



north carolina
RATE BUREAU
REINSURANCE FACILITY

INSURANCE GUARANTY ASSOCIATION

NORTH CAROLINA RATE BUREAU

September 1, 2009

Honorable Wayne Goodwin
Commissioner
NC Department of Insurance
PO Box 26387
Raleigh, North Carolina 27611

Re: Workers Compensation Insurance
2009 Loss Costs Filing

Dear Commissioner Goodwin:

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 to become effective April 1, 2010 applicable to new and renewal policies.

The enclosed memoranda, exhibits, testimony and other supporting detail explain the calculations underlying, on average, a 9.6% decrease from loss costs approved effective April 1, 2009. By industry group, the changes are: Manufacturing 12.0% decrease; Contracting 9.5% decrease; Office & Clerical 18.4% decrease; Goods & Services 7.2% decrease; and Miscellaneous 2.7% 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" Classification) are also included. Appendix B-V sets forth and explains the calculations which produce an 8.8% increase in the "F" classification pure premiums 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) Jay A. Rosen, 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 Exhibit RB-1 (Part I and Part II only) of the filing will be provided to each of our member companies.

Sincerely,

Raymond F. Evans, Jr., CPCU

General Manager

RFE/dg

Enclosure

SUMMARY

NORTH CAROLINA - LOSS COSTS

Proposed Effective Date

April 1, 2010

I. Industrial Classifications

Overall Proposed Change in Pure Premium Level

- New and Renewal Policies -9.6%

By Industry Group

Manufacturing -12.0%

Contracting -9.5%

Office and Clerical -18.4%

Goods and Services -7.2%

Miscellaneous -2.7%

Overall -9.6%

II. Federal Classifications

Overall Proposed Change in Pure Premium Level

- New and Renewal Policies +8.8%

III. Summary of Miscellaneous Changes

Current

Proposed

A. USL&HW %

95%

88%

NORTH CAROLINA
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NORTH CAROLINA

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Exhibit II - Expense Provision for Inclusion in Loss Costs

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- Exhibit II-A - Derivation of Loss Adjustment Expense Provision

Exhibit III - Proposed Loss Costs and Rating Values

NORTH CAROLINADETERMINATION OF FILED CHANGE IN PURE PREMIUM LEVEL**Section A - Policy Year 2007 Experience****Premium:**

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$1,200,663,543
(2) Premium On-level Factor (Appendix A-I)	0.944
(3) Premium Available for Benefits Costs = (1)x(2)	\$1,133,426,385

Indemnity Benefit Cost:

(4) Average Limited Indemnity Paid and Pd+Cs Losses Developed to Ultimate (App. A-II)	\$485,916,410
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.008
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.160
(7) Composite Adjustment Factor = (5)x(6)	1.169
(8) Adjusted Limited Indemnity Losses = (4)x(7)	\$568,036,283
(9) Adjusted Limited Indemnity Cost Ratio Excluding Trend and Benefits = (8)/(3)	0.501
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.951
(11) Projected Limited Indemnity Cost Ratio = (9)x(10)	0.476
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.005
(13) Projected Indemnity Cost Ratio = (11)x(12)	0.478
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(15) Projected Indemnity Cost Ratio Including Benefit Changes = (13)x(14)	0.480

Medical Benefit Cost:

(16) Average Limited Medical Paid and Pd+Cs Losses Developed to Ultimate (App. A-II)	\$412,469,479
(17) Medical Loss On-level Factor (Appendix A-I)	1.000
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.160
(19) Composite Adjustment Factor = (17)x(18)	1.160
(20) Adjusted Limited Medical Losses = (16)x(19)	\$478,464,596
(21) Adjusted Limited Medical Cost Ratio Excluding Trend and Benefits = (20)/(3)	0.422
(22) Factor to Reflect Medical Trend (Appendix A-III)	1.017
(23) Projected Limited Medical Cost Ratio = (21)x(22)	0.429
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.005
(25) Projected Medical Cost Ratio = (23)x(24)	0.431
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(27) Projected Medical Cost Ratio Including Benefit Changes = (25)x(26)	0.431

Total Benefit Cost:

(28) Policy Year 2007 Indicated Pure Premium Level Change = (15)+(27)	0.911	(-8.9%)
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NORTH CAROLINADETERMINATION OF FILED CHANGE IN PURE PREMIUM LEVEL**Section B - Policy Year 2006 Experience****Premium:**

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$1,046,111,336
(2) Premium On-level Factor (Appendix A-I)	1.009
(3) Premium Available for Benefits Costs = (1)x(2)	\$1,055,526,338

Indemnity Benefit Cost:

(4) Average Limited Indemnity Paid and Pd+Cs Losses Developed to Ultimate (App. A-II)	\$436,996,836
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.015
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.160
(7) Composite Adjustment Factor = (5)x(6)	1.177
(8) Adjusted Limited Indemnity Losses = (4)x(7)	\$514,345,276
(9) Adjusted Limited Indemnity Cost Ratio Excluding Trend and Benefits = (8)/(3)	0.487
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.937
(11) Projected Limited Indemnity Cost Ratio = (9)x(10)	0.456
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.005
(13) Projected Indemnity Cost Ratio = (11)x(12)	0.458
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(15) Projected Indemnity Cost Ratio Including Benefit Changes = (13)x(14)	0.460

Medical Benefit Cost:

(16) Average Limited Medical Paid and Pd+Cs Losses Developed to Ultimate (App. A-II)	\$387,040,896
(17) Medical Loss On-level Factor (Appendix A-I)	1.000
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.160
(19) Composite Adjustment Factor = (17)x(18)	1.160
(20) Adjusted Limited Medical Losses = (16)x(19)	\$448,967,439
(21) Adjusted Limited Medical Cost Ratio Excluding Trend and Benefits = (20)/(3)	0.425
(22) Factor to Reflect Medical Trend (Appendix A-III)	1.022
(23) Projected Limited Medical Cost Ratio = (21)x(22)	0.434
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.005
(25) Projected Medical Cost Ratio = (23)x(24)	0.436
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(27) Projected Medical Cost Ratio Including Benefit Changes = (25)x(26)	0.436

Total Benefit Cost:

(28) Policy Year 2006 Indicated Pure Premium Level Change = (15)+(27)	0.896 (-10.4%)
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NORTH CAROLINADETERMINATION OF FILED CHANGE IN PURE PREMIUM LEVEL**Section C - Indicated Pure Premium Level Change**

(1) Policy Year 2007 Indicated Pure Premium Level Change	0.911	(-8.9%)
(2) Policy Year 2006 Indicated Pure Premium Level Change	0.896	(-10.4%)
(3) Indicated Average Pure Premium Level Change = [(1)+(2)] / 2	0.904	(-9.6%)

Section D - Distribution of Overall Pure Premium Level Change to Industry Groups

Industry Group Differentials (see Appendix A-V):

Manufacturing	0.974
Contracting	1.001
Office & Clerical	0.903
Goods & Services	1.027
Miscellaneous	1.076

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

Industry Group	(1) Overall Pure Premium Level Change	(2) Industry Group Differential	(3) = (1)x(2) Pure Premium Level Change by Industry Group
Manufacturing	0.904	0.974	0.880 (-12.0%)
Contracting	0.904	1.001	0.905 (-9.5%)
Office & Clerical	0.904	0.903	0.816 (-18.4%)
Goods & Services	0.904	1.027	0.928 (-7.2%)
Miscellaneous	0.904	1.076	0.973 (-2.7%)
Overall	0.904	1.000	0.904 (-9.6%)

North Carolina

Summary of Indicated Loss Cost Expense Provision

	Provision Underlying <u>4/1/2009 Filing</u>	<u>Indicated Provision</u>
Loss Adjustment Expense (See Exhibit II-A, Sheet 1)	16.0%	16.0%

North Carolina

Derivation of Indicated Loss Adjustment Expense Provision

<u>COUNTRYWIDE</u>					<u>NORTH CAROLINA</u>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Year</u>	<u>Calendar Year IEE Ratio (Direct Basis)#</u>	<u>Accident Year Developed LAE Ratio+</u>	<u>Accident Year Developed DCCE Ratio+</u>	<u>Accident Year Developed AOE Ratio+</u>	<u>Accident Year DCCE Ratio Adjusted to NC Relativity (4) x 0.673^</u>	<u>Accident Year LAE Ratio Adjusted to NC Relativity (5) + (6)</u>	<u>Calendar Year</u>
2001	13.7%	16.4%	10.0%	6.4%	6.8%	13.2%	15.1%
2002	14.2%	17.1%	10.6%	6.6%	7.1%	13.7%	13.6%
2003	15.5%	18.1%	10.7%	7.4%	7.2%	14.6%	13.9%
2004	16.6%	17.7%	10.7%	7.0%	7.2%	14.2%	13.0%
2005	17.6%	18.7%	10.9%	7.8%	7.3%	15.1%	13.8%
2006	19.7%	19.2%	11.1%	8.1%	7.5%	15.6%	16.6%
2007	17.3%	19.9%	11.8%	8.1%	7.9%	16.0%	16.6%
2008	19.0%	20.1%	12.5%	7.6%	8.4%	16.0%	16.4%
Current North Carolina Loss Adjustment Expense Provision							16.0%
Selected North Carolina Loss Adjustment Expense Provision							16.0%

Source: Countrywide Insurance Expense Exhibit (See Exhibit RB-4).

+ 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 2007 and 2008 <u>Paid Losses* ('000s)</u>	Calendar Years 2007 and 2008 <u>Paid DCCE* ('000s)</u>	DCCE Ratio <u>(2)/(1)</u>
(a) North Carolina	\$1,605,822	\$118,417	7.4%
(b) Countrywide	41,998,775	4,638,316	11.0%
North Carolina DCCE relativity (3a) / (3b)			0.673
Selected DCCE relativity			0.673

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

ADVISORY LOSS COSTS - NOT RATES**NORTH CAROLINA**

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

Exhibit III**Page S1***Effective April 1, 2010*

CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
0005	3.10	1.67	0.15	0.42	1925	3.23	1.67	0.14	0.39	2623	3.46	1.78	0.14	0.38
0008	2.25	1.16	0.14	0.36	2001	2.60	1.46	0.17	0.38	2651	2.89	1.62	0.17	0.41
0016	6.91	3.34	0.12	0.42	2002	3.26	1.83	0.17	0.36	2660	2.20	1.23	0.17	0.38
0034	3.29	1.77	0.15	0.37	2003	2.44	1.31	0.15	0.37	2670	1.47	0.87	0.20	0.38
0035	2.36	1.32	0.17	0.39	2014	5.21	2.51	0.12	0.35	2683	1.68	0.94	0.17	0.40
0036	3.73	2.00	0.15	0.35	2016	2.42	1.36	0.17	0.39	2688	4.03	2.26	0.17	0.39
0037	3.82	1.97	0.14	0.38	2021	2.78	1.43	0.14	0.31	2702	12.56	4.72	0.10	0.39
0042	4.06	2.10	0.14	0.40	2039	4.17	2.34	0.17	0.33	2705X*	36.09	17.28	0.16	0.23
0050	12.81	6.92	0.16	0.47	2041	2.79	1.56	0.17	0.34	2706X	—	4.72	0.10	—
0059D	0.38	0.07	0.10	—	2065	3.78	2.02	0.15	0.30	2709	12.56	4.72	0.10	0.39
0065D	0.09	0.02	0.12	—	2070	4.55	2.44	0.15	0.32	2710	10.62	4.63	0.11	0.39
0066D	0.09	0.02	0.12	—	2081	3.34	1.80	0.15	0.40	2714	4.07	2.29	0.17	0.45
0067D	0.09	0.02	0.12	—	2089	3.53	1.89	0.15	0.37	2727X	8.07	3.88	0.12	0.29
0079	2.88	1.39	0.13	0.38	2095	3.86	2.07	0.15	0.38	2731	4.26	2.06	0.12	0.40
0083	3.20	1.72	0.15	0.37	2105	2.37	1.33	0.17	0.37	2735	3.97	2.23	0.17	0.40
0106	20.37	8.86	0.10	0.35	2110	1.68	0.94	0.17	0.38	2759	4.88	2.74	0.17	0.39
0113	3.75	2.01	0.15	0.35	2111	2.84	1.60	0.17	0.45	2790	2.09	1.17	0.17	0.33
0170	2.08	1.11	0.15	0.32	2112	3.33	1.87	0.17	0.37	2791X	1.74	1.03	0.21	0.37
0251	4.48	2.40	0.15	0.32	2114	1.72	0.96	0.17	0.35	2797X	5.56	2.99	0.15	0.38
0400	6.91	3.55	0.14	0.30	2121	3.47	1.86	0.15	0.28	2802	3.74	1.92	0.14	0.36
0401	7.59	3.30	0.10	0.36	2130	2.31	1.24	0.15	0.34	2812	3.69	1.98	0.15	0.34
0763FN	2.03	—	—	—	2131	2.31	1.24	0.15	0.37	2835	2.29	1.36	0.21	0.42
0771N	0.45	—	—	—	2143	2.71	1.52	0.17	0.33	2836	2.47	1.46	0.21	0.34
0908P	147.00	78.66	0.17	0.34	2150	—	3.56	0.15	—	2841	2.91	1.63	0.17	0.40
0909	—	78.66	0.17	—	2156	—	2.43	0.15	—	2881	2.71	1.60	0.19	0.36
0912	—	193.38	0.15	—	2157	4.53	2.43	0.15	0.34	2883	2.73	1.47	0.15	0.37
0913P	361.00	193.38	0.15	0.34	2172	2.03	1.04	0.14	0.28	2913	2.99	1.77	0.21	0.40
0917	3.03	1.70	0.17	0.41	2174	2.82	1.58	0.17	0.34	2915	4.06	2.09	0.14	0.40
1005*	10.64	2.26	0.09	0.24	2211	7.08	3.43	0.12	0.42	2916	3.16	1.37	0.12	0.36
1164	12.09	4.52	0.09	0.30	2220	2.61	1.40	0.15	0.35	2923	2.17	1.21	0.17	0.32
1165XE	3.82	1.64	0.10	0.32	2286	1.34	0.75	0.17	0.39	2942	2.00	1.18	0.21	0.34
1320	3.69	1.60	0.10	0.28	2288	2.92	1.64	0.17	0.37	2960	3.79	2.03	0.15	0.33
1322	11.20	4.85	0.10	0.26	2300	2.69	1.59	0.18	0.31	3004	1.62	0.78	0.12	0.33
1430	3.72	1.79	0.12	0.33	2302	1.63	0.88	0.15	0.36	3018	2.36	1.14	0.12	0.36
1438	2.12	0.92	0.12	0.33	2305	2.29	1.17	0.14	0.32	3022	3.96	2.22	0.17	0.34
1452	3.58	1.72	0.12	0.29	2361	1.86	1.00	0.15	0.37	3027	2.25	1.09	0.12	0.34
1463	13.25	5.78	0.11	0.38	2362	2.19	1.18	0.15	0.37	3028	5.39	2.90	0.15	0.43
1470X	3.79	1.82	0.12	0.25	2380	2.11	1.13	0.15	0.33	3030	5.91	2.85	0.12	0.35
1473X	2.06	0.99	0.12	0.28	2386	1.10	0.62	0.17	0.32	3040	4.62	2.23	0.12	0.36
1474X	2.42	1.16	0.12	0.26	2388	2.65	1.49	0.17	0.40	3041	4.13	2.21	0.15	0.31
1624E	4.35	1.87	0.10	0.30	2402	2.58	1.25	0.12	0.37	3042	3.34	1.72	0.15	0.35
1642	3.90	1.87	0.12	0.26	2413	2.20	1.18	0.15	0.36	3064	5.49	2.95	0.15	0.35
1654	9.01	4.33	0.12	0.27	2416	1.34	0.72	0.16	0.41	3066	—	1.59	0.17	—
1655	6.76	3.26	0.12	0.35	2417	1.81	0.97	0.15	0.31	3069	6.98	3.37	0.12	0.36
1699	3.20	1.54	0.12	0.36	2501	2.19	1.17	0.15	0.36	3076	2.84	1.59	0.17	0.36
1701	6.17	2.98	0.12	0.39	2503	1.00	0.56	0.17	0.35	3081D	3.12	1.48	0.12	0.38
1710	5.60	2.70	0.12	0.34	2534	1.79	1.00	0.17	0.36	3082D	4.80	2.28	0.12	0.37
1741D	2.42	0.78	0.10	0.33	2570	2.65	1.48	0.17	0.32	3085D	3.58	1.69	0.12	0.34
1747	2.27	1.09	0.12	0.28	2576	—	1.17	0.15	—	3110	3.29	1.76	0.15	0.30
1748	4.20	2.03	0.12	0.35	2578	—	1.17	0.15	—	3111	3.27	1.76	0.15	0.38
1803D	7.52	3.00	0.10	0.34	2585	3.19	1.79	0.17	0.36	3113	1.68	0.90	0.15	0.34
1852D	3.08	1.12	0.12	0.38	2586	1.74	0.94	0.17	0.37	3114	2.95	1.58	0.15	0.35
1853	1.73	0.89	0.14	0.27	2587	3.90	2.19	0.17	0.36	3118	3.19	1.80	0.17	0.43
1860	2.32	1.30	0.17	0.34	2589	1.73	0.93	0.15	0.38	3119	0.83	0.49	0.21	0.39
1924	2.83	1.58	0.16	0.32	2600	1.59	0.89	0.15	0.26	3122	2.31	1.30	0.17	0.39

* 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, 2010

CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
3126	2.55	1.37	0.15	0.33	3807	1.99	1.12	0.17	0.38	4431	1.56	0.92	0.19	0.38
3131	1.21	0.65	0.15	0.38	3808	2.04	1.05	0.14	0.31	4432	1.17	0.69	0.20	0.41
3132	2.98	1.60	0.15	0.38	3821	4.53	2.33	0.14	0.34	4439	1.48	0.71	0.12	0.30
3145	2.03	1.09	0.15	0.37	3822X	5.42	2.78	0.14	0.31	4452	3.15	1.69	0.15	0.37
3146	2.10	1.13	0.15	0.34	3824X	3.71	1.91	0.14	0.34	4459	2.47	1.33	0.15	0.36
3169	2.42	1.30	0.15	0.36	3826	1.05	0.56	0.15	0.31	4470	1.88	1.01	0.15	0.37
3175	2.62	1.41	0.16	0.39	3827	1.18	0.61	0.14	0.40	4484	2.58	1.39	0.15	0.38
3179	1.40	0.79	0.17	0.33	3830	2.18	1.12	0.14	0.31	4493	3.67	1.97	0.15	0.36
3180	1.99	1.12	0.17	0.37	3851	3.22	1.81	0.17	0.39	4511	0.48	0.25	0.14	0.37
3188	1.88	1.06	0.17	0.34	3865	1.78	1.05	0.18	0.32	4557	1.67	0.93	0.17	0.37
3220	2.12	1.14	0.15	0.32	3881	3.53	1.89	0.15	0.33	4558	1.87	1.01	0.15	0.36
3223	2.12	1.26	0.20	0.41	4000	6.76	2.93	0.10	0.31	4561	1.81	0.96	0.13	0.21
3224	2.84	1.59	0.17	0.31	4021	4.97	2.39	0.12	0.36	4568	2.16	1.04	0.12	0.32
3227	3.33	1.87	0.15	0.33	4024E	3.38	1.61	0.12	0.31	4581	1.26	0.55	0.10	0.35
3240	2.13	1.20	0.17	0.37	4034	5.67	2.74	0.12	0.37	4583	5.56	2.42	0.10	0.36
3241	4.13	2.22	0.15	0.36	4036	2.58	1.24	0.12	0.31	4611	0.64	0.36	0.17	0.36
3255	1.70	1.00	0.18	0.37	4038	4.95	2.94	0.17	0.39	4635	2.27	0.85	0.10	0.35
3257	2.38	1.28	0.15	0.36	4053	3.22	1.73	0.15	0.40	4653	2.23	1.25	0.17	0.30
3270	2.08	1.12	0.15	0.36	4061	5.13	2.87	0.17	0.29	4665	8.73	4.20	0.12	0.31
3300	4.99	2.68	0.15	0.37	4062	1.76	0.95	0.15	0.35	4670	3.89	1.87	0.12	0.31
3303	2.96	1.66	0.16	0.34	4101	1.76	0.91	0.14	0.35	4683	2.17	1.16	0.15	0.33
3307	4.37	2.34	0.15	0.36	4111	2.21	1.24	0.17	0.33	4686	1.64	0.79	0.12	0.35
3315	4.95	2.78	0.17	0.36	4112	2.12	1.14	0.15	0.33	4692	0.58	0.32	0.17	0.30
3334	3.20	1.71	0.15	0.29	4113	1.67	0.89	0.15	0.33	4693	0.90	0.49	0.15	0.36
3336	2.50	1.21	0.12	0.36	4114	6.10	3.26	0.15	0.29	4703	2.09	1.12	0.14	0.29
3365	10.05	4.83	0.12	0.31	4130	5.33	2.86	0.15	0.34	4717	1.99	1.18	0.19	0.31
3372	2.96	1.53	0.14	0.39	4131	4.00	2.24	0.16	0.39	4720	1.32	0.71	0.15	0.35
3373	4.04	2.17	0.15	0.38	4133	2.73	1.54	0.17	0.40	4740	3.19	1.54	0.12	0.43
3383	1.15	0.65	0.17	0.36	4150	0.54	0.32	0.19	0.37	4741	1.88	1.01	0.15	0.35
3385	0.90	0.51	0.17	0.37	4206	2.47	1.32	0.15	0.32	4751	3.05	1.47	0.14	0.41
3400	2.78	1.43	0.14	0.38	4207	1.21	0.58	0.12	0.30	4771N	2.54	0.95	0.11	0.40
3507	2.23	1.20	0.15	0.33	4239	3.31	1.59	0.12	0.34	4777	5.95	2.22	0.09	0.31
3515	2.18	1.17	0.15	0.32	4240	1.80	1.01	0.17	0.34	4825	1.12	0.54	0.12	0.32
3516X	1.46	0.81	0.17	0.27	4243	2.34	1.26	0.15	0.37	4828	1.84	0.95	0.14	0.32
3548	1.60	0.86	0.15	0.31	4244	2.22	1.19	0.15	0.35	4829	1.49	0.65	0.10	0.31
3559	3.31	1.78	0.15	0.38	4250	1.64	0.88	0.15	0.35	4902	2.29	1.28	0.17	0.38
3574	0.85	0.48	0.17	0.36	4251	1.58	0.85	0.15	0.35	4923	1.11	0.60	0.15	0.36
3581	2.43	1.36	0.17	0.36	4263	3.45	1.86	0.15	0.44	5020	9.04	4.36	0.12	0.36
3612	1.71	0.88	0.14	0.36	4273	1.95	1.05	0.15	0.38	5022	5.51	2.40	0.11	0.37
3620	5.55	2.67	0.12	0.33	4279	1.94	1.04	0.15	0.37	5037	38.98	14.53	0.09	0.24
3629	1.87	1.05	0.17	0.35	4282	1.82	1.01	0.17	0.26	5040	35.11	13.18	0.09	0.37
3632	2.79	1.43	0.14	0.36	4283	3.76	2.02	0.15	0.40	5057	10.28	3.84	0.09	0.30
3634	1.63	0.91	0.17	0.33	4299	1.74	0.98	0.17	0.34	5059	44.36	16.67	0.09	0.38
3635	2.69	1.44	0.15	0.30	4301X	1.13	0.63	0.17	0.26	5069	35.94	13.38	0.10	0.21
3638	1.66	0.93	0.17	0.36	4304	3.29	1.69	0.14	0.37	5102	5.97	2.60	0.10	0.34
3642	0.66	0.36	0.15	0.33	4307	1.13	0.67	0.20	0.39	5146	4.91	2.37	0.12	0.35
3643	2.43	1.30	0.15	0.33	4308	—	0.98	0.17	—	5160	5.02	2.18	0.10	0.29
3647	2.47	1.27	0.14	0.31	4351	1.00	0.54	0.15	0.32	5183	4.45	2.14	0.12	0.35
3648	1.24	0.70	0.17	0.38	4352	1.06	0.59	0.17	0.42	5188	5.26	2.53	0.12	0.32
3681	1.44	0.81	0.17	0.36	4360	1.40	0.79	0.17	0.31	5190	4.97	2.40	0.12	0.37
3685	1.19	0.66	0.17	0.34	4361	1.44	0.81	0.17	0.37	5191	0.84	0.45	0.15	0.32
3719	1.63	0.61	0.09	0.25	4362	1.19	0.64	0.15	0.37	5192	4.10	2.20	0.15	0.35
3724	5.03	2.19	0.10	0.35	4410	3.54	1.90	0.15	0.37	5213	8.54	3.72	0.10	0.37
3726	7.51	2.81	0.09	0.30	4417X	2.53	1.41	0.17	0.31	5215	3.97	2.04	0.14	0.32
3803	2.34	1.26	0.15	0.34	4420	7.03	3.05	0.10	0.28	5221	4.06	1.96	0.12	0.37

* 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**Page S3***Effective April 1, 2010*

CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
5222	9.68	4.21	0.10	0.32	6702M*	12.43	5.39	0.10	0.30	7409	—	9.38	0.09	—
5223	5.46	2.63	0.12	0.38	6703M*	24.46	11.18	0.12	0.30	7420	25.28	9.38	0.09	0.16
5348	4.05	1.95	0.12	0.33	6704M*	13.81	5.99	0.10	0.30	7421	1.59	0.69	0.11	0.33
5402	4.64	2.60	0.17	0.32	6801F	3.54	1.34	0.15	0.35	7422	2.75	1.02	0.10	0.21
5403	9.29	4.05	0.11	0.39	6811	3.26	1.57	0.12	0.29	7423	—	2.38	0.12	—
5437	5.76	2.78	0.12	0.36	6824F	7.86	2.72	0.11	0.37	7425	9.43	3.51	0.09	0.22
5443	4.66	2.49	0.15	0.30	6826F	6.10	2.30	0.12	0.34	7431N	4.26	1.58	0.10	0.15
5445	7.69	3.34	0.10	0.35	6834	2.73	1.41	0.14	0.36	7445N	0.39	—	—	—
5462	5.92	2.86	0.12	0.38	6836	4.87	2.36	0.13	0.43	7453N	1.42	—	—	—
5472	7.63	2.85	0.09	0.28	6843F	11.35	3.47	0.10	0.42	7502	4.70	2.26	0.12	0.34
5473	7.03	2.63	0.09	0.33	6845F	12.54	3.84	0.11	0.42	7515	2.11	0.79	0.10	0.42
5474	5.91	2.57	0.12	0.38	6854	6.12	2.29	0.14	0.31	7520	3.89	2.09	0.15	0.33
5478	4.83	2.32	0.12	0.32	6872F	19.81	6.32	0.10	0.21	7529X	7.86	2.95	0.09	0.34
5479	6.27	3.22	0.14	0.32	6874F	25.69	7.96	0.09	0.36	7538	15.56	5.83	0.09	0.35
5480	6.80	2.94	0.10	0.26	6882	4.50	1.67	0.10	0.21	7539	3.17	1.38	0.10	0.28
5491	3.49	1.51	0.10	0.29	6884	9.36	3.49	0.09	0.23	7540	5.45	2.05	0.10	0.37
5506	7.49	2.82	0.10	0.40	7016M	5.70	2.12	0.10	0.19	7580	3.10	1.49	0.12	0.35
5507	4.33	1.88	0.10	0.33	7024M	6.33	2.35	0.10	0.19	7590	4.67	2.40	0.14	0.36
5508	22.94	11.12	0.12	0.45	7038M	6.88	2.58	0.14	0.37	7600	4.36	2.09	0.12	0.29
5535	6.98	3.37	0.12	0.36	7046M	6.99	2.62	0.15	0.33	7601	8.45	3.67	0.10	0.30
5536	—	2.94	0.12	—	7047M	11.21	3.96	0.10	0.19	7605	3.35	1.61	0.12	0.31
5537	6.09	2.94	0.12	0.35	7050M	13.53	4.83	0.14	0.37	7610	0.51	0.26	0.14	0.36
5538	—	3.37	0.12	—	7090M	7.64	2.87	0.14	0.37	7611	6.64	3.20	0.12	0.31
5551	16.90	6.36	0.10	0.41	7098M	7.77	2.91	0.15	0.33	7612	9.99	4.81	0.12	0.32
5606	1.76	0.76	0.10	0.36	7099M	13.76	4.90	0.15	0.33	7613	7.15	3.44	0.12	0.29
5610	6.34	3.40	0.15	0.37	7133	5.23	2.27	0.12	0.35	7704	—	1.64	0.10	—
5645	12.46	5.43	0.10	0.38	7151M	6.35	3.06	0.12	0.35	7705	5.05	2.71	0.15	0.37
5651	7.73	3.36	0.10	0.35	7152M	12.50	5.16	0.12	0.35	7710	3.78	1.64	0.10	0.36
5703	20.21	9.77	0.12	0.41	7153M	7.06	3.40	0.12	0.35	7711	3.78	1.64	0.10	0.36
5705	7.83	3.77	0.12	0.34	7222	12.29	5.91	0.12	0.29	7720X	2.63	1.27	0.12	0.36
5951	0.45	0.25	0.17	0.37	7228	9.05	4.35	0.12	0.30	7723X	2.88	1.08	0.12	0.39
6003	8.39	4.04	0.12	0.31	7229	10.30	4.47	0.10	0.30	7855	10.23	4.92	0.12	0.30
6005	5.00	2.40	0.12	0.29	7230	6.48	3.32	0.14	0.28	8001	1.61	0.91	0.17	0.38
6017	7.80	3.73	0.12	0.22	7231	7.07	3.63	0.14	0.33	8002	1.82	0.98	0.15	0.39
6018	2.84	1.36	0.12	0.18	7232	8.61	3.74	0.10	0.30	8006	2.59	1.39	0.15	0.38
6045	3.50	1.68	0.12	0.28	7309F	18.19	5.63	0.09	0.36	8008	1.43	0.81	0.17	0.41
6204	14.54	6.32	0.10	0.34	7313F	3.66	1.13	0.10	0.35	8010	1.60	0.90	0.17	0.37
6206	4.28	1.60	0.09	0.26	7317F	8.63	2.69	0.12	0.32	8013	0.48	0.26	0.15	0.33
6213	3.04	1.32	0.10	0.24	7323FNX	4.73	1.54	0.10	0.11	8015	1.01	0.55	0.15	0.43
6214	3.14	1.17	0.10	0.24	7327F	10.20	3.11	0.10	0.42	8017	1.79	1.00	0.17	0.38
6216	7.81	2.92	0.09	0.27	7333M	4.83	1.80	0.10	0.20	8018	2.22	1.24	0.17	0.36
6217	6.54	2.85	0.10	0.37	7335M	5.37	2.00	0.10	0.20	8021	2.07	1.11	0.15	0.39
6229	4.89	2.12	0.10	0.34	7337M	9.51	3.37	0.10	0.20	8031	2.51	1.35	0.15	0.38
6233	4.48	1.94	0.10	0.28	7350F	7.98	2.79	0.10	0.32	8032	2.30	1.29	0.17	0.39
6235	10.88	4.06	0.09	0.25	7360	5.70	2.75	0.12	0.33	8033	1.86	1.00	0.15	0.37
6236	16.57	7.96	0.12	0.29	7370	5.05	2.71	0.15	0.37	8039	2.75	1.55	0.17	0.44
6237	2.54	1.22	0.12	0.28	7380	4.48	2.30	0.14	0.33	8044	3.83	1.97	0.14	0.33
6251D	17.88	7.78	0.10	0.48	7382	6.00	3.22	0.15	0.34	8045	0.74	0.42	0.17	0.39
6252D	8.44	3.12	0.09	0.27	7390	4.37	2.35	0.15	0.34	8046	2.76	1.48	0.15	0.41
6260	6.10	2.27	0.10	0.18	7394M	11.36	4.22	0.10	0.15	8047	0.88	0.49	0.16	0.33
6306	7.19	3.13	0.10	0.34	7395M	12.62	4.68	0.10	0.15	8050	—	1.00	0.17	—
6319	5.57	2.43	0.10	0.38	7398M	22.35	7.88	0.10	0.15	8058	2.52	1.35	0.15	0.41
6325	10.55	4.59	0.10	0.36	7402	0.23	0.12	0.15	0.36	8072	0.87	0.49	0.17	0.46
6400	5.27	2.71	0.14	0.32	7403	4.94	2.38	0.12	0.34	8102	2.15	1.21	0.17	0.40
6504	2.38	1.34	0.17	0.34	7405N	1.18	0.57	0.14	0.33	8103	2.74	1.42	0.14	0.43

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ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

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

Exhibit III

Page S4

Effective April 1, 2010

CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
8105	3.51	1.97	0.16	0.39	8820	0.20	0.10	0.14	0.35	9519	3.70	1.78	0.12	0.33
8106	4.41	2.13	0.12	0.36	8824	3.33	1.87	0.17	0.35	9521	4.19	2.02	0.12	0.38
8107	3.76	1.81	0.12	0.37	8825	1.92	1.13	0.18	0.38	9522	1.56	0.84	0.15	0.35
8111	2.71	1.46	0.15	0.38	8826	2.85	1.53	0.15	0.38	9534	8.56	3.71	0.10	0.29
8116	3.06	1.64	0.15	0.38	8831	1.33	0.72	0.15	0.45	9554	12.05	5.24	0.10	0.34
8203	6.62	3.56	0.15	0.39	8832	0.35	0.19	0.15	0.37	9586	0.57	0.34	0.20	0.35
8204	3.10	1.49	0.12	0.31	8833*	1.59	0.86	0.15	0.37	9600	1.91	1.07	0.17	0.33
8209	2.84	1.52	0.15	0.34	8835	2.50	1.34	0.15	0.35	9620	0.89	0.46	0.14	0.34
8215	3.70	1.79	0.12	0.39	8837	—	1.05	0.15	—					
8227	5.26	1.98	0.10	0.39	8842X	1.95	1.05	0.15	0.39					
8232	3.79	1.83	0.12	0.37	8848X	2.83	1.52	0.15	0.36					
8233	5.65	2.71	0.12	0.25	8849X	2.79	1.50	0.15	0.34					
8235	4.80	2.58	0.15	0.39	8864X	1.95	1.05	0.15	0.39					
8236X	5.46	2.63	0.12	0.35	8868	0.42	0.24	0.17	0.43					
8263	10.30	5.30	0.14	0.34	8869	0.97	0.54	0.17	0.43					
8264	5.27	2.54	0.12	0.35	8871	0.26	0.15	0.17	0.32					
8265	7.69	3.35	0.10	0.39	8901	0.25	0.13	0.14	0.36					
8279	6.56	2.86	0.13	0.36	9012	1.32	0.68	0.14	0.34					
8288	5.51	2.66	0.12	0.40	9014	2.70	1.45	0.15	0.36					
8291	7.09	3.67	0.14	0.45	9015	2.61	1.40	0.15	0.35					
8292	3.22	1.73	0.15	0.33	9016	3.22	1.74	0.15	0.44					
8293	8.82	4.24	0.12	0.32	9019	1.95	0.94	0.12	0.32					
8304	5.22	2.51	0.12	0.35	9033	2.10	1.12	0.15	0.32					
8350	6.57	2.86	0.10	0.35	9040*	3.14	1.76	0.17	0.39					
8380	2.76	1.42	0.14	0.34	9044	1.55	0.87	0.17	0.39					
8381	2.16	1.11	0.14	0.39	9052	1.82	1.02	0.17	0.38					
8385	3.87	1.87	0.12	0.36	9058	1.18	0.70	0.20	0.39					
8392	2.58	1.38	0.15	0.38	9059	2.29	1.18	0.15	0.42					
8393	2.13	1.14	0.15	0.31	9060	1.37	0.77	0.17	0.39					
8500	7.16	3.45	0.12	0.36	9061	1.41	0.84	0.21	0.41					
8601	0.81	0.42	0.14	0.35	9062	1.39	0.83	0.21	0.40					
8602	0.81	0.42	0.14	0.35	9063	0.92	0.52	0.17	0.47					
8603	0.23	0.12	0.15	0.36	9077F	1.34	0.54	0.15	0.35					
8606	3.51	1.52	0.10	0.28	9082	1.36	0.81	0.20	0.42					
8709F	3.38	1.05	0.12	0.37	9083	1.32	0.78	0.19	0.40					
8710X	2.43	1.17	0.12	0.29	9084	1.24	0.67	0.15	0.38					
8719	2.02	0.75	0.11	0.30	9089	0.58	0.33	0.17	0.32					
8720	1.41	0.68	0.12	0.35	9093	1.45	0.82	0.17	0.41					
8721	0.55	0.27	0.12	0.39	9101	3.12	1.75	0.17	0.39					
8725	1.41	0.68	0.12	0.35	9102	2.74	1.47	0.15	0.38					
8726F	3.52	1.31	0.12	0.39	9154	2.04	1.10	0.15	0.37					
8734M	0.55	0.31	0.17	0.36	9156	2.35	1.21	0.14	0.39					
8737M	0.50	0.28	0.17	0.36	9170	2.70	1.45	0.15	0.36					
8738M	0.98	0.45	0.12	0.36	9178	8.86	5.27	0.21	0.47					
8742	0.41	0.20	0.12	0.36	9179	26.45	14.88	0.16	0.41					
8745	4.54	2.34	0.14	0.36	9180	5.22	2.52	0.12	0.42					
8748	0.72	0.37	0.14	0.31	9182	2.07	1.12	0.16	0.47					
8755	0.36	0.17	0.12	0.30	9186	41.00	17.95	0.11	0.47					
8799	0.89	0.53	0.21	0.37	9220	4.92	2.54	0.14	0.40					
8800	0.89	0.53	0.21	0.37	9402	6.06	2.92	0.12	0.34					
8803	0.10	0.05	0.12	0.35	9403	8.43	3.67	0.11	0.38					
8805M	0.31	0.17	0.17	0.36	9410	2.01	1.08	0.15	0.36					
8810	0.23	0.12	0.15	0.36	9501	2.16	1.11	0.14	0.36					
8814M	0.28	0.15	0.17	0.36	9505	3.50	1.80	0.14	0.36					
8815M	0.55	0.27	0.15	0.36	9516	2.76	1.33	0.12	0.31					

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

Effective April 1, 2010

FOOTNOTES

- a Advisory loss cost for each individual risk must be obtained by Home Office from Rating Organization having jurisdiction.
- D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.
- E Advisory loss cost for classification already includes the specific disease loading shown in the table below.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.38	S	1624E	0.03	S	3082D	0.08	S
0065D	0.09	S	1741D	0.33	S	3085D	0.07	S
0066D	0.09	S	1803D	0.63	S	4024E	0.03	S
0067D	0.09	S	1852D	0.10	Asb	6251D	0.11	S
1165XE	0.04	S	3081D	0.06	S	6252D	0.07	S

S=Silica, Asb=Asbestos

- 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
7323F	0763F
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**

- 1005 Advisory loss cost includes a non-ratable disease element of \$4.57. (For coverage written separately for federal benefits only, \$1.72. For coverage written separately for state benefits only, \$2.85.)
- 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 2.391 and elr x 2.272.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.
- 8833 The ex-medical advisory loss cost for this classification is \$1.00.
- 9040 The ex-medical advisory loss cost for this classification is \$1.92.

Effective April 1, 2010

ADVISORY MISCELLANEOUS VALUES

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

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.0%	0.7%	0.6%	0.5%	0.4%	0.2%	0.2%
\$200	1.9%	1.3%	1.1%	0.9%	0.7%	0.5%	0.3%
\$300	2.7%	2.0%	1.6%	1.3%	1.1%	0.7%	0.5%
\$400	3.4%	2.5%	2.1%	1.7%	1.4%	0.9%	0.7%
\$500	4.0%	3.0%	2.5%	2.0%	1.7%	1.1%	0.8%
\$1,000	6.3%	4.8%	4.0%	3.3%	2.7%	1.9%	1.4%
\$1,500	7.8%	6.0%	5.1%	4.2%	3.5%	2.4%	1.8%
\$2,000	9.0%	7.0%	5.9%	5.0%	4.1%	2.9%	2.2%
\$2,500	10.0%	7.8%	6.7%	5.6%	4.7%	3.3%	2.5%
\$5,000	14.0%	11.2%	9.7%	8.3%	7.0%	5.2%	4.0%

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

Employee operated vehicle.....	\$55,334.00
Leased or rented vehicle.....	\$36,889.00

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

Maximum 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," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 -- "Carnival--Traveling" \$1,400.00

Minimum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" \$355.00

Per Passenger Seat Surcharge - In accordance with **Basic Manual** footnote instructions for Code 7421, the surcharge is:

Maximum surcharge per aircraft.....	\$1,000
Per passenger seat.....	\$100

Premium Determination for Partners and Sole Proprietors in accordance with **Basic Manual** Rule 2-E-3 \$37,300.00

Terrorism - (Advisory Loss Cost) \$0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with **Basic Manual** Rule 3-A-4..... 88%

(Multiply a Non-F classification loss cost by a factor of 1.88 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.76) and the adjustment for differences in loss-based expenses (1.068).)

Experience Rating Eligibility

A risk is eligible for intrastate 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 \$8,000. If more than two years, an average annual premium of at least \$4,000 is required. Page R-4 of the **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2010

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

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,020	0.04	1,139,559	--	1,202,416	0.44
2,021	--	8,169	0.05	1,202,417	--	1,268,913	0.45
8,170	--	14,449	0.06	1,268,914	--	1,339,375	0.46
14,450	--	20,864	0.07	1,339,376	--	1,414,170	0.47
20,865	--	27,420	0.08	1,414,171	--	1,493,708	0.48
27,421	--	45,863	0.09	1,493,709	--	1,578,458	0.49
45,864	--	68,269	0.10	1,578,459	--	1,668,951	0.50
68,270	--	88,199	0.11	1,668,952	--	1,765,789	0.51
88,200	--	107,604	0.12	1,765,790	--	1,869,667	0.52
107,605	--	127,012	0.13	1,869,668	--	1,981,381	0.53
127,013	--	146,659	0.14	1,981,382	--	2,101,853	0.54
146,660	--	166,678	0.15	2,101,854	--	2,232,156	0.55
166,679	--	187,159	0.16	2,232,157	--	2,373,546	0.56
187,160	--	208,171	0.17	2,373,547	--	2,527,500	0.57
208,172	--	229,770	0.18	2,527,501	--	2,695,772	0.58
229,771	--	252,008	0.19	2,695,773	--	2,880,458	0.59
252,009	--	274,931	0.20	2,880,459	--	3,084,082	0.60
274,932	--	298,588	0.21	3,084,083	--	3,309,717	0.61
298,589	--	323,027	0.22	3,309,718	--	3,561,135	0.62
323,028	--	348,294	0.23	3,561,136	--	3,843,025	0.63
348,295	--	374,442	0.24	3,843,026	--	4,161,285	0.64
374,443	--	401,523	0.25	4,161,286	--	4,523,439	0.65
401,524	--	429,594	0.26	4,523,440	--	4,939,242	0.66
429,595	--	458,714	0.27	4,939,243	--	5,421,570	0.67
458,715	--	488,947	0.28	5,421,571	--	5,987,777	0.68
488,948	--	520,361	0.29	5,987,778	--	6,661,830	0.69
520,362	--	553,030	0.30	6,661,831	--	7,477,785	0.70
553,031	--	587,034	0.31	7,477,786	--	8,485,724	0.71
587,035	--	622,458	0.32	8,485,725	--	9,762,443	0.72
622,459	--	659,394	0.33	9,762,444	--	11,431,994	0.73
659,395	--	697,944	0.34	11,431,995	--	13,708,647	0.74
697,945	--	738,218	0.35	13,708,648	--	16,997,140	0.75
738,219	--	780,335	0.36	16,997,141	--	22,164,764	0.76
780,336	--	824,426	0.37	22,164,765	--	31,466,475	0.77
824,427	--	870,635	0.38	31,466,476	--	53,170,449	0.78
870,636	--	919,119	0.39	53,170,450	--	161,690,267	0.79
919,120	--	970,051	0.40	161,690,268	AND OVER		0.80
970,052	--	1,023,624	0.41				
1,023,625	--	1,080,048	0.42				
1,080,049	--	1,139,558	0.43				

(a) G	9.65
(b) State Per Claim Accident Limitation	\$241,000
(c) State Multiple Claim Accident Limitation	\$482,000
(d) USL&HW Per Claim Accident Limitation	\$507,000
(e) USL&HW Multiple Claim Accident Limitation	\$1,014,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.78
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.78.)</i>	

Effective April 1, 2010
TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES

Expected Losses				Ballast Values	Expected Losses				Ballast Values	Expected Losses				Ballast Values
0	--	51,905	24,125	1,665,600	--	1,713,822	193,000	3,353,860	--	3,402,103	361,875			
51,906	--	89,334	28,950	1,713,823	--	1,762,046	197,825	3,402,104	--	3,450,346	366,700			
89,335	--	132,340	33,775	1,762,047	--	1,810,271	202,650	3,450,347	--	3,498,589	371,525			
132,341	--	177,709	38,600	1,810,272	--	1,858,498	207,475	3,498,590	--	3,546,833	376,350			
177,710	--	224,181	43,425	1,858,499	--	1,906,726	212,300	3,546,834	--	3,595,077	381,175			
224,182	--	271,237	48,250	1,906,727	--	1,954,955	217,125	3,595,078	--	3,643,321	386,000			
271,238	--	318,633	53,075	1,954,956	--	2,003,185	221,950	3,643,322	--	3,691,565	390,825			
318,634	--	366,244	57,900	2,003,186	--	2,051,416	226,775	3,691,566	--	3,739,809	395,650			
366,245	--	413,998	62,725	2,051,417	--	2,099,648	231,600	3,739,810	--	3,788,054	400,475			
413,999	--	461,852	67,550	2,099,649	--	2,147,881	236,425	3,788,055	--	3,836,299	405,300			
461,853	--	509,779	72,375	2,147,882	--	2,196,114	241,250	3,836,300	--	3,884,543	410,125			
509,780	--	557,761	77,200	2,196,115	--	2,244,348	246,075	3,884,544	--	3,932,788	414,950			
557,762	--	605,785	82,025	2,244,349	--	2,292,583	250,900	3,932,789	--	3,981,033	419,775			
605,786	--	653,841	86,850	2,292,584	--	2,340,819	255,725	3,981,034	--	4,029,278	424,600			
653,842	--	701,924	91,675	2,340,820	--	2,389,055	260,550	4,029,279	--	4,077,524	429,425			
701,925	--	750,028	96,500	2,389,056	--	2,437,291	265,375	4,077,525	--	4,125,769	434,250			
750,029	--	798,149	101,325	2,437,292	--	2,485,528	270,200	4,125,770	--	4,174,014	439,075			
798,150	--	846,285	106,150	2,485,529	--	2,533,766	275,025	4,174,015	--	4,222,260	443,900			
846,286	--	894,433	110,975	2,533,767	--	2,582,004	279,850	4,222,261	--	4,270,506	448,725			
894,434	--	942,591	115,800	2,582,005	--	2,630,242	284,675	4,270,507	--	4,318,751	453,550			
942,592	--	990,758	120,625	2,630,243	--	2,678,481	289,500	4,318,752	--	4,366,997	458,375			
990,759	--	1,038,933	125,450	2,678,482	--	2,726,721	294,325	4,366,998	--	4,415,243	463,200			
1,038,934	--	1,087,114	130,275	2,726,722	--	2,774,960	299,150	4,415,244	--	4,463,489	468,025			
1,087,115	--	1,135,301	135,100	2,774,961	--	2,823,200	303,975	4,463,490	--	4,511,735	472,850			
1,135,302	--	1,183,494	139,925	2,823,201	--	2,871,441	308,800	4,511,736	--	4,559,981	477,675			
1,183,495	--	1,231,690	144,750	2,871,442	--	2,919,681	313,625	4,559,982	--	4,607,875	482,500			
1,231,691	--	1,279,891	149,575	2,919,682	--	2,967,922	318,450							
1,279,892	--	1,328,095	154,400	2,967,923	--	3,016,164	323,275							
1,328,096	--	1,376,303	159,225	3,016,165	--	3,064,405	328,100							
1,376,304	--	1,424,513	164,050	3,064,406	--	3,112,647	332,925							
1,424,514	--	1,472,726	168,875	3,112,648	--	3,160,889	337,750							
1,472,727	--	1,520,941	173,700	3,160,890	--	3,209,131	342,575							
1,520,942	--	1,569,159	178,525	3,209,132	--	3,257,374	347,400							
1,569,160	--	1,617,378	183,350	3,257,375	--	3,305,616	352,225							
1,617,379	--	1,665,599	188,175	3,305,617	--	3,353,859	357,050							

For Expected Losses greater than \$4,607,875, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(9.65) / (\text{Expected Losses} + (700)(9.65))$$

$$G = 9.65$$

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

NORTH CAROLINA

RR 1

Effective April 1, 2010

Exhibit III

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.31	0.99	0.87	0.78	0.67	0.54	0.40

2. 2007 Table of Expected Loss Ranges

Effective April 1, 2007

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 †	0.690	0.722	0.739	0.755	0.770	0.792	0.808
\$15,000 †	0.649	0.687	0.707	0.725	0.744	0.770	0.790
\$20,000 †	0.615	0.657	0.679	0.699	0.721	0.750	0.774
\$25,000	0.586	0.631	0.655	0.676	0.700	0.732	0.760
\$30,000	0.560	0.607	0.632	0.655	0.681	0.716	0.747
\$35,000	0.536	0.586	0.612	0.636	0.664	0.701	0.734
\$40,000	0.515	0.566	0.593	0.618	0.648	0.686	0.722
\$50,000	0.478	0.531	0.560	0.586	0.618	0.660	0.700
\$75,000	0.407	0.461	0.493	0.522	0.558	0.605	0.653
\$100,000	0.357	0.410	0.442	0.472	0.510	0.561	0.614
\$125,000	0.318	0.369	0.402	0.432	0.471	0.525	0.581
\$150,000	0.287	0.337	0.370	0.400	0.440	0.494	0.553
\$175,000	0.260	0.309	0.342	0.372	0.412	0.467	0.528
\$200,000	0.238	0.285	0.318	0.347	0.387	0.443	0.506
\$225,000	0.219	0.264	0.296	0.326	0.366	0.421	0.486
\$250,000	0.203	0.247	0.278	0.307	0.347	0.403	0.468
\$275,000	0.189	0.231	0.262	0.290	0.329	0.385	0.451
\$300,000	0.176	0.216	0.247	0.274	0.312	0.368	0.435
\$325,000	0.165	0.204	0.233	0.260	0.298	0.353	0.419
\$350,000	0.155	0.192	0.221	0.247	0.284	0.339	0.405
\$375,000	0.146	0.182	0.210	0.235	0.272	0.325	0.392
\$400,000	0.138	0.173	0.200	0.225	0.260	0.313	0.380
\$425,000	0.131	0.164	0.191	0.215	0.249	0.302	0.368
\$450,000	0.124	0.156	0.183	0.206	0.239	0.291	0.357
\$475,000	0.118	0.149	0.175	0.197	0.230	0.281	0.347
\$500,000	0.112	0.142	0.168	0.190	0.222	0.272	0.337
\$600,000	0.094	0.121	0.144	0.163	0.193	0.239	0.302
\$700,000	0.081	0.104	0.125	0.143	0.170	0.213	0.274
\$800,000	0.071	0.092	0.112	0.128	0.153	0.193	0.251
\$900,000	0.063	0.082	0.100	0.115	0.138	0.175	0.231
\$1,000,000	0.057	0.074	0.091	0.104	0.125	0.161	0.214
\$2,000,000	0.026	0.035	0.045	0.052	0.064	0.085	0.121
\$3,000,000	0.016	0.022	0.029	0.034	0.042	0.056	0.084
\$4,000,000	0.012	0.016	0.021	0.024	0.030	0.042	0.063
\$5,000,000	0.010	0.013	0.017	0.019	0.024	0.032	0.051
\$6,000,000	0.008	0.010	0.013	0.015	0.019	0.026	0.041
\$7,000,000	0.007	0.008	0.011	0.013	0.016	0.022	0.035
\$8,000,000	0.006	0.008	0.010	0.011	0.014	0.019	0.030
\$9,000,000	0.005	0.007	0.009	0.010	0.012	0.016	0.026
\$10,000,000	0.005	0.006	0.008	0.009	0.011	0.015	0.024

† This loss limit is not applicable for retrospective rating in this state.

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

NORTH CAROLINA

RR 2

Exhibit III

Effective April 1, 2010

**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 †	0.755	0.789	0.806	0.822	0.838	0.860	0.876
\$15,000 †	0.714	0.753	0.774	0.792	0.811	0.837	0.858
\$20,000 †	0.679	0.723	0.745	0.766	0.788	0.818	0.842
\$25,000	0.648	0.696	0.720	0.742	0.767	0.800	0.828
\$30,000	0.622	0.671	0.697	0.721	0.748	0.783	0.814
\$35,000	0.597	0.649	0.676	0.701	0.730	0.768	0.801
\$40,000	0.575	0.628	0.657	0.683	0.713	0.753	0.789
\$50,000	0.536	0.592	0.622	0.650	0.683	0.726	0.767
\$75,000	0.462	0.519	0.552	0.582	0.620	0.670	0.719
\$100,000	0.407	0.464	0.498	0.530	0.570	0.624	0.679
\$125,000	0.365	0.420	0.456	0.488	0.529	0.585	0.644
\$150,000	0.331	0.386	0.421	0.453	0.496	0.553	0.615
\$175,000	0.302	0.355	0.391	0.423	0.466	0.525	0.589
\$200,000	0.277	0.329	0.365	0.397	0.440	0.499	0.565
\$225,000	0.256	0.306	0.341	0.373	0.416	0.476	0.544
\$250,000	0.238	0.287	0.322	0.353	0.396	0.456	0.525
\$275,000	0.222	0.269	0.303	0.334	0.376	0.437	0.506
\$300,000	0.207	0.253	0.286	0.317	0.359	0.419	0.489
\$325,000	0.195	0.238	0.271	0.301	0.342	0.402	0.474
\$350,000	0.183	0.225	0.258	0.287	0.327	0.387	0.458
\$375,000	0.173	0.214	0.245	0.273	0.313	0.373	0.444
\$400,000	0.164	0.203	0.234	0.261	0.301	0.359	0.431
\$425,000	0.155	0.193	0.224	0.250	0.289	0.346	0.418
\$450,000	0.147	0.184	0.214	0.240	0.278	0.335	0.406
\$475,000	0.140	0.176	0.205	0.230	0.267	0.323	0.395
\$500,000	0.134	0.169	0.197	0.222	0.258	0.313	0.384
\$600,000	0.113	0.143	0.169	0.192	0.225	0.277	0.346
\$700,000	0.097	0.124	0.148	0.168	0.199	0.248	0.315
\$800,000	0.085	0.110	0.132	0.151	0.179	0.225	0.290
\$900,000	0.076	0.098	0.119	0.136	0.162	0.205	0.267
\$1,000,000	0.068	0.088	0.108	0.123	0.148	0.188	0.248
\$2,000,000	0.031	0.042	0.054	0.062	0.076	0.100	0.142
\$3,000,000	0.020	0.026	0.035	0.040	0.050	0.067	0.099
\$4,000,000	0.014	0.019	0.025	0.029	0.036	0.050	0.075
\$5,000,000	0.011	0.015	0.020	0.023	0.028	0.039	0.060
\$6,000,000	0.009	0.012	0.015	0.018	0.022	0.031	0.049
\$7,000,000	0.008	0.010	0.013	0.015	0.019	0.026	0.041
\$8,000,000	0.007	0.009	0.012	0.013	0.016	0.022	0.036
\$9,000,000	0.006	0.008	0.010	0.012	0.015	0.020	0.031
\$10,000,000	0.006	0.007	0.009	0.011	0.013	0.018	0.028

† This loss limit is not applicable for retrospective rating in this state.

4.

Retrospective Development Factors

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.08	0.06	0.04	0.36	0.25	0.19	0.00

* The North Carolina Rate Bureau filed NCCI Item R1400 with the North Carolina Department of Insurance under filing #NCPC-125246295. That filing updates the Retrospective Rating Plan Excess Loss Factors, and is still pending DOI Approval. The North Carolina Rate Bureau also filed NCCI Item R1401 under filing #NCPC-125246233. That filing updates the Retrospective Rating Plan State/Hazard Group relativities and eliminates the four-hazard group system. Filing #NCPC-125246233 is also still pending DOI Approval.

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NORTH CAROLINA

APPENDIX A-I

CALCULATION OF 2007 POLICY YEAR ON-LEVEL FACTORS

Section A - Factor Adjusting 2007 Policy Year Assigned Risk Premium to Present Assigned Risk Pure Premium Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Rate	Cumulative		Product	Adj. Factor	Adj. For	Adj. For	Adj. For	Prem. Adj.
Date	Level	Index	Weight	(2)x(3)	Present	Expense	Removal of	MPM	Factor
	Change				Index / Sum	Constant	Expenses	Removal*	((5)x(6))
					Col. (4)	Removal@			x(7))x(8)
NR 04/01/06	Base	1.000	0.314	0.314	1.024	0.903	0.742	0.998	0.685
NR 04/01/07	1.076	1.076	0.686	<u>0.738</u>					
NR 04/01/08	1.041	1.120		1.052					
NR 04/01/09	0.962	1.077							

Section B - Factor Adjusting 2007 Policy Year Voluntary Premium to Present Voluntary Pure Premium Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Pure	Cumulative		Product	Adj. Factor	Adj. For	Adj. For	Prem. Adj.
Date	Premium	Index	Weight	(2)x(3)	Present	Expense	MPM	Factor
	Level				Index / Sum	Constant	Removal*	((5)x(6))
	Change				Col. (4)	Removal@		x(7)
NR 04/01/06	Base	1.000	0.314	0.314	0.992	1.000	0.998	0.990
NR 04/01/07	1.073	1.073	0.686	<u>0.736</u>				
NR 04/01/08	1.016	1.090		1.050				
NR 04/01/09	0.956	1.042						

Section C - Factor Adjusting 2007 Policy Year Assigned Risk and Voluntary Premium to Present Pure Premium Level

(1) Assigned Risk Market Share PY 2007	0.093
(2) Voluntary Market Share PY 2007	0.907
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. A)	0.685
(4) Voluntary Standard Premium Adjustment Factor (See Sec. B)	0.990
(5) Premium Adjustment Factor = [(1)x(3)]/1.385 + (2)x(4) #	0.944

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* Eliminates premium derived from minimum premiums.

Current premium index (assigned risk to voluntary) = 1.385

NORTH CAROLINA

APPENDIX A-I

CALCULATION OF 2007 POLICY YEAR ON-LEVEL FACTORS

Section D - Factor Adjusting 2007 Policy Year Indemnity Losses to Present Benefit Level

Date	(1) Benefit Level Change	(2) Cumulative Index	(3) Weight	(4) Product (2)x(3)	(5) Adj. Factor Present Index / Sum Col. (4)
01/01/07	Base	1.000	0.593	0.593	1.008
01/01/08	1.004	1.004	0.407	<u>0.409</u>	
01/01/09	1.006	1.010		1.002	

Section E - Factor Adjusting 2007 Policy Year Medical Losses to Present Benefit Level

Date	(1) Benefit Level Change	(2) Cumulative Index	(3) Weight	(4) Product (2)x(3)	(5) Adj. Factor Present Index / Sum Col. (4)
01/01/07	Base	1.000	0.593	0.593	1.000
01/01/08	1.000	1.000	0.407	<u>0.407</u>	
01/01/09	1.000	1.000		1.000	

NORTH CAROLINA

APPENDIX A-I

CALCULATION OF 2006 POLICY YEAR ON-LEVEL FACTORS

Section F - Factor Adjusting 2006 Policy Year Assigned Risk Premium to Present Assigned Risk Pure Premium Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Rate	Cumulative		Product	Adj. Factor	Adj. For	Adj. For	Adj. For	Prem. Adj.
Date	Level	Index	Weight	(2)x(3)	Present	Expense	Removal of	MPM	Factor
	Change				Index / Sum	Constant	Expenses	Removal*	((5)x(6))
					Col. (4)	Removal@			x(7))x(8)
NR 04/01/05	Base	1.000	0.314	0.314	1.106	0.917	0.742	0.998	0.750
NR 04/01/06	1.087	1.087	0.686	<u>0.746</u>					
NR 04/01/07	1.076	1.170		1.060					
NR 04/01/08	1.041	1.218							
NR 04/01/09	0.962	1.172							

Section G - Factor Adjusting 2006 Policy Year Voluntary Premium to Present Voluntary Pure Premium Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Pure	Cumulative		Product	Adj. Factor	Adj. For	Adj. For	Prem. Adj.
Date	Premium	Index	Weight	(2)x(3)	Present	Expense	MPM	Factor
	Level				Index / Sum	Constant	Removal*	((5)x(6))
	Change				Col. (4)	Removal@		x(7)
NR 04/01/05	Base	1.000	0.314	0.314	1.072	1.000	0.998	1.070
NR 04/01/06	1.094	1.094	0.686	<u>0.750</u>				
NR 04/01/07	1.073	1.174		1.064				
NR 04/01/08	1.016	1.193						
NR 04/01/09	0.956	1.141						

Section H - Factor Adjusting 2006 Policy Year Assigned Risk and Voluntary Premium to Present Pure Premium Level

(1) Assigned Risk Market Share PY 2006	0.116
(2) Voluntary Market Share PY 2006	0.884
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. F)	0.750
(4) Voluntary Standard Premium Adjustment Factor (See Sec. G)	1.070
(5) Premium Adjustment Factor = [(1)x(3)]/1.385 + (2)x(4) #	1.009

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* Eliminates premium derived from minimum premiums.

Current Premium Index (assigned risk to voluntary) = 1.385

NORTH CAROLINA

APPENDIX A-I

CALCULATION OF 2006 POLICY YEAR ON-LEVEL FACTORS

Section I - Factor Adjusting 2006 Policy Year Indemnity Losses to Present Benefit Level

Date	(1) Benefit Level Change	(2) Cumulative Index	(3) Weight	(4) Product (2)x(3)	(5) Adj. Factor Present Index / Sum Col. (4)
01/01/06	Base	1.000	0.593	0.593	1.015
01/01/07	1.009	1.009	0.407	<u>0.411</u>	
01/01/08	1.004	1.013		1.004	
01/01/09	1.006	1.019			

Section J - Factor Adjusting 2006 Policy Year Medical Losses to Present Benefit Level

Date	(1) Benefit Level Change	(2) Cumulative Index	(3) Weight	(4) Product (2)x(3)	(5) Adj. Factor Present Index / Sum Col. (4)
01/01/06	Base	1.000	0.593	0.593	1.000
01/01/07	1.000	1.000	0.407	<u>0.407</u>	
01/01/08	1.000	1.000		1.000	
01/01/09	1.000	1.000			

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF PREMIUM AND LOSSES DEVELOPED TO AN ULTIMATE REPORT

Section A - Premium and Loss Summary Valued as of 12/31/2008

Policy Year 2007

(1)	Standard Earned Premium	\$1,187,599,944
(2)	Factor to Develop Premium to Ultimate	1.011
(3)	Standard Earned Premium Developed to Ultimate = (1)x(2)	\$1,200,663,543
(4)	Limited Indemnity Paid Losses	\$108,865,445
(5)	Limited Indemnity Paid Development Factor to Ultimate	4.684
(6)	Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$509,925,744
(7)	Limited Indemnity Paid+Case Losses	\$234,589,678
(8)	Limited Indemnity Paid+Case Development Factor to Ultimate	1.969
(9)	Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$461,907,076
	Policy Year 2007 Avg. Limited Indemnity Paid and Pd+Cs Losses Developed to Ultimate	\$485,916,410
(10)	Limited Medical Paid Losses	\$194,978,513
(11)	Limited Medical Paid Development Factor to Ultimate	2.121
(12)	Limited Medical Paid Losses Developed to Ultimate = (10)x(11)	\$413,549,426
(13)	Limited Medical Paid+Case Losses	\$301,605,228
(14)	Limited Medical Paid+Case Development Factor to Ultimate	1.364
(15)	Limited Medical Paid+Case Losses Developed to Ultimate = (13)x(14)	\$411,389,531
	Policy Year 2007 Avg. Limited Medical Paid and Pd+Cs Losses Developed to Ultimate	\$412,469,479

Policy Year 2006

(1)	Standard Earned Premium	\$1,046,111,336
(2)	Factor to Develop Premium to Ultimate	1.000
(3)	Standard Earned Premium Developed to Ultimate = (1)x(2)	\$1,046,111,336
(4)	Limited Indemnity Paid Losses	\$197,230,841
(5)	Limited Indemnity Paid Development Factor to Ultimate	2.294
(6)	Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$452,447,549
(7)	Limited Indemnity Paid+Case Losses	\$293,351,512
(8)	Limited Indemnity Paid+Case Development Factor to Ultimate	1.437
(9)	Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$421,546,123
	Policy Year 2006 Avg. Limited Indemnity Paid and Pd+Cs Losses Developed to Ultimate	\$436,996,836
(10)	Limited Medical Paid Losses	\$241,869,421
(11)	Limited Medical Paid Development Factor to Ultimate	1.597
(12)	Limited Medical Paid Losses Developed to Ultimate = (10)x(11)	\$386,265,465
(13)	Limited Medical Paid+Case Losses	\$314,785,979
(14)	Limited Medical Paid+Case Development Factor to Ultimate	1.232
(15)	Limited Medical Paid+Case Losses Developed to Ultimate = (13)x(14)	\$387,816,326
	Policy Year 2006 Avg. Limited Medical Paid and Pd+Cs Losses Developed to Ultimate	\$387,040,896

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF PREMIUM DEVELOPMENT FACTORS

Section B - Premium Development Factors

<u>Policy Year</u>	<u>Standard Premium for Matching Companies</u>		<u>Development Factor</u>
	<u>1st Report</u>	<u>2nd Report</u>	
2004	773,945,415	780,113,641	1.008
2005	845,672,448	859,716,041	1.017
2006	1,037,081,728	1,046,400,531	1.009
Average			1.011
	<u>2nd Report</u>	<u>3rd Report</u>	
2003	733,015,873	732,320,966	0.999
2004	801,297,151	800,221,036	0.999
2005	934,542,108	934,184,781	1.000
Average			0.999
	<u>3rd Report</u>	<u>4th Report</u>	
2002	658,424,898	657,671,600	0.999
2003	745,996,299	745,973,896	1.000
2004	858,105,029	859,217,285	1.001
Average			1.000
	<u>4th Report</u>	<u>5th Report</u>	
2001	643,365,862	644,149,449	1.001
2002	670,083,557	670,375,361	1.000
2003	795,218,967	795,685,823	1.001
Average			1.001

Three-year average premium development factors

<u>1st/5th</u>	<u>2nd/5th</u>	<u>3rd/5th</u>	<u>4th/5th</u>
1.011	1.000	1.001	1.001

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

Section C1 - Limited Loss Development Factors - Paid

<u>Policy Year</u>	<u>Limited Paid Indemnity Losses for Matching Companies</u>		<u>Dev't Factor</u>	<u>Limited Paid Medical Losses for Matching Companies</u>		<u>Dev't Factor</u>
	<u>1st Report</u>	<u>2nd Report</u>		<u>1st Report</u>	<u>2nd Report</u>	
2005	94,208,606	187,794,693	1.993	177,595,628	235,248,491	1.325
2006	94,835,177	198,304,556	2.091	182,598,501	242,848,495	1.330
Average			2.042			1.328
	<u>2nd Report</u>	<u>3rd Report</u>		<u>2nd Report</u>	<u>3rd Report</u>	
2004	185,706,129	259,293,769	1.396	224,788,896	250,496,907	1.114
2005	189,858,419	267,684,731	1.410	236,967,648	263,765,200	1.113
Average			1.403			1.114
	<u>3rd Report</u>	<u>4th Report</u>		<u>3rd Report</u>	<u>4th Report</u>	
2003	235,958,500	277,140,060	1.175	215,371,583	227,666,954	1.057
2004	261,882,263	305,252,008	1.166	252,225,027	267,862,111	1.062
Average			1.171			1.060
	<u>4th Report</u>	<u>5th Report</u>		<u>4th Report</u>	<u>5th Report</u>	
2002	248,802,263	274,630,588	1.104	207,823,708	216,514,620	1.042
2003	278,316,882	301,551,394	1.083	228,601,483	237,285,543	1.038
Average			1.094			1.040
	<u>5th Report</u>	<u>6th Report</u>		<u>5th Report</u>	<u>6th Report</u>	
2001	265,931,739	286,024,915	1.076	198,395,379	206,478,736	1.041
2002	275,728,021	291,943,767	1.059	217,215,707	222,418,116	1.024
Average			1.068			1.033
	<u>6th Report</u>	<u>7th Report</u>		<u>6th Report</u>	<u>7th Report</u>	
2000	272,912,949	282,306,313	1.034	204,894,905	209,703,604	1.023
2001	286,354,469	296,396,166	1.035	206,710,357	211,486,206	1.023
Average			1.035			1.023
	<u>7th Report</u>	<u>8th Report</u>		<u>7th Report</u>	<u>8th Report</u>	
1999	277,528,993	284,863,772	1.026	198,989,732	202,335,680	1.017
2000	283,142,579	290,490,851	1.026	210,498,439	214,620,047	1.020
Average			1.026			1.019
	<u>8th Report</u>	<u>9th Report</u>		<u>8th Report</u>	<u>9th Report</u>	
1998	263,117,679	267,125,132	1.015	195,356,125	198,376,369	1.015
1999	287,128,126	292,759,644	1.020	204,449,780	207,501,897	1.015
Average			1.018			1.015
	<u>9th Report</u>	<u>10th Report</u>		<u>9th Report</u>	<u>10th Report</u>	
1997	175,063,991	176,384,210	1.008	129,964,612	131,347,525	1.011
1998	269,813,838	274,098,915	1.016	200,779,434	207,132,816	1.032
Average			1.012			1.022
	<u>10th Report</u>	<u>11th Report</u>		<u>10th Report</u>	<u>11th Report</u>	
1996	140,326,496	141,729,996	1.010	109,345,254	109,989,759	1.006
1997	178,604,125	180,115,654	1.008	133,500,550	134,241,443	1.006
Average			1.009			1.006

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

Section C1 - Limited Loss Development Factors - Paid (Cont.)

<u>Policy Year</u>	<u>Limited Paid Indemnity Losses for Matching Companies</u>		<u>Dev't Factor</u>	<u>Limited Paid Medical Losses for Matching Companies</u>		<u>Dev't Factor</u>
	<u>11th Report</u>	<u>12th Report</u>		<u>11th Report</u>	<u>12th Report</u>	
1995	120,579,776	121,127,180	1.005	101,623,782	102,073,572	1.004
1996	144,076,092	145,319,210	1.009	112,017,391	113,118,710	1.010
Average			1.007			1.007
	<u>12th Report</u>	<u>13th Report</u>		<u>12th Report</u>	<u>13th Report</u>	
1994	120,645,208	121,138,283	1.004	96,339,186	96,783,954	1.005
1995	123,082,899	123,343,150	1.002	104,205,430	104,886,271	1.007
Average			1.003			1.006
	<u>13th Report</u>	<u>14th Report</u>		<u>13th Report</u>	<u>14th Report</u>	
1993	149,721,154	150,485,070	1.005	132,195,680	132,905,788	1.005
1994	122,087,502	122,389,779	1.002	97,626,015	97,787,651	1.002
Average			1.004			1.004
	<u>14th Report</u>	<u>15th Report</u>		<u>14th Report</u>	<u>15th Report</u>	
1992	185,989,955	186,521,446	1.003	161,497,527	162,781,670	1.008
1993	150,025,354	150,444,819	1.003	129,690,560	130,218,012	1.004
Average			1.003			1.006
	<u>15th Report</u>	<u>16th Report</u>		<u>15th Report</u>	<u>16th Report</u>	
1991	239,478,526	241,136,795	1.007	199,361,126	200,884,679	1.008
1992	185,648,965	186,491,638	1.005	162,313,141	163,506,482	1.007
Average			1.006			1.008
	<u>16th Report</u>	<u>17th Report</u>		<u>16th Report</u>	<u>17th Report</u>	
1990	255,280,595	256,658,390	1.005	199,445,295	200,317,499	1.004
1991	240,542,728	241,208,022	1.003	200,508,812	201,750,608	1.006
Average			1.004			1.005
	<u>17th Report</u>	<u>18th Report</u>		<u>17th Report</u>	<u>18th Report</u>	
1989	247,358,433	248,167,158	1.003	190,446,677	191,308,557	1.005
1990	255,812,945	256,777,548	1.004	199,913,827	200,792,916	1.004
Average			1.004			1.005
	<u>18th Report</u>	<u>19th Report</u>		<u>18th Report</u>	<u>19th Report</u>	
1988	201,703,092	202,691,425	1.005	160,403,729	161,309,606	1.006
1989	247,620,035	247,980,028	1.001	191,076,695	191,766,445	1.004
Average			1.003			1.005

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

Section C2 - Limited Loss Development Factors - Paid+Case

<u>Policy Year</u>	<u>Limited Pd+Cs Indemnity Losses for Matching Companies</u>		<u>Dev't Factor</u>	<u>Limited Pd+Cs Medical Losses for Matching Companies</u>		<u>Dev't Factor</u>
	<u>1st Report</u>	<u>2nd Report</u>		<u>1st Report</u>	<u>2nd Report</u>	
2002	167,350,516	234,592,082	1.402	198,074,875	232,796,148	1.175
2003	200,975,908	269,240,114	1.340	237,736,073	251,144,285	1.056
2004	209,505,775	287,290,779	1.371	275,335,742	302,359,956	1.098
2005	216,165,974	298,354,056	1.380	285,082,700	315,139,275	1.105
2006	217,259,003	294,553,377	1.356	286,346,408	315,899,077	1.103
Average			1.370			1.107
	<u>2nd Report</u>	<u>3rd Report</u>		<u>2nd Report</u>	<u>3rd Report</u>	
2001	212,023,165	254,595,344	1.201	213,822,083	222,851,114	1.042
2002	239,373,673	277,285,565	1.158	237,590,169	243,153,142	1.023
2003	268,067,916	305,093,013	1.138	250,629,730	263,147,996	1.050
2004	289,644,345	329,318,149	1.137	304,366,014	310,683,395	1.021
2005	301,006,871	341,978,422	1.136	317,349,164	314,751,961	0.992
Average			1.154			1.026
	<u>3rd Report</u>	<u>4th Report</u>		<u>3rd Report</u>	<u>4th Report</u>	
2000	246,233,776	271,355,543	1.102	200,146,317	213,921,643	1.069
2001	258,933,732	281,889,939	1.089	227,773,377	228,272,074	1.002
2002	268,421,701	289,701,408	1.079	235,653,238	232,450,968	0.986
2003	306,153,546	326,266,604	1.066	263,727,961	267,869,200	1.016
2004	332,120,574	353,323,387	1.064	312,554,338	316,228,825	1.012
Average			1.080			1.017
	<u>4th Report</u>	<u>5th Report</u>		<u>4th Report</u>	<u>5th Report</u>	
1999	259,346,898	273,182,082	1.053	196,739,447	203,209,350	1.033
2000	280,895,040	291,676,468	1.038	222,282,863	226,582,806	1.019
2001	286,606,192	300,749,335	1.049	229,622,769	228,743,921	0.996
2002	300,628,341	311,966,400	1.038	244,418,066	250,287,011	1.024
2003	327,598,560	338,649,019	1.034	268,926,335	271,654,805	1.010
Average			1.042			1.016
	<u>5th Report</u>	<u>6th Report</u>		<u>5th Report</u>	<u>6th Report</u>	
1998	252,876,774	259,886,901	1.028	206,475,515	209,295,682	1.014
1999	282,037,092	291,072,641	1.032	212,415,185	213,380,984	1.005
2000	288,888,338	294,246,742	1.019	217,507,008	218,443,478	1.004
2001	303,953,109	313,111,946	1.030	230,968,077	227,325,035	0.984
2002	313,080,794	316,992,700	1.012	250,998,934	251,978,144	1.004
Average			1.024			1.002
	<u>6th Report</u>	<u>7th Report</u>		<u>6th Report</u>	<u>7th Report</u>	
1997	168,415,956	171,539,191	1.019	128,006,738	130,210,067	1.017
1998	268,965,733	273,017,942	1.015	217,682,672	222,799,380	1.024
1999	292,865,833	297,232,282	1.015	214,216,878	218,371,692	1.019
2000	299,954,668	304,915,060	1.017	236,305,777	240,921,414	1.020
2001	313,441,500	315,943,924	1.008	227,556,656	230,734,491	1.014
Average			1.015			1.019

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

Section C2 - Limited Loss Development Factors - Paid+Case (Cont.)

<u>Policy Year</u>	<u>Limited Pd+Cs Indemnity Losses for Matching Companies</u>		<u>Dev't Factor</u>	<u>Limited Pd+Cs Medical Losses for Matching Companies</u>		<u>Dev't Factor</u>
	<u>7th Report</u>	<u>8th Report</u>		<u>7th Report</u>	<u>8th Report</u>	
1996	141,639,570	143,434,776	1.013	111,941,022	112,490,451	1.005
1997	177,233,470	179,678,743	1.014	134,339,169	135,420,913	1.008
1998	272,828,284	273,883,463	1.004	219,817,713	214,258,010	0.975
1999	300,331,015	302,394,351	1.007	220,457,522	222,673,913	1.010
2000	305,817,860	306,076,425	1.001	241,779,649	242,317,938	1.002
Average			1.008			1.000
	<u>8th Report</u>	<u>9th Report</u>		<u>8th Report</u>	<u>9th Report</u>	
1995	120,670,969	120,601,005	0.999	102,623,764	107,095,234	1.044
1996	142,432,696	143,209,226	1.005	112,077,829	112,641,629	1.005
1997	177,502,881	177,284,015	0.999	133,681,479	135,814,018	1.016
1998	277,798,888	279,054,730	1.005	218,951,662	220,429,393	1.007
1999	304,173,938	307,827,517	1.012	223,816,779	228,574,672	1.021
Average			1.004			1.019
	<u>9th Report</u>	<u>10th Report</u>		<u>9th Report</u>	<u>10th Report</u>	
1994	121,680,806	121,773,786	1.001	99,039,815	99,382,447	1.003
1995	119,845,834	120,366,655	1.004	106,384,304	107,413,166	1.010
1996	144,237,553	145,060,310	1.006	113,303,239	118,413,711	1.045
1997	181,480,931	181,903,799	1.002	138,779,315	139,280,986	1.004
1998	281,905,576	283,794,934	1.007	222,981,920	221,638,746	0.994
Average			1.004			1.011
	<u>10th Report</u>	<u>11th Report</u>		<u>10th Report</u>	<u>11th Report</u>	
1993	152,695,520	153,091,182	1.003	136,408,501	137,551,624	1.008
1994	120,546,676	120,810,351	1.002	98,252,521	97,443,517	0.992
1995	121,510,090	122,399,769	1.007	108,412,988	104,589,930	0.965
1996	146,015,794	146,291,898	1.002	119,122,615	118,970,339	0.999
1997	184,123,714	184,997,333	1.005	141,434,011	140,852,573	0.996
Average			1.004			0.992
	<u>11th Report</u>	<u>12th Report</u>		<u>11th Report</u>	<u>12th Report</u>	
1992	189,537,662	191,244,518	1.009	167,571,299	168,322,447	1.004
1993	151,216,551	152,197,475	1.006	136,118,393	137,260,573	1.008
1994	122,424,724	123,011,323	1.005	98,554,454	99,244,141	1.007
1995	122,399,769	122,501,743	1.001	104,589,930	104,804,913	1.002
1996	148,637,994	149,233,075	1.004	120,997,971	122,216,194	1.010
Average			1.005			1.006
	<u>12th Report</u>	<u>13th Report</u>		<u>12th Report</u>	<u>13th Report</u>	
1991	247,339,466	247,844,960	1.002	209,930,138	209,093,746	0.996
1992	188,277,502	188,658,952	1.002	165,612,831	168,353,705	1.017
1993	153,422,747	154,302,053	1.006	138,152,346	139,220,921	1.008
1994	123,011,323	123,425,791	1.003	99,244,141	99,097,089	0.999
1995	124,506,424	124,653,183	1.001	106,990,103	109,350,362	1.022
Average			1.003			1.008

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

Section C2 - Limited Loss Development Factors - Paid+Case (Cont.)

<u>Policy Year</u>	<u>Limited Pd+Cs Indemnity Losses for Matching Companies</u>		<u>Dev't Factor</u>	<u>Limited Pd+Cs Medical Losses for Matching Companies</u>		<u>Dev't Factor</u>
	<u>13th Report</u>	<u>14th Report</u>		<u>13th Report</u>	<u>14th Report</u>	
1990	262,667,052	263,601,296	1.004	214,691,340	215,430,758	1.003
1991	243,509,232	245,509,017	1.008	205,716,501	208,119,420	1.012
1992	190,522,475	190,896,096	1.002	170,018,855	170,488,975	1.003
1993	154,302,053	154,602,207	1.002	139,220,921	141,095,057	1.013
1994	124,375,010	124,262,867	0.999	99,939,150	99,918,119	1.000
Average			1.003			1.006
	<u>14th Report</u>	<u>15th Report</u>		<u>14th Report</u>	<u>15th Report</u>	
1989	252,160,978	252,947,933	1.003	196,731,705	198,289,268	1.008
1990	259,260,849	259,817,447	1.002	212,153,706	212,622,751	1.002
1991	247,632,774	247,524,105	1.000	210,228,508	210,782,337	1.003
1992	190,896,096	190,314,393	0.997	170,488,975	174,414,541	1.023
1993	153,786,564	153,784,083	1.000	136,693,609	138,497,714	1.013
Average			1.000			1.010
	<u>15th Report</u>	<u>16th Report</u>		<u>15th Report</u>	<u>16th Report</u>	
1988	208,803,672	209,635,602	1.004	169,498,690	170,049,633	1.003
1989	249,356,604	249,715,549	1.001	196,068,352	196,013,387	1.000
1990	262,066,145	262,627,393	1.002	214,168,586	213,276,168	0.996
1991	247,524,105	247,548,966	1.000	210,782,337	213,155,866	1.011
1992	189,441,912	189,750,742	1.002	173,946,012	174,159,273	1.001
Average			1.002			1.002
	<u>16th Report</u>	<u>17th Report</u>		<u>16th Report</u>	<u>17th Report</u>	
1987	173,035,575	172,986,340	1.000	135,983,093	136,755,161	1.006
1988	205,387,563	205,360,945	1.000	166,768,829	166,409,949	0.998
1989	251,236,628	251,247,247	1.000	196,810,059	198,524,219	1.009
1990	262,627,393	262,692,053	1.000	213,276,168	213,757,403	1.002
1991	246,954,899	247,059,201	1.000	212,779,999	213,800,022	1.005
Average			1.000			1.004
	<u>17th Report</u>	<u>18th Report</u>		<u>17th Report</u>	<u>18th Report</u>	
1986	127,218,826	127,864,968	1.005	109,241,975	109,717,631	1.004
1987	169,733,569	170,064,764	1.002	134,332,293	135,202,001	1.006
1988	205,801,009	206,030,764	1.001	166,719,578	166,973,432	1.002
1989	251,247,247	251,376,037	1.001	198,524,219	198,918,104	1.002
1990	261,846,608	261,583,343	0.999	213,353,731	213,237,161	0.999
Average			1.002			1.003
	<u>18th Report</u>	<u>19th Report</u>		<u>18th Report</u>	<u>19th Report</u>	
1985	114,377,004	114,923,855	1.005	87,807,913	88,103,730	1.003
1986	87,251,972	87,365,952	1.001	72,486,993	72,426,062	0.999
1987	170,787,442	170,903,863	1.001	135,547,920	137,204,042	1.012
1988	206,030,764	206,334,295	1.001	166,973,432	171,038,848	1.024
1989	250,828,914	251,113,240	1.001	198,686,242	200,030,280	1.007
Average			1.002			1.009

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

Section D - Accident Year Unlimited Loss Development Factors (19th-to-Ultimate Report)

	<u>Indemnity</u>	<u>Medical</u>
(1) Losses for accident year 1980 valued as of 12-31-1987	51,692,236	34,295,486
(2) Losses for accident year 1981 valued as of 12-31-1988	54,268,363	38,117,338
(3) Losses for accident year 1982 valued as of 12-31-1989	50,999,595	36,719,295
(4) Losses for accident year 1983 valued as of 12-31-1990	59,724,365	47,632,558
(5) Losses for accident year 1984 valued as of 12-31-1991	67,150,896	55,789,947
(6) Average = ((1)+(2)+(3)+(4)+(5))/5	56,767,091	42,510,925
(7) Losses for accident year 1985 valued as of 12-31-1992	77,383,880	60,565,616
(8) Ratio = (6)/(7)	0.734	0.702
(9) Losses for accident year 1985 valued as of 12-31-2003	106,738,505	83,034,289
(10) Losses for accident year 1985 valued as of 12-31-2004	107,277,448	83,438,919
(11) Losses for accident years prior to 1985 valued as of 12-31-2003	747,934,970	539,999,499
(12) Losses for accident years prior to 1985 valued as of 12-31-2004	748,867,653	539,424,472
(13) 19th-to-ultimate development factor = 1+[(10)-(9)+((12)-(11))/(8))/(9)	1.017	0.995
(14) Losses for accident year 1981 valued as of 12-31-1988	53,875,360	37,919,991
(15) Losses for accident year 1982 valued as of 12-31-1989	51,186,562	37,034,596
(16) Losses for accident year 1983 valued as of 12-31-1990	59,598,750	47,746,269
(17) Losses for accident year 1984 valued as of 12-31-1991	67,227,944	56,190,374
(18) Losses for accident year 1985 valued as of 12-31-1992	77,174,442	60,856,798
(19) Average = ((14)+(15)+(16)+(17)+(18))/5	61,812,612	47,949,606
(20) Losses for accident year 1986 valued as of 12-31-1993	93,162,040	71,050,968
(21) Ratio = (19)/(20)	0.663	0.675
(22) Losses for accident year 1986 valued as of 12-31-2004	117,919,363	94,622,274
(23) Losses for accident year 1986 valued as of 12-31-2005	118,125,528	94,987,076
(24) Losses for accident years prior to 1986 valued as of 12-31-2004	851,318,000	618,750,646
(25) Losses for accident years prior to 1986 valued as of 12-31-2005	854,477,921	623,815,537
(26) 19th-to-ultimate development factor = 1+[(23)-(22)+((25)-(24))/(21))/(22)	1.042	1.083
(27) Losses for accident year 1982 valued as of 12-31-1989	47,663,737	34,598,009
(28) Losses for accident year 1983 valued as of 12-31-1990	55,532,749	42,881,830
(29) Losses for accident year 1984 valued as of 12-31-1991	62,397,553	52,330,852
(30) Losses for accident year 1985 valued as of 12-31-1992	72,725,374	57,812,133
(31) Losses for accident year 1986 valued as of 12-31-1993	88,442,418	67,387,275
(32) Average = ((27)+(28)+(29)+(30)+(31))/5	65,352,366	51,002,020
(33) Losses for accident year 1987 valued as of 12-31-1994	117,635,669	92,198,588
(34) Ratio = (32)/(33)	0.556	0.553
(35) Losses for accident year 1987 valued as of 12-31-2005	139,723,534	111,975,423
(36) Losses for accident year 1987 valued as of 12-31-2006	139,933,643	112,444,934
(37) Losses for accident years prior to 1987 valued as of 12-31-2005	919,221,368	674,444,959
(38) Losses for accident years prior to 1987 valued as of 12-31-2006	920,241,854	679,192,570
(39) 19th-to-ultimate development factor = 1+[(36)-(35)+((38)-(37))/(34))/(35)	1.015	1.081

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APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

Section D - Accident Year Unlimited Loss Development Factors (19th-to-Ultimate Report) (Cont.)

	<u>Indemnity</u>	<u>Medical</u>
(40) Losses for accident year 1983 valued as of 12-31-1990	80,335,646	63,328,381
(41) Losses for accident year 1984 valued as of 12-31-1991	98,546,007	78,564,723
(42) Losses for accident year 1985 valued as of 12-31-1992	117,059,567	90,066,448
(43) Losses for accident year 1986 valued as of 12-31-1993	135,960,969	103,433,064
(44) Losses for accident year 1987 valued as of 12-31-1994	167,762,527	135,134,393
(45) Average = ((40)+(41)+(42)+(43)+(44))/5	119,932,943	94,105,402
(46) Losses for accident year 1988 valued as of 12-31-1995	214,777,459	166,127,292
(47) Ratio = (45)/(46)	0.558	0.566
(48) Losses for accident year 1988 valued as of 12-31-2006	175,429,517	142,871,672
(49) Losses for accident year 1988 valued as of 12-31-2007	175,845,930	144,605,839
(50) Losses for accident years prior to 1988 valued as of 12-31-2006	1,060,166,167	791,637,504
(51) Losses for accident years prior to 1988 valued as of 12-31-2007	1,061,724,225	796,546,541
(52) 19th-to-ultimate development factor = 1+[(49)-(48)+((51)-(50))/(47)]/(48)	1.018	1.073
(53) Losses for accident year 1984 valued as of 12-31-2002	68,031,500	51,971,257
(54) Losses for accident year 1985 valued as of 12-31-2003	84,692,229	67,096,174
(55) Losses for accident year 1986 valued as of 12-31-2004	96,064,069	75,416,222
(56) Losses for accident year 1987 valued as of 12-31-2005	131,148,407	103,838,701
(57) Losses for accident year 1988 valued as of 12-31-2006	162,732,839	131,988,444
(58) Average = ((53)+(54)+(55)+(56)+(57))/5	108,533,809	86,062,160
(59) Losses for accident year 1989 valued as of 12-31-2007	201,559,281	171,350,429
(60) Ratio = (58)/(59)	0.538	0.502
(61) Losses for accident year 1989 valued as of 12-31-2007	236,488,979	197,618,324
(62) Losses for accident year 1989 valued as of 12-31-2008	237,087,048	200,867,344
(63) Losses for accident years prior to 1989 valued as of 12-31-2007	1,313,917,660	1,001,396,238
(64) Losses for accident years prior to 1989 valued as of 12-31-2008	1,317,189,946	1,008,667,082
(65) 19th-to-ultimate development factor = 1+[(62)-(61)+((64)-(63))/(60)]/(61)	1.028	1.090
(66) 5-year average 19th-to-ultimate development factor ((13)+(26)+(39)+(52)+(65))/5	1.024	1.064

(1) through (5) and (7) include only information for matching companies for the 1987 through 1992 valuations.

(9) through (12) include only information for matching companies for the 2003 and 2004 valuations.

(14) through (18) and (20) include only information for matching companies for the 1988 through 1993 valuations.

(22) through (25) include only information for matching companies for the 2004 and 2005 valuations.

(27) through (31) and (33) include only information for matching companies for the 1989 through 1994 valuations.

(35) through (38) include only information for matching companies for the 2005 and 2006 valuations.

(40) through (44) and (46) include only information for matching companies for the 1990 through 1995 valuations.

(48) through (51) include only information for matching companies for the 2006 and 2007 valuations.

(53) through (57) and (59) include only information for matching companies for the 2002 through 2007 valuations.

(61) through (64) include only information for matching companies for the 2007 and 2008 valuations.

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

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APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

Section E - Accident Year Ratios

Accident Year Unlimited Paid+Case-to-Incurred Including IBNR Ratios at a 19th Report

<u>Accident</u> <u>Year</u>	<u>Indemnity Losses</u>			<u>Medical Losses</u>		
	<u>Paid+Case</u>	<u>Incl. IBNR</u>	<u>Ratio</u>	<u>Paid+Case</u>	<u>Incl. IBNR</u>	<u>Ratio</u>
1986	117,761,988	119,221,605	0.988	94,626,121	95,644,792	0.989
1987	148,593,665	150,162,904	0.990	118,319,824	119,860,303	0.987
1988	188,995,595	190,502,671	0.992	151,978,770	153,523,675	0.990
1989	235,160,301	237,064,005	0.992	196,553,336	197,953,528	0.993
1990	262,583,426	266,048,334	0.987	198,029,866	201,032,030	0.985
Average			0.990			0.989

Accident Year Limited Paid-to-Paid+Case Ratios at a 19th Report

<u>Accident</u> <u>Year</u>	<u>Indemnity Losses</u>			<u>Medical Losses</u>		
	<u>Paid</u>	<u>Paid+Case</u>	<u>Ratio</u>	<u>Paid</u>	<u>Paid+Case</u>	<u>Ratio</u>
1986	115,211,429	117,761,988	0.978	92,583,131	94,626,121	0.978
1987	144,813,198	148,593,665	0.975	113,701,152	118,319,824	0.961
1988	185,103,952	188,995,595	0.979	146,177,333	151,978,770	0.962
1989	232,252,336	235,160,301	0.988	184,591,227	196,553,336	0.939
1990	258,169,513	262,583,426	0.983	192,845,066	198,029,866	0.974
Average			0.981			0.963

Section F - Determination of Limited Paid+Case 19th-to-Ultimate Loss Development Factor

	<u>Indemnity</u>	<u>Medical</u>
(1) Unlimited Incurred 19th-to-Ultimate Loss Development Factor (Section D)	1.024	1.064
(2) Unlimited Paid+Case-to-Incurred Including IBNR Ratio (Section E)	0.990	0.989
(3) Unlimited Paid+Case 19th-to-Ultimate Loss Development Factor = (1)/(2)	1.034	1.076
(4) Factor to Adjust 19th-to-Ultimate Development Factor to a Limited Basis	0.855	0.855
(5) Limited Paid+Case 19th-to-Ultimate Loss Development Factor = ((3)-1)x(4)+1	1.029	1.065

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

Section G1 - Summary of Loss Development Factors - Paid

	(1) 1st/2nd	(2) 2nd/3rd	(3) 3rd/4th	(4) 4th/5th	(5) 5th/6th	(6) 6th/7th	(7) 7th/8th	(8) 8th/9th
Indemnity	2.042	1.403	1.171	1.094	1.068	1.035	1.026	1.018
Medical	1.328	1.114	1.060	1.040	1.033	1.023	1.019	1.015

	(9) 9th/10th	(10) 10th/11th	(11) 11th/12th	(12) 12th/13th	(13) 13th/14th	(14) 14th/15th	(15) 15th/16th	(16) 16th/17th
Indemnity	1.012	1.009	1.007	1.003	1.004	1.003	1.006	1.004
Medical	1.022	1.006	1.007	1.006	1.004	1.006	1.008	1.005

	(17) 17th/18th	(18) 18th/19th	(19) Ltd. P+C 19th/Ult Factor	(20) Ltd. Paid to P+C Factor	(21) 18th/Ult* ((19)/(20)) x((18))	(22) 17th/Ult (21)x(17)	(23) 16th/Ult (22)x(16)	(24) 15th/Ult (23)x(15)
Indemnity	1.004	1.003	1.029	0.981	1.051	1.055	1.059	1.065
Medical	1.005	1.005	1.065	0.963	1.109	1.115	1.121	1.130

	(25) 14th/Ult (24)x(14)	(26) 13th/Ult (25)x(13)	(27) 12th/Ult (26)x(12)	(28) 11th/Ult (27)x(11)	(29) 10th/Ult (28)x(10)	(30) 9th/Ult (29)x(9)	(31) 8th/Ult (30)x(8)	(32) 7th/Ult (31)x(7)
Indemnity	1.068	1.072	1.075	1.083	1.093	1.106	1.126	1.155
Medical	1.137	1.142	1.149	1.157	1.164	1.190	1.208	1.231

	(33) 6th/Ult (32)x(6)	(34) 5th/Ult (33)x(5)	(35) 4th/Ult (34)x(4)	(36) 3rd/Ult (35)x(3)	(37) 2nd/Ult (36)x(2)	(38) 1st/Ult (37)x(1)
Indemnity	1.195	1.276	1.396	1.635	2.294	4.684
Medical	1.259	1.301	1.353	1.434	1.597	2.121

* The 18th/19th link ratio is raised to the two-thirds power to remove the overlap with the AY 19th/Ult development factor.

