224	2	13,750	21	549,683	2,075	290,774	856,282	2.00
1/11 through 12/11	42,034,170	3	253,933	29	680,544	271,694	695,586	1,901,757	4.52
1/12 through 12/12	43,854,094	0	0	17	463,601	0	682,112	1,145,713	2.61
1/13 through 12/13	41,702,764	1	1	16	256,342	37,061	418,472	711,876	1.71
1/14 through 12/14	44,854,901	4	157,988	14	563,465	242,319	1,012,792	1,976,564	4.41
5 YR. TOTAL	215,347,153	10	425,672	97	2,513,635	553,149	3,099,736	6,592,192	3.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	1.365	60%	1.696	3.06			
Pure Premium Indicated by National Relativity		26%	2.010	20%	1.749	3.76			
Pure Premium Present on Rate Level		26%	1.827	20%	1.625	3.45			
Pure Premium Derived by Formula					1.653	1.692	3.35		

CLASS 5160		ELEVATOR ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	31,269,737	1	26,889	2	14,782	19,149	43,149	103,969	0.33
1/11 through 12/11	30,028,684	1	50,579	3	172,593	26,681	142,341	392,194	1.31
1/12 through 12/12	31,836,022	1	42,302	3	66,346	34,840	69,259	212,747	0.67
1/13 through 12/13	32,055,962	3	376,048	6	151,586	230,116	447,328	1,205,078	3.76
1/14 through 12/14	34,960,705	0	0	3	73,450	0	77,064	150,514	0.43
5 YR. TOTAL	160,151,110	6	495,818	17	478,757	310,786	779,141	2,064,502	1.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.609	39%	0.681	1.29			
Pure Premium Indicated by National Relativity		34%	1.095	30%	0.830	1.93			
Pure Premium Present on Rate Level		34%	0.912	31%	0.715	1.63			
Pure Premium Derived by Formula					0.877	0.736	1.61		

CLASS 5183		PLUMBING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	431,754,686	39	3,322,028	116	3,495,782	3,077,808	2,935,956	12,831,574	2.97
1/11 through 12/11	444,335,154	31	3,355,848	130	3,692,599	2,387,066	3,379,428	12,814,941	2.88
1/12 through 12/12	433,322,710	32	1,552,803	110	2,445,419	1,488,607	2,312,663	7,799,492	1.80
1/13 through 12/13	457,726,598	30	2,379,788	105	3,446,314	1,189,094	2,776,590	9,791,786	2.14
1/14 through 12/14	509,897,962	39	3,156,987	119	4,616,928	3,581,441	3,329,186	14,684,542	2.88
5 YR. TOTAL	2,277,037,110	171	13,767,454	580	17,697,042	11,724,016	14,733,823	57,922,335	2.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.382	100%	1.162	2.54			
Pure Premium Indicated by National Relativity		0%	1.351	0%	1.149	2.50			
Pure Premium Present on Rate Level		0%	1.391	0%	1.225	2.62			
Pure Premium Derived by Formula					1.382	1.162	2.54		

* 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 Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	42,669,988	9	790,205	9	590,068	606,257	556,732	2,543,262	5.96
1/11 through 12/11	42,522,878	4	162,800	20	603,984	248,240	604,010	1,619,034	3.81
1/12 through 12/12	48,473,009	2	110,543	14	124,291	92,306	160,061	487,201	1.01
1/13 through 12/13	51,414,680	6	818,102	10	200,634	953,117	194,891	2,166,744	4.21
1/14 through 12/14	59,155,383	2	18,128	10	548,917	51,169	620,316	1,238,530	2.09
5 YR. TOTAL	244,235,938	23	1,899,778	63	2,067,894	1,951,089	2,136,010	8,054,771	3.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	1.625	66%	1.673	3.30			
Pure Premium Indicated by National Relativity		25%	1.661	17%	1.266	2.93			
Pure Premium Present on Rate Level		25%	1.770	17%	1.808	3.58			
Pure Premium Derived by Formula		1.670			1.627			3.30	

CLASS 5190		ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	560,976,524	48	3,532,050	143	4,160,193	3,724,934	3,878,855	15,296,032	2.73
1/11 through 12/11	579,620,083	58	4,454,217	161	4,556,820	4,640,928	4,252,371	17,904,336	3.09
1/12 through 12/12	552,895,782	29	2,150,928	138	4,755,208	2,511,676	5,367,948	14,785,760	2.67
1/13 through 12/13	578,368,655	48	3,905,319	146	4,316,713	3,097,750	4,046,018	15,365,800	2.66
1/14 through 12/14	654,144,108	39	3,040,083	149	5,097,984	2,440,028	4,141,271	14,719,366	2.25
5 YR. TOTAL	2,926,005,152	222	17,082,597	737	22,886,918	16,415,316	21,686,463	78,071,294	2.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.366	100%	1.302	2.67			
Pure Premium Indicated by National Relativity		0%	1.168	0%	1.080	2.25			
Pure Premium Present on Rate Level		0%	1.398	0%	1.497	2.90			
Pure Premium Derived by Formula		1.366			1.302			2.67	

CLASS 5191		OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	709,839,015	8	255,147	30	275,796	541,203	637,929	1,710,075	0.24
1/11 through 12/11	685,723,759	16	1,053,348	58	1,110,984	704,759	1,147,521	4,016,612	0.59
1/12 through 12/12	697,252,328	22	1,733,168	38	1,269,489	1,464,303	1,014,454	5,481,414	0.79
1/13 through 12/13	662,726,516	16	810,578	54	1,342,126	851,614	788,397	3,792,715	0.57
1/14 through 12/14	662,354,507	11	1,216,208	35	783,402	652,465	841,522	3,493,597	0.53
5 YR. TOTAL	3,417,896,125	73	5,068,449	215	4,781,797	4,214,344	4,429,823	18,494,413	0.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		68%	0.288	84%	0.253	0.54			
Pure Premium Indicated by National Relativity		16%	0.334	8%	0.302	0.64			
Pure Premium Present on Rate Level		16%	0.271	8%	0.231	0.50			
Pure Premium Derived by Formula		0.293			0.255			0.55	

* 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 Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	61,710,796	4	79,607	26	358,120	34,639	383,508	855,874	1.39
1/11 through 12/11	63,212,957	4	189,001	22	345,246	130,094	397,663	1,062,004	1.68
1/12 through 12/12	67,491,713	8	546,491	21	492,211	374,018	457,517	1,870,237	2.77
1/13 through 12/13	72,647,103	5	418,469	20	1,236,112	226,077	581,642	2,462,300	3.39
1/14 through 12/14	69,124,748	5	567,789	15	259,648	748,231	426,963	2,002,631	2.90
5 YR. TOTAL	334,187,317	26	1,801,357	104	2,691,337	1,513,059	2,247,293	8,253,046	2.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	1.344	62%		1.125		2.47	
Pure Premium Indicated by National Relativity		26%	1.094	19%		1.069		2.16	
Pure Premium Present on Rate Level		27%	1.084	19%		1.090		2.17	
Pure Premium Derived by Formula		1.209				1.108		2.32	

CLASS 5213 + +		CONCRETE CONSTRUCTION NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	93,850,227	8	458,105	56	1,489,516	242,748	1,719,022	3,909,391	4.17
1/11 through 12/11	78,909,162	18	1,349,401	39	1,128,623	1,606,601	919,821	5,004,446	6.34
1/12 through 12/12	77,696,894	13	2,176,115	45	1,157,112	1,219,042	1,664,910	6,217,179	8.00
1/13 through 12/13	85,553,045	12	888,475	44	1,064,873	908,869	1,101,254	3,963,471	4.63
1/14 through 12/14	98,866,282	4	896,507	43	1,576,358	1,026,339	1,660,584	5,159,788	5.22
5 YR. TOTAL	434,875,610	55	5,768,603	227	6,416,482	5,003,599	7,065,591	24,254,275	5.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		73%	2.802	99%		2.775		5.58	
Pure Premium Indicated by National Relativity		13%	2.688	0%		2.420		5.11	
Pure Premium Present on Rate Level		14%	2.594	1%		2.782		5.38	
Pure Premium Derived by Formula		2.758				2.775		5.53	

CLASS 5215		CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	21,220,842	2	40,670	2	3,766	0	23,862	68,298	0.32
1/11 through 12/11	20,342,196	3	59,694	11	159,939	100,605	283,279	603,517	2.97
1/12 through 12/12	20,546,716	2	25,475	9	261,946	75,312	192,606	555,339	2.70
1/13 through 12/13	27,600,350	1	12,041	9	283,461	12,406	267,712	575,620	2.09
1/14 through 12/14	30,314,360	3	70,558	10	811,801	168,801	444,448	1,495,608	4.93
5 YR. TOTAL	120,024,464	11	208,438	41	1,520,913	357,124	1,211,907	3,298,382	2.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	1.441	47%		1.307		2.75	
Pure Premium Indicated by National Relativity		32%	2.548	26%		2.307		4.86	
Pure Premium Present on Rate Level		32%	1.677	27%		1.532		3.21	
Pure Premium Derived by Formula		1.871				1.628		3.50	

* 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 Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	240,225,092	22	1,055,340	93	1,628,757	1,518,791	2,049,314	6,252,202	2.60
1/11 through 12/11	241,573,001	29	1,687,255	81	1,639,081	1,696,832	1,692,736	6,715,904	2.78
1/12 through 12/12	240,545,908	20	1,261,047	80	2,641,578	1,088,832	2,806,884	7,798,341	3.24
1/13 through 12/13	255,097,189	22	1,324,436	77	2,211,281	1,560,312	2,271,951	7,367,980	2.89
1/14 through 12/14	291,199,596	37	3,491,646	83	2,479,087	3,179,526	2,008,951	11,159,210	3.83
5 YR. TOTAL	1,268,640,786	130	8,819,724	414	10,599,784	9,044,293	10,829,836	39,293,637	3.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		89%	1.531	100%	1.567	3.10			
Pure Premium Indicated by National Relativity		5%	1.962	0%	1.790	3.75			
Pure Premium Present on Rate Level		6%	1.466	0%	1.483	2.95			
Pure Premium Derived by Formula			1.549		1.567	3.12			

CLASS 5222		CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	29,068,420	1	68,496	21	624,457	19,396	868,837	1,581,186	5.44
1/11 through 12/11	37,026,912	6	1,005,239	9	173,676	553,695	207,671	1,940,281	5.24
1/12 through 12/12	35,109,188	7	712,363	15	621,251	429,818	466,245	2,229,677	6.35
1/13 through 12/13	44,714,120	2	332,285	16	205,210	136,095	304,531	978,121	2.19
1/14 through 12/14	51,300,248	4	240,361	25	498,883	898,714	757,639	2,395,597	4.67
5 YR. TOTAL	197,218,888	20	2,358,744	86	2,123,477	2,037,718	2,604,923	9,124,862	4.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	2.273	66%	2.354	4.63			
Pure Premium Indicated by National Relativity		22%	3.356	17%	2.759	6.12			
Pure Premium Present on Rate Level		23%	2.901	17%	2.204	5.11			
Pure Premium Derived by Formula			2.656		2.397	5.05			

CLASS 5223		SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL- & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	8,545,951	1	41,559	6	41,064	67,106	42,070	191,799	2.25
1/11 through 12/11	8,979,913	0	0	6	84,825	0	141,759	226,584	2.52
1/12 through 12/12	9,635,175	2	164,600	9	252,102	97,772	320,921	835,395	8.67
1/13 through 12/13	9,531,000	0	0	5	265,433	0	258,010	523,443	5.49
1/14 through 12/14	11,733,460	1	151,770	6	297,396	131,040	307,658	887,864	7.57
5 YR. TOTAL	48,425,499	4	357,929	32	940,820	295,918	1,070,418	2,665,085	5.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	2.682	37%	2.822	5.50			
Pure Premium Indicated by National Relativity		37%	2.268	31%	2.388	4.66			
Pure Premium Present on Rate Level		37%	1.861	32%	2.113	3.97			
Pure Premium Derived by Formula			2.225		2.461	4.69			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 5348		CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	58,299,981	8	670,790	18	364,808	285,219	302,063	1,622,880	2.78
1/11 through 12/11	59,447,704	4	415,588	26	511,320	618,357	408,911	1,954,176	3.29
1/12 through 12/12	64,577,229	6	699,022	19	449,275	499,149	341,027	1,988,473	3.08
1/13 through 12/13	66,584,426	4	146,222	21	1,077,555	51,069	748,250	2,023,096	3.04
1/14 through 12/14	73,814,461	4	562,111	14	647,140	472,391	612,671	2,294,313	3.11
5 YR. TOTAL	322,723,801	26	2,493,733	98	3,050,098	1,926,185	2,412,922	9,882,938	3.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	1.718	64%	1.345			3.06	
Pure Premium Indicated by National Relativity		23%	1.821	18%	1.492			3.31	
Pure Premium Present on Rate Level		23%	1.626	18%	1.241			2.87	
Pure Premium Derived by Formula		1.721		1.353				3.07	

CLASS 5402		HOTHOUSE ERECTION-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	5,983,900	0	0	8	122,037	0	120,249	242,286	4.05
1/11 through 12/11	3,277,886	0	0	2	34,085	0	87,297	121,382	3.70
1/12 through 12/12	4,052,578	0	0	3	12,609	0	52,850	65,459	1.62
1/13 through 12/13	4,605,671	0	0	0	0	0	3,885	3,885	0.08
1/14 through 12/14	1,203,994	0	0	0	0	0	6,461	6,461	0.54
5 YR. TOTAL	19,124,029	0	0	13	168,731	0	270,742	439,473	2.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.882	24%	1.416			2.30	
Pure Premium Indicated by National Relativity		16%	1.037	17%	1.435			2.47	
Pure Premium Present on Rate Level		68%	1.421	59%	1.825			3.25	
Pure Premium Derived by Formula		1.273		1.661				2.93	

CLASS 5403		CARPENTRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	141,027,463	26	1,277,251	68	1,611,838	1,278,308	1,480,296	5,647,693	4.01
1/11 through 12/11	133,351,363	25	1,690,009	60	1,642,090	2,046,870	1,669,568	7,048,537	5.29
1/12 through 12/12	134,322,370	11	1,228,342	53	1,522,645	1,111,894	1,578,942	5,441,823	4.05
1/13 through 12/13	145,093,033	22	1,447,987	63	2,213,434	1,175,573	2,064,255	6,901,249	4.76
1/14 through 12/14	167,879,788	15	1,050,721	70	2,285,379	2,162,064	2,292,080	7,790,244	4.64
5 YR. TOTAL	721,674,017	99	6,694,310	314	9,275,386	7,774,709	9,085,141	32,829,546	4.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		83%	2.213	100%	2.336			4.55	
Pure Premium Indicated by National Relativity		8%	2.638	0%	2.619			5.26	
Pure Premium Present on Rate Level		9%	2.183	0%	2.168			4.35	
Pure Premium Derived by Formula		2.244		2.336				4.58	

* 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 Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	94,456,448	5	207,988	44	827,098	122,428	900,429	2,057,943	2.18
1/11 through 12/11	96,774,342	12	574,117	64	1,611,932	495,151	1,326,786	4,007,986	4.14
1/12 through 12/12	110,103,293	7	536,137	41	1,072,250	717,370	939,510	3,265,267	2.97
1/13 through 12/13	118,215,671	7	897,333	54	1,249,841	749,073	1,127,316	4,023,563	3.40
1/14 through 12/14	136,870,777	10	566,552	61	2,270,459	615,156	1,976,616	5,428,783	3.97
5 YR. TOTAL	556,420,531	41	2,782,127	264	7,031,580	2,699,178	6,270,657	18,783,542	3.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		70%	1.764	93%	1.612			3.38	
Pure Premium Indicated by National Relativity		15%	2.400	3%	2.254			4.65	
Pure Premium Present on Rate Level		15%	1.834	4%	1.861			3.70	
Pure Premium Derived by Formula					1.870			1.641	3.51

CLASS 5443		LATHING & DRIVERS							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	139,540	0	0	0	0	0	845	845	0.61
1/11 through 12/11	59,579	0	0	0	0	0	0	0	0.00
1/12 through 12/12	105,611	0	0	0	0	0	187	187	0.18
1/13 through 12/13	178,123	0	0	0	0	0	401	401	0.23
1/14 through 12/14	142,711	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	625,564	0	0	0	0	0	1,433	1,433	0.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	6%	0.229			0.23	
Pure Premium Indicated by National Relativity		37%	1.337	39%	1.461			2.80	
Pure Premium Present on Rate Level		59%	1.329	55%	1.449			2.78	
Pure Premium Derived by Formula					1.279			1.380	2.66

CLASS 5445		WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION - WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	103,751,079	17	834,900	64	2,181,540	1,093,313	2,377,079	6,486,832	6.25
1/11 through 12/11	103,601,559	24	1,470,261	66	2,096,342	2,230,161	2,664,523	8,461,287	8.17
1/12 through 12/12	97,518,412	22	1,054,409	55	1,946,078	1,514,519	1,566,382	6,081,388	6.24
1/13 through 12/13	108,934,166	25	1,795,894	62	2,468,185	2,033,537	2,174,277	8,471,893	7.78
1/14 through 12/14	109,054,117	14	991,008	61	2,110,255	1,184,555	1,810,528	6,096,346	5.59
5 YR. TOTAL	522,859,333	102	6,146,472	308	10,802,400	8,056,085	10,592,789	35,597,746	6.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		85%	3.242	100%	3.567			6.81	
Pure Premium Indicated by National Relativity		7%	2.704	0%	2.334			5.04	
Pure Premium Present on Rate Level		8%	3.175	0%	3.721			6.90	
Pure Premium Derived by Formula					3.199			3.567	6.77

* 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 Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	38,115,279	2	8,507	20	439,422	19,476	292,231	759,636	1.99
1/11 through 12/11	41,177,501	3	209,115	13	344,470	131,368	312,512	997,465	2.42
1/12 through 12/12	37,108,000	4	327,000	12	304,449	334,018	459,791	1,425,258	3.84
1/13 through 12/13	37,826,845	2	399,509	10	541,791	305,796	391,779	1,638,875	4.33
1/14 through 12/14	39,175,928	2	548,215	16	1,589,267	126,836	565,436	2,829,754	7.22
5 YR. TOTAL	193,403,553	13	1,492,346	71	3,219,399	917,494	2,021,749	7,650,988	3.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	2.436	62%	1.520			3.96	
Pure Premium Indicated by National Relativity		25%	3.221	19%	2.704			5.93	
Pure Premium Present on Rate Level		25%	2.327	19%	1.925			4.25	
Pure Premium Derived by Formula					2.605	1.822			4.43

CLASS 5472		ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,257,485	0	0	0	0	0	722	722	0.03
1/11 through 12/11	2,110,685	2	36,303	0	0	15,117	261	51,681	2.45
1/12 through 12/12	2,080,722	0	0	0	0	0	0	0	0.00
1/13 through 12/13	3,732,475	2	31,486	3	118,397	0	26,575	176,458	4.73
1/14 through 12/14	2,170,231	0	0	2	139,546	0	51,441	190,987	8.80
5 YR. TOTAL	12,351,598	4	67,789	5	257,943	15,117	78,999	419,848	3.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	2.637	18%	0.762			3.40	
Pure Premium Indicated by National Relativity		41%	3.203	41%	2.455			5.66	
Pure Premium Present on Rate Level		43%	2.029	41%	1.468			3.50	
Pure Premium Derived by Formula					2.608	1.746			4.35

CLASS 5473		ASBESTOS CONTRACTOR-NOC & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	15,392,249	4	415,360	6	329,277	322,516	424,588	1,491,741	9.69
1/11 through 12/11	13,275,510	4	412,379	11	378,153	262,094	252,053	1,304,679	9.83
1/12 through 12/12	14,267,613	4	353,834	6	147,359	890,607	168,719	1,560,519	10.94
1/13 through 12/13	16,251,215	3	397,907	11	398,001	631,592	301,461	1,728,961	10.64
1/14 through 12/14	19,012,385	4	484,063	10	287,076	295,683	375,481	1,442,303	7.59
5 YR. TOTAL	78,198,972	19	2,063,543	44	1,539,866	2,402,492	1,522,302	7,528,203	9.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	4.608	61%	5.019			9.63	
Pure Premium Indicated by National Relativity		29%	3.309	19%	3.170			6.48	
Pure Premium Present on Rate Level		29%	3.708	20%	4.564			8.27	
Pure Premium Derived by Formula					3.970	4.577			8.55

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 5474		PAINTING NOC & SHOP OPERATIONS, DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	170,660,666	21	746,822	60	1,753,382	1,073,464	1,578,736	5,152,404	3.02
1/11 through 12/11	170,310,104	31	1,837,983	73	1,309,106	2,024,257	1,688,942	6,860,288	4.03
1/12 through 12/12	173,276,389	23	1,683,326	69	2,135,500	2,971,410	2,622,099	9,412,335	5.43
1/13 through 12/13	184,821,203	30	2,502,512	75	2,722,899	2,567,966	2,694,529	10,487,906	5.67
1/14 through 12/14	198,066,391	16	1,250,952	83	3,720,576	1,404,359	4,123,529	10,499,416	5.30
5 YR. TOTAL	897,134,753	121	8,021,595	360	11,641,463	10,041,456	12,707,835	42,412,349	4.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		92%	2.192	100%	2.536	4.73			
Pure Premium Indicated by National Relativity		4%	2.456	0%	2.391	4.85			
Pure Premium Present on Rate Level		4%	2.276	0%	2.696	4.97			
Pure Premium Derived by Formula		2.206			2.536			4.74	

CLASS 5478		FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATE FLOORING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	53,579,032	4	96,316	15	325,235	87,875	301,064	810,490	1.51
1/11 through 12/11	54,525,686	2	27,805	11	200,629	19,513	175,926	423,873	0.78
1/12 through 12/12	53,395,927	4	214,663	11	189,337	374,596	276,741	1,055,337	1.98
1/13 through 12/13	58,868,246	3	108,279	13	312,980	31,819	217,140	670,218	1.14
1/14 through 12/14	64,481,240	6	267,208	14	398,534	211,375	256,425	1,133,542	1.76
5 YR. TOTAL	284,850,131	19	714,271	64	1,426,715	725,178	1,227,296	4,093,460	1.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.752	56%	0.685	1.44			
Pure Premium Indicated by National Relativity		27%	1.985	22%	1.542	3.53			
Pure Premium Present on Rate Level		27%	1.235	22%	1.022	2.26			
Pure Premium Derived by Formula		1.215			0.948			2.16	

CLASS 5479		INSULATION WORK NOC & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	25,275,318	3	355,110	20	202,602	290,592	308,153	1,156,457	4.58
1/11 through 12/11	26,986,122	3	198,633	14	318,707	200,550	639,255	1,357,145	5.03
1/12 through 12/12	27,065,932	4	375,238	18	165,604	162,509	261,119	964,470	3.56
1/13 through 12/13	35,599,268	6	212,984	25	426,165	286,094	405,082	1,330,325	3.74
1/14 through 12/14	38,584,801	8	614,579	31	916,564	629,726	758,507	2,919,376	7.57
5 YR. TOTAL	153,511,441	24	1,756,544	108	2,029,642	1,569,471	2,372,116	7,727,773	5.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	2.466	60%	2.568	5.03			
Pure Premium Indicated by National Relativity		27%	2.328	20%	2.242	4.57			
Pure Premium Present on Rate Level		28%	2.258	20%	2.246	4.50			
Pure Premium Derived by Formula		2.371			2.438			4.81	

* 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 Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	562,147	0	0	0	0	0	0	0	0.00
1/11 through 12/11	604,431	0	0	0	0	0	0	0	0.00
1/12 through 12/12	815,019	0	0	0	0	0	0	0	0.00
1/13 through 12/13	588,152	0	0	0	0	0	0	0	0.00
1/14 through 12/14	691,686	0	0	0	0	0	13,383	13,383	1.94
5 YR. TOTAL	3,261,435	0	0	0	0	0	13,383	13,383	0.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.000	11%	0.410			0.41	
Pure Premium Indicated by National Relativity		39%	2.764	42%	2.054			4.82	
Pure Premium Present on Rate Level		52%	2.110	47%	1.620			3.73	
Pure Premium Derived by Formula					2.175			1.669	3.84

CLASS 5491		PAPERHANGING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,311,375	0	0	1	33,986	0	5,743	39,729	1.20
1/11 through 12/11	2,703,043	0	0	0	0	0	0	0	0.00
1/12 through 12/12	3,450,556	3	134,156	0	0	129,158	0	263,314	7.63
1/13 through 12/13	3,400,936	0	0	0	0	0	0	0	0.00
1/14 through 12/14	3,908,897	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	16,774,807	3	134,156	1	33,986	129,158	5,743	303,043	1.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.002	16%	0.804			1.81	
Pure Premium Indicated by National Relativity		25%	0.830	26%	0.806			1.64	
Pure Premium Present on Rate Level		62%	0.987	58%	0.739			1.73	
Pure Premium Derived by Formula					0.950			0.767	1.72

CLASS 5506		STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	97,671,758	10	289,503	44	1,956,460	868,381	1,634,192	4,748,536	4.86
1/11 through 12/11	111,474,875	19	1,131,285	38	1,451,255	1,411,711	1,367,121	5,361,372	4.81
1/12 through 12/12	100,349,384	11	680,145	29	1,088,398	1,251,268	1,336,387	4,356,198	4.34
1/13 through 12/13	107,873,387	16	1,497,073	31	1,494,872	1,650,717	1,227,343	5,870,005	5.44
1/14 through 12/14	117,251,738	18	1,120,003	27	1,975,004	1,115,193	1,685,978	5,896,178	5.03
5 YR. TOTAL	534,621,142	74	4,718,009	169	7,965,989	6,297,270	7,251,021	26,232,289	4.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		73%	2.373	100%	2.534			4.91	
Pure Premium Indicated by National Relativity		13%	2.496	0%	2.369			4.87	
Pure Premium Present on Rate Level		14%	2.140	0%	2.427			4.57	
Pure Premium Derived by Formula					2.356			2.534	4.89

* 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 Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	56,897,472	8	745,859	11	299,922	307,720	551,759	1,905,260	3.35
1/11 through 12/11	65,489,119	9	342,227	18	363,279	523,333	385,610	1,614,449	2.47
1/12 through 12/12	90,298,396	6	311,943	22	733,104	191,956	682,708	1,919,711	2.13
1/13 through 12/13	97,969,318	6	427,800	26	1,077,175	502,752	773,465	2,781,192	2.84
1/14 through 12/14	107,008,263	3	201,801	26	709,961	208,465	834,364	1,954,591	1.83
5 YR. TOTAL	417,662,568	32	2,029,630	103	3,183,441	1,734,226	3,227,906	10,175,203	2.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		57%	1.248	71%	1.188			2.44	
Pure Premium Indicated by National Relativity		21%	1.772	14%	1.480			3.25	
Pure Premium Present on Rate Level		22%	1.502	15%	1.275			2.78	
Pure Premium Derived by Formula					1.414	1.242			2.66

CLASS 5508		STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	226,298	0	0	0	0	0	0	0	0.00
1/11 through 12/11	117,938	0	0	0	0	0	0	0	0.00
1/12 through 12/12	338,492	1	6,429	0	0	0	0	6,429	1.90
1/13 through 12/13	37,573	0	0	0	0	0	0	0	0.00
1/14 through 12/14	106,837	0	0	0	0	0	5,452	5,452	5.10
5 YR. TOTAL	827,138	1	6,429	0	0	0	5,452	11,881	1.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.777	8%	0.659			1.44	
Pure Premium Indicated by National Relativity		18%	2.537	19%	1.726			4.26	
Pure Premium Present on Rate Level		75%	4.587	73%	2.909			7.50	
Pure Premium Derived by Formula					3.951	2.504			6.46

CLASS 5535		SHEET METAL WORK - INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	77,970,721	4	308,555	37	863,900	521,899	1,108,650	2,803,004	3.60
1/11 through 12/11	84,142,606	9	1,014,366	34	1,618,741	1,132,734	1,284,629	5,050,470	6.00
1/12 through 12/12	72,968,605	13	709,239	32	1,336,732	646,848	1,205,229	3,898,048	5.34
1/13 through 12/13	75,235,920	4	261,680	32	1,147,930	432,717	898,462	2,740,789	3.64
1/14 through 12/14	82,142,338	9	800,732	26	832,800	1,189,773	648,270	3,471,575	4.23
5 YR. TOTAL	392,460,190	39	3,094,572	161	5,800,103	3,923,971	5,145,240	17,963,886	4.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		66%	2.266	91%	2.311			4.58	
Pure Premium Indicated by National Relativity		17%	2.260	4%	2.425			4.69	
Pure Premium Present on Rate Level		17%	2.287	5%	2.505			4.79	
Pure Premium Derived by Formula					2.269	2.325			4.59

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 5537		HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS-INSTALLATION, SERVICE AND REPAIR, SHOP, YARD & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	415,746,356	60	4,732,542	182	3,681,420	3,963,680	3,989,872	16,367,514	3.94
1/11 through 12/11	450,002,154	59	4,850,123	192	4,572,018	4,006,044	5,033,457	18,461,642	4.10
1/12 through 12/12	435,755,939	36	3,065,482	162	3,737,475	3,173,007	3,991,817	13,967,781	3.21
1/13 through 12/13	486,795,580	29	2,669,523	163	5,428,987	2,294,257	4,870,355	15,263,122	3.14
1/14 through 12/14	509,330,155	45	4,190,253	176	6,535,462	3,554,276	5,415,623	19,695,614	3.87
5 YR. TOTAL	2,297,630,184	229	19,507,923	875	23,955,362	16,991,264	23,301,124	83,755,673	3.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.892	100%	1.754			3.65	
Pure Premium Indicated by National Relativity		0%	1.851	0%	1.716			3.57	
Pure Premium Present on Rate Level		0%	1.838	0%	1.749			3.59	
Pure Premium Derived by Formula								3.65	

CLASS 5551		ROOFING-ALL KINDS & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	73,827,139	28	1,515,276	63	1,965,087	1,645,559	2,103,620	7,229,542	9.79
1/11 through 12/11	77,709,953	35	1,721,437	64	2,627,442	2,777,888	2,537,861	9,664,628	12.44
1/12 through 12/12	74,518,509	23	2,048,818	42	1,728,773	3,666,590	1,954,117	9,398,298	12.61
1/13 through 12/13	79,457,674	29	3,941,537	44	1,709,014	5,292,953	1,653,885	12,597,389	15.85
1/14 through 12/14	89,072,386	13	2,694,097	61	3,884,828	3,270,952	4,259,115	14,108,992	15.84
5 YR. TOTAL	394,585,661	128	11,921,165	274	11,915,144	16,653,942	12,508,598	52,998,849	13.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		93%	6.041	100%	7.391			13.43	
Pure Premium Indicated by National Relativity		3%	5.234	0%	5.793			11.03	
Pure Premium Present on Rate Level		4%	5.342	0%	6.913			12.26	
Pure Premium Derived by Formula								13.38	

CLASS 5606		CONTRACTOR-PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	744,091,501	16	1,465,423	61	2,259,757	2,058,560	1,642,713	7,426,453	1.00
1/11 through 12/11	786,130,481	12	891,803	59	1,887,282	554,047	2,022,351	5,355,483	0.68
1/12 through 12/12	798,929,740	16	1,390,231	48	1,844,919	1,223,302	1,857,053	6,315,505	0.79
1/13 through 12/13	862,518,651	18	1,052,603	81	3,001,852	722,986	2,665,588	7,443,029	0.86
1/14 through 12/14	945,895,681	10	942,359	52	2,613,180	539,580	2,374,430	6,469,549	0.68
5 YR. TOTAL	4,137,566,054	72	5,742,419	301	11,606,990	5,098,475	10,562,135	33,010,019	0.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		91%	0.419	100%	0.378			0.80	
Pure Premium Indicated by National Relativity		4%	0.439	0%	0.447			0.89	
Pure Premium Present on Rate Level		5%	0.475	0%	0.415			0.89	
Pure Premium Derived by Formula								0.80	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 5610		CLEANER - DEBRIS REMOVAL - CONSTRUCTION							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	15,269,316	4	48,658	17	217,573	57,205	180,285	503,721	3.30
1/11 through 12/11	19,038,663	3	206,679	17	237,732	236,415	282,445	963,271	5.06
1/12 through 12/12	13,578,484	3	22,394	12	378,464	37,672	438,716	877,246	6.46
1/13 through 12/13	12,111,408	3	176,184	6	124,408	118,265	103,787	522,644	4.32
1/14 through 12/14	12,451,180	2	90,491	13	322,832	129,677	362,586	905,586	7.27
5 YR. TOTAL	72,449,051	15	544,406	65	1,281,009	579,234	1,367,819	3,772,468	5.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	2.520	45%	2.687			5.21	
Pure Premium Indicated by National Relativity		33%	2.026	27%	2.092			4.12	
Pure Premium Present on Rate Level		33%	2.349	28%	2.362			4.71	
Pure Premium Derived by Formula					2.301			2.435	4.74

CLASS 5645		CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	214,628,214	59	3,998,419	188	5,043,544	4,287,645	5,733,247	19,062,855	8.88
1/11 through 12/11	205,424,180	49	2,865,874	164	4,936,348	4,783,231	5,474,796	18,060,249	8.79
1/12 through 12/12	200,697,790	55	4,287,397	168	4,718,956	4,829,647	5,380,046	19,216,046	9.58
1/13 through 12/13	209,351,187	67	5,307,691	209	7,713,213	7,008,856	7,990,031	28,019,791	13.38
1/14 through 12/14	226,844,001	55	7,263,270	192	8,780,961	11,085,152	8,903,785	36,033,168	15.89
5 YR. TOTAL	1,056,945,372	285	23,722,651	921	31,193,022	31,994,531	33,481,905	120,392,109	11.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	5.196	100%	6.195			11.39	
Pure Premium Indicated by National Relativity		0%	4.274	0%	4.620			8.89	
Pure Premium Present on Rate Level		0%	4.686	0%	5.654			10.34	
Pure Premium Derived by Formula					5.196			6.195	11.39

CLASS 5703		BUILDING RAISING OR MOVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	384,043	0	0	1	23,425	0	34,327	57,752	15.04
1/11 through 12/11	450,602	0	0	0	0	0	0	0	0.00
1/12 through 12/12	323,785	0	0	0	0	0	622	622	0.19
1/13 through 12/13	305,699	0	0	0	0	0	0	0	0.00
1/14 through 12/14	242,862	0	0	1	53,244	0	79,453	132,697	54.64
5 YR. TOTAL	1,706,991	0	0	2	76,669	0	114,402	191,071	11.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	4.491	13%	6.702			11.19	
Pure Premium Indicated by National Relativity		26%	3.870	27%	6.010			9.88	
Pure Premium Present on Rate Level		64%	4.692	60%	4.361			9.05	
Pure Premium Derived by Formula					4.458			5.111	9.57

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 5705		SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	502,411	0	0	4	173,733	0	449,810	623,543	124.11
1/11 through 12/11	164,892	0	0	1	94,310	0	49,531	143,841	87.23
1/12 through 12/12	332,396	0	0	1	36,166	0	60,855	97,021	29.19
1/13 through 12/13	100,191	0	0	0	0	0	384	384	0.38
1/14 through 12/14	149,992	0	0	1	75,746	0	15,291	91,037	60.70
5 YR. TOTAL	1,249,882	0	0	7	379,955	0	575,871	955,826	76.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	30.399	16%	46.074				76.47
Pure Premium Indicated by National Relativity		23%	7.366	24%	8.724				16.09
Pure Premium Present on Rate Level		66%	7.963	60%	10.433				18.40
Pure Premium Derived by Formula		10.294			15.725				26.02

CLASS 5951		SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	27,018,421	0	0	0	0	0	2,896	2,896	0.01
1/11 through 12/11	37,429,911	0	0	2	12,203	0	12,252	24,455	0.07
1/12 through 12/12	45,325,224	0	0	2	14,185	0	21,148	35,333	0.08
1/13 through 12/13	22,803,713	0	0	1	59,159	0	124,716	183,875	0.81
1/14 through 12/14	27,371,711	0	0	1	32,474	0	52,840	85,314	0.31
5 YR. TOTAL	159,948,980	0	0	6	118,021	0	213,852	331,873	0.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.074	19%	0.134				0.21
Pure Premium Indicated by National Relativity		31%	0.092	32%	0.128				0.22
Pure Premium Present on Rate Level		56%	0.093	49%	0.120				0.21
Pure Premium Derived by Formula		0.090			0.125				0.22

CLASS 6003		PILE DRIVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	4,470,568	0	0	0	0	0	11,329	11,329	0.25
1/11 through 12/11	3,889,909	1	62,564	4	132,881	22,233	121,832	339,510	8.73
1/12 through 12/12	4,883,847	3	363,259	6	293,549	136,532	180,689	974,029	19.94
1/13 through 12/13	4,923,714	1	26,321	3	20,117	15,096	44,702	106,236	2.16
1/14 through 12/14	5,025,854	1	84,971	0	0	40,093	749	125,813	2.50
5 YR. TOTAL	23,193,892	6	537,115	13	446,547	213,954	359,301	1,556,917	6.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	4.241	31%	2.472				6.71
Pure Premium Indicated by National Relativity		37%	2.778	34%	2.027				4.81
Pure Premium Present on Rate Level		37%	3.667	35%	2.795				6.46
Pure Premium Derived by Formula		3.487			2.434				5.92

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 6005		JETTY OR BREAKWATER CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	298,757	0	0	0	0	0	677	677	0.23
1/11 through 12/11	375,379	0	0	1	73	0	793	866	0.23
1/12 through 12/12	509,962	0	0	1	10,641	0	7,274	17,915	3.51
1/13 through 12/13	480,111	0	0	1	96,895	0	89,402	186,297	38.80
1/14 through 12/14	493,625	1	4,627	1	145	6,879	5,040	16,691	3.38
5 YR. TOTAL	2,157,834	1	4,627	4	107,754	6,879	103,186	222,446	10.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	5.208	9%	5.101			10.31	
Pure Premium Indicated by National Relativity		10%	1.500	11%	1.475			2.98	
Pure Premium Present on Rate Level		81%	2.552	80%	1.582			4.13	
Pure Premium Derived by Formula					2.686			1.887	4.57

CLASS 6017 + +		DAM OR LOCK CONSTRUCTION: CONCRETE WORK-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	513,540	0	0	0	0	0	0	0	0.00
1/11 through 12/11	879,703	0	0	0	0	0	0	0	0.00
1/12 through 12/12	175,941	0	0	0	0	0	0	0	0.00
1/13 through 12/13	186,219	0	0	0	0	0	0	0	0.00
1/14 through 12/14	427,583	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,182,986	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.000	9%	0.000			0.00	
Pure Premium Indicated by National Relativity		25%	1.088	26%	1.151			2.24	
Pure Premium Present on Rate Level		67%	1.897	65%	1.365			3.26	
Pure Premium Derived by Formula					1.543			1.187	2.73

CLASS 6018		DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,529,329	0	0	0	0	0	0	0	0.00
1/11 through 12/11	293,142	0	0	0	0	0	0	0	0.00
1/12 through 12/12	255,737	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	9,350	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,087,558	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.000	7%	0.000			0.00	
Pure Premium Indicated by National Relativity		18%	1.535	19%	0.576			2.11	
Pure Premium Present on Rate Level		74%	1.615	74%	0.605			2.22	
Pure Premium Derived by Formula					1.471			0.557	2.03

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 6045		LEVEE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	116,072	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	116,072	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	3%	0.000			0.00	
Pure Premium Indicated by National Relativity		19%	3.111	20%	1.379			4.49	
Pure Premium Present on Rate Level		78%	2.151	77%	1.220			3.37	
Pure Premium Derived by Formula					2.269			1.215	3.48

CLASS 6204		DRILLING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	15,592,902	2	229,691	11	202,681	249,526	153,055	834,953	5.36
1/11 through 12/11	13,448,344	4	216,746	10	348,415	336,125	663,621	1,564,907	11.64
1/12 through 12/12	15,498,004	2	57,450	5	383,360	63,146	379,572	883,528	5.70
1/13 through 12/13	15,573,375	1	143,139	12	358,431	136,523	276,128	914,221	5.87
1/14 through 12/14	16,238,872	4	324,402	10	307,234	279,846	399,460	1,310,942	8.07
5 YR. TOTAL	76,351,497	13	971,428	48	1,600,121	1,065,166	1,871,836	5,508,551	7.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	3.368	54%	3.847			7.22	
Pure Premium Indicated by National Relativity		30%	3.255	23%	2.708			5.96	
Pure Premium Present on Rate Level		31%	3.189	23%	3.419			6.61	
Pure Premium Derived by Formula					3.279			3.487	6.77

CLASS 6206		OIL OR GAS WELL: CEMENTING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,355	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	71,872	0	0	0	0	0	0	0	0.00
1/14 through 12/14	163,872	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	239,099	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	3%	0.000			0.00	
Pure Premium Indicated by National Relativity		48%	1.091	48%	0.896			1.99	
Pure Premium Present on Rate Level		49%	1.344	49%	1.065			2.41	
Pure Premium Derived by Formula					1.182			0.952	2.13

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 6213		OIL OR GAS - WELL - SPECIALTY TOOL & EQUIPMENT LEASING NOC - ALL EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	132,881	0	0	0	0	0	0	0	0.00
1/11 through 12/11	246,641	0	0	0	0	0	0	0	0.00
1/12 through 12/12	372,520	0	0	0	0	0	0	0	0.00
1/13 through 12/13	429,882	0	0	0	0	0	0	0	0.00
1/14 through 12/14	611,980	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,793,904	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	6%	0.000			0.00	
Pure Premium Indicated by National Relativity		47%	0.750	47%	0.575			1.33	
Pure Premium Present on Rate Level		48%	0.869	47%	0.677			1.55	
Pure Premium Derived by Formula					0.770	0.588			1.36

CLASS 6214		OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		26%	0.522	28%	0.571			1.09	
Pure Premium Present on Rate Level		74%	0.902	72%	0.779			1.68	
Pure Premium Derived by Formula					0.803	0.721			1.52

CLASS 6216		OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	21,062	0	0	0	0	0	0	0	0.00
1/11 through 12/11	3,180	0	0	0	0	0	0	0	0.00
1/12 through 12/12	21,320	0	0	0	0	0	0	0	0.00
1/13 through 12/13	141,708	0	0	0	0	0	0	0	0.00
1/14 through 12/14	28,922	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	216,192	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%	0.000			0.00	
Pure Premium Indicated by National Relativity		48%	2.582	48%	1.988			4.57	
Pure Premium Present on Rate Level		49%	2.427	48%	1.869			4.30	
Pure Premium Derived by Formula					2.429	1.851			4.28

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 6217		EXCAVATION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	274,935,970	22	1,958,964	93	2,931,312	1,748,102	2,659,153	9,297,531	3.38
1/11 through 12/11	259,947,828	30	2,094,071	90	2,902,244	2,139,112	3,379,970	10,515,397	4.05
1/12 through 12/12	263,326,852	17	1,733,174	92	3,204,335	2,189,327	2,882,658	10,009,494	3.80
1/13 through 12/13	278,888,764	28	2,184,627	96	3,305,000	1,759,963	3,727,238	10,976,828	3.94
1/14 through 12/14	325,608,075	24	2,699,775	107	4,577,044	3,122,795	4,142,546	14,542,160	4.47
5 YR. TOTAL	1,402,707,489	121	10,670,611	478	16,919,935	10,959,299	16,791,565	55,341,410	3.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.967	100%	1.978			3.95	
Pure Premium Indicated by National Relativity		0%	1.906	0%	1.754			3.66	
Pure Premium Present on Rate Level		0%	1.987	0%	1.932			3.92	
Pure Premium Derived by Formula		1.967		1.978				3.95	

CLASS 6229		IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	12,007,553	2	136,155	3	7,081	95,309	23,761	262,306	2.19
1/11 through 12/11	12,581,207	0	0	4	35,469	0	55,675	91,144	0.73
1/12 through 12/12	12,599,592	1	8,497	6	133,268	7,114	158,640	307,519	2.44
1/13 through 12/13	14,606,293	4	521,898	5	188,464	1,290,490	300,827	2,301,679	15.76
1/14 through 12/14	16,941,456	1	63,316	6	114,063	68,585	111,587	357,551	2.11
5 YR. TOTAL	68,736,101	8	729,866	24	478,345	1,461,498	650,490	3,320,199	4.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	1.758	43%	3.073			4.83	
Pure Premium Indicated by National Relativity		36%	1.686	28%	1.870			3.56	
Pure Premium Present on Rate Level		37%	1.412	29%	2.149			3.56	
Pure Premium Derived by Formula		1.604		2.468				4.07	

CLASS 6233		OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	13,130,213	0	0	2	212,697	0	121,047	333,744	2.54
1/11 through 12/11	10,752,031	0	0	2	128,435	0	84,544	212,979	1.98
1/12 through 12/12	39,565,724	0	0	3	78,560	0	209,003	287,563	0.73
1/13 through 12/13	20,928,460	1	123,655	0	0	67,670	170	191,495	0.92
1/14 through 12/14	32,472,849	0	0	1	69,639	0	26,258	95,897	0.30
5 YR. TOTAL	116,849,277	1	123,655	8	489,331	67,670	441,022	1,121,678	0.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.525	35%	0.435			0.96	
Pure Premium Indicated by National Relativity		35%	0.946	32%	0.870			1.82	
Pure Premium Present on Rate Level		36%	1.009	33%	0.761			1.77	
Pure Premium Derived by Formula		0.847		0.682				1.53	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 6235		OIL OR GAS WELL: DRILLING OR REDRILLING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	271,593	0	0	0	0	0	0	0	0.00
1/11 through 12/11	279,656	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,307,582	0	0	0	0	0	0	0	0.00
1/13 through 12/13	386,563	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,245,394	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.000	11%	0.000		0.00		
Pure Premium Indicated by National Relativity		45%	2.416	44%	1.892		4.31		
Pure Premium Present on Rate Level		45%	2.267	45%	1.688		3.96		
Pure Premium Derived by Formula		2.107			1.592		3.70		

CLASS 6236		OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	156,113	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	156,113	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	4%	0.000		0.00		
Pure Premium Indicated by National Relativity		46%	2.509	48%	1.989		4.50		
Pure Premium Present on Rate Level		50%	3.825	48%	3.241		7.07		
Pure Premium Derived by Formula		3.067			2.510		5.58		

CLASS 6237		OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	90,829	0	0	0	0	0	0	0	0.00
1/11 through 12/11	124,377	0	0	0	0	0	0	0	0.00
1/12 through 12/12	24,030	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	6,116	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	245,352	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%	0.000		0.00		
Pure Premium Indicated by National Relativity		49%	0.732	48%	0.584		1.32		
Pure Premium Present on Rate Level		49%	0.740	49%	0.563		1.30		
Pure Premium Derived by Formula		0.721			0.556		1.28		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 6251		TUNNELING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,051,965	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,220	0	0	0	0	0	0	0	0.00
1/13 through 12/13	14,633	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,552,380	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,620,198	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.000	10%	0.000		0.00		
Pure Premium Indicated by National Relativity		28%	2.368	30%	1.541		3.91		
Pure Premium Present on Rate Level		63%	2.505	60%	1.549		4.05		
Pure Premium Derived by Formula		2.241			1.392		3.63		

CLASS 6252		SHAFT SINKING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	872,507	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,283,446	0	0	0	0	0	0	0	0.00
1/12 through 12/12	508,257	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,042,419	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,874,848	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,581,477	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.000	13%	0.000		0.00		
Pure Premium Indicated by National Relativity		36%	2.517	38%	1.697		4.21		
Pure Premium Present on Rate Level		54%	1.511	49%	1.374		2.89		
Pure Premium Derived by Formula		1.722			1.318		3.04		

CLASS 6306		SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	55,233,841	6	615,330	30	705,423	327,694	687,731	2,336,178	4.23
1/11 through 12/11	55,978,969	9	149,442	21	657,389	95,856	644,802	1,547,489	2.76
1/12 through 12/12	61,257,578	4	488,357	22	363,192	248,610	552,511	1,652,670	2.70
1/13 through 12/13	62,815,800	7	495,906	26	752,775	870,769	787,919	2,907,369	4.63
1/14 through 12/14	67,673,515	3	286,656	25	480,009	235,451	662,736	1,664,852	2.46
5 YR. TOTAL	302,959,703	29	2,035,691	124	2,958,788	1,778,380	3,335,699	10,108,558	3.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		55%	1.649	72%	1.688		3.34		
Pure Premium Indicated by National Relativity		22%	2.153	14%	2.046		4.20		
Pure Premium Present on Rate Level		23%	1.826	14%	1.788		3.61		
Pure Premium Derived by Formula		1.801			1.752		3.55		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 6319		GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	68,625,423	11	993,662	18	545,964	1,489,372	437,932	3,466,930	5.05
1/11 through 12/11	68,794,482	4	266,758	16	421,198	518,244	489,626	1,695,826	2.47
1/12 through 12/12	77,574,511	3	422,259	15	650,986	372,117	555,648	2,001,010	2.58
1/13 through 12/13	85,349,590	3	296,548	22	942,976	361,013	889,513	2,490,050	2.92
1/14 through 12/14	89,098,945	2	174,744	29	779,902	977,299	982,727	2,914,672	3.27
5 YR. TOTAL	389,442,951	23	2,153,971	100	3,341,026	3,718,045	3,355,446	12,568,488	3.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		58%	1.411	78%	1.816			3.23	
Pure Premium Indicated by National Relativity		21%	1.619	11%	1.602			3.22	
Pure Premium Present on Rate Level		21%	1.678	11%	1.711			3.39	
Pure Premium Derived by Formula					1.511	1.781			3.29

CLASS 6325		CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	34,621,314	4	474,722	8	406,175	814,367	239,475	1,934,739	5.59
1/11 through 12/11	37,448,229	1	5,007	12	464,848	8,000	539,048	1,016,903	2.72
1/12 through 12/12	43,915,715	4	217,470	8	559,215	158,579	405,623	1,340,887	3.05
1/13 through 12/13	39,602,161	5	655,523	5	186,880	575,798	96,659	1,514,860	3.83
1/14 through 12/14	41,006,623	3	201,233	9	911,140	199,968	275,626	1,587,967	3.87
5 YR. TOTAL	196,594,042	17	1,553,955	42	2,528,258	1,756,712	1,556,431	7,395,356	3.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	2.076	61%	1.685			3.76	
Pure Premium Indicated by National Relativity		26%	1.750	19%	1.442			3.19	
Pure Premium Present on Rate Level		27%	1.934	20%	1.823			3.76	
Pure Premium Derived by Formula					1.953	1.666			3.62

CLASS 6400		FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATED CONCRETE PANEL FENCE INSTALLED BY HAND							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	16,506,605	1	11,463	12	344,031	24,876	297,418	677,788	4.11
1/11 through 12/11	19,259,882	3	335,399	15	121,607	189,320	136,549	782,875	4.07
1/12 through 12/12	21,968,211	2	91,063	13	272,186	562,545	215,758	1,141,552	5.20
1/13 through 12/13	24,949,728	1	36,674	12	222,330	5,959	251,125	516,088	2.07
1/14 through 12/14	26,937,939	2	106,115	13	209,658	75,218	148,233	539,224	2.00
5 YR. TOTAL	109,622,365	9	580,714	65	1,169,812	857,918	1,049,083	3,657,527	3.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	1.597	51%	1.740			3.34	
Pure Premium Indicated by National Relativity		30%	2.461	24%	2.316			4.78	
Pure Premium Present on Rate Level		31%	2.108	25%	2.118			4.23	
Pure Premium Derived by Formula					2.015	1.973			3.99

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 6503		POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	23,758,177	0	0	2	281,218	0	119,585	400,803	1.69
1/13 through 12/13	30,287,151	3	242,121	5	221,244	44,825	94,361	602,551	1.99
1/14 through 12/14	31,525,366	0	0	1	15,839	0	54,547	70,386	0.22
5 YR. TOTAL	85,570,694	3	242,121	8	518,301	44,825	268,493	1,073,740	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.889	27%			0.366	1.26	
Pure Premium Indicated by National Relativity		39%	0.696	36%			0.627	1.32	
Pure Premium Present on Rate Level		40%	0.575	37%			0.527	1.10	
Pure Premium Derived by Formula							0.520	1.21	

CLASS 6504		FOOD PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	121,558,233	7	431,817	43	443,768	342,961	553,873	1,772,419	1.46
1/11 through 12/11	139,301,246	8	214,539	46	957,639	163,703	914,673	2,250,554	1.62
1/12 through 12/12	113,633,495	2	41,071	37	664,924	40,903	904,887	1,651,785	1.45
1/13 through 12/13	123,883,380	7	468,988	43	1,226,678	408,202	1,229,122	3,332,990	2.69
1/14 through 12/14	141,395,747	7	317,727	36	768,193	354,995	1,012,768	2,453,683	1.74
5 YR. TOTAL	639,772,101	31	1,474,142	205	4,061,202	1,310,764	4,615,323	11,461,431	1.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		53%	0.865	72%			0.926	1.79	
Pure Premium Indicated by National Relativity		23%	0.778	14%			0.875	1.65	
Pure Premium Present on Rate Level		24%	0.791	14%			0.845	1.64	
Pure Premium Derived by Formula							0.908	1.74	

CLASS 6811		BOAT BUILDING-WOOD-NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	122,806	0	0	0	0	0	0	0	0.00
1/11 through 12/11	249,034	0	0	0	0	0	541	541	0.22
1/12 through 12/12	480,086	0	0	0	0	0	469	469	0.10
1/13 through 12/13	363,168	0	0	1	285	0	1,433	1,718	0.47
1/14 through 12/14	379,290	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,594,384	0	0	1	285	0	2,443	2,728	0.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.018	9%			0.153	0.17	
Pure Premium Indicated by National Relativity		16%	2.046	17%			2.429	4.48	
Pure Premium Present on Rate Level		76%	2.431	74%			1.862	4.29	
Pure Premium Derived by Formula							1.805	3.98	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 6834		BOAT BUILDING OR REPAIR & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	47,861,125	2	146,401	9	40,805	143,452	408,956	739,614	1.55
1/11 through 12/11	46,298,149	3	312,068	10	97,697	366,031	101,737	877,533	1.90
1/12 through 12/12	40,562,660	1	4,889	12	339,360	113,605	235,473	693,327	1.71
1/13 through 12/13	37,053,050	3	45,519	10	74,255	99,313	103,361	322,448	0.87
1/14 through 12/14	46,229,715	3	356,821	10	299,122	124,510	300,817	1,081,270	2.34
5 YR. TOTAL	218,004,699	12	865,698	51	851,239	846,911	1,150,344	3,714,192	1.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.788	50%	0.916	1.70			
Pure Premium Indicated by National Relativity		31%	1.381	25%	1.473	2.85			
Pure Premium Present on Rate Level		32%	0.908	25%	0.975	1.88			
Pure Premium Derived by Formula		1.010			1.070			2.08	

CLASS 6836		MARINA & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	12,466,452	1	127,397	5	208,477	84,542	106,583	526,999	4.23
1/11 through 12/11	11,885,959	1	196,971	4	85,501	0	169,518	451,990	3.80
1/12 through 12/12	12,638,960	0	0	2	11,768	0	51,462	63,230	0.50
1/13 through 12/13	12,058,715	0	0	0	0	0	19,721	19,721	0.16
1/14 through 12/14	12,049,026	1	62,594	6	26,711	111,589	122,333	323,227	2.68
5 YR. TOTAL	61,099,112	3	386,962	17	332,457	196,131	469,617	1,385,167	2.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.177	33%	1.090	2.27			
Pure Premium Indicated by National Relativity		37%	1.348	33%	1.528	2.88			
Pure Premium Present on Rate Level		37%	1.348	34%	1.256	2.60			
Pure Premium Derived by Formula		1.304			1.291			2.60	

CLASS 6854		SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		23%	2.569	24%	2.046	4.62			
Pure Premium Present on Rate Level		77%	1.736	76%	1.520	3.26			
Pure Premium Derived by Formula		1.928			1.646			3.57	

* 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 Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	10,464	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,824	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	12,288	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		23%	1.212	24%	1.029			2.24	
Pure Premium Present on Rate Level		76%	1.498	75%	1.292			2.79	
Pure Premium Derived by Formula					1.417	1.216			2.63

CLASS 6884		PAINTING-SHIP HULLS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	27,504	0	0	0	0	0	0	0	0.00
1/11 through 12/11	15,210	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	71,897	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	114,611	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	3%	0.000			0.00	
Pure Premium Indicated by National Relativity		9%	0.511	10%	1.016			1.53	
Pure Premium Present on Rate Level		88%	2.296	87%	1.232			3.53	
Pure Premium Derived by Formula					2.066	1.173			3.24

CLASS 7016 + +		VESSELS-NOC-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		100%	1.498	100%	1.159			2.66	
Pure Premium Derived by Formula					1.498	1.159			2.66

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7024		VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	174,098	0	0	0	0	0	0	0	0.00
1/11 through 12/11	174,115	0	0	0	0	0	0	0	0.00
1/12 through 12/12	213,391	0	0	2	9,477	0	51,067	60,544	28.37
1/13 through 12/13	7,501	0	0	0	0	0	0	0	0.00
1/14 through 12/14	664,325	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,233,430	0	0	2	9,477	0	51,067	60,544	4.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.768	7%			4.140	4.91	
Pure Premium Indicated by National Relativity		23%	1.346	24%			0.782	2.13	
Pure Premium Present on Rate Level		71%	1.667	69%			1.290	2.96	
Pure Premium Derived by Formula							1.368	2.91	

CLASS 7038 + +		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%			0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%			0.000	0.00	
Pure Premium Present on Rate Level		100%	1.065	100%			2.306	3.37	
Pure Premium Derived by Formula							2.306	3.37	

CLASS 7046 + +		VESSELS-NOT SELF-PROPELLED-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%			0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%			0.000	0.00	
Pure Premium Present on Rate Level		100%	2.647	100%			2.122	4.77	
Pure Premium Derived by Formula							2.122	4.77	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7047 + +		VESSELS-NOC-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		100%	2.948	100%	2.084			5.03	
Pure Premium Derived by Formula					2.948			2.084	5.03

CLASS 7050 + +		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		100%	5.714	100%	2.070			7.78	
Pure Premium Derived by Formula					5.714			2.070	7.78

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 Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	142,685	0	0	0	0	0	0	0	0.00
1/11 through 12/11	157,950	0	0	0	0	0	0	0	0.00
1/12 through 12/12	148,297	0	0	0	0	0	0	0	0.00
1/13 through 12/13	192,328	0	0	0	0	0	0	0	0.00
1/14 through 12/14	171,849	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	813,109	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	8%	0.000			0.00	
Pure Premium Indicated by National Relativity		25%	1.335	26%	4.297			5.63	
Pure Premium Present on Rate Level		71%	1.182	66%	2.559			3.74	
Pure Premium Derived by Formula					1.173			2.806	3.98

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7098		VESSELS-NOT SELF-PROPELLED-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%			0.000	0.00	
Pure Premium Indicated by National Relativity		6%	0.684	6%			2.227	2.91	
Pure Premium Present on Rate Level		94%	2.945	94%			2.361	5.31	
Pure Premium Derived by Formula							2.353	5.16	

CLASS 7099 + +		VESSELS-NOT SELF-PROPELLED-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%			0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%			0.000	0.00	
Pure Premium Present on Rate Level		100%	4.257	100%			3.997	8.25	
Pure Premium Derived by Formula							3.997	8.25	

CLASS 7133		RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,871,268	0	0	0	0	0	1,506	1,506	0.05
1/11 through 12/11	2,564,132	0	0	1	9,440	0	28,762	38,202	1.49
1/12 through 12/12	2,767,405	0	0	1	3,456	0	32,067	35,523	1.28
1/13 through 12/13	1,856,097	1	22,975	1	21,902	88,461	41,545	174,883	9.42
1/14 through 12/14	2,103,841	1	53,145	1	4,072	88,523	5,141	150,881	7.17
5 YR. TOTAL	12,162,743	2	76,120	4	38,870	176,984	109,021	400,995	3.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.945	18%			2.351	3.30	
Pure Premium Indicated by National Relativity		33%	0.829	35%			0.980	1.81	
Pure Premium Present on Rate Level		54%	1.175	47%			1.447	2.62	
Pure Premium Derived by Formula							1.446	2.48	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7219 + +		TRUCKING: NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%			0.000	0.00	
Pure Premium Indicated by National Relativity		50%	2.942	50%			2.231	5.17	
Pure Premium Present on Rate Level		50%	0.000	50%			0.000	0.00	
Pure Premium Derived by Formula		1.471					1.116	2.59	

CLASS 7222		TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	210,673	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,138	0	0	0	0	0	0	0	0.00
1/13 through 12/13	89	0	0	0	0	0	0	0	0.00
1/14 through 12/14	89	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	212,989	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	4%			0.000	0.00	
Pure Premium Indicated by National Relativity		48%	3.339	48%			2.309	5.65	
Pure Premium Present on Rate Level		48%	2.875	48%			2.184	5.06	
Pure Premium Derived by Formula		2.983					2.157	5.14	

CLASS 7225 + +		AUTOMOBILE TOWING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%			0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%			0.000	0.00	
Pure Premium Present on Rate Level		100%	0.000	100%			0.000	0.00	
Pure Premium Derived by Formula		0.000					0.000	0.00	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7228 ++		TRUCKING - LOCAL HAULING ONLY & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	517,041,741	65	5,451,775	292	8,436,723	4,399,313	7,359,657	25,647,468	4.96
1/11 through 12/11	530,270,864	74	6,471,542	225	6,955,930	6,147,409	6,012,039	25,586,920	4.83
1/12 through 12/12	552,796,979	64	6,871,323	271	9,433,351	5,444,036	7,611,614	29,360,324	5.31
1/13 through 12/13	601,889,013	85	9,826,952	308	10,705,442	7,043,388	7,649,996	35,225,778	5.85
1/14 through 12/14	662,412,825	68	7,993,277	308	12,254,392	6,969,547	7,122,202	34,339,418	5.18
5 YR. TOTAL	2,864,411,422	356	36,614,869	1,404	47,785,838	30,003,693	35,755,508	150,159,908	5.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		100%	2.947	100%	2.296		5.24		
Pure Premium Indicated by National Relativity		0%	2.843	0%	2.184		5.03		
Pure Premium Present on Rate Level		0%	2.900	0%	2.336		5.24		
Pure Premium Derived by Formula					2.947		2.296		5.24

CLASS 7229 ++		TRUCKING - LONG DISTANCE HAULING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	605,076,072	128	11,893,594	378	14,549,470	8,619,493	9,523,337	44,585,894	7.37
1/11 through 12/11	618,988,290	121	10,897,695	349	14,111,539	10,317,581	9,864,718	45,191,533	7.30
1/12 through 12/12	605,193,934	107	13,652,817	340	11,923,091	10,466,506	9,823,353	45,865,767	7.58
1/13 through 12/13	673,768,447	113	12,920,997	361	13,799,084	9,577,076	10,896,819	47,193,976	7.01
1/14 through 12/14	715,231,482	106	11,919,653	355	11,804,804	9,788,857	8,437,937	41,951,251	5.87
5 YR. TOTAL	3,218,258,225	575	61,284,756	1,783	66,187,988	48,769,513	48,546,164	224,788,421	6.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		100%	3.961	100%	3.024		6.99		
Pure Premium Indicated by National Relativity		0%	3.810	0%	2.703		6.51		
Pure Premium Present on Rate Level		0%	4.149	0%	3.198		7.35		
Pure Premium Derived by Formula					3.961		3.024		6.99

CLASS 7230		TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,122,624	0	0	1	4,256	0	2,520	6,776	0.60
1/11 through 12/11	1,105,474	1	14,616	4	47,545	13,372	27,148	102,681	9.29
1/12 through 12/12	1,576,500	1	147,877	2	16,271	37,996	8,414	210,558	13.36
1/13 through 12/13	1,262,987	0	0	7	144,497	0	127,492	271,989	21.54
1/14 through 12/14	1,504,003	0	0	1	139,561	0	47,997	187,558	12.47
5 YR. TOTAL	6,571,588	2	162,493	15	352,130	51,368	213,571	779,562	11.86
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		16%	7.831	19%	4.032		11.86		
Pure Premium Indicated by National Relativity		42%	3.261	40%	3.202		6.46		
Pure Premium Present on Rate Level		42%	3.760	41%	2.856		6.62		
Pure Premium Derived by Formula					4.202		3.218		7.42

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7231		MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES -- ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	41,846,729	7	387,538	25	265,246	202,067	162,068	1,016,919	2.43
1/11 through 12/11	44,654,834	12	628,727	32	569,254	414,735	391,113	2,003,829	4.49
1/12 through 12/12	50,519,557	11	1,223,622	54	896,723	517,891	1,096,700	3,734,936	7.39
1/13 through 12/13	51,571,156	11	960,108	36	1,007,969	729,457	621,730	3,319,264	6.44
1/14 through 12/14	59,294,858	7	232,447	49	1,460,062	215,017	1,419,060	3,326,586	5.61
5 YR. TOTAL	247,887,134	48	3,432,442	196	4,199,254	2,079,167	3,690,671	13,401,534	5.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		63%	3.079	75%			2.328	5.41	
Pure Premium Indicated by National Relativity		18%	3.812	12%			3.035	6.85	
Pure Premium Present on Rate Level		19%	3.086	13%			2.334	5.42	
Pure Premium Derived by Formula							2.414	5.63	

CLASS 7232		TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITH THE U.S. POSTAL SERVICE-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	37,533,547	10	1,155,582	18	1,133,242	1,114,945	734,489	4,138,258	11.03
1/11 through 12/11	27,867,092	2	59,915	16	982,676	29,058	464,832	1,536,481	5.51
1/12 through 12/12	35,901,410	2	345,493	10	596,994	170,873	234,529	1,347,889	3.75
1/13 through 12/13	34,744,655	6	692,384	19	648,783	255,897	394,112	1,991,176	5.73
1/14 through 12/14	36,540,371	4	746,549	28	1,610,963	288,644	977,529	3,623,685	9.92
5 YR. TOTAL	172,587,075	24	2,999,923	91	4,972,658	1,859,417	2,805,491	12,637,489	7.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	4.619	66%			2.703	7.32	
Pure Premium Indicated by National Relativity		20%	3.427	17%			2.185	5.61	
Pure Premium Present on Rate Level		21%	3.752	17%			2.504	6.26	
Pure Premium Derived by Formula							2.581	6.78	

CLASS 7333 + +		DREDGING-ALL TYPES-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%			0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%			0.000	0.00	
Pure Premium Present on Rate Level		100%	1.721	100%			0.803	2.52	
Pure Premium Derived by Formula							0.803	2.52	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7335		DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	515,595	0	0	1	1,114	0	958	2,072	0.40
1/11 through 12/11	281,224	0	0	0	0	0	0	0	0.00
1/12 through 12/12	227,603	0	0	0	0	0	0	0	0.00
1/13 through 12/13	620,349	0	0	0	0	0	711	711	0.12
1/14 through 12/14	566,127	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,210,898	0	0	1	1,114	0	1,669	2,783	0.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.050	8%	0.075			0.13	
Pure Premium Indicated by National Relativity		12%	0.973	13%	0.822			1.80	
Pure Premium Present on Rate Level		80%	1.913	79%	0.893			2.81	
Pure Premium Derived by Formula					1.651			0.818	2.47

CLASS 7337 + +		DREDGING-ALL TYPES-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		100%	4.326	100%	2.131			6.46	
Pure Premium Derived by Formula					4.326			2.131	6.46

CLASS 7360		FREIGHT HANDLING NOC							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	35,962,405	2	12,436	7	101,789	14,063	156,347	284,635	0.79
1/11 through 12/11	36,436,872	6	772,291	12	864,075	691,953	807,486	3,135,805	8.61
1/12 through 12/12	37,086,164	3	141,291	13	422,215	60,959	264,394	888,859	2.40
1/13 through 12/13	49,443,219	11	559,702	20	423,334	488,101	596,643	2,067,780	4.18
1/14 through 12/14	51,598,267	3	37,319	11	257,762	100,249	226,520	621,850	1.21
5 YR. TOTAL	210,526,927	25	1,523,039	63	2,069,175	1,355,325	2,051,390	6,998,929	3.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	1.706	60%	1.618			3.32	
Pure Premium Indicated by National Relativity		27%	1.621	20%	1.685			3.31	
Pure Premium Present on Rate Level		27%	1.681	20%	1.610			3.29	
Pure Premium Derived by Formula					1.676			1.630	3.31

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7370		TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	13,551,033	1	152,431	1	14,868	260,040	33,662	461,001	3.40
1/11 through 12/11	10,525,754	2	16,481	6	301,819	12,364	77,418	408,082	3.88
1/12 through 12/12	10,115,294	5	153,134	5	127,149	149,208	53,341	482,832	4.77
1/13 through 12/13	15,486,708	4	39,911	4	59,190	11,691	90,877	201,669	1.30
1/14 through 12/14	10,344,120	2	45,266	2	27,381	87,442	44,576	204,665	1.98
5 YR. TOTAL	60,022,909	14	407,223	18	530,407	520,745	299,874	1,758,249	2.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.562	40%	1.367	2.93			
Pure Premium Indicated by National Relativity		34%	1.784	30%	1.889	3.67			
Pure Premium Present on Rate Level		35%	2.123	30%	2.013	4.14			
Pure Premium Derived by Formula			1.834		1.717	3.55			

CLASS 7380		DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	678,922,415	91	6,567,250	278	7,097,514	5,271,887	5,330,509	24,267,160	3.58
1/11 through 12/11	720,662,772	101	6,261,972	292	7,486,310	5,025,475	6,272,302	25,046,059	3.48
1/12 through 12/12	698,889,454	94	7,331,878	259	6,771,476	5,357,351	5,992,249	25,452,954	3.64
1/13 through 12/13	701,365,148	70	6,602,116	338	9,210,017	4,229,605	6,681,921	26,723,659	3.81
1/14 through 12/14	730,975,317	72	6,867,800	280	6,739,140	4,533,575	6,756,715	24,897,230	3.41
5 YR. TOTAL	3,530,815,106	428	33,631,016	1,447	37,304,457	24,417,893	31,033,696	126,387,062	3.58
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.009	100%	1.571	3.58			
Pure Premium Indicated by National Relativity		0%	2.054	0%	1.823	3.88			
Pure Premium Present on Rate Level		0%	1.885	0%	1.503	3.39			
Pure Premium Derived by Formula			2.009		1.571	3.58			

CLASS 7382		BUS CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	59,847,656	12	451,288	35	642,066	264,905	671,555	2,029,814	3.39
1/11 through 12/11	63,758,652	20	587,081	35	804,732	416,685	640,722	2,449,220	3.84
1/12 through 12/12	67,048,862	14	405,261	52	707,158	492,291	652,151	2,256,861	3.37
1/13 through 12/13	67,650,297	16	691,582	39	565,140	492,620	568,779	2,318,121	3.43
1/14 through 12/14	74,255,495	13	597,615	39	733,124	421,264	630,815	2,382,818	3.21
5 YR. TOTAL	332,560,962	75	2,732,827	200	3,452,220	2,087,765	3,164,022	11,436,834	3.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	1.860	74%	1.579	3.44			
Pure Premium Indicated by National Relativity		21%	1.614	13%	1.716	3.33			
Pure Premium Present on Rate Level		22%	1.814	13%	1.706	3.52			
Pure Premium Derived by Formula			1.798		1.613	3.41			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7390		BEER OR ALE DEALER-WHOLESALE & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	79,480,166	12	730,089	79	910,458	500,748	968,233	3,109,528	3.91
1/11 through 12/11	86,112,902	8	401,653	51	514,053	420,975	675,575	2,012,256	2.34
1/12 through 12/12	86,693,131	19	1,223,298	61	614,285	686,300	625,715	3,149,598	3.63
1/13 through 12/13	95,892,827	12	634,036	47	593,777	497,532	625,915	2,351,260	2.45
1/14 through 12/14	94,696,548	7	462,984	53	864,176	422,415	867,978	2,617,553	2.76
5 YR. TOTAL	442,875,574	58	3,452,060	291	3,496,749	2,527,970	3,763,416	13,240,195	2.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		63%	1.569	80%	1.421			2.99	
Pure Premium Indicated by National Relativity		18%	1.872	10%	1.731			3.60	
Pure Premium Present on Rate Level		19%	1.752	10%	1.548			3.30	
Pure Premium Derived by Formula		1.658		1.465				3.12	

CLASS 7394 + +		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		100%	1.471	100%	0.922			2.39	
Pure Premium Derived by Formula		1.471		0.922				2.39	

CLASS 7395		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	439,446	0	0	0	0	0	10,782	10,782	2.45
1/11 through 12/11	374,528	0	0	0	0	0	0	0	0.00
1/12 through 12/12	280,114	0	0	0	0	0	0	0	0.00
1/13 through 12/13	214,558	0	0	0	0	0	3,119	3,119	1.45
1/14 through 12/14	347,142	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,655,788	0	0	0	0	0	13,901	13,901	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.000	7%	0.840			0.84	
Pure Premium Indicated by National Relativity		21%	1.330	22%	0.960			2.29	
Pure Premium Present on Rate Level		72%	1.628	71%	1.020			2.65	
Pure Premium Derived by Formula		1.451		0.994				2.45	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7398 + +		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	4.351	100%	2.696	7.05			
Pure Premium Derived by Formula					2.696	7.05			

CLASS 7402		AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,927,849	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,688,390	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,012,350	0	0	0	0	0	0	0	0.00
1/13 through 12/13	2,152,272	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,832,212	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,613,073	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		8%	0.084	8%	0.023	0.11			
Pure Premium Present on Rate Level		89%	0.039	88%	0.041	0.08			
Pure Premium Derived by Formula					0.038	0.08			

CLASS 7403		AVIATION: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	375,086,267	29	1,393,098	175	3,313,355	1,730,607	4,559,449	10,996,509	2.93
1/11 through 12/11	388,729,378	50	3,930,038	196	4,353,089	4,008,932	5,362,896	17,654,955	4.54
1/12 through 12/12	408,361,260	38	3,159,969	188	3,186,245	2,621,186	5,139,443	14,106,843	3.45
1/13 through 12/13	438,691,702	26	1,708,182	229	5,420,717	1,576,570	6,366,358	15,071,827	3.44
1/14 through 12/14	576,492,962	29	2,650,173	254	6,100,270	2,037,231	6,051,003	16,838,677	2.92
5 YR. TOTAL	2,187,361,569	172	12,841,460	1,042	22,373,676	11,974,526	27,479,149	74,668,811	3.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.610	100%	1.804	3.41			
Pure Premium Indicated by National Relativity		0%	1.647	0%	1.511	3.16			
Pure Premium Present on Rate Level		0%	1.514	0%	1.831	3.35			
Pure Premium Derived by Formula					1.804	3.41			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7405		AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING CREW								
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	341,942,843	14	824,578	110	1,724,735	937,980	1,894,833	5,382,126	1.57	
1/11 through 12/11	354,353,973	22	1,183,622	126	1,832,948	1,441,895	2,496,470	6,954,935	1.96	
1/12 through 12/12	383,464,370	13	1,142,759	94	1,974,616	1,052,098	2,025,895	6,195,368	1.62	
1/13 through 12/13	452,350,735	11	1,331,159	89	2,664,073	750,525	2,032,771	6,778,528	1.50	
1/14 through 12/14	341,814,292	12	2,382,611	115	4,494,209	1,047,021	2,801,772	10,725,613	3.14	
5 YR. TOTAL	1,873,926,213	72	6,864,729	534	12,690,581	5,229,519	11,251,741	36,036,570	1.92	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		79%	1.044	100%			0.880	1.92		
Pure Premium Indicated by National Relativity		10%	0.562	0%			0.414	0.98		
Pure Premium Present on Rate Level		11%	0.716	0%			0.737	1.45		
Pure Premium Derived by Formula								0.880	1.84	

CLASS 7420		AVIATION: STUNT FLYING, RACING, OR PARACHUTE JUMPING FLYING CREW								
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	100	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	271,634	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	23,262	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	3,050	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	100	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	298,146	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		5%	0.000	5%			0.000	0.00		
Pure Premium Indicated by National Relativity		20%	2.415	21%			1.713	4.13		
Pure Premium Present on Rate Level		75%	5.097	74%			2.071	7.17		
Pure Premium Derived by Formula								1.892	6.20	

CLASS 7421		AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - FLYING CREW								
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	33,517,369	1	32,097	1	3,448	30,574	4,807	70,926	0.21	
1/11 through 12/11	34,709,440	0	0	0	0	0	25,286	25,286	0.07	
1/12 through 12/12	34,493,067	0	0	0	0	0	2,253	2,253	0.01	
1/13 through 12/13	35,117,640	0	0	1	4,905	0	8,998	13,903	0.04	
1/14 through 12/14	33,806,643	0	0	4	79,362	0	67,500	146,862	0.44	
5 YR. TOTAL	171,644,159	1	32,097	6	87,715	30,574	108,844	259,230	0.15	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		21%	0.070	24%			0.081	0.15		
Pure Premium Indicated by National Relativity		37%	0.446	38%			0.251	0.70		
Pure Premium Present on Rate Level		42%	0.273	38%			0.193	0.47		
Pure Premium Derived by Formula								0.188	0.48	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7422		AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	20,731,317	2	139,460	4	118,291	92,081	90,003	439,835	2.12
1/11 through 12/11	17,501,942	1	16,595	2	46,164	9,572	54,419	126,750	0.73
1/12 through 12/12	12,107,875	1	54,019	1	844	33,258	19,269	107,390	0.89
1/13 through 12/13	23,497,069	0	0	2	7,727	0	51,995	59,722	0.25
1/14 through 12/14	16,525,578	0	0	1	77,366	0	33,473	110,839	0.67
5 YR. TOTAL	90,363,781	4	210,074	10	250,392	134,911	249,159	844,536	0.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.510	29%	0.425			0.94	
Pure Premium Indicated by National Relativity		38%	0.765	35%	0.482			1.25	
Pure Premium Present on Rate Level		38%	0.745	36%	0.592			1.34	
Pure Premium Derived by Formula		0.696			0.505		1.20		

CLASS 7425		AVIATION: HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	5,736,553	0	0	1	126,600	0	89,515	216,115	3.77
1/11 through 12/11	6,124,801	0	0	0	0	0	0	0	0.00
1/12 through 12/12	6,428,663	0	0	0	0	0	0	0	0.00
1/13 through 12/13	7,195,081	0	0	0	0	0	1,169	1,169	0.02
1/14 through 12/14	8,437,558	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	33,922,656	0	0	1	126,600	0	90,684	217,284	0.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.373	19%	0.267			0.64	
Pure Premium Indicated by National Relativity		40%	1.382	40%	0.520			1.90	
Pure Premium Present on Rate Level		40%	1.271	41%	0.594			1.87	
Pure Premium Derived by Formula		1.136			0.502		1.64		

CLASS 7431		AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	29,802,474	2	598,390	0	0	298,815	2,800	900,005	3.02
1/11 through 12/11	33,308,004	0	0	3	5,601	0	9,030	14,631	0.04
1/12 through 12/12	29,365,342	0	0	1	4,872	0	6,824	11,696	0.04
1/13 through 12/13	27,561,245	0	0	1	3,706	0	1,183	4,889	0.02
1/14 through 12/14	32,464,537	1	26	1	8,353	10,910	12,081	31,370	0.10
5 YR. TOTAL	152,501,602	3	598,416	6	22,532	309,725	31,918	962,591	0.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.407	26%	0.224			0.63	
Pure Premium Indicated by National Relativity		36%	0.637	37%	0.263			0.90	
Pure Premium Present on Rate Level		37%	0.590	37%	0.272			0.86	
Pure Premium Derived by Formula		0.558			0.256		0.81		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7502		GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,349,147	0	0	2	16,853	0	7,108	23,961	1.78
1/11 through 12/11	1,045,126	0	0	0	0	0	1,191	1,191	0.11
1/12 through 12/12	2,144,085	0	0	1	5,101	0	2,230	7,331	0.34
1/13 through 12/13	2,884,866	0	0	1	65,753	0	8,864	74,617	2.59
1/14 through 12/14	2,335,831	0	0	2	44,711	0	45,384	90,095	3.86
5 YR. TOTAL	9,759,055	0	0	6	132,418	0	64,777	197,195	2.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	1.357	13%			0.664	2.02	
Pure Premium Indicated by National Relativity		44%	0.826	43%			0.789	1.62	
Pure Premium Present on Rate Level		45%	0.973	44%			0.796	1.77	
Pure Premium Derived by Formula		0.951					0.776	1.73	

CLASS 7515		OIL OR GAS PIPELINE OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	13,772,129	1	26,905	0	0	42,217	1,783	70,905	0.51
1/11 through 12/11	14,513,995	0	0	3	43,133	0	14,390	57,523	0.40
1/12 through 12/12	18,688,602	0	0	2	17,832	0	28,955	46,787	0.25
1/13 through 12/13	15,151,740	0	0	0	0	0	17,663	17,663	0.12
1/14 through 12/14	16,603,518	0	0	0	0	0	6,842	6,842	0.04
5 YR. TOTAL	78,729,984	1	26,905	5	60,965	42,217	69,633	199,720	0.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.112	22%			0.142	0.25	
Pure Premium Indicated by National Relativity		41%	0.485	39%			0.424	0.91	
Pure Premium Present on Rate Level		42%	0.361	39%			0.352	0.71	
Pure Premium Derived by Formula		0.370					0.334	0.70	

CLASS 7520		WATERWORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	33,436,951	1	255,161	7	53,065	223,935	89,619	621,780	1.86
1/11 through 12/11	33,610,056	3	138,005	7	218,582	91,935	197,167	645,689	1.92
1/12 through 12/12	35,964,766	3	556,761	11	77,119	358,787	167,581	1,160,248	3.23
1/13 through 12/13	35,838,344	1	6,521	11	234,185	20,918	327,928	589,552	1.65
1/14 through 12/14	35,299,467	1	106,227	4	29,020	82,027	68,553	285,827	0.81
5 YR. TOTAL	174,149,584	9	1,062,675	40	611,971	777,602	850,848	3,303,096	1.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.962	46%			0.935	1.90	
Pure Premium Indicated by National Relativity		32%	1.324	27%			1.230	2.55	
Pure Premium Present on Rate Level		33%	1.050	27%			1.001	2.05	
Pure Premium Derived by Formula		1.107					1.032	2.14	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7529		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION-REA PROJECT ONLY & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	10,988,806	3	395,905	7	261,250	376,298	256,005	1,289,458	11.73
1/11 through 12/11	11,327,581	2	162,944	5	219,355	336,927	284,578	1,003,804	8.86
1/12 through 12/12	12,933,051	3	407,116	13	885,770	641,101	540,884	2,474,871	19.14
1/13 through 12/13	13,297,102	2	232,827	10	335,188	177,773	471,460	1,217,248	9.16
1/14 through 12/14	13,693,507	1	195,363	5	281,819	46,705	310,233	834,120	6.09
5 YR. TOTAL	62,240,047	11	1,394,155	40	1,983,382	1,578,804	1,863,160	6,819,501	10.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	5.427	61%	5.530	10.96			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		52%	6.524	39%	5.801	12.33			
Pure Premium Derived by Formula		5.997			5.636			11.63	

CLASS 7538		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	56,101,378	11	1,239,389	19	636,717	1,600,136	762,686	4,238,928	7.56
1/11 through 12/11	54,183,481	11	932,142	26	1,191,685	1,031,212	1,073,806	4,228,845	7.81
1/12 through 12/12	58,685,431	5	480,944	20	707,549	332,609	879,334	2,400,436	4.09
1/13 through 12/13	64,145,566	1	453,921	27	1,784,568	141,339	1,477,652	3,857,480	6.01
1/14 through 12/14	65,580,877	4	563,738	18	2,030,290	555,530	1,508,299	4,657,857	7.10
5 YR. TOTAL	298,696,733	32	3,670,134	110	6,350,809	3,660,826	5,701,777	19,383,546	6.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		67%	3.355	88%	3.134	6.49			
Pure Premium Indicated by National Relativity		16%	2.368	6%	2.380	4.75			
Pure Premium Present on Rate Level		17%	3.125	6%	3.015	6.14			
Pure Premium Derived by Formula		3.158			3.082			6.24	

CLASS 7539		ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	46,084,537	1	114,331	7	50,721	85,933	77,688	328,673	0.71
1/11 through 12/11	44,273,157	1	22,576	3	34,809	25,104	18,761	101,250	0.23
1/12 through 12/12	55,072,524	4	320,456	5	147,479	656,066	112,786	1,236,787	2.25
1/13 through 12/13	49,768,553	2	72,114	3	31,441	20,057	35,114	158,726	0.32
1/14 through 12/14	58,101,035	1	151,269	6	179,276	213,739	206,501	750,785	1.29
5 YR. TOTAL	253,299,806	9	680,746	24	443,726	1,000,899	450,850	2,576,221	1.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.444	45%	0.573	1.02			
Pure Premium Indicated by National Relativity		33%	0.696	27%	0.625	1.32			
Pure Premium Present on Rate Level		33%	0.652	28%	0.659	1.31			
Pure Premium Derived by Formula		0.596			0.611			1.21	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7540		ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	86,359,354	4	623,307	21	591,522	695,901	622,732	2,533,462	2.93
1/11 through 12/11	88,876,256	4	358,735	31	1,167,719	621,464	939,678	3,087,596	3.48
1/12 through 12/12	90,453,168	8	424,775	17	922,960	779,378	945,466	3,072,579	3.40
1/13 through 12/13	91,296,569	7	883,386	16	689,650	1,642,024	916,427	4,131,487	4.53
1/14 through 12/14	95,175,497	7	1,068,789	18	684,517	763,838	727,663	3,244,807	3.41
5 YR. TOTAL	452,160,844	30	3,358,992	103	4,056,368	4,502,605	4,151,966	16,069,931	3.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	1.640	88%	1.914			3.55	
Pure Premium Indicated by National Relativity		20%	1.136	6%	1.249			2.39	
Pure Premium Present on Rate Level		20%	1.511	6%	1.939			3.45	
Pure Premium Derived by Formula		1.513			1.876			3.39	

CLASS 7580		SEWAGE DISPOSAL PLANT OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	20,193,199	0	0	10	181,766	0	154,926	336,692	1.67
1/11 through 12/11	20,341,471	2	229,147	6	206,409	288,427	213,166	937,149	4.61
1/12 through 12/12	21,544,870	1	188,160	2	79,359	25,921	42,190	335,630	1.56
1/13 through 12/13	21,698,199	0	0	2	30,565	0	38,404	68,969	0.32
1/14 through 12/14	22,247,973	2	355,174	4	170,143	803,562	152,820	1,481,699	6.66
5 YR. TOTAL	106,025,712	5	772,481	24	668,242	1,117,910	601,506	3,160,139	2.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.359	36%	1.622			2.98	
Pure Premium Indicated by National Relativity		36%	0.874	32%	0.954			1.83	
Pure Premium Present on Rate Level		36%	0.957	32%	0.891			1.85	
Pure Premium Derived by Formula		1.040			1.174			2.21	

CLASS 7590		GARBAGE WORKS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	8,618,398	1	27,940	8	153,862	64,564	124,942	371,308	4.31
1/11 through 12/11	9,169,692	2	64,719	5	19,338	72,772	56,383	213,212	2.33
1/12 through 12/12	13,579,027	0	0	7	72,737	0	77,255	149,992	1.11
1/13 through 12/13	10,173,467	0	0	8	290,530	0	159,206	449,736	4.42
1/14 through 12/14	13,618,977	0	0	2	17,918	0	28,106	46,024	0.34
5 YR. TOTAL	55,159,561	3	92,659	30	554,385	137,336	445,892	1,230,272	2.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.173	32%	1.057			2.23	
Pure Premium Indicated by National Relativity		37%	1.376	34%	1.290			2.67	
Pure Premium Present on Rate Level		38%	1.428	34%	1.282			2.71	
Pure Premium Derived by Formula		1.345			1.213			2.56	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7600		TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	314,072,575	40	2,179,130	145	3,808,397	2,901,127	3,646,983	12,535,637	3.99
1/11 through 12/11	356,086,735	41	2,494,634	156	3,450,605	2,555,113	3,131,649	11,632,001	3.27
1/12 through 12/12	374,988,020	32	3,078,100	156	3,935,673	2,347,087	3,884,073	13,244,933	3.53
1/13 through 12/13	427,878,858	44	3,670,961	171	5,152,477	3,130,350	4,694,705	16,648,493	3.89
1/14 through 12/14	419,483,659	45	4,371,470	134	4,258,934	2,888,736	4,444,407	15,963,547	3.81
5 YR. TOTAL	1,892,509,847	202	15,794,295	762	20,606,086	13,822,413	19,801,817	70,024,611	3.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.923	100%	1.777			3.70	
Pure Premium Indicated by National Relativity		0%	1.781	0%	1.516			3.30	
Pure Premium Present on Rate Level		0%	1.820	0%	1.700			3.52	
Pure Premium Derived by Formula					1.923	1.777			3.70

CLASS 7605		BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	174,746,927	5	500,700	27	426,386	557,581	529,686	2,014,353	1.15
1/11 through 12/11	178,556,707	10	503,219	35	596,385	389,425	718,799	2,207,828	1.24
1/12 through 12/12	177,143,376	8	732,423	38	845,852	796,215	1,176,936	3,551,426	2.01
1/13 through 12/13	186,505,634	8	670,519	30	982,945	394,882	1,004,814	3,053,160	1.64
1/14 through 12/14	191,028,827	17	1,187,080	35	1,420,091	953,655	1,262,110	4,822,936	2.53
5 YR. TOTAL	907,981,471	48	3,593,941	165	4,271,659	3,091,758	4,692,345	15,649,703	1.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		60%	0.866	81%	0.857			1.72	
Pure Premium Indicated by National Relativity		20%	0.827	9%	0.779			1.61	
Pure Premium Present on Rate Level		20%	0.772	10%	0.792			1.56	
Pure Premium Derived by Formula					0.839	0.843			1.68

CLASS 7610		RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	357,954,929	1	32,479	15	190,576	119,344	361,618	704,017	0.20
1/11 through 12/11	412,322,951	10	297,233	28	753,435	221,327	683,243	1,955,238	0.47
1/12 through 12/12	438,877,282	7	315,316	42	1,310,438	305,410	928,941	2,860,105	0.65
1/13 through 12/13	464,312,238	4	364,650	26	596,499	158,577	555,451	1,675,177	0.36
1/14 through 12/14	471,700,770	2	242,789	42	1,178,080	102,547	1,027,814	2,551,230	0.54
5 YR. TOTAL	2,145,168,170	24	1,252,467	153	4,029,028	907,205	3,557,067	9,745,767	0.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	0.246	64%	0.208			0.45	
Pure Premium Indicated by National Relativity		26%	0.159	18%	0.164			0.32	
Pure Premium Present on Rate Level		26%	0.186	18%	0.183			0.37	
Pure Premium Derived by Formula					0.208	0.196			0.40

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7705		AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	32,326,767	12	799,717	29	384,562	686,129	400,560	2,270,968	7.03
1/11 through 12/11	37,898,578	11	435,484	45	959,386	295,642	844,400	2,534,912	6.69
1/12 through 12/12	38,192,934	10	289,973	25	505,230	463,902	497,345	1,756,450	4.60
1/13 through 12/13	34,953,498	5	205,961	19	551,179	182,012	525,552	1,464,704	4.19
1/14 through 12/14	34,100,390	4	149,832	10	329,373	97,557	161,819	738,581	2.17
5 YR. TOTAL	177,472,167	42	1,880,967	128	2,729,730	1,725,242	2,429,676	8,765,615	4.94
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	2.598	68%	2.341			4.94	
Pure Premium Indicated by National Relativity		24%	1.949	16%	1.936			3.89	
Pure Premium Present on Rate Level		24%	2.664	16%	2.598			5.26	
Pure Premium Derived by Formula		2.458			2.317			4.78	

CLASS 7710 + +		FIREFIGHTERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	9,972,713	0	0	3	29,058	0	29,172	58,230	0.58
1/11 through 12/11	11,246,917	1	46,508	1	23,736	9,111	14,465	93,820	0.84
1/12 through 12/12	13,228,046	0	0	1	63,616	0	82,250	145,866	1.10
1/13 through 12/13	10,074,173	0	0	4	215,373	0	80,289	295,662	2.94
1/14 through 12/14	11,151,787	0	0	2	23,894	0	23,591	47,485	0.43
5 YR. TOTAL	55,673,636	1	46,508	11	355,677	9,111	229,767	641,063	1.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.722	35%	0.429			1.15	
Pure Premium Indicated by National Relativity		38%	1.526	32%	1.559			3.09	
Pure Premium Present on Rate Level		38%	1.309	33%	1.516			2.83	
Pure Premium Derived by Formula		1.251			1.149			2.40	

CLASS 7711 + +		FIREFIGHTERS & DRIVERS - VOLUNTEER							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	799,658	0	0	0	0	0	10,447	10,447	1.31
1/11 through 12/11	1,083,272	0	0	4	92,355	0	162,685	255,040	23.54
1/12 through 12/12	1,141,863	0	0	2	16,838	0	81,210	98,048	8.59
1/13 through 12/13	1,616,297	2	442,952	1	3,098	370,645	60,638	877,333	54.28
1/14 through 12/14	1,366,394	0	0	5	123,960	0	144,785	268,745	19.67
5 YR. TOTAL	6,007,484	2	442,952	12	236,251	370,645	459,765	1,509,613	25.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	11.306	14%	13.823			25.13	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		90%	1.309	86%	1.516			2.83	
Pure Premium Derived by Formula		2.309			3.239			5.55	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 7720		POLICE OFFICERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	230,088,069	10	423,946	58	1,236,599	804,202	1,371,564	3,836,311	1.67
1/11 through 12/11	224,546,260	13	307,968	52	694,916	471,481	880,400	2,354,765	1.05
1/12 through 12/12	238,757,628	7	208,168	59	901,588	217,664	1,141,290	2,468,710	1.03
1/13 through 12/13	185,276,363	6	808,883	31	797,026	794,112	982,669	3,382,690	1.83
1/14 through 12/14	139,217,061	9	365,148	45	769,180	488,607	1,194,708	2,817,643	2.02
5 YR. TOTAL	1,017,885,381	45	2,114,113	245	4,399,309	2,776,066	5,570,631	14,860,119	1.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	0.640	86%	0.820	1.46			
Pure Premium Indicated by National Relativity		19%	1.015	7%	1.116	2.13			
Pure Premium Present on Rate Level		19%	0.718	7%	0.804	1.52			
Pure Premium Derived by Formula		0.726			0.840			1.57	

CLASS 7723		DETECTIVE OR PATROL AGENCY - PRIVATE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	147,171,884	4	151,044	31	354,013	254,150	675,399	1,434,606	0.98
1/11 through 12/11	153,389,942	4	201,506	24	1,042,912	234,953	1,291,554	2,770,925	1.81
1/12 through 12/12	166,195,952	14	948,109	32	562,932	2,473,756	1,468,750	5,453,547	3.28
1/13 through 12/13	218,178,801	11	398,840	36	440,785	351,562	822,246	2,013,433	0.92
1/14 through 12/14	272,721,223	20	1,051,093	73	1,489,973	1,107,048	1,545,845	5,193,959	1.91
5 YR. TOTAL	957,657,802	53	2,750,592	196	3,890,615	4,421,469	5,803,794	16,866,470	1.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	0.693	100%	1.068	1.76			
Pure Premium Indicated by National Relativity		18%	0.793	0%	0.964	1.76			
Pure Premium Present on Rate Level		19%	0.799	0%	1.402	2.20			
Pure Premium Derived by Formula		0.731			1.068			1.80	

CLASS 7855		RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR-NO WORK ON ELEVATED RAILROADS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	4,219,759	0	0	0	0	0	0	0	0.00
1/11 through 12/11	5,707,244	0	0	1	3,393	0	31,161	34,554	0.61
1/12 through 12/12	5,515,770	0	0	1	11,385	0	22,272	33,657	0.61
1/13 through 12/13	4,054,514	0	0	1	207,633	0	92,567	300,200	7.40
1/14 through 12/14	6,183,939	0	0	2	7,208	0	13,261	20,469	0.33
5 YR. TOTAL	25,681,226	0	0	5	229,619	0	159,261	388,880	1.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.894	21%	0.620	1.51			
Pure Premium Indicated by National Relativity		42%	1.445	39%	1.551	3.00			
Pure Premium Present on Rate Level		42%	1.047	40%	0.994	2.04			
Pure Premium Derived by Formula		1.190			1.133			2.32	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8001		STORE: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	39,703,434	3	58,751	12	87,168	31,462	107,306	284,687	0.72
1/11 through 12/11	40,953,348	4	206,750	13	67,573	279,708	99,885	653,916	1.60
1/12 through 12/12	38,272,997	2	15,781	13	248,671	2,827	281,077	548,356	1.43
1/13 through 12/13	43,926,414	2	93,461	8	102,449	90,396	123,909	410,215	0.93
1/14 through 12/14	42,488,608	6	371,065	15	367,798	728,413	423,608	1,890,884	4.45
5 YR. TOTAL	205,344,801	17	745,808	61	873,659	1,132,806	1,035,785	3,788,058	1.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.789	44%	1.056	1.85			
Pure Premium Indicated by National Relativity		34%	0.686	28%	0.921	1.61			
Pure Premium Present on Rate Level		34%	0.690	28%	0.762	1.45			
Pure Premium Derived by Formula		0.720			0.936		1.66		

CLASS 8002		AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	64,101,364	7	147,856	17	104,491	523,285	280,540	1,056,172	1.65
1/11 through 12/11	65,005,784	3	34,929	14	221,532	111,007	360,104	727,572	1.12
1/12 through 12/12	62,143,048	2	60,696	14	287,846	60,623	694,896	1,104,061	1.78
1/13 through 12/13	62,423,533	5	147,884	7	113,115	112,517	229,578	603,094	0.97
1/14 through 12/14	68,885,407	8	108,359	14	248,205	220,516	458,716	1,035,796	1.50
5 YR. TOTAL	322,559,136	25	499,724	66	975,189	1,027,948	2,023,834	4,526,695	1.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.457	54%	0.946	1.40			
Pure Premium Indicated by National Relativity		33%	0.547	23%	0.842	1.39			
Pure Premium Present on Rate Level		34%	0.476	23%	0.818	1.29			
Pure Premium Derived by Formula		0.493			0.893		1.39		

CLASS 8006		GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	410,706,408	56	3,464,001	144	1,966,346	3,521,508	2,160,828	11,112,683	2.71
1/11 through 12/11	425,756,517	59	2,247,275	152	2,131,756	2,544,774	3,069,472	9,993,277	2.35
1/12 through 12/12	425,512,703	34	1,169,834	140	1,591,071	1,764,904	2,016,034	6,541,843	1.54
1/13 through 12/13	447,770,426	32	1,765,884	141	2,129,726	1,285,631	2,354,035	7,535,276	1.68
1/14 through 12/14	544,281,736	29	1,506,296	143	2,757,395	1,415,233	3,018,582	8,697,506	1.60
5 YR. TOTAL	2,254,027,790	210	10,153,290	720	10,576,294	10,532,050	12,618,951	43,880,585	1.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		96%	0.920	100%	1.027	1.95			
Pure Premium Indicated by National Relativity		2%	0.689	0%	0.848	1.54			
Pure Premium Present on Rate Level		2%	0.974	0%	1.068	2.04			
Pure Premium Derived by Formula		0.916			1.027		1.94		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8008		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	620,395,482	40	1,431,924	130	1,555,566	1,280,445	2,002,888	6,270,823	1.01
1/11 through 12/11	676,608,090	34	1,348,883	122	1,070,788	1,687,496	1,633,504	5,740,671	0.85
1/12 through 12/12	696,913,665	32	1,124,151	120	1,766,052	1,125,851	2,305,153	6,321,207	0.91
1/13 through 12/13	746,357,841	31	1,514,618	127	1,692,483	1,037,703	2,225,319	6,470,123	0.87
1/14 through 12/14	753,829,673	31	1,053,993	106	1,633,882	993,770	2,501,203	6,182,848	0.82
5 YR. TOTAL	3,494,104,751	168	6,473,569	605	7,718,771	6,125,265	10,668,067	30,985,672	0.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		81%	0.406	100%	0.481	0.89			
Pure Premium Indicated by National Relativity		9%	0.340	0%	0.456	0.80			
Pure Premium Present on Rate Level		10%	0.420	0%	0.495	0.92			
Pure Premium Derived by Formula		0.401			0.481		0.88		

CLASS 8010		STORE: HARDWARE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	225,745,847	10	298,280	36	694,000	323,084	750,177	2,065,541	0.92
1/11 through 12/11	244,419,832	7	241,443	47	689,050	197,809	985,695	2,113,997	0.87
1/12 through 12/12	270,275,289	11	534,119	39	476,481	594,754	816,174	2,421,528	0.90
1/13 through 12/13	267,799,191	7	333,117	52	1,407,650	228,807	1,359,291	3,328,865	1.24
1/14 through 12/14	270,246,696	11	444,810	70	1,014,339	493,226	1,656,333	3,608,708	1.34
5 YR. TOTAL	1,278,486,855	46	1,851,769	244	4,281,520	1,837,680	5,567,670	13,538,639	1.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	0.480	77%	0.579	1.06			
Pure Premium Indicated by National Relativity		21%	0.561	11%	0.699	1.26			
Pure Premium Present on Rate Level		22%	0.469	12%	0.490	0.96			
Pure Premium Derived by Formula		0.495			0.582		1.08		

CLASS 8013		STORE: JEWELRY							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	166,583,657	3	67,566	8	205,823	142,409	168,557	584,355	0.35
1/11 through 12/11	191,366,876	2	78,387	11	151,266	17,947	184,178	431,778	0.23
1/12 through 12/12	197,160,998	0	0	7	311,196	0	201,130	512,326	0.26
1/13 through 12/13	212,636,182	1	53,612	10	330,615	23,824	258,442	666,493	0.31
1/14 through 12/14	223,180,267	2	11,079	10	168,068	19,639	233,575	432,361	0.19
5 YR. TOTAL	990,927,980	8	210,644	46	1,166,968	203,819	1,045,882	2,627,313	0.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.139	40%	0.126	0.27			
Pure Premium Indicated by National Relativity		34%	0.157	30%	0.157	0.31			
Pure Premium Present on Rate Level		35%	0.130	30%	0.125	0.26			
Pure Premium Derived by Formula		0.142			0.135		0.28		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8015		QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	48,829,034	1	14,391	5	70,875	48,878	109,899	244,043	0.50
1/11 through 12/11	55,146,545	4	407,138	3	11,982	322,983	36,221	778,324	1.41
1/12 through 12/12	57,506,147	3	390,774	2	162,893	418,229	283,486	1,255,382	2.18
1/13 through 12/13	55,373,076	2	40,243	5	184,568	39,629	118,541	382,981	0.69
1/14 through 12/14	55,678,452	1	4,542	6	78,639	23,929	111,461	218,571	0.39
5 YR. TOTAL	272,533,254	11	857,088	21	508,957	853,648	659,608	2,879,301	1.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.501	36%			0.555	1.06	
Pure Premium Indicated by National Relativity		37%	0.282	32%			0.321	0.60	
Pure Premium Present on Rate Level		38%	0.287	32%			0.347	0.63	
Pure Premium Derived by Formula							0.414	0.75	

CLASS 8017		STORE: RETAIL NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,454,798,059	160	5,220,099	596	8,908,244	6,790,335	12,149,020	33,067,698	1.35
1/11 through 12/11	2,426,094,703	97	3,765,004	541	6,986,014	4,430,159	10,398,671	25,579,848	1.05
1/12 through 12/12	2,452,557,613	108	4,494,113	525	6,139,469	4,959,404	9,355,155	24,948,141	1.02
1/13 through 12/13	2,289,000,632	78	3,582,249	454	7,348,733	4,995,464	10,545,519	26,471,965	1.16
1/14 through 12/14	2,442,385,353	82	2,629,525	390	5,229,804	3,290,454	9,513,180	20,662,963	0.85
5 YR. TOTAL	12,064,836,360	525	19,690,990	2,506	34,612,264	24,465,816	51,961,545	130,730,615	1.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.450	100%			0.633	1.08	
Pure Premium Indicated by National Relativity		0%	0.422	0%			0.571	0.99	
Pure Premium Present on Rate Level		0%	0.477	0%			0.649	1.13	
Pure Premium Derived by Formula							0.633	1.08	

CLASS 8018		STORE: WHOLESALE NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	609,386,581	50	2,066,626	200	3,048,398	2,245,805	3,568,414	10,929,243	1.79
1/11 through 12/11	638,592,333	43	1,687,214	214	2,488,302	1,147,687	3,060,577	8,383,780	1.31
1/12 through 12/12	644,860,539	34	1,354,894	193	3,269,183	1,289,363	3,755,680	9,669,120	1.50
1/13 through 12/13	715,111,704	48	2,597,134	244	4,275,014	1,813,211	4,694,337	13,379,696	1.87
1/14 through 12/14	746,883,396	46	2,747,928	228	3,888,055	2,183,219	4,701,017	13,520,219	1.81
5 YR. TOTAL	3,354,834,553	221	10,453,796	1,079	16,968,952	8,679,285	19,780,025	55,882,058	1.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		99%	0.817	100%			0.848	1.67	
Pure Premium Indicated by National Relativity		0%	0.949	0%			1.017	1.97	
Pure Premium Present on Rate Level		1%	0.710	0%			0.742	1.45	
Pure Premium Derived by Formula							0.848	1.66	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8021		STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	174,757,971	11	281,262	80	587,882	246,259	1,004,296	2,119,699	1.21
1/11 through 12/11	180,261,363	21	401,537	89	1,068,054	436,319	1,561,846	3,467,756	1.92
1/12 through 12/12	210,150,579	23	295,137	97	1,122,080	449,259	1,782,134	3,648,610	1.74
1/13 through 12/13	174,771,059	11	212,717	54	718,550	116,343	700,850	1,748,460	1.00
1/14 through 12/14	245,610,050	11	268,516	79	1,071,705	223,900	1,606,853	3,170,974	1.29
5 YR. TOTAL	985,551,022	77	1,459,169	399	4,568,271	1,472,080	6,655,979	14,155,499	1.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		60%	0.612	85%	0.825			1.44	
Pure Premium Indicated by National Relativity		20%	1.028	7%	1.330			2.36	
Pure Premium Present on Rate Level		20%	0.699	8%	0.824			1.52	
Pure Premium Derived by Formula						0.713	0.860	1.57	

CLASS 8031		STORE: MEAT, FISH OR POULTRY-RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	9,460,407	2	213,941	4	66,034	217,293	65,635	562,903	5.95
1/11 through 12/11	11,205,739	0	0	6	7,032	0	49,655	56,687	0.51
1/12 through 12/12	11,244,165	1	31,839	7	184,783	29,664	276,018	522,304	4.65
1/13 through 12/13	10,994,357	0	0	5	142,491	0	130,748	273,239	2.49
1/14 through 12/14	12,050,699	1	84,402	3	125,621	131,619	71,626	413,268	3.43
5 YR. TOTAL	54,955,367	4	330,182	25	525,961	378,576	593,682	1,828,401	3.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	1.558	32%	1.769			3.33	
Pure Premium Indicated by National Relativity		39%	0.878	34%	0.930			1.81	
Pure Premium Present on Rate Level		40%	0.937	34%	1.272			2.21	
Pure Premium Derived by Formula						1.044	1.315	2.36	

CLASS 8032		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	129,111,215	9	472,920	31	364,881	418,791	748,420	2,005,012	1.55
1/11 through 12/11	137,158,779	9	364,785	36	270,780	310,076	400,084	1,345,725	0.98
1/12 through 12/12	138,082,296	11	565,378	41	565,755	967,782	704,247	2,803,162	2.03
1/13 through 12/13	181,031,999	9	371,209	53	628,835	205,915	655,781	1,861,740	1.03
1/14 through 12/14	165,825,042	4	342,529	30	742,267	504,919	708,901	2,298,616	1.39
5 YR. TOTAL	751,209,331	42	2,116,821	191	2,572,518	2,407,483	3,217,433	10,314,255	1.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	0.624	72%	0.749			1.37	
Pure Premium Indicated by National Relativity		24%	0.720	14%	0.810			1.53	
Pure Premium Present on Rate Level		24%	0.629	14%	0.700			1.33	
Pure Premium Derived by Formula						0.648	0.751	1.40	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8033		STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	564,231,177	41	1,355,316	108	1,003,348	1,284,443	1,797,948	5,441,055	0.96
1/11 through 12/11	589,184,618	22	894,742	142	1,670,538	943,919	2,182,114	5,691,313	0.97
1/12 through 12/12	648,533,436	30	1,158,325	149	1,649,914	1,225,429	2,623,495	6,657,163	1.03
1/13 through 12/13	641,841,501	40	1,482,411	123	1,629,200	1,855,183	2,442,889	7,409,683	1.16
1/14 through 12/14	589,606,540	28	868,672	134	1,934,960	931,618	2,753,618	6,488,868	1.10
5 YR. TOTAL	3,033,397,272	161	5,759,466	656	7,887,960	6,240,592	11,800,064	31,688,082	1.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		83%	0.450	100%	0.595	1.05			
Pure Premium Indicated by National Relativity		8%	0.653	0%	0.822	1.48			
Pure Premium Present on Rate Level		9%	0.503	0%	0.633	1.14			
Pure Premium Derived by Formula		0.471			0.595		1.07		

CLASS 8037		STORE - SUPERSTORES AND WAREHOUSE CLUBS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	2,654,014	0	0	1	44	0	3,230	3,274	0.12
1/12 through 12/12	2,588,820	0	0	6	54,850	0	28,679	83,529	3.23
1/13 through 12/13	3,600,371	1	611	3	21,168	464	19,574	41,817	1.16
1/14 through 12/14	3,389,275	1	100,785	3	33,201	27,719	15,310	177,015	5.22
5 YR. TOTAL	12,232,480	2	101,396	13	109,263	28,183	66,793	305,635	2.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.722	15%	0.776	2.50			
Pure Premium Indicated by National Relativity		44%	0.875	42%	0.912	1.79			
Pure Premium Present on Rate Level		45%	0.806	43%	0.892	1.70			
Pure Premium Derived by Formula		0.937			0.883		1.82		

CLASS 8039		STORE: DEPARTMENT-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	161,461,139	15	563,715	54	855,673	606,380	940,902	2,966,670	1.84
1/11 through 12/11	160,061,375	15	366,647	31	252,151	396,542	432,586	1,447,926	0.91
1/12 through 12/12	316,003,463	29	666,093	66	612,827	702,336	1,091,439	3,072,695	0.97
1/13 through 12/13	307,847,492	16	400,283	69	816,046	827,189	1,206,577	3,250,095	1.06
1/14 through 12/14	293,527,211	19	776,784	49	402,276	798,427	918,292	2,895,779	0.99
5 YR. TOTAL	1,238,900,680	94	2,773,522	269	2,938,973	3,330,874	4,589,796	13,633,165	1.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	0.461	86%	0.639	1.10			
Pure Premium Indicated by National Relativity		20%	0.456	7%	0.677	1.13			
Pure Premium Present on Rate Level		21%	0.519	7%	0.669	1.19			
Pure Premium Derived by Formula		0.472			0.644		1.12		

* 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 Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	269,256,476	32	1,587,522	107	1,862,876	1,166,063	1,820,929	6,437,390	2.39
1/11 through 12/11	280,548,101	30	946,849	106	2,038,334	689,425	2,104,956	5,779,564	2.06
1/12 through 12/12	290,157,203	32	1,835,668	110	2,984,237	2,577,691	2,476,473	9,874,069	3.40
1/13 through 12/13	296,700,059	14	983,139	113	1,666,013	639,458	2,056,085	5,344,695	1.80
1/14 through 12/14	314,651,217	28	1,228,181	95	2,242,122	960,713	2,391,743	6,822,759	2.17
5 YR. TOTAL	1,451,313,056	136	6,581,359	531	10,793,582	6,033,350	10,850,186	34,258,477	2.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		87%	1.197	100%	1.163	2.36			
Pure Premium Indicated by National Relativity		6%	1.065	0%	1.121	2.19			
Pure Premium Present on Rate Level		7%	1.208	0%	1.168	2.38			
Pure Premium Derived by Formula		1.190			1.163			2.35	

CLASS 8045		STORE: DRUG - RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	349,193,905	3	102,556	17	227,992	229,361	423,722	983,631	0.28
1/11 through 12/11	363,256,374	4	61,563	20	627,941	48,631	808,418	1,546,553	0.43
1/12 through 12/12	376,481,088	6	200,947	14	279,302	237,983	439,347	1,157,579	0.31
1/13 through 12/13	562,615,823	13	422,402	48	1,030,005	738,434	1,326,863	3,517,704	0.63
1/14 through 12/14	569,428,414	12	510,583	45	1,037,449	559,399	1,262,042	3,369,473	0.59
5 YR. TOTAL	2,220,975,604	38	1,298,051	144	3,202,689	1,813,808	4,260,392	10,574,940	0.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.203	74%	0.273	0.48			
Pure Premium Indicated by National Relativity		25%	0.235	13%	0.262	0.50			
Pure Premium Present on Rate Level		26%	0.187	13%	0.253	0.44			
Pure Premium Derived by Formula		0.207			0.269			0.48	

CLASS 8046		STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	267,000,120	28	1,176,481	98	2,290,022	852,132	1,987,392	6,306,027	2.36
1/11 through 12/11	210,246,207	21	649,365	50	559,205	613,601	984,996	2,807,167	1.34
1/12 through 12/12	283,934,547	26	396,203	66	1,191,292	825,766	1,468,597	3,881,858	1.37
1/13 through 12/13	289,126,357	16	415,392	62	788,502	435,896	1,174,775	2,814,565	0.97
1/14 through 12/14	318,491,934	33	1,283,096	72	901,077	1,596,389	1,524,067	5,304,629	1.67
5 YR. TOTAL	1,368,799,165	124	3,920,537	348	5,730,098	4,323,784	7,139,827	21,114,246	1.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	0.705	98%	0.837	1.54			
Pure Premium Indicated by National Relativity		15%	0.730	1%	0.942	1.67			
Pure Premium Present on Rate Level		16%	0.715	1%	0.843	1.56			
Pure Premium Derived by Formula		0.710			0.838			1.55	

* 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 Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	34,986,261	1	155,825	4	60,325	308,901	87,916	612,967	1.75
1/11 through 12/11	34,858,751	1	13,476	10	126,367	0	151,921	291,764	0.84
1/12 through 12/12	39,177,085	1	5,589	5	67,013	0	98,254	170,856	0.44
1/13 through 12/13	40,726,534	1	20,529	1	1,093	63,266	25,763	110,651	0.27
1/14 through 12/14	35,200,423	1	15,288	4	98,205	17,125	151,610	282,228	0.80
5 YR. TOTAL	184,949,054	5	210,707	24	353,003	389,292	515,464	1,468,466	0.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.305	32%	0.489	0.79			
Pure Premium Indicated by National Relativity		39%	0.371	34%	0.365	0.74			
Pure Premium Present on Rate Level		39%	0.294	34%	0.375	0.67			
Pure Premium Derived by Formula		0.326			0.408		0.73		

CLASS 8058		BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	138,835,105	18	798,698	61	791,113	995,219	1,025,247	3,610,277	2.60
1/11 through 12/11	146,268,492	15	550,853	38	363,385	835,337	593,620	2,343,195	1.60
1/12 through 12/12	143,617,385	8	367,998	37	659,081	564,517	1,018,864	2,610,460	1.82
1/13 through 12/13	153,808,856	9	899,413	33	412,010	840,218	695,959	2,847,600	1.85
1/14 through 12/14	160,621,755	12	648,919	49	712,961	1,198,080	1,117,569	3,677,529	2.29
5 YR. TOTAL	743,151,593	62	3,265,881	218	2,938,550	4,433,371	4,451,259	15,089,061	2.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	0.835	84%	1.196	2.03			
Pure Premium Indicated by National Relativity		21%	0.671	8%	1.013	1.68			
Pure Premium Present on Rate Level		21%	0.829	8%	1.046	1.88			
Pure Premium Derived by Formula		0.799			1.169		1.97		

CLASS 8072		STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	45,550,374	2	174,854	5	64,077	213,390	83,173	535,494	1.18
1/11 through 12/11	50,256,351	2	293,196	6	174,453	122,319	385,874	975,842	1.94
1/12 through 12/12	44,327,905	3	43,299	3	11,764	89,197	93,725	237,985	0.54
1/13 through 12/13	40,797,817	1	31,779	5	38,079	35,928	122,981	228,767	0.56
1/14 through 12/14	53,207,411	1	6,344	2	12,176	20,050	49,396	87,966	0.17
5 YR. TOTAL	234,139,858	9	549,472	21	300,549	480,884	735,149	2,066,054	0.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.363	34%	0.519	0.88			
Pure Premium Indicated by National Relativity		39%	0.179	33%	0.278	0.46			
Pure Premium Present on Rate Level		40%	0.223	33%	0.358	0.58			
Pure Premium Derived by Formula		0.235			0.386		0.62		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8102		SEED MERCHANT							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	25,727,703	0	0	4	288,268	0	78,229	366,497	1.42
1/11 through 12/11	59,582,065	0	0	3	13,410	0	44,608	58,018	0.10
1/12 through 12/12	58,647,345	0	0	1	2,270	0	21,723	23,993	0.04
1/13 through 12/13	61,558,221	1	19,572	5	223,064	186,699	135,579	564,914	0.92
1/14 through 12/14	60,724,107	0	0	4	40,600	0	86,009	126,609	0.21
5 YR. TOTAL	266,239,441	1	19,572	17	567,612	186,699	366,148	1,140,031	0.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.221	43%	0.208	0.43			
Pure Premium Indicated by National Relativity		34%	0.926	28%	1.083	2.01			
Pure Premium Present on Rate Level		34%	0.544	29%	0.538	1.08			
Pure Premium Derived by Formula		0.571			0.549		1.12		

CLASS 8103		WOOL MERCHANT							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	4,450,890	0	0	2	20,086	0	16,791	36,877	0.83
1/11 through 12/11	4,443,382	0	0	1	6,906	0	20,977	27,883	0.63
1/12 through 12/12	4,782,580	0	0	2	158,232	0	120,961	279,193	5.84
1/13 through 12/13	4,892,267	0	0	2	5,982	0	13,254	19,236	0.39
1/14 through 12/14	5,027,675	0	0	1	4,978	0	16,157	21,135	0.42
5 YR. TOTAL	23,596,794	0	0	8	196,184	0	188,140	384,324	1.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.831	19%	0.797	1.63			
Pure Premium Indicated by National Relativity		19%	0.343	20%	1.161	1.50			
Pure Premium Present on Rate Level		68%	0.662	61%	0.852	1.51			
Pure Premium Derived by Formula		0.623			0.903		1.53		

CLASS 8106		IRON OR STEEL MERCHANT & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	50,476,627	5	699,777	16	506,745	536,615	475,834	2,218,971	4.40
1/11 through 12/11	50,560,618	2	48,387	23	342,740	98,316	513,754	1,003,197	1.99
1/12 through 12/12	51,788,280	2	36,781	17	344,715	28,082	322,397	731,975	1.41
1/13 through 12/13	62,195,694	4	402,507	21	683,396	237,954	558,995	1,882,852	3.03
1/14 through 12/14	60,201,630	2	119,765	25	887,406	85,477	875,943	1,968,591	3.27
5 YR. TOTAL	275,222,849	15	1,307,217	102	2,765,002	986,444	2,746,923	7,805,586	2.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	1.480	63%	1.356	2.84			
Pure Premium Indicated by National Relativity		26%	1.633	18%	1.818	3.45			
Pure Premium Present on Rate Level		27%	1.369	19%	1.385	2.75			
Pure Premium Derived by Formula		1.490			1.445		2.94		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8107		MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	165,458,642	12	1,074,304	38	921,754	911,975	1,329,115	4,237,148	2.56
1/11 through 12/11	174,419,675	12	328,254	58	1,476,368	311,232	1,371,057	3,486,911	2.00
1/12 through 12/12	179,509,049	10	616,260	51	1,972,156	857,025	1,672,396	5,117,837	2.85
1/13 through 12/13	202,690,261	10	758,483	37	778,134	471,286	1,015,351	3,023,254	1.49
1/14 through 12/14	214,137,921	11	1,563,083	45	1,766,472	1,193,130	1,559,772	6,082,457	2.84
5 YR. TOTAL	936,215,548	55	4,340,384	229	6,914,884	3,744,648	6,947,691	21,947,607	2.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		71%	1.202	95%	1.142			2.34	
Pure Premium Indicated by National Relativity		14%	1.108	2%	1.050			2.16	
Pure Premium Present on Rate Level		15%	1.115	3%	1.129			2.24	
Pure Premium Derived by Formula		1.176			1.140		2.32		

CLASS 8111		PLUMBERS SUPPLIES DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	51,385,903	0	0	8	227,933	0	221,205	449,138	0.87
1/11 through 12/11	53,579,028	3	225,352	10	241,159	379,145	176,999	1,022,655	1.91
1/12 through 12/12	55,003,339	2	52,440	16	354,585	74,822	568,085	1,049,932	1.91
1/13 through 12/13	80,170,955	1	128,571	10	183,773	53,885	154,931	521,160	0.65
1/14 through 12/14	81,175,431	3	119,387	16	373,825	185,042	402,760	1,081,014	1.33
5 YR. TOTAL	321,314,656	9	525,750	60	1,381,275	692,894	1,523,980	4,123,899	1.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	0.594	54%	0.690			1.28	
Pure Premium Indicated by National Relativity		30%	0.884	23%	0.784			1.67	
Pure Premium Present on Rate Level		31%	0.708	23%	0.788			1.50	
Pure Premium Derived by Formula		0.716			0.734		1.45		