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

Section G2 - Summary of Loss Development Factors - Paid+Case

	(1) 1st/2nd	(2) 2nd/3rd	(3) 3rd/4th	(4) 4th/5th	(5) 5th/6th	(6) 6th/7th	(7) 7th/8th	(8) 8th/9th
Indemnity	1.370	1.154	1.080	1.042	1.024	1.015	1.008	1.004
Medical	1.107	1.026	1.017	1.016	1.002	1.019	1.000	1.019

	(9) 9th/10th	(10) 10th/11th	(11) 11th/12th	(12) 12th/13th	(13) 13th/14th	(14) 14th/15th	(15) 15th/16th	(16) 16th/17th
Indemnity	1.004	1.004	1.005	1.003	1.003	1.000	1.002	1.000
Medical	1.011	0.992	1.006	1.008	1.006	1.010	1.002	1.004

	(17) 17th/18th	(18) 18th/19th	(19) Ltd. P+C 19th/Ult Factor	(20) 18th/Ult* (19)x(18)	(21) 17th/Ult (20)x(17)	(22) 16th/Ult (21)x(16)	(23) 15th/Ult (22)x(15)	(24) 14th/Ult (23)x(14)
Indemnity	1.002	1.002	1.029	1.030	1.032	1.032	1.034	1.034
Medical	1.003	1.009	1.065	1.071	1.074	1.078	1.080	1.091

	(25) 13th/Ult (24)x(13)	(26) 12th/Ult (25)x(12)	(27) 11th/Ult (26)x(11)	(28) 10th/Ult (27)x(10)	(29) 9th/Ult (28)x(9)	(30) 8th/Ult (29)x(8)	(31) 7th/Ult (30)x(7)	(32) 6th/Ult (31)x(6)
Indemnity	1.037	1.040	1.045	1.049	1.053	1.057	1.065	1.081
Medical	1.098	1.107	1.114	1.105	1.117	1.138	1.138	1.160

	(33) 5th/Ult (32)x(5)	(34) 4th/Ult (33)x(4)	(35) 3rd/Ult (34)x(3)	(36) 2nd/Ult (35)x(2)	(37) 1st/Ult (36)x(1)
Indemnity	1.107	1.153	1.245	1.437	1.969
Medical	1.162	1.181	1.201	1.232	1.364

* The 18th/19th link ratio is raised to the two-thirds power to remove the overlap with the AY 19th/Ult development factor.

NORTH CAROLINA

APPENDIX A-II

LARGE LOSS LIMITS

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

(1) Threshold at the Midpoint of the Loss Cost Effective Period*	18,671,548
(2) Statewide Excess Ratio for (1)	0.005
(3) Market Share for Carriers Missing from Large Loss and Catastrophe Call	0.000
(4) Factor to Adjust Limited Losses to an Unlimited Basis = $1/\{1-[(2) \times (1-(3))]\}$	1.005

Section I - Policy Year Large Loss Limits

<u>Policy Year</u>	<u>Detrended Limit</u>
2007	17,080,679
2006	16,480,531
2005	15,854,314
2004	15,292,561
2003	14,754,005
2002	14,305,226
2001	14,007,009
2000	13,664,973
1999	13,082,783
1998	12,448,784
1997	11,819,783
1996	11,200,833
1995	10,692,009
1994	10,251,207
1993	9,889,633
1992	9,643,414
1991	9,240,742
1990	8,804,854
1989	8,454,688

* March 22, 2011 is the midpoint of the effective period for which the revised pure premiums are being proposed.

NORTH CAROLINA

APPENDIX A-III

POLICY YEAR TREND

Section A - Summary of Annual Trends

	<u>Indemnity</u>		<u>Medical</u>	
Filed trends for North Carolina effective 4/1/2009	1.000	(0.0%)	1.025	(+2.5%)
Indicated countrywide annual trend	0.960	(-4.0%)	1.000	(0.0%)
Indicated annual trend based on claim frequency*	0.977	(-2.3%)	0.977	(-2.3%)
Indicated annual trend based on paid claim severity*	1.015	(+1.5%)	1.035	(+3.5%)
Indicated annual trend based on paid+case claim severity*	1.004	(+0.4%)	1.027	(+2.7%)
Indicated annual trend based on paid loss ratios*	0.992	(-0.8%)	1.011	(+1.1%)
Indicated annual trend based on paid+case loss ratios*	0.981	(-1.9%)	1.003	(+0.3%)
Selected annual trend	0.985	(-1.5%)	1.005	(+0.5%)
Years from the midpoint of the experience period to the midpoint of the proposed period				
Policy year 2007	3.316		3.316	
Policy year 2006	4.316		4.316	
Trend impact on				
Policy year 2007	0.951		1.017	
Policy year 2006	0.937		1.022	

* Based on an eight-point exponential trend model.

NORTH CAROLINA

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>
2000	0.452	0.339	0.447	0.361	13.9	32,448	24,360	32,099	25,928
2001	0.486	0.353	0.478	0.356	13.2	36,834	26,760	36,207	26,993
2002	0.465	0.359	0.457	0.375	12.8	36,214	27,984	35,581	29,222
2003	0.458	0.357	0.447	0.365	12.6	36,268	28,243	35,338	28,884
2004	0.463	0.387	0.443	0.399	12.4	37,228	31,038	35,640	32,045
2005	0.441	0.375	0.430	0.375	12.1	36,447	31,080	35,536	31,117
2006	0.435	0.366	0.405	0.367	11.8	36,762	30,901	34,248	31,035
2007	0.453	0.365	0.411	0.363	11.7	38,838	31,255	35,186	31,094

NORTH CAROLINA
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Loss Ratio Trend Supporting Information
Financial Data is Valued as of December 31, 2008

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)
2000	651,463,199	xxx	651,463,199	1.163	757,651,700
2001	662,418,873	xxx	662,418,873	1.112	736,609,787
2002	716,120,173	xxx	716,120,173	1.086	776,990,388
2003	799,534,889	xxx	799,534,889	1.077	861,099,075
2004	859,217,285	1.001	860,076,502	1.084	931,462,852
2005	934,184,781	1.001	935,118,966	1.071	1,001,512,413
2006	1,046,111,336	1.000	1,046,111,336	1.009	1,055,526,338
2007	1,187,599,944	1.011	1,200,663,543	0.944	1,133,426,385

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 D (5)]
2000	288,124,277	1.126	324,427,936	1.056	342,595,900	0.452
2001	296,034,724	1.155	341,920,106	1.047	357,990,351	0.486
2002	290,839,772	1.195	347,553,528	1.039	361,108,116	0.465
2003	300,311,643	1.276	383,197,656	1.030	394,693,586	0.458
2004	302,489,191	1.396	422,274,911	1.022	431,564,959	0.463
2005	265,012,208	1.635	433,294,960	1.020	441,960,859	0.441
2006	197,230,841	2.294	452,447,549	1.015	459,234,262	0.435
2007	108,865,445	4.684	509,925,744	1.008	514,005,150	0.453

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 D (5)]
2000	212,917,794	1.208	257,204,695	1.000	257,204,695	0.339
2001	211,222,048	1.231	260,014,341	1.000	260,014,341	0.353
2002	221,717,029	1.259	279,141,740	1.000	279,141,740	0.359
2003	236,299,896	1.301	307,426,165	1.000	307,426,165	0.357
2004	266,101,872	1.353	360,035,833	1.000	360,035,833	0.387
2005	261,808,919	1.434	375,433,990	1.000	375,433,990	0.375
2006	241,869,421	1.597	386,265,465	1.000	386,265,465	0.366
2007	194,978,513	2.121	413,549,426	1.000	413,549,426	0.365

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Loss Ratio Trend Supporting Information
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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 D (5)]
2000	303,631,688	1.057	320,938,694	1.056	338,911,261	0.447
2001	315,582,482	1.065	336,095,343	1.047	351,891,824	0.478
2002	315,888,705	1.081	341,475,690	1.039	354,793,242	0.457
2003	337,289,161	1.107	373,379,101	1.030	384,580,474	0.447
2004	350,555,240	1.153	404,190,192	1.022	413,082,376	0.443
2005	338,797,726	1.245	421,803,169	1.020	430,239,232	0.430
2006	293,351,512	1.437	421,546,123	1.015	427,869,315	0.405
2007	234,589,678	1.969	461,907,076	1.008	465,602,333	0.411

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 D (5)]
2000	240,557,859	1.138	273,754,844	1.000	273,754,844	0.361
2001	230,470,333	1.138	262,275,239	1.000	262,275,239	0.356
2002	251,277,057	1.160	291,481,386	1.000	291,481,386	0.375
2003	270,574,348	1.162	314,407,392	1.000	314,407,392	0.365
2004	314,465,185	1.181	371,383,383	1.000	371,383,383	0.399
2005	312,424,436	1.201	375,221,748	1.000	375,221,748	0.375
2006	314,785,979	1.232	387,816,326	1.000	387,816,326	0.367
2007	301,605,228	1.364	411,389,531	1.000	411,389,531	0.363

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Frequency and Severity Trend Supporting Information
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Section F - Claim Frequency

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			= (1)x(2)			= (4)x(5)			= (6)x(7)x(8)	= (3)/(9)
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 2007 Wage Levels	On-level Devel Prem Adj to 2007 Wage Level	Claim Freq Per Million of On-level Premium
2000	13,198	1.000	13,198	651,463,199	1.000	651,463,199	1.163	1.250	947,227,491	13.9
2001	11,854	1.000	11,854	662,418,873	1.000	662,418,873	1.112	1.220	898,902,411	13.2
2002	11,910	1.000	11,910	716,120,173	1.000	716,120,173	1.086	1.194	928,807,864	12.8
2003	12,605	1.000	12,605	799,534,889	1.000	799,534,889	1.077	1.158	997,020,007	12.6
2004	12,798	1.004	12,849	850,884,797	1.001	851,735,682	1.084	1.118	1,032,303,647	12.4
2005	12,742	1.006	12,818	916,197,212	1.001	917,113,409	1.071	1.078	1,059,265,987	12.1
2006	12,775	1.012	12,928	1,043,906,611	1.000	1,043,906,611	1.009	1.037	1,091,926,315	11.8
2007	12,691	1.042	13,224	1,186,717,906	1.011	1,199,771,803	0.944	1.000	1,132,584,582	11.7

Section G - Paid Severity

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			= (1)x(2)			= (4)x(5)			= (6)x(7)x(8)	= (9)/(3)
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 2007 Wage Levels	On-level Devel Indemnity Losses Adj to 2007 Wage Level	Indemnity Average Claim Severity
2000	13,198	1.000	13,198	288,124,277	1.126	324,427,936	1.056	1.250	428,244,876	32,448
2001	11,854	1.000	11,854	296,034,724	1.155	341,920,106	1.047	1.220	436,631,975	36,834
2002	11,910	1.000	11,910	290,839,772	1.195	347,553,528	1.039	1.194	431,313,928	36,214
2003	12,605	1.000	12,605	300,311,643	1.276	383,197,656	1.030	1.158	457,154,804	36,268
2004	12,798	1.004	12,849	299,781,253	1.396	418,494,629	1.022	1.118	478,339,361	37,228
2005	12,742	1.006	12,818	259,760,896	1.635	424,709,065	1.020	1.078	467,179,972	36,447
2006	12,775	1.012	12,928	196,747,329	2.294	451,338,373	1.015	1.037	475,259,307	36,762
2007	12,691	1.042	13,224	108,777,236	4.684	509,512,573	1.008	1.000	513,588,674	38,838

	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
			= (11)x(12)			= (14)x(15)			= (16)x(17)x(18)	= (19)/(13)
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 2007 Wage Levels	On-level Devel Medical Losses Adj to 2007 Wage Level	Medical Average Claim Severity
2000	13,198	1.000	13,198	212,917,794	1.208	257,204,695	1.000	1.250	321,505,869	24,360
2001	11,854	1.000	11,854	211,222,048	1.231	260,014,341	1.000	1.220	317,217,496	26,760
2002	11,910	1.000	11,910	221,717,029	1.259	279,141,740	1.000	1.194	333,295,238	27,984
2003	12,605	1.000	12,605	236,299,896	1.301	307,426,165	1.000	1.158	355,999,499	28,243
2004	12,798	1.004	12,849	263,645,287	1.353	356,712,073	1.000	1.118	398,804,098	31,038
2005	12,742	1.006	12,818	257,708,503	1.434	369,553,993	1.000	1.078	398,379,204	31,080
2006	12,775	1.012	12,928	241,225,164	1.597	385,236,587	1.000	1.037	399,490,341	30,901
2007	12,691	1.042	13,224	194,867,243	2.121	413,313,422	1.000	1.000	413,313,422	31,255

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Frequency and Severity Trend Supporting Information
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Section H - Paid+Case Severity

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			= (1)x(2)			= (4)x(5)			= (6)x(7)x(8)	= (9)/(3)
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 2007 Wage Levels	Devel Indemnity Losses Adj to 2007 Wage Level	Indemnity Average Claim Severity
2000	13,198	1.000	13,198	303,631,688	1.057	320,938,694	1.056	1.250	423,639,076	32,099
2001	11,854	1.000	11,854	315,582,482	1.065	336,095,343	1.047	1.220	429,193,753	36,207
2002	11,910	1.000	11,910	315,888,705	1.081	341,475,690	1.039	1.194	423,771,331	35,581
2003	12,605	1.000	12,605	337,289,161	1.107	373,379,101	1.030	1.158	445,441,267	35,338
2004	12,798	1.004	12,849	347,481,842	1.153	400,646,564	1.022	1.118	457,939,023	35,640
2005	12,742	1.006	12,818	332,601,992	1.245	414,089,480	1.020	1.078	455,498,428	35,536
2006	12,775	1.012	12,928	292,608,857	1.437	420,478,928	1.015	1.037	442,764,311	34,248
2007	12,691	1.042	13,224	234,434,831	1.969	461,602,182	1.008	1.000	465,294,999	35,186
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
			= (11)x(12)			= (14)x(15)			= (16)x(17)x(18)	= (19)/(13)
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 2007 Wage Levels	Devel Medical Losses Adj to 2007 Wage Level	Medical Average Claim Severity
2000	13,198	1.000	13,198	240,557,859	1.138	273,754,844	1.000	1.250	342,193,555	25,928
2001	11,854	1.000	11,854	230,470,333	1.138	262,275,239	1.000	1.220	319,975,792	26,993
2002	11,910	1.000	11,910	251,277,057	1.160	291,481,386	1.000	1.194	348,028,775	29,222
2003	12,605	1.000	12,605	270,574,348	1.162	314,407,392	1.000	1.158	364,083,760	28,884
2004	12,798	1.004	12,849	311,847,748	1.181	368,292,190	1.000	1.118	411,750,668	32,045
2005	12,742	1.006	12,818	308,070,580	1.201	369,992,767	1.000	1.078	398,852,203	31,117
2006	12,775	1.012	12,928	314,049,717	1.232	386,909,251	1.000	1.037	401,224,893	31,035
2007	12,691	1.042	13,224	301,454,436	1.364	411,183,851	1.000	1.000	411,183,851	31,094

NORTH CAROLINA

APPENDIX A-IV

NCCI maintains several data reporting initiatives and programs to assist carriers to report data and to ensure that the data that is reported to NCCI 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 data is not included in this filing are listed below. The listing is separated between policy years 2007 and 2006 aggregate data.

Carriers not included in policy year experience valued as of December 31, 2008

<u>Policy Year 2007</u>	
<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
None	

<u>Policy Year 2006</u>	
<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
Discovery Insurance Company	0.5%

Note: Figures are based on 2007 and 2006 data from the NAIC.

NORTH CAROLINA
APPENDIX A-V

Derivation of Industry Group Differentials

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

Wage trend adjustments are calculated to account for the change in industry group wages relative to the change in medical losses. The converted indicated losses used to calculate these adjustments are the losses from the Workers Compensation Statistical Plan. These losses are limited to \$500,000 for single claim occurrence and \$1,500,000 for each multiple claim occurrence. These limited losses are then adjusted to an ultimate unlimited basis through the application of limited development and an expected excess provision, and brought to the proposed experience, law and loss-based expense levels.

The indicated losses, column (8), are the converted indicated losses further adjusted for trend and the change in overall off balance for experience rating; the adjustments are shown in Appendix B-I, Sections A-1 through A-3. The expected losses (13) are at the same proposed level as the indicated losses and contain a change in industry group off balance. An adjustment to convert the proposed expected losses to reflect current relativities (15) is used to calculate the indicated to expected ratio (16). The indicated differential (17) reflects the indicated losses at a proposed level to expected losses with relativities of the current level to correctly distribute the proposed changes on an industry group basis.

In the calculation of the credibility weighted differentials, the ratios of indicated losses to expected losses by industry group (modified by the wage trend adjustments), column (18), are credibility weighted with the statewide ratio. The credibility is based on lost-time claim counts, column (19). The full credibility standard, column (20), 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 (22) is rebalanced using the latest year expected losses to ensure that the overall premium level change is achieved.

I. INDUSTRY GROUP WAGE TREND ADJUSTMENT

Industry Group	(1) Converted Indicated Indemnity Losses*	(2) Converted Indicated Medical Losses*	(3) Converted Indicated Total Losses* (1)+(2)	(4) QCEW Average Weekly Wage Trend	(5) Wage Trend Differential (4)SW/(4)IG	(6) Medical Loss Wage Trend Adjustment [(1)+(2)x(5)]/(3)	(7) Normalized Medical Loss Wage Trend Adjustment
Manufacturing	904,434,406	816,688,767	1,721,123,173	1.089	0.992	0.996	0.996
Contracting	1,102,533,293	1,101,646,408	2,204,179,701	1.081	0.999	1.000	1.000
Off. & Cler.	473,015,194	466,051,098	939,066,292	1.102	0.980	0.990	0.990
Goods and Srv.	1,070,911,055	1,095,146,560	2,166,057,616	1.070	1.009	1.005	1.005
Miscellaneous	677,452,187	544,211,997	1,221,664,184	1.064	1.015	1.007	1.007
Statewide	4,228,346,135	4,023,744,830	8,252,090,965	1.080		1.000	

*These converted indicated losses are prior to the application of trend.

NORTH CAROLINA
APPENDIX A-V

II. INDICATED AND EXPECTED LOSSES

Industry Group	(8) Converted Indicated Balanced Losses	(9) Current Ratio of Manual to Standard Premium	(10) Proposed Ratio of Manual to Standard Premium	(11) Latest Year Current Expected Losses	(12) Five Year Current Expected Losses	(13) Five Year Proposed Expected Losses	(14) Current/ Proposed (12)/(13)	(15) Adjustment to Proposed for Current Relativity (14)IG/(14)SW
Manufacturing	1,385,829,387	1.091	1.089	329,677,536	1,564,584,824	1,416,761,933	1.104	1.000
Contracting	1,781,727,706	1.105	1.098	454,757,073	1,964,833,387	1,779,610,387	1.104	1.000
Off. & Cler.	758,617,936	1.083	1.084	211,254,201	918,529,047	831,255,651	1.105	1.001
Goods and Srv.	1,756,741,980	1.005	1.003	428,189,086	1,898,162,976	1,717,330,304	1.105	1.001
Miscellaneous	979,739,625	1.061	1.058	228,454,058	1,011,729,130	917,433,839	1.103	0.999
Statewide	6,662,656,634			1,652,331,954	7,357,839,364	6,662,392,114	1.104	

III. INDUSTRY GROUP DIFFERENTIALS

Industry Group	(16) Indicated/Expected Ratio (8)/[(13)x(15)]	(17) Indicated Differential (w/o Wage Trend) (16)IG/(16)SW	(18) Indicated/ Expected Ratio (w/ Wage Trend) (7)x(17)	(19) Lost-Time Claim Counts	(20) Full Credibility Standard for Lost- Time Claim Counts	(21) Credibility Minimum of 1.000 and ((19)/(20))^0.5	(22) Credibility Weighted Indicated/ Expected Ratio	(23) Normalized Credibility Weighted Indicated/ Expected Ratio (22)IG/(22)SW*	(24) Final Industry Group Differential
Manufacturing	0.978	0.978	0.974	23,287	12,000	1.000	0.974	0.974	0.974
Contracting	1.001	1.001	1.001	18,903	12,000	1.000	1.001	1.001	1.001
Off. & Cler.	0.912	0.912	0.903	12,846	12,000	1.000	0.903	0.903	0.903
Goods and Srv.	1.022	1.022	1.027	33,270	12,000	1.000	1.027	1.027	1.027
Miscellaneous	1.069	1.069	1.076	12,209	12,000	1.000	1.076	1.076	1.076
Statewide	1.000		1.000				1.000		1.000

*Statewide ratio (column 22) = $\Sigma_{IG}((11)x(22)) \div \Sigma_{IG}(11)$

NORTH CAROLINA

APPENDIX A-V

Industry Group Differentials - Supporting Documentation

The below documentation is intended as additional supporting material for the calculation of the industry group differentials shown in Appendix A-V of the North Carolina loss cost filing proposed effective April 1, 2010.

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

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

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

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

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

Appendix A-V - column (4)

A trend line fit to historical North Carolina average weekly wage data over the most recent eight years is the starting point in the calculation of the figures in column (4) of Appendix A-V. The wage data is based on that received from the Quarterly Census of Employment and Wages (QCEW).

The figures shown in Appendix A-V are full trends over the period of time from the midpoint of the five WCSP policy periods used in the loss cost calculation (1/02 through 12/06) to the midpoint of the most recent calendar year (2008).

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APPENDIX A-V

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

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

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

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

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

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

Appendix A-V - columns (18) through (22)

In the calculation of the credibility-weighted differentials, the ratios of indicated losses to expected losses by industry group (modified by the wage trend adjustments), column (18), are credibility weighted with the statewide ratio. The credibility is based on lost-time claim counts, column (19). The full credibility standard, column (20), 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 (22) is rebalanced using the latest year expected losses to ensure that the overall pure premium level change is achieved.

NORTH CAROLINA
APPENDIX B-I

Distribution of Pure Premium Level Change to Occupational Classification

After determining the required changes in pure premium level overall 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
1/02-12/02	1.161	1.046	1.287	1.059
1/03-12/03	1.221	1.072	1.317	1.059
1/04-12/04	1.354	1.115	1.376	1.058
1/05-12/05	1.671	1.240	1.475	1.057
1/06-12/06	2.675	1.569	1.742	1.082

2. Factors to Adjust to the Proposed Trend Level

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

Policy Period	Indemnity	Medical
1/02-12/02	0.882	1.042
1/03-12/03	0.895	1.037
1/04-12/04	0.909	1.032
1/05-12/05	0.923	1.027
1/06-12/06	0.937	1.022

3. Factors to Adjust to the 1/1/2010 Benefit Level

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

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/02-12/02	1.053	1.054	1.043	1.054	1.000
1/03-12/03	1.044	1.045	1.034	1.045	1.000
1/04-12/04	1.035	1.036	1.026	1.036	1.000
1/05-12/05	1.032	1.033	1.024	1.033	1.000
1/06-12/06	1.027	1.028	1.020	1.028	1.000

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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 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)
1/02-12/02	1.078	0.971	1.079	1.068	0.962	1.079	0.972	1.341	1.103
1/03-12/03	1.141	1.002	1.142	1.130	0.992	1.142	1.003	1.366	1.098
1/04-12/04	1.274	1.049	1.275	1.263	1.040	1.275	1.050	1.420	1.092
1/05-12/05	1.592	1.181	1.593	1.579	1.172	1.593	1.182	1.515	1.086
1/06-12/06	2.574	1.510	2.577	2.557	1.500	2.577	1.511	1.780	1.106

* 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	0.130	0.165	0.194	0.220	0.257	0.315	0.391
(2) Excess Factors 1/(1-(1))	1.150	1.198	1.241	1.282	1.346	1.459	1.641

As the excess loss factors are on a combined (indemnity and medical) basis, a portion (0.400) 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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APPENDIX B-I

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 normalized wage trend, the effect of credibility weighting of 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*	0.978	1.001	0.912	1.022	1.069
(2) Final Differentials**	0.974	1.001	0.903	1.027	1.076
(3) Adjustment (2)/(1)	0.996	1.000	0.990	1.005	1.007

*See Appendix A-V, column (17).

**See Appendix A-V, column (24).

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)
1/02-12/02	0.843	1.068	1.071	0.997	0.840
1/03-12/03	0.816	1.067	1.062	1.005	0.820
1/04-12/04	0.822	1.067	1.059	1.008	0.829
1/05-12/05	0.836	1.067	1.060	1.007	0.842
1/06-12/06	0.863	1.067	1.071	0.996	0.860

3. Adjustment for Experience Change

A factor of 0.965 is applied to adjust for the experience change in the proposed loss cost level.

4. Factors to Adjust for Miscellaneous Changes

No additional state-specific load is applicable. Therefore, a miscellaneous load factor of 1.000 is used.

5. Factor to Reflect the Proposed Loss Based Expenses

A factor of 1.160 is applied to include the proposed loss adjustment expense.

6. 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
1/02-12/02	0.937	0.940	0.931	0.945	0.947
1/03-12/03	0.914	0.918	0.909	0.922	0.924
1/04-12/04	0.924	0.928	0.919	0.933	0.934
1/05-12/05	0.939	0.943	0.933	0.947	0.949
1/06-12/06	0.959	0.963	0.953	0.967	0.969

NORTH CAROLINA
APPENDIX B-I

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 0.965 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 current loss costs contain the current trend. The change in trend is applied to adjust to the proposed trend level.

	Indemnity	Medical
(1) Current Trend	1.000	1.100
(2) Proposed Trend	0.943	1.019
(3) Change in Trend (2)/(1)	0.943	0.926

3. Factors to Adjust to the 1/1/2010 Benefit Level

The pure premiums underlying current loss costs are at the current 1/1/2009 level. The following factors are applied to adjust to the proposed benefit level.

Effective Date	Indemnity	Medical
January 1, 2010	1.005	1.000
Combined Benefit Adjustment	1.005	1.000

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

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

	(a) Current		(b) Proposed	
	Indemnity	Medical	Indemnity	Medical
(1) Loss Adjustment Expense	1.160	1.160	1.160	1.160
(2) Overall Change (1b)/(1a)			1.000	1.000

5. Adjustment to Obtain Expected Losses

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

Industry Group	(1) Current Ratio of Manual to Standard Premium	(2) Proposed Ratio of Manual to Standard Premium	(3) Off-balance Adjustment (1)/(2)
Manufacturing	1.091	1.089	1.002
Contracting	1.105	1.098	1.006
Office & Clerical	1.083	1.084	0.999
Goods & Services	1.005	1.003	1.002
Miscellaneous	1.061	1.058	1.003

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6. Factors to Adjust for Proposed Industry Group Differentials

The pure premiums underlying 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	0.974	1.000	0.974
Contracting	1.001	1.000	1.001
Office & Clerical	0.903	1.001	0.904
Goods & Services	1.027	1.001	1.028
Miscellaneous	1.076	0.999	1.075

*See Appendix A-V, column (24).

**See Appendix A-V, column (15).

7. Factor to Adjust for Miscellaneous Changes

No additional state-specific load is applicable. Therefore, a miscellaneous load factor of 1.000 is used.

8. Combined Conversion Factors

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

Industry Group	Indemnity	Medical
Manufacturing	0.893	0.872
Contracting	0.921	0.900
Office & Clerical	0.826	0.807
Goods & Services	0.943	0.921
Miscellaneous	0.987	0.964

NORTH CAROLINA
APPENDIX B-I

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: \$27,206,742 for indemnity, and \$13,623,456 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 = the smaller of
 $[(\text{national cases}) / (\text{full credibility standard})]^{0.4}$ 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-II is obtained by adding the indemnity and medical partial pure premiums obtained above and rounding the sum to two decimal places.

NORTH CAROLINA

APPENDIX B-II

EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	69,402,135	6	177,941	19	421,463	252,513	514,030	1,365,947	1.97
1/03 through 12/03	73,056,142	6	154,101	32	249,767	139,025	501,556	1,044,449	1.43
1/04 through 12/04	79,382,656	12	787,799	18	196,817	1,598,007	412,227	2,994,850	3.77
1/05 through 12/05	81,182,423	9	1,021,839	28	451,893	2,013,551	618,545	4,105,828	5.06
1/06 through 12/06	88,532,737	5	219,701	41	826,796	464,247	784,633	2,295,377	2.59
5 YR. TOTAL	391,556,093	38	2,361,381	138	2,146,736	4,467,343	2,830,991	11,806,451	3.02
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	1.151	74%	1.864	3.02			
Pure Premium Indicated by National Relativity		23%	1.403	13%	1.992	3.40			
Pure Premium Present on Rate Level		24%	1.437	13%	1.682	3.12			
Pure Premium Derived by Formula		1.278		1.857		3.14			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	27,800,672	1	287,573	8	54,183	175,577	248,011	765,344	2.75
1/03 through 12/03	28,913,060	0	0	8	26,380	0	108,417	134,797	0.47
1/04 through 12/04	31,502,251	4	442,459	5	60,953	443,240	191,477	1,138,129	3.61
1/05 through 12/05	31,219,000	0	0	4	35,425	0	167,897	203,322	0.65
1/06 through 12/06	31,889,018	3	816,741	7	74,860	236,725	87,044	1,215,370	3.81
5 YR. TOTAL	151,324,001	8	1,546,773	32	251,801	855,542	802,846	3,456,962	2.28
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.189	42%	1.096	2.29			
Pure Premium Indicated by National Relativity		35%	1.290	29%	1.365	2.66			
Pure Premium Present on Rate Level		36%	0.860	29%	1.048	1.91			
Pure Premium Derived by Formula		1.106		1.160		2.27			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,236,427	2	29,485	0	0	102,966	0	132,451	10.71
1/03 through 12/03	978,966	0	0	1	861	0	2,240	3,101	0.32
1/04 through 12/04	1,055,333	0	0	0	0	0	4,860	4,860	0.46
1/05 through 12/05	1,079,365	0	0	0	0	0	6,789	6,789	0.63
1/06 through 12/06	1,461,182	0	0	2	108,484	0	628,238	736,722	50.42
5 YR. TOTAL	5,811,273	2	29,485	3	109,345	102,966	642,127	883,923	15.21
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	2.389	16%	12.822	15.21			
Pure Premium Indicated by National Relativity		43%	2.998	42%	2.870	5.87			
Pure Premium Present on Rate Level		44%	2.987	42%	2.452	5.44			
Pure Premium Derived by Formula		2.914		4.287		7.20			

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

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APPENDIX B-II

EFFECTIVE 4/1/2010

CLASS 0034		FARM: POULTRY OR EGG PRODUCER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	42,050,872	7	421,874	12	81,609	284,455	225,949	1,013,887	2.41
1/03 through 12/03	49,056,713	5	172,760	10	193,675	101,972	139,837	608,244	1.24
1/04 through 12/04	44,125,490	6	539,791	13	280,350	343,219	398,262	1,561,622	3.54
1/05 through 12/05	55,571,093	8	176,438	26	261,130	233,063	661,385	1,332,016	2.40
1/06 through 12/06	52,472,622	10	1,637,603	20	431,389	1,472,698	701,497	4,243,187	8.09
5 YR. TOTAL	243,276,790	36	2,948,466	81	1,248,153	2,435,407	2,126,930	8,758,956	3.60
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		44%	1.725	54%	1.875			3.60	
Pure Premium Indicated by National Relativity		28%	1.350	23%	2.029			3.38	
Pure Premium Present on Rate Level		28%	1.497	23%	1.265			2.76	
Pure Premium Derived by Formula		1.556		1.770				3.33	

CLASS 0035		FARM: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	29,381,188	2	35,034	9	95,394	18,573	103,333	252,334	0.86
1/03 through 12/03	30,051,386	0	0	14	262,420	0	324,575	586,995	1.95
1/04 through 12/04	33,947,740	3	337,781	8	49,248	433,212	153,223	973,464	2.87
1/05 through 12/05	40,325,043	3	205,247	16	285,140	525,558	358,779	1,374,724	3.41
1/06 through 12/06	30,402,457	3	102,228	11	56,152	114,698	198,548	471,626	1.55
5 YR. TOTAL	164,107,814	11	680,290	58	748,354	1,092,041	1,138,458	3,659,143	2.23
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	0.871	46%	1.359			2.23	
Pure Premium Indicated by National Relativity		33%	1.049	27%	1.459			2.51	
Pure Premium Present on Rate Level		33%	1.184	27%	1.201			2.39	
Pure Premium Derived by Formula		1.033		1.343				2.38	

CLASS 0036		FARM: DAIRY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	5,241,307	0	0	5	81,166	0	104,566	185,732	3.54
1/03 through 12/03	4,595,765	1	11,637	4	35,922	25,865	69,597	143,021	3.11
1/04 through 12/04	5,699,388	0	0	3	14,704	0	18,888	33,592	0.59
1/05 through 12/05	6,534,925	1	67,747	6	75,898	34,736	82,025	260,406	3.98
1/06 through 12/06	6,023,711	1	18,053	3	17,098	92,521	60,068	187,740	3.12
5 YR. TOTAL	28,095,096	3	97,437	21	224,788	153,122	335,144	810,491	2.88
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	1.147	26%	1.738			2.89	
Pure Premium Indicated by National Relativity		39%	1.877	37%	2.182			4.06	
Pure Premium Present on Rate Level		39%	2.329	37%	1.667			4.00	
Pure Premium Derived by Formula		1.893		1.876				3.77	

* 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							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	98,437,683	6	91,529	32	228,137	174,450	482,011	976,127	0.99
1/03 through 12/03	94,341,111	10	1,527,130	39	474,620	1,196,571	879,917	4,078,238	4.32
1/04 through 12/04	100,068,164	6	731,560	51	809,794	542,928	1,461,451	3,545,733	3.54
1/05 through 12/05	99,877,476	16	1,262,436	46	564,216	1,598,493	1,177,618	4,602,763	4.61
1/06 through 12/06	111,818,401	10	579,748	44	1,299,246	1,303,579	1,408,290	4,590,863	4.11
5 YR. TOTAL	504,542,835	48	4,192,403	212	3,376,013	4,816,021	5,409,287	17,793,724	3.53
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	1.500	84%	2.027	3.53			
Pure Premium Indicated by National Relativity		17%	2.766	8%	2.829	5.60			
Pure Premium Present on Rate Level		17%	1.946	8%	1.783	3.73			
Pure Premium Derived by Formula		1.791		2.072		3.86			

CLASS 0042		LANDSCAPE GARDENING & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	148,781,449	26	1,611,996	93	813,993	2,512,048	1,204,084	6,142,121	4.13
1/03 through 12/03	158,299,920	24	1,299,721	89	779,880	981,844	1,438,880	4,500,325	2.84
1/04 through 12/04	181,127,002	20	900,794	97	1,829,513	915,924	2,148,520	5,794,751	3.20
1/05 through 12/05	203,549,175	20	1,500,681	92	1,459,472	3,589,659	2,975,246	9,525,058	4.68
1/06 through 12/06	221,618,439	24	1,738,447	92	1,630,363	1,404,143	2,318,607	7,091,560	3.20
5 YR. TOTAL	913,375,985	114	7,051,639	463	6,513,221	9,403,618	10,085,337	33,053,815	3.62
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		86%	1.485	100%	2.134	3.62			
Pure Premium Indicated by National Relativity		7%	2.442	0%	2.811	5.25			
Pure Premium Present on Rate Level		7%	2.034	0%	2.089	4.12			
Pure Premium Derived by Formula		1.590		2.134		3.72			

CLASS 0050		FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	5,371,462	3	175,460	1	4,199	1,387,803	7,465	1,574,927	29.32
1/03 through 12/03	5,415,632	1	102,455	8	163,233	26,085	149,646	441,419	8.15
1/04 through 12/04	5,786,763	2	164,620	3	59,769	130,306	64,129	418,824	7.24
1/05 through 12/05	6,522,128	2	12,981	1	31,902	27,440	20,553	92,876	1.42
1/06 through 12/06	5,951,142	1	315,442	1	7,398	852,457	23,950	1,199,247	20.15
5 YR. TOTAL	29,047,127	9	770,958	14	266,501	2,424,091	265,743	3,727,293	12.83
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	3.572	52%	9.260	12.83			
Pure Premium Indicated by National Relativity		36%	4.045	24%	4.030	8.08			
Pure Premium Present on Rate Level		36%	3.760	24%	8.997	12.76			
Pure Premium Derived by Formula		3.810		7.942		11.75			

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

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CLASS 0079		FARM: BERRY OR VINEYARD & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	2,835,376	0	0	0	0	0	0	0	0.00
1/03 through 12/03	3,492,750	0	0	4	27,363	0	26,834	54,197	1.55
1/04 through 12/04	4,136,200	0	0	1	3,042	0	44,067	47,109	1.14
1/05 through 12/05	3,451,092	2	81,034	1	4,152	114,734	12,358	212,278	6.15
1/06 through 12/06	4,021,626	0	0	0	0	0	8,705	8,705	0.22
5 YR. TOTAL	17,937,044	2	81,034	6	34,557	114,734	91,964	322,289	1.80
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.644	19%	1.152	1.80			
Pure Premium Indicated by National Relativity		42%	1.748	40%	2.177	3.93			
Pure Premium Present on Rate Level		44%	1.107	41%	1.230	2.34			
Pure Premium Derived by Formula		1.311		1.594		2.91			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	96,553,953	10	455,293	41	338,382	742,229	584,983	2,120,887	2.20
1/03 through 12/03	114,839,515	7	425,908	41	467,862	524,855	712,210	2,130,835	1.86
1/04 through 12/04	132,183,262	11	568,819	49	812,246	713,813	1,468,424	3,563,302	2.70
1/05 through 12/05	87,269,652	9	432,316	45	583,720	483,114	1,644,144	3,143,294	3.60
1/06 through 12/06	132,296,813	7	258,755	33	1,745,781	832,455	942,480	3,779,471	2.86
5 YR. TOTAL	563,143,195	44	2,141,091	209	3,947,991	3,296,466	5,352,241	14,737,789	2.62
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	1.081	82%	1.536	2.62			
Pure Premium Indicated by National Relativity		18%	2.916	9%	3.615	6.53			
Pure Premium Present on Rate Level		19%	1.596	9%	1.499	3.10			
Pure Premium Derived by Formula		1.509		1.720		3.23			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	11,050,535	10	946,491	32	750,454	799,539	972,550	3,469,034	31.39
1/03 through 12/03	11,958,482	9	726,609	15	461,398	1,222,281	409,731	2,820,019	23.58
1/04 through 12/04	12,789,114	4	489,617	16	232,743	448,624	350,755	1,521,739	11.90
1/05 through 12/05	14,189,793	8	322,408	22	572,536	329,954	693,614	1,918,512	13.52
1/06 through 12/06	13,445,224	13	1,401,534	20	308,594	752,934	516,662	2,979,724	22.16
5 YR. TOTAL	63,433,148	44	3,886,659	105	2,325,725	3,553,332	2,943,312	12,709,028	20.04
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	9.794	64%	10.242	20.04			
Pure Premium Indicated by National Relativity		22%	7.662	18%	8.367	16.03			
Pure Premium Present on Rate Level		22%	11.012	18%	7.734	18.75			
Pure Premium Derived by Formula		9.593		9.453		19.05			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,531,813	0	0	1	63	0	9,588	9,651	0.63
1/03 through 12/03	1,407,172	0	0	1	25,012	0	19,387	44,399	3.16
1/04 through 12/04	1,601,709	0	0	2	10,464	0	17,158	27,622	1.72
1/05 through 12/05	2,188,044	1	270,173	0	0	217,299	2,787	490,259	22.41
1/06 through 12/06	1,792,746	0	0	2	61,426	0	28,292	89,718	5.00
5 YR. TOTAL	8,521,484	1	270,173	6	96,965	217,299	77,212	661,649	7.76
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	4.308	16%	3.456	7.76			
Pure Premium Indicated by National Relativity		44%	1.452	42%	1.542	2.99			
Pure Premium Present on Rate Level		44%	1.635	42%	1.691	3.33			
Pure Premium Derived by Formula		1.875		1.911		3.79			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	56,736	0	0	0	0	0	0	0	0.00
1/03 through 12/03	38,635	0	0	0	0	0	0	0	0.00
1/04 through 12/04	61,681	0	0	0	0	0	0	0	0.00
1/05 through 12/05	111,851	0	0	0	0	0	0	0	0.00
1/06 through 12/06	129,335	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	398,238	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		25%	0.301	26%	0.814	1.12			
Pure Premium Present on Rate Level		72%	1.496	70%	1.054	2.55			
Pure Premium Derived by Formula		1.152		0.949		2.10			

CLASS 0251		IRRIGATION WORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	155,348	0	0	0	0	0	0	0	0.00
1/03 through 12/03	105,221	0	0	0	0	0	0	0	0.00
1/04 through 12/04	130,125	0	0	0	0	0	0	0	0.00
1/05 through 12/05	315,685	0	0	0	0	0	1,963	1,963	0.62
1/06 through 12/06	433,895	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,140,274	0	0	0	0	0	1,963	1,963	0.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	7%	0.172	0.17			
Pure Premium Indicated by National Relativity		47%	2.409	46%	2.388	4.80			
Pure Premium Present on Rate Level		47%	2.387	47%	1.737	4.12			
Pure Premium Derived by Formula		2.254		1.927		4.18			

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

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CLASS 0400		COTTON COMPRESSING & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	19,141	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	19,141	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		6%	0.014	6%	0.076	0.09			
Pure Premium Present on Rate Level		92%	4.337	92%	3.243	7.58			
Pure Premium Derived by Formula		3.991		2.988		6.98			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	10,074,895	0	0	7	266,579	0	166,717	433,296	4.30
1/03 through 12/03	7,859,649	1	42,193	3	73,027	66,835	245,713	427,768	5.44
1/04 through 12/04	9,775,501	0	0	3	32,939	0	111,286	144,225	1.48
1/05 through 12/05	10,127,666	0	0	6	212,579	0	435,921	648,500	6.40
1/06 through 12/06	8,080,166	1	55,427	3	22,256	122,979	232,266	432,928	5.36
5 YR. TOTAL	45,917,877	2	97,620	22	607,380	189,814	1,191,903	2,086,717	4.54
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	1.535	41%	3.009	4.54			
Pure Premium Indicated by National Relativity		32%	5.516	29%	5.937	11.45			
Pure Premium Present on Rate Level		33%	4.418	30%	3.191	7.61			
Pure Premium Derived by Formula		3.760		3.913		7.67			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	2,306	1	6,577	1	6,661	0	23,625	36,863	159.86
1/03 through 12/03	2,189	0	0	2	56,257	0	32,315	88,572	404.62
1/04 through 12/04	2,635	0	0	2	17,226	0	10,766	27,992	106.23
1/05 through 12/05	1,681	0	0	1	10,513	0	4,777	15,290	90.96
1/06 through 12/06	1,943	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,754	1	6,577	6	90,657	0	71,483	168,717	156.89
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**			
Indicated Pure Premium		10%	90.416	12%	66.471	156.89			
Pure Premium Indicated by National Relativity		45%	76.107	44%	84.006	160.11			
Pure Premium Present on Rate Level		45%	72.998	44%	61.587	134.59			
Pure Premium Derived by Formula		76.139		72.037		148.18			

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

NORTH CAROLINA

APPENDIX B-II

EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	5,649	1	779	1	24,937	170,218	36,462	232,396	411.39
1/03 through 12/03	4,740	0	0	3	217,880	0	108,824	326,704	689.25
1/04 through 12/04	4,935	1	15,346	3	19,342	26,057	11,476	72,221	146.34
1/05 through 12/05	4,748	0	0	1	65,583	0	52,297	117,880	248.27
1/06 through 12/06	4,977	1	19,867	4	87,994	49,071	91,169	248,101	498.50
5 YR. TOTAL	25,049	3	35,992	12	415,736	245,346	300,228	997,302	398.14
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**			
Indicated Pure Premium		19%	180.337	24%	217.803	398.14			
Pure Premium Indicated by National Relativity		40%	208.102	38%	171.666	379.77			
Pure Premium Present on Rate Level		41%	173.147	38%	153.473	326.62			
Pure Premium Derived by Formula		188.495		175.826		364.32			

CLASS 0917		RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,882,141	0	0	8	83,334	0	66,153	149,487	3.85
1/03 through 12/03	3,270,864	0	0	4	6,093	0	29,487	35,580	1.09
1/04 through 12/04	4,558,822	0	0	4	6,233	0	13,403	19,636	0.43
1/05 through 12/05	5,146,922	1	19,016	2	5,110	39,014	23,577	86,717	1.68
1/06 through 12/06	5,643,326	1	22,301	4	19,213	22,194	33,621	97,329	1.72
5 YR. TOTAL	22,502,075	2	41,317	22	119,983	61,208	166,241	388,749	1.73
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.717	23%	1.011	1.73			
Pure Premium Indicated by National Relativity		42%	1.552	38%	2.433	3.99			
Pure Premium Present on Rate Level		42%	1.227	39%	1.592	2.82			
Pure Premium Derived by Formula		1.282		1.778		3.06			

CLASS 1005		COAL MINING-SURFACE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	2.770	50%	1.701	4.47			
Pure Premium Present on Rate Level		50%	4.706	50%	2.181	6.89			
Pure Premium Derived by Formula		3.738		1.941		5.68			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 1164		MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	47,234	0	0	0	0	0	0	0	0.00
1/03 through 12/03	108,331	1	103,705	0	0	75,165	0	178,870	165.11
1/04 through 12/04	151,492	0	0	0	0	0	2,158	2,158	1.42
1/05 through 12/05	178,496	0	0	0	0	0	0	0	0.00
1/06 through 12/06	218,067	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	703,620	1	103,705	0	0	75,165	2,158	181,028	25.73
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	14.739	9%	10.989	25.73			
Pure Premium Indicated by National Relativity		46%	4.136	45%	3.311	7.45			
Pure Premium Present on Rate Level		46%	7.333	46%	5.157	12.49			
Pure Premium Derived by Formula		6.455		4.851		11.31			

CLASS 1165		MINING NOC-NOT COAL-SURFACE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	2,693,845	0	0	1	3,163	0	6,279	9,442	0.35
1/03 through 12/03	2,675,013	0	0	0	0	0	1,116	1,116	0.04
1/04 through 12/04	3,377,419	0	0	0	0	0	19,236	19,236	0.57
1/05 through 12/05	1,271,220	0	0	0	0	0	1,342	1,342	0.11
1/06 through 12/06	2,383,538	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	12,401,035	0	0	1	3,163	0	27,973	31,136	0.25
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.026	16%	0.226	0.25			
Pure Premium Indicated by National Relativity		42%	2.342	42%	2.405	4.75			
Pure Premium Present on Rate Level		43%	2.215	42%	1.298	3.51			
Pure Premium Derived by Formula		1.940		1.591		3.53			

CLASS 1320		OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	98,682	0	0	0	0	0	0	0	0.00
1/03 through 12/03	164,322	0	0	0	0	0	0	0	0.00
1/04 through 12/04	169,848	0	0	0	0	0	0	0	0.00
1/05 through 12/05	225,028	0	0	0	0	0	0	0	0.00
1/06 through 12/06	717,761	0	0	0	0	0	2,327	2,327	0.32
5 YR. TOTAL	1,375,641	0	0	0	0	0	2,327	2,327	0.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	7%	0.169	0.17			
Pure Premium Indicated by National Relativity		46%	2.092	46%	1.834	3.93			
Pure Premium Present on Rate Level		47%	2.325	47%	1.151	3.48			
Pure Premium Derived by Formula		2.055		1.396		3.45			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 1322		OIL OR GAS WELL: CLEANING OR SWABBING OF OLD WELLS HAVING PREVIOUSLY PRODUCED GAS OR OIL-BY CONTRACTOR-NO DRILLING-& DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	4.689	50%	3.573	8.26			
Pure Premium Present on Rate Level		50%	8.214	50%	4.069	12.28			
Pure Premium Derived by Formula		6.452		3.821		10.27			

CLASS 1430		SMELTING, SINTERING OR REFINING-LEAD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	363,790	0	0	0	0	0	0	0	0.00
1/03 through 12/03	499,865	0	0	0	0	0	0	0	0.00
1/04 through 12/04	716,801	0	0	0	0	0	1,435	1,435	0.20
1/05 through 12/05	970,045	0	0	0	0	0	205	205	0.02
1/06 through 12/06	708,865	0	0	0	0	0	9,241	9,241	1.30
5 YR. TOTAL	3,259,366	0	0	0	0	0	10,881	10,881	0.33
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	10%	0.334	0.33			
Pure Premium Indicated by National Relativity		40%	2.334	42%	2.241	4.58			
Pure Premium Present on Rate Level		51%	1.773	48%	1.312	3.09			
Pure Premium Derived by Formula		1.838		1.604		3.44			

CLASS 1438		SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	23,086,583	0	0	4	63,012	0	79,962	142,974	0.62
1/03 through 12/03	24,037,662	0	0	4	29,103	0	78,958	108,061	0.45
1/04 through 12/04	21,987,274	3	113,160	1	2,263	273,213	16,499	405,135	1.84
1/05 through 12/05	21,321,601	1	44,123	4	64,249	67,120	90,660	266,152	1.25
1/06 through 12/06	18,999,927	1	8,385	2	24,784	13,665	14,087	60,921	0.32
5 YR. TOTAL	109,433,047	5	165,668	15	183,411	353,998	280,166	983,243	0.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.319	35%	0.579	0.90			
Pure Premium Indicated by National Relativity		34%	1.427	32%	1.397	2.82			
Pure Premium Present on Rate Level		35%	1.283	33%	0.857	2.14			
Pure Premium Derived by Formula		1.033		0.933		1.97			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 1452		ORE MILLING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,309,066	1	2,648	9	458,553	29,232	336,573	827,006	24.99
1/03 through 12/03	4,342,424	2	120,985	3	32,450	20,668	40,437	214,540	4.94
1/04 through 12/04	5,210,640	2	19,166	1	5,181	77,724	14,129	116,200	2.23
1/05 through 12/05	6,175,038	0	0	0	0	0	21,198	21,198	0.34
1/06 through 12/06	5,920,579	1	68,407	1	12,115	34,136	11,144	125,802	2.12
5 YR. TOTAL	24,957,747	6	211,206	14	508,299	161,760	423,481	1,304,746	5.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	2.883	23%	2.345	5.23			
Pure Premium Indicated by National Relativity		39%	1.137	38%	0.800	1.94			
Pure Premium Present on Rate Level		40%	2.181	39%	1.411	3.59			
Pure Premium Derived by Formula		1.921		1.394		3.32			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	16,906,770	4	273,911	13	243,849	381,344	441,330	1,340,434	7.93
1/03 through 12/03	18,118,743	14	1,387,057	23	435,208	1,448,561	915,122	4,185,948	23.10
1/04 through 12/04	21,773,029	5	127,143	12	162,197	92,017	249,340	630,697	2.90
1/05 through 12/05	21,490,659	11	1,412,142	10	240,919	2,099,935	389,104	4,142,100	19.27
1/06 through 12/06	22,172,466	3	516,766	8	103,462	1,039,630	247,129	1,906,987	8.60
5 YR. TOTAL	100,461,667	37	3,717,019	66	1,185,635	5,061,487	2,242,025	12,206,166	12.15
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	4.880	69%	7.270	12.15			
Pure Premium Indicated by National Relativity		22%	6.643	15%	5.892	12.54			
Pure Premium Present on Rate Level		22%	6.067	16%	5.176	11.24			
Pure Premium Derived by Formula		5.529		6.728		12.26			

CLASS 1470		COKE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	2.246	100%	1.260	3.51			
Pure Premium Derived by Formula		2.246		1.260		3.51			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 1473		TURPENTINE OR RESIN MFG.-STEAM OR NON-DESTRUCTIVE PROCESS-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,414,569	0	0	1	157,305	0	83,430	240,735	7.05
1/03 through 12/03	3,278,329	0	0	1	3,672	0	1,950	5,622	0.17
1/04 through 12/04	3,694,515	0	0	1	138,014	0	104,140	242,154	6.55
1/05 through 12/05	3,479,379	0	0	1	4,528	0	2,942	7,470	0.21
1/06 through 12/06	3,728,448	0	0	1	39,374	0	24,638	64,012	1.72
5 YR. TOTAL	17,595,240	0	0	5	342,893	0	217,100	559,993	3.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.949	16%	1.234	3.18			
Pure Premium Indicated by National Relativity		20%	0.420	21%	0.371	0.79			
Pure Premium Present on Rate Level		66%	1.179	63%	0.776	1.96			
Pure Premium Derived by Formula		1.135		0.764		1.90			

CLASS 1474		DISTILLATION - WOOD - DESTRUCTIVE PROCESS & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	17,903	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	17,903	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		0%	0.000	0%	0.040	0.04			
Pure Premium Present on Rate Level		99%	1.434	99%	0.823	2.26			
Pure Premium Derived by Formula		1.420		0.815		2.24			

CLASS 1624		QUARRY NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	51,081,569	6	909,821	14	279,813	570,592	413,082	2,173,308	4.25
1/03 through 12/03	53,601,114	1	69,829	16	205,398	51,943	263,421	590,591	1.10
1/04 through 12/04	74,558,624	9	923,649	27	767,047	327,518	913,956	2,932,170	3.93
1/05 through 12/05	58,605,967	9	808,030	13	579,104	491,740	515,497	2,394,371	4.09
1/06 through 12/06	29,725,980	4	41,214	18	487,136	90,940	530,154	1,149,444	3.87
5 YR. TOTAL	267,573,254	29	2,752,543	88	2,318,498	1,532,733	2,636,110	9,239,884	3.45
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	1.895	56%	1.558	3.45			
Pure Premium Indicated by National Relativity		23%	3.288	22%	2.593	5.88			
Pure Premium Present on Rate Level		24%	2.294	22%	1.269	3.56			
Pure Premium Derived by Formula		2.311		1.722		4.03			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 1642		LIME MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	975,877	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	975,877	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	6%	0.000	0.00			
Pure Premium Indicated by National Relativity		40%	1.756	43%	1.491	3.25			
Pure Premium Present on Rate Level		53%	2.965	51%	1.360	4.33			
Pure Premium Derived by Formula		2.274		1.335		3.61			

CLASS 1654		QUARRY-CEMENT ROCK-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	111,337	0	0	0	0	0	0	0	0.00
1/05 through 12/05	293,735	0	0	0	0	0	614	614	0.21
1/06 through 12/06	279,404	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	684,476	0	0	0	0	0	614	614	0.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	7%	0.090	0.09			
Pure Premium Indicated by National Relativity		46%	5.748	46%	4.207	9.96			
Pure Premium Present on Rate Level		47%	5.475	47%	2.692	8.17			
Pure Premium Derived by Formula		5.217		3.207		8.42			

CLASS 1655		LIME MFG-QUARRY-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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		38%	2.728	40%	4.009	6.74			
Pure Premium Present on Rate Level		62%	3.400	60%	2.617	6.02			
Pure Premium Derived by Formula		3.145		3.174		6.32			

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

NORTH CAROLINA

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CLASS 1699		ROCK WOOL MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	2,827,038	0	0	2	5,533	0	13,663	19,196	0.68
1/03 through 12/03	3,072,871	0	0	1	12,219	0	21,131	33,350	1.09
1/04 through 12/04	4,309,148	0	0	0	0	0	13,939	13,939	0.32
1/05 through 12/05	8,017,893	0	0	7	154,743	0	134,242	288,985	3.60
1/06 through 12/06	7,753,976	2	151,256	6	139,862	392,607	149,804	833,529	10.75
5 YR. TOTAL	25,980,926	2	151,256	16	312,357	392,607	332,779	1,188,999	4.58
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		18%	1.784		20%	2.792		4.58	
Pure Premium Indicated by National Relativity		41%	1.463		40%	1.445		2.91	
Pure Premium Present on Rate Level		41%	1.342		40%	0.957		2.30	
Pure Premium Derived by Formula			1.471			1.519		2.99	

CLASS 1701		CEMENT MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,993,997	1	27,843	0	0	80,953	1,917	110,713	5.55
1/03 through 12/03	2,116,645	0	0	0	0	0	7,199	7,199	0.34
1/04 through 12/04	2,324,903	0	0	1	79,599	0	202,088	281,687	12.12
1/05 through 12/05	3,814,994	1	259,756	5	104,037	83,159	247,476	694,428	18.20
1/06 through 12/06	2,650,613	2	109,220	5	95,149	114,201	67,431	386,001	14.56
5 YR. TOTAL	12,901,152	4	396,819	11	278,785	278,313	526,111	1,480,028	11.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		17%	5.237		23%	6.235		11.47	
Pure Premium Indicated by National Relativity		41%	1.657		38%	1.783		3.44	
Pure Premium Present on Rate Level		42%	2.281		39%	2.735		5.02	
Pure Premium Derived by Formula			2.528			3.178		5.71	

CLASS 1710		STONE CRUSHING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	2,775,081	0	0	1	24,259	0	21,246	45,505	1.64
1/03 through 12/03	5,594,873	0	0	3	32,268	0	84,884	117,152	2.09
1/04 through 12/04	2,701,678	1	5,010	0	0	9,675	4,472	19,157	0.71
1/05 through 12/05	1,912,203	0	0	3	75,458	0	56,524	131,982	6.90
1/06 through 12/06	2,837,930	0	0	1	75,035	0	92,065	167,100	5.89
5 YR. TOTAL	15,821,765	1	5,010	8	207,020	9,675	259,191	480,896	3.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		19%	1.340		22%	1.699		3.04	
Pure Premium Indicated by National Relativity		40%	3.057		39%	3.406		6.46	
Pure Premium Present on Rate Level		41%	2.949		39%	2.161		5.11	
Pure Premium Derived by Formula			2.686			2.545		5.23	

* 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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	2,409,439	0	0	1	4,352	0	16,918	21,270	0.88
1/03 through 12/03	3,250,282	0	0	0	0	0	0	0	0.00
1/04 through 12/04	3,462,728	0	0	1	1,149	0	16,163	17,312	0.50
1/05 through 12/05	3,889,994	0	0	0	0	0	5,927	5,927	0.15
1/06 through 12/06	3,073,950	0	0	1	30,443	0	61,196	91,639	2.98
5 YR. TOTAL	16,086,393	0	0	3	35,944	0	100,204	136,148	0.85
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.223	16%	0.623	0.85			
Pure Premium Indicated by National Relativity		26%	1.330	27%	1.276	2.61			
Pure Premium Present on Rate Level		61%	1.058	57%	0.824	1.88			
Pure Premium Derived by Formula		1.020		0.914		1.93			

CLASS 1747		EMERY WORKS & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	498,705	0	0	0	0	0	0	0	0.00
1/03 through 12/03	660,901	0	0	0	0	0	0	0	0.00
1/04 through 12/04	727,613	0	0	0	0	0	0	0	0.00
1/05 through 12/05	884,879	0	0	0	0	0	0	0	0.00
1/06 through 12/06	862,825	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,634,923	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	8%	0.000	0.00			
Pure Premium Indicated by National Relativity		34%	1.124	36%	1.136	2.26			
Pure Premium Present on Rate Level		57%	1.554	56%	0.741	2.30			
Pure Premium Derived by Formula		1.268		0.824		2.09			

CLASS 1748		ABRASIVE WHEEL MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	679,286	0	0	1	91,366	0	65,446	156,812	23.08
1/03 through 12/03	881,340	0	0	0	0	0	0	0	0.00
1/04 through 12/04	210,491	0	0	0	0	0	0	0	0.00
1/05 through 12/05	218,062	0	0	0	0	0	0	0	0.00
1/06 through 12/06	207,805	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,196,984	0	0	1	91,366	0	65,446	156,812	7.14
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	4.159	10%	2.979	7.14			
Pure Premium Indicated by National Relativity		41%	1.216	44%	1.772	2.99			
Pure Premium Present on Rate Level		51%	2.157	46%	1.904	4.06			
Pure Premium Derived by Formula		1.931		1.953		3.88			

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

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	7,562,641	2	213,589	7	48,664	83,251	110,565	456,069	6.03
1/03 through 12/03	7,805,558	1	187,107	4	10,679	0	45,983	243,769	3.12
1/04 through 12/04	9,658,365	2	523,409	6	311,194	420,640	501,388	1,756,631	18.19
1/05 through 12/05	14,061,221	1	11,590	11	128,183	52,897	195,082	387,752	2.76
1/06 through 12/06	19,893,223	6	327,787	20	458,013	340,701	486,307	1,612,808	8.11
5 YR. TOTAL	58,981,008	12	1,263,482	48	956,733	897,489	1,339,325	4,457,029	7.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		36%	3.764		42%	3.792		7.56	
Pure Premium Indicated by National Relativity		32%	2.488		29%	2.706		5.19	
Pure Premium Present on Rate Level		32%	3.451		29%	2.551		6.00	
Pure Premium Derived by Formula			3.256			3.117		6.37	

CLASS 1852		ASBESTOS GOODS MFG							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	85	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	85	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		22%	1.538		23%	2.336		3.87	
Pure Premium Present on Rate Level		78%	1.201		77%	1.225		2.43	
Pure Premium Derived by Formula			1.275			1.481		2.76	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	384,304	0	0	0	0	0	579	579	0.15
1/03 through 12/03	359,030	0	0	0	0	0	834	834	0.23
1/04 through 12/04	387,453	0	0	0	0	0	495	495	0.13
1/05 through 12/05	367,186	0	0	0	0	0	0	0	0.00
1/06 through 12/06	357,231	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,855,204	0	0	0	0	0	1,908	1,908	0.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		6%	0.000		6%	0.103		0.10	
Pure Premium Indicated by National Relativity		12%	0.138		13%	0.270		0.41	
Pure Premium Present on Rate Level		82%	1.174		81%	0.719		1.89	
Pure Premium Derived by Formula			0.979			0.624		1.60	

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

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EFFECTIVE 4/1/2010

CLASS 1860		ABRASIVE PAPER OR CLOTH PREPARATION							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	4,712,597	2	147,611	1	817	115,244	25,289	288,961	6.13
1/03 through 12/03	4,492,846	0	0	0	0	0	15,224	15,224	0.34
1/04 through 12/04	3,349,731	0	0	2	150,845	0	19,822	170,667	5.09
1/05 through 12/05	3,550,278	0	0	1	3,634	0	17,525	21,159	0.60
1/06 through 12/06	4,481,420	1	131,222	1	20,347	99,996	55,418	306,983	6.85
5 YR. TOTAL	20,586,872	3	278,833	5	175,643	215,240	133,278	802,994	3.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	2.208	19%	1.693	3.90			
Pure Premium Indicated by National Relativity		33%	0.682	35%	0.697	1.38			
Pure Premium Present on Rate Level		52%	1.038	46%	1.045	2.08			
Pure Premium Derived by Formula		1.096		1.046		2.14			

CLASS 1924		WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	7,172,016	1	231,838	3	19,263	23,919	40,509	315,529	4.40
1/03 through 12/03	7,214,938	2	186,832	3	6,336	32,814	23,555	249,537	3.46
1/04 through 12/04	5,816,859	1	29,478	0	0	9,737	2,474	41,689	0.72
1/05 through 12/05	5,427,967	1	15,856	1	2,155	6,719	20,183	44,913	0.83
1/06 through 12/06	10,756,465	2	31,989	3	120,677	44,479	222,716	419,861	3.90
5 YR. TOTAL	36,388,245	7	495,993	10	148,431	117,668	309,437	1,071,529	2.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	1.771	25%	1.174	2.95			
Pure Premium Indicated by National Relativity		39%	1.106	37%	1.268	2.37			
Pure Premium Present on Rate Level		39%	1.583	38%	1.096	2.68			
Pure Premium Derived by Formula		1.438		1.179		2.62			

CLASS 1925		DIE CASTING MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	6,149,565	0	0	1	664	0	27,732	28,396	0.46
1/03 through 12/03	6,275,821	2	27,735	5	38,567	25,287	78,989	170,578	2.72
1/04 through 12/04	9,473,184	1	2,960	3	64,562	23,050	66,575	157,147	1.66
1/05 through 12/05	4,803,674	1	18,977	4	40,680	10,916	105,544	176,117	3.67
1/06 through 12/06	4,711,246	1	27,087	1	2,202	45,879	25,332	100,500	2.13
5 YR. TOTAL	31,413,490	5	76,759	14	146,675	105,132	304,172	632,738	2.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.711	25%	1.303	2.01			
Pure Premium Indicated by National Relativity		40%	1.648	37%	2.220	3.87			
Pure Premium Present on Rate Level		41%	1.287	38%	1.377	2.66			
Pure Premium Derived by Formula		1.322		1.670		2.99			

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

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EFFECTIVE 4/1/2010

CLASS 2001		CRACKER MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	17,459,147	2	92,427	7	132,430	69,641	140,120	434,618	2.49
1/03 through 12/03	15,579,734	2	57,557	7	142,804	70,676	175,811	446,848	2.87
1/04 through 12/04	36,836,624	6	246,989	7	72,449	224,979	185,935	730,352	1.98
1/05 through 12/05	40,906,555	3	92,294	4	45,358	76,984	175,017	389,653	0.95
1/06 through 12/06	58,683,478	10	540,785	12	234,901	589,448	291,721	1,656,855	2.82
5 YR. TOTAL	169,465,538	23	1,030,052	37	627,942	1,031,728	968,604	3,658,326	2.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.978	47%	1.180	2.16			
Pure Premium Indicated by National Relativity		31%	1.106	26%	1.626	2.73			
Pure Premium Present on Rate Level		32%	1.263	27%	1.200	2.46			
Pure Premium Derived by Formula		1.109		1.301		2.41			

CLASS 2002		MACARONI MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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		48%	1.516	50%	1.883	3.40			
Pure Premium Present on Rate Level		52%	1.423	50%	1.200	2.62			
Pure Premium Derived by Formula		1.468		1.542		3.01			

CLASS 2003		BAKERY & DRIVERS, ROUTE SUPERVISORS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	79,702,040	7	709,417	41	577,289	321,971	541,678	2,150,355	2.70
1/03 through 12/03	67,839,639	6	288,339	27	204,973	746,610	305,024	1,544,946	2.28
1/04 through 12/04	73,250,841	9	91,965	19	310,791	172,121	599,429	1,174,306	1.60
1/05 through 12/05	138,845,517	12	894,298	27	522,884	530,002	702,634	2,649,818	1.91
1/06 through 12/06	127,736,491	5	216,401	40	687,366	314,957	1,307,387	2,526,111	1.98
5 YR. TOTAL	487,374,528	39	2,200,420	154	2,303,303	2,085,661	3,456,152	10,045,536	2.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	0.924	66%	1.137	2.06			
Pure Premium Indicated by National Relativity		23%	1.336	17%	1.641	2.98			
Pure Premium Present on Rate Level		24%	1.098	17%	0.950	2.05			
Pure Premium Derived by Formula		1.061		1.191		2.25			

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

NORTH CAROLINA

APPENDIX B-II

EFFECTIVE 4/1/2010

CLASS 2014		GRAIN OR FEED MILLING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	31,369,679	2	100,349	10	287,360	95,049	488,430	971,188	3.10
1/03 through 12/03	31,497,257	3	201,606	8	129,974	176,685	175,703	683,968	2.17
1/04 through 12/04	31,712,149	7	831,639	11	296,829	1,385,746	210,557	2,724,771	8.59
1/05 through 12/05	34,423,562	5	658,451	13	531,175	303,502	382,466	1,875,594	5.45
1/06 through 12/06	30,405,326	1	338,562	12	546,479	181,742	611,688	1,678,471	5.52
5 YR. TOTAL	159,407,973	18	2,130,607	54	1,791,817	2,142,724	1,868,844	7,933,992	4.98
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	2.461	53%	2.517	4.98			
Pure Premium Indicated by National Relativity		26%	2.192	23%	2.849	5.04			
Pure Premium Present on Rate Level		27%	2.561	24%	1.693	4.25			
Pure Premium Derived by Formula		2.418		2.396		4.81			

CLASS 2016		CEREAL OR BAR MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	789	0	0	0	0	0	0	0	0.00
1/03 through 12/03	35,229	0	0	0	0	0	0	0	0.00
1/04 through 12/04	6,726	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	25,394	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	68,138	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		49%	0.871	49%	1.520	2.39			
Pure Premium Present on Rate Level		49%	1.111	49%	1.052	2.16			
Pure Premium Derived by Formula		0.971		1.260		2.23			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	7,328,975	0	0	0	0	0	1,373	1,373	0.02
1/03 through 12/03	7,149,598	0	0	0	0	0	2,356	2,356	0.03
1/04 through 12/04	7,382,469	0	0	0	0	0	243	243	0.00
1/05 through 12/05	7,297,142	0	0	1	104	0	426	530	0.01
1/06 through 12/06	7,684,510	0	0	0	0	0	319	319	0.00
5 YR. TOTAL	36,842,694	0	0	1	104	0	4,717	4,821	0.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.000	23%	0.013	0.01			
Pure Premium Indicated by National Relativity		38%	1.795	38%	2.079	3.87			
Pure Premium Present on Rate Level		38%	1.934	39%	0.919	2.85			
Pure Premium Derived by Formula		1.417		1.151		2.57			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 2039		ICE CREAM MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	7,572,754	1	8,364	4	37,290	18,092	61,125	124,871	1.65
1/03 through 12/03	8,678,240	2	47,251	9	604,092	114,610	534,284	1,300,237	14.98
1/04 through 12/04	5,725,158	0	0	3	18,201	0	22,786	40,987	0.72
1/05 through 12/05	6,835,451	0	0	7	284,267	0	125,567	409,834	6.00
1/06 through 12/06	7,109,556	0	0	1	4,548	0	20,431	24,979	0.35
5 YR. TOTAL	35,921,159	3	55,615	24	948,398	132,702	764,193	1,900,908	5.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		25%	2.795		30%	2.497		5.29	
Pure Premium Indicated by National Relativity		37%	1.281		35%	1.281		2.56	
Pure Premium Present on Rate Level		38%	2.288		35%	1.777		4.07	
Pure Premium Derived by Formula		2.042			1.819			3.86	

CLASS 2041		CANDY, CHOCOLATE AND CONFECTION MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	7,928,034	0	0	5	38,128	0	51,616	89,744	1.13
1/03 through 12/03	9,946,856	0	0	4	303,636	0	94,789	398,425	4.01
1/04 through 12/04	11,443,472	0	0	5	61,352	0	79,623	140,975	1.23
1/05 through 12/05	11,707,097	4	123,625	7	47,390	92,187	156,173	419,375	3.58
1/06 through 12/06	12,732,554	0	0	5	83,333	0	71,925	155,258	1.22
5 YR. TOTAL	53,758,013	4	123,625	26	533,839	92,187	454,126	1,203,777	2.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		25%	1.223		31%	1.016		2.24	
Pure Premium Indicated by National Relativity		37%	1.159		34%	1.446		2.61	
Pure Premium Present on Rate Level		38%	1.531		35%	1.313		2.84	
Pure Premium Derived by Formula		1.316			1.266			2.58	

CLASS 2065	MILK PRODUCTS MFG NOC								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	22,122	0	0	0	0	0	369	369	1.67
1/03 through 12/03	116,219	0	0	0	0	0	0	0	0.00
1/04 through 12/04	80,723	0	0	0	0	0	0	0	0.00
1/05 through 12/05	71,176	0	0	0	0	0	407	407	0.57
1/06 through 12/06	60,429	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	350,669	0	0	0	0	0	776	776	0.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		4%	0.000		4%	0.221		0.22	
Pure Premium Indicated by National Relativity		48%	2.278		48%	1.613		3.89	
Pure Premium Present on Rate Level		48%	1.857		48%	1.517		3.37	
Pure Premium Derived by Formula		1.985			1.511			3.50	

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 2070		CREAMERY & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	29,054,907	3	453,272	24	330,595	508,495	306,701	1,599,063	5.50
1/03 through 12/03	31,432,205	4	373,542	13	194,552	215,554	172,867	956,515	3.04
1/04 through 12/04	35,368,420	8	532,995	10	186,889	373,364	86,228	1,179,476	3.33
1/05 through 12/05	37,382,315	9	727,390	13	172,195	639,434	194,721	1,733,740	4.64
1/06 through 12/06	33,531,364	13	1,224,582	17	215,024	878,286	328,508	2,646,400	7.89
5 YR. TOTAL	166,769,211	37	3,311,781	77	1,099,255	2,615,133	1,089,025	8,115,194	4.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		46%	2.645		51%	2.221		4.87	
Pure Premium Indicated by National Relativity		27%	1.699		24%	1.707		3.41	
Pure Premium Present on Rate Level		27%	2.303		25%	1.492		3.80	
Pure Premium Derived by Formula		2.297			1.915			4.21	

CLASS 2081		BUTCHERING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	8,210,403	2	51,619	5	18,355	76,299	37,335	183,608	2.24
1/03 through 12/03	8,751,316	0	0	7	15,474	0	62,160	77,634	0.89
1/04 through 12/04	8,930,091	0	0	2	14,557	0	99,655	114,212	1.28
1/05 through 12/05	7,222,732	0	0	5	47,558	0	105,259	152,817	2.12
1/06 through 12/06	8,053,546	1	41,042	7	47,589	42,621	138,411	269,663	3.35
5 YR. TOTAL	41,168,088	3	92,661	26	143,533	118,920	442,820	797,934	1.94
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		22%	0.574		29%	1.365		1.94	
Pure Premium Indicated by National Relativity		39%	1.579		35%	2.454		4.03	
Pure Premium Present on Rate Level		39%	1.465		36%	1.447		2.91	
Pure Premium Derived by Formula		1.313			1.776			3.09	

CLASS 2089		PACKING HOUSE-ALL OPERATIONS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	143,165,776	26	564,612	96	1,466,113	635,650	1,725,229	4,391,604	3.07
1/03 through 12/03	131,945,719	31	2,240,662	95	1,913,953	1,665,058	2,052,200	7,871,873	5.97
1/04 through 12/04	166,748,975	21	1,156,275	84	1,340,958	1,013,117	1,703,292	5,213,642	3.13
1/05 through 12/05	42,560,390	4	48,293	12	121,465	6,309	192,270	368,337	0.87
1/06 through 12/06	207,625,517	22	771,453	80	988,780	910,287	1,879,366	4,549,886	2.19
5 YR. TOTAL	692,046,377	104	4,781,295	367	5,831,269	4,230,421	7,552,357	22,395,342	3.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		80%	1.534		99%	1.703		3.24	
Pure Premium Indicated by National Relativity		10%	1.068		0%	1.527		2.60	
Pure Premium Present on Rate Level		10%	2.191		1%	1.863		4.05	
Pure Premium Derived by Formula		1.553			1.705			3.26	

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 2095		MEAT PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	36,908,009	9	374,682	36	509,990	398,597	718,757	2,002,026	5.42
1/03 through 12/03	50,418,806	8	218,606	52	727,250	164,104	833,201	1,943,161	3.85
1/04 through 12/04	40,045,334	7	336,295	26	182,732	342,467	340,771	1,202,265	3.00
1/05 through 12/05	24,606,904	4	101,663	16	118,399	232,464	209,657	662,183	2.69
1/06 through 12/06	24,313,980	0	0	20	299,782	0	320,417	620,199	2.55
5 YR. TOTAL	176,293,033	28	1,031,246	150	1,838,153	1,137,632	2,422,803	6,429,834	3.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		45%	1.628		60%	2.020		3.65	
Pure Premium Indicated by National Relativity		27%	1.125		20%	1.601		2.73	
Pure Premium Present on Rate Level		28%	2.067		20%	2.080		4.15	
Pure Premium Derived by Formula			1.615			1.948		3.56	

CLASS 2105		FRUIT PACKING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	355,905	0	0	0	0	0	0	0	0.00
1/03 through 12/03	419,353	0	0	0	0	0	0	0	0.00
1/04 through 12/04	464,939	0	0	0	0	0	0	0	0.00
1/05 through 12/05	821,742	0	0	0	0	0	0	0	0.00
1/06 through 12/06	927,471	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,989,410	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%	1.281		45%	1.584		2.87	
Pure Premium Present on Rate Level		47%	0.912		46%	0.976		1.89	
Pure Premium Derived by Formula			1.031			1.162		2.19	

CLASS 2110		PICKLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	13,390,199	2	25,628	2	169,517	27,769	97,512	320,426	2.39
1/03 through 12/03	24,704,847	0	0	3	22,665	0	31,145	53,810	0.22
1/04 through 12/04	20,476,668	0	0	2	163,367	0	205,904	369,271	1.80
1/05 through 12/05	32,716,591	1	31,613	2	10,974	112,326	29,332	184,245	0.56
1/06 through 12/06	25,323,023	3	46,594	6	186,408	82,552	157,467	473,021	1.87
5 YR. TOTAL	116,611,328	6	103,835	15	552,931	222,647	521,360	1,400,773	1.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		23%	0.563		32%	0.638		1.20	
Pure Premium Indicated by National Relativity		38%	1.016		34%	1.302		2.32	
Pure Premium Present on Rate Level		39%	0.567		34%	0.641		1.21	
Pure Premium Derived by Formula			0.737			0.865		1.60	

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 2111		CANNERY NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	28,280,733	1	3,079	7	52,628	2,274	86,429	144,410	0.51
1/03 through 12/03	6,628,729	0	0	3	17,731	0	30,223	47,954	0.72
1/04 through 12/04	7,421,917	0	0	5	36,383	0	85,120	121,503	1.64
1/05 through 12/05	9,807,529	2	150,093	5	208,327	856,969	197,894	1,413,283	14.41
1/06 through 12/06	9,050,373	2	101,101	5	76,180	116,342	100,724	394,347	4.36
5 YR. TOTAL	61,189,281	5	254,273	25	391,249	975,585	500,390	2,121,497	3.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.055	33%	2.412	3.47			
Pure Premium Indicated by National Relativity		39%	0.916	33%	1.375	2.29			
Pure Premium Present on Rate Level		40%	0.864	34%	1.328	2.19			
Pure Premium Derived by Formula		0.924		1.701		2.63			

CLASS 2112		FRUIT EVAPORATING OR PRESERVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,783,308	0	0	1	5,318	0	5,831	11,149	0.63
1/03 through 12/03	280,712	0	0	1	10,870	0	45,779	56,649	20.18
1/04 through 12/04	469,439	0	0	0	0	0	4,663	4,663	0.99
1/05 through 12/05	738,203	0	0	0	0	0	1,251	1,251	0.17
1/06 through 12/06	549,530	0	0	0	0	0	4,773	4,773	0.87
5 YR. TOTAL	3,821,192	0	0	2	16,188	0	62,297	78,485	2.05
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.424	12%	1.630	2.05			
Pure Premium Indicated by National Relativity		45%	1.400	44%	1.703	3.10			
Pure Premium Present on Rate Level		46%	1.668	44%	1.598	3.27			
Pure Premium Derived by Formula		1.435		1.648		3.08			

CLASS 2114		OYSTER PROCESSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	104,392	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	150,776	0	0	0	0	0	0	0	0.00
1/06 through 12/06	127,329	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	382,497	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		29%	0.414	31%	0.682	1.10			
Pure Premium Present on Rate Level		68%	0.999	65%	0.899	1.90			
Pure Premium Derived by Formula		0.799		0.796		1.60			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 2121		BREWERY & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	40,079,568	2	509,859	17	480,952	303,588	307,789	1,602,188	4.00
1/03 through 12/03	36,577,853	6	719,999	17	285,246	431,663	241,012	1,677,920	4.59
1/04 through 12/04	36,983,372	4	410,688	12	402,234	166,689	286,276	1,265,887	3.42
1/05 through 12/05	40,981,170	4	539,003	11	153,065	162,908	162,021	1,016,997	2.48
1/06 through 12/06	36,481,840	4	445,051	8	163,182	340,036	166,550	1,114,819	3.06
5 YR. TOTAL	191,103,803	20	2,624,600	65	1,484,679	1,404,884	1,163,648	6,677,811	3.49
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	2.150	51%	1.344	3.49			
Pure Premium Indicated by National Relativity		25%	1.016	24%	1.109	2.13			
Pure Premium Present on Rate Level		25%	2.466	25%	1.263	3.73			
Pure Premium Derived by Formula		1.946		1.267		3.21			

CLASS 2130		SPIRITUOUS LIQUOR DISTILLERY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	483,499	0	0	0	0	0	0	0	0.00
1/03 through 12/03	481,698	0	0	0	0	0	0	0	0.00
1/04 through 12/04	795,945	0	0	0	0	0	0	0	0.00
1/05 through 12/05	786,298	0	0	0	0	0	0	0	0.00
1/06 through 12/06	959,151	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,506,591	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	9%	0.000	0.00			
Pure Premium Indicated by National Relativity		43%	1.245	45%	1.280	2.53			
Pure Premium Present on Rate Level		50%	1.145	46%	0.992	2.14			
Pure Premium Derived by Formula		1.108		1.032		2.14			

CLASS 2131		SPIRITUOUS LIQUOR BOTTLING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	26,574	0	0	0	0	0	0	0	0.00
1/03 through 12/03	2,293	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	78,764	0	0	0	0	0	0	0	0.00
1/06 through 12/06	21,730	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	129,361	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		47%	1.116	48%	1.280	2.40			
Pure Premium Present on Rate Level		51%	0.951	49%	1.051	2.00			
Pure Premium Derived by Formula		1.010		1.129		2.14			

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

NORTH CAROLINA

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CLASS 2143		FRUIT JUICE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,524,262	0	0	1	1,058	0	3,459	4,517	0.30
1/03 through 12/03	2,781,846	0	0	0	0	0	1,803	1,803	0.06
1/04 through 12/04	2,058,107	1	29,316	0	0	120,026	48,481	197,823	9.61
1/05 through 12/05	2,204,236	0	0	2	23,675	0	21,664	45,339	2.06
1/06 through 12/06	2,331,169	0	0	1	23,727	0	19,459	43,186	1.85
5 YR. TOTAL	10,899,620	1	29,316	4	48,460	120,026	94,866	292,668	2.69
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.714	16%	1.972	2.69			
Pure Premium Indicated by National Relativity		44%	1.509	42%	0.865	2.37			
Pure Premium Present on Rate Level		44%	1.271	42%	1.236	2.51			
Pure Premium Derived by Formula		1.309		1.198		2.51			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	166,064,347	27	2,188,057	117	931,785	1,797,096	1,217,602	6,134,540	3.69
1/03 through 12/03	178,374,032	32	2,369,009	148	2,784,806	2,642,924	2,518,160	10,314,899	5.78
1/04 through 12/04	133,266,395	12	1,490,839	62	901,500	1,613,395	1,205,774	5,211,508	3.91
1/05 through 12/05	188,579,382	19	2,077,361	116	1,535,558	1,710,198	1,832,821	7,155,938	3.79
1/06 through 12/06	185,457,517	26	1,994,636	115	1,625,176	1,067,711	1,956,805	6,644,328	3.58
5 YR. TOTAL	851,741,673	116	10,119,902	558	7,778,825	8,831,324	8,731,162	35,461,213	4.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		95%	2.101	100%	2.062	4.16			
Pure Premium Indicated by National Relativity		2%	2.396	0%	2.273	4.67			
Pure Premium Present on Rate Level		3%	2.724	0%	1.927	4.65			
Pure Premium Derived by Formula		2.126		2.062		4.19			

CLASS 2172		TOBACCO PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	263,057,413	15	1,109,397	77	1,821,280	799,276	1,312,881	5,042,834	1.92
1/03 through 12/03	249,666,894	16	1,052,300	69	1,764,289	887,770	1,210,270	4,914,629	1.97
1/04 through 12/04	246,325,516	14	1,452,879	58	693,681	1,046,982	607,886	3,801,428	1.54
1/05 through 12/05	259,768,651	13	1,966,010	81	1,330,278	940,412	869,837	5,106,537	1.97
1/06 through 12/06	266,766,246	8	1,183,123	54	1,617,816	856,451	890,293	4,547,683	1.70
5 YR. TOTAL	1,285,584,720	66	6,763,709	339	7,227,344	4,530,891	4,891,167	23,413,111	1.82
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		79%	1.088	80%	0.733	1.82			
Pure Premium Indicated by National Relativity		10%	1.315	10%	1.165	2.48			
Pure Premium Present on Rate Level		11%	1.130	10%	0.589	1.72			
Pure Premium Derived by Formula		1.115		0.762		1.88			

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

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EFFECTIVE 4/1/2010

CLASS 2174		TOBACCO REHANDLING OR WAREHOUSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	48,301,749	3	129,807	19	240,191	133,894	426,381	930,273	1.93
1/03 through 12/03	44,692,692	4	147,145	10	192,018	88,215	451,266	878,644	1.97
1/04 through 12/04	30,895,642	5	205,051	11	220,562	122,883	233,363	781,859	2.53
1/05 through 12/05	57,175,895	5	111,978	8	124,575	77,427	253,823	567,803	0.99
1/06 through 12/06	41,786,680	6	324,140	9	224,441	222,977	485,033	1,256,591	3.01
5 YR. TOTAL	222,852,658	23	918,121	57	1,001,787	645,396	1,849,866	4,415,170	1.98
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	0.862	53%	1.120	1.98			
Pure Premium Indicated by National Relativity		27%	2.053	23%	1.567	3.62			
Pure Premium Present on Rate Level		30%	1.423	24%	1.243	2.67			
Pure Premium Derived by Formula		1.352		1.252		2.60			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	6,394,580	0	0	2	1,284	0	28,360	29,644	0.46
1/03 through 12/03	6,093,093	2	5,052	7	303,457	13,307	600,712	922,528	15.14
1/04 through 12/04	6,711,520	1	206,141	5	91,699	341,587	294,047	933,474	13.91
1/05 through 12/05	7,768,761	0	0	2	23,122	0	113,753	136,875	1.76
1/06 through 12/06	6,610,013	0	0	3	54,997	0	167,113	222,110	3.36
5 YR. TOTAL	33,577,967	3	211,193	19	474,559	354,894	1,203,985	2,244,631	6.68
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	2.042	42%	4.643	6.69			
Pure Premium Indicated by National Relativity		31%	1.848	29%	2.349	4.20			
Pure Premium Present on Rate Level		40%	3.543	29%	4.589	8.13			
Pure Premium Derived by Formula		2.582		3.962		6.54			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	244,779,581	14	638,776	55	948,677	418,596	1,049,613	3,055,662	1.25
1/03 through 12/03	170,168,888	19	870,100	95	1,459,642	423,754	1,938,765	4,692,261	2.76
1/04 through 12/04	222,310,446	25	1,807,543	77	1,340,030	1,491,850	1,352,244	5,991,667	2.70
1/05 through 12/05	198,699,173	31	1,808,145	78	1,418,036	2,860,138	1,394,358	7,480,677	3.76
1/06 through 12/06	179,479,551	10	944,696	50	934,762	403,083	1,103,748	3,386,289	1.89
5 YR. TOTAL	1,015,437,639	99	6,069,260	355	6,101,147	5,597,421	6,838,728	24,606,556	2.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		76%	1.199	93%	1.225	2.42			
Pure Premium Indicated by National Relativity		12%	1.087	3%	1.273	2.36			
Pure Premium Present on Rate Level		12%	1.302	4%	1.100	2.40			
Pure Premium Derived by Formula		1.198		1.221		2.42			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 2286		WOOL SPINNING AND WEAVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	14,600,063	0	0	3	38,181	0	86,361	124,542	0.85
1/03 through 12/03	23,350,787	1	43,746	3	10,468	6,725	21,810	82,749	0.35
1/04 through 12/04	16,426,889	0	0	0	0	0	21,680	21,680	0.13
1/05 through 12/05	15,165,861	0	0	1	30	0	10,733	10,763	0.07
1/06 through 12/06	14,925,585	0	0	4	97,316	0	65,951	163,267	1.09
5 YR. TOTAL	84,469,185	1	43,746	11	145,995	6,725	206,535	403,001	0.48
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.225	24%	0.252	0.48			
Pure Premium Indicated by National Relativity		35%	0.800	37%	1.221	2.02			
Pure Premium Present on Rate Level		46%	0.514	39%	0.448	0.96			
Pure Premium Derived by Formula		0.559		0.687		1.25			

CLASS 2288		FELTING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	21,469,061	2	184,503	11	161,847	196,723	210,245	753,318	3.51
1/03 through 12/03	27,180,050	0	0	10	284,818	0	311,813	596,631	2.20
1/04 through 12/04	20,224,454	1	35,294	2	30,367	0	75,793	141,454	0.70
1/05 through 12/05	24,703,218	3	299,980	6	85,595	80,970	112,475	579,020	2.34
1/06 through 12/06	23,329,168	1	108,913	9	291,984	145,710	266,383	812,990	3.48
5 YR. TOTAL	116,905,951	7	628,690	38	854,611	423,403	976,709	2,883,413	2.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.269	45%	1.198	2.47			
Pure Premium Indicated by National Relativity		33%	1.016	27%	1.675	2.69			
Pure Premium Present on Rate Level		33%	1.504	28%	1.575	3.08			
Pure Premium Derived by Formula		1.263		1.432		2.70			

CLASS 2300		PLUSH MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,077,593	1	281,850	2	3,385	76,237	9,158	370,630	12.04
1/03 through 12/03	3,491,647	1	56,872	1	737	4,207	14,615	76,431	2.19
1/04 through 12/04	3,792,314	1	60,279	2	6,377	158,697	20,794	246,147	6.49
1/05 through 12/05	28,445,027	0	0	7	106,720	0	111,562	218,282	0.77
1/06 through 12/06	18,037,692	0	0	12	251,946	0	242,520	494,466	2.74
5 YR. TOTAL	56,844,273	3	399,001	24	369,165	239,141	398,649	1,405,956	2.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.351	31%	1.122	2.47			
Pure Premium Indicated by National Relativity		22%	1.007	24%	0.816	1.82			
Pure Premium Present on Rate Level		53%	1.523	45%	1.277	2.80			
Pure Premium Derived by Formula		1.366		1.118		2.48			

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

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	223,508,954	10	889,390	69	1,522,090	1,091,721	1,432,933	4,936,134	2.21
1/03 through 12/03	302,939,050	21	2,171,279	50	889,260	2,160,372	952,946	6,173,857	2.04
1/04 through 12/04	295,419,824	11	1,073,091	51	668,605	583,138	977,511	3,302,345	1.12
1/05 through 12/05	260,717,828	10	363,223	45	368,611	280,438	555,738	1,568,010	0.60
1/06 through 12/06	227,949,312	13	752,814	49	826,044	1,203,508	1,046,278	3,828,644	1.68
5 YR. TOTAL	1,310,534,968	65	5,249,797	264	4,274,610	5,319,177	4,965,406	19,808,990	1.51
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		70%	0.727	86%		0.785		1.51	
Pure Premium Indicated by National Relativity		15%	0.698	7%		0.644		1.34	
Pure Premium Present on Rate Level		15%	0.820	7%		0.691		1.51	
Pure Premium Derived by Formula		0.737		0.769				1.51	

CLASS 2305		TEXTILE FIBER MFG-SYNTHETIC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	191,489,663	5	895,706	22	715,328	544,736	944,058	3,099,828	1.62
1/03 through 12/03	235,570,993	23	1,688,993	41	616,193	782,138	788,688	3,876,012	1.65
1/04 through 12/04	217,247,053	13	1,285,101	42	977,846	731,586	1,269,233	4,263,766	1.96
1/05 through 12/05	196,124,574	17	885,450	61	1,888,231	699,589	1,366,762	4,840,032	2.47
1/06 through 12/06	223,465,264	25	3,205,519	59	1,132,793	1,553,105	1,931,748	7,823,165	3.50
5 YR. TOTAL	1,063,897,547	83	7,960,769	225	5,330,391	4,311,154	6,300,489	23,902,803	2.25
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		69%	1.249	78%		0.997		2.25	
Pure Premium Indicated by National Relativity		15%	0.921	11%		0.920		1.84	
Pure Premium Present on Rate Level		16%	0.995	11%		0.668		1.66	
Pure Premium Derived by Formula		1.159		0.952				2.11	

CLASS 2361		HOSIERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	329,395,201	33	2,240,494	106	1,583,859	2,222,512	2,170,134	8,216,999	2.49
1/03 through 12/03	260,973,142	20	926,947	90	1,413,442	927,788	1,487,382	4,755,559	1.82
1/04 through 12/04	277,802,813	24	907,856	86	849,019	760,196	1,100,984	3,618,055	1.30
1/05 through 12/05	324,427,186	26	1,599,010	84	1,031,323	1,424,261	1,347,101	5,401,695	1.66
1/06 through 12/06	291,197,240	12	689,533	81	1,194,036	1,191,290	1,359,220	4,434,079	1.52
5 YR. TOTAL	1,483,795,582	115	6,363,840	447	6,071,679	6,526,047	7,464,821	26,426,387	1.78
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		72%	0.838	92%		0.943		1.78	
Pure Premium Indicated by National Relativity		14%	0.619	4%		0.658		1.28	
Pure Premium Present on Rate Level		14%	0.799	4%		0.737		1.54	
Pure Premium Derived by Formula		0.802		0.923				1.73	

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

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CLASS 2362		KNIT GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	151,262,882	15	1,661,051	59	1,205,925	1,745,628	1,302,300	5,914,904	3.91
1/03 through 12/03	191,758,174	11	631,611	46	1,198,148	727,270	948,843	3,505,872	1.83
1/04 through 12/04	145,567,129	16	1,093,230	44	986,242	1,482,191	819,605	4,381,268	3.01
1/05 through 12/05	208,687,600	8	244,143	53	1,031,470	331,138	1,271,867	2,878,618	1.38
1/06 through 12/06	174,719,509	8	270,206	33	633,077	325,580	821,345	2,050,208	1.17
5 YR. TOTAL	871,995,294	58	3,900,241	235	5,054,862	4,611,807	5,163,960	18,730,870	2.15
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		64%	1.027	81%	1.121	2.15			
Pure Premium Indicated by National Relativity		18%	0.647	9%	0.902	1.55			
Pure Premium Present on Rate Level		18%	0.979	10%	0.902	1.88			
Pure Premium Derived by Formula		0.950		1.079		2.03			

CLASS 2380		WEBBING MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	49,267,268	3	200,585	9	483,262	160,929	342,825	1,187,601	2.41
1/03 through 12/03	55,848,774	5	201,290	14	113,844	117,221	230,245	662,600	1.19
1/04 through 12/04	47,909,522	1	7,021	15	201,945	28,282	236,154	473,402	0.99
1/05 through 12/05	36,741,545	1	156,163	5	56,045	38,669	116,819	367,696	1.00
1/06 through 12/06	34,699,469	1	20,504	9	216,331	45,531	334,746	617,112	1.78
5 YR. TOTAL	224,466,578	11	585,563	52	1,071,427	390,632	1,260,789	3,308,411	1.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.738	42%	0.736	1.47			
Pure Premium Indicated by National Relativity		31%	1.412	29%	1.431	2.84			
Pure Premium Present on Rate Level		32%	1.009	29%	0.680	1.69			
Pure Premium Derived by Formula		1.034		0.921		1.96			

CLASS 2386		LACE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	5,828,208	0	0	1	5,672	0	13,342	19,014	0.33
1/03 through 12/03	5,601,525	0	0	0	0	0	6,891	6,891	0.12
1/04 through 12/04	4,205,696	0	0	1	5,388	0	12,699	18,087	0.43
1/05 through 12/05	4,016,061	0	0	1	61,529	0	40,592	102,121	2.54
1/06 through 12/06	3,436,356	0	0	0	0	0	1,558	1,558	0.05
5 YR. TOTAL	23,087,846	0	0	3	72,589	0	75,082	147,671	0.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.314	12%	0.325	0.64			
Pure Premium Indicated by National Relativity		15%	0.941	16%	1.218	2.16			
Pure Premium Present on Rate Level		73%	0.521	72%	0.311	0.83			
Pure Premium Derived by Formula		0.559		0.458		1.02			

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

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CLASS 2388		EMBROIDERY MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	8,705,346	1	69,623	5	8,773	339,842	38,513	456,751	5.25
1/03 through 12/03	9,594,540	0	0	3	55,491	0	48,468	103,959	1.08
1/04 through 12/04	9,608,385	1	14,001	1	16,361	24,177	19,311	73,850	0.77
1/05 through 12/05	8,415,249	0	0	4	402,582	0	427,543	830,125	9.86
1/06 through 12/06	8,657,985	0	0	3	88,040	0	101,345	189,385	2.19
5 YR. TOTAL	44,981,505	2	83,624	16	571,247	364,019	635,180	1,654,070	3.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		20%	1.456		27%	2.221		3.68	
Pure Premium Indicated by National Relativity		40%	0.876		36%	1.096		1.97	
Pure Premium Present on Rate Level		40%	1.030		37%	1.079		2.11	
Pure Premium Derived by Formula		1.054			1.393			2.45	

CLASS 2402		CARPET OR RUG MFG NOC							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	12,450,986	0	0	3	30,765	0	69,501	100,266	0.81
1/03 through 12/03	8,879,720	1	8,731	5	23,429	7,222	64,336	103,718	1.17
1/04 through 12/04	13,450,762	1	11,275	5	238,481	11,544	202,223	463,523	3.45
1/05 through 12/05	14,512,624	4	140,423	7	142,843	361,800	184,582	829,648	5.72
1/06 through 12/06	34,953,373	4	159,312	7	71,010	171,818	181,008	583,148	1.67
5 YR. TOTAL	84,247,465	10	319,741	27	506,528	552,384	701,650	2,080,303	2.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		28%	0.981		34%	1.489		2.47	
Pure Premium Indicated by National Relativity		36%	1.081		33%	1.216		2.30	
Pure Premium Present on Rate Level		36%	1.282		33%	1.067		2.35	
Pure Premium Derived by Formula		1.125			1.260			2.39	