CLASS 8116		FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	44,389,462	4	141,545	12	304,459	102,907	345,240	894,151	2.02
1/11 through 12/11	43,699,785	3	44,571	8	120,321	5,573	193,035	363,500	0.83
1/12 through 12/12	50,351,854	3	54,653	14	251,500	128,054	296,318	730,525	1.45
1/13 through 12/13	48,518,338	6	79,450	18	342,397	111,856	487,620	1,021,323	2.11
1/14 through 12/14	56,067,693	0	0	16	491,229	0	430,448	921,677	1.64
5 YR. TOTAL	243,027,132	16	320,219	68	1,509,906	348,390	1,752,661	3,931,176	1.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	0.753	54%	0.865			1.62	
Pure Premium Indicated by National Relativity		31%	0.866	23%	0.941			1.81	
Pure Premium Present on Rate Level		31%	0.916	23%	1.047			1.96	
Pure Premium Derived by Formula		0.839			0.924		1.76		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8203		ICE MFG. OR DISTRIBUTION & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	7,396,212	0	0	3	131,660	0	372,815	504,475	6.82
1/11 through 12/11	7,808,036	0	0	6	53,589	0	72,817	126,406	1.62
1/12 through 12/12	7,302,603	1	38,258	4	110,023	48,444	24,095	220,820	3.02
1/13 through 12/13	6,377,797	1	48,570	4	80,955	57,223	115,831	302,579	4.74
1/14 through 12/14	9,626,180	5	130,895	10	143,770	69,298	182,260	526,223	5.47
5 YR. TOTAL	38,510,828	7	217,723	27	519,997	174,965	767,818	1,680,503	4.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.916	34%	2.448	4.36			
Pure Premium Indicated by National Relativity		37%	2.053	33%	1.807	3.86			
Pure Premium Present on Rate Level		38%	2.029	33%	2.078	4.11			
Pure Premium Derived by Formula		2.010			2.114			4.12	

CLASS 8204		BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,710,310	0	0	0	0	0	21,687	21,687	0.80
1/11 through 12/11	3,106,572	1	115,387	0	0	98,781	22,070	236,238	7.60
1/12 through 12/12	4,125,640	0	0	0	0	0	4,843	4,843	0.12
1/13 through 12/13	5,023,276	1	179,661	6	94,181	68,297	119,384	461,523	9.19
1/14 through 12/14	6,644,959	0	0	5	52,462	0	84,125	136,587	2.06
5 YR. TOTAL	21,610,757	2	295,048	11	146,643	167,078	252,109	860,878	3.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	2.044	24%	1.940	3.98			
Pure Premium Indicated by National Relativity		41%	1.319	38%	1.825	3.14			
Pure Premium Present on Rate Level		42%	1.292	38%	1.595	2.89			
Pure Premium Derived by Formula		1.431			1.765			3.20	

CLASS 8209		VEGETABLE PACKING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	34,909,675	0	0	10	110,173	0	120,855	231,028	0.66
1/11 through 12/11	37,830,397	1	256,471	10	313,758	58,896	361,181	990,306	2.62
1/12 through 12/12	39,634,316	4	231,204	9	62,817	82,036	121,150	497,207	1.26
1/13 through 12/13	48,643,461	1	21,301	18	424,058	10,246	329,598	785,203	1.62
1/14 through 12/14	46,954,000	2	219,197	20	399,393	217,072	369,419	1,205,081	2.57
5 YR. TOTAL	207,971,849	8	728,173	67	1,310,199	368,250	1,302,203	3,708,825	1.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.980	50%	0.803	1.78			
Pure Premium Indicated by National Relativity		31%	1.352	25%	1.690	3.04			
Pure Premium Present on Rate Level		31%	1.051	25%	1.043	2.09			
Pure Premium Derived by Formula		1.117			1.085			2.20	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8215		FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS - NO MFG							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	34,218,664	2	116,752	8	117,781	146,092	206,405	587,030	1.72
1/11 through 12/11	35,195,213	4	145,979	13	192,110	242,256	404,487	984,832	2.80
1/12 through 12/12	36,466,509	1	257,044	8	299,878	108,242	474,038	1,139,202	3.12
1/13 through 12/13	39,065,823	1	37,913	10	154,472	65,560	236,758	494,703	1.27
1/14 through 12/14	41,094,195	0	0	8	108,507	0	134,199	242,706	0.59
5 YR. TOTAL	186,040,404	8	557,688	47	872,748	562,150	1,455,887	3,448,473	1.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.769	52%			1.085	1.85	
Pure Premium Indicated by National Relativity		31%	1.323	24%			1.404	2.73	
Pure Premium Present on Rate Level		32%	1.069	24%			1.263	2.33	
Pure Premium Derived by Formula							1.204	2.24	

CLASS 8227		CONSTRUCTION OR ERECTION PERMANENT YARD							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	90,597,126	6	530,726	26	873,539	471,716	925,846	2,801,827	3.09
1/11 through 12/11	86,945,495	4	152,380	24	670,202	118,702	1,192,538	2,133,822	2.45
1/12 through 12/12	91,745,105	6	692,099	32	1,221,264	1,360,026	958,612	4,232,001	4.61
1/13 through 12/13	94,748,833	8	761,821	19	282,008	880,983	808,638	2,733,450	2.89
1/14 through 12/14	104,210,587	4	169,560	18	1,043,818	233,941	968,185	2,415,504	2.32
5 YR. TOTAL	468,247,146	28	2,306,586	119	4,090,831	3,065,368	4,853,819	14,316,604	3.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	1.366	83%			1.691	3.06	
Pure Premium Indicated by National Relativity		20%	1.653	8%			1.558	3.21	
Pure Premium Present on Rate Level		21%	1.449	9%			1.661	3.11	
Pure Premium Derived by Formula							1.678	3.12	

CLASS 8232		LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	225,267,846	16	1,293,773	97	1,650,265	1,694,270	1,644,938	6,283,246	2.79
1/11 through 12/11	226,030,606	25	2,101,597	76	1,502,638	2,417,215	1,947,306	7,968,756	3.53
1/12 through 12/12	231,494,255	20	1,533,800	106	1,961,165	1,388,821	2,501,787	7,385,573	3.19
1/13 through 12/13	261,599,914	19	1,435,754	108	3,289,229	1,430,382	3,343,051	9,498,416	3.63
1/14 through 12/14	280,857,315	10	649,759	83	1,413,406	570,610	2,189,504	4,823,279	1.72
5 YR. TOTAL	1,225,249,936	90	7,014,683	470	9,816,703	7,501,298	11,626,586	35,959,270	2.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		92%	1.374	100%			1.561	2.94	
Pure Premium Indicated by National Relativity		4%	1.726	0%			1.820	3.55	
Pure Premium Present on Rate Level		4%	1.637	0%			1.778	3.42	
Pure Premium Derived by Formula							1.561	2.96	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8233		COAL MERCHANT & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	62,888	0	0	0	0	0	0	0	0.00
1/11 through 12/11	68,326	0	0	0	0	0	0	0	0.00
1/12 through 12/12	60,285	0	0	0	0	0	0	0	0.00
1/13 through 12/13	63,305	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	254,804	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	3%	0.000			0.00	
Pure Premium Indicated by National Relativity		38%	1.527	40%	0.801			2.33	
Pure Premium Present on Rate Level		59%	1.225	57%	0.745			1.97	
Pure Premium Derived by Formula					1.303			0.745	2.05

CLASS 8235		SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	15,483,110	1	113,227	3	12,847	60,214	80,499	266,787	1.72
1/11 through 12/11	15,227,362	2	287,959	6	103,235	147,010	177,717	715,921	4.70
1/12 through 12/12	17,285,380	0	0	11	300,643	0	394,664	695,307	4.02
1/13 through 12/13	21,714,138	0	0	7	321,310	0	105,739	427,049	1.97
1/14 through 12/14	23,285,403	2	32,447	8	293,959	26,332	288,625	641,363	2.76
5 YR. TOTAL	92,995,393	5	433,633	35	1,031,994	233,556	1,047,244	2,746,427	2.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	1.576	44%	1.377			2.95	
Pure Premium Indicated by National Relativity		35%	1.817	28%	1.681			3.50	
Pure Premium Present on Rate Level		35%	1.329	28%	1.646			2.98	
Pure Premium Derived by Formula					1.574			1.537	3.11

CLASS 8236		READY MIXED CONCRETE DEALER - & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	65,446,737	9	978,906	19	632,268	684,207	590,615	2,885,996	4.41
1/11 through 12/11	68,239,807	4	454,039	30	1,294,932	442,296	777,239	2,968,506	4.35
1/12 through 12/12	64,804,212	6	621,280	17	598,899	352,475	690,476	2,263,130	3.49
1/13 through 12/13	67,794,223	6	402,134	26	1,467,376	292,748	1,558,292	3,720,550	5.49
1/14 through 12/14	72,415,945	7	810,644	20	1,112,913	513,197	1,049,653	3,486,407	4.81
5 YR. TOTAL	338,700,924	32	3,267,003	112	5,106,388	2,284,923	4,666,275	15,324,589	4.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		65%	2.472	79%	2.052			4.52	
Pure Premium Indicated by National Relativity		17%	1.132	10%	1.232			2.36	
Pure Premium Present on Rate Level		18%	2.423	11%	1.976			4.40	
Pure Premium Derived by Formula					2.235			1.962	4.20

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8263		JUNK DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,538,568	0	0	0	0	0	98	98	0.01
1/11 through 12/11	2,172,958	0	0	2	9,562	0	31,002	40,564	1.87
1/12 through 12/12	2,701,831	1	135,307	0	0	168,385	3,047	306,739	11.35
1/13 through 12/13	3,177,033	1	46,676	0	0	9,105	2,743	58,524	1.84
1/14 through 12/14	4,308,674	2	52,078	7	450,264	17,791	299,776	819,909	19.03
5 YR. TOTAL	13,899,064	4	234,061	9	459,826	195,281	336,666	1,225,834	8.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	4.992	24%		3.827		8.82	
Pure Premium Indicated by National Relativity		42%	1.451	38%		2.702		4.15	
Pure Premium Present on Rate Level		43%	1.457	38%		2.505		3.96	
Pure Premium Derived by Formula			1.985			2.897		4.88	

CLASS 8264		BOTTLE DEALER-USED & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	27,473,065	1	20,649	10	174,585	114,888	118,942	429,064	1.56
1/11 through 12/11	31,756,797	1	55,082	14	398,465	46,744	326,715	827,006	2.60
1/12 through 12/12	38,171,983	4	119,489	21	313,597	347,010	498,381	1,278,477	3.35
1/13 through 12/13	36,706,920	3	240,593	21	285,944	38,051	419,144	983,732	2.68
1/14 through 12/14	40,405,873	1	11,565	21	543,007	19,578	685,482	1,259,632	3.12
5 YR. TOTAL	174,514,638	10	447,378	87	1,715,598	566,271	2,048,664	4,777,911	2.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		40%	1.239	56%		1.498		2.74	
Pure Premium Indicated by National Relativity		30%	1.869	22%		2.180		4.05	
Pure Premium Present on Rate Level		30%	1.440	22%		1.596		3.04	
Pure Premium Derived by Formula			1.488			1.670		3.16	

CLASS 8265		IRON OR STEEL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	52,050,994	5	454,555	23	805,752	543,938	956,533	2,760,778	5.30
1/11 through 12/11	54,565,355	5	753,414	30	418,011	611,820	728,869	2,512,114	4.60
1/12 through 12/12	53,894,567	6	279,001	23	1,060,224	432,808	870,334	2,642,367	4.90
1/13 through 12/13	53,438,377	5	454,191	23	1,050,690	753,582	1,196,618	3,455,081	6.47
1/14 through 12/14	51,632,959	3	621,586	21	624,060	520,942	1,038,473	2,805,061	5.43
5 YR. TOTAL	265,582,252	24	2,562,747	120	3,958,737	2,863,090	4,790,827	14,175,401	5.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		57%	2.456	81%		2.882		5.34	
Pure Premium Indicated by National Relativity		21%	2.063	9%		2.366		4.43	
Pure Premium Present on Rate Level		22%	2.266	10%		2.715		4.98	
Pure Premium Derived by Formula			2.332			2.819		5.15	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8279		STABLE OR BREEDING FARM & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	4,557,645	0	0	7	67,114	0	143,561	210,675	4.62
1/11 through 12/11	4,568,324	1	38,699	1	8,056	609,943	114,281	770,979	16.88
1/12 through 12/12	4,616,321	1	14,676	2	22,967	11,003	82,415	131,061	2.84
1/13 through 12/13	4,601,328	0	0	2	35,904	0	46,814	82,718	1.80
1/14 through 12/14	5,355,816	0	0	3	33,661	0	150,792	184,453	3.44
5 YR. TOTAL	23,699,434	2	53,375	15	167,702	620,946	537,863	1,379,886	5.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.933	35%	4.890				5.82
Pure Premium Indicated by National Relativity		40%	2.282	32%	3.167				5.45
Pure Premium Present on Rate Level		41%	1.679	33%	3.718				5.40
Pure Premium Derived by Formula					1.778		3.952		5.73

CLASS 8288		LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,983,939	2	38,511	4	18,986	19,132	24,730	101,359	3.40
1/11 through 12/11	3,093,515	1	55,588	1	15,447	24,749	11,604	107,388	3.47
1/12 through 12/12	2,934,306	0	0	1	10,318	0	15,893	26,211	0.89
1/13 through 12/13	2,388,651	0	0	0	0	0	1,543	1,543	0.07
1/14 through 12/14	3,035,261	0	0	3	18,367	0	24,833	43,200	1.42
5 YR. TOTAL	14,435,672	3	94,099	9	63,118	43,881	78,603	279,701	1.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	1.089	26%	0.848				1.94
Pure Premium Indicated by National Relativity		41%	1.955	37%	3.037				4.99
Pure Premium Present on Rate Level		42%	2.174	37%	2.896				5.07
Pure Premium Derived by Formula					1.900		2.416		4.32

CLASS 8291		STORAGE WAREHOUSE-COLD							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	12,530,862	0	0	8	153,210	0	205,361	358,571	2.86
1/11 through 12/11	13,096,924	1	82,007	5	26,081	496,647	89,579	694,314	5.30
1/12 through 12/12	14,089,075	1	67,122	5	45,434	77,198	32,650	222,404	1.58
1/13 through 12/13	17,203,249	1	55,969	7	271,963	22,078	174,295	524,305	3.05
1/14 through 12/14	16,703,541	1	80,884	4	115,918	55,283	166,805	418,890	2.51
5 YR. TOTAL	73,623,651	4	285,982	29	612,606	651,206	668,690	2,218,484	3.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	1.221	40%	1.793				3.01
Pure Premium Indicated by National Relativity		36%	1.278	30%	1.405				2.68
Pure Premium Present on Rate Level		37%	1.310	30%	1.612				2.92
Pure Premium Derived by Formula					1.274		1.622		2.90

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8292		STORAGE WAREHOUSE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	161,729,170	22	592,098	116	1,475,869	612,093	1,410,477	4,090,537	2.53
1/11 through 12/11	152,916,389	18	788,976	78	859,922	719,990	1,148,436	3,517,324	2.30
1/12 through 12/12	187,522,476	18	579,650	102	1,849,434	515,620	2,445,354	5,390,058	2.87
1/13 through 12/13	179,128,655	20	1,145,904	81	1,542,211	1,022,878	1,272,472	4,983,465	2.78
1/14 through 12/14	183,850,648	12	612,162	88	2,520,712	593,551	1,716,458	5,442,883	2.96
5 YR. TOTAL	865,147,338	90	3,718,790	465	8,248,148	3,464,132	7,993,197	23,424,267	2.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	1.383	96%	1.324	2.71			
Pure Premium Indicated by National Relativity		14%	1.240	2%	1.349	2.59			
Pure Premium Present on Rate Level		15%	1.217	2%	1.256	2.47			
Pure Premium Derived by Formula		1.338			1.323		2.66		

CLASS 8293		STORAGE WAREHOUSE-FURNITURE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	55,959,510	16	1,089,138	83	1,418,595	1,470,038	1,517,551	5,495,322	9.82
1/11 through 12/11	60,530,671	16	1,208,636	63	1,077,768	755,115	1,287,095	4,328,614	7.15
1/12 through 12/12	61,936,972	15	621,562	73	1,112,650	696,728	1,444,277	3,875,217	6.26
1/13 through 12/13	67,942,251	13	604,296	58	1,106,520	371,340	1,280,595	3,362,751	4.95
1/14 through 12/14	73,080,183	13	1,394,171	53	1,751,031	959,886	1,230,312	5,335,400	7.30
5 YR. TOTAL	319,449,587	73	4,917,803	330	6,466,564	4,253,107	6,759,830	22,397,304	7.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		75%	3.564	98%	3.447	7.01			
Pure Premium Indicated by National Relativity		12%	3.401	1%	3.217	6.62			
Pure Premium Present on Rate Level		13%	3.723	1%	3.633	7.36			
Pure Premium Derived by Formula		3.565			3.447		7.01		

CLASS 8304		GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,476,970	0	0	2	2,422	0	12,098	14,520	0.59
1/11 through 12/11	2,766,475	0	0	1	501	0	3,493	3,994	0.14
1/12 through 12/12	4,417,867	0	0	4	270,270	0	167,423	437,693	9.91
1/13 through 12/13	5,623,709	0	0	3	95,986	0	205,292	301,278	5.36
1/14 through 12/14	5,330,661	0	0	3	167,411	0	106,915	274,326	5.15
5 YR. TOTAL	20,615,682	0	0	13	536,590	0	495,221	1,031,811	5.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	2.603	25%	2.402	5.01			
Pure Premium Indicated by National Relativity		41%	1.585	37%	1.694	3.28			
Pure Premium Present on Rate Level		41%	1.739	38%	1.808	3.55			
Pure Premium Derived by Formula		1.831			1.914		3.75		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8350		GASOLINE DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	130,673,500	28	1,774,038	62	2,100,428	1,944,294	1,531,690	7,350,450	5.63
1/11 through 12/11	121,135,309	14	1,400,481	59	1,032,604	1,999,037	1,058,742	5,490,864	4.53
1/12 through 12/12	130,116,061	18	1,434,169	59	1,787,958	1,806,817	1,676,281	6,705,225	5.15
1/13 through 12/13	128,703,862	6	1,040,432	53	980,100	889,387	1,267,858	4,177,777	3.25
1/14 through 12/14	134,184,447	14	1,552,559	58	2,326,519	1,193,231	2,038,689	7,110,998	5.30
5 YR. TOTAL	644,813,179	80	7,201,679	291	8,227,609	7,832,766	7,573,260	30,835,314	4.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		81%	2.393	100%	2.389		4.78		
Pure Premium Indicated by National Relativity		9%	2.394	0%	1.980		4.37		
Pure Premium Present on Rate Level		10%	2.217	0%	2.474		4.69		
Pure Premium Derived by Formula		2.375			2.389		4.76		

CLASS 8380		AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,488,082,318	103	5,978,132	357	7,127,998	5,077,926	7,716,730	25,900,786	1.74
1/11 through 12/11	1,548,746,710	85	6,096,441	402	7,232,742	6,365,813	7,873,990	27,568,986	1.78
1/12 through 12/12	1,576,573,540	100	5,673,366	395	7,491,776	6,424,612	7,543,095	27,132,849	1.72
1/13 through 12/13	1,675,104,077	89	5,462,427	396	9,562,025	5,643,114	9,354,226	30,021,792	1.79
1/14 through 12/14	1,786,696,507	114	7,526,779	363	9,515,470	6,421,486	8,421,639	31,885,374	1.79
5 YR. TOTAL	8,075,203,152	491	30,737,145	1,913	40,930,011	29,932,951	40,909,680	142,509,787	1.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		100%	0.887	100%	0.877		1.76		
Pure Premium Indicated by National Relativity		0%	0.976	0%	0.985		1.96		
Pure Premium Present on Rate Level		0%	0.877	0%	0.909		1.79		
Pure Premium Derived by Formula		0.887			0.877		1.76		

CLASS 8381		GASOLINE STATION:SELF-SERVICE ONLY-RETAIL							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	19,964,369	1	4,786	3	367,588	4,164	152,488	529,026	2.65
1/11 through 12/11	18,424,404	0	0	0	0	0	5,323	5,323	0.03
1/12 through 12/12	19,079,749	2	398,040	1	72	118,623	9,802	526,537	2.76
1/13 through 12/13	20,402,388	1	5,094	6	57,534	9,622	118,460	190,710	0.94
1/14 through 12/14	22,283,519	1	55,375	2	14,476	70,583	55,837	196,271	0.88
5 YR. TOTAL	100,154,429	5	463,295	12	439,670	202,992	341,910	1,447,867	1.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		23%	0.902	32%	0.544		1.45		
Pure Premium Indicated by National Relativity		38%	0.588	34%	0.736		1.32		
Pure Premium Present on Rate Level		39%	0.613	34%	0.690		1.30		
Pure Premium Derived by Formula		0.670			0.659		1.33		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8385		BUS CO.: GARAGE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	43,636,072	6	514,446	6	61,660	408,175	135,069	1,119,350	2.57
1/11 through 12/11	49,093,140	2	201,558	6	41,166	170,026	86,839	499,589	1.02
1/12 through 12/12	49,939,198	1	11,349	11	220,680	4,132	287,967	524,128	1.05
1/13 through 12/13	63,357,171	1	22,283	11	292,833	39,916	362,291	717,323	1.13
1/14 through 12/14	67,792,707	3	89,193	9	162,532	210,557	224,475	686,757	1.01
5 YR. TOTAL	273,818,288	13	838,829	43	778,871	832,806	1,096,641	3,547,147	1.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	0.591	49%			0.705	1.30	
Pure Premium Indicated by National Relativity		31%	0.779	25%			0.818	1.60	
Pure Premium Present on Rate Level		31%	0.815	26%			0.751	1.57	
Pure Premium Derived by Formula							0.745	1.46	

CLASS 8392		AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	22,140,777	2	110,981	10	42,715	390,430	125,997	670,123	3.03
1/11 through 12/11	23,900,249	2	17,023	13	52,001	101,021	121,005	291,050	1.22
1/12 through 12/12	23,825,172	2	15,596	4	26,164	14,727	141,594	198,081	0.83
1/13 through 12/13	25,628,415	2	20,884	7	59,882	41,614	82,079	204,459	0.80
1/14 through 12/14	26,754,716	2	26,577	12	211,921	32,099	300,143	570,740	2.13
5 YR. TOTAL	122,249,329	10	191,061	46	392,683	579,891	770,818	1,934,453	1.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.478	41%			1.105	1.58	
Pure Premium Indicated by National Relativity		38%	0.723	29%			0.918	1.64	
Pure Premium Present on Rate Level		38%	0.582	30%			1.055	1.64	
Pure Premium Derived by Formula							1.036	1.65	

CLASS 8393		AUTOMOBILE BODY REPAIR & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	162,456,819	5	733,421	26	429,291	336,094	485,502	1,984,308	1.22
1/11 through 12/11	188,155,736	5	222,585	27	552,972	242,276	424,673	1,442,506	0.77
1/12 through 12/12	184,961,426	4	599,504	22	745,742	203,204	500,457	2,048,907	1.11
1/13 through 12/13	189,971,848	5	457,079	30	1,275,113	234,662	987,165	2,954,019	1.56
1/14 through 12/14	217,969,214	3	166,874	27	518,085	94,102	518,565	1,297,626	0.60
5 YR. TOTAL	943,515,043	22	2,179,463	132	3,521,203	1,110,338	2,916,362	9,727,366	1.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	0.604	72%			0.427	1.03	
Pure Premium Indicated by National Relativity		20%	0.638	14%			0.564	1.20	
Pure Premium Present on Rate Level		21%	0.686	14%			0.555	1.24	
Pure Premium Derived by Formula							0.464	1.09	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8500		METAL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	9,693,004	0	0	2	1,718	0	36,335	38,053	0.39
1/11 through 12/11	7,584,396	0	0	3	158,297	0	212,521	370,818	4.89
1/12 through 12/12	7,762,589	2	4,538	3	77,448	8,361	42,723	133,070	1.71
1/13 through 12/13	6,516,050	1	90,980	2	49,086	47,084	36,296	223,446	3.43
1/14 through 12/14	5,677,964	0	0	3	42,584	0	33,445	76,029	1.34
5 YR. TOTAL	37,234,003	3	95,518	13	329,133	55,445	361,320	841,416	2.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	1.140	32%		1.119		2.26	
Pure Premium Indicated by National Relativity		38%	2.395	34%		2.447		4.84	
Pure Premium Present on Rate Level		39%	1.689	34%		1.884		3.57	
Pure Premium Derived by Formula		1.831			1.831		3.66		

CLASS 8601		ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	857,591,274	9	1,114,449	24	609,330	794,652	506,287	3,024,718	0.35
1/11 through 12/11	922,365,227	8	420,241	24	272,021	623,274	592,477	1,908,013	0.21
1/12 through 12/12	1,014,388,699	8	304,951	35	1,046,959	159,526	852,250	2,363,686	0.23
1/13 through 12/13	977,825,446	2	218,122	22	545,130	97,780	633,146	1,494,178	0.15
1/14 through 12/14	1,105,667,903	4	71,955	20	1,076,469	44,502	1,036,748	2,229,674	0.20
5 YR. TOTAL	4,877,838,549	31	2,129,718	125	3,549,909	1,719,734	3,620,908	11,020,269	0.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		58%	0.116	78%		0.109		0.23	
Pure Premium Indicated by National Relativity		21%	0.121	11%		0.124		0.25	
Pure Premium Present on Rate Level		21%	0.130	11%		0.134		0.26	
Pure Premium Derived by Formula		0.120			0.113		0.23		

CLASS 8602		SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	17,899,041	1	19,752	5	74,019	19,104	84,343	197,218	1.10
1/11 through 12/11	36,997,053	0	0	7	41,758	0	88,796	130,554	0.35
1/12 through 12/12	53,095,478	0	0	4	150,302	0	79,662	229,964	0.43
1/13 through 12/13	74,619,019	2	76,744	12	598,182	227,420	535,690	1,438,036	1.93
1/14 through 12/14	82,034,513	2	167,513	15	238,345	156,751	311,924	874,533	1.07
5 YR. TOTAL	264,645,104	5	264,009	43	1,102,606	403,275	1,100,415	2,870,305	1.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.516	39%		0.568		1.08	
Pure Premium Indicated by National Relativity		36%	0.491	30%		0.505		1.00	
Pure Premium Present on Rate Level		37%	0.352	31%		0.422		0.77	
Pure Premium Derived by Formula		0.446			0.504		0.95		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8603		ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	127,142,721	0	0	1	2,987	0	2,173	5,160	0.00
1/11 through 12/11	257,967,080	0	0	0	0	0	2,367	2,367	0.00
1/12 through 12/12	310,014,352	0	0	2	6,699	0	26,759	33,458	0.01
1/13 through 12/13	410,691,496	1	7,182	2	35,443	15,543	17,886	76,054	0.02
1/14 through 12/14	452,444,832	0	0	4	42,732	0	72,280	115,012	0.03
5 YR. TOTAL	1,558,260,481	1	7,182	9	87,861	15,543	121,465	232,051	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.006	24%			0.009	0.02	
Pure Premium Indicated by National Relativity		41%	0.024	38%			0.030	0.05	
Pure Premium Present on Rate Level		41%	0.022	38%			0.022	0.04	
Pure Premium Derived by Formula							0.022	0.04	

CLASS 8606		GEOPHYSICAL EXPLORATION - ALL EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	7,507,503	2	38,772	2	926	94,087	5,830	139,615	1.86
1/11 through 12/11	8,713,949	1	13,795	1	26,082	42,057	19,069	101,003	1.16
1/12 through 12/12	8,137,721	0	0	0	0	0	2,802	2,802	0.03
1/13 through 12/13	9,961,836	0	0	2	29,753	0	42,989	72,742	0.73
1/14 through 12/14	10,377,074	0	0	0	0	0	6,445	6,445	0.06
5 YR. TOTAL	44,698,083	3	52,567	5	56,761	136,144	77,135	322,607	0.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.245	26%			0.477	0.72	
Pure Premium Indicated by National Relativity		37%	0.901	37%			0.785	1.69	
Pure Premium Present on Rate Level		43%	0.950	37%			0.889	1.84	
Pure Premium Derived by Formula							0.743	1.53	

CLASS 8710		FIELD BONDED WAREHOUSING - ALL EMPLOYEES & CLERICAL							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	5,628	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	184,792	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	190,420	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	2%			0.000	0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%			0.000	0.00	
Pure Premium Present on Rate Level		98%	0.869	98%			0.565	1.43	
Pure Premium Derived by Formula							0.554	1.41	

* 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 Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	12,400	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	6,405	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	91,401	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	110,206	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.000	0.000		0.00	
Pure Premium Indicated by National Relativity		22%	0.626	24%	0.742	0.742		1.37	
Pure Premium Present on Rate Level		76%	1.037	74%	0.987	0.987		2.02	
Pure Premium Derived by Formula		0.926			0.908		1.83		

CLASS 8720		INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	83,386,598	7	605,562	10	541,125	207,874	468,413	1,822,974	2.19
1/11 through 12/11	91,097,551	6	232,322	13	318,909	273,692	494,822	1,319,745	1.45
1/12 through 12/12	101,167,737	1	9,745	8	55,337	25,139	137,502	227,723	0.23
1/13 through 12/13	173,261,639	2	194,308	12	457,476	186,284	710,951	1,549,019	0.89
1/14 through 12/14	177,159,913	3	235,021	7	58,145	200,808	103,621	597,595	0.34
5 YR. TOTAL	626,073,438	19	1,276,958	50	1,430,992	893,797	1,915,309	5,517,056	0.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.433	62%	0.449	0.449		0.88	
Pure Premium Indicated by National Relativity		27%	0.391	19%	0.390	0.390		0.78	
Pure Premium Present on Rate Level		27%	0.563	19%	0.590	0.590		1.15	
Pure Premium Derived by Formula		0.457			0.465		0.92		

CLASS 8721		REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	71,370,511	0	0	2	2,984	0	53,808	56,792	0.08
1/11 through 12/11	100,292,648	0	0	0	0	0	8,909	8,909	0.01
1/12 through 12/12	120,988,027	0	0	2	46,199	0	48,079	94,278	0.08
1/13 through 12/13	135,489,814	0	0	2	201,140	0	375,560	576,700	0.43
1/14 through 12/14	163,406,969	5	350,116	1	40,463	651,984	55,919	1,098,482	0.67
5 YR. TOTAL	591,547,969	5	350,116	7	290,786	651,984	542,275	1,835,161	0.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.108	29%	0.202	0.202		0.31	
Pure Premium Indicated by National Relativity		33%	0.107	35%	0.083	0.083		0.19	
Pure Premium Present on Rate Level		45%	0.093	36%	0.092	0.092		0.19	
Pure Premium Derived by Formula		0.101			0.121		0.22		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8723		INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	553,090,672	3	99,089	10	220,941	46,398	272,620	639,048	0.12
1/13 through 12/13	1,419,516,322	2	16,713	23	938,303	45,887	540,254	1,541,157	0.11
1/14 through 12/14	1,770,238,119	8	338,975	25	746,976	219,465	829,966	2,135,382	0.12
5 YR. TOTAL	3,742,845,113	13	454,777	58	1,906,220	311,750	1,642,840	4,315,587	0.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	0.063	49%			0.052	0.12	
Pure Premium Indicated by National Relativity		32%	0.054	25%			0.063	0.12	
Pure Premium Present on Rate Level		32%	0.053	26%			0.053	0.11	
Pure Premium Derived by Formula							0.055	0.11	

CLASS 8725		INVENTORY COUNTERS - TRAVELING - INCLUDING SALESPERSONS & CLERICAL							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,434	0	0	0	0	0	0	0	0.00
1/11 through 12/11	629,271	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,649,290	1	22,698	1	2,286	6,969	5,286	37,239	2.26
1/13 through 12/13	1,641,622	1	7,839	0	0	0	0	7,839	0.48
1/14 through 12/14	2,974,912	0	0	0	0	0	1,503	1,503	0.05
5 YR. TOTAL	6,896,529	2	30,537	1	2,286	6,969	6,789	46,581	0.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.476	12%			0.199	0.68	
Pure Premium Indicated by National Relativity		22%	1.046	23%			1.317	2.36	
Pure Premium Present on Rate Level		69%	0.868	65%			0.910	1.78	
Pure Premium Derived by Formula							0.918	1.79	

CLASS 8742		SALESPERSONS OR COLLECTORS-OUTSIDE							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	8,224,300,251	81	4,622,106	190	4,302,376	4,642,047	4,627,770	18,194,299	0.22
1/11 through 12/11	8,595,728,993	61	3,340,481	210	6,699,774	4,277,044	6,196,773	20,514,072	0.24
1/12 through 12/12	8,720,723,064	64	4,127,424	186	5,077,663	4,677,233	6,397,129	20,279,449	0.23
1/13 through 12/13	8,898,202,221	54	2,925,962	173	4,575,882	2,965,892	5,872,141	16,339,877	0.18
1/14 through 12/14	9,523,169,429	52	4,887,001	156	4,384,315	5,777,898	5,065,908	20,115,122	0.21
5 YR. TOTAL	43,962,123,958	312	19,902,974	915	25,040,010	22,340,114	28,159,721	95,442,819	0.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.102	100%			0.115	0.22	
Pure Premium Indicated by National Relativity		0%	0.101	0%			0.107	0.21	
Pure Premium Present on Rate Level		0%	0.113	0%			0.116	0.23	
Pure Premium Derived by Formula							0.115	0.22	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8745		NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS-NOT RETAIL DEALER-& SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	4,893,506	4	114,642	1	277	496,059	2,672	613,650	12.54
1/11 through 12/11	5,758,835	0	0	3	27,050	0	19,579	46,629	0.81
1/12 through 12/12	5,957,851	0	0	5	21,321	0	27,600	48,921	0.82
1/13 through 12/13	6,452,741	2	34,059	0	0	38,693	1,022	73,774	1.14
1/14 through 12/14	6,849,358	1	11,094	2	11,862	13,943	66,094	102,993	1.50
5 YR. TOTAL	29,912,291	7	159,795	11	60,510	548,695	116,967	885,967	2.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.737	30%		2.225		2.96	
Pure Premium Indicated by National Relativity		40%	1.603	35%		1.884		3.49	
Pure Premium Present on Rate Level		41%	1.258	35%		2.034		3.29	
Pure Premium Derived by Formula			1.297			2.039		3.34	

CLASS 8748		AUTOMOBILE SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	527,629,148	6	146,856	16	340,153	135,388	397,800	1,020,197	0.19
1/11 through 12/11	606,823,324	7	596,071	25	633,951	488,202	594,392	2,312,616	0.38
1/12 through 12/12	674,007,958	9	334,469	21	432,897	1,029,758	457,610	2,254,734	0.34
1/13 through 12/13	744,212,127	5	321,755	18	1,228,309	460,257	636,884	2,647,205	0.36
1/14 through 12/14	791,430,450	13	1,544,905	25	954,052	1,303,336	646,566	4,448,859	0.56
5 YR. TOTAL	3,344,103,007	40	2,944,056	105	3,589,362	3,416,941	2,733,252	12,683,611	0.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		58%	0.195	80%		0.184		0.38	
Pure Premium Indicated by National Relativity		21%	0.219	10%		0.217		0.44	
Pure Premium Present on Rate Level		21%	0.189	10%		0.207		0.40	
Pure Premium Derived by Formula			0.199			0.190		0.39	

CLASS 8755		LABOR UNION-ALL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	8,302,733	0	0	0	0	0	0	0	0.00
1/11 through 12/11	8,847,567	0	0	0	0	0	121	121	0.00
1/12 through 12/12	10,752,277	0	0	1	3,336	0	10,987	14,323	0.13
1/13 through 12/13	10,450,930	0	0	0	0	0	4,216	4,216	0.04
1/14 through 12/14	10,680,870	0	0	0	0	0	119	119	0.00
5 YR. TOTAL	49,034,377	0	0	1	3,336	0	15,443	18,779	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.007	12%		0.031		0.04	
Pure Premium Indicated by National Relativity		36%	0.074	39%		0.079		0.15	
Pure Premium Present on Rate Level		55%	0.112	49%		0.135		0.25	
Pure Premium Derived by Formula			0.089			0.101		0.19	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8799		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,459,162	0	0	1	635	0	2,855	3,490	0.14
1/11 through 12/11	4,065,421	0	0	0	0	0	1,067	1,067	0.03
1/12 through 12/12	5,632,285	0	0	0	0	0	1,408	1,408	0.03
1/13 through 12/13	5,681,687	0	0	0	0	0	1,097	1,097	0.02
1/14 through 12/14	3,951,823	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	21,790,378	0	0	1	635	0	6,427	7,062	0.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.003	10%				0.029	0.03
Pure Premium Indicated by National Relativity		32%	0.151	34%				0.215	0.37
Pure Premium Present on Rate Level		61%	0.142	56%				0.193	0.34
Pure Premium Derived by Formula								0.184	0.32

CLASS 8800		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP							
Industry Group: Office and Clerical Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	27,300,783	1	78,964	8	68,363	49,938	77,976	275,241	1.01
1/11 through 12/11	23,009,121	0	0	2	8,345	0	2,849	11,194	0.05
1/12 through 12/12	22,059,635	3	34,433	2	30,717	59,774	34,264	159,188	0.72
1/13 through 12/13	27,253,680	0	0	2	21,543	0	34,675	56,218	0.21
1/14 through 12/14	25,049,547	0	0	1	12,239	0	4,974	17,213	0.07
5 YR. TOTAL	124,672,766	4	113,397	15	141,207	109,712	154,738	519,054	0.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.204	29%				0.212	0.42
Pure Premium Indicated by National Relativity		39%	0.539	35%				0.620	1.16
Pure Premium Present on Rate Level		40%	0.381	36%				0.420	0.80
Pure Premium Derived by Formula								0.430	0.84

CLASS 8803		AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,037,827,397	6	527,935	12	428,282	428,202	277,112	1,661,531	0.08
1/11 through 12/11	2,091,898,050	6	297,101	12	371,969	786,057	379,878	1,835,005	0.09
1/12 through 12/12	2,339,593,636	2	19,010	7	470,701	27,846	282,605	800,162	0.03
1/13 through 12/13	2,593,955,681	5	167,791	16	831,151	99,624	549,018	1,647,584	0.06
1/14 through 12/14	2,932,948,595	5	254,084	17	453,215	859,792	446,365	2,013,456	0.07
5 YR. TOTAL	11,996,223,359	24	1,265,921	64	2,555,318	2,201,521	1,934,978	7,957,738	0.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	0.032	59%				0.034	0.07
Pure Premium Indicated by National Relativity		28%	0.022	20%				0.022	0.04
Pure Premium Present on Rate Level		29%	0.025	21%				0.027	0.05
Pure Premium Derived by Formula								0.030	0.06

* 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 Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	35,074,881,027	155	7,064,033	496	8,384,628	7,315,201	10,401,424	33,165,286	0.10
1/11 through 12/11	36,800,304,290	123	4,624,580	458	9,307,554	4,605,424	11,159,411	29,696,969	0.08
1/12 through 12/12	34,018,521,290	110	5,559,543	379	6,472,558	6,093,989	8,511,765	26,637,855	0.08
1/13 through 12/13	34,510,657,158	96	4,747,807	361	7,737,062	5,000,599	8,673,020	26,158,488	0.08
1/14 through 12/14	36,782,641,245	108	6,706,782	334	8,128,828	6,489,206	8,873,474	30,198,290	0.08
5 YR. TOTAL	177,187,005,010	592	28,702,745	2,028	40,030,630	29,504,419	47,619,094	145,856,888	0.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.039	100%	0.044			0.08	
Pure Premium Indicated by National Relativity		0%	0.045	0%	0.053			0.10	
Pure Premium Present on Rate Level		0%	0.035	0%	0.044			0.08	
Pure Premium Derived by Formula						0.039	0.044	0.08	

CLASS 8820		ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,195,243,885	2	117,383	23	309,286	51,002	333,325	810,996	0.07
1/11 through 12/11	1,230,883,206	7	206,983	16	403,235	135,494	482,293	1,228,005	0.10
1/12 through 12/12	1,290,252,736	2	231,862	16	261,563	391,252	304,089	1,188,766	0.09
1/13 through 12/13	1,331,093,347	1	30,707	13	314,071	33,398	227,120	605,296	0.05
1/14 through 12/14	1,347,784,129	1	13,595	9	330,371	53,939	415,699	813,604	0.06
5 YR. TOTAL	6,395,257,303	13	600,530	77	1,618,526	665,085	1,762,526	4,646,667	0.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	0.035	53%	0.038			0.07	
Pure Premium Indicated by National Relativity		29%	0.048	23%	0.050			0.10	
Pure Premium Present on Rate Level		30%	0.040	24%	0.039			0.08	
Pure Premium Derived by Formula						0.040	0.041	0.08	

CLASS 8824		RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	258,074,884	39	1,489,341	97	1,195,135	2,116,840	1,985,607	6,786,923	2.63
1/11 through 12/11	272,382,118	30	1,151,766	95	1,355,426	805,666	1,989,775	5,302,633	1.95
1/12 through 12/12	289,755,499	35	1,452,606	104	1,527,922	1,332,530	2,276,746	6,589,804	2.28
1/13 through 12/13	324,794,115	38	1,008,363	120	1,434,817	1,273,428	2,278,200	5,994,808	1.85
1/14 through 12/14	321,823,842	40	1,634,648	97	1,542,726	1,977,674	1,927,895	7,082,943	2.20
5 YR. TOTAL	1,466,830,458	182	6,736,724	513	7,056,026	7,506,138	10,458,223	31,757,111	2.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		81%	0.940	100%	1.225			2.17	
Pure Premium Indicated by National Relativity		9%	1.011	0%	1.265			2.28	
Pure Premium Present on Rate Level		10%	0.981	0%	1.193			2.17	
Pure Premium Derived by Formula						0.950	1.225	2.18	

* 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 Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	91,896,519	7	123,128	18	135,996	75,565	251,748	586,437	0.64
1/11 through 12/11	91,950,371	7	126,156	18	114,807	333,943	335,646	910,552	0.99
1/12 through 12/12	100,155,604	3	52,408	29	240,670	156,475	493,236	942,789	0.94
1/13 through 12/13	103,524,114	7	326,560	24	293,933	326,409	603,352	1,550,254	1.50
1/14 through 12/14	101,013,275	5	172,814	18	254,092	167,601	458,905	1,053,412	1.04
5 YR. TOTAL	488,539,883	29	801,066	107	1,039,498	1,059,993	2,142,887	5,043,444	1.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	0.377	59%			0.656	1.03	
Pure Premium Indicated by National Relativity		31%	0.580	20%			0.745	1.33	
Pure Premium Present on Rate Level		31%	0.449	21%			0.660	1.11	
Pure Premium Derived by Formula							0.675	1.14	

CLASS 8826		RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	168,145,520	28	1,303,415	70	982,355	892,018	1,241,566	4,419,354	2.63
1/11 through 12/11	171,041,941	28	1,255,872	53	1,089,802	977,196	1,251,094	4,573,964	2.67
1/12 through 12/12	189,342,780	15	731,965	36	256,173	552,021	834,940	2,375,099	1.26
1/13 through 12/13	191,396,110	10	274,249	61	807,452	254,313	970,654	2,306,668	1.21
1/14 through 12/14	174,667,731	8	336,323	59	1,499,787	387,707	1,585,085	3,808,902	2.18
5 YR. TOTAL	894,594,082	89	3,901,824	279	4,635,569	3,063,255	5,883,339	17,483,987	1.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		65%	0.954	87%			1.000	1.95	
Pure Premium Indicated by National Relativity		17%	0.663	6%			0.912	1.58	
Pure Premium Present on Rate Level		18%	0.919	7%			0.956	1.88	
Pure Premium Derived by Formula							0.992	1.89	

CLASS 8831		HOSPITAL-VETERINARY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	305,902,368	8	319,983	68	517,282	252,741	1,479,056	2,569,062	0.84
1/11 through 12/11	318,063,310	9	343,553	48	503,538	245,080	1,554,981	2,647,152	0.83
1/12 through 12/12	348,702,454	6	229,593	65	693,942	293,659	1,780,949	2,998,143	0.86
1/13 through 12/13	370,644,499	6	91,662	65	908,440	61,296	1,759,352	2,820,750	0.76
1/14 through 12/14	403,447,965	12	298,257	68	1,042,858	314,870	1,994,433	3,650,418	0.90
5 YR. TOTAL	1,746,760,596	41	1,283,048	314	3,666,060	1,167,646	8,568,771	14,685,525	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	0.283	93%			0.557	0.84	
Pure Premium Indicated by National Relativity		23%	0.361	3%			0.631	0.99	
Pure Premium Present on Rate Level		23%	0.304	4%			0.576	0.88	
Pure Premium Derived by Formula							0.560	0.87	

* 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 Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	4,932,175,075	51	3,203,773	154	3,028,885	2,669,557	3,772,972	12,675,187	0.26
1/11 through 12/11	5,150,131,563	51	2,997,468	152	3,196,727	2,851,673	4,411,654	13,457,522	0.26
1/12 through 12/12	5,338,888,722	42	2,416,123	135	3,205,063	2,174,991	3,068,356	10,864,533	0.20
1/13 through 12/13	5,693,996,638	50	3,829,702	152	3,136,777	3,370,509	3,995,895	14,332,883	0.25
1/14 through 12/14	5,868,139,686	56	2,644,492	132	2,679,739	2,073,355	3,663,147	11,060,733	0.19
5 YR. TOTAL	26,983,331,684	250	15,091,558	725	15,247,191	13,140,085	18,912,024	62,390,858	0.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.112	100%	0.119	0.23			
Pure Premium Indicated by National Relativity		0%	0.105	0%	0.112	0.22			
Pure Premium Present on Rate Level		0%	0.118	0%	0.120	0.24			
Pure Premium Derived by Formula		0.112			0.119			0.23	

CLASS 8833		HOSPITAL: PROFESSIONAL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,504,831,397	53	3,413,422	195	2,371,748	3,517,984	3,333,601	12,636,755	0.84
1/11 through 12/11	1,544,214,056	46	3,584,554	170	2,939,195	3,161,938	4,179,023	13,864,710	0.90
1/12 through 12/12	1,442,372,591	46	3,271,886	160	3,002,602	2,603,112	3,778,999	12,656,599	0.88
1/13 through 12/13	1,277,055,620	36	2,977,237	103	2,488,331	1,870,628	2,470,220	9,806,416	0.77
1/14 through 12/14	1,242,029,937	24	1,137,335	100	2,205,942	1,107,821	2,550,291	7,001,389	0.56
5 YR. TOTAL	7,010,503,601	205	14,384,434	728	13,007,818	12,261,483	16,312,134	55,965,869	0.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.391	100%	0.408	0.80			
Pure Premium Indicated by National Relativity		0%	0.326	0%	0.363	0.69			
Pure Premium Present on Rate Level		0%	0.432	0%	0.430	0.86			
Pure Premium Derived by Formula		0.391			0.408			0.80	

CLASS 8835		HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	812,898,708	91	3,600,368	244	2,704,265	4,371,628	3,268,256	13,944,517	1.72
1/11 through 12/11	804,260,288	75	3,560,225	269	4,361,180	3,243,959	4,401,390	15,566,754	1.94
1/12 through 12/12	858,723,623	98	5,579,944	248	4,600,935	5,101,318	4,194,635	19,476,832	2.27
1/13 through 12/13	884,805,579	81	4,343,826	235	4,424,908	3,891,173	3,904,196	16,564,103	1.87
1/14 through 12/14	900,675,895	75	5,846,329	220	5,502,484	4,468,296	4,717,001	20,534,110	2.28
5 YR. TOTAL	4,261,364,093	420	22,930,692	1,216	21,593,772	21,076,374	20,485,478	86,086,316	2.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.045	100%	0.975	2.02			
Pure Premium Indicated by National Relativity		0%	0.812	0%	0.798	1.61			
Pure Premium Present on Rate Level		0%	0.939	0%	0.927	1.87			
Pure Premium Derived by Formula		1.045			0.975			2.02	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8842		GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	327,319,468	36	1,248,320	112	855,248	1,622,208	1,317,461	5,043,237	1.54
1/11 through 12/11	363,911,243	30	1,206,381	134	1,533,503	1,417,005	1,679,873	5,836,762	1.60
1/12 through 12/12	367,206,668	27	687,229	109	1,706,442	788,308	1,962,263	5,144,242	1.40
1/13 through 12/13	343,841,932	16	684,986	102	1,416,846	675,013	1,708,501	4,485,346	1.30
1/14 through 12/14	340,228,264	24	815,513	98	1,533,439	810,811	1,736,206	4,895,969	1.44
5 YR. TOTAL	1,742,507,575	133	4,642,429	555	7,045,478	5,313,345	8,404,304	25,405,556	1.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		73%	0.671	100%	0.787	1.46			
Pure Premium Indicated by National Relativity		13%	0.843	0%	1.095	1.94			
Pure Premium Present on Rate Level		14%	0.646	0%	0.762	1.41			
Pure Premium Derived by Formula		0.690			0.787			1.48	

CLASS 8848		DOMICILIARY HOMES-ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	134,889,761	18	482,609	54	778,808	501,951	868,324	2,631,692	1.95
1/11 through 12/11	148,338,835	23	803,808	52	354,945	680,594	794,455	2,633,802	1.78
1/12 through 12/12	143,461,703	25	885,933	64	1,098,869	1,090,402	1,374,835	4,450,039	3.10
1/13 through 12/13	148,472,121	27	851,860	82	1,058,043	938,858	1,334,141	4,182,902	2.82
1/14 through 12/14	150,583,064	10	325,806	52	780,692	283,539	1,027,943	2,417,980	1.61
5 YR. TOTAL	725,745,484	103	3,350,016	304	4,071,357	3,495,344	5,399,698	16,316,415	2.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	1.023	84%	1.226	2.25			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		41%	0.902	16%	1.087	1.99			
Pure Premium Derived by Formula		0.973			1.204			2.18	

CLASS 8849		NURSING HOME-ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	981,382,185	124	5,348,622	336	4,176,929	5,478,965	5,820,605	20,825,121	2.12
1/11 through 12/11	1,129,852,722	112	5,279,788	385	5,130,561	5,486,160	6,187,519	22,084,028	1.95
1/12 through 12/12	1,129,160,846	95	5,295,126	318	5,100,872	4,998,263	5,936,453	21,330,714	1.89
1/13 through 12/13	1,046,968,348	89	3,800,391	282	5,888,967	3,670,880	6,228,575	19,588,813	1.87
1/14 through 12/14	1,104,743,252	61	3,945,183	269	5,387,529	2,970,566	5,432,530	17,735,808	1.61
5 YR. TOTAL	5,392,107,353	481	23,669,110	1,590	25,684,858	22,604,834	29,605,682	101,564,484	1.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.915	100%	0.968	1.88			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		0%	0.898	0%	0.994	1.89			
Pure Premium Derived by Formula		0.915			0.968			1.88	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8855		BANKS AND TRUST COMPANIES - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	4,143,799,024	11	673,166	52	795,438	674,065	888,218	3,030,887	0.07
1/13 through 12/13	5,220,656,289	18	1,893,945	65	1,094,756	1,416,731	1,354,400	5,759,832	0.11
1/14 through 12/14	5,669,269,005	15	694,700	42	1,214,090	1,070,454	1,566,401	4,545,645	0.08
5 YR. TOTAL	15,033,724,318	44	3,261,811	159	3,104,284	3,161,250	3,809,019	13,336,364	0.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	0.042	72%	0.046			0.09	
Pure Premium Indicated by National Relativity		23%	0.046	14%	0.060			0.11	
Pure Premium Present on Rate Level		23%	0.035	14%	0.035			0.07	
Pure Premium Derived by Formula		0.041			0.046			0.09	

CLASS 8856		CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,446,672	0	0	0	0	0	137	137	0.01
1/13 through 12/13	5,617,721	0	0	0	0	0	0	0	0.00
1/14 through 12/14	9,176,269	1	7,904	1	4,509	6,172	3,330	21,915	0.24
5 YR. TOTAL	17,240,662	1	7,904	1	4,509	6,172	3,467	22,052	0.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.072	6%	0.056			0.13	
Pure Premium Indicated by National Relativity		41%	0.196	44%	0.153			0.35	
Pure Premium Present on Rate Level		54%	0.082	50%	0.068			0.15	
Pure Premium Derived by Formula		0.128			0.105			0.23	

CLASS 8864		SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	544,382,155	36	1,104,899	102	1,245,760	1,410,835	1,674,582	5,436,076	1.00
1/11 through 12/11	552,345,804	30	710,929	92	1,187,860	799,495	2,036,209	4,734,493	0.86
1/12 through 12/12	552,106,142	18	510,326	76	1,035,032	538,078	1,477,197	3,560,633	0.65
1/13 through 12/13	620,508,905	27	1,332,466	73	1,058,185	1,438,331	1,566,029	5,395,011	0.87
1/14 through 12/14	667,875,856	20	731,131	85	1,348,602	796,605	1,962,064	4,838,402	0.72
5 YR. TOTAL	2,937,218,862	131	4,389,751	428	5,875,439	4,983,344	8,716,081	23,964,615	0.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		75%	0.349	100%	0.466			0.82	
Pure Premium Indicated by National Relativity		12%	0.527	0%	0.689			1.22	
Pure Premium Present on Rate Level		13%	0.412	0%	0.477			0.89	
Pure Premium Derived by Formula		0.379			0.466			0.85	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8868		COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	3,892,714,917	84	2,114,153	358	2,882,513	3,327,351	4,718,892	13,042,909	0.34
1/11 through 12/11	3,829,746,528	81	1,939,336	341	3,299,503	2,971,380	5,375,466	13,585,685	0.36
1/12 through 12/12	3,868,070,362	70	2,072,949	321	2,289,294	2,173,894	4,749,840	11,285,977	0.29
1/13 through 12/13	3,973,179,697	78	2,477,732	285	3,329,090	3,596,389	5,730,853	15,134,064	0.38
1/14 through 12/14	4,022,279,420	52	1,661,712	215	2,369,607	2,170,640	4,189,014	10,390,973	0.26
5 YR. TOTAL	19,585,990,924	365	10,265,882	1,520	14,170,007	14,239,654	24,764,065	63,439,608	0.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.125	100%	0.199	0.32			
Pure Premium Indicated by National Relativity		0%	0.097	0%	0.149	0.25			
Pure Premium Present on Rate Level		0%	0.124	0%	0.193	0.32			
Pure Premium Derived by Formula		0.125			0.199			0.32	

CLASS 8869		CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	559,849,600	37	1,172,370	98	1,380,747	1,061,816	1,623,153	5,238,086	0.94
1/11 through 12/11	556,908,852	21	958,378	65	655,131	679,598	1,163,528	3,456,635	0.62
1/12 through 12/12	577,354,586	20	819,324	100	1,301,074	461,155	1,724,814	4,306,367	0.75
1/13 through 12/13	583,472,479	18	564,818	97	1,170,890	425,713	1,632,220	3,793,641	0.65
1/14 through 12/14	604,068,289	17	712,578	93	1,436,992	760,862	2,035,523	4,945,955	0.82
5 YR. TOTAL	2,881,653,806	113	4,227,468	453	5,944,834	3,389,144	8,179,238	21,740,684	0.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	0.353	97%	0.401	0.75			
Pure Premium Indicated by National Relativity		15%	0.290	1%	0.451	0.74			
Pure Premium Present on Rate Level		16%	0.338	2%	0.384	0.72			
Pure Premium Derived by Formula		0.341			0.401			0.74	

CLASS 8871		CLERICAL TELECOMMUTER EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	167,412,255	0	0	1	26,039	0	10,716	36,755	0.02
1/11 through 12/11	215,227,467	0	0	2	17,903	0	5,156	23,059	0.01
1/12 through 12/12	251,210,720	1	19,010	0	0	29,446	4,560	53,016	0.02
1/13 through 12/13	359,219,625	0	0	4	124,802	0	85,372	210,174	0.06
1/14 through 12/14	361,255,726	0	0	0	0	0	37,071	37,071	0.01
5 YR. TOTAL	1,354,325,793	1	19,010	7	168,744	29,446	142,875	360,075	0.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.014	26%	0.013	0.03			
Pure Premium Indicated by National Relativity		40%	0.027	37%	0.025	0.05			
Pure Premium Present on Rate Level		40%	0.031	37%	0.031	0.06			
Pure Premium Derived by Formula		0.026			0.024			0.05	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 8901		TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	896,221,118	3	13,004	14	336,993	2,937	337,076	690,010	0.08
1/11 through 12/11	967,682,233	7	453,398	19	752,372	275,636	578,141	2,059,547	0.21
1/12 through 12/12	1,099,872,709	4	257,373	24	664,262	118,517	705,668	1,745,820	0.16
1/13 through 12/13	1,156,939,656	3	184,541	15	254,158	285,729	213,482	937,910	0.08
1/14 through 12/14	1,193,930,195	1	18,801	4	111,216	57,564	151,062	338,643	0.03
5 YR. TOTAL	5,314,645,911	18	927,117	76	2,119,001	740,383	1,985,429	5,771,930	0.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	0.057	57%	0.051			0.11	
Pure Premium Indicated by National Relativity		27%	0.063	21%	0.061			0.12	
Pure Premium Present on Rate Level		27%	0.067	22%	0.056			0.12	
Pure Premium Derived by Formula		0.061		0.054				0.12	

CLASS 9012		BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	555,799,854	22	1,760,426	48	836,773	1,584,949	834,812	5,016,960	0.90
1/11 through 12/11	606,870,811	19	973,198	44	823,387	991,026	1,149,427	3,937,038	0.65
1/12 through 12/12	694,540,052	8	352,164	47	1,036,386	236,816	1,347,456	2,972,822	0.43
1/13 through 12/13	763,012,401	13	692,973	55	1,854,683	857,025	1,649,592	5,054,273	0.66
1/14 through 12/14	814,432,502	10	889,776	62	1,651,420	873,915	1,314,000	4,729,111	0.58
5 YR. TOTAL	3,434,655,620	72	4,668,537	256	6,202,649	4,543,731	6,295,287	21,710,204	0.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		71%	0.317	96%	0.316			0.63	
Pure Premium Indicated by National Relativity		14%	0.327	2%	0.336			0.66	
Pure Premium Present on Rate Level		15%	0.305	2%	0.320			0.63	
Pure Premium Derived by Formula		0.317		0.316				0.63	

CLASS 9014		JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	573,661,975	52	3,007,689	181	3,277,468	2,350,642	3,801,333	12,437,132	2.17
1/11 through 12/11	599,674,857	50	1,818,933	214	3,059,764	2,001,392	3,993,655	10,873,744	1.81
1/12 through 12/12	653,576,761	68	3,123,003	223	3,347,849	3,489,076	4,282,175	14,242,103	2.18
1/13 through 12/13	664,060,208	72	3,611,859	190	3,861,218	3,334,843	4,685,288	15,493,208	2.33
1/14 through 12/14	695,855,798	49	2,303,516	198	4,016,581	2,284,199	4,427,800	13,032,096	1.87
5 YR. TOTAL	3,186,829,599	291	13,865,000	1,006	17,562,880	13,460,152	21,190,251	66,078,283	2.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.986	100%	1.087			2.07	
Pure Premium Indicated by National Relativity		0%	1.051	0%	1.187			2.24	
Pure Premium Present on Rate Level		0%	0.909	0%	1.045			1.95	
Pure Premium Derived by Formula		0.986		1.087				2.07	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 9015		BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	431,365,070	44	2,694,790	140	2,474,812	3,198,300	2,877,294	11,245,196	2.61
1/11 through 12/11	456,758,243	27	1,542,091	148	3,212,675	1,337,769	3,831,955	9,924,490	2.17
1/12 through 12/12	462,631,558	28	1,589,736	120	2,451,912	855,698	3,113,425	8,010,771	1.73
1/13 through 12/13	488,283,766	37	2,637,844	122	2,180,851	2,514,382	3,021,663	10,354,740	2.12
1/14 through 12/14	513,776,918	22	1,939,253	124	2,342,118	2,143,795	2,975,598	9,400,764	1.83
5 YR. TOTAL	2,352,815,555	158	10,403,714	654	12,662,368	10,049,944	15,819,935	48,935,961	2.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		96%	0.980	100%	1.100	2.08			
Pure Premium Indicated by National Relativity		2%	1.165	0%	1.185	2.35			
Pure Premium Present on Rate Level		2%	0.951	0%	1.064	2.02			
Pure Premium Derived by Formula		0.983			1.100			2.08	

CLASS 9016		AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	34,935,356	3	23,990	5	37,253	30,247	251,664	343,154	0.98
1/11 through 12/11	38,444,862	4	199,287	16	230,428	322,615	353,385	1,105,715	2.88
1/12 through 12/12	40,113,640	0	0	16	147,927	0	496,166	644,093	1.61
1/13 through 12/13	32,127,871	4	59,702	13	164,321	76,688	389,026	689,737	2.15
1/14 through 12/14	37,217,891	2	30,767	15	107,806	30,926	200,740	370,239	0.99
5 YR. TOTAL	182,839,620	13	313,746	65	687,735	460,476	1,690,981	3,152,938	1.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.548	51%	1.177	1.73			
Pure Premium Indicated by National Relativity		35%	0.660	24%	1.032	1.69			
Pure Premium Present on Rate Level		35%	0.664	25%	1.247	1.91			
Pure Premium Derived by Formula		0.628			1.160			1.79	

CLASS 9019		BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	501,019	0	0	0	0	0	0	0	0.00
1/11 through 12/11	382,448	0	0	0	0	0	0	0	0.00
1/12 through 12/12	520,937	0	0	0	0	0	0	0	0.00
1/13 through 12/13	540,391	0	0	0	0	0	0	0	0.00
1/14 through 12/14	563,014	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,507,809	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		25%	0.559	26%	0.669	1.23			
Pure Premium Present on Rate Level		70%	0.589	67%	0.687	1.28			
Pure Premium Derived by Formula		0.552			0.634			1.19	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 9033		HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	13,333,774	1	16,591	1	4,522	12,428	14,047	47,588	0.36
1/11 through 12/11	13,697,393	1	111,054	2	32,853	57,971	19,161	221,039	1.61
1/12 through 12/12	10,612,055	0	0	2	109,299	0	42,217	151,516	1.43
1/13 through 12/13	9,569,293	1	39,127	2	1,641	20,502	6,005	67,275	0.70
1/14 through 12/14	9,504,342	0	0	2	23,168	0	36,484	59,652	0.63
5 YR. TOTAL	56,716,857	3	166,772	9	171,483	90,901	117,914	547,070	0.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.596	25%	0.368			0.96	
Pure Premium Indicated by National Relativity		40%	0.918	37%	0.870			1.79	
Pure Premium Present on Rate Level		40%	0.729	38%	0.635			1.36	
Pure Premium Derived by Formula						0.778	0.655	1.43	

CLASS 9040		HOSPITAL: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	128,139,728	16	611,654	53	393,170	647,303	799,377	2,451,504	1.91
1/11 through 12/11	123,928,021	14	593,451	56	606,797	488,039	1,101,446	2,789,733	2.25
1/12 through 12/12	113,124,431	2	137,717	46	828,693	65,094	1,372,600	2,404,104	2.13
1/13 through 12/13	97,909,974	11	602,154	35	868,746	539,231	844,205	2,854,336	2.92
1/14 through 12/14	97,920,111	12	357,196	26	494,097	443,026	813,577	2,107,896	2.15
5 YR. TOTAL	561,022,265	55	2,302,172	216	3,191,503	2,182,693	4,931,205	12,607,573	2.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		57%	0.979	82%	1.268			2.25	
Pure Premium Indicated by National Relativity		21%	1.060	9%	1.314			2.37	
Pure Premium Present on Rate Level		22%	1.082	9%	1.321			2.40	
Pure Premium Derived by Formula						1.019	1.277	2.30	

CLASS 9044		CASINO GAMBLING-HOTEL-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	493	0	0	0	0	0	0	0	0.00
1/13 through 12/13	630	0	0	0	0	0	0	0	0.00
1/14 through 12/14	562,320	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	563,443	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%	0.000			0.00	
Pure Premium Indicated by National Relativity		48%	0.421	48%	0.517			0.94	
Pure Premium Present on Rate Level		49%	0.466	48%	0.564			1.03	
Pure Premium Derived by Formula						0.430	0.519	0.95	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 9052		HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	485,512,977	42	1,288,050	141	1,244,580	1,774,725	1,931,428	6,238,783	1.29
1/11 through 12/11	496,675,379	45	1,867,354	156	1,871,298	2,225,982	2,563,785	8,528,419	1.72
1/12 through 12/12	504,048,580	37	891,882	138	2,258,667	1,221,322	3,479,306	7,851,177	1.56
1/13 through 12/13	524,706,054	29	667,760	149	1,718,372	842,408	2,571,852	5,800,392	1.11
1/14 through 12/14	542,144,962	25	814,637	130	2,172,397	877,521	2,176,814	6,041,369	1.11
5 YR. TOTAL	2,553,087,952	178	5,529,683	714	9,265,314	6,941,958	12,723,185	34,460,140	1.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		82%	0.579	100%	0.770			1.35	
Pure Premium Indicated by National Relativity		9%	0.707	0%	0.864			1.57	
Pure Premium Present on Rate Level		9%	0.581	0%	0.801			1.38	
Pure Premium Derived by Formula		0.591			0.770		1.36		

CLASS 9058		HOTEL: RESTAURANT EMPLOYEES							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	116,308,788	8	289,438	33	189,172	417,144	281,558	1,177,312	1.01
1/11 through 12/11	117,998,874	6	78,478	21	154,116	70,828	272,201	575,623	0.49
1/12 through 12/12	116,145,208	10	205,964	34	158,881	384,279	393,491	1,142,615	0.98
1/13 through 12/13	129,878,590	3	77,476	39	696,767	133,439	1,069,308	1,976,990	1.52
1/14 through 12/14	127,214,061	6	112,395	25	317,252	69,920	352,056	851,623	0.67
5 YR. TOTAL	607,545,521	33	763,751	152	1,516,188	1,075,610	2,368,614	5,724,163	0.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.375	62%	0.567			0.94	
Pure Premium Indicated by National Relativity		29%	0.526	19%	0.623			1.15	
Pure Premium Present on Rate Level		30%	0.438	19%	0.610			1.05	
Pure Premium Derived by Formula		0.438			0.586		1.02		

CLASS 9060		CLUB - COUNTRY, GOLF, FISHING, OR YACHT - ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	401,180,717	9	168,983	86	755,290	134,041	1,490,400	2,548,714	0.64
1/11 through 12/11	403,174,790	15	713,424	88	823,197	695,434	1,509,713	3,741,768	0.93
1/12 through 12/12	414,774,742	17	268,602	90	984,040	919,451	1,409,764	3,581,857	0.86
1/13 through 12/13	428,723,979	4	192,989	67	796,118	96,677	1,340,686	2,426,470	0.57
1/14 through 12/14	457,040,799	19	838,915	62	1,450,041	1,037,467	1,554,254	4,880,677	1.07
5 YR. TOTAL	2,104,895,027	64	2,182,913	393	4,808,686	2,883,070	7,304,817	17,179,486	0.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	0.332	92%	0.484			0.82	
Pure Premium Indicated by National Relativity		19%	0.461	4%	0.618			1.08	
Pure Premium Present on Rate Level		20%	0.342	4%	0.468			0.81	
Pure Premium Derived by Formula		0.359			0.489		0.85		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 9061		CLUB NOC & CLERICAL							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	28,314,258	2	13,623	4	13,192	18,796	28,265	73,876	0.26
1/11 through 12/11	28,766,225	0	0	0	0	0	7,667	7,667	0.03
1/12 through 12/12	34,228,837	0	0	7	38,929	0	52,366	91,295	0.27
1/13 through 12/13	32,723,108	0	0	1	15,403	0	12,926	28,329	0.09
1/14 through 12/14	32,513,429	0	0	6	43,824	0	100,924	144,748	0.45
5 YR. TOTAL	156,545,857	2	13,623	18	111,348	18,796	202,148	345,915	0.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.080	29%	0.141			0.22	
Pure Premium Indicated by National Relativity		40%	0.463	35%	0.541			1.00	
Pure Premium Present on Rate Level		40%	0.297	36%	0.337			0.63	
Pure Premium Derived by Formula					0.320			0.352	0.67

CLASS 9062		CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,196,542	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,275,327	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,354,841	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,451,019	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,166,969	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,444,698	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.000	9%	0.000			0.00	
Pure Premium Indicated by National Relativity		47%	0.486	45%	0.575			1.06	
Pure Premium Present on Rate Level		47%	0.405	46%	0.501			0.91	
Pure Premium Derived by Formula					0.419			0.489	0.91

CLASS 9063		YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	259,603,026	8	233,890	43	471,639	487,128	849,169	2,041,826	0.79
1/11 through 12/11	266,057,694	6	330,071	40	364,755	648,689	796,461	2,139,976	0.80
1/12 through 12/12	285,526,507	6	229,493	38	304,972	365,539	738,784	1,638,788	0.57
1/13 through 12/13	305,030,306	6	127,547	32	286,952	319,523	450,022	1,184,044	0.39
1/14 through 12/14	335,278,863	7	339,745	36	252,873	240,551	831,097	1,664,266	0.50
5 YR. TOTAL	1,451,496,396	33	1,260,746	189	1,681,191	2,061,430	3,665,533	8,668,900	0.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	0.203	75%	0.395			0.60	
Pure Premium Indicated by National Relativity		27%	0.262	12%	0.410			0.67	
Pure Premium Present on Rate Level		27%	0.249	13%	0.411			0.66	
Pure Premium Derived by Formula					0.231			0.399	0.63

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 9082		RESTAURANT NOC								
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	1,731,479,046	77	2,667,473	415	2,947,616	2,617,463	5,219,497	13,452,049	0.78	
1/11 through 12/11	1,813,173,954	92	3,714,932	481	5,641,410	3,662,245	6,966,950	19,985,537	1.10	
1/12 through 12/12	1,878,823,322	63	1,922,283	423	4,202,913	2,313,219	6,652,547	15,090,962	0.80	
1/13 through 12/13	1,968,612,407	79	3,051,613	404	3,981,527	2,777,188	5,920,309	15,730,637	0.80	
1/14 through 12/14	2,077,272,868	52	2,267,260	408	5,705,656	2,393,234	7,145,348	17,511,498	0.84	
5 YR. TOTAL	9,469,361,597	363	13,623,561	2,131	22,479,122	13,763,349	31,904,651	81,770,683	0.86	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		100%	0.381	100%	0.482	0.86				
Pure Premium Indicated by National Relativity		0%	0.415	0%	0.563	0.98				
Pure Premium Present on Rate Level		0%	0.355	0%	0.481	0.84				
Pure Premium Derived by Formula		0.381			0.482		0.86			

CLASS 9083		RESTAURANT: FAST FOOD								
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	1,139,985,273	81	2,217,693	266	2,280,575	3,113,579	3,470,223	11,082,070	0.97	
1/11 through 12/11	1,196,210,103	67	2,399,145	288	2,610,209	2,578,185	3,700,662	11,288,201	0.94	
1/12 through 12/12	1,292,700,429	59	2,223,645	271	2,920,142	1,680,418	4,269,475	11,093,680	0.86	
1/13 through 12/13	1,331,669,737	54	1,830,083	289	3,095,037	2,069,527	4,684,569	11,679,216	0.88	
1/14 through 12/14	1,451,459,325	52	1,578,438	318	3,377,157	1,818,985	5,782,169	12,556,749	0.87	
5 YR. TOTAL	6,412,024,867	313	10,249,004	1,432	14,283,120	11,260,694	21,907,098	57,699,916	0.90	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		100%	0.383	100%	0.517	0.90				
Pure Premium Indicated by National Relativity		0%	0.375	0%	0.540	0.92				
Pure Premium Present on Rate Level		0%	0.390	0%	0.516	0.91				
Pure Premium Derived by Formula		0.383			0.517		0.90			

CLASS 9084		BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	30,550,583	1	437	6	76,858	14,004	61,449	152,748	0.50	
1/11 through 12/11	36,041,627	1	1,071	8	164,908	26,449	198,742	391,170	1.09	
1/12 through 12/12	39,238,298	1	18,573	11	190,042	1,848	309,976	520,439	1.33	
1/13 through 12/13	41,087,873	2	10,624	8	74,835	23,288	83,783	192,530	0.47	
1/14 through 12/14	46,742,076	1	14,456	11	122,946	300,527	194,068	631,997	1.35	
5 YR. TOTAL	193,660,457	6	45,161	44	629,589	366,116	848,018	1,888,884	0.98	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		25%	0.348	39%	0.627	0.98				
Pure Premium Indicated by National Relativity		37%	0.444	30%	0.661	1.11				
Pure Premium Present on Rate Level		38%	0.403	31%	0.574	0.98				
Pure Premium Derived by Formula		0.404			0.621		1.03			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 9089		BILLIARD HALL								
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	712,081	0	0	1	7	0	441	448	0.06	
1/11 through 12/11	755,887	0	0	0	0	0	815	815	0.11	
1/12 through 12/12	839,526	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	847,797	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	630,856	0	0	0	0	0	1,560	1,560	0.25	
5 YR. TOTAL	3,786,147	0	0	1	7	0	2,816	2,823	0.07	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		5%	0.000	8%			0.074	0.07		
Pure Premium Indicated by National Relativity		16%	0.194	16%			0.576	0.77		
Pure Premium Present on Rate Level		79%	0.311	76%			0.657	0.97		
Pure Premium Derived by Formula								0.277	0.597	

CLASS 9093		BOWLING LANE								
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	20,778,741	0	0	6	32,756	0	77,709	110,465	0.53	
1/11 through 12/11	20,048,503	1	5,048	5	146,634	30,191	190,606	372,479	1.86	
1/12 through 12/12	20,339,118	0	0	2	1,299	0	16,136	17,435	0.09	
1/13 through 12/13	21,032,368	1	266,239	2	11,816	122,468	35,303	435,826	2.07	
1/14 through 12/14	21,824,980	1	50,851	2	14,570	37,619	15,753	118,793	0.55	
5 YR. TOTAL	104,023,710	3	322,138	17	207,075	190,278	335,507	1,054,998	1.01	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		19%	0.509	30%			0.505	1.01		
Pure Premium Indicated by National Relativity		40%	0.405	35%			0.656	1.06		
Pure Premium Present on Rate Level		41%	0.351	35%			0.591	0.94		
Pure Premium Derived by Formula								0.403	0.588	

CLASS 9101		COLLEGE: ALL OTHER EMPLOYEES								
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	516,427,591	73	2,876,436	233	2,968,904	4,009,468	4,682,146	14,536,954	2.82	
1/11 through 12/11	482,440,289	62	1,929,973	259	2,200,575	2,412,082	3,937,707	10,480,337	2.17	
1/12 through 12/12	475,187,226	42	1,415,979	232	2,143,605	1,722,057	3,796,761	9,078,402	1.91	
1/13 through 12/13	452,613,309	39	1,164,780	189	2,082,911	1,220,287	3,359,645	7,827,623	1.73	
1/14 through 12/14	459,731,960	50	2,412,989	199	2,115,396	2,395,779	3,724,629	10,648,793	2.32	
5 YR. TOTAL	2,386,400,375	266	9,800,157	1,112	11,511,391	11,759,673	19,500,888	52,572,109	2.20	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		93%	0.893	100%			1.310	2.20		
Pure Premium Indicated by National Relativity		3%	1.086	0%			1.440	2.53		
Pure Premium Present on Rate Level		4%	0.865	0%			1.212	2.08		
Pure Premium Derived by Formula								0.898	1.310	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 9102		PARK NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	221,817,896	22	979,608	48	477,830	1,637,246	773,815	3,868,499	1.74
1/11 through 12/11	242,810,315	16	664,553	72	1,044,588	1,273,930	1,603,554	4,586,625	1.89
1/12 through 12/12	251,832,478	24	984,586	81	1,508,725	1,501,086	1,726,037	5,720,434	2.27
1/13 through 12/13	271,250,003	20	736,362	89	1,634,369	1,765,207	1,869,732	6,005,670	2.21
1/14 through 12/14	298,208,975	14	1,291,115	98	1,973,395	1,304,754	2,461,722	7,030,986	2.36
5 YR. TOTAL	1,285,919,667	96	4,656,224	388	6,638,907	7,482,223	8,434,860	27,212,214	2.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		73%	0.878	100%		1.238		2.12	
Pure Premium Indicated by National Relativity		13%	1.101	0%		1.260		2.36	
Pure Premium Present on Rate Level		14%	0.859	0%		1.166		2.03	
Pure Premium Derived by Formula		0.904			1.238		2.14		

CLASS 9154		THEATER NOC: ALL OTHER EMPLOYEES							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	56,804,936	0	0	9	254,672	0	175,256	429,928	0.76
1/11 through 12/11	60,299,941	2	178,200	9	86,612	436,007	232,273	933,092	1.55
1/12 through 12/12	58,516,211	3	24,084	7	212,759	27,013	165,377	429,233	0.73
1/13 through 12/13	59,633,681	1	3,913	10	78,373	5,199	155,075	242,560	0.41
1/14 through 12/14	66,748,060	4	162,802	22	546,863	221,256	618,692	1,549,613	2.32
5 YR. TOTAL	302,002,829	10	368,999	57	1,179,279	689,475	1,346,673	3,584,426	1.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.513	47%		0.674		1.19	
Pure Premium Indicated by National Relativity		33%	0.528	26%		0.741		1.27	
Pure Premium Present on Rate Level		34%	0.521	27%		0.605		1.13	
Pure Premium Derived by Formula		0.521			0.673		1.19		

CLASS 9156		THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	21,364,324	0	0	4	121,169	0	101,410	222,579	1.04
1/11 through 12/11	23,535,308	0	0	8	308,528	0	223,051	531,579	2.26
1/12 through 12/12	22,250,668	1	8,283	2	35,935	94,906	59,642	198,766	0.89
1/13 through 12/13	22,175,493	0	0	7	240,696	0	229,865	470,561	2.12
1/14 through 12/14	23,276,408	0	0	0	0	0	12,681	12,681	0.05
5 YR. TOTAL	112,602,201	1	8,283	21	706,328	94,906	626,649	1,436,166	1.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.635	33%		0.641		1.28	
Pure Premium Indicated by National Relativity		38%	0.613	33%		0.777		1.39	
Pure Premium Present on Rate Level		38%	0.624	34%		0.670		1.29	
Pure Premium Derived by Formula		0.622			0.696		1.32		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 9170		JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS								
Industry Group: Goods and Services Hazard Group: G		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	12,889,645	6	438,844	8	87,258	511,008	134,033	1,171,143	9.09	
1/11 through 12/11	16,962,284	4	156,347	11	102,481	307,860	68,612	635,300	3.75	
1/12 through 12/12	16,630,742	2	14,224	9	256,105	18,172	201,856	490,357	2.95	
1/13 through 12/13	17,107,177	3	177,467	4	195,505	239,510	293,464	905,946	5.30	
1/14 through 12/14	16,959,571	2	184,153	5	102,836	300,390	99,463	686,842	4.05	
5 YR. TOTAL	80,549,419	17	971,035	37	744,185	1,376,940	797,428	3,889,588	4.83	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		36%	2.129	53%	2.699			4.83		
Pure Premium Indicated by National Relativity		32%	3.477	23%	4.279			7.76		
Pure Premium Present on Rate Level		32%	2.444	24%	3.057			5.50		
Pure Premium Derived by Formula		2.661		3.148				5.81		

CLASS 9178		ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS								
Industry Group: Miscellaneous Hazard Group: A		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	9,120,038	2	137,109	16	123,643	148,105	289,385	698,242	7.66	
1/11 through 12/11	9,977,131	0	0	15	125,027	0	339,268	464,295	4.65	
1/12 through 12/12	9,898,380	1	1,334	7	176,349	14,986	237,552	430,221	4.35	
1/13 through 12/13	10,788,472	1	76,836	3	32,006	8,915	375,685	493,442	4.57	
1/14 through 12/14	14,199,023	1	2,640	2	9,724	20,743	244,684	277,791	1.96	
5 YR. TOTAL	53,983,044	5	217,919	43	466,749	192,749	1,486,574	2,363,991	4.38	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		26%	1.268	45%	3.111			4.38		
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00		
Pure Premium Present on Rate Level		74%	1.553	55%	3.007			4.56		
Pure Premium Derived by Formula		1.479		3.054				4.53		

CLASS 9179		ATHLETIC SPORTS OR PARK: CONTACT SPORTS								
Industry Group: Miscellaneous Hazard Group: B		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	8,976,567	6	271,695	6	140,306	46,587	109,455	568,043	6.33	
1/11 through 12/11	11,676,668	8	45,870	24	266,233	16,222	269,081	597,406	5.12	
1/12 through 12/12	12,397,934	5	17,179	29	879,142	7,144	449,317	1,352,782	10.91	
1/13 through 12/13	5,780,665	1	15,303	5	92,197	35,291	325,350	468,141	8.10	
1/14 through 12/14	14,702,699	5	93,690	9	84,160	60,150	755,657	993,657	6.76	
5 YR. TOTAL	53,534,533	25	443,737	73	1,462,038	165,394	1,908,860	3,980,029	7.44	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		36%	3.560	50%	3.875			7.44		
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00		
Pure Premium Present on Rate Level		64%	3.563	50%	4.040			7.60		
Pure Premium Derived by Formula		3.562		3.958				7.52		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 9180		AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	18,774,066	0	0	9	64,551	0	162,981	227,532	1.21
1/11 through 12/11	20,124,464	0	0	6	114,144	0	281,206	395,350	1.96
1/12 through 12/12	22,249,044	2	80,189	10	74,574	182,366	305,050	642,179	2.89
1/13 through 12/13	30,640,151	2	23,188	13	70,556	91,058	333,647	518,449	1.69
1/14 through 12/14	30,688,821	2	8,637	15	170,652	36,672	571,059	787,020	2.56
5 YR. TOTAL	122,476,546	6	112,014	53	494,477	310,096	1,653,943	2,570,530	2.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.495	51%	1.604	2.10			
Pure Premium Indicated by National Relativity		34%	1.492	24%	2.819	4.31			
Pure Premium Present on Rate Level		35%	1.030	25%	1.840	2.87			
Pure Premium Derived by Formula		1.021			1.955			2.98	

CLASS 9182		ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	21,863,450	1	18,078	3	7,165	125,655	17,320	168,218	0.77
1/11 through 12/11	24,666,669	1	7,234	1	29,865	0	178,221	215,320	0.87
1/12 through 12/12	27,744,945	0	0	1	4,574	0	106,121	110,695	0.40
1/13 through 12/13	23,796,507	1	6,521	5	41,225	2,885	172,300	222,931	0.94
1/14 through 12/14	34,425,181	0	0	1	9,770	0	76,780	86,550	0.25
5 YR. TOTAL	132,496,752	3	31,833	11	92,599	128,540	550,742	803,714	0.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.094	38%	0.513	0.61			
Pure Premium Indicated by National Relativity		38%	0.582	31%	0.886	1.47			
Pure Premium Present on Rate Level		38%	0.531	31%	0.816	1.35			
Pure Premium Derived by Formula		0.446			0.723			1.17	

CLASS 9186		CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	2,063,344	0	0	1	98,998	0	90,471	189,469	9.18
1/11 through 12/11	2,410,155	0	0	1	34,047	0	114,330	148,377	6.16
1/12 through 12/12	2,797,040	0	0	1	14,627	0	15,068	29,695	1.06
1/13 through 12/13	2,492,884	1	39,316	2	8,441	736,847	45,383	829,987	33.30
1/14 through 12/14	2,716,031	0	0	6	87,369	0	230,181	317,550	11.69
5 YR. TOTAL	12,479,454	1	39,316	11	243,482	736,847	495,433	1,515,078	12.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	2.266	35%	9.874	12.14			
Pure Premium Indicated by National Relativity		40%	5.268	32%	10.065	15.33			
Pure Premium Present on Rate Level		41%	2.896	33%	7.149	10.05			
Pure Premium Derived by Formula		3.725			9.036			12.76	

* 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 Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	10,645,498	2	92,780	7	69,313	95,308	107,951	365,352	3.43
1/11 through 12/11	10,868,612	2	200,771	5	75,646	65,085	62,094	403,596	3.71
1/12 through 12/12	10,182,667	0	0	7	380,960	0	262,857	643,817	6.32
1/13 through 12/13	10,462,472	3	357,601	4	137,646	472,528	180,872	1,148,647	10.98
1/14 through 12/14	11,504,542	2	51,956	6	43,920	23,630	155,226	274,732	2.39
5 YR. TOTAL	53,663,791	9	703,108	29	707,485	656,551	769,000	2,836,144	5.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	2.629	37%	2.656			5.29	
Pure Premium Indicated by National Relativity		36%	1.435	31%	1.868			3.30	
Pure Premium Present on Rate Level		37%	1.690	32%	1.839			3.53	
Pure Premium Derived by Formula					1.852			2.150	4.00

CLASS 9402		STREET CLEANING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	40,838,651	3	68,788	11	186,633	67,258	220,094	542,773	1.33
1/11 through 12/11	39,024,611	2	156,449	11	582,766	27,516	440,509	1,207,240	3.09
1/12 through 12/12	41,015,461	3	132,141	8	327,000	86,948	236,806	782,895	1.91
1/13 through 12/13	42,418,964	5	390,607	9	55,454	258,504	168,136	872,701	2.06
1/14 through 12/14	46,674,138	6	788,352	14	341,670	357,253	321,726	1,809,001	3.88
5 YR. TOTAL	209,971,825	19	1,536,337	53	1,493,523	797,479	1,387,271	5,214,610	2.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	1.443	55%	1.040			2.48	
Pure Premium Indicated by National Relativity		27%	2.357	22%	2.116			4.47	
Pure Premium Present on Rate Level		27%	1.645	23%	1.311			2.96	
Pure Premium Derived by Formula					1.744			1.339	3.08

CLASS 9403		GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	131,042,547	21	1,156,990	71	1,827,197	1,307,063	1,458,180	5,749,430	4.39
1/11 through 12/11	128,421,827	21	1,685,209	66	1,432,719	1,814,416	1,478,988	6,411,332	4.99
1/12 through 12/12	137,543,096	18	1,773,860	70	2,552,020	2,650,273	2,413,359	9,389,512	6.83
1/13 through 12/13	137,836,045	17	2,211,786	66	1,694,159	1,236,253	1,770,597	6,912,795	5.02
1/14 through 12/14	141,978,408	12	1,560,981	68	2,478,061	1,689,483	2,266,242	7,994,767	5.63
5 YR. TOTAL	676,821,923	89	8,388,826	341	9,984,156	8,697,488	9,387,366	36,457,836	5.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		90%	2.715	100%	2.672			5.39	
Pure Premium Indicated by National Relativity		5%	3.075	0%	2.621			5.70	
Pure Premium Present on Rate Level		5%	2.775	0%	2.584			5.36	
Pure Premium Derived by Formula					2.736			2.672	5.41

* 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 Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	30,442,162	1	18,997	7	92,131	126,364	119,301	356,793	1.17
1/11 through 12/11	26,095,392	4	232,781	9	99,643	105,153	149,409	586,986	2.25
1/12 through 12/12	26,630,575	2	302,506	6	205,022	419,690	117,793	1,045,011	3.92
1/13 through 12/13	26,645,427	1	57,633	12	249,287	99,532	289,373	695,825	2.61
1/14 through 12/14	23,949,885	0	0	3	183,658	0	85,790	269,448	1.13
5 YR. TOTAL	133,763,441	8	611,917	37	829,741	750,739	761,666	2,954,063	2.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.078	43%	1.131	2.21			
Pure Premium Indicated by National Relativity		34%	0.875	28%	0.851	1.73			
Pure Premium Present on Rate Level		35%	0.965	29%	1.103	2.07			
Pure Premium Derived by Formula		0.969			1.044		2.01		

CLASS 9501		PAINTING: SHOP ONLY & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	39,302,944	1	72,324	10	96,675	53,856	139,427	362,282	0.92
1/11 through 12/11	46,751,269	7	222,101	24	506,386	273,818	562,598	1,564,903	3.35
1/12 through 12/12	48,024,284	5	280,328	17	416,524	143,950	456,708	1,297,510	2.70
1/13 through 12/13	47,151,825	6	308,627	15	424,070	272,310	265,227	1,270,234	2.69
1/14 through 12/14	49,587,477	1	739,287	19	274,504	117,900	278,874	1,410,565	2.84
5 YR. TOTAL	230,817,799	20	1,622,667	85	1,718,159	861,834	1,702,834	5,905,494	2.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	1.447	54%	1.111	2.56			
Pure Premium Indicated by National Relativity		30%	0.807	23%	0.890	1.70			
Pure Premium Present on Rate Level		30%	1.081	23%	1.142	2.22			
Pure Premium Derived by Formula		1.145			1.067		2.21		

CLASS 9505		PAINTING: AUTOMOBILE OR CARRIAGE BODIES							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	10,279,186	0	0	9	327,234	0	174,249	501,483	4.88
1/11 through 12/11	12,198,341	1	324,492	9	204,817	225,765	141,402	896,476	7.35
1/12 through 12/12	12,600,585	1	197,963	18	1,000,792	264,956	613,450	2,077,161	16.48
1/13 through 12/13	15,314,457	1	28,864	8	301,417	73,778	191,861	595,920	3.89
1/14 through 12/14	14,946,417	2	39,274	6	105,734	57,132	99,990	302,130	2.02
5 YR. TOTAL	65,338,986	5	590,593	50	1,939,994	621,631	1,220,952	4,373,170	6.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	3.873	35%	2.820	6.69			
Pure Premium Indicated by National Relativity		36%	0.662	32%	0.888	1.55			
Pure Premium Present on Rate Level		36%	1.542	33%	1.400	2.94			
Pure Premium Derived by Formula		1.878			1.733		3.61		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 9516		ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OUTSIDE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	60,785,577	13	1,001,376	25	791,341	1,177,302	634,998	3,605,017	5.93
1/11 through 12/11	61,110,736	7	306,159	32	356,141	375,853	409,907	1,448,060	2.37
1/12 through 12/12	65,035,315	7	536,257	27	425,935	315,599	338,238	1,616,029	2.48
1/13 through 12/13	74,788,888	4	181,944	15	504,958	231,762	342,910	1,261,574	1.69
1/14 through 12/14	76,928,498	6	264,647	7	200,294	244,807	249,593	959,341	1.25
5 YR. TOTAL	338,649,014	37	2,290,383	106	2,278,669	2,345,323	1,975,646	8,890,021	2.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		57%	1.349	77%	1.276			2.63	
Pure Premium Indicated by National Relativity		21%	1.730	11%	1.362			3.09	
Pure Premium Present on Rate Level		22%	1.790	12%	1.836			3.63	
Pure Premium Derived by Formula		1.526		1.353				2.88	

CLASS 9519		HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE OR REPAIR & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	48,160,381	7	626,443	17	525,765	572,469	673,968	2,398,645	4.98
1/11 through 12/11	52,750,383	5	264,023	15	288,026	334,779	386,776	1,273,604	2.42
1/12 through 12/12	52,519,845	6	170,375	7	260,527	169,164	191,074	791,140	1.51
1/13 through 12/13	46,644,719	3	123,368	15	495,668	337,128	300,449	1,256,613	2.69
1/14 through 12/14	49,473,552	5	227,962	14	308,190	195,356	287,028	1,018,536	2.06
5 YR. TOTAL	249,548,880	26	1,412,171	68	1,878,176	1,608,896	1,839,295	6,738,538	2.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	1.319	60%	1.382			2.70	
Pure Premium Indicated by National Relativity		27%	1.753	20%	1.496			3.25	
Pure Premium Present on Rate Level		27%	1.419	20%	1.371			2.79	
Pure Premium Derived by Formula		1.463		1.403				2.87	

CLASS 9521		HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	21,612,483	6	335,576	8	86,672	791,607	66,230	1,280,085	5.92
1/11 through 12/11	23,522,258	4	162,134	14	205,264	105,517	290,504	763,419	3.25
1/12 through 12/12	24,428,522	1	170,734	7	110,558	381,645	63,330	726,267	2.97
1/13 through 12/13	29,202,065	3	129,646	6	70,900	83,389	136,317	420,252	1.44
1/14 through 12/14	34,499,902	6	779,490	13	387,352	404,545	328,435	1,899,822	5.51
5 YR. TOTAL	133,265,230	20	1,577,580	48	860,746	1,766,703	884,816	5,089,845	3.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	1.830	49%	1.990			3.82	
Pure Premium Indicated by National Relativity		33%	1.066	25%	1.113			2.18	
Pure Premium Present on Rate Level		33%	1.270	26%	1.566			2.84	
Pure Premium Derived by Formula		1.393		1.661				3.05	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

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CLASS 9522		UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	319,108,024	15	1,114,814	64	739,656	1,304,990	951,472	4,110,932	1.29
1/11 through 12/11	357,774,658	20	1,139,711	74	1,758,198	776,333	1,916,298	5,590,540	1.56
1/12 through 12/12	387,114,414	17	515,442	64	761,009	555,467	1,088,494	2,920,412	0.76
1/13 through 12/13	469,103,781	13	718,475	87	1,649,956	704,787	1,730,852	4,804,070	1.02
1/14 through 12/14	483,885,048	17	833,256	79	1,367,903	504,215	1,588,773	4,294,147	0.89
5 YR. TOTAL	2,016,985,925	82	4,321,698	368	6,276,722	3,845,792	7,275,889	21,720,101	1.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		74%	0.525	99%	0.551			1.08	
Pure Premium Indicated by National Relativity		13%	0.781	0%	0.862			1.64	
Pure Premium Present on Rate Level		13%	0.575	1%	0.590			1.17	
Pure Premium Derived by Formula		0.565			0.551		1.12		

CLASS 9534		MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS-INCLUDING YARD EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	17,734,401	2	70,792	4	239,193	58,683	104,546	473,214	2.67
1/11 through 12/11	15,435,962	0	0	7	198,392	0	196,289	394,681	2.56
1/12 through 12/12	14,520,167	1	7,045	5	125,377	10,566	65,392	208,380	1.44
1/13 through 12/13	17,056,204	0	0	8	597,191	0	477,368	1,074,559	6.30
1/14 through 12/14	18,747,843	0	0	11	787,885	0	495,489	1,283,374	6.85
5 YR. TOTAL	83,494,577	3	77,837	35	1,948,038	69,249	1,339,084	3,434,208	4.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	2.426	43%	1.687			4.11	
Pure Premium Indicated by National Relativity		32%	1.673	28%	1.326			3.00	
Pure Premium Present on Rate Level		32%	2.405	29%	1.802			4.21	
Pure Premium Derived by Formula		2.178			1.619		3.80		

CLASS 9554		SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	10,988,063	2	352,825	12	272,435	310,958	372,837	1,309,055	11.91
1/11 through 12/11	12,305,276	1	150,421	15	253,708	66,064	429,817	900,010	7.31
1/12 through 12/12	12,369,220	2	49,135	11	160,767	83,670	654,309	947,881	7.66
1/13 through 12/13	11,865,325	3	112,059	6	213,420	98,021	157,191	580,691	4.89
1/14 through 12/14	14,850,232	2	78,748	11	504,877	66,518	528,061	1,178,204	7.93
5 YR. TOTAL	62,378,116	10	743,188	55	1,405,207	625,231	2,142,215	4,915,841	7.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	3.444	56%	4.437			7.88	
Pure Premium Indicated by National Relativity		30%	3.279	22%	3.515			6.79	
Pure Premium Present on Rate Level		31%	3.804	22%	4.576			8.38	
Pure Premium Derived by Formula		3.506			4.265		7.77		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2018

CLASS 9586		BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	152,647,702	4	196,030	14	55,664	82,036	105,474	439,204	0.29
1/11 through 12/11	165,110,611	3	62,765	13	127,374	66,331	145,499	401,969	0.24
1/12 through 12/12	165,922,197	2	50,412	11	131,490	44,722	132,963	359,587	0.22
1/13 through 12/13	174,138,164	5	176,383	7	84,801	210,619	39,920	511,723	0.29
1/14 through 12/14	187,323,465	1	4,316	12	286,124	1	303,826	594,267	0.32
5 YR. TOTAL	845,142,139	15	489,906	57	685,453	403,709	727,682	2,306,750	0.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.139	43%	0.134	0.27			
Pure Premium Indicated by National Relativity		33%	0.179	28%	0.214	0.39			
Pure Premium Present on Rate Level		34%	0.188	29%	0.173	0.36			
Pure Premium Derived by Formula					0.169	0.168	0.34		

CLASS 9600		TAXIDERMIST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	79,681	0	0	0	0	0	0	0	0.00
1/11 through 12/11	42,864	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	122,546	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		17%	1.100	18%	0.696	1.80			
Pure Premium Present on Rate Level		81%	0.711	80%	0.622	1.33			
Pure Premium Derived by Formula					0.763	0.623	1.39		

CLASS 9620		FUNERAL DIRECTOR & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	80,599,867	2	173,435	8	256,593	51,184	177,726	658,938	0.82
1/11 through 12/11	81,613,206	1	54,915	7	119,094	36,849	105,732	316,590	0.39
1/12 through 12/12	83,999,356	2	149,906	3	19,824	133,278	61,187	364,195	0.43
1/13 through 12/13	83,951,529	4	144,711	9	294,449	178,002	259,700	876,862	1.04
1/14 through 12/14	86,509,089	2	33,145	7	258,354	837,349	363,481	1,492,329	1.73
5 YR. TOTAL	416,673,047	11	556,112	34	948,314	1,236,662	967,826	3,708,914	0.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.361	46%	0.529	0.89			
Pure Premium Indicated by National Relativity		34%	0.355	27%	0.386	0.74			
Pure Premium Present on Rate Level		34%	0.332	27%	0.425	0.76			
Pure Premium Derived by Formula					0.349	0.462	0.81		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

APPENDIX B-III

Adjustments to Obtain Loss Costs

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

1. Test Correction Factor

The payrolls are now extended by the loss costs presently in effect and by the indicated 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 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	0.9956
Contracting	0.9932
Office & Clerical	1.0026
Goods & Services	0.9922
Miscellaneous	0.9956

2. Ratios of Manual 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	1.083
Contracting	1.082
Office & Clerical	1.113
Goods & Services	1.021
Miscellaneous	1.042

3. Disease Loadings

The proposed manual 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 footnotes page.

NORTH CAROLINA

APPENDIX B-III

4. Swing Limits

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

Manufacturing	from 14% above to 36% below
Contracting	from 15% above to 35% below
Office & Clerical	from 13% above to 37% below
Goods & Services	from 14% above to 36% below
Miscellaneous	from 13% above to 37% below

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

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

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

An illustrative example showing the calculation of a proposed manual class 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 the rounding takes place. The loss costs for other classifications are calculated in the same manner.

List of Classifications Limited by the Upper Swing

List of Classifications Limited by the Lower Swing

0016 2683 2799 4240 4351 5705 7711 8856

4683

NORTH CAROLINA

APPENDIX B-IV

Derivation of Proposed Loss Cost - Code 8810

As previously explained in Appendix B-I, the indicated pure premiums are developed by adjusting the limited losses by a set of conversion factors. The converted losses are then summarized into indemnity 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 Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/10 - 12/31/10	82,937	864,913	0	6,869,166	7,161,422	1,494,079	2,557,392	6,387,552	10,891,181
01/01/11 - 12/31/11	0	425,757	425,865	2,417,931	7,718,293	2,052,887	2,591,878	3,695,338	10,899,035
01/01/12 - 12/31/12	0	0	0	3,503,586	4,718,231	1,720,606	2,048,146	4,635,316	7,972,345
01/01/13 - 12/31/13	0	418,245	0	2,737,473	4,384,146	907,286	2,126,772	3,407,249	7,530,765
01/01/14 - 12/31/14	0	462,000	0	1,331,886	2,157,926	1,767,752	2,722,596	3,772,808	7,166,072

PRIMARY CONVERSION FACTORS (Appendix B-I, Section A-1)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/10 - 12/31/10	1.061	0.987	0.884	0.861	0.801	0.884	0.822	0.994	0.842
01/01/11 - 12/31/11	0.972	0.893	0.943	0.934	0.858	0.943	0.867	1.033	0.863
01/01/12 - 12/31/12	1.042	0.937	1.043	1.038	0.933	1.043	0.938	1.081	0.891
01/01/13 - 12/31/13	1.253	1.074	1.253	1.249	1.070	1.253	1.074	1.181	0.932
01/01/14 - 12/31/14	2.062	1.450	2.062	2.058	1.447	2.062	1.450	1.362	0.992

EXPECTED EXCESS PROVISION AND REDISTRIBUTION (Appendix B-I, Section A-2)

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of a hazard group-specific excess loss factor. The factor is shown below:

HAZARD GROUP: C	
Excess Factor	1.261

As the excess loss factor is on a combined (indemnity and medical) basis, the following portion of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses:

Redistribution %	40%
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NORTH CAROLINA

APPENDIX B-IV

Derivation of Proposed Loss Cost - Code 8810

EXPECTED UNLIMITED LOSSES (Limited Losses x Primary Conversion Factors, then adjusted for the Excess Provision and Redistribution)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/10 - 12/31/10	101,778	987,371	0	6,840,660	6,634,720	1,527,625	2,431,420	8,771,224	12,471,732
01/01/11 - 12/31/11	0	439,748	464,488	2,612,052	7,659,481	2,239,069	2,599,109	5,293,591	12,826,909
01/01/12 - 12/31/12	0	0	0	4,206,307	5,091,571	2,075,662	2,222,054	6,885,863	9,617,814
01/01/13 - 12/31/13	0	519,548	0	3,954,606	5,425,748	1,314,880	2,641,898	5,550,054	9,625,993
01/01/14 - 12/31/14	0	774,820	0	3,170,321	3,611,569	4,216,003	4,566,065	7,146,703	9,772,548

SECONDARY CONVERSION FACTORS (Appendix B-I, Section A-3)

Policy Period	INDUSTRY GROUP: Office and Clerical
01/01/10 - 12/31/10	0.834
01/01/11 - 12/31/11	0.870
01/01/12 - 12/31/12	0.885
01/01/13 - 12/31/13	0.901
01/01/14 - 12/31/14	0.908

PAYROLL, FINAL CONVERTED LOSSES (Expected Unlimited Losses x Secondary Conversion Factors)

Policy Period	Payroll	Indemnity Likely	Indemnity Not-Likely	Medical Likely	Medical Not-Likely	Total Indemnity	Total Medical	Total
01/01/10 - 12/31/10	35,074,881,027	7,064,033	8,384,628	7,315,201	10,401,424	15,448,661	17,716,625	33,165,286
01/01/11 - 12/31/11	36,800,304,290	4,624,580	9,307,554	4,605,424	11,159,411	13,932,134	15,764,835	29,696,969
01/01/12 - 12/31/12	34,018,521,290	5,559,543	6,472,558	6,093,989	8,511,765	12,032,101	14,605,754	26,637,855
01/01/13 - 12/31/13	34,510,657,158	4,747,807	7,737,062	5,000,599	8,673,020	12,484,869	13,673,619	26,158,488
01/01/14 - 12/31/14	36,782,641,245	6,706,782	8,128,828	6,489,206	8,873,474	14,835,610	15,362,680	30,198,290
Total	177,187,005,010	28,702,745	40,030,630	29,504,419	47,619,094	68,733,375	77,123,513	145,856,888
INDICATED PURE PREMIUM						0.039	0.044	0.08

The present on rate level pure premiums are developed 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:

	Indemnity	Medical	Total
Pure Premiums Underlying Current Loss Cost	0.040	0.050	0.09
Conversion Factors (App. B-I, Section B)	0.879	0.881	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	0.035	0.044	0.08

NORTH CAROLINA

APPENDIX B-IV

Derivation of Proposed Loss Cost - Code 8810
Industry Group - Office and Clerical, Hazard Group - C

The loss cost for the above-captioned classification is derived as follows:

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	0.039	0.044	0.08
2. Pure Premium Indicated by National Relativity	0.045	0.053	0.10
3. Pure Premium Present on Rate Level	0.035	0.044	0.08
4. State Credibilities	100%	100%	xxx
5. National Credibilities	0%	0%	xxx
6. Residual Credibilities = 100% - (4) - (5)	0%	0%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	0.039	0.044	0.08
8. Test Correction Factor	1.0026	1.0026	xxx
9. Underlying Pure Premiums = (7) x (8) *	0.036	0.044	0.08
10. Ratio of Manual to Standard Premium			1.113
11. Loss Cost = (9) x (10)			0.09
12. Loss Cost Within Swing Limits			0.09
Current Loss Cost x Swing Limits			
a) Lower bound = 0.10 x 0.630 = 0.07			
b) Upper bound = 0.10 x 1.130 = 0.11			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	0.036	0.044	0.08
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			0.09

* Indemnity pure premium is adjusted for the rounded total pure premium:
Indemnity Pure Premium = Total Pure Premium - 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” classifications (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 by the indicated loss costs. The loss costs are limited to the swing limits based on 15% above and 15% below the current loss costs. This results in the indicated loss cost level change of -7.5%.

Section A – Calculation of F-Class Indicated Pure Premiums

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

Section A-1 – Calculation of Primary Conversion Factors

1. Factors to Adjust to the Proposed Benefit Levels

The state losses are adjusted to the January 1, 2017 state law level. The federal losses are adjusted to the October 1, 2016 federal law level.

STATE ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/10 - 12/10	1.229	1.024	0.997	1.024	0.930
1/11 - 12/11	1.057	1.026	1.016	1.026	0.935
1/12 - 12/12	1.022	1.023	1.018	1.023	0.938
1/13 - 12/13	1.017	1.017	1.014	1.017	0.952
1/14 - 12/14	1.012	1.012	1.010	1.012	0.970

FEDERAL ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/10 - 12/10	1.028	1.023	1.009	1.023	1.000
1/11 - 12/11	1.023	1.019	1.008	1.019	1.000
1/12 - 12/12	1.017	1.015	1.006	1.015	1.000
1/13 - 12/13	1.013	1.011	1.004	1.011	1.000
1/14 - 12/14	1.010	1.008	1.003	1.008	1.000

2. Factors to Adjust to the Proposed Trend Level

The following factors are applied to trend the losses in each policy year to the proposed rating year. The selected annual trends utilized were 0.970 and 0.985 for indemnity and medical, respectively.

Policy Period	Indemnity	Medical
1/10 - 12/10	0.776	0.882
1/11 - 12/11	0.800	0.895
1/12 - 12/12	0.825	0.909
1/13 - 12/13	0.850	0.923
1/14 - 12/14	0.877	0.937

NORTH CAROLINA

APPENDIX B-V

Section A-1 Calculation of Primary Conversion Factors (continued)

3. Limited Loss Development Factors

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

Policy Period	Indemnity		Medical	
	Likely-to-Develop	Not-Likely-to-Develop	Likely-to-Develop	Not-Likely-to-Develop
1/10 - 12/10	1.107	1.021	1.205	1.017
1/11 - 12/11	1.152	1.038	1.213	1.021
1/12 - 12/12	1.260	1.097	1.277	1.044
1/13 - 12/13	1.455	1.214	1.365	1.049
1/14 - 12/14	2.500	1.747	1.680	1.113

4. Primary Conversion Factors = (1) x (2) x (3)

The factors above contained within Section A-1, are combined multiplicatively, resulting in the following factors for the Likely-to-Develop (L) and Not-Likely-to-Develop (NL) groupings.

STATE ACT

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/10 - 12/10	1.056	0.974	0.880	0.856	0.790	0.880	0.811	0.988	0.834
1/11 - 12/11	0.974	0.878	0.946	0.936	0.844	0.946	0.852	1.015	0.854
1/12 - 12/12	1.062	0.925	1.063	1.058	0.921	1.063	0.926	1.089	0.890
1/13 - 12/13	1.258	1.049	1.258	1.254	1.046	1.258	1.049	1.199	0.922
1/14 - 12/14	2.219	1.551	2.219	2.214	1.547	2.219	1.551	1.527	1.012

FEDERAL ACT

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/10 - 12/10	0.883	0.814	0.879	0.867	0.799	0.879	0.811	1.063	0.897
1/11 - 12/11	0.943	0.849	0.939	0.929	0.837	0.939	0.846	1.086	0.914
1/12 - 12/12	1.057	0.920	1.055	1.046	0.910	1.055	0.919	1.161	0.949
1/13 - 12/13	1.253	1.045	1.250	1.242	1.036	1.250	1.043	1.260	0.968
1/14 - 12/14	2.214	1.547	2.210	2.199	1.537	2.210	1.544	1.574	1.043

* Permanent Total losses are always assigned to the Likely-to-Develop grouping.

NORTH CAROLINA

APPENDIX B-V

Section A-2 – Expected Excess Provision and Redistribution

To reduce distortions in individual class loss cost indications, individual claim amounts are subject to a maximum limit of \$500,000. Multiple claim accidents are limited to three times the individual claim loss limitation. After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of excess loss factors by hazard group. These factors are shown below.

Hazard Group	A	B	C	D	E	F	G
(1) Excess Ratios	0.135	0.179	0.207	0.237	0.283	0.313	0.377
(2) Excess Factors 1/(1-(1))	1.156	1.218	1.261	1.311	1.395	1.456	1.605

As the excess loss factors are on a combined (indemnity and medical) basis, a portion (40%) of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses. Since a portion of the expected excess losses are redistributed in an additive manner, the expected excess factors shown above cannot be combined multiplicatively with either the primary or secondary loss conversion factors.

Section A-3 – Calculation of Secondary Conversion Factors

The following factors are applied to include the proposed loss-based expenses. The state losses are adjusted to reflect the proposed loss-based expenses. The federal losses are adjusted to reflect the proposed USL&HW Special Fund Assessment and loss adjustment expense. The combined** factors are based on a combined indemnity and medical loss-weighted average of the above loss-based expenses by policy period.

Policy Period	State Act	Federal Act
1/10 - 12/10	1.175	1.215
1/11 - 12/11	1.175	1.243
1/12 - 12/12	1.175	1.175
1/13 - 12/13	1.175	1.236
1/14 - 12/14	1.175	1.175

** See Section B.3 for the indemnity and medical breakdown of the proposed loss-based expenses.

NORTH CAROLINA

APPENDIX B-V

Section B – Present on Rate Level

1. Benefits

The current underlying pure premiums are at the current January 1, 2017 state and October 1, 2015 federal law levels. These pure premiums are adjusted to reflect the weighted effect of state and federal laws which bring losses to the January 1, 2017 state and October 1, 2016 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%)	0.224
Federal Weight (Fed%)	0.776

	Indemnity	Medical	Total
(a) State Laws	1.003	1.006	1.005
(b) Federal Laws	1.002	1.000	1.001
(c) Weighted Laws = [(a)xSt%] + [(b)xFed%]	1.002	1.001	1.002

2. 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
0.970	0.985

NORTH CAROLINA

APPENDIX B-V

Section B – Present on Rate Level (continued)

3. Loss-Based Expenses

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

Proposed:

STATE ACT			
	Indemnity	Medical	Total
(a) Loss Adjustment Expense	1.175	1.175	1.175
(b) Loss-Based Assessment	1.000	1.000	1.000
(c) Total = (a) + (b) - 1	1.175	1.175	1.175

FEDERAL ACT			
	Indemnity	Medical	Total
(d) Loss Adjustment Expense	1.175	1.175	1.175
(e) Loss-Based Assessment	1.119	1.000	1.071
(f) Total = (d) + (e) - 1	1.294	1.175	1.246

	Indemnity	Medical	Total
(g) Weighted Proposed Expenses = [(c) x St%] + [(f) x Fed%]	1.267	1.175	1.230

Current:

STATE ACT			
	Indemnity	Medical	Total
(h) Loss Adjustment Expense	1.175	1.175	1.175
(i) Loss-Based Assessment	1.000	1.000	1.000
(j) Total = (h) + (i) - 1	1.175	1.175	1.175

FEDERAL ACT			
	Indemnity	Medical	Total
(k) Loss Adjustment Expense	1.175	1.175	1.175
(l) Loss-Based Assessment	1.116	1.000	1.064
(m) Total = (k) + (l) - 1	1.291	1.175	1.239

	Indemnity	Medical	Total
(n) Weighted Current Expenses = [(j) x St%] + [(m) x Fed%]	1.265	1.175	1.225

Change:

	Indemnity	Medical	Total
Weighted Expense Change in Loss-Based Expenses = [(g) / (n)]	1.002	1.000	1.004

4. Conversion Factors = (1) x (2) x (3)

The factors have been applied multiplicatively resulting in the following factors.

Indemnity	Medical
0.974	0.986

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Section C – National Pure Premiums

The latest three years of state and federal losses for states in which 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 Sections A, B and C but using the non-appropriated benefit changes and the federal loss-based expenses.

Section D – Derived by Formula Pure Premiums

The derived by formula pure premiums are calculated by a process similar to that of 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: \$51,518,500 for indemnity and \$24,485,600 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. Test Correction Factor **1.0000**

B. Ratio of Manual Premium to Earned Premium **1.112**
(determined on a countrywide basis)

C. Swing Limits

The classifications which were adjusted by swing limits are as follows:

List of Classifications Limited by the Upper Swing:
7313

List of Classifications Limited by the Lower Swing:
6843

NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2018

CLASS 6801		BOAT BUILDING-WOOD-NOC & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	67,826	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	8,990	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,584	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	78,400	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%	0.000			0.00	
Pure Premium Indicated by National Relativity		8%	0.377	8%	0.768			1.15	
Pure Premium Present on Rate Level		91%	0.967	90%	1.200			2.17	
Pure Premium Derived by Formula		0.910			1.141			2.05	

CLASS 6824		BOAT BUILDING-OR REPAIR & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,633,343	0	0	2	6,120	0	11,959	18,079	1.11
1/11 through 12/11	1,228,221	0	0	1	8,130	0	69,485	77,615	6.32
1/12 through 12/12	1,178,955	0	0	0	0	0	1,824	1,824	0.16
1/13 through 12/13	1,666,116	0	0	1	37,765	0	35,706	73,471	4.41
1/14 through 12/14	1,276,659	0	0	0	0	0	6,209	6,209	0.49
5 YR. TOTAL	6,983,294	0	0	4	52,015	0	125,183	177,198	2.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.745	17%	1.793			2.54	
Pure Premium Indicated by National Relativity		33%	3.388	35%	4.296			7.68	
Pure Premium Present on Rate Level		55%	3.781	48%	4.238			8.02	
Pure Premium Derived by Formula		3.287			3.843			7.13	

CLASS 6826		MARINA & DRIVERS: COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,167,109	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,054,217	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,158,485	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,232,445	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,163,109	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,775,365	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.000	10%	0.000			0.00	
Pure Premium Indicated by National Relativity		16%	1.642	17%	1.941			3.58	
Pure Premium Present on Rate Level		76%	1.755	73%	1.487			3.24	
Pure Premium Derived by Formula		1.597			1.415			3.01	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

F-CLASS

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EFFECTIVE 4/1/2018

CLASS 6843		SHIP BUILDING-IRON OR STEEL-NOC-& DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	635	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	635	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		44%	2.245	46%	2.274	4.52			
Pure Premium Present on Rate Level		56%	3.216	54%	3.804	7.02			
Pure Premium Derived by Formula			2.789		3.100	5.89			

CLASS 6845		SHIP BUILDING-NAVAL & DRIVERS							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		17%	0.894	18%	0.558	1.45			
Pure Premium Present on Rate Level		83%	2.935	82%	3.399	6.33			
Pure Premium Derived by Formula			2.588		2.888	5.48			

CLASS 6872		SHIP REPAIR OR CONVERSION-ALL OPERATIONS & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	48,970	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,924	0	0	0	0	0	0	0	0.00
1/12 through 12/12	77,682	0	0	0	0	0	0	0	0.00
1/13 through 12/13	45,114	0	0	0	0	0	0	0	0.00
1/14 through 12/14	66,767	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	240,457	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		48%	4.373	48%	5.000	9.37			
Pure Premium Present on Rate Level		49%	3.502	48%	3.860	7.36			
Pure Premium Derived by Formula			3.815		4.253	8.07			

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

F-CLASS

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EFFECTIVE 4/1/2018

CLASS 6874		PAINTING: SHIP HULLS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	8,360	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,360	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		19%	7.928	20%	5.897			13.83	
Pure Premium Present on Rate Level		80%	6.590	79%	6.157			12.75	
Pure Premium Derived by Formula		6.778		6.043				12.82	

CLASS 7309		STEVEDORING NOC							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	44,514	0	0	0	0	0	0	0	0.00
1/11 through 12/11	71,175	0	0	0	0	0	0	0	0.00
1/12 through 12/12	136,789	0	0	0	0	0	0	0	0.00
1/13 through 12/13	122,262	0	0	0	0	0	0	0	0.00
1/14 through 12/14	65,941	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	440,681	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	6%	0.000			0.00	
Pure Premium Indicated by National Relativity		36%	4.232	38%	3.757			7.99	
Pure Premium Present on Rate Level		60%	4.453	56%	5.214			9.67	
Pure Premium Derived by Formula		4.195		4.348				8.54	

CLASS 7313		COAL DOCK OPERATION & STEVEDORING							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	1,229	0	0	0	0	0	0	0	0.00
1/11 through 12/11	33,715	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	34,944	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		23%	2.214	25%	2.000			4.21	
Pure Premium Present on Rate Level		76%	1.254	74%	1.285			2.54	
Pure Premium Derived by Formula		1.462		1.451				2.91	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

F-CLASS

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EFFECTIVE 4/1/2018

CLASS 7317		STEVEDORING: BY HAND OR HAND TRUCKS EXCLUSIVELY							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	247,941	0	0	0	0	0	0	0	0.00
1/11 through 12/11	512,350	0	0	1	127,678	0	31,242	158,920	31.02
1/12 through 12/12	336,404	0	0	0	0	0	0	0	0.00
1/13 through 12/13	711,471	0	0	0	0	0	0	0	0.00
1/14 through 12/14	303,225	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,111,391	0	0	1	127,678	0	31,242	158,920	7.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	6.047	10%	1.480	7.53			
Pure Premium Indicated by National Relativity		36%	4.108	39%	3.406	7.51			
Pure Premium Present on Rate Level		55%	5.413	51%	3.473	8.89			
Pure Premium Derived by Formula		5.000			3.248			8.25	

CLASS 7323		STEVEDORING: EXPLOSIVE MATERIALS-UNDER CONTRACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	3.108	100%	0.630	3.74			
Pure Premium Derived by Formula		3.108			0.630			3.74	

CLASS 7327		STEVEDORING: CONTAINERIZED FREIGHT & DRIVERS							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		10%	5.301	11%	9.082	14.38			
Pure Premium Present on Rate Level		90%	5.075	89%	7.237	12.31			
Pure Premium Derived by Formula		5.098			7.440			12.54	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

F-CLASS

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EFFECTIVE 4/1/2018

CLASS 7350		FREIGHT HANDLING NOC-COVERAGE UNDER U.S. ACT								
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	328,562	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	295,158	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	150,728	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	391,435	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	402,073	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,567,956	0	0	0	0	0	0	0	0.00	
		INDEMNITY			MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		8%	0.000	10%			0.000	0.00		
Pure Premium Indicated by National Relativity		28%	6.440	30%			5.395	11.84		
Pure Premium Present on Rate Level		64%	5.400	60%			4.522	9.92		
Pure Premium Derived by Formula		5.259						4.332	9.59	

CLASS 8709		STEVEDORING-TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK-COVERAGE UNDER U.S. ACT								
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	293,146	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	410,315	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	347,406	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	315,679	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	211,210	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,577,756	0	0	0	0	0	0	0	0.00	
		INDEMNITY			MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		5%	0.000	7%			0.000	0.00		
Pure Premium Indicated by National Relativity		20%	2.022	21%			2.262	4.28		
Pure Premium Present on Rate Level		75%	1.795	72%			1.870	3.67		
Pure Premium Derived by Formula		1.751						1.821	3.57	

CLASS 8726		STEAMSHIP LINE OR AGENCY-PORT EMPLOYEES: SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS								
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/10 through 12/10	67,136	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	69,290	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	67,946	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	67,169	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	74,864	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	346,405	0	0	0	0	0	0	0	0.00	
		INDEMNITY			MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		2%	0.000	3%			0.000	0.00		
Pure Premium Indicated by National Relativity		18%	0.553	19%			0.544	1.10		
Pure Premium Present on Rate Level		80%	1.018	78%			1.021	2.04		
Pure Premium Derived by Formula		0.914						0.900	1.81	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2018

CLASS 9077		UNITED STATES ARMED SERVICE RISK-ALL EMPLOYEES & DRIVERS							
Industry Group: F-Class Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	0.819	100%	0.787	1.61			
Pure Premium Derived by Formula		0.819			0.787			1.61	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

APPENDIX B-V

Derivation of Proposed Loss Cost - Code 6824

The indicated pure premiums are developed by adjusting the limited losses by a set of conversion factors. The converted losses are then summarized into indemnity and medical and then divided by payroll (in hundreds). The derivation of the indicated pure premium for the above-captioned classification follows:

STATE ACT - LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/10 - 12/31/10	0	0	0	0	0	0	0	0	0
01/01/11 - 12/31/11	0	0	0	0	0	0	0	0	0
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	0
01/01/13 - 12/31/13	0	0	0	0	0	0	0	0	0
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	0

FEDERAL ACT - LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/10 - 12/31/10	0	0	0	0	0	0	4,878	0	6,987
01/01/11 - 12/31/11	0	0	0	0	6,137	0	0	0	41,314
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	1,123
01/01/13 - 12/31/13	0	0	0	0	23,161	0	0	0	17,399
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	3,480

STATE ACT - PRIMARY PARTIAL CONVERSION FACTORS (Appendix B-V, Section A-1)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/10 - 12/31/10	1.056	0.974	0.880	0.856	0.790	0.880	0.811	0.988	0.834
01/01/11 - 12/31/11	0.974	0.878	0.946	0.936	0.844	0.946	0.852	1.015	0.854
01/01/12 - 12/31/12	1.062	0.925	1.063	1.058	0.921	1.063	0.926	1.089	0.890
01/01/13 - 12/31/13	1.258	1.049	1.258	1.254	1.046	1.258	1.049	1.199	0.922
01/01/14 - 12/31/14	2.219	1.551	2.219	2.214	1.547	2.219	1.551	1.527	1.012

FEDERAL ACT - PRIMARY PARTIAL CONVERSION FACTORS (Appendix B-V, Section A-1)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/10 - 12/31/10	0.883	0.814	0.879	0.867	0.799	0.879	0.811	1.063	0.897
01/01/11 - 12/31/11	0.943	0.849	0.939	0.929	0.837	0.939	0.846	1.086	0.914
01/01/12 - 12/31/12	1.057	0.920	1.055	1.046	0.910	1.055	0.919	1.161	0.949
01/01/13 - 12/31/13	1.253	1.045	1.250	1.242	1.036	1.250	1.043	1.260	0.968
01/01/14 - 12/31/14	2.214	1.547	2.210	2.199	1.537	2.210	1.544	1.574	1.043

NORTH CAROLINA

APPENDIX B-V

Derivation of Proposed Loss Cost - Code 6824

EXPECTED EXCESS PROVISION AND REDISTRIBUTION (Appendix B-V, Section A-2)

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of a hazard group-specific excess loss factor. The factor is shown below:

	HAZARD GROUP: F
Excess Factor	1.456

As the excess loss factor is on a combined (indemnity and medical) basis, the following portion of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses:

Redistribution %	40%
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STATE ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for the Excess Provision and Redistribution)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/10 - 12/31/10	0	0	0	0	0	0	0	0	0
01/01/11 - 12/31/11	0	0	0	0	0	0	0	0	0
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	0
01/01/13 - 12/31/13	0	0	0	0	0	0	0	0	0
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	0

FEDERAL ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for the Excess Provision and Redistribution)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/10 - 12/31/10	0	0	0	0	0	0	5,037	0	9,843
01/01/11 - 12/31/11	0	0	0	0	6,541	0	0	0	55,901
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	1,552
01/01/13 - 12/31/13	0	0	0	0	30,554	0	0	0	28,888
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	5,284

STATE ACT - SECONDARY CONVERSION FACTORS (Appendix B-V, Section A-3)

	INDUSTRY GROUP: F-Class
Policy Period	
01/01/10 - 12/31/10	1.175
01/01/11 - 12/31/11	1.175
01/01/12 - 12/31/12	1.175
01/01/13 - 12/31/13	1.175
01/01/14 - 12/31/14	1.175

FEDERAL ACT - SECONDARY CONVERSION FACTORS (Appendix B-V, Section A-3)

	INDUSTRY GROUP: F-Class
Policy Period	
01/01/10 - 12/31/10	1.215
01/01/11 - 12/31/11	1.243
01/01/12 - 12/31/12	1.175
01/01/13 - 12/31/13	1.236
01/01/14 - 12/31/14	1.175

NORTH CAROLINA

APPENDIX B-V

Derivation of Proposed Loss Cost - Code 6824

TOTAL - PAYROLL, FINAL CONVERTED LOSSES

Policy Period	Payroll	Indemnity Likely	Indemnity Not-Likely	Medical Likely	Medical Not-Likely	Total Indemnity	Total Medical	Total
01/01/10 - 12/31/10	1,633,343	0	6,120	0	11,959	6,120	11,959	18,079
01/01/11 - 12/31/11	1,228,221	0	8,130	0	69,485	8,130	69,485	77,615
01/01/12 - 12/31/12	1,178,955	0	0	0	1,824	0	1,824	1,824
01/01/13 - 12/31/13	1,666,116	0	37,765	0	35,706	37,765	35,706	73,471
01/01/14 - 12/31/14	1,276,659	0	0	0	6,209	0	6,209	6,209
Total	6,983,294	0	52,015	0	125,183	52,015	125,183	177,198
INDICATED PURE PREMIUM						0.745	1.793	2.54

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

	Indemnity	Medical	Total
Pure Premiums Underlying Current Loss Cost	3.882	4.298	8.18
Conversion Factors (Section B)	0.974	0.986	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	3.781	4.238	8.02

NORTH CAROLINA

APPENDIX B-V

Derivation of Proposed Loss Cost - Code 6824

Industry Group - F-Class, Hazard Group - F

The loss cost for the above-captioned classification is derived as follows:

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	0.745	1.793	2.54
2. Pure Premium Indicated by National Relativity	3.388	4.296	7.68
3. Pure Premium Present on Rate Level	3.781	4.238	8.02
4. State Credibilities	12%	17%	xxx
5. National Credibilities	33%	35%	xxx
6. Residual Credibilities = 100% - (4) - (5)	55%	48%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	3.287	3.843	7.13
8. Test Correction Factor	1.0000	1.0000	xxx
9. Underlying Pure Premiums = (7) x (8) *	3.287	3.843	7.13
10. Ratio of Manual to Standard Premium			1.112
11. Loss Cost = (9) x (10)			7.93
12. Loss Cost Within Swing Limits			7.93
Current Loss Cost x Swing Limits			
a) Lower bound = 8.86 x 0.850 = 7.54			
b) Upper bound = 8.86 x 1.150 = 10.18			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	3.287	3.843	7.13
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			7.93

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

Indemnity Pure Premium = Total Pure Premium - Medical Pure Premium

NORTH CAROLINA LAW MEMO

APPENDIX C-I

Increase in the Maximum Weekly Benefit

Effective: January 1, 2017

Change in the maximum weekly benefit for:

Fatal Injury:	From	\$944.00	to	\$978.00
Total Disability:	From	\$944.00	to	\$978.00
Permanent Partial Disability:	From	\$944.00	to	\$978.00

Total Effect: +0.2%

SAWW effective 01/01/2016 = \$858.07 (actual).