CLASS 2413		TEXTILE-BLEACHING, DYEING, MERCERIZING, FINISHING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	140,425,245	17	1,161,891	64	762,592	1,066,762	1,059,785	4,051,030	2.88
1/03 through 12/03	117,302,598	11	629,487	35	1,061,902	396,210	955,061	3,042,660	2.59
1/04 through 12/04	114,413,021	6	292,632	26	169,852	249,480	242,126	954,090	0.83
1/05 through 12/05	101,276,874	6	228,310	32	569,966	255,000	567,166	1,620,442	1.60
1/06 through 12/06	89,865,093	9	236,873	31	414,491	341,834	776,107	1,769,305	1.97
5 YR. TOTAL	563,282,831	49	2,549,193	188	2,978,803	2,309,286	3,600,245	11,437,527	2.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		55%	0.981		70%	1.049		2.03	
Pure Premium Indicated by National Relativity		22%	0.939		15%	1.142		2.08	
Pure Premium Present on Rate Level		23%	1.044		15%	0.951		2.00	
Pure Premium Derived by Formula		0.986			1.048			2.03	

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

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CLASS 2416		YARN DYEING OR FINISHING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	48,740,286	3	188,723	17	123,099	86,254	195,626	593,702	1.22
1/03 through 12/03	45,720,454	2	171,401	9	57,741	261,802	93,651	584,595	1.28
1/04 through 12/04	39,385,400	4	278,974	11	169,295	409,524	237,134	1,094,927	2.78
1/05 through 12/05	43,305,687	1	145,393	8	56,782	146,319	107,798	456,292	1.05
1/06 through 12/06	41,218,208	4	300,657	12	202,956	305,691	144,727	954,031	2.31
5 YR. TOTAL	218,370,035	14	1,085,148	57	609,873	1,209,590	778,936	3,683,547	1.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		28%	0.776		40%	0.911		1.69	
Pure Premium Indicated by National Relativity		22%	0.194		23%	0.553		0.75	
Pure Premium Present on Rate Level		50%	0.513		37%	0.623		1.14	
Pure Premium Derived by Formula		0.516			0.722			1.24	

CLASS 2417		CLOTH PRINTING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	23,721,956	1	160,392	3	3,615	17,246	53,760	235,013	0.99
1/03 through 12/03	19,907,599	1	55,304	5	126,369	46,540	88,639	316,852	1.59
1/04 through 12/04	18,183,890	4	303,086	3	97,755	231,967	45,100	677,908	3.73
1/05 through 12/05	14,657,417	2	193,622	3	33,297	101,224	59,866	388,009	2.65
1/06 through 12/06	11,966,136	2	71,609	3	27,458	52,802	41,579	193,448	1.62
5 YR. TOTAL	88,436,998	10	784,013	17	288,494	449,779	288,944	1,811,230	2.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		26%	1.213		28%	0.835		2.05	
Pure Premium Indicated by National Relativity		31%	0.584		33%	0.797		1.38	
Pure Premium Present on Rate Level		43%	1.042		39%	0.604		1.65	
Pure Premium Derived by Formula		0.944			0.732			1.68	

CLASS 2501		CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	317,664,350	29	1,609,200	115	1,701,491	1,021,523	1,744,418	6,076,632	1.91
1/03 through 12/03	347,543,981	15	932,777	105	1,601,291	1,104,009	2,209,269	5,847,346	1.68
1/04 through 12/04	287,403,515	28	1,616,731	129	2,390,820	1,312,305	2,419,876	7,739,732	2.69
1/05 through 12/05	312,357,254	23	1,235,081	89	1,810,507	1,030,640	2,090,334	6,166,562	1.97
1/06 through 12/06	250,335,029	21	1,257,175	61	1,169,511	1,470,822	1,372,561	5,270,069	2.11
5 YR. TOTAL	1,515,304,129	116	6,650,964	499	8,673,620	5,939,299	9,836,458	31,100,341	2.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		80%	1.011		100%	1.041		2.05	
Pure Premium Indicated by National Relativity		10%	0.798		0%	1.113		1.91	
Pure Premium Present on Rate Level		10%	0.997		0%	0.875		1.87	
Pure Premium Derived by Formula		0.988			1.041			2.03	

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

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CLASS 2503		DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,934,952	0	0	0	0	0	2,595	2,595	0.13
1/03 through 12/03	2,160,483	0	0	0	0	0	257	257	0.01
1/04 through 12/04	2,266,536	0	0	0	0	0	315	315	0.01
1/05 through 12/05	2,649,544	0	0	0	0	0	829	829	0.03
1/06 through 12/06	4,808,590	0	0	2	80,772	0	23,865	104,637	2.18
5 YR. TOTAL	13,820,105	0	0	2	80,772	0	27,861	108,633	0.79
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.584	11%	0.202	0.79			
Pure Premium Indicated by National Relativity		38%	0.396	40%	0.593	0.99			
Pure Premium Present on Rate Level		53%	0.494	49%	0.416	0.91			
Pure Premium Derived by Formula		0.465		0.463		0.93			

CLASS 2534		FEATHER OR FLOWER MFG-ARTIFICIAL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,675,622	0	0	3	135,555	0	58,813	194,368	5.29
1/03 through 12/03	3,403,651	3	32,989	1	841	35,997	4,156	73,983	2.17
1/04 through 12/04	1,386,693	0	0	0	0	0	2,037	2,037	0.15
1/05 through 12/05	689,141	0	0	0	0	0	2,855	2,855	0.41
1/06 through 12/06	146,954	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,302,061	3	32,989	4	136,396	35,997	67,861	273,243	2.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	1.821	12%	1.117	2.94			
Pure Premium Indicated by National Relativity		24%	0.576	25%	0.968	1.54			
Pure Premium Present on Rate Level		67%	0.751	63%	0.749	1.50			
Pure Premium Derived by Formula		0.805		0.848		1.65			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	22,145,303	1	111,344	4	32,658	176,247	66,347	386,596	1.75
1/03 through 12/03	26,751,291	1	203,260	10	185,174	117,657	134,044	640,135	2.39
1/04 through 12/04	28,641,231	1	45,692	5	225,157	13,279	174,854	458,982	1.60
1/05 through 12/05	30,899,359	1	109,821	6	41,359	56,545	93,965	301,690	0.98
1/06 through 12/06	29,823,729	3	154,993	18	433,489	74,785	374,943	1,038,210	3.48
5 YR. TOTAL	138,260,913	7	625,110	43	917,837	438,513	844,153	2,825,613	2.04
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	1.116	41%	0.928	2.04			
Pure Premium Indicated by National Relativity		31%	1.341	29%	1.482	2.82			
Pure Premium Present on Rate Level		32%	1.546	30%	1.063	2.61			
Pure Premium Derived by Formula		1.323		1.129		2.45			

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

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CLASS 2585		LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	96,701,300	17	896,666	51	603,480	1,187,648	704,436	3,392,230	3.51
1/03 through 12/03	92,732,563	11	372,663	41	445,348	370,366	844,892	2,033,269	2.19
1/04 through 12/04	95,414,913	11	663,647	30	529,709	354,278	603,599	2,151,233	2.25
1/05 through 12/05	101,980,944	12	1,176,645	46	796,674	657,084	937,365	3,567,768	3.50
1/06 through 12/06	112,898,150	18	1,297,215	34	628,274	855,030	868,298	3,648,817	3.23
5 YR. TOTAL	499,727,870	69	4,406,836	202	3,003,485	3,424,406	3,958,590	14,793,317	2.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		60%	1.483		75%	1.477		2.96	
Pure Premium Indicated by National Relativity		20%	1.329		12%	1.835		3.16	
Pure Premium Present on Rate Level		20%	1.478		13%	1.312		2.79	
Pure Premium Derived by Formula			1.451			1.499		2.95	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,830,108	0	0	3	41,489	0	6,940	48,429	1.26
1/03 through 12/03	4,965,242	0	0	1	26,274	0	65,684	91,958	1.85
1/04 through 12/04	4,457,533	0	0	2	13,357	0	60,263	73,620	1.65
1/05 through 12/05	4,652,473	0	0	1	42,160	0	19,562	61,722	1.33
1/06 through 12/06	4,194,285	0	0	2	5,021	0	13,715	18,736	0.45
5 YR. TOTAL	22,099,641	0	0	9	128,301	0	166,164	294,465	1.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		13%	0.581		18%	0.752		1.33	
Pure Premium Indicated by National Relativity		43%	0.858		41%	0.961		1.82	
Pure Premium Present on Rate Level		44%	0.737		41%	0.772		1.51	
Pure Premium Derived by Formula			0.769			0.846		1.62	

CLASS 2587		TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,256,887	1	46,926	3	16,413	58,100	57,026	178,465	5.48
1/03 through 12/03	3,217,401	1	5,245	5	215,179	13,584	197,447	431,455	13.41
1/04 through 12/04	3,199,702	0	0	3	38,597	0	55,433	94,030	2.94
1/05 through 12/05	3,238,023	0	0	0	0	0	4,870	4,870	0.15
1/06 through 12/06	3,554,426	0	0	1	6,492	0	15,279	21,771	0.61
5 YR. TOTAL	16,466,439	2	52,171	12	276,681	71,684	330,055	730,591	4.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		15%	1.997		20%	2.440		4.44	
Pure Premium Indicated by National Relativity		42%	2.409		40%	2.334		4.74	
Pure Premium Present on Rate Level		43%	1.499		40%	1.566		3.07	
Pure Premium Derived by Formula			1.956			2.048		4.00	

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

NORTH CAROLINA

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CLASS 2589		LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	63,195,020	5	99,076	20	183,744	93,067	293,408	669,295	1.06
1/03 through 12/03	63,399,884	6	424,673	20	192,410	438,407	396,849	1,452,339	2.29
1/04 through 12/04	64,577,282	4	327,501	16	276,947	399,949	248,545	1,252,942	1.94
1/05 through 12/05	57,952,090	4	123,568	13	148,799	70,843	182,768	525,978	0.91
1/06 through 12/06	58,489,214	2	40,071	13	177,308	51,184	274,591	543,154	0.93
5 YR. TOTAL	307,613,490	21	1,014,889	82	979,208	1,053,450	1,396,161	4,443,708	1.44
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.648	50%	0.796	1.44			
Pure Premium Indicated by National Relativity		30%	0.767	25%	1.087	1.85			
Pure Premium Present on Rate Level		31%	0.833	25%	0.756	1.59			
Pure Premium Derived by Formula		0.741		0.859		1.60			

CLASS 2600		FUR PROCESSING-PREPARING SKINS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	608,781	0	0	1	160	0	1,232	1,392	0.23
1/03 through 12/03	561,107	0	0	0	0	0	0	0	0.00
1/04 through 12/04	769,677	0	0	0	0	0	0	0	0.00
1/05 through 12/05	771,819	0	0	1	2,472	0	0	2,472	0.32
1/06 through 12/06	838,497	0	0	0	0	0	6,803	6,803	0.81
5 YR. TOTAL	3,549,881	0	0	2	2,632	0	8,035	10,667	0.30
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.074	8%	0.226	0.30			
Pure Premium Indicated by National Relativity		11%	0.119	12%	0.339	0.46			
Pure Premium Present on Rate Level		82%	1.106	80%	0.603	1.71			
Pure Premium Derived by Formula		0.925		0.541		1.47			

CLASS 2623		LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSSEING, AND WOOL PULLING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	898,708	0	0	0	0	0	5,256	5,256	0.58
1/03 through 12/03	220,548	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	30,000	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,149,256	0	0	0	0	0	5,256	5,256	0.46
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.457	0.46			
Pure Premium Indicated by National Relativity		42%	1.701	45%	2.054	3.76			
Pure Premium Present on Rate Level		53%	1.397	48%	1.653	3.05			
Pure Premium Derived by Formula		1.455		1.750		3.21			

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

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CLASS 2651		SHOE STOCK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	7,511,256	1	45,239	3	8,932	14,487	19,936	88,594	1.18
1/03 through 12/03	8,963,574	0	0	8	149,336	0	205,088	354,424	3.95
1/04 through 12/04	8,918,129	1	26,970	3	299,112	54,500	368,753	749,335	8.40
1/05 through 12/05	9,142,107	0	0	8	204,296	0	129,075	333,371	3.65
1/06 through 12/06	9,042,760	2	100,699	2	26,398	74,955	36,403	238,455	2.64
5 YR. TOTAL	43,577,826	4	172,908	24	688,074	143,942	759,255	1,764,179	4.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		20%	1.976		30%	2.073		4.05	
Pure Premium Indicated by National Relativity		40%	0.765		35%	1.215		1.98	
Pure Premium Present on Rate Level		40%	1.029		35%	1.446		2.48	
Pure Premium Derived by Formula			1.113			1.553		2.67	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,980,878	0	0	0	0	0	2,272	2,272	0.06
1/03 through 12/03	5,460,536	0	0	0	0	0	7,479	7,479	0.14
1/04 through 12/04	3,973,564	0	0	2	82,231	0	55,781	138,012	3.47
1/05 through 12/05	4,750,007	0	0	2	26,266	0	13,271	39,537	0.83
1/06 through 12/06	4,344,976	1	50,159	1	1,511	67,568	5,345	124,583	2.87
5 YR. TOTAL	22,509,961	1	50,159	5	110,008	67,568	84,148	311,883	1.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		15%	0.712		20%	0.674		1.39	
Pure Premium Indicated by National Relativity		42%	0.966		40%	1.387		2.35	
Pure Premium Present on Rate Level		43%	0.998		40%	1.013		2.01	
Pure Premium Derived by Formula			0.942			1.095		2.04	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	11,438,552	2	13,690	3	12,869	17,752	43,188	87,499	0.76
1/03 through 12/03	5,884,260	0	0	2	7,776	0	25,093	32,869	0.56
1/04 through 12/04	5,026,876	0	0	5	3,766	0	31,236	35,002	0.70
1/05 through 12/05	4,487,859	0	0	0	0	0	849	849	0.02
1/06 through 12/06	3,849,802	0	0	1	6,904	0	22,467	29,371	0.76
5 YR. TOTAL	30,687,349	2	13,690	11	31,315	17,752	122,833	185,590	0.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		14%	0.147		20%	0.458		0.61	
Pure Premium Indicated by National Relativity		28%	0.731		30%	0.949		1.68	
Pure Premium Present on Rate Level		58%	0.666		50%	0.736		1.40	
Pure Premium Derived by Formula			0.612			0.744		1.36	

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

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EFFECTIVE 4/1/2010

CLASS 2683		LUGGAGE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	277,295	0	0	0	0	0	0	0	0.00
1/03 through 12/03	274,584	0	0	0	0	0	0	0	0.00
1/04 through 12/04	282,167	0	0	0	0	0	0	0	0.00
1/05 through 12/05	252,377	0	0	0	0	0	0	0	0.00
1/06 through 12/06	175,618	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,262,041	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		29%	0.547	31%	1.077	1.62			
Pure Premium Present on Rate Level		67%	0.752	63%	0.888	1.64			
Pure Premium Derived by Formula		0.662		0.893		1.56			

CLASS 2688		LEATHER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	10,435,190	1	40,542	4	15,265	48,932	18,230	122,969	1.18
1/03 through 12/03	10,569,672	1	263,288	2	173,219	425,547	445,395	1,307,449	12.37
1/04 through 12/04	11,194,757	2	187,245	3	116,989	80,455	149,237	533,926	4.77
1/05 through 12/05	17,440,469	0	0	6	66,489	0	122,379	188,868	1.08
1/06 through 12/06	11,454,700	2	134,540	2	46,583	39,834	41,931	262,888	2.30
5 YR. TOTAL	61,094,788	6	625,615	17	418,545	594,768	777,172	2,416,100	3.95
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.709	40%	2.246	3.96			
Pure Premium Indicated by National Relativity		37%	1.764	30%	1.718	3.48			
Pure Premium Present on Rate Level		37%	1.453	30%	2.252	3.71			
Pure Premium Derived by Formula		1.635		2.089		3.72			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	12.556	50%	9.815	22.37			
Pure Premium Present on Rate Level		50%	6.455	50%	5.369	11.82			
Pure Premium Derived by Formula		9.506		7.592		17.10			

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

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EFFECTIVE 4/1/2010

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.
1/02 through 12/02	51,711	0	0	0	0	0	0	0	0.00
1/03 through 12/03	42,872	0	0	0	0	0	0	0	0.00
1/04 through 12/04	26,344	0	0	0	0	0	0	0	0.00
1/05 through 12/05	57,294	0	0	0	0	0	0	0	0.00
1/06 through 12/06	40,630	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	218,851	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	8%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		92%	24.573	92%	12.111	36.68			
Pure Premium Derived by Formula		22.607		11.142		33.75			

CLASS 2706		LOGGING OR LUMBERING ALL OPERATIONS & 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.
1/02 through 12/02	55,951,458	16	822,511	40	1,227,250	1,560,655	1,517,582	5,127,998	9.17
1/03 through 12/03	59,860,575	15	2,090,596	64	2,223,479	2,953,311	2,355,675	9,623,061	16.08
1/04 through 12/04	63,718,068	5	529,011	40	1,179,860	1,487,483	1,301,777	4,498,131	7.06
1/05 through 12/05	63,544,043	11	1,836,621	45	1,828,324	1,974,798	1,833,380	7,473,123	11.76
1/06 through 12/06	62,066,511	14	2,317,649	35	990,595	3,210,503	1,877,028	8,395,775	13.53
5 YR. TOTAL	305,140,655	61	7,596,388	224	7,449,508	11,186,750	8,885,442	35,118,088	11.51
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		85%	4.931	100%	6.578	11.51			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		15%	6.455	0%	5.369	11.82			
Pure Premium Derived by Formula		5.160		6.578		11.74			

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.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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		36%	2.724	38%	2.883	5.61			
Pure Premium Present on Rate Level		64%	6.455	62%	5.369	11.82			
Pure Premium Derived by Formula		5.112		4.424		9.54			

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

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EFFECTIVE 4/1/2010

CLASS 2710		SAW MILL							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	43,370,352	7	622,500	55	722,965	752,686	1,142,299	3,240,450	7.47
1/03 through 12/03	46,599,337	9	1,426,007	36	1,158,438	1,242,689	1,655,971	5,483,105	11.77
1/04 through 12/04	56,598,122	9	696,847	61	1,769,870	2,120,914	1,788,087	6,375,718	11.26
1/05 through 12/05	54,340,596	9	1,208,505	58	1,253,926	932,846	1,553,778	4,949,055	9.11
1/06 through 12/06	56,571,952	8	1,407,688	54	1,482,934	1,043,695	1,742,657	5,676,974	10.03
5 YR. TOTAL	257,480,359	42	5,361,547	264	6,388,133	6,092,830	7,882,792	25,725,302	9.99
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		72%	4.563	100%	5.428	9.99			
Pure Premium Indicated by National Relativity		14%	3.314	0%	3.542	6.86			
Pure Premium Present on Rate Level		14%	4.568	0%	5.201	9.77			
Pure Premium Derived by Formula		4.389		5.428		9.82			

CLASS 2714		VENEER MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	8,218,475	0	0	2	23,598	0	26,124	49,722	0.61
1/03 through 12/03	8,495,267	0	0	8	66,865	0	119,986	186,851	2.20
1/04 through 12/04	10,414,682	4	225,071	3	27,311	448,655	103,658	804,695	7.73
1/05 through 12/05	7,323,817	1	95,076	5	109,451	107,247	392,196	703,970	9.61
1/06 through 12/06	6,315,506	1	32,391	5	61,786	21,756	212,232	328,165	5.20
5 YR. TOTAL	40,767,747	6	352,538	23	289,011	577,658	854,196	2,073,403	5.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.574	35%	3.512	5.09			
Pure Premium Indicated by National Relativity		38%	0.839	32%	1.301	2.14			
Pure Premium Present on Rate Level		38%	1.756	33%	2.306	4.06			
Pure Premium Derived by Formula		1.364		2.407		3.77			

CLASS 2727		LOG HAULING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	15,814,206	3	422,221	4	31,906	398,238	79,018	931,383	5.89
1/03 through 12/03	15,849,767	3	545,885	8	351,994	1,030,964	242,063	2,170,906	13.70
1/04 through 12/04	18,582,372	4	349,101	12	320,029	350,115	303,782	1,323,027	7.12
1/05 through 12/05	19,289,478	2	196,626	6	301,662	109,299	122,095	729,682	3.78
1/06 through 12/06	19,533,140	4	1,147,385	9	510,917	500,670	319,181	2,478,153	12.69
5 YR. TOTAL	89,068,963	16	2,661,218	39	1,516,508	2,389,286	1,066,139	7,633,151	8.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	4.690	51%	3.879	8.57			
Pure Premium Indicated by National Relativity		24%	1.741	24%	1.736	3.48			
Pure Premium Present on Rate Level		24%	6.408	25%	3.035	9.44			
Pure Premium Derived by Formula		4.395		3.154		7.55			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	43,909,843	2	175,426	23	314,557	98,181	306,778	894,942	2.04
1/03 through 12/03	42,798,933	7	134,623	28	729,632	312,655	794,179	1,971,089	4.61
1/04 through 12/04	48,082,957	6	524,539	32	676,772	985,841	900,977	3,088,129	6.42
1/05 through 12/05	57,699,263	2	89,171	25	333,349	121,269	561,593	1,105,382	1.92
1/06 through 12/06	55,452,141	6	535,949	26	488,828	665,746	828,634	2,519,157	4.54
5 YR. TOTAL	247,943,137	23	1,459,708	134	2,543,138	2,183,692	3,392,161	9,578,699	3.86
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	1.614	69%	2.249	3.86			
Pure Premium Indicated by National Relativity		25%	1.761	15%	2.232	3.99			
Pure Premium Present on Rate Level		26%	1.836	16%	2.131	3.97			
Pure Premium Derived by Formula		1.708		2.228		3.94			

CLASS 2735		FURNITURE STOCK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	15,259,064	3	24,165	16	227,481	28,323	332,404	612,373	4.01
1/03 through 12/03	14,536,546	0	0	13	213,873	0	298,324	512,197	3.52
1/04 through 12/04	14,177,252	2	143,207	17	401,383	132,876	324,646	1,002,112	7.07
1/05 through 12/05	12,099,253	2	200,624	12	62,131	136,887	63,487	463,129	3.83
1/06 through 12/06	11,736,053	2	22,488	10	150,932	61,019	184,307	418,746	3.57
5 YR. TOTAL	67,808,168	9	390,484	68	1,055,800	359,105	1,203,168	3,008,557	4.44
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	2.133	39%	2.304	4.44			
Pure Premium Indicated by National Relativity		36%	1.333	30%	2.091	3.42			
Pure Premium Present on Rate Level		37%	1.425	31%	1.843	3.27			
Pure Premium Derived by Formula		1.583		2.097		3.68			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	35,446,035	1	247,866	24	94,375	196,382	320,496	859,119	2.42
1/03 through 12/03	35,550,880	5	188,273	25	284,783	54,253	364,182	891,491	2.51
1/04 through 12/04	39,861,171	5	182,337	37	515,305	279,486	754,165	1,731,293	4.34
1/05 through 12/05	36,482,505	5	402,128	33	510,100	502,472	959,502	2,374,202	6.51
1/06 through 12/06	41,747,215	5	218,682	42	648,074	94,729	1,030,166	1,991,651	4.77
5 YR. TOTAL	189,087,806	21	1,239,286	161	2,052,637	1,127,322	3,428,511	7,847,756	4.15
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	1.741	63%	2.409	4.15			
Pure Premium Indicated by National Relativity		26%	2.265	18%	3.336	5.60			
Pure Premium Present on Rate Level		27%	2.114	19%	2.200	4.31			
Pure Premium Derived by Formula		1.978		2.536		4.51			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	8,995,704	1	4,486	6	30,086	4,408	58,562	97,542	1.08
1/03 through 12/03	6,492,159	0	0	6	64,210	0	101,773	165,983	2.56
1/04 through 12/04	4,840,399	0	0	3	37,160	0	54,026	91,186	1.88
1/05 through 12/05	5,673,216	0	0	3	54,472	0	36,240	90,712	1.60
1/06 through 12/06	4,578,735	0	0	5	60,475	0	46,656	107,131	2.34
5 YR. TOTAL	30,580,213	1	4,486	23	246,403	4,408	297,257	552,554	1.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.820	22%	0.986	1.81			
Pure Premium Indicated by National Relativity		41%	0.930	39%	0.847	1.78			
Pure Premium Present on Rate Level		41%	1.174	39%	0.964	2.14			
Pure Premium Derived by Formula		1.010		0.923		1.93			

CLASS 2791		PIPE MFG. - WOODEN, TOBACCO							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	8,491	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	155,591	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	164,082	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		0%	0.000	0%	0.069	0.07			
Pure Premium Present on Rate Level		98%	0.772	97%	0.876	1.65			
Pure Premium Derived by Formula		0.757		0.850		1.61			

CLASS 2797		MOBILE OR TRAILER HOME MFG - & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	43,271,940	9	1,135,622	17	176,293	649,640	350,775	2,312,330	5.34
1/03 through 12/03	57,412,701	14	974,476	44	741,614	1,241,865	783,517	3,741,472	6.52
1/04 through 12/04	73,454,659	18	1,446,139	32	459,042	1,150,869	988,727	4,044,777	5.51
1/05 through 12/05	80,057,335	13	803,947	53	738,905	865,611	1,397,407	3,805,870	4.75
1/06 through 12/06	37,565,275	7	412,124	29	554,121	427,753	625,627	2,019,625	5.38
5 YR. TOTAL	291,761,910	61	4,772,308	175	2,669,975	4,335,738	4,146,053	15,924,074	5.46
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	2.551	81%	2.907	5.46			
Pure Premium Indicated by National Relativity		20%	1.533	9%	1.960	3.49			
Pure Premium Present on Rate Level		20%	2.548	10%	2.674	5.22			
Pure Premium Derived by Formula		2.347		2.798		5.15			

* 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							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	92,340,509	12	596,579	69	1,192,072	627,328	1,281,407	3,697,386	4.00
1/03 through 12/03	96,660,758	18	1,225,166	50	526,114	764,744	914,966	3,430,990	3.55
1/04 through 12/04	133,434,693	16	715,875	79	1,361,663	893,583	1,514,400	4,485,521	3.36
1/05 through 12/05	133,333,973	7	819,231	55	972,442	1,020,049	1,262,624	4,074,346	3.06
1/06 through 12/06	135,833,285	12	920,402	55	1,139,704	1,047,169	1,215,940	4,323,215	3.18
5 YR. TOTAL	591,603,218	65	4,277,253	308	5,191,995	4,352,873	6,189,337	20,011,458	3.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		71%	1.601		87%	1.782		3.38	
Pure Premium Indicated by National Relativity		14%	1.707		6%	2.169		3.88	
Pure Premium Present on Rate Level		15%	1.930		7%	1.604		3.53	
Pure Premium Derived by Formula		1.665			1.793			3.46	

CLASS 2812		CABINET WORKS-WITH POWER MACHINERY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	95,786,102	3	97,060	43	321,043	65,295	489,436	972,834	1.02
1/03 through 12/03	101,302,175	13	1,402,560	60	1,104,366	1,398,867	998,319	4,904,112	4.84
1/04 through 12/04	103,153,856	10	815,782	62	1,135,305	463,069	1,378,726	3,792,882	3.68
1/05 through 12/05	118,919,903	16	2,367,741	56	1,066,695	1,520,507	1,357,399	6,312,342	5.31
1/06 through 12/06	119,722,263	7	478,158	55	829,823	436,679	771,316	2,515,976	2.10
5 YR. TOTAL	538,884,299	49	5,161,301	276	4,457,232	3,884,417	4,995,196	18,498,146	3.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		71%	1.785		82%	1.648		3.43	
Pure Premium Indicated by National Relativity		14%	1.372		9%	1.679		3.05	
Pure Premium Present on Rate Level		15%	2.074		9%	1.524		3.60	
Pure Premium Derived by Formula		1.771			1.640			3.41	

CLASS 2835	BRUSH OR BROOM ASSEMBLY								
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							TOTAL
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	15,160,420	1	35,836	3	34,183	56,126	115,463	241,608	1.59
1/03 through 12/03	16,067,018	2	50,388	4	28,736	73,185	71,819	224,128	1.39
1/04 through 12/04	11,881,242	2	184,262	8	192,045	154,342	184,130	714,779	6.02
1/05 through 12/05	10,999,483	2	16,596	6	40,648	10,252	97,501	164,997	1.50
1/06 through 12/06	9,040,965	1	48,703	5	19,022	105,510	83,352	256,587	2.84
5 YR. TOTAL	63,149,128	8	335,785	26	314,634	399,415	552,265	1,602,099	2.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		19%	1.030		29%	1.507		2.54	
Pure Premium Indicated by National Relativity		40%	1.029		35%	1.455		2.48	
Pure Premium Present on Rate Level		41%	0.677		36%	0.961		1.64	
Pure Premium Derived by Formula		0.885			1.292			2.18	

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,995,963	0	0	0	0	0	7,551	7,551	0.38
1/03 through 12/03	2,071,049	0	0	3	101,276	0	74,108	175,384	8.47
1/04 through 12/04	1,992,973	0	0	0	0	0	0	0	0.00
1/05 through 12/05	2,189,424	0	0	0	0	0	285	285	0.01
1/06 through 12/06	3,107,277	0	0	1	787	0	7,998	8,785	0.28
5 YR. TOTAL	11,356,686	0	0	4	102,063	0	89,942	192,005	1.69
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.899	14%	0.792	1.69			
Pure Premium Indicated by National Relativity		39%	1.489	42%	1.489	2.98			
Pure Premium Present on Rate Level		50%	0.952	44%	0.884	1.84			
Pure Premium Derived by Formula		1.156		1.125		2.28			

CLASS 2841		WOODENWARE MANUFACTURING NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	4,367,170	1	107,265	2	17,528	152,412	19,147	296,352	6.79
1/03 through 12/03	4,067,920	0	0	2	9,081	0	29,395	38,476	0.95
1/04 through 12/04	4,879,645	1	10,181	1	518	3,380	690	14,769	0.30
1/05 through 12/05	5,188,785	1	67,728	2	6,432	126,521	12,078	212,759	4.10
1/06 through 12/06	3,950,597	0	0	0	0	0	9,461	9,461	0.24
5 YR. TOTAL	22,454,117	3	185,174	7	33,559	282,313	70,771	571,817	2.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.974	23%	1.572	2.55			
Pure Premium Indicated by National Relativity		42%	1.107	38%	1.625	2.73			
Pure Premium Present on Rate Level		42%	1.239	39%	1.467	2.71			
Pure Premium Derived by Formula		1.141		1.551		2.69			

CLASS 2881		FURNITURE ASSEMBLY-WOOD-FROM MANUFACTURED PARTS							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	46,370,820	5	78,818	23	260,062	56,817	247,455	643,152	1.39
1/03 through 12/03	44,717,702	5	299,863	29	293,543	77,269	313,319	983,994	2.20
1/04 through 12/04	48,749,166	5	141,728	21	382,228	75,231	307,439	906,626	1.86
1/05 through 12/05	47,190,572	3	231,129	26	721,038	132,497	949,032	2,033,696	4.31
1/06 through 12/06	47,705,658	5	444,113	23	506,090	431,307	355,454	1,736,964	3.64
5 YR. TOTAL	234,733,918	23	1,195,651	122	2,162,961	773,121	2,172,699	6,304,432	2.69
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.431	55%	1.255	2.69			
Pure Premium Indicated by National Relativity		29%	0.886	22%	1.320	2.21			
Pure Premium Present on Rate Level		29%	1.312	23%	1.274	2.59			
Pure Premium Derived by Formula		1.238		1.274		2.51			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 2883		FURNITURE MANUFACTURING-WOOD-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	408,469,076	33	2,163,661	208	2,668,733	1,445,104	3,500,171	9,777,669	2.39
1/03 through 12/03	345,176,626	29	1,568,798	177	2,163,127	1,259,854	2,639,239	7,631,018	2.21
1/04 through 12/04	297,133,763	19	1,115,537	175	3,024,709	700,282	2,823,328	7,663,856	2.58
1/05 through 12/05	265,570,129	20	1,063,930	152	2,035,055	1,449,254	3,012,756	7,560,995	2.85
1/06 through 12/06	240,635,315	14	899,923	115	1,713,870	1,430,588	2,382,496	6,426,877	2.67
5 YR. TOTAL	1,556,984,909	115	6,811,849	827	11,605,494	6,285,082	14,357,990	39,060,415	2.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		91%	1.183		100%	1.326		2.51	
Pure Premium Indicated by National Relativity		4%	1.345		0%	1.695		3.04	
Pure Premium Present on Rate Level		5%	1.352		0%	1.209		2.56	
Pure Premium Derived by Formula			1.198			1.326		2.52	

CLASS 2913		RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	60,793	0	0	0	0	0	0	0	0.00
1/03 through 12/03	75,237	0	0	0	0	0	0	0	0.00
1/04 through 12/04	71,587	0	0	0	0	0	0	0	0.00
1/05 through 12/05	100,748	0	0	0	0	0	0	0	0.00
1/06 through 12/06	99,235	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	407,600	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		5%	0.000		0.00	
Pure Premium Indicated by National Relativity		39%	1.840		41%	1.946		3.79	
Pure Premium Present on Rate Level		58%	0.804		54%	1.465		2.27	
Pure Premium Derived by Formula			1.184			1.589		2.77	

CLASS 2915		VENEER PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	21,466,938	1	943	15	314,513	3,883	587,373	906,712	4.22
1/03 through 12/03	22,098,393	4	415,103	8	81,958	534,402	140,595	1,172,058	5.30
1/04 through 12/04	31,062,301	3	379,921	18	411,177	153,770	710,784	1,655,652	5.33
1/05 through 12/05	34,973,793	2	235,500	6	41,983	245,560	96,492	619,535	1.77
1/06 through 12/06	33,554,946	0	0	12	330,984	0	388,040	719,024	2.14
5 YR. TOTAL	143,156,371	10	1,031,467	59	1,180,615	937,615	1,923,284	5,072,981	3.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		42%	1.545		61%	1.998		3.54	
Pure Premium Indicated by National Relativity		29%	1.253		19%	1.913		3.17	
Pure Premium Present on Rate Level		29%	2.132		20%	2.697		4.83	
Pure Premium Derived by Formula			1.631			2.122		3.75	

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

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CLASS 2916		VENEER PRODUCTS MFG-NO VENEER MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	32,717,968	1	8,552	15	316,776	4,617	349,604	679,549	2.08
1/03 through 12/03	32,052,820	3	140,395	15	126,111	72,387	232,370	571,263	1.78
1/04 through 12/04	31,061,397	4	494,230	11	390,533	579,029	328,125	1,791,917	5.77
1/05 through 12/05	35,273,313	3	184,744	13	526,640	59,993	611,191	1,382,568	3.92
1/06 through 12/06	26,955,470	0	0	8	214,212	0	274,102	488,314	1.81
5 YR. TOTAL	158,060,968	11	827,921	62	1,574,272	716,026	1,795,392	4,913,611	3.11
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.520	46%	1.589			3.11	
Pure Premium Indicated by National Relativity		31%	1.237	27%	1.662			2.90	
Pure Premium Present on Rate Level		31%	1.455	27%	1.204			2.66	
Pure Premium Derived by Formula		1.412		1.505				2.92	

CLASS 2923		PIANO MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	2,769,962	0	0	1	37,142	0	18,351	55,493	2.00
1/03 through 12/03	3,034,244	0	0	0	0	0	2,945	2,945	0.10
1/04 through 12/04	2,542,737	0	0	0	0	0	3,272	3,272	0.13
1/05 through 12/05	2,133,129	0	0	1	9,663	0	12,434	22,097	1.04
1/06 through 12/06	1,784,085	0	0	0	0	0	1,011	1,011	0.06
5 YR. TOTAL	12,264,157	0	0	2	46,805	0	38,013	84,818	0.69
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.382	15%	0.310			0.69	
Pure Premium Indicated by National Relativity		44%	1.302	42%	1.142			2.44	
Pure Premium Present on Rate Level		44%	1.074	43%	0.904			1.98	
Pure Premium Derived by Formula		1.091		0.915				2.01	

CLASS 2942		PENCIL, PENHOLDER OR CRAYON MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	88,738	0	0	0	0	0	0	0	0.00
1/03 through 12/03	91,028	0	0	0	0	0	0	0	0.00
1/04 through 12/04	95,628	0	0	0	0	0	0	0	0.00
1/05 through 12/05	91,783	0	0	0	0	0	0	0	0.00
1/06 through 12/06	99,571	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	466,748	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		24%	1.247	25%	1.214			2.46	
Pure Premium Present on Rate Level		73%	0.884	71%	0.855			1.74	
Pure Premium Derived by Formula		0.945		0.911				1.86	

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 2960		WOOD PRESERVING & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	4,253,424	0	0	2	17,887	0	30,324	48,211	1.13
1/03 through 12/03	4,344,331	1	172,607	3	10,650	105,274	6,674	295,205	6.80
1/04 through 12/04	4,343,886	0	0	2	12,846	0	12,579	25,425	0.59
1/05 through 12/05	4,468,621	0	0	2	5,933	0	25,746	31,679	0.71
1/06 through 12/06	6,091,477	0	0	1	2,145	0	5,933	8,078	0.13
5 YR. TOTAL	23,501,739	1	172,607	10	49,461	105,274	81,256	408,598	1.74
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.945	22%	0.794	1.74			
Pure Premium Indicated by National Relativity		41%	2.481	39%	2.454	4.94			
Pure Premium Present on Rate Level		41%	1.653	39%	1.316	2.97			
Pure Premium Derived by Formula		1.865		1.645		3.51			

CLASS 3004		IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	62,495,153	5	113,321	14	248,324	94,550	444,908	901,103	1.44
1/03 through 12/03	69,017,263	3	335,279	10	168,103	143,881	247,234	894,497	1.30
1/04 through 12/04	87,401,911	4	151,280	13	63,663	165,536	186,555	567,034	0.65
1/05 through 12/05	110,906,138	1	272,574	17	186,237	147,477	252,691	858,979	0.77
1/06 through 12/06	93,415,489	1	4,856	8	201,896	0	288,361	495,113	0.53
5 YR. TOTAL	423,235,954	14	877,310	62	868,223	551,444	1,419,749	3,716,726	0.88
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.412	52%	0.466	0.88			
Pure Premium Indicated by National Relativity		25%	1.276	24%	1.310	2.59			
Pure Premium Present on Rate Level		26%	1.074	24%	0.617	1.69			
Pure Premium Derived by Formula		0.800		0.705		1.51			

CLASS 3018		IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,042,148	0	0	2	8,268	0	11,486	19,754	1.90
1/03 through 12/03	2,728,059	0	0	1	21,899	0	29,414	51,313	1.88
1/04 through 12/04	2,356,720	0	0	0	0	0	0	0	0.00
1/05 through 12/05	1,729,063	0	0	0	0	0	171	171	0.01
1/06 through 12/06	1,892,664	0	0	0	0	0	138	138	0.01
5 YR. TOTAL	9,748,654	0	0	3	30,167	0	41,209	71,376	0.73
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.309	16%	0.423	0.73			
Pure Premium Indicated by National Relativity		44%	0.942	42%	1.049	1.99			
Pure Premium Present on Rate Level		44%	1.424	42%	1.434	2.86			
Pure Premium Derived by Formula		1.078		1.111		2.19			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 3022		PIPE OR TUBE MFG NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	13,825,654	2	96,347	4	90,080	122,965	159,922	469,314	3.39
1/03 through 12/03	17,305,394	2	606,216	5	58,210	60,914	97,538	822,878	4.76
1/04 through 12/04	16,275,043	2	146,802	7	96,353	118,446	203,439	565,040	3.47
1/05 through 12/05	18,594,675	4	187,804	10	123,751	179,586	212,688	703,829	3.79
1/06 through 12/06	18,984,341	3	300,985	20	302,711	216,605	404,768	1,225,069	6.45
5 YR. TOTAL	84,985,107	13	1,338,154	46	671,105	698,516	1,078,355	3,786,130	4.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		31%	2.364		38%	2.091		4.46	
Pure Premium Indicated by National Relativity		34%	1.526		31%	1.834		3.36	
Pure Premium Present on Rate Level		35%	1.734		31%	1.428		3.16	
Pure Premium Derived by Formula			1.859			1.806		3.67	

CLASS 3027		ROLLING MILL NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	22,214	0	0	0	0	0	0	0	0.00
1/05 through 12/05	2,593,337	0	0	0	0	0	186	186	0.01
1/06 through 12/06	2,764,053	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,379,604	0	0	0	0	0	186	186	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		10%	0.000		12%	0.003		0.00	
Pure Premium Indicated by National Relativity		45%	0.875		44%	1.129		2.00	
Pure Premium Present on Rate Level		45%	1.483		44%	1.194		2.68	
Pure Premium Derived by Formula			1.061			1.022		2.08	

CLASS 3028		PIPE OR TUBE MFG-IRON OR STEEL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	3,214,054	0	0	4	70,357	0	77,573	147,930	4.60
1/03 through 12/03	4,000,514	0	0	4	240,009	0	505,471	745,480	18.63
1/04 through 12/04	6,573,246	1	15,797	10	59,687	25,563	152,629	253,676	3.86
1/05 through 12/05	7,280,229	2	244,655	4	26,836	109,300	72,303	453,094	6.22
1/06 through 12/06	5,655,877	0	0	8	198,905	0	230,870	429,775	7.60
5 YR. TOTAL	26,723,920	3	260,452	30	595,794	134,863	1,038,846	2,029,955	7.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		20%	3.204		34%	4.392		7.60	
Pure Premium Indicated by National Relativity		40%	1.361		33%	1.510		2.87	
Pure Premium Present on Rate Level		40%	1.839		33%	3.262		5.10	
Pure Premium Derived by Formula			1.921			3.068		4.99	

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	44,951,119	9	283,368	33	724,962	275,478	587,929	1,871,737	4.16
1/03 through 12/03	46,297,691	10	870,876	33	725,339	823,221	725,551	3,144,987	6.79
1/04 through 12/04	48,455,878	12	902,497	33	531,204	1,086,736	608,209	3,128,646	6.46
1/05 through 12/05	53,319,363	9	505,182	34	436,363	340,293	1,159,156	2,440,994	4.58
1/06 through 12/06	63,598,562	5	612,556	33	1,273,768	748,556	1,137,779	3,772,659	5.93
5 YR. TOTAL	256,622,613	45	3,174,479	166	3,691,636	3,274,284	4,218,624	14,359,023	5.60
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		61%	2.676	68%	2.920			5.60	
Pure Premium Indicated by National Relativity		19%	2.655	16%	2.775			5.43	
Pure Premium Present on Rate Level		20%	2.953	16%	1.965			4.92	
Pure Premium Derived by Formula		2.727		2.744				5.47	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	19,599,570	5	129,890	10	30,517	214,580	111,973	486,960	2.48
1/03 through 12/03	21,814,971	5	245,942	12	145,366	361,224	199,975	952,507	4.37
1/04 through 12/04	22,301,778	2	128,965	19	126,924	164,720	241,852	662,461	2.97
1/05 through 12/05	25,992,188	5	400,542	17	208,501	297,190	220,667	1,126,900	4.34
1/06 through 12/06	28,604,906	1	30,140	26	479,589	10,575	639,171	1,159,475	4.05
5 YR. TOTAL	118,313,413	18	935,479	84	990,897	1,048,289	1,413,638	4,388,303	3.71
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	1.628	51%	2.081			3.71	
Pure Premium Indicated by National Relativity		29%	2.405	24%	2.467			4.87	
Pure Premium Present on Rate Level		30%	2.435	25%	2.078			4.51	
Pure Premium Derived by Formula		2.095		2.173				4.27	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	5,527,561	0	0	2	3,723	0	11,100	14,823	0.27
1/03 through 12/03	2,842,299	1	10,257	1	2,992	0	11,894	25,143	0.88
1/04 through 12/04	4,514,742	1	32,843	3	10,803	53,169	27,825	124,640	2.76
1/05 through 12/05	4,455,059	0	0	4	322,990	0	144,539	467,529	10.49
1/06 through 12/06	3,090,100	0	0	2	4,789	0	13,547	18,336	0.59
5 YR. TOTAL	20,429,761	2	43,100	12	345,297	53,169	208,905	650,471	3.18
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.901	22%	1.283			3.18	
Pure Premium Indicated by National Relativity		40%	2.227	39%	2.135			4.36	
Pure Premium Present on Rate Level		41%	2.109	39%	1.489			3.60	
Pure Premium Derived by Formula		2.117		1.696				3.81	

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	4,079,160	0	0	1	1,507	0	7,188	8,695	0.21
1/03 through 12/03	4,397,088	0	0	1	29,336	0	11,319	40,655	0.92
1/04 through 12/04	3,888,199	0	0	1	17,008	0	47,610	64,618	1.66
1/05 through 12/05	214,399	0	0	0	0	0	0	0	0.00
1/06 through 12/06	3,738,486	0	0	3	142,302	0	117,559	259,861	6.95
5 YR. TOTAL	16,317,332	0	0	6	190,153	0	183,676	373,829	2.29
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.165	18%	1.126	2.29			
Pure Premium Indicated by National Relativity		43%	2.005	41%	2.131	4.14			
Pure Premium Present on Rate Level		43%	1.211	41%	1.181	2.39			
Pure Premium Derived by Formula		1.546		1.561		3.11			

CLASS 3064		SIGN MFG-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	11,803,933	1	65,135	5	6,545	31,863	26,467	130,010	1.10
1/03 through 12/03	11,141,789	2	289,033	15	370,584	376,021	225,414	1,261,052	11.32
1/04 through 12/04	13,269,499	3	353,433	3	43,351	482,570	64,143	943,497	7.11
1/05 through 12/05	13,212,338	1	281,863	7	68,267	350,147	76,300	776,577	5.88
1/06 through 12/06	14,448,629	1	3,112	10	158,942	32,049	240,039	434,142	3.00
5 YR. TOTAL	63,876,188	8	992,576	40	647,689	1,272,650	632,363	3,545,278	5.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	2.568	41%	2.982	5.55			
Pure Premium Indicated by National Relativity		33%	2.192	29%	2.323	4.52			
Pure Premium Present on Rate Level		33%	2.783	30%	2.218	5.00			
Pure Premium Derived by Formula		2.515		2.562		5.08			

CLASS 3069 + +		SHEET METAL PRODUCTS MFG.							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	3.743	100%	3.146	6.89			
Pure Premium Derived by Formula		3.743		3.146		6.89			

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

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CLASS 3076		SHEET METAL PRODUCTS MFG. - SHOP ONLY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	242,783,586	17	1,203,440	96	1,498,007	923,177	1,821,031	5,445,655	2.24
1/03 through 12/03	268,112,425	29	2,950,525	123	1,750,386	2,179,630	2,405,111	9,285,652	3.46
1/04 through 12/04	277,724,763	27	1,412,857	108	1,660,154	1,399,367	2,436,068	6,908,446	2.49
1/05 through 12/05	298,136,362	31	1,953,283	116	1,591,315	1,369,914	2,082,041	6,996,553	2.35
1/06 through 12/06	302,981,813	30	1,595,310	107	2,053,934	1,660,946	2,460,478	7,770,668	2.56
5 YR. TOTAL	1,389,738,949	134	9,115,415	550	8,553,796	7,533,034	11,204,729	36,406,974	2.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		89%	1.271		100%	1.348		2.62	
Pure Premium Indicated by National Relativity		5%	1.277		0%	1.562		2.84	
Pure Premium Present on Rate Level		6%	1.409		0%	1.301		2.71	
Pure Premium Derived by Formula			1.280			1.348		2.63	

CLASS 3081		FOUNDRY-FERROUS-NOC							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	13,008,117	2	36,255	2	28,514	7,538	178,496	250,803	1.93
1/03 through 12/03	40,810,409	1	3,476	7	76,075	0	244,468	324,019	0.79
1/04 through 12/04	40,506,820	5	233,817	7	393,233	220,256	674,779	1,522,085	3.76
1/05 through 12/05	41,240,606	1	28,649	13	459,918	22,816	430,567	941,950	2.28
1/06 through 12/06	39,822,477	2	137,922	15	244,338	98,033	323,241	803,534	2.02
5 YR. TOTAL	175,388,429	11	440,119	44	1,202,078	348,643	1,851,551	3,842,391	2.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		38%	0.936		51%	1.254		2.19	
Pure Premium Indicated by National Relativity		31%	1.685		24%	2.187		3.87	
Pure Premium Present on Rate Level		31%	1.387		25%	1.419		2.81	
Pure Premium Derived by Formula			1.308			1.519		2.83	

CLASS 3082		FOUNDRY-STEEL CASTINGS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	4,230	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,230	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		49%	1.906		49%	2.614		4.52	
Pure Premium Present on Rate Level		50%	2.215		50%	2.084		4.30	
Pure Premium Derived by Formula			2.041			2.323		4.36	

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

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CLASS 3085		FOUNDRY-NON-FERROUS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	7,285,302	0	0	1	19,922	0	25,701	45,623	0.63
1/03 through 12/03	7,915,991	0	0	1	710	0	6,726	7,436	0.09
1/04 through 12/04	8,888,612	2	123,690	4	69,395	127,891	75,649	396,625	4.46
1/05 through 12/05	10,715,777	2	55,249	8	167,802	44,410	132,685	400,146	3.73
1/06 through 12/06	5,449,512	1	59,690	1	19,902	52,797	61,980	194,369	3.57
5 YR. TOTAL	40,255,194	5	238,629	15	277,731	225,098	302,741	1,044,199	2.59
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.283	29%	1.311	2.59			
Pure Premium Indicated by National Relativity		38%	1.703	35%	1.922	3.63			
Pure Premium Present on Rate Level		38%	1.861	36%	1.479	3.34			
Pure Premium Derived by Formula		1.662		1.585		3.25			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,908,365	1	15,672	1	24,196	11,449	24,011	75,328	1.93
1/03 through 12/03	6,387,200	1	159,626	0	0	15,622	0	175,248	2.74
1/04 through 12/04	4,673,212	0	0	0	0	0	6,416	6,416	0.14
1/05 through 12/05	2,775,243	1	143,211	3	62,090	18,628	58,973	282,902	10.19
1/06 through 12/06	7,872,039	0	0	0	0	0	658	658	0.01
5 YR. TOTAL	25,616,059	3	318,509	4	86,286	45,699	90,058	540,552	2.11
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.580	23%	0.530	2.11			
Pure Premium Indicated by National Relativity		39%	1.434	38%	1.703	3.14			
Pure Premium Present on Rate Level		40%	2.141	39%	1.353	3.49			
Pure Premium Derived by Formula		1.747		1.297		3.04			

CLASS 3111		BLACKSMITH							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	12,391,270	4	221,928	10	46,521	366,826	110,608	745,883	6.02
1/03 through 12/03	14,362,613	1	36,117	14	278,745	92,941	349,318	757,121	5.27
1/04 through 12/04	15,403,399	1	65,483	6	19,592	33,787	80,719	199,581	1.30
1/05 through 12/05	21,333,542	0	0	9	147,896	0	183,368	331,264	1.55
1/06 through 12/06	12,310,470	3	309,829	5	109,362	161,310	151,652	732,153	5.95
5 YR. TOTAL	75,801,294	9	633,357	44	602,116	654,864	875,665	2,766,002	3.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.630	38%	2.019	3.65			
Pure Premium Indicated by National Relativity		36%	1.104	31%	1.267	2.37			
Pure Premium Present on Rate Level		36%	1.467	31%	1.532	3.00			
Pure Premium Derived by Formula		1.382		1.635		3.02			

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

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CLASS 3113		TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	104,855,352	9	426,443	29	521,930	283,027	570,518	1,801,918	1.72
1/03 through 12/03	56,208,292	6	471,611	17	63,726	310,368	176,907	1,022,612	1.82
1/04 through 12/04	53,276,585	5	289,398	10	131,392	169,015	172,490	762,295	1.43
1/05 through 12/05	62,607,137	2	96,201	17	103,165	93,392	220,768	513,526	0.82
1/06 through 12/06	62,737,890	2	180,255	13	174,874	134,719	246,239	736,087	1.17
5 YR. TOTAL	339,685,256	24	1,463,908	86	995,087	990,521	1,386,922	4,836,438	1.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		43%	0.724	50%	0.700			1.42	
Pure Premium Indicated by National Relativity		28%	0.743	25%	0.936			1.68	
Pure Premium Present on Rate Level		29%	0.922	25%	0.704			1.63	
Pure Premium Derived by Formula		0.787			0.760			1.55	

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 PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	17,248,135	2	285,540	6	30,506	238,988	65,761	620,795	3.60
1/03 through 12/03	18,020,241	2	103,896	11	137,838	47,315	122,305	411,354	2.28
1/04 through 12/04	19,494,568	7	393,293	12	402,523	406,696	331,150	1,533,662	7.87
1/05 through 12/05	19,863,277	1	8,813	4	36,318	47,673	87,776	180,580	0.91
1/06 through 12/06	16,387,447	1	118,083	0	0	111,676	15,891	245,650	1.50
5 YR. TOTAL	91,013,668	13	909,625	33	607,185	852,348	622,883	2,992,041	3.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		30%	1.667		38%	1.621		3.29	
Pure Premium Indicated by National Relativity		35%	1.035		31%	1.085		2.12	
Pure Premium Present on Rate Level		35%	1.485		31%	1.288		2.77	
Pure Premium Derived by Formula		1.382			1.352			2.73	

CLASS 3118		SAW MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							TOTAL
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	2,678,364	1	7,836	0	0	969	2,474	11,279	0.42
1/03 through 12/03	5,580,224	1	33,795	2	893	13,175	10,395	58,258	1.04
1/04 through 12/04	5,347,754	1	232,173	4	77,695	522,698	86,689	919,255	17.19
1/05 through 12/05	3,183,151	1	16,211	1	1,196	13,030	1,960	32,397	1.02
1/06 through 12/06	2,969,246	0	0	1	733	0	12,608	13,341	0.45
5 YR. TOTAL	19,758,739	4	290,015	8	80,517	549,872	114,126	1,034,530	5.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		16%	1.875		22%	3.361		5.24	
Pure Premium Indicated by National Relativity		42%	0.640		39%	1.261		1.90	
Pure Premium Present on Rate Level		42%	1.381		39%	1.468		2.85	
Pure Premium Derived by Formula		1.149			1.804			2.95	

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

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CLASS 3119		NEEDLE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	570,744	0	0	1	741	0	587	1,328	0.23
1/03 through 12/03	600,455	0	0	0	0	0	1,631	1,631	0.27
1/04 through 12/04	242,000	0	0	0	0	0	0	0	0.00
1/05 through 12/05	142,309	0	0	0	0	0	0	0	0.00
1/06 through 12/06	115,894	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,671,402	0	0	1	741	0	2,218	2,959	0.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.044	5%	0.133	0.18			
Pure Premium Indicated by National Relativity		20%	0.935	21%	1.059	1.99			
Pure Premium Present on Rate Level		77%	0.256	74%	0.343	0.60			
Pure Premium Derived by Formula		0.385		0.483		0.87			

CLASS 3122		CUTLERY MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	373,483	0	0	0	0	0	0	0	0.00
1/03 through 12/03	1,365,139	1	46,762	0	0	14,894	1,485	63,141	4.63
1/04 through 12/04	418,739	1	32,973	1	43,682	19,289	52,416	148,360	35.43
1/05 through 12/05	1,205,130	0	0	1	2,492	0	14,446	16,938	1.41
1/06 through 12/06	1,450,706	0	0	0	0	0	626	626	0.04
5 YR. TOTAL	4,813,197	2	79,735	2	46,174	34,183	68,973	229,065	4.76
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	2.616	10%	2.143	4.76			
Pure Premium Indicated by National Relativity		44%	0.665	45%	1.217	1.88			
Pure Premium Present on Rate Level		48%	0.920	45%	0.950	1.87			
Pure Premium Derived by Formula		0.943		1.189		2.13			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	10,635,379	3	327,387	2	9,938	219,994	57,783	615,102	5.78
1/03 through 12/03	12,781,098	1	22,129	5	190,973	9,845	120,351	343,298	2.69
1/04 through 12/04	13,197,011	0	0	4	30,038	0	19,440	49,478	0.37
1/05 through 12/05	12,806,748	1	15,277	6	34,859	38,562	76,542	165,240	1.29
1/06 through 12/06	17,036,010	1	58,849	10	161,568	57,941	168,794	447,152	2.62
5 YR. TOTAL	66,456,246	6	423,642	27	427,376	326,342	442,910	1,620,270	2.44
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.281	30%	1.158	2.44			
Pure Premium Indicated by National Relativity		37%	1.109	35%	1.186	2.30			
Pure Premium Present on Rate Level		37%	1.365	35%	0.986	2.35			
Pure Premium Derived by Formula		1.248		1.108		2.36			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	12,909,667	0	0	2	1,981	0	9,032	11,013	0.09
1/03 through 12/03	14,667,651	0	0	1	5,580	0	40,400	45,980	0.31
1/04 through 12/04	16,593,833	0	0	2	8,406	0	41,666	50,072	0.30
1/05 through 12/05	20,770,930	0	0	3	18,819	0	86,577	105,396	0.51
1/06 through 12/06	16,959,271	0	0	3	54,079	0	56,099	110,178	0.65
5 YR. TOTAL	81,901,352	0	0	11	88,865	0	233,774	322,639	0.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.109	25%	0.285	0.39			
Pure Premium Indicated by National Relativity		41%	0.775	37%	0.964	1.74			
Pure Premium Present on Rate Level		42%	0.392	38%	0.489	0.88			
Pure Premium Derived by Formula		0.501		0.614		1.12			

CLASS 3132		NUT OR BOLT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,024,991	0	0	1	2,358	0	15,622	17,980	1.75
1/03 through 12/03	787,023	0	0	1	2,307	0	3,410	5,717	0.73
1/04 through 12/04	612,938	0	0	0	0	0	0	0	0.00
1/05 through 12/05	541,175	0	0	0	0	0	0	0	0.00
1/06 through 12/06	4,293,502	0	0	0	0	0	4,569	4,569	0.11
5 YR. TOTAL	7,259,629	0	0	2	4,665	0	23,601	28,266	0.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.064	15%	0.325	0.39			
Pure Premium Indicated by National Relativity		44%	1.265	42%	1.831	3.10			
Pure Premium Present on Rate Level		45%	1.575	43%	1.566	3.14			
Pure Premium Derived by Formula		1.272		1.491		2.76			

CLASS 3145		SCREW MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	14,929,626	1	9,361	9	44,702	8,936	94,208	157,207	1.05
1/03 through 12/03	1,651,024	0	0	0	0	0	0	0	0.00
1/04 through 12/04	1,616,126	0	0	0	0	0	3,948	3,948	0.24
1/05 through 12/05	1,852,289	0	0	1	13,508	0	22,023	35,531	1.92
1/06 through 12/06	2,024,412	0	0	1	426	0	5,105	5,531	0.27
5 YR. TOTAL	22,073,477	1	9,361	11	58,636	8,936	125,284	202,217	0.92
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.308	19%	0.608	0.92			
Pure Premium Indicated by National Relativity		42%	0.868	40%	1.191	2.06			
Pure Premium Present on Rate Level		42%	1.139	41%	0.955	2.09			
Pure Premium Derived by Formula		0.892		0.983		1.88			

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

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CLASS 3146		HARDWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	135,104,708	6	784,860	48	528,486	397,444	833,193	2,543,983	1.88
1/03 through 12/03	119,294,480	9	1,030,496	52	734,450	466,386	899,458	3,130,790	2.62
1/04 through 12/04	138,906,608	12	695,360	37	359,474	445,304	524,842	2,024,980	1.46
1/05 through 12/05	128,284,406	8	351,411	41	917,696	440,544	853,247	2,562,898	2.00
1/06 through 12/06	119,359,316	7	239,484	23	433,619	237,755	741,061	1,651,919	1.38
5 YR. TOTAL	640,949,518	42	3,101,611	201	2,973,725	1,987,433	3,851,801	11,914,570	1.86
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	0.948	72%	0.911	1.86			
Pure Premium Indicated by National Relativity		20%	0.962	14%	1.233	2.20			
Pure Premium Present on Rate Level		21%	1.123	14%	0.900	2.02			
Pure Premium Derived by Formula		0.988		0.955		1.94			

CLASS 3169		STOVE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	19,607,988	3	152,513	5	25,084	146,687	56,971	381,255	1.94
1/03 through 12/03	26,282,618	3	91,443	11	130,443	20,116	131,938	373,940	1.42
1/04 through 12/04	16,541,809	1	8,575	5	31,532	22,340	56,795	119,242	0.72
1/05 through 12/05	32,051,539	5	512,739	10	82,822	429,244	162,342	1,187,147	3.70
1/06 through 12/06	34,434,371	5	82,929	12	321,629	150,673	253,505	808,736	2.35
5 YR. TOTAL	128,918,325	17	848,199	43	591,510	769,060	661,551	2,870,320	2.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.117	41%	1.110	2.23			
Pure Premium Indicated by National Relativity		34%	0.957	29%	1.244	2.20			
Pure Premium Present on Rate Level		34%	1.178	30%	1.134	2.31			
Pure Premium Derived by Formula		1.083		1.156		2.24			

CLASS 3175		RADIATOR OR HEATER MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	22,566	0	0	0	0	0	0	0	0.00
1/04 through 12/04	300,202	0	0	0	0	0	0	0	0.00
1/05 through 12/05	1,147,762	0	0	0	0	0	0	0	0.00
1/06 through 12/06	1,839,236	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,309,766	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	10%	0.000	0.00			
Pure Premium Indicated by National Relativity		28%	1.451	30%	1.785	3.24			
Pure Premium Present on Rate Level		65%	1.039	60%	1.358	2.40			
Pure Premium Derived by Formula		1.082		1.350		2.43			

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

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CLASS 3179		ELECTRICAL APPARATUS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	431,340,009	27	1,624,775	80	1,004,843	1,098,611	1,217,298	4,945,527	1.15
1/03 through 12/03	395,703,125	29	1,324,115	100	1,323,807	1,029,472	1,660,829	5,338,223	1.35
1/04 through 12/04	423,991,640	30	1,226,324	89	1,648,870	766,721	1,837,015	5,478,930	1.29
1/05 through 12/05	451,133,918	32	2,050,939	98	1,665,942	1,403,082	1,909,202	7,029,165	1.56
1/06 through 12/06	481,296,347	27	1,203,887	98	1,114,984	1,031,811	1,574,579	4,925,261	1.02
5 YR. TOTAL	2,183,465,039	145	7,430,040	465	6,758,446	5,329,697	8,198,923	27,717,106	1.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		85%	0.650		100%	0.620		1.27	
Pure Premium Indicated by National Relativity		7%	0.879		0%	1.067		1.95	
Pure Premium Present on Rate Level		8%	0.801		0%	0.657		1.46	
Pure Premium Derived by Formula		0.678			0.620			1.30	

CLASS 3180		ELECTRIC OR GAS LIGHTING FIXTURES MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	5,488,412	0	0	2	6,095	0	9,907	16,002	0.29
1/03 through 12/03	6,569,804	0	0	2	1,024	0	7,714	8,738	0.13
1/04 through 12/04	4,610,185	0	0	1	3,596	0	20,827	24,423	0.53
1/05 through 12/05	5,214,339	0	0	1	299	0	1,715	2,014	0.04
1/06 through 12/06	4,905,397	0	0	1	237	0	1,322	1,559	0.03
5 YR. TOTAL	26,788,137	0	0	7	11,251	0	41,485	52,736	0.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		18%	0.042		21%	0.155		0.20	
Pure Premium Indicated by National Relativity		41%	0.818		39%	1.314		2.13	
Pure Premium Present on Rate Level		41%	1.296		40%	1.054		2.35	
Pure Premium Derived by Formula		0.874			0.967			1.84	

CLASS 3188		PLUMBERS SUPPLIES MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	59,463,816	7	452,707	12	128,274	262,004	241,059	1,084,044	1.82
1/03 through 12/03	64,562,199	8	139,933	6	161,020	94,730	223,076	618,759	0.96
1/04 through 12/04	3,060,212	0	0	0	0	0	760	760	0.02
1/05 through 12/05	3,399,770	0	0	0	0	0	298	298	0.01
1/06 through 12/06	63,358,427	3	307,662	15	402,885	126,387	418,331	1,255,265	1.98
5 YR. TOTAL	193,844,424	18	900,302	33	692,179	483,121	883,524	2,959,126	1.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		32%	0.822		40%	0.705		1.53	
Pure Premium Indicated by National Relativity		34%	1.063		30%	1.166		2.23	
Pure Premium Present on Rate Level		34%	0.815		30%	0.686		1.50	
Pure Premium Derived by Formula		0.902			0.838			1.74	

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

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CLASS 3220		CAN MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	25,593,429	4	89,264	8	346,578	73,957	219,645	729,444	2.85
1/03 through 12/03	30,904,235	5	355,516	5	293,782	239,367	127,689	1,016,354	3.29
1/04 through 12/04	27,239,740	0	0	4	138,044	0	88,957	227,001	0.83
1/05 through 12/05	27,213,409	4	197,883	7	410,887	134,524	219,394	962,688	3.54
1/06 through 12/06	28,448,963	0	0	6	184,366	0	256,424	440,790	1.55
5 YR. TOTAL	139,399,776	13	642,663	30	1,373,657	447,848	912,109	3,376,277	2.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		31%	1.446		36%	0.976		2.42	
Pure Premium Indicated by National Relativity		34%	0.750		32%	0.995		1.75	
Pure Premium Present on Rate Level		35%	1.024		32%	0.726		1.75	
Pure Premium Derived by Formula		1.062			0.902			1.96	

CLASS 3223	LAMP OR PORTABLE LANTERN MFG								
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	7,025,697	0	0	0	0	0	1,024	1,024	0.01
1/03 through 12/03	4,639,403	0	0	2	6,104	0	5,009	11,113	0.24
1/04 through 12/04	4,596,182	0	0	2	30,252	0	31,252	61,504	1.34
1/05 through 12/05	2,957,997	0	0	2	11,261	0	15,313	26,574	0.90
1/06 through 12/06	3,142,977	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	22,362,256	0	0	6	47,617	0	52,598	100,215	0.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		14%	0.213		20%	0.235		0.45	
Pure Premium Indicated by National Relativity		32%	0.998		34%	1.910		2.91	
Pure Premium Present on Rate Level		54%	0.845		46%	1.015		1.86	
Pure Premium Derived by Formula		0.805			1.163			1.97	

CLASS 3224		ENAMEL WARE MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	27,235	0	0	0	0	0	0	0	0.00
1/03 through 12/03	29,965	0	0	0	0	0	0	0	0.00
1/04 through 12/04	26,796	0	0	0	0	0	0	0	0.00
1/05 through 12/05	29,254	0	0	0	0	0	0	0	0.00
1/06 through 12/06	31,424	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	144,674	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		30%	1.350		31%	1.175		2.53	
Pure Premium Present on Rate Level		68%	1.587		66%	1.189		2.78	
Pure Premium Derived by Formula		1.484			1.149			2.63	

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

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CLASS 3227		ALUMINUM WARE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	770,390	0	0	0	0	0	0	0	0.00
1/03 through 12/03	737,652	0	0	0	0	0	1,368	1,368	0.19
1/04 through 12/04	740,848	0	0	0	0	0	2,021	2,021	0.27
1/05 through 12/05	802,028	0	0	2	3,554	0	11,971	15,525	1.94
1/06 through 12/06	7,961,942	1	8,984	2	41,153	19,403	43,630	113,170	1.42
5 YR. TOTAL	11,012,860	1	8,984	4	44,707	19,403	58,990	132,084	1.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.488	16%	0.712	1.20			
Pure Premium Indicated by National Relativity		42%	1.456	42%	1.918	3.37			
Pure Premium Present on Rate Level		43%	2.197	42%	1.273	3.47			
Pure Premium Derived by Formula		1.629		1.454		3.08			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	401,959	0	0	0	0	0	260	260	0.06
1/03 through 12/03	424,886	0	0	0	0	0	0	0	0.00
1/04 through 12/04	808,757	0	0	0	0	0	212	212	0.03
1/05 through 12/05	835,328	0	0	1	2,462	0	41,942	44,404	5.32
1/06 through 12/06	992,998	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,463,928	0	0	1	2,462	0	42,414	44,876	1.30
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.071	9%	1.224	1.30			
Pure Premium Indicated by National Relativity		25%	0.690	27%	0.949	1.64			
Pure Premium Present on Rate Level		68%	1.113	64%	1.050	2.16			
Pure Premium Derived by Formula		0.934		1.038		1.97			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	5,320,909	1	4,782	4	62,608	16,193	57,919	141,502	2.66
1/03 through 12/03	6,041,866	0	0	7	99,828	0	85,074	184,902	3.06
1/04 through 12/04	5,296,034	2	241,068	1	1,329	248,736	30,526	521,659	9.85
1/05 through 12/05	6,594,278	1	58,610	5	24,303	18,828	29,818	131,559	2.00
1/06 through 12/06	3,916,128	0	0	2	12,568	0	51,622	64,190	1.64
5 YR. TOTAL	27,169,215	4	304,460	19	200,636	283,757	254,959	1,043,812	3.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.859	27%	1.983	3.84			
Pure Premium Indicated by National Relativity		39%	1.592	36%	2.122	3.71			
Pure Premium Present on Rate Level		40%	2.074	37%	1.829	3.90			
Pure Premium Derived by Formula		1.841		1.976		3.82			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 3255		WIRE CLOTH MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	4,542,819	0	0	0	0	0	2,236	2,236	0.05
1/03 through 12/03	4,345,921	0	0	1	9,290	0	24,892	34,182	0.79
1/04 through 12/04	353,665	0	0	0	0	0	88	88	0.02
1/05 through 12/05	915,541	0	0	1	14,273	0	24,083	38,356	4.19
1/06 through 12/06	953,903	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	11,111,849	0	0	2	23,563	0	51,299	74,862	0.67
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.212	14%	0.462	0.67			
Pure Premium Indicated by National Relativity		33%	0.678	35%	0.961	1.64			
Pure Premium Present on Rate Level		56%	0.900	51%	0.821	1.72			
Pure Premium Derived by Formula		0.751		0.820		1.57			

CLASS 3257		WIRE GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	38,989,889	3	55,476	16	159,978	49,386	206,012	470,852	1.21
1/03 through 12/03	44,922,676	4	58,849	26	209,724	82,694	281,660	632,927	1.41
1/04 through 12/04	45,542,456	4	300,429	21	361,205	418,626	332,241	1,412,501	3.10
1/05 through 12/05	63,204,971	5	226,981	26	507,502	100,096	498,013	1,332,592	2.11
1/06 through 12/06	71,054,135	3	90,213	22	291,865	151,899	429,788	963,765	1.36
5 YR. TOTAL	263,714,127	19	731,948	111	1,530,274	802,701	1,747,714	4,812,637	1.82
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.858	51%	0.967	1.83			
Pure Premium Indicated by National Relativity		30%	1.403	24%	1.700	3.10			
Pure Premium Present on Rate Level		30%	1.023	25%	0.928	1.95			
Pure Premium Derived by Formula		1.071		1.133		2.20			

CLASS 3270		EYELET MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	668,219	0	0	0	0	0	0	0	0.00
1/03 through 12/03	707,910	0	0	0	0	0	0	0	0.00
1/04 through 12/04	929,981	0	0	0	0	0	997	997	0.11
1/05 through 12/05	794,650	0	0	0	0	0	388	388	0.05
1/06 through 12/06	754,161	0	0	0	0	0	370	370	0.05
5 YR. TOTAL	3,854,921	0	0	0	0	0	1,755	1,755	0.05
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	10%	0.046	0.05			
Pure Premium Indicated by National Relativity		46%	0.886	45%	1.049	1.94			
Pure Premium Present on Rate Level		46%	1.153	45%	1.133	2.29			
Pure Premium Derived by Formula		0.938		0.987		1.93			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 3300		BED SPRING OR WIRE MATTRESS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	18,280,244	0	0	6	32,441	0	68,176	100,617	0.55
1/03 through 12/03	20,384,904	4	399,306	10	77,440	690,530	218,072	1,385,348	6.80
1/04 through 12/04	21,367,300	1	17,416	22	343,197	10,580	614,375	985,568	4.61
1/05 through 12/05	21,275,336	3	42,096	7	437,034	74,464	329,319	882,913	4.15
1/06 through 12/06	8,388,774	3	68,941	5	89,802	126,801	279,503	565,047	6.74
5 YR. TOTAL	89,696,558	11	527,759	50	979,914	902,375	1,509,445	3,919,493	4.37
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	1.681	45%	2.689	4.37			
Pure Premium Indicated by National Relativity		31%	2.370	27%	2.411	4.78			
Pure Premium Present on Rate Level		31%	2.608	28%	2.040	4.65			
Pure Premium Derived by Formula		2.182		2.432		4.61			

CLASS 3303		SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	2,109,433	0	0	1	23,192	0	3,726	26,918	1.28
1/03 through 12/03	2,126,208	0	0	0	0	0	2,063	2,063	0.10
1/04 through 12/04	2,093,830	0	0	1	12,346	0	14,904	27,250	1.30
1/05 through 12/05	2,087,599	0	0	0	0	0	0	0	0.00
1/06 through 12/06	2,461,329	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,878,399	0	0	2	35,538	0	20,693	56,231	0.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.327	16%	0.190	0.52			
Pure Premium Indicated by National Relativity		43%	1.392	42%	1.754	3.15			
Pure Premium Present on Rate Level		43%	1.799	42%	1.330	3.13			
Pure Premium Derived by Formula		1.418		1.326		2.74			

CLASS 3307		HEAT-TREATING-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	4,547,304	2	63,155	2	172,370	17,248	69,686	322,459	7.09
1/03 through 12/03	4,522,801	1	3,845	2	5,861	17,565	17,750	45,021	1.00
1/04 through 12/04	2,791,107	0	0	1	381	0	5,393	5,774	0.21
1/05 through 12/05	4,843,864	0	0	1	3,479	0	43,270	46,749	0.97
1/06 through 12/06	5,931,806	1	165,672	5	24,529	231,365	65,429	486,995	8.21
5 YR. TOTAL	22,636,882	4	232,672	11	206,620	266,178	201,528	906,998	4.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.941	28%	2.066	4.01			
Pure Premium Indicated by National Relativity		39%	1.395	36%	1.877	3.27			
Pure Premium Present on Rate Level		40%	2.465	36%	2.346	4.81			
Pure Premium Derived by Formula		1.938		2.099		4.04			

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

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EFFECTIVE 4/1/2010

CLASS 3315		BRASS OR COPPER GOODS MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	5,741,371	4	443,440	4	7,229	352,758	38,092	841,519	14.66
1/03 through 12/03	5,680,730	2	208,138	7	56,109	278,810	99,171	642,228	11.31
1/04 through 12/04	5,141,031	1	53,743	1	3,932	18,138	18,372	94,185	1.83
1/05 through 12/05	5,911,105	0	0	3	9,912	0	47,772	57,684	0.98
1/06 through 12/06	6,655,854	1	8,229	3	75,586	3,649	58,296	145,760	2.19
5 YR. TOTAL	29,130,091	8	713,550	18	152,768	653,355	261,703	1,781,376	6.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		23%	2.974		29%	3.141		6.12	
Pure Premium Indicated by National Relativity		38%	1.685		35%	2.049		3.73	
Pure Premium Present on Rate Level		39%	2.311		36%	2.025		4.34	
Pure Premium Derived by Formula			2.226			2.357		4.58	

CLASS 3334		TIN FOIL MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	9,874,700	0	0	2	1,654	0	31,762	33,416	0.34
1/03 through 12/03	9,675,433	2	87,220	3	22,338	109,883	52,111	271,552	2.81
1/04 through 12/04	9,262,286	0	0	3	67,520	0	54,016	121,536	1.31
1/05 through 12/05	9,462,600	2	680,645	1	8,386	313,803	19,966	1,022,800	10.81
1/06 through 12/06	16,721	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	38,291,740	4	767,865	9	99,898	423,686	157,855	1,449,304	3.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		22%	2.266		22%	1.519		3.79	
Pure Premium Indicated by National Relativity		34%	1.616		36%	1.489		3.11	
Pure Premium Present on Rate Level		44%	1.586		42%	0.814		2.40	
Pure Premium Derived by Formula			1.746			1.212		2.96	

CLASS 3336		TYPE FOUNDRY							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	109,107	0	0	0	0	0	0	0	0.00
1/03 through 12/03	74,907	0	0	0	0	0	0	0	0.00
1/04 through 12/04	64,122	0	0	0	0	0	0	0	0.00
1/05 through 12/05	99,313	0	0	0	0	0	0	0	0.00
1/06 through 12/06	114,719	0	0	1	8,262	0	6,758	15,020	13.09
5 YR. TOTAL	462,168	0	0	1	8,262	0	6,758	15,020	3.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		3%	1.788		4%	1.462		3.25	
Pure Premium Indicated by National Relativity		48%	0.993		48%	1.347		2.34	
Pure Premium Present on Rate Level		49%	1.205		48%	1.012		2.22	
Pure Premium Derived by Formula			1.121			1.191		2.31	

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	8,784,394	1	21,043	6	53,967	90,061	67,257	232,328	2.64
1/03 through 12/03	10,645,008	2	50,672	8	314,889	75,174	200,097	640,832	6.02
1/04 through 12/04	10,660,510	2	334,080	8	394,971	149,264	352,264	1,230,579	11.54
1/05 through 12/05	11,617,684	3	368,267	6	508,087	292,481	208,693	1,377,528	11.86
1/06 through 12/06	14,815,638	1	330,544	14	471,216	937,070	347,916	2,086,746	14.08
5 YR. TOTAL	56,523,234	9	1,104,606	42	1,743,130	1,544,050	1,176,227	5,568,013	9.85
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		45%	5.038		46%	4.813		9.85	
Pure Premium Indicated by National Relativity		27%	3.800		27%	3.546		7.35	
Pure Premium Present on Rate Level		28%	6.465		27%	3.492		9.96	
Pure Premium Derived by Formula			5.103			4.114		9.22	

CLASS 3372		ELECTROPLATING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	17,834,518	1	9,874	3	27,115	27,644	73,395	138,028	0.77
1/03 through 12/03	17,041,497	3	91,277	5	100,095	87,411	97,886	376,669	2.21
1/04 through 12/04	17,360,778	3	155,039	6	74,862	213,021	113,585	556,507	3.21
1/05 through 12/05	18,908,535	3	470,648	3	23,751	480,563	89,832	1,064,794	5.63
1/06 through 12/06	20,486,199	3	273,214	2	21,757	277,154	62,020	634,145	3.10
5 YR. TOTAL	91,631,527	13	1,000,052	19	247,580	1,085,793	436,718	2,770,143	3.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		28%	1.362		37%	1.662		3.02	
Pure Premium Indicated by National Relativity		36%	1.087		31%	1.648		2.74	
Pure Premium Present on Rate Level		36%	1.239		32%	1.232		2.47	
Pure Premium Derived by Formula			1.219			1.520		2.74	

CLASS 3373		GALVANIZING OR TINNING-NOT ELECTROLYTIC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	6,124,093	1	32,326	6	87,925	34,939	76,377	231,567	3.78
1/03 through 12/03	3,846,820	1	49,755	4	19,117	49,951	46,313	165,136	4.29
1/04 through 12/04	3,235,869	0	0	1	181,285	0	128,945	310,230	9.59
1/05 through 12/05	3,869,753	0	0	0	0	0	10,118	10,118	0.26
1/06 through 12/06	4,682,726	0	0	2	19,907	0	39,389	59,296	1.27
5 YR. TOTAL	21,759,261	2	82,081	13	308,234	84,890	301,142	776,347	3.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		21%	1.794		29%	1.774		3.57	
Pure Premium Indicated by National Relativity		39%	0.908		35%	1.518		2.43	
Pure Premium Present on Rate Level		40%	2.514		36%	2.664		5.18	
Pure Premium Derived by Formula			1.736			2.005		3.74	

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

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EFFECTIVE 4/1/2010

CLASS 3383		JEWELRY MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	3,206,890	0	0	0	0	0	0	0	0.00
1/03 through 12/03	2,810,064	1	22,278	1	636	20,801	6,161	49,876	1.77
1/04 through 12/04	3,584,980	0	0	0	0	0	0	0	0.00
1/05 through 12/05	2,820,192	0	0	1	2,816	0	8,467	11,283	0.40
1/06 through 12/06	2,005,131	0	0	0	0	0	82	82	0.00
5 YR. TOTAL	14,427,257	1	22,278	2	3,452	20,801	14,710	61,241	0.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.178	13%	0.246	0.42			
Pure Premium Indicated by National Relativity		45%	0.561	43%	0.674	1.24			
Pure Premium Present on Rate Level		45%	0.568	44%	0.509	1.08			
Pure Premium Derived by Formula		0.526		0.546		1.07			

CLASS 3385		WATCH MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	4,891,032	1	5,655	2	5,042	1,888	5,197	17,782	0.36
1/03 through 12/03	2,226,855	0	0	0	0	0	8,105	8,105	0.36
1/04 through 12/04	1,845,377	0	0	0	0	0	2,467	2,467	0.13
1/05 through 12/05	1,749,902	0	0	0	0	0	602	602	0.03
1/06 through 12/06	1,695,914	0	0	0	0	0	2,718	2,718	0.16
5 YR. TOTAL	12,409,080	1	5,655	2	5,042	1,888	19,089	31,674	0.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.086	12%	0.169	0.26			
Pure Premium Indicated by National Relativity		25%	0.268	27%	0.460	0.73			
Pure Premium Present on Rate Level		66%	0.476	61%	0.494	0.97			
Pure Premium Derived by Formula		0.389		0.446		0.84			

CLASS 3400		METAL STAMPED GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	152,004,684	11	626,792	60	1,316,853	495,957	1,568,144	4,007,746	2.64
1/03 through 12/03	153,235,535	13	997,434	64	622,835	1,240,484	1,279,322	4,140,075	2.70
1/04 through 12/04	149,868,020	12	1,046,269	64	1,110,034	863,488	1,450,119	4,469,910	2.98
1/05 through 12/05	117,967,931	7	439,125	36	371,043	756,508	661,361	2,228,037	1.89
1/06 through 12/06	204,781,133	11	589,629	68	1,142,961	653,438	1,679,732	4,065,760	1.99
5 YR. TOTAL	777,857,303	54	3,699,249	292	4,563,726	4,009,875	6,638,678	18,911,528	2.43
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		72%	1.062	90%	1.369	2.43			
Pure Premium Indicated by National Relativity		14%	1.465	5%	1.785	3.25			
Pure Premium Present on Rate Level		14%	1.487	5%	1.304	2.79			
Pure Premium Derived by Formula		1.178		1.387		2.57			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	133,877,505	9	549,110	64	1,026,259	292,108	820,939	2,688,416	2.01
1/03 through 12/03	174,787,684	14	1,023,075	58	929,624	617,884	1,077,187	3,647,770	2.09
1/04 through 12/04	217,196,061	13	1,108,480	61	1,251,659	587,555	1,752,667	4,700,361	2.16
1/05 through 12/05	213,457,794	12	1,065,361	67	1,053,786	525,604	1,280,039	3,924,790	1.84
1/06 through 12/06	218,155,884	7	458,155	49	705,487	754,306	1,085,326	3,003,274	1.38
5 YR. TOTAL	957,474,928	55	4,204,181	299	4,966,815	2,777,457	6,016,158	17,964,611	1.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		76%	0.958		83%	0.918		1.88	
Pure Premium Indicated by National Relativity		12%	1.539		8%	1.787		3.33	
Pure Premium Present on Rate Level		12%	1.397		9%	0.869		2.27	
Pure Premium Derived by Formula			1.080			0.983		2.06	

CLASS 3515		TEXTILE MACHINERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	25,386,599	3	297,856	7	70,388	222,433	127,942	718,619	2.83
1/03 through 12/03	23,189,920	1	136,749	5	19,140	20,688	67,930	244,507	1.05
1/04 through 12/04	22,568,267	1	12,024	7	311,978	31,834	196,497	552,333	2.45
1/05 through 12/05	22,362,912	1	185,401	3	22,788	55,909	60,146	324,244	1.45
1/06 through 12/06	22,275,676	0	0	4	46,661	0	127,782	174,443	0.78
5 YR. TOTAL	115,783,374	6	632,030	26	470,955	330,864	580,297	2,014,146	1.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		33%	0.953		36%	0.787		1.74	
Pure Premium Indicated by National Relativity		33%	0.871		32%	1.118		1.99	
Pure Premium Present on Rate Level		34%	1.450		32%	0.869		2.32	
Pure Premium Derived by Formula			1.095			0.919		2.01	

CLASS 3516		LOOM HARNESS OR REED MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,728,606	0	0	1	1,589	0	10,305	11,894	0.69
1/03 through 12/03	1,935,795	0	0	1	53,237	0	25,999	79,236	4.09
1/04 through 12/04	1,785,638	0	0	2	2,404	0	5,454	7,858	0.44
1/05 through 12/05	1,642,977	0	0	0	0	0	5,950	5,950	0.36
1/06 through 12/06	1,108,137	0	0	0	0	0	1,353	1,353	0.12
5 YR. TOTAL	8,201,153	0	0	4	57,230	0	49,061	106,291	1.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		10%	0.698		10%	0.598		1.30	
Pure Premium Indicated by National Relativity		16%	0.457		16%	0.493		0.95	
Pure Premium Present on Rate Level		74%	0.925		74%	0.518		1.44	
Pure Premium Derived by Formula			0.827			0.522		1.35	

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

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CLASS 3548		PRINTING OR BOOKBINDING MACHINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,527,609	0	0	1	9,237	0	10,547	19,784	0.56
1/03 through 12/03	4,629,562	0	0	1	6,081	0	24,466	30,547	0.66
1/04 through 12/04	3,445,085	1	136,425	1	94,287	12,188	69,812	312,712	9.08
1/05 through 12/05	3,450,193	0	0	1	8,198	0	18,747	26,945	0.78
1/06 through 12/06	3,855,086	0	0	1	2,461	0	5,830	8,291	0.22
5 YR. TOTAL	18,907,535	1	136,425	5	120,264	12,188	129,402	398,279	2.11
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.358	15%	0.749	2.11			
Pure Premium Indicated by National Relativity		43%	0.642	42%	0.645	1.29			
Pure Premium Present on Rate Level		44%	0.858	43%	0.627	1.49			
Pure Premium Derived by Formula		0.830		0.653		1.48			

CLASS 3559		CONFECTION MACHINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	303,522	0	0	0	0	0	0	0	0.00
1/03 through 12/03	919,610	1	178,735	1	4,460	193,886	3,160	380,241	41.35
1/04 through 12/04	3,508,142	1	36,562	1	772	0	23,521	60,855	1.73
1/05 through 12/05	3,143,409	0	0	0	0	0	2,378	2,378	0.08
1/06 through 12/06	4,034,488	0	0	1	562	0	2,765	3,327	0.08
5 YR. TOTAL	11,909,171	2	215,297	3	5,794	193,886	31,824	446,801	3.75
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.856	19%	1.895	3.75			
Pure Premium Indicated by National Relativity		43%	1.014	40%	1.406	2.42			
Pure Premium Present on Rate Level		43%	1.658	41%	1.781	3.44			
Pure Premium Derived by Formula		1.409		1.653		3.06			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	108,818,278	3	12,535	12	263,007	38,402	278,357	592,301	0.54
1/03 through 12/03	93,246,292	2	41,323	12	430,762	183,642	402,406	1,058,133	1.13
1/04 through 12/04	98,097,503	1	148,070	7	94,635	103,665	150,223	496,593	0.51
1/05 through 12/05	99,070,291	3	93,552	6	134,608	103,106	187,075	518,341	0.52
1/06 through 12/06	224,154,522	3	83,241	6	126,421	133,547	247,844	591,053	0.26
5 YR. TOTAL	623,386,886	12	378,721	43	1,049,433	562,362	1,265,905	3,256,421	0.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.229	50%	0.293	0.52			
Pure Premium Indicated by National Relativity		29%	0.519	25%	0.626	1.15			
Pure Premium Present on Rate Level		30%	0.471	25%	0.386	0.86			
Pure Premium Derived by Formula		0.386		0.400		0.79			

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

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CLASS 3581		FUEL INJECTION DEVICE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	15,409,203	0	0	1	3,369	0	50,855	54,224	0.35
1/03 through 12/03	30,405,556	4	191,175	11	299,766	112,298	285,285	888,524	2.92
1/04 through 12/04	31,533,595	8	721,346	10	272,493	638,210	333,382	1,965,431	6.23
1/05 through 12/05	32,845,085	2	226,185	15	166,456	114,211	183,878	690,730	2.10
1/06 through 12/06	30,266,659	0	0	18	376,878	0	312,908	689,786	2.28
5 YR. TOTAL	140,460,098	14	1,138,706	55	1,118,962	864,719	1,166,308	4,288,695	3.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		31%	1.607		41%	1.446		3.05	
Pure Premium Indicated by National Relativity		34%	0.722		29%	0.844		1.57	
Pure Premium Present on Rate Level		35%	1.024		30%	1.005		2.03	
Pure Premium Derived by Formula			1.102			1.139		2.24	

CLASS 3612		PUMP MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	33,332,748	1	39,308	8	64,413	24,002	113,769	241,492	0.72
1/03 through 12/03	51,238,876	3	188,769	8	86,581	59,548	209,295	544,193	1.06
1/04 through 12/04	40,788,651	2	22,679	7	62,423	66,286	144,536	295,924	0.73
1/05 through 12/05	56,175,180	5	372,130	17	231,384	309,561	305,218	1,218,293	2.17
1/06 through 12/06	63,713,318	4	309,266	10	97,119	100,882	199,332	706,599	1.11
5 YR. TOTAL	245,248,773	15	932,152	50	541,920	560,279	972,150	3,006,501	1.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		35%	0.601		44%	0.625		1.23	
Pure Premium Indicated by National Relativity		32%	0.906		28%	1.217		2.12	
Pure Premium Present on Rate Level		33%	0.810		28%	0.700		1.51	
Pure Premium Derived by Formula			0.768			0.812		1.58	

CLASS 3620		BOILERMAKING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	16,914,051	5	148,322	9	63,481	147,224	165,451	524,478	3.10
1/03 through 12/03	30,069,966	4	322,771	12	990,192	384,672	570,235	2,267,870	7.54
1/04 through 12/04	19,935,141	10	1,189,144	5	51,975	1,050,236	77,910	2,369,265	11.88
1/05 through 12/05	23,206,548	2	267,454	6	231,139	104,165	328,574	931,332	4.01
1/06 through 12/06	30,987,271	6	324,996	7	224,112	513,884	207,226	1,270,218	4.10
5 YR. TOTAL	121,112,977	27	2,252,687	39	1,560,899	2,200,181	1,349,396	7,363,163	6.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		45%	3.149		52%	2.931		6.08	
Pure Premium Indicated by National Relativity		27%	1.711		24%	1.595		3.31	
Pure Premium Present on Rate Level		28%	2.974		24%	2.145		5.12	
Pure Premium Derived by Formula			2.712			2.422		5.13	

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

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CLASS 3629		PRECISION MACHINED PARTS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	54,062,027	3	332,051	18	215,019	580,769	176,780	1,304,619	2.41
1/03 through 12/03	65,332,304	4	278,710	17	341,585	38,999	431,528	1,090,822	1.67
1/04 through 12/04	66,475,934	5	154,304	17	354,186	117,552	520,992	1,147,034	1.73
1/05 through 12/05	76,052,658	3	55,501	11	149,946	45,010	308,460	558,917	0.73
1/06 through 12/06	84,273,554	2	604,925	17	239,153	229,295	292,961	1,366,334	1.62
5 YR. TOTAL	346,196,477	17	1,425,491	80	1,299,889	1,011,625	1,730,721	5,467,726	1.58
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.787	58%	0.792	1.58			
Pure Premium Indicated by National Relativity		28%	0.864	21%	1.019	1.88			
Pure Premium Present on Rate Level		28%	0.960	21%	0.972	1.93			
Pure Premium Derived by Formula		0.857		0.877		1.73			

CLASS 3632		MACHINE SHOP NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	550,133,920	52	2,619,662	266	4,151,231	2,163,256	4,657,333	13,591,482	2.47
1/03 through 12/03	536,949,045	55	4,372,627	216	2,964,247	3,558,380	3,916,885	14,812,139	2.76
1/04 through 12/04	518,623,436	44	3,721,382	192	3,219,879	3,609,142	4,139,852	14,690,255	2.83
1/05 through 12/05	552,969,093	33	2,217,755	200	4,057,934	2,764,690	4,435,540	13,475,919	2.44
1/06 through 12/06	600,470,544	52	4,490,799	182	3,051,981	3,673,148	3,264,437	14,480,365	2.41
5 YR. TOTAL	2,759,146,038	236	17,422,225	1,056	17,445,272	15,768,616	20,414,047	71,050,160	2.58
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.264	100%	1.311	2.58			
Pure Premium Indicated by National Relativity		0%	1.245	0%	1.449	2.69			
Pure Premium Present on Rate Level		0%	1.318	0%	1.120	2.44			
Pure Premium Derived by Formula		1.264		1.311		2.58			

CLASS 3634		VALVE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	41,653,168	1	4,241	11	270,358	436	280,170	555,205	1.33
1/03 through 12/03	47,873,954	2	162,302	8	132,149	50,250	93,427	438,128	0.92
1/04 through 12/04	46,272,053	3	157,015	16	159,314	56,600	269,202	642,131	1.39
1/05 through 12/05	42,786,897	3	168,340	8	117,825	54,520	158,633	499,318	1.17
1/06 through 12/06	57,246,578	2	394,947	4	127,109	88,344	110,332	720,732	1.26
5 YR. TOTAL	235,832,650	11	886,845	47	806,755	250,150	911,764	2,855,514	1.21
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.718	41%	0.493	1.21			
Pure Premium Indicated by National Relativity		33%	0.911	29%	1.118	2.03			
Pure Premium Present on Rate Level		33%	0.787	30%	0.601	1.39			
Pure Premium Derived by Formula		0.804		0.707		1.51			

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

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EFFECTIVE 4/1/2010

CLASS 3635		GEAR MFG OR GRINDING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	16,069,164	1	17,677	3	38,291	47,788	25,278	129,034	0.80
1/03 through 12/03	24,689,365	2	321,977	12	647,428	262,687	181,770	1,413,862	5.73
1/04 through 12/04	27,248,920	0	0	7	116,910	0	90,178	207,088	0.76
1/05 through 12/05	23,479,437	1	14,116	4	146,112	32,506	97,819	290,553	1.24
1/06 through 12/06	30,858,208	2	31,687	6	24,932	40,240	85,524	182,383	0.59
5 YR. TOTAL	122,345,094	6	385,457	32	973,673	383,221	480,569	2,222,920	1.82
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	1.111	38%	0.706	1.82			
Pure Premium Indicated by National Relativity		31%	1.347	31%	1.659	3.01			
Pure Premium Present on Rate Level		32%	1.812	31%	0.951	2.76			
Pure Premium Derived by Formula		1.408		1.077		2.49			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	56,374,847	8	528,502	13	155,537	568,056	168,818	1,420,913	2.52
1/03 through 12/03	49,763,134	3	61,488	15	127,391	80,710	406,720	676,309	1.36
1/04 through 12/04	59,119,421	2	356,123	13	110,138	122,460	219,719	808,440	1.37
1/05 through 12/05	65,860,932	2	60,054	15	132,992	53,981	216,687	463,714	0.70
1/06 through 12/06	70,877,856	3	146,943	13	380,858	60,487	374,119	962,407	1.36
5 YR. TOTAL	301,996,190	18	1,153,110	69	906,916	885,694	1,386,063	4,331,783	1.43
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.682	48%	0.752	1.43			
Pure Premium Indicated by National Relativity		31%	0.799	26%	0.920	1.72			
Pure Premium Present on Rate Level		31%	0.784	26%	0.699	1.48			
Pure Premium Derived by Formula		0.750		0.782		1.53			

CLASS 3642		BATTERY MFG-DRY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	42,695,136	0	0	3	128,808	0	68,860	197,668	0.46
1/03 through 12/03	50,763,239	0	0	0	0	0	3,463	3,463	0.01
1/04 through 12/04	46,199,927	0	0	3	14,335	0	10,899	25,234	0.05
1/05 through 12/05	43,067,961	0	0	4	268,218	0	183,373	451,591	1.05
1/06 through 12/06	42,178,989	0	0	2	28,576	0	32,720	61,296	0.15
5 YR. TOTAL	224,905,252	0	0	12	439,937	0	299,315	739,252	0.33
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.196	27%	0.133	0.33			
Pure Premium Indicated by National Relativity		38%	0.401	36%	0.469	0.87			
Pure Premium Present on Rate Level		38%	0.337	37%	0.229	0.57			
Pure Premium Derived by Formula		0.327		0.289		0.62			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	210,188,523	18	1,597,639	34	1,316,246	1,254,741	1,137,609	5,306,235	2.52
1/03 through 12/03	209,654,458	12	593,687	50	1,443,312	480,302	960,494	3,477,795	1.66
1/04 through 12/04	141,542,050	9	1,316,827	35	682,123	1,048,945	959,693	4,007,588	2.83
1/05 through 12/05	121,874,793	6	193,624	24	619,035	196,956	871,591	1,881,206	1.54
1/06 through 12/06	179,510,133	10	1,263,770	41	1,017,856	983,239	1,145,736	4,410,601	2.46
5 YR. TOTAL	862,769,957	55	4,965,547	184	5,078,572	3,964,183	5,075,123	19,083,425	2.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		71%	1.164		83%	1.048		2.21	
Pure Premium Indicated by National Relativity		14%	1.150		8%	1.302		2.45	
Pure Premium Present on Rate Level		15%	1.328		9%	0.953		2.28	
Pure Premium Derived by Formula			1.187			1.060		2.25	