110 % of \$858.07 rounded to the nearest \$2.00 dollars is \$944.00.

SAWW effective 01/01/2017 = \$889.08 (actual).

110 % of \$889.08 rounded to the nearest \$2.00 dollars is \$978.00.

NORTH CAROLINA LAW MEMO

APPENDIX C-I

Impact By Type of Injury Due to the Increase in the Maximum Weekly Benefit, Effective January 1, 2017

<u>Type of Injury</u>	<u>Percentage of Losses (a)</u>	<u>Effect (%)</u>	
Fatal	0.8%	0.4	
Permanent Total	2.1%	0.4	
Permanent Partial	35.1%	0.3	
Temporary Total	14.7%	0.4	
Total Indemnity	52.7%	0.3	(b)
Medical	47.3%	0.0	
Total Losses	100.0%	0.2	(b)

(a) Proportions within indemnity are based on the 24-month period ending 12/31/2013 on the 1/1/2017 law level and developed to an ultimate basis by type of injury. The indemnity/medical split is based on policy years 2014 and 2015 financial call data projected to 1/1/2017.

(b) Weighted average.

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APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2017

NCCI estimates that changes to the North Carolina Medical Fee Schedule for Physicians, Hospital Outpatient, Ambulatory Surgical Center (ASC), and Durable Medical Equipment (DME), which are not already reflected in the April 1, 2017 North Carolina loss costs, will result in an impact of +0.3% on overall workers compensation system costs in North Carolina.

Summary of Medical Fee Schedule Changes

Changes to the medical fee schedule adopted by the North Carolina Industrial Commission are summarized below.

Effective January 1, 2017:

- Physician Services
 - Update maximum allowable reimbursements (MARs) to be based on the Calendar Year (CY) 2017 Medicare Resource-Based Relative Value Scale (RBRVS). Prior to 1/1/2017, the MARs were based on the CY 2016 Medicare RBRVS.
- Hospital Outpatient Services
 - Update the hospital outpatient fee schedule for services performed in non-critical access hospitals to be based on 200% of Medicare's 2017 hospital outpatient prospective payment system (OPPS) rates. These services were previously subject to a maximum reimbursement rate of 210% of Medicare's 2016 hospital OPPS rates.
 - Update the hospital outpatient fee schedule for services performed in a critical access hospital (CAH) to be based on 210% of Medicare's 2017 hospital OPPS rates. These services were previously subject to a maximum reimbursement rate of 220% of Medicare's 2016 hospital OPPS rates.
- Hospital Inpatient Services
 - Update the hospital inpatient fee schedule for services performed in a non-CAH to be based on 160% of Medicare's 2016 hospital inpatient prospective payment system (IPPS) rates. These services are currently subject to a maximum reimbursement rate of at 180% of Medicare's 2017 hospital IPPS rates.
 - Update the hospital inpatient fee schedule for services performed in a CAH to be based on 170% of Medicare's 2016 hospital inpatient CAH per diem rates. These services are currently subject to a maximum reimbursement rate of 190% of Medicare's 2017 hospital inpatient CAH per diem rates.

NORTH CAROLINA

APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2017

- ASC Services
 - Update the ASC fee schedule to be based on 200% of Medicare's 2017 ASC payment rates. For those procedures which are not reimbursable under Medicare in an ASC setting, but which are reimbursable under Medicare in a hospital outpatient setting, update the reimbursement to be based on a maximum of 135% of Medicare's 2017 hospital OPPS rates. ASC services are currently subject to a maximum reimbursement rate of 210% of Medicare's 2016 ASC payment rates.

- DME
 - Update maximum allowable reimbursements (MARs) to be based on the CY 2017 Medicare Durable Medical Equipment, Prosthetics, Orthotics, and Supplies ("DMEPOS") Fee Schedule published by Centers for Medicare & Medicaid Services (CMS). Prior to 1/1/2017, the MARs were based on the CY 2016 Medicare DMEPOS fee schedule.

Actuarial Analysis of Medical Fee Schedule Changes

NCCI's methodology to evaluate the impact of medical fee schedule changes includes three major steps:

1. Calculate the percentage change in maximum reimbursements
 - Compare the prior and revised maximum reimbursements by procedure code and determine the percentage change by procedure code.
 - Calculate the weighted-average percentage change in maximum reimbursements for the fee schedule using observed payments by procedure code as weights.

2. Estimate the price level change as a result of the revised fee schedule
 - NCCI research by Frank Schmid and Nathan Lord (2013), "The Impact of Physician Fee Schedule Changes in Workers Compensation: Evidence from 31 States", suggests that a portion of a change in maximum reimbursements is realized on payments impacted by the change.
 - In response to a fee schedule decrease, NCCI's research indicates that payments decline by approximately 50% of the fee schedule change.
 - In response to a fee schedule increase, NCCI's research indicates that payments increase by approximately 80% of the fee schedule change and the magnitude of the response depends on the relative difference between actual payments and fee schedule maximums (i.e. the price departure).
 - The formula used to determine the percent realized for fee schedule increases is $80\% \times (1.10 + 1.20 \times (\text{price departure}))$.

3. Determine the share of costs that are subject to the fee schedule

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APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2017

- The share is based on a combination of fields, such as procedure code, provider type, and place of service, as reported on the NCCI Medical Data Call, to categorize payments that are subject to the fee schedule.

In this analysis, NCCI relies primarily on two data sources:

- Detailed medical data underlying the calculations in this analysis are based on NCCI's Medical Data Call for North Carolina for Service Year 2015.
- The share of benefit costs attributed to medical benefits is based on NCCI's Financial Call data for North Carolina from the latest two policy years projected to the effective date of the benefit changes.

Physician Fee Schedule

In North Carolina, payments for physician services represent 37.5% of total medical payments. To calculate the percentage change in maximum reimbursements for physician services, NCCI calculates the percentage change in maximum reimbursements for each procedure code. The overall change in maximum reimbursements for physician services is a weighted-average of the percentage change in MAR (revised MAR / prior MAR) by procedure code weighted by the corresponding observed payments as reported on NCCI's Medical Data Call, for North Carolina for Service Year 2015. The overall weighted-average percentage change in MAR is +0.3%.

The impact by category is shown in the table below.

Physician Practice Category	Share of Physician Payments	Percentage Change in MAR
Anesthesia	2.8%	0.0%
Major Surgery	17.2%	-0.2%
Pain Management	1.8%	-0.8%
Radiology	11.4%	+0.5%
Physical Medicine	28.4%	+1.0%
Evaluation and Management	20.2%	0.0%
Emergency Medicine	2.4%	0.0%
Neurology	0.8%	+1.4%
Clinical Laboratory	0.6%	+0.7%
All Other Professional Services With Specific MAR	4.6%	-0.1%
Physician Payments With No Specific MAR	9.8%	-
Total	100.0%	+0.3%

Since the overall average maximum reimbursement for physicians increased, the percentage expected to be realized from the fee schedule increase is estimated according to the formula $80\% \times (1.10 + 1.20 \times (\text{price departure}))$. The observed price departure for physician payments in North Carolina is -12%, which implies that the ratio of actual payments to the prior fee schedule maximums is 0.88. The price realization factor is estimated to be 76% ($= 80\% \times (1.10 + 1.20 \times (-$

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APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2017

0.12)). The impact on physician payments after applying the price realization factor is +0.2% (= +0.3% x 0.76).

The above impact of +0.2% is then multiplied by the North Carolina percentage of medical costs attributed to physician payments (37.5%) to arrive at the impact on medical costs of +0.1%. The resulting impact on medical costs is then multiplied by the percentage of North Carolina benefit costs attributed to medical benefits (47.2%¹) to arrive at a negligible² increase on overall workers compensation costs in North Carolina.

Hospital Outpatient Fee Schedule

In North Carolina, payments for hospital outpatient services represent 16.7% of total medical payments. To calculate the percentage change in maximums for hospital outpatient services, NCCI calculates the percentage change in MAR for each procedure code listed on the fee schedule. The overall change in maximums for hospital outpatient services is a weighted-average of the percentage change in MAR (revised MAR / prior MAR) by procedure code weighted by the observed payments by procedure code as reported on NCCI's Medical Data Call, for North Carolina for Service Year 2015. The prior and revised maximums are calculated as follows:

Prior MAR

For each relevant procedure,

Prior MAR = [Multiplier x Medicare Payment Rate + Outlier Amount (if applicable) – Multiple Procedure Discounts (if applicable)]

Where Multiplier* = 200% (for acute care hospitals**)

* The impact from the 1/1/2017 change to the multiplier, from 210% to 200%, was already reflected in the 2016 loss cost filing becoming effective 4/1/2017.

** Given the relatively small percentage of workers compensation hospital costs attributed to critical access hospitals (these comprise less than 1%), the hospital outpatient analysis is based on MARs for acute care hospitals.

Revised MAR

For each relevant procedure,

Revised MAR = [Multiplier x Medicare Payment Rate + Outlier Amount (if applicable) – Multiple Procedure Discounts (if applicable)]

¹ Based on NCCI's Financial Call data for North Carolina from the latest two policy years projected to January 1, 2017.

² Negligible is defined in this document to be an impact on the specified costs of less than 0.1%.

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APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2017

Where Multiplier = 200% (for acute care hospitals)

Note that Medicare rules for outpatient services contain a comprehensive payment policy that packages payment for adjunctive and secondary items, services, and procedures into the primary procedure under certain circumstances. For this analysis, the experience is aggregated according to the packaging rules reflected under Medicare, if applicable.

The overall weighted-average percentage change in maximums for hospital outpatient services is +3.4%.

Since the overall average maximum reimbursement for hospital outpatient services increased, the percentage expected to be realized from the fee schedule increase is estimated according to the formula $80\% \times (1.10 + 1.20 \times (\text{price departure}))$. Since a reliable price departure could not be determined, a price realization factor of 80% was assumed. The impact on hospital outpatient payments after applying the price realization factor is +2.7% ($= +3.4\% \times 0.80$).

The above impact on hospital outpatient payments is then multiplied by the percentage of medical costs attributed to hospital outpatient payments in North Carolina (16.7%) to arrive at the impact on medical costs of +0.5%. The resulting impact on medical costs is then multiplied by the percentage of benefit costs attributed to medical costs in North Carolina (47.2%) to arrive at the impact on overall workers compensation costs in North Carolina of +0.2%.

Hospital Inpatient

In North Carolina, payments for hospital inpatient services represent 12.9% of total medical payments. To calculate the percentage change in maximums for hospital inpatient services, we calculate the percentage change in MAR for each inpatient hospital episode that is reported with a diagnosis related group (DRG) code. The overall change in maximums for hospital inpatient services is a weighted-average of the percentage change in MAR (revised MAR / prior MAR) for each episode weighted by the observed payments by episode as reported on NCCI's Medical Data Call, for North Carolina for Service Year 2015. The prior and revised maximums are calculated as follows:

Prior MAR

For each relevant hospital inpatient episode,

Prior MAR = [Multiplier x Medicare Payment Rate + Outlier Amount (if applicable)]

Where Multiplier* = 160% (for acute care hospitals**)

* The impact from the 1/1/2017 change to the multiplier, from 180% to 160%, was already reflected in the 2016 loss cost filing becoming effective 4/1/2017.

NORTH CAROLINA

APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2017

** Given the relatively small percentage of workers compensation hospital costs attributed to critical access hospitals (these comprise less than 1%), the hospital inpatient analysis is based on MARs for acute care hospitals.

Revised MAR

For each relevant hospital inpatient episode,

Revised MAR = [Multiplier x Medicare Payment Rate + Outlier Amount (if applicable)]

Where Multiplier = 160% (for acute care hospitals)

The overall weighted-average percentage change in maximums for hospital inpatient services is +0.3%.

Since the overall average maximum reimbursement for hospital inpatient services increased, the percentage expected to be realized from the fee schedule increase is estimated according to the formula $80\% \times (1.10 + 1.20 \times (\text{price departure}))$. Since a reliable price departure could not be determined, a price realization factor of 80% was assumed. The impact on hospital inpatient payments after applying the price realization factor is +0.2% ($= +0.3\% \times 0.80$).

The above impact of +0.2% is then multiplied by the North Carolina percentage of medical costs attributed to hospital inpatient payments (12.9%) to arrive at a negligible impact on both medical costs and overall workers compensation costs in North Carolina.

ASC Fee Schedule

In North Carolina, payments for ASC services represent 4.8% of total medical payments. To calculate the percentage change in maximums for ASC services, NCCI calculates the percentage change in MAR for each procedure. The overall change in maximums for ASC services is a weighted-average of the percentage change in MAR (revised MAR / prior MAR) by procedure code weighted by the observed payments by procedure code as reported on NCCI's Medical Data Call, for North Carolina for Service Year 2015.

Prior MAR

For each relevant procedure,

Prior MAR = [Multiplier x 2016 Medicare ASC Payment Rate – Multiple Procedure Discounts (if applicable)]

Where Multiplier* = 200%

* The impact from the 1/1/2017 change to the multiplier, from 210% to 200%, was already reflected in the 2016 loss cost filing becoming effective 4/1/2017.

NORTH CAROLINA

APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2017

Revised MAR

For each relevant procedure,

Revised MAR = [Multiplier x 2017 Medicare ASC Payment Rate – Multiple Procedure Discounts (if applicable)]

Where Multiplier = 200%

OR

Revised MAR = [Multiplier x 2017 Medicare Outpatient Payment Rate– Multiple Procedure Discounts (if applicable)]

Where Multiplier = 135% for procedures not reimbursable under Medicare in an ASC setting

The overall weighted-average percentage change in maximums for ASC services is +0.4%.

Since the overall average maximum reimbursement for ASC services increased, the percentage expected to be realized from the fee schedule increase is estimated according to the formula $80\% \times (1.10 + 1.20 \times (\text{price departure}))$. Since a reliable price departure could not be determined, a price realization factor of 80% was assumed. The impact on ASC payments after applying the price realization factor is +0.3% ($= +0.4\% \times 0.80$).

The above impact on ASC payments is then multiplied by the percentage of medical costs attributed to ASC payments in North Carolina (4.8%) to arrive at a negligible impact on both medical costs and overall workers compensation costs in North Carolina.

Durable Medical Equipment Fee Schedule

In North Carolina, payments for DME services represent 9.9% of total medical payments. To calculate the percentage change in maximums for DME services, NCCI calculates the percentage change in MARs for each code. The overall change in maximums for DME services is a weighted average of the percentage change in MAR (revised MAR / prior MAR) by code weighted by the observed payments by code as reported on NCCI's Medical Data Call for North Carolina for Service Year 2015. The overall, weighted-average percentage change in MARs is -0.1%.

Since the overall average maximum reimbursement for DME services decreased, NCCI expects that 50% of the decrease will be realized. The impact on payments for DME services after applying the price realization factor of 50% is -0.1% ($= -0.1\% \times 0.50$).

The above impact of -0.1% is then multiplied by the North Carolina percentage of medical costs attributed to DME payments (9.9%) to arrive at a negligible impact on both medical costs and overall workers compensation costs in North Carolina.

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APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2017

Summary of Impacts

The impacts from the changes to the North Carolina Medical Fee Schedules effective January 1, 2017, not already reflected in the April 1, 2017 North Carolina loss costs, are summarized below:

	(A) Impact on Type of Service	(B) Medical Cost Distribution	(C) Impact On Medical Costs (A) x (B)
Physician	+0.2%	37.5%	+0.1%
Hospital Outpatient	+2.7%	16.7%	+0.5%
Hospital Inpatient	+0.2%	12.9%	negligible
ASC	+0.3%	4.8%	negligible
DME	-0.1%	9.9%	negligible
(1) Total Impact on North Carolina Medical Costs			+0.6%
(2) Medical Costs as a Percentage of Overall Workers Compensation Benefit Costs in North Carolina			47.2%
(3) Total Impact on Overall Workers Compensation System Costs in North Carolina = (1) x (2)			+0.3%

NORTH CAROLINA

APPENDIX C-III

Longshore and Harbor Workers' Compensation Act Law Memo

Impact By Type of Injury Due to the Increase in the Minimum and Maximum Weekly Benefit, Effective October 1, 2016

<u>Type of Injury</u>	<u>Percentage of Losses (a)</u>	<u>Effect (%)</u>	
Fatal	3.8%	+ 0.4	
Permanent Total	2.2%	+ 0.3	
Permanent Partial	45.7%	+ 0.1	
<u>Temporary Total</u>	<u>8.1%</u>	<u>+ 0.3</u>	
Total Indemnity	59.8%	+ 0.2	(b)
<u>Medical</u>	<u>40.2%</u>	<u>0.0</u>	
Total	100.0%	+ 0.1	(b)

(a) Nationwide losses under Longshore and Harbor Workers' Act for the three-year policy period ending 12/31/2013 on the 10/1/2015 law level and developed to an ultimate report.

(b) Weighted average.

NORTH CAROLINA

APPENDIX C-IV

U.S. Longshore and Harbor Workers' Compensation Act Assessment

The F-class and Program II, Option II maritime class voluntary loss costs and assigned risk rates include the following provision for the federal assessment:

1.) Estimated Total Expense Needed for 2017 *	114,000,000
2.) Compensation Payments Reported (on indemnity only) in 2016 *	959,394,551
3.) Assessment Rate on Indemnity Losses (1) / (2)	11.9%

Breakdown of Losses Under the Longshore and Harbor Workers Act

4.) Indemnity Losses (Combination of 1st through 3rd reports) #	44,796,736
5.) Medical Losses (Combination of 1st through 3rd reports) #	30,153,455
6.) Total Losses (4) + (5)	74,950,191
7.) Assessment Rate on Total Losses { (3) x (4) } / (6)	7.1%

* Source: U.S. Department of Labor

Source: On-leveled and developed USL&HW losses - statistical plan data

NORTH CAROLINA

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

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/17</u>	<u>Proposed 04/01/18</u>	<u>Percent Change</u>
0005	2.61	2.23	-14.6%
0008	1.96	1.88	-4.1%
0016	4.47	5.09	13.9%
0034	3.02	2.62	-13.2%
0035	1.66	1.53	-7.8%
0036	3.29	3.22	-2.1%
0037	2.95	2.73	-7.5%
0042	3.88	3.59	-7.5%
0050	4.33	3.69	-14.8%
0059	0.29	0.26	-10.3%
0065	0.07	0.06	-14.3%
0066	0.07	0.06	-14.3%
0067	0.07	0.06	-14.3%
0079	2.80	2.24	-20.0%
0083	2.73	2.58	-5.5%
0106	15.24	11.37	-25.4%
0113	4.04	3.37	-16.6%
0170	2.17	1.83	-15.7%
0251	3.06	2.61	-14.7%
0401	7.83	7.04	-10.1%
0771	0.32	0.27	-15.6%
0908	115.00	100.00	-13.0%
0913	535.00	484.00	-9.5%
0917	3.83	3.40	-11.2%
1005	4.78	4.31	-9.8%
1164	4.75	3.88	-18.3%
1165	2.12	1.85	-12.7%
1320	1.64	1.44	-12.2%
1322	7.17	6.38	-11.0%
1430	4.42	3.53	-20.1%
1438	2.48	2.65	6.9%
1452	1.88	1.60	-14.9%
1463	6.46	5.13	-20.6%
1472	2.04	1.58	-22.5%
1624	2.40	2.46	2.5%
1642	1.78	1.66	-6.7%
1654	15.59	10.37	-33.5%
1699	2.67	2.27	-15.0%
1701	4.19	2.55	-39.1%
1710	4.71	4.88	3.6%
1741	2.75	2.65	-3.6%
1747	1.42	1.23	-13.4%
1748	3.29	2.92	-11.2%
1803	6.42	5.13	-20.1%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/17</u>	<u>Proposed 04/01/18</u>	<u>Percent Change</u>
1853	1.06	1.61	51.9%
1924	1.90	1.98	4.2%
1925	2.27	2.10	-7.5%
2002	1.63	1.51	-7.4%
2003	2.86	2.31	-19.2%
2014	3.48	3.63	4.3%
2016	1.70	1.66	-2.4%
2021	1.54	1.28	-16.9%
2039	1.58	1.43	-9.5%
2041	1.79	1.69	-5.6%
2065	2.22	1.88	-15.3%
2070	3.55	3.28	-7.6%
2081	2.01	1.85	-8.0%
2089	1.95	1.64	-15.9%
2095	3.04	2.35	-22.7%
2105	2.79	2.55	-8.6%
2110	1.65	1.46	-11.5%
2111	2.35	2.00	-14.9%
2112	2.50	2.29	-8.4%
2114	2.06	1.82	-11.7%
2121	1.15	0.94	-18.3%
2130	1.58	1.36	-13.9%
2131	2.18	1.75	-19.7%
2143	1.66	1.46	-12.0%
2157	2.86	2.46	-14.0%
2172	1.18	1.04	-11.9%
2174	2.45	2.09	-14.7%
2211	6.65	5.42	-18.5%
2220	1.84	1.42	-22.8%
2286	1.06	1.02	-3.8%
2288	3.71	3.06	-17.5%
2302	1.39	1.18	-15.1%
2305	1.93	1.68	-13.0%
2361	1.53	1.44	-5.9%
2362	1.25	1.31	4.8%
2380	1.71	1.47	-14.0%
2388	1.32	1.13	-14.4%
2402	2.45	2.53	3.3%
2413	2.01	1.88	-6.5%
2416	1.69	1.47	-13.0%
2417	1.03	0.88	-14.6%
2501	1.67	1.52	-9.0%
2503	0.80	0.88	10.0%
2570	2.63	2.43	-7.6%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/17</u>	<u>Proposed 04/01/18</u>	<u>Percent Change</u>
2585	2.73	2.50	-8.4%
2586	1.79	1.95	8.9%
2587	2.03	1.52	-25.1%
2589	1.83	1.60	-12.6%
2600	2.34	2.62	12.0%
2623	4.92	4.64	-5.7%
2651	1.05	0.91	-13.3%
2660	1.68	1.39	-17.3%
2670	1.18	1.01	-14.4%
2683	0.93	1.06	14.0%
2688	2.43	2.12	-12.8%
2702	15.28	13.68	-10.5%
2705	55.87	47.48	-15.0%
2709	6.81	6.24	-8.4%
2710	6.08	5.93	-2.5%
2714	3.16	2.89	-8.5%
2727	6.63	6.46	-2.6%
2731	2.81	2.77	-1.4%
2735	3.31	2.69	-18.7%
2759	4.26	3.76	-11.7%
2790	1.22	1.15	-5.7%
2797	3.61	3.63	0.6%
2799	4.18	4.80	14.8%
2802	3.90	3.57	-8.5%
2835	1.81	1.74	-3.9%
2836	1.38	1.30	-5.8%
2841	2.75	2.58	-6.2%
2881	2.90	2.74	-5.5%
2883	2.98	2.71	-9.1%
2915	1.82	1.75	-3.8%
2916	2.88	2.57	-10.8%
2923	1.73	1.56	-9.8%
2960	2.96	2.60	-12.2%
3004	1.10	0.92	-16.4%
3018	2.97	2.80	-5.7%
3022	5.96	4.31	-27.7%
3027	1.76	1.57	-10.8%
3028	1.97	1.73	-12.2%
3030	4.08	4.07	-0.2%
3040	4.58	4.19	-8.5%
3041	3.68	2.83	-23.1%
3042	2.44	2.07	-15.2%
3064	3.95	3.25	-17.7%
3076	2.07	1.88	-9.2%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/17</u>	<u>Proposed 04/01/18</u>	<u>Percent Change</u>
3081	3.28	2.57	-21.6%
3082	2.70	2.66	-1.5%
3085	3.03	2.65	-12.5%
3110	3.54	2.74	-22.6%
3111	1.95	1.92	-1.5%
3113	1.37	1.25	-8.8%
3114	1.59	1.49	-6.3%
3118	1.61	1.44	-10.6%
3119	0.61	0.50	-18.0%
3122	1.41	1.35	-4.3%
3126	1.65	1.16	-29.7%
3131	1.25	1.17	-6.4%
3132	2.02	1.77	-12.4%
3145	1.29	1.15	-10.9%
3146	1.74	1.58	-9.2%
3169	2.27	1.86	-18.1%
3179	1.23	1.10	-10.6%
3180	1.55	1.57	1.3%
3188	1.17	1.20	2.6%
3220	1.24	1.27	2.4%
3224	2.37	2.04	-13.9%
3227	2.39	2.19	-8.4%
3240	2.17	2.38	9.7%
3241	2.44	2.58	5.7%
3255	1.86	1.66	-10.8%
3257	2.37	2.19	-7.6%
3270	1.84	1.57	-14.7%
3300	2.33	2.25	-3.4%
3303	2.85	2.03	-28.8%
3307	2.41	2.50	3.7%
3315	3.32	2.73	-17.8%
3334	2.65	2.13	-19.6%
3336	1.88	1.68	-10.6%
3365	4.57	3.96	-13.3%
3372	2.46	2.17	-11.8%
3373	3.09	2.66	-13.9%
3383	0.97	0.90	-7.2%
3385	0.64	0.55	-14.1%
3400	2.29	2.07	-9.6%
3507	1.66	1.39	-16.3%
3515	1.59	1.51	-5.0%
3548	0.94	0.88	-6.4%
3559	1.54	1.38	-10.4%
3574	0.52	0.50	-3.8%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/17</u>	<u>Proposed 04/01/18</u>	<u>Percent Change</u>
3581	0.71	0.62	-12.7%
3612	1.42	1.13	-20.4%
3620	3.88	3.17	-18.3%
3629	1.36	1.21	-11.0%
3632	2.14	1.91	-10.7%
3634	1.19	1.05	-11.8%
3635	1.99	1.64	-17.6%
3638	1.06	1.00	-5.7%
3642	0.99	0.91	-8.1%
3643	1.29	1.01	-21.7%
3647	1.24	1.18	-4.8%
3648	0.95	0.80	-15.8%
3681	0.62	0.55	-11.3%
3685	0.82	0.76	-7.3%
3719	1.07	0.89	-16.8%
3724	2.48	2.17	-12.5%
3726	3.77	3.68	-2.4%
3803	1.39	1.17	-15.8%
3807	1.61	1.35	-16.1%
3808	3.60	3.16	-12.2%
3821	5.37	5.00	-6.9%
3822	2.71	2.03	-25.1%
3824	2.63	2.42	-8.0%
3826	0.52	0.50	-3.8%
3827	1.24	1.05	-15.3%
3830	0.87	0.78	-10.3%
3851	2.43	1.82	-25.1%
3865	1.64	1.49	-9.1%
3881	3.10	2.64	-14.8%
4000	3.25	2.86	-12.0%
4021	4.11	3.63	-11.7%
4024	1.94	1.71	-11.9%
4034	4.68	3.84	-17.9%
4036	2.15	2.12	-1.4%
4038	2.40	1.98	-17.5%
4053	1.49	1.69	13.4%
4061	1.59	1.63	2.5%
4062	2.02	1.89	-6.4%
4101	2.06	1.97	-4.4%
4109	0.31	0.31	0.0%
4110	0.62	0.54	-12.9%
4111	0.97	0.79	-18.6%
4114	2.61	2.19	-16.1%
4130	2.76	2.37	-14.1%

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APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/17</u>	<u>Proposed 04/01/18</u>	<u>Percent Change</u>
4131	3.45	3.69	7.0%
4133	1.29	1.13	-12.4%
4149	0.55	0.54	-1.8%
4206	1.63	1.58	-3.1%
4207	1.62	1.56	-3.7%
4239	2.02	1.58	-21.8%
4240	1.75	1.99	13.7%
4243	1.39	1.21	-12.9%
4244	1.58	1.31	-17.1%
4250	1.48	1.39	-6.1%
4251	1.67	1.53	-8.4%
4263	2.64	2.05	-22.3%
4273	2.00	1.85	-7.5%
4279	1.64	1.51	-7.9%
4283	1.17	0.92	-21.4%
4299	1.32	1.09	-17.4%
4304	3.57	3.11	-12.9%
4307	1.28	1.16	-9.4%
4351	0.85	0.96	12.9%
4352	1.06	0.99	-6.6%
4360	1.07	1.02	-4.7%
4361	0.84	0.71	-15.5%
4410	2.60	2.27	-12.7%
4420	5.59	4.94	-11.6%
4431	1.12	0.99	-11.6%
4432	0.83	0.69	-16.9%
4452	1.90	1.65	-13.2%
4459	1.97	1.74	-11.7%
4470	1.43	1.38	-3.5%
4484	1.70	1.62	-4.7%
4493	1.68	1.58	-6.0%
4511	0.34	0.35	2.9%
4557	1.81	1.49	-17.7%
4558	0.93	0.89	-4.3%
4568	1.61	1.42	-11.8%
4581	0.52	0.52	0.0%
4583	4.44	3.62	-18.5%
4611	0.46	0.42	-8.7%
4635	2.04	1.92	-5.9%
4653	1.46	1.22	-16.4%
4665	4.88	4.07	-16.6%
4670	5.31	4.51	-15.1%
4683	3.80	2.44	-35.8%
4686	1.48	1.25	-15.5%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/17</u>	<u>Proposed 04/01/18</u>	<u>Percent Change</u>
4692	0.54	0.48	-11.1%
4693	0.81	0.70	-13.6%
4703	1.39	1.14	-18.0%
4717	1.65	1.35	-18.2%
4720	1.20	1.04	-13.3%
4740	2.38	1.96	-17.6%
4741	1.84	1.84	0.0%
4751	1.69	1.27	-24.9%
4771	1.83	1.52	-16.9%
4777	2.69	2.20	-18.2%
4825	0.79	0.69	-12.7%
4828	1.30	1.21	-6.9%
4829	0.99	0.86	-13.1%
4902	2.41	2.05	-14.9%
4923	0.71	0.56	-21.1%
5020	5.98	5.24	-12.4%
5022	6.45	5.67	-12.1%
5037	12.16	10.39	-14.6%
5040	5.25	4.79	-8.8%
5057	4.69	4.23	-9.8%
5059	17.58	16.40	-6.7%
5102	4.17	3.91	-6.2%
5146	4.16	3.59	-13.7%
5160	1.96	1.73	-11.7%
5183	3.15	2.74	-13.0%
5188	4.31	3.55	-17.6%
5190	3.49	2.87	-17.8%
5191	0.58	0.55	-5.2%
5192	2.50	2.35	-6.0%
5213	6.48	5.94	-8.3%
5215	3.87	3.77	-2.6%
5221	3.56	3.34	-6.2%
5222	6.16	5.43	-11.9%
5223	4.79	5.03	5.0%
5348	3.46	3.30	-4.6%
5402	3.91	3.15	-19.4%
5403	5.25	4.92	-6.3%
5437	4.46	3.78	-15.2%
5443	3.35	2.86	-14.6%
5445	8.31	7.27	-12.5%
5462	5.13	4.76	-7.2%
5472	4.22	4.67	10.7%
5473	9.97	9.19	-7.8%
5474	5.99	5.10	-14.9%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/17</u>	<u>Proposed 04/01/18</u>	<u>Percent Change</u>
5478	2.72	2.33	-14.3%
5479	5.43	5.17	-4.8%
5480	4.50	4.13	-8.2%
5491	2.08	1.85	-11.1%
5506	5.51	5.26	-4.5%
5507	3.35	2.86	-14.6%
5508	9.04	6.94	-23.2%
5535	5.78	4.93	-14.7%
5537	4.33	3.92	-9.5%
5551	14.77	14.38	-2.6%
5606	1.07	0.87	-18.7%
5610	5.68	5.09	-10.4%
5645	12.47	12.24	-1.8%
5703	10.92	10.28	-5.9%
5705	22.18	25.50	15.0%
5951	0.26	0.23	-11.5%
6003	7.79	6.36	-18.4%
6005	4.99	4.91	-1.6%
6018	2.68	2.17	-19.0%
6045	4.07	3.74	-8.1%
6204	7.97	7.27	-8.8%
6206	2.91	2.29	-21.3%
6213	1.86	1.46	-21.5%
6214	2.03	1.63	-19.7%
6216	5.18	4.60	-11.2%
6217	4.73	4.24	-10.4%
6229	4.29	4.37	1.9%
6233	2.14	1.64	-23.4%
6235	4.77	3.97	-16.8%
6236	8.52	5.99	-29.7%
6237	1.57	1.37	-12.7%
6251	4.92	3.93	-20.1%
6252	3.51	3.30	-6.0%
6306	4.36	3.82	-12.4%
6319	4.09	3.54	-13.4%
6325	4.53	3.90	-13.9%
6400	5.09	4.28	-15.9%
6503	1.35	1.30	-3.7%
6504	2.00	1.87	-6.5%
6702	2.99	3.04	1.7%
6703	5.74	5.79	0.9%
6704	3.32	3.38	1.8%
6801	2.39	2.28	-4.6%
6811	5.08	4.13	-18.7%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/17</u>	<u>Proposed 04/01/18</u>	<u>Percent Change</u>
6824	8.86	7.93	-10.5%
6826	3.58	3.35	-6.4%
6834	2.23	2.16	-3.1%
6836	3.08	2.69	-12.7%
6843	7.75	6.59	-15.0%
6845	7.00	6.09	-13.0%
6854	3.86	3.71	-3.9%
6872	8.13	8.97	10.3%
6874	14.09	14.26	1.2%
6882	3.30	2.73	-17.3%
6884	4.18	3.37	-19.4%
7016	3.15	2.71	-14.0%
7024	3.50	3.01	-14.0%
7038	3.99	3.72	-6.8%
7046	5.65	4.82	-14.7%
7047	6.05	5.16	-14.7%
7050	7.66	7.08	-7.6%
7090	4.43	4.13	-6.8%
7098	6.28	5.36	-14.6%
7099	10.86	9.19	-15.4%
7133	3.11	2.57	-17.4%
7151	3.78	3.12	-17.5%
7152	7.26	5.95	-18.0%
7153	4.20	3.47	-17.4%
7219	na	6.38	na
7222	5.99	5.34	-10.9%
7225	na	5.44	na
7230	7.84	7.70	-1.8%
7231	6.42	5.84	-9.0%
7232	7.41	7.03	-5.1%
7309	10.68	9.50	-11.0%
7313	2.80	3.22	15.0%
7317	9.83	9.17	-6.7%
7327	13.59	13.94	2.6%
7333	2.99	2.30	-23.1%
7335	3.32	2.56	-22.9%
7337	5.74	4.39	-23.5%
7350	10.97	10.66	-2.8%
7360	3.90	3.43	-12.1%
7370	4.90	3.69	-24.7%
7380	4.01	3.71	-7.5%
7382	4.17	3.54	-15.1%
7390	3.80	3.17	-16.6%
7394	2.83	2.29	-19.1%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/17</u>	<u>Proposed 04/01/18</u>	<u>Percent Change</u>
7395	3.14	2.54	-19.1%
7398	5.43	4.35	-19.9%
7402	0.10	0.09	-10.0%
7403	3.96	3.54	-10.6%
7405	1.72	1.91	11.0%
7420	8.49	6.43	-24.3%
7421	0.55	0.50	-9.1%
7422	1.58	1.25	-20.9%
7425	2.21	1.70	-23.1%
7431	1.02	0.84	-17.6%
7445	0.57	0.64	12.3%
7453	0.34	0.28	-17.6%
7502	2.09	1.79	-14.4%
7515	0.84	0.73	-13.1%
7520	2.43	2.22	-8.6%
7529	14.86	12.50	-15.9%
7538	7.40	6.71	-9.3%
7539	1.55	1.25	-19.4%
7540	4.08	3.51	-14.0%
7580	2.19	2.29	4.6%
7590	3.21	2.66	-17.1%
7600	4.17	3.83	-8.2%
7605	1.89	1.81	-4.2%
7610	0.47	0.46	-2.1%
7705	6.23	4.95	-20.5%
7710	3.34	2.63	-21.3%
7711	3.34	2.63	-21.3%
7720	1.80	1.63	-9.4%
7723	2.61	1.87	-28.4%
7855	2.46	2.50	1.6%
8001	1.67	1.67	0.0%
8002	1.49	1.41	-5.4%
8006	2.35	1.97	-16.2%
8008	1.05	0.90	-14.3%
8010	1.11	1.09	-1.8%
8013	0.29	0.29	0.0%
8015	0.73	0.77	5.5%
8017	1.30	1.09	-16.2%
8018	1.67	1.68	0.6%
8021	1.75	1.59	-9.1%
8031	2.55	2.39	-6.3%
8032	1.53	1.42	-7.2%
8033	1.31	1.08	-17.6%
8037	1.96	1.85	-5.6%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/17</u>	<u>Proposed 04/01/18</u>	<u>Percent Change</u>
8039	1.37	1.13	-17.5%
8044	2.74	2.39	-12.8%
8045	0.51	0.48	-5.9%
8046	1.79	1.57	-12.3%
8047	0.77	0.75	-2.6%
8058	2.16	1.99	-7.9%
8072	0.67	0.63	-6.0%
8102	1.25	1.13	-9.6%
8103	1.74	1.54	-11.5%
8106	3.17	2.97	-6.3%
8107	2.59	2.35	-9.3%
8111	1.72	1.47	-14.5%
8116	2.26	1.79	-20.8%
8203	5.01	4.45	-11.2%
8204	3.33	3.24	-2.7%
8209	2.41	2.24	-7.1%
8215	2.69	2.27	-15.6%
8227	3.75	3.35	-10.7%
8232	3.93	3.00	-23.7%
8233	2.27	2.07	-8.8%
8235	3.43	3.15	-8.2%
8236	5.07	4.26	-16.0%
8263	4.56	4.94	8.3%
8264	3.50	3.20	-8.6%
8265	5.74	5.22	-9.1%
8279	6.22	5.81	-6.6%
8288	5.84	4.37	-25.2%
8291	3.37	2.93	-13.1%
8292	2.85	2.70	-5.3%
8293	8.48	7.11	-16.2%
8304	4.09	3.80	-7.1%
8350	5.40	4.83	-10.6%
8380	2.06	1.79	-13.1%
8381	1.50	1.35	-10.0%
8385	1.80	1.48	-17.8%
8392	1.89	1.66	-12.2%
8393	1.43	1.10	-23.1%
8500	4.12	3.71	-10.0%
8601	0.33	0.26	-21.2%
8602	0.98	1.06	8.2%
8603	0.06	0.04	-33.3%
8606	2.12	1.55	-26.9%
8709	4.05	3.97	-2.0%
8719	2.33	1.86	-20.2%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/17</u>	<u>Proposed 04/01/18</u>	<u>Percent Change</u>
8720	1.33	0.93	-30.1%
8721	0.23	0.24	4.3%
8723	0.13	0.12	-7.7%
8725	2.05	1.82	-11.2%
8726	2.25	2.01	-10.7%
8734	0.39	0.32	-17.9%
8737	0.35	0.29	-17.1%
8738	0.68	0.56	-17.6%
8742	0.29	0.24	-17.2%
8745	3.79	3.38	-10.8%
8748	0.50	0.43	-14.0%
8755	0.31	0.21	-32.3%
8799	0.42	0.36	-14.3%
8800	1.01	0.93	-7.9%
8803	0.07	0.07	0.0%
8805	0.14	0.12	-14.3%
8810	0.10	0.09	-10.0%
8814	0.12	0.11	-8.3%
8815	0.23	0.21	-8.7%
8820	0.10	0.09	-10.0%
8824	2.50	2.21	-11.6%
8825	1.28	1.15	-10.2%
8826	2.16	1.92	-11.1%
8831	1.01	0.88	-12.9%
8832	0.30	0.26	-13.3%
8833	1.09	0.89	-18.3%
8835	2.15	2.04	-5.1%
8842	1.62	1.50	-7.4%
8848	2.29	2.21	-3.5%
8849	2.18	1.91	-12.4%
8855	0.09	0.10	11.1%
8856	0.19	0.21	10.5%
8864	1.02	0.86	-15.7%
8868	0.40	0.37	-7.5%
8869	0.91	0.82	-9.9%
8871	0.08	0.06	-25.0%
8901	0.16	0.13	-18.8%
9012	0.79	0.71	-10.1%
9014	2.25	2.10	-6.7%
9015	2.32	2.11	-9.1%
9016	2.20	1.81	-17.7%
9019	1.51	1.23	-18.5%
9033	1.57	1.45	-7.6%
9040	2.77	2.33	-15.9%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/17</u>	<u>Proposed 04/01/18</u>	<u>Percent Change</u>
9044	1.19	0.96	-19.3%
9052	1.59	1.38	-13.2%
9058	1.21	1.04	-14.0%
9060	0.93	0.86	-7.5%
9061	0.73	0.68	-6.8%
9062	1.04	0.92	-11.5%
9063	0.76	0.64	-15.8%
9077	1.78	1.79	0.6%
9082	0.96	0.88	-8.3%
9083	1.04	0.91	-12.5%
9084	1.13	1.04	-8.0%
9089	1.12	0.89	-20.5%
9093	1.08	1.00	-7.4%
9101	2.39	2.24	-6.3%
9102	2.40	2.22	-7.5%
9154	1.33	1.24	-6.8%
9156	1.63	1.47	-9.8%
9170	6.34	5.88	-7.3%
9178	5.40	4.70	-13.0%
9179	9.00	7.80	-13.3%
9180	3.40	3.08	-9.4%
9182	1.59	1.21	-23.9%
9186	11.89	13.24	11.4%
9220	4.07	4.05	-0.5%
9402	3.50	3.20	-8.6%
9403	6.35	5.61	-11.7%
9410	2.38	2.04	-14.3%
9501	2.71	2.38	-12.2%
9505	3.59	3.90	8.6%
9516	4.18	2.92	-30.1%
9519	3.21	2.90	-9.7%
9521	3.46	3.29	-4.9%
9522	1.42	1.20	-15.5%
9534	5.07	4.08	-19.5%
9554	10.10	8.35	-17.3%
9586	0.42	0.35	-16.7%
9600	1.63	1.49	-8.6%
9620	0.87	0.82	-5.7%

NORTH CAROLINA – LOSS COSTS

TABLE OF CONTENTS

Supplemental Material

North Carolina G.S. 58-36-15(h) specifies that the following information must be included in all policy form, rule and rate filings filed under Article 36. 11 NCAC 10.1111 specifies that additional detail be provided under each of these items.

Item

- 1 North Carolina losses and loss adjustment expenses
- 2 Credibility factor development and application
- 3 Loss development factor development and application
- 4 Trending factor development and application
- 5 Changes in premium base and exposures
- 6 Limiting factor development and application
- 7 Percent rate or loss cost change
- 8 Underwriting profit and contingencies and investment income
- 9 Investment earnings on capital and surplus
- 10 Additional supplemental information per 11 NCAC 10.1111

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1 North Carolina losses and loss adjustment expenses, each on paid and incurred bases without trending or other modification for the experience period.
- 1(a) The filer shall include loss and loss adjustment expense data from all companies writing North Carolina workers compensation insurance. In addition, if exposures are used in the calculation of premiums at present rates, the filer shall provide all available exposure data from these companies. If the experience of any company that writes more than one percent of the North Carolina workers compensation written premium has been excluded from any trend or loss development calculations, the filer shall identify the company and its market share and provide an explanation for its exclusion. The filer shall also estimate the aggregate market share of other companies whose experience is excluded from such calculations.

Response

See Exhibit RB-1 for loss and loss adjustment expense data.

See Exhibit RB-1, Appendix A-IV for a list of the companies excluded from the loss cost level and trend calculations. Loss development calculations include only data for matching companies for specific valuations (See Exhibit RB-1, Appendix A-II). Aside from the carriers listed in Appendix A-IV, the aggregate market share of the carriers excluded from any of the individual year loss development link ratio calculations is approximately five percent.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(b) If any identifiable group of policies is excluded from the calculation of classification differentials, the filer shall describe those policies, indicate their market share, and provide an explanation for their exclusion.

Response

This request refers to policies excluded from the calculation of "classification differentials." The response has been prepared under the assumption that the interest is in policies excluded from the calculation of the industry group differentials. The Rate Bureau is advised by the National Council on Compensation Insurance as follows:

Industry group differentials distribute the overall pure premium level change among the five industry groups: manufacturing, contracting, office & clerical, goods & services, and miscellaneous. The losses and premium used to derive the industry group differentials are, hence, based on losses and premium from class codes in the five industry groups (See Exhibit RB-1, Appendix A-V). A description of the class codes excluded from this calculation is listed below along with an explanation of their exclusion.

Discontinued class codes - Because loss costs are no longer calculated for these class codes, if data is not reassigned to another class code, the loss and premium experience is not included in the industry group differential calculation.

Disease codes and non-ratable codes - Because of the current ratemaking procedures for these codes, their experience does not directly influence the loss cost calculation. It, therefore, is not considered when determining other class codes' loss costs through the industry group differentials. Loss costs for disease codes and loss costs for non-ratable codes are a certain percentage of their respective ratable portions.

Federal classifications - Loss costs for the federal classes (F-classes) are calculated separately from non F-class loss costs. F-class experience is not allowed to influence the industry group differentials that are used to derive non F-class loss costs.

Maritime codes - The ratemaking procedure for maritime codes varies by class code. Item B-1101 established the combination of rates for several industrial class codes with several F-classifications. Similar to F-classes, we do not allow maritime experience to influence the industry group differentials that are used to derive non-maritime loss costs.

Statistical classifications - The experience reported under statistical classes is not directly associated with a certain code or industry group. For this reason, it is not included in the industry group differential calculation. Examples of experience in this classification category are expense constant premium and the additional premium charged for increased liability limits.

Concerning their percentage of the market share, the excluded data mentioned above normally represents less than 1% of the payroll for the five policy periods combined.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(c) The filer shall clearly describe all adjustments to losses, loss adjustment expenses, expenses as defined in G.S. 58-36-100(c), and exposures included in the filing.

Response

See Exhibits RB-1, RB-3, RB-5, and the attached Exhibit 1(c).

North Carolina Policy Year Premium On-level Factors

Section A - Historical Premium Level and Expense Constant Changes

Voluntary Market			Assigned Risk Market		
<u>Date</u>	<u>Pure Premium Level Change</u>	<u>Expense Constant</u>	<u>Date</u>	<u>Premium Level Change</u>	<u>Expense Constant</u>
4/1/07	1.073	n/a	4/1/07	1.076	\$250
4/1/08	1.016	n/a	4/1/08	1.041	\$250
4/1/09	0.956	n/a	4/1/09	0.962	\$250
4/1/10	0.904	n/a	4/1/10	1.000	\$250
4/1/11	1.006	n/a	4/1/11	1.041	\$250
1/1/13 *	0.991	n/a	1/1/13 *	0.991	\$250
4/1/13	0.995	n/a	4/1/13	1.048	\$250
4/1/14	1.003	n/a	4/1/14	1.042	\$250
4/1/15	0.966	n/a	4/1/15	0.955	\$250
4/1/16	0.898	n/a	4/1/16	1.019	\$160
4/1/17	0.856	n/a	4/1/17	0.917	\$160

Section B - Factors adjusting assigned risk and voluntary premium to present pure premium level

	<u>Policy Year 2015</u>	<u>Policy Year 2014</u>	<u>Policy Year 2013</u>	<u>Policy Year 2012</u>	<u>Policy Year 2011</u>	<u>Policy Year 2010</u>	<u>Policy Year 2009</u>	<u>Policy Year 2008</u>
(1) Assigned Risk Market Share	0.072	0.072	0.070	0.056	0.042	0.043	0.052	0.067
(2) Voluntary Market Share	0.928	0.928	0.930	0.944	0.958	0.957	0.948	0.933
(3) Assigned Risk Standard Prem. Adj. Factor	0.557	0.547	0.570	0.573	0.567	0.578	0.575	0.575
(4) Voluntary Standard Prem. Adj. Factor	0.759	0.744	0.743	0.734	0.736	0.714	0.659	0.642
(5) Current Premium Index A/R to Voluntary	1.939	1.939	1.939	1.939	1.939	1.939	1.939	1.939
(6) Final Premium Adjustment Factor = [((1)x(3))/(5) + (2)x(4)]	0.725	0.710	0.712	0.710	0.717	0.696	0.640	0.619

* Impact of Item Filing B-1425.

North Carolina Policy Year Loss On-level Factors

Section C - Historical Benefit Level Changes

Indemnity		Medical	
<u>Date</u>	<u>Benefit Level Change</u>	<u>Date</u>	<u>Benefit Level Change</u>
1/1/09	1.006	1/1/09	1.000
1/1/10	1.005	1/1/10	1.000
1/1/11	1.003	1/1/11	1.000
6/24/11 *	0.979	6/24/11 *	0.993
1/1/12	1.002	1/1/12	1.000
1/1/13	1.005	1/1/13	1.013
2/1/13	1.000	2/1/13	0.992
4/1/13	1.000	4/1/13	0.976
1/1/14	1.004	1/1/14	1.000
8/7/14	1.000	8/7/14	0.992
1/1/15	1.003	1/1/15	1.000
4/1/15	1.000	4/1/15	0.941
7/1/15	1.000	7/1/15	1.030
1/1/16	1.005	1/1/16	0.995
1/1/17	1.000	1/1/17	0.992

Section D - Factors adjusting policy year indemnity and medical losses to present benefit level

	<u>Policy Year 2015</u>	<u>Policy Year 2014</u>	<u>Policy Year 2013</u>	<u>Policy Year 2012</u>	<u>Policy Year 2011</u>	<u>Policy Year 2010</u>	<u>Policy Year 2009</u>	<u>Policy Year 2008</u>
(1) Indemnity Loss On-level Factor	1.003	1.007	1.011	1.015	1.015	1.002	1.004	1.010
(2) Medical Loss On-level Factor	0.991	0.964	0.946	0.932	0.930	0.925	0.924	0.924

* House Bill 709.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(d) The filer shall provide the latest available written and earned premiums and market shares for the ten largest writers of North Carolina workers compensation insurance.

Response

See attached Exhibit 1(d).

Ten Largest Writers of Workers Compensation
Insurance in North Carolina

	<u>Written Premium</u>	<u>Earned Premium</u>	Written Premium Market <u>Share</u>
Travelers Grp	116,996	119,269	7.8%
Builders Grp	107,574	104,684	7.2%
Hartford Fire & Cas Grp	98,988	96,756	6.6%
WR Berkley Corp Grp	96,332	106,350	6.5%
BCBS of MI Grp	72,212	68,670	4.8%
Zurich Ins Grp	69,017	71,321	4.6%
American Financial Grp	62,215	63,044	4.2%
Liberty Mutual Grp	60,695	59,124	4.1%
Chubb Ltd Grp	55,535	54,961	3.7%
AmTrust NGH Grp	39,560	40,677	2.6%

Note: The premium figures are based on calendar year 2016 Annual Statement data and shown in thousands of dollars.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(e) The filer shall provide the following information on losses and loss adjustment expenses:
- (i) For each of the latest three available accident and calendar years, undeveloped and untrended losses and loss adjustment expenses;
 - (ii) For each accident year and policy year included in the filing, paid losses, case basis reserves, loss development, incurred allocated loss adjustment expenses (if collected separately from losses), incurred unallocated (or combined allocated and unallocated) loss adjustment expenses, applied trend factors, and trended incurred losses and loss adjustment expenses.

Response

- (i) See attached Exhibit 1(e), page 1*.
- (ii) See attached Exhibit 1(e), page 1 for paid losses and case basis reserves.

See RB-1, Appendix A-II for loss development.

See RB-1, Exhibit II and attached Exhibit 1(e), page 2 for loss adjustment expense data*.

See RB-1, Appendix A-III and Exhibit I for the applied trend factors and trended losses.

* The Rate Bureau is advised by NCCI that incurred losses and loss adjustment expense data on a policy year and accident year basis by state is not regularly collected. In North Carolina, NCCI collects such data through a special Financial Call. The results are attached as Exhibit 1(e), page 2. Note that this data has not been used in any loss cost level calculations.

Undeveloped and untrended losses and loss adjustment expenses

North Carolina

<u>Year</u>	Accident Year Direct Losses <u>Incurred</u>	Accident Year Direct LAE <u>Incurred</u>	Calendar Year Direct Losses <u>Incurred</u>	Calendar Year Direct LAE <u>Incurred</u>
2014	+	+	770,141,228	151,948,335
2015	+	+	738,925,376	145,170,908
2016	+	+	693,858,243	151,759,990

Policy year paid losses and case basis reserves

North Carolina

<u>Policy Year*</u>	Indemnity <u>Paid Losses</u>	Indemnity <u>Case Reserves</u>	Medical <u>Paid Losses</u>	Medical <u>Case Reserves</u>
2008	375,268,212	14,394,814	307,226,095	16,670,972
2009	342,101,710	15,199,099	279,530,263	26,053,654
2010	338,665,196	20,032,570	291,834,733	33,042,052
2011	318,818,022	17,426,573	299,416,187	26,079,447
2012	276,649,835	22,935,438	269,685,035	38,945,682
2013	252,943,959	33,801,157	240,076,973	31,867,933
2014	200,155,379	61,096,009	212,785,161	55,565,320
2015	102,303,489	95,931,705	151,745,879	104,918,329

* PY data is valued as of 12/31/16.

+ AY incurred losses and LAE data by state is not collected in the Calendar-Accident Year Call for Experience.

North Carolina Loss Adjustment Expense Data *

Policy Year

Policy Year [^]	Defense & Cost Containment Expense		Adjusting & Other Expense		Total LAE	
	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>
2011	58,937,726	15,707,082	51,959,710	7,165,649	110,897,436	22,872,731
2012	52,499,379	20,384,492	49,912,946	8,375,546	102,412,325	28,760,038
2013	53,240,483	27,166,677	43,327,641	11,420,481	96,568,124	38,587,158
2014	46,450,979	38,401,342	38,297,111	17,597,428	84,748,090	55,998,770
2015	26,893,324	59,384,330	30,198,822	28,198,333	57,092,146	87,582,663

Accident Year

Accident Year [^]	Defense & Cost Containment Expense		Adjusting & Other Expense		Total LAE	
	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>
2011	58,287,776	15,003,490	48,698,967	6,659,179	106,986,743	21,662,669
2012	55,668,376	19,095,960	49,392,972	8,211,593	105,061,348	27,307,553
2013	51,348,748	25,464,939	45,484,986	10,281,605	96,833,734	35,746,544
2014	50,235,714	34,496,585	41,279,476	14,843,067	91,515,190	49,339,652
2015	37,920,584	50,330,529	37,366,483	27,412,655	75,287,067	77,743,184
2016	12,016,213	77,083,765	25,834,704	41,105,412	37,850,917	118,189,177

Calendar Year

Calendar Year	Defense & Cost Containment Expense		Adjusting & Other Expense		Total LAE	
	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>
2011	65,626,241	247,037,605	64,531,641	115,163,865	130,157,882	362,201,470
2012	66,605,101	257,602,656	57,293,228	118,753,753	123,898,329	376,356,409
2013	68,064,089	257,987,684	63,235,950	121,762,325	131,300,039	379,750,009
2014	65,401,527	274,379,993	63,000,171	128,006,218	128,401,698	402,386,211
2015	66,183,519	287,537,314	55,708,500	128,959,269	121,892,019	416,496,583
2016	69,748,576	312,071,567	64,978,111	131,642,394	134,726,687	443,713,961

* Please see the response to Item 1(e).