CLASS 3647		BATTERY MFG-STORAGE							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	22,246,813	5	316,845	7	147,742	150,527	167,024	782,138	3.52
1/03 through 12/03	22,799,262	0	0	7	143,479	0	149,514	292,993	1.29
1/04 through 12/04	20,855,804	2	172,139	12	112,313	113,701	158,720	556,873	2.67
1/05 through 12/05	17,587,907	0	0	4	4,673	0	40,987	45,660	0.26
1/06 through 12/06	21,911,942	1	2,889	5	37,069	2,466	85,480	127,904	0.58
5 YR. TOTAL	105,401,728	8	491,873	35	445,276	266,694	601,725	1,805,568	1.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		32%	0.889		36%	0.824		1.71	
Pure Premium Indicated by National Relativity		34%	1.377		32%	1.294		2.67	
Pure Premium Present on Rate Level		34%	1.506		32%	0.971		2.48	
Pure Premium Derived by Formula			1.265			1.021		2.29	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	25,338,030	0	0	4	19,779	0	44,617	64,396	0.25
1/03 through 12/03	28,335,725	0	0	2	10,777	0	23,661	34,438	0.12
1/04 through 12/04	24,089,561	1	13,967	7	58,781	50,556	126,503	249,807	1.04
1/05 through 12/05	42,979,127	2	49,484	6	84,064	46,923	117,481	297,952	0.69
1/06 through 12/06	42,550,353	1	14,929	4	43,042	11,279	111,438	180,688	0.42
5 YR. TOTAL	163,292,796	4	78,380	23	216,443	108,758	423,700	827,281	0.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		26%	0.181		35%	0.326		0.51	
Pure Premium Indicated by National Relativity		37%	0.739		32%	0.965		1.70	
Pure Premium Present on Rate Level		37%	0.572		33%	0.601		1.17	
Pure Premium Derived by Formula			0.532			0.621		1.15	

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	234,279,487	9	511,527	62	755,560	389,707	862,783	2,519,577	1.08
1/03 through 12/03	214,136,414	14	532,794	69	773,113	473,083	852,770	2,631,760	1.23
1/04 through 12/04	193,042,916	13	1,124,397	52	641,386	753,976	717,831	3,237,590	1.68
1/05 through 12/05	228,489,057	18	680,841	72	970,346	615,843	1,338,539	3,605,569	1.58
1/06 through 12/06	204,015,145	15	1,143,924	59	728,675	772,666	921,325	3,566,590	1.75
5 YR. TOTAL	1,073,963,019	69	3,993,483	314	3,869,080	3,005,275	4,693,248	15,561,086	1.45
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	0.732	75%	0.717	1.45			
Pure Premium Indicated by National Relativity		20%	0.392	12%	0.533	0.93			
Pure Premium Present on Rate Level		21%	0.662	13%	0.610	1.27			
Pure Premium Derived by Formula		0.649		0.681		1.33			

CLASS 3685		INSTRUMENT MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	100,177,425	2	44,380	16	698,919	22,001	476,930	1,242,230	1.24
1/03 through 12/03	92,497,290	9	384,409	21	277,965	389,761	353,281	1,405,416	1.52
1/04 through 12/04	93,012,611	4	125,365	14	317,774	136,231	365,771	945,141	1.02
1/05 through 12/05	121,201,215	6	194,307	16	674,047	150,856	409,955	1,429,165	1.18
1/06 through 12/06	123,752,645	6	212,160	13	223,342	182,068	294,623	912,193	0.74
5 YR. TOTAL	530,641,186	27	960,621	80	2,192,047	880,917	1,900,560	5,934,145	1.12
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	0.594	53%	0.524	1.12			
Pure Premium Indicated by National Relativity		27%	0.444	23%	0.543	0.99			
Pure Premium Present on Rate Level		28%	0.670	24%	0.514	1.18			
Pure Premium Derived by Formula		0.575		0.526		1.10			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	6,273,377	0	0	0	0	0	578	578	0.01
1/03 through 12/03	3,847,720	0	0	1	2,177	0	5,532	7,709	0.20
1/04 through 12/04	5,509,084	0	0	0	0	0	85	85	0.00
1/05 through 12/05	14,492,397	1	10,035	0	0	11,665	0	21,700	0.15
1/06 through 12/06	6,853,007	0	0	0	0	0	893	893	0.01
5 YR. TOTAL	36,975,585	1	10,035	1	2,177	11,665	7,088	30,965	0.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.033	18%	0.051	0.08			
Pure Premium Indicated by National Relativity		40%	1.180	41%	0.800	1.98			
Pure Premium Present on Rate Level		41%	1.170	41%	0.486	1.66			
Pure Premium Derived by Formula		0.958		0.536		1.49			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	352,282,670	53	6,327,482	132	2,936,939	5,301,295	2,830,557	17,396,273	4.94
1/03 through 12/03	341,448,782	49	4,492,077	148	3,584,796	4,414,879	3,633,562	16,125,314	4.72
1/04 through 12/04	441,168,616	46	4,191,961	151	3,916,470	5,591,699	4,428,873	18,129,003	4.11
1/05 through 12/05	417,893,339	54	6,055,778	150	3,476,671	3,966,632	4,045,422	17,544,503	4.20
1/06 through 12/06	376,953,412	44	6,361,584	117	3,430,746	6,240,468	3,781,371	19,814,169	5.26
5 YR. TOTAL	1,929,746,819	246	27,428,882	698	17,345,622	25,514,973	18,719,785	89,009,262	4.61
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	2.320	100%	2.292			4.61	
Pure Premium Indicated by National Relativity		0%	2.485	0%	2.328			4.81	
Pure Premium Present on Rate Level		0%	2.617	0%	1.826			4.44	
Pure Premium Derived by Formula		2.320		2.292				4.61	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	35,461,354	6	586,463	13	358,210	831,195	221,264	1,997,132	5.63
1/03 through 12/03	13,008,858	1	175,043	3	60,860	157,468	68,539	461,910	3.55
1/04 through 12/04	17,172,993	2	471,309	7	653,244	401,839	243,782	1,770,174	10.31
1/05 through 12/05	18,963,254	7	1,158,572	4	70,306	1,289,812	51,320	2,570,010	13.55
1/06 through 12/06	20,182,822	6	960,542	11	426,070	1,185,583	229,651	2,801,846	13.88
5 YR. TOTAL	104,789,281	22	3,351,929	38	1,568,690	3,865,897	814,556	9,601,072	9.16
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	4.696	42%	4.467			9.16	
Pure Premium Indicated by National Relativity		26%	3.704	29%	2.678			6.38	
Pure Premium Present on Rate Level		27%	3.884	29%	1.479			5.36	
Pure Premium Derived by Formula		4.219		3.082				7.30	

CLASS 3803		AUTOMOBILE WHEEL MFG-METAL-NOT CAST							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	128,133	0	0	0	0	0	0	0	0.00
1/05 through 12/05	360,153	0	0	0	0	0	1,150	1,150	0.32
1/06 through 12/06	208,963	0	0	0	0	0	408	408	0.20
5 YR. TOTAL	697,249	0	0	0	0	0	1,558	1,558	0.22
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%	0.223			0.22	
Pure Premium Indicated by National Relativity		44%	0.856	46%	1.281			2.14	
Pure Premium Present on Rate Level		52%	1.423	49%	0.922			2.35	
Pure Premium Derived by Formula		1.117		1.052				2.17	

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

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CLASS 3807		AUTOMOBILE RADIATOR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	173,903	0	0	0	0	0	0	0	0.00
1/03 through 12/03	547,986	0	0	1	10,368	0	29,993	40,361	7.37
1/04 through 12/04	331,030	0	0	0	0	0	0	0	0.00
1/05 through 12/05	374,502	0	0	0	0	0	0	0	0.00
1/06 through 12/06	228,598	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,656,019	0	0	1	10,368	0	29,993	40,361	2.44
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.626	6%	1.811	2.44			
Pure Premium Indicated by National Relativity		47%	0.779	47%	1.057	1.84			
Pure Premium Present on Rate Level		48%	0.956	47%	0.819	1.78			
Pure Premium Derived by Formula		0.856		0.990		1.85			

CLASS 3808		AUTOMOBILE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	70,132,625	2	347,218	10	191,928	110,322	278,791	928,259	1.32
1/03 through 12/03	85,009,778	6	203,465	20	287,081	162,060	345,910	998,516	1.17
1/04 through 12/04	99,238,692	8	351,436	12	339,637	228,608	392,330	1,312,011	1.32
1/05 through 12/05	128,532,646	7	426,463	24	904,413	412,032	816,517	2,559,425	1.99
1/06 through 12/06	139,190,355	2	752,314	15	334,656	644,835	388,763	2,120,568	1.52
5 YR. TOTAL	522,104,096	25	2,080,896	81	2,057,715	1,557,857	2,222,311	7,918,779	1.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	0.793	61%	0.724	1.52			
Pure Premium Indicated by National Relativity		20%	1.422	19%	1.356	2.78			
Pure Premium Present on Rate Level		21%	1.342	20%	0.730	2.07			
Pure Premium Derived by Formula		1.034		0.845		1.88			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	18,768,704	4	343,597	8	28,579	288,076	70,367	730,619	3.89
1/03 through 12/03	18,250,105	2	258,172	8	89,158	88,416	182,143	617,889	3.39
1/04 through 12/04	19,687,584	3	103,981	10	89,820	120,969	128,837	443,607	2.25
1/05 through 12/05	17,482,566	0	0	15	289,667	0	260,725	550,392	3.15
1/06 through 12/06	19,077,087	1	14,451	15	262,116	45,017	317,982	639,566	3.35
5 YR. TOTAL	93,266,046	10	720,201	56	759,340	542,478	960,054	2,982,073	3.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.586	40%	1.611	3.20			
Pure Premium Indicated by National Relativity		32%	3.198	30%	3.822	7.02			
Pure Premium Present on Rate Level		32%	2.279	30%	1.550	3.83			
Pure Premium Derived by Formula		2.324		2.256		4.58			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	52,053	0	0	0	0	0	0	0	0.00
1/03 through 12/03	378,753	0	0	0	0	0	452	452	0.12
1/04 through 12/04	61,385	0	0	0	0	0	2,939	2,939	4.79
1/05 through 12/05	288,939	0	0	0	0	0	0	0	0.00
1/06 through 12/06	450,987	0	0	0	0	0	110	110	0.02
5 YR. TOTAL	1,232,117	0	0	0	0	0	3,501	3,501	0.28
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	8%	0.284	0.28			
Pure Premium Indicated by National Relativity		46%	3.167	46%	2.504	5.67			
Pure Premium Present on Rate Level		47%	2.880	46%	2.237	5.12			
Pure Premium Derived by Formula		2.810		2.204		5.01			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	28,507,814	9	673,664	14	229,681	709,180	164,862	1,777,387	6.23
1/03 through 12/03	37,046,118	4	200,166	19	284,222	96,161	261,824	842,373	2.27
1/04 through 12/04	37,927,197	5	245,833	29	333,277	180,181	389,773	1,149,064	3.03
1/05 through 12/05	42,245,412	5	221,053	21	219,293	141,626	351,160	933,132	2.21
1/06 through 12/06	39,440,724	6	409,327	20	409,274	273,963	346,407	1,438,971	3.65
5 YR. TOTAL	185,167,265	29	1,750,043	103	1,475,747	1,401,111	1,514,026	6,140,927	3.32
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	1.742	53%	1.574	3.32			
Pure Premium Indicated by National Relativity		27%	1.579	23%	2.073	3.65			
Pure Premium Present on Rate Level		28%	1.990	24%	1.492	3.48			
Pure Premium Derived by Formula		1.767		1.669		3.44			

CLASS 3826		AIRCRAFT ENGINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	54,327,056	0	0	6	286,457	0	229,298	515,755	0.95
1/03 through 12/03	48,449,682	4	589,904	2	19,145	228,103	32,783	869,935	1.80
1/04 through 12/04	4,660,196	0	0	1	1,125	0	3,893	5,018	0.11
1/05 through 12/05	5,592,719	0	0	0	0	0	3,118	3,118	0.06
1/06 through 12/06	53,730,599	3	184,339	7	342,186	231,997	211,390	969,912	1.81
5 YR. TOTAL	166,760,252	7	774,243	16	648,913	460,100	480,482	2,363,738	1.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.853	29%	0.564	1.42			
Pure Premium Indicated by National Relativity		37%	0.376	35%	0.377	0.75			
Pure Premium Present on Rate Level		38%	0.497	36%	0.360	0.86			
Pure Premium Derived by Formula		0.541		0.425		0.97			

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

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CLASS 3827		AUTOMOBILE ENGINE MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	10,161,530	1	66,880	1	2,483	126,895	12,221	208,479	2.05
1/03 through 12/03	14,152,371	1	3,530	2	8,386	40,619	9,441	61,976	0.44
1/04 through 12/04	18,347,194	2	30,297	4	63,698	51,785	156,215	301,995	1.65
1/05 through 12/05	22,525,303	1	32,711	1	1,916	58,529	21,164	114,320	0.51
1/06 through 12/06	33,370,451	1	30,332	4	86,368	23,059	142,403	282,162	0.85
5 YR. TOTAL	98,556,849	6	163,750	12	162,851	300,887	341,444	968,932	0.98
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.331	30%	0.652	0.98			
Pure Premium Indicated by National Relativity		39%	0.426	35%	0.563	0.99			
Pure Premium Present on Rate Level		40%	0.568	35%	0.675	1.24			
Pure Premium Derived by Formula		0.463		0.629		1.09			

CLASS 3830		AIRPLANE MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	5,064,968	0	0	0	0	0	4,086	4,086	0.08
1/03 through 12/03	10,197,066	0	0	7	288,590	0	271,010	559,600	5.49
1/04 through 12/04	3,272,897	0	0	0	0	0	7,525	7,525	0.23
1/05 through 12/05	3,143,107	0	0	1	1,633	0	23,685	25,318	0.81
1/06 through 12/06	4,376,290	1	21,667	0	0	16,306	2,976	40,949	0.94
5 YR. TOTAL	26,054,328	1	21,667	8	290,223	16,306	309,282	637,478	2.45
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	1.197	21%	1.250	2.45			
Pure Premium Indicated by National Relativity		40%	0.670	39%	0.569	1.24			
Pure Premium Present on Rate Level		41%	1.562	40%	0.995	2.56			
Pure Premium Derived by Formula		1.136		0.882		2.02			

CLASS 3851		MOTORCYCLE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	384,135	0	0	0	0	0	248	248	0.06
1/03 through 12/03	354,140	0	0	0	0	0	0	0	0.00
1/04 through 12/04	721,075	1	340,468	0	0	289,352	725	630,545	87.45
1/05 through 12/05	799,819	0	0	0	0	0	62	62	0.01
1/06 through 12/06	808,305	1	93,053	0	0	52,151	0	145,204	17.96
5 YR. TOTAL	3,067,474	2	433,521	0	0	341,503	1,035	776,059	25.30
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	14.133	10%	11.167	25.30			
Pure Premium Indicated by National Relativity		46%	0.839	45%	1.436	2.28			
Pure Premium Present on Rate Level		47%	1.033	45%	1.267	2.30			
Pure Premium Derived by Formula		1.861		2.333		4.19			

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

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CLASS 3865		BABY CARRIAGE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,129,363	0	0	0	0	0	2,060	2,060	0.18
1/03 through 12/03	1,310,797	0	0	0	0	0	0	0	0.00
1/04 through 12/04	1,680,677	0	0	0	0	0	0	0	0.00
1/05 through 12/05	1,079,837	0	0	1	35,577	0	7,814	43,391	4.02
1/06 through 12/06	356,928	0	0	0	0	0	2,004	2,004	0.56
5 YR. TOTAL	5,557,602	0	0	1	35,577	0	11,878	47,455	0.85
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.640	10%	0.214	0.85			
Pure Premium Indicated by National Relativity		33%	0.755	35%	0.874	1.63			
Pure Premium Present on Rate Level		58%	1.025	55%	0.752	1.78			
Pure Premium Derived by Formula		0.901		0.741		1.64			

CLASS 3881		CAR MFG-RAILROAD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,457,032	0	0	0	0	0	0	0	0.00
1/03 through 12/03	1,891,821	1	2,365	0	0	665	0	3,030	0.16
1/04 through 12/04	1,153,784	0	0	1	100,613	0	56,373	156,986	13.61
1/05 through 12/05	1,286,199	0	0	0	0	0	0	0	0.00
1/06 through 12/06	1,504,154	0	0	0	0	0	1,345	1,345	0.09
5 YR. TOTAL	7,292,990	1	2,365	1	100,613	665	57,718	161,361	2.21
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.412	15%	0.801	2.21			
Pure Premium Indicated by National Relativity		43%	1.503	42%	1.873	3.38			
Pure Premium Present on Rate Level		44%	2.024	43%	1.477	3.50			
Pure Premium Derived by Formula		1.720		1.542		3.26			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	24,424,440	4	168,834	10	622,657	320,174	366,281	1,477,946	6.05
1/03 through 12/03	25,292,905	5	454,869	13	565,112	236,911	387,405	1,644,297	6.50
1/04 through 12/04	23,989,660	6	433,461	4	210,100	783,904	50,401	1,477,866	6.16
1/05 through 12/05	19,633,216	7	1,065,442	4	40,410	857,768	65,285	2,028,905	10.33
1/06 through 12/06	17,782,764	0	0	1	534	0	19,586	20,120	0.11
5 YR. TOTAL	111,122,985	22	2,122,606	32	1,438,813	2,198,757	888,958	6,649,134	5.98
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	3.205	50%	2.779	5.98			
Pure Premium Indicated by National Relativity		27%	3.747	25%	3.300	7.05			
Pure Premium Present on Rate Level		27%	3.820	25%	2.371	6.19			
Pure Premium Derived by Formula		3.517		2.807		6.32			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	55,220,031	8	327,519	22	409,730	317,791	376,705	1,431,745	2.59
1/03 through 12/03	57,530,779	6	1,289,756	14	623,553	1,066,531	540,727	3,520,567	6.12
1/04 through 12/04	50,019,866	8	573,687	16	303,066	1,021,207	369,525	2,267,485	4.53
1/05 through 12/05	62,961,235	7	1,256,590	23	653,595	1,108,011	594,549	3,612,745	5.74
1/06 through 12/06	62,967,823	5	1,094,691	24	351,468	1,303,614	580,676	3,330,449	5.29
5 YR. TOTAL	288,699,734	34	4,542,243	99	2,341,412	4,817,154	2,462,182	14,162,991	4.91
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	2.384	72%	2.521	4.91			
Pure Premium Indicated by National Relativity		20%	1.561	14%	1.782	3.34			
Pure Premium Present on Rate Level		21%	2.500	14%	2.006	4.51			
Pure Premium Derived by Formula		2.244		2.345		4.59			

CLASS 4024		REFRACTORY PRODUCTS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,145,249	0	0	2	1,275	0	10,427	11,702	0.37
1/03 through 12/03	3,673,902	0	0	1	96,559	0	61,424	157,983	4.30
1/04 through 12/04	4,471,692	1	112,746	1	61,640	14,689	90,766	279,841	6.26
1/05 through 12/05	4,657,928	0	0	0	0	0	282	282	0.01
1/06 through 12/06	4,278,507	1	70,379	1	17,499	72,627	24,379	184,884	4.32
5 YR. TOTAL	20,227,278	2	183,125	5	176,973	87,316	187,278	634,692	3.14
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.780	21%	1.358	3.14			
Pure Premium Indicated by National Relativity		41%	1.634	39%	1.401	3.04			
Pure Premium Present on Rate Level		41%	1.827	40%	1.329	3.16			
Pure Premium Derived by Formula		1.739		1.363		3.10			

CLASS 4034		CONCRETE PRODUCTS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	56,727,357	10	429,999	35	637,501	409,764	797,111	2,274,375	4.01
1/03 through 12/03	57,356,639	9	454,576	32	814,384	496,281	1,251,679	3,016,920	5.26
1/04 through 12/04	63,882,716	15	790,917	39	929,570	1,025,230	1,200,964	3,946,681	6.18
1/05 through 12/05	65,629,833	9	516,864	31	1,247,405	263,791	1,507,349	3,535,409	5.39
1/06 through 12/06	70,967,707	5	583,343	54	1,089,660	619,924	1,227,160	3,520,087	4.96
5 YR. TOTAL	314,564,252	48	2,775,699	191	4,718,520	2,814,990	5,984,263	16,293,472	5.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	2.382	78%	2.797	5.18			
Pure Premium Indicated by National Relativity		17%	2.523	11%	2.794	5.32			
Pure Premium Present on Rate Level		18%	2.922	11%	2.292	5.21			
Pure Premium Derived by Formula		2.503		2.741		5.24			

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

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CLASS 4036		PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	10,779,149	2	378,960	3	11,806	189,757	30,393	610,916	5.67
1/03 through 12/03	13,602,548	0	0	3	68,252	0	58,960	127,212	0.94
1/04 through 12/04	11,391,249	4	200,588	4	12,121	161,595	26,654	400,958	3.52
1/05 through 12/05	18,719,290	2	82,623	5	15,674	121,825	83,183	303,305	1.62
1/06 through 12/06	16,077,205	0	0	2	10,966	0	30,386	41,352	0.26
5 YR. TOTAL	70,569,441	8	662,171	17	118,819	473,177	229,576	1,483,743	2.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		28%	1.107		30%	0.996		2.10	
Pure Premium Indicated by National Relativity		36%	1.261		35%	1.164		2.43	
Pure Premium Present on Rate Level		36%	1.617		35%	0.967		2.58	
Pure Premium Derived by Formula		1.346			1.045			2.39	

CLASS 4038		PLASTER STATUARY OR ORNAMENT MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,647,467	1	305,703	1	10,069	307,848	1,461	625,081	37.94
1/03 through 12/03	1,373,962	0	0	0	0	0	1,153	1,153	0.08
1/04 through 12/04	1,481,559	0	0	3	13,722	0	28,802	42,524	2.87
1/05 through 12/05	1,714,527	0	0	2	4,504	0	12,069	16,573	0.97
1/06 through 12/06	1,339,070	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,556,585	1	305,703	6	28,295	307,848	43,485	685,331	9.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		12%	4.420		18%	4.649		9.07	
Pure Premium Indicated by National Relativity		41%	1.456		41%	1.739		3.20	
Pure Premium Present on Rate Level		47%	1.865		41%	2.513		4.38	
Pure Premium Derived by Formula		2.004			2.580			4.58	

CLASS 4053		POTTERY MFG: CHINA OR TABLEWARE							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	15,605,907	0	0	5	168,445	0	100,866	269,311	1.73
1/03 through 12/03	11,812,415	1	74,788	4	23,572	31,401	33,249	163,010	1.38
1/04 through 12/04	12,335,090	0	0	2	9,298	0	45,975	55,273	0.45
1/05 through 12/05	10,057,675	0	0	4	25,105	0	29,059	54,164	0.54
1/06 through 12/06	12,543,369	1	87,310	3	73,895	250,097	59,081	470,383	3.75
5 YR. TOTAL	62,354,456	2	162,098	18	300,315	281,498	268,230	1,012,141	1.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		26%	0.742		32%	0.882		1.62	
Pure Premium Indicated by National Relativity		27%	1.521		29%	3.221		4.74	
Pure Premium Present on Rate Level		47%	1.452		39%	1.224		2.68	
Pure Premium Derived by Formula		1.286			1.694			2.98	

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

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EFFECTIVE 4/1/2010

CLASS 4061		POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND MOLDED OR CAST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	335,779	0	0	0	0	0	0	0	0.00
1/03 through 12/03	279,462	0	0	0	0	0	0	0	0.00
1/04 through 12/04	295,169	0	0	0	0	0	0	0	0.00
1/05 through 12/05	498,796	0	0	0	0	0	3,148	3,148	0.63
1/06 through 12/06	621,337	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,030,543	0	0	0	0	0	3,148	3,148	0.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	9%	0.155	0.16			
Pure Premium Indicated by National Relativity		45%	3.310	45%	2.674	5.98			
Pure Premium Present on Rate Level		47%	2.682	46%	1.680	4.36			
Pure Premium Derived by Formula		2.750		1.990		4.74			

CLASS 4062		POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	29,727,895	3	124,776	8	296,648	32,356	180,339	634,119	2.13
1/03 through 12/03	26,499,626	1	14,300	6	103,006	18,395	106,798	242,499	0.92
1/04 through 12/04	28,604,889	2	281,284	9	102,564	105,567	162,859	652,274	2.28
1/05 through 12/05	31,958,604	3	71,326	11	72,219	49,648	193,699	386,892	1.21
1/06 through 12/06	34,805,078	2	74,381	3	34,256	124,005	153,693	386,335	1.11
5 YR. TOTAL	151,596,092	11	566,067	37	608,693	329,971	797,388	2,302,119	1.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.775	37%	0.744	1.52			
Pure Premium Indicated by National Relativity		34%	0.680	31%	0.998	1.68			
Pure Premium Present on Rate Level		34%	0.989	32%	0.734	1.72			
Pure Premium Derived by Formula		0.815		0.820		1.64			

CLASS 4101		GLASS MFG-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	24,658,287	2	323,508	2	3,688	109,896	40,688	477,780	1.94
1/03 through 12/03	24,838,731	0	0	4	35,043	0	118,320	153,363	0.62
1/04 through 12/04	24,105,904	1	4,412	4	15,293	0	68,889	88,594	0.37
1/05 through 12/05	29,385,577	2	154,767	9	88,320	34,052	244,968	522,107	1.78
1/06 through 12/06	14,086,091	0	0	2	11,718	0	37,932	49,650	0.35
5 YR. TOTAL	117,074,590	5	482,687	21	154,062	143,948	510,797	1,291,494	1.10
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.544	32%	0.559	1.10			
Pure Premium Indicated by National Relativity		37%	1.032	34%	1.248	2.28			
Pure Premium Present on Rate Level		37%	0.787	34%	0.644	1.43			
Pure Premium Derived by Formula		0.814		0.822		1.64			

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

NORTH CAROLINA

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CLASS 4111		GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	849,402	0	0	1	1,449	0	8,767	10,216	1.20
1/03 through 12/03	722,115	0	0	0	0	0	0	0	0.00
1/04 through 12/04	32,057,950	1	32,310	10	130,125	56,525	234,282	453,242	1.41
1/05 through 12/05	36,740,604	0	0	4	37,236	0	73,152	110,388	0.30
1/06 through 12/06	39,673,074	0	0	11	356,748	0	183,011	539,759	1.36
5 YR. TOTAL	110,043,145	1	32,310	26	525,558	56,525	499,212	1,113,605	1.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.507	40%	0.505	1.01			
Pure Premium Indicated by National Relativity		34%	1.319	30%	1.364	2.68			
Pure Premium Present on Rate Level		35%	1.341	30%	1.193	2.53			
Pure Premium Derived by Formula		1.075		0.969		2.04			

CLASS 4112		INCANDESCENT LAMP MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	11,812,139	2	76,193	17	209,017	74,884	209,252	569,346	4.82
1/03 through 12/03	12,271,570	3	86,133	12	389,415	210,535	180,284	866,367	7.06
1/04 through 12/04	3,582,093	0	0	0	0	0	0	0	0.00
1/05 through 12/05	4,352,498	0	0	0	0	0	115	115	0.00
1/06 through 12/06	11,004,840	1	26,110	7	124,408	21,804	143,390	315,712	2.87
5 YR. TOTAL	43,023,140	6	188,436	36	722,840	307,223	533,041	1,751,540	4.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	2.118	22%	1.953	4.07			
Pure Premium Indicated by National Relativity		41%	0.779	39%	0.610	1.39			
Pure Premium Present on Rate Level		41%	0.813	39%	0.706	1.52			
Pure Premium Derived by Formula		1.034		0.943		1.98			

CLASS 4113		GLASS MFG-CUT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	57,951,421	7	197,089	23	196,579	109,947	271,966	775,581	1.34
1/03 through 12/03	47,415,288	9	692,422	13	373,055	586,761	320,175	1,972,413	4.16
1/04 through 12/04	16,267,089	1	107,603	1	562	23,653	15,311	147,129	0.90
1/05 through 12/05	12,876,376	0	0	0	0	0	429	429	0.00
1/06 through 12/06	14,761,549	0	0	0	0	0	1,530	1,530	0.01
5 YR. TOTAL	149,271,723	17	997,114	37	570,196	720,361	609,411	2,897,082	1.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.050	35%	0.891	1.94			
Pure Premium Indicated by National Relativity		19%	0.257	20%	0.616	0.87			
Pure Premium Present on Rate Level		51%	0.899	45%	0.639	1.54			
Pure Premium Derived by Formula		0.822		0.723		1.55			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	48,491,280	13	1,387,094	36	868,409	706,821	518,185	3,480,509	7.18
1/03 through 12/03	43,420,981	11	1,408,514	30	263,244	897,783	413,474	2,983,015	6.87
1/04 through 12/04	15,268,626	2	503,380	6	42,577	374,088	93,090	1,013,135	6.64
1/05 through 12/05	45,106,228	11	1,005,148	25	751,863	703,929	690,839	3,151,779	6.99
1/06 through 12/06	46,365,377	12	1,123,580	24	884,878	621,982	681,990	3,312,430	7.14
5 YR. TOTAL	198,652,492	49	5,427,716	121	2,810,971	3,304,603	2,397,578	13,940,868	7.02
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	4.147	62%	2.870	7.02			
Pure Premium Indicated by National Relativity		21%	0.943	19%	1.064	2.01			
Pure Premium Present on Rate Level		22%	3.211	19%	2.035	5.25			
Pure Premium Derived by Formula		3.268		2.368		5.64			

CLASS 4130		GLASS MERCHANT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	13,857,937	2	146,207	6	265,640	110,237	165,674	687,758	4.96
1/03 through 12/03	14,216,033	4	161,679	4	30,033	104,344	67,453	363,509	2.56
1/04 through 12/04	15,312,267	7	594,324	10	625,097	571,250	396,133	2,186,804	14.28
1/05 through 12/05	15,600,145	1	231,750	12	198,417	357,577	188,601	976,345	6.26
1/06 through 12/06	23,491,446	1	16,844	9	156,990	6,783	286,424	467,041	1.99
5 YR. TOTAL	82,477,828	15	1,150,804	41	1,276,177	1,150,191	1,104,285	4,681,457	5.68
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	2.943	45%	2.733	5.68			
Pure Premium Indicated by National Relativity		31%	1.739	27%	1.959	3.70			
Pure Premium Present on Rate Level		31%	2.882	28%	2.209	5.09			
Pure Premium Derived by Formula		2.551		2.377		4.93			

CLASS 4131		MIRROR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	11,047,968	1	45,154	6	148,175	10,329	367,756	571,414	5.17
1/03 through 12/03	9,080,135	1	88,968	6	92,236	93,883	95,774	370,861	4.08
1/04 through 12/04	9,122,259	1	120,655	7	53,336	40,542	101,434	315,967	3.46
1/05 through 12/05	8,824,120	0	0	9	376,148	0	116,413	492,561	5.58
1/06 through 12/06	7,867,294	0	0	12	127,858	0	219,724	347,582	4.42
5 YR. TOTAL	45,941,776	3	254,777	40	797,753	144,754	901,101	2,098,385	4.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	2.291	35%	2.276	4.57			
Pure Premium Indicated by National Relativity		36%	0.646	32%	1.743	2.39			
Pure Premium Present on Rate Level		37%	2.147	33%	2.124	4.27			
Pure Premium Derived by Formula		1.646		2.055		3.70			

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

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EFFECTIVE 4/1/2010

CLASS 4133		CATHEDRAL OR ART GLASS WINDOW MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	2,663,054	0	0	0	0	0	3,001	3,001	0.11
1/03 through 12/03	2,973,684	0	0	0	0	0	3,468	3,468	0.12
1/04 through 12/04	2,296,508	1	65,071	1	25,015	136,861	31,876	258,823	11.27
1/05 through 12/05	2,261,877	0	0	1	18,942	0	44,132	63,074	2.79
1/06 through 12/06	2,288,734	0	0	4	43,228	0	148,717	191,945	8.39
5 YR. TOTAL	12,483,857	1	65,071	6	87,185	136,861	231,194	520,311	4.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.220	16%	2.948	4.17			
Pure Premium Indicated by National Relativity		29%	1.013	30%	1.211	2.22			
Pure Premium Present on Rate Level		59%	1.065	54%	1.157	2.22			
Pure Premium Derived by Formula		1.069		1.460		2.53			

CLASS 4150		OPTICAL GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	98,921,783	2	51,989	3	6,187	116,971	19,281	194,428	0.20
1/03 through 12/03	106,866,208	4	152,167	6	27,184	44,136	109,083	332,570	0.31
1/04 through 12/04	118,164,684	1	2,888	8	48,014	3,574	75,510	129,986	0.11
1/05 through 12/05	73,948,011	0	0	4	41,070	0	91,061	132,131	0.18
1/06 through 12/06	126,671,985	1	24,367	8	128,214	23,904	161,973	338,458	0.27
5 YR. TOTAL	524,572,671	8	231,411	29	250,669	188,585	456,908	1,127,573	0.21
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.092	37%	0.123	0.22			
Pure Premium Indicated by National Relativity		35%	0.340	31%	0.482	0.82			
Pure Premium Present on Rate Level		35%	0.260	32%	0.217	0.48			
Pure Premium Derived by Formula		0.238		0.264		0.50			

CLASS 4206		PULP MFG-GROUND WOOD PROCESS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,828,227	0	0	1	1,102	0	1,215	2,317	0.13
1/03 through 12/03	1,814,013	0	0	0	0	0	22,161	22,161	1.22
1/04 through 12/04	4,636,024	0	0	2	16,007	0	57,435	73,442	1.58
1/05 through 12/05	4,187,520	0	0	1	14,950	0	30,346	45,296	1.08
1/06 through 12/06	4,715,785	0	0	2	5,253	0	34,742	39,995	0.85
5 YR. TOTAL	17,181,569	0	0	6	37,312	0	145,899	183,211	1.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.217	18%	0.849	1.07			
Pure Premium Indicated by National Relativity		36%	1.017	38%	1.148	2.17			
Pure Premium Present on Rate Level		47%	1.775	44%	1.057	2.83			
Pure Premium Derived by Formula		1.237		1.054		2.29			

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

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CLASS 4207		PULP MFG-CHEMICAL PROCESS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	17,562,316	0	0	1	1,695	0	15,129	16,824	0.10
1/03 through 12/03	7,120,012	0	0	3	68,773	0	66,127	134,900	1.89
1/04 through 12/04	5,899,357	0	0	0	0	0	2,618	2,618	0.04
1/05 through 12/05	1,772,619	0	0	0	0	0	2,098	2,098	0.12
1/06 through 12/06	6,396,959	1	70,695	4	68,120	42,570	35,828	217,213	3.40
5 YR. TOTAL	38,751,263	1	70,695	8	138,588	42,570	121,800	373,653	0.96
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.540	19%	0.424	0.96			
Pure Premium Indicated by National Relativity		41%	0.508	40%	0.468	0.98			
Pure Premium Present on Rate Level		42%	0.797	41%	0.513	1.31			
Pure Premium Derived by Formula		0.635		0.478		1.11			

CLASS 4239		PAPER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	101,001,949	9	1,175,392	44	1,605,576	1,193,346	1,251,932	5,226,246	5.17
1/03 through 12/03	78,246,714	5	390,058	28	773,719	406,107	703,294	2,273,178	2.91
1/04 through 12/04	113,734,844	12	823,363	30	571,578	722,400	783,390	2,900,731	2.55
1/05 through 12/05	113,324,607	8	856,450	27	1,416,217	1,285,870	886,980	4,445,517	3.92
1/06 through 12/06	90,232,579	7	277,700	23	376,634	182,472	513,446	1,350,252	1.50
5 YR. TOTAL	496,540,693	41	3,522,963	152	4,743,724	3,790,195	4,139,042	16,195,924	3.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	1.665	74%	1.597	3.26			
Pure Premium Indicated by National Relativity		17%	1.013	13%	0.986	2.00			
Pure Premium Present on Rate Level		17%	1.900	13%	1.249	3.15			
Pure Premium Derived by Formula		1.594		1.472		3.07			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	2,564,092	0	0	0	0	0	1,525	1,525	0.06
1/03 through 12/03	2,016,830	0	0	0	0	0	3,077	3,077	0.15
1/04 through 12/04	3,464,228	0	0	0	0	0	1,186	1,186	0.03
1/05 through 12/05	11,592,036	0	0	0	0	0	6,637	6,637	0.06
1/06 through 12/06	11,408,833	0	0	0	0	0	11,017	11,017	0.10
5 YR. TOTAL	31,046,019	0	0	0	0	0	23,442	23,442	0.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.000	21%	0.076	0.08			
Pure Premium Indicated by National Relativity		42%	1.074	39%	1.166	2.24			
Pure Premium Present on Rate Level		42%	0.938	40%	0.855	1.79			
Pure Premium Derived by Formula		0.845		0.813		1.66			

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

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	112,616,604	5	238,589	39	835,216	774,634	1,160,400	3,008,839	2.67
1/03 through 12/03	113,717,023	7	496,932	47	627,829	393,034	643,997	2,161,792	1.90
1/04 through 12/04	172,779,670	10	703,862	45	735,953	790,452	855,537	3,085,804	1.79
1/05 through 12/05	145,027,808	16	1,231,483	44	856,529	1,167,521	1,103,961	4,359,494	3.01
1/06 through 12/06	151,502,005	9	665,827	48	853,872	384,988	825,015	2,729,702	1.80
5 YR. TOTAL	695,643,110	47	3,336,693	223	3,909,399	3,510,629	4,588,910	15,345,631	2.21
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	1.042	75%	1.164	2.21			
Pure Premium Indicated by National Relativity		21%	1.047	12%	1.167	2.21			
Pure Premium Present on Rate Level		21%	0.976	13%	0.922	1.90			
Pure Premium Derived by Formula		1.029		1.133		2.16			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	96,790,096	9	303,250	30	651,337	199,929	567,720	1,722,236	1.78
1/03 through 12/03	99,173,027	8	528,313	32	601,660	406,349	613,875	2,150,197	2.17
1/04 through 12/04	93,213,214	4	676,131	36	397,666	652,589	495,739	2,222,125	2.38
1/05 through 12/05	86,283,121	2	120,761	23	536,880	92,263	826,396	1,576,300	1.83
1/06 through 12/06	88,524,125	3	89,678	18	614,740	135,974	840,270	1,680,662	1.90
5 YR. TOTAL	463,983,583	26	1,718,133	139	2,802,283	1,487,104	3,344,000	9,351,520	2.02
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	0.974	61%	1.041	2.02			
Pure Premium Indicated by National Relativity		24%	1.070	19%	1.208	2.28			
Pure Premium Present on Rate Level		24%	1.111	20%	0.825	1.94			
Pure Premium Derived by Formula		1.030		1.030		2.06			

CLASS 4250		PAPER COATING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	69,841,517	5	406,554	23	280,624	355,249	377,102	1,419,529	2.03
1/03 through 12/03	96,560,100	1	170,973	20	234,361	84,051	429,229	918,614	0.95
1/04 through 12/04	99,272,205	5	225,092	18	352,736	207,672	471,647	1,257,147	1.27
1/05 through 12/05	80,293,957	4	521,885	16	678,148	144,468	542,117	1,886,618	2.35
1/06 through 12/06	77,902,503	3	85,920	11	129,773	90,551	119,004	425,248	0.55
5 YR. TOTAL	423,870,282	18	1,410,424	88	1,675,642	881,991	1,939,099	5,907,156	1.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	0.728	56%	0.666	1.39			
Pure Premium Indicated by National Relativity		28%	0.786	22%	1.066	1.85			
Pure Premium Present on Rate Level		29%	0.748	22%	0.734	1.48			
Pure Premium Derived by Formula		0.750		0.769		1.52			

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

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CLASS 4251		STATIONERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	30,668,807	3	92,157	7	28,058	106,257	65,454	291,926	0.95
1/03 through 12/03	22,303,052	0	0	8	38,575	0	72,542	111,117	0.50
1/04 through 12/04	30,539,852	0	0	4	23,986	0	63,650	87,636	0.29
1/05 through 12/05	24,314,920	0	0	5	120,229	0	86,745	206,974	0.85
1/06 through 12/06	21,890,399	0	0	3	22,968	0	59,080	82,048	0.37
5 YR. TOTAL	129,717,030	3	92,157	27	233,816	106,257	347,471	779,701	0.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		27%	0.251		33%	0.350		0.60	
Pure Premium Indicated by National Relativity		36%	1.048		33%	1.235		2.28	
Pure Premium Present on Rate Level		37%	0.752		34%	0.626		1.38	
Pure Premium Derived by Formula			0.723			0.736		1.46	

CLASS 4263		FIBER GOODS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	6,615,212	2	321,497	3	14,003	386,134	77,553	799,187	12.08
1/03 through 12/03	12,115,040	0	0	3	48,355	0	59,814	108,169	0.89
1/04 through 12/04	15,675,662	2	8,092	5	43,662	7,858	90,923	150,535	0.96
1/05 through 12/05	9,137,317	1	64,421	2	52,022	0	42,751	159,194	1.74
1/06 through 12/06	8,908,908	2	169,999	3	47,896	367,972	69,680	655,547	7.36
5 YR. TOTAL	52,452,139	7	564,009	16	205,938	761,964	340,721	1,872,632	3.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		24%	1.468		42%	2.102		3.57	
Pure Premium Indicated by National Relativity		38%	0.836		29%	1.046		1.88	
Pure Premium Present on Rate Level		38%	1.365		29%	2.836		4.20	
Pure Premium Derived by Formula			1.189			2.009		3.20	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	23,172,182	1	7,182	10	183,484	36,883	123,496	351,045	1.51
1/03 through 12/03	35,357,720	3	15,055	9	85,329	52,376	189,294	342,054	0.97
1/04 through 12/04	36,128,950	4	139,392	12	135,062	132,004	115,406	521,864	1.44
1/05 through 12/05	25,394,324	2	27,982	14	156,867	49,523	199,314	433,686	1.71
1/06 through 12/06	30,469,224	1	160,340	8	93,103	420,303	98,519	772,265	2.53
5 YR. TOTAL	150,522,400	11	349,951	53	653,845	691,089	726,029	2,420,914	1.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		30%	0.667		38%	0.941		1.61	
Pure Premium Indicated by National Relativity		35%	0.938		31%	1.183		2.12	
Pure Premium Present on Rate Level		35%	0.849		31%	0.801		1.65	
Pure Premium Derived by Formula			0.826			0.973		1.80	

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

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CLASS 4279		PAPER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	52,884,736	3	63,222	11	219,217	96,721	224,041	603,201	1.14
1/03 through 12/03	66,733,519	1	4,301	23	197,801	503	374,951	577,556	0.87
1/04 through 12/04	74,884,325	2	149,495	19	271,997	110,106	443,692	975,290	1.30
1/05 through 12/05	78,703,175	3	443,107	14	110,238	231,388	187,684	972,417	1.24
1/06 through 12/06	62,356,510	2	223,731	20	501,367	463,454	540,055	1,728,607	2.77
5 YR. TOTAL	335,562,265	11	883,856	87	1,300,620	902,172	1,770,423	4,857,071	1.45
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.651	62%	0.796	1.45			
Pure Premium Indicated by National Relativity		28%	0.932	19%	1.268	2.20			
Pure Premium Present on Rate Level		28%	1.035	19%	1.178	2.21			
Pure Premium Derived by Formula		0.837		0.958		1.80			

CLASS 4282		DRESS PATTERN MFG-PAPER							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	794,319	0	0	0	0	0	1,610	1,610	0.20
1/03 through 12/03	838,297	0	0	0	0	0	0	0	0.00
1/04 through 12/04	873,689	0	0	0	0	0	0	0	0.00
1/05 through 12/05	986,078	0	0	0	0	0	375	375	0.04
1/06 through 12/06	869,255	1	178,249	1	10,350	23,542	7,310	219,451	25.25
5 YR. TOTAL	4,361,638	1	178,249	1	10,350	23,542	9,295	221,436	5.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	4.324	8%	0.753	5.08			
Pure Premium Indicated by National Relativity		14%	0.689	15%	0.783	1.47			
Pure Premium Present on Rate Level		79%	0.839	77%	0.576	1.42			
Pure Premium Derived by Formula		1.062		0.621		1.68			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	371,310	0	0	0	0	0	225	225	0.06
1/03 through 12/03	486,777	0	0	0	0	0	0	0	0.00
1/04 through 12/04	569,438	0	0	0	0	0	3,890	3,890	0.68
1/05 through 12/05	431,408	0	0	0	0	0	3,918	3,918	0.91
1/06 through 12/06	425,362	1	32,192	1	4,240	193,408	10,233	240,073	56.44
5 YR. TOTAL	2,284,295	1	32,192	1	4,240	193,408	18,266	248,106	10.86
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	1.595	8%	9.266	10.86			
Pure Premium Indicated by National Relativity		46%	1.156	46%	1.670	2.83			
Pure Premium Present on Rate Level		47%	1.757	46%	1.074	2.83			
Pure Premium Derived by Formula		1.469		2.004		3.47			

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

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CLASS 4299		PRINTING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	303,824,376	17	1,672,433	82	790,475	1,038,040	1,199,268	4,700,216	1.55
1/03 through 12/03	288,003,828	26	1,824,570	67	1,244,543	1,368,613	1,336,133	5,773,859	2.00
1/04 through 12/04	302,148,453	23	1,143,502	80	886,227	988,149	1,187,768	4,205,646	1.39
1/05 through 12/05	291,995,220	20	1,657,113	74	1,043,232	1,397,386	1,198,034	5,295,765	1.81
1/06 through 12/06	312,291,436	15	1,121,149	76	1,073,845	581,230	1,366,473	4,142,697	1.33
5 YR. TOTAL	1,498,263,313	101	7,418,767	379	5,038,322	5,373,418	6,287,676	24,118,183	1.61
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		74%	0.831	89%	0.778	1.61			
Pure Premium Indicated by National Relativity		13%	0.822	5%	1.015	1.84			
Pure Premium Present on Rate Level		13%	0.837	6%	0.665	1.50			
Pure Premium Derived by Formula		0.831		0.783		1.61			

CLASS 4301		WALLPAPER MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	930	0	0	0	0	0	0	0	0.00
1/04 through 12/04	203	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,133	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%	0.656	100%	0.388	1.04			
Pure Premium Derived by Formula		0.656		0.388		1.04			

CLASS 4304		NEWSPAPER PUBLISHING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	65,870,575	9	861,628	25	196,990	545,430	404,655	2,008,703	3.05
1/03 through 12/03	66,734,513	6	311,972	33	372,788	367,577	539,809	1,592,146	2.39
1/04 through 12/04	55,982,973	10	399,603	30	516,867	332,042	619,200	1,867,712	3.34
1/05 through 12/05	56,507,671	7	473,644	32	368,113	403,062	549,985	1,794,804	3.18
1/06 through 12/06	58,531,117	15	627,506	24	357,162	648,764	590,344	2,223,776	3.80
5 YR. TOTAL	303,626,849	47	2,674,353	144	1,811,920	2,296,875	2,703,993	9,487,141	3.12
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	1.478	61%	1.647	3.13			
Pure Premium Indicated by National Relativity		25%	1.323	19%	1.844	3.17			
Pure Premium Present on Rate Level		26%	1.437	20%	1.274	2.71			
Pure Premium Derived by Formula		1.429		1.610		3.04			

* 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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	9,265,041	1	14,884	3	22,043	11,279	37,542	85,748	0.93
1/03 through 12/03	6,060,835	0	0	3	20,389	0	14,944	35,333	0.58
1/04 through 12/04	5,571,311	0	0	1	1,268	0	23,487	24,755	0.44
1/05 through 12/05	4,160,276	0	0	0	0	0	2,047	2,047	0.05
1/06 through 12/06	4,437,088	0	0	2	5,160	0	13,221	18,381	0.41
5 YR. TOTAL	29,494,551	1	14,884	9	48,860	11,279	91,241	166,264	0.56
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.216	17%	0.348	0.56			
Pure Premium Indicated by National Relativity		44%	0.496	41%	0.714	1.21			
Pure Premium Present on Rate Level		44%	0.495	42%	0.546	1.04			
Pure Premium Derived by Formula		0.462		0.581		1.04			

CLASS 4351		PHOTOENGRAVING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	4,491,671	1	52,735	1	608	20,121	1,963	75,427	1.68
1/03 through 12/03	3,956,945	0	0	0	0	0	2,365	2,365	0.06
1/04 through 12/04	3,532,319	0	0	0	0	0	1,170	1,170	0.03
1/05 through 12/05	3,965,802	0	0	1	21,559	0	31,230	52,789	1.33
1/06 through 12/06	4,255,463	0	0	0	0	0	5,181	5,181	0.12
5 YR. TOTAL	20,202,200	1	52,735	2	22,167	20,121	41,909	136,932	0.68
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.371	12%	0.307	0.68			
Pure Premium Indicated by National Relativity		33%	0.670	35%	0.584	1.25			
Pure Premium Present on Rate Level		57%	0.429	53%	0.340	0.77			
Pure Premium Derived by Formula		0.503		0.421		0.92			

CLASS 4352		ENGRAVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,019,371	0	0	2	16,817	0	23,683	40,500	1.34
1/03 through 12/03	3,790,551	0	0	1	1,477	0	11,438	12,915	0.34
1/04 through 12/04	3,899,880	0	0	1	3,044	0	12,504	15,548	0.40
1/05 through 12/05	4,212,564	0	0	1	34,293	0	34,390	68,683	1.63
1/06 through 12/06	4,350,266	0	0	2	10,066	0	13,737	23,803	0.55
5 YR. TOTAL	19,272,632	0	0	7	65,697	0	95,752	161,449	0.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.341	15%	0.497	0.84			
Pure Premium Indicated by National Relativity		45%	0.356	42%	0.642	1.00			
Pure Premium Present on Rate Level		45%	0.446	43%	0.559	1.01			
Pure Premium Derived by Formula		0.395		0.585		0.98			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	8,410,368	1	8,990	1	7,735	0	15,815	32,540	0.39
1/03 through 12/03	4,372,808	1	107,688	2	76,482	77,818	40,179	302,167	6.91
1/04 through 12/04	4,604,884	0	0	1	1,457	0	4,942	6,399	0.14
1/05 through 12/05	2,157,964	1	207,125	1	15,717	88,593	17,838	329,273	15.26
1/06 through 12/06	3,678,546	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	23,224,570	3	323,803	5	101,391	166,411	78,774	670,379	2.89
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	1.831	15%		1.056		2.89	
Pure Premium Indicated by National Relativity		30%	0.576	32%		0.515		1.09	
Pure Premium Present on Rate Level		58%	0.580	53%		0.471		1.05	
Pure Premium Derived by Formula		0.729		0.573				1.30	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	98,870,273	9	562,508	23	348,625	612,755	711,156	2,235,044	2.26
1/03 through 12/03	123,156,228	4	170,198	29	364,050	63,382	470,358	1,067,988	0.87
1/04 through 12/04	90,730,224	11	1,022,519	17	243,151	633,882	173,169	2,072,721	2.28
1/05 through 12/05	104,254,222	5	182,025	13	57,542	159,479	168,340	567,386	0.54
1/06 through 12/06	85,244,104	7	366,761	7	74,654	434,436	185,968	1,061,819	1.25
5 YR. TOTAL	502,255,051	36	2,304,011	89	1,088,022	1,903,934	1,708,991	7,004,958	1.39
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		44%	0.675	57%		0.719		1.39	
Pure Premium Indicated by National Relativity		28%	0.573	21%		0.754		1.33	
Pure Premium Present on Rate Level		28%	0.636	22%		0.613		1.25	
Pure Premium Derived by Formula		0.636		0.703				1.34	

CLASS 4362		MOTION PICTURE: FILM EXCHANGE & PROJECTION ROOMS, CLERICAL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	151,161	0	0	0	0	0	0	0	0.00
1/03 through 12/03	125,314	0	0	0	0	0	0	0	0.00
1/04 through 12/04	786	0	0	0	0	0	0	0	0.00
1/05 through 12/05	92,600	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	369,861	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		8%	0.044	8%		0.114		0.16	
Pure Premium Present on Rate Level		90%	0.619	89%		0.713		1.33	
Pure Premium Derived by Formula		0.561		0.644				1.21	

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

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CLASS 4410		RUBBER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	193,441,313	32	2,094,588	80	1,126,432	3,445,282	1,431,973	8,098,275	4.19
1/03 through 12/03	162,888,005	18	1,295,290	74	1,354,464	784,931	1,620,865	5,055,550	3.10
1/04 through 12/04	185,654,896	19	1,356,558	69	881,131	521,332	1,204,129	3,963,150	2.13
1/05 through 12/05	183,836,193	28	2,608,020	61	1,450,165	2,167,399	1,821,738	8,047,322	4.38
1/06 through 12/06	164,047,606	21	974,198	49	926,206	1,256,614	1,080,036	4,237,054	2.58
5 YR. TOTAL	889,868,013	118	8,328,654	333	5,738,398	8,175,558	7,158,741	29,401,351	3.30
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		79%	1.581	100%	1.723	3.30			
Pure Premium Indicated by National Relativity		10%	1.238	0%	1.468	2.71			
Pure Premium Present on Rate Level		11%	1.660	0%	1.727	3.39			
Pure Premium Derived by Formula		1.555		1.723		3.28			

CLASS 4417		BOOT OR SHOE MFG-RUBBER							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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		27%	1.718	28%	1.683	3.40			
Pure Premium Present on Rate Level		73%	1.132	72%	0.795	1.93			
Pure Premium Derived by Formula		1.290		1.044		2.33			

CLASS 4420		RUBBER TIRE MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	278,867,007	49	7,696,821	139	6,461,815	5,396,292	3,293,504	22,848,432	8.19
1/03 through 12/03	213,445,431	17	3,063,147	69	2,726,584	2,133,756	1,782,095	9,705,582	4.55
1/04 through 12/04	283,869,605	32	5,464,748	100	5,309,652	3,192,905	3,221,008	17,188,313	6.06
1/05 through 12/05	294,865,268	35	6,117,974	94	5,559,204	3,793,314	3,315,736	18,786,228	6.37
1/06 through 12/06	269,763,604	32	5,693,519	93	4,784,064	4,434,609	3,786,607	18,698,799	6.93
5 YR. TOTAL	1,340,810,915	165	28,036,209	495	24,841,319	18,950,876	15,398,950	87,227,354	6.51
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	3.944	100%	2.562	6.51			
Pure Premium Indicated by National Relativity		0%	1.589	0%	1.172	2.76			
Pure Premium Present on Rate Level		0%	4.213	0%	1.475	5.69			
Pure Premium Derived by Formula		3.944		2.562		6.51			

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

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CLASS 4431		MAGNETIC AND OPTICAL RECORDING MEDIA MFG.							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	24,560,662	0	0	6	178,752	0	90,227	268,979	1.10
1/03 through 12/03	20,066,800	2	165,528	11	193,454	243,879	201,637	804,498	4.01
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	14,183	0	0	0	0	0	0	0	0.00
1/06 through 12/06	805,400	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	45,447,045	2	165,528	17	372,206	243,879	291,864	1,073,477	2.36
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	1.183	21%	1.179			2.36	
Pure Premium Indicated by National Relativity		42%	0.546	39%	0.723			1.27	
Pure Premium Present on Rate Level		42%	0.600	40%	0.609			1.21	
Pure Premium Derived by Formula		0.671		0.773				1.44	

CLASS 4432		PEN MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	52,988	0	0	0	0	0	0	0	0.00
1/03 through 12/03	3,828,668	0	0	0	0	0	5,376	5,376	0.14
1/04 through 12/04	164,292	0	0	0	0	0	0	0	0.00
1/05 through 12/05	70,295	0	0	0	0	0	0	0	0.00
1/06 through 12/06	61,097	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,177,340	0	0	0	0	0	5,376	5,376	0.13
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.000	9%	0.129			0.13	
Pure Premium Indicated by National Relativity		40%	0.420	42%	0.687			1.11	
Pure Premium Present on Rate Level		54%	0.528	49%	0.671			1.20	
Pure Premium Derived by Formula		0.453		0.629				1.08	

CLASS 4439		LACQUER OR SPIRIT VARNISH MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	210,608	0	0	0	0	0	0	0	0.00
1/03 through 12/03	257,028	0	0	0	0	0	0	0	0.00
1/04 through 12/04	115,158	0	0	0	0	0	0	0	0.00
1/05 through 12/05	95,000	0	0	0	0	0	0	0	0.00
1/06 through 12/06	284,555	0	0	0	0	0	3,380	3,380	1.19
5 YR. TOTAL	962,349	0	0	0	0	0	3,380	3,380	0.35
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%	0.351			0.35	
Pure Premium Indicated by National Relativity		16%	0.314	17%	0.469			0.78	
Pure Premium Present on Rate Level		80%	0.914	78%	0.625			1.54	
Pure Premium Derived by Formula		0.781		0.585				1.37	

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	64,625,804	8	558,834	37	387,821	570,040	598,852	2,115,547	3.27
1/03 through 12/03	75,089,775	6	387,743	23	288,454	477,149	396,319	1,549,665	2.06
1/04 through 12/04	82,224,105	3	347,730	23	279,498	242,244	396,041	1,265,513	1.54
1/05 through 12/05	87,283,639	7	1,245,277	35	600,747	1,128,588	1,106,739	4,081,351	4.68
1/06 through 12/06	92,040,697	6	383,074	55	1,053,554	330,870	1,327,103	3,094,601	3.36
5 YR. TOTAL	401,264,020	30	2,922,658	173	2,610,074	2,748,891	3,825,054	12,106,677	3.02
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	1.379	71%	1.638	3.02			
Pure Premium Indicated by National Relativity		22%	1.134	14%	1.311	2.45			
Pure Premium Present on Rate Level		23%	1.496	15%	1.382	2.88			
Pure Premium Derived by Formula		1.352		1.554		2.91			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	141,532,565	12	817,603	53	782,113	651,863	936,502	3,188,081	2.25
1/03 through 12/03	125,728,798	13	1,288,256	30	588,240	1,340,890	977,013	4,194,399	3.34
1/04 through 12/04	137,183,458	22	973,339	48	607,735	1,002,483	625,929	3,209,486	2.34
1/05 through 12/05	146,836,086	7	200,546	38	791,345	288,537	815,496	2,095,924	1.43
1/06 through 12/06	167,210,955	15	1,332,792	38	645,702	984,258	833,354	3,796,106	2.27
5 YR. TOTAL	718,491,862	69	4,612,536	207	3,415,135	4,268,031	4,188,294	16,483,996	2.29
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		64%	1.117	81%	1.177	2.29			
Pure Premium Indicated by National Relativity		18%	1.017	9%	1.236	2.25			
Pure Premium Present on Rate Level		18%	1.220	10%	1.076	2.30			
Pure Premium Derived by Formula		1.118		1.172		2.29			

CLASS 4470		CABLE MFG-INSULATED ELECTRICAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	143,519,546	5	586,490	21	468,234	265,474	1,076,856	2,397,054	1.67
1/03 through 12/03	121,198,342	5	200,289	18	181,764	333,391	499,994	1,215,438	1.00
1/04 through 12/04	117,213,632	14	1,139,451	24	557,564	1,346,170	620,246	3,663,431	3.13
1/05 through 12/05	145,262,349	11	640,374	28	353,963	555,022	537,630	2,086,989	1.44
1/06 through 12/06	145,602,127	8	503,415	20	273,564	433,945	578,806	1,789,730	1.23
5 YR. TOTAL	672,795,996	43	3,070,019	111	1,835,089	2,934,002	3,313,532	11,152,642	1.66
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	0.729	69%	0.929	1.66			
Pure Premium Indicated by National Relativity		22%	0.934	15%	1.052	1.99			
Pure Premium Present on Rate Level		22%	0.934	16%	0.771	1.71			
Pure Premium Derived by Formula		0.819		0.922		1.74			

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

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EFFECTIVE 4/1/2010

CLASS 4484		PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	353,241,786	34	2,338,833	137	2,213,136	2,167,303	2,614,032	9,333,304	2.64
1/03 through 12/03	417,231,089	35	2,244,500	143	2,229,600	1,761,191	2,702,530	8,937,821	2.14
1/04 through 12/04	403,460,733	42	2,005,443	135	2,150,769	2,890,183	3,136,798	10,183,193	2.52
1/05 through 12/05	439,031,323	41	2,471,783	142	2,477,934	2,796,245	3,249,360	10,995,322	2.50
1/06 through 12/06	429,922,110	26	1,823,936	141	2,337,274	1,930,543	3,299,833	9,391,586	2.18
5 YR. TOTAL	2,042,887,041	178	10,884,495	698	11,408,713	11,545,465	15,002,553	48,841,226	2.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.091	100%	1.300	2.39			
Pure Premium Indicated by National Relativity		0%	0.961	0%	1.289	2.25			
Pure Premium Present on Rate Level		0%	1.293	0%	1.388	2.68			
Pure Premium Derived by Formula		1.091		1.300		2.39			

CLASS 4493		FABRIC COATING OR IMPREGNATING NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	14,164,088	0	0	6	258,156	0	174,949	433,105	3.06
1/03 through 12/03	23,198,200	4	150,867	9	323,786	209,304	492,903	1,176,860	5.07
1/04 through 12/04	16,347,442	0	0	7	253,589	0	358,521	612,110	3.74
1/05 through 12/05	19,342,130	0	0	7	511,504	0	273,144	784,648	4.06
1/06 through 12/06	8,307,359	0	0	6	160,097	0	152,278	312,375	3.76
5 YR. TOTAL	81,359,219	4	150,867	35	1,507,132	209,304	1,451,795	3,319,098	4.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	2.038	43%	2.042	4.08			
Pure Premium Indicated by National Relativity		33%	0.751	28%	1.035	1.79			
Pure Premium Present on Rate Level		33%	2.173	29%	1.959	4.13			
Pure Premium Derived by Formula		1.658		1.736		3.39			

CLASS 4511		ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDE EMPLOYEES, COLLECTORS OF SAMPLES, & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	348,875,149	9	293,250	15	391,626	208,841	632,311	1,526,028	0.44
1/03 through 12/03	369,873,188	8	243,399	17	203,417	342,385	352,276	1,141,477	0.31
1/04 through 12/04	362,218,774	10	534,219	9	263,421	508,050	491,504	1,797,194	0.50
1/05 through 12/05	346,787,651	6	291,149	7	52,869	250,817	272,329	867,164	0.25
1/06 through 12/06	357,583,305	6	819,283	9	216,271	1,133,967	262,976	2,432,497	0.68
5 YR. TOTAL	1,785,338,067	39	2,181,300	57	1,127,604	2,444,060	2,011,396	7,764,360	0.43
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	0.185	59%	0.250	0.44			
Pure Premium Indicated by National Relativity		24%	0.267	20%	0.321	0.59			
Pure Premium Present on Rate Level		24%	0.300	21%	0.214	0.51			
Pure Premium Derived by Formula		0.232		0.257		0.49			

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

NORTH CAROLINA

APPENDIX B-II

EFFECTIVE 4/1/2010

CLASS 4557	INK MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	42,420,869	5	275,822	16	109,009	286,462	244,193	915,486	2.16
1/03 through 12/03	40,441,834	1	4,671	12	109,547	6,059	220,618	340,895	0.84
1/04 through 12/04	37,881,663	4	280,650	7	21,505	182,794	83,001	567,950	1.50
1/05 through 12/05	41,280,147	3	126,691	11	146,621	161,169	117,776	552,257	1.34
1/06 through 12/06	49,418,197	2	100,536	9	210,064	28,154	182,969	521,723	1.06
5 YR. TOTAL	211,442,710	15	788,370	55	596,746	664,638	848,557	2,898,311	1.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		33%	0.655		43%	0.716		1.37	
Pure Premium Indicated by National Relativity		33%	0.746		28%	0.977		1.72	
Pure Premium Present on Rate Level		34%	0.799		29%	0.772		1.57	
Pure Premium Derived by Formula			0.734			0.805		1.54	

CLASS 4558	PAINT MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	46,194,478	2	111,159	9	140,381	52,053	143,529	447,122	0.97
1/03 through 12/03	45,839,065	8	1,055,728	8	50,248	885,916	124,859	2,116,751	4.62
1/04 through 12/04	46,297,002	3	191,481	9	36,010	187,310	77,940	492,741	1.06
1/05 through 12/05	47,976,231	2	170,328	6	136,750	152,750	153,114	612,942	1.28
1/06 through 12/06	39,732,549	1	45,195	9	125,657	37,798	167,548	376,198	0.95
5 YR. TOTAL	226,039,325	16	1,573,891	41	489,046	1,315,827	666,990	4,045,754	1.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		36%	0.913		44%	0.877		1.79	
Pure Premium Indicated by National Relativity		32%	0.741		28%	1.004		1.75	
Pure Premium Present on Rate Level		32%	0.895		28%	0.757		1.65	
Pure Premium Derived by Formula			0.852			0.879		1.73	

CLASS 4561	VARNISH MFG-OLEO-RESINOUS								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	280,587	0	0	0	0	0	0	0	0.00
1/03 through 12/03	424,950	0	0	0	0	0	0	0	0.00
1/04 through 12/04	15,261	0	0	0	0	0	0	0	0.00
1/05 through 12/05	35,332	0	0	0	0	0	0	0	0.00
1/06 through 12/06	46,575	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	802,705	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		19%	0.667		20%	0.599		1.27	
Pure Premium Present on Rate Level		77%	1.373		76%	0.491		1.86	
Pure Premium Derived by Formula			1.184			0.493		1.68	

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,044,997	0	0	0	0	0	0	0	0.00
1/03 through 12/03	897,760	0	0	0	0	0	0	0	0.00
1/04 through 12/04	387,356	0	0	0	0	0	0	0	0.00
1/05 through 12/05	384,766	0	0	0	0	0	0	0	0.00
1/06 through 12/06	415,244	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,130,123	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	9%	0.000	0.00			
Pure Premium Indicated by National Relativity		35%	1.029	37%	1.122	2.15			
Pure Premium Present on Rate Level		58%	1.253	54%	0.913	2.17			
Pure Premium Derived by Formula		1.087		0.908		2.00			

CLASS 4581		PHOSPHATE WORKS & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	43,291,257	4	122,328	0	0	221,071	31,819	375,218	0.87
1/03 through 12/03	48,124,482	2	272,731	2	37,841	399,127	33,741	743,440	1.54
1/04 through 12/04	48,813,488	0	0	1	26,031	0	34,563	60,594	0.12
1/05 through 12/05	49,570,986	1	28,371	0	0	82,744	1,916	113,031	0.23
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	189,800,213	7	423,430	3	63,872	702,942	102,039	1,292,283	0.68
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.257	33%	0.424	0.68			
Pure Premium Indicated by National Relativity		35%	0.825	33%	0.872	1.70			
Pure Premium Present on Rate Level		36%	0.621	34%	0.449	1.07			
Pure Premium Derived by Formula		0.587		0.580		1.17			

CLASS 4583		FERTILIZER MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	15,041,884	2	27,575	7	355,845	32,309	103,950	519,679	3.45
1/03 through 12/03	13,686,175	1	9,416	8	141,795	2,123	429,938	583,272	4.26
1/04 through 12/04	12,860,162	0	0	8	238,105	0	202,529	440,634	3.43
1/05 through 12/05	18,276,109	2	636,864	6	103,659	1,003,196	133,576	1,877,295	10.27
1/06 through 12/06	14,420,362	2	547,179	5	423,862	528,817	232,678	1,732,536	12.01
5 YR. TOTAL	74,284,692	7	1,221,034	34	1,263,266	1,566,445	1,102,671	5,153,416	6.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	3.344	42%	3.593	6.94			
Pure Premium Indicated by National Relativity		32%	1.600	29%	1.837	3.44			
Pure Premium Present on Rate Level		33%	2.505	29%	2.045	4.55			
Pure Premium Derived by Formula		2.509		2.635		5.14			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 4611		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING-NO MFG OF INGREDIENTS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	449,794,294	9	531,338	43	495,695	439,187	790,175	2,256,395	0.50
1/03 through 12/03	261,320,007	7	679,437	40	647,756	623,290	617,406	2,567,889	0.98
1/04 through 12/04	502,246,514	12	772,649	36	193,402	610,095	392,750	1,968,896	0.39
1/05 through 12/05	565,489,847	17	885,309	28	384,952	766,107	574,974	2,611,342	0.46
1/06 through 12/06	607,220,214	13	759,962	35	800,057	545,494	1,181,328	3,286,841	0.54
5 YR. TOTAL	2,386,070,876	58	3,628,695	182	2,521,862	2,984,173	3,556,633	12,691,363	0.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		57%	0.258		67%	0.274		0.53	
Pure Premium Indicated by National Relativity		21%	0.410		16%	0.519		0.93	
Pure Premium Present on Rate Level		22%	0.269		17%	0.208		0.48	
Pure Premium Derived by Formula			0.292			0.302		0.59	

CLASS 4635		OXYGEN OR HYDROGEN MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	12,588,838	2	7,704	6	13,625	20,028	59,737	101,094	0.80
1/03 through 12/03	17,084,917	2	13,601	4	87,629	5,394	266,685	373,309	2.19
1/04 through 12/04	18,531,141	2	28,281	1	14,577	54,407	42,656	139,921	0.76
1/05 through 12/05	25,868,543	4	345,004	5	127,814	353,822	130,221	956,861	3.70
1/06 through 12/06	27,237,453	1	29,226	10	391,960	48,838	337,032	807,056	2.96
5 YR. TOTAL	101,310,892	11	423,816	26	635,605	482,489	836,331	2,378,241	2.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		28%	1.046		32%	1.302		2.35	
Pure Premium Indicated by National Relativity		36%	0.983		34%	1.060		2.04	
Pure Premium Present on Rate Level		36%	1.125		34%	0.785		1.91	
Pure Premium Derived by Formula			1.052			1.044		2.10	

CLASS 4653		GLUE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	2,744,651	0	0	4	15,609	0	32,897	48,506	1.77
1/03 through 12/03	2,764,506	1	17,731	1	9,590	95,736	7,672	130,729	4.73
1/04 through 12/04	3,359,071	1	51,550	0	0	8,101	5,054	64,705	1.93
1/05 through 12/05	3,655,617	0	0	2	71,502	0	62,351	133,853	3.66
1/06 through 12/06	4,578,583	0	0	2	69,857	0	40,176	110,033	2.40
5 YR. TOTAL	17,102,428	2	69,281	9	166,558	103,837	148,150	487,826	2.85
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		15%	1.379		17%	1.473		2.85	
Pure Premium Indicated by National Relativity		32%	0.713		34%	0.610		1.32	
Pure Premium Present on Rate Level		53%	1.391		49%	0.891		2.28	
Pure Premium Derived by Formula			1.172			0.894		2.07	

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 4665		RENDERING WORKS NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	17,859,535	4	448,319	8	165,526	488,251	289,449	1,391,545	7.79
1/03 through 12/03	18,970,119	4	511,488	9	533,726	379,110	251,666	1,675,990	8.83
1/04 through 12/04	19,845,891	3	698,487	10	202,385	560,926	442,153	1,903,951	9.59
1/05 through 12/05	18,570,946	2	417,646	10	98,800	156,243	365,765	1,038,454	5.59
1/06 through 12/06	19,687,804	2	129,158	9	1,081,774	355,101	365,923	1,931,956	9.81
5 YR. TOTAL	94,934,295	15	2,205,098	46	2,082,211	1,939,631	1,714,956	7,941,896	8.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		48%	4.516		55%	3.850		8.37	
Pure Premium Indicated by National Relativity		26%	4.417		22%	3.561		7.98	
Pure Premium Present on Rate Level		26%	4.363		23%	3.169		7.53	
Pure Premium Derived by Formula		4.450			3.630			8.08	

CLASS 4670		COTTONSEED OIL MFG-MECHANICAL & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	264,203	0	0	1	8,449	0	11,356	19,805	7.50
1/03 through 12/03	161,003	0	0	0	0	0	0	0	0.00
1/04 through 12/04	125,236	0	0	0	0	0	0	0	0.00
1/05 through 12/05	159,318	0	0	0	0	0	0	0	0.00
1/06 through 12/06	147,735	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	857,495	0	0	1	8,449	0	11,356	19,805	2.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		5%	0.985		6%	1.324		2.31	
Pure Premium Indicated by National Relativity		19%	2.259		20%	2.282		4.54	
Pure Premium Present on Rate Level		76%	2.014		74%	1.417		3.43	
Pure Premium Derived by Formula		2.009			1.584			3.59	

CLASS 4683		OIL MFG-VEGETABLE-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	272	0	0	0	0	0	0	0	0.00
1/03 through 12/03	341,374	0	0	1	17,796	0	0	17,796	5.21
1/04 through 12/04	2,321,688	1	6,680	0	0	3,007	1,615	11,302	0.49
1/05 through 12/05	2,543,852	0	0	0	0	0	0	0	0.00
1/06 through 12/06	3,602,268	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,809,454	1	6,680	1	17,796	3,007	1,615	29,098	0.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		11%	0.278		14%	0.052		0.33	
Pure Premium Indicated by National Relativity		42%	0.931		43%	1.120		2.05	
Pure Premium Present on Rate Level		47%	1.340		43%	1.090		2.43	
Pure Premium Derived by Formula		1.051			0.958			2.01	

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	9,070,312	0	0	0	0	0	15,153	15,153	0.17
1/03 through 12/03	9,091,141	2	139,648	2	30,663	131,884	16,636	318,831	3.51
1/04 through 12/04	10,407,541	0	0	4	146,874	0	75,047	221,921	2.13
1/05 through 12/05	10,477,723	0	0	0	0	0	0	0	0.00
1/06 through 12/06	10,841,062	0	0	1	675	0	18,834	19,509	0.18
5 YR. TOTAL	49,887,779	2	139,648	7	178,212	131,884	125,670	575,414	1.15
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.637	23%	0.516	1.15			
Pure Premium Indicated by National Relativity		36%	0.778	38%	0.974	1.75			
Pure Premium Present on Rate Level		45%	0.818	39%	0.684	1.50			
Pure Premium Derived by Formula		0.769		0.756		1.53			

CLASS 4692		DENTAL LABORATORY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	21,568,797	2	34,655	0	0	27,696	3,938	66,289	0.31
1/03 through 12/03	22,112,969	2	108,154	2	9,857	40,935	4,759	163,705	0.74
1/04 through 12/04	22,728,661	0	0	2	284,747	0	84,986	369,733	1.63
1/05 through 12/05	23,314,476	0	0	2	4,849	0	13,679	18,528	0.08
1/06 through 12/06	24,585,896	0	0	1	7,324	0	4,043	11,367	0.05
5 YR. TOTAL	114,310,799	4	142,809	7	306,777	68,631	111,405	629,622	0.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.393	20%	0.157	0.55			
Pure Premium Indicated by National Relativity		41%	0.225	40%	0.291	0.52			
Pure Premium Present on Rate Level		41%	0.332	40%	0.208	0.54			
Pure Premium Derived by Formula		0.299		0.231		0.53			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	87,597,614	4	21,884	15	236,446	32,041	214,541	504,912	0.58
1/03 through 12/03	127,044,465	9	638,543	9	381,678	501,253	371,227	1,892,701	1.49
1/04 through 12/04	82,635,081	3	39,291	12	186,097	67,306	246,280	538,974	0.65
1/05 through 12/05	79,553,336	2	42,726	11	115,349	35,282	161,491	354,848	0.45
1/06 through 12/06	68,778,013	3	169,056	5	164,273	66,371	189,268	588,968	0.86
5 YR. TOTAL	445,608,509	21	911,500	52	1,083,843	702,253	1,182,807	3,880,403	0.87
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.448	45%	0.423	0.87			
Pure Premium Indicated by National Relativity		32%	0.338	27%	0.468	0.81			
Pure Premium Present on Rate Level		33%	0.438	28%	0.401	0.84			
Pure Premium Derived by Formula		0.410		0.429		0.84			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,417,546	0	0	1	16,367	0	7,187	23,554	0.69
1/03 through 12/03	3,661,046	0	0	0	0	0	1,935	1,935	0.05
1/04 through 12/04	4,258,235	0	0	0	0	0	1,303	1,303	0.03
1/05 through 12/05	4,424,290	0	0	0	0	0	2,209	2,209	0.05
1/06 through 12/06	5,029,793	0	0	0	0	0	6,444	6,444	0.13
5 YR. TOTAL	20,790,910	0	0	1	16,367	0	19,078	35,445	0.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.079	17%	0.092	0.17			
Pure Premium Indicated by National Relativity		41%	1.261	41%	1.128	2.39			
Pure Premium Present on Rate Level		42%	1.448	42%	0.748	2.20			
Pure Premium Derived by Formula		1.139		0.792		1.93			

CLASS 4717		BUTTER SUBSTITUTE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	0.906	25%	0.553	1.46			
Pure Premium Present on Rate Level		77%	1.069	75%	0.901	1.97			
Pure Premium Derived by Formula		1.032		0.814		1.85			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	19,730,579	1	9,211	6	26,065	8,849	63,534	107,659	0.55
1/03 through 12/03	33,842,161	5	124,109	6	215,972	47,422	174,855	562,358	1.66
1/04 through 12/04	28,487,108	0	0	6	36,494	0	49,717	86,211	0.30
1/05 through 12/05	26,542,829	0	0	4	28,908	0	37,668	66,576	0.25
1/06 through 12/06	25,117,784	1	9,982	4	47,485	10,293	47,073	114,833	0.46
5 YR. TOTAL	133,720,461	7	143,302	26	354,924	66,564	372,847	937,637	0.70
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.373	32%	0.329	0.70			
Pure Premium Indicated by National Relativity		37%	0.688	34%	0.887	1.58			
Pure Premium Present on Rate Level		37%	0.697	34%	0.583	1.28			
Pure Premium Derived by Formula		0.609		0.605		1.21			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	4,312,650	0	0	1	112,802	0	48,370	161,172	3.74
1/03 through 12/03	3,534,483	0	0	2	39,657	0	33,750	73,407	2.08
1/04 through 12/04	3,964,563	2	46,488	0	0	27,372	6,541	80,401	2.03
1/05 through 12/05	5,018,711	1	156,956	2	4,335	809,053	4,719	975,063	19.43
1/06 through 12/06	5,168,319	0	0	0	0	0	2,153	2,153	0.04
5 YR. TOTAL	21,998,726	3	203,444	5	156,794	836,425	95,533	1,292,196	5.87
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.638	24%	4.236	5.87			
Pure Premium Indicated by National Relativity		41%	0.452	38%	0.430	0.88			
Pure Premium Present on Rate Level		41%	1.552	38%	1.711	3.26			
Pure Premium Derived by Formula		1.116		1.830		2.95			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,060,879	0	0	0	0	0	0	0	0.00
1/03 through 12/03	15,238,348	0	0	0	0	0	2,284	2,284	0.01
1/04 through 12/04	7,853,811	0	0	1	3,445	0	13,795	17,240	0.22
1/05 through 12/05	18,187,912	1	100,373	2	34,573	44,808	65,495	245,249	1.35
1/06 through 12/06	17,917,044	1	9,054	2	21,623	9,240	27,198	67,115	0.37
5 YR. TOTAL	60,257,994	2	109,427	5	59,641	54,048	108,772	331,888	0.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.281	23%	0.270	0.55			
Pure Premium Indicated by National Relativity		40%	1.292	38%	1.641	2.93			
Pure Premium Present on Rate Level		40%	0.806	39%	0.547	1.35			
Pure Premium Derived by Formula		0.895		0.899		1.79			

CLASS 4751		SYNTHETIC RUBBER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	27,402,447	4	467,387	21	205,239	291,480	466,183	1,430,289	5.22
1/03 through 12/03	26,197,866	5	137,568	17	189,512	281,870	311,437	920,387	3.51
1/04 through 12/04	24,370,431	1	9,513	10	228,252	18,403	407,903	664,071	2.72
1/05 through 12/05	23,518,829	1	16,044	14	360,371	40,137	546,650	963,202	4.10
1/06 through 12/06	10,984,474	0	0	5	121,385	0	153,109	274,494	2.50
5 YR. TOTAL	112,474,047	11	630,512	67	1,104,759	631,890	1,885,282	4,252,443	3.78
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.543	45%	2.238	3.78			
Pure Premium Indicated by National Relativity		34%	0.656	27%	0.751	1.41			
Pure Premium Present on Rate Level		35%	1.294	28%	1.623	2.92			
Pure Premium Derived by Formula		1.154		1.664		2.82			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	473,947	0	0	0	0	0	0	0	0.00
1/04 through 12/04	1,239,010	0	0	0	0	0	0	0	0.00
1/05 through 12/05	100,000	0	0	0	0	0	0	0	0.00
1/06 through 12/06	55,613	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,868,570	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%	0.941	46%	1.510	2.45			
Pure Premium Present on Rate Level		47%	1.173	46%	1.436	2.61			
Pure Premium Derived by Formula		0.994		1.355		2.35			

CLASS 4777		EXPLOSIVES DISTRIBUTORS & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,070,808	1	95,667	0	0	56,877	0	152,544	14.25
1/03 through 12/03	878,312	0	0	2	2,770	0	6,984	9,754	1.11
1/04 through 12/04	1,472,648	0	0	2	38,019	0	30,668	68,687	4.66
1/05 through 12/05	779,280	0	0	0	0	0	1,136	1,136	0.15
1/06 through 12/06	1,438,022	1	352,393	1	3,169	372,810	7,235	735,607	51.15
5 YR. TOTAL	5,639,070	2	448,060	5	43,958	429,687	46,023	967,728	17.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	8.725	13%	8.436	17.16			
Pure Premium Indicated by National Relativity		40%	2.569	42%	2.263	4.83			
Pure Premium Present on Rate Level		47%	2.736	45%	1.540	4.28			
Pure Premium Derived by Formula		3.448		2.740		6.19			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	63,536,689	1	242,240	10	194,551	184,858	213,229	834,878	1.31
1/03 through 12/03	83,020,137	2	139,902	12	159,173	134,916	220,079	654,070	0.79
1/04 through 12/04	89,880,335	8	793,391	15	162,110	596,541	215,532	1,767,574	1.97
1/05 through 12/05	133,815,842	10	756,916	13	449,478	454,915	339,401	2,000,710	1.50
1/06 through 12/06	160,097,965	5	544,751	20	374,022	322,480	341,048	1,582,301	0.99
5 YR. TOTAL	530,350,968	26	2,477,200	70	1,339,334	1,693,710	1,329,289	6,839,533	1.29
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.720	50%	0.570	1.29			
Pure Premium Indicated by National Relativity		29%	0.298	25%	0.338	0.64			
Pure Premium Present on Rate Level		29%	0.561	25%	0.446	1.01			
Pure Premium Derived by Formula		0.552		0.481		1.03			

* 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							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	74,664,793	6	350,524	9	75,046	223,306	108,328	757,204	1.01
1/03 through 12/03	49,543,235	4	275,195	11	108,993	597,888	129,768	1,111,844	2.24
1/04 through 12/04	63,916,500	3	276,398	11	401,752	414,386	170,840	1,263,376	1.98
1/05 through 12/05	85,839,307	6	678,967	12	393,499	293,152	446,355	1,811,973	2.11
1/06 through 12/06	42,010,881	2	105,000	5	118,040	155,924	198,752	577,716	1.38
5 YR. TOTAL	315,974,716	21	1,686,084	48	1,097,330	1,684,656	1,054,043	5,522,113	1.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		48%	0.881		50%	0.867		1.75	
Pure Premium Indicated by National Relativity		26%	0.622		25%	0.648		1.27	
Pure Premium Present on Rate Level		26%	1.314		25%	0.739		2.05	
Pure Premium Derived by Formula		0.926			0.780			1.71	

CLASS 4829		CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	105,531,647	5	156,678	13	183,114	146,214	294,444	780,450	0.74
1/03 through 12/03	140,815,936	8	848,068	15	412,188	325,621	515,129	2,101,006	1.49
1/04 through 12/04	136,677,454	2	41,755	16	210,346	61,473	303,856	617,430	0.45
1/05 through 12/05	140,727,465	16	1,933,889	21	905,601	1,786,334	562,976	5,188,800	3.69
1/06 through 12/06	142,934,631	6	524,249	10	246,164	259,001	346,671	1,376,085	0.96
5 YR. TOTAL	666,687,133	37	3,504,639	75	1,957,413	2,578,643	2,023,076	10,063,771	1.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		55%	0.819		57%	0.690		1.51	
Pure Premium Indicated by National Relativity		22%	0.530		21%	0.525		1.06	
Pure Premium Present on Rate Level		23%	0.899		22%	0.482		1.38	
Pure Premium Derived by Formula		0.774			0.610			1.38	

CLASS 4902		SPORTING GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,733,333	0	0	2	60,658	0	44,372	105,030	6.06
1/03 through 12/03	1,779,773	0	0	3	43,806	0	67,286	111,092	6.24
1/04 through 12/04	3,058,459	0	0	0	0	0	1,784	1,784	0.06
1/05 through 12/05	2,439,499	0	0	0	0	0	2,540	2,540	0.10
1/06 through 12/06	2,254,040	2	119,057	0	0	51,354	21,137	191,548	8.50
5 YR. TOTAL	11,265,104	2	119,057	5	104,464	51,354	137,119	411,994	3.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		11%	1.984		16%	1.673		3.66	
Pure Premium Indicated by National Relativity		44%	0.691		42%	0.927		1.62	
Pure Premium Present on Rate Level		45%	0.985		42%	1.166		2.15	
Pure Premium Derived by Formula		0.966			1.147			2.11	

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	44,872,077	3	120,895	12	89,066	149,901	78,625	438,487	0.98
1/03 through 12/03	41,772,834	0	0	5	67,677	0	67,753	135,430	0.32
1/04 through 12/04	23,755,574	1	43,840	8	305,179	72,865	106,041	527,925	2.22
1/05 through 12/05	39,459,113	1	5,092	2	32,101	5,727	17,395	60,315	0.15
1/06 through 12/06	31,504,626	1	736	5	86,303	27,304	132,180	246,523	0.78
5 YR. TOTAL	181,364,224	6	170,563	32	580,326	255,797	401,994	1,408,680	0.78
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.414	30%	0.363	0.78			
Pure Premium Indicated by National Relativity		36%	0.510	35%	0.834	1.34			
Pure Premium Present on Rate Level		37%	0.545	35%	0.358	0.90			
Pure Premium Derived by Formula		0.497		0.526		1.02			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	11,469,877	3	141,807	14	498,701	191,898	453,831	1,286,237	11.21
1/03 through 12/03	10,690,728	1	22,419	8	72,443	29,382	97,565	221,809	2.07
1/04 through 12/04	10,490,868	5	549,682	11	252,689	1,050,297	260,270	2,112,938	20.14
1/05 through 12/05	11,895,562	1	139,644	7	35,006	143,708	60,513	378,871	3.18
1/06 through 12/06	10,688,636	2	471,160	4	52,274	480,247	40,037	1,043,718	9.76
5 YR. TOTAL	55,235,671	12	1,324,712	44	911,113	1,895,532	912,216	5,043,573	9.13
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	4.048	50%	5.083	9.13			
Pure Premium Indicated by National Relativity		30%	2.933	25%	2.659	5.59			
Pure Premium Present on Rate Level		30%	5.024	25%	4.289	9.31			
Pure Premium Derived by Formula		4.006		4.279		8.29			

CLASS 5022		MASONRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	248,306,407	37	3,822,491	131	2,941,328	3,828,098	3,384,007	13,975,924	5.63
1/03 through 12/03	252,226,729	34	3,406,017	127	3,176,286	3,758,216	3,640,619	13,981,138	5.54
1/04 through 12/04	274,183,203	38	3,185,988	143	2,727,724	3,892,950	3,653,401	13,460,063	4.91
1/05 through 12/05	304,058,275	35	2,960,218	136	4,229,211	3,760,436	4,258,941	15,208,806	5.00
1/06 through 12/06	329,335,882	42	3,419,576	133	3,290,244	3,880,062	4,002,205	14,592,087	4.43
5 YR. TOTAL	1,408,110,496	186	16,794,290	670	16,364,793	19,119,762	18,939,173	71,218,018	5.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.355	100%	2.703	5.06			
Pure Premium Indicated by National Relativity		0%	3.759	0%	3.219	6.98			
Pure Premium Present on Rate Level		0%	2.910	0%	2.250	5.16			
Pure Premium Derived by Formula		2.355		2.703		5.06			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	399,170	0	0	0	0	0	3,235	3,235	0.81
1/03 through 12/03	314,471	0	0	1	6,202	0	4,311	10,513	3.34
1/04 through 12/04	94,719	0	0	1	25,411	0	32,483	57,894	61.12
1/05 through 12/05	388,668	1	40,192	2	64,367	162,979	198,857	466,395	120.00
1/06 through 12/06	642,654	1	166,024	0	0	76,304	411	242,739	37.77
5 YR. TOTAL	1,839,682	2	206,216	4	95,980	239,283	239,297	780,776	42.44
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	16.427	17%	26.014	42.44			
Pure Premium Indicated by National Relativity		32%	32.066	34%	10.813	42.88			
Pure Premium Present on Rate Level		50%	20.209	49%	8.854	29.06			
Pure Premium Derived by Formula		23.322		12.437		35.76			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	9,046,228	8	922,837	16	954,451	1,513,313	1,096,225	4,486,826	49.60
1/03 through 12/03	7,444,533	8	1,435,844	12	274,818	2,449,012	387,907	4,547,581	61.09
1/04 through 12/04	7,880,625	5	287,928	11	207,741	975,821	259,113	1,730,603	21.96
1/05 through 12/05	8,166,058	3	75,021	3	7,459	228,361	88,528	399,369	4.89
1/06 through 12/06	17,048,644	9	2,923,906	9	1,066,479	1,756,454	532,214	6,279,053	36.83
5 YR. TOTAL	49,586,088	33	5,645,536	51	2,510,948	6,922,961	2,363,987	17,443,432	35.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	16.449	75%	18.729	35.18			
Pure Premium Indicated by National Relativity		20%	12.337	12%	9.206	21.54			
Pure Premium Present on Rate Level		21%	14.825	13%	13.683	28.51			
Pure Premium Derived by Formula		15.286		16.930		32.22			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	26,665,820	5	646,904	8	324,311	334,154	752,154	2,057,523	7.72
1/03 through 12/03	12,714,191	4	292,685	8	310,890	178,937	400,150	1,182,662	9.30
1/04 through 12/04	18,204,436	5	672,963	9	312,055	285,961	378,212	1,649,191	9.06
1/05 through 12/05	21,176,499	7	1,362,427	4	350,139	729,400	491,743	2,933,709	13.85
1/06 through 12/06	26,393,213	4	409,975	7	736,444	423,691	602,801	2,172,911	8.23
5 YR. TOTAL	105,154,159	25	3,384,954	36	2,033,839	1,952,143	2,625,060	9,995,996	9.51
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	5.153	55%	4.353	9.51			
Pure Premium Indicated by National Relativity		21%	4.713	22%	4.533	9.25			
Pure Premium Present on Rate Level		22%	6.515	23%	2.930	9.45			
Pure Premium Derived by Formula		5.360		4.065		9.43			

* 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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	5,825,498	5	518,488	4	202,410	555,689	240,175	1,516,762	26.04
1/03 through 12/03	5,468,154	4	1,232,279	10	774,656	1,029,099	419,016	3,455,050	63.18
1/04 through 12/04	7,576,221	2	373,288	10	185,872	380,473	305,614	1,245,247	16.44
1/05 through 12/05	7,248,778	6	979,129	10	580,977	2,279,986	794,110	4,634,202	63.93
1/06 through 12/06	7,428,766	6	1,138,666	8	426,513	1,932,152	678,868	4,176,199	56.22
5 YR. TOTAL	33,547,417	23	4,241,850	42	2,170,428	6,177,399	2,437,783	15,027,460	44.79
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	19.114	67%	25.681	44.80			
Pure Premium Indicated by National Relativity		22%	16.697	16%	16.198	32.90			
Pure Premium Present on Rate Level		23%	18.109	17%	14.965	33.07			
Pure Premium Derived by Formula		18.351		22.342		40.69			

CLASS 5069		IRON OR STEEL: ERECTION-CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	22,044	0	0	0	0	0	0	0	0.00
1/03 through 12/03	61,415	0	0	0	0	0	0	0	0.00
1/04 through 12/04	71,506	0	0	0	0	0	0	0	0.00
1/05 through 12/05	76,665	0	0	0	0	0	0	0	0.00
1/06 through 12/06	208,945	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	440,575	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	8%	0.000	0.00			
Pure Premium Indicated by National Relativity		20%	42.065	21%	27.224	69.29			
Pure Premium Present on Rate Level		70%	20.874	71%	5.954	26.83			
Pure Premium Derived by Formula		23.025		9.944		32.97			

CLASS 5102		DOOR, DOOR FRAME OR SASH ERECTION-METAL OR METAL COVERED							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	33,008,577	7	736,597	19	356,301	596,469	439,335	2,128,702	6.45
1/03 through 12/03	35,778,633	5	450,841	15	308,521	317,770	469,343	1,546,475	4.32
1/04 through 12/04	39,463,146	4	745,497	16	260,661	963,848	279,318	2,249,324	5.70
1/05 through 12/05	48,059,923	5	811,741	11	542,318	954,831	606,622	2,915,512	6.07
1/06 through 12/06	49,486,272	3	458,245	19	704,903	630,620	588,816	2,382,584	4.81
5 YR. TOTAL	205,796,551	24	3,202,921	80	2,172,704	3,463,538	2,383,434	11,222,597	5.45
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	2.612	63%	2.841	5.45			
Pure Premium Indicated by National Relativity		23%	3.123	18%	2.798	5.92			
Pure Premium Present on Rate Level		23%	2.870	19%	2.083	4.95			
Pure Premium Derived by Formula		2.789		2.689		5.48			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	47,933,534	8	370,013	15	157,044	931,415	237,221	1,695,693	3.54
1/03 through 12/03	40,469,379	6	445,652	22	297,229	364,274	310,637	1,417,792	3.50
1/04 through 12/04	38,935,460	11	606,268	19	382,367	621,321	534,881	2,144,837	5.51
1/05 through 12/05	42,979,748	8	243,221	32	602,184	352,277	685,962	1,883,644	4.38
1/06 through 12/06	49,761,616	6	693,382	16	217,963	356,411	419,521	1,687,277	3.39
5 YR. TOTAL	220,079,737	39	2,358,536	104	1,656,787	2,625,698	2,188,222	8,829,243	4.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		53%	1.824	60%		2.187		4.01	
Pure Premium Indicated by National Relativity		23%	3.004	20%		2.864		5.87	
Pure Premium Present on Rate Level		24%	2.566	20%		1.714		4.28	
Pure Premium Derived by Formula			2.273			2.228		4.50	

CLASS 5160		ELEVATOR ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	20,874,324	5	361,763	2	9,974	503,561	40,473	915,771	4.39
1/03 through 12/03	21,273,721	4	1,044,609	4	11,246	883,110	42,160	1,981,125	9.31
1/04 through 12/04	23,997,656	4	441,000	4	32,195	323,487	44,959	841,641	3.51
1/05 through 12/05	22,765,436	2	905,217	7	152,346	245,758	275,940	1,579,261	6.94
1/06 through 12/06	29,703,470	0	0	8	182,700	0	210,482	393,182	1.32
5 YR. TOTAL	118,614,607	15	2,752,589	25	388,461	1,955,916	614,014	5,710,980	4.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		44%	2.648	46%		2.167		4.82	
Pure Premium Indicated by National Relativity		28%	2.479	27%		1.650		4.13	
Pure Premium Present on Rate Level		28%	3.028	27%		1.685		4.71	
Pure Premium Derived by Formula			2.707			1.897		4.60	

CLASS 5183		PLUMBING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	411,677,849	71	4,878,917	182	3,596,673	3,526,119	3,533,861	15,535,570	3.77
1/03 through 12/03	412,950,310	58	4,589,999	152	3,127,034	3,079,484	3,457,340	14,253,857	3.45
1/04 through 12/04	459,615,380	60	5,722,944	170	3,475,206	4,766,707	3,831,461	17,796,318	3.87
1/05 through 12/05	494,885,169	66	5,011,760	172	4,850,678	7,581,267	5,254,999	22,698,704	4.59
1/06 through 12/06	526,820,636	60	7,386,801	162	4,967,450	6,589,945	4,873,620	23,817,816	4.52
5 YR. TOTAL	2,305,949,344	315	27,590,421	838	20,017,041	25,543,522	20,951,281	94,102,265	4.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		100%	2.065	100%		2.016		4.08	
Pure Premium Indicated by National Relativity		0%	2.288	0%		1.983		4.27	
Pure Premium Present on Rate Level		0%	2.522	0%		1.784		4.31	
Pure Premium Derived by Formula			2.065			2.016		4.08	

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

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EFFECTIVE 4/1/2010

CLASS 5188		AUTOMATIC SPRINKLER INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	37,943,488	10	940,848	26	530,254	822,665	377,913	2,671,680	7.04
1/03 through 12/03	34,722,302	7	200,401	19	173,049	317,152	280,683	971,285	2.80
1/04 through 12/04	37,978,280	7	574,575	21	774,226	306,240	681,029	2,336,070	6.15
1/05 through 12/05	47,531,923	6	399,549	19	260,260	471,888	265,808	1,397,505	2.94
1/06 through 12/06	49,814,176	8	853,334	31	637,781	705,791	841,387	3,038,293	6.10
5 YR. TOTAL	207,990,169	38	2,968,707	116	2,375,570	2,623,736	2,446,820	10,414,833	5.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	2.569	60%	2.438	5.01			
Pure Premium Indicated by National Relativity		22%	2.291	20%	1.983	4.27			
Pure Premium Present on Rate Level		23%	2.981	20%	1.821	4.80			
Pure Premium Derived by Formula		2.603		2.224		4.83			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	512,259,978	64	5,381,096	260	5,285,854	5,468,077	5,104,891	21,239,918	4.15
1/03 through 12/03	494,588,352	70	6,004,578	222	4,399,263	7,157,776	4,746,341	22,307,958	4.51
1/04 through 12/04	553,851,718	71	5,416,893	242	5,756,198	6,552,017	6,384,658	24,109,766	4.35
1/05 through 12/05	616,433,623	77	8,003,208	240	6,596,048	10,181,951	6,876,829	31,658,036	5.14
1/06 through 12/06	637,412,326	76	6,710,282	247	7,322,298	7,525,569	7,457,115	29,015,264	4.55
5 YR. TOTAL	2,814,545,997	358	31,516,057	1,211	29,359,661	36,885,390	30,569,834	128,330,942	4.56
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.163	100%	2.397	4.56			
Pure Premium Indicated by National Relativity		0%	1.946	0%	1.757	3.70			
Pure Premium Present on Rate Level		0%	2.661	0%	2.224	4.89			
Pure Premium Derived by Formula		2.163		2.397		4.56			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	594,833,461	19	2,187,138	42	642,128	1,243,811	744,116	4,817,193	0.81
1/03 through 12/03	585,280,083	25	2,464,872	40	427,733	1,506,541	655,136	5,054,282	0.86
1/04 through 12/04	683,664,288	16	1,062,489	53	1,277,948	997,055	1,248,751	4,586,243	0.67
1/05 through 12/05	739,815,982	22	1,646,030	40	527,077	1,898,973	919,315	4,991,395	0.67
1/06 through 12/06	829,820,848	33	4,408,226	49	1,284,101	2,907,719	1,516,992	10,117,038	1.22
5 YR. TOTAL	3,433,414,662	115	11,768,755	224	4,158,987	8,554,099	5,084,310	29,566,151	0.86
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		77%	0.464	87%	0.397	0.86			
Pure Premium Indicated by National Relativity		11%	0.472	6%	0.474	0.95			
Pure Premium Present on Rate Level		12%	0.422	7%	0.287	0.71			
Pure Premium Derived by Formula		0.460		0.394		0.85			

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

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	50,719,338	7	569,862	24	605,420	730,237	663,806	2,569,325	5.07
1/03 through 12/03	46,673,777	7	157,469	30	378,553	139,440	510,392	1,185,854	2.54
1/04 through 12/04	52,852,611	9	978,686	22	349,585	886,792	493,206	2,708,269	5.12
1/05 through 12/05	56,025,986	8	673,292	25	393,357	889,474	642,306	2,598,429	4.64
1/06 through 12/06	61,031,051	12	1,038,498	15	268,352	762,961	346,465	2,416,276	3.96
5 YR. TOTAL	267,302,763	43	3,417,807	116	1,995,267	3,408,904	2,656,175	11,478,153	4.29
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	2.025	65%	2.269	4.29			
Pure Premium Indicated by National Relativity		22%	1.640	17%	1.825	3.47			
Pure Premium Present on Rate Level		22%	2.483	18%	1.756	4.24			
Pure Premium Derived by Formula		2.041		2.101		4.14			

CLASS 5213		CONCRETE CONSTRUCTION NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	92,624,090	28	2,310,606	57	1,007,122	2,543,963	1,332,219	7,193,910	7.77
1/03 through 12/03	91,858,436	21	1,288,127	65	1,892,612	1,559,025	1,962,542	6,702,306	7.30
1/04 through 12/04	102,289,922	26	1,854,244	67	1,686,425	2,492,377	1,698,244	7,731,290	7.56
1/05 through 12/05	97,088,371	20	2,247,194	59	1,615,369	2,560,796	1,763,445	8,186,804	8.43
1/06 through 12/06	112,867,989	24	2,706,883	51	1,277,768	3,072,882	1,758,438	8,815,971	7.81
5 YR. TOTAL	496,728,808	119	10,407,054	299	7,479,296	12,229,043	8,514,888	38,630,281	7.78
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		93%	3.601	100%	4.176	7.78			
Pure Premium Indicated by National Relativity		3%	4.240	0%	3.689	7.93			
Pure Premium Present on Rate Level		4%	4.606	0%	3.716	8.32			
Pure Premium Derived by Formula		3.660		4.176		7.84			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	26,031,645	2	123,968	7	70,683	55,216	65,412	315,279	1.21
1/03 through 12/03	27,712,728	2	332,546	11	221,400	151,316	224,253	929,515	3.35
1/04 through 12/04	33,851,296	2	306,780	7	78,758	142,105	135,154	662,797	1.96
1/05 through 12/05	39,355,528	1	60,963	12	269,114	34,252	319,192	683,521	1.74
1/06 through 12/06	41,807,901	5	370,566	9	114,727	674,026	514,871	1,674,190	4.00
5 YR. TOTAL	168,759,098	12	1,194,823	46	754,682	1,056,915	1,258,882	4,265,302	2.53
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	1.155	46%	1.372	2.53			
Pure Premium Indicated by National Relativity		27%	3.129	27%	2.584	5.71			
Pure Premium Present on Rate Level		27%	2.284	27%	1.188	3.47			
Pure Premium Derived by Formula		1.993		1.650		3.64			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	245,511,578	26	2,426,590	70	1,152,486	1,776,116	2,170,657	7,525,849	3.07
1/03 through 12/03	258,029,236	27	3,505,680	81	2,173,843	3,372,171	2,540,997	11,592,691	4.49
1/04 through 12/04	302,049,928	30	2,416,396	87	1,612,767	2,127,676	1,914,245	8,071,084	2.67
1/05 through 12/05	337,107,531	45	3,985,332	109	3,558,866	4,780,771	3,407,334	15,732,303	4.67
1/06 through 12/06	363,750,774	29	2,692,752	92	3,046,509	4,465,040	2,952,494	13,156,795	3.62
5 YR. TOTAL	1,506,449,047	157	15,026,750	439	11,544,471	16,521,774	12,985,727	56,078,722	3.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		100%	1.764		100%	1.959		3.72	
Pure Premium Indicated by National Relativity		0%	2.577		0%	2.212		4.79	
Pure Premium Present on Rate Level		0%	2.130		0%	1.644		3.77	
Pure Premium Derived by Formula		1.764			1.959			3.72	

CLASS 5222		CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	32,029,638	9	640,058	17	886,720	426,828	571,627	2,525,233	7.88
1/03 through 12/03	33,996,334	7	1,457,432	26	1,248,559	1,663,282	1,220,536	5,589,809	16.44
1/04 through 12/04	36,904,666	10	1,242,173	10	152,969	954,413	204,450	2,554,005	6.92
1/05 through 12/05	34,168,389	5	477,005	22	451,590	447,863	448,264	1,824,722	5.34
1/06 through 12/06	28,497,401	3	304,170	12	440,373	346,623	469,366	1,560,532	5.48
5 YR. TOTAL	165,596,428	34	4,120,838	87	3,180,211	3,839,009	2,914,243	14,054,301	8.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		69%	4.409		78%	4.078		8.49	
Pure Premium Indicated by National Relativity		15%	4.567		11%	3.869		8.44	
Pure Premium Present on Rate Level		16%	6.593		11%	4.448		11.04	
Pure Premium Derived by Formula		4.782			4.096			8.88	

CLASS 5223		SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL- & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	9,800,373	1	8,588	6	44,423	141,372	53,757	248,140	2.53
1/03 through 12/03	9,992,919	4	520,959	7	169,302	596,119	236,142	1,522,522	15.24
1/04 through 12/04	10,144,104	3	135,200	6	58,896	115,434	76,041	385,571	3.80
1/05 through 12/05	13,250,569	1	122,815	4	89,275	110,229	124,933	447,252	3.38
1/06 through 12/06	14,034,120	2	394,088	2	1,913	549,934	29,361	975,296	6.95
5 YR. TOTAL	57,222,085	11	1,181,650	25	363,809	1,513,088	520,234	3,578,781	6.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		29%	2.701		39%	3.553		6.25	
Pure Premium Indicated by National Relativity		35%	2.008		30%	2.108		4.12	
Pure Premium Present on Rate Level		36%	2.256		31%	2.223		4.48	
Pure Premium Derived by Formula		2.298			2.707			5.01	

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

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	58,428,601	6	341,939	27	528,373	301,760	525,035	1,697,107	2.90
1/03 through 12/03	60,578,433	5	363,379	24	469,501	786,502	476,547	2,095,929	3.46
1/04 through 12/04	73,969,858	10	1,040,441	21	660,035	728,870	848,401	3,277,747	4.43
1/05 through 12/05	88,949,311	10	510,218	45	810,426	239,115	1,174,723	2,734,482	3.07
1/06 through 12/06	108,008,717	3	705,992	38	1,166,637	365,675	1,344,872	3,583,176	3.32
5 YR. TOTAL	389,934,920	34	2,961,969	155	3,634,972	2,421,922	4,369,578	13,388,441	3.43
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		67%	1.692	73%	1.742	3.43			
Pure Premium Indicated by National Relativity		16%	2.474	13%	2.004	4.48			
Pure Premium Present on Rate Level		17%	2.536	14%	1.598	4.13			
Pure Premium Derived by Formula		1.961		1.756		3.72			

CLASS 5402		HOTHOUSE ERECTION-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,538,401	0	0	0	0	0	847	847	0.06
1/03 through 12/03	1,395,305	0	0	0	0	0	1,720	1,720	0.12
1/04 through 12/04	1,186,959	0	0	1	6,615	0	17,556	24,171	2.04
1/05 through 12/05	3,884,804	1	37,704	0	0	64,767	28,090	130,561	3.36
1/06 through 12/06	3,676,198	0	0	2	65,138	0	61,232	126,370	3.44
5 YR. TOTAL	11,681,667	1	37,704	3	71,753	64,767	109,445	283,669	2.43
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.937	18%	1.491	2.43			
Pure Premium Indicated by National Relativity		22%	4.621	23%	3.049	7.67			
Pure Premium Present on Rate Level		64%	1.811	59%	1.660	3.47			
Pure Premium Derived by Formula		2.307		1.949		4.26			

CLASS 5403		CARPENTRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	131,711,531	22	2,134,049	104	2,248,145	2,311,823	2,285,649	8,979,666	6.82
1/03 through 12/03	132,301,314	42	3,294,728	79	1,601,196	4,256,132	1,799,458	10,951,514	8.28
1/04 through 12/04	142,397,856	37	4,448,192	84	2,055,037	4,879,722	2,732,869	14,115,820	9.91
1/05 through 12/05	156,603,315	46	3,762,753	75	1,982,408	5,975,268	2,515,013	14,235,442	9.09
1/06 through 12/06	180,649,454	35	3,871,202	87	3,085,539	5,063,072	3,053,591	15,073,404	8.34
5 YR. TOTAL	743,663,470	182	17,510,924	429	10,972,325	22,486,017	12,386,580	63,355,846	8.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	3.830	100%	4.689	8.52			
Pure Premium Indicated by National Relativity		0%	4.537	0%	4.295	8.83			
Pure Premium Present on Rate Level		0%	4.107	0%	3.259	7.37			
Pure Premium Derived by Formula		3.830		4.689		8.52			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	120,379,331	27	2,256,694	84	1,734,451	2,494,780	1,721,433	8,207,358	6.82
1/03 through 12/03	128,440,807	20	1,533,938	80	1,789,841	1,222,756	2,002,818	6,549,353	5.10
1/04 through 12/04	142,216,741	23	1,330,673	84	1,255,038	1,678,741	1,553,559	5,818,011	4.09
1/05 through 12/05	162,330,063	21	1,456,624	90	2,469,567	1,107,304	2,500,536	7,534,031	4.64
1/06 through 12/06	182,773,529	15	1,414,801	108	3,503,967	2,016,275	3,626,033	10,561,076	5.78
5 YR. TOTAL	736,140,471	106	7,992,730	446	10,752,864	8,519,856	11,404,379	38,669,829	5.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		95%	2.546		100%	2.707		5.25	
Pure Premium Indicated by National Relativity		2%	3.140		0%	3.011		6.15	
Pure Premium Present on Rate Level		3%	3.302		0%	2.471		5.77	
Pure Premium Derived by Formula			2.581			2.707		5.29	

CLASS 5443		LATHING & DRIVERS							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	658,622	0	0	0	0	0	0	0	0.00
1/03 through 12/03	454,935	1	12,777	0	0	5,138	0	17,915	3.94
1/04 through 12/04	419,487	0	0	0	0	0	837	837	0.20
1/05 through 12/05	349,095	0	0	0	0	0	0	0	0.00
1/06 through 12/06	411,376	0	0	0	0	0	3,016	3,016	0.73
5 YR. TOTAL	2,293,515	1	12,777	0	0	5,138	3,853	21,768	0.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		9%	0.557		10%	0.392		0.95	
Pure Premium Indicated by National Relativity		45%	2.072		45%	2.005		4.08	
Pure Premium Present on Rate Level		46%	3.137		45%	2.002		5.14	
Pure Premium Derived by Formula			2.426			1.842		4.27	

CLASS 5445		WALLBOARD INSTALLATION WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	150,106,152	31	1,599,910	116	3,951,309	1,936,322	3,772,046	11,259,587	7.50
1/03 through 12/03	148,216,386	31	2,674,952	87	2,655,529	2,643,868	2,464,605	10,438,954	7.04
1/04 through 12/04	163,383,001	22	1,798,400	100	3,297,339	1,254,708	3,841,874	10,192,321	6.24
1/05 through 12/05	171,334,792	29	2,958,976	107	3,473,298	2,714,018	3,752,470	12,898,762	7.53
1/06 through 12/06	186,238,661	30	3,255,754	83	3,188,620	3,274,413	3,205,267	12,924,054	6.94
5 YR. TOTAL	819,278,992	143	12,287,992	493	16,566,095	11,823,329	17,036,262	57,713,678	7.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		100%	3.522		100%	3.523		7.05	
Pure Premium Indicated by National Relativity		0%	3.113		0%	2.527		5.64	
Pure Premium Present on Rate Level		0%	4.233		0%	2.767		7.00	
Pure Premium Derived by Formula			3.522			3.523		7.05	

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 5462		GLAZIER-AWAY FROM SHOP & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	28,491,219	4	164,010	9	140,101	72,853	173,151	550,115	1.93
1/03 through 12/03	29,940,447	2	66,120	12	219,536	104,478	413,664	803,798	2.68
1/04 through 12/04	31,807,954	2	92,690	18	227,573	795,282	1,100,605	2,216,150	6.97
1/05 through 12/05	40,173,204	5	170,198	26	626,848	372,201	680,987	1,850,234	4.61
1/06 through 12/06	43,834,958	8	479,101	19	617,342	594,696	633,807	2,324,946	5.30
5 YR. TOTAL	174,247,782	21	972,119	84	1,831,400	1,939,510	3,002,214	7,745,243	4.44
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		53%	1.609	70%		2.836		4.45	
Pure Premium Indicated by National Relativity		23%	3.684	15%		3.212		6.90	
Pure Premium Present on Rate Level		24%	3.255	15%		3.209		6.46	
Pure Premium Derived by Formula		2.481		2.948				5.43	

CLASS 5472		ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	5,144,352	1	74,435	3	177,358	91,035	163,700	506,528	9.85
1/03 through 12/03	3,574,963	3	444,104	2	156,753	181,793	75,088	857,738	23.99
1/04 through 12/04	4,115,258	0	0	3	46,588	0	103,733	150,321	3.65
1/05 through 12/05	3,554,030	0	0	1	23,453	0	38,039	61,492	1.73
1/06 through 12/06	3,757,218	0	0	0	0	0	1,095	1,095	0.03
5 YR. TOTAL	20,145,821	4	518,539	9	404,152	272,828	381,655	1,577,174	7.83
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	4.580	24%		3.249		7.83	
Pure Premium Indicated by National Relativity		38%	4.586	38%		3.210		7.80	
Pure Premium Present on Rate Level		38%	3.660	38%		2.021		5.68	
Pure Premium Derived by Formula		4.233		2.768				7.00	

CLASS 5473		ASBESTOS CONTRACTOR-NOC & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	14,221,786	0	0	2	43,390	0	115,988	159,378	1.12
1/03 through 12/03	12,343,333	0	0	2	13,986	0	22,008	35,994	0.29
1/04 through 12/04	14,937,547	3	199,661	9	610,618	229,351	436,454	1,476,084	9.88
1/05 through 12/05	18,552,090	5	300,619	6	79,572	416,585	116,925	913,701	4.93
1/06 through 12/06	15,623,337	5	467,914	7	191,816	463,138	209,088	1,331,956	8.53
5 YR. TOTAL	75,678,093	13	968,194	26	939,382	1,109,074	900,463	3,917,113	5.18
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		40%	2.521	43%		2.655		5.18	
Pure Premium Indicated by National Relativity		30%	4.235	28%		4.696		8.93	
Pure Premium Present on Rate Level		30%	3.601	29%		2.160		5.76	
Pure Premium Derived by Formula		3.359		3.083				6.44	

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 5474		PAINTING OR PAPERHANGING NOC & SHOP OPERATIONS, DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	188,660,255	33	2,438,117	98	3,082,890	2,492,372	3,507,473	11,520,852	6.11
1/03 through 12/03	188,043,706	24	1,238,325	83	2,017,129	2,345,843	2,044,329	7,645,626	4.07
1/04 through 12/04	213,226,138	31	2,040,485	88	2,859,331	2,414,101	2,878,661	10,192,578	4.78
1/05 through 12/05	237,864,383	39	3,080,776	99	2,617,498	3,243,336	3,320,682	12,262,292	5.16
1/06 through 12/06	258,404,891	41	4,458,399	78	2,796,140	6,806,658	3,141,121	17,202,318	6.66
5 YR. TOTAL	1,086,199,373	168	13,256,102	446	13,372,988	17,302,310	14,892,266	58,823,666	5.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		100%	2.452		100%	2.964		5.42	
Pure Premium Indicated by National Relativity		0%	3.145		0%	3.004		6.15	
Pure Premium Present on Rate Level		0%	2.742		0%	2.460		5.20	
Pure Premium Derived by Formula			2.452			2.964		5.42	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	65,726,308	12	1,174,668	37	709,708	963,834	833,021	3,681,231	5.60
1/03 through 12/03	68,102,713	7	878,651	23	267,782	766,458	270,304	2,183,195	3.21
1/04 through 12/04	73,410,090	10	1,282,222	23	1,027,194	1,085,996	857,980	4,253,392	5.79
1/05 through 12/05	87,537,331	8	1,354,770	22	671,255	1,215,783	519,358	3,761,166	4.30
1/06 through 12/06	87,193,012	7	1,039,514	18	375,563	901,590	491,724	2,808,391	3.22
5 YR. TOTAL	381,969,454	44	5,729,825	123	3,051,502	4,933,661	2,972,387	16,687,375	4.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		65%	2.299		74%	2.070		4.37	
Pure Premium Indicated by National Relativity		17%	2.753		13%	2.118		4.87	
Pure Premium Present on Rate Level		18%	2.480		13%	1.689		4.17	
Pure Premium Derived by Formula			2.409			2.027		4.44	

CLASS 5479		INSULATION WORK NOC & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	23,928,286	7	674,519	11	161,917	952,747	236,964	2,026,147	8.47
1/03 through 12/03	24,222,903	7	536,902	16	656,839	421,144	296,122	1,911,007	7.89
1/04 through 12/04	28,737,742	5	532,891	18	161,581	260,201	189,273	1,143,946	3.98
1/05 through 12/05	35,550,234	2	171,661	19	147,740	67,285	242,299	628,985	1.77
1/06 through 12/06	38,468,142	9	545,243	21	632,942	401,300	669,571	2,249,056	5.85
5 YR. TOTAL	150,907,307	30	2,461,216	85	1,761,019	2,102,677	1,634,229	7,959,141	5.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		51%	2.798		57%	2.476		5.27	
Pure Premium Indicated by National Relativity		24%	3.433		21%	3.559		6.99	
Pure Premium Present on Rate Level		25%	3.365		22%	2.273		5.64	
Pure Premium Derived by Formula			3.092			2.659		5.75	

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 5480		PLASTERING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,241,950	0	0	0	0	0	353	353	0.03
1/03 through 12/03	852,883	0	0	1	1,573	0	15,121	16,694	1.96
1/04 through 12/04	828,338	1	135,570	0	0	42,289	0	177,859	21.47
1/05 through 12/05	734,521	0	0	3	16,234	0	18,436	34,670	4.72
1/06 through 12/06	866,245	0	0	0	0	0	478	478	0.06
5 YR. TOTAL	4,523,937	1	135,570	4	17,807	42,289	34,388	230,054	5.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	3.390	13%	1.695	5.09			
Pure Premium Indicated by National Relativity		43%	3.340	43%	2.783	6.12			
Pure Premium Present on Rate Level		43%	4.692	44%	2.012	6.70			
Pure Premium Derived by Formula		3.928		2.302		6.23			

CLASS 5491		PAPERHANGING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	2,856,676	0	0	1	447	0	3,972	4,419	0.15
1/03 through 12/03	2,680,551	0	0	0	0	0	644	644	0.02
1/04 through 12/04	3,248,431	1	81,828	1	7,421	51,997	6,006	147,252	4.53
1/05 through 12/05	2,949,134	2	168,615	1	81,884	178,030	51,259	479,788	16.27
1/06 through 12/06	4,911,326	0	0	1	123,460	0	17,846	141,306	2.88
5 YR. TOTAL	16,646,118	3	250,443	4	213,212	230,027	79,727	773,409	4.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	2.785	19%	1.861	4.65			
Pure Premium Indicated by National Relativity		29%	1.549	30%	1.145	2.69			
Pure Premium Present on Rate Level		55%	1.801	51%	1.220	3.02			
Pure Premium Derived by Formula		1.885		1.319		3.20			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	106,515,000	15	1,132,402	43	1,241,450	1,362,044	1,499,388	5,235,284	4.92
1/03 through 12/03	118,214,197	21	3,511,260	41	701,550	4,153,510	1,071,093	9,437,413	7.98
1/04 through 12/04	130,584,935	24	2,710,927	45	960,861	3,856,186	2,307,034	9,835,008	7.53
1/05 through 12/05	130,791,779	14	1,459,637	32	1,431,162	2,474,491	1,703,762	7,069,052	5.40
1/06 through 12/06	110,692,281	17	2,568,138	43	1,695,128	2,863,096	2,055,180	9,181,542	8.29
5 YR. TOTAL	596,798,192	91	11,382,364	204	6,030,151	14,709,327	8,636,457	40,758,299	6.83
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		85%	2.918	100%	3.912	6.83			
Pure Premium Indicated by National Relativity		7%	3.364	0%	2.961	6.33			
Pure Premium Present on Rate Level		8%	3.039	0%	3.213	6.25			
Pure Premium Derived by Formula		2.959		3.912		6.87			

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

NORTH CAROLINA

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	61,152,536	9	1,247,861	13	204,149	1,261,480	310,062	3,023,552	4.94
1/03 through 12/03	59,383,165	8	393,498	22	545,766	356,955	711,801	2,008,020	3.38
1/04 through 12/04	85,071,918	10	633,192	24	607,617	628,097	350,830	2,219,736	2.61
1/05 through 12/05	83,402,955	8	992,392	17	704,308	1,354,589	486,344	3,537,633	4.24
1/06 through 12/06	88,241,490	9	644,624	19	1,029,448	1,080,550	557,622	3,312,244	3.75
5 YR. TOTAL	377,252,064	44	3,911,567	95	3,091,288	4,681,671	2,416,659	14,101,185	3.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		65%	1.856		67%	1.882		3.74	
Pure Premium Indicated by National Relativity		17%	2.678		16%	2.329		5.01	
Pure Premium Present on Rate Level		18%	2.477		17%	1.351		3.83	
Pure Premium Derived by Formula			2.108			1.863		3.97	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	493,913	1	84,024	1	4,679	741,616	14,509	844,828	171.05
1/03 through 12/03	208,597	3	171,445	1	66,620	147,625	20,091	405,781	194.53
1/04 through 12/04	1,155,278	0	0	1	29,138	0	4,610	33,748	2.92
1/05 through 12/05	1,960,568	0	0	1	11,011	0	8,587	19,598	1.00
1/06 through 12/06	1,353,711	0	0	0	0	0	1,031	1,031	0.08
5 YR. TOTAL	5,172,067	4	255,469	4	111,448	889,241	48,828	1,304,986	25.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		18%	7.094		30%	18.137		25.23	
Pure Premium Indicated by National Relativity		33%	8.250		35%	10.158		18.41	
Pure Premium Present on Rate Level		49%	7.064		35%	13.104		20.17	
Pure Premium Derived by Formula			7.461			13.583		21.04	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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		44%	4.271		46%	3.923		8.19	
Pure Premium Present on Rate Level		56%	3.811		54%	3.206		7.02	
Pure Premium Derived by Formula			4.013			3.536		7.55	

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	109,714,589	19	1,684,518	83	1,279,561	1,722,640	1,393,093	6,079,812	5.54
1/03 through 12/03	121,664,347	24	1,244,615	78	1,655,961	1,426,929	1,778,964	6,106,469	5.02
1/04 through 12/04	139,599,098	27	2,208,187	98	1,976,962	2,513,914	2,155,173	8,854,236	6.34
1/05 through 12/05	186,472,719	34	3,210,907	112	1,911,789	2,684,321	2,292,348	10,099,365	5.42
1/06 through 12/06	359,933,265	55	5,548,986	153	4,665,777	5,232,668	4,707,040	20,154,471	5.60
5 YR. TOTAL	917,384,018	159	13,897,213	524	11,490,050	13,580,472	12,326,618	51,294,353	5.59
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	2.767	100%		2.824		5.59	
Pure Premium Indicated by National Relativity		0%	2.750	0%		2.454		5.20	
Pure Premium Present on Rate Level		0%	3.003	0%		2.402		5.41	
Pure Premium Derived by Formula		2.767				2.824		5.59	

CLASS 5538		SHEET METAL WORK-SHOP AND OUTSIDE-NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	137,796,022	22	2,317,957	81	2,037,262	3,022,663	2,107,250	9,485,132	6.88
1/03 through 12/03	139,060,505	18	1,782,797	102	2,749,998	1,672,791	2,525,981	8,731,567	6.28
1/04 through 12/04	146,279,244	24	2,190,324	76	1,196,235	2,010,647	1,568,209	6,965,415	4.76
1/05 through 12/05	140,328,019	18	1,836,488	79	2,225,998	2,254,473	2,371,774	8,688,733	6.19
1/06 through 12/06	130,728,906	23	2,582,513	66	2,381,145	3,269,305	2,298,455	10,531,418	8.06
5 YR. TOTAL	694,192,696	105	10,710,079	404	10,590,638	12,229,879	10,871,669	44,402,265	6.40
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		99%	3.068	100%		3.328		6.40	
Pure Premium Indicated by National Relativity		0%	3.392	0%		3.489		6.88	
Pure Premium Present on Rate Level		1%	3.811	0%		3.206		7.02	
Pure Premium Derived by Formula		3.075				3.328		6.40	

CLASS 5551		ROOFING-ALL KINDS & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	51,768,863	26	2,243,423	41	785,080	2,101,115	1,365,495	6,495,113	12.55
1/03 through 12/03	56,689,380	18	1,567,595	53	2,200,237	2,044,003	2,151,727	7,963,562	14.05
1/04 through 12/04	67,137,940	27	1,985,141	55	1,682,347	4,688,183	1,718,915	10,074,586	15.01
1/05 through 12/05	73,643,501	25	2,265,493	47	1,539,852	3,019,558	1,688,659	8,513,562	11.56
1/06 through 12/06	81,051,990	30	4,897,493	63	2,839,477	8,066,815	3,377,785	19,181,570	23.67
5 YR. TOTAL	330,291,674	126	12,959,145	259	9,046,993	19,919,674	10,302,581	52,228,393	15.81
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		91%	6.663	100%		9.150		15.81	
Pure Premium Indicated by National Relativity		4%	6.959	0%		7.308		14.27	
Pure Premium Present on Rate Level		5%	6.477	0%		5.541		12.02	
Pure Premium Derived by Formula		6.666				9.150		15.82	

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

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	590,205,520	28	1,783,670	71	2,138,118	2,088,164	2,296,242	8,306,194	1.41
1/03 through 12/03	623,363,199	32	3,218,111	86	2,644,853	2,627,000	2,656,157	11,146,121	1.79
1/04 through 12/04	678,459,478	33	3,581,484	88	2,518,959	3,681,900	3,076,403	12,858,746	1.90
1/05 through 12/05	810,859,981	28	2,830,645	68	2,110,459	3,424,534	2,473,081	10,838,719	1.34
1/06 through 12/06	879,964,217	30	4,043,433	84	2,742,687	4,080,416	3,579,129	14,445,665	1.64
5 YR. TOTAL	3,582,852,395	151	15,457,343	397	12,155,076	15,902,014	14,081,012	57,595,445	1.61
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.771	100%	0.837	1.61			
Pure Premium Indicated by National Relativity		0%	0.816	0%	0.772	1.59			
Pure Premium Present on Rate Level		0%	0.975	0%	0.703	1.68			
Pure Premium Derived by Formula		0.771		0.837		1.61			

CLASS 5610		CLEANER-DEBRIS REMOVAL							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	17,968,828	0	0	14	307,352	0	291,916	599,268	3.34
1/03 through 12/03	18,746,085	4	90,012	15	139,067	78,367	296,229	603,675	3.22
1/04 through 12/04	21,374,361	3	22,223	21	567,467	14,657	725,465	1,329,812	6.22
1/05 through 12/05	29,924,234	8	582,464	35	979,117	834,745	762,982	3,159,308	10.56
1/06 through 12/06	26,962,899	8	439,790	20	261,718	708,913	351,188	1,761,609	6.53
5 YR. TOTAL	114,976,407	23	1,134,489	105	2,254,721	1,636,682	2,427,780	7,453,672	6.48
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	2.948	54%	3.535	6.48			
Pure Premium Indicated by National Relativity		29%	2.294	23%	2.595	4.89			
Pure Premium Present on Rate Level		29%	2.772	23%	2.592	5.36			
Pure Premium Derived by Formula		2.707		3.102		5.81			

CLASS 5645		CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	452,265,048	121	10,789,860	368	7,792,164	11,922,260	9,362,954	39,867,238	8.82
1/03 through 12/03	464,125,738	100	9,341,601	472	11,890,917	9,923,616	13,548,999	44,705,133	9.63
1/04 through 12/04	513,525,995	153	13,310,873	474	13,926,601	17,445,979	16,529,191	61,212,644	11.92
1/05 through 12/05	554,013,700	152	16,217,281	496	18,615,131	20,534,843	19,708,495	75,075,750	13.55
1/06 through 12/06	554,000,081	106	13,852,035	440	17,279,004	20,335,921	17,927,984	69,394,944	12.53
5 YR. TOTAL	2,537,930,562	632	63,511,650	2,250	69,503,817	80,162,619	77,077,623	290,255,709	11.44
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	5.241	100%	6.196	11.44			
Pure Premium Indicated by National Relativity		0%	5.171	0%	5.560	10.73			
Pure Premium Present on Rate Level		0%	6.382	0%	5.266	11.65			
Pure Premium Derived by Formula		5.241		6.196		11.44			

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

NORTH CAROLINA

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CLASS 5651		CARPENTRY-DWELLINGS-THREE STORIES OR LESS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	32,794,544	8	414,908	16	314,751	683,230	341,517	1,754,406	5.35
1/03 through 12/03	30,866,153	6	970,813	17	213,172	994,922	294,980	2,473,887	8.01
1/04 through 12/04	24,449,562	3	622,338	20	413,550	980,902	524,023	2,540,813	10.39
1/05 through 12/05	25,826,590	4	234,646	15	280,308	228,683	390,319	1,133,956	4.39
1/06 through 12/06	33,692,306	3	317,164	9	367,138	298,968	271,024	1,254,294	3.72
5 YR. TOTAL	147,629,155	24	2,559,869	77	1,588,919	3,186,705	1,821,863	9,157,356	6.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	2.810	65%	3.393	6.20			
Pure Premium Indicated by National Relativity		22%	4.451	17%	4.675	9.13			
Pure Premium Present on Rate Level		22%	4.380	18%	3.163	7.54			
Pure Premium Derived by Formula		3.516		3.570		7.09			

CLASS 5703		BUILDING RAISING OR MOVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,675,953	0	0	2	14,157	0	18,064	32,221	1.92
1/03 through 12/03	1,396,171	0	0	5	64,030	0	33,984	98,014	7.02
1/04 through 12/04	1,274,533	0	0	1	179	0	6,554	6,733	0.53
1/05 through 12/05	1,330,025	0	0	0	0	0	6,273	6,273	0.47
1/06 through 12/06	1,156,100	0	0	2	11,268	0	26,755	38,023	3.29
5 YR. TOTAL	6,832,782	0	0	10	89,634	0	91,630	181,264	2.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.312	26%	1.341	2.65			
Pure Premium Indicated by National Relativity		34%	11.054	36%	21.747	32.80			
Pure Premium Present on Rate Level		45%	8.142	38%	7.011	15.15			
Pure Premium Derived by Formula		7.698		10.842		18.54			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	135,822	0	0	0	0	0	0	0	0.00
1/03 through 12/03	25,501	0	0	0	0	0	0	0	0.00
1/04 through 12/04	222,368	1	251,428	0	0	98,006	0	349,434	157.14
1/05 through 12/05	757,363	1	25,692	1	920	51,079	4,807	82,498	10.89
1/06 through 12/06	920,256	1	59,473	1	20,209	64,501	41,995	186,178	20.23
5 YR. TOTAL	2,061,310	3	336,593	2	21,129	213,586	46,802	618,110	29.99
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	17.354	10%	12.632	29.99			
Pure Premium Indicated by National Relativity		22%	5.155	23%	10.689	15.84			
Pure Premium Present on Rate Level		69%	3.672	67%	1.911	5.58			
Pure Premium Derived by Formula		5.230		5.002		10.23			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	94,079,154	0	0	1	72,872	0	46,952	119,824	0.13
1/03 through 12/03	92,823,629	0	0	1	1,027	0	16,216	17,243	0.02
1/04 through 12/04	37,662,593	2	23,216	1	63,473	32,981	39,851	159,521	0.42
1/05 through 12/05	12,161,139	0	0	0	0	0	3,607	3,607	0.03
1/06 through 12/06	11,869,231	0	0	0	0	0	3,369	3,369	0.03
5 YR. TOTAL	248,595,746	2	23,216	3	137,372	32,981	109,995	303,564	0.12
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.065	24%	0.058	0.12			
Pure Premium Indicated by National Relativity		40%	0.322	38%	0.426	0.75			
Pure Premium Present on Rate Level		41%	0.177	38%	0.150	0.33			
Pure Premium Derived by Formula		0.214		0.233		0.45			

CLASS 6003		PILE DRIVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,502,022	2	64,689	2	3,490	225,296	9,197	302,672	8.64
1/03 through 12/03	2,896,117	0	0	1	15,682	0	49,858	65,540	2.26
1/04 through 12/04	3,882,904	1	133,992	1	10,472	121,629	15,263	281,356	7.25
1/05 through 12/05	5,133,585	0	0	4	98,391	0	73,631	172,022	3.35
1/06 through 12/06	5,319,490	0	0	3	78,136	0	97,350	175,486	3.30
5 YR. TOTAL	20,734,118	3	198,681	11	206,171	346,925	245,299	997,076	4.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.953	29%	2.856	4.81			
Pure Premium Indicated by National Relativity		36%	5.329	35%	4.306	9.64			
Pure Premium Present on Rate Level		37%	4.915	36%	3.045	7.96			
Pure Premium Derived by Formula		4.264		3.432		7.70			

CLASS 6005		JETTY OR BREAKWATER CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	107,583	0	0	0	0	0	219	219	0.20
1/03 through 12/03	195,287	0	0	0	0	0	0	0	0.00
1/04 through 12/04	201,367	0	0	0	0	0	405	405	0.20
1/05 through 12/05	194,043	0	0	0	0	0	0	0	0.00
1/06 through 12/06	338,744	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,037,024	0	0	0	0	0	624	624	0.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	7%	0.060	0.06			
Pure Premium Indicated by National Relativity		37%	1.997	39%	2.258	4.26			
Pure Premium Present on Rate Level		56%	3.423	54%	1.920	5.34			
Pure Premium Derived by Formula		2.656		1.922		4.58			

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

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CLASS 6017		DAM OR LOCK CONSTRUCTION: CONCRETE WORK-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	196,064	0	0	0	0	0	0	0	0.00
1/03 through 12/03	138,282	0	0	0	0	0	0	0	0.00
1/04 through 12/04	94,165	0	0	0	0	0	0	0	0.00
1/05 through 12/05	114,266	0	0	0	0	0	0	0	0.00
1/06 through 12/06	154,386	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	697,163	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	6%	0.000	0.00			
Pure Premium Indicated by National Relativity		24%	8.337	25%	4.379	12.72			
Pure Premium Present on Rate Level		70%	4.153	69%	1.657	5.81			
Pure Premium Derived by Formula		4.908		2.238		7.15			

CLASS 6018		DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	805,605	0	0	0	0	0	0	0	0.00
1/03 through 12/03	151,536	0	0	0	0	0	0	0	0.00
1/04 through 12/04	151,213	0	0	0	0	0	0	0	0.00
1/05 through 12/05	114,526	0	0	0	0	0	0	0	0.00
1/06 through 12/06	5,070	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,227,950	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	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		18%	1.965	19%	1.196	3.16			
Pure Premium Present on Rate Level		76%	2.071	76%	0.595	2.67			
Pure Premium Derived by Formula		1.928		0.679		2.61			

CLASS 6045		LEVEE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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		14%	0.969	15%	0.807	1.78			
Pure Premium Present on Rate Level		86%	2.077	85%	1.373	3.45			
Pure Premium Derived by Formula		1.922		1.288		3.21			

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

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CLASS 6204		DRILLING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	20,373,756	4	735,696	18	324,441	322,176	310,654	1,692,967	8.31
1/03 through 12/03	19,210,790	7	915,671	18	784,644	750,880	495,064	2,946,259	15.34
1/04 through 12/04	17,066,106	7	965,589	17	170,341	1,117,191	265,977	2,519,098	14.76
1/05 through 12/05	19,734,021	8	410,695	12	476,995	313,537	351,613	1,552,840	7.87
1/06 through 12/06	19,897,220	9	1,376,844	20	649,647	1,817,122	784,566	4,628,179	23.26
5 YR. TOTAL	96,281,893	35	4,404,495	85	2,406,068	4,320,906	2,207,874	13,339,343	13.85
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	7.074	72%	6.781	13.86			
Pure Premium Indicated by National Relativity		21%	5.747	14%	5.472	11.22			
Pure Premium Present on Rate Level		21%	7.187	14%	6.225	13.41			
Pure Premium Derived by Formula		6.819		6.520		13.34			

CLASS 6206		OIL OR GAS WELL: CEMENTING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	1,237	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	31,402	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	32,639	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		49%	1.698	49%	1.468	3.17			
Pure Premium Present on Rate Level		49%	3.393	49%	1.454	4.85			
Pure Premium Derived by Formula		2.495		1.432		3.93			

CLASS 6213		OIL OR GAS WELL: SPECIALTY TOOL OPERATION NOC-BY CONTRACTOR-ALL EMPLOYEES & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	36,606	0	0	0	0	0	0	0	0.00
1/05 through 12/05	426	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	37,032	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	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	1.144	49%	0.987	2.13			
Pure Premium Present on Rate Level		49%	2.569	50%	0.973	3.54			
Pure Premium Derived by Formula		1.819		0.970		2.79			

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

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	1,400	0	0	0	0	0	0	0	0.00
1/04 through 12/04	151,946	0	0	0	0	0	0	0	0.00
1/05 through 12/05	197,550	0	0	0	0	0	0	0	0.00
1/06 through 12/06	87,675	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	438,571	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		29%	2.510	30%	1.046	3.56			
Pure Premium Present on Rate Level		67%	1.719	66%	1.048	2.77			
Pure Premium Derived by Formula		1.880		1.005		2.89			

CLASS 6216		OIL OR GAS LEASE WORK NOC-BY CONTRACTOR & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	570	0	0	0	0	0	0	0	0.00
1/04 through 12/04	2,550	0	0	0	0	0	0	0	0.00
1/05 through 12/05	603	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,723	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		49%	4.136	49%	3.148	7.28			
Pure Premium Present on Rate Level		50%	4.698	50%	2.492	7.19			
Pure Premium Derived by Formula		4.376		2.789		7.17			

CLASS 6217		EXCAVATION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	279,087,708	37	3,923,299	125	3,727,741	3,929,115	4,927,291	16,507,446	5.91
1/03 through 12/03	303,601,856	44	3,637,198	144	3,699,390	3,272,877	5,020,257	15,629,722	5.15
1/04 through 12/04	355,204,189	42	5,852,593	131	3,592,528	5,669,131	3,649,552	18,763,804	5.28
1/05 through 12/05	415,185,895	65	7,823,399	171	5,302,838	8,419,866	6,129,525	27,675,628	6.67
1/06 through 12/06	468,804,993	70	9,012,843	157	5,523,642	9,950,809	6,386,841	30,874,135	6.59
5 YR. TOTAL	1,821,884,641	258	30,249,332	728	21,846,139	31,241,798	26,113,466	109,450,735	6.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.859	100%	3.148	6.01			
Pure Premium Indicated by National Relativity		0%	2.941	0%	2.582	5.52			
Pure Premium Present on Rate Level		0%	3.020	0%	2.377	5.40			
Pure Premium Derived by Formula		2.859		3.148		6.01			

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

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CLASS 6229		IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	17,994,221	2	456,143	5	44,717	536,280	77,368	1,114,508	6.19
1/03 through 12/03	18,560,118	2	276,474	13	43,338	596,146	108,162	1,024,120	5.52
1/04 through 12/04	19,030,882	0	0	13	362,809	0	328,932	691,741	3.63
1/05 through 12/05	20,468,367	1	2,309	4	33,544	5,884	62,948	104,685	0.51
1/06 through 12/06	22,781,956	2	174,403	8	166,390	136,827	232,889	710,509	3.12
5 YR. TOTAL	98,835,544	7	909,329	43	650,798	1,275,137	810,299	3,645,563	3.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		40%	1.579		43%	2.110		3.69	
Pure Premium Indicated by National Relativity		30%	2.801		28%	2.745		5.55	
Pure Premium Present on Rate Level		30%	2.782		29%	1.727		4.51	
Pure Premium Derived by Formula		2.307			2.177			4.48	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	4,080,500	0	0	1	871	0	3,371	4,242	0.10
1/03 through 12/03	2,574,665	0	0	1	9,989	0	15,866	25,855	1.00
1/04 through 12/04	2,288,386	0	0	0	0	0	0	0	0.00
1/05 through 12/05	7,008,093	1	45,587	0	0	29,651	14,401	89,639	1.28
1/06 through 12/06	4,344,054	1	10,073	0	0	15,211	2,028	27,312	0.63
5 YR. TOTAL	20,295,698	2	55,660	2	10,860	44,862	35,666	147,048	0.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		23%	0.328		25%	0.397		0.73	
Pure Premium Indicated by National Relativity		38%	2.798		37%	2.082		4.88	
Pure Premium Present on Rate Level		39%	3.400		38%	2.032		5.43	
Pure Premium Derived by Formula		2.465			1.642			4.11	

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.
1/02 through 12/02	105,525	0	0	0	0	0	0	0	0.00
1/03 through 12/03	305,715	0	0	0	0	0	0	0	0.00
1/04 through 12/04	2,232	0	0	0	0	0	0	0	0.00
1/05 through 12/05	16,584	0	0	0	0	0	0	0	0.00
1/06 through 12/06	185,773	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	615,829	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	8%	0.000		0.00		
Pure Premium Indicated by National Relativity		46%	5.603	46%	4.326		9.93		
Pure Premium Present on Rate Level		46%	8.276	46%	3.496		11.77		
Pure Premium Derived by Formula		6.384			3.598			9.98	

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

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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.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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		42%	7.047	44%	7.725	14.77			
Pure Premium Present on Rate Level		58%	10.273	56%	5.144	15.42			
Pure Premium Derived by Formula		8.918		6.280		15.20			

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.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	2,895	0	0	0	0	0	0	0	0.00
1/05 through 12/05	11,652	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	14,547	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		49%	1.224	49%	1.071	2.30			
Pure Premium Present on Rate Level		50%	1.619	50%	0.785	2.40			
Pure Premium Derived by Formula		1.409		0.917		2.33			

CLASS 6251		TUNNELING-NOT PNEUMATIC-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.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	609,744	0	0	0	0	0	9,521	9,521	1.56
1/04 through 12/04	115,345	1	284,495	0	0	636,635	0	921,130	798.59
1/05 through 12/05	50,333	0	0	0	0	0	0	0	0.00
1/06 through 12/06	158,219	0	0	1	9,680	0	29,997	39,677	25.08
5 YR. TOTAL	933,641	1	284,495	1	9,680	636,635	39,518	970,328	103.93
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	31.508	13%	72.421	103.93			
Pure Premium Indicated by National Relativity		45%	5.833	43%	4.043	9.88			
Pure Premium Present on Rate Level		48%	4.253	44%	8.318	12.57			
Pure Premium Derived by Formula		6.872		14.813		21.69			

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

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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.
1/02 through 12/02	1,358,606	0	0	0	0	0	989	989	0.07
1/03 through 12/03	1,028,940	0	0	0	0	0	1,760	1,760	0.17
1/04 through 12/04	193,057	0	0	0	0	0	0	0	0.00
1/05 through 12/05	102,716	0	0	0	0	0	0	0	0.00
1/06 through 12/06	805,869	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,489,188	0	0	0	0	0	2,749	2,749	0.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.000	12%	0.079	0.08			
Pure Premium Indicated by National Relativity		36%	5.838	38%	5.424	11.26			
Pure Premium Present on Rate Level		51%	5.032	50%	1.877	6.91			
Pure Premium Derived by Formula		4.668		3.009		7.68			

CLASS 6260		TUNNELING-PNEUMATIC-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.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	27,331	0	0	0	0	0	0	0	0.00
1/05 through 12/05	30,500	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	57,831	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%	0.929	0.93			
Pure Premium Present on Rate Level		98%	4.229	98%	1.483	5.71			
Pure Premium Derived by Formula		4.144		1.453		5.60			

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.
1/02 through 12/02	60,712,314	11	664,579	37	812,827	1,109,546	1,195,147	3,782,099	6.23
1/03 through 12/03	64,483,143	12	964,085	48	2,480,619	1,494,423	1,322,993	6,262,120	9.71
1/04 through 12/04	76,073,858	6	637,021	36	802,110	521,088	891,824	2,852,043	3.75
1/05 through 12/05	83,447,475	17	2,274,689	36	1,195,286	1,272,636	1,213,502	5,956,113	7.14
1/06 through 12/06	89,278,267	9	1,331,930	51	1,193,013	1,428,794	1,656,376	5,610,113	6.28
5 YR. TOTAL	373,995,057	55	5,872,304	208	6,483,855	5,826,487	6,279,842	24,462,488	6.54
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		81%	3.304	87%	3.237	6.54			
Pure Premium Indicated by National Relativity		9%	3.426	6%	3.095	6.52			
Pure Premium Present on Rate Level		10%	4.319	7%	2.565	6.88			
Pure Premium Derived by Formula		3.416		3.181		6.60			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	74,738,882	5	450,251	36	702,414	675,809	1,087,537	2,916,011	3.90
1/03 through 12/03	80,890,058	6	442,835	36	784,138	332,671	1,118,693	2,678,337	3.31
1/04 through 12/04	85,931,099	18	1,810,848	39	802,274	1,697,300	1,085,420	5,395,842	6.28
1/05 through 12/05	99,591,338	19	1,843,542	22	673,875	2,702,879	1,063,831	6,284,127	6.31
1/06 through 12/06	111,563,420	11	1,425,314	28	1,086,183	2,019,978	926,630	5,458,105	4.89
5 YR. TOTAL	452,714,797	59	5,972,790	161	4,048,884	7,428,637	5,282,111	22,732,422	5.02
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		73%	2.214	89%	2.808	5.02			
Pure Premium Indicated by National Relativity		13%	2.676	5%	2.579	5.26			
Pure Premium Present on Rate Level		14%	2.743	6%	2.252	5.00			
Pure Premium Derived by Formula		2.348		2.763		5.11			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	39,889,420	17	1,900,730	53	1,112,038	2,360,585	1,266,779	6,640,132	16.65
1/03 through 12/03	43,118,140	16	1,688,149	46	775,003	1,613,423	978,208	5,054,783	11.72
1/04 through 12/04	31,320,681	8	881,247	36	593,517	970,340	642,661	3,087,765	9.86
1/05 through 12/05	36,417,589	3	218,453	16	520,978	243,567	400,562	1,383,560	3.80
1/06 through 12/06	25,343,081	2	412,835	9	331,571	335,811	203,549	1,283,766	5.07
5 YR. TOTAL	176,088,911	46	5,101,414	160	3,333,107	5,523,726	3,491,759	17,450,006	9.91
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	4.790	85%	5.120	9.91			
Pure Premium Indicated by National Relativity		15%	2.811	7%	2.658	5.47			
Pure Premium Present on Rate Level		16%	6.247	8%	5.190	11.44			
Pure Premium Derived by Formula		4.726		4.953		9.68			

CLASS 6400		FENCE ERECTION-METAL							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	14,293,071	1	7,273	6	65,031	134,793	67,825	274,922	1.92
1/03 through 12/03	14,339,771	0	0	7	58,065	0	103,896	161,961	1.13
1/04 through 12/04	15,956,834	3	57,642	10	48,063	44,262	105,659	255,626	1.60
1/05 through 12/05	17,992,811	5	193,573	11	304,285	175,995	355,554	1,029,407	5.72
1/06 through 12/06	20,173,307	4	390,254	10	79,699	208,355	139,947	818,255	4.06
5 YR. TOTAL	82,755,794	13	648,742	44	555,143	563,405	772,881	2,540,171	3.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.455	43%	1.615	3.07			
Pure Premium Indicated by National Relativity		30%	3.557	28%	3.329	6.89			
Pure Premium Present on Rate Level		31%	3.226	29%	1.986	5.21			
Pure Premium Derived by Formula		2.635		2.203		4.84			

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

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CLASS 6504		FOOD SUNDRIES MFG NOC-NO CEREAL MILLING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	84,506,298	4	663,364	18	143,844	381,431	269,720	1,458,359	1.73
1/03 through 12/03	120,281,053	14	832,064	37	839,946	829,418	836,553	3,337,981	2.78
1/04 through 12/04	129,365,547	9	568,906	31	499,624	227,728	708,752	2,005,010	1.55
1/05 through 12/05	134,078,974	15	1,628,685	25	405,802	1,145,919	466,018	3,646,424	2.72
1/06 through 12/06	130,629,477	8	399,370	49	602,338	372,403	1,219,719	2,593,830	1.99
5 YR. TOTAL	598,861,349	50	4,092,389	160	2,491,554	2,956,899	3,500,762	13,041,604	2.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		60%	1.099	70%		1.078		2.18	
Pure Premium Indicated by National Relativity		20%	1.086	15%		1.292		2.38	
Pure Premium Present on Rate Level		20%	1.213	15%		0.917		2.13	
Pure Premium Derived by Formula			1.119			1.086		2.21	

CLASS 6811		BOAT BUILDING-WOOD-NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	2,374,464	0	0	1	5,952	0	2,318	8,270	0.35
1/03 through 12/03	1,734,527	0	0	1	27,581	0	31,310	58,891	3.40
1/04 through 12/04	2,015,538	0	0	0	0	0	842	842	0.04
1/05 through 12/05	2,037,742	0	0	0	0	0	0	0	0.00
1/06 through 12/06	1,763,965	0	0	1	50,052	0	41,230	91,282	5.17
5 YR. TOTAL	9,926,236	0	0	3	83,585	0	75,700	159,285	1.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		13%	0.842	14%		0.763		1.61	
Pure Premium Indicated by National Relativity		24%	2.036	25%		1.958		3.99	
Pure Premium Present on Rate Level		63%	1.852	61%		1.122		2.97	
Pure Premium Derived by Formula			1.765			1.281		3.05	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	44,263,461	5	95,044	11	142,052	43,433	150,242	430,771	0.97
1/03 through 12/03	62,044,976	4	296,173	9	77,316	190,046	199,930	763,465	1.23
1/04 through 12/04	82,880,723	12	718,251	31	727,726	748,115	783,736	2,977,828	3.59
1/05 through 12/05	97,723,992	8	529,142	35	421,139	324,243	666,484	1,941,008	1.99
1/06 through 12/06	108,828,798	9	308,357	24	299,709	238,828	684,647	1,531,541	1.41
5 YR. TOTAL	395,741,950	38	1,946,967	110	1,667,942	1,544,665	2,485,039	7,644,613	1.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		52%	0.913	61%		1.018		1.93	
Pure Premium Indicated by National Relativity		24%	1.789	19%		2.470		4.26	
Pure Premium Present on Rate Level		24%	1.438	20%		1.083		2.52	
Pure Premium Derived by Formula			1.249			1.307		2.56	

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

NORTH CAROLINA

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CLASS 6836		MARINA & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	11,802,099	2	74,819	3	23,481	123,731	71,788	293,819	2.49
1/03 through 12/03	11,203,692	3	169,073	4	18,989	330,087	44,964	563,113	5.03
1/04 through 12/04	10,361,735	0	0	6	24,947	0	59,880	84,827	0.82
1/05 through 12/05	10,234,644	1	45,241	3	161,880	34,942	154,971	397,034	3.88
1/06 through 12/06	10,292,061	3	469,631	2	25,074	1,037,572	40,829	1,573,106	15.28
5 YR. TOTAL	53,894,231	9	758,764	18	254,371	1,526,332	372,432	2,911,899	5.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.880	38%	3.523	5.40			
Pure Premium Indicated by National Relativity		37%	1.731	31%	2.296	4.03			
Pure Premium Present on Rate Level		38%	1.722	31%	2.386	4.11			
Pure Premium Derived by Formula		1.765		2.790		4.56			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	230	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	230	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		41%	3.066	44%	2.642	5.71			
Pure Premium Present on Rate Level		59%	3.234	56%	2.490	5.72			
Pure Premium Derived by Formula		3.165		2.557		5.72			

CLASS 6882		SHIP REPAIR CONVERSION-ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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		19%	0.977	20%	1.100	2.08			
Pure Premium Present on Rate Level		81%	3.406	80%	1.300	4.71			
Pure Premium Derived by Formula		2.944		1.260		4.20			

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

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CLASS 6884		SHIP SCALING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	68,476	0	0	0	0	0	0	0	0.00
1/06 through 12/06	58,119	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	126,595	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		11%	0.630	12%	1.586	2.22			
Pure Premium Present on Rate Level		85%	6.871	84%	3.160	10.03			
Pure Premium Derived by Formula		5.910		2.845		8.76			

CLASS 7016 + +		VESSELS-NOC-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	0.100	6%	0.012	0.11			
Pure Premium Present on Rate Level		94%	4.631	94%	1.589	6.22			
Pure Premium Derived by Formula		4.359		1.494		5.85			

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							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	140,457	0	0	0	0	0	0	0	0.00
1/03 through 12/03	79,823	0	0	0	0	0	0	0	0.00
1/04 through 12/04	67,239	0	0	0	0	0	0	0	0.00
1/05 through 12/05	193,114	0	0	0	0	0	0	0	0.00
1/06 through 12/06	170,222	0	0	0	0	0	388	388	0.23
5 YR. TOTAL	650,855	0	0	0	0	0	388	388	0.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	6%	0.060	0.06			
Pure Premium Indicated by National Relativity		29%	3.423	30%	1.640	5.06			
Pure Premium Present on Rate Level		64%	5.150	64%	1.766	6.92			
Pure Premium Derived by Formula		4.289		1.626		5.92			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 7038 ++		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	3.132	100%	3.034	6.17			
Pure Premium Derived by Formula		3.132		3.034		6.17			

CLASS 7046 ++		VESSELS-NOT SELF-PROPELLED-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	3.700	100%	3.211	6.91			
Pure Premium Derived by Formula		3.700		3.211		6.91			

CLASS 7047 ++		VESSELS-NOC-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	7.217	100%	5.618	12.84			
Pure Premium Derived by Formula		7.217		5.618		12.84			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 7050 + +		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	8.965	100%	3.574	12.54			
Pure Premium Derived by Formula		8.965		3.574		12.54			

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							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	81,950	0	0	2	11,651	0	34,248	45,899	56.01
1/03 through 12/03	9,548	0	0	0	0	0	0	0	0.00
1/04 through 12/04	82,591	0	0	0	0	0	0	0	0.00
1/05 through 12/05	89,960	0	0	0	0	0	614	614	0.68
1/06 through 12/06	128,258	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	392,307	0	0	2	11,651	0	34,862	46,513	11.86
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	2.970	6%	8.886	11.86			
Pure Premium Indicated by National Relativity		26%	3.251	27%	3.533	6.78			
Pure Premium Present on Rate Level		69%	3.483	67%	3.375	6.86			
Pure Premium Derived by Formula		3.397		3.748		7.15			

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							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	811	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	811	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		6%	0.276	6%	1.075	1.35			
Pure Premium Present on Rate Level		94%	4.108	93%	3.565	7.67			
Pure Premium Derived by Formula		3.878		3.380		7.26			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	6.886	100%	7.117	14.00			
Pure Premium Derived by Formula		6.886		7.117		14.00			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,975,635	0	0	1	20,365	0	32,117	52,482	2.66
1/03 through 12/03	2,200,953	0	0	1	38,018	0	54,178	92,196	4.19
1/04 through 12/04	2,236,395	3	54,678	0	0	168,851	2,919	226,448	10.13
1/05 through 12/05	2,187,681	1	33,139	0	0	91,275	18,208	142,622	6.52
1/06 through 12/06	2,193,466	0	0	0	0	0	9,425	9,425	0.43
5 YR. TOTAL	10,794,130	4	87,817	2	58,383	260,126	116,847	523,173	4.85
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	1.354	19%	3.492	4.85			
Pure Premium Indicated by National Relativity		40%	2.739	40%	2.399	5.14			
Pure Premium Present on Rate Level		45%	2.495	41%	2.065	4.56			
Pure Premium Derived by Formula		2.421		2.470		4.89			

CLASS 7219		TRUCKING: NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	283	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	283	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%	5.018	50%	3.886	8.90			
Pure Premium Present on Rate Level		50%	5.383	50%	2.772	8.16			
Pure Premium Derived by Formula		5.201		3.329		8.53			

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

NORTH CAROLINA

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CLASS 7222		TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	70,000	0	0	0	0	0	0	0	0.00
1/03 through 12/03	6,050	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	100	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	76,150	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%	7.361	48%	6.289	13.65			
Pure Premium Present on Rate Level		49%	6.605	49%	3.488	10.09			
Pure Premium Derived by Formula		6.770		4.728		11.50			

CLASS 7228		TRUCKING - LOCAL HAULING ONLY & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	189,482,914	63	6,115,169	168	3,677,802	3,257,019	3,324,021	16,374,011	8.64
1/03 through 12/03	429,704,561	118	10,765,520	433	6,938,412	8,980,321	6,643,970	33,328,223	7.76
1/04 through 12/04	269,255,246	75	8,068,663	173	5,475,509	5,168,027	4,054,677	22,766,876	8.46
1/05 through 12/05	455,508,150	104	13,419,469	414	8,730,369	9,665,701	8,077,830	39,893,369	8.76
1/06 through 12/06	493,119,677	93	12,786,923	447	12,585,601	9,222,721	8,390,004	42,985,249	8.72
5 YR. TOTAL	1,837,070,548	453	51,155,744	1,635	37,407,693	36,293,789	30,490,502	155,347,728	8.46
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	4.821	100%	3.635	8.46			
Pure Premium Indicated by National Relativity		0%	4.887	0%	3.845	8.73			
Pure Premium Present on Rate Level		0%	6.642	0%	3.230	9.87			
Pure Premium Derived by Formula		4.821		3.635		8.46			

CLASS 7229		TRUCKING - LONG DISTANCE HAULING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	700,197,434	185	21,029,563	646	11,249,077	18,835,255	11,159,503	62,273,398	8.89
1/03 through 12/03	475,684,308	131	15,983,347	342	9,149,098	11,811,521	7,524,770	44,468,736	9.35
1/04 through 12/04	504,394,018	139	18,990,169	358	10,147,541	13,762,311	8,288,824	51,188,845	10.15
1/05 through 12/05	575,892,153	131	21,574,370	375	11,951,736	12,600,966	8,549,154	54,676,226	9.49
1/06 through 12/06	670,593,262	156	27,207,791	371	12,792,359	18,951,054	10,379,282	69,330,486	10.34
5 YR. TOTAL	2,926,761,175	742	104,785,240	2,092	55,289,811	75,961,107	45,901,533	281,937,691	9.63
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	5.469	100%	4.164	9.63			
Pure Premium Indicated by National Relativity		0%	5.382	0%	3.699	9.08			
Pure Premium Present on Rate Level		0%	5.899	0%	3.078	8.98			
Pure Premium Derived by Formula		5.469		4.164		9.63			

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

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CLASS 7230		TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,000,579	1	30,677	2	186,289	30,035	192,918	439,919	14.66
1/03 through 12/03	2,310,523	1	56,348	3	56,373	40,607	20,114	173,442	7.51
1/04 through 12/04	9,543,859	0	0	3	65,128	0	11,505	76,633	0.80
1/05 through 12/05	4,146,199	0	0	0	0	0	0	0	0.00
1/06 through 12/06	1,945,163	0	0	0	0	0	378	378	0.02
5 YR. TOTAL	20,946,323	2	87,025	8	307,790	70,642	224,915	690,372	3.30
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.885	28%	1.411	3.30			
Pure Premium Indicated by National Relativity		36%	3.075	36%	2.705	5.78			
Pure Premium Present on Rate Level		37%	5.366	36%	2.933	8.30			
Pure Premium Derived by Formula		3.601		2.425		6.03			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	25,538,596	12	710,834	32	526,220	482,747	503,305	2,223,106	8.70
1/03 through 12/03	30,588,911	5	310,907	19	210,475	253,692	149,955	925,029	3.02
1/04 through 12/04	30,271,185	13	863,455	25	336,749	546,519	563,280	2,310,003	7.63
1/05 through 12/05	32,683,039	16	1,039,788	25	426,994	700,371	439,489	2,606,642	7.98
1/06 through 12/06	30,678,650	8	401,764	22	223,625	520,818	328,171	1,474,378	4.81
5 YR. TOTAL	149,760,381	54	3,326,748	123	1,724,063	2,504,147	1,984,200	9,539,158	6.37
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	3.373	58%	2.997	6.37			
Pure Premium Indicated by National Relativity		25%	4.045	21%	3.877	7.92			
Pure Premium Present on Rate Level		26%	3.325	21%	2.517	5.84			
Pure Premium Derived by Formula		3.529		3.081		6.61			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	29,309,714	11	1,190,891	15	631,481	821,925	218,394	2,862,691	9.77
1/03 through 12/03	28,086,366	4	354,811	15	188,380	1,037,014	170,492	1,750,697	6.23
1/04 through 12/04	37,923,304	6	999,081	28	1,665,366	808,186	995,555	4,468,188	11.78
1/05 through 12/05	34,433,190	8	1,056,929	18	293,735	861,614	257,883	2,470,161	7.17
1/06 through 12/06	27,007,769	4	470,809	18	348,414	201,355	366,615	1,387,193	5.14
5 YR. TOTAL	156,760,343	33	4,072,521	94	3,127,376	3,730,094	2,008,939	12,938,930	8.25
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	4.593	63%	3.661	8.25			
Pure Premium Indicated by National Relativity		20%	4.064	18%	3.078	7.14			
Pure Premium Present on Rate Level		20%	5.309	19%	2.980	8.29			
Pure Premium Derived by Formula		4.630		3.427		8.06			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	4.009	100%	1.039	5.05			
Pure Premium Derived by Formula		4.009		1.039		5.05			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	259,756	0	0	0	0	0	0	0	0.00
1/03 through 12/03	328,359	0	0	0	0	0	0	0	0.00
1/04 through 12/04	538,268	0	0	0	0	0	0	0	0.00
1/05 through 12/05	548,028	1	29,743	0	0	36,477	0	66,220	12.08
1/06 through 12/06	410,989	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,085,400	1	29,743	0	0	36,477	0	66,220	3.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.426	8%	1.749	3.18			
Pure Premium Indicated by National Relativity		17%	1.357	18%	2.281	3.64			
Pure Premium Present on Rate Level		73%	4.453	74%	1.155	5.61			
Pure Premium Derived by Formula		3.624		1.405		5.03			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	5.387	100%	2.923	8.31			
Pure Premium Derived by Formula		5.387		2.923		8.31			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 7360		FREIGHT HANDLING NOC							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	12,624,182	1	864	6	33,190	466	50,685	85,205	0.67
1/03 through 12/03	15,018,840	1	294,547	7	389,913	96,169	320,467	1,101,096	7.33
1/04 through 12/04	11,493,903	2	162,353	10	359,909	136,571	398,470	1,057,303	9.20
1/05 through 12/05	19,859,074	2	65,379	5	150,515	10,594	82,460	308,948	1.56
1/06 through 12/06	25,105,140	1	61,445	15	336,540	23,306	347,905	769,196	3.06
5 YR. TOTAL	84,101,139	7	584,588	43	1,270,067	267,106	1,199,987	3,321,748	3.95
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	2.205	51%	1.744	3.95			
Pure Premium Indicated by National Relativity		29%	2.659	24%	3.457	6.12			
Pure Premium Present on Rate Level		30%	3.735	25%	3.254	6.99			
Pure Premium Derived by Formula		2.796		2.533		5.33			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	16,553,043	6	538,307	22	68,246	437,241	157,382	1,201,176	7.26
1/03 through 12/03	15,052,937	5	141,052	11	4,521	186,496	58,962	391,031	2.60
1/04 through 12/04	19,626,982	5	307,596	14	83,275	276,117	137,184	804,172	4.10
1/05 through 12/05	21,982,348	4	111,842	14	154,662	133,818	253,931	654,253	2.98
1/06 through 12/06	32,044,308	10	699,993	14	133,340	812,733	193,082	1,839,148	5.74
5 YR. TOTAL	105,259,618	30	1,798,790	75	444,044	1,846,405	800,541	4,889,780	4.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	2.131	46%	2.515	4.65			
Pure Premium Indicated by National Relativity		31%	2.296	27%	2.945	5.24			
Pure Premium Present on Rate Level		32%	2.289	27%	1.968	4.26			
Pure Premium Derived by Formula		2.233		2.483		4.72			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	522,729,999	87	6,537,378	245	4,651,923	4,712,906	4,036,718	19,938,925	3.81
1/03 through 12/03	572,581,022	84	7,375,143	281	4,595,216	6,092,163	4,626,081	22,688,603	3.96
1/04 through 12/04	574,792,200	82	5,642,571	241	5,259,375	5,157,305	4,051,329	20,110,580	3.50
1/05 through 12/05	587,607,112	79	7,951,655	252	5,014,972	8,190,549	4,824,505	25,981,681	4.42
1/06 through 12/06	650,285,967	91	11,751,000	247	5,764,743	9,532,390	5,787,754	32,835,887	5.05
5 YR. TOTAL	2,907,996,300	423	39,257,747	1,266	25,286,229	33,685,313	23,326,387	121,555,676	4.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.220	100%	1.961	4.18			
Pure Premium Indicated by National Relativity		0%	2.728	0%	2.680	5.41			
Pure Premium Present on Rate Level		0%	2.877	0%	1.808	4.69			
Pure Premium Derived by Formula		2.220		1.961		4.18			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	37,433,190	7	862,637	26	509,210	763,234	429,367	2,564,448	6.85
1/03 through 12/03	41,470,295	17	1,245,000	31	93,833	804,745	234,242	2,377,820	5.73
1/04 through 12/04	42,182,856	13	760,390	30	594,666	860,952	612,890	2,828,898	6.71
1/05 through 12/05	46,575,372	17	1,135,824	38	508,535	948,909	539,821	3,133,089	6.73
1/06 through 12/06	54,221,061	8	169,344	38	679,844	207,910	604,359	1,661,457	3.06
5 YR. TOTAL	221,882,774	62	4,173,195	163	2,386,088	3,585,750	2,420,679	12,565,712	5.66
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	2.956	71%	2.707	5.66			
Pure Premium Indicated by National Relativity		22%	2.388	14%	2.801	5.19			
Pure Premium Present on Rate Level		22%	3.155	15%	2.798	5.95			
Pure Premium Derived by Formula		2.875		2.734		5.61			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	64,650,340	13	1,129,743	27	322,979	880,700	463,266	2,796,688	4.33
1/03 through 12/03	58,060,948	14	977,595	38	362,283	910,311	393,827	2,644,016	4.55
1/04 through 12/04	66,545,147	19	1,312,577	44	790,927	1,733,997	777,593	4,615,094	6.94
1/05 through 12/05	74,455,221	13	848,781	48	407,446	488,166	559,553	2,303,946	3.09
1/06 through 12/06	76,963,962	12	835,317	39	640,197	412,202	589,213	2,476,929	3.22
5 YR. TOTAL	340,675,618	71	5,104,013	196	2,523,832	4,425,376	2,783,452	14,836,673	4.36
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	2.239	78%	2.116	4.36			
Pure Premium Indicated by National Relativity		19%	2.157	11%	2.349	4.51			
Pure Premium Present on Rate Level		19%	2.444	11%	2.190	4.63			
Pure Premium Derived by Formula		2.262		2.150		4.41			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	9.860	100%	2.179	12.04			
Pure Premium Derived by Formula		9.860		2.179		12.04			

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

NORTH CAROLINA

APPENDIX B-II

EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	72,760	0	0	0	0	0	0	0	0.00
1/03 through 12/03	175,599	0	0	1	8,885	0	11,321	20,206	11.51
1/04 through 12/04	102,455	0	0	0	0	0	0	0	0.00
1/05 through 12/05	118,427	0	0	0	0	0	2,177	2,177	1.84
1/06 through 12/06	94,388	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	563,629	0	0	1	8,885	0	13,498	22,383	3.97
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.576	6%	2.395	3.97			
Pure Premium Indicated by National Relativity		22%	6.632	23%	2.973	9.61			
Pure Premium Present on Rate Level		70%	10.955	71%	2.421	13.38			
Pure Premium Derived by Formula		9.254		2.546		11.80			

CLASS 7398 + +		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	17.023	100%	11.600	28.62			
Pure Premium Derived by Formula		17.023		11.600		28.62			

CLASS 7402 + +		AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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

NORTH CAROLINA

APPENDIX B-II

EFFECTIVE 4/1/2010

CLASS 7403		AVIATION: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	143,243,231	16	1,964,501	50	723,710	1,609,498	864,673	5,162,382	3.60
1/03 through 12/03	318,788,436	41	5,207,775	248	1,971,884	3,829,974	2,950,738	13,960,371	4.38
1/04 through 12/04	385,727,911	80	9,390,772	252	2,867,190	6,270,662	3,684,580	22,213,204	5.76
1/05 through 12/05	423,587,567	64	5,051,722	244	3,915,290	4,654,127	5,152,778	18,773,917	4.43
1/06 through 12/06	262,475,015	33	2,712,012	126	2,330,450	3,019,498	2,690,618	10,752,578	4.10
5 YR. TOTAL	1,533,822,160	234	24,326,782	920	11,808,524	19,383,759	15,343,387	70,862,452	4.62
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.356	100%	2.264	4.62			
Pure Premium Indicated by National Relativity		0%	1.964	0%	2.180	4.14			
Pure Premium Present on Rate Level		0%	2.116	0%	1.751	3.87			
Pure Premium Derived by Formula		2.356		2.264		4.62			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	47,581,980	8	305,152	11	281,412	398,707	248,287	1,233,558	2.59
1/03 through 12/03	277,475,520	12	687,740	60	381,071	367,985	316,081	1,752,877	0.63
1/04 through 12/04	295,220,814	20	2,940,823	57	576,567	1,729,712	555,741	5,802,843	1.97
1/05 through 12/05	362,404,057	26	1,534,200	112	1,011,568	1,112,590	1,295,048	4,953,406	1.37
1/06 through 12/06	79,181,321	8	1,841,469	44	480,019	2,108,205	471,137	4,900,830	6.19
5 YR. TOTAL	1,061,863,692	74	7,309,384	284	2,730,637	5,717,199	2,886,294	18,643,514	1.76
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	0.946	60%	0.810	1.76			
Pure Premium Indicated by National Relativity		25%	0.635	20%	0.596	1.23			
Pure Premium Present on Rate Level		25%	0.500	20%	0.388	0.89			
Pure Premium Derived by Formula		0.757		0.683		1.44			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	48,607	0	0	0	0	0	0	0	0.00
1/03 through 12/03	34,894	0	0	0	0	0	0	0	0.00
1/04 through 12/04	29,851	0	0	0	0	0	0	0	0.00
1/05 through 12/05	15,910	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	129,262	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	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		28%	15.866	29%	9.175	25.04			
Pure Premium Present on Rate Level		66%	20.841	67%	4.139	24.98			
Pure Premium Derived by Formula		18.198		5.434		23.63			

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

NORTH CAROLINA

APPENDIX B-II

EFFECTIVE 4/1/2010

CLASS 7421		AVIATION: TRANSPORTATION OF PERSONAL IN CONDUCT OR EMPLOYER'S BUSINESS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	21,355,290	1	37,460	5	58,898	46,116	174,203	316,677	1.48
1/03 through 12/03	25,468,819	0	0	2	28,008	0	113,875	141,883	0.56
1/04 through 12/04	25,706,728	0	0	7	167,308	0	234,767	402,075	1.56
1/05 through 12/05	26,141,064	0	0	3	64,930	0	111,880	176,810	0.68
1/06 through 12/06	27,829,185	1	21,238	1	13,768	5,577	42,646	83,229	0.30
5 YR. TOTAL	126,501,086	2	58,698	18	332,912	51,693	677,371	1,120,674	0.89
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.310	31%	0.576	0.89			
Pure Premium Indicated by National Relativity		35%	0.873	34%	0.918	1.79			
Pure Premium Present on Rate Level		36%	1.060	35%	0.623	1.68			
Pure Premium Derived by Formula		0.777		0.709		1.49			

CLASS 7422		AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	25,466,390	4	518,853	3	71,428	354,102	29,368	973,751	3.82
1/03 through 12/03	27,681,539	0	0	1	39,105	0	58,850	97,955	0.35
1/04 through 12/04	31,142,867	1	536,428	6	83,544	472,894	106,918	1,199,784	3.85
1/05 through 12/05	38,632,309	1	34,844	8	12,843	56,523	31,148	135,358	0.35
1/06 through 12/06	44,839,065	0	0	5	34,169	0	30,767	64,936	0.14
5 YR. TOTAL	167,762,170	6	1,090,125	23	241,089	883,519	257,051	2,471,784	1.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.794	36%	0.680	1.47			
Pure Premium Indicated by National Relativity		27%	2.835	32%	0.970	3.81			
Pure Premium Present on Rate Level		27%	2.502	32%	0.660	3.16			
Pure Premium Derived by Formula		1.806		0.766		2.57			

CLASS 7425		AVIATION: HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	523,456	0	0	0	0	0	0	0	0.00
1/03 through 12/03	667,368	0	0	0	0	0	0	0	0.00
1/04 through 12/04	1,403,646	1	405,458	0	0	628,245	0	1,033,703	73.64
1/05 through 12/05	862,195	0	0	0	0	0	0	0	0.00
1/06 through 12/06	3,396,666	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,853,331	1	405,458	0	0	628,245	0	1,033,703	15.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	5.916	15%	9.167	15.08			
Pure Premium Indicated by National Relativity		19%	3.121	20%	0.708	3.83			
Pure Premium Present on Rate Level		62%	7.055	65%	1.862	8.92			
Pure Premium Derived by Formula		6.091		2.727		8.82			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 7431		AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,318,311	0	0	3	16,046	0	19,636	35,682	1.08
1/03 through 12/03	5,230,378	2	181,747	5	91,683	141,313	58,368	473,111	9.05
1/04 through 12/04	336,078	0	0	0	0	0	0	0	0.00
1/05 through 12/05	467,078	0	0	0	0	0	0	0	0.00
1/06 through 12/06	417,734	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,769,579	2	181,747	8	107,729	141,313	78,004	508,793	5.21
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	2.963	12%	2.245	5.21			
Pure Premium Indicated by National Relativity		24%	3.939	26%	0.477	4.42			
Pure Premium Present on Rate Level		61%	2.834	62%	0.761	3.60			
Pure Premium Derived by Formula		3.119		0.865		3.98			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	4,723,766	1	313,777	2	90,318	50,870	190,912	645,877	13.67
1/03 through 12/03	2,067,413	1	19,115	2	21,170	6,279	35,698	82,262	3.98
1/04 through 12/04	2,803,535	0	0	1	1,478	0	5,413	6,891	0.25
1/05 through 12/05	1,152,325	2	186,606	0	0	115,572	865	303,043	26.30
1/06 through 12/06	1,434,616	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	12,181,655	4	519,498	5	112,966	172,721	232,888	1,038,073	8.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	5.192	20%	3.330	8.52			
Pure Premium Indicated by National Relativity		42%	1.412	40%	1.504	2.92			
Pure Premium Present on Rate Level		43%	2.111	40%	2.122	4.23			
Pure Premium Derived by Formula		2.280		2.116		4.40			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	7,071,243	0	0	1	12,931	0	75,770	88,701	1.25
1/03 through 12/03	8,336,841	1	194,417	0	0	73,679	6,206	274,302	3.29
1/04 through 12/04	8,281,154	0	0	4	17,365	0	51,301	68,666	0.83
1/05 through 12/05	7,980,691	2	193,221	0	0	939,299	1,344	1,133,864	14.21
1/06 through 12/06	10,380,191	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	42,050,120	3	387,638	5	30,296	1,012,978	134,621	1,565,533	3.72
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.994	22%	2.729	3.72			
Pure Premium Indicated by National Relativity		41%	0.618	39%	0.708	1.33			
Pure Premium Present on Rate Level		42%	0.862	39%	0.788	1.65			
Pure Premium Derived by Formula		0.784		1.184		1.97			

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

NORTH CAROLINA

APPENDIX B-II

EFFECTIVE 4/1/2010

CLASS 7520		WATERWORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	23,691,191	7	553,518	8	107,467	282,966	154,239	1,098,190	4.64
1/03 through 12/03	28,303,114	1	21,516	10	146,940	16,594	151,342	336,392	1.19
1/04 through 12/04	32,574,777	4	402,267	15	242,037	184,076	429,214	1,257,594	3.86
1/05 through 12/05	28,923,705	2	117,356	9	269,096	339,193	210,482	936,127	3.24
1/06 through 12/06	29,378,064	5	224,521	9	161,544	138,478	245,064	769,607	2.62
5 YR. TOTAL	142,870,851	19	1,319,178	51	927,084	961,307	1,190,341	4,397,910	3.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		41%	1.572		48%	1.506		3.08	
Pure Premium Indicated by National Relativity		29%	2.103		26%	2.269		4.37	
Pure Premium Present on Rate Level		30%	2.169		26%	1.631		3.80	
Pure Premium Derived by Formula		1.905			1.737			3.64	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	20,664,631	1	254,660	5	335,366	706,458	211,972	1,508,456	7.30
1/03 through 12/03	17,671,959	2	14,471	2	364,365	6,506	332,990	718,332	4.06
1/04 through 12/04	11,065,650	1	65,248	2	15,705	72,177	49,151	202,281	1.83
1/05 through 12/05	22,812,983	8	1,288,872	14	477,283	1,079,768	520,633	3,366,556	14.76
1/06 through 12/06	11,647,079	3	422,356	13	249,407	610,257	236,045	1,518,065	13.03
5 YR. TOTAL	83,862,302	15	2,045,607	36	1,442,126	2,475,166	1,350,791	7,313,690	8.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		40%	4.159		48%	4.562		8.72	
Pure Premium Indicated by National Relativity		0%	0.000		0%	0.000		0.00	
Pure Premium Present on Rate Level		60%	3.348		52%	2.588		5.94	
Pure Premium Derived by Formula		3.672			3.536			7.21	

CLASS 7538		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							TOTAL
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	33,223,666	5	861,784	38	1,048,884	765,999	1,144,266	3,820,933	11.50
1/03 through 12/03	30,939,001	8	1,575,506	40	1,647,438	2,013,983	2,205,106	7,442,033	24.05
1/04 through 12/04	19,822,239	1	286,054	7	297,428	129,140	244,745	957,367	4.83
1/05 through 12/05	36,794,874	6	823,128	43	3,119,684	1,055,351	2,596,199	7,594,362	20.64
1/06 through 12/06	18,857,334	3	394,977	5	653,346	351,720	236,755	1,636,798	8.68
5 YR. TOTAL	139,637,114	23	3,941,449	133	6,766,780	4,316,193	6,427,071	21,451,493	15.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		69%	7.669	80%	7.694			15.36	
Pure Premium Indicated by National Relativity		15%	4.548	10%	3.673			8.22	
Pure Premium Present on Rate Level		16%	7.627	10%	5.579			13.21	
Pure Premium Derived by Formula		7.194			7.080			14.27	

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

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CLASS 7539		ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	51,149,964	2	12,602	17	406,258	6,289	249,901	675,050	1.32
1/03 through 12/03	58,386,870	9	416,307	14	544,508	426,163	368,244	1,755,222	3.01
1/04 through 12/04	62,034,872		2,071,470	18	586,834	1,013,645	396,864	4,068,813	6.56
1/05 through 12/05	67,741,705	12	116,584	13	289,199	117,748	393,746	917,277	1.35
1/06 through 12/06	52,446,719	12	462,205	6	97,147	401,675	185,733	1,146,760	2.19
5 YR. TOTAL	291,760,130	44	3,079,168	68	1,923,946	1,965,520	1,594,488	8,563,122	2.93
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	1.715	53%	1.220			2.94	
Pure Premium Indicated by National Relativity		22%	1.257	23%	1.363			2.62	
Pure Premium Present on Rate Level		22%	2.364	24%	1.027			3.39	
Pure Premium Derived by Formula		1.757		1.207				2.96	

CLASS 7540		ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	65,879,556	11	1,363,933	42	1,289,614	2,439,686	1,425,391	6,518,624	9.89
1/03 through 12/03	69,547,871	9	1,206,699	54	1,752,614	1,480,205	1,640,562	6,080,080	8.74
1/04 through 12/04	72,655,881	11	1,271,804	27	384,798	1,686,600	673,538	4,016,740	5.53
1/05 through 12/05	76,686,134	6	1,148,469	32	1,453,248	951,106	1,673,403	5,226,226	6.82
1/06 through 12/06	73,859,750	6	1,610,985	31	788,701	1,444,896	989,087	4,833,669	6.54
5 YR. TOTAL	358,629,192	43	6,601,890	186	5,668,975	8,002,493	6,401,981	26,675,339	7.44
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		62%	3.422	70%	4.017			7.44	
Pure Premium Indicated by National Relativity		19%	2.138	15%	2.198			4.34	
Pure Premium Present on Rate Level		19%	2.457	15%	1.659			4.12	
Pure Premium Derived by Formula		2.995		3.390				6.39	

CLASS 7580		SEWAGE DISPOSAL PLANT OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	11,655,603	1	30,697	3	8,742	115,919	35,622	190,980	1.64
1/03 through 12/03	14,408,099	2	201,953	4	45,312	85,306	100,181	432,752	3.00
1/04 through 12/04	14,198,528	4	258,189	1	1,625	181,810	33,119	474,743	3.34
1/05 through 12/05	15,323,782	2	227,526	1	4,064	332,126	8,908	572,624	3.74
1/06 through 12/06	13,148,289	2	178,011	2	52,578	145,655	109,979	486,223	3.70
5 YR. TOTAL	68,734,301	11	896,376	11	112,321	860,816	287,809	2,157,322	3.14
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.468	30%	1.671			3.14	
Pure Premium Indicated by National Relativity		37%	1.366	35%	1.719			3.09	
Pure Premium Present on Rate Level		37%	1.467	35%	1.035			2.50	
Pure Premium Derived by Formula		1.430		1.465				2.90	

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

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CLASS 7590		GARBAGE WORKS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	4,692,498	0	0	0	0	0	2,907	2,907	0.06
1/03 through 12/03	4,091,249	1	9,023	2	11,409	57,514	5,794	83,740	2.05
1/04 through 12/04	2,942,035	1	142,907	1	2,869	22,536	19,381	187,693	6.38
1/05 through 12/05	5,664,435	0	0	3	43,111	0	38,173	81,284	1.43
1/06 through 12/06	5,441,351	0	0	1	19,969	0	61,824	81,793	1.50
5 YR. TOTAL	22,831,568	2	151,930	7	77,358	80,050	128,079	437,417	1.92
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	1.004	23%	0.912	1.92			
Pure Premium Indicated by National Relativity		40%	2.633	38%	3.799	6.43			
Pure Premium Present on Rate Level		41%	2.053	39%	1.591	3.64			
Pure Premium Derived by Formula		2.086		2.274		4.36			

CLASS 7600		TELEPHONE OR TELEGRAPH CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	175,476,752	20	2,309,859	74	1,218,308	1,469,908	1,412,035	6,410,110	3.65
1/03 through 12/03	159,229,149	23	2,570,900	63	3,325,922	1,732,686	1,628,198	9,257,706	5.81
1/04 through 12/04	158,460,756	19	1,531,579	62	2,725,147	981,040	1,776,392	7,014,158	4.43
1/05 through 12/05	144,831,527	18	1,826,313	54	2,152,007	1,374,871	1,317,009	6,670,200	4.61
1/06 through 12/06	129,378,274	8	762,920	30	733,731	508,621	854,395	2,859,667	2.21
5 YR. TOTAL	767,376,458	88	9,001,571	283	10,155,115	6,067,126	6,988,029	32,211,841	4.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		82%	2.496	91%	1.701	4.20			
Pure Premium Indicated by National Relativity		9%	1.432	4%	1.554	2.99			
Pure Premium Present on Rate Level		9%	2.319	5%	1.533	3.85			
Pure Premium Derived by Formula		2.384		1.687		4.07			

CLASS 7601		TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	10,153,870	3	282,500	12	160,249	204,476	147,670	794,895	7.83
1/03 through 12/03	8,394,172	0	0	3	5,443	0	11,402	16,845	0.20
1/04 through 12/04	11,079,098	3	661,157	4	16,625	643,522	15,779	1,337,083	12.07
1/05 through 12/05	13,676,129	1	52,236	9	435,668	32,601	207,588	728,093	5.32
1/06 through 12/06	3,832,170	1	57,871	0	0	133,420	5,108	196,399	5.13
5 YR. TOTAL	47,135,439	8	1,053,764	28	617,985	1,014,019	387,547	3,073,315	6.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	3.547	44%	2.973	6.52			
Pure Premium Indicated by National Relativity		30%	4.440	28%	3.413	7.85			
Pure Premium Present on Rate Level		31%	5.504	28%	3.811	9.32			
Pure Premium Derived by Formula		4.422		3.331		7.75			

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

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CLASS 7605		BURGLAR ALARM INSTALLATION OR REPAIR & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	112,361,889	11	614,284	25	655,344	755,276	507,059	2,531,963	2.25
1/03 through 12/03	111,144,834	14	2,485,779	34	1,020,754	1,743,860	795,819	6,046,212	5.44
1/04 through 12/04	113,567,699	9	1,005,441	38	540,618	440,420	525,245	2,511,724	2.21
1/05 through 12/05	129,521,168	9	770,832	36	663,424	855,018	640,878	2,930,152	2.26
1/06 through 12/06	137,325,197	13	2,404,610	15	483,670	1,633,364	632,549	5,154,193	3.75
5 YR. TOTAL	603,920,787	56	7,280,946	148	3,363,810	5,427,938	3,101,550	19,174,244	3.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		72%	1.763	75%	1.412	3.18			
Pure Premium Indicated by National Relativity		14%	1.295	12%	1.183	2.48			
Pure Premium Present on Rate Level		14%	1.969	13%	1.118	3.09			
Pure Premium Derived by Formula		1.726		1.346		3.07			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	328,863,278	4	200,232	21	575,920	96,189	738,634	1,610,975	0.49
1/03 through 12/03	287,972,042	4	107,235	10	114,179	109,577	272,174	603,165	0.21
1/04 through 12/04	291,278,553	7	444,525	14	265,411	899,309	459,810	2,069,055	0.71
1/05 through 12/05	338,728,254	6	355,049	12	165,956	283,594	321,017	1,125,616	0.33
1/06 through 12/06	363,064,249	1	12,619	11	719,763	22,955	386,126	1,141,463	0.31
5 YR. TOTAL	1,609,906,376	22	1,119,660	68	1,841,229	1,411,624	2,177,761	6,550,274	0.41
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	0.184	67%	0.223	0.41			
Pure Premium Indicated by National Relativity		24%	0.248	16%	0.312	0.56			
Pure Premium Present on Rate Level		24%	0.301	17%	0.278	0.58			
Pure Premium Derived by Formula		0.227		0.247		0.47			

CLASS 7611		TELEPHONE OR CABLE TV LINE INSTALLATION-CONTRACTORS, UNDERGROUND & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	17,448,590	4	221,559	7	96,632	210,572	92,371	621,134	3.56
1/03 through 12/03	13,224,092	3	6,504	14	241,420	26,797	245,793	520,514	3.94
1/04 through 12/04	17,789,839	4	578,060	14	352,934	679,075	341,568	1,951,637	10.97
1/05 through 12/05	29,276,450	4	174,916	21	419,763	33,314	595,893	1,223,886	4.18
1/06 through 12/06	38,707,901	9	1,203,645	17	493,342	934,589	236,292	2,867,868	7.41
5 YR. TOTAL	116,446,872	24	2,184,684	73	1,604,091	1,884,347	1,511,917	7,185,039	6.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	3.254	52%	2.917	6.17			
Pure Premium Indicated by National Relativity		26%	3.285	24%	2.767	6.05			
Pure Premium Present on Rate Level		27%	3.630	24%	2.285	5.92			
Pure Premium Derived by Formula		3.364		2.729		6.09			

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

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CLASS 7612		TELEPHONE OR CABLE TV LINE INSTALLATION-CONTRACTORS, OVERHEAD & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	6,079,397	1	2,244	4	299,485	6,528	90,450	398,707	6.56
1/03 through 12/03	6,953,089	1	114,696	2	119,715	61,079	590,809	886,299	12.75
1/04 through 12/04	5,984,280	1	274,276	4	277,164	0	113,296	664,736	11.11
1/05 through 12/05	7,865,481	1	153,388	6	205,761	179,869	232,776	771,794	9.81
1/06 through 12/06	10,436,872	1	43,415	6	124,257	51,292	83,738	302,702	2.90
5 YR. TOTAL	37,319,119	5	588,019	22	1,026,382	298,768	1,111,069	3,024,238	8.10
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	4.326	44%	3.778	8.10			
Pure Premium Indicated by National Relativity		32%	4.986	28%	4.479	9.47			
Pure Premium Present on Rate Level		32%	5.661	28%	4.602	10.26			
Pure Premium Derived by Formula		4.964		4.205		9.17			

CLASS 7613		TELEPHONE OR CABLE TV LINE INSTALLATION-CONTRACTORS, SERVICE LINES AND CONNECTIONS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	38,003,666	4	541,541	18	177,290	304,253	221,448	1,244,532	3.27
1/03 through 12/03	38,650,584	16	2,066,212	33	693,076	1,457,308	536,288	4,752,884	12.30
1/04 through 12/04	34,711,825	8	341,304	19	717,003	157,297	532,909	1,748,513	5.04
1/05 through 12/05	31,430,699	3	718,027	18	363,803	705,215	356,130	2,143,175	6.82
1/06 through 12/06	27,832,924	3	325,979	14	362,179	304,119	397,581	1,389,858	4.99
5 YR. TOTAL	170,629,698	34	3,993,063	102	2,313,351	2,928,192	2,044,356	11,278,962	6.61
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	3.696	62%	2.914	6.61			
Pure Premium Indicated by National Relativity		19%	3.287	19%	2.610	5.90			
Pure Premium Present on Rate Level		20%	4.580	19%	2.391	6.97			
Pure Premium Derived by Formula		3.795		2.757		6.55			

CLASS 7704		COMBINED DATA FOR CLASSES 7704, 7710 AND 7711							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	2,712,816	0	0	3	168,819	0	48,383	217,202	8.01
1/03 through 12/03	9,109,008	0	0	4	33,202	0	81,549	114,751	1.26
1/04 through 12/04	6,972,908	0	0	3	42,061	0	147,212	189,273	2.71
1/05 through 12/05	11,203,130	2	44,687	5	19,977	60,263	95,449	220,379	1.97
1/06 through 12/06	9,023,438	0	0	5	92,694	0	180,345	273,039	3.03
5 YR. TOTAL	39,021,300	2	44,687	20	356,753	60,263	552,938	1,014,641	2.60
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.029	26%	1.571	2.60			
Pure Premium Indicated by National Relativity		38%	1.966	37%	2.534	4.50			
Pure Premium Present on Rate Level		39%	1.862	37%	1.275	3.14			
Pure Premium Derived by Formula		1.710		1.818		3.53			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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		22%	0.836	24%	2.858	3.69			
Pure Premium Present on Rate Level		78%	2.289	76%	1.968	4.26			
Pure Premium Derived by Formula		1.969		2.182		4.15			

CLASS 7710 + +		FIREFIGHTERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	1.792	50%	1.910	3.70			
Pure Premium Present on Rate Level		50%	1.862	50%	1.275	3.14			
Pure Premium Derived by Formula		1.827		1.593		3.42			