[^] PY and AY data is valued as of 12/31/16.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 2 Credibility factor development and application. The filer shall provide all information related to the derivation of all credibility factors contained in the filing, including the following:
- (a) A description of all data reviewed;
 - (b) A complete description of the methodology used to derive these factors;
 - (c) A description of alternative methodologies used in the last three years;
 - (d) A description of the criteria used to select a methodology;
 - (e) Specific details on the application of these criteria in the selection of a methodology for this filing;
 - (f) Details on the application of the methodology to this filing.

Response

Credibility is utilized in the filing with the Workers Compensation Statistical Plan data, as described in the attached Exhibit 2 (pages 1-3) and RB-1, Appendices A-V and B-I.

The following is a memorandum regarding credibility factor development and application. The NCRB has used credibility procedures in each of the previous three loss cost/rate filings as well as in this filing.

Industry Group Differentials:

NCCI employs five industry group classifications. In some states, the volume of data in the industry groups is relatively low, potentially allowing random fluctuations to influence the industry group differentials. A credibility-weighting procedure is used to minimize such random fluctuations.

The procedure implemented essentially weights the indicated industry group change with the statewide change depending on the indemnity claim count volume in each industry group. The full credibility standard (i.e., the number of compensable claims needed for full credibility) is 12,000 lost-time claims for each industry group. This full credibility standard was also used in each of the previous four loss cost/rate filings in North Carolina. Partial credibilities are calculated using the square root of the ratio of actual compensable cases to the applicable full credibility standard.

The determined full credibility standards and the partial credibility formula were a result of NCCI's examination of the inherent variability in each industry group. These standards were chosen to moderate the effect of random fluctuations in the industry group differentials.

Pure Premium Calculation:

The workers compensation classification ratemaking methodology relies on three estimates of the class pure premiums: the indicated pure premium (based on the latest available class experience for the state), the present-on-rate level pure premium (based on the prior pure premium update by the industry group change), and the national pure premium (based on class data nationally). The final (derived by formula) pure premium is a credibility-weighted combination of these three component pure premiums.

The credibility weights are based on the volume of information used to calculate the pure premiums. Expected losses are used to measure the volume of data for a class. Expected losses for a class are calculated by taking the pure premium underlying the current loss costs, adjusting it to the proposed level, and multiplying by payroll (in hundreds). This is done separately for indemnity and medical. The volume of expected losses required for 100% credibility is as follows:

Indemnity	850 x indemnity average cost per case
Medical	400 x medical average cost per case

Note that the medical average cost per case is computed as total medical loss dollars (including medical-only) divided by the number of lost-time claims. This methodology was also used in each of the previous four loss cost/rate filings in North Carolina.

The credibility applied to the indicated pure premiums is calculated via the following state partial credibility formula:

$$\text{State Partial Credibility} = \left[\frac{\text{Expected Losses}}{\text{Full Credibility Standard}} \right]^{0.4}$$

For the pure premiums indicated by national relativity, credibility is determined by the number of actual cases. The full credibility standards, which are based on three years of data, are as follows:

Indemnity	1,150 compensable cases
Medical	1,000 compensable cases

This methodology was also used in each of the previous four loss cost/rate filings in North Carolina.

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

$$\text{National Credibility} = \text{The smaller of} \\ \left[\frac{\text{Cases Nationally}}{\text{Full Credibility Standard}} \right]^{0.4} \text{ and } \left[\frac{(1 - \text{state credibility})}{2} \right]$$

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

An empirical study was performed to determine what full credibility standards and what partial credibility formula should be used to limit the fluctuations in the formula pure premiums.

North Carolina

Credibility Criteria - Policy Periods 1/1/10 to 12/31/14

	(1)	(2)	(3)	(4)
Loss Group	Lost-Time Cases	Converted Indicated Losses*	Average Cost Per Case [(2) / (1)]	Index for Credibility
Indemnity	89,402	3,119,229,134	34,890	850
Medical	89,402	3,258,938,908	36,453	400
Total		6,378,168,042		

Injury Group	(5) Converted Expected Losses**	(6) Adjustment of Indicateds to Expecteds (5) / (2)	(7) Full Standard for State Credibility (Expected Losses) [(3)x(4)]xtot(6)	(8) Full Standard for National Credibility (Lost-Time Cases)
Indemnity	2,595,402,293		24,733,521	1,150
Medical	2,722,613,801		12,160,721	1,000
Total	5,318,016,094	0.834		

State credibility exponent: 0.4

National credibility exponent: 0.4

Percentage of the complement of state credibility that the national credibility is limited to: 50%

* These expected unlimited losses are at ultimate, on-level, trended, and include the proposed experience and loss-based expense changes as well as any miscellaneous premium adjustments.

** These expected losses are payroll extended underlying pure premiums adjusted to include the proposed experience, trend, benefit and loss-based expense changes as well as any miscellaneous premium adjustments.

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Item

- 3(a) The filer shall provide all information related to the derivation of all loss development factors contained in the filing, including the following:
- (i) A description of all data reviewed;
 - (ii) A complete description of the methodology used to derive these factors;
 - (iii) A description of alternative methodologies used in the last three years;
 - (iv) A description of the criteria used to select a methodology;
 - (v) Specific details on the application of these criteria in the selection of a methodology for this filing;
 - (vi) Details on the application of the methodology to this filing.

Response

- (i) See Exhibits RB-1, RB-3, and RB-5.
- (ii) See Exhibits RB-1, RB-3, and RB-5.
- (iii) The methodologies used in the previous three filings are similar to those used in the current filing except for the methodology changes described in the response to Item 10(c).
- (iv) See Exhibits RB-1, RB-3, and RB-5.
- (v) See Exhibits RB-1, RB-3, and RB-5.
- (vi) See Exhibits RB-1, RB-3, and RB-5.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(b) The filer shall provide at least the latest five available years of the aggregate loss data described in Sub-items (3)(b)(i) through (iii) of this Rule for matching companies for all pairs of successive evaluation dates. The filer shall also provide the corresponding loss development factors and five-year average factors derivable from the data.
- (i) Data on both a policy year and an accident year basis;
 - (ii) Data separated into indemnity and medical portions, as well as combined data;
 - (iii) Data separated into paid, case incurred and incurred but not reported* portions, as well as combined data.

Response

See attached Exhibit 3(b) for all requested data.

* The Rate Bureau is advised by NCCI that bulk and IBNR reserves are not collected on the ratemaking financial calls.

North Carolina - Paid

Policy Year Development Factors

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
2010	100,738,060	205,087,209	2.036	174,503,589	234,480,210	1.344	275,241,649	439,567,419	1.597
2011	104,413,750	211,409,715	2.025	188,874,927	247,121,184	1.308	293,288,677	458,530,899	1.563
2012	97,052,738	193,394,564	1.993	180,616,228	236,095,464	1.307	277,668,966	429,490,028	1.547
2013	100,875,511	198,073,550	1.964	163,014,678	214,773,310	1.318	263,890,189	412,846,860	1.564
2014	100,558,106	200,155,379	1.990	161,057,448	212,785,161	1.321	261,615,554	412,940,540	1.578
2-yr avg			1.977			1.320			1.571
3-yr avg			1.982			1.315			1.563
4-yr avg			1.993			1.314			1.563
5-yr avg			2.002			1.320			1.570

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
2009	196,439,915	261,708,416	1.332	220,497,016	242,988,123	1.102	416,936,931	504,696,539	1.210
2010	205,087,209	272,512,882	1.329	234,480,210	259,760,447	1.108	439,567,419	532,273,329	1.211
2011	210,846,758	272,040,530	1.290	246,735,795	272,176,580	1.103	457,582,553	544,217,110	1.189
2012	195,469,652	252,783,679	1.293	235,981,729	257,565,252	1.091	431,451,381	510,348,931	1.183
2013	198,073,550	252,943,959	1.277	214,773,310	240,076,973	1.118	412,846,860	493,020,932	1.194
2-yr avg			1.285			1.105			1.189
3-yr avg			1.287			1.104			1.189
4-yr avg			1.297			1.105			1.194
5-yr avg			1.304			1.104			1.197

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
2008	280,066,238	322,678,051	1.152	264,399,416	278,366,521	1.053	544,465,654	601,044,572	1.104
2009	261,708,416	300,928,019	1.150	242,988,123	258,404,186	1.063	504,696,539	559,332,205	1.108
2010	271,814,762	307,167,250	1.130	259,498,942	276,394,602	1.065	531,313,704	583,561,852	1.098
2011	271,964,935	303,472,938	1.116	272,901,896	286,197,160	1.049	544,866,831	589,670,098	1.082
2012	252,783,679	276,649,835	1.094	257,565,252	269,685,035	1.047	510,348,931	546,334,870	1.071
2-yr avg			1.105			1.048			1.077
3-yr avg			1.113			1.054			1.084
4-yr avg			1.123			1.056			1.090
5-yr avg			1.128			1.055			1.093

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
2007	356,657,971	384,834,363	1.079	309,973,076	323,111,005	1.042	666,631,047	707,945,368	1.062
2008	322,678,051	348,479,865	1.080	278,366,521	288,033,296	1.035	601,044,572	636,513,161	1.059
2009	300,713,076	322,564,721	1.073	257,821,548	268,046,519	1.040	558,534,624	590,611,240	1.057
2010	307,161,093	325,957,748	1.061	276,389,768	285,426,285	1.033	583,550,861	611,384,033	1.048
2011	303,472,938	318,818,022	1.051	286,197,160	299,416,187	1.046	589,670,098	618,234,209	1.048
2-yr avg			1.056			1.040			1.048
3-yr avg			1.062			1.040			1.051
4-yr avg			1.066			1.039			1.053
5-yr avg			1.069			1.039			1.055

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
2006	343,402,740	359,930,453	1.048	291,751,310	299,082,738	1.025	635,154,050	659,013,191	1.038
2007	384,038,105	404,808,254	1.054	322,045,721	335,864,735	1.043	706,083,826	740,672,989	1.049
2008	348,197,757	363,694,017	1.045	287,826,070	297,639,913	1.034	636,023,827	661,333,930	1.040
2009	322,566,207	334,594,498	1.037	268,048,357	275,220,279	1.027	590,614,564	609,814,777	1.033
2010	325,925,532	338,665,196	1.039	285,363,007	291,834,733	1.023	611,288,539	630,499,929	1.031
2-yr avg			1.038			1.025			1.032
3-yr avg			1.040			1.028			1.035
4-yr avg			1.044			1.032			1.038
5-yr avg			1.045			1.030			1.038

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
2005	343,994,168	357,157,522	1.038	291,153,701	299,472,118	1.029	635,147,869	656,629,640	1.034
2006	357,845,489	369,296,347	1.032	297,607,496	302,568,182	1.017	655,452,985	671,864,529	1.025
2007	404,688,198	413,764,871	1.022	335,723,940	341,558,156	1.017	740,412,138	755,323,027	1.020
2008	363,811,454	372,491,376	1.024	297,725,681	303,516,158	1.019	661,537,135	676,007,534	1.022
2009	334,015,920	342,101,710	1.024	274,914,682	279,530,263	1.017	608,930,602	621,631,973	1.021
2-yr avg			1.024			1.018			1.022
3-yr avg			1.023			1.018			1.021
4-yr avg			1.026			1.018			1.022
5-yr avg			1.028			1.020			1.024

North Carolina - Paid

Policy Year Development Factors, Continued

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2004	343,200,553	351,409,692	1.024	288,814,494	293,958,631	1.018	632,015,047	645,368,323	1.021
2005	352,510,927	360,338,436	1.022	296,043,472	302,282,077	1.021	648,554,399	662,620,513	1.022
2006	369,097,941	376,268,316	1.019	302,458,352	307,436,386	1.016	671,556,293	683,704,702	1.018
2007	413,764,871	420,730,889	1.017	341,558,156	347,143,471	1.016	755,323,027	767,874,360	1.017
2008	370,994,309	375,268,212	1.012	302,476,820	307,226,095	1.016	673,471,129	682,494,307	1.013
2-yr avg			1.015			1.016			1.015
3-yr avg			1.016			1.016			1.016
4-yr avg			1.018			1.017			1.018
5-yr avg			1.019			1.017			1.018

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>
2003	327,613,910	331,254,669	1.011	247,719,302	250,195,675	1.010	575,333,212	581,450,344	1.011
2004	345,409,165	354,163,275	1.025	288,629,098	295,554,216	1.024	634,038,263	649,717,491	1.025
2005	359,983,884	365,031,165	1.014	302,046,891	306,635,115	1.015	662,030,775	671,666,280	1.015
2006	376,268,316	381,450,359	1.014	307,436,386	310,615,852	1.010	683,704,702	692,066,211	1.012
2007	416,837,862	420,403,656	1.009	343,670,005	347,136,707	1.010	760,507,867	767,540,363	1.009
2-yr avg			1.012			1.010			1.011
3-yr avg			1.012			1.012			1.012
4-yr avg			1.016			1.015			1.015
5-yr avg			1.015			1.014			1.014

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
2002	294,691,303	299,713,475	1.017	223,710,487	227,226,642	1.016	518,401,790	526,940,117	1.016
2003	324,341,040	327,877,155	1.011	245,457,211	248,800,205	1.014	569,798,251	576,677,360	1.012
2004	354,042,489	356,855,365	1.008	295,402,073	299,026,669	1.012	649,444,562	655,882,034	1.010
2005	365,031,165	367,901,632	1.008	306,635,115	309,958,703	1.011	671,666,280	677,860,335	1.009
2006	377,534,815	380,819,890	1.009	307,560,070	311,030,554	1.011	685,094,885	691,850,444	1.010
2-yr avg			1.009			1.011			1.010
3-yr avg			1.008			1.011			1.010
4-yr avg			1.009			1.012			1.010
5-yr avg			1.011			1.013			1.011

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
2001	285,350,793	287,888,445	1.009	204,140,326	207,459,338	1.016	489,491,119	495,347,783	1.012
2002	298,636,777	301,070,549	1.008	226,478,286	229,764,869	1.015	525,115,063	530,835,418	1.011
2003	327,689,497	330,552,275	1.009	248,526,768	250,926,719	1.010	576,216,265	581,478,994	1.009
2004	356,855,365	359,023,066	1.006	299,026,669	303,307,736	1.014	655,882,034	662,330,802	1.010
2005	363,301,679	366,405,470	1.009	306,689,669	310,523,351	1.013	669,991,348	676,928,821	1.010
2-yr avg			1.008			1.014			1.010
3-yr avg			1.008			1.012			1.010
4-yr avg			1.008			1.013			1.010
5-yr avg			1.008			1.014			1.010

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>
2000	273,383,940	275,324,685	1.007	203,666,345	205,786,102	1.010	477,050,285	481,110,787	1.009
2001	280,579,696	282,487,242	1.007	204,293,954	205,987,182	1.008	484,873,650	488,474,424	1.007
2002	300,951,862	302,334,237	1.005	229,558,710	233,318,366	1.016	530,510,572	535,652,603	1.010
2003	330,552,275	332,762,742	1.007	250,926,719	252,772,100	1.007	581,478,994	585,534,842	1.007
2004	353,715,952	356,257,050	1.007	299,826,603	303,380,322	1.012	653,542,555	659,637,372	1.009
2-yr avg			1.007			1.010			1.008
3-yr avg			1.006			1.012			1.009
4-yr avg			1.007			1.011			1.008
5-yr avg			1.007			1.011			1.008

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
1999	271,352,136	274,032,948	1.010	194,266,707	196,710,632	1.013	465,618,843	470,743,580	1.011
2000	272,616,525	273,861,975	1.005	204,191,822	206,052,574	1.009	476,808,347	479,914,549	1.007
2001	281,756,595	282,884,601	1.004	205,624,979	207,924,121	1.011	487,381,574	490,808,722	1.007
2002	302,334,237	303,460,306	1.004	233,318,366	235,080,525	1.008	535,652,603	538,540,831	1.005
2003	330,900,103	332,375,281	1.004	251,191,783	252,675,774	1.006	582,091,886	585,051,055	1.005
2-yr avg			1.004			1.007			1.005
3-yr avg			1.004			1.008			1.006
4-yr avg			1.004			1.009			1.006
5-yr avg			1.005			1.009			1.007

North Carolina - Paid

Policy Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>
1998	255,108,849	255,614,675	1.002	191,425,737	192,430,064	1.005	446,534,586	448,044,739	1.003
1999	271,811,093	273,420,605	1.006	195,308,142	197,534,733	1.011	467,119,235	470,955,338	1.008
2000	273,183,081	274,183,996	1.004	205,658,208	207,358,466	1.008	478,841,289	481,542,462	1.006
2001	282,859,380	284,329,554	1.005	207,794,427	209,075,618	1.006	490,653,807	493,405,172	1.006
2002	301,886,557	303,208,454	1.004	234,151,083	235,678,777	1.007	536,037,640	538,887,231	1.005
2-yr avg			1.005			1.007			1.006
3-yr avg			1.004			1.007			1.006
4-yr avg			1.005			1.008			1.006
5-yr avg			1.004			1.007			1.006

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>
1997	165,153,107	165,427,597	1.002	124,216,080	124,973,445	1.006	289,369,187	290,401,042	1.004
1998	255,325,010	257,172,297	1.007	192,226,246	193,864,469	1.009	447,551,256	451,036,766	1.008
1999	273,498,086	275,816,845	1.008	197,376,799	200,137,037	1.014	470,874,885	475,953,882	1.011
2000	273,798,979	274,443,436	1.002	207,193,785	208,832,083	1.008	480,992,764	483,275,519	1.005
2001	282,455,643	283,352,576	1.003	207,836,894	208,989,316	1.006	490,292,537	492,341,892	1.004
2-yr avg			1.003			1.007			1.005
3-yr avg			1.004			1.009			1.007
4-yr avg			1.005			1.009			1.007
5-yr avg			1.004			1.009			1.006

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>
1996	138,816,342	139,109,711	1.002	109,807,266	110,393,968	1.005	248,623,608	249,503,679	1.004
1997	165,427,597	166,755,851	1.008	124,973,445	126,247,486	1.010	290,401,042	293,003,337	1.009
1998	257,021,789	258,056,864	1.004	193,650,429	194,445,323	1.004	450,672,218	452,502,187	1.004
1999	275,293,437	276,530,174	1.004	199,704,789	200,985,647	1.006	474,998,226	477,515,821	1.005
2000	273,738,640	274,529,683	1.003	208,180,776	209,685,837	1.007	481,919,416	484,215,520	1.005
2-yr avg			1.004			1.007			1.005
3-yr avg			1.004			1.006			1.005
4-yr avg			1.005			1.007			1.006
5-yr avg			1.004			1.006			1.005

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>
1995	119,649,843	119,781,712	1.001	102,265,784	102,714,006	1.004	221,915,627	222,495,718	1.003
1996	139,109,711	139,542,107	1.003	110,393,968	111,236,612	1.008	249,503,679	250,778,719	1.005
1997	166,647,562	167,405,315	1.005	126,139,512	126,844,069	1.006	292,787,074	294,249,384	1.005
1998	257,213,796	258,165,727	1.004	194,227,324	195,184,239	1.005	451,441,120	453,349,966	1.004
1999	276,353,531	276,803,703	1.002	200,782,463	201,680,625	1.004	477,135,994	478,484,328	1.003
2-yr avg			1.003			1.005			1.004
3-yr avg			1.004			1.005			1.004
4-yr avg			1.004			1.006			1.004
5-yr avg			1.003			1.005			1.004

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>
1994	120,619,841	120,823,964	1.002	96,504,835	96,746,964	1.003	217,124,676	217,570,928	1.002
1995	119,781,712	119,904,624	1.001	102,714,006	102,999,685	1.003	222,495,718	222,904,309	1.002
1996	139,482,126	139,739,324	1.002	111,166,135	111,870,832	1.006	250,648,261	251,610,156	1.004
1997	166,789,208	167,041,611	1.002	126,199,371	127,299,858	1.009	292,988,579	294,341,469	1.005
1998	258,094,627	260,021,257	1.007	195,091,936	195,692,352	1.003	453,186,563	455,713,609	1.006
2-yr avg			1.005			1.006			1.006
3-yr avg			1.004			1.006			1.005
4-yr avg			1.003			1.005			1.004
5-yr avg			1.003			1.005			1.004

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>
1993	150,571,982	150,653,936	1.001	132,053,060	132,286,668	1.002	282,625,042	282,940,604	1.001
1994	120,823,964	121,055,930	1.002	96,746,964	96,917,755	1.002	217,570,928	217,973,685	1.002
1995	119,380,776	119,484,505	1.001	102,561,144	102,697,095	1.001	221,941,920	222,181,600	1.001
1996	139,472,996	139,688,763	1.002	111,810,505	113,030,473	1.011	251,283,501	252,719,236	1.006
1997	167,037,158	167,546,402	1.003	127,251,101	128,370,058	1.009	294,288,259	295,916,460	1.006
2-yr avg			1.003			1.010			1.006
3-yr avg			1.002			1.007			1.004
4-yr avg			1.002			1.006			1.004
5-yr avg			1.002			1.005			1.003

North Carolina - Paid+Case
Policy Year Development Factors

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
2010	212,210,195	290,472,089	1.369	277,594,152	295,388,010	1.064	489,804,347	585,860,099	1.196
2011	218,051,367	288,369,482	1.322	306,846,768	315,358,103	1.028	524,898,135	603,727,585	1.150
2012	198,207,302	264,422,614	1.334	300,746,986	308,101,781	1.024	498,954,288	572,524,395	1.147
2013	199,433,299	264,592,159	1.327	265,799,817	272,096,210	1.024	465,233,116	536,688,369	1.154
2014	198,842,069	261,251,388	1.314	275,988,967	268,350,481	0.972	474,831,036	529,601,869	1.115
2-yr avg			1.321			0.998			1.135
3-yr avg			1.325			1.007			1.139
4-yr avg			1.324			1.012			1.142
5-yr avg			1.333			1.022			1.152

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
2009	282,361,107	321,735,806	1.139	279,813,300	289,067,023	1.033	562,174,407	610,802,829	1.087
2010	290,472,089	328,077,890	1.129	295,388,010	309,883,538	1.049	585,860,099	637,961,428	1.089
2011	287,671,233	316,318,878	1.100	314,878,211	327,522,114	1.040	602,549,444	643,840,992	1.069
2012	266,443,040	291,138,026	1.093	307,916,578	307,572,083	0.999	574,359,618	598,710,109	1.042
2013	264,592,159	286,745,116	1.084	272,096,210	271,944,906	0.999	536,688,369	558,690,022	1.041
2-yr avg			1.089			0.999			1.042
3-yr avg			1.092			1.013			1.051
4-yr avg			1.102			1.022			1.060
5-yr avg			1.109			1.024			1.066

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
2008	345,795,649	369,847,951	1.070	308,134,900	316,103,813	1.026	653,930,549	685,951,764	1.049
2009	321,735,806	340,288,109	1.058	289,067,023	297,232,668	1.028	610,802,829	637,520,777	1.044
2010	327,109,206	342,326,013	1.047	309,374,192	316,678,455	1.024	636,483,398	659,004,468	1.035
2011	316,243,283	329,435,210	1.042	328,247,430	330,733,662	1.008	644,490,713	660,168,872	1.024
2012	291,138,026	299,585,273	1.029	307,572,083	308,630,717	1.003	598,710,109	608,215,990	1.016
2-yr avg			1.036			1.006			1.020
3-yr avg			1.039			1.012			1.025
4-yr avg			1.044			1.016			1.030
5-yr avg			1.049			1.018			1.034

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
2007	411,600,802	422,040,512	1.025	368,169,647	375,375,642	1.020	779,770,449	797,416,154	1.023
2008	369,847,951	375,703,259	1.016	316,103,813	316,953,221	1.003	685,951,764	692,656,480	1.010
2009	339,865,223	347,908,632	1.024	295,751,080	303,004,548	1.025	635,616,303	650,913,180	1.024
2010	342,319,856	353,822,471	1.034	316,673,621	321,523,415	1.015	658,993,477	675,345,886	1.025
2011	329,435,210	336,244,595	1.021	330,733,662	325,495,634	0.984	660,168,872	661,740,229	1.002
2-yr avg			1.028			1.000			1.014
3-yr avg			1.026			1.008			1.017
4-yr avg			1.024			1.007			1.015
5-yr avg			1.024			1.009			1.017

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
2006	379,693,419	387,779,438	1.021	325,389,118	326,040,289	1.002	705,082,537	713,819,727	1.012
2007	421,244,254	428,456,060	1.017	374,310,358	374,969,653	1.002	795,554,612	803,425,713	1.010
2008	375,421,151	384,462,127	1.024	316,687,008	322,006,760	1.017	692,108,159	706,468,887	1.021
2009	347,910,118	352,198,224	1.012	303,006,386	305,217,163	1.007	650,916,504	657,415,387	1.010
2010	353,790,255	358,697,766	1.014	321,460,137	324,876,785	1.011	675,250,392	683,574,551	1.012
2-yr avg			1.013			1.009			1.011
3-yr avg			1.017			1.012			1.014
4-yr avg			1.017			1.009			1.013
5-yr avg			1.018			1.008			1.013

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
2005	376,300,277	379,197,355	1.008	330,875,729	336,573,202	1.017	707,176,006	715,770,557	1.012
2006	385,199,816	389,328,318	1.011	324,419,099	326,786,021	1.007	709,618,915	716,114,339	1.009
2007	428,336,004	433,015,122	1.011	374,828,858	378,937,454	1.011	803,164,862	811,952,576	1.011
2008	384,579,564	389,446,439	1.013	322,092,528	324,143,067	1.006	706,672,092	713,589,506	1.010
2009	351,507,563	357,300,809	1.016	304,878,533	305,583,917	1.002	656,386,096	662,884,726	1.010
2-yr avg			1.015			1.004			1.010
3-yr avg			1.013			1.006			1.010
4-yr avg			1.013			1.007			1.010
5-yr avg			1.012			1.009			1.010

North Carolina - Paid+Case

Policy Year Development Factors, Continued

7th and 8th Percentiles									
PY	Indemnity Losses			Medical Losses			Total Losses		
	7th	8th	Dev't	7th	8th	Dev't	7th	8th	Dev't
2004	369,499,903	372,391,872	1.008	327,289,620	331,509,822	1.013	696,789,523	703,901,694	1.010
2005	374,227,462	377,896,756	1.010	332,790,175	334,773,261	1.006	707,017,637	712,670,017	1.008
2006	389,054,792	392,365,803	1.009	326,326,816	327,324,535	1.003	715,381,608	719,690,338	1.006
2007	433,015,122	434,834,532	1.004	378,937,454	378,548,148	0.999	811,952,576	813,382,680	1.002
2008	387,904,975	389,663,026	1.005	323,089,987	323,897,067	1.002	710,994,962	713,560,093	1.004
2-yr avg			1.005			1.001			1.003
3-yr avg			1.006			1.001			1.004
4-yr avg			1.007			1.003			1.005
5-yr avg			1.007			1.005			1.006

8th and 9th Percentiles									
PY	Indemnity Losses			Medical Losses			Total Losses		
	8th	9th	Dev't	8th	9th	Dev't	8th	9th	Dev't
2003	345,905,892	347,153,669	1.004	275,563,607	276,668,607	1.004	621,469,499	623,822,276	1.004
2004	366,343,679	367,617,464	1.003	325,973,936	324,936,482	0.997	692,317,615	692,553,946	1.000
2005	377,329,103	379,765,687	1.006	334,484,415	336,013,146	1.005	711,813,518	715,778,833	1.006
2006	392,365,803	393,152,534	1.002	327,324,535	327,117,921	0.999	719,690,338	720,270,455	1.001
2007	430,423,734	430,964,473	1.001	374,894,714	377,217,871	1.006	805,318,448	808,182,344	1.004
2-yr avg			1.002			1.003			1.003
3-yr avg			1.003			1.003			1.004
4-yr avg			1.003			1.002			1.003
5-yr avg			1.003			1.002			1.003

9th and 10th Percentiles									
PY	Indemnity Losses			Medical Losses			Total Losses		
	9th	10th	Dev't	9th	10th	Dev't	9th	10th	Dev't
2002	310,023,126	310,509,631	1.002	248,379,543	247,184,548	0.995	558,402,669	557,694,179	0.999
2003	339,584,444	339,898,014	1.001	270,858,975	272,920,944	1.008	610,443,419	612,818,958	1.004
2004	367,496,678	369,257,018	1.005	324,784,339	328,829,474	1.012	692,281,017	698,086,492	1.008
2005	379,765,687	380,683,051	1.002	336,013,146	337,303,789	1.004	715,778,833	717,986,840	1.003
2006	389,236,990	389,519,266	1.001	324,057,929	324,779,124	1.002	713,294,919	714,298,390	1.001
2-yr avg			1.002			1.003			1.002
3-yr avg			1.003			1.006			1.004
4-yr avg			1.002			1.007			1.004
5-yr avg			1.002			1.004			1.003

10th and 11th Percentiles									
PY	Indemnity Losses			Medical Losses			Total Losses		
	10th	11th	Dev't	10th	11th	Dev't	10th	11th	Dev't
2001	295,623,262	296,154,649	1.002	223,628,018	225,569,196	1.009	519,251,280	521,723,845	1.005
2002	309,432,933	310,996,020	1.005	246,432,412	250,714,645	1.017	555,865,345	561,710,665	1.011
2003	339,710,356	341,098,971	1.004	272,647,507	274,088,818	1.005	612,357,863	615,187,789	1.005
2004	369,257,018	371,271,532	1.005	328,829,474	329,572,536	1.002	698,086,492	700,844,068	1.004
2005	376,026,686	376,172,109	1.000	333,974,699	333,702,084	0.999	710,001,385	709,874,193	1.000
2-yr avg			1.003			1.001			1.002
3-yr avg			1.003			1.002			1.003
4-yr avg			1.004			1.006			1.005
5-yr avg			1.003			1.006			1.005

11th and 12th Percentiles									
PY	Indemnity Losses			Medical Losses			Total Losses		
	11th	12th	Dev't	11th	12th	Dev't	11th	12th	Dev't
2000	281,726,269	281,829,046	1.000	220,749,074	221,331,005	1.003	502,475,343	503,160,051	1.001
2001	288,836,488	289,517,990	1.002	222,401,922	223,497,839	1.005	511,238,410	513,015,829	1.003
2002	310,877,333	311,346,540	1.002	250,489,878	254,714,238	1.017	561,367,211	566,060,778	1.008
2003	341,098,971	342,818,872	1.005	274,088,818	275,633,297	1.006	615,187,789	618,452,169	1.005
2004	365,964,418	365,592,842	0.999	326,091,403	324,813,963	0.996	692,055,821	690,406,805	0.998
2-yr avg			1.002			1.001			1.002
3-yr avg			1.002			1.006			1.004
4-yr avg			1.002			1.006			1.004
5-yr avg			1.002			1.005			1.003

12th and 13th Percentiles									
PY	Indemnity Losses			Medical Losses			Total Losses		
	12th	13th	Dev't	12th	13th	Dev't	12th	13th	Dev't
1999	281,305,926	282,055,411	1.003	212,753,614	214,153,016	1.007	494,059,540	496,208,427	1.004
2000	279,050,107	280,100,145	1.004	219,696,648	220,286,718	1.003	498,746,755	500,386,863	1.003
2001	288,787,343	289,720,330	1.003	223,135,636	224,898,447	1.008	511,922,979	514,618,777	1.005
2002	311,346,540	311,690,756	1.001	254,714,238	254,680,153	1.000	566,060,778	566,370,909	1.001
2003	340,956,233	341,952,225	1.003	273,615,633	274,149,569	1.002	614,571,866	616,101,794	1.002
2-yr avg			1.002			1.001			1.002
3-yr avg			1.002			1.003			1.003
4-yr avg			1.003			1.003			1.003
5-yr avg			1.003			1.004			1.003

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Policy Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>
1998	261,394,711	261,505,712	1.000	200,874,629	202,115,561	1.006	462,269,340	463,621,273	1.003
1999	279,833,556	280,128,530	1.001	212,746,445	215,618,616	1.014	492,580,001	495,747,146	1.006
2000	279,421,251	279,729,604	1.001	219,892,352	223,896,939	1.018	499,313,603	503,626,543	1.009
2001	289,695,109	290,529,514	1.003	224,768,327	225,406,573	1.003	514,463,436	515,936,087	1.003
2002	310,117,007	311,095,712	1.003	253,750,711	254,045,888	1.001	563,867,718	565,141,600	1.002
2-yr avg			1.003			1.002			1.003
3-yr avg			1.002			1.007			1.005
4-yr avg			1.002			1.009			1.005
5-yr avg			1.002			1.008			1.005

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>
1997	169,090,168	169,460,031	1.002	132,502,851	134,074,387	1.012	301,593,019	303,534,418	1.006
1998	261,216,047	261,740,019	1.002	201,911,743	200,946,207	0.995	463,127,790	462,686,226	0.999
1999	280,206,011	280,625,275	1.001	215,460,682	212,254,943	0.985	495,666,693	492,880,218	0.994
2000	279,344,587	279,486,976	1.001	223,732,258	223,938,471	1.001	503,076,845	503,425,447	1.001
2001	287,896,319	287,980,035	1.000	224,118,553	223,081,824	0.995	512,014,872	511,061,859	0.998
2-yr avg			1.001			0.998			1.000
3-yr avg			1.001			0.994			0.998
4-yr avg			1.001			0.994			0.998
5-yr avg			1.001			0.998			1.000

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>
1996	141,490,322	141,636,171	1.001	116,163,963	116,380,146	1.002	257,654,285	258,016,317	1.001
1997	169,460,031	170,368,448	1.005	134,074,387	134,878,133	1.006	303,534,418	305,246,581	1.006
1998	261,589,511	262,095,710	1.002	200,707,735	201,788,760	1.005	462,297,246	463,884,470	1.003
1999	280,101,867	280,168,699	1.000	211,822,695	211,283,422	0.997	491,924,562	491,452,121	0.999
2000	278,782,180	279,062,230	1.001	223,287,164	227,443,217	1.019	502,069,344	506,505,447	1.009
2-yr avg			1.001			1.008			1.004
3-yr avg			1.001			1.007			1.004
4-yr avg			1.002			1.007			1.004
5-yr avg			1.002			1.006			1.004

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>
1995	121,122,273	121,304,172	1.002	107,793,482	107,498,119	0.997	228,915,755	228,802,291	1.000
1996	141,636,171	141,611,661	1.000	116,380,146	116,500,707	1.001	258,016,317	258,112,368	1.000
1997	170,260,159	170,320,232	1.000	134,770,159	136,597,161	1.014	305,030,318	306,917,393	1.006
1998	261,252,642	261,568,753	1.001	201,570,761	203,688,241	1.011	462,823,403	465,256,994	1.005
1999	279,992,056	280,011,102	1.000	211,080,238	214,297,343	1.015	491,072,294	494,308,445	1.007
2-yr avg			1.001			1.013			1.006
3-yr avg			1.000			1.013			1.006
4-yr avg			1.000			1.010			1.005
5-yr avg			1.001			1.008			1.004

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>
1994	121,840,038	121,930,011	1.001	99,471,738	98,836,518	0.994	221,311,776	220,766,529	0.998
1995	121,304,172	121,259,076	1.000	107,498,119	107,484,803	1.000	228,802,291	228,743,879	1.000
1996	141,551,680	141,485,585	1.000	116,430,230	116,912,264	1.004	257,981,910	258,397,849	1.002
1997	169,200,321	169,301,691	1.001	135,128,896	135,402,895	1.002	304,329,217	304,704,586	1.001
1998	261,497,653	262,759,541	1.005	203,595,938	201,786,353	0.991	465,093,591	464,545,894	0.999
2-yr avg			1.003			0.997			1.000
3-yr avg			1.002			0.999			1.001
4-yr avg			1.002			0.999			1.001
5-yr avg			1.001			0.998			1.000

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>
1993	152,248,375	152,037,071	0.999	136,060,147	136,134,000	1.001	288,308,522	288,171,071	1.000
1994	121,930,011	122,013,161	1.001	98,836,518	99,119,203	1.003	220,766,529	221,132,364	1.002
1995	120,735,228	120,823,016	1.001	107,046,262	107,030,777	1.000	227,781,490	227,853,793	1.000
1996	141,219,257	141,366,138	1.001	116,851,937	117,159,328	1.003	258,071,194	258,525,466	1.002
1997	169,297,238	169,317,870	1.000	135,354,138	134,198,175	0.991	304,651,376	303,516,045	0.996
2-yr avg			1.001			0.997			0.999
3-yr avg			1.001			0.998			0.999
4-yr avg			1.001			0.999			1.000
5-yr avg			1.000			1.000			1.000

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Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
2011	39,395,260	153,538,088	3.897	106,687,075	221,199,517	2.073	146,082,335	374,737,605	2.565
2012	38,812,140	154,277,338	3.975	106,860,999	218,843,437	2.048	145,673,139	373,120,775	2.561
2013	38,699,260	145,785,028	3.767	100,789,532	199,809,831	1.982	139,488,792	345,594,859	2.478
2014	40,629,715	150,501,617	3.704	98,931,910	198,247,969	2.004	139,561,625	348,749,586	2.499
2015	40,582,054	151,035,909	3.722	89,962,436	185,496,029	2.062	130,544,490	336,531,938	2.578
2-yr avg			3.713			2.033			2.539
3-yr avg			3.731			2.016			2.518
4-yr avg			3.792			2.024			2.529
5-yr avg			3.813			2.034			2.536

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
2010	147,370,020	235,127,267	1.595	204,506,061	241,785,392	1.182	351,876,081	476,912,659	1.355
2011	153,538,088	239,629,530	1.561	221,199,517	256,598,398	1.160	374,737,605	496,227,928	1.324
2012	153,883,599	234,435,752	1.523	218,351,173	253,052,914	1.159	372,234,772	487,488,666	1.310
2013	147,887,997	226,493,321	1.532	199,607,405	228,203,915	1.143	347,495,402	454,697,236	1.308
2014	150,501,617	230,833,378	1.534	198,247,969	233,105,107	1.176	348,749,586	463,938,485	1.330
2-yr avg			1.533			1.160			1.319
3-yr avg			1.530			1.159			1.316
4-yr avg			1.538			1.160			1.318
5-yr avg			1.549			1.164			1.325

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
2009	230,201,397	281,805,514	1.224	239,322,216	257,141,331	1.074	469,523,613	538,946,845	1.148
2010	235,127,267	288,085,877	1.225	241,785,392	261,607,865	1.082	476,912,659	549,693,742	1.153
2011	239,066,573	287,642,619	1.203	256,199,193	275,531,919	1.075	495,265,766	563,174,538	1.137
2012	234,334,479	275,830,651	1.177	253,038,801	268,587,759	1.061	487,373,280	544,418,410	1.117
2013	226,493,321	263,393,686	1.163	228,203,915	244,175,059	1.070	454,697,236	507,568,745	1.116
2-yr avg			1.170			1.066			1.117
3-yr avg			1.181			1.069			1.123
4-yr avg			1.192			1.072			1.131
5-yr avg			1.198			1.072			1.134

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
2008	329,040,640	369,191,196	1.122	290,890,358	304,093,972	1.045	619,930,998	673,285,168	1.086
2009	281,805,514	312,747,943	1.110	257,141,331	269,837,075	1.049	538,946,845	582,585,018	1.081
2010	287,209,011	315,664,968	1.099	261,089,001	276,486,816	1.059	548,298,012	592,151,784	1.080
2011	287,574,432	312,973,952	1.088	276,264,055	288,229,479	1.043	563,838,487	601,203,431	1.066
2012	275,837,401	294,942,591	1.069	268,587,837	277,443,039	1.033	544,425,238	572,385,630	1.051
2-yr avg			1.079			1.038			1.059
3-yr avg			1.085			1.045			1.066
4-yr avg			1.092			1.046			1.070
5-yr avg			1.098			1.046			1.073

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
2007	349,097,120	368,267,860	1.055	303,805,505	314,304,573	1.035	652,902,625	682,572,433	1.045
2008	369,190,779	393,383,740	1.066	304,082,073	313,247,692	1.030	673,272,852	706,631,432	1.050
2009	312,698,689	330,687,360	1.058	269,776,686	281,478,193	1.043	582,475,375	612,165,553	1.051
2010	315,660,296	330,656,157	1.048	276,486,104	285,026,944	1.031	592,146,400	615,683,101	1.040
2011	312,962,943	327,149,333	1.045	288,195,674	300,491,044	1.043	601,158,617	627,640,377	1.044
2-yr avg			1.047			1.037			1.042
3-yr avg			1.050			1.039			1.045
4-yr avg			1.054			1.037			1.046
5-yr avg			1.054			1.036			1.046

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
2006	338,528,068	354,345,053	1.047	282,554,010	289,811,234	1.026	621,082,078	644,156,287	1.037
2007	367,107,603	383,817,148	1.046	313,048,120	324,961,829	1.038	680,155,723	708,778,977	1.042
2008	393,114,689	405,115,150	1.031	313,052,096	318,550,635	1.018	706,166,785	723,665,785	1.025
2009	330,687,360	339,977,438	1.028	281,477,820	286,862,605	1.019	612,165,180	626,840,043	1.024
2010	330,304,390	339,727,171	1.029	284,836,676	291,089,290	1.022	615,141,066	630,816,461	1.025
2-yr avg			1.029			1.021			1.025
3-yr avg			1.029			1.020			1.025
4-yr avg			1.034			1.024			1.029
5-yr avg			1.036			1.025			1.031

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Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2005	347,825,510	357,942,266	1.029	303,426,097	310,453,240	1.023	651,251,607	668,395,506	1.026
2006	351,836,153	360,578,733	1.025	287,598,852	292,517,748	1.017	639,435,005	653,096,481	1.021
2007	383,511,377	392,697,330	1.024	324,733,540	330,687,954	1.018	708,244,917	723,385,284	1.021
2008	405,232,587	414,132,661	1.022	318,636,403	325,295,491	1.021	723,868,990	739,428,152	1.021
2009	339,276,995	345,040,268	1.017	286,460,733	289,935,766	1.012	625,737,728	634,976,034	1.015
2-yr avg			1.020			1.017			1.018
3-yr avg			1.021			1.017			1.019
4-yr avg			1.022			1.017			1.020
5-yr avg			1.023			1.018			1.021

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>
2004	339,557,657	345,289,748	1.017	263,359,473	266,396,671	1.012	602,917,130	611,686,419	1.015
2005	352,892,859	360,592,469	1.022	307,024,783	314,745,077	1.025	659,917,642	675,337,546	1.023
2006	360,396,588	365,823,569	1.015	292,353,954	296,477,524	1.014	652,750,542	662,301,093	1.015
2007	392,697,330	398,467,928	1.015	330,687,954	334,853,440	1.013	723,385,284	733,321,368	1.014
2008	410,838,878	415,936,248	1.012	322,353,848	327,739,220	1.017	733,192,726	743,675,468	1.014
2-yr avg			1.014			1.015			1.014
3-yr avg			1.014			1.015			1.014
4-yr avg			1.016			1.017			1.017
5-yr avg			1.016			1.016			1.016

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
2003	316,021,489	320,115,097	1.013	241,458,367	244,509,495	1.013	557,479,856	564,624,592	1.013
2004	340,055,990	347,106,039	1.021	261,596,203	265,950,168	1.017	601,652,193	613,056,207	1.019
2005	360,407,372	365,007,347	1.013	314,625,371	320,215,371	1.018	675,032,743	685,222,718	1.015
2006	365,823,569	369,933,018	1.011	296,477,524	299,506,213	1.010	662,301,093	669,439,231	1.011
2007	395,045,948	398,571,535	1.009	332,528,577	335,948,285	1.010	727,574,525	734,519,820	1.010
2-yr avg			1.010			1.010			1.011
3-yr avg			1.011			1.013			1.012
4-yr avg			1.014			1.014			1.014
5-yr avg			1.013			1.014			1.014

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
2002	282,575,889	286,776,936	1.015	209,309,740	212,268,648	1.014	491,885,629	499,045,584	1.015
2003	313,259,364	315,981,613	1.009	239,937,599	242,883,864	1.012	553,196,963	558,865,477	1.010
2004	346,976,179	349,111,478	1.006	265,784,805	267,437,130	1.006	612,760,984	616,548,608	1.006
2005	365,007,347	367,687,176	1.007	320,215,371	325,590,147	1.017	685,222,718	693,277,323	1.012
2006	366,481,521	369,186,977	1.007	296,491,614	300,267,861	1.013	662,973,135	669,454,838	1.010
2-yr avg			1.007			1.015			1.011
3-yr avg			1.007			1.012			1.009
4-yr avg			1.007			1.012			1.010
5-yr avg			1.009			1.012			1.011

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>
2001	278,204,686	280,378,462	1.008	205,200,972	208,727,002	1.017	483,405,658	489,105,464	1.012
2002	284,662,740	287,281,990	1.009	211,105,020	214,198,213	1.015	495,767,760	501,480,203	1.012
2003	315,739,040	318,190,639	1.008	242,528,746	246,744,407	1.017	558,267,786	564,935,046	1.012
2004	349,111,478	351,031,226	1.005	267,437,130	269,441,925	1.007	616,548,608	620,473,151	1.006
2005	362,424,073	365,660,954	1.009	322,170,888	326,272,889	1.013	684,594,961	691,933,843	1.011
2-yr avg			1.007			1.010			1.009
3-yr avg			1.007			1.012			1.010
4-yr avg			1.008			1.013			1.010
5-yr avg			1.008			1.014			1.011

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
2000	275,326,674	277,040,956	1.006	200,048,390	201,925,014	1.009	475,375,064	478,965,970	1.008
2001	273,523,989	275,154,048	1.006	205,381,554	207,265,759	1.009	478,960,543	482,419,807	1.007
2002	287,166,334	288,475,342	1.005	214,066,971	216,732,805	1.012	501,233,305	505,208,147	1.008
2003	318,190,639	320,048,895	1.006	246,744,407	248,644,346	1.008	564,935,046	568,693,241	1.007
2004	346,952,636	348,444,675	1.004	266,403,025	268,212,914	1.007	613,355,661	616,657,589	1.005
2-yr avg			1.005			1.008			1.006
3-yr avg			1.005			1.009			1.007
4-yr avg			1.005			1.009			1.007
5-yr avg			1.005			1.009			1.007

North Carolina - Paid

Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>
1999	268,355,641	270,302,855	1.007	193,892,568	195,885,354	1.010	462,248,209	466,188,209	1.009
2000	274,403,903	275,814,880	1.005	200,633,384	202,327,712	1.008	475,037,287	478,142,592	1.007
2001	274,332,864	275,047,261	1.002	206,816,035	208,643,355	1.009	481,148,899	483,650,616	1.005
2002	288,475,342	289,413,462	1.003	216,732,805	218,048,045	1.006	505,208,147	507,461,507	1.004
2003	318,570,886	319,897,498	1.004	247,318,860	248,904,032	1.006	565,889,746	568,801,530	1.005
2-yr avg			1.004			1.006			1.005
3-yr avg			1.003			1.007			1.005
4-yr avg			1.004			1.007			1.005
5-yr avg			1.004			1.008			1.006
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>
1998	225,441,558	226,042,144	1.003	175,490,746	176,969,045	1.008	400,932,304	403,011,189	1.005
1999	268,931,865	270,514,154	1.006	194,964,730	196,687,124	1.009	463,896,595	467,201,278	1.007
2000	275,641,063	276,829,565	1.004	202,065,346	203,113,050	1.005	477,706,409	479,942,615	1.005
2001	274,968,553	276,366,408	1.005	208,487,646	210,409,680	1.009	483,456,199	486,776,088	1.007
2002	287,566,066	288,919,967	1.005	217,201,997	218,351,625	1.005	504,768,063	507,271,592	1.005
2-yr avg			1.005			1.007			1.006
3-yr avg			1.005			1.006			1.006
4-yr avg			1.005			1.007			1.006
5-yr avg			1.005			1.007			1.006
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>
1997	152,920,351	153,083,359	1.001	112,687,672	112,884,673	1.002	265,608,023	265,968,032	1.001
1998	225,780,225	227,643,603	1.008	176,820,433	179,758,005	1.017	402,600,658	407,401,608	1.012
1999	270,262,730	272,622,411	1.009	196,450,340	199,131,417	1.014	466,713,070	471,753,828	1.011
2000	276,046,664	276,578,133	1.002	202,706,598	203,231,665	1.003	478,753,262	479,809,798	1.002
2001	274,572,744	275,165,325	1.002	208,995,863	210,834,201	1.009	483,568,607	485,999,526	1.005
2-yr avg			1.002			1.006			1.004
3-yr avg			1.004			1.009			1.006
4-yr avg			1.005			1.011			1.008
5-yr avg			1.004			1.009			1.006
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>
1996	134,224,962	134,477,384	1.002	109,606,454	110,161,043	1.005	243,831,416	244,638,427	1.003
1997	153,083,359	153,817,404	1.005	112,884,673	113,234,820	1.003	265,968,032	267,052,224	1.004
1998	227,523,794	228,471,635	1.004	179,619,366	180,623,002	1.006	407,143,160	409,094,637	1.005
1999	271,914,028	273,182,125	1.005	198,848,795	200,147,593	1.007	470,762,823	473,329,718	1.005
2000	276,332,066	277,011,693	1.002	202,988,890	203,458,730	1.002	479,320,956	480,470,423	1.002
2-yr avg			1.004			1.005			1.004
3-yr avg			1.004			1.005			1.004
4-yr avg			1.004			1.005			1.004
5-yr avg			1.004			1.005			1.004
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>
1995	118,635,504	118,907,387	1.002	99,695,604	100,324,258	1.006	218,331,108	219,231,645	1.004
1996	134,477,384	134,905,900	1.003	110,161,043	110,946,711	1.007	244,638,427	245,852,611	1.005
1997	153,678,083	154,123,059	1.003	113,095,822	113,426,330	1.003	266,773,905	267,549,389	1.003
1998	227,625,182	228,309,390	1.003	179,924,741	181,709,577	1.010	407,549,923	410,018,967	1.006
1999	273,041,790	273,390,982	1.001	199,982,014	200,876,780	1.004	473,023,804	474,267,762	1.003
2-yr avg			1.002			1.007			1.005
3-yr avg			1.002			1.006			1.004
4-yr avg			1.003			1.006			1.004
5-yr avg			1.002			1.006			1.004
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>
1994	133,810,996	133,912,317	1.001	112,765,643	112,910,436	1.001	246,576,639	246,822,753	1.001
1995	118,907,387	119,174,715	1.002	100,324,258	100,719,841	1.004	219,231,645	219,894,556	1.003
1996	134,432,314	134,643,521	1.002	110,569,702	111,178,286	1.006	245,002,016	245,821,807	1.003
1997	154,093,474	154,262,596	1.001	113,356,323	113,570,224	1.002	267,449,797	267,832,820	1.001
1998	228,301,878	230,589,002	1.010	181,642,077	183,181,236	1.008	409,943,955	413,770,238	1.009
2-yr avg			1.006			1.005			1.005
3-yr avg			1.004			1.005			1.004
4-yr avg			1.004			1.005			1.004
5-yr avg			1.003			1.004			1.003

North Carolina - Paid+Case
 Accident Year Development Factors

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
2011	143,326,065	257,159,360	1.794	256,181,045	304,136,004	1.187	399,507,110	561,295,364	1.405
2012	143,678,909	246,791,014	1.718	252,219,886	304,037,069	1.205	395,898,795	550,828,083	1.391
2013	134,770,929	232,382,987	1.724	248,170,321	279,140,529	1.125	382,941,250	511,523,516	1.336
2014	142,970,511	235,157,425	1.645	252,776,283	278,912,672	1.103	395,746,794	514,070,097	1.299
2015	141,638,328	236,826,489	1.672	251,950,761	265,338,739	1.053	393,589,089	502,165,228	1.276
2-yr avg			1.659			1.078			1.288
3-yr avg			1.680			1.094			1.304
4-yr avg			1.690			1.122			1.326
5-yr avg			1.711			1.135			1.341

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
2010	251,599,581	308,478,547	1.226	288,510,646	300,057,839	1.040	540,110,227	608,536,386	1.127
2011	257,159,360	305,532,533	1.188	304,136,004	311,445,528	1.024	561,295,364	616,978,061	1.099
2012	246,329,593	290,473,145	1.179	303,513,128	306,268,523	1.009	549,842,721	596,741,668	1.085
2013	234,477,119	275,409,040	1.175	278,925,094	273,246,937	0.980	513,402,213	548,655,977	1.069
2014	235,157,425	275,519,983	1.172	278,912,672	275,101,258	0.986	514,070,097	550,621,241	1.071
2-yr avg			1.174			0.983			1.070
3-yr avg			1.175			0.992			1.075
4-yr avg			1.179			1.000			1.081
5-yr avg			1.188			1.008			1.090

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
2009	303,406,518	333,976,492	1.101	284,202,425	297,558,782	1.047	587,608,943	631,535,274	1.075
2010	308,478,547	336,326,022	1.090	300,057,839	312,380,703	1.041	608,536,386	648,706,725	1.066
2011	304,834,284	327,263,279	1.074	310,648,192	322,674,590	1.039	615,482,476	649,937,869	1.056
2012	290,278,215	307,886,429	1.061	306,193,252	308,406,724	1.007	596,471,467	616,293,153	1.033
2013	275,409,040	289,569,788	1.051	273,246,937	272,521,385	0.997	548,655,977	562,091,173	1.024
2-yr avg			1.056			1.002			1.029
3-yr avg			1.062			1.014			1.038
4-yr avg			1.069			1.021			1.045
5-yr avg			1.075			1.026			1.051

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
2008	395,762,763	411,555,848	1.040	341,646,014	343,345,707	1.005	737,408,777	754,901,555	1.024
2009	333,976,492	345,480,255	1.034	297,558,782	303,737,447	1.021	631,535,274	649,217,702	1.028
2010	335,087,629	345,515,370	1.031	311,047,194	320,884,478	1.032	646,134,823	666,399,848	1.031
2011	327,195,092	338,795,086	1.035	323,406,726	326,908,948	1.011	650,601,818	665,704,034	1.023
2012	307,893,179	314,223,578	1.021	308,406,802	307,663,104	0.998	616,299,981	621,886,682	1.009
2-yr avg			1.028			1.005			1.016
3-yr avg			1.029			1.014			1.021
4-yr avg			1.030			1.016			1.023
5-yr avg			1.032			1.013			1.023

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
2007	392,316,956	402,870,743	1.027	354,738,619	362,085,418	1.021	747,055,575	764,956,161	1.024
2008	411,555,431	419,413,034	1.019	343,333,808	346,636,269	1.010	754,889,239	766,049,303	1.015
2009	345,382,995	352,271,519	1.020	303,636,611	311,156,000	1.025	649,019,606	663,427,519	1.022
2010	345,510,698	353,162,592	1.022	320,883,766	324,108,550	1.010	666,394,464	677,271,142	1.016
2011	338,784,077	346,716,107	1.023	326,875,143	326,558,895	0.999	665,659,220	673,275,002	1.011
2-yr avg			1.023			1.005			1.014
3-yr avg			1.022			1.011			1.016
4-yr avg			1.021			1.011			1.016
5-yr avg			1.022			1.013			1.018

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
2006	372,666,823	378,150,841	1.015	318,757,037	319,827,550	1.003	691,423,860	697,978,391	1.009
2007	401,710,486	406,836,853	1.013	360,828,965	361,450,663	1.002	762,539,451	768,287,516	1.008
2008	419,075,009	426,995,916	1.019	346,393,615	347,793,842	1.004	765,468,624	774,789,758	1.012
2009	352,271,519	356,763,897	1.013	311,155,627	312,320,564	1.004	663,427,146	669,084,461	1.009
2010	352,698,742	357,310,944	1.013	323,885,249	326,327,353	1.008	676,583,991	683,638,297	1.010
2-yr avg			1.013			1.006			1.010
3-yr avg			1.015			1.005			1.010
4-yr avg			1.015			1.005			1.010
5-yr avg			1.015			1.004			1.010

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Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2005	376,854,660	379,162,061	1.006	348,111,097	354,115,317	1.017	724,965,757	733,277,378	1.011
2006	374,954,381	378,959,566	1.011	317,115,451	320,413,911	1.010	692,069,832	699,373,477	1.011
2007	406,455,962	410,433,686	1.010	360,872,999	362,024,824	1.003	767,328,961	772,458,510	1.007
2008	427,113,353	431,733,276	1.011	347,879,610	351,520,955	1.010	774,992,963	783,254,231	1.011
2009	356,063,454	359,145,705	1.009	311,918,692	311,300,575	0.998	667,982,146	670,446,280	1.004
2-yr avg			1.010			1.004			1.008
3-yr avg			1.010			1.004			1.007
4-yr avg			1.010			1.005			1.008
5-yr avg			1.009			1.008			1.009

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>
2004	360,374,256	362,242,444	1.005	285,171,361	286,702,940	1.005	645,545,617	648,945,384	1.005
2005	373,953,262	376,029,885	1.006	350,667,244	351,226,362	1.002	724,620,506	727,256,247	1.004
2006	378,564,320	381,839,374	1.009	320,196,457	323,886,059	1.012	698,760,777	705,725,433	1.010
2007	410,433,686	410,389,263	1.000	362,024,824	360,637,898	0.996	772,458,510	771,027,161	0.998
2008	427,877,325	430,293,175	1.006	348,385,602	349,260,536	1.003	776,262,927	779,553,711	1.004
2-yr avg			1.003			1.000			1.001
3-yr avg			1.005			1.004			1.004
4-yr avg			1.005			1.003			1.004
5-yr avg			1.005			1.004			1.004

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
2003	335,080,728	335,755,530	1.002	275,195,395	275,476,535	1.001	610,276,123	611,232,065	1.002
2004	356,978,421	358,262,038	1.004	281,705,975	280,216,219	0.995	638,684,396	638,478,257	1.000
2005	375,844,788	377,537,978	1.005	351,106,656	354,311,466	1.009	726,951,444	731,849,444	1.007
2006	381,839,374	383,050,314	1.003	323,886,059	323,381,629	0.998	705,725,433	706,431,943	1.001
2007	406,967,283	406,386,787	0.999	358,313,035	360,657,748	1.007	765,280,318	767,044,535	1.002
2-yr avg			1.001			1.003			1.002
3-yr avg			1.002			1.005			1.003
4-yr avg			1.003			1.002			1.003
5-yr avg			1.003			1.002			1.002

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
2002	295,264,915	295,827,059	1.002	226,472,404	226,958,727	1.002	521,737,319	522,785,786	1.002
2003	328,255,773	328,808,926	1.002	269,842,593	270,545,181	1.003	598,098,366	599,354,107	1.002
2004	358,132,178	359,999,151	1.005	280,050,856	281,231,341	1.004	638,183,034	641,230,492	1.005
2005	377,537,978	379,497,765	1.005	354,311,466	356,359,004	1.006	731,849,444	735,856,769	1.005
2006	379,598,817	379,842,672	1.001	320,362,820	321,692,833	1.004	699,961,637	701,535,505	1.002
2-yr avg			1.003			1.005			1.004
3-yr avg			1.004			1.005			1.004
4-yr avg			1.003			1.004			1.004
5-yr avg			1.003			1.004			1.003

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>
2001	287,711,485	288,462,743	1.003	228,262,864	230,716,755	1.011	515,974,349	519,179,498	1.006
2002	293,712,863	295,231,102	1.005	225,791,334	231,828,766	1.027	519,504,197	527,059,868	1.015
2003	328,566,353	329,398,535	1.003	270,171,455	273,182,384	1.011	598,737,808	602,580,919	1.006
2004	359,999,151	361,687,110	1.005	281,231,341	281,748,000	1.002	641,230,492	643,435,110	1.003
2005	374,178,250	374,299,433	1.000	352,879,689	351,050,399	0.995	727,057,939	725,349,832	0.998
2-yr avg			1.003			0.999			1.001
3-yr avg			1.003			1.003			1.002
4-yr avg			1.003			1.009			1.006
5-yr avg			1.003			1.009			1.006

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
2000	282,691,210	283,088,667	1.001	213,467,486	213,627,276	1.001	496,158,696	496,715,943	1.001
2001	281,532,791	282,005,349	1.002	227,330,326	227,201,238	0.999	508,863,117	509,206,587	1.001
2002	295,115,446	295,952,607	1.003	231,697,524	234,520,414	1.012	526,812,970	530,473,021	1.007
2003	329,398,535	329,990,644	1.002	273,182,384	274,502,748	1.005	602,580,919	604,493,392	1.003
2004	357,608,520	357,809,552	1.001	278,709,100	278,703,035	1.000	636,317,620	636,512,587	1.000
2-yr avg			1.002			1.003			1.002
3-yr avg			1.002			1.006			1.003
4-yr avg			1.002			1.004			1.003
5-yr avg			1.002			1.003			1.002

North Carolina - Paid+Case

Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
AY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
1999	277,998,828	278,392,747	1.001	210,081,888	210,867,858	1.004	488,080,716	489,260,605	1.002
2000	280,446,927	280,982,118	1.002	212,330,591	213,209,607	1.004	492,777,518	494,191,725	1.003
2001	281,184,165	281,480,486	1.001	226,751,514	231,987,271	1.023	507,935,679	513,467,757	1.011
2002	295,952,607	296,006,721	1.000	234,520,414	234,992,567	1.002	530,473,021	530,999,288	1.001
2003	328,512,635	329,437,823	1.003	272,739,915	273,575,475	1.003	601,252,550	603,013,298	1.003
2-yr avg			1.002			1.003			1.002
3-yr avg			1.001			1.009			1.005
4-yr avg			1.002			1.008			1.005
5-yr avg			1.001			1.007			1.004

Indemnity Losses			Medical Losses			Total Losses			
AY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
1998	231,649,964	232,175,704	1.002	189,213,221	191,641,616	1.013	420,863,185	423,817,320	1.007
1999	277,021,757	277,694,806	1.002	209,947,234	212,790,346	1.014	486,968,991	490,485,152	1.007
2000	280,808,301	281,033,493	1.001	212,947,241	211,236,271	0.992	493,755,542	492,269,764	0.997
2001	281,441,778	282,561,393	1.004	231,831,136	232,131,226	1.001	513,272,914	514,692,619	1.003
2002	294,159,325	294,524,993	1.001	234,146,519	232,648,761	0.994	528,305,844	527,173,754	0.998
2-yr avg			1.003			0.998			1.001
3-yr avg			1.002			0.996			0.999
4-yr avg			1.002			1.000			1.001
5-yr avg			1.002			1.003			1.002

Indemnity Losses			Medical Losses			Total Losses			
AY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
1997	154,743,366	154,815,210	1.000	116,039,992	116,013,238	1.000	270,783,358	270,828,448	1.000
1998	231,913,785	232,207,733	1.001	191,493,004	190,066,568	0.993	423,406,789	422,274,301	0.997
1999	277,443,382	278,056,860	1.002	212,553,562	212,397,659	0.999	489,996,944	490,454,519	1.001
2000	280,250,592	280,212,126	1.000	210,829,819	210,337,631	0.998	491,080,411	490,549,757	0.999
2001	280,008,445	280,241,815	1.001	230,668,113	234,551,641	1.017	510,676,558	514,793,456	1.008
2-yr avg			1.001			1.008			1.004
3-yr avg			1.001			1.005			1.003
4-yr avg			1.001			1.002			1.001
5-yr avg			1.001			1.001			1.001

Indemnity Losses			Medical Losses			Total Losses			
AY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
1996	136,714,442	136,912,741	1.001	115,435,278	115,327,970	0.999	252,149,720	252,240,711	1.000
1997	154,815,210	155,646,884	1.005	116,013,238	116,657,023	1.006	270,828,448	272,303,907	1.005
1998	232,087,924	232,325,017	1.001	189,903,497	191,615,048	1.009	421,991,421	423,940,065	1.005
1999	277,348,477	277,378,106	1.000	212,115,037	211,548,563	0.997	489,463,514	488,926,669	0.999
2000	279,966,059	279,917,062	1.000	210,094,856	210,167,778	1.000	490,060,915	490,084,840	1.000
2-yr avg			1.000			0.999			1.000
3-yr avg			1.000			1.002			1.001
4-yr avg			1.002			1.003			1.002
5-yr avg			1.001			1.002			1.002

Indemnity Losses			Medical Losses			Total Losses			
AY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
1995	120,478,312	120,699,886	1.002	106,405,721	106,495,732	1.001	226,884,033	227,195,618	1.001
1996	136,912,741	136,758,314	0.999	115,327,970	115,595,898	1.002	252,240,711	252,354,212	1.000
1997	155,507,563	155,757,735	1.002	116,518,025	116,737,156	1.002	272,025,588	272,494,891	1.002
1998	230,974,760	231,402,672	1.002	190,093,220	193,070,705	1.016	421,067,980	424,473,377	1.008
1999	277,237,771	277,605,424	1.001	211,382,984	214,930,993	1.017	488,620,755	492,536,417	1.008
2-yr avg			1.002			1.017			1.008
3-yr avg			1.002			1.012			1.006
4-yr avg			1.001			1.009			1.005
5-yr avg			1.001			1.008			1.004

Indemnity Losses			Medical Losses			Total Losses			
AY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
1994	135,337,618	135,112,167	0.998	116,038,241	115,224,663	0.993	251,375,859	250,336,830	0.996
1995	120,699,886	120,770,137	1.001	106,495,732	106,721,606	1.002	227,195,618	227,491,743	1.001
1996	136,284,728	136,031,327	0.998	115,218,889	115,506,080	1.002	251,503,617	251,537,407	1.000
1997	155,728,150	155,830,381	1.001	116,667,149	116,724,116	1.000	272,395,299	272,554,497	1.001
1998	231,395,160	232,658,431	1.005	193,003,205	190,015,682	0.985	424,398,365	422,674,113	0.996
2-yr avg			1.003			0.993			0.999
3-yr avg			1.001			0.996			0.999
4-yr avg			1.001			0.997			1.000
5-yr avg			1.001			0.996			0.999

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Item

- 3(c) The filer shall provide for each of the loss amounts in Sub-item (3)(b) of this Rule, paid claim counts, incurred claim counts, and outstanding claim counts.

Response

The requested claim count data are not regularly collected through the statistical plan. Incurred claim counts are available from NCCI's financial calls and are attached as Exhibit 3(c), pages 1 and 2.

The requested paid and outstanding claim count data are attached as Exhibit 3(c), page 3. The source of this data is a special North Carolina Financial Call. Caution should be used in interpreting the data shown on these exhibits. For instance, the data, as it is shown, cannot be used to make a determination on the relative frequency of claims—the data must first be developed to an ultimate basis. In addition, consideration would have to be given to matching companies, shifts in premium and loss volume and any differences in reporting methods by company. This data does not correspond to the loss amounts in the response to Item 3(b) and has not been used in any loss cost level calculations.

North Carolina Open and Closed Claim Count Data*

Policy Year

Policy Year	Paid (Closed) Claim Counts			Outstanding (Open) Claim Counts			Total Claim Counts		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>
2011	11,120	37,329	48,449	330	35	365	11,450	37,364	48,814
2012	10,220	35,176	45,396	440	54	494	10,660	35,230	45,890
2013	9,711	32,758	42,469	895	103	998	10,606	32,861	43,467
2014	8,551	32,053	40,604	2,001	404	2,405	10,552	32,457	43,009
2015	5,179	30,229	35,408	4,866	2,136	7,002	10,045	32,365	42,410

Accident Year

Accident Year	Paid (Closed) Claim Counts			Outstanding (Open) Claim Counts			Total Claim Counts		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>
2012	10,597	36,133	46,730	388	49	437	10,985	36,182	47,167
2013	9,878	33,675	43,553	616	69	685	10,494	33,744	44,238
2014	9,327	32,304	41,631	1,320	178	1,498	10,647	32,482	43,129
2015	7,135	31,254	38,389	3,242	765	4,007	10,377	32,019	42,396
2016	2,376	23,263	25,639	6,962	6,995	13,957	9,338	30,258	39,596

* Claim counts are not developed to an ultimate basis. For guidelines on the interpretation of this data, please see the response to Item 3(c).
PY and AY data is valued as of 12/31/16.

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Item

- 3(d) The filer shall provide at least the latest ten available policy years of the incurred loss data described in Sub-items (3)(d)(i) through (ii) of this Rule from the Unit Statistical Plan for matching policies for all pairs of successive evaluation dates. The filer shall also provide the corresponding loss development factors and five-year average factors derivable from the data.
- (i) Losses separated into indemnity and medical portions, as well as combined data;
 - (ii) Losses separated into deaths, permanent totals, major permanent partials, minor permanent partials, temporary totals, and medicals only.

Response

See attached Exhibit 3(d) for the available incurred loss data from the Workers Compensation Statistical Plan.

NORTH CAROLINA

WORKERS COMPENSATION STATISTICAL PLAN DATA

Injury Type: Fatal

Indemnity					Medical					Combined (Indemnity + Medical)							
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2005	11,352,700	12,827,935	13,777,554	14,016,801	14,231,667	2005	2,544,099	3,625,639	4,702,852	4,694,053	4,640,775	2005	13,896,799	16,453,574	18,480,406	18,710,854	18,872,442
2006	11,149,908	12,743,912	13,094,947	13,765,467	14,423,110	2006	1,600,135	1,459,327	1,391,439	1,408,426	1,513,872	2006	12,750,043	14,203,239	14,486,386	15,173,893	15,936,982
2007	10,315,780	10,394,407	11,336,640	11,777,146	11,494,434	2007	2,061,258	1,160,156	1,177,272	1,263,067	1,772,425	2007	12,377,038	11,554,563	12,513,912	13,040,213	13,266,859
2008	7,272,462	8,684,264	9,361,325	9,248,440	9,630,350	2008	2,453,940	2,014,623	4,463,560	4,447,236	4,684,568	2008	9,726,402	10,698,887	13,824,885	13,695,676	14,314,918
2009	9,375,236	10,753,460	10,912,625	11,356,811	11,677,776	2009	3,249,209	2,968,562	2,941,890	2,909,300	2,891,411	2009	12,624,445	13,722,022	13,854,515	14,266,111	14,569,187
2010	12,191,298	12,406,868	13,128,489	13,362,375	13,362,432	2010	1,219,328	1,097,623	1,071,752	1,289,325	1,281,014	2010	13,410,626	13,504,491	14,200,241	14,651,700	14,643,446
2011	13,021,936	13,000,679	13,028,788	13,392,639		2011	800,036	713,601	686,018			2011	13,821,972	13,714,280	13,714,806	14,161,962	
2012	7,478,401	8,060,838	7,984,528			2012	1,625,602	1,724,376	1,557,171			2012	9,104,003	9,785,214	9,541,699		
2013	6,428,329	8,462,972				2013	911,781	899,709				2013	7,340,110	9,362,681			
2014	11,515,144					2014	1,864,228					2014	13,379,372				
Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	
2005	1.130	1.074	1.017	1.015		2005	1.425	1.297	0.998	0.989		2005	1.184	1.123	1.012	1.009	
2006	1.143	1.028	1.051	1.048		2006	0.912	0.953	1.012	1.075		2006	1.114	1.020	1.047	1.050	
2007	1.008	1.091	1.039	0.976		2007	0.563	1.015	1.073	1.403		2007	0.934	1.083	1.042	1.017	
2008	1.194	1.078	0.988	1.041		2008	0.821	2.216	0.996	1.053		2008	1.100	1.292	0.991	1.045	
2009	1.147	1.015	1.041	1.028		2009	0.914	0.991	0.989	0.994		2009	1.087	1.010	1.030	1.021	
2010	1.018	1.058	1.018	1.000		2010	0.900	0.976	1.203	0.994		2010	1.007	1.052	1.032	0.999	
2011	0.998	1.002	1.028			2011	0.892	0.961	1.121			2011	0.992	1.000	1.033		
2012	1.078	0.991				2012	1.061	0.903				2012	1.075	0.975			
2013	1.317					2013	0.987					2013	1.276				
5-yr Avg	1.112	1.029	1.023	1.019		5-yr Avg	0.951	1.209	1.076	1.104		5-yr Avg	1.087	1.066	1.026	1.026	

Injury Type: Permanent Total

Indemnity					Medical					Combined (Indemnity + Medical)							
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2005	7,667,505	12,116,758	15,420,877	18,423,667	23,520,118	2005	37,479,840	50,239,709	43,307,814	48,160,905	57,056,748	2005	45,147,345	62,356,467	58,728,691	66,584,572	80,576,866
2006	5,006,019	7,267,698	12,244,007	21,271,615	27,054,789	2006	25,937,912	28,206,152	37,362,934	32,387,956	46,532,239	2006	30,943,931	35,473,850	49,606,941	53,659,571	73,587,028
2007	5,085,259	8,358,225	12,025,212	17,221,298	19,879,467	2007	20,599,286	37,922,396	40,996,557	57,304,995	59,585,797	2007	25,684,545	46,280,621	53,021,769	74,526,293	79,465,264
2008	6,216,842	9,689,934	11,418,370	17,098,380	19,935,242	2008	29,133,828	39,186,914	28,343,630	31,043,046	36,789,413	2008	35,350,670	48,876,848	39,762,000	48,141,426	56,724,655
2009	3,317,299	7,536,942	11,993,543	13,214,203	14,714,559	2009	16,122,358	22,735,973	27,872,627	30,818,485	36,940,120	2009	19,439,657	30,272,915	39,866,170	44,032,688	51,654,679
2010	3,563,472	5,544,329	6,790,324	7,597,333	9,230,982	2010	16,385,110	22,083,637	25,284,846	28,356,645	32,417,422	2010	19,948,582	27,627,966	32,075,170	35,953,978	41,648,404
2011	3,811,472	5,066,515	6,455,774	6,731,559		2011	29,220,296	34,281,424	42,113,611	42,445,032		2011	33,031,768	39,347,939	48,569,385	49,176,591	
2012	4,268,539	6,858,433	8,518,895			2012	35,139,753	35,279,910	35,830,856			2012	39,408,292	42,138,343	44,349,751		
2013	2,272,059	2,816,418				2013	16,462,818	17,497,493				2013	18,734,877	20,313,911			
2014	1,071,828					2014	2,480,380					2014	3,552,208				
Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	
2005	1.580	1.273	1.195	1.277		2005	1.340	0.862	1.112	1.185		2005	1.381	0.942	1.134	1.210	
2006	1.452	1.685	1.737	1.272		2006	1.087	1.325	0.867	1.437		2006	1.146	1.398	1.082	1.371	
2007	1.644	1.439	1.432	1.154		2007	1.841	1.081	1.398	1.040		2007	1.802	1.146	1.406	1.066	
2008	1.559	1.178	1.497	1.166		2008	1.345	0.723	1.095	1.185		2008	1.383	0.814	1.211	1.178	
2009	2.272	1.591	1.102	1.114		2009	1.410	1.226	1.106	1.199		2009	1.557	1.317	1.105	1.173	
2010	1.556	1.225	1.119	1.215		2010	1.348	1.145	1.121	1.143		2010	1.385	1.161	1.121	1.158	
2011	1.329	1.274	1.043			2011	1.173	1.228	1.008			2011	1.191	1.234	1.013		
2012	1.607	1.242				2012	1.004	1.016				2012	1.069	1.052			
2013	1.240					2013	1.063					2013	1.084				
5-yr Avg	1.601	1.302	1.239	1.184		5-yr Avg	1.200	1.068	1.146	1.201		5-yr Avg	1.257	1.116	1.171	1.189	

NORTH CAROLINA

WORKERS COMPENSATION STATISTICAL PLAN DATA

Injury Type: Permanent Partial

Indemnity						Medical					Combined (Indemnity + Medical)						
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2005	171,121,964	307,862,974	374,694,179	412,788,924	429,343,091	2005	170,172,335	242,845,497	265,419,764	278,720,700	285,028,665	2005	341,294,299	550,708,471	640,113,943	691,509,624	714,371,756
2006	175,424,404	310,800,797	381,219,833	418,153,555	436,040,958	2006	180,266,894	257,947,719	286,194,453	296,792,704	302,608,772	2006	355,691,298	568,748,516	667,414,286	714,946,259	738,649,730
2007	184,972,537	340,177,796	416,872,465	449,998,341	470,276,851	2007	191,584,839	265,193,448	294,775,144	313,325,007	328,246,025	2007	376,557,376	605,371,244	711,647,609	763,323,348	798,522,876
2008	173,975,089	325,299,464	392,110,909	432,266,173	451,662,697	2008	176,236,642	261,680,779	287,526,549	303,104,758	308,455,028	2008	350,211,731	586,980,243	679,637,458	735,370,931	760,117,725
2009	160,738,670	317,474,595	386,797,324	422,390,777	436,359,634	2009	162,463,478	257,083,568	282,343,153	296,153,423	304,368,273	2009	323,202,148	574,558,163	669,140,477	718,544,200	740,727,907
2010	158,068,315	318,998,731	381,489,055	412,429,190	423,243,807	2010	161,815,375	261,041,568	285,091,185	300,113,592	305,869,770	2010	319,883,690	580,040,299	666,580,240	712,542,782	729,113,577
2011	160,609,206	313,800,302	359,415,890	380,349,305		2011	163,462,939	262,177,573	277,870,677	283,402,260		2011	324,072,145	575,977,875	637,286,567	663,751,565	
2012	147,237,582	294,662,501	339,625,648			2012	161,408,338	255,997,129	266,975,855			2012	308,645,920	550,659,630	606,601,503		
2013	146,667,542	285,045,744				2013	147,552,152	224,481,878				2013	294,219,694	509,527,622			
2014	142,663,973					2014	146,441,324					2014	289,105,297				
Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	
2005	1.799	1.217	1.102	1.040		2005	1.427	1.093	1.050	1.023		2005	1.614	1.162	1.080	1.033	
2006	1.772	1.227	1.097	1.043		2006	1.431	1.110	1.037	1.020		2006	1.599	1.173	1.071	1.033	
2007	1.839	1.225	1.079	1.045		2007	1.384	1.112	1.063	1.048		2007	1.608	1.176	1.073	1.046	
2008	1.870	1.205	1.102	1.045		2008	1.485	1.099	1.054	1.018		2008	1.676	1.158	1.082	1.034	
2009	1.975	1.218	1.092	1.033		2009	1.582	1.098	1.049	1.028		2009	1.778	1.165	1.074	1.031	
2010	2.018	1.196	1.081	1.026		2010	1.613	1.092	1.053	1.019		2010	1.813	1.149	1.069	1.023	
2011	1.954	1.145	1.058			2011	1.604	1.060	1.020			2011	1.777	1.106	1.042		
2012	2.001	1.153				2012	1.586	1.043				2012	1.784	1.102			
2013	1.943					2013	1.521					2013	1.732				
5-yr Avg	1.978	1.183	1.082	1.038		5-yr Avg	1.581	1.078	1.048	1.027		5-yr Avg	1.777	1.136	1.068	1.033	

Injury Type: Temporary Total

Indemnity					Medical					Combined (Indemnity + Medical)							
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2005	131,922,143	128,371,169	135,328,372	137,622,003	140,281,655	2005	167,907,265	123,708,376	120,081,062	117,219,239	118,094,648	2005	299,829,408	252,079,545	255,409,434	254,841,242	258,376,303
2006	138,650,665	133,035,410	146,038,430	147,575,452	147,948,481	2006	173,616,260	133,116,153	130,051,464	129,568,514	124,875,258	2006	312,266,925	266,151,563	276,089,894	277,143,966	272,823,739
2007	147,689,919	147,204,094	155,732,760	160,811,277	160,200,579	2007	177,885,425	142,690,076	136,195,679	137,482,968	135,573,768	2007	325,575,344	289,894,170	291,928,439	298,294,245	295,774,347
2008	143,074,961	136,386,266	145,830,381	145,983,501	145,757,557	2008	178,678,994	129,479,075	125,231,747	120,724,376	117,739,112	2008	321,753,955	265,865,341	271,062,128	266,707,877	263,496,669
2009	149,851,909	134,975,204	140,266,153	145,986,359	145,109,800	2009	181,238,912	122,850,062	116,040,372	114,787,884	113,537,104	2009	331,090,821	257,825,266	256,306,525	260,774,243	258,646,904
2010	153,432,831	139,577,726	147,299,473	150,457,041	154,025,720	2010	190,783,057	132,106,964	129,175,074	126,909,025	125,790,013	2010	344,215,888	271,684,690	276,474,547	277,366,066	279,815,733
2011	157,104,530	133,831,739	141,718,651	147,762,233		2011	204,009,396	134,323,147	130,332,991	132,623,161		2011	361,113,926	268,154,886	272,051,642	280,385,394	
2012	158,261,347	138,564,727	145,430,361			2012	201,515,274	131,790,004	127,237,140			2012	359,776,621	270,354,731	272,667,501		
2013	174,458,224	152,927,677				2013	208,291,654	139,970,899				2013	382,749,878	292,898,576			
2014	171,454,951					2014	218,088,706					2014	389,543,657				
Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	
2005	0.973	1.054	1.017	1.019		2005	0.737	0.971	0.976	1.007		2005	0.841	1.013	1.008	1.014	
2006	0.960	1.098	1.011	1.003		2006	0.767	0.977	0.996	0.964		2006	0.852	1.037	1.004	0.984	
2007	0.997	1.058	1.033	0.996		2007	0.802	0.954	1.009	0.986		2007	0.890	1.007	1.022	0.992	
2008	0.953	1.069	1.001	0.998		2008	0.725	0.967	0.964	0.975		2008	0.826	1.020	0.984	0.988	
2009	0.901	1.039	1.041	0.994		2009	0.678	0.945	0.989	0.989		2009	0.779	0.994	1.017	0.992	
2010	0.910	1.055	1.021	1.024		2010	0.692	0.978	0.982	0.991		2010	0.789	1.018	1.003	1.009	
2011	0.852	1.059	1.043			2011	0.658	0.970	1.018			2011	0.743	1.015	1.031		
2012	0.876	1.050				2012	0.654	0.965				2012	0.751	1.009			
2013	0.877					2013	0.672					2013	0.765				
5-yr Avg	0.883	1.054	1.028	1.003		5-yr Avg	0.671	0.965	0.992	0.981		5-yr Avg	0.765	1.011	1.011	0.993	

NORTH CAROLINA

WORKERS COMPENSATION STATISTICAL PLAN DATA

Injury Type: Medical Only

Indemnity						Medical					Combined (Indemnity + Medical)						
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2005	0	0	0	0	0	2005	55,224,362	55,469,883	55,788,757	56,043,687	56,150,576	2005	55,224,362	55,469,883	55,788,757	56,043,687	56,150,576
2006	0	0	0	0	0	2006	57,812,047	57,127,407	57,547,590	57,544,842	57,650,724	2006	57,812,047	57,127,407	57,547,590	57,544,842	57,650,724
2007	0	0	0	0	0	2007	61,398,644	59,619,271	59,618,424	59,578,364	59,918,393	2007	61,398,644	59,619,271	59,618,424	59,578,364	59,918,393
2008	0	0	0	0	0	2008	54,374,641	53,775,605	53,524,113	53,407,778	53,285,853	2008	54,374,641	53,775,605	53,524,113	53,407,778	53,285,853
2009	0	0	0	0	0	2009	53,546,247	51,861,879	51,091,425	51,131,792	51,004,076	2009	53,546,247	51,861,879	51,091,425	51,131,792	51,004,076
2010	0	0	0	0	0	2010	56,510,526	53,409,269	53,550,058	53,447,720	53,464,392	2010	56,510,526	53,409,269	53,550,058	53,447,720	53,464,392
2011	0	0	0	0	0	2011	57,101,195	54,234,547	53,763,689	53,678,006		2011	57,101,195	54,234,547	53,763,689	53,678,006	
2012	0	0	0			2012	55,749,032	53,824,863	53,110,596			2012	55,749,032	53,824,863	53,110,596		
2013	0	0				2013	54,891,655	52,375,937				2013	54,891,655	52,375,937			
2014	0					2014	54,547,156					2014	54,547,156				

Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th
2005	-	-	-	-	2005	1.004	1.006	1.005	1.002	2005	1.004	1.006	1.005	1.002
2006	-	-	-	-	2006	0.988	1.007	1.000	1.002	2006	0.988	1.007	1.000	1.002
2007	-	-	-	-	2007	0.971	1.000	0.999	1.006	2007	0.971	1.000	0.999	1.006
2008	-	-	-	-	2008	0.989	0.995	0.998	0.998	2008	0.989	0.995	0.998	0.998
2009	-	-	-	-	2009	0.969	0.985	1.001	0.998	2009	0.969	0.985	1.001	0.998
2010	-	-	-	-	2010	0.945	1.003	0.998	1.000	2010	0.945	1.003	0.998	1.000
2011	-	-	-	-	2011	0.950	0.991	0.998		2011	0.950	0.991	0.998	
2012	-	-	-	-	2012	0.965	0.987			2012	0.965	0.987		
2013	-	-	-	-	2013	0.954				2013	0.954			
5-yr Avg	-	-	-	-	5-yr Avg	0.957	0.992	0.999	1.001	5-yr Avg	0.957	0.992	0.999	1.001

Injury Type: Total - All Injury Types

Indemnity						Medical					Combined (Indemnity + Medical)						
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2005	322,064,312	461,178,836	539,220,982	582,851,395	607,376,531	2005	433,327,901	475,889,104	489,300,249	504,838,584	520,971,412	2005	755,392,213	937,067,940	1,028,521,231	1,087,689,979	1,128,347,943
2006	330,230,996	463,847,817	552,597,217	600,766,089	625,467,338	2006	439,233,248	477,856,758	512,547,880	517,702,442	533,180,865	2006	769,464,244	941,704,575	1,065,145,097	1,118,468,531	1,158,648,203
2007	348,063,495	506,134,522	595,967,077	639,808,062	661,851,331	2007	453,529,452	506,585,347	532,763,076	568,954,401	585,096,408	2007	801,592,947	1,012,719,869	1,128,730,153	1,208,762,463	1,246,947,739
2008	330,539,354	480,059,928	558,720,985	604,596,494	626,985,846	2008	440,878,045	486,136,996	499,089,599	512,727,194	520,953,974	2008	771,417,399	966,196,924	1,057,810,584	1,117,323,688	1,147,939,820
2009	323,283,114	470,740,201	549,969,645	592,948,150	607,861,769	2009	416,620,204	457,500,044	480,289,467	495,800,884	508,740,984	2009	739,903,318	928,240,245	1,030,259,112	1,088,749,034	1,116,602,753
2010	327,255,916	476,527,654	548,707,341	583,845,939	599,862,941	2010	426,713,396	469,739,061	494,172,915	510,116,307	518,822,611	2010	753,969,312	946,266,715	1,042,880,256	1,093,962,246	1,118,685,552
2011	334,547,144	465,699,235	520,619,103	548,235,736		2011	454,593,862	485,730,292	504,766,986	512,917,782		2011	789,141,006	951,429,527	1,025,386,089	1,061,153,518	
2012	317,245,869	448,146,499	501,559,432			2012	455,437,999	478,616,282	484,711,618			2012	772,683,868	926,762,781	986,271,050		
2013	329,826,154	449,252,811				2013	428,110,060	435,225,916				2013	757,936,214	884,478,727			
2014	326,705,896					2014	423,421,794					2014	750,127,690				

Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th
2005	1.432	1.169	1.081	1.042	2005	1.098	1.028	1.032	1.032	2005	1.241	1.098	1.058	1.037
2006	1.405	1.191	1.087	1.041	2006	1.088	1.073	1.010	1.030	2006	1.224	1.131	1.050	1.036
2007	1.454	1.177	1.074	1.034	2007	1.117	1.052	1.068	1.028	2007	1.263	1.115	1.071	1.032
2008	1.452	1.164	1.082	1.037	2008	1.103	1.027	1.027	1.016	2008	1.252	1.095	1.056	1.027
2009	1.456	1.168	1.078	1.025	2009	1.098	1.050	1.032	1.026	2009	1.255	1.110	1.057	1.026
2010	1.456	1.151	1.064	1.027	2010	1.101	1.052	1.032	1.017	2010	1.255	1.102	1.049	1.023
2011	1.392	1.118	1.053		2011	1.068	1.039	1.016		2011	1.206	1.078	1.035	
2012	1.413	1.119			2012	1.051	1.013			2012	1.199	1.064		
2013	1.362				2013	1.017				2013	1.167			
5-yr Avg	1.416	1.144	1.070	1.033	5-yr Avg	1.067	1.036	1.035	1.023	5-yr Avg	1.216	1.090	1.054	1.029

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(e) The filer shall provide for each of the loss amounts in Sub-item (3)(d) of this Rule the corresponding incurred claim counts and for each of the policy years in Sub-item (3)(d) of this Rule the aggregate earned exposures. Where small claims are reported in bulk, the filer shall provide such information as accurately as possible, given the imprecision inherent in such aggregate data.

Response

See attached Exhibit 3(e).

NORTH CAROLINA**WORKERS COMPENSATION STATISTICAL PLAN DATA****Aggregate Earned Exposures By Policy Year**

<u>Policy Year</u>	<u>Payroll</u>	<u>Std Earned Premium</u>
2005	89,631,682,226	1,889,544,549
2006	95,874,912,995	2,065,312,814
2007	105,024,391,424	2,324,217,420
2008	102,736,593,352	2,186,039,480
2009	101,228,464,899	2,025,803,347
2010	105,561,889,872	1,973,332,263
2011	110,395,092,619	2,022,616,861
2012	114,509,938,754	2,041,627,162
2013	120,462,983,078	2,164,128,037
2014	127,837,084,098	2,301,490,374

Incurred Claim Counts By Injury Type**Fatal**

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2005	74	82	85	89	89
2006	70	75	77	83	86
2007	61	65	69	73	75
2008	46	59	67	67	68
2009	52	62	65	67	67
2010	72	72	74	76	77
2011	65	70	73	75	
2012	46	48	48		
2013	34	38			
2014	52				

Permanent Total

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2005	31	45	50	61	71
2006	19	25	37	53	69
2007	17	26	34	48	59
2008	20	31	36	51	57
2009	12	23	38	42	46
2010	11	20	26	26	31
2011	14	20	23	25	
2012	9	12	15		
2013	9	10			
2014	7				

Permanent Partial

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2005	7,167	9,107	9,317	9,372	9,442
2006	7,237	9,004	9,248	9,392	9,494
2007	7,191	9,201	9,658	9,806	9,841
2008	6,420	9,092	9,419	9,550	9,590
2009	5,949	9,014	9,362	9,481	9,544
2010	5,977	9,086	9,396	9,501	9,520
2011	6,155	9,268	9,545	9,592	
2012	5,979	8,784	9,092		
2013	6,001	8,732			
2014	5,933				

Temporary Total

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2005	12,825	11,355	11,270	11,254	11,184
2006	12,346	11,039	10,937	10,806	10,724
2007	12,524	11,136	10,840	10,746	10,716
2008	11,329	9,266	9,099	9,012	8,999
2009	11,020	8,691	8,502	8,470	8,433
2010	11,459	9,122	8,950	8,873	8,869
2011	11,410	9,056	8,941	8,911	
2012	10,802	8,667	8,487		
2013	10,896	8,766			
2014	11,123				

Medical Only

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2005	73,277	74,208	74,319	74,372	74,423
2006	71,732	72,596	72,874	72,937	73,013
2007	72,445	73,216	73,330	73,399	73,399
2008	62,341	63,035	63,102	63,072	63,067
2009	58,971	59,407	59,463	59,473	59,504
2010	60,094	60,181	60,194	60,140	60,179
2011	59,063	59,418	59,475	59,530	
2012	56,279	56,645	56,693		
2013	54,441	54,734			
2014	54,535				

Total - All Injury Types

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2005	93,374	94,797	95,041	95,148	95,209
2006	91,404	92,739	93,173	93,271	93,386
2007	92,238	93,644	93,931	94,072	94,090
2008	80,156	81,483	81,723	81,752	81,781
2009	76,004	77,197	77,430	77,533	77,594
2010	77,613	78,481	78,640	78,616	78,676
2011	76,707	77,832	78,057	78,133	
2012	73,115	74,156	74,335		
2013	71,381	72,280			
2014	71,650				

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Item

- 3(f) The filer shall provide for each of the policy periods in Sub-items (3)(b) and (3)(d) of this Rule the law amendment factors for adjusting past losses to current benefit levels.

Response

See attached Exhibit 3(f).

North Carolina

Amendment Factors Adjusting Losses to the January 1, 2017 Benefit Level

<u>Policy Period</u>	<u>Fatal</u>	<u>Permanent Total</u>	<u>Permanent Partial</u>	<u>Temporary Total</u>	<u>Indemnity</u>	<u>Medical</u>	<u>Overall</u>
1/14- 12/14	1.012	1.012	1.010	1.012	1.010	0.970	0.991
1/13- 12/13	1.017	1.017	1.014	1.017	1.014	0.952	0.984
1/12- 12/12	1.022	1.023	1.018	1.023	1.018	0.938	0.979
1/11- 12/11	1.057	1.026	1.016	1.026	1.018	0.935	0.978
1/10- 12/10	1.229	1.024	0.997	1.024	1.005	0.930	0.969
1/09- 12/09	1.262	1.029	0.998	1.029	1.007	0.930	0.970
1/08- 12/08	1.264	1.031	0.999	1.031	1.008	0.942	0.976
1/07- 12/07	1.271	1.038	1.002	1.038	1.012	0.942	0.979
1/06- 12/06	1.283	1.047	1.009	1.047	1.018	0.942	0.983
1/05- 12/05	1.289	1.052	1.013	1.052	1.023	0.942	0.986

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Item

- 3(g) The filer shall include a description of the reasons for the difference between the policy year data provided in response to Sub-items (3)(b) and (3)(c) of this Rule and those provided in response to Sub-items (3)(d) and (3)(e) of this Rule.

Response

Listed below are several reasons for the difference between the policy year data from the financial calls provided in response to Items (3)(b) and (3)(c) and the Workers Compensation Statistical Plan (WCSP) data provided in response to Items (3)(d) and (3)(e).

Evaluation Dates:

All policies included in the financial data are evaluated as of December 31 of each year, regardless of the actual effective dates of the individual policies whose combined experience is being reported. Therefore, for a given year, the reported financial data is comprised of individual policy experience at differing maturity levels.

Each policy reported in the workers compensation statistical plan is at a date corresponding to its own expiration date—six months after expiration, 18 months, etc. This means that a policy effective on January 1 of a given year would first be evaluated at July 1 of the next year; and a policy effective on October 1 of that year would be first evaluated as of April 1 of the year following its expiration.

Matching companies:

The set of companies that may be missing for a given set of matching financial reports is not necessarily identical to individual matching units that may be missing. In each case, the maximum amount of data possible is retained for the calculation of development factors.

Validation and edit criteria:

The validation and edit criteria used on the financial calls is not necessarily identical to that used on the WCSP data. In each case, the validation and edit criteria used are designed to ensure the highest possible degree of data quality.

Pension reserve discounting:

These reserves are required to be discounted at 3.5% in the WCSP data but do not have to be discounted at this rate in the financial data.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 4 Trending factor development and application
- 4(a) The filer shall provide all information related to the derivation of all trend factors contained in the filing including the following:
- (i) A description of all data reviewed;
 - (ii) A complete description of the methodology used to derive these factors;
 - (iii) A description of alternative methodologies used in the last three years;
 - (iv) A description of the criteria used to select a methodology;
 - (v) Specific details on the application of these criteria in the selection of a methodology for this filing;
 - (vi) Details on the application of the methodology to this filing.

Response

- 4(a) (i) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).
- (ii) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).
- (iii) The trend factors used in the filing were judgmentally selected based on a collective review of the results of various trend indications and other considerations. The trend factors used in the previous three filings were similarly judgmentally selected based on a review of various trends and other considerations, though the trends displayed varied. See also the response to 11 NCAC 10.1111(2).
- (iv) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).
- (v) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).
- (vi) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

4(b) The filer shall calculate the following trend factors:

- (i) Indemnity and medical trend factors based on the latest eight available policy years and accident years of North Carolina paid and paid plus case data;
- (ii) Indemnity and medical trend factors based on the latest eight available policy years and accident years of multi-state paid and paid plus case data.

Response

- (i) See Exhibit RB-1, Appendix A-III of the filing for the selected policy year paid and paid plus case trend factors. Please note that due to the nature of the financial calls, accident year trend factors based on eight years of data are not available.

Annual trends based on exponential curves fit to the latest available eight policy years of paid loss ratio data are 0.951 (-4.9%) and 0.958 (-4.2%) for indemnity and medical, respectively.

Annual trends based on exponential curves fit to the latest available eight policy years of paid plus case loss ratio data are 0.945 (-5.5%) and 0.959 (-4.1%) for indemnity and medical, respectively.

- (ii) See attached Exhibit 4(b), which contains the available trend factors based on multi-state data. The multi-state trend factors are computed as premium-weighted averages of the annual trend factors filed in the specified jurisdictions.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.
FILED ANNUAL LOSS RATIO TRENDS
BASED ON FILINGS MADE DURING THE 2016/2017 FILING SEASON

<u>State</u>	<u>Indemnity</u>	<u>Medical</u>
ALABAMA	0.965	0.975
ALASKA	0.950	0.995
ARIZONA	0.945	0.995
ARKANSAS	0.955	0.975
COLORADO	0.970	0.990
CONNECTICUT	0.985	1.000
DISTRICT OF COLUMBIA	0.990	0.995
* FLORIDA		
GEORGIA	0.995	0.985
HAWAII	0.965	1.000
IDAHO	0.970	1.000
ILLINOIS	0.980	0.985
INDIANA	0.965	1.000
IOWA	0.995	1.010
KANSAS	0.955	0.975
KENTUCKY	0.960	0.960
LOUISIANA	0.980	0.995
MAINE	0.985	0.980
MARYLAND	0.980	0.985
MISSISSIPPI	0.975	0.980
MISSOURI	0.980	0.990
MONTANA	0.960	0.995
NEBRASKA	0.965	0.990
NEVADA	0.970	0.975
NEW HAMPSHIRE	0.970	1.000
NEW MEXICO	0.970	0.980
OKLAHOMA	0.985	0.985
OREGON	0.980	0.985
RHODE ISLAND	0.995	0.995
* SOUTH CAROLINA		
SOUTH DAKOTA	0.970	1.000
TENNESSEE	0.950	0.985
TEXAS	0.950	0.945
UTAH	0.960	0.975
VERMONT	0.985	0.990
VIRGINIA	0.974	1.004
<u>WEST VIRGINIA</u>	<u>0.935</u>	<u>0.980</u>
All States Average	0.972	0.986

* NCCI did not make an experience filing during the 2016/2017 filing season.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 5 Changes in premium base and exposures. The filer shall provide or estimate the following information on exposure trends:
- (a) The statewide average weekly wage for the latest five available calendar years;
 - (b) The statewide average weekly wage for the latest ten available policy years without the application of a payroll limitation;
 - (c) The statewide average weekly wage for the latest ten available policy years after the application of a payroll limitation; and
 - (d) The estimated statewide average weekly wage for the calendar and policy years during which the rates will be in effect.

Response

See attached Exhibit 5.

Since there have been no payroll limitations in North Carolina in the past ten years, the response to (b) and (c) will be the same.

The policy year data is calculated using a weighted average of the calendar year data.

NORTH CAROLINA

Average Weekly Wages[^]

Calendar Year

2012	828	
2013	842	
2014	866	
2015	895	
2016	918	*
2017	952	*
2018	1003	*
2019	1061	*

Policy Year

2006	728	
2007	749	
2008	758	
2009	769	
2010	794	
2011	815	
2012	834	
2013	852	
2014	878	
2015	904	
2016	932	*
2017	973	*
2018	1027	*

[^] Based on data received from the Quarterly Census of Employment and Wages.

* Estimated.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 6 Limiting factor development and application. The filer shall provide information on the following items:
- (a) Limitations on losses included in the statistical data used in the filing;
 - (b) Limitations on the extent of the rate or loss costs level change;
 - (c) Limitations on the extent of classification rate or loss costs changes; and
 - (d) Any other limitations applied.

Response

- (a) See Exhibit RB-1, Appendix B-I.
- (b) See Exhibits RB-1, RB-3, and RB-5.
- (c) See Exhibit RB-1, Appendix B-III.
- (d) None.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

7 The percent rate or loss costs change:

(a) The filer shall provide the overall statewide rate or loss costs change, as well as the amount of the change attributable to each of the following: loss experience, a modification of the trend factor, law amendments, a change in the loss-based assessment provision, and any other factors.

(b) The filer shall provide the rate or loss costs changes for each industry group and for each classification.

Response

(a) The components of the proposed overall statewide changes are as follows:

Change in loss experience	0.900
Change in trend	0.981
Change in benefits	1.004
Change in loss-based expense provisions	<u>1.000</u>
Overall Statewide Loss Costs change	0.887
Change in the assigned risk loss cost multiplier	<u>0.987</u>
Overall Statewide Assigned Risk Rate change	0.875

(b) See RB-1, Exhibit I and RB-1, Appendix E.

11 NCAC 10.1111 - WORKERS COMPENSATION

Item

- 8 For assigned risk rate filings, the filer shall include support for a reasonable margin for underwriting profit and contingencies and investment income, including realized capital gains.

Response

This item is not applicable to the loss cost filing.

11 NCAC 10.1111 - WORKERS COMPENSATION

Item

- 9 For assigned risk rate filings, the filer shall provide investment earnings on capital and surplus. Given the selected underwriting profit and contingencies provision contained in the filing, the filer shall indicate the resulting rates of return (including consideration of investment income) on equity capital, on statutory surplus, and on total assets. The filer shall show the derivation of all factors used in producing these calculations and justify the fairness and reasonableness of these rates of return.

Response

This item is not applicable to the loss cost filing.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

10 As required by G.S. 58-36-15, the filer shall:

10(a) Provide information on the following aspects of workers compensation individual risk rating plans, including an explanation of their purpose and a detailed description of their derivation:

(i) For experience rating plans, the table of expected loss rate and discount ratios and the table of weighting and ballast values.

(ii) For retrospective rating plans, the table of insurance charges, multipliers (including the derivation of any assigned risk subsidy), and the table of excess loss factors.

Response

(i) See attached Exhibit 10(a)(i), RB-1, and Exhibit III.

(ii) See attached Exhibit 10(a)(ii) and Exhibit III items RR1-RR2 of the Loss Cost Filing. For the complete table of insurance charges, please refer to the Retrospective Rating Plan Manual. In the Assigned Risk filing, the tax multiplier covers licenses, fees, assessments and taxes that the insurance carrier must pay on its collected premium. For voluntary business, each carrier calculates its own tax multiplier.

Expected Loss Rates and Discount Ratios

Expected Loss Rates

An expected loss rate (ELR) estimates the average expected loss level of a classification for the experience rating period. An ELR is a statewide rate that gets applied to payroll in hundreds to estimate the expected losses for a risk. These expected losses are compared with the actual losses of a risk during the experience rating period and used in the calculation of the experience modification (the "mod"). This North Carolina filing, proposed effective 4/1/2018, contains ELRs that will be used to estimate losses during the 4/1/2014 to 3/31/2017 time period for experience ratings to be issued between 4/1/2018 and 3/31/2019.

In the experience mod calculation, expected losses and actual losses must be at the same level to enable an "apples to apples" comparison. The actual losses reflect the statewide data during the experience rating period. Since the proposed loss costs are calculated to reflect the average loss levels of the proposed effective rating period, "unwinding" the proposed loss costs to the experience rating period can derive the ELR. This unwinding is accomplished through the application of ELR factors to the proposed underlying pure premiums. These ELR factors remove effects of development, benefit changes, trend, loss-based expenses, experience, assigned risk programs and any other factors that should not be reflected in the expected losses. The resulting total pure premium (after application of the ELR factors) is multiplied by the manual to earned ratio to derive the ELR for each classification.

Attached, immediately following the text of this memorandum, is an exhibit detailing the ELR factor calculation.

Average development, benefits, trend, and loss-based expenses:

The left half of the attached exhibit calculates the factors needed to remove the effects of development to ultimate, benefit changes, trend, etc. from the proposed underlying pure premiums. These factors are weighted with the latest three reports of statistical plan data to adjust the proposed underlying pure premiums by indemnity and medical.

Experience adjustment factor:

The proposed underlying pure premiums reflect the proposed experience change in the financial data time period. The ELRs need to reflect the experience change in the experience rating time period. The experience adjustment factor is the ratio of the experience change in the experience rating time period to the experience change in the financial data time period.

ELR composite factor:

The ELR composite factor removes offsets or assigned risk impacts from the proposed underlying pure premiums to bring them to a statewide level. For example, an offset for the change in assigned risk programs would be removed in this step.

Adjustment for Excess Provision and Undeveloped Loss Layer Between Ratemaking Limit and State Accident Limit:

These factors are applied to recognize the fact that limited losses are used in calculating the experience mod, but the underlying pure premiums reflect unlimited losses.

Discount Ratios

In experience rating, losses are divided into primary and excess portions. The discount ratio (d-ratio) represents the average ratio of expected "primary" losses to expected total losses for a classification. The function of the d-ratio is to determine what portion of the expected loss shall enter the experience mod calculation as the primary loss.

Under the Experience Rating Plan, a specific fixed dollar amount (called the "split point") is considered to be the primary portion of any loss that exceeds this amount. For a loss less than or equal to the split point, the entire loss is considered primary. In accordance with Item filing E-1402, the split point is adjusted for inflation over time. The below table provides historical split point values in North Carolina.

Date	Split Point
Prior to 4/1/13	\$5,000
Effective 4/1/13	\$10,000
Effective 4/1/14	\$13,500
Effective 4/1/15	\$15,500
Effective 4/1/16	\$16,000
Effective 4/1/17	\$16,500
Effective 4/1/18	\$16,500

D-ratio factors are calculated separately for indemnity and medical losses by hazard group and they represent the percentage of each type of loss that is considered primary. These ratios of primary to total losses are based on the latest three years of statistical plan data. A comparison of the resulting d-ratio factors across hazard groups is done to ensure that the factors monotonically decrease from hazard group A to hazard group G. If they do not, an adjustment is made by averaging the d-ratios over adjacent hazard groups.

The final d-ratio for each classification is calculated as follows:

$$\text{d-ratio} = \frac{\{(\text{HG indemnity d-ratio factor}) \times (\text{indemnity pure premium}) + (\text{HG medical d-ratio factor}) \times (\text{medical pure premium})\}}{\text{total pure premium}}$$

ELR FACTOR CALCULATION

ERA Experience Rating

Exp Rating 3rd rpt 04/01/14	WCSP 3rd rpt Losses	3:U Devel.*	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^4	Trended Losses
Fatal Likely	182,633	1.236	225,734	1.011	228,217	0.885	201,972
Permanent Total	2,681,911	1.236	3,314,842	1.011	3,351,305	0.885	2,965,905
Permanent Partial Likely	127,298,418	1.236	157,340,845	1.008	158,599,572	0.885	140,360,621
Temporary Total Likely	58,582,387	1.236	72,407,830	1.011	73,204,316	0.885	64,785,820
Likely	188,745,349	1.236	233,289,251	1.009	235,383,410	0.885	208,314,318
Fatal Not Likely	7,549,848	1.111	8,387,881	1.011	8,480,148	0.885	7,504,931
Permanent Partial Not Likely	203,912,751	1.111	226,547,066	1.008	228,359,443	0.885	202,098,107
Temporary Total Not Likely	85,989,271	1.111	95,534,080	1.011	96,584,955	0.885	85,477,685
Not-Likely	297,451,870	1.111	330,469,027	1.009	333,424,546	0.885	295,080,723
Medical Likely	143,364,373	1.268	181,786,025	0.982	178,513,877	0.941	167,981,558
Medical Not Likely	288,609,332	1.045	301,596,752	0.982	296,168,010	0.941	278,694,097
Medical	431,973,705	1.119	483,382,777	0.982	474,681,887	0.941	446,675,655

Exp Rating 2nd rpt 04/01/15	WCSP 2nd rpt Losses	2:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^3	Trended Losses
Fatal Likely	527,022	1.449	763,655	1.006	768,237	0.913	701,400
Permanent Total	1,487,913	1.449	2,155,986	1.006	2,168,922	0.913	1,980,226
Permanent Partial Likely	97,602,849	1.449	141,426,528	1.005	142,133,661	0.913	129,768,032
Temporary Total Likely	56,699,695	1.449	82,157,858	1.006	82,650,805	0.913	75,460,185
Likely	156,317,479	1.449	226,504,027	1.005	227,721,625	0.913	207,909,843
Fatal Not Likely	7,017,514	1.242	8,715,752	1.006	8,768,047	0.913	8,005,227
Permanent Partial Not Likely	185,201,449	1.242	230,020,200	1.005	231,170,301	0.913	211,058,485
Temporary Total Not Likely	94,275,377	1.242	117,090,018	1.006	117,792,558	0.913	107,544,605
Not Likely	286,494,340	1.242	355,825,970	1.005	357,730,906	0.913	326,608,317
Medical Likely	124,911,497	1.344	167,881,052	0.998	167,545,290	0.956	160,173,297
Medical Not Likely	278,887,618	1.061	295,899,763	0.998	295,307,963	0.956	282,314,413
Medical	403,799,115	1.149	463,780,815	0.998	462,853,253	0.956	442,487,710

Exp Rating 1st rpt 04/01/16	WCSP 1st rpt Losses	1:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^2	Trended Losses
Fatal Likely	0	2.323	0	1.001	0	0.941	0
Permanent Total	711,529	2.323	1,652,882	1.001	1,654,535	0.941	1,556,917
Permanent Partial Likely	40,874,244	2.323	94,950,869	1.001	95,045,820	0.941	89,438,117
Temporary Total Likely	57,762,806	2.323	134,182,998	1.001	134,317,181	0.941	126,392,467
Likely	99,348,579	2.323	230,786,749	1.001	231,017,536	0.941	217,387,501
Fatal Not Likely	11,357,846	1.634	18,558,720	1.001	18,577,279	0.941	17,481,220
Permanent Partial Not Likely	99,271,351	1.634	162,209,388	1.001	162,371,597	0.941	152,791,673
Temporary Total Not Likely	109,739,689	1.634	179,314,652	1.001	179,493,967	0.941	168,903,823
Not Likely	220,368,886	1.634	360,082,760	1.001	360,442,843	0.941	339,176,716
Medical Likely	113,874,091	1.499	170,697,262	0.999	170,526,565	0.970	165,410,768
Medical Not Likely	274,428,162	1.091	299,401,125	0.999	299,101,724	0.970	290,128,672
Medical	388,302,253	1.211	470,098,387	0.999	469,628,289	0.970	455,539,440

Injury Type	Development	x Benefit	x Trend	x(LBP)	= Total	Reciprocal
Indemnity	1.391	1.005	0.913	1.175	1.500	0.667
Medical	1.158	0.993	0.956	1.175	1.292	0.774
Total	1.276	1.000	0.932	1.175	1.397	0.716

* Development factor limited at \$500,000.

NORTH CAROLINA

04/01/18
1st Report WCSP Start: Jan-14
1st Report WCSP End: Dec-14

	Indemnity	Medical
1.) Reciprocal Weighted Averages	0.667	0.774
ERA Medical Adjustment Factor		0.904
Final Weighted Averages	0.667	0.700

	Overall
2.) (a) Trended WCSP Experience Change	1.072
(1) WCSP Experience Change	1.179
(2) WCSP Trend	0.909
(3) Adjustment to Target Off-Balance(Mult.)	1.000

(b) Financial Data Experience Change	0.9
(c) Experience Adj. Factor (a)/(b)	1.191

3.) ELR Composite Factor (1)x(2)	1.000
(1) Adjustment Factor Unlikely to Appear	1.0000
(2) Change in MPM and Other Adjustments (Mult.)	1.000

	Indemnity	Medical
4.) Avg. RERP/GERT ELR Factor	0.794	0.922
Avg. ERA ELR Factor	0.794	0.834
[(1)x(2c)/(3)]		

5.) Adjustment for Excess Provision and Undeveloped Loss Layer Between Ratemaking Limit and SAL

	HG A	HG B	HG C	HG D	HG E	HG F	HG G
Indemnity & Medical Combined	0.843	0.793	0.763	0.726	0.675	0.637	0.572

6.) Adjustments (a)x(b)	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(a) ERA Adj.	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(b) Flat Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000

7.) Individual Risk Rating Group Adjustment Factors

(a) Indemnity Adj. Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(b) Medical Adj. Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000

8.) ELR Factors

ERA							
Indemnity [(4 Ind)x(5)x(6)x(7)]	0.669	0.630	0.606	0.576	0.536	0.506	0.454
Medical [(4 Med)x(5)x(6)x(7)]	0.703	0.661	0.636	0.605	0.563	0.531	0.477

9.) LAE & Assessment

Loss Adj. Expense	1.175
Indemnity Assessment	1.00000
Medical Assessment	1.00000
Overall Assessment	1.00000

10.) Financial Data Annual Trend

Indemnity	0.970
Medical	0.985

The Table of Insurance Charges

What is the Table of Insurance Charges?

This table is the source of the "insurance charges and savings" used in the retrospective rating plans. On a voluntary basis, the policyholder is hoping to reap the benefit of good experience at the risk of bearing the costs of possible bad experience within the limits of the plan.

A retrospective rating plan responds to policyholder's loss experience by adjusting the final premium on the basis of this experience, subject to certain restrictions agreed upon in the policy at issuance. One important restriction is the limitation of the final premium to a maximum amount. When the policyholder chooses a maximum premium, the insurance company will then use an industrywide average cost for the expected dollars above this maximum.

This type of limitation makes it possible for a policyholder to purchase a retrospectively rated policy, even if the policyholder cannot afford to pay for extremely adverse experience. The Table of Insurance Charges tabulates these average costs, which are developed from actual industry experience.

Many retrospectively rated plans also have a minimum premium set above the costs of servicing the policy. In this case, there will be an average credit in the premium of the insured because some policyholders will have losses below the minimum, resulting in a net savings to the insurer. This savings is distributed equitably to all plan participants. In addition to being the source of the insurance charges, the Table is also the source of the insurance savings.

On the average, it is expected that losses paid by the policyholder plus the insurance charge paid to the insurance company will sum to total expected losses. This is called a balanced plan. In reality, this will not always work perfectly because insurance charges are based on past experience. Because of this, the Table of Expected Loss Ranges is updated regularly to bring the rating process closer to the ideal balance.

Why do we need insurance charges?

Essentially, this question has to be answered in two steps:

- a) There is a need for retrospectively rated policies in the insurance marketplace.
- b) Although the policyholder may wish to pay his/her own losses within limits, he/she may not have the financial reserves to retain unlimited loss potential.

The first point is discussed in many places in the standard insurance literature. Some policyholders simply would like to pay for their own costs to the greatest extent possible without relying on industry rates. Others have a more specific reason—such as a belief that their safety program will produce superior results.

Few corporate entities are strong enough to retain unlimited exposure to loss. Even large insurance companies buy reinsurance to further spread the risk. An insurance charge to limit the loss ratio in a retrospectively rated policy is analogous to a reinsurance premium.

How is the Table of Insurance Charges structured?

To use the Table, one must know the Expected Loss Group assignment of a policyholder and the entry ratio for the subject retrospective rating plan.

Because of the law of large numbers, the variance in results tends to decrease with increasing premium size. Since insurance charges measure the amount of loss above certain loss ratios, it follows that for any fixed maximum loss ratio, decreasing variance leads to decreasing insurance charges for larger policyholders. The Table is therefore indexed by Expected Loss Size Ranges determined by expected losses (expected loss ratio times standard premium).

The Table of Insurance Charges also needs an index determined by the loss ratio at which one wishes to measure the insurance charge. If one used the actual loss ratio as the index, the Table would be valid for only one expected loss ratio. To eliminate the need to create a Table of Insurance Charges for each expected loss ratio, the entry ratio (the particular loss ratio divided by the expected loss ratio), is used.

North Carolina

Calculation of State and Federal Tax Multipliers Effective April 1, 2018

	Assigned Risk
A. Proposed overall state loss assessments	1.0000
B. Proposed state premium taxes and assessments	
1. Premium Tax	0.0266
2. Miscellaneous Tax	0.0000
C. Total of proposed state premium taxes and assessments	0.0266
D. Proposed target cost ratio	0.656
E. Loss adjustment expense provision	1.175
F. State permissible loss ratio = $[(D) / ((A)+(E)-1.000)]$	0.558
G. Expense and Profit, excluding taxes and assessments = $1-(C)-(F)$	0.415
H. State tax multiplier = $[(G)+(A)x(F)] / [(F)+(G)] \times [1 / (1-(C))]$	1.027
I. Proposed overall federal assessment	1.071
J. State weight ^	0.224
K. Federal weight ^	0.776
L. Weighted federal assessment = $((A)x(J)) + ((I)x(K))$	1.055
M. Federal permissible loss ratio = $[(D) / ((E)+(L)-1.000)]$	0.533
N. Federal tax multiplier = $[(G)+(L)x(M)] / [(G)+(M)] \times [1 / (1-(C))]$	1.059

^ From F-class summary data.

Excess Loss Factors

At the onset of a policy, the insurer and the insured may agree that the final premium paid by the insured can be a function of not only the payroll, but also of the actual losses during the coverage period. An arrangement of this sort is formalized in the Retrospective Rating Plan as approved in most states. Ultimate premium is based on actual losses, expenses and a net insurance charge to compensate for the application of maximum and minimum aggregate amounts.

For most insureds, the maximum premium can be a burdensome amount, but an amount they are reasonably confident they will not have to pay. However, there remains a fear that a single disastrous accident may cause enough loss by itself to result in the maximum premium being charged. Because of this, the insured may select a "loss limit" or cap on individual losses that enter the retrospective premium formula.

Charges for excess coverage can be calculated using excess loss factors (ELFs). These vary by the state and hazard group assignment of the insured as well as the selected loss limit. The excess coverage is on a per occurrence basis. Therefore, the portion of the loss in excess of the loss limit due to a single occurrence (possibly multiple-claim) is excluded from the calculation of the retrospective premium.

The ELF for a given loss limit can be applied to standard premium to generate the pure loss charge for the coverage. The tax multiplier is applied to the final retrospective premium to compensate for taxes, loss assessments and other miscellaneous items.

The distribution of losses in excess of the selected loss limit (i.e., the excess ratios) is central to the ELF calculation. These distributions vary by hazard group, injury type, and by the state's applicable benefit structure. In particular, North Carolina's benefits are considered "limited" due the existence of a specified duration of time for which benefits are payable.

11 NCAC 10.1111 – WORKERS’ COMPENSATION

Item

- 10(b) Describe all payments made to all consultants (including lawyers, actuaries, and economists) related to this filing and the previous one on workers’ compensation insurance. If payment cannot be specifically identified as related to particular filings, the filer shall estimate them.

Response

September 1, 2016 Loss Cost and Residual Market Rate Filings

National Council on Compensation Insurance, Inc.: NCCI has advised the Rate Bureau that the amounts billed and to be billed to its affiliates and to the Rate Bureau for actuarial support during 2016 for work specifically related to workers’ compensation insurance loss cost and residual market rate filings total approximately \$428,187.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$15,024 for fees in connection with the 2016 workers’ compensation insurance loss cost and residual market rate filings.

Financial Strategy Associates: The firm has billed the Rate Bureau approximately \$8,075 for services rendered in connection with the 2016 workers’ compensation insurance residual market rate filing.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$50,039 for services rendered in connection with the 2016 workers’ compensation insurance residual market rate filing.

September 1, 2017 Loss Cost and Residual Market Rate Filings

National Council on Compensation Insurance, Inc.: NCCI has advised the Rate Bureau that the amounts billed and to be billed to its affiliates and to the Rate Bureau for actuarial support during 2017 for work specifically related to workers’ compensation insurance loss cost and residual market rate filings total approximately \$442,386.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$11,570 for fees in connection with the 2017 workers’ compensation insurance loss cost and residual market rate filings.

Financial Strategy Associates: The firm has billed the Rate Bureau approximately \$7,875 for services rendered in connection with the 2017 workers’ compensation insurance residual market rate filing.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$43,036 for services rendered in connection with the 2017 workers' compensation insurance residual market rate filing.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 10(c) Identify and describe all changes in methodologies from the previous North Carolina workers compensation rate filing. If any collected or reported data required by this rule are provided within 30 days after the initial submittal of a filing, that data shall be made a part of the filing, provided the initial submittal acknowledges that it is incomplete and identifies specifically what further data are to be submitted within the time permitted. No filing otherwise complete shall be deemed to be proper until such time that all data required by this Rule have been submitted.

Response

The selected Uncollectible Premium Provision in the Assigned Risk filing has been adjusted downward. This adjustment reflects the fact that for the portion of premium that is not collected, (1) commissions are not paid to agents and (2) the servicing carrier allowance is normally not paid to the servicing carriers.

While not necessarily a methodology change, this filing proposes to increase the Deductible Credit Safety Factor (“safety factor”) currently in effect in the assigned risk market from the currently approved value of 0.70 to 0.95. This change will result in larger premium credits for employers that select a deductible under the small deductible program. The overall impact to statewide premium is estimated to be negligible (less than 0.1%).

PRE-FILED TESTIMONY
OF
RAYMOND F. EVANS

NORTH CAROLINA WORKERS COMPENSATION INSURANCE
2017 LOSS COST FILING
BY THE NORTH CAROLINA RATE BUREAU

Q. Would you state your full name and business address?

A. Raymond F. Evans, Jr. CPCU, 2910 Sumner Boulevard, Raleigh, North Carolina.

Q. Are you employed by the North Carolina Rate Bureau ("Bureau")?

A. Yes.

Q. In what capacity?

A. I am the General Manager.

Q. How long have you been employed by the Bureau?

A. Since September 2000.

Q. Would you summarize your educational background?

A. I graduated from Ohio State University with a Bachelor of Science Degree in Accounting. I also have the designation of Chartered Property Casualty Underwriter.