CLASS 7711 + +		FIREFIGHTERS & DRIVERS - VOLUNTEER							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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		22%	9.125	23%	26.574	35.70			
Pure Premium Present on Rate Level		78%	1.862	77%	1.275	3.14			
Pure Premium Derived by Formula		3.460		7.094		10.55			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	161,586,116	10	826,782	43	432,766	649,071	616,738	2,525,357	1.56
1/03 through 12/03	163,227,716	24	1,224,206	43	518,299	731,845	847,948	3,322,298	2.04
1/04 through 12/04	208,484,017	16	1,563,068	52	484,615	2,197,978	956,664	5,202,325	2.50
1/05 through 12/05	282,631,754	21	2,465,562	65	1,067,601	2,039,335	1,716,322	7,288,820	2.58
1/06 through 12/06	296,781,674	27	3,123,011	64	867,387	2,953,167	1,459,024	8,402,589	2.83
5 YR. TOTAL	1,112,711,277	98	9,202,629	267	3,370,668	8,571,396	5,596,696	26,741,389	2.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		75%	1.130	90%	1.273	2.40			
Pure Premium Indicated by National Relativity		12%	1.440	5%	1.585	3.03			
Pure Premium Present on Rate Level		13%	1.282	5%	1.004	2.29			
Pure Premium Derived by Formula		1.187		1.275		2.46			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	77,091,646	6	147,418	24	589,530	446,248	791,653	1,974,849	2.56
1/03 through 12/03	70,461,579	7	352,695	21	1,026,997	518,004	711,787	2,609,483	3.70
1/04 through 12/04	89,509,273	10	447,867	34	735,761	696,286	1,159,886	3,039,800	3.40
1/05 through 12/05	94,908,921	11	608,460	30	423,386	736,652	1,154,045	2,922,543	3.08
1/06 through 12/06	94,839,055	8	801,921	10	186,952	508,453	337,046	1,834,372	1.93
5 YR. TOTAL	426,810,474	42	2,358,361	119	2,962,626	2,905,643	4,154,417	12,381,047	2.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	1.247	64%	1.654	2.90			
Pure Premium Indicated by National Relativity		25%	1.019	18%	1.322	2.34			
Pure Premium Present on Rate Level		25%	1.236	18%	1.126	2.36			
Pure Premium Derived by Formula		1.187		1.499		2.69			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	2,380,227	0	0	0	0	0	3,674	3,674	0.15
1/03 through 12/03	2,006,034	0	0	5	65,557	0	64,203	129,760	6.47
1/04 through 12/04	2,360,313	0	0	1	1,497	0	3,737	5,234	0.22
1/05 through 12/05	2,647,852	0	0	2	57,515	0	33,223	90,738	3.43
1/06 through 12/06	4,325,691	0	0	1	1,809	0	416	2,225	0.05
5 YR. TOTAL	13,720,117	0	0	9	126,378	0	105,253	231,631	1.69
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.921	32%	0.767	1.69			
Pure Premium Indicated by National Relativity		37%	4.228	34%	3.326	7.55			
Pure Premium Present on Rate Level		37%	6.971	34%	5.806	12.78			
Pure Premium Derived by Formula		4.383		3.350		7.73			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	40,752,428	3	22,198	12	144,862	29,077	190,581	386,718	0.95
1/03 through 12/03	42,252,418	6	56,269	6	58,214	24,867	181,601	320,951	0.76
1/04 through 12/04	42,699,263	2	30,152	8	49,250	46,986	62,750	189,138	0.44
1/05 through 12/05	42,837,010	3	247,431	13	114,938	342,596	92,853	797,818	1.86
1/06 through 12/06	42,168,369	5	295,246	7	104,765	297,403	231,871	929,285	2.20
5 YR. TOTAL	210,709,488	19	651,296	46	472,029	740,929	759,656	2,623,910	1.25
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.533	39%	0.712	1.25			
Pure Premium Indicated by National Relativity		35%	0.971	30%	1.414	2.39			
Pure Premium Present on Rate Level		35%	0.676	31%	0.629	1.31			
Pure Premium Derived by Formula		0.736		0.897		1.63			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	42,963,126	2	35,312	8	139,068	29,090	172,442	375,912	0.87
1/03 through 12/03	52,329,195	4	82,653	8	68,565	140,315	185,505	477,038	0.91
1/04 through 12/04	52,445,472	4	359,241	17	450,910	556,528	414,001	1,780,680	3.40
1/05 through 12/05	55,883,107	8	198,165	21	152,808	238,339	222,816	812,128	1.45
1/06 through 12/06	61,191,678	4	82,671	8	212,626	110,426	204,641	610,364	1.00
5 YR. TOTAL	264,812,578	22	758,042	62	1,023,977	1,074,698	1,199,405	4,056,122	1.53
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.673	51%	0.859	1.53			
Pure Premium Indicated by National Relativity		31%	0.939	24%	1.352	2.29			
Pure Premium Present on Rate Level		32%	0.876	25%	0.986	1.86			
Pure Premium Derived by Formula		0.820		1.009		1.83			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	302,320,960	32	1,796,676	80	1,104,185	2,165,946	1,280,244	6,347,051	2.10
1/03 through 12/03	322,798,088	31	1,376,953	92	1,124,863	1,574,805	1,175,792	5,252,413	1.63
1/04 through 12/04	290,411,494	40	3,143,424	109	1,569,214	4,798,434	2,050,324	11,561,396	3.98
1/05 through 12/05	328,816,712	39	3,127,987	115	1,619,750	3,399,614	2,432,191	10,579,542	3.22
1/06 through 12/06	347,467,765	36	2,727,859	103	1,721,174	1,990,154	1,739,528	8,178,715	2.35
5 YR. TOTAL	1,591,815,019	178	12,172,899	499	7,139,186	13,928,953	8,678,079	41,919,117	2.63
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		85%	1.213	100%	1.420	2.63			
Pure Premium Indicated by National Relativity		7%	0.887	0%	1.181	2.07			
Pure Premium Present on Rate Level		8%	1.183	0%	1.331	2.51			
Pure Premium Derived by Formula		1.188		1.420		2.61			

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

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EFFECTIVE 4/1/2010

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.
1/02 through 12/02	453,678,735	28	1,474,791	105	1,189,268	1,884,199	1,860,473	6,408,731	1.41
1/03 through 12/03	595,162,627	42	1,699,941	115	2,265,938	2,525,124	3,595,849	10,086,852	1.69
1/04 through 12/04	573,628,794	30	1,051,612	123	1,205,216	1,063,989	2,046,189	5,367,006	0.94
1/05 through 12/05	648,411,835	56	2,629,902	147	1,412,478	3,390,409	2,317,809	9,750,598	1.50
1/06 through 12/06	648,955,506	65	2,952,674	152	1,708,583	2,937,553	3,350,582	10,949,392	1.69
5 YR. TOTAL	2,919,837,497	221	9,808,920	642	7,781,483	11,801,274	13,170,902	42,562,579	1.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		86%	0.602	100%		0.855		1.46	
Pure Premium Indicated by National Relativity		7%	0.491	0%		0.705		1.20	
Pure Premium Present on Rate Level		7%	0.655	0%		0.760		1.42	
Pure Premium Derived by Formula			0.598			0.855		1.45	

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.
1/02 through 12/02	203,689,537	13	647,978	73	948,250	814,807	1,134,234	3,545,269	1.74
1/03 through 12/03	212,741,765	19	871,656	43	188,700	941,293	554,557	2,556,206	1.20
1/04 through 12/04	211,261,338	12	1,160,150	71	793,336	1,088,500	1,377,767	4,419,753	2.09
1/05 through 12/05	235,213,590	15	898,617	72	732,264	629,736	1,149,070	3,409,687	1.45
1/06 through 12/06	237,742,885	13	1,016,057	59	779,400	556,187	1,082,610	3,434,254	1.44
5 YR. TOTAL	1,100,649,115	72	4,594,458	318	3,441,950	4,030,523	5,298,238	17,365,169	1.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		63%	0.730	87%		0.848		1.58	
Pure Premium Indicated by National Relativity		18%	0.797	6%		1.085		1.88	
Pure Premium Present on Rate Level		19%	0.791	7%		0.904		1.70	
Pure Premium Derived by Formula			0.754			0.866		1.62	

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.
1/02 through 12/02	137,761,512	2	438,112	8	106,038	482,029	125,762	1,151,941	0.84
1/03 through 12/03	146,040,231	3	25,779	10	279,289	44,060	204,947	554,075	0.38
1/04 through 12/04	141,777,483	1	74,206	6	289,851	0	307,201	671,258	0.47
1/05 through 12/05	157,128,489	1	102,160	7	73,582	45,378	145,828	366,948	0.23
1/06 through 12/06	167,026,310	3	354,625	7	69,968	86,010	210,059	720,662	0.43
5 YR. TOTAL	749,734,025	10	994,882	38	818,728	657,477	993,797	3,464,884	0.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		37%	0.242	42%		0.220		0.46	
Pure Premium Indicated by National Relativity		31%	0.225	29%		0.257		0.48	
Pure Premium Present on Rate Level		32%	0.305	29%		0.218		0.52	
Pure Premium Derived by Formula			0.257			0.230		0.49	

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

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EFFECTIVE 4/1/2010

CLASS 8015		QUICK PRINTING-COPYING OR DUPLICATION 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	31,713,660	1	20,097	6	216,047	15,291	171,815	423,250	1.33
1/03 through 12/03	37,549,045	0	0	1	3,077	0	14,793	17,870	0.05
1/04 through 12/04	34,771,760	1	189,856	4	20,307	606,889	131,832	948,884	2.73
1/05 through 12/05	41,791,788	1	79,932	1	51	43,462	13,132	136,577	0.33
1/06 through 12/06	43,948,865	2	495,883	4	17,191	408,409	57,756	979,239	2.23
5 YR. TOTAL	189,775,118	5	785,768	16	256,673	1,074,051	389,328	2,505,820	1.32
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.549	39%	0.771	1.32			
Pure Premium Indicated by National Relativity		38%	0.294	30%	0.363	0.66			
Pure Premium Present on Rate Level		38%	0.398	31%	0.698	1.10			
Pure Premium Derived by Formula		0.395		0.626		1.02			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,607,653,119	156	7,569,859	405	5,407,698	7,219,028	7,609,739	27,806,324	1.73
1/03 through 12/03	1,836,959,972	180	8,619,352	488	5,849,340	8,619,748	8,392,123	31,480,563	1.71
1/04 through 12/04	1,924,419,797	199	10,325,226	496	6,023,176	10,084,654	9,709,837	36,142,893	1.88
1/05 through 12/05	1,846,688,092	170	10,777,296	509	6,851,826	10,725,107	9,446,372	37,800,601	2.05
1/06 through 12/06	1,965,124,003	144	7,446,504	512	6,322,076	7,679,194	10,761,956	32,209,730	1.64
5 YR. TOTAL	9,180,844,983	849	44,738,237	2,410	30,454,116	44,327,731	45,920,027	165,440,111	1.80
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.819	100%	0.983	1.80			
Pure Premium Indicated by National Relativity		0%	0.599	0%	0.917	1.52			
Pure Premium Present on Rate Level		0%	0.838	0%	0.867	1.71			
Pure Premium Derived by Formula		0.819		0.983		1.80			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	463,617,889	48	2,342,025	188	2,018,027	2,238,977	2,890,987	9,490,016	2.05
1/03 through 12/03	480,120,945	54	3,190,582	187	2,243,627	2,720,834	3,032,558	11,187,601	2.33
1/04 through 12/04	454,861,233	39	2,021,969	178	2,656,342	1,672,936	3,158,372	9,509,619	2.09
1/05 through 12/05	512,421,840	42	2,782,624	199	3,117,625	2,267,405	3,750,031	11,917,685	2.33
1/06 through 12/06	542,685,104	46	2,602,877	193	3,376,898	2,873,713	4,038,988	12,892,476	2.38
5 YR. TOTAL	2,453,707,011	229	12,940,077	945	13,412,519	11,773,865	16,870,936	54,997,397	2.24
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.074	100%	1.167	2.24			
Pure Premium Indicated by National Relativity		0%	1.222	0%	1.561	2.78			
Pure Premium Present on Rate Level		0%	1.181	0%	1.030	2.21			
Pure Premium Derived by Formula		1.074		1.167		2.24			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	191,794,985	29	1,269,519	54	614,528	687,174	1,319,622	3,890,843	2.03
1/03 through 12/03	203,249,404	26	1,064,668	61	983,343	957,468	2,062,804	5,068,283	2.49
1/04 through 12/04	217,551,756	21	1,028,237	50	1,036,292	950,957	1,843,548	4,859,034	2.23
1/05 through 12/05	210,220,531	13	467,502	42	780,726	864,245	1,199,312	3,311,785	1.58
1/06 through 12/06	228,061,838	15	371,341	56	1,051,171	463,126	1,640,641	3,526,279	1.55
5 YR. TOTAL	1,050,878,514	104	4,201,267	263	4,466,060	3,922,970	8,065,927	20,656,224	1.97
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		70%	0.825	95%		1.141		1.97	
Pure Premium Indicated by National Relativity		15%	1.313	2%		1.722		3.04	
Pure Premium Present on Rate Level		15%	1.079	3%		1.166		2.25	
Pure Premium Derived by Formula		0.936		1.153				2.09	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	10,505,379	2	282,255	4	69,254	112,833	96,808	561,150	5.34
1/03 through 12/03	9,201,566	0	0	4	4,556	0	19,318	23,874	0.26
1/04 through 12/04	9,485,493	1	10,181	2	5,105	6,607	11,101	32,994	0.35
1/05 through 12/05	7,583,168	0	0	4	23,360	0	15,387	38,747	0.51
1/06 through 12/06	9,368,793	1	65,617	4	83,176	272,629	98,020	519,442	5.54
5 YR. TOTAL	46,144,399	4	358,053	18	185,451	392,069	240,634	1,176,207	2.55
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	1.178	27%		1.371		2.55	
Pure Premium Indicated by National Relativity		39%	1.044	36%		1.591		2.64	
Pure Premium Present on Rate Level		40%	1.257	37%		1.167		2.42	
Pure Premium Derived by Formula		1.157		1.375				2.53	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	67,323,305	4	378,156	18	221,471	1,091,178	257,761	1,948,566	2.89
1/03 through 12/03	70,415,317	7	435,912	21	291,710	470,088	413,272	1,610,982	2.29
1/04 through 12/04	65,378,685	4	241,053	17	277,578	137,779	353,015	1,009,425	1.54
1/05 through 12/05	54,583,514	9	257,009	15	375,710	379,461	360,707	1,372,887	2.52
1/06 through 12/06	69,459,369	6	334,973	26	348,665	329,997	437,011	1,450,646	2.09
5 YR. TOTAL	327,160,190	30	1,647,103	97	1,515,134	2,408,503	1,821,766	7,392,506	2.26
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		44%	0.967	61%		1.293		2.26	
Pure Premium Indicated by National Relativity		28%	1.029	19%		1.387		2.42	
Pure Premium Present on Rate Level		28%	1.081	20%		1.265		2.35	
Pure Premium Derived by Formula		1.016		1.305				2.32	

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	325,431,158	19	1,141,099	125	2,173,864	1,194,586	2,617,246	7,126,795	2.19
1/03 through 12/03	334,018,430	26	1,779,148	139	1,925,020	1,381,372	2,194,163	7,279,703	2.18
1/04 through 12/04	352,397,243	28	2,229,626	108	1,410,485	1,705,347	1,950,400	7,295,858	2.07
1/05 through 12/05	423,388,429	24	1,113,544	134	1,755,624	796,990	2,674,313	6,340,471	1.50
1/06 through 12/06	470,254,913	30	1,162,581	130	1,697,477	1,957,311	2,638,479	7,455,848	1.59
5 YR. TOTAL	1,905,490,173	127	7,425,998	636	8,962,470	7,035,606	12,074,601	35,498,675	1.86
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		84%	0.860	100%		1.003		1.86	
Pure Premium Indicated by National Relativity		8%	0.874	0%		1.131		2.01	
Pure Premium Present on Rate Level		8%	0.962	0%		0.847		1.81	
Pure Premium Derived by Formula		0.869				1.003		1.87	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	151,878,722	45	1,874,817	70	355,280	2,281,740	966,081	5,477,918	3.61
1/03 through 12/03	148,741,177	31	1,526,006	62	1,104,769	2,194,411	1,741,962	6,567,148	4.42
1/04 through 12/04	154,725,474	29	648,010	51	291,787	1,033,258	795,690	2,768,745	1.79
1/05 through 12/05	151,608,261	22	939,574	60	665,933	1,398,258	1,095,587	4,099,352	2.70
1/06 through 12/06	122,299,681	13	360,964	49	552,581	549,791	828,767	2,292,103	1.87
5 YR. TOTAL	729,253,315	140	5,349,371	292	2,970,350	7,457,458	5,428,087	21,205,266	2.91
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		61%	1.141	96%		1.767		2.91	
Pure Premium Indicated by National Relativity		19%	0.572	2%		1.016		1.59	
Pure Premium Present on Rate Level		20%	1.104	2%		1.721		2.83	
Pure Premium Derived by Formula		1.025				1.751		2.78	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	246,268,962	35	1,652,209	140	1,256,670	1,611,874	1,419,526	5,940,279	2.41
1/03 through 12/03	278,608,693	51	3,436,845	123	1,538,960	3,424,269	1,957,661	10,357,735	3.72
1/04 through 12/04	296,351,641	64	4,360,455	144	1,645,104	3,840,468	2,470,271	12,316,298	4.16
1/05 through 12/05	305,704,356	38	4,741,976	150	3,028,417	2,867,861	3,003,705	13,641,959	4.46
1/06 through 12/06	321,118,394	43	5,015,580	163	2,548,518	3,387,104	2,819,033	13,770,235	4.29
5 YR. TOTAL	1,448,052,046	231	19,207,065	720	10,017,669	15,131,576	11,670,196	56,026,506	3.87
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	2.018	100%		1.851		3.87	
Pure Premium Indicated by National Relativity		0%	1.384	0%		1.590		2.97	
Pure Premium Present on Rate Level		0%	2.263	0%		1.547		3.81	
Pure Premium Derived by Formula		2.018				1.851		3.87	

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	94,991,102	3	239,099	13	119,020	264,546	221,225	843,890	0.89
1/03 through 12/03	110,598,195	3	249,035	9	103,560	710,644	160,056	1,223,295	1.11
1/04 through 12/04	122,952,551	2	238,574	5	37,649	246,932	86,879	610,034	0.50
1/05 through 12/05	299,296,660	17	1,266,676	27	496,107	986,697	803,369	3,552,849	1.19
1/06 through 12/06	285,916,330	8	502,348	18	348,209	562,801	384,120	1,797,478	0.63
5 YR. TOTAL	913,754,838	33	2,495,732	72	1,104,545	2,771,620	1,655,649	8,027,546	0.88
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.394	53%	0.485	0.88			
Pure Premium Indicated by National Relativity		30%	0.268	23%	0.355	0.62			
Pure Premium Present on Rate Level		30%	0.304	24%	0.321	0.63			
Pure Premium Derived by Formula		0.329		0.416		0.75			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	150,266,014	25	1,239,086	46	746,326	1,679,352	1,246,322	4,911,086	3.27
1/03 through 12/03	166,904,458	21	1,332,347	51	926,328	1,585,761	854,092	4,698,528	2.82
1/04 through 12/04	194,856,416	17	1,030,728	73	928,100	1,029,856	1,427,794	4,416,478	2.27
1/05 through 12/05	205,284,283	27	1,451,907	50	528,909	1,765,036	1,574,573	5,320,425	2.59
1/06 through 12/06	208,634,744	26	1,904,554	69	1,241,547	2,266,030	1,588,551	7,000,682	3.36
5 YR. TOTAL	925,945,915	116	6,958,622	289	4,371,210	8,326,035	6,691,332	26,347,199	2.85
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	1.224	100%	1.622	2.85			
Pure Premium Indicated by National Relativity		17%	1.000	0%	1.384	2.38			
Pure Premium Present on Rate Level		17%	1.087	0%	1.581	2.67			
Pure Premium Derived by Formula		1.163		1.622		2.79			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	17,020,150	0	0	1	135,164	0	48,854	184,018	1.08
1/03 through 12/03	34,945,894	2	19,841	4	81,837	11,941	83,071	196,690	0.56
1/04 through 12/04	26,727,352	1	270,731	2	10,239	157,534	62,630	501,134	1.87
1/05 through 12/05	24,001,004	0	0	0	0	0	13,219	13,219	0.06
1/06 through 12/06	23,011,737	2	74,042	3	36,505	68,163	73,106	251,816	1.09
5 YR. TOTAL	125,706,137	5	364,614	10	263,745	237,638	280,880	1,146,877	0.91
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.500	26%	0.412	0.91			
Pure Premium Indicated by National Relativity		39%	0.384	37%	0.445	0.83			
Pure Premium Present on Rate Level		39%	0.536	37%	0.398	0.93			
Pure Premium Derived by Formula		0.469		0.419		0.89			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	119,096,449	18	1,074,096	64	430,707	1,115,393	949,579	3,569,775	3.00
1/03 through 12/03	159,692,233	30	1,216,453	67	987,196	1,110,611	1,724,064	5,038,324	3.16
1/04 through 12/04	180,808,982	33	1,361,800	61	728,174	1,638,684	1,267,686	4,996,344	2.76
1/05 through 12/05	201,903,386	12	534,187	59	730,943	611,751	1,350,258	3,227,139	1.60
1/06 through 12/06	199,939,425	23	1,161,754	50	603,271	1,496,876	1,420,765	4,682,666	2.34
5 YR. TOTAL	861,440,475	116	5,348,290	301	3,480,291	5,973,315	6,712,352	21,514,248	2.50
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		67%	1.025	93%		1.473		2.50	
Pure Premium Indicated by National Relativity		16%	1.084	3%		1.750		2.83	
Pure Premium Present on Rate Level		17%	1.185	4%		1.366		2.55	
Pure Premium Derived by Formula			1.062			1.477		2.54	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	26,024,467	1	39,788	2	1,346	30,092	11,403	82,629	0.32
1/03 through 12/03	38,235,792	0	0	5	26,572	0	68,972	95,544	0.25
1/04 through 12/04	46,355,828	0	0	6	22,071	0	108,780	130,851	0.28
1/05 through 12/05	44,094,125	2	122,915	4	74,306	390,644	183,616	771,481	1.75
1/06 through 12/06	49,169,096	4	326,418	4	17,272	343,904	46,445	734,039	1.49
5 YR. TOTAL	203,879,308	7	489,121	21	141,567	764,640	419,216	1,814,544	0.89
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.309	33%		0.581		0.89	
Pure Premium Indicated by National Relativity		38%	0.247	33%		0.713		0.96	
Pure Premium Present on Rate Level		38%	0.372	34%		0.437		0.81	
Pure Premium Derived by Formula			0.309			0.576		0.89	

CLASS 8102		SEED MERCHANT							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	14,852,027	0	0	4	11,415	0	32,810	44,225	0.30
1/03 through 12/03	13,720,383	3	52,637	3	13,468	66,660	24,211	156,976	1.14
1/04 through 12/04	14,518,007	1	176,459	5	19,989	593,479	84,740	874,667	6.02
1/05 through 12/05	12,907,521	0	0	3	39,015	0	47,932	86,947	0.67
1/06 through 12/06	14,195,687	0	0	0	0	0	15,303	15,303	0.11
5 YR. TOTAL	70,193,625	4	229,096	15	83,887	660,139	204,996	1,178,118	1.68
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.446	32%		1.232		1.68	
Pure Premium Indicated by National Relativity		38%	1.046	34%		1.304		2.35	
Pure Premium Present on Rate Level		38%	1.111	34%		1.190		2.30	
Pure Premium Derived by Formula			0.927			1.242		2.17	

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

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CLASS 8103		WOOL MERCHANT							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	10,612,846	1	72,722	0	0	79,097	15,639	167,458	1.58
1/03 through 12/03	9,226,459	0	0	2	6,161	0	10,712	16,873	0.18
1/04 through 12/04	8,872,003	0	0	1	8,975	0	9,013	17,988	0.20
1/05 through 12/05	8,240,685	0	0	4	10,871	0	36,786	47,657	0.58
1/06 through 12/06	7,680,594	0	0	1	288	0	2,807	3,095	0.04
5 YR. TOTAL	44,632,587	1	72,722	8	26,295	79,097	74,957	253,071	0.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		19%	0.222		27%	0.345		0.57	
Pure Premium Indicated by National Relativity		32%	1.560		34%	3.419		4.98	
Pure Premium Present on Rate Level		49%	1.046		39%	1.180		2.23	
Pure Premium Derived by Formula		1.054			1.716			2.77	

CLASS 8105		STORE: HIDE DEALER							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	320,691	0	0	0	0	0	0	0	0.00
1/03 through 12/03	404,076	0	0	1	12,550	0	24,745	37,295	9.23
1/04 through 12/04	687,363	0	0	0	0	0	102	102	0.01
1/05 through 12/05	1,042,649	0	0	0	0	0	1,538	1,538	0.15
1/06 through 12/06	1,260,731	0	0	1	3,333	0	2,606	5,939	0.47
5 YR. TOTAL	3,715,510	0	0	2	15,883	0	28,991	44,874	1.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		9%	0.427		11%	0.780		1.21	
Pure Premium Indicated by National Relativity		16%	1.477		16%	4.416		5.89	
Pure Premium Present on Rate Level		75%	1.706		73%	1.640		3.35	
Pure Premium Derived by Formula		1.554			1.990			3.54	

CLASS 8106		IRON OR STEEL MERCHANT & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	28,286,044	5	723,683	23	530,154	579,199	507,967	2,341,003	8.28
1/03 through 12/03	27,857,823	2	241,459	20	252,639	156,450	270,850	921,398	3.31
1/04 through 12/04	36,960,216	2	102,677	18	165,054	48,934	349,749	666,414	1.80
1/05 through 12/05	42,220,139	6	345,737	26	518,720	308,005	713,087	1,885,549	4.47
1/06 through 12/06	54,456,174	6	368,019	32	782,406	365,925	927,566	2,443,916	4.49
5 YR. TOTAL	189,780,396	21	1,781,575	119	2,248,973	1,458,513	2,769,219	8,258,280	4.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		48%	2.124		57%	2.228		4.35	
Pure Premium Indicated by National Relativity		26%	2.189		21%	2.803		4.99	
Pure Premium Present on Rate Level		26%	2.320		22%	1.833		4.15	
Pure Premium Derived by Formula		2.192			2.262			4.45	

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	141,704,071	16	1,166,930	66	1,454,035	976,640	1,610,137	5,207,742	3.68
1/03 through 12/03	151,543,929	21	1,198,939	47	779,628	1,715,458	1,125,685	4,819,710	3.18
1/04 through 12/04	170,193,589	20	1,432,481	76	1,711,709	1,724,664	1,608,529	6,477,383	3.81
1/05 through 12/05	184,769,094	13	1,624,412	59	1,514,030	3,376,786	1,458,317	7,973,545	4.32
1/06 through 12/06	193,923,385	17	2,161,305	64	1,702,175	1,385,923	1,812,635	7,062,038	3.64
5 YR. TOTAL	842,134,068	87	7,584,067	312	7,161,577	9,179,471	7,615,303	31,540,418	3.75
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		81%	1.751	100%	1.994	3.75			
Pure Premium Indicated by National Relativity		9%	2.110	0%	1.851	3.96			
Pure Premium Present on Rate Level		10%	1.957	0%	1.957	3.91			
Pure Premium Derived by Formula		1.804		1.994		3.80			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	36,557,220	2	19,643	9	187,264	12,233	237,672	456,812	1.25
1/03 through 12/03	32,100,404	1	155,539	12	128,863	97,752	236,007	618,161	1.93
1/04 through 12/04	36,939,901	2	449,634	5	86,249	619,421	84,234	1,239,538	3.36
1/05 through 12/05	51,536,129	10	796,224	18	104,288	1,251,496	305,004	2,457,012	4.77
1/06 through 12/06	60,794,200	2	103,513	6	42,685	152,830	95,414	394,442	0.65
5 YR. TOTAL	217,927,854	17	1,524,553	50	549,349	2,133,732	958,331	5,165,965	2.37
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.952	50%	1.419	2.37			
Pure Premium Indicated by National Relativity		31%	1.697	25%	2.022	3.72			
Pure Premium Present on Rate Level		31%	1.133	25%	1.131	2.26			
Pure Premium Derived by Formula		1.239		1.498		2.74			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	38,294,062	0	0	14	174,864	0	238,639	413,503	1.08
1/03 through 12/03	39,301,864	8	857,170	16	71,754	1,018,407	138,136	2,085,467	5.31
1/04 through 12/04	41,528,322	6	508,825	23	190,701	922,639	277,066	1,899,231	4.57
1/05 through 12/05	44,360,749	2	131,132	15	327,891	127,553	361,924	948,500	2.14
1/06 through 12/06	42,923,888	2	186,051	14	415,599	325,522	294,803	1,221,975	2.85
5 YR. TOTAL	206,408,885	18	1,683,178	82	1,180,809	2,394,121	1,310,568	6,568,676	3.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	1.388	54%	1.795	3.18			
Pure Premium Indicated by National Relativity		29%	1.317	23%	1.713	3.03			
Pure Premium Present on Rate Level		30%	1.485	23%	1.432	2.92			
Pure Premium Derived by Formula		1.397		1.693		3.09			

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

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CLASS 8203		ICE DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	6,836,962	4	325,453	6	61,405	365,964	61,495	814,317	11.91
1/03 through 12/03	7,250,195	2	149,015	6	71,666	613,194	57,111	890,986	12.29
1/04 through 12/04	6,368,367	1	4,561	1	12,000	7,109	33,374	57,044	0.90
1/05 through 12/05	7,060,410	0	0	6	19,643	0	63,086	82,729	1.17
1/06 through 12/06	7,334,676	0	0	2	8,514	0	7,928	16,442	0.22
5 YR. TOTAL	34,850,610	7	479,029	21	173,228	986,267	222,994	1,861,518	5.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		27%	1.872		39%	3.470		5.34	
Pure Premium Indicated by National Relativity		36%	3.752		30%	3.869		7.62	
Pure Premium Present on Rate Level		37%	2.951		31%	3.943		6.89	
Pure Premium Derived by Formula		2.948			3.736			6.68	

CLASS 8204		BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	139,210	0	0	0	0	0	0	0	0.00
1/03 through 12/03	1,649,037	0	0	0	0	0	570	570	0.03
1/04 through 12/04	1,486,170	0	0	2	13,153	0	19,670	32,823	2.21
1/05 through 12/05	2,218,928	0	0	1	4,772	0	22,369	27,141	1.22
1/06 through 12/06	2,940,784	0	0	2	5,320	0	6,666	11,986	0.41
5 YR. TOTAL	8,434,129	0	0	5	23,245	0	49,275	72,520	0.86
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		13%	0.276		14%	0.584		0.86	
Pure Premium Indicated by National Relativity		43%	2.025		43%	1.892		3.92	
Pure Premium Present on Rate Level		44%	1.872		43%	1.183		3.06	
Pure Premium Derived by Formula		1.730			1.404			3.13	

CLASS 8209		VEGETABLE PACKING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	14,283,308	0	0	4	44,275	0	79,174	123,449	0.86
1/03 through 12/03	13,500,013	2	16,295	2	12,427	31,628	39,885	100,235	0.74
1/04 through 12/04	14,533,819	1	174,376	0	0	56,821	22,247	253,444	1.74
1/05 through 12/05	15,932,774	1	239,664	4	112,846	20,507	81,452	454,469	2.85
1/06 through 12/06	16,246,182	3	252,290	3	22,962	393,573	49,392	718,217	4.42
5 YR. TOTAL	74,496,096	7	682,625	13	192,510	502,529	272,150	1,649,814	2.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		27%	1.175		31%	1.040		2.22	
Pure Premium Indicated by National Relativity		36%	1.667		34%	2.146		3.81	
Pure Premium Present on Rate Level		37%	1.447		35%	1.019		2.47	
Pure Premium Derived by Formula		1.453			1.409			2.86	

* 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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	38,260,845	6	446,808	10	134,937	901,853	249,919	1,733,517	4.53
1/03 through 12/03	38,522,567	8	596,545	8	103,731	476,566	158,638	1,335,480	3.47
1/04 through 12/04	39,428,543	3	103,605	7	103,829	193,852	199,924	601,210	1.52
1/05 through 12/05	31,154,759	3	149,603	11	467,316	194,923	369,309	1,181,151	3.79
1/06 through 12/06	33,839,966	2	831,979	8	281,616	767,271	274,973	2,155,839	6.37
5 YR. TOTAL	181,206,680	22	2,128,540	44	1,091,429	2,534,465	1,252,763	7,007,197	3.87
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	1.777	57%	2.090	3.87			
Pure Premium Indicated by National Relativity		30%	1.637	21%	2.192	3.83			
Pure Premium Present on Rate Level		30%	1.544	22%	1.900	3.44			
Pure Premium Derived by Formula		1.665		2.070		3.74			

CLASS 8227		CONSTRUCTION OR ERECTION PERMANENT YARD							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	89,845,536	15	908,960	27	850,043	687,507	890,858	3,337,368	3.71
1/03 through 12/03	89,194,027	16	1,577,939	26	274,921	2,608,590	368,086	4,829,536	5.41
1/04 through 12/04	99,548,255	11	1,284,593	38	528,110	1,858,098	831,342	4,502,143	4.52
1/05 through 12/05	109,726,936	13	868,490	42	1,736,579	1,431,920	1,656,413	5,693,402	5.19
1/06 through 12/06	114,629,341	9	919,906	36	1,078,634	2,073,391	1,737,309	5,809,240	5.07
5 YR. TOTAL	502,944,095	64	5,559,888	169	4,468,287	8,659,506	5,484,008	24,171,689	4.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		74%	1.994	83%	2.812	4.81			
Pure Premium Indicated by National Relativity		13%	2.536	8%	2.462	5.00			
Pure Premium Present on Rate Level		13%	2.533	9%	1.710	4.24			
Pure Premium Derived by Formula		2.135		2.685		4.82			

CLASS 8232		LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	216,508,169	21	1,062,614	100	1,377,822	1,166,556	2,096,921	5,703,913	2.63
1/03 through 12/03	254,766,944	32	2,270,494	119	2,347,626	2,507,357	2,455,573	9,581,050	3.76
1/04 through 12/04	284,952,371	54	3,895,805	143	2,098,279	3,818,772	2,552,472	12,365,328	4.34
1/05 through 12/05	332,359,914	33	2,984,385	159	3,070,129	3,512,486	4,055,776	13,622,776	4.10
1/06 through 12/06	339,289,053	37	3,583,993	148	2,851,986	3,129,289	3,889,782	13,455,050	3.97
5 YR. TOTAL	1,427,876,451	177	13,797,291	669	11,745,842	14,134,460	15,050,524	54,728,117	3.83
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.789	100%	2.044	3.83			
Pure Premium Indicated by National Relativity		0%	2.243	0%	2.436	4.68			
Pure Premium Present on Rate Level		0%	2.027	0%	1.622	3.65			
Pure Premium Derived by Formula		1.789		2.044		3.83			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	228,074	0	0	0	0	0	0	0	0.00
1/03 through 12/03	219,828	0	0	0	0	0	0	0	0.00
1/04 through 12/04	175,057	0	0	0	0	0	63	63	0.04
1/05 through 12/05	2,158,377	0	0	1	28,831	0	35,165	63,996	2.97
1/06 through 12/06	1,664,463	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,445,799	0	0	1	28,831	0	35,228	64,059	1.44
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.649	13%	0.792	1.44			
Pure Premium Indicated by National Relativity		35%	4.455	37%	2.778	7.23			
Pure Premium Present on Rate Level		52%	3.837	50%	1.871	5.71			
Pure Premium Derived by Formula		3.639		2.066		5.71			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	12,125,836	0	0	8	65,082	0	72,104	137,186	1.13
1/03 through 12/03	18,461,276	2	203,269	8	172,040	59,922	192,110	627,341	3.40
1/04 through 12/04	18,216,120	3	374,589	13	96,598	567,176	141,014	1,179,377	6.47
1/05 through 12/05	22,683,559	5	347,499	12	86,089	360,999	168,913	963,500	4.25
1/06 through 12/06	23,999,257	2	250,451	15	151,228	987,599	197,430	1,586,708	6.61
5 YR. TOTAL	95,486,048	12	1,175,808	56	571,037	1,975,696	771,571	4,494,112	4.71
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	1.829	51%	2.877	4.71			
Pure Premium Indicated by National Relativity		31%	1.981	24%	2.397	4.38			
Pure Premium Present on Rate Level		31%	2.653	25%	2.696	5.35			
Pure Premium Derived by Formula		2.132		2.717		4.85			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	65,373,247	4	318,718	21	301,362	261,617	353,345	1,235,042	1.89
1/03 through 12/03	70,533,165	10	808,755	30	671,243	614,167	904,150	2,998,315	4.25
1/04 through 12/04	67,429,981	4	178,243	14	398,313	159,889	337,102	1,073,547	1.59
1/05 through 12/05	86,287,053	21	2,525,156	22	483,042	2,269,636	635,508	5,913,342	6.85
1/06 through 12/06	83,076,416	15	2,305,784	24	852,824	2,511,337	1,023,843	6,693,788	8.06
5 YR. TOTAL	372,699,862	54	6,136,656	111	2,706,784	5,816,646	3,253,948	17,914,034	4.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	2.373	72%	2.434	4.81			
Pure Premium Indicated by National Relativity		17%	4.472	14%	6.030	10.50			
Pure Premium Present on Rate Level		17%	2.622	14%	1.685	4.31			
Pure Premium Derived by Formula		2.772		2.833		5.61			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,344,657	0	0	0	0	0	2,887	2,887	0.21
1/03 through 12/03	1,826,993	2	93,248	2	1,824	260,383	4,450	359,905	19.70
1/04 through 12/04	2,271,693	1	237,020	0	0	265,557	285	502,862	22.14
1/05 through 12/05	2,511,901	0	0	0	0	0	3,194	3,194	0.13
1/06 through 12/06	2,699,620	0	0	0	0	0	4,427	4,427	0.16
5 YR. TOTAL	10,654,864	3	330,268	2	1,824	525,940	15,243	873,275	8.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	3.117	26%	5.079	8.20			
Pure Premium Indicated by National Relativity		40%	7.120	37%	5.610	12.73			
Pure Premium Present on Rate Level		40%	4.740	37%	4.424	9.16			
Pure Premium Derived by Formula		5.367		5.033		10.40			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	12,050,793	1	266,618	8	214,224	510,311	118,616	1,109,769	9.21
1/03 through 12/03	17,268,546	1	47,412	5	304,412	18,104	203,754	573,682	3.32
1/04 through 12/04	20,153,487	4	119,348	9	111,277	143,570	220,399	594,594	2.95
1/05 through 12/05	18,791,871	2	48,287	7	345,605	45,343	240,592	679,827	3.62
1/06 through 12/06	20,366,731	5	818,326	10	108,144	541,836	195,474	1,663,780	8.17
5 YR. TOTAL	88,631,428	13	1,299,991	39	1,083,662	1,259,164	978,835	4,621,652	5.21
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	2.689	47%	2.525	5.21			
Pure Premium Indicated by National Relativity		31%	2.600	26%	3.228	5.83			
Pure Premium Present on Rate Level		32%	2.660	27%	2.375	5.04			
Pure Premium Derived by Formula		2.652		2.667		5.32			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	16,376,852	4	748,471	10	200,194	718,981	253,411	1,921,057	11.73
1/03 through 12/03	19,326,433	1	200,691	13	468,004	670,398	296,520	1,635,613	8.46
1/04 through 12/04	24,136,296	2	78,542	9	263,896	87,211	263,623	693,272	2.87
1/05 through 12/05	29,185,077	8	1,030,205	17	158,333	1,664,317	375,196	3,228,051	11.06
1/06 through 12/06	34,764,787	5	719,753	14	305,405	907,433	820,320	2,752,911	7.92
5 YR. TOTAL	123,789,445	20	2,777,662	63	1,395,832	4,048,340	2,009,070	10,230,904	8.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	3.371	62%	4.893	8.26			
Pure Premium Indicated by National Relativity		25%	2.885	19%	3.638	6.52			
Pure Premium Present on Rate Level		25%	3.923	19%	3.435	7.36			
Pure Premium Derived by Formula		3.388		4.378		7.77			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	4,459,965	1	76,026	4	95,804	54,723	51,947	278,500	6.24
1/03 through 12/03	4,713,637	1	15,608	4	79,664	43,155	208,274	346,701	7.36
1/04 through 12/04	4,892,274	1	52,612	3	42,237	8,499	123,955	227,303	4.65
1/05 through 12/05	5,038,824	2	47,470	4	38,357	55,159	62,694	203,680	4.04
1/06 through 12/06	4,727,046	2	166,053	2	19,546	64,933	56,911	307,443	6.50
5 YR. TOTAL	23,831,746	7	357,769	17	275,608	226,469	503,781	1,363,627	5.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		24%	2.658		31%	3.064		5.72	
Pure Premium Indicated by National Relativity		38%	3.241		34%	4.006		7.25	
Pure Premium Present on Rate Level		38%	3.444		35%	3.258		6.70	
Pure Premium Derived by Formula			3.178			3.452		6.63	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,431,300	1	300,808	4	6,318	264,117	124,284	695,527	20.27
1/03 through 12/03	3,014,355	0	0	1	389	0	16,854	17,243	0.57
1/04 through 12/04	2,384,316	0	0	2	1,182	0	9,545	10,727	0.45
1/05 through 12/05	2,170,891	0	0	0	0	0	2,457	2,457	0.11
1/06 through 12/06	3,086,028	0	0	2	23,807	0	54,838	78,645	2.55
5 YR. TOTAL	14,086,890	1	300,808	9	31,696	264,117	207,978	804,599	5.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		17%	2.360		24%	3.351		5.71	
Pure Premium Indicated by National Relativity		41%	2.299		38%	3.568		5.87	
Pure Premium Present on Rate Level		42%	2.412		38%	2.756		5.17	
Pure Premium Derived by Formula			2.357			3.207		5.56	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	8,380,913	5	106,278	6	82,832	66,719	190,067	445,896	5.32
1/03 through 12/03	11,343,591	3	97,130	14	283,899	270,595	387,068	1,038,692	9.16
1/04 through 12/04	11,411,816	3	108,267	10	84,666	649,800	140,384	983,117	8.61
1/05 through 12/05	11,951,980	4	817,576	9	110,530	501,597	483,563	1,913,266	16.01
1/06 through 12/06	11,792,905	1	33,949	8	78,953	42,093	87,094	242,089	2.05
5 YR. TOTAL	54,881,205	16	1,163,200	47	640,880	1,530,804	1,288,176	4,623,060	8.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		31%	3.287		55%	5.137		8.42	
Pure Premium Indicated by National Relativity		34%	1.746		22%	2.134		3.88	
Pure Premium Present on Rate Level		35%	2.729		23%	5.670		8.40	
Pure Premium Derived by Formula			2.568			4.599		7.17	

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	128,574,294	17	1,750,911	81	872,932	1,196,318	1,141,618	4,961,779	3.86
1/03 through 12/03	137,364,006	20	603,442	80	1,171,256	379,468	1,402,910	3,557,076	2.59
1/04 through 12/04	158,664,498	21	1,594,038	100	1,599,129	1,401,108	1,582,731	6,177,006	3.89
1/05 through 12/05	186,472,529	18	1,167,940	89	1,495,073	816,848	1,607,579	5,087,440	2.73
1/06 through 12/06	180,211,045	19	1,347,918	77	1,326,143	832,007	1,692,120	5,198,188	2.88
5 YR. TOTAL	791,286,372	95	6,464,249	427	6,464,533	4,625,749	7,426,958	24,981,489	3.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		78%	1.634	92%	1.523	3.16			
Pure Premium Indicated by National Relativity		11%	1.954	4%	2.276	4.23			
Pure Premium Present on Rate Level		11%	1.928	4%	1.423	3.35			
Pure Premium Derived by Formula		1.702		1.549		3.25			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	72,732,777	30	2,191,653	74	1,195,038	2,001,623	1,007,851	6,396,165	8.79
1/03 through 12/03	70,371,033	28	1,542,232	86	1,481,009	965,310	1,424,614	5,413,165	7.69
1/04 through 12/04	70,699,555	26	1,895,718	76	1,875,132	1,874,425	1,185,706	6,830,981	9.66
1/05 through 12/05	71,608,422	25	1,237,988	61	877,881	688,056	1,019,604	3,823,529	5.34
1/06 through 12/06	80,312,778	31	2,873,733	112	2,684,570	2,072,673	2,629,708	10,260,684	12.78
5 YR. TOTAL	365,724,565	140	9,741,324	409	8,113,630	7,602,087	7,267,483	32,724,524	8.95
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		86%	4.882	92%	4.066	8.95			
Pure Premium Indicated by National Relativity		7%	4.293	4%	4.348	8.64			
Pure Premium Present on Rate Level		7%	5.278	4%	3.134	8.41			
Pure Premium Derived by Formula		4.868		4.040		8.91			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,392,377	0	0	0	0	0	657	657	0.05
1/03 through 12/03	1,836,076	0	0	1	3,711	0	8,518	12,229	0.67
1/04 through 12/04	1,850,317	0	0	0	0	0	2,352	2,352	0.13
1/05 through 12/05	2,013,045	0	0	0	0	0	535	535	0.03
1/06 through 12/06	1,861,010	0	0	1	5,973	0	8,245	14,218	0.76
5 YR. TOTAL	8,952,825	0	0	2	9,684	0	20,307	29,991	0.33
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.108	18%	0.227	0.34			
Pure Premium Indicated by National Relativity		42%	3.462	41%	4.216	7.68			
Pure Premium Present on Rate Level		43%	2.768	41%	2.040	4.81			
Pure Premium Derived by Formula		2.660		2.606		5.27			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	105,660,197	15	612,454	60	1,095,881	572,725	1,300,726	3,581,786	3.39
1/03 through 12/03	118,789,472	20	1,225,091	81	1,475,380	1,023,590	1,700,220	5,424,281	4.57
1/04 through 12/04	115,285,577	22	1,998,719	65	2,347,804	1,628,267	1,856,590	7,831,380	6.79
1/05 through 12/05	124,159,204	31	3,369,399	69	1,812,214	4,049,454	1,832,605	11,063,672	8.91
1/06 through 12/06	127,509,757	25	3,206,997	68	2,343,479	3,471,804	2,446,159	11,468,439	8.99
5 YR. TOTAL	591,404,207	113	10,412,660	343	9,074,758	10,745,840	9,136,300	39,369,558	6.66
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		86%	3.295	98%	3.362	6.66			
Pure Premium Indicated by National Relativity		7%	3.259	1%	2.809	6.07			
Pure Premium Present on Rate Level		7%	3.226	1%	2.283	5.51			
Pure Premium Derived by Formula		3.288		3.346		6.63			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	796,779,625	73	6,504,478	283	4,524,707	5,165,661	5,052,855	21,247,701	2.67
1/03 through 12/03	927,192,154	108	8,827,706	303	5,526,202	7,406,092	6,226,832	27,986,832	3.02
1/04 through 12/04	1,041,450,490	89	6,937,126	315	7,894,792	6,845,339	7,034,483	28,711,740	2.76
1/05 through 12/05	1,025,221,119	85	6,252,168	305	6,867,188	5,405,415	7,520,129	26,044,900	2.54
1/06 through 12/06	1,068,753,635	96	8,371,358	311	7,167,876	8,155,118	7,735,708	31,430,060	2.94
5 YR. TOTAL	4,859,397,023	451	36,892,836	1,517	31,980,765	32,977,625	33,570,007	135,421,233	2.79
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.417	100%	1.369	2.79			
Pure Premium Indicated by National Relativity		0%	1.354	0%	1.439	2.79			
Pure Premium Present on Rate Level		0%	1.666	0%	1.200	2.87			
Pure Premium Derived by Formula		1.417		1.369		2.79			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	17,455,068	3	75,819	4	15,469	90,025	56,387	237,700	1.36
1/03 through 12/03	15,305,992	1	20,171	4	57,529	63,336	104,256	245,292	1.60
1/04 through 12/04	17,592,786	0	0	5	72,389	0	170,521	242,910	1.38
1/05 through 12/05	24,534,061	4	541,721	5	44,653	414,412	70,050	1,070,836	4.36
1/06 through 12/06	24,593,634	6	125,960	5	176,251	238,606	182,947	723,764	2.94
5 YR. TOTAL	99,481,541	14	763,671	23	366,291	806,379	584,161	2,520,502	2.53
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.136	37%	1.398	2.53			
Pure Premium Indicated by National Relativity		36%	0.758	31%	1.022	1.78			
Pure Premium Present on Rate Level		37%	1.046	32%	1.189	2.24			
Pure Premium Derived by Formula		0.967		1.215		2.18			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	26,879,750	5	408,648	12	157,841	373,453	218,005	1,157,947	4.31
1/03 through 12/03	34,588,675	6	763,374	11	288,277	698,258	270,864	2,020,773	5.84
1/04 through 12/04	28,797,088	5	212,346	13	69,423	282,569	211,106	775,444	2.69
1/05 through 12/05	33,352,978	7	903,183	14	269,176	870,484	309,973	2,352,816	7.05
1/06 through 12/06	40,054,961	5	282,271	8	322,131	331,258	209,611	1,145,271	2.86
5 YR. TOTAL	163,673,452	28	2,569,822	58	1,106,848	2,556,022	1,219,559	7,452,251	4.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		42%	2.246		55%	2.307		4.55	
Pure Premium Indicated by National Relativity		29%	1.329		22%	1.412		2.74	
Pure Premium Present on Rate Level		29%	1.910		23%	1.929		3.84	
Pure Premium Derived by Formula			1.883			2.023		3.91	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	12,140,425	1	12,242	5	171,545	19,719	106,387	309,893	2.55
1/03 through 12/03	13,016,861	4	52,994	4	18,363	73,203	67,682	212,242	1.63
1/04 through 12/04	12,650,884	1	10,376	7	24,000	3,551	56,554	94,481	0.75
1/05 through 12/05	14,247,993	2	146,760	4	16,767	394,025	81,138	638,690	4.48
1/06 through 12/06	16,044,975	3	106,963	2	55,723	61,345	101,647	325,678	2.03
5 YR. TOTAL	68,101,138	11	329,335	22	286,398	551,843	413,408	1,580,984	2.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		25%	0.904		32%	1.417		2.32	
Pure Premium Indicated by National Relativity		37%	1.361		34%	1.632		2.99	
Pure Premium Present on Rate Level		38%	1.229		34%	1.158		2.39	
Pure Premium Derived by Formula			1.197			1.402		2.60	

CLASS 8393		AUTOMOBILE BODY REPAIR							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	110,154,427	7	314,381	26	983,031	349,217	550,577	2,197,206	1.99
1/03 through 12/03	118,679,452	5	444,497	34	364,705	447,689	362,958	1,619,849	1.36
1/04 through 12/04	121,203,450	11	1,176,576	29	562,238	1,473,885	533,979	3,746,678	3.09
1/05 through 12/05	127,120,491	6	1,093,763	31	1,068,410	503,415	640,291	3,305,879	2.60
1/06 through 12/06	139,489,417	4	512,990	24	599,166	447,279	595,128	2,154,563	1.54
5 YR. TOTAL	616,647,237	33	3,542,207	144	3,577,550	3,221,485	2,682,933	13,024,175	2.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		60%	1.155		67%	0.958		2.11	
Pure Premium Indicated by National Relativity		20%	1.212		16%	1.081		2.29	
Pure Premium Present on Rate Level		20%	1.281		17%	0.831		2.11	
Pure Premium Derived by Formula			1.192			0.956		2.15	

* 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							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	1,638,987	0	0	3	115,498	0	110,337	225,835	13.78
1/03 through 12/03	1,533,123	0	0	3	174,246	0	95,284	269,530	17.58
1/04 through 12/04	1,794,734	0	0	2	3,912	0	7,049	10,961	0.61
1/05 through 12/05	2,109,122	0	0	0	0	0	1,996	1,996	0.09
1/06 through 12/06	3,016,282	1	22,571	1	4,411	11,855	2,513	41,350	1.37
5 YR. TOTAL	10,092,248	1	22,571	9	298,067	11,855	217,179	549,672	5.45
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	3.177	23%		2.269		5.45	
Pure Premium Indicated by National Relativity		40%	2.843	38%		4.879		7.72	
Pure Premium Present on Rate Level		41%	4.199	39%		3.571		7.77	
Pure Premium Derived by Formula			3.462			3.769		7.23	

CLASS 8601		ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	598,839,118	18	1,271,747	48	814,814	1,120,902	885,644	4,093,107	0.68
1/03 through 12/03	663,859,421	16	1,245,147	59	972,261	1,205,305	1,318,340	4,741,053	0.71
1/04 through 12/04	694,879,215	13	2,102,592	73	910,791	1,250,323	1,527,251	5,790,957	0.83
1/05 through 12/05	800,976,074	15	994,283	77	1,726,478	1,084,925	1,743,722	5,549,408	0.69
1/06 through 12/06	875,791,240	16	1,288,940	65	2,136,055	1,937,816	1,582,118	6,944,929	0.79
5 YR. TOTAL	3,634,345,068	78	6,902,709	322	6,560,399	6,599,271	7,057,075	27,119,454	0.75
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		87%	0.370	99%		0.376		0.75	
Pure Premium Indicated by National Relativity		6%	0.371	0%		0.390		0.76	
Pure Premium Present on Rate Level		7%	0.474	1%		0.328		0.80	
Pure Premium Derived by Formula			0.377			0.376		0.75	

CLASS 8602 + +		SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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 8603 ++		ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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			

CLASS 8606		GEOPHYSICAL EXPLORATION-SEISMIC-ALL EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	575,079	0	0	1	28,123	0	7,979	36,102	6.28
1/03 through 12/03	2,273,698	0	0	0	0	0	1,944	1,944	0.09
1/04 through 12/04	2,526,617	1	211,185	0	0	104,028	1,288	316,501	12.53
1/05 through 12/05	3,832,587	1	125,007	0	0	148,896	7,889	281,792	7.35
1/06 through 12/06	3,558,338	0	0	1	16,307	0	25,219	41,526	1.17
5 YR. TOTAL	12,766,319	2	336,192	2	44,430	252,924	44,319	677,865	5.31
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	2.981	17%	2.328	5.31			
Pure Premium Indicated by National Relativity		36%	1.516	38%	1.197	2.71			
Pure Premium Present on Rate Level		48%	2.309	45%	1.253	3.56			
Pure Premium Derived by Formula		2.131		1.414		3.55			

CLASS 8710		FIELD BONDED WAREHOUSING -ALL EMPLOYEES & CLERICAL							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	6,491	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	43,034	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	49,525	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		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		99%	1.446	98%	1.038	2.48			
Pure Premium Derived by Formula		1.432		1.017		2.45			

* 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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	2,252,364	0	0	0	0	0	0	0	0.00
1/03 through 12/03	244,059	0	0	0	0	0	0	0	0.00
1/04 through 12/04	179,553	0	0	0	0	0	0	0	0.00
1/05 through 12/05	148,642	0	0	0	0	0	0	0	0.00
1/06 through 12/06	74,768	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,899,386	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		29%	1.510	31%	1.478	2.99			
Pure Premium Present on Rate Level		64%	1.139	62%	0.665	1.80			
Pure Premium Derived by Formula		1.167		0.870		2.04			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	53,210,448	1	14,371	6	56,441	11,520	130,555	212,887	0.40
1/03 through 12/03	67,272,422	2	34,140	8	448,394	150,284	386,811	1,019,629	1.52
1/04 through 12/04	63,512,000	2	96,830	9	170,614	149,180	141,860	558,484	0.88
1/05 through 12/05	67,191,679	4	82,734	9	585,584	124,316	371,954	1,164,588	1.73
1/06 through 12/06	73,928,354	3	196,525	9	198,425	118,390	183,402	696,742	0.94
5 YR. TOTAL	325,114,903	12	424,600	41	1,459,458	553,690	1,214,582	3,652,330	1.12
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.580	52%	0.544	1.12			
Pure Premium Indicated by National Relativity		30%	0.735	24%	0.957	1.69			
Pure Premium Present on Rate Level		30%	0.877	24%	0.847	1.72			
Pure Premium Derived by Formula		0.716		0.716		1.43			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	10,917,547	0	0	1	5,786	0	43,220	49,006	0.45
1/03 through 12/03	12,111,385	1	14,761	1	1,633	20,195	484	37,073	0.31
1/04 through 12/04	11,163,231	1	358,269	0	0	367,004	0	725,273	6.50
1/05 through 12/05	17,594,229	0	0	0	0	0	899	899	0.01
1/06 through 12/06	29,398,692	0	0	0	0	0	2,058	2,058	0.01
5 YR. TOTAL	81,185,084	2	373,030	2	7,419	387,199	46,661	814,309	1.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.469	19%	0.534	1.00			
Pure Premium Indicated by National Relativity		32%	0.113	34%	0.198	0.31			
Pure Premium Present on Rate Level		54%	0.235	47%	0.246	0.48			
Pure Premium Derived by Formula		0.229		0.284		0.51			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	5,880,820,504	118	9,160,755	303	5,757,400	9,259,985	6,768,727	30,946,867	0.53
1/03 through 12/03	6,169,041,515	116	7,998,887	272	5,710,450	8,295,982	6,746,664	28,751,983	0.47
1/04 through 12/04	6,662,850,542	108	6,071,324	233	4,671,204	4,821,278	5,819,570	21,383,376	0.32
1/05 through 12/05	7,241,235,176	101	5,351,494	229	5,549,865	5,557,608	6,253,363	22,712,330	0.31
1/06 through 12/06	7,647,595,878	84	7,016,320	199	5,845,588	6,539,745	6,474,169	25,875,822	0.34
5 YR. TOTAL	33,601,543,615	527	35,598,780	1,236	27,534,507	34,474,598	32,062,493	129,670,378	0.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.188	100%	0.198	0.39			
Pure Premium Indicated by National Relativity		0%	0.194	0%	0.210	0.40			
Pure Premium Present on Rate Level		0%	0.209	0%	0.167	0.38			
Pure Premium Derived by Formula		0.188		0.198		0.39			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,092,560	1	36,348	0	0	19,099	1,690	57,137	1.85
1/03 through 12/03	7,237,497	5	422,269	6	89,591	263,009	77,504	852,373	11.78
1/04 through 12/04	8,125,782	1	22,372	3	24,826	58,143	86,852	192,193	2.37
1/05 through 12/05	8,643,231	0	0	1	4,995	0	6,154	11,149	0.13
1/06 through 12/06	7,336,904	1	59,851	3	23,674	105,027	41,121	229,673	3.13
5 YR. TOTAL	34,435,974	8	540,840	13	143,086	445,278	213,321	1,342,525	3.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.986	30%	1.913	3.90			
Pure Premium Indicated by National Relativity		37%	2.156	35%	2.934	5.09			
Pure Premium Present on Rate Level		38%	2.525	35%	2.093	4.62			
Pure Premium Derived by Formula		2.254		2.333		4.59			

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

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CLASS 8748		AUTOMOBILE SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	203,680,034	13	1,532,321	20	649,976	1,075,140	482,100	3,739,537	1.84
1/03 through 12/03	299,762,042	7	430,614	8	532,953	159,765	531,196	1,654,528	0.55
1/04 through 12/04	329,338,987	7	436,712	21	705,425	565,182	439,974	2,147,293	0.65
1/05 through 12/05	324,541,673	3	322,292	11	283,176	164,588	366,982	1,137,038	0.35
1/06 through 12/06	329,793,626	3	17,079	20	839,820	25,607	508,047	1,390,553	0.42
5 YR. TOTAL	1,487,116,362	33	2,739,018	80	3,011,350	1,990,282	2,328,299	10,068,949	0.68
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	0.387	65%	0.290	0.68			
Pure Premium Indicated by National Relativity		21%	0.303	17%	0.304	0.61			
Pure Premium Present on Rate Level		22%	0.401	18%	0.286	0.69			
Pure Premium Derived by Formula		0.372		0.292		0.66			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	6,471,878	0	0	0	0	0	0	0	0.00
1/03 through 12/03	8,929,503	1	6,513	0	0	1,594	0	8,107	0.09
1/04 through 12/04	13,496,485	0	0	0	0	0	1,117	1,117	0.01
1/05 through 12/05	8,478,019	0	0	0	0	0	0	0	0.00
1/06 through 12/06	8,466,767	1	39,037	0	0	22,799	0	61,836	0.73
5 YR. TOTAL	45,842,652	2	45,550	0	0	24,393	1,117	71,060	0.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.099	11%	0.056	0.16			
Pure Premium Indicated by National Relativity		44%	0.196	44%	0.189	0.39			
Pure Premium Present on Rate Level		45%	0.212	45%	0.115	0.33			
Pure Premium Derived by Formula		0.193		0.141		0.33			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	0.377	100%	0.341	0.72			
Pure Premium Derived by Formula		0.377		0.341		0.72			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	33,048,708	3	41,367	2	3,291	37,991	20,292	102,941	0.31
1/03 through 12/03	38,034,046	1	46,030	3	25,433	21,856	32,870	126,189	0.33
1/04 through 12/04	21,895,411	0	0	4	8,959	0	37,103	46,062	0.21
1/05 through 12/05	22,473,274	1	3,210	1	2,800	3,947	7,551	17,508	0.08
1/06 through 12/06	24,695,501	2	29,478	1	10,235	8,368	28,271	76,352	0.31
5 YR. TOTAL	140,146,940	7	120,085	11	50,718	72,162	126,087	369,052	0.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.122	27%	0.141	0.26			
Pure Premium Indicated by National Relativity		39%	0.547	36%	0.760	1.31			
Pure Premium Present on Rate Level		39%	0.377	37%	0.341	0.72			
Pure Premium Derived by Formula		0.387		0.438		0.83			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,093,166,845	3	38,613	19	737,710	84,852	577,892	1,439,067	0.13
1/03 through 12/03	1,090,032,502	5	608,305	7	103,860	452,786	197,330	1,362,281	0.12
1/04 through 12/04	1,205,482,283	8	132,370	12	47,060	153,404	124,280	457,114	0.04
1/05 through 12/05	1,345,733,262	9	778,101	13	143,488	646,706	264,138	1,832,433	0.14
1/06 through 12/06	1,494,250,707	2	205,212	9	202,913	158,876	185,846	752,847	0.05
5 YR. TOTAL	6,228,665,599	27	1,762,601	60	1,235,031	1,496,624	1,349,486	5,843,742	0.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.048	50%	0.046	0.09			
Pure Premium Indicated by National Relativity		29%	0.052	25%	0.053	0.11			
Pure Premium Present on Rate Level		29%	0.046	25%	0.036	0.08			
Pure Premium Derived by Formula		0.049		0.045		0.09			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	23,350,644,144	294	14,991,377	821	11,622,002	14,936,327	14,899,726	56,449,432	0.24
1/03 through 12/03	23,242,880,071	280	17,520,374	709	11,236,083	13,651,025	13,610,400	56,017,882	0.24
1/04 through 12/04	26,059,662,845	279	16,842,587	755	11,855,991	15,144,029	15,446,182	59,288,789	0.23
1/05 through 12/05	27,437,488,019	243	16,493,675	632	10,177,690	13,748,800	13,658,216	54,078,381	0.20
1/06 through 12/06	29,446,116,299	197	13,114,337	495	8,967,913	13,064,001	12,924,404	48,070,655	0.16
5 YR. TOTAL	129,536,791,378	1,293	78,962,350	3,412	53,859,679	70,544,182	70,538,928	273,905,139	0.21
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.103	100%	0.109	0.21			
Pure Premium Indicated by National Relativity		0%	0.094	0%	0.117	0.21			
Pure Premium Present on Rate Level		0%	0.117	0%	0.103	0.22			
Pure Premium Derived by Formula		0.103		0.109		0.21			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	807,085,213	9	687,645	14	696,201	249,653	392,042	2,025,541	0.25
1/03 through 12/03	849,633,806	6	178,150	19	387,877	208,128	632,629	1,406,784	0.17
1/04 through 12/04	908,978,303	9	559,722	21	282,234	921,792	347,558	2,111,306	0.23
1/05 through 12/05	974,996,283	7	309,761	21	145,029	442,654	293,220	1,190,664	0.12
1/06 through 12/06	1,051,473,541	5	168,196	15	441,403	548,863	422,251	1,580,713	0.15
5 YR. TOTAL	4,592,167,146	36	1,903,474	90	1,952,744	2,371,090	2,087,700	8,315,008	0.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	0.084	61%	0.097	0.18			
Pure Premium Indicated by National Relativity		24%	0.083	19%	0.091	0.17			
Pure Premium Present on Rate Level		25%	0.102	20%	0.078	0.18			
Pure Premium Derived by Formula		0.088		0.092		0.18			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	209,231,056	47	2,146,028	99	1,067,790	1,751,258	1,527,644	6,492,720	3.10
1/03 through 12/03	232,332,693	43	2,064,024	132	1,537,035	1,733,612	1,958,472	7,293,143	3.14
1/04 through 12/04	180,629,893	32	2,100,811	79	1,226,462	1,498,154	1,459,847	6,285,274	3.48
1/05 through 12/05	186,281,083	35	2,071,478	75	1,433,132	1,737,765	1,640,423	6,882,798	3.69
1/06 through 12/06	205,477,867	25	2,271,011	72	1,202,120	1,757,538	2,121,478	7,352,147	3.58
5 YR. TOTAL	1,013,952,592	182	10,653,352	457	6,466,539	8,478,327	8,707,864	34,306,082	3.38
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		85%	1.688	100%	1.695	3.38			
Pure Premium Indicated by National Relativity		7%	1.326	0%	1.801	3.13			
Pure Premium Present on Rate Level		8%	1.815	0%	1.552	3.37			
Pure Premium Derived by Formula		1.673		1.695		3.37			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	57,189,586	8	210,427	16	201,310	256,197	345,140	1,013,074	1.77
1/03 through 12/03	58,156,421	1	24,731	13	276,237	39,154	303,731	643,853	1.11
1/04 through 12/04	56,107,896	7	567,362	22	437,258	514,742	500,220	2,019,582	3.60
1/05 through 12/05	64,653,766	4	149,690	24	376,536	125,504	460,321	1,112,051	1.72
1/06 through 12/06	71,056,510	4	105,427	22	250,643	74,869	403,940	834,879	1.17
5 YR. TOTAL	307,164,179	24	1,057,637	97	1,541,984	1,010,466	2,013,352	5,623,439	1.83
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.846	56%	0.984	1.83			
Pure Premium Indicated by National Relativity		29%	0.781	22%	1.198	1.98			
Pure Premium Present on Rate Level		29%	1.049	22%	1.057	2.11			
Pure Premium Derived by Formula		0.886		1.047		1.93			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	76,958,149	10	366,903	33	572,277	341,654	562,688	1,843,522	2.40
1/03 through 12/03	76,068,828	16	721,753	29	198,395	725,188	531,413	2,176,749	2.86
1/04 through 12/04	74,022,758	5	575,122	23	189,473	714,649	276,650	1,755,894	2.37
1/05 through 12/05	84,800,957	11	568,084	35	712,148	516,643	900,772	2,697,647	3.18
1/06 through 12/06	93,603,854	11	1,457,980	31	563,915	1,003,034	833,277	3,858,206	4.12
5 YR. TOTAL	405,454,546	53	3,689,842	151	2,236,208	3,301,168	3,104,800	12,332,018	3.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		49%	1.462	67%		1.580		3.04	
Pure Premium Indicated by National Relativity		25%	1.206	16%		1.743		2.95	
Pure Premium Present on Rate Level		26%	1.163	17%		1.287		2.45	
Pure Premium Derived by Formula			1.320			1.556		2.88	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	157,972,371	6	302,856	54	534,985	759,957	1,107,645	2,705,443	1.71
1/03 through 12/03	176,557,472	3	124,385	44	669,936	200,705	1,253,116	2,248,142	1.27
1/04 through 12/04	187,743,171	10	636,738	49	247,127	252,415	871,786	2,008,066	1.07
1/05 through 12/05	208,872,699	9	624,495	46	423,203	705,686	1,220,179	2,973,563	1.42
1/06 through 12/06	233,168,733	7	583,147	58	444,027	546,389	1,509,195	3,082,758	1.32
5 YR. TOTAL	964,314,446	35	2,271,621	251	2,319,278	2,465,152	5,961,921	13,017,972	1.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		49%	0.476	77%		0.874		1.35	
Pure Premium Indicated by National Relativity		25%	0.470	11%		0.960		1.43	
Pure Premium Present on Rate Level		26%	0.486	12%		0.751		1.24	
Pure Premium Derived by Formula			0.477			0.869		1.35	

CLASS 8832		PHYSICIAN & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	2,986,576,086	43	3,807,546	98	1,522,532	3,481,093	2,689,153	11,500,324	0.39
1/03 through 12/03	3,292,159,301	49	3,658,730	93	1,396,290	4,043,840	2,272,454	11,371,314	0.35
1/04 through 12/04	3,508,879,663	49	2,782,438	133	2,397,389	2,661,437	3,182,256	11,023,520	0.31
1/05 through 12/05	3,822,224,784	63	3,477,155	119	2,156,362	3,010,068	2,724,275	11,367,860	0.30
1/06 through 12/06	4,092,922,225	44	2,512,740	109	2,704,010	2,920,994	2,830,109	10,967,853	0.27
5 YR. TOTAL	17,702,762,059	248	16,238,609	552	10,176,583	16,117,432	13,698,247	56,230,871	0.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		100%	0.149	100%		0.168		0.32	
Pure Premium Indicated by National Relativity		0%	0.156	0%		0.186		0.34	
Pure Premium Present on Rate Level		0%	0.159	0%		0.135		0.29	
Pure Premium Derived by Formula			0.149			0.168		0.32	

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

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CLASS 8833		HOSPITAL: PROFESSIONAL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	899,385,649	60	3,706,549	161	1,700,361	5,752,653	3,207,663	14,367,226	1.60
1/03 through 12/03	911,241,213	55	4,295,524	153	2,016,379	4,985,054	2,962,525	14,259,482	1.56
1/04 through 12/04	1,059,180,105	81	6,116,172	182	2,888,536	4,617,127	3,515,886	17,137,721	1.62
1/05 through 12/05	1,136,936,609	68	5,569,581	158	2,697,924	4,283,612	3,434,963	15,986,080	1.41
1/06 through 12/06	1,253,666,308	62	4,884,908	185	2,931,825	4,115,826	4,463,246	16,395,805	1.31
5 YR. TOTAL	5,260,409,884	326	24,572,734	839	12,235,025	23,754,272	17,584,283	78,146,314	1.49
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.700	100%	0.786	1.49			
Pure Premium Indicated by National Relativity		0%	0.496	0%	0.600	1.10			
Pure Premium Present on Rate Level		0%	0.762	0%	0.709	1.47			
Pure Premium Derived by Formula		0.700		0.786		1.49			

CLASS 8835		HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	336,954,269	69	3,596,994	129	1,097,352	3,565,378	1,561,838	9,821,562	2.91
1/03 through 12/03	406,809,235	69	3,706,269	174	1,228,483	2,967,885	2,171,772	10,074,409	2.48
1/04 through 12/04	419,268,726	71	3,663,926	151	1,883,701	3,032,187	1,990,053	10,569,867	2.52
1/05 through 12/05	450,688,666	67	4,671,146	147	1,320,700	4,160,760	1,872,082	12,024,688	2.67
1/06 through 12/06	564,744,773	79	4,587,258	175	1,651,427	3,725,944	2,537,746	12,502,375	2.21
5 YR. TOTAL	2,178,465,669	355	20,225,593	776	7,181,663	17,452,154	10,133,491	54,992,901	2.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.258	100%	1.266	2.52			
Pure Premium Indicated by National Relativity		0%	1.128	0%	1.282	2.41			
Pure Premium Present on Rate Level		0%	1.301	0%	1.068	2.37			
Pure Premium Derived by Formula		1.258		1.266		2.52			

CLASS 8837		CHARITABLE OR WELFARE ORGANIZATION-ALL OPERATIONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	531,488,909	66	3,381,900	182	1,941,182	3,502,972	3,259,064	12,085,118	2.27
1/03 through 12/03	562,461,803	67	2,738,251	205	1,688,851	3,744,040	2,384,318	10,555,460	1.88
1/04 through 12/04	554,555,661	47	2,010,374	179	1,837,780	2,287,125	2,787,982	8,923,261	1.61
1/05 through 12/05	582,985,994	54	3,212,442	174	1,934,129	2,416,902	2,367,162	9,930,635	1.70
1/06 through 12/06	607,074,938	48	2,101,520	155	2,367,676	2,887,515	2,708,585	10,065,296	1.66
5 YR. TOTAL	2,838,567,305	282	13,444,487	895	9,769,618	14,838,554	13,507,111	51,559,770	1.82
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.818	100%	0.999	1.82			
Pure Premium Indicated by National Relativity		0%	0.742	0%	1.474	2.22			
Pure Premium Present on Rate Level		0%	0.887	0%	0.844	1.73			
Pure Premium Derived by Formula		0.818		0.999		1.82			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

CLASS 8842 + +		GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	0.764	50%	1.190	1.95			
Pure Premium Present on Rate Level		50%	0.887	50%	0.844	1.73			
Pure Premium Derived by Formula		0.826		1.017		1.84			

CLASS 8848		DOMICILIARY HOMES-ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	152,978,635	30	1,478,957	87	875,964	1,992,798	1,275,215	5,622,934	3.68
1/03 through 12/03	169,525,524	24	1,049,714	92	1,618,391	781,039	1,621,610	5,070,754	2.99
1/04 through 12/04	163,504,448	27	1,130,960	89	858,273	1,257,928	1,149,717	4,396,878	2.69
1/05 through 12/05	171,727,638	21	1,040,734	82	958,400	742,400	1,268,685	4,010,219	2.34
1/06 through 12/06	200,048,394	26	1,313,583	91	819,459	1,188,360	1,449,516	4,770,918	2.38
5 YR. TOTAL	857,784,639	128	6,013,948	441	5,130,487	5,962,525	6,764,743	23,871,703	2.78
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		76%	1.299	96%	1.484	2.78			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		24%	1.621	4%	1.465	3.09			
Pure Premium Derived by Formula		1.376		1.483		2.86			

CLASS 8849		NURSING HOME-ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	614,673,460	86	5,114,372	266	3,849,532	4,996,103	4,417,068	18,377,075	2.99
1/03 through 12/03	553,882,379	74	3,153,310	263	3,576,653	3,160,411	3,924,138	13,814,512	2.49
1/04 through 12/04	662,578,525	100	6,771,193	274	4,101,456	5,616,041	4,842,866	21,331,556	3.22
1/05 through 12/05	747,906,969	99	6,299,938	277	4,482,704	4,967,104	4,430,033	20,179,779	2.70
1/06 through 12/06	752,537,026	79	6,926,835	268	3,703,234	5,201,735	4,200,010	20,031,814	2.66
5 YR. TOTAL	3,331,578,359	438	28,265,648	1,348	19,713,579	23,941,394	21,814,115	93,734,736	2.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.440	100%	1.373	2.81			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		0%	1.593	0%	1.207	2.80			
Pure Premium Derived by Formula		1.440		1.373		2.81			

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

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CLASS 8864 + +		SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	0.748	50%	1.115	1.86			
Pure Premium Present on Rate Level		50%	0.887	50%	0.844	1.73			
Pure Premium Derived by Formula		0.818		0.980		1.80			

CLASS 8868		COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	2,043,197,483	63	1,830,609	169	2,126,319	2,782,731	3,140,432	9,880,091	0.48
1/03 through 12/03	2,282,291,101	75	1,221,135	181	1,596,492	1,611,067	3,032,315	7,461,009	0.33
1/04 through 12/04	2,456,522,498	54	2,416,636	187	1,671,723	2,357,948	3,230,716	9,677,023	0.39
1/05 through 12/05	2,955,626,274	96	2,468,051	268	2,122,028	2,638,497	3,904,106	11,132,682	0.38
1/06 through 12/06	3,202,712,940	81	2,722,296	235	2,290,315	3,827,330	4,411,690	13,251,631	0.41
5 YR. TOTAL	12,940,350,296	369	10,658,727	1,040	9,806,877	13,217,573	17,719,259	51,402,436	0.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		93%	0.158	100%	0.239	0.40			
Pure Premium Indicated by National Relativity		3%	0.147	0%	0.234	0.38			
Pure Premium Present on Rate Level		4%	0.157	0%	0.210	0.37			
Pure Premium Derived by Formula		0.158		0.239		0.40			

CLASS 8869 + +		CHILD DAY CARE CENTER: PROFESSIONAL EMPLOYEES AND CLERICAL, SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	288,912,866	14	664,526	61	467,591	666,668	862,431	2,661,216	0.92
1/03 through 12/03	301,871,379	11	468,867	60	542,493	854,646	829,427	2,695,433	0.89
1/04 through 12/04	327,826,537	12	114,698	71	541,233	322,516	908,571	1,887,018	0.58
1/05 through 12/05	369,765,036	21	631,659	58	728,548	953,138	1,236,995	3,550,340	0.96
1/06 through 12/06	408,375,808	16	899,070	84	1,086,968	873,080	1,434,398	4,293,516	1.05
5 YR. TOTAL	1,696,751,626	74	2,778,820	334	3,366,833	3,670,048	5,271,822	15,087,523	0.89
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	0.362	80%	0.527	0.89			
Pure Premium Indicated by National Relativity		24%	0.282	10%	0.499	0.78			
Pure Premium Present on Rate Level		25%	0.271	10%	0.421	0.69			
Pure Premium Derived by Formula		0.320		0.514		0.83			

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

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CLASS 8871		CLERICAL TELECOMMUTER EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	7,535,109	0	0	2	17,363	0	6,797	24,160	0.32
1/03 through 12/03	13,542,614	0	0	2	8,474	0	10,015	18,489	0.14
1/04 through 12/04	27,478,272	1	1,471	0	0	417	1,213	3,101	0.01
1/05 through 12/05	34,501,603	1	31,753	0	0	126,253	1,386	159,392	0.46
1/06 through 12/06	44,418,369	0	0	0	0	0	6,510	6,510	0.01
5 YR. TOTAL	127,475,967	2	33,224	4	25,837	126,670	25,921	211,652	0.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.046	17%	0.120	0.17			
Pure Premium Indicated by National Relativity		29%	0.178	31%	0.101	0.28			
Pure Premium Present on Rate Level		58%	0.121	52%	0.115	0.24			
Pure Premium Derived by Formula		0.128		0.112		0.24			

CLASS 8901		TELEPHONE OR TELEGRAPH CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	672,397,429	12	317,353	16	605,224	375,169	597,164	1,894,910	0.28
1/03 through 12/03	620,848,806	11	529,460	25	363,875	549,757	319,887	1,762,979	0.28
1/04 through 12/04	527,024,620	11	831,410	18	238,235	991,590	226,106	2,287,341	0.43
1/05 through 12/05	704,962,196	1	8,798	13	98,986	28,170	190,878	326,832	0.05
1/06 through 12/06	615,653,014	0	0	13	316,496	0	304,686	621,182	0.10
5 YR. TOTAL	3,140,886,065	35	1,687,021	85	1,622,816	1,944,686	1,638,721	6,893,244	0.22
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	0.105	59%	0.114	0.22			
Pure Premium Indicated by National Relativity		26%	0.125	20%	0.149	0.27			
Pure Premium Present on Rate Level		26%	0.123	21%	0.106	0.23			
Pure Premium Derived by Formula		0.115		0.119		0.23			

CLASS 9012		BUILDINGS-OPERATION BY OWNER, LESSEE, OR REAL ESTATE MANAGEMENT FIRM: PROF. EMPLOYEES, PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	236,363,988	14	546,849	24	340,892	557,684	524,674	1,970,099	0.83
1/03 through 12/03	272,035,334	18	904,485	49	801,602	629,770	967,543	3,303,400	1.21
1/04 through 12/04	319,143,812	15	1,643,439	43	1,667,341	1,289,385	1,795,713	6,395,878	2.00
1/05 through 12/05	368,059,471	15	772,615	47	1,128,011	630,721	1,205,855	3,737,202	1.02
1/06 through 12/06	409,077,680	17	1,135,089	46	829,567	995,302	1,098,612	4,058,570	0.99
5 YR. TOTAL	1,604,680,285	79	5,002,477	209	4,767,413	4,102,862	5,592,397	19,465,149	1.21
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		76%	0.609	92%	0.604	1.21			
Pure Premium Indicated by National Relativity		12%	0.586	4%	0.618	1.20			
Pure Premium Present on Rate Level		12%	0.775	4%	0.623	1.40			
Pure Premium Derived by Formula		0.626		0.605		1.23			

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

NORTH CAROLINA

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	383,389,101	56	3,824,818	164	3,171,661	4,578,133	2,961,802	14,536,414	3.79
1/03 through 12/03	387,431,274	52	1,982,662	137	1,902,151	1,813,299	2,291,301	7,989,413	2.06
1/04 through 12/04	426,136,963	48	3,208,415	169	2,351,867	2,235,294	2,625,579	10,421,155	2.45
1/05 through 12/05	457,952,545	51	2,723,137	154	2,791,772	3,587,665	3,138,567	12,241,141	2.67
1/06 through 12/06	462,892,775	49	3,082,364	169	2,938,217	3,173,693	3,359,501	12,553,775	2.71
5 YR. TOTAL	2,117,802,658	256	14,821,396	793	13,155,668	15,388,084	14,376,750	57,741,898	2.73
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.321	100%	1.405	2.73			
Pure Premium Indicated by National Relativity		0%	1.384	0%	1.709	3.09			
Pure Premium Present on Rate Level		0%	1.543	0%	1.394	2.94			
Pure Premium Derived by Formula		1.321		1.405		2.73			

CLASS 9015		BUILDINGS - OPERATION BY OWNER OR LESSEE OR REAL ESTATE MANAGEMENT FIRM: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	265,552,172	25	1,687,865	111	1,777,468	1,276,860	2,514,502	7,256,695	2.73
1/03 through 12/03	301,021,318	48	2,935,631	109	1,865,037	2,327,613	1,990,002	9,118,283	3.03
1/04 through 12/04	313,990,105	30	1,781,619	117	1,983,939	1,282,965	2,203,704	7,252,227	2.31
1/05 through 12/05	333,380,472	27	1,063,769	101	2,012,239	1,309,133	2,549,087	6,934,228	2.08
1/06 through 12/06	356,766,200	37	3,284,005	99	2,123,682	2,491,159	2,646,112	10,544,958	2.96
5 YR. TOTAL	1,570,710,267	167	10,752,889	537	9,762,365	8,687,730	11,903,407	41,106,391	2.62
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		94%	1.306	100%	1.311	2.62			
Pure Premium Indicated by National Relativity		3%	1.555	0%	1.778	3.33			
Pure Premium Present on Rate Level		3%	1.538	0%	1.261	2.80			
Pure Premium Derived by Formula		1.320		1.311		2.63			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	18,577,353	3	28,835	12	56,941	26,092	142,992	254,860	1.37
1/03 through 12/03	18,954,319	3	127,635	10	63,297	352,777	198,812	742,521	3.92
1/04 through 12/04	16,092,977	2	67,367	8	120,484	49,771	162,198	399,820	2.48
1/05 through 12/05	21,442,411	2	125,768	11	304,089	99,816	631,990	1,161,663	5.42
1/06 through 12/06	24,849,140	1	28,965	15	371,029	69,912	593,761	1,063,667	4.28
5 YR. TOTAL	99,916,200	11	378,570	56	915,840	598,368	1,729,753	3,622,531	3.63
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.295	44%	2.330	3.63			
Pure Premium Indicated by National Relativity		36%	1.199	28%	1.941	3.14			
Pure Premium Present on Rate Level		36%	1.118	28%	1.754	2.87			
Pure Premium Derived by Formula		1.197		2.060		3.26			

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

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EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	314,436	0	0	0	0	0	108	108	0.03
1/03 through 12/03	387,973	0	0	0	0	0	0	0	0.00
1/04 through 12/04	527,057	0	0	0	0	0	120	120	0.02
1/05 through 12/05	554,709	0	0	0	0	0	0	0	0.00
1/06 through 12/06	437,935	0	0	0	0	0	11,688	11,688	2.67
5 YR. TOTAL	2,222,110	0	0	0	0	0	11,916	11,916	0.54
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	7%	0.536	0.54			
Pure Premium Indicated by National Relativity		14%	0.260	15%	0.938	1.20			
Pure Premium Present on Rate Level		80%	1.195	78%	0.828	2.02			
Pure Premium Derived by Formula		0.992		0.824		1.82			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	21,820,917	1	13,865	6	248,786	4,915	138,427	405,993	1.86
1/03 through 12/03	18,764,651	2	6,686	5	203,191	2,445	167,510	379,832	2.02
1/04 through 12/04	20,762,573	2	288,026	2	13,996	269,532	36,452	608,006	2.93
1/05 through 12/05	12,483,292	0	0	6	168,007	0	149,053	317,060	2.54
1/06 through 12/06	13,204,494	1	7,077	1	18,990	5,938	56,111	88,116	0.67
5 YR. TOTAL	87,035,927	6	315,654	20	652,970	282,830	547,553	1,799,007	2.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.113	29%	0.954	2.07			
Pure Premium Indicated by National Relativity		37%	1.227	35%	1.170	2.40			
Pure Premium Present on Rate Level		37%	1.134	36%	0.752	1.89			
Pure Premium Derived by Formula		1.163		0.957		2.12			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	85,216,869	17	944,631	49	695,435	1,015,597	924,339	3,580,002	4.20
1/03 through 12/03	77,818,962	12	282,497	36	414,913	391,608	646,835	1,735,853	2.23
1/04 through 12/04	91,641,568	13	1,312,581	40	301,188	1,011,992	604,174	3,229,935	3.52
1/05 through 12/05	126,787,538	12	664,898	58	990,108	1,075,383	1,400,284	4,130,673	3.26
1/06 through 12/06	101,793,937	9	785,208	29	171,481	689,831	439,953	2,086,473	2.05
5 YR. TOTAL	483,258,874	63	3,989,815	212	2,573,125	4,184,411	4,015,585	14,762,936	3.05
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	1.358	80%	1.697	3.06			
Pure Premium Indicated by National Relativity		21%	1.520	10%	2.315	3.84			
Pure Premium Present on Rate Level		21%	1.460	10%	1.678	3.14			
Pure Premium Derived by Formula		1.413		1.757		3.17			

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

NORTH CAROLINA

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	332	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	332	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%	0.704	50%	0.948	1.65			
Pure Premium Present on Rate Level		50%	0.658	50%	0.822	1.48			
Pure Premium Derived by Formula		0.681		0.885		1.57			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	342,707,059	31	1,347,829	125	1,276,255	1,191,226	1,901,487	5,716,797	1.67
1/03 through 12/03	356,809,564	46	1,836,365	116	1,593,392	1,851,994	1,754,278	7,036,029	1.97
1/04 through 12/04	373,363,959	46	2,044,154	119	1,174,999	2,209,268	2,112,919	7,541,340	2.02
1/05 through 12/05	392,181,642	44	2,014,327	112	927,064	2,120,590	1,983,403	7,045,384	1.80
1/06 through 12/06	409,891,795	35	1,643,706	120	1,370,349	1,416,273	2,270,636	6,700,964	1.63
5 YR. TOTAL	1,874,954,019	202	8,886,381	592	6,342,059	8,789,351	10,022,723	34,040,514	1.82
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		83%	0.812	100%	1.003	1.82			
Pure Premium Indicated by National Relativity		8%	0.887	0%	1.276	2.16			
Pure Premium Present on Rate Level		9%	0.929	0%	1.008	1.94			
Pure Premium Derived by Formula		0.829		1.003		1.83			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	127,207,246	4	352,471	28	259,802	264,059	354,469	1,230,801	0.97
1/03 through 12/03	93,394,047	7	421,217	20	111,589	298,067	316,049	1,146,922	1.23
1/04 through 12/04	162,300,602	13	198,336	32	227,297	217,904	529,704	1,173,241	0.72
1/05 through 12/05	126,484,898	13	503,527	28	432,861	709,253	490,404	2,136,045	1.69
1/06 through 12/06	109,145,238	7	277,967	18	161,526	247,709	405,270	1,092,472	1.00
5 YR. TOTAL	618,532,031	44	1,753,518	126	1,193,075	1,736,992	2,095,896	6,779,481	1.10
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.476	61%	0.620	1.10			
Pure Premium Indicated by National Relativity		28%	0.539	19%	0.849	1.39			
Pure Premium Present on Rate Level		28%	0.590	20%	0.658	1.25			
Pure Premium Derived by Formula		0.526		0.671		1.20			

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

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CLASS 9059 + +		CHILD DAY CARE CENTER: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	16,097,218	3	63,311	14	130,744	92,803	146,051	432,909	2.69
1/03 through 12/03	16,995,142	6	309,844	6	21,855	509,073	69,443	910,215	5.36
1/04 through 12/04	18,272,044	4	173,809	17	232,268	194,335	269,787	870,199	4.76
1/05 through 12/05	21,327,759	2	264,708	13	139,211	110,095	237,670	751,684	3.52
1/06 through 12/06	21,677,961	5	267,202	14	136,571	172,461	447,648	1,023,882	4.72
5 YR. TOTAL	94,370,124	20	1,078,874	64	660,649	1,078,767	1,170,599	3,988,889	4.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.843	43%	2.384	4.23			
Pure Premium Indicated by National Relativity		35%	1.166	28%	2.050	3.22			
Pure Premium Present on Rate Level		35%	1.405	29%	1.814	3.22			
Pure Premium Derived by Formula		1.453		2.125		3.58			

CLASS 9060		CLUB-COUNTRY, GOLF, FISHING OR YACHT-& CLERICAL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	334,594,732	21	1,130,719	68	367,018	1,002,814	862,310	3,362,861	1.01
1/03 through 12/03	340,488,702	25	1,277,692	81	1,053,723	1,780,261	1,734,860	5,846,536	1.72
1/04 through 12/04	365,435,868	24	872,125	79	1,227,902	700,575	1,290,697	4,091,299	1.12
1/05 through 12/05	381,118,542	21	1,001,917	87	1,016,336	993,880	1,942,036	4,954,169	1.30
1/06 through 12/06	422,751,855	36	1,803,668	105	1,085,843	1,994,087	1,970,258	6,853,856	1.62
5 YR. TOTAL	1,844,389,699	127	6,086,121	420	4,750,822	6,471,617	7,800,161	25,108,721	1.36
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		74%	0.588	100%	0.774	1.36			
Pure Premium Indicated by National Relativity		13%	0.695	0%	0.922	1.62			
Pure Premium Present on Rate Level		13%	0.712	0%	0.806	1.52			
Pure Premium Derived by Formula		0.618		0.774		1.39			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	23,513,757	0	0	4	18,984	0	109,174	128,158	0.55
1/03 through 12/03	26,402,644	1	42,363	6	55,353	0	156,700	254,416	0.96
1/04 through 12/04	25,319,693	3	197,746	10	31,628	283,399	112,899	625,672	2.47
1/05 through 12/05	25,429,683	0	0	5	11,313	0	73,893	85,206	0.34
1/06 through 12/06	24,837,061	1	99,701	15	165,932	112,886	198,976	577,495	2.33
5 YR. TOTAL	125,502,838	5	339,810	40	283,210	396,285	651,642	1,670,947	1.33
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.496	34%	0.835	1.33			
Pure Premium Indicated by National Relativity		38%	0.632	33%	0.927	1.56			
Pure Premium Present on Rate Level		39%	0.577	33%	0.772	1.35			
Pure Premium Derived by Formula		0.579		0.845		1.42			

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

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CLASS 9062		CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	1,410,589	0	0	0	0	0	0	0	0.00
1/03 through 12/03	1,575,594	0	0	0	0	0	0	0	0.00
1/04 through 12/04	1,188,553	0	0	0	0	0	1,278	1,278	0.11
1/05 through 12/05	877,043	0	0	0	0	0	1,706	1,706	0.19
1/06 through 12/06	1,018,030	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,069,809	0	0	0	0	0	2,984	2,984	0.05
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	11%	0.049	0.05			
Pure Premium Indicated by National Relativity		46%	0.697	44%	0.916	1.61			
Pure Premium Present on Rate Level		47%	0.618	45%	0.861	1.48			
Pure Premium Derived by Formula		0.611		0.796		1.41			

CLASS 9063		YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	140,905,850	2	28,718	35	402,895	23,422	688,770	1,143,805	0.81
1/03 through 12/03	154,532,958	5	125,989	29	117,955	56,113	427,164	727,221	0.47
1/04 through 12/04	164,835,824	2	144,310	37	401,831	289,196	1,147,940	1,983,277	1.20
1/05 through 12/05	179,950,967	3	38,336	27	206,311	168,345	622,274	1,035,266	0.58
1/06 through 12/06	199,320,213	11	326,553	25	336,841	1,445,581	797,191	2,906,166	1.46
5 YR. TOTAL	839,545,812	23	663,906	153	1,465,833	1,982,657	3,683,339	7,795,735	0.93
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.254	63%	0.675	0.93			
Pure Premium Indicated by National Relativity		30%	0.336	18%	0.587	0.92			
Pure Premium Present on Rate Level		31%	0.315	19%	0.530	0.85			
Pure Premium Derived by Formula		0.298		0.632		0.93			

CLASS 9082		RESTAURANT NOC							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	1,270,087,913	104	3,969,981	515	3,344,926	5,236,796	6,636,553	19,188,256	1.51
1/03 through 12/03	1,375,390,137	91	3,073,655	550	4,127,493	3,836,046	7,775,722	18,812,916	1.37
1/04 through 12/04	1,414,635,898	88	4,594,605	501	4,323,347	3,951,230	7,670,843	20,540,025	1.45
1/05 through 12/05	1,550,372,360	119	4,582,695	494	3,684,056	5,858,343	7,776,810	21,901,904	1.41
1/06 through 12/06	1,704,772,600	103	4,152,808	445	3,999,605	4,432,892	7,556,692	20,141,997	1.18
5 YR. TOTAL	7,315,258,908	505	20,373,744	2,505	19,479,427	23,315,307	37,416,620	100,585,098	1.38
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.545	100%	0.830	1.38			
Pure Premium Indicated by National Relativity		0%	0.588	0%	0.994	1.58			
Pure Premium Present on Rate Level		0%	0.653	0%	0.855	1.51			
Pure Premium Derived by Formula		0.545		0.830		1.38			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	619,199,106	53	2,390,389	242	1,679,650	1,943,813	2,775,481	8,789,333	1.42
1/03 through 12/03	690,750,317	59	2,077,444	233	1,509,742	2,633,038	2,636,359	8,856,583	1.28
1/04 through 12/04	710,089,726	52	2,527,332	230	1,587,199	2,361,376	2,784,667	9,260,574	1.30
1/05 through 12/05	728,888,054	45	2,077,760	230	1,553,288	2,510,641	2,726,951	8,868,640	1.22
1/06 through 12/06	810,184,530	62	3,120,517	249	2,087,868	2,923,331	3,742,783	11,874,499	1.47
5 YR. TOTAL	3,559,111,733	271	12,193,442	1,184	8,417,747	12,372,199	14,666,241	47,649,629	1.34
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		95%	0.579	100%	0.760	1.34			
Pure Premium Indicated by National Relativity		2%	0.532	0%	0.961	1.49			
Pure Premium Present on Rate Level		3%	0.700	0%	0.753	1.45			
Pure Premium Derived by Formula		0.582		0.760		1.34			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	19,254,013	1	443	3	19,503	3,799	47,250	70,995	0.37
1/03 through 12/03	19,615,902	0	0	5	120,242	0	74,392	194,634	0.99
1/04 through 12/04	18,409,432	1	3,405	6	23,455	14,800	125,167	166,827	0.91
1/05 through 12/05	16,110,071	0	0	1	540	0	16,750	17,290	0.11
1/06 through 12/06	17,444,902	0	0	6	101,281	0	50,177	151,458	0.87
5 YR. TOTAL	90,834,320	2	3,848	21	265,021	18,599	313,736	601,204	0.66
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.296	28%	0.366	0.66			
Pure Premium Indicated by National Relativity		39%	0.653	36%	0.952	1.61			
Pure Premium Present on Rate Level		40%	0.659	36%	0.646	1.31			
Pure Premium Derived by Formula		0.580		0.678		1.26			

CLASS 9089		BILLIARD HALL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	3,088,094	0	0	0	0	0	1,505	1,505	0.05
1/03 through 12/03	1,118,049	0	0	0	0	0	0	0	0.00
1/04 through 12/04	1,893,766	0	0	0	0	0	283	283	0.01
1/05 through 12/05	1,461,924	0	0	0	0	0	0	0	0.00
1/06 through 12/06	1,029,876	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,591,709	0	0	0	0	0	1,788	1,788	0.02
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	8%	0.021	0.02			
Pure Premium Indicated by National Relativity		18%	0.301	19%	0.411	0.71			
Pure Premium Present on Rate Level		75%	0.357	73%	0.259	0.62			
Pure Premium Derived by Formula		0.322		0.269		0.59			

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

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CLASS 9093		ROLLER-SKATING RINK OPERATION							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	17,671,253	1	24,961	4	20,385	32,279	23,449	101,074	0.57
1/03 through 12/03	17,655,892	1	55,981	8	32,142	132,182	76,419	296,724	1.68
1/04 through 12/04	17,416,808	0	0	5	76,497	0	212,032	288,529	1.66
1/05 through 12/05	18,749,214	2	174,943	4	26,007	88,798	59,177	348,925	1.86
1/06 through 12/06	18,906,178	0	0	6	26,946	0	72,557	99,503	0.53
5 YR. TOTAL	90,399,345	4	255,885	27	181,977	253,259	443,634	1,134,755	1.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.484	34%	0.771	1.26			
Pure Premium Indicated by National Relativity		39%	0.576	33%	0.829	1.41			
Pure Premium Present on Rate Level		39%	0.688	33%	1.013	1.70			
Pure Premium Derived by Formula		0.599		0.870		1.47			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	278,498,672	56	2,401,487	183	1,617,982	2,436,914	3,288,784	9,745,167	3.50
1/03 through 12/03	318,163,756	58	2,334,608	173	1,280,642	2,197,578	2,330,561	8,143,389	2.56
1/04 through 12/04	330,281,517	66	2,377,606	219	1,215,174	3,368,299	2,720,352	9,681,431	2.93
1/05 through 12/05	460,387,566	83	4,312,943	268	2,162,202	4,142,148	3,449,427	14,066,720	3.06
1/06 through 12/06	487,705,071	72	5,233,624	262	3,244,199	4,457,450	4,419,718	17,354,991	3.56
5 YR. TOTAL	1,875,036,582	335	16,660,268	1,105	9,520,199	16,602,389	16,208,842	58,991,698	3.15
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		97%	1.396	100%	1.750	3.15			
Pure Premium Indicated by National Relativity		1%	1.480	0%	2.004	3.48			
Pure Premium Present on Rate Level		2%	1.384	0%	1.558	2.94			
Pure Premium Derived by Formula		1.397		1.750		3.15			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	119,317,240	8	760,205	30	442,356	483,960	462,094	2,148,615	1.80
1/03 through 12/03	136,279,143	9	1,088,334	48	414,387	1,149,063	843,898	3,495,682	2.57
1/04 through 12/04	158,705,044	9	686,076	57	493,290	719,329	1,035,582	2,934,277	1.85
1/05 through 12/05	172,163,914	23	1,088,693	44	682,012	2,445,452	975,306	5,191,463	3.02
1/06 through 12/06	195,667,891	18	1,516,230	59	774,167	1,389,302	1,353,646	5,033,345	2.57
5 YR. TOTAL	782,133,232	67	5,139,538	238	2,806,212	6,187,106	4,670,526	18,803,382	2.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	1.016	93%	1.388	2.40			
Pure Premium Indicated by National Relativity		17%	1.553	3%	1.892	3.45			
Pure Premium Present on Rate Level		18%	1.269	4%	1.546	2.82			
Pure Premium Derived by Formula		1.153		1.409		2.56			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	45,433,218	3	594,880	12	248,660	373,988	203,035	1,420,563	3.13
1/03 through 12/03	42,625,825	3	205,761	10	169,660	355,083	299,003	1,029,507	2.42
1/04 through 12/04	40,833,851	1	41,370	8	36,788	0	113,439	191,597	0.47
1/05 through 12/05	44,994,750	2	30,654	15	111,931	87,087	246,187	475,859	1.06
1/06 through 12/06	44,628,811	2	95,154	10	214,173	63,262	456,651	829,240	1.86
5 YR. TOTAL	218,516,455	11	967,819	55	781,212	879,420	1,318,315	3,946,766	1.81
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		33%	0.800		45%	1.006		1.81	
Pure Premium Indicated by National Relativity		33%	0.989		27%	1.149		2.14	
Pure Premium Present on Rate Level		34%	0.866		28%	0.919		1.79	
Pure Premium Derived by Formula			0.885			1.020		1.91	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	14,511,798	0	0	9	120,136	0	198,461	318,597	2.20
1/03 through 12/03	14,960,381	3	448,979	6	29,582	117,060	70,694	666,315	4.45
1/04 through 12/04	14,221,343	2	19,441	7	282,691	200,618	253,408	756,158	5.32
1/05 through 12/05	16,771,326	1	9,912	6	57,967	0	102,321	170,200	1.01
1/06 through 12/06	17,639,608	1	94,502	5	132,820	156,981	93,164	477,467	2.71
5 YR. TOTAL	78,104,456	7	572,834	33	623,196	474,659	718,048	2,388,737	3.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		24%	1.531		33%	1.527		3.06	
Pure Premium Indicated by National Relativity		38%	0.700		33%	1.182		1.88	
Pure Premium Present on Rate Level		38%	0.878		34%	0.958		1.84	
Pure Premium Derived by Formula			0.967			1.220		2.19	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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		27%	6.693		28%	4.431		11.12	
Pure Premium Present on Rate Level		73%	1.543		72%	1.394		2.94	
Pure Premium Derived by Formula			2.934			2.244		5.18	

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	5,068,564	1	9,260	3	28,774	50,208	219,539	307,781	6.07
1/03 through 12/03	3,157,831	4	228,575	9	112,221	63,559	199,720	604,075	19.13
1/04 through 12/04	3,067,712	1	2,285	2	78,693	11,806	257,877	350,661	11.43
1/05 through 12/05	6,823,687	0	0	0	0	0	240,195	240,195	3.52
1/06 through 12/06	6,513,016	0	0	3	4,631	0	111,609	116,240	1.78
5 YR. TOTAL	24,630,810	6	240,120	17	224,319	125,573	1,028,940	1,618,952	6.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.886	40%	4.687	6.57			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		77%	3.021	60%	6.072	9.09			
Pure Premium Derived by Formula		2.760		5.518		8.28			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	7,588,000	9	486,514	28	551,525	172,964	1,187,017	2,398,020	31.60
1/03 through 12/03	6,822,000	3	22,693	3	64,709	44,442	702,550	834,394	12.23
1/04 through 12/04	6,573,352	0	0	15	708,128	0	968,514	1,676,642	25.51
1/05 through 12/05	6,548,043	1	347,491	8	136,331	130,041	702,224	1,316,087	20.10
1/06 through 12/06	6,721,981	0	0	16	312,699	0	1,329,767	1,642,466	24.43
5 YR. TOTAL	34,253,376	13	856,698	70	1,773,392	347,447	4,890,072	7,867,609	22.97
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	7.678	63%	15.291	22.97			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		54%	12.235	37%	13.394	25.63			
Pure Premium Derived by Formula		10.139		14.589		24.73			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	12,695,009	2	238,364	17	184,531	362,972	285,308	1,071,175	8.44
1/03 through 12/03	12,619,242	0	0	9	33,278	0	242,005	275,283	2.18
1/04 through 12/04	14,355,136	1	67,572	6	33,792	135,879	269,471	506,714	3.53
1/05 through 12/05	16,349,852	3	117,396	4	12,694	81,485	100,995	312,570	1.91
1/06 through 12/06	17,194,565	0	0	5	132,401	0	178,351	310,752	1.81
5 YR. TOTAL	73,213,804	6	423,332	41	396,696	580,336	1,076,130	2,476,494	3.38
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	1.120	47%	2.263	3.38			
Pure Premium Indicated by National Relativity		32%	2.033	26%	3.931	5.96			
Pure Premium Present on Rate Level		33%	2.839	27%	3.002	5.84			
Pure Premium Derived by Formula		1.979		2.896		4.88			

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

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CLASS 9182		ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	18,869,412	2	10,528	8	27,273	3,804	235,878	277,483	1.47
1/03 through 12/03	19,021,101	0	0	3	41,781	0	101,184	142,965	0.75
1/04 through 12/04	19,725,888	1	11,256	5	49,649	8,499	102,153	171,557	0.87
1/05 through 12/05	22,584,142	1	35,480	8	58,528	9,730	82,111	185,849	0.82
1/06 through 12/06	24,196,563	1	1,143	5	59,059	14,764	227,651	302,617	1.25
5 YR. TOTAL	104,397,106	5	58,407	29	236,290	36,797	748,977	1,080,471	1.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		21%	0.282	35%		0.753		1.04	
Pure Premium Indicated by National Relativity		39%	0.914	32%		2.148		3.06	
Pure Premium Present on Rate Level		40%	0.570	33%		1.053		1.62	
Pure Premium Derived by Formula		0.644			1.298			1.94	

CLASS 9186		CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	594,451	1	186,103	1	42,229	686,159	8,626	923,117	155.29
1/03 through 12/03	1,106,404	1	258,582	1	1,241	268,375	10,050	538,248	48.65
1/04 through 12/04	679,747	0	0	1	42,328	0	216,786	259,114	38.12
1/05 through 12/05	464,727	0	0	1	2,147	0	20,088	22,235	4.78
1/06 through 12/06	387,675	0	0	1	9,271	0	4,670	13,941	3.60
5 YR. TOTAL	3,233,004	2	444,685	5	97,216	954,534	260,220	1,756,655	54.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		17%	16.762		29%	37.574		54.34	
Pure Premium Indicated by National Relativity		0%	0.000		0%	0.000		0.00	
Pure Premium Present on Rate Level		83%	11.552		71%	21.127		32.68	
Pure Premium Derived by Formula		12.438			25.897			38.34	

CLASS 9220		CEMETERY OPERATIONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	12,397,923	4	201,643	7	39,892	227,034	174,419	642,988	5.19
1/03 through 12/03	10,884,590	0	0	8	49,056	0	104,119	153,175	1.41
1/04 through 12/04	10,821,820	8	561,891	8	121,144	776,214	125,252	1,584,501	14.64
1/05 through 12/05	12,223,141	3	165,216	6	69,119	65,743	158,426	458,504	3.75
1/06 through 12/06	10,888,112	1	87,386	5	71,745	107,679	127,131	393,941	3.62
5 YR. TOTAL	57,215,586	16	1,016,136	34	350,956	1,176,670	689,347	3,233,109	5.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		29%	2.389		38%	3.261		5.65	
Pure Premium Indicated by National Relativity		35%	1.880		31%	2.927		4.81	
Pure Premium Present on Rate Level		36%	2.239		31%	2.179		4.42	
Pure Premium Derived by Formula		2.157			2.822			4.98	

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

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CLASS 9402		STREET CLEANING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	20,417,307	3	297,386	10	301,082	268,401	240,762	1,107,631	5.42
1/03 through 12/03	25,729,723	8	289,328	14	306,968	1,068,392	225,845	1,890,533	7.35
1/04 through 12/04	28,406,374	1	133,432	15	685,119	168,557	384,140	1,371,248	4.83
1/05 through 12/05	32,199,547	6	435,416	15	227,299	383,017	290,226	1,335,958	4.15
1/06 through 12/06	33,275,409	4	241,230	12	474,097	168,167	307,127	1,190,621	3.58
5 YR. TOTAL	140,028,360	22	1,396,792	66	1,994,565	2,056,534	1,448,100	6,895,991	4.92
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	2.422	59%	2.503	4.93			
Pure Premium Indicated by National Relativity		25%	3.281	20%	3.378	6.66			
Pure Premium Present on Rate Level		26%	3.507	21%	2.822	6.33			
Pure Premium Derived by Formula		2.919		2.745		5.66			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	108,378,163	36	2,723,263	54	1,103,559	4,479,844	1,386,506	9,693,172	8.94
1/03 through 12/03	105,222,919	29	2,680,302	63	1,135,698	2,523,432	1,680,542	8,019,974	7.62
1/04 through 12/04	108,771,006	35	3,104,400	56	1,191,186	3,680,225	1,738,553	9,714,364	8.93
1/05 through 12/05	116,673,016	29	3,037,766	62	1,205,671	2,872,781	1,579,110	8,695,328	7.45
1/06 through 12/06	122,444,148	23	2,131,706	55	1,308,845	2,501,124	1,770,284	7,711,959	6.30
5 YR. TOTAL	561,489,252	152	13,677,437	290	5,944,959	16,057,406	8,154,995	43,834,797	7.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		90%	3.495	100%	4.312	7.81			
Pure Premium Indicated by National Relativity		5%	4.435	0%	4.425	8.86			
Pure Premium Present on Rate Level		5%	4.046	0%	3.346	7.39			
Pure Premium Derived by Formula		3.570		4.312		7.88			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	9,738,439	1	15,176	6	45,415	13,789	52,822	127,202	1.31
1/03 through 12/03	16,776,194	1	3,144	1	15,605	13,157	25,232	57,138	0.34
1/04 through 12/04	11,924,004	1	10,972	5	35,330	0	74,499	120,801	1.01
1/05 through 12/05	21,455,978	2	58,527	2	33,617	82,993	72,603	247,740	1.15
1/06 through 12/06	23,376,893	5	589,282	12	149,998	486,004	186,007	1,411,291	6.04
5 YR. TOTAL	83,271,508	10	677,101	26	279,965	595,943	411,163	1,964,172	2.36
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.149	30%	1.209	2.36			
Pure Premium Indicated by National Relativity		37%	0.788	35%	1.183	1.97			
Pure Premium Present on Rate Level		38%	1.031	35%	0.799	1.83			
Pure Premium Derived by Formula		0.971		1.056		2.03			

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

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CLASS 9501		PAINTING: SHOP ONLY & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	29,140,507	2	277,130	12	112,607	354,090	133,569	877,396	3.01
1/03 through 12/03	28,992,923	3	45,125	11	136,122	37,458	184,161	402,866	1.39
1/04 through 12/04	34,389,908	2	6,152	22	511,470	724	478,702	997,048	2.90
1/05 through 12/05	35,467,106	1	14,377	12	180,669	0	205,616	400,662	1.13
1/06 through 12/06	36,977,785	0	0	13	71,695	0	147,687	219,382	0.59
5 YR. TOTAL	164,968,229	8	342,784	70	1,012,563	392,272	1,149,735	2,897,354	1.76
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.822	43%	0.935	1.76			
Pure Premium Indicated by National Relativity		32%	0.898	28%	1.255	2.15			
Pure Premium Present on Rate Level		33%	1.173	29%	0.957	2.13			
Pure Premium Derived by Formula		0.962		1.031		1.99			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	4,045,770	0	0	1	14,293	0	57,393	71,686	1.77
1/03 through 12/03	5,561,274	0	0	6	28,748	0	96,128	124,876	2.25
1/04 through 12/04	4,197,372	0	0	0	0	0	3,007	3,007	0.07
1/05 through 12/05	4,313,831	0	0	2	136,544	0	109,755	246,299	5.71
1/06 through 12/06	5,059,135	0	0	0	0	0	7,462	7,462	0.15
5 YR. TOTAL	23,177,382	0	0	9	179,585	0	273,745	453,330	1.96
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.775	25%	1.181	1.96			
Pure Premium Indicated by National Relativity		40%	1.510	37%	1.960	3.47			
Pure Premium Present on Rate Level		40%	2.010	38%	1.708	3.72			
Pure Premium Derived by Formula		1.563		1.669		3.23			

CLASS 9516		TELEVISION, VIDEO, AUDIO AND RADIO EQUIPMENT SERVICE OR REPAIR & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	32,690,285	2	36,331	5	258,612	61,731	162,583	519,257	1.59
1/03 through 12/03	35,630,655	3	523,238	12	248,484	259,214	256,083	1,287,019	3.61
1/04 through 12/04	59,876,450	3	494,065	6	275,731	259,697	270,326	1,299,819	2.17
1/05 through 12/05	48,105,976	6	634,593	16	351,546	437,894	344,941	1,768,974	3.68
1/06 through 12/06	53,206,018	2	81,333	12	152,724	111,717	237,096	582,870	1.10
5 YR. TOTAL	229,509,384	16	1,769,560	51	1,287,097	1,130,253	1,271,029	5,457,939	2.38
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	1.332	48%	1.046	2.38			
Pure Premium Indicated by National Relativity		27%	1.826	26%	1.827	3.65			
Pure Premium Present on Rate Level		28%	1.650	26%	0.967	2.62			
Pure Premium Derived by Formula		1.554		1.229		2.78			

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

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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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	38,710,837	4	56,834	20	1,071,362	39,851	785,301	1,953,348	5.05
1/03 through 12/03	49,450,982	10	977,311	14	113,591	928,423	175,749	2,195,074	4.44
1/04 through 12/04	36,936,682	7	522,869	14	183,408	553,603	253,342	1,513,222	4.10
1/05 through 12/05	44,956,899	3	164,552	7	263,973	159,329	218,507	806,361	1.79
1/06 through 12/06	35,194,572	2	331,875	10	430,211	252,944	364,724	1,379,754	3.92
5 YR. TOTAL	205,249,972	26	2,053,441	65	2,062,545	1,934,150	1,797,623	7,847,759	3.82
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	2.005	59%	1.818	3.82			
Pure Premium Indicated by National Relativity		25%	1.598	20%	1.486	3.08			
Pure Premium Present on Rate Level		26%	2.326	21%	1.826	4.15			
Pure Premium Derived by Formula		1.987		1.753		3.74			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	34,335,708	3	308,703	13	155,965	80,809	234,954	780,431	2.27
1/03 through 12/03	28,078,014	5	414,022	20	524,652	703,626	466,543	2,108,843	7.51
1/04 through 12/04	28,491,525	6	272,308	19	294,694	244,894	389,182	1,201,078	4.22
1/05 through 12/05	28,639,567	3	51,190	12	87,442	1,010,623	151,527	1,300,782	4.54
1/06 through 12/06	30,226,424	5	329,253	11	327,508	226,046	327,548	1,210,355	4.00
5 YR. TOTAL	149,771,238	22	1,375,476	75	1,390,261	2,265,998	1,569,754	6,601,489	4.41
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	1.847	52%	2.561	4.41			
Pure Premium Indicated by National Relativity		30%	1.662	24%	1.492	3.15			
Pure Premium Present on Rate Level		30%	1.798	24%	1.715	3.51			
Pure Premium Derived by Formula		1.777		2.101		3.88			

CLASS 9522		UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	371,406,843	20	1,092,827	80	1,408,136	1,270,929	1,653,526	5,425,418	1.46
1/03 through 12/03	363,809,556	15	979,348	82	1,370,599	1,131,902	1,367,594	4,849,443	1.33
1/04 through 12/04	388,485,558	30	1,552,233	88	1,764,842	1,372,387	1,555,007	6,244,469	1.61
1/05 through 12/05	387,784,734	15	999,514	74	1,423,815	1,005,142	1,527,019	4,955,490	1.28
1/06 through 12/06	373,146,255	15	1,070,802	69	1,528,461	966,151	1,632,088	5,197,502	1.39
5 YR. TOTAL	1,884,632,946	95	5,694,724	393	7,495,853	5,746,511	7,735,234	26,672,322	1.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		79%	0.700	97%	0.715	1.42			
Pure Premium Indicated by National Relativity		10%	0.813	1%	0.989	1.80			
Pure Premium Present on Rate Level		11%	0.793	2%	0.647	1.44			
Pure Premium Derived by Formula		0.722		0.716		1.44			

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

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CLASS 9534		MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS-INCLUDING YARD EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	10,105,345	1	236,266	6	59,267	61,441	33,985	390,959	3.87
1/03 through 12/03	10,976,628	2	239,934	6	228,123	262,408	178,628	909,093	8.28
1/04 through 12/04	13,803,564	2	337,837	10	591,097	106,024	587,610	1,622,568	11.75
1/05 through 12/05	15,214,391	2	186,209	5	327,207	305,180	164,640	983,236	6.46
1/06 through 12/06	18,709,026	5	1,145,213	6	108,109	866,933	245,466	2,365,721	12.64
5 YR. TOTAL	68,808,954	12	2,145,459	33	1,313,803	1,601,986	1,210,329	6,271,577	9.11
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	5.027	43%	4.087	9.11			
Pure Premium Indicated by National Relativity		28%	3.748	28%	2.809	6.56			
Pure Premium Present on Rate Level		29%	4.767	29%	2.470	7.24			
Pure Premium Derived by Formula		4.593		3.260		7.85			

CLASS 9554		SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	9,992,554	1	86,462	5	49,917	72,096	132,532	341,007	3.41
1/03 through 12/03	11,269,204	2	120,597	12	255,908	100,984	480,490	957,979	8.50
1/04 through 12/04	12,730,302	2	607,120	10	207,246	903,494	205,129	1,922,989	15.11
1/05 through 12/05	12,262,669	5	943,104	14	653,350	710,490	720,223	3,027,167	24.69
1/06 through 12/06	12,143,649	1	77,859	7	259,143	89,332	210,562	636,896	5.24
5 YR. TOTAL	58,398,378	11	1,835,142	48	1,425,564	1,876,396	1,748,936	6,886,038	11.79
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	5.584	53%	6.208	11.79			
Pure Premium Indicated by National Relativity		27%	4.493	23%	4.092	8.59			
Pure Premium Present on Rate Level		27%	6.906	24%	4.889	11.80			
Pure Premium Derived by Formula		5.646		5.405		11.05			

CLASS 9586		BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/02 through 12/02	93,492,451	1	4,641	9	22,517	0	57,107	84,265	0.09
1/03 through 12/03	102,589,362	2	18,733	22	279,257	2,508	186,823	487,321	0.48
1/04 through 12/04	113,162,719	7	543,884	10	95,558	344,295	136,973	1,120,710	0.99
1/05 through 12/05	123,104,471	8	218,765	4	8,937	186,174	48,362	462,238	0.38
1/06 through 12/06	138,489,527	3	232,400	16	159,386	307,267	212,587	911,640	0.66
5 YR. TOTAL	570,838,530	21	1,018,423	61	565,655	840,244	641,852	3,066,174	0.54
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.277	40%	0.260	0.54			
Pure Premium Indicated by National Relativity		33%	0.291	30%	0.366	0.66			
Pure Premium Present on Rate Level		34%	0.303	30%	0.248	0.55			
Pure Premium Derived by Formula		0.290		0.288		0.58			

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

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CLASS 9600		TAXIDERMIST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	31,043	0	0	0	0	0	0	0	0.00
1/06 through 12/06	20,000	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	51,043	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		17%	0.880	18%	0.964	1.84			
Pure Premium Present on Rate Level		82%	0.961	80%	0.814	1.78			
Pure Premium Derived by Formula		0.938		0.825		1.76			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	63,534,638	2	13,615	7	168,715	13,750	140,717	336,797	0.53
1/03 through 12/03	61,704,491	1	7,307	10	81,844	18,728	150,257	258,136	0.42
1/04 through 12/04	67,341,164	1	4,583	7	80,924	40,272	82,506	208,285	0.31
1/05 through 12/05	69,355,958	5	597,438	3	1,738	458,814	90,604	1,148,594	1.66
1/06 through 12/06	68,014,361	0	0	3	51,050	0	76,275	127,325	0.19
5 YR. TOTAL	329,950,612	9	622,943	30	384,271	531,564	540,359	2,079,137	0.63
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.305	39%	0.325	0.63			
Pure Premium Indicated by National Relativity		34%	0.553	30%	0.633	1.19			
Pure Premium Present on Rate Level		34%	0.503	31%	0.402	0.91			
Pure Premium Derived by Formula		0.457		0.441		0.90			

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

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APPENDIX B-III

Adjustments to Pure Premiums to Obtain Advisory Loss Costs

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

(1) Test Correction Factor

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

The factors referred to above are set out as follows:

	Test Correction Factor
Manufacturing	0.9927
Contracting	0.9928
Office & Clerical	0.9911
Goods & Services	0.9870
Miscellaneous	1.0108

(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	1.089
Contracting	1.098
Office & Clerical	1.084
Goods & Services	1.003
Miscellaneous	1.058

(3) Disease Loadings

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

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(4) Swing Limits

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

Manufacturing	from 13% above to 37% below
Contracting	from 16% above to 34% below
Office & Clerical	from 7% above to 43% below
Goods & Services	from 18% above to 32% below
Miscellaneous	from 22% above to 28% below

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

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

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

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

List of Classifications Limited by Upper Swing

0016	1699	2110	2286	2587	2835	3042	3119
3726	3851	4112	4741	4777	5551	5705	5951
6251	7405	7445	7540	8236			

List of Classifications Limited by Lower Swing

6702	6704	7230	7855
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APPENDIX B-IV

DERIVATION OF PROPOSED ADVISORY 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
01/01/02 - 12/31/02	234,052	505,438	2,175,110	9,082,900	7,554,236	1,636,236	3,236,727	8,821,493	10,919,163
01/01/03 - 12/31/03	0	153,500	2,989,833	10,847,372	8,393,526	1,019,245	2,310,002	7,897,424	10,220,022
01/01/04 - 12/31/04	33,000	202,954	2,262,831	9,364,196	8,200,122	983,801	2,407,440	8,471,332	11,595,968
01/01/05 - 12/31/05	150,000	258,869	1,170,953	7,616,745	5,722,226	822,750	2,128,869	7,042,615	10,176,135
01/01/06 - 12/31/06	0	0	101,891	3,347,892	3,491,206	1,240,600	1,974,108	5,678,496	9,299,576

PRIMARY PARTIAL 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
01/01/02 - 12/31/02	1.078	0.971	1.079	1.068	0.962	1.079	0.972	1.341	1.103
01/01/03 - 12/31/03	1.141	1.002	1.142	1.130	0.992	1.142	1.003	1.366	1.098
01/01/04 - 12/31/04	1.274	1.049	1.275	1.263	1.040	1.275	1.050	1.420	1.092
01/01/05 - 12/31/05	1.592	1.181	1.593	1.579	1.172	1.593	1.182	1.515	1.086
01/01/06 - 12/31/06	2.574	1.510	2.577	2.557	1.500	2.577	1.511	1.780	1.106

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 excess loss factors by hazard group. These factors are shown below.

	HAZARD GROUP: C
Excess Factor	1.241

As the excess loss factors are 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 ADVISORY LOSS COST - CODE 8810

EXPECTED UNLIMITED LOSSES (Limited Losses x Primary Conversion Factors, then adjusted for 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
01/01/02 - 12/31/02	288,851	561,863	2,686,866	11,105,523	8,319,723	2,021,206	3,601,767	16,043,316	16,004,002
01/01/03 - 12/31/03	0	176,084	3,908,915	14,032,860	9,532,336	1,332,564	2,652,507	15,017,629	14,972,937
01/01/04 - 12/31/04	48,131	243,734	3,302,978	13,539,951	9,763,306	1,436,020	2,893,930	16,478,813	16,807,597
01/01/05 - 12/31/05	273,387	350,004	2,135,494	13,768,758	7,677,783	1,500,469	2,880,777	14,736,120	14,639,031
01/01/06 - 12/31/06	0	0	300,603	9,800,436	5,995,287	3,660,070	3,414,905	13,708,291	13,561,809

SECONDARY CONVERSION FACTORS (Appendix B-I, Section A-3)

Policy Period	INDUSTRY GROUP: Office and Clerical
01/01/02 - 12/31/02	0.931
01/01/03 - 12/31/03	0.909
01/01/04 - 12/31/04	0.919
01/01/05 - 12/31/05	0.933
01/01/06 - 12/31/06	0.953

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
01/01/02 - 12/31/02	23,350,644,144	14,991,377	11,622,002	14,936,327	14,899,726	26,613,379	29,836,053	56,449,432
01/01/03 - 12/31/03	23,242,880,071	17,520,374	11,236,083	13,651,025	13,610,400	28,756,457	27,261,425	56,017,882
01/01/04 - 12/31/04	26,059,662,845	16,842,587	11,855,991	15,144,029	15,446,182	28,698,578	30,590,211	59,288,789
01/01/05 - 12/31/05	27,437,488,019	16,493,675	10,177,690	13,748,800	13,658,216	26,671,365	27,407,016	54,078,381
01/01/06 - 12/31/06	29,446,116,299	13,114,337	8,967,913	13,064,001	12,924,404	22,082,250	25,988,405	48,070,655
Total	129,536,791,378	78,962,350	53,859,679	70,544,182	70,538,928	132,822,029	141,083,110	273,905,139
INDICATED PURE PREMIUM						0.103	0.109	0.21

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	0.142	0.128	0.27
Conversion Factors (App. B-I, section B)	0.826	0.807	
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	0.117	0.103	0.22

NORTH CAROLINA

APPENDIX B-IV

DERIVATION OF PROPOSED ADVISORY LOSS COST - CODE 8810

Industry Group - Office and Clerical. Hazard Group - C.

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

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	0.103	0.109	0.21
2. Pure Premium Indicated by National Relativity	0.094	0.117	0.21
3. Pure Premium Present on Rate Level	0.117	0.103	0.22
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)	0.103	0.109	0.21
8. Test Correction Factor	0.9911	0.9911	xxx
9. Underlying Pure Premiums = (7) x (8) *	0.102	0.108	0.21
10. Ratio of Manual to Standard Premium			1.084
11. Loss Cost = (9) x (10)			0.23
12. Loss Cost Within Swing Limits			0.23
Current Loss Cost x Swing Limits			
a) Lower bound = 0.29 x 0.570 = 0.17			
b) Upper bound = 0.29 x 1.070 = 0.31			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	0.102	0.108	0.21
14. Disease, PAP, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			0.23

* 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 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 +8.8%.

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.

A-1 Calculation of Primary Conversion Factor

1 Benefits

The state losses are adjusted to the January 1, 2010 state law level. The federal losses are adjusted to the October 1, 2009 federal law level.

STATE ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/02 - 12/02	1.053	1.054	1.043	1.054	1.000
1/03 - 12/03	1.044	1.045	1.034	1.045	1.000
1/04 - 12/04	1.035	1.036	1.026	1.036	1.000
1/05 - 12/05	1.032	1.033	1.024	1.033	1.000
1/06 - 12/06	1.027	1.028	1.020	1.028	1.000

FEDERAL ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/02 - 12/02	1.061	1.031	1.006	1.031	1.000
1/03 - 12/03	1.050	1.027	1.005	1.027	1.000
1/04 - 12/04	1.041	1.022	1.004	1.022	1.000
1/05 - 12/05	1.036	1.019	1.004	1.019	1.000
1/06 - 12/06	1.031	1.017	1.003	1.017	1.000

2 Trend

The following factors are applied to trend the losses in each policy year to the proposed rating year. The credibility-weighted annual trends utilized were 0.985 and 1.005 for indemnity and medical, respectively.

Policy Period	Indemnity	Medical
1/02 - 12/02	0.882	1.042
1/03 - 12/03	0.895	1.037
1/04 - 12/04	0.909	1.032
1/05 - 12/05	0.923	1.027
1/06 - 12/06	0.937	1.022

NORTH CAROLINA
APPENDIX B-V

A-1 Calculation of Primary Conversion Factor (continued)

3 Development

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
1/02 - 12/02	1.133	1.043	1.747	1.193
1/03 - 12/03	1.142	1.053	1.808	1.148
1/04 - 12/04	1.221	1.095	1.954	1.138
1/05 - 12/05	1.543	1.236	2.194	1.178
1/06 - 12/06	2.143	1.436	2.398	1.237

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 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)
1/02 - 12/02	1.052	0.969	1.053	1.042	0.959	1.053	0.970	1.820	1.243
1/03 - 12/03	1.067	0.984	1.068	1.057	0.974	1.068	0.985	1.875	1.190
1/04 - 12/04	1.149	1.030	1.150	1.139	1.021	1.150	1.031	2.017	1.174
1/05 - 12/05	1.470	1.177	1.471	1.458	1.168	1.471	1.178	2.253	1.210
1/06 - 12/06	2.062	1.382	2.064	2.048	1.372	2.064	1.383	2.451	1.264

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)
1/02 - 12/02	1.060	0.976	1.030	1.005	0.925	1.030	0.948	1.820	1.243
1/03 - 12/03	1.073	0.990	1.050	1.027	0.947	1.050	0.968	1.875	1.190
1/04 - 12/04	1.155	1.036	1.134	1.114	0.999	1.134	1.017	2.017	1.174
1/05 - 12/05	1.475	1.182	1.451	1.430	1.145	1.451	1.163	2.253	1.210
1/06 - 12/06	2.070	1.387	2.042	2.014	1.350	2.042	1.368	2.451	1.264

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

NORTH CAROLINA
APPENDIX B-V

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 claims 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	0.130	0.165	0.194	0.220	0.257	0.315	0.391
(2) Excess Factors 1/(1-(1))	1.150	1.198	1.241	1.282	1.346	1.459	1.641

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.

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 state assessment and loss adjustment expense. 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-base expenses by policy period.

Policy Period	State Act	Federal Act
1/02 - 12/02	1.160	1.272
1/03 - 12/03	1.160	1.340
1/04 - 12/04	1.160	1.164
1/05 - 12/05	1.160	1.327
1/06 - 12/06	1.160	1.160

** See Section B.3 for the indemnity and medical breakdown of the proposed loss-based expenses.

NORTH CAROLINA
APPENDIX B-V

B – Present On Rate Level

1 Benefits

The current underlying pure premiums are at the current January 1, 2009 state and October 1, 2008 federal law levels. These pure premiums are adjusted to reflect the weighted effect of state and federal laws which bring losses to the proposed January 1, 2010 state and October 1, 2009 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%)	0.124
Federal Weight (Fed%)	0.876

	Indemnity	Medical	Total
(a) State Laws	1.005	1.000	1.003
(b) Federal Laws	1.003	1.000	1.001
(c) Weighted Laws = [(a)xSt%] + [(b)xFed%]	1.003	1.000	1.001

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
0.985	1.005

NORTH CAROLINA
APPENDIX B-V

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	1.160	1.160	1.160
(b) Loss-based Assessment	1.000	1.000	1.000
(c) Total = (a) + (b) - 1	1.160	1.160	1.160

FEDERAL ACT

	Indemnity	Medical	Total
(d) Loss Adjustment Expense	1.160	1.160	1.160
(e) Loss-based Assessment	1.221	1.000	1.079
(f) Total = (d) + (e) - 1	1.381	1.160	1.239

	Indemnity	Medical	Total
(g) Weighted Proposed Expenses = [(c) x St%] + [(f) x Fed%]	1.354	1.160	1.229

Current:

STATE

	Indemnity	Medical	Total
(h) Loss Adjustment Expense	1.160	1.160	1.160
(i) Loss-based Assessment	1.000	1.000	1.000
(j) Total = (h) + (i) - 1	1.160	1.160	1.160

FEDERAL

	Indemnity	Medical	Total
(k) Loss Adjustment Expense	1.160	1.160	1.160
(l) Loss-based Assessment	1.250	1.000	1.120
(m) Total = (k) + (l) - 1	1.410	1.160	1.280

	Indemnity	Medical	Total
(n) Weighted Current Expenses = [(j) x St%] + [(m) x Fed%]	1.379	1.160	1.265

Change:

	Indemnity	Medical	Total
Weighted Expense Change in Loss Base Expenses = [(g) / (n)]	0.982	1.000	0.972

4 Conversion Factors = (1) x (2) x (3)

The factors have been applied multiplicatively resulting in the following factors.

Indemnity	Medical
0.970	1.005

NORTH CAROLINA
APPENDIX B-V

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 A, B and C but using the non-appropriated benefit changes and the federal loss-based expenses.

D. Derived by Formula Pure Premiums

The derived by formula pure premiums are calculated 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: \$39,525,850 for indemnity, and \$24,244,400 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:

<u>A. Test Correction Factor</u>	1.0000
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<u>B. Ratio of Manual Premium to Earned Premium</u>	1.113
(determined on a countrywide basis)	

C. Swing Limits

The classifications which were adjusted by swing limits are as follows:

List of Classifications Limited by Upper Swing:
6801 6824 6872 7327 9077

List of Classifications Limited by Lower Swing:
None

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2010

CLASS 6801		BOAT BUILDING-WOOD-NOC & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	153,184	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	32,149	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	185,333	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		20%	4.378	21%	4.490	8.87			
Pure Premium Present on Rate Level		78%	1.418	76%	1.315	2.73			
Pure Premium Derived by Formula		1.982		1.942		3.92			

CLASS 6824		BOAT BUILDING-OR REPAIR & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	4,244,100	2	123,368	2	2,228	49,650	35,169	210,415	4.96
1/03 through 12/03	3,593,354	0	0	2	57,321	0	106,418	163,739	4.56
1/04 through 12/04	3,834,170	0	0	3	18,012	0	83,314	101,326	2.64
1/05 through 12/05	4,579,979	2	566,162	1	7,387	184,956	38,489	796,994	17.40
1/06 through 12/06	3,911,627	0	0	0	0	0	12,045	12,045	0.31
5 YR. TOTAL	20,163,230	4	689,530	8	84,948	234,606	275,435	1,284,519	6.37
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	3.841	23%	2.530	6.37			
Pure Premium Indicated by National Relativity		40%	3.917	38%	5.879	9.80			
Pure Premium Present on Rate Level		41%	2.959	39%	3.125	6.08			
Pure Premium Derived by Formula		3.510		4.035		7.55			

CLASS 6826		MARINA & DRIVERS: COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	400,237	0	0	0	0	0	600	600	0.15
1/03 through 12/03	70,430	0	0	0	0	0	0	0	0.00
1/04 through 12/04	678,759	0	0	1	217	0	5,299	5,516	0.81
1/05 through 12/05	430,500	0	0	0	0	0	0	0	0.00
1/06 through 12/06	1,049,967	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,629,893	0	0	1	217	0	5,899	6,116	0.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.008	9%	0.224	0.23			
Pure Premium Indicated by National Relativity		22%	2.648	23%	4.322	6.97			
Pure Premium Present on Rate Level		69%	3.229	68%	2.433	5.66			
Pure Premium Derived by Formula		2.811		2.669		5.48			

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	4,278	0	0	0	0	0	0	0	0.00
1/03 through 12/03	22	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	687	0	0	0	0	0	0	0	0.00
1/06 through 12/06	1,947	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,934	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		49%	3.638	49%	7.402	11.04			
Pure Premium Present on Rate Level		50%	4.643	50%	4.928	9.57			
Pure Premium Derived by Formula		4.104		6.091		10.20			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	2.698	26%	5.255	7.95			
Pure Premium Present on Rate Level		75%	5.196	74%	7.209	12.41			
Pure Premium Derived by Formula		4.572		6.701		11.27			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	12,232	0	0	0	0	0	0	0	0.00
1/04 through 12/04	14,179	0	0	0	0	0	0	0	0.00
1/05 through 12/05	121,128	0	0	1	259,314	0	48,485	307,799	254.11
1/06 through 12/06	274,137	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	421,676	0	0	1	259,314	0	48,485	307,799	72.99
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	61.496	4%	11.498	72.99			
Pure Premium Indicated by National Relativity		46%	5.903	48%	8.134	14.04			
Pure Premium Present on Rate Level		47%	12.719	48%	2.410	15.13			
Pure Premium Derived by Formula		12.998		5.521		18.52			

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2010

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.
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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		22%	9.072	23%	10.287	19.36			
Pure Premium Present on Rate Level		78%	12.024	77%	12.134	24.16			
Pure Premium Derived by Formula		11.375		11.709		23.08			

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.
1/02 through 12/02	93,873	0	0	0	0	0	0	0	0.00
1/03 through 12/03	71,851	0	0	0	0	0	0	0	0.00
1/04 through 12/04	69,493	0	0	0	0	0	3,890	3,890	5.60
1/05 through 12/05	143,576	0	0	0	0	0	0	0	0.00
1/06 through 12/06	173,839	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	552,632	0	0	0	0	0	3,890	3,890	0.70
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	7%	0.704	0.70			
Pure Premium Indicated by National Relativity		39%	7.577	41%	12.325	19.90			
Pure Premium Present on Rate Level		54%	9.298	52%	6.265	15.56			
Pure Premium Derived by Formula		7.976		8.360		16.34			

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.
1/02 through 12/02	139,320	0	0	0	0	0	0	0	0.00
1/03 through 12/03	149,320	0	0	0	0	0	0	0	0.00
1/04 through 12/04	305,751	0	0	0	0	0	0	0	0.00
1/05 through 12/05	983,726	0	0	0	0	0	0	0	0.00
1/06 through 12/06	290,110	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,868,227	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	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		28%	1.824	29%	2.589	4.41			
Pure Premium Present on Rate Level		66%	1.705	64%	1.409	3.11			
Pure Premium Derived by Formula		1.636		1.653		3.29			

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	108,862	1	23,959	1	13,136	26,938	4,433	68,466	62.89
1/03 through 12/03	230,490	0	0	0	0	0	0	0	0.00
1/04 through 12/04	352,364	0	0	0	0	0	0	0	0.00
1/05 through 12/05	470,820	0	0	0	0	0	0	0	0.00
1/06 through 12/06	219,892	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,382,428	1	23,959	1	13,136	26,938	4,433	68,466	4.95
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	2.683	7%	2.269	4.95			
Pure Premium Indicated by National Relativity		43%	3.892	45%	4.927	8.82			
Pure Premium Present on Rate Level		49%	4.660	48%	2.498	7.16			
Pure Premium Derived by Formula		4.172		3.575		7.75			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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%	3.609	100%	0.642	4.25			
Pure Premium Derived by Formula		3.609		0.642		4.25			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	1,848	0	0	0	0	0	0	0	0.00
1/04 through 12/04	98,011	0	0	0	0	0	0	0	0.00
1/05 through 12/05	74,981	0	0	0	0	0	0	0	0.00
1/06 through 12/06	4,261	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	179,101	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		25%	11.435	27%	24.149	35.58			
Pure Premium Present on Rate Level		72%	4.234	69%	3.633	7.87			
Pure Premium Derived by Formula		5.907		9.027		14.93			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	1,571,910	0	0	0	0	0	217	217	0.01
1/03 through 12/03	332,088	0	0	1	25,847	0	5,955	31,802	9.58
1/04 through 12/04	536,326	0	0	0	0	0	225	225	0.04
1/05 through 12/05	370,526	0	0	3	33,979	0	43,948	77,927	21.03
1/06 through 12/06	412,595	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,223,445	0	0	4	59,826	0	50,345	110,171	3.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.856	11%	1.562	3.42			
Pure Premium Indicated by National Relativity		30%	2.651	32%	4.159	6.81			
Pure Premium Present on Rate Level		59%	4.843	57%	3.173	8.02			
Pure Premium Derived by Formula		3.857		3.311		7.17			

CLASS 8709		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	159,643	0	0	0	0	0	645	645	0.40
1/03 through 12/03	97,072	0	0	0	0	0	0	0	0.00
1/04 through 12/04	151,836	0	0	0	0	0	0	0	0.00
1/05 through 12/05	208,364	0	0	0	0	0	0	0	0.00
1/06 through 12/06	364,783	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	981,698	0	0	0	0	0	645	645	0.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.066	0.07			
Pure Premium Indicated by National Relativity		20%	1.112	21%	2.171	3.28			
Pure Premium Present on Rate Level		76%	1.609	74%	1.529	3.14			
Pure Premium Derived by Formula		1.445		1.591		3.04			

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	117,456	0	0	0	0	0	0	0	0.00
1/03 through 12/03	43,295	0	0	0	0	0	0	0	0.00
1/04 through 12/04	142,184	0	0	0	0	0	0	0	0.00
1/05 through 12/05	202,081	0	0	0	0	0	0	0	0.00
1/06 through 12/06	259,066	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	764,082	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		26%	0.451	27%	1.899	2.35			
Pure Premium Present on Rate Level		70%	1.801	68%	1.862	3.66			
Pure Premium Derived by Formula		1.378		1.779		3.16			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2010

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/02 through 12/02	0	0	0	0	0	0	0	0	0.00
1/03 through 12/03	0	0	0	0	0	0	0	0	0.00
1/04 through 12/04	0	0	0	0	0	0	0	0	0.00
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	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		9%	1.583	10%	2.413	4.00			
Pure Premium Present on Rate Level		91%	0.562	90%	0.471	1.03			
Pure Premium Derived by Formula		0.654		0.665		1.32			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

NORTH CAROLINA

APPENDIX B-V

DERIVATION OF PROPOSED ADVISORY LOSS COST - CODE 7317

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
01/01/02 - 12/31/02	0	0	0	0	0	0	0	0	0
01/01/03 - 12/31/03	0	0	0	0	0	0	0	0	0
01/01/04 - 12/31/04	0	0	0	0	0	0	0	0	0
01/01/05 - 12/31/05	0	0	0	0	0	0	0	0	0
01/01/06 - 12/31/06	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
01/01/02 - 12/31/02	0	0	0	13,535	0	0	7,867	5,922	771
01/01/03 - 12/31/03	0	0	0	0	0	0	0	0	0
01/01/04 - 12/31/04	0	0	0	0	0	0	0	0	0
01/01/05 - 12/31/05	0	0	0	0	0	0	0	0	0
01/01/06 - 12/31/06	0	0	0	0	0	0	0	0	0

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
01/01/02 - 12/31/02	1.052	0.969	1.053	1.042	0.959	1.053	0.970	1.820	1.243
01/01/03 - 12/31/03	1.067	0.984	1.068	1.057	0.974	1.068	0.985	1.875	1.190
01/01/04 - 12/31/04	1.149	1.030	1.150	1.139	1.021	1.150	1.031	2.017	1.174
01/01/05 - 12/31/05	1.470	1.177	1.471	1.458	1.168	1.471	1.178	2.253	1.210
01/01/06 - 12/31/06	2.062	1.382	2.064	2.048	1.372	2.064	1.383	2.451	1.264

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
01/01/02 - 12/31/02	1.060	0.976	1.030	1.005	0.925	1.030	0.948	1.820	1.243
01/01/03 - 12/31/03	1.073	0.990	1.050	1.027	0.947	1.050	0.968	1.875	1.190
01/01/04 - 12/31/04	1.155	1.036	1.134	1.114	0.999	1.134	1.017	2.017	1.174
01/01/05 - 12/31/05	1.475	1.182	1.451	1.430	1.145	1.451	1.163	2.253	1.210
01/01/06 - 12/31/06	2.070	1.387	2.042	2.014	1.350	2.042	1.368	2.451	1.264

NORTH CAROLINA

APPENDIX B-V

DERIVATION OF PROPOSED ADVISORY LOSS COST - CODE 7317

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 excess loss factors by hazard group. These factors are shown below.

	HAZARD GROUP: G
Excess Factor	1.641

As the excess loss factors are 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%
------------------	-----

STATE ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for 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
01/01/02 - 12/31/02	0	0	0	0	0	0	0	0	0
01/01/03 - 12/31/03	0	0	0	0	0	0	0	0	0
01/01/04 - 12/31/04	0	0	0	0	0	0	0	0	0
01/01/05 - 12/31/05	0	0	0	0	0	0	0	0	0
01/01/06 - 12/31/06	0	0	0	0	0	0	0	0	0

FEDERAL ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for 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
01/01/02 - 12/31/02	0	0	0	18,836	0	0	10,327	21,178	3,485
01/01/03 - 12/31/03	0	0	0	0	0	0	0	0	0
01/01/04 - 12/31/04	0	0	0	0	0	0	0	0	0
01/01/05 - 12/31/05	0	0	0	0	0	0	0	0	0
01/01/06 - 12/31/06	0	0	0	0	0	0	0	0	0

STATE ACT - SECONDARY CONVERSION FACTORS (Appendix B-V, Section A-3)

	INDUSTRY GROUP: F-Class
Policy Period	
01/01/02 - 12/31/02	1.160
01/01/03 - 12/31/03	1.160
01/01/04 - 12/31/04	1.160
01/01/05 - 12/31/05	1.160
01/01/06 - 12/31/06	1.160

FEDERAL ACT - SECONDARY CONVERSION FACTORS (Appendix B-V, Section A-3)

	INDUSTRY GROUP: F-Class
Policy Period	
01/01/02 - 12/31/02	1.272
01/01/03 - 12/31/03	1.340
01/01/04 - 12/31/04	1.164
01/01/05 - 12/31/05	1.327
01/01/06 - 12/31/06	1.160

NORTH CAROLINA

APPENDIX B-V

DERIVATION OF PROPOSED ADVISORY LOSS COST - CODE 7317

TOTAL - PAYROLL, FINAL CONVERTED LOSSES

Policy Period	Payroll	Indemnity Likely	Indemnity Not-Likely	Medical Likely	Medical Not-Likely	Total Indemnity	Total Medical	Total
01/01/02 - 12/31/02	108,862	23,959	13,136	26,938	4,433	37,095	31,371	68,466
01/01/03 - 12/31/03	230,490	0	0	0	0	0	0	0
01/01/04 - 12/31/04	352,364	0	0	0	0	0	0	0
01/01/05 - 12/31/05	470,820	0	0	0	0	0	0	0
01/01/06 - 12/31/06	219,892	0	0	0	0	0	0	0
Total	1,382,428	23,959	13,136	26,938	4,433	37,095	31,371	68,466
INDICATED PURE PREMIUM						2.683	2.269	4.95

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	4.804	2.486	7.29
Conversion Factors (Section B)	0.970	1.005	
PURE PREMIUMS PRESENT ON RATE LEVEL			
(Underlying Pure Premiums) x (Conversion Factor)	4.660	2.498	7.16

NORTH CAROLINA

APPENDIX B-V

DERIVATION OF PROPOSED ADVISORY LOSS COST - CODE 7317

Industry Group - F-Class. Hazard Group - G.

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

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	2.683	2.269	4.95
2. Pure Premium Indicated by National Relativity	3.892	4.927	8.82
3. Pure Premium Present on Rate Level	4.660	2.498	7.16
4. State Credibilities	8%	7%	xxx
5. National Credibilities	43%	45%	xxx
6. Residual Credibilities = 100% - (4) - (5)	49%	48%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	4.172	3.575	7.75
8. Test Correction Factor	1.0000	1.0000	xxx
9. Underlying Pure Premiums = (7) x (8) *	4.175	3.575	7.75
10. Ratio of Manual to Standard Premium			1.113
11. Loss Cost = (9) x (10)			8.63
12. Loss Cost Within Swing Limits			8.63
Current Loss Cost x Swing Limits			
a) Lower bound = 8.10 x 0.850 = 6.89			
b) Upper bound = 8.10 x 1.150 = 9.31			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	4.175	3.575	7.75
14. Disease, PAP, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			8.63

* 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, 2010

Change in the maximum weekly benefit for:

Fatal Injury:	From	\$810.00	to	\$840.00
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Total Disability:	From	\$810.00	to	\$840.00
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Permanent Partial Disability:	From	\$810.00	to	\$840.00
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Total Effect: +0.3%

SAWW effective 01/01/2009 = \$736.63 (estimated).

110 % of \$736.63 rounded to the nearest \$2.00 dollars is \$810.00.

SAWW effective 01/01/2010 = \$763.87 (estimated).

110 % of \$763.87 rounded to the nearest \$2.00 dollars is \$840.00.

NORTH CAROLINA LAW MEMO

APPENDIX C-I

**Impact By Type of Injury Due to the Increase in the Maximum
Weekly Benefit, Effective January 1, 2010**

<u>Type of Injury</u>	<u>Percentage of Losses (a)</u>	<u>Effect (%)</u>	
Fatal	1.1%	0.7	
Permanent Total	8.5%	0.7	
Permanent Partial	38.7%	0.5	
Temporary Total	4.1%	0.7	
Total Indemnity	52.4%	0.5	(b)
Medical	47.6%	0.0	
Total Losses	100.0%	0.3	(b)

(a) Proportions within indemnity are based on the 24-month period ending 12/31/2005 on the 01/01/2009 law level and developed to an ultimate basis by type of injury. Incorporates an assumed indemnity/medical split of 0.524 / 0.476.

(b) Weighted-average.

NORTH CAROLINA LAW MEMO

APPENDIX C-II

ADOPTION OF REVISED INPATIENT HOSPITAL BILLING BAND AND OUTPATIENT AND AMBULATORY SURGICAL CENTER REIMBURSEMENT RATES FOR WORKERS COMPENSATION CASES Effective July 27, 2009

NCCI estimates that the adoption of the revised Hospital Inpatient, Hospital Outpatient and Ambulatory Surgical Center (ASC) reimbursement rates will have no long-term impact on the North Carolina workers compensation benefit system. It is expected that any initial cost savings from the reduction of discounts off the charged amounts will diminish and disappear over time as the schedule provides no specific upper bound on the charged amounts.

Background

Effective July 27, 2009, the North Carolina Industrial Commission adopted revised inpatient hospital billing band and outpatient and ambulatory surgical center reimbursement rates. The details of the revisions are as follows:

- Inpatient hospital services reimbursements are based on a diagnostic-related grouping (DRG) methodology. Prior to July 27, 2009, reimbursement rates range from 77.07% to 100% of billed charges. Effective July 27, 2009, the lower end cap of the DRG band for reimbursement of inpatient hospital bills will be reduced from 77.07% to 75% of charges for hospitals other than critical access hospitals. There is no change in the lower end cap (77.07% of charges) of the DRG band for reimbursement rate for critical access hospitals. (Critical access hospitals are defined by federal law and are the smallest hospitals in the state, located in rural areas. Out of the approximately 270 hospitals that exist in North Carolina, only 21 of these have been defined as "critical access hospitals." Therefore, it is expected that critical access hospital costs represent a very small percentage of total North Carolina hospital costs.)
- The reimbursement rate for outpatient hospital bills will be reduced from 95% of charges to 79% for hospitals other than critical access hospitals and 87% of charges for critical access hospitals.
- The reimbursement rate for ambulatory surgical centers will be reduced from 100% of charges to 79% of charges.

NORTH CAROLINA LAW MEMO

APPENDIX C-II

Actuarial Analysis

North Carolina's workers compensation reimbursement for inpatient hospital services is based on the State Health Plan contract amounts using a diagnostic-related grouping (DRG) methodology. However, if the DRG allowance falls below 77.07% of the hospital's charges then the reimbursement allowance will be 77.07% of the charges and not the DRG. If the DRG allowance exceeds the hospital charges, the reimbursement allowance will be 100% of the charges and no more. The only time the State Health Plan DRG allowance will be used for reimbursement is if and when it falls between the 77.07% and 100% mark. Effective July 27, 2009, the lower end cap is reduced to 75% for other than critical access hospitals. The direct impact of reducing the lower end cap of the DRG band is estimated to be a reduction in hospital inpatient costs of 2.7% for the portion of costs meeting the lower cap.

Inpatient hospital costs represent 12.1%¹ of workers compensation medical costs in North Carolina. Since medical costs represent 48.6%² of overall benefit costs in North Carolina, the percentage of overall costs that may be affected by changes to the inpatient hospital fee schedule is 5.9% ($=12.1\% \times 48.6\%$).

The direct impact of reducing the outpatient hospital reimbursement rate from 95% to 79% for non-critical access hospitals is estimated to be -16.8% ($= 79\% / 95\% - 1.0$). The direct impact of reducing the outpatient hospital reimbursement rate from 95% to 87% for critical access hospitals is estimated to be -8.4% ($= 87\% / 95\% - 1.0$). Outpatient hospital costs represent 19.0%¹ of workers compensation medical costs in North Carolina. Since medical costs represent 48.6%² of overall benefit costs in North Carolina, the percentage of overall costs that may be affected by changes to the outpatient hospital reimbursement rates is 9.2% ($=19.0\% \times 48.6\%$).

The direct impact of reducing the reimbursement rate for ambulatory surgical centers from 100% to 79% of the charged amount is estimated to be -21% ($= 79\% / 100\% - 1.0$). Ambulatory surgical center costs represent 2.2%¹ of workers compensation medical costs in North Carolina. Since medical costs represent 48.6%² of overall benefit costs in North Carolina, the percentage of overall costs that may be affected by changes to the ambulatory surgical centers' reimbursement rate is 1.1% ($=2.2\% \times 48.6\%$).

In the absence of a proven effective mechanism in place to control charges and changes to charge levels for these service categories, providers will be able to increase their charges in order to minimize lost revenue. In addition, any pre-negotiated discounting agreements between providers and insurance carriers may be renegotiated such that any lost revenue would be minimized. It is expected that any indicated savings due to the change in the maximum reimbursement level as a percentage of the charged amount would diminish and disappear over time. Therefore, it is estimated that adoption of the reductions in Hospital Inpatient, Hospital Outpatient and Ambulatory Surgical Center (ASC) reimbursement rates would result in no long-term impact on overall workers compensation system costs.

¹ Based on North Carolina workers compensation data licensed to NCCI for service year 2007.

² Based on NCCI's North Carolina financial call data for policy years 2005-2006 projected to 7/27/2009.

LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT LAW MEMO

APPENDIX C-III

Increase in the Minimum and Maximum Weekly Benefit

Effective: October 1, 2009

Change in the Wage for the Minimum Weekly Benefit For:

Fatal Injury	From	\$598.15	to	\$618.99
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Change in the Minimum Weekly Benefit For:

Total Disability	From	\$299.08	to	\$309.50
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Change in the Maximum Weekly Benefit For:

Fatal Injury	From	\$1,196.30	to	\$1,237.98
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Total Disability	From	\$1,196.30	to	\$1,237.98
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Permanent Partial Disability	From	\$1,196.30	to	\$1,237.98
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Total Effect: + 0.1%

LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT LAW MEMO

APPENDIX C-III

Impact By Type of Injury Due to the Increase in the Minimum and Maximum Weekly Benefit, Effective October 1, 2009

<u>Type of Injury</u>	<u>Percentage of Losses *</u>	<u>Effect (%)</u>	
Fatal	2.7%	0.9	
Permanent Total	8.3%	0.5	
Permanent Partial	28.9%	0.1	
Temporary Total	2.5%	0.5	
Total Indemnity	42.4%	0.3	**
Medical	57.6%	0.0	
Total	100.0%	0.1	**

* Nationwide losses under the Longshore and Harbor Workers' Act for the three-year policy period ending 12/31/2005 on the 10/01/2008 law level, and developed to an ultimate report by type of injury.

** Weighted-average.

APPENDIX D
DATA REPORTING REQUIREMENTS
G.S. 58-36-15 (g) and (h)

Item

- (g) (1) A detailed list of the rates, loss costs, rules, and policy forms filed, accompanied by a list of those superseded; and
- (2) A detailed description, properly referenced, of all changes in policy forms, rules, prospective loss costs, and rates, including the effect of each change.

Response

See the summary page at the beginning of Exhibit RB-1 and Appendix E.

Item

- (h) (1) North Carolina earned premiums at the actual and current rate level; losses and loss adjustment expenses, each on paid and incurred bases without trending or other modification for the experience period, including the loss ratio anticipated at the time the rates were promulgated for the experience period;
- (2) Credibility factor development and application;
- (3) Loss development factor derivation and application on both paid and incurred bases and in both numbers and dollars of claims;
- (4) Trending factor development and application;
- (5) Changes in premium base resulting from rating exposure trends;
- (6) Limiting factor development and application;
- (7) Overhead expense development and application of commission and brokerage, other acquisition expenses, general expenses, taxes, licenses and fees;
- (8) Percent rate or prospective loss costs change;
- (9) Final proposed rates;
- (10) Investment earnings, consisting of investment income and realized plus unrealized capital gains, from loss, loss expense, and unearned premium reserves;
- (11) Identification of applicable statistical plans and programs and a certification of compliance with them;
- (12) Investment earnings on capital and surplus;
- (13) Level of capital and surplus needed to support premium writings without endangering the solvency of member companies; and
- (14) Such other information that may be required by any rule adopted by the Commissioner.

Response

To the extent that G. S. 58-36-15 (h) applies to workers' compensation insurance voluntary loss costs and residual market rate filings, the required information is included in the 11 NCAC 10.1111 responses.

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/09</u>	<u>Proposed 04/01/10</u>	<u>Percent Change</u>
0005	3.37	3.10	-8.0%
0008	2.06	2.25	9.2%
0016	5.86	6.91	17.9%
0034	2.97	3.29	10.8%
0035	2.57	2.36	-8.2%
0036	4.30	3.73	-13.3%
0037	4.02	3.82	-5.0%
0042	5.01	4.06	-19.0%
0050	15.56	12.81	-17.7%
0059	0.43	0.38	-11.6%
0065	0.10	0.09	-10.0%
0066	0.10	0.09	-10.0%
0067	0.10	0.09	-10.0%
0079	2.52	2.88	14.3%
0083	3.34	3.20	-4.2%
0106	20.35	20.37	0.1%
0113	3.59	3.75	4.5%
0170	2.74	2.08	-24.1%
0251	4.48	4.48	0.0%
0400	8.16	6.91	-15.3%
0401	8.19	7.59	-7.3%
0763	2.07	2.03	-1.9%
0771	0.57	0.45	-21.1%
0908	145.00	147.00	1.4%
0913	352.00	361.00	2.6%
0917	3.05	3.03	-0.7%
1005	12.73	10.64	-16.4%
1164	13.56	12.09	-10.8%
1165	3.85	3.82	-0.8%
1320	3.77	3.69	-2.1%
1322	14.85	11.20	-24.6%
1430	3.81	3.72	-2.4%
1438	2.64	2.12	-19.7%
1452	4.43	3.58	-19.2%
1463	13.89	13.25	-4.6%
1470	4.32	3.79	-12.3%
1473	2.41	2.06	-14.5%
1474	2.78	2.42	-12.9%
1624	3.89	4.35	11.8%
1642	5.32	3.90	-26.7%
1654	8.85	9.01	1.8%
1655	6.54	6.76	3.4%
1699	2.84	3.20	12.7%
1701	6.21	6.17	-0.6%
1710	5.55	5.60	0.9%

* Effective 10/1/09 per item 01-NC-2006

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/09</u>	<u>Proposed 04/01/10</u>	<u>Percent Change</u>
1741	2.69	2.42	-10.0%
1747	2.83	2.27	-19.8%
1748	5.02	4.20	-16.3%
1803	8.09	7.52	-7.0%
1852	3.10	3.08	-0.6%
1853	2.33	1.73	-25.8%
1860	2.57	2.32	-9.7%
1924	3.31	2.83	-14.5%
1925	3.29	3.23	-1.8%
2001	3.04	2.60	-14.5%
2002	3.24	3.26	0.6%
2003	2.53	2.44	-3.6%
2014	5.25	5.21	-0.8%
2016	2.67	2.42	-9.4%
2021	3.51	2.78	-20.8%
2039	5.02	4.17	-16.9%
2041	3.51	2.79	-20.5%
2065	4.17	3.78	-9.4%
2070	4.68	4.55	-2.8%
2081	3.60	3.34	-7.2%
2089	5.01	3.53	-29.5%
2095	5.13	3.86	-24.8%
2105	2.33	2.37	1.7%
2110	1.49	1.68	12.8%
2111	2.72	2.84	4.4%
2112	4.04	3.33	-17.6%
2114	2.35	1.72	-26.8%
2121	4.59	3.47	-24.4%
2130	2.64	2.31	-12.5%
2131	2.48	2.31	-6.9%
2143	3.10	2.71	-12.6%
2157	5.74	4.53	-21.1%
2172	2.12	2.03	-4.2%
2174	3.29	2.82	-14.3%
2211	10.07	7.08	-29.7%
2220	2.97	2.61	-12.1%
2286	1.19	1.34	12.6%
2288	3.81	2.92	-23.4%
2300	3.46	2.69	-22.3%
2302	1.87	1.63	-12.8%
2305	2.05	2.29	11.7%
2361	1.90	1.86	-2.1%
2362	2.32	2.19	-5.6%
2380	2.08	2.11	1.4%
2386	1.03	1.10	6.8%

* Effective 10/1/09 per item 01-NC-2006

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/09</u>	<u>Proposed 04/01/10</u>	<u>Percent Change</u>
2388	2.61	2.65	1.5%
2402	2.90	2.58	-11.0%
2413	2.47	2.20	-10.9%
2416	1.41	1.34	-5.0%
2417	2.03	1.81	-10.8%
2501	2.31	2.19	-5.2%
2503	1.12	1.00	-10.7%
2534	1.85	1.79	-3.2%
2570	3.22	2.65	-17.7%
2585	3.45	3.19	-7.5%
2586	1.87	1.74	-7.0%
2587	3.31	3.90	17.8%
2589	1.96	1.73	-11.7%
2600	2.11	1.59	-24.6%
2623	3.77	3.46	-8.2%
2651	3.07	2.89	-5.9%
2660	2.49	2.20	-11.6%
2670	1.73	1.47	-15.0%
2683	2.03	1.68	-17.2%
2688	4.59	4.03	-12.2%
2702	12.85	12.56	-2.3%
2705	39.75	36.09	-9.2%
2709	12.85	12.56	-2.3%
2710	12.09	10.62	-12.2%
2714	5.03	4.07	-19.1%
2727	10.23	8.07	-21.1%
2731	4.91	4.26	-13.2%
2735	4.05	3.97	-2.0%
2759	5.33	4.88	-8.4%
2790	2.64	2.09	-20.8%
2791	2.04	1.74	-14.7%
2797	6.46	5.56	-13.9%
2802	4.36	3.74	-14.2%
2812	4.44	3.69	-16.9%
2835	2.03	2.29	12.8%
2836	2.27	2.47	8.8%
2841	3.35	2.91	-13.1%
2881	3.20	2.71	-15.3%
2883	3.16	2.73	-13.6%
2913	2.81	2.99	6.4%
2915	5.98	4.06	-32.1%
2916	3.28	3.16	-3.7%
2923	2.44	2.17	-11.1%
2942	2.15	2.00	-7.0%
2960	3.67	3.79	3.3%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/09</u>	<u>Proposed 04/01/10</u>	<u>Percent Change</u>
3004	2.08	1.62	-22.1%
3018	3.54	2.36	-33.3%
3022	3.91	3.96	1.3%
3027	3.31	2.25	-32.0%
3028	6.33	5.39	-14.8%
3030	6.07	5.91	-2.6%
3040	5.58	4.62	-17.2%
3041	4.44	4.13	-7.0%
3042	2.96	3.34	12.8%
3064	6.18	5.49	-11.2%
3069	8.51	6.98	-18.0%
3076	3.35	2.84	-15.2%
3081	3.53	3.12	-11.6%
3082	5.40	4.80	-11.1%
3085	4.20	3.58	-14.8%
3110	4.31	3.29	-23.7%
3111	3.71	3.27	-11.9%
3113	2.01	1.68	-16.4%
3114	3.43	2.95	-14.0%
3118	3.52	3.19	-9.4%
3119	0.74	0.83	12.2%
3122	2.31	2.31	0.0%
3126	2.90	2.55	-12.1%
3131	1.09	1.21	11.0%
3132	3.88	2.98	-23.2%
3145	2.59	2.03	-21.6%
3146	2.50	2.10	-16.0%
3169	2.86	2.42	-15.4%
3175	2.97	2.62	-11.8%
3179	1.80	1.40	-22.2%
3180	2.90	1.99	-31.4%
3188	1.85	1.88	1.6%
3220	2.16	2.12	-1.9%
3223	2.30	2.12	-7.8%
3224	3.43	2.84	-17.2%
3227	4.28	3.33	-22.2%
3240	2.67	2.13	-20.2%
3241	4.82	4.13	-14.3%
3255	2.13	1.70	-20.2%
3257	2.41	2.38	-1.2%
3270	2.83	2.08	-26.5%
3300	5.74	4.99	-13.1%
3303	3.86	2.96	-23.3%
3307	5.95	4.37	-26.6%
3315	5.36	4.95	-7.6%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/09</u>	<u>Proposed 04/01/10</u>	<u>Percent Change</u>
3334	2.96	3.20	8.1%
3336	2.74	2.50	-8.8%
3365	12.04	10.05	-16.5%
3372	3.05	2.96	-3.0%
3373	6.40	4.04	-36.9%
3383	1.33	1.15	-13.5%
3385	1.20	0.90	-25.0%
3400	3.45	2.78	-19.4%
3507	2.79	2.23	-20.1%
3515	2.86	2.18	-23.8%
3516	1.78	1.46	-18.0%
3548	1.83	1.60	-12.6%
3559	4.25	3.31	-22.1%
3574	1.06	0.85	-19.8%
3581	2.51	2.43	-3.2%
3612	1.87	1.71	-8.6%
3620	6.32	5.55	-12.2%
3629	2.39	1.87	-21.8%
3632	3.01	2.79	-7.3%
3634	1.71	1.63	-4.7%
3635	3.40	2.69	-20.9%
3638	1.83	1.66	-9.3%
3642	0.70	0.66	-5.7%
3643	2.81	2.43	-13.5%
3647	3.05	2.47	-19.0%
3648	1.45	1.24	-14.5%
3681	1.57	1.44	-8.3%
3685	1.46	1.19	-18.5%
3719	2.00	1.63	-18.5%
3724	5.38	5.03	-6.5%
3726	6.48	7.51	15.9%
3803	2.89	2.34	-19.0%
3807	2.19	1.99	-9.1%
3808	2.55	2.04	-20.0%
3821	4.12	4.53	10.0%
3822	6.32	5.42	-14.2%
3824	4.30	3.71	-13.7%
3826	1.06	1.05	-0.9%
3827	1.54	1.18	-23.4%
3830	3.15	2.18	-30.8%
3851	2.85	3.22	13.0%
3865	2.19	1.78	-18.7%
3881	4.32	3.53	-18.3%
4000	6.72	6.76	0.6%
4021	5.56	4.97	-10.6%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/09</u>	<u>Proposed 04/01/10</u>	<u>Percent Change</u>
4024	3.93	3.38	-14.0%
4034	6.44	5.67	-12.0%
4036	3.19	2.58	-19.1%
4038	5.42	4.95	-8.7%
4053	3.31	3.22	-2.7%
4061	5.38	5.13	-4.6%
4062	2.13	1.76	-17.4%
4101	1.77	1.76	-0.6%
4111	3.13	2.21	-29.4%
4112	1.88	2.12	12.8%
4113	1.90	1.67	-12.1%
4114	6.47	6.10	-5.7%
4130	6.28	5.33	-15.1%
4131	5.28	4.00	-24.2%
4133	2.75	2.73	-0.7%
4150	0.59	0.54	-8.5%
4206	3.49	2.47	-29.2%
4207	1.61	1.21	-24.8%
4239	3.88	3.31	-14.7%
4240	2.21	1.80	-18.6%
4243	2.35	2.34	-0.4%
4244	2.39	2.22	-7.1%
4250	1.83	1.64	-10.4%
4251	1.70	1.58	-7.1%
4263	5.21	3.45	-33.8%
4273	2.04	1.95	-4.4%
4279	2.74	1.94	-29.2%
4282	1.75	1.82	4.0%
4283	3.49	3.76	7.7%
4299	1.85	1.74	-5.9%
4301	1.29	1.13	-12.4%
4304	3.35	3.29	-1.8%
4307	1.29	1.13	-12.4%
4351	0.95	1.00	5.3%
4352	1.24	1.06	-14.5%
4360	1.30	1.40	7.7%
4361	1.66	1.44	-13.3%
4362	1.44	1.19	-17.4%
4410	4.19	3.54	-15.5%
4417	2.38	2.53	6.3%
4420	6.99	7.03	0.6%
4431	1.50	1.56	4.0%
4432	1.48	1.17	-20.9%
4439	1.90	1.48	-22.1%
4452	3.56	3.15	-11.5%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/09</u>	<u>Proposed 04/01/10</u>	<u>Percent Change</u>
4459	2.84	2.47	-13.0%
4470	2.11	1.88	-10.9%
4484	3.32	2.58	-22.3%
4493	5.11	3.67	-28.2%
4511	0.55	0.48	-12.7%
4557	1.94	1.67	-13.9%
4558	2.04	1.87	-8.3%
4561	2.29	1.81	-21.0%
4568	2.67	2.16	-19.1%
4581	1.32	1.26	-4.5%
4583	5.62	5.56	-1.1%
4611	0.59	0.64	8.5%
4635	2.36	2.27	-3.8%
4653	2.81	2.23	-20.6%
4665	9.30	8.73	-6.1%
4670	4.23	3.89	-8.0%
4683	3.00	2.17	-27.7%
4686	1.85	1.64	-11.4%
4692	0.67	0.58	-13.4%
4693	1.04	0.90	-13.5%
4703	2.71	2.09	-22.9%
4717	2.43	1.99	-18.1%
4720	1.58	1.32	-16.5%
4740	4.04	3.19	-21.0%
4741	1.67	1.88	12.6%
4751	3.61	3.05	-15.5%
4771	3.23	2.54	-21.4%
4777	5.27	5.95	12.9%
4825	1.24	1.12	-9.7%
4828	2.53	1.84	-27.3%
4829	1.70	1.49	-12.4%
4902	2.66	2.29	-13.9%
4923	1.11	1.11	0.0%
5020	11.29	9.04	-19.9%
5022	6.25	5.51	-11.8%
5037	35.12	38.98	11.0%
5040	34.59	35.11	1.5%
5057	11.41	10.28	-9.9%
5059	40.10	44.36	10.6%
5069	32.35	35.94	11.1%
5102	6.00	5.97	-0.5%
5146	5.18	4.91	-5.2%
5160	5.70	5.02	-11.9%
5183	5.22	4.45	-14.8%
5188	5.81	5.26	-9.5%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/09</u>	<u>Proposed 04/01/10</u>	<u>Percent Change</u>
5190	5.92	4.97	-16.0%
5191	0.76	0.84	10.5%
5192	4.56	4.10	-10.1%
5213	10.09	8.54	-15.4%
5215	4.20	3.97	-5.5%
5221	4.58	4.06	-11.4%
5222	13.37	9.68	-27.6%
5223	5.44	5.46	0.4%
5348	5.01	4.05	-19.2%
5402	4.21	4.64	10.2%
5403	8.93	9.29	4.0%
5437	6.99	5.76	-17.6%
5443	6.22	4.66	-25.1%
5445	8.48	7.69	-9.3%
5462	7.85	5.92	-24.6%
5472	6.87	7.63	11.1%
5473	6.97	7.03	0.9%
5474	6.31	5.91	-6.3%
5478	5.05	4.83	-4.4%
5479	6.83	6.27	-8.2%
5480	8.10	6.80	-16.0%
5491	3.66	3.49	-4.6%
5506	7.59	7.49	-1.3%
5507	4.63	4.33	-6.5%
5508	24.56	22.94	-6.6%
5535	8.51	6.98	-18.0%
5537	6.55	6.09	-7.0%
5551	14.57	16.90	16.0%
5606	2.03	1.76	-13.3%
5610	6.51	6.34	-2.6%
5645	14.12	12.46	-11.8%
5651	9.14	7.73	-15.4%
5703	18.38	20.21	10.0%
5705	6.75	7.83	16.0%
5951	0.40	0.45	12.5%
6003	9.64	8.39	-13.0%
6005	6.46	5.00	-22.6%
6017	7.02	7.80	11.1%
6018	3.22	2.84	-11.8%
6045	4.18	3.50	-16.3%
6204	16.27	14.54	-10.6%
6206	5.86	4.28	-27.0%
6213	4.28	3.04	-29.0%
6214	3.35	3.14	-6.3%
6216	8.70	7.81	-10.2%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/09</u>	<u>Proposed 04/01/10</u>	<u>Percent Change</u>
6217	6.54	6.54	0.0%
6229	5.46	4.89	-10.4%
6233	6.58	4.48	-31.9%
6235	14.22	10.88	-23.5%
6236	18.64	16.57	-11.1%
6237	2.91	2.54	-12.7%
6251	15.41	17.88	16.0%
6252	8.41	8.44	0.4%
6260	6.90	6.10	-11.6%
6306	8.33	7.19	-13.7%
6319	6.06	5.57	-8.1%
6325	13.87	10.55	-23.9%
6400	6.31	5.27	-16.5%
6504	2.63	2.38	-9.5%
6702	18.82	12.43	-34.0%
6703	38.71	24.46	-36.8%
6704	20.91	13.81	-34.0%
6801	3.08	3.54	14.9%
6811	3.23	3.26	0.9%
6824	6.84	7.86	14.9%
6826	6.39	6.10	-4.5%
6834	2.74	2.73	-0.4%
6836	4.48	4.87	8.7%
6843	10.77	11.35	5.4%
6845	13.92	12.54	-9.9%
6854	6.22	6.12	-1.6%
6872	17.23	19.81	15.0%
6874	27.19	25.69	-5.5%
6882	5.09	4.50	-11.6%
6884	10.86	9.36	-13.8%
7016	6.73	5.70	-15.3%
7024	7.48	6.33	-15.4%
7038	6.71	6.88	2.5%
7046	7.51	6.99	-6.9%
7047	13.85	11.21	-19.1%
7050	13.81	13.53	-2.0%
7090	7.46	7.64	2.4%
7098	8.34	7.77	-6.8%
7099	15.44	13.76	-10.9%
7133	4.95	5.23	5.7%
7151	6.01	6.35	5.7%
7152	12.37	12.50	1.1%
7153	6.68	7.06	5.7%
7222	10.94	12.29	12.3%
7228	10.69	9.05	-15.3%

North Carolina

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/09</u>	<u>Proposed 04/01/10</u>	<u>Percent Change</u>
7229	9.73	10.30	5.9%
7230	9.00	6.48	-28.0%
7231	6.34	7.07	11.5%
7232	8.99	8.61	-4.2%
7309	17.58	18.19	3.5%
7313	3.51	3.66	4.3%
7317	8.10	8.63	6.5%
7323	4.84	4.73	-2.3%
7327	8.87	10.20	15.0%
7333	5.45	4.83	-11.4%
7335	6.06	5.37	-11.4%
7337	11.22	9.51	-15.2%
7350	9.05	7.98	-11.8%
7360	7.60	5.70	-25.0%
7370	4.63	5.05	9.1%
7380	5.08	4.48	-11.8%
7382	6.47	6.00	-7.3%
7390	4.99	4.37	-12.4%
7394	13.00	11.36	-12.6%
7395	14.44	12.62	-12.6%
7398	26.73	22.35	-16.4%
7402	n/a	0.23	n/a
7403	4.20	4.94	17.6%
7405	0.97	1.18	21.6%
7420	26.96	25.28	-6.2%
7421	1.83	1.59	-13.1%
7422	3.42	2.75	-19.6%
7425	9.63	9.43	-2.1%
7431	3.88	4.26	9.8%
7445	0.32	0.39	21.9%
7453	1.29	1.42	10.1%
7502	4.60	4.70	2.2%
7515	1.79	2.11	17.9%
7520	4.13	3.89	-5.8%
7529	7.19	7.86	9.3%
7538	16.00	15.56	-2.8%
7539	3.67	3.17	-13.6%
7540	4.47	5.45	21.9%
7580	2.72	3.10	14.0%
7590	3.96	4.67	17.9%
7600	4.18	4.36	4.3%
7601	11.28	8.45	-25.1%
7605	3.73	3.35	-10.2%
7610	0.77	0.51	-33.8%
7611	7.16	6.64	-7.3%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/09</u>	<u>Proposed 04/01/10</u>	<u>Percent Change</u>
7612	12.44	9.99	-19.7%
7613	8.43	7.15	-15.2%
7705	4.63	5.05	9.1%
7710	3.41	3.78	10.9%
7711	3.41	3.78	10.9%
7720	2.48	2.63	6.0%
7723	2.57	2.88	12.1%
7855	15.49	10.23	-34.0%
8001	1.41	1.61	14.2%
8002	2.01	1.82	-9.5%
8006	2.71	2.59	-4.4%
8008	1.53	1.43	-6.5%
8010	1.83	1.60	-12.6%
8013	0.56	0.48	-14.3%
8015	1.19	1.01	-15.1%
8017	1.84	1.79	-2.7%
8018	2.38	2.22	-6.7%
8021	2.42	2.07	-14.5%
8031	2.61	2.51	-3.8%
8032	2.53	2.30	-9.1%
8033	1.95	1.86	-4.6%
8039	3.06	2.75	-10.1%
8044	4.10	3.83	-6.6%
8045	0.67	0.74	10.4%
8046	2.88	2.76	-4.2%
8047	1.01	0.88	-12.9%
8058	2.75	2.52	-8.4%
8072	0.87	0.87	0.0%
8102	2.48	2.15	-13.3%
8103	2.40	2.74	14.2%
8105	3.61	3.51	-2.8%
8106	4.47	4.41	-1.3%
8107	4.22	3.76	-10.9%
8111	2.44	2.71	11.1%
8116	3.15	3.06	-2.9%
8203	7.45	6.62	-11.1%
8204	3.29	3.10	-5.8%
8209	2.65	2.84	7.2%
8215	3.72	3.70	-0.5%
8227	5.14	5.26	2.3%
8232	3.93	3.79	-3.6%
8233	6.13	5.65	-7.8%
8235	5.77	4.80	-16.8%
8236	4.63	5.46	17.9%
8263	9.88	10.30	4.3%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/09</u>	<u>Proposed 04/01/10</u>	<u>Percent Change</u>
8264	5.43	5.27	-2.9%
8265	7.93	7.69	-3.0%
8279	7.23	6.56	-9.3%
8288	5.58	5.51	-1.3%
8291	9.10	7.09	-22.1%
8292	3.61	3.22	-10.8%
8293	9.05	8.82	-2.5%
8304	5.18	5.22	0.8%
8350	5.93	6.57	10.8%
8380	3.09	2.76	-10.7%
8381	2.41	2.16	-10.4%
8385	4.14	3.87	-6.5%
8392	2.57	2.58	0.4%
8393	2.27	2.13	-6.2%
8500	8.37	7.16	-14.5%
8601	1.06	0.81	-23.6%
8602	n/a	0.81	n/a
8603	n/a	0.23	n/a
8606	3.83	3.51	-8.4%
8709	3.53	3.38	-4.2%
8710	2.67	2.43	-9.0%
8719	1.94	2.02	4.1%
8720	1.86	1.41	-24.2%
8721	0.64	0.55	-14.1%
8725	n/a	1.41	n/a
8726	4.12	3.52	-14.6%
8734	0.68	0.55	-19.1%
8737	0.61	0.50	-18.0%
8738	1.25	0.98	-21.6%
8742	0.50	0.41	-18.0%
8745	4.97	4.54	-8.7%
8748	0.91	0.72	-20.9%
8755	0.43	0.36	-16.3%
8799	0.95	0.89	-6.3%
8800	0.95	0.89	-6.3%
8803	0.11	0.10	-9.1%
8805	0.39	0.31	-20.5%
8810	0.29	0.23	-20.7%
8814	0.35	0.28	-20.0%
8815	0.72	0.55	-23.6%
8820	0.24	0.20	-16.7%
8824	3.63	3.33	-8.3%
8825	2.27	1.92	-15.4%
8826	2.64	2.85	8.0%
8831	1.34	1.33	-0.7%

North Carolina

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/09</u>	<u>Proposed 04/01/10</u>	<u>Percent Change</u>
8832	0.39	0.35	-10.3%
8833	1.95	1.59	-18.5%
8835	2.55	2.50	-2.0%
8842 *	2.30	1.95	-15.2%
8848	3.33	2.83	-15.0%
8849	3.02	2.79	-7.6%
8864 *	2.30	1.95	-15.2%
8868	0.49	0.42	-14.3%
8869	0.92	0.97	5.4%
8871	0.31	0.26	-16.1%
8901	0.30	0.25	-16.7%
9012	1.85	1.32	-28.6%
9014	3.17	2.70	-14.8%
9015	3.02	2.61	-13.6%
9016	3.11	3.22	3.5%
9019	2.20	1.95	-11.4%
9033	2.03	2.10	3.4%
9040	3.39	3.14	-7.4%
9044	1.60	1.55	-3.1%
9052	2.09	1.82	-12.9%
9058	1.35	1.18	-12.6%
9059	3.48	2.29	-34.2%
9060	1.64	1.37	-16.5%
9061	1.46	1.41	-3.4%
9062	1.60	1.39	-13.1%
9063	0.91	0.92	1.1%
9077	1.17	1.34	14.5%
9082	1.63	1.36	-16.6%
9083	1.57	1.32	-15.9%
9084	1.41	1.24	-12.1%
9089	0.66	0.58	-12.1%
9093	1.84	1.45	-21.2%
9101	3.18	3.12	-1.9%
9102	3.07	2.74	-10.7%
9154	1.94	2.04	5.2%
9156	2.44	2.35	-3.7%
9170	3.17	2.70	-14.8%
9178	9.93	8.86	-10.8%
9179	27.89	26.45	-5.2%
9180	6.36	5.22	-17.9%
9182	1.77	2.07	16.9%
9186	35.67	41.00	14.9%
9220	4.76	4.92	3.4%
9402	6.88	6.06	-11.9%
9403	8.03	8.43	5.0%

* Effective 10/1/09 per item 01-NC-2006

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/09</u>	<u>Proposed 04/01/10</u>	<u>Percent Change</u>
9410	1.97	2.01	2.0%
9501	2.63	2.16	-17.9%
9505	4.59	3.50	-23.7%
9516	2.81	2.76	-1.8%
9519	4.47	3.70	-17.2%
9521	4.34	4.19	-3.5%
9522	1.78	1.56	-12.4%
9534	8.75	8.56	-2.2%
9554	14.29	12.05	-15.7%
9586	0.59	0.57	-3.4%
9600	2.19	1.91	-12.8%
9620	0.97	0.89	-8.2%

NORTH CAROLINA
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PART III

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 loss development link ratio calculations is approximately ten 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 WCSP 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

<u>Date</u>	<u>Premium Level Change</u>	<u>Expense Constant</u>
1/1/92	1.158	----
1/1/93	1.330	\$160
1/1/94	1.093	----
1/1/97 *	0.670	n/a
4/1/97 *	0.863	n/a
4/1/98 *	0.989	n/a
4/1/00 *	1.000	n/a
4/1/01 *	1.046	n/a
4/1/02 *	0.986	n/a
4/1/03 *	1.000	n/a
4/1/04 *	0.990	n/a
4/1/05 *	1.020	n/a
4/1/06 *	1.094	n/a
4/1/07 *	1.073	n/a
4/1/08 *	1.016	n/a
4/1/09 *	0.956	n/a

Assigned Risk Market

<u>Date</u>	<u>Premium Level Change</u>	<u>Expense Constant</u>
1/1/92	1.158	----
1/1/93	1.404	\$160
1/1/94	1.093	----
4/1/96	0.847	\$210
4/1/97	0.868	----
4/1/98	1.043	----
4/1/00	1.000	----
4/1/01	1.046	----
4/1/02	1.052	----
4/1/03	1.000	----
4/1/04	1.050	----
4/1/05	1.040	----
4/1/06	1.087	----
4/1/07	1.076	\$250
4/1/08	1.041	----
4/1/09	0.962	----

Section B - Factors adjusting assigned risk and voluntary premium to present pure premium level

	<u>Policy Year 2007</u>	<u>Policy Year 2006</u>	<u>Policy Year 2005</u>	<u>Policy Year 2004</u>	<u>Policy Year 2003</u>	<u>Policy Year 2002</u>	<u>Policy Year 2001</u>	<u>Policy Year 2000</u>
(1) Assigned Risk Market Share	0.093	0.116	0.141	0.146	0.153	0.131	0.084	0.051
(2) Voluntary Market Share	0.907	0.884	0.859	0.854	0.847	0.869	0.916	0.949
(3) Assigned Risk Standard Prem. Adj. Factor	0.685	0.750	0.864	0.900	0.930	0.945	0.989	1.020
(4) Voluntary Standard Prem. Adj. Factor	0.990	1.070	1.144	1.158	1.150	1.146	1.148	1.185
(5) Current Premium Index A/R to Voluntary	1.385	1.385	1.385	1.385	1.385	1.385	1.385	1.385
(6) Final Premium Adjustment Factor = [((1)x(3))/(5) + (2)x(4)]	0.944	1.009	1.071	1.084	1.077	1.086	1.112	1.163

* Pure premium level change.

Indemnity

Medical

Policy Year	Policy Year	Policy Year	Policy Year	Policy Year	Policy Year	Policy Year	Policy Year
<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>

[illegible]

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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 <u>Market Share</u>
Liberty Mutual Insurance Group	182,738	182,295	13.0%
American Intl Grp	130,593	150,216	9.3%
WR Berkley Corp Grp	102,310	104,355	7.3%
Travelers Grp	97,824	101,372	7.0%
Hartford Fire & Casualty Group	85,924	88,609	6.1%
Zurich Ins Grp	70,920	67,981	5.0%
Builders Grp	67,968	67,832	4.8%
James River Grp	57,855	58,366	4.1%
Blue Cross & Blue Shield of MI Grp	34,786	33,336	2.5%
Cincinnati Fin Grp	32,293	31,930	2.3%

Note: The premium figures are based on calendar year 2008 NAIC 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 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 not all large companies have responded to the Call and this data has not been used in any loss cost level calculations.

Undeveloped and untrended losses and loss adjustment expenses

North Carolina

	Accident Year	Accident Year	Calendar Year	Calendar Year
	Direct Losses	Direct LAE	Direct Losses	Direct LAE
<u>Year</u>	<u>Incurred*</u>	<u>Incurred</u>	<u>Incurred</u>	<u>Incurred</u>
2006	769,756,285	+	965,468,501	159,828,107
2007	756,301,754	+	911,021,044	151,349,425
2008	808,770,052	+	926,822,362	151,771,659

Policy year paid losses and case basis reserves

North Carolina

	Indemnity	Indemnity	Medical	Medical
<u>Policy Year*</u>	<u>Paid Losses</u>	<u>Case Reserves</u>	<u>Paid Losses</u>	<u>Case Reserves</u>
2000	288,124,277	15,507,411	212,917,794	27,640,065
2001	296,034,724	19,547,758	211,222,048	19,248,285
2002	290,839,772	25,048,933	221,717,029	29,560,028
2003	300,311,643	36,977,518	236,299,896	34,274,452
2004	302,489,191	48,066,049	266,101,872	48,363,313
2005	265,012,208	73,785,518	261,808,919	50,615,517
2006	197,230,841	96,120,671	241,869,421	72,916,558
2007	108,865,445	125,724,233	194,978,513	106,626,715

* AY and PY data is valued as of 12/31/08

+ AY 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>
2003	38,691,879	14,179,955	39,707,610	7,421,237	78,399,489	21,601,192
2004	39,731,614	18,704,808	44,405,506	9,438,197	84,137,120	28,143,005
2005	40,038,923	26,270,372	46,016,456	14,284,387	86,055,379	40,554,759
2006	33,497,385	39,134,353	43,003,023	19,344,228	76,500,408	58,478,581
2007	20,832,479	57,628,515	32,386,481	27,667,688	53,218,960	85,296,203

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>
2003	38,859,678	11,739,720	40,420,820	6,890,658	79,280,498	18,630,378
2004	38,321,300	17,475,394	44,292,863	9,495,207	82,614,163	26,970,601
2005	40,960,433	22,418,494	46,433,507	12,940,339	87,393,940	35,358,833
2006	36,310,205	34,436,008	46,293,997	17,577,061	82,604,202	52,013,069
2007	27,765,944	49,962,394	41,977,227	25,484,853	69,743,171	75,447,247
2008	10,010,410	72,748,241	24,198,583	37,785,623	34,208,993	110,533,864

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>
2003	39,984,353	150,023,974	44,700,220	65,582,711	84,684,573	215,606,685
2004	41,151,446	175,543,906	47,840,644	70,566,518	88,992,090	246,110,424
2005	44,620,413	170,788,215	58,542,324	82,109,416	103,162,737	252,897,631
2006	50,908,306	206,041,163	69,220,936	94,621,473	120,129,242	300,662,636
2007	53,491,753	232,632,705	74,484,381	97,594,623	127,976,134	330,227,328
2008	62,656,923	248,648,761	73,121,540	101,607,998	135,778,463	350,256,759

* Please see the response to Item 1(e).

[^] PY and AY data is valued as of 12/31/08

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 in three areas: with the Workers Compensation Statistical Plan data, in the trend selection process, and with the Revised Experience Rating Plan data. Each of these areas is separately responded to below.

- I. Workers Compensation Statistical Plan data: See attached Exhibit 2 (pages 1-3) and RB-1, Appendices A-V and B-I.
- II. Trend: See attached Exhibit 2 (page 4), RB-1, Appendix A-III, RB-3, and RB-5.
- III. Revised Experience Rating Plan data: See attached Exhibit 2 (pages 5-6) and RB-1, Exhibit III.

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. (In the previous three North Carolina filings, the full credibility standard varied by industry group.) 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. (In the previous three North Carolina filings, the volume of expected losses was computed separately for serious, non-serious, and medical losses.)

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

(In the previous three North Carolina filings, the full credibility standards were computed separately for serious, non-serious, and medical losses.)

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 Period 1/1/06 to 12/31/06

	(1)	(2)	(3)	(4)
Loss Group	Lost-Time Cases	Converted Indicated Losses*	Average Cost Per Case [(2) / (1)]	Index for Credibility
Indemnity	100,515	3,848,451,121	38,287	850
Medical	100,515	4,094,977,771	40,740	400
Total		7,943,428,892		

	(5)	(6)	(7)	(8)
Injury Group	Converted Expected Losses**	Adjustment of Indicateds to Expecteds (5) / (2)	Full Standard for State Credibility (Expected Losses) [(3)x(4)]xtot(6)	Full Standard for National Credibility (Lost-Time Cases)
Indemnity	3,670,319,124		27,206,742	1,150
Medical	2,972,958,172		13,623,456	1,000
Total	6,643,277,296	0.836		

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.

The following memorandum describes the credibility procedures employed in the trend selection process. The NCRB has used the procedures described herein in the previous three loss cost/rate filings. For the procedures used by the NCRB in this filing, see Exhibit RB-1, Appendix A-III, Exhibit RB-3, and Exhibit RB-5.

NCCI measures credibility of state trends by loss volume in the experience period, a "Bayesian" credibility approach. The standard formula is as follows:

$$Z_k = \frac{V_k}{V_k + C_k}$$

where V_k is the total losses in the experience period and C_k is the constant of credibility. The subscript k denotes either indemnity or medical. The credibility constants used in the NCCI formula are $C_i = \$350,000,000$ for indemnity and $C_m = \$500,000,000$ for medical.

This approach was adopted in response to the examination of NCCI for the NAIC. At the conclusion of that examination, several specific recommendations were made concerning trend procedures in Volume V - Section II B - Part 3 of the examination. Under the topic of "Credibility and the Credibility Complement," the following statements are made:

"We concluded that a Bayesian credibility approach is theoretically preferable to the classical approach. The important distinction is that, in a Bayesian approach, credibility is assigned based on the relative predictive value of the state indications and the credibility complement. We recommend NCCI move toward the adoption of a Bayesian credibility approach unless subsequent investigation reveals an unanticipated problem." p.7

"We recommend that the Bayesian approach, based on prediction errors be pursued,....." p.8

These two recommendations were adopted: use a Bayesian approach and base it on predictive accuracy.

In order to evaluate different credibility standards, a database of indemnity and medical on-level loss ratios, by state and year, was created. The purpose was to use ex-ante testing of hypothetical trend models to see which model was best able to predict subsequent loss ratios by state. It was determined that credibilities in the form shown above tended to produce lower prediction errors than the classical goodness-of-fit approach. Particularly for indemnity, the form yielded significant improvement over the then-current classical approach. For medical, results were more equivocal but no worse than the classical approach. Because of the sound theoretical support for credibilities measured by volume in such a formula, the new form for both indemnity and medical trend credibility is employed.

The selected credibility constants have the following characteristics:

- 1) They keep the squared error reasonably low;
- 2) They keep the weighted average error reasonably low; and
- 3) They result in high average state credibilities, giving greater recognition to the states' own trend.

The new average credibilities, which are higher than the old for indemnity trend, are believed to make a great deal of intuitive sense. Indemnity awards are very much a function of state law and state administrative practices, so within-state experience would have a great bearing on future results. Medical trend is more of a national, socio-economic phenomenon, so one would expect the countrywide experience to provide more meaningful information as respects the state.

The following memorandum describes the Revised Experience Rating Plan (RERP) parameters as well as the improvements to RERP when the Revised Experience Rating Plan with Graduated Tables was approved in North Carolina (10/1/96). In addition, the Experience Rating Adjustment (ERA) approved in North Carolina effective 4/1/99 is also discussed. RERP with Graduated Tables as well as the modifications attributable to ERA have been included in the previous three loss cost/rate filings as well as in this filing.

Revised Experience Rating Plan (RERP)

The objective of RERP is to modify the manual rate to more equitably reflect an insured's loss experience. The current formula for the experience modification is:

$$M = \frac{Ap + WAe + (1 - W)Ee + B}{E + B}$$

where

A	= actual losses,
E	= expected losses,
P	= primary losses,
e	= excess losses,
B	= primary credibility ballast, and
W	= excess weighting factor.

Under the RERP formulas, the plan parameters are:

$$B = E[0.10 + 2,500g/(E + 700g)],$$

subject to a minimum of 7,500 without graduated tables and 2,500g with graduated tables

and the intermediate value,

$C = E[0.75 + 200,000g/(E + 5,100g)]$ (prior to ERA) and

$$C = E[0.375 + 148,087.5q/(E + 5,100q)] \text{ (after ERA),}$$

subject to a minimum of 150,000 without graduated tables and 60,000g with graduated tables

where $g = \text{SRP}/250,000$ and SRP = State Reference Point, calculated as 250 times the average cost per case by state.

$$W = \frac{E + B}{E + C}$$

For each value of g we further require that the value of W not increase as E , the expected losses of an insured employer, decreases.

The above formulas are valid for all rated risks, with appropriate rounding for tabular presentation.

In particular, it will be noted that in all cases, $W < 1$ and $B > 0$. This means no risk's rate will be completely determined by its own experience. The SRP will be retained for use in calculating limitations on ratable individual losses and q , the scale factor, by state.

Primary losses are calculated as the first \$5,000 of every loss, which means the total loss for losses smaller than \$5,000. Excess losses, if any, are calculated as the total loss, limited to 10% of the SRP, less the primary portion as calculated above. Under ERA, this primary/excess split point is indexed for countrywide inflation and future adjustments to the current \$5,000 may be made as indicated.

Maximum values are established for experience modifications for insureds in the small size categories. The following listing shows the applicable limit by size under RERP without graduated tables:

<u>Expected Losses</u>	<u>Modification Losses</u>
\$0 to 5,000	1.6
\$5,000 to 10,000	1.8
\$10,000 to 15,000	2.0

Under RERP with graduated tables, the limit is a function of E (the expected losses of the insured during the experience period) and the g value mentioned above. It applies to all ratings and is as follows:

$$CAP = 1 + .00005 (E + 2 E / g)$$

Debit modifications for interstate rated risks are limited by the effective cap in the state of largest expected losses.

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- 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.

The current filing relies on a combination of paid data and paid plus case data to calculate loss development factors. This is consistent with the methodology used in the previous three Rate Bureau filings. See also Exhibits RB-3 and RB-5.

In selecting loss development patterns from paid plus case data in the current filing, the current filing uses the latest five diagonals of loss development data. The 2007 and 2008 filings also used the latest five diagonals while the 2006 filing used the latest two diagonals.

In calculating the 19th report to ultimate loss development factor, the current filing uses accident year data—as did the previous three filings. NCCI is collecting and compiling 19th report to ultimate development incurred including IBNR data on an accident year basis only; this is used to estimate policy year loss development at these maturities. The Rate Bureau has incorporated a factor to adjust for the difference in maturity between accident year and policy year data. See also Appendix A-II.