Q. What was your work experience after graduation and prior to your employment by the Bureau?

A. From March 1966 to July 2000, I was employed by the State Auto Insurance Companies, Columbus, Ohio in various capacities, including the position of Executive Vice President of a subsidiary.

Q. Can you identify Exhibits RB-1 through RB-5 and the 11 NCAC 10.1111 Responses?

A. Yes. Exhibit RB-1 is a reference filing containing advisory prospective loss costs, the data and calculations underlying those loss costs, and the 11 NCAC 10.1111 Responses. Exhibits RB-2 through RB-5 contain the required accompanying prefiled testimony and exhibits. Together, these materials constitute a filing (the "Filing") that is dated September 1, 2017 submitted by the Bureau to the Honorable Mike Causey, Commissioner of Insurance, with respect to workers compensation insurance loss costs in North Carolina.

Q. Does the Bureau have actuaries on its staff?

A. Yes, the Bureau has an actuary on its staff. However, the Bureau continues to obtain actuarial expertise for preparation of the Filing from the Workers Compensation Committee, the National Council on

Compensation Insurance, Inc. and from Milliman, Inc.

Q. Does the Filing submitted to the Commissioner include, to the extent available, the information to be furnished in connection with filings under Article 36 of Chapter 58 of the General Statutes?

A. Yes. Those data that were available have been submitted to the Commissioner as part of the Filing. As shown and explained in that submission, some data were not collected or, if collected, were not retrievable from the statistical data in the form requested. The individual circumstances with respect to such data are explained in the submission.

Q Does that conclude your prefiled testimony?

A. Yes.

PREFILED TESTIMONY
OF
SEAN O. COOPER

2017 NORTH CAROLINA WORKERS COMPENSATION
LOSS COST AND ASSIGNED RISK RATE FILINGS
PROPOSED TO BE EFFECTIVE ON APRIL 1, 2018

Q. *Please state your name, title, employer, and position you hold.*

A. My name is Sean Cooper, and I am a Director and Senior Actuary for the National Council on Compensation Insurance, Inc. ("NCCI") in Boca Raton, Florida. My current responsibilities include oversight of the actuarial function, including the preparation of rate filings and presentation of actuarial testimony, for four jurisdictions (including North Carolina).

Q. *Would you outline your academic and professional training?*

A. I have a Bachelor of Science degree in Actuarial Science, from Florida A&M University, in Tallahassee, Florida. I am a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries and am in good standing with both of those organizations.

Q. *How long have you been employed by NCCI?*

A. I worked for NCCI between June of 1992 and May of 1996. Between May of 1996 and June of 2002, I was continuously employed as an actuary, working for USAA Insurance Company, Insurance Services Office, and AmCOMP Insurance Company. In June of 2002, I returned to NCCI and have been employed by NCCI since that time.

Q. *Would you briefly describe the principal functions of NCCI?*

A. NCCI is the major data collector of workers compensation statistics, and is recognized as the expert organization in workers compensation data collection, ratemaking, and research. NCCI's principal functions are to collect and process statistical data, inspect and administer a detailed classification system and develop prices for workers compensation

insurance that are not excessive, inadequate or unfairly discriminatory. It prepares manual loss costs, manual rates, rating plans and policy forms for use by its members and subscribers and files same with various supervisory authorities on their behalf.

Q. *Who belongs to NCCI?*

A. NCCI is an organization of some 600 members and subscribers who are insurance companies and self-insured funds writing workers compensation insurance. These loss cost and rate filings are based on the data submitted to NCCI and the North Carolina Rate Bureau (NCRB) by insurance companies writing workers compensation business in North Carolina.

Q. *Are you familiar with the filings for revised workers compensation loss costs and assigned risk rates by the North Carolina Rate Bureau (the "Filings") of which this testimony is a part?*

A. Yes, I am.

Q. *Did you supervise the production of the Filings?*

A. Yes, I did. NCCI has contracted with the North Carolina Rate Bureau as an actuarial services vendor in connection with these Filings.

Q. *What is the purpose and scope of your testimony?*

A. I will provide testimony on the key actuarial issues and components in the Filings. Specifically, my testimony will discuss the (i) development of the overall average loss cost level indication, (ii) assigned risk differential analysis, and (iii) various expense components contained in the voluntary loss costs and assigned risk rates.

Q. *Could you briefly describe the purpose of the Filings that have been submitted to the North Carolina Department of Insurance?*

A. Yes. One of the Filings proposes revised loss costs and rating values for the voluntary market. The other Filing proposes revised rates and rating values for the Workers Compensation Insurance Plan, which is the assigned risk market.

Q. *What is the voluntary market and what is the assigned risk market?*

A. When insurers elect to provide employers workers compensation coverage in North Carolina's competitive marketplace, incorporating their own underwriting guidelines and expense needs, the group of policies issued to those employers constitutes the "voluntary market."

An employer unable to secure workers compensation insurance in the voluntary market obtains coverage through the Workers Compensation Insurance Plan, which is also called the "assigned risk" market. This "market of last resort" provides a method for those employers not written voluntarily to obtain coverage.

Q. *For the voluntary market, you mentioned a revision to the current loss costs has been filed. What is the difference between a loss cost and a rate?*

A. The term loss cost is used because, in general, it represents only that portion of the full rate that provides for loss and loss adjustment expenses. The North Carolina loss costs are not final rates because they do not include provisions for any of the remaining expenses (including production expenses, profit, contingencies, etc.) of an insurer.

In the North Carolina voluntary market, each carrier is responsible for considering its individual expense needs, developing a loss cost multiplier (LCM), and determining its final rates. The carrier-specific LCM is the expense loading (providing for all carrier expenses other than loss adjustment expense) an insurer applies to a set of loss costs to build its final rates. In this process, a carrier may elect to base its final rates on the loss costs in the Loss Cost filing.

Q. *If this loss cost revision were approved as filed, would all employers insured in the voluntary market receive a loss cost change equal to the overall average proposed change?*

A. No. The proposed loss cost indication represents the overall average change for the voluntary market. The actual percentage loss cost change

will vary between individual classification codes—some above and others below this average.

The proposed overall average change is equitably distributed to the various industry groups and then to the more than 600 individual classification codes during the ratemaking process. The final premium charged to a particular employer not only depends on the specific class codes in which the employer conducts business, but also on the individual insurer issuing the policy. Since in the voluntary market each insurer is responsible for determining its final rates, after reviewing its own expense needs, underwriting guidelines, etc., the final premium charged to any particular employer may vary among insurers.

Q. *Please give us an overview of the process used to develop the Filings.*

A. The latest available premium and loss data is collected by NCCI and NCRB from insurance companies and verified. Using this data, the expected costs associated with writing workers compensation insurance in North Carolina during the period April 1, 2018 through March 31, 2019 are determined. In this process, expenses are analyzed and provisions for these components are included. The expected future costs determine the extent to which the currently approved overall loss cost and rate levels should change.

Q. *Do the Filings include data for all companies writing workers compensation business in North Carolina?*

A. No. There are several reasons that would prevent a carrier's data from being included in a filing, including (i) data that was not reported prior to the filing and (ii) quality issues that exist with the reported data. While it would clearly be preferable to include all carriers' data in the filing, it is critical that the data be of the highest quality possible. Carriers with a premium market share greater than 0.1% and whose data is not contained in the Filings' experience period are listed in Appendix A-IV.

NCCI has the following processes in place to provide all carriers the incentive to submit aggregate data in a timely and accurate manner:

(i) Aggregate Data Quality Incentive Program (ADQIP): In response to carriers reporting late and/or inaccurate data, they are subject to financial assessments levied by NCCI.

(ii) Financial Data Escalation Process: During the data collection and validation process, data issues are discussed with insurance carrier personnel at progressively increasing levels of authority until the issues are resolved.

The data goes through a series of three validation procedures implemented by NCCI: (i) arithmetic checks, (ii) reasonableness checks, and (iii) a reconciliation report.

The first check, the arithmetic check, is used to make sure that the data submitted to NCCI in the various rows and columns of the aggregate financial data reports sum to the correct totals as stated by the carriers in those submissions.

The second check, the reasonableness check, is used to make sure that all unusual fluctuations in a carrier's data are explained. For example, a company reporting \$100,000 in premium in 2015 and then \$10 million in 2016 would be questioned about the large change in premium amounts.

The third test is reconciliation. The North Carolina data submitted to NCCI is reconciled with the NAIC Annual Statement data submitted by companies to the North Carolina Department of Insurance.

Q. *Are the data used in the Filings reasonable and reliable for determining voluntary loss costs and assigned risk rates in North Carolina?*

A. Yes, in my opinion, the data as collected and validated provides an actuarially appropriate, reasonable, and credible dataset on which to base the Loss Cost and Assigned Risk rate Filings.

Q. *What overall average change does the Loss Cost filing propose?*

A. The Loss Cost filing seeks an overall average decrease of 11.3% from the current loss cost level for the industrial classifications.

Q. *What overall average rate level change does the Assigned Risk filing propose?*

A. The Assigned Risk rate filing seeks an overall average rate level decrease of 12.5% for the industrial classifications.

Q. *What is the proposed effective date for the Filings?*

A. The Loss Cost and Assigned Risk rate Filings are both proposed to apply to new and renewal policies becoming effective on or after April 1, 2018. The actual use of the loss costs is subject to individual company actions to adopt the filed loss costs.

Q. *Would you please briefly describe the method used in the Filings to determine the overall average changes?*

A. Yes. In very general terms, the overall changes are determined by taking the latest available financial data experience and adjusting it to reflect conditions that are expected to exist for policies becoming effective during the period April 1, 2018 through March 31, 2019. The result indicates the adequacy of the current loss costs for policies to be written during that period. This process requires the application of actuarial judgment and projections simply because ratemaking is prospective in nature and future outcomes are unknown.

As presented in Exhibit I of the Filings, the process begins with two blocks of historical North Carolina aggregate financial data. The first block reflects the experience from all policies with effective dates during 2015 and is commonly referred to as "policy year 2015" data. The second block of data reflects the experience from all policies with effective dates during 2014 and is referred to as "policy year 2014" data. This data consists of earned premiums and losses during these periods reported to NCCI by those companies writing workers compensation insurance in North Carolina. "Losses" is simply another term for the benefits carriers provide to or on behalf of injured workers. They can be in the form of medical

services or indemnity (lost wage) payments. While several years of data were reviewed in connection with this year's actuarial analysis, data for policy years 2014 and 2015 serve as the selected experience period in the Filings.

Loss cost level indications were determined based on an average of (i) paid losses and (ii) paid losses plus case reserves for each of policy years 2015 (Exhibit I, Section A) and 2014 (Exhibit I, Section B). An average of the separate policy year 2014 and 2015 loss cost level indications (Exhibit I, Section C) serves as the basis for the Rate Bureau's filed overall average voluntary loss cost level change.

In calculating the overall loss cost level change, the premium from these two policy years is the first focus. The premiums that have been collected must be "developed" to reflect future payroll audits (line 1 of Exhibit I, Sections A and B). Since the final premium totals for the recent policy years will not be known until all payroll audits have been completed, the application of premium development factors provides a projection of the amount by which the currently-reported premium totals will change when the final results are known.

Additionally, the premiums are brought to the current loss cost level and the portion that covers expenses is removed (line 2). These adjustments are necessary because we are trying to determine how much premium will be available for benefits, and the historical premium data still reflects old rates and includes the portion covering expenses. Since the current loss costs are being analyzed and updated, the reported historical premium is adjusted to this current loss cost level. Once the historical premium has been adjusted to the latest approved loss cost level, one may opine on the adequacy of the current set of loss costs in terms of providing for future losses.

Q. *Would you now describe the adjustments to the policy year indemnity and medical losses?*

- A. Yes. The losses from these two blocks of data are reviewed. Indemnity and medical losses are analyzed separately. Initially, losses are limited to mitigate the impact of individual large workers compensation claims. Medical reserves for example can extend into the multi-million dollar range on extremely severe cases. At this stage, limiting such claims is appropriate in determining future loss costs and rates.

Next, the limited losses must be developed to their ultimate level (lines 4 and 16). This is especially necessary for workers compensation insurance because it takes many years before some losses are finally paid. For example, depending on the nature and seriousness of a work-related injury, indemnity payments may extend many years into the future. Further, since even the conditions giving rise to some of these losses may take many years to manifest themselves, several years may pass before some claims are even known to the insurer, let alone settled. Asbestosis claims are an example of this type of loss.

Next, since we are trying to estimate future losses and the data reflects historical benefit levels, the reported losses are adjusted to reflect the impact of any subsequent changes in the level of workers compensation benefits. This is accomplished in two steps (lines 5, 14, 17, and 26). The losses are then increased by 17.5% so that the final loss costs will include a provision for loss adjustment expense (lines 6 and 18).

The resulting loss figures (lines 9 and 21) are compared to the total estimated premium (line 3) that would be available to fund these losses. Next, the indemnity and medical cost ratios data must be trended to account for inflationary pressures between the time period of the historical data and the period when the loss costs will be in effect (lines 10 and 22). Trend adjusts the historical data to account for the differential impact of inflation on losses and premiums. If losses were changing at the same rate as payrolls, trend would not be needed since the change in losses would be exactly matched by a corresponding change in payrolls and, therefore, premiums. On the other hand, if losses have been changing at a

different rate than payroll, trend is necessary if historical data is to be used as a predictor of future losses.

The trend factors selected by the Rate Bureau and applied in these Filings are -3.0% per year for indemnity losses and -1.5% per year for medical losses.

The final step is to adjust the developed and limited cost ratios to an unlimited basis. This is accomplished in lines 12 and 24. The employed methodology involves replacing the amount of actual reported individual claim losses in excess of a North Carolina-specific dollar threshold with an excess loss provision. The excess provision represents the expected volume of losses in excess of the threshold. This procedure serves to smooth out the impact of large losses.

Q. *What are the final steps in determining the overall average voluntary loss cost level change?*

A. Indicated loss cost level changes for each of policy years 2014 and 2015 are calculated by summing the respective indemnity and medical cost ratios (line 28). These individual-year changes are then averaged, resulting in an indicated overall average decrease of 11.3% to the current voluntary loss cost level (Exhibit I, Section C).

Q. *What loss development methodologies were analyzed and utilized in connection with the Filings?*

A. The financial data were analyzed in order to select the most actuarially sound loss development projection methodology to be used in determining experience indications. This analysis involves identifying changes in the level of reserve adequacy and trends in development that could skew the results of one or more of the loss development projection methods. In addition, the base to which the loss development factors will be applied is analyzed in conjunction with the factors themselves.

The loss development projection methods examined in this year's analysis were based on (i) paid losses and (ii) paid losses plus case reserves.

Results based on an average of these two loss development methodologies were chosen as being most appropriate for this year's Filings.

Q. *After identifying the most appropriate loss development methodology, what is the next step in the process to compute the actual loss development factors?*

A. After identifying the most appropriate loss development methodology, prior years' losses are examined to determine how they evolve from the time they are first reported to the time they are finally settled.

For inclusion in the Filings, (i) final paid loss development factors were derived based on an average of the two most recent historical factors at each age-to-age interval and (ii) final paid plus case loss development factors were derived based on an average of the five most recent historical factors at each age-to-age interval. Statewide loss development (tail) factors were used to develop losses from a nineteenth report to an ultimate basis. The tail factors used in the Filings are based on an average of the most recent ten historical factors at a nineteenth report.

Q. *Please explain the tail factor methodology included in the Filings.*

A. In workers compensation, payments and loss reserve changes persist for extended periods of time. The ultimate losses of a policy year are determined by multiplying the current reported losses by the expected loss development factor. This expected loss development factor is calculated as the product of individual age-to-age development factors (link ratios). However, due to data constraints, it is not possible to calculate all of the required individual link ratios. Therefore, it is necessary to aggregate all loss development that occurs after a nineteenth report into a single (tail) factor. Tail factors are calculated separately for indemnity and medical losses by comparing the changes in the volume of policy year paid plus case losses after a nineteenth report to the volume of policy year paid plus case losses as of a nineteenth report, along with the application of a growth adjustment factor.

Q. *Will you please describe how the final indemnity and medical annual trend factors were determined for the Filings?*

A. Yes. The final trend factors were judgmentally selected by the NCRB after reviewing the results of several different trend estimates, including (i) a North Carolina frequency/severity trend analysis and (ii) indicated annual loss ratio trend factors.

A North Carolina-specific frequency/severity analysis was performed to separately examine changes in the frequency of workers compensation claims being filed and changes in their average cost per case. Indicated loss ratio trend factors based on both paid and paid plus case losses were also examined in order to review trend estimates that are independent of possible fluctuations in carrier-reported claim counts from year to year.

Q. *Please explain how the loss adjustment expense provision was determined.*

A. Both historical North Carolina-specific and countrywide loss adjustment expense information was reviewed as part of this year's rate filing analysis (See Exhibit II-A, Sheet 1). Based on that information, the NCRB judgmentally selected a 17.5% loss adjustment expense provision for use in the Filings.

Q. *Please explain the update to the terrorism provision in the Filings.*

A. These updates are based on NCCI's most recent analysis, where NCCI worked with expert catastrophe loss modeling firms to assess the impact of terrorism risk on workers compensation insurance losses and develop estimated average terrorism workers compensation loss dollar amounts per worker under TRIPRA 2015 parameters and provisions. These amounts were converted to a loss cost per \$100 of payroll using average weekly wage information and currently approved loss-based expense provisions, by state.

The result for North Carolina is that the proposed terrorism loss cost per \$100 of payroll decreased from \$0.01 to \$0.005, and the proposed

terrorism assigned risk rate per \$100 of payroll decreased from \$0.02 to \$0.01.

Q. *Please explain how the Wilkes v. City of Greenville court opinion was considered in the Filings.*

A. The Wilkes decision was issued in June 2017 just as the loss cost and rate review was being performed. Two aspects of the decision were considered in terms of potentially impacting workers compensation costs. First, the decision expanded the presumption regarding additional medical treatment being causally related to a compensable injury. This portion of the decision was directly addressed by legislation in July 2017 (House Bill 26), obviating the need for any adjustment in the Filings.

The second aspect of the Wilkes decision impacted the manner of proving disability, with the court ruling that in certain circumstances lay testimony could be sufficient for that purpose. This aspect of the decision could result over time in an increase in overall workers compensation system costs in North Carolina. However, due to the lack of data or studies at this time, the Rate Bureau decided to make no adjustment for this item in the Filings and to monitor the application of the Wilkes decision in the future.

Q. *Did you review the process used to allocate the overall average loss cost level change to the five industry groups and to the individual classification codes?*

A. Yes.

Q. *Do the Filings contain a description of the manner in which the overall change is distributed to the individual classifications?*

A. Yes. Appendices A-V, and B-I through B-V of the Loss Cost filing provide extensive descriptions and documentation of the methods that are used to distribute the overall change among the various classifications.

Q. *How was the overall average change for the Assigned Risk filing determined?*

- A. The assigned risk filing begins with the loss costs resulting from the analyses just described. Then two additional analyses were performed. The first of these compares the assigned risk market experience to the statewide market experience. This analysis supported the proposed change to the current assigned risk loss cost differential. The second analysis involves the assigned risk expense need. Both of these analyses are documented in Exhibit II of the Assigned Risk filing.

The results of these two analyses are incorporated in the formula Loss Cost Multiplier (Exhibit I-A, Sheet 1 of the Assigned Risk filing). After combining the indicated change in the loss cost level and the proposed change in the Loss Cost Multiplier, the final Assigned Risk rate level decrease of 12.5% results (Exhibit I, Section D of the Assigned Risk filing).

- Q. *Please explain the purpose and concept of the assigned risk differential.*

- A. The primary purpose of the differential is to ensure equity between the assigned risk and voluntary markets. In order to help ensure a self-funded assigned risk market—one that does not require subsidization by participants in the voluntary market—the adequacy of the assigned risk differential is reviewed.

In North Carolina, as is usually the case, the combined experience for those employers in the assigned risk market is worse than the combined experience for those in the voluntary market. Therefore, during the assigned risk ratemaking process, the assigned risk differential is applied to recognize this disparity.

- Q. *Please explain how this year's proposed change in the assigned risk differential was determined.*

- A. As documented in Exhibit II-E of the assigned risk filing, ten years of indicated loss cost differentials based on each of (i) paid and (ii) paid plus case data were reviewed. The selected change to the current loss cost differential is based on an average of the changes indicated by both the paid and paid plus case experience (Exhibit II-E, Sheet 1, line (e)).

- Q. *Please briefly describe the provisions for the various assigned risk expense components contained in the Assigned Risk filing.*
- A. The underlying detail and supporting calculations in connection with the various expense provisions contained in this year's proposed assigned risk rates are fully documented in Exhibit II of the assigned risk filing. As a summary, a brief description of each expense component is as follows:
- (i) Commission and brokerage – The 5.0% provision is the commission payable on assigned risk business, as required by the Workers Compensation Insurance Plan.
 - (ii) Loss adjustment expense (LAE) – The selection of this component was discussed earlier in connection with the proposed voluntary loss cost level change.
 - (iii) Other acquisition and general expense – This category includes provisions for various carrier expense items such as premium collection, underwriting, policy processing, advertising, and company operational and administrative expenses.
 - (iv) Uncollectible Premium Provision – This provision recognizes the fact that not all premium earned by the carriers is collected (Exhibit II-F).
 - (v) Underwriting profit – The underwriting profit analysis was conducted by Dr. Vander Weide and Dr. Appel.
 - (vi) Taxes, licenses, and fees – This includes a 2.66% provision for the premium tax, including the regulatory surcharge (equal to 6.5% of the premium tax).
 - (vii) Effect of expense constant and minimum premiums – It is expected that a \$160 expense constant, a minimum premium multiplier of 200, and a maximum minimum premium of \$1,500 will generate 12% of premium in the assigned risk market (Exhibit II-D).

Q. *Please describe the change to the Uncollectible Provision contained in the Assigned Risk filing, as well as the rationale for this change.*

A. The Uncollectible Provision was adjusted in this year's filing to reflect the fact that for the portion of premium that is not collected, (1) commissions are not paid to agents and (2) the servicing carrier allowance is normally not paid to the servicing carriers.

Q. *Please explain the change to the safety factor in the Assigned Risk filing.*

A. The Deductible Credit Safety Factor ("safety factor") is applied to the Loss Elimination Ratio in the deductible credit formula so that the credit is appropriate for the insured population that selects a small deductible. The factor reflects components for adverse selection, credit default, loss of investment income, and increased variance.

This filing proposes to increase the safety factor currently in effect in this jurisdiction's assigned risk market from the currently approved value of 0.70 to 0.95. This change will result in larger premium credits for employers that select a deductible under the small deductible program. The overall impact to statewide premium is estimated to be negligible (less than 0.1%).

Q. *Are there any additional changes in miscellaneous rating values contained in the Filings?*

A. Yes. The pages summarizing the Filings by component identify additional changes, as do the miscellaneous values and retrospective rating plan sections of Exhibit III. The Table of Weighting Values and the Table of Ballast Values in Exhibit III were also updated.

Q. *Please describe what is meant by the term "F-classifications."*

A. The "F" or "Federal" classifications are those operations conducted on or about navigable waters for which benefit levels and related costs are determined by the United States Longshore and Harbor Workers' Compensation Act, rather than individual state laws. Typical F-classifications include those covering ship builders and stevedores.

Q. *What changes are proposed for the Federal classifications ("F-classes")?*

A. Based on the latest available North Carolina F-class experience (contained in Appendix B-V of the Loss Cost filing), the loss cost filing proposes an overall average change of -7.5% from the current loss cost level. The assigned risk filing proposes an overall average rate level change of -8.8% from the current assigned risk rate level.

Q. *What is your opinion as to whether the proposed loss cost changes for the voluntary market will result in loss costs that are not excessive, inadequate, or unfairly discriminatory?*

A. Based on my analysis, I believe the methodologies employed, the provisions used, and the resulting filed loss cost changes are actuarially sound and reasonable for the time period during which they are proposed to be in effect and will result in loss costs that are not excessive, inadequate, or unfairly discriminatory.

Q. *What is your opinion as to whether the proposed rate changes for the assigned risk market will result in rates that are not excessive, inadequate, or unfairly discriminatory?*

A. Based on my analysis and assuming the profit produced by the proposed rates is reasonable, I believe the methodologies employed, the provisions used, and the resulting filed assigned risk rate changes are actuarially sound and reasonable for the time period during which they are proposed to be in effect and will result in assigned risk market rates that are not excessive, inadequate, or unfairly discriminatory.

Q. *Does this conclude your testimony?*

A. Yes, it does.

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2017 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2016

LOSS ADJUSTMENT EXPENSE SUMMARY

Analysis Based on Private Carrier Data

Year	(1) Call #19 DCCE Ratio (Avg. of Paid and Incurred Indications)	(2) Call #19 AOE Ratio (Avg. of Paid and Incurred Indications) ¹	(3)=(1)+(2) Call #19 LAE Ratio	(4) Calendar Year Incurred DCCE Ratio From IEE ²	(5) Calendar Year Incurred AOE Ratio From IEE ^{1,2}	(6)=(4)+(5) Incurred LAE Ratio From IEE ²	(7)=(3)-(6) Difference
2007	10.5%	7.5%	18.0%	10.1%	7.3%	17.4%	0.6%
2008	11.0%	6.8%	17.8%	11.9%	7.1%	19.0%	-1.2%
2009	11.2%	7.2%	18.4%	11.3%	7.3%	18.6%	-0.2%
2010	11.7%	6.9%	18.6%	11.9%	7.2%	19.1%	-0.5%
2011	12.3%	6.5%	18.8%	11.4%	6.7%	18.1%	0.7%
2012	13.1%	6.9%	20.0%	12.2%	6.2%	18.4%	1.6%
2013	13.2%	7.4%	20.6%	12.1%	7.0%	19.1%	1.5%
2014	13.6%	7.4%	21.0%	13.0%	6.7%	19.7%	1.3%
2015	13.2%	7.3%	20.5%	13.9%	6.9%	20.8%	-0.3%
2016	13.2%	7.3%	20.5%	14.4%	7.4%	21.8%	-1.3%

Notes:

Loss adjustment expense indications are displayed as a percentage of loss.

¹ Adjusted for the impact of large deductible policies.

² The IEE data is direct of reinsurance, excludes state funds and is from the NCCI Compiled IEE Validated Summary.

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2017 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2016

Analysis Based on Private Carrier Data

DCCE—PAID ANALYSIS—Excluding Large Deductible Policies

	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)	(7)=(3)/(6)x10th/Ult.
	Paid DCCE	Cumulative Paid DCCE Development Factors	Estimated Paid DCCE Developed to a 10th Report	Paid Losses	Cumulative Paid Loss Development Factors	Estimated Paid Losses Developed to a 10th Report	Estimated Ultimate DCCE Ratio
<u>AY</u>	<u>Paid DCCE</u>	<u>Factors</u>	<u>10th Report</u>	<u>Paid Losses</u>	<u>Factors</u>	<u>10th Report</u>	<u>Ratio</u>
2007	1,881,181,786	NA	1,881,181,786	17,662,422,762	NA	17,662,422,762	10.5%
2008	2,064,254,940	1.016	2,097,283,019	18,248,904,450	1.016	18,540,886,921	11.1%
2009	1,898,202,219	1.036	1,966,537,499	16,513,000,880	1.035	17,090,955,911	11.3%
2010	1,964,735,315	1.063	2,088,513,640	16,746,673,513	1.061	17,768,220,597	11.6%
2011	2,038,465,183	1.104	2,250,465,562	16,448,120,559	1.098	18,060,036,374	12.3%
2012	1,944,635,913	1.166	2,267,445,475	15,072,028,610	1.153	17,378,048,987	12.8%
2013	1,827,533,958	1.273	2,326,450,729	14,101,043,615	1.244	17,541,698,257	13.1%
2014	1,630,593,061	1.483	2,418,169,509	12,487,609,129	1.417	17,694,942,136	13.5%
2015	1,199,780,543	2.036	2,442,753,186	9,783,797,894	1.842	18,021,755,721	13.4%
2016	442,925,783	5.444	2,411,287,963	4,478,499,705	4.082	18,281,235,796	13.0%

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2017 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2016

Analysis Based on Private Carrier Data

DCCE—INCURRED ANALYSIS—Excluding Large Deductible Policies

	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)	(7)=(3)/(6)x10th/Ult.
	Incurred DCCE	Cumulative Incurred DCCE Development Factors	Estimated Incurred DCCE Developed to a 10th Report	Incurred Losses	Cumulative Incurred Loss Development Factors	Estimated Incurred Losses Developed to a 10th Report	Estimated Ultimate DCCE Ratio
<u>AY</u>	<u>Incurred DCCE</u>	<u>Factors</u>	<u>10th Report</u>	<u>Incurred Losses</u>	<u>Factors</u>	<u>10th Report</u>	<u>Ratio</u>
2007	2,137,185,988	NA	2,137,185,988	20,351,923,443	NA	20,351,923,443	10.5%
2008	2,325,934,983	1.000	2,325,934,983	21,365,391,185	1.000	21,365,391,185	10.9%
2009	2,192,380,758	1.003	2,198,957,900	19,770,777,458	1.000	19,770,777,458	11.1%
2010	2,367,621,046	1.007	2,384,194,393	20,439,750,084	1.001	20,460,189,834	11.7%
2011	2,498,832,217	1.016	2,538,813,532	20,827,937,605	1.002	20,869,593,480	12.2%
2012	2,635,140,108	1.024	2,698,383,471	20,293,145,472	1.002	20,333,731,763	13.3%
2013	2,742,891,398	1.017	2,789,520,552	21,070,991,517	0.993	20,923,494,576	13.3%
2014	2,883,982,913	1.023	2,950,314,520	21,654,497,637	0.993	21,502,916,154	13.7%
2015	2,853,262,822	1.028	2,933,154,181	22,869,244,078	0.984	22,503,336,173	13.0%
2016	2,992,899,865	1.037	3,103,637,160	24,045,162,146	0.970	23,323,807,282	13.3%

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2017 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2016

**Analysis Based on Private Carrier Data
AOE—PAID ANALYSIS—Including Large Deductible Policies**

<u>AY</u>	<u>(1) Paid AOE</u>	<u>(2) Cumulative Paid AOE Development Factors</u>	<u>(3)=(1)x(2) Estimated Paid AOE Developed to a 10th Report</u>	<u>(4) Paid Losses</u>	<u>(5) Cumulative Paid Loss Development Factors</u>	<u>(6) Estimated Paid Losses Developed to a 10th Report</u>	<u>(7)=(3)/(6)x10th/Ult. Estimated Ultimate AOE Ratio</u>
2007	2,099,506,820	NA	2,099,506,820	18,255,378,123	NA	18,255,378,123	7.6% (a)
2008	1,961,061,042	1.016	1,992,438,019	18,886,201,677	1.018	19,226,153,307	6.9% (b)
2009	1,858,138,372	1.035	1,923,173,215	16,947,276,313	1.040	17,625,167,366	7.3% (c)
2010	1,795,767,568	1.059	1,901,717,855	17,088,127,274	1.068	18,250,119,929	7.0% (d)
2011	1,684,755,682	1.094	1,843,122,716	16,822,645,347	1.109	18,656,313,690	6.6% (e)
2012	1,652,054,152	1.141	1,884,993,787	15,395,923,519	1.168	17,982,438,670	7.1% (f)
2013	1,706,789,078	1.203	2,053,267,261	14,383,390,900	1.265	18,194,989,489	7.5% (g)
2014	1,587,618,703	1.306	2,073,430,026	12,692,684,506	1.448	18,379,007,165	7.6% (h)
2015	1,369,479,588	1.508	2,065,175,219	9,910,456,203	1.887	18,701,030,855	7.4% (i)
2016	938,187,289	2.300	2,157,830,765	4,533,629,765	4.229	19,172,720,276	7.5% (j)

Adjusted for Impact of Large Deductibles

- (a) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.009) \times 0.67$
- (b) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.008) \times 0.67$
- (c) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.008) \times 0.68$
- (d) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.007) \times 0.69$
- (e) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.69$
- (f) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.70$
- (g) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.004) \times 0.70$
- (h) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.70$
- (i) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.70$
- (j) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.004) \times 0.70$

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2017 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2016

**Analysis Based on Private Carrier Only Data
AOE—INCURRED ANALYSIS—Including Large Deductible Policies**

	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)	(7)=(3)/(6)x10th/Ult.
	Incurring AOE	Cumulative Incurred AOE Development Factors	Estimated Incurred AOE Developed to a 10th Report	Incurred Losses	Cumulative Incurred Loss Development Factors	Estimated Incurred Losses Developed to a 10th Report	Estimated Ultimate AOE Ratio
<u>AY</u>	<u>Incurring AOE</u>	<u>Factors</u>	<u>10th Report</u>	<u>Incurred Losses</u>	<u>Factors</u>	<u>10th Report</u>	<u>Ratio</u>
2007	2,197,468,116	NA	2,197,468,116	21,865,617,237	NA	21,865,617,237	7.3% (a)
2008	2,067,551,618	1.006	2,079,956,928	23,077,939,073	1.000	23,077,939,073	6.6% (b)
2009	1,985,178,820	1.015	2,014,956,502	21,169,378,974	1.000	21,169,378,974	7.0% (c)
2010	1,953,409,609	1.024	2,000,291,440	21,847,458,843	1.003	21,913,001,220	6.8% (d)
2011	1,917,119,757	1.033	1,980,384,709	22,408,465,789	1.005	22,520,508,118	6.4% (e)
2012	1,920,404,411	1.043	2,002,981,801	21,965,451,992	1.005	22,075,279,252	6.7% (f)
2013	2,189,913,805	1.040	2,277,510,357	23,034,699,123	0.993	22,873,456,229	7.3% (g)
2014	2,206,890,440	1.045	2,306,200,510	23,653,028,027	0.992	23,463,803,803	7.2% (h)
2015	2,273,440,596	1.028	2,337,096,933	24,949,770,275	0.980	24,450,774,870	7.1% (i)
2016	2,522,504,276	0.975	2,459,441,669	26,379,240,434	0.959	25,297,691,576	7.1% (j)

Adjusted for Impact of Large Deductibles

- (a) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.009) \times 0.67$
- (b) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.008) \times 0.67$
- (c) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.008) \times 0.68$
- (d) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.007) \times 0.69$
- (e) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.69$
- (f) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.70$
- (g) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.004) \times 0.70$
- (h) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.70$
- (i) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.70$
- (j) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.004) \times 0.70$

PRE-FILED TESTIMONY
OF
MARK MULVANEY
2017 NORTH CAROLINA WORKERS COMPENSATION
LOSS COST FILING

Q. Please state your name and business address.

A. My name is Mark Mulvaney; my business address is Milliman, Inc., 1400 Wewatta Street, Suite 300, Denver, Colorado, 80202.

Q. Are you an actuary?

A. Yes, I am a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries and am a member in good standing of both organizations.

Q. Please describe your educational and professional background.

A. I graduated with a Bachelor of Science degree in Mathematics from Georgetown University in 1978. I spent the first 10 years of my career with the National Council on Compensation Insurance. My experience there included the management of the legislative evaluation unit, a division of the National Council responsible for the review and estimation of the cost impact of workers compensation legislation countrywide, management of the "F" classification ratemaking unit, and as regional actuary.

I joined Milliman over 29 years ago, and have remained focused on workers compensation issues, but have broadened my client base to include casualty actuarial consulting services to insurance companies, reinsurers, rating bureaus, insurance regulators, state funds, self-insurance groups and pools, and to individual public and private self-insured employers. Activities include ratemaking, reserving, company formation, merger and acquisition valuation, financial analysis and company modeling, software development, expert testimony, research, and special project work.

Q. What is Milliman?

A. Milliman is among the world's largest independent actuarial and consulting firms. Milliman was founded in Seattle in 1947 as Milliman & Robertson and today has offices in principal cities worldwide, covering markets in North America, Latin America, Europe, Asia and the Pacific, and the Middle East. Milliman employs more than 3,400 people, including specialists ranging from clinicians to economists. The firm has consulting practices in healthcare, employee benefits, property and casualty insurance, life insurance, and financial services. Milliman serves the full spectrum of business, financial, government, union, education, and nonprofit organizations.

Q. Were you engaged to provide actuarial services to the North Carolina Rate Bureau (the "Rate Bureau") in connection with its 2017 workers compensation insurance loss cost filing (the "Filing")?

A. Yes I was.

Q. What was the scope of that engagement?

A. For this year's filing, the Rate Bureau engaged NCCI to provide the preliminary analysis of the data, including preliminary analysis of loss development and trends. Milliman's role was to conduct an independent review and to work with NCCI to present the data to the Rate Bureau. The scope includes assisting the Rate Bureau in explaining the filing to regulators, and providing expert testimony concerning the filing.

Q. Did you or your firm physically prepare the filing documents for the Rate Bureau?

A. No, NCCI prepared the filing based on the directions of the Rate Bureau; our role was one of input and review.

Q. Is your firm being compensated for this engagement?

A. Yes.

Q. Is that compensation in any way contingent on the provision of favorable testimony in support of the filing?

A. No it is not.

Q. Have you completed your review of the filing?

A. Yes I have.

Q. Were there any constraints placed on your review, such as limited or delayed access to data or limited time that may have impeded your complete review?

A. No, we were provided all the information that was necessary and had adequate time for a complete review. Our review was not limited in any way.

Q. Explain the difference between a Loss Cost Filing and a Rate Filing.

A. By definition, insurance rates (along with the associated rating plans) are to include provisions for all costs associated with the transfer of risk. These costs include losses, expenses, taxes, licenses and fees, and profit and contingencies. Since 1995 in North Carolina, the voluntary market workers compensation filings by the Rate Bureau have included provisions for losses, loss adjustment expenses, and loss-based assessments only. As a consequence, they are called "loss cost" filings, and they specifically exclude provision for production expenses, general expenses, dividends, taxes, licenses and fees (since 1999), and profit and contingencies.

Individual insurance companies will analyze their own books of business along with the approved loss costs, and then make filings with the Insurance Department for loadings that represent an anticipated difference in loss costs (if any), along with their production and general expense, taxes, licenses and fees, and profit and contingency provisions.

Q. Can you briefly explain the overall theory underpinning the filed loss cost change?

A. Yes, the fundamental principle is that historical North Carolina loss cost experience will be predictive of the level of loss costs that will emerge in the future.

Q. What is the overall change in Loss Costs the Rate Bureau is seeking in this filing?

A. The Rate Bureau is seeking an 11.3% reduction in the overall level of loss costs for industrial classifications and a 7.5% decrease for Federal ("F") classifications.

Q. Do you know what the overall change in premium will be?

A. No, the overall change in premium will depend upon the actions of individual companies to adopt the loss costs, as well as the loadings for production and general expenses, taxes licenses and fees, and profit that are included in their individual rate filings with the Insurance Department.

Q. Is the change in Loss Costs the same for each class code?

A. No, although the overall change is a decrease of 11.3% for industrial classifications and a decrease of 7.5% for the F classifications, the individual class codes within these broad groupings will change by different amounts. The industrial classifications are further organized by industry group and the average changes are as follows:

Manufacturing 11.3% decrease
Contracting 10.2% decrease
Office and Clerical 11.7% decrease
Goods and Services 11.4% decrease
Miscellaneous 12.0% decrease

Q. What is the proposed effective date of the filed loss costs?

A. April 1, 2018.

Q. When did the current loss costs take effect in North Carolina?

A. The current loss costs became effective April 1, 2017.

Q. For what period of time are the projections made?

A. The filed loss costs are anticipated to go into effect on April 1, 2018. Because it is anticipated that loss cost filings are made annually, these loss costs are expected to remain in effect until April 1, 2019. Therefore, loss costs are projected for policies to become effective from April 1, 2018 through March 31, 2019. However, because covered claims can occur on any day a policy is in force, and since most policies are written for annual periods, the first covered claim could occur no earlier than April 1, 2018 and the last covered claim could occur no later than March 31, 2020. Thus, the loss costs must be projected to be sufficient for occurrences over this two year period. To simplify the analysis, the Rate Bureau projects losses to the average occurrence date during this period.

Q. Let's begin discussing the industrial classifications. Can you provide more detail on exactly what historical experience is used and how the projection is made for the industrial classifications?

A. Fundamentally, the proposed overall change in loss costs is based on Policy Year 2014 and Policy Year 2015 data, valued as of December 31, 2016.

Q. What is a policy year?

A. A policy year describes a way of grouping insurance loss and exposure data so that both may be examined simultaneously. Policy year 2015, for example, consists of the experience of policies (both losses and exposures) with effective dates on any day during 2015.

Q. It's now September 2017, so policy year 2015 sounds fairly old at this point. Would it be better to include more recent data?

A. No, it is not necessarily better to use more recent data. Let me explain. Recall that a policy year contains the experience of policies incepting during the policy year. The last policy that could be written in policy year 2015 was written on December 31, 2015 with normal expiration one year later. For the industrial classifications, the valuation date of the data is December 31, 2016. After allowing time for insurance companies to estimate loss reserves and report data, and for the Rate Bureau to assemble and prepare the filing, it is evident that policy year 2015 is the most recent complete policy year that could feasibly be included.

Q. What about Policy Year 2016?

A. As of December 31, 2016, policy year 2016 is incomplete. Most policies written in 2016 will continue in force during 2017. Roughly speaking, only one half of policy year 2016 written premium would be earned as of year-end 2016, and only one half of the claims that will eventually occur would have occurred by year-end 2016. The Rate Bureau does collect this data, even in its incomplete form. However in my view the losses and exposures are just too immature to be used reliably for ratemaking.

Q. OK, tell me more about the projection process.

A. It's easiest to start with the overall change, and then work backwards exposing more layers of complexity as we go. Most insurance professionals are familiar with the term "loss ratio." A loss ratio is simply losses divided by premium. In North Carolina, the loss costs are required to include provision for losses, loss adjustment expenses, and loss-based assessments, but to exclude provision for other insurance company expenses and profit and contingencies. By convention, we often call a premium excluding expenses and profit a "pure premium." For convenience, we'll define the term "loss and LAE pure premium ratio" as a numerator that includes losses, loss adjustment expenses, and loss-based assessments divided by a denominator that includes a provision in the premium for the same three elements. In essence, the numerator is the actual cost for losses, loss adjustment expenses, and loss-based assessments that insurance companies will ultimately pay, and the denominator is the amount insurance companies will ultimately charge to policyholders for those same elements.

If we knew the loss and LAE pure premium ratio that would result during the period of prospective loss cost use if the current loss costs were charged to policyholders, then we would know by how

much to change the current loss costs. Suppose, for example, the numerator was 10% bigger than the denominator (i.e., the ratio is 1.10). The solution would be to increase the denominator by 10% to make them equal. Similarly, if the numerator was 10% smaller than the denominator (i.e., a ratio of .90), then the solution would be to shrink the denominator by 10%. We can increase and shrink the denominator simply by changing the current loss costs by the desired percentage.

In reality, however, we do not know the loss and LAE pure premium ratio that will result during the period of prospective use if the current loss costs were charged. Quite simply, the overall change calculation is all about obtaining a reasonable projection for that value.

Q. How did the Rate Bureau go about projecting the loss and LAE pure premium ratio?

A. The Rate Bureau gave equal weight to two different ratios, i.e., ratios derived from policy year 2014 and policy year 2015 experience.

Q. What companies' data are included in policy year 2014 and policy year 2015 experience?

A. All companies are required to submit data to either the Rate Bureau or the NCCI. The data are aggregated at NCCI and NCCI reviews and validates the data in order to assemble an accurate database upon which to base the filing. However, some companies may not report, or their data cannot be validated and reconciled, in which case their data are excluded. Appendix A-IV of the filing shows a listing of all carriers writing more than 0.1% of the market that are excluded. This listing shows that no carriers representing 0.1% of the market were excluded in either policy year 2014 or policy year 2015.

Q. Why is the experience of both the voluntary market and the assigned risk market used to derive voluntary market loss costs?

A. This is to ensure that the voluntary market loss costs are sufficient for insurance companies to be able to write an average employer in the state, including those that may be currently in the assigned risk plan.

Q. How did the Rate Bureau project policy year 2014 and policy year 2015 loss and loss adjustment expense pure premium ratios?

A. There are seven major steps.

1. Pure premiums are developed to an ultimate basis.
2. Pure premiums are adjusted to the current loss cost level.
3. Limited losses are developed to an ultimate basis.
4. Limited losses are adjusted to an unlimited basis.

-
5. Losses are adjusted to proposed benefit level.
 6. Loss adjustment expenses are included.
 7. The loss and loss adjustment pure premium ratio is trended to the midpoint of loss cost use.

Q. In your opinion, is each of these seven steps necessary and actuarially appropriate?

A. Yes they are.

Q. Why do pure premiums need to be developed to an ultimate basis?

A. Workers compensation policies are typically priced by calculating the premiums (and by extension pure premiums) on the basis of estimated exposures (usually payroll). After policy expiration, these exposures are audited and trued-up. Historically, this process has usually resulted in an increase in revenue. Pure premium development is used to estimate the amount that pure premiums for a given policy year will change in the future as a result of these adjustments. Appendix A-II of the filing contains the calculation of the pure premium development factors.

Q. In your opinion, are the pure premium development factors reasonable?

A. Yes they are.

Q. Why do pure premiums need to be adjusted to the current loss cost level?

A. I mentioned a little earlier that a key component of the filing is to project the loss and loss adjustment expense pure premium ratio that would result during the period of rate use if the current loss costs are charged. The reported data include pure premiums at the "designated statistical reporting level," or the pure premium level based on the loss costs in effect at the effective date of each policy within the policy year for voluntary market risks, and the premium level based on the rates in effect for assigned risks. These pure premiums and premiums need to be adjusted from the values as reported to the values that would result if the current (4/1/2017) loss costs were applied to each policy. Appendix A-I of the filing contains the pure premium on-level factors.

Q. In your opinion, is the adjustment the Rate Bureau used to adjust historical pure premiums and premiums to current loss cost level reasonable?

A. Yes it is.

Q. What is loss development and why is it necessary?

-
- A. Workers compensation claims are typically paid on a periodic basis in the form of indemnity benefits to injured workers and medical benefits to their medical providers. While most claims are not serious and can be resolved in the first year or so, some injuries are quite serious and workers compensation benefits will be paid for many years, perhaps for the injured worker's lifetime. Policy years 2014 and 2015 will therefore include many claims which have not been resolved as of December 31, 2016, and consequently the full cost of those claims is unknown.

Loss development is a technique for projecting the full cost of a group of claims based on what is known about the claims to date, and based on a review of the values of older claims at similar maturities.

As an example, consider projecting loss development based on paid losses. For a given policy year, the cumulative amounts paid for indemnity and medical benefits will increase over time as the policy year becomes older (more mature) until all claims are closed and final. The growth of the cumulative paid losses of older policy years from maturity to maturity (age to age) is measured and used to project the expected growth of the given policy year as the given policy year matures. Growth will slow and eventually cease as all claims become final, and at this point, all claims are at their ultimate values.

For limited paid losses to a 19th report, the Rate Bureau used the unweighted average of the two most recently available age-to-age factors as the basis for the projection of the development factors. Once selected, these age-to-age factors are successively multiplied to represent the cumulative growth from the age of the given policy year (2014 or 2015) to a 19th report. At the 19th report, the policy year ratio of paid loss to paid loss plus case reserves is selected based on an average of the five most recently available policy years that have a 19th report valuation and is used as a divisor. Additionally, a policy year 19th to ultimate case-incurred loss development factor is applied to obtain losses at ultimate.

In addition to using paid losses, the Rate Bureau also projects development on a case-incurred basis. Case-incurred losses are defined as losses paid to date, plus case reserves. Case reserves are estimates made by insurance adjusters for the future cost of a claim, considering the facts known to the adjuster at the time the estimate is made. As with paid losses, these values tend to grow as a cohort of claims matures, losses are paid, claims are closed, and the remaining case reserves are revalued.

For case-incurred losses the Rate Bureau used the unweighted average of the five most recently available age-to-age factors up to a 19th report. Five years were used consistent with the methodology used over the past several years.

In a manner consistent with the paid loss development, policy year cumulative development to a 19th report is first calculated. Additionally, a policy year 19th to ultimate case-incurred loss

development factor is applied.

Because indemnity and medical losses typically develop at different rates, loss development factors are calculated separately for these components.

Q. Is this the same loss development methodology used in the prior filing?

A. Yes it is.

Q. Have you reviewed the loss development factors as calculated by the Rate Bureau?

A. Yes, I have.

Q. What are your conclusions?

A. I found the development factors and the development methods selected by the Rate Bureau to be reasonable.

Q. Why are "limited losses" used and what are the limits?

A. Some workers compensation losses can be very large, and consequently can have a destabilizing effect on the losses for a policy year or on the loss development factors. Consequently, the losses for policy years 2014 and 2015 have been limited by a large loss limit, as have all policy years entering the development factor calculations. Since the losses excess of the loss limit have been excluded, a factor must be applied in the analysis to "add back" those excluded costs. The filing uses a factor of 1.010 (one percent) to include losses excess of the limit. This factor is based on the fitted severity distributions used for the Excess Loss Pure Premium Factors in the Retrospective Rating Plan.

As might be expected, the loss limit will increase over time as inflation drives loss costs upward. For example, the loss limit for the midpoint of loss cost use (March 23, 2019) is approximately \$15.0 million. However, this limit is detrended to obtain the individual loss limit in each historical policy year. Appendix A-II of the filing shows the factor to include losses excess of the limit and the limits used in each year.

Additionally, the Rate Bureau will identify certain large multi-claim occurrences as catastrophes and assign them a catastrophe number to be excluded entirely from the experience used to derive the loss cost change. There were no such catastrophes identified for either policy year 2014 or policy

year 2015.

Q. In your opinion, is the loss limitation procedure used by the Rate Bureau reasonable?

A. Yes, it is.

Q. Why are losses adjusted to proposed benefit level?

A. The claims that occurred during policy year 2014 and policy year 2015 will receive benefits based on the law that was in effect on the date of occurrence. The benefits that will ultimately be paid for the occurrences during the expected effective period will be based on the level of benefits during that time period. By convention, the Rate Bureau estimates changes in benefits in two stages. The first adjustment is from the average benefit level based on the claims in each policy year up to the benefit level included in the April 1, 2017 filing. This adjustment is calculated in Appendix A-I of the filing. The second adjustment is for impact of the change in maximum weekly benefits effective January 1, 2017, and the impact of the additional revised medical fee schedules, effective January 1, 2017. The impact of these changes is summarized in Appendix C of the filing.

Q. Are there any benefit level adjustments that the Rate Bureau considered but did not apply?

A. Yes there is one. On June 9, 2017 the North Carolina Supreme Court issued a decision in Wilkes v. City of Greenville. There were two aspects of this decision that were believed to increase workers compensation costs. The first deals with compensability and the second with disability.

Q. How did Wilkes affect compensability?

A. In Wilkes, the Supreme Court held that once an employer issues direct payment to an employee pursuant to G.S. 87-82(b) that the employee was entitled to a rebuttable presumption that additional medical treatment was causally related to the compensable injury. However, North Carolina Senate Bill 26 signed into law by the Governor on July 20, 2017 addressed that aspect of the Wilkes decision. Senate Bill 26 clarified that the employee was not entitled to such a presumption for an injury or condition not previously identified in the form prescribed by the Commission.

Q. How does Wilkes affect disability?

In Wilkes, the Supreme Court declined to hold that expert testimony is required in proving that engaging in a job search for suitable employment would be futile. Futility in searching for suitable employment is one way in North Carolina to establish disability. Instead, the Supreme Court held that testimony by the employee himself or by lay witnesses such as family members could be sufficient to prove futility.

Q. Why did the Rate Bureau not include a price impact for Wilkes?

A. First, because the North Carolina legislature quickly addressed the compensability aspects of Wilkes, the Rate Bureau believed there would be no significant cost impact due to those aspects of the decision. Regarding the disability aspects of Wilkes, the Rate Bureau was not aware of any data or studies at the present time that could be used to calculate the cost impact of these aspects. Instead, the Rate Bureau decided to continue its historical practice of including a pricing factor for amendments and court decisions where feasible, but to let the impact of amendments or court decisions that could not be priced emerge in the data underlying future rate filings.

Nonetheless, the members of the Rate Bureau Workers Compensation Committee were very concerned that the disability aspects of Wilkes will erode the cost savings produced by the benefit reforms passed by the legislature in 2011 and that there is a heightened risk of rate increases in the future.

Q. In your opinion, are the benefit level factors calculated and applied by the Rate Bureau reasonable?

A. Yes they are.

Q. How are loss adjustment expenses included in the filed loss costs?

A. Loss adjustment expenses are included by multiplying estimated loss costs by a factor which represents the ratio of loss adjustment expenses to losses. The Rate Bureau uses two sources of information for the ratio of loss adjustment expenses to losses. The first is a countrywide accident year ratio of loss adjustment expenses to accident year losses, developed to ultimate, and separated between Defense and Cost Containment Expenses (DCCE) and Adjusting and Other Expenses (AOE), based on a special call for accident year loss adjustment expenses. The countrywide accident year ratio of DCCE to loss is adjusted to North Carolina level by multiplying by a ratio, the numerator of which is the North Carolina ratio of calendar year paid DCCE to calendar year paid loss, and the denominator of which is the countrywide ratio of calendar year paid DCCE to calendar year paid loss. The accident year ultimate DCCE ratios so adjusted are added to the countrywide AOE ratios to produce an estimate of the North Carolina ratio of total LAE to total loss. The second source is the North Carolina calendar year ratios of total LAE to total loss from insurance company statutory statements page 14.

Q. What factor did the Rate Bureau select to incorporate loss adjustment expenses?

A. The Rate Bureau selected a factor of 1.175, the same factor that was used in the current loss costs.

Q. In your opinion, is the loss adjustment expense factor reasonable?

A. Yes it is.

Q. What is trend?

A. In the filing, trend refers to the relative movement of a loss to pure premium ratio over time, after adjustments have been made for premium and loss development and premium and loss on-level factors. If the loss to pure premium ratios drift upwards over time, this is a positive trend; if they drift downwards over time, it is a negative trend. Trend is needed because the data for policy years 2014 and 2015, even after adjustment for development and on-leveling, represents the ultimate level of costs during policy year 2014 and 2015 respectively. However, the loss costs are proposed to be applied to policies effective from 4/1/2018 through 3/31/2019. Trend adjusts for the drift in the level of loss costs that is expected to occur between the date of the experience and the date of the loss cost use.

Q. How did the Rate Bureau select trend factors?

A. The Rate Bureau considered the trend factors in its current loss costs, the trend indications in other states, along with the trends indicated by North Carolina data for frequency, severity, and pure premiums. When looking at the severity and pure premium trends, the Rate Bureau considered the indications based on both paid loss development methods and case-incurred loss development methods.

Q. How specifically are the indicated trends calculated?

A. The Rate Bureau reviewed policy year data from 2001 through 2015, but focused chiefly on policy years 2008 to 2015. For the pure premium trend a time series is constructed from the policy year pure premium ratios. The pure premiums that form the denominator of the pure premium ratio are developed to ultimate and adjusted to the current loss cost level. Indemnity and medical losses are analyzed separately and are developed to ultimate and adjusted to the current benefit level. The ratios of the adjusted losses to the adjusted pure premiums for each policy year form the time series that is examined for drift. A linear regression is fit through the natural logarithms of the adjusted ratios via the method of least squares, and the coefficient corresponding to the slope is transformed back to the original scale to obtain the annual trend rate.

The process is similar for the frequency trend; however in addition to development and adjustment to the 4/1/2017 loss cost level, the pure premiums that form the denominator are also adjusted to the policy year 2015 wage level. This is because the pure premiums in each historical policy year will reflect the actual workers' wages in each year (because the workers compensation exposure base is payroll). By adjusting each year to a constant wage, the pure premiums will be proportional to the hours worked. The number of claims per hour worked is a better measure of the true incidence of

claims. The numerator of the time series for the frequency trend is the number of lost-time claims developed to ultimate. The same log-linear approach is used to find the annual trend rate of the most recent years.

The procedure used to estimate the severity trend is similar; the numerator of the severity trend time series uses policy year indemnity or medical losses developed to ultimate, adjusted to the current benefit level, and also adjusted to the policy year 2015 wage level. However, since the severity trend is estimating the growth in average claim costs over time, the denominator uses the same number of lost-time claims developed to ultimate by policy year as is used in the frequency trend numerator. Because the losses in the severity trend numerator are adjusted to a common wage level, the trend calculation will be measuring the difference in the growth rate of indemnity or medical severities relative to the growth in wages. With respect to indemnity trends, since most workers compensation weekly benefits are proportional to wages, any positive observed indemnity severity trend implies that costs are increasing faster than wages. Similarly for medical severity, any positive observed medical trend implies that medical costs are increasing faster than wages.

Since the numerator of the frequency trend is the same as the denominator of the severity trend, multiplying the two annual trend rates (expressed as a factor) together will cause the number of claims to cancel. Thus, the product of the two factors would have a numerator that is consistent with the numerator of the severity trend (ultimate losses adjusted to current benefit and 2015 wage levels) and a denominator consistent with the denominator of the frequency trend (developed pure premiums adjusted to current loss cost and 2015 wage levels). These are the very same elements in the numerator and denominator as were used in the pure premium trend. Thus, frequency and severity trends can be viewed as underlying components of the pure premium trend and their product represents a different way of estimating the pure premium trend.

Q. What did the Rate Bureau select for its annual trend rates?

A. The Rate Bureau selected an indemnity pure premium annual trend factor of 0.970 (a negative 3.0% annual trend). Their medical pure premium annual trend selection was a factor of 0.985 (a negative 1.5% annual trend). The end result is that the combined trend rate is negative, implying that loss costs are expected to improve between the time they were last observed (policy year 2014 and policy year 2015) and the time that they will be used (policies written between 4/1/2018 and 3/31/2019).

Q. What trends did the Rate Bureau use for the loss costs currently in effect?

A. The current loss costs incorporated a negative 2.5% indemnity annual trend and a negative 1.0% medical annual trend.

Q. In your opinion, are the Rate Bureau's annual trends reasonable?

A. Yes.

Q. You have explained the experience used in the loss cost filing, the adjustment made to the data with respect to development, the adjustment to current loss cost level, the adjustment to current benefit level, the adjustment to include losses excess of the loss limit, the adjustment to include loss adjustment expenses, and the adjustment for trend. You have concluded that each of these was reasonable, have you not?

A. Yes.

Q. In your opinion, are there any adjustments or factors that the Rate Bureau should have included in its analysis but has not?

A. No there are not.

Q. Do you have an opinion on the reasonableness of the overall change in loss costs proposed by the Rate Bureau?

A. Yes, my conclusion is that the Rate Bureau used appropriate actuarial methods and reasonable assumptions in its calculation of the overall change in loss costs in the voluntary loss cost filing. I therefore conclude that the result, a filing for an overall decrease in the level of loss costs by 11.3% for the industrial classifications, is reasonable and actuarially sound.

Q. Has the methodology used by the Rate Bureau to determine the overall change in loss cost level materially changed from the methodology used in the prior loss cost filing?

A. No it has not.

Q. Have you reviewed the methodology the Rate Bureau used to calculate the industry group differentials?

A. Yes I have.

Q. Do you have an opinion as to whether that methodology, the resulting industry group differentials, and the resulting changes by industry group are reasonable?

A. Yes, I believe that the methodology, the resulting industry group differentials, and the resulting changes by industry group are all reasonable.

Q. Have you reviewed the methodology used to determine the overall change for the F classifications?

A. Yes I have.

Q. Do you have an opinion whether the methodology used and the resulting change for the F classifications is reasonable?

A. Yes, I believe that the methodology used and resulting overall decrease of 7.5% for the F classifications are reasonable.

Q. For the industrial classifications, have you reviewed the methodology used to spread the overall industry group changes to loss cost level to the individual classification loss costs within each industry group?

A. Yes I have.

Q. Has the methodology the Rate Bureau used to distribute the overall loss cost change by industry group to the individual classifications within each industry group changed from the prior filing?

A. No it has not. The Rate Bureau is continuing with same methodology it used in the prior filing.

Q. Are swing limits still applied?

A. Yes. Swing limits are applied in the same manner as prior filings, namely, the maximum loss cost change for any given classification is limited. For the industrial classifications, the limits remain the industry group average change plus or minus 25%. For the F classifications, the Rate Bureau is continuing with the plus or minus 15% used in the prior filing.

Q. In your opinion, is this methodology reasonable and are the resulting loss costs by classification reasonable?

A. Yes.

Q. Do you have an opinion whether the filed loss costs are actuarially sound and reasonably reflect the needed level of loss costs for workers compensation insurance in North Carolina?

A. Yes, in my opinion the overall level of the loss costs as filed by the Rate Bureau reasonably reflects the expected level of loss costs for workers compensation insurance in North Carolina, and the loss costs by classification as contained in this filing are actuarially sound. Further it is my opinion that the filed loss costs are not excessive, inadequate, or unfairly discriminatory.

Q. Does this conclude your testimony?

A. Yes it does.