The current filing uses a five-year average to calculate the 19th report to ultimate loss development factor. While the 2007 and 2008 filings also used a five-year average to calculate the 19th-to-ultimate loss

development factor, the 2006 filing used a two-year average.

The current filing continues with a procedure whereby individual large losses are limited to reduce the volatility in the indications. Individual large losses in the loss development data and in the policy year losses that are being developed are limited to remove amounts in excess of certain thresholds. The actual excess losses are then replaced with expected excess losses. The expected excess losses are based on the same fitted severity distributions used for the Excess Loss Pure Premium Factors in the Retrospective Rating Plan. This is the same procedure used in the prior three Rate Bureau filings.

- (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.

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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.

Note: Incurred losses are defined as paid losses plus case, bulk, and IBNR reserves.

* The Rate Bureau is advised by NCCI that IBNR reserves are not collected on the policy year financial calls.

North Carolina - Paid

Policy Year Development Factors

	Indemnity Losses			Medical Losses			Total Losses		
	1st	2nd	Dev't	1st	2nd	Dev't	1st	2nd	Dev't
PY02	72,563,785	143,223,432	1.974	120,782,939	167,444,265	1.386	193,346,724	310,667,697	1.607
PY03	81,669,544	169,550,507	2.076	141,364,703	191,612,710	1.355	223,034,247	361,163,217	1.619
PY04	88,526,961	184,236,693	2.081	168,089,703	222,983,474	1.327	256,616,664	407,220,167	1.587
PY05	94,208,606	187,794,693	1.993	177,595,628	235,248,491	1.325	271,804,234	423,043,184	1.556
PY06	94,835,177	198,304,556	2.091	182,598,501	242,848,495	1.330	277,433,678	441,153,051	1.590
2-yr avg			2.042			1.328			1.573
3-yr avg			2.055			1.327			1.578
4-yr avg			2.060			1.334			1.588
5-yr avg			2.043			1.345			1.592
	Indemnity Losses			Medical Losses			Total Losses		
	2nd	3rd	Dev't	2nd	3rd	Dev't	2nd	3rd	Dev't
PY01	136,142,416	188,815,833	1.387	156,757,616	175,983,002	1.123	292,900,032	364,798,835	1.245
PY02	146,748,171	207,169,361	1.412	170,820,552	193,381,956	1.132	317,568,723	400,551,317	1.261
PY03	169,173,858	235,148,973	1.390	191,254,531	214,846,601	1.123	360,428,389	449,995,574	1.249
PY04	185,706,129	259,293,769	1.396	224,788,896	250,496,907	1.114	410,495,025	509,790,676	1.242
PY05	189,858,419	267,684,731	1.410	236,967,648	263,765,200	1.113	426,826,067	531,449,931	1.245
2-yr avg			1.403			1.114			1.244
3-yr avg			1.399			1.117			1.245
4-yr avg			1.402			1.121			1.249
5-yr avg			1.399			1.121			1.248
	Indemnity Losses			Medical Losses			Total Losses		
	3rd	4th	Dev't	3rd	4th	Dev't	3rd	4th	Dev't
PY00	186,151,081	218,990,794	1.176	167,134,746	178,682,089	1.069	353,285,827	397,672,883	1.126
PY01	192,513,720	240,646,357	1.250	178,754,503	190,320,310	1.065	371,268,223	430,966,667	1.161
PY02	202,694,903	241,580,116	1.192	187,740,748	199,534,749	1.063	390,435,651	441,114,865	1.130
PY03	235,958,500	277,140,060	1.175	215,371,583	227,666,954	1.057	451,330,083	504,807,014	1.118
PY04	261,882,263	305,252,008	1.166	252,225,027	267,862,111	1.062	514,107,290	573,114,119	1.115
2-yr avg			1.171			1.060			1.117
3-yr avg			1.178			1.061			1.121
4-yr avg			1.196			1.062			1.131
5-yr avg			1.192			1.063			1.130
	Indemnity Losses			Medical Losses			Total Losses		
	4th	5th	Dev't	4th	5th	Dev't	4th	5th	Dev't
PY99	212,402,221	234,559,534	1.104	171,226,932	178,281,065	1.041	383,629,153	412,840,599	1.076
PY00	226,932,508	251,324,921	1.107	185,360,171	194,062,434	1.047	412,292,679	445,387,355	1.080
PY01	238,864,679	263,044,765	1.101	188,911,794	196,408,433	1.040	427,776,473	459,453,198	1.074
PY02	248,802,263	274,630,588	1.104	207,823,708	216,514,620	1.042	456,625,971	491,145,208	1.076
PY03	278,316,882	301,551,394	1.083	228,601,483	237,285,543	1.038	506,918,365	538,836,937	1.063
2-yr avg			1.094			1.040			1.070
3-yr avg			1.096			1.040			1.071
4-yr avg			1.099			1.042			1.073
5-yr avg			1.100			1.042			1.074
	Indemnity Losses			Medical Losses			Total Losses		
	5th	6th	Dev't	5th	6th	Dev't	5th	6th	Dev't
PY98	218,058,738	232,119,696	1.064	170,618,201	177,063,810	1.038	388,676,939	409,183,506	1.053
PY99	242,782,052	262,458,419	1.081	186,505,550	192,446,986	1.032	429,287,602	454,905,405	1.060
PY00	249,539,460	268,549,230	1.076	186,727,679	193,704,612	1.037	436,267,139	462,253,842	1.060
PY01	265,931,739	286,024,915	1.076	198,395,379	206,478,736	1.041	464,327,118	492,503,651	1.061
PY02	275,728,021	291,943,767	1.059	217,215,707	222,418,116	1.024	492,943,728	514,361,883	1.043
2-yr avg			1.068			1.033			1.052
3-yr avg			1.070			1.034			1.055
4-yr avg			1.073			1.034			1.056
5-yr avg			1.071			1.034			1.055
	Indemnity Losses			Medical Losses			Total Losses		
	6th	7th	Dev't	6th	7th	Dev't	6th	7th	Dev't
PY97	155,587,495	161,309,721	1.037	119,723,566	121,230,563	1.013	275,311,061	282,540,284	1.026
PY98	241,242,654	251,523,803	1.043	183,943,204	190,132,540	1.034	425,185,858	441,656,343	1.039
PY99	263,645,378	274,494,778	1.041	192,358,245	196,966,382	1.024	456,003,623	471,461,160	1.034
PY00	272,912,949	282,306,313	1.034	204,894,905	209,703,604	1.023	477,807,854	492,009,917	1.030
PY01	286,354,469	296,396,166	1.035	206,710,357	211,486,206	1.023	493,064,826	507,882,372	1.030
2-yr avg			1.035			1.023			1.030
3-yr avg			1.037			1.023			1.031
4-yr avg			1.038			1.026			1.033
5-yr avg			1.038			1.023			1.032

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Policy Year Development Factors, Continued

	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY96	132,473,133	135,726,401	1.025	104,784,714	105,866,427	1.010	237,257,847	241,592,828	1.018
PY97	166,900,799	171,336,517	1.027	125,155,963	126,888,543	1.014	292,056,762	298,225,060	1.021
PY98	250,409,986	259,727,243	1.037	188,084,184	191,713,911	1.019	438,494,170	451,441,154	1.030
PY99	277,528,993	284,863,772	1.026	198,989,732	202,335,680	1.017	476,518,725	487,199,452	1.022
PY00	283,142,579	290,490,851	1.026	210,498,439	214,620,047	1.020	493,641,018	505,110,898	1.023
2-yr avg			1.026			1.019			1.023
3-yr avg			1.030			1.019			1.025
4-yr avg			1.029			1.018			1.024
5-yr avg			1.028			1.016			1.023
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY95	115,579,469	116,826,017	1.011	95,264,542	97,616,740	1.025	210,844,011	214,442,757	1.017
PY96	134,914,278	137,187,302	1.017	105,360,091	106,645,503	1.012	240,274,369	243,832,805	1.015
PY97	169,345,600	170,867,075	1.009	125,108,414	126,999,315	1.015	294,454,014	297,866,390	1.012
PY98	263,117,679	267,125,132	1.015	195,356,125	198,376,369	1.015	458,473,804	465,501,501	1.015
PY99	287,128,126	292,759,644	1.020	204,449,780	207,501,897	1.015	491,577,906	500,261,541	1.018
2-yr avg			1.018			1.015			1.017
3-yr avg			1.015			1.015			1.015
4-yr avg			1.015			1.014			1.015
5-yr avg			1.014			1.016			1.015
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY94	118,054,124	118,709,634	1.006	93,238,748	95,800,222	1.027	211,292,872	214,509,856	1.015
PY95	116,277,657	117,657,744	1.012	97,045,935	98,108,190	1.011	213,323,592	215,765,934	1.011
PY96	138,023,838	139,371,012	1.010	107,168,632	108,636,350	1.014	245,192,470	248,007,362	1.011
PY97	175,063,991	176,384,210	1.008	129,964,612	131,347,525	1.011	305,028,603	307,731,735	1.009
PY98	269,813,838	274,098,915	1.016	200,779,434	207,132,816	1.032	470,593,272	481,231,731	1.023
2-yr avg			1.012			1.022			1.016
3-yr avg			1.011			1.019			1.014
4-yr avg			1.012			1.017			1.014
5-yr avg			1.010			1.019			1.014
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY93	146,362,768	147,339,854	1.007	128,790,954	129,488,707	1.005	275,153,722	276,828,561	1.006
PY94	117,482,556	118,544,357	1.009	94,750,065	95,107,138	1.004	212,232,621	213,651,495	1.007
PY95	118,655,456	120,579,776	1.016	98,981,674	101,623,782	1.027	217,637,130	222,203,558	1.021
PY96	140,326,496	141,729,996	1.010	109,345,254	109,989,759	1.006	249,671,750	251,719,755	1.008
PY97	178,604,125	180,115,654	1.008	133,500,550	134,241,443	1.006	312,104,675	314,357,097	1.007
2-yr avg			1.009			1.006			1.008
3-yr avg			1.011			1.013			1.012
4-yr avg			1.011			1.011			1.011
5-yr avg			1.010			1.010			1.010
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY92	184,091,219	185,107,441	1.006	159,125,901	160,566,392	1.009	343,217,120	345,673,833	1.007
PY93	145,476,653	146,417,271	1.006	128,045,553	129,031,366	1.008	273,522,206	275,448,637	1.007
PY94	120,158,698	120,645,208	1.004	96,136,352	96,339,186	1.002	216,295,050	216,984,394	1.003
PY95	120,579,776	121,127,180	1.005	101,623,782	102,073,572	1.004	222,203,558	223,200,752	1.004
PY96	144,076,092	145,319,210	1.009	112,017,391	113,118,710	1.010	256,093,483	258,437,920	1.009
2-yr avg			1.007			1.007			1.007
3-yr avg			1.006			1.005			1.005
4-yr avg			1.006			1.006			1.006
5-yr avg			1.006			1.007			1.006
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY91	243,076,492	242,122,553	0.996	201,804,586	201,345,443	0.998	444,881,078	443,467,996	0.997
PY92	182,240,054	183,232,276	1.005	158,045,157	159,004,766	1.006	340,285,211	342,237,042	1.006
PY93	147,631,112	149,721,154	1.014	129,923,139	132,195,680	1.017	277,554,251	281,916,834	1.016
PY94	120,645,208	121,138,283	1.004	96,339,186	96,783,954	1.005	216,984,394	217,922,237	1.004
PY95	123,082,899	123,343,150	1.002	104,205,430	104,886,271	1.007	227,288,329	228,229,421	1.004
2-yr avg			1.003			1.006			1.004
3-yr avg			1.007			1.010			1.008
4-yr avg			1.006			1.009			1.008
5-yr avg			1.004			1.007			1.005

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Policy Year Development Factors, Continued

	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY90	253,058,029	254,911,918	1.007	198,706,772	199,570,940	1.004	451,764,801	454,482,858	1.006
PY91	237,999,860	240,108,890	1.009	198,048,690	199,579,308	1.008	436,048,550	439,688,198	1.008
PY92	184,994,633	185,989,955	1.005	160,498,184	161,497,527	1.006	345,492,817	347,487,482	1.006
PY93	149,721,154	150,485,070	1.005	132,195,680	132,905,788	1.005	281,916,834	283,390,858	1.005
PY94	122,087,502	122,389,779	1.002	97,626,015	97,787,651	1.002	219,713,517	220,177,430	1.002
2-yr avg			1.004			1.004			1.004
3-yr avg			1.004			1.004			1.004
4-yr avg			1.005			1.005			1.005
5-yr avg			1.006			1.005			1.005
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY89	246,763,677	247,852,772	1.004	189,579,718	190,516,584	1.005	436,343,395	438,369,356	1.005
PY90	250,571,471	251,745,579	1.005	196,307,209	197,030,062	1.004	446,878,680	448,775,641	1.004
PY91	242,076,291	242,974,065	1.004	201,532,796	203,070,981	1.008	443,609,087	446,045,046	1.005
PY92	185,989,955	186,521,446	1.003	161,497,527	162,781,670	1.008	347,487,482	349,303,116	1.005
PY93	150,025,354	150,444,819	1.003	129,690,560	130,218,012	1.004	279,715,914	280,662,831	1.003
2-yr avg			1.003			1.006			1.004
3-yr avg			1.003			1.007			1.004
4-yr avg			1.004			1.006			1.004
5-yr avg			1.004			1.006			1.004
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY88	202,875,502	203,647,166	1.004	161,576,785	162,060,526	1.003	364,452,287	365,707,692	1.003
PY89	244,330,232	245,271,940	1.004	188,295,668	189,021,668	1.004	432,625,900	434,293,608	1.004
PY90	253,994,277	255,280,595	1.005	198,575,897	199,445,295	1.004	452,570,174	454,725,890	1.005
PY91	242,974,065	244,698,859	1.007	203,070,981	204,756,710	1.008	446,045,046	449,455,569	1.008
PY92	185,648,965	186,491,638	1.005	162,313,141	163,506,482	1.007	347,962,106	349,998,120	1.006
2-yr avg			1.006			1.008			1.007
3-yr avg			1.006			1.006			1.006
4-yr avg			1.005			1.006			1.006
5-yr avg			1.005			1.005			1.005
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY87	167,575,370	168,038,250	1.003	131,062,329	131,533,057	1.004	298,637,699	299,571,307	1.003
PY88	199,622,127	200,382,120	1.004	158,808,967	159,445,684	1.004	358,431,094	359,827,804	1.004
PY89	246,728,295	247,358,433	1.003	189,818,340	190,446,677	1.003	436,546,635	437,805,110	1.003
PY90	255,280,595	256,658,390	1.005	199,445,295	200,317,499	1.004	454,725,890	456,975,889	1.005
PY91	244,104,792	244,832,661	1.003	204,380,843	205,845,683	1.007	448,485,635	450,678,344	1.005
2-yr avg			1.004			1.006			1.005
3-yr avg			1.004			1.005			1.004
4-yr avg			1.004			1.005			1.004
5-yr avg			1.004			1.004			1.004
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY86	124,038,251	124,580,765	1.004	104,026,303	104,621,600	1.006	228,064,554	229,202,365	1.005
PY87	164,785,479	165,894,147	1.007	129,110,189	129,580,710	1.004	293,895,668	295,474,857	1.005
PY88	200,822,184	201,703,092	1.004	159,755,313	160,403,729	1.004	360,577,497	362,106,821	1.004
PY89	247,358,433	248,167,158	1.003	190,446,677	191,308,557	1.005	437,805,110	439,475,715	1.004
PY90	255,812,945	256,777,548	1.004	199,913,827	200,792,916	1.004	455,726,772	457,570,464	1.004
2-yr avg			1.004			1.005			1.004
3-yr avg			1.004			1.004			1.004
4-yr avg			1.005			1.004			1.004
5-yr avg			1.004			1.005			1.004
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY85	111,156,408	111,775,286	1.006	84,778,091	84,985,972	1.002	195,934,499	196,761,258	1.004
PY86	85,264,200	85,522,095	1.003	69,979,386	70,142,225	1.002	155,243,586	155,664,320	1.003
PY87	166,616,825	167,173,548	1.003	129,926,629	130,504,735	1.004	296,543,454	297,678,283	1.004
PY88	201,703,092	202,691,425	1.005	160,403,729	161,309,606	1.006	362,106,821	364,001,031	1.005
PY89	247,620,035	247,980,028	1.001	191,076,695	191,766,445	1.004	438,696,730	439,746,473	1.002
2-yr avg			1.003			1.005			1.004
3-yr avg			1.003			1.005			1.004
4-yr avg			1.003			1.004			1.004
5-yr avg			1.004			1.004			1.004

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Policy Year Development Factors

	Indemnity Losses			Medical Losses			Total Losses		
	1st	2nd	Dev't	1st	2nd	Dev't	1st	2nd	Dev't
PY02	167,350,516	234,592,082	1.402	198,074,875	232,796,148	1.175	365,425,391	467,388,230	1.279
PY03	200,975,908	269,240,114	1.340	237,736,073	251,144,285	1.056	438,711,981	520,384,399	1.186
PY04	209,505,775	287,290,779	1.371	275,335,742	302,359,956	1.098	484,841,517	589,650,735	1.216
PY05	216,165,974	298,354,056	1.380	285,082,700	315,139,275	1.105	501,248,674	613,493,331	1.224
PY06	217,259,003	294,553,377	1.356	286,346,408	315,899,077	1.103	503,605,411	610,452,454	1.212
2-yr avg			1.368			1.104			1.218
3-yr avg			1.369			1.102			1.217
4-yr avg			1.362			1.091			1.210
5-yr avg			1.370			1.107			1.223
	Indemnity Losses			Medical Losses			Total Losses		
	2nd	3rd	Dev't	2nd	3rd	Dev't	2nd	3rd	Dev't
PY01	212,023,165	254,595,344	1.201	213,822,083	222,851,114	1.042	425,845,248	477,446,458	1.121
PY02	239,373,673	277,285,565	1.158	237,590,169	243,153,142	1.023	476,963,842	520,438,707	1.091
PY03	268,067,916	305,093,013	1.138	250,629,730	263,147,996	1.050	518,697,646	568,241,009	1.096
PY04	289,644,345	329,318,149	1.137	304,366,014	310,683,395	1.021	594,010,359	640,001,544	1.077
PY05	301,006,871	341,978,422	1.136	317,349,164	314,751,961	0.992	618,356,035	656,730,383	1.062
2-yr avg			1.137			1.007			1.070
3-yr avg			1.137			1.021			1.078
4-yr avg			1.142			1.022			1.082
5-yr avg			1.154			1.026			1.089
	Indemnity Losses			Medical Losses			Total Losses		
	3rd	4th	Dev't	3rd	4th	Dev't	3rd	4th	Dev't
PY00	246,233,776	271,355,543	1.102	200,146,317	213,921,643	1.069	446,380,093	485,277,186	1.087
PY01	258,933,732	281,889,939	1.089	227,773,377	228,272,074	1.002	486,707,109	510,162,013	1.048
PY02	268,421,701	289,701,408	1.079	235,653,238	232,450,968	0.986	504,074,939	522,152,376	1.036
PY03	306,153,546	326,266,604	1.066	263,727,961	267,869,200	1.016	569,881,507	594,135,804	1.043
PY04	332,120,574	353,323,387	1.064	312,554,338	316,228,825	1.012	644,674,912	669,552,212	1.039
2-yr avg			1.065			1.014			1.041
3-yr avg			1.070			1.005			1.039
4-yr avg			1.075			1.004			1.042
5-yr avg			1.080			1.017			1.051
	Indemnity Losses			Medical Losses			Total Losses		
	4th	5th	Dev't	4th	5th	Dev't	4th	5th	Dev't
PY99	259,346,898	273,182,082	1.053	196,739,447	203,209,350	1.033	456,086,345	476,391,432	1.045
PY00	280,895,040	291,676,468	1.038	222,282,863	226,582,806	1.019	503,177,903	518,259,274	1.030
PY01	286,606,192	300,749,335	1.049	229,622,769	228,743,921	0.996	516,228,961	529,493,256	1.026
PY02	300,628,341	311,966,400	1.038	244,418,066	250,287,011	1.024	545,046,407	562,253,411	1.032
PY03	327,598,560	338,649,019	1.034	268,926,335	271,654,805	1.010	596,524,895	610,303,824	1.023
2-yr avg			1.036			1.017			1.028
3-yr avg			1.040			1.010			1.027
4-yr avg			1.040			1.012			1.028
5-yr avg			1.042			1.016			1.031
	Indemnity Losses			Medical Losses			Total Losses		
	5th	6th	Dev't	5th	6th	Dev't	5th	6th	Dev't
PY98	252,876,774	259,886,901	1.028	206,475,515	209,295,682	1.014	459,352,289	469,182,583	1.021
PY99	282,037,092	291,072,641	1.032	212,415,185	213,380,984	1.005	494,452,277	504,453,625	1.020
PY00	288,888,338	294,246,742	1.019	217,507,008	218,443,478	1.004	506,395,346	512,690,220	1.012
PY01	303,953,109	313,111,946	1.030	230,968,077	227,325,035	0.984	534,921,186	540,436,981	1.010
PY02	313,080,794	316,992,700	1.012	250,998,934	251,978,144	1.004	564,079,728	568,970,844	1.009
2-yr avg			1.021			0.994			1.010
3-yr avg			1.020			0.997			1.010
4-yr avg			1.023			0.999			1.013
5-yr avg			1.024			1.002			1.014
	Indemnity Losses			Medical Losses			Total Losses		
	6th	7th	Dev't	6th	7th	Dev't	6th	7th	Dev't
PY97	168,415,956	171,539,191	1.019	128,006,738	130,210,067	1.017	296,422,694	301,749,258	1.018
PY98	268,965,733	273,017,942	1.015	217,682,672	222,799,380	1.024	486,648,405	495,817,322	1.019
PY99	292,865,833	297,232,282	1.015	214,216,878	218,371,692	1.019	507,082,711	515,603,974	1.017
PY00	299,954,668	304,915,060	1.017	236,305,777	240,921,414	1.020	536,260,445	545,836,474	1.018
PY01	313,441,500	315,943,924	1.008	227,556,656	230,734,491	1.014	540,998,156	546,678,415	1.010
2-yr avg			1.013			1.017			1.014
3-yr avg			1.013			1.018			1.015
4-yr avg			1.014			1.019			1.016
5-yr avg			1.015			1.019			1.016

North Carolina - Paid+Case

Policy Year Development Factors, Continued

	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY96	141,639,570	143,434,776	1.013	111,941,022	112,490,451	1.005	253,580,592	255,925,227	1.009
PY97	177,233,470	179,678,743	1.014	134,339,169	135,420,913	1.008	311,572,639	315,099,656	1.011
PY98	272,828,284	273,883,463	1.004	219,817,713	214,258,010	0.975	492,645,997	488,141,473	0.991
PY99	300,331,015	302,394,351	1.007	220,457,522	222,673,913	1.010	520,788,537	525,068,264	1.008
PY00	305,817,860	306,076,425	1.001	241,779,649	242,317,938	1.002	547,597,509	548,394,363	1.001
2-yr avg			1.004			1.006			1.005
3-yr avg			1.004			0.996			1.000
4-yr avg			1.007			0.999			1.003
5-yr avg			1.008			1.000			1.004
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY95	120,670,969	120,601,005	0.999	102,623,764	107,095,234	1.044	223,294,733	227,696,239	1.020
PY96	142,432,696	143,209,226	1.005	112,077,829	112,641,629	1.005	254,510,525	255,850,855	1.005
PY97	177,502,881	177,284,015	0.999	133,681,479	135,814,018	1.016	311,184,360	313,098,033	1.006
PY98	277,798,888	279,054,730	1.005	218,951,662	220,429,393	1.007	496,750,550	499,484,123	1.006
PY99	304,173,938	307,827,517	1.012	223,816,779	228,574,672	1.021	527,990,717	536,402,189	1.016
2-yr avg			1.009			1.014			1.011
3-yr avg			1.005			1.015			1.009
4-yr avg			1.005			1.012			1.008
5-yr avg			1.004			1.019			1.011
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY94	121,680,806	121,773,786	1.001	99,039,815	99,382,447	1.003	220,720,621	221,156,233	1.002
PY95	119,845,834	120,366,655	1.004	106,384,304	107,413,166	1.010	226,230,138	227,779,821	1.007
PY96	144,237,553	145,060,310	1.006	113,303,239	118,413,711	1.045	257,540,792	263,474,021	1.023
PY97	181,480,931	181,903,799	1.002	138,779,315	139,280,986	1.004	320,260,246	321,184,785	1.003
PY98	281,905,576	283,794,934	1.007	222,981,920	221,638,746	0.994	504,887,496	505,433,680	1.001
2-yr avg			1.005			0.999			1.002
3-yr avg			1.005			1.014			1.009
4-yr avg			1.005			1.013			1.009
5-yr avg			1.004			1.011			1.007
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY93	152,695,520	153,091,182	1.003	136,408,501	137,551,624	1.008	289,104,021	290,642,806	1.005
PY94	120,546,676	120,810,351	1.002	98,252,521	97,443,517	0.992	218,799,197	218,253,868	0.998
PY95	121,510,090	122,399,769	1.007	108,412,988	104,589,930	0.965	229,923,078	226,989,699	0.987
PY96	146,015,794	146,291,898	1.002	119,122,615	118,970,339	0.999	265,138,409	265,262,237	1.000
PY97	184,123,714	184,997,333	1.005	141,434,011	140,852,573	0.996	325,557,725	325,849,906	1.001
2-yr avg			1.004			0.998			1.001
3-yr avg			1.005			0.987			0.996
4-yr avg			1.004			0.988			0.997
5-yr avg			1.004			0.992			0.998
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY92	189,537,662	191,244,518	1.009	167,571,299	168,322,447	1.004	357,108,961	359,566,965	1.007
PY93	151,216,551	152,197,475	1.006	136,118,393	137,260,573	1.008	287,334,944	289,458,048	1.007
PY94	122,424,724	123,011,323	1.005	98,554,454	99,244,141	1.007	220,979,178	222,255,464	1.006
PY95	122,399,769	122,501,743	1.001	104,589,930	104,804,913	1.002	226,989,699	227,306,656	1.001
PY96	148,637,994	149,233,075	1.004	120,997,971	122,216,194	1.010	269,635,965	271,449,269	1.007
2-yr avg			1.003			1.006			1.004
3-yr avg			1.003			1.006			1.005
4-yr avg			1.004			1.007			1.005
5-yr avg			1.005			1.006			1.006
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY91	253,354,660	252,178,031	0.995	217,640,388	216,298,280	0.994	470,995,048	468,476,311	0.995
PY92	188,277,502	188,658,952	1.002	165,612,831	168,353,705	1.017	353,890,333	357,012,657	1.009
PY93	153,422,747	154,302,053	1.006	138,152,346	139,220,921	1.008	291,575,093	293,522,974	1.007
PY94	123,011,323	123,425,791	1.003	99,244,141	99,097,089	0.999	222,255,464	222,522,880	1.001
PY95	124,506,424	124,653,183	1.001	106,990,103	109,350,362	1.022	231,496,527	234,003,545	1.011
2-yr avg			1.002			1.011			1.006
3-yr avg			1.003			1.010			1.006
4-yr avg			1.003			1.012			1.007
5-yr avg			1.001			1.008			1.005

North Carolina - Paid+Case

Policy Year Development Factors, Continued

	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY90	262,667,052	263,601,296	1.004	214,691,340	215,430,758	1.003	477,358,392	479,032,054	1.004
PY91	247,842,303	249,732,335	1.008	212,921,035	215,092,601	1.010	460,763,338	464,824,936	1.009
PY92	190,522,475	190,896,096	1.002	170,018,855	170,488,975	1.003	360,541,330	361,385,071	1.002
PY93	154,302,053	154,602,207	1.002	139,220,921	141,095,057	1.013	293,522,974	295,697,264	1.007
PY94	124,375,010	124,262,867	0.999	99,939,150	99,918,119	1.000	224,314,160	224,180,986	0.999
2-yr avg			1.001			1.007			1.003
3-yr avg			1.001			1.005			1.003
4-yr avg			1.003			1.007			1.004
5-yr avg			1.003			1.006			1.004
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY89	252,160,978	252,947,933	1.003	196,731,705	198,289,268	1.008	448,892,683	451,237,201	1.005
PY90	259,260,849	259,817,447	1.002	212,153,706	212,622,751	1.002	471,414,555	472,440,198	1.002
PY91	251,856,092	251,787,381	1.000	217,201,689	218,005,721	1.004	469,057,781	469,793,102	1.002
PY92	190,896,096	190,377,052	0.997	170,488,975	175,202,935	1.028	361,385,071	365,579,987	1.012
PY93	153,786,564	153,784,083	1.000	136,693,609	138,497,714	1.013	290,480,173	292,281,797	1.006
2-yr avg			0.999			1.021			1.009
3-yr avg			0.999			1.015			1.007
4-yr avg			1.000			1.012			1.006
5-yr avg			1.000			1.011			1.005
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY88	208,803,672	209,635,602	1.004	169,498,690	170,049,633	1.003	378,302,362	379,685,235	1.004
PY89	249,356,604	249,715,549	1.001	196,068,352	196,013,387	1.000	445,424,956	445,728,936	1.001
PY90	262,066,145	262,627,393	1.002	214,168,586	213,276,168	0.996	476,234,731	475,903,561	0.999
PY91	251,787,381	251,857,045	1.000	218,005,721	220,474,034	1.011	469,793,102	472,331,079	1.005
PY92	189,504,571	189,812,620	1.002	174,734,406	174,930,342	1.001	364,238,977	364,742,962	1.001
2-yr avg			1.001			1.006			1.003
3-yr avg			1.001			1.003			1.002
4-yr avg			1.001			1.002			1.002
5-yr avg			1.002			1.002			1.002
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY87	173,035,575	172,986,340	1.000	135,983,093	136,755,161	1.006	309,018,668	309,741,501	1.002
PY88	205,387,563	205,360,945	1.000	166,768,829	166,409,949	0.998	372,156,392	371,770,894	0.999
PY89	251,236,628	251,247,247	1.000	196,810,059	198,524,219	1.009	448,046,687	449,771,466	1.004
PY90	262,627,393	262,692,053	1.000	213,276,168	213,757,403	1.002	475,903,561	476,449,456	1.001
PY91	251,262,978	251,390,728	1.001	220,098,167	221,069,471	1.004	471,361,145	472,460,199	1.002
2-yr avg			1.001			1.003			1.002
3-yr avg			1.000			1.005			1.002
4-yr avg			1.000			1.003			1.002
5-yr avg			1.000			1.004			1.002
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY86	127,218,826	127,864,968	1.005	109,241,975	109,717,631	1.004	236,460,801	237,582,599	1.005
PY87	169,733,569	170,064,764	1.002	134,332,293	135,202,001	1.006	304,065,862	305,266,765	1.004
PY88	205,801,009	206,030,764	1.001	166,719,578	166,973,432	1.002	372,520,587	373,004,196	1.001
PY89	251,247,247	251,376,037	1.001	198,524,219	198,918,104	1.002	449,771,466	450,294,141	1.001
PY90	261,846,608	261,583,343	0.999	213,353,731	213,237,161	0.999	475,200,339	474,820,504	0.999
2-yr avg			1.000			1.001			1.000
3-yr avg			1.000			1.001			1.000
4-yr avg			1.001			1.002			1.001
5-yr avg			1.002			1.003			1.002
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY85	114,377,004	114,923,855	1.005	87,807,913	88,103,730	1.003	202,184,917	203,027,585	1.004
PY86	87,251,972	87,365,952	1.001	72,486,993	72,426,062	0.999	159,738,965	159,792,014	1.000
PY87	170,787,442	170,903,863	1.001	135,547,920	137,204,042	1.012	306,335,362	308,107,905	1.006
PY88	206,030,764	206,334,295	1.001	166,973,432	171,038,848	1.024	373,004,196	377,373,143	1.012
PY89	250,828,914	251,113,240	1.001	198,686,242	200,030,280	1.007	449,515,156	451,143,520	1.004
2-yr avg			1.001			1.016			1.008
3-yr avg			1.001			1.014			1.007
4-yr avg			1.001			1.011			1.006
5-yr avg			1.002			1.009			1.005

North Carolina - Excluding IBNR

Policy Year Development Factors

	Indemnity Losses			Medical Losses			Total Losses		
	1st	2nd	Dev't	1st	2nd	Dev't	1st	2nd	Dev't
PY02	169,025,515	236,086,152	1.397	199,224,630	233,516,387	1.172	368,250,145	469,602,539	1.275
PY03	203,972,339	271,168,498	1.329	239,113,392	251,861,554	1.053	443,085,731	523,030,052	1.180
PY04	211,668,985	289,040,547	1.366	276,813,408	303,105,679	1.095	488,482,393	592,146,226	1.212
PY05	218,464,499	300,210,570	1.374	286,933,400	317,060,556	1.105	505,397,899	617,271,126	1.221
PY06	218,770,151	294,857,428	1.348	287,553,250	316,026,108	1.099	506,323,401	610,883,536	1.207
2-yr avg			1.361			1.102			1.214
3-yr avg			1.363			1.100			1.213
4-yr avg			1.354			1.088			1.205
5-yr avg			1.363			1.105			1.219
	Indemnity Losses			Medical Losses			Total Losses		
	2nd	3rd	Dev't	2nd	3rd	Dev't	2nd	3rd	Dev't
PY01	214,066,178	255,955,265	1.196	215,009,938	223,806,319	1.041	429,076,116	479,761,584	1.118
PY02	240,867,743	278,176,572	1.155	238,310,408	244,034,247	1.024	479,178,151	522,210,819	1.090
PY03	269,996,300	306,409,967	1.135	251,346,999	263,653,025	1.049	521,343,299	570,062,992	1.093
PY04	291,394,113	330,202,155	1.133	305,111,737	311,215,557	1.020	596,505,850	641,417,712	1.075
PY05	302,863,385	342,192,032	1.130	319,270,445	315,000,856	0.987	622,133,830	657,192,888	1.056
2-yr avg			1.132			1.004			1.066
3-yr avg			1.133			1.019			1.075
4-yr avg			1.138			1.020			1.079
5-yr avg			1.150			1.024			1.086
	Indemnity Losses			Medical Losses			Total Losses		
	3rd	4th	Dev't	3rd	4th	Dev't	3rd	4th	Dev't
PY00	246,862,147	271,731,701	1.101	200,387,090	214,082,164	1.068	447,249,237	485,813,865	1.086
PY01	260,293,653	282,676,788	1.086	228,728,582	228,962,418	1.001	489,022,235	511,639,206	1.046
PY02	269,312,708	290,560,123	1.079	236,534,343	234,686,099	0.992	505,847,051	525,246,222	1.038
PY03	307,470,500	327,646,263	1.066	264,232,990	268,566,536	1.016	571,703,490	596,212,799	1.043
PY04	333,004,580	353,514,119	1.062	313,086,500	316,414,059	1.011	646,091,080	669,928,178	1.037
2-yr avg			1.064			1.014			1.040
3-yr avg			1.069			1.006			1.039
4-yr avg			1.073			1.005			1.041
5-yr avg			1.079			1.018			1.050
	Indemnity Losses			Medical Losses			Total Losses		
	4th	5th	Dev't	4th	5th	Dev't	4th	5th	Dev't
PY99	259,769,852	273,523,151	1.053	196,915,091	203,410,846	1.033	456,684,943	476,933,997	1.044
PY00	281,271,198	291,917,582	1.038	222,443,384	226,761,566	1.019	503,714,582	518,679,148	1.030
PY01	287,393,041	301,461,995	1.049	230,313,113	229,413,851	0.996	517,706,154	530,875,846	1.025
PY02	301,487,056	312,775,827	1.037	246,653,197	252,099,130	1.022	548,140,253	564,874,957	1.031
PY03	328,978,219	338,732,648	1.030	269,623,671	271,747,278	1.008	598,601,890	610,479,926	1.020
2-yr avg			1.034			1.015			1.026
3-yr avg			1.039			1.009			1.025
4-yr avg			1.039			1.011			1.027
5-yr avg			1.041			1.016			1.030
	Indemnity Losses			Medical Losses			Total Losses		
	5th	6th	Dev't	5th	6th	Dev't	5th	6th	Dev't
PY98	253,737,340	260,642,997	1.027	206,599,777	209,417,640	1.014	460,337,117	470,060,637	1.021
PY99	282,378,161	291,182,309	1.031	212,616,681	213,714,723	1.005	494,994,842	504,897,032	1.020
PY00	289,129,452	294,368,145	1.018	217,685,768	218,542,776	1.004	506,815,220	512,910,921	1.012
PY01	304,665,769	313,783,737	1.030	231,638,007	227,915,699	0.984	536,303,776	541,699,436	1.010
PY02	313,890,221	317,163,627	1.010	252,811,053	252,093,276	0.997	566,701,274	569,256,903	1.005
2-yr avg			1.020			0.991			1.008
3-yr avg			1.019			0.995			1.009
4-yr avg			1.022			0.998			1.012
5-yr avg			1.023			1.001			1.014
	Indemnity Losses			Medical Losses			Total Losses		
	6th	7th	Dev't	6th	7th	Dev't	6th	7th	Dev't
PY97	168,673,934	171,762,902	1.018	128,131,694	130,395,012	1.018	296,805,628	302,157,914	1.018
PY98	269,721,829	273,247,668	1.013	217,804,630	222,866,723	1.023	487,526,459	496,114,391	1.018
PY99	292,975,501	297,406,737	1.015	214,550,617	218,739,045	1.020	507,526,118	516,145,782	1.017
PY00	300,076,071	305,102,537	1.017	236,405,075	241,222,436	1.020	536,481,146	546,324,973	1.018
PY01	314,113,291	316,065,460	1.006	228,147,320	230,857,404	1.012	542,260,611	546,922,864	1.009
2-yr avg			1.012			1.016			1.014
3-yr avg			1.013			1.017			1.015
4-yr avg			1.013			1.019			1.016
5-yr avg			1.014			1.019			1.016

North Carolina - Excluding IBNR

Policy Year Development Factors, Continued

	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY96	141,941,887	143,635,028	1.012	112,058,700	112,588,531	1.005	254,000,587	256,223,559	1.009
PY97	177,457,181	179,872,043	1.014	134,524,114	135,777,561	1.009	311,981,295	315,649,604	1.012
PY98	273,058,010	273,965,260	1.003	219,885,056	214,336,220	0.975	492,943,066	488,301,480	0.991
PY99	300,505,470	302,464,685	1.007	220,824,875	223,324,657	1.011	521,330,345	525,789,342	1.009
PY00	306,005,337	306,116,661	1.000	242,080,671	242,400,749	1.001	548,086,008	548,517,410	1.001
2-yr avg			1.004			1.006			1.005
3-yr avg			1.003			0.996			1.000
4-yr avg			1.006			0.999			1.003
5-yr avg			1.007			1.000			1.004
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY95	120,768,319	120,700,322	0.999	102,657,852	107,139,204	1.044	223,426,171	227,839,526	1.020
PY96	142,632,948	143,259,248	1.004	112,175,909	112,685,774	1.005	254,808,857	255,945,022	1.004
PY97	177,696,181	177,450,826	0.999	134,038,127	136,060,052	1.015	311,734,308	313,510,878	1.006
PY98	277,880,685	279,174,653	1.005	219,029,872	220,573,311	1.007	496,910,557	499,747,964	1.006
PY99	304,244,272	307,852,864	1.012	224,467,523	228,663,341	1.019	528,711,795	536,516,205	1.015
2-yr avg			1.009			1.013			1.011
3-yr avg			1.005			1.014			1.009
4-yr avg			1.005			1.012			1.008
5-yr avg			1.004			1.018			1.010
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY94	121,876,442	121,888,486	1.000	99,222,662	99,481,583	1.003	221,099,104	221,370,069	1.001
PY95	119,945,151	120,376,284	1.004	106,428,274	107,418,576	1.009	226,373,425	227,794,860	1.006
PY96	144,287,575	145,074,584	1.005	113,347,384	118,418,487	1.045	257,634,959	263,493,071	1.023
PY97	181,647,742	182,042,456	1.002	139,025,349	139,494,703	1.003	320,673,091	321,537,159	1.003
PY98	282,025,499	283,838,928	1.006	223,125,838	221,711,705	0.994	505,151,337	505,550,633	1.001
2-yr avg			1.004			0.999			1.002
3-yr avg			1.004			1.014			1.009
4-yr avg			1.004			1.013			1.008
5-yr avg			1.003			1.011			1.007
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY93	152,724,855	153,104,705	1.002	136,416,067	137,554,483	1.008	289,140,922	290,659,188	1.005
PY94	120,661,376	120,815,443	1.001	98,351,657	97,687,767	0.993	219,013,033	218,503,210	0.998
PY95	121,519,719	122,408,454	1.007	108,418,398	104,592,646	0.965	229,938,117	227,001,100	0.987
PY96	146,030,068	146,324,785	1.002	119,127,391	118,988,048	0.999	265,157,459	265,312,833	1.001
PY97	184,262,371	185,145,070	1.005	141,647,728	140,905,228	0.995	325,910,099	326,050,298	1.000
2-yr avg			1.004			0.997			1.001
3-yr avg			1.005			0.986			0.996
4-yr avg			1.004			0.988			0.997
5-yr avg			1.003			0.992			0.998
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY92	189,555,113	191,258,298	1.009	167,573,601	168,324,881	1.004	357,128,714	359,583,179	1.007
PY93	151,230,074	152,205,345	1.006	136,121,252	137,262,604	1.008	287,351,326	289,467,949	1.007
PY94	122,429,816	123,017,822	1.005	98,798,704	99,461,763	1.007	221,228,520	222,479,585	1.006
PY95	122,408,454	122,520,565	1.001	104,592,646	104,815,048	1.002	227,001,100	227,335,613	1.001
PY96	148,670,881	149,233,075	1.004	121,015,680	122,216,194	1.010	269,686,561	271,449,269	1.007
2-yr avg			1.003			1.006			1.004
3-yr avg			1.003			1.006			1.005
4-yr avg			1.004			1.007			1.005
5-yr avg			1.005			1.006			1.006
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY91	253,473,696	252,320,728	0.995	217,833,540	216,528,332	0.994	471,307,236	468,849,060	0.995
PY92	188,291,282	188,666,685	1.002	165,615,265	168,355,558	1.017	353,906,547	357,022,243	1.009
PY93	153,430,617	154,310,080	1.006	138,154,377	139,223,058	1.008	291,584,994	293,533,138	1.007
PY94	123,017,822	123,473,025	1.004	99,461,763	99,315,797	0.999	222,479,585	222,788,822	1.001
PY95	124,525,246	124,653,183	1.001	107,000,238	109,350,362	1.022	231,525,484	234,003,545	1.011
2-yr avg			1.003			1.011			1.006
3-yr avg			1.004			1.010			1.006
4-yr avg			1.003			1.012			1.007
5-yr avg			1.002			1.008			1.005

North Carolina - Excluding IBNR

Policy Year Development Factors, Continued

	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY90	262,677,379	263,608,932	1.004	214,693,124	215,432,844	1.003	477,370,503	479,041,776	1.004
PY91	247,985,000	249,857,480	1.008	213,151,087	215,287,477	1.010	461,136,087	465,144,957	1.009
PY92	190,530,208	190,900,903	1.002	170,020,708	170,490,978	1.003	360,550,916	361,391,881	1.002
PY93	154,310,080	154,633,370	1.002	139,223,058	141,111,837	1.014	293,533,138	295,745,207	1.008
PY94	124,422,244	124,262,867	0.999	100,157,858	99,918,119	0.998	224,580,102	224,180,986	0.998
2-yr avg			1.001			1.006			1.003
3-yr avg			1.001			1.005			1.003
4-yr avg			1.003			1.006			1.004
5-yr avg			1.003			1.006			1.004
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY89	252,173,035	252,952,514	1.003	196,733,366	198,291,138	1.008	448,906,401	451,243,652	1.005
PY90	259,268,485	259,820,634	1.002	212,155,792	212,624,316	1.002	471,424,277	472,444,950	1.002
PY91	251,981,237	251,891,104	1.000	217,396,565	218,154,974	1.003	469,377,802	470,046,078	1.001
PY92	190,900,903	190,383,406	0.997	170,490,978	175,206,356	1.028	361,391,881	365,589,762	1.012
PY93	153,817,727	153,784,083	1.000	136,710,389	138,497,714	1.013	290,528,116	292,281,797	1.006
2-yr avg			0.999			1.021			1.009
3-yr avg			0.999			1.015			1.006
4-yr avg			1.000			1.012			1.005
5-yr avg			1.000			1.011			1.005
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY88	208,816,969	209,641,827	1.004	169,500,186	170,050,315	1.003	378,317,155	379,692,142	1.004
PY89	249,361,185	249,716,358	1.001	196,070,222	196,013,956	1.000	445,431,407	445,730,314	1.001
PY90	262,069,332	262,627,367	1.002	214,170,151	213,276,836	0.996	476,239,483	475,904,203	0.999
PY91	251,891,104	251,940,576	1.000	218,154,974	220,573,817	1.011	470,046,078	472,514,393	1.005
PY92	189,510,925	189,812,620	1.002	174,737,827	174,930,342	1.001	364,248,752	364,742,962	1.001
2-yr avg			1.001			1.006			1.003
3-yr avg			1.001			1.003			1.002
4-yr avg			1.001			1.002			1.002
5-yr avg			1.002			1.002			1.002
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY87	173,043,412	172,992,736	1.000	135,991,801	136,766,172	1.006	309,035,213	309,758,908	1.002
PY88	205,393,788	205,362,272	1.000	166,769,511	166,409,934	0.998	372,163,299	371,772,206	0.999
PY89	251,237,437	251,246,770	1.000	196,810,628	198,525,811	1.009	448,048,065	449,772,581	1.004
PY90	262,627,367	262,699,439	1.000	213,276,836	213,761,381	1.002	475,904,203	476,460,820	1.001
PY91	251,346,509	251,460,057	1.000	220,197,950	221,137,217	1.004	471,544,459	472,597,274	1.002
2-yr avg			1.000			1.003			1.002
3-yr avg			1.000			1.005			1.002
4-yr avg			1.000			1.003			1.002
5-yr avg			1.000			1.004			1.002
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY86	127,393,611	128,223,404	1.007	109,757,641	110,156,766	1.004	237,151,252	238,380,170	1.005
PY87	169,739,965	170,066,989	1.002	134,343,304	135,212,488	1.006	304,083,269	305,279,477	1.004
PY88	205,802,336	206,031,196	1.001	166,719,563	166,973,432	1.002	372,521,899	373,004,628	1.001
PY89	251,246,770	251,384,997	1.001	198,525,811	198,923,535	1.002	449,772,581	450,308,532	1.001
PY90	261,853,994	261,583,343	0.999	213,357,709	213,237,161	0.999	475,211,703	474,820,504	0.999
2-yr avg			1.000			1.001			1.000
3-yr avg			1.000			1.001			1.000
4-yr avg			1.001			1.002			1.001
5-yr avg			1.002			1.003			1.002
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
PY85	114,391,297	114,940,694	1.005	87,808,707	88,105,216	1.003	202,200,004	203,045,910	1.004
PY86	87,610,408	87,727,474	1.001	72,926,128	72,814,939	0.998	160,536,536	160,542,413	1.000
PY87	170,789,667	170,904,528	1.001	135,558,407	137,213,681	1.012	306,348,074	308,118,209	1.006
PY88	206,031,196	206,339,075	1.001	166,973,432	171,041,422	1.024	373,004,628	377,380,497	1.012
PY89	250,837,874	251,113,240	1.001	198,691,673	200,030,280	1.007	449,529,547	451,143,520	1.004
2-yr avg			1.001			1.016			1.008
3-yr avg			1.001			1.014			1.007
4-yr avg			1.001			1.010			1.006
5-yr avg			1.002			1.009			1.005

North Carolina - Paid

Accident Year Loss Development Factors

	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY03	33,002,569	110,761,241	3.356	72,839,268	161,091,836	2.212	105,841,837	271,853,077	2.568
AY04	34,936,380	124,305,373	3.558	85,356,288	185,334,232	2.171	120,292,668	309,639,605	2.574
AY05	37,495,296	135,125,858	3.604	106,654,360	215,214,306	2.018	144,149,656	350,340,164	2.430
AY06	37,542,770	134,138,224	3.573	99,625,774	210,830,504	2.116	137,168,544	344,968,728	2.515
AY07	41,294,107	152,772,006	3.700	107,666,192	226,976,406	2.108	148,960,299	379,748,412	2.549
2-yr avg			3.637			2.112			2.532
3-yr avg			3.626			2.081			2.498
4-yr avg			3.609			2.103			2.517
5-yr avg			3.558			2.125			2.527
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY02	100,038,150	164,359,969	1.643	141,412,370	169,303,161	1.197	241,450,520	333,663,130	1.382
AY03	113,782,710	191,772,142	1.685	164,435,686	194,041,028	1.180	278,218,396	385,813,170	1.387
AY04	123,956,735	213,711,674	1.724	184,503,177	217,251,117	1.177	308,459,912	430,962,791	1.397
AY05	136,495,409	225,074,419	1.649	217,560,871	255,978,181	1.177	354,056,280	481,052,600	1.359
AY06	134,934,249	229,823,485	1.703	211,757,254	249,325,048	1.177	346,691,503	479,148,533	1.382
2-yr avg			1.676			1.177			1.371
3-yr avg			1.692			1.177			1.379
4-yr avg			1.690			1.178			1.381
5-yr avg			1.681			1.182			1.381
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY01	158,183,767	201,236,792	1.272	164,198,982	179,408,867	1.093	322,382,749	380,645,659	1.181
AY02	167,896,431	221,115,216	1.317	172,380,171	188,740,457	1.095	340,276,602	409,855,673	1.204
AY03	192,013,147	244,282,550	1.272	194,696,368	213,800,518	1.098	386,709,515	458,083,068	1.185
AY04	214,788,714	273,484,659	1.273	218,230,229	234,756,549	1.076	433,018,943	508,241,208	1.174
AY05	227,022,253	289,494,199	1.275	257,525,687	278,525,254	1.082	484,547,940	568,019,453	1.172
2-yr avg			1.274			1.079			1.173
3-yr avg			1.273			1.085			1.177
4-yr avg			1.284			1.088			1.184
5-yr avg			1.282			1.089			1.183
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY00	199,860,355	229,039,562	1.146	169,936,473	178,821,596	1.052	369,796,828	407,861,158	1.103
AY01	207,419,067	246,200,234	1.187	184,454,789	194,599,622	1.055	391,873,856	440,799,856	1.125
AY02	213,788,078	244,350,456	1.143	181,956,960	191,101,065	1.050	395,745,038	435,451,521	1.100
AY03	244,743,613	277,512,622	1.134	214,140,206	225,605,690	1.054	458,883,819	503,118,312	1.096
AY04	275,952,701	307,452,593	1.114	236,444,200	247,193,861	1.045	512,396,901	554,646,454	1.082
2-yr avg			1.124			1.050			1.089
3-yr avg			1.130			1.050			1.093
4-yr avg			1.145			1.051			1.101
5-yr avg			1.145			1.051			1.101
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY99	218,964,293	237,821,371	1.086	170,863,398	177,377,637	1.038	389,827,691	415,199,008	1.065
AY00	240,221,782	262,378,146	1.092	188,198,873	196,327,550	1.043	428,420,655	458,705,696	1.071
AY01	243,390,542	265,204,327	1.090	187,485,504	193,559,209	1.032	430,876,046	458,763,536	1.065
AY02	253,869,113	275,006,372	1.083	199,679,404	208,040,007	1.042	453,548,517	483,046,379	1.065
AY03	278,709,717	299,214,428	1.074	226,545,100	233,846,548	1.032	505,254,817	533,060,976	1.055
2-yr avg			1.079			1.037			1.060
3-yr avg			1.082			1.035			1.062
4-yr avg			1.085			1.037			1.064
5-yr avg			1.085			1.037			1.064
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY98	197,625,438	206,586,269	1.045	157,622,939	162,795,699	1.033	355,248,377	369,381,968	1.040
AY99	244,837,278	259,670,141	1.061	184,017,637	188,905,444	1.027	428,854,915	448,575,585	1.046
AY00	262,485,826	277,374,921	1.057	195,898,067	202,635,024	1.034	458,383,893	480,009,945	1.047
AY01	269,364,745	284,230,023	1.055	203,960,794	209,850,963	1.029	473,325,539	494,080,986	1.044
AY02	276,036,835	288,122,834	1.044	208,679,468	213,103,179	1.021	484,716,303	501,226,013	1.034
2-yr avg			1.050			1.025			1.039
3-yr avg			1.052			1.028			1.042
4-yr avg			1.054			1.028			1.043
5-yr avg			1.052			1.029			1.042

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Accident Year Development Factors, Continued

	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY97	147,730,121	152,591,182	1.033	111,979,009	112,627,256	1.006	259,709,130	265,218,438	1.021
AY98	214,812,152	223,570,770	1.041	168,887,901	174,672,002	1.034	383,700,053	398,242,772	1.038
AY99	260,125,540	269,813,124	1.037	187,911,588	192,302,966	1.023	448,037,128	462,116,090	1.031
AY00	280,126,205	287,905,835	1.028	204,907,044	208,859,108	1.019	485,033,249	496,764,943	1.024
AY01	284,709,823	295,011,556	1.036	210,400,418	215,435,139	1.024	495,110,241	510,446,695	1.031
2-yr avg			1.032			1.022			1.028
3-yr avg			1.034			1.022			1.029
4-yr avg			1.036			1.025			1.031
5-yr avg			1.035			1.021			1.029
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY96	127,723,768	129,733,406	1.016	101,834,828	104,547,597	1.027	229,558,596	234,281,003	1.021
AY97	156,079,479	158,889,418	1.018	115,184,579	116,009,457	1.007	271,264,058	274,898,875	1.013
AY98	222,802,804	229,068,743	1.028	173,060,483	176,446,247	1.020	395,863,287	405,514,990	1.024
AY99	273,079,465	279,973,855	1.025	194,696,397	197,922,455	1.017	467,775,862	477,896,310	1.022
AY00	288,425,951	293,842,721	1.019	209,718,371	212,670,585	1.014	498,144,322	506,513,306	1.017
2-yr avg			1.022			1.016			1.020
3-yr avg			1.024			1.017			1.021
4-yr avg			1.023			1.015			1.019
5-yr avg			1.021			1.017			1.019
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY95	115,182,939	115,864,794	1.006	93,720,411	96,521,439	1.030	208,903,350	212,386,233	1.017
AY96	129,054,327	130,840,672	1.014	104,049,115	105,551,670	1.014	233,103,442	236,392,342	1.014
AY97	158,038,744	158,933,948	1.006	114,994,638	115,430,655	1.004	273,033,382	274,364,603	1.005
AY98	232,912,285	236,062,574	1.014	180,005,778	182,692,258	1.015	412,918,063	418,754,832	1.014
AY99	283,504,184	287,276,182	1.013	200,505,742	206,751,338	1.031	484,009,926	494,027,520	1.021
2-yr avg			1.014			1.023			1.018
3-yr avg			1.011			1.017			1.013
4-yr avg			1.012			1.016			1.014
5-yr avg			1.011			1.019			1.014
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY94	129,481,575	130,459,413	1.008	108,534,402	109,269,729	1.007	238,015,977	239,729,142	1.007
AY95	115,080,713	116,585,655	1.013	95,901,191	96,520,103	1.006	210,981,904	213,105,758	1.010
AY96	131,948,217	134,260,212	1.018	106,458,922	109,886,166	1.032	238,407,139	244,146,378	1.024
AY97	161,654,116	163,026,951	1.008	117,641,489	118,136,922	1.004	279,295,605	281,163,873	1.007
AY98	238,041,307	242,024,455	1.017	184,742,309	187,275,018	1.014	422,783,616	429,299,473	1.015
2-yr avg			1.013			1.009			1.011
3-yr avg			1.014			1.017			1.015
4-yr avg			1.014			1.014			1.014
5-yr avg			1.013			1.013			1.013
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY93	156,379,595	157,152,153	1.005	142,666,832	143,691,296	1.007	299,046,427	300,843,449	1.006
AY94	129,283,619	130,132,466	1.007	108,187,862	109,072,544	1.008	237,471,481	239,205,010	1.007
AY95	118,195,128	118,753,333	1.005	97,585,119	98,148,902	1.006	215,780,247	216,902,235	1.005
AY96	134,430,675	135,159,975	1.005	109,981,667	110,483,806	1.005	244,412,342	245,643,781	1.005
AY97	165,208,232	166,197,238	1.006	120,156,947	120,519,299	1.003	285,365,179	286,716,537	1.005
2-yr avg			1.006			1.004			1.005
3-yr avg			1.005			1.005			1.005
4-yr avg			1.006			1.006			1.006
5-yr avg			1.006			1.006			1.006
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY92	202,512,112	203,846,938	1.007	168,556,988	169,998,128	1.009	371,069,100	373,845,066	1.007
AY93	154,972,841	155,811,363	1.005	142,024,251	142,744,093	1.005	296,997,092	298,555,456	1.005
AY94	130,884,650	132,813,098	1.015	109,772,971	111,581,129	1.016	240,657,621	244,394,227	1.016
AY95	118,753,333	119,412,930	1.006	98,148,902	98,921,530	1.008	216,902,235	218,334,460	1.007
AY96	137,362,219	138,292,800	1.007	112,326,771	113,490,814	1.010	249,688,990	251,783,614	1.008
2-yr avg			1.007			1.009			1.008
3-yr avg			1.009			1.011			1.010
4-yr avg			1.008			1.010			1.009
5-yr avg			1.008			1.010			1.009

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Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
AY91	252,300,578	251,344,371	0.996	207,637,975	206,881,931	0.996	459,938,553	458,226,302	0.996
AY92	200,895,201	202,137,742	1.006	167,157,852	168,327,139	1.007	368,053,053	370,464,881	1.007
AY93	157,415,272	158,197,259	1.005	143,754,706	144,774,811	1.007	301,169,978	302,972,070	1.006
AY94	132,813,098	133,543,193	1.005	111,581,129	111,926,023	1.003	244,394,227	245,469,216	1.004
AY95	121,153,578	121,522,137	1.003	100,835,359	101,425,919	1.006	221,988,937	222,948,056	1.004
2-yr avg			1.004			1.005			1.004
3-yr avg			1.004			1.005			1.005
4-yr avg			1.005			1.006			1.005
5-yr avg			1.003			1.004			1.003
Indemnity Losses			Medical Losses			Total Losses			
	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
AY90	256,195,058	258,002,961	1.007	192,666,538	193,210,505	1.003	448,861,596	451,213,466	1.005
AY91	247,495,290	249,538,156	1.008	203,732,486	205,060,626	1.007	451,227,776	454,598,782	1.007
AY92	203,790,727	204,803,071	1.005	170,087,289	171,254,727	1.007	373,878,016	376,057,798	1.006
AY93	158,197,259	158,643,073	1.003	144,774,811	145,608,338	1.006	302,972,070	304,251,411	1.004
AY94	134,289,822	134,709,990	1.003	112,657,190	113,043,477	1.003	246,947,012	247,753,467	1.003
2-yr avg			1.003			1.005			1.004
3-yr avg			1.004			1.005			1.004
4-yr avg			1.005			1.006			1.005
5-yr avg			1.005			1.005			1.005
Indemnity Losses			Medical Losses			Total Losses			
	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
AY89	231,730,426	232,521,344	1.003	183,463,073	184,166,719	1.004	415,193,499	416,688,063	1.004
AY90	253,783,910	254,885,352	1.004	190,154,543	190,623,595	1.002	443,938,453	445,508,947	1.004
AY91	251,484,640	252,651,706	1.005	206,866,950	208,399,285	1.007	458,351,590	461,050,991	1.006
AY92	204,803,071	205,867,880	1.005	171,254,727	172,817,283	1.009	376,057,798	378,685,163	1.007
AY93	158,214,242	158,908,545	1.004	142,450,498	143,294,767	1.006	300,664,740	302,203,312	1.005
2-yr avg			1.005			1.008			1.006
3-yr avg			1.005			1.007			1.006
4-yr avg			1.005			1.006			1.006
5-yr avg			1.004			1.006			1.005
Indemnity Losses			Medical Losses			Total Losses			
	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
AY88	187,204,606	187,774,135	1.003	147,540,478	148,020,093	1.003	334,745,084	335,794,228	1.003
AY89	228,597,891	229,285,614	1.003	181,240,324	181,984,728	1.004	409,838,215	411,270,342	1.003
AY90	256,980,192	257,957,930	1.004	192,015,896	192,545,495	1.003	448,996,088	450,503,425	1.003
AY91	252,651,706	254,132,519	1.006	208,399,285	210,077,291	1.008	461,050,991	464,209,810	1.007
AY92	204,831,655	205,514,597	1.003	172,247,062	173,271,739	1.006	377,078,717	378,786,336	1.005
2-yr avg			1.005			1.007			1.006
3-yr avg			1.004			1.006			1.005
4-yr avg			1.004			1.005			1.005
5-yr avg			1.004			1.005			1.004
Indemnity Losses			Medical Losses			Total Losses			
	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
AY87	146,334,342	146,964,187	1.004	117,091,367	117,731,251	1.005	263,425,709	264,695,438	1.005
AY88	183,608,742	184,585,665	1.005	145,128,010	145,713,633	1.004	328,736,752	330,299,298	1.005
AY89	230,511,840	231,198,933	1.003	182,549,400	183,402,815	1.005	413,061,240	414,601,748	1.004
AY90	257,957,930	259,184,776	1.005	192,545,495	193,031,154	1.003	450,503,425	452,215,930	1.004
AY91	253,668,541	254,190,877	1.002	209,781,836	211,394,536	1.008	463,450,377	465,585,413	1.005
2-yr avg			1.004			1.006			1.005
3-yr avg			1.003			1.005			1.004
4-yr avg			1.004			1.005			1.005
5-yr avg			1.004			1.005			1.005
Indemnity Losses			Medical Losses			Total Losses			
	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
AY86	114,921,665	115,211,429	1.003	92,366,257	92,583,131	1.002	207,287,922	207,794,560	1.002
AY87	104,357,132	104,733,010	1.004	81,828,979	82,121,479	1.004	186,186,111	186,854,489	1.004
AY88	185,188,096	185,915,097	1.004	146,085,968	146,579,521	1.003	331,274,064	332,494,618	1.004
AY89	231,198,933	232,252,336	1.005	183,402,815	184,592,213	1.006	414,601,748	416,844,549	1.005
AY90	258,303,564	259,229,609	1.004	192,638,164	193,367,337	1.004	450,941,728	452,596,946	1.004
2-yr avg			1.005			1.005			1.005
3-yr avg			1.004			1.004			1.004
4-yr avg			1.004			1.004			1.004
5-yr avg			1.004			1.004			1.004

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Accident Year Development Factors

Indemnity Losses									
	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	Medical Losses			Total Losses		
				<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
AY03	134,844,083	221,459,580	1.642	184,504,288	243,446,676	1.319	319,348,371	464,906,256	1.456
AY04	149,038,006	240,908,137	1.616	209,684,215	261,732,193	1.248	358,722,221	502,640,330	1.401
AY05	152,994,813	254,601,820	1.664	244,914,682	311,172,580	1.271	397,909,495	565,774,400	1.422
AY06	149,858,810	253,352,292	1.691	236,183,109	300,586,797	1.273	386,041,919	553,939,089	1.435
AY07	162,117,010	272,017,220	1.678	253,899,861	318,423,562	1.254	416,016,871	590,440,782	1.419
2-yr avg			1.685			1.264			1.427
3-yr avg			1.678			1.266			1.425
4-yr avg			1.662			1.262			1.419
5-yr avg			1.658			1.273			1.427
Indemnity Losses									
	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	Medical Losses			Total Losses		
				<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
AY02	187,622,794	243,536,622	1.298	208,680,740	224,923,733	1.078	396,303,534	468,460,355	1.182
AY03	225,952,170	279,722,408	1.238	248,168,617	250,484,799	1.009	474,120,787	530,207,207	1.118
AY04	239,760,885	299,331,231	1.248	260,679,290	269,189,025	1.033	500,440,175	568,520,256	1.136
AY05	257,162,755	319,994,157	1.244	314,019,077	331,029,121	1.054	571,181,832	651,023,278	1.140
AY06	254,663,015	312,225,139	1.226	302,100,784	310,182,892	1.027	556,763,799	622,408,031	1.118
2-yr avg			1.235			1.041			1.129
3-yr avg			1.239			1.038			1.131
4-yr avg			1.239			1.031			1.128
5-yr avg			1.251			1.040			1.139
Indemnity Losses									
	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	Medical Losses			Total Losses		
				<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
AY01	226,060,142	260,444,520	1.152	207,430,743	217,511,448	1.049	433,490,885	477,955,968	1.103
AY02	248,030,400	278,463,699	1.123	229,640,583	237,715,901	1.035	477,670,983	516,179,600	1.081
AY03	279,553,143	308,485,508	1.103	251,044,547	261,486,129	1.042	530,597,690	569,971,637	1.074
AY04	300,741,052	329,386,207	1.095	270,259,559	270,894,995	1.002	571,000,611	600,281,202	1.051
AY05	322,359,039	352,589,783	1.094	333,050,152	333,363,518	1.001	655,409,191	685,953,301	1.047
2-yr avg			1.095			1.002			1.049
3-yr avg			1.097			1.015			1.057
4-yr avg			1.104			1.020			1.063
5-yr avg			1.113			1.026			1.071
Indemnity Losses									
	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	Medical Losses			Total Losses		
				<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
AY00	251,147,382	272,234,977	1.084	199,374,151	210,564,793	1.056	450,521,533	482,799,770	1.072
AY01	268,168,029	284,057,038	1.059	224,654,823	224,443,744	0.999	492,822,852	508,500,782	1.032
AY02	267,740,802	284,515,385	1.063	229,218,118	223,036,366	0.973	496,958,920	507,551,751	1.021
AY03	309,189,319	324,123,976	1.048	261,871,275	269,897,003	1.031	571,060,594	594,020,979	1.040
AY04	331,990,212	348,832,764	1.051	272,737,022	275,615,962	1.011	604,727,234	624,448,726	1.033
2-yr avg			1.050			1.021			1.037
3-yr avg			1.054			1.005			1.031
4-yr avg			1.055			1.004			1.032
5-yr avg			1.061			1.014			1.040
Indemnity Losses									
	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	Medical Losses			Total Losses		
				<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
AY99	263,251,074	274,125,115	1.041	199,516,457	205,212,906	1.029	462,767,531	479,338,021	1.036
AY00	285,268,225	294,450,024	1.032	221,952,556	225,406,499	1.016	507,220,781	519,856,523	1.025
AY01	287,254,912	297,612,299	1.036	219,341,452	218,093,121	0.994	506,596,364	515,705,420	1.018
AY02	297,017,319	305,419,833	1.028	235,291,651	233,875,146	0.994	532,308,970	539,294,979	1.013
AY03	325,449,604	332,032,987	1.020	270,982,352	272,145,395	1.004	596,431,956	604,178,382	1.013
2-yr avg			1.024			0.999			1.013
3-yr avg			1.028			0.997			1.015
4-yr avg			1.029			1.002			1.017
5-yr avg			1.031			1.007			1.021
Indemnity Losses									
	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	Medical Losses			Total Losses		
				<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
AY98	227,938,243	232,682,525	1.021	186,749,647	189,572,911	1.015	414,687,890	422,255,436	1.018
AY99	281,898,839	288,500,932	1.023	213,326,326	214,551,715	1.006	495,225,165	503,052,647	1.016
AY00	294,416,255	297,324,742	1.010	225,361,174	228,879,490	1.016	519,777,429	526,204,232	1.012
AY01	302,668,592	311,188,306	1.028	235,144,442	238,928,539	1.016	537,813,034	550,116,845	1.023
AY02	306,462,586	310,714,577	1.014	234,528,561	237,963,682	1.015	540,991,147	548,678,259	1.014
2-yr avg			1.021			1.016			1.019
3-yr avg			1.017			1.016			1.016
4-yr avg			1.019			1.013			1.016
5-yr avg			1.019			1.014			1.017

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Accident Year Development Factors, Continued

	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY97	157,111,140	159,184,548	1.013	116,326,795	116,811,652	1.004	273,437,935	275,996,200	1.009
AY98	240,308,543	242,419,150	1.009	196,502,439	200,946,692	1.023	436,810,982	443,365,842	1.015
AY99	289,204,753	292,129,105	1.010	213,951,014	214,557,633	1.003	503,155,767	506,686,738	1.007
AY00	300,602,774	304,848,538	1.014	231,271,846	234,756,440	1.015	531,874,620	539,604,978	1.015
AY01	311,668,106	312,467,724	1.003	239,477,994	235,675,583	0.984	551,146,100	548,143,307	0.995
2-yr avg			1.009			1.000			1.005
3-yr avg			1.009			1.001			1.006
4-yr avg			1.009			1.006			1.008
5-yr avg			1.010			1.006			1.008
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY96	135,922,612	136,436,210	1.004	111,235,199	115,758,780	1.041	247,157,811	252,194,990	1.020
AY97	162,553,661	164,378,777	1.011	119,590,065	119,992,205	1.003	282,143,726	284,370,982	1.008
AY98	242,384,778	240,990,615	0.994	198,431,369	195,587,484	0.986	440,816,147	436,578,099	0.990
AY99	295,425,547	296,160,995	1.002	216,986,424	217,401,446	1.002	512,411,971	513,562,441	1.002
AY00	305,416,629	306,584,554	1.004	235,693,532	239,738,297	1.017	541,110,161	546,322,851	1.010
2-yr avg			1.003			1.010			1.006
3-yr avg			1.000			1.002			1.001
4-yr avg			1.003			1.002			1.003
5-yr avg			1.003			1.010			1.006
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY95	119,587,423	119,724,139	1.001	101,248,256	101,763,752	1.005	220,835,679	221,487,891	1.003
AY96	135,755,878	135,713,113	1.000	115,322,251	116,055,340	1.006	251,078,129	251,768,453	1.003
AY97	163,573,647	163,579,125	1.000	118,977,387	118,809,300	0.999	282,551,034	282,388,425	0.999
AY98	245,329,146	247,078,229	1.007	200,188,454	202,919,140	1.014	445,517,600	449,997,369	1.010
AY99	299,206,553	301,430,948	1.007	219,013,495	221,996,510	1.014	518,220,048	523,427,458	1.010
2-yr avg			1.007			1.014			1.010
3-yr avg			1.005			1.009			1.006
4-yr avg			1.004			1.008			1.006
5-yr avg			1.003			1.008			1.005
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY94	134,395,254	135,291,851	1.007	113,746,424	114,560,692	1.007	248,141,678	249,852,543	1.007
AY95	118,734,468	119,295,944	1.005	100,920,574	100,530,115	0.996	219,655,042	219,826,059	1.001
AY96	136,966,905	138,413,924	1.011	117,101,072	118,738,885	1.014	254,067,977	257,152,809	1.012
AY97	166,299,293	166,287,091	1.000	121,020,134	120,957,497	0.999	287,319,427	287,244,588	1.000
AY98	249,210,145	251,201,273	1.008	205,143,119	205,651,704	1.002	454,353,264	456,852,977	1.006
2-yr avg			1.004			1.001			1.003
3-yr avg			1.006			1.005			1.006
4-yr avg			1.006			1.003			1.005
5-yr avg			1.006			1.004			1.005
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY93	161,480,272	161,335,261	0.999	151,761,396	152,015,668	1.002	313,241,668	313,350,929	1.000
AY94	134,116,057	134,934,582	1.006	113,482,793	114,636,023	1.010	247,598,850	249,570,605	1.008
AY95	121,051,172	121,105,118	1.000	101,803,192	101,983,148	1.002	222,854,364	223,088,266	1.001
AY96	138,584,387	138,807,261	1.002	118,834,386	119,210,397	1.003	257,418,773	258,017,658	1.002
AY97	168,468,372	168,850,743	1.002	122,977,522	122,997,806	1.000	291,445,894	291,848,549	1.001
2-yr avg			1.002			1.002			1.002
3-yr avg			1.001			1.002			1.001
4-yr avg			1.003			1.004			1.003
5-yr avg			1.002			1.003			1.002
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY92	210,687,106	212,782,548	1.010	176,004,665	177,581,315	1.009	386,691,771	390,363,863	1.009
AY93	159,144,519	159,874,498	1.005	150,363,156	151,946,402	1.011	309,507,675	311,820,900	1.007
AY94	135,686,766	136,948,826	1.009	115,336,450	116,456,034	1.010	251,023,216	253,404,860	1.009
AY95	121,105,118	121,417,626	1.003	101,983,148	101,913,600	0.999	223,088,266	223,331,226	1.001
AY96	141,009,505	141,687,967	1.005	121,053,362	122,000,600	1.008	262,062,867	263,688,567	1.006
2-yr avg			1.004			1.004			1.004
3-yr avg			1.006			1.006			1.005
4-yr avg			1.006			1.007			1.006
5-yr avg			1.006			1.007			1.006

North Carolina - Paid+Case

Accident Year Development Factors, Continued

Indemnity Losses				Medical Losses			Total Losses		
	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
AY91	261,742,411	260,619,604	0.996	230,230,066	228,765,027	0.994	491,972,477	489,384,631	0.995
AY92	209,731,156	210,241,201	1.002	174,475,583	176,622,130	1.012	384,206,739	386,863,331	1.007
AY93	161,489,838	161,876,566	1.002	152,957,015	153,781,270	1.005	314,446,853	315,657,836	1.004
AY94	136,948,826	137,178,548	1.002	116,456,034	116,671,848	1.002	253,404,860	253,850,396	1.002
AY95	123,207,241	123,192,702	1.000	103,883,027	106,144,409	1.022	227,090,268	229,337,111	1.010
2-yr avg			1.001			1.012			1.006
3-yr avg			1.001			1.010			1.005
4-yr avg			1.002			1.010			1.006
5-yr avg			1.000			1.007			1.004
Indemnity Losses				Medical Losses			Total Losses		
	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
AY90	263,922,520	264,981,603	1.004	199,569,013	200,037,658	1.002	463,491,533	465,019,261	1.003
AY91	256,557,514	257,766,370	1.005	225,607,555	227,500,247	1.008	482,165,069	485,266,617	1.006
AY92	211,995,354	211,444,397	0.997	178,586,762	178,417,273	0.999	390,582,116	389,861,670	0.998
AY93	161,876,566	161,604,426	0.998	153,781,270	158,282,391	1.029	315,657,836	319,886,817	1.013
AY94	137,925,177	138,045,693	1.001	117,403,015	118,652,906	1.011	255,328,192	256,698,599	1.005
2-yr avg			1.000			1.020			1.009
3-yr avg			0.999			1.013			1.005
4-yr avg			1.000			1.012			1.006
5-yr avg			1.001			1.010			1.005
Indemnity Losses				Medical Losses			Total Losses		
	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
AY89	237,714,869	237,983,944	1.001	193,614,682	194,425,601	1.004	431,329,551	432,409,545	1.003
AY90	260,693,763	261,408,811	1.003	196,968,375	197,053,552	1.000	457,662,138	458,462,363	1.002
AY91	259,869,208	260,513,390	1.002	229,429,421	230,248,009	1.004	489,298,629	490,761,399	1.003
AY92	211,444,397	211,549,636	1.000	178,417,273	180,483,906	1.012	389,861,670	392,033,542	1.006
AY93	160,819,668	160,975,987	1.001	153,938,331	153,998,322	1.000	314,757,999	314,974,309	1.001
2-yr avg			1.001			1.006			1.004
3-yr avg			1.001			1.005			1.003
4-yr avg			1.002			1.004			1.003
5-yr avg			1.001			1.004			1.003
Indemnity Losses				Medical Losses			Total Losses		
	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
AY88	192,818,169	193,338,743	1.003	153,021,245	154,102,004	1.007	345,839,414	347,440,747	1.005
AY89	234,060,491	234,234,614	1.001	191,499,206	191,247,741	0.999	425,559,697	425,482,355	1.000
AY90	263,568,375	264,287,580	1.003	198,445,853	198,616,578	1.001	462,014,228	462,904,158	1.002
AY91	260,513,390	260,683,476	1.001	230,248,009	233,241,688	1.013	490,761,399	493,925,164	1.006
AY92	210,513,411	210,860,089	1.002	179,913,685	181,073,682	1.006	390,427,096	391,933,771	1.004
2-yr avg			1.002			1.010			1.005
3-yr avg			1.002			1.007			1.004
4-yr avg			1.002			1.005			1.003
5-yr avg			1.002			1.005			1.003
Indemnity Losses				Medical Losses			Total Losses		
	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
AY87	150,547,544	151,099,924	1.004	122,826,428	123,583,035	1.006	273,373,972	274,682,959	1.005
AY88	188,950,350	188,958,753	1.000	151,180,676	150,703,779	0.997	340,131,026	339,662,532	0.999
AY89	235,460,840	235,211,893	0.999	191,812,413	192,669,462	1.004	427,273,253	427,881,355	1.001
AY90	264,287,580	264,358,653	1.000	198,616,578	198,730,269	1.001	462,904,158	463,088,922	1.000
AY91	260,219,498	259,699,940	0.998	232,946,233	233,576,314	1.003	493,165,731	493,276,254	1.000
2-yr avg			0.999			1.002			1.000
3-yr avg			0.999			1.003			1.000
4-yr avg			0.999			1.001			1.000
5-yr avg			1.000			1.002			1.001
Indemnity Losses				Medical Losses			Total Losses		
	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
AY86	117,414,438	117,761,988	1.003	94,477,536	94,626,121	1.002	211,891,974	212,388,109	1.002
AY87	107,555,272	107,754,722	1.002	85,300,784	86,282,292	1.012	192,856,056	194,037,014	1.006
AY88	189,561,184	189,806,740	1.001	151,076,114	152,380,958	1.009	340,637,298	342,187,698	1.005
AY89	235,211,893	235,160,301	1.000	192,669,462	196,554,322	1.020	427,881,355	431,714,623	1.009
AY90	263,477,441	263,643,522	1.001	198,337,279	198,552,137	1.001	461,814,720	462,195,659	1.001
2-yr avg			1.001			1.011			1.005
3-yr avg			1.001			1.010			1.005
4-yr avg			1.001			1.011			1.005
5-yr avg			1.001			1.009			1.005

North Carolina - Excluding IBNR

Accident Year Development Factors

Indemnity Losses									
	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	Medical Losses			Total Losses		
				<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
AY03	137,473,029	223,967,153	1.629	186,082,651	244,406,849	1.313	323,555,680	468,374,002	1.448
AY04	151,683,238	243,092,502	1.603	211,491,049	262,792,662	1.243	363,174,287	505,885,164	1.393
AY05	155,297,934	256,413,262	1.651	247,124,980	312,017,354	1.263	402,422,914	568,430,616	1.413
AY06	152,205,811	255,451,144	1.678	238,548,681	302,352,622	1.267	390,754,492	557,803,766	1.428
AY07	163,463,742	272,460,402	1.667	255,279,835	318,451,499	1.247	418,743,577	590,911,901	1.411
2-yr avg			1.673			1.257			1.420
3-yr avg			1.665			1.259			1.417
4-yr avg			1.650			1.255			1.411
5-yr avg			1.646			1.267			1.419
Indemnity Losses									
	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	Medical Losses			Total Losses		
				<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
AY02	189,568,072	245,038,732	1.293	209,821,739	225,509,522	1.075	399,389,811	470,548,254	1.178
AY03	228,459,743	281,199,933	1.231	249,128,790	251,445,709	1.009	477,588,533	532,645,642	1.115
AY04	241,945,250	300,762,234	1.243	261,739,759	269,885,913	1.031	503,685,009	570,648,147	1.133
AY05	258,974,197	321,055,073	1.240	314,863,851	332,187,717	1.055	573,838,048	653,242,790	1.138
AY06	256,761,867	312,446,329	1.217	303,866,609	310,482,578	1.022	560,628,476	622,928,907	1.111
2-yr avg			1.229			1.039			1.125
3-yr avg			1.233			1.036			1.127
4-yr avg			1.233			1.029			1.124
5-yr avg			1.245			1.038			1.135
Indemnity Losses									
	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	Medical Losses			Total Losses		
				<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
AY01	227,399,648	261,426,207	1.150	208,090,703	218,266,225	1.049	435,490,351	479,692,432	1.101
AY02	249,532,510	279,324,960	1.119	230,226,372	238,130,687	1.034	479,758,882	517,455,647	1.079
AY03	281,030,668	309,904,444	1.103	252,005,457	263,855,564	1.047	533,036,125	573,760,008	1.076
AY04	302,172,055	330,632,563	1.094	270,956,447	271,649,667	1.003	573,128,502	602,282,230	1.051
AY05	323,419,955	352,829,766	1.091	334,208,748	333,603,103	0.998	657,628,703	686,432,869	1.044
2-yr avg			1.093			1.001			1.048
3-yr avg			1.096			1.016			1.057
4-yr avg			1.102			1.021			1.063
5-yr avg			1.111			1.026			1.070
Indemnity Losses									
	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	Medical Losses			Total Losses		
				<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
AY00	251,672,774	272,610,818	1.083	199,615,172	210,737,972	1.056	451,287,946	483,348,790	1.071
AY01	269,149,716	284,671,195	1.058	225,409,600	225,084,373	0.999	494,559,316	509,755,568	1.031
AY02	268,602,063	285,201,249	1.062	229,632,904	223,398,237	0.973	498,234,967	508,599,486	1.021
AY03	310,608,255	325,313,376	1.047	264,240,710	271,753,241	1.028	574,848,965	597,066,617	1.039
AY04	333,236,568	348,914,383	1.047	273,491,694	275,700,110	1.008	606,728,262	624,614,493	1.029
2-yr avg			1.047			1.018			1.034
3-yr avg			1.052			1.003			1.030
4-yr avg			1.054			1.002			1.030
5-yr avg			1.059			1.013			1.038
Indemnity Losses									
	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	Medical Losses			Total Losses		
				<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
AY99	264,165,161	274,933,360	1.041	199,658,155	205,412,798	1.029	463,823,316	480,346,158	1.036
AY00	285,644,066	294,557,601	1.031	222,125,735	225,687,485	1.016	507,769,801	520,245,086	1.025
AY01	287,869,069	298,053,041	1.035	219,982,081	218,583,873	0.994	507,851,150	516,636,914	1.017
AY02	297,703,183	306,053,973	1.028	235,653,522	234,208,043	0.994	533,356,705	540,262,016	1.013
AY03	326,639,004	332,120,481	1.017	272,838,590	272,246,192	0.998	599,477,594	604,366,673	1.008
2-yr avg			1.023			0.996			1.011
3-yr avg			1.027			0.995			1.013
4-yr avg			1.028			1.001			1.016
5-yr avg			1.030			1.006			1.020
Indemnity Losses									
	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	Medical Losses			Total Losses		
				<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
AY98	228,172,391	232,929,855	1.021	186,850,947	189,740,796	1.015	415,023,338	422,670,651	1.018
AY99	282,707,084	288,734,244	1.021	213,526,218	214,674,747	1.005	496,233,302	503,408,991	1.014
AY00	294,523,832	297,366,136	1.010	225,642,160	229,169,462	1.016	520,165,992	526,535,598	1.012
AY01	303,109,334	311,688,521	1.028	235,635,194	239,581,587	1.017	538,744,528	551,270,108	1.023
AY02	307,096,726	310,923,345	1.012	234,861,458	238,068,514	1.014	541,958,184	548,991,859	1.013
2-yr avg			1.020			1.016			1.018
3-yr avg			1.017			1.016			1.016
4-yr avg			1.018			1.013			1.016
5-yr avg			1.018			1.013			1.016

North Carolina - Excluding IBNR

Accident Year Development Factors, Continued

	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY97	157,432,813	159,376,524	1.012	116,468,728	116,932,182	1.004	273,901,541	276,308,706	1.009
AY98	240,555,873	242,623,872	1.009	196,670,324	201,278,311	1.023	437,226,197	443,902,183	1.015
AY99	289,438,065	292,323,948	1.010	214,074,046	214,709,760	1.003	503,512,111	507,033,708	1.007
AY00	300,644,168	304,909,311	1.014	231,561,818	235,331,846	1.016	532,205,986	540,241,157	1.015
AY01	312,168,321	312,539,034	1.001	240,131,042	235,825,500	0.982	552,299,363	548,364,534	0.993
2-yr avg			1.008			0.999			1.004
3-yr avg			1.008			1.000			1.005
4-yr avg			1.009			1.006			1.008
5-yr avg			1.009			1.006			1.008
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY96	136,044,031	136,501,386	1.003	111,260,155	115,774,707	1.041	247,304,186	252,276,093	1.020
AY97	162,745,637	164,422,353	1.010	119,710,595	120,064,163	1.003	282,456,232	284,486,516	1.007
AY98	242,589,500	241,173,557	0.994	198,762,988	195,820,883	0.985	441,352,488	436,994,440	0.990
AY99	295,620,390	296,288,887	1.002	217,138,551	217,606,321	1.002	512,758,941	513,895,208	1.002
AY00	305,477,402	306,600,447	1.004	236,268,938	239,769,715	1.015	541,746,340	546,370,162	1.009
2-yr avg			1.003			1.009			1.006
3-yr avg			1.000			1.001			1.000
4-yr avg			1.003			1.001			1.002
5-yr avg			1.003			1.009			1.006
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY95	119,741,183	119,803,151	1.001	101,305,757	101,806,519	1.005	221,046,940	221,609,670	1.003
AY96	135,821,054	135,749,120	0.999	115,338,178	116,068,627	1.006	251,159,232	251,817,747	1.003
AY97	163,617,223	163,610,031	1.000	119,049,345	118,842,222	0.998	282,666,568	282,452,253	0.999
AY98	245,512,088	247,223,090	1.007	200,421,853	203,157,293	1.014	445,933,941	450,380,383	1.010
AY99	299,334,445	301,492,343	1.007	219,218,370	222,142,429	1.013	518,552,815	523,634,772	1.010
2-yr avg			1.007			1.014			1.010
3-yr avg			1.005			1.008			1.006
4-yr avg			1.003			1.008			1.006
5-yr avg			1.003			1.007			1.005
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY94	134,495,986	135,402,902	1.007	113,900,071	114,655,270	1.007	248,396,057	250,058,172	1.007
AY95	118,813,480	119,304,427	1.004	100,963,341	100,539,987	0.996	219,776,821	219,844,414	1.000
AY96	137,002,912	138,427,672	1.010	117,114,359	118,742,171	1.014	254,117,271	257,169,843	1.012
AY97	166,330,199	166,336,774	1.000	121,053,056	120,984,250	0.999	287,383,255	287,321,024	1.000
AY98	249,355,006	251,349,010	1.008	205,381,272	205,704,359	1.002	454,736,278	457,053,369	1.005
2-yr avg			1.004			1.001			1.003
3-yr avg			1.006			1.005			1.006
4-yr avg			1.006			1.003			1.004
5-yr avg			1.006			1.004			1.005
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY93	161,505,782	161,350,450	0.999	151,764,221	152,018,106	1.002	313,270,003	313,368,556	1.000
AY94	134,227,108	134,938,298	1.005	113,577,371	114,874,282	1.011	247,804,479	249,812,580	1.008
AY95	121,059,655	121,110,427	1.000	101,813,064	101,990,432	1.002	222,872,719	223,100,859	1.001
AY96	138,598,135	138,828,951	1.002	118,837,672	119,222,076	1.003	257,435,807	258,051,027	1.002
AY97	168,518,055	168,850,743	1.002	123,004,275	122,997,806	1.000	291,522,330	291,848,549	1.001
2-yr avg			1.002			1.002			1.002
3-yr avg			1.001			1.002			1.001
4-yr avg			1.002			1.004			1.003
5-yr avg			1.002			1.004			1.002
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY92	210,805,935	212,928,937	1.010	176,194,329	177,811,569	1.009	387,000,264	390,740,506	1.010
AY93	159,159,708	159,885,137	1.005	150,365,594	151,948,433	1.011	309,525,302	311,833,570	1.007
AY94	135,690,482	136,956,119	1.009	115,574,709	116,668,709	1.009	251,265,191	253,624,828	1.009
AY95	121,110,427	121,434,537	1.003	101,990,432	101,927,392	0.999	223,100,859	223,361,929	1.001
AY96	141,031,195	141,687,967	1.005	121,065,041	122,000,600	1.008	262,096,236	263,688,567	1.006
2-yr avg			1.004			1.004			1.004
3-yr avg			1.006			1.005			1.005
4-yr avg			1.006			1.007			1.006
5-yr avg			1.006			1.007			1.007

North Carolina - Excluding IBNR

Accident Year Development Factors, Continued

Indemnity Losses				Medical Losses			Total Losses		
	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
AY91	261,751,591	260,626,289	0.996	230,235,516	228,767,121	0.994	491,987,107	489,393,410	0.995
AY92	209,877,545	210,368,911	1.002	174,705,837	176,817,001	1.012	384,583,382	387,185,912	1.007
AY93	161,500,477	161,885,081	1.002	152,959,046	153,783,273	1.005	314,459,523	315,668,354	1.004
AY94	136,956,119	137,245,998	1.002	116,668,709	116,896,755	1.002	253,624,828	254,142,753	1.002
AY95	123,224,152	123,192,702	1.000	103,896,819	106,144,409	1.022	227,120,971	229,337,111	1.010
2-yr avg			1.001			1.012			1.006
3-yr avg			1.001			1.010			1.005
4-yr avg			1.002			1.010			1.006
5-yr avg			1.000			1.007			1.004
Indemnity Losses				Medical Losses			Total Losses		
	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
AY90	263,936,853	264,989,873	1.004	199,570,669	200,039,739	1.002	463,507,522	465,029,612	1.003
AY91	256,564,199	257,767,892	1.005	225,609,649	227,501,991	1.008	482,173,848	485,269,883	1.006
AY92	212,123,064	211,548,701	0.997	178,781,633	178,566,726	0.999	390,904,697	390,115,427	0.998
AY93	161,885,081	161,611,397	0.998	153,783,273	158,286,145	1.029	315,668,354	319,897,542	1.013
AY94	137,992,627	138,045,693	1.000	117,627,922	118,652,906	1.009	255,620,549	256,698,599	1.004
2-yr avg			0.999			1.019			1.009
3-yr avg			0.998			1.012			1.005
4-yr avg			1.000			1.011			1.005
5-yr avg			1.001			1.009			1.005
Indemnity Losses				Medical Losses			Total Losses		
	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
AY89	237,725,408	237,986,066	1.001	193,616,346	194,427,330	1.004	431,341,754	432,413,396	1.002
AY90	260,702,033	261,413,109	1.003	196,970,456	197,054,997	1.000	457,672,489	458,468,106	1.002
AY91	259,870,730	260,514,754	1.002	229,431,165	230,249,678	1.004	489,301,895	490,764,432	1.003
AY92	211,548,701	211,633,136	1.000	178,566,726	180,583,671	1.011	390,115,427	392,216,807	1.005
AY93	160,826,639	160,975,987	1.001	153,942,085	153,998,322	1.000	314,768,724	314,974,309	1.001
2-yr avg			1.001			1.006			1.003
3-yr avg			1.001			1.005			1.003
4-yr avg			1.002			1.004			1.003
5-yr avg			1.001			1.004			1.003
Indemnity Losses				Medical Losses			Total Losses		
	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
AY88	192,833,304	193,347,703	1.003	153,022,629	154,101,989	1.007	345,855,933	347,449,692	1.005
AY89	234,062,613	234,233,096	1.001	191,500,935	191,247,726	0.999	425,563,548	425,480,822	1.000
AY90	263,572,673	264,288,251	1.003	198,447,298	198,618,170	1.001	462,019,971	462,906,421	1.002
AY91	260,514,754	260,689,470	1.001	230,249,678	233,244,916	1.013	490,764,432	493,934,386	1.006
AY92	210,596,911	210,929,418	1.002	180,013,450	181,141,428	1.006	390,610,361	392,070,846	1.004
2-yr avg			1.002			1.010			1.005
3-yr avg			1.002			1.007			1.004
4-yr avg			1.002			1.005			1.003
5-yr avg			1.002			1.005			1.003
Indemnity Losses				Medical Losses			Total Losses		
	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
AY87	150,715,114	151,458,825	1.005	123,350,253	124,033,186	1.006	274,065,367	275,492,011	1.005
AY88	188,959,310	188,961,976	1.000	151,180,661	150,703,764	0.997	340,139,971	339,665,740	0.999
AY89	235,459,322	235,209,028	0.999	191,812,398	192,669,462	1.004	427,271,720	427,878,490	1.001
AY90	264,288,251	264,368,340	1.000	198,618,170	198,736,092	1.001	462,906,421	463,104,432	1.000
AY91	260,225,492	259,699,940	0.998	232,949,461	233,576,314	1.003	493,174,953	493,276,254	1.000
2-yr avg			0.999			1.002			1.000
3-yr avg			0.999			1.003			1.000
4-yr avg			0.999			1.001			1.000
5-yr avg			1.000			1.002			1.001
Indemnity Losses				Medical Losses			Total Losses		
	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
AY86	117,423,968	117,765,899	1.003	94,477,528	94,626,121	1.002	211,901,496	212,392,020	1.002
AY87	107,914,173	108,114,434	1.002	85,750,935	86,681,640	1.011	193,665,108	194,796,074	1.006
AY88	189,564,407	189,809,371	1.001	151,076,099	152,380,958	1.009	340,640,506	342,190,329	1.005
AY89	235,209,028	235,167,404	1.000	192,669,462	196,558,147	1.020	427,878,490	431,725,551	1.009
AY90	263,487,128	263,643,522	1.001	198,343,102	198,552,137	1.001	461,830,230	462,195,659	1.001
2-yr avg			1.001			1.011			1.005
3-yr avg			1.001			1.010			1.005
4-yr avg			1.001			1.010			1.005
5-yr avg			1.001			1.009			1.005

North Carolina - Incurred

Accident Year Development Factors

Indemnity Losses				Medical Losses			Total Losses		
	<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>
AY03	274,763,394	300,504,360	1.094	297,820,021	299,300,726	1.005	572,583,415	599,805,086	1.048
AY04	304,658,594	340,303,517	1.117	334,430,564	334,747,453	1.001	639,089,158	675,050,970	1.056
AY05	341,699,580	362,575,721	1.061	407,340,801	407,882,924	1.001	749,040,381	770,458,645	1.029
AY06	337,532,960	368,559,685	1.092	429,817,463	402,439,095	0.936	767,350,423	770,998,780	1.005
AY07	350,002,624	388,426,419	1.110	461,798,483	424,391,414	0.919	811,801,107	812,817,833	1.001
2-yr avg			1.101			0.928			1.003
3-yr avg			1.088			0.952			1.012
4-yr avg			1.095			0.964			1.023
5-yr avg			1.095			0.972			1.028
Indemnity Losses				Medical Losses			Total Losses		
	<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>
AY02	248,386,466	283,074,635	1.140	251,490,804	255,901,962	1.018	499,877,270	538,976,597	1.078
AY03	308,203,791	339,528,795	1.102	306,990,462	294,472,272	0.959	615,194,253	634,001,067	1.031
AY04	338,806,506	365,476,360	1.079	333,410,654	324,096,558	0.972	672,217,160	689,572,918	1.026
AY05	365,336,117	399,492,282	1.093	410,986,272	400,244,033	0.974	776,322,389	799,736,315	1.030
AY06	370,405,724	395,428,669	1.068	404,576,308	385,094,423	0.952	774,982,032	780,523,092	1.007
2-yr avg			1.081			0.963			1.019
3-yr avg			1.080			0.966			1.021
4-yr avg			1.086			0.964			1.024
5-yr avg			1.096			0.975			1.034
Indemnity Losses				Medical Losses			Total Losses		
	<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>
AY01	258,722,247	284,618,032	1.100	231,820,106	236,683,807	1.021	490,542,353	521,301,839	1.063
AY02	288,596,498	313,978,339	1.088	262,269,338	266,587,230	1.016	550,865,836	580,565,569	1.054
AY03	339,569,530	354,597,172	1.044	295,100,221	305,480,105	1.035	634,669,751	660,077,277	1.040
AY04	366,922,410	380,339,780	1.037	325,215,277	315,955,577	0.972	692,137,687	696,295,357	1.006
AY05	402,360,825	414,344,579	1.030	402,665,210	389,607,656	0.968	805,026,035	803,952,235	0.999
2-yr avg			1.034			0.970			1.003
3-yr avg			1.037			0.992			1.015
4-yr avg			1.050			0.998			1.025
5-yr avg			1.060			1.002			1.032
Indemnity Losses				Medical Losses			Total Losses		
	<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>
AY00	275,747,352	295,348,597	1.071	217,387,606	226,747,557	1.043	493,134,958	522,096,154	1.059
AY01	293,078,009	310,516,252	1.060	245,233,065	244,633,783	0.998	538,311,074	555,150,035	1.031
AY02	302,293,384	318,331,386	1.053	257,594,015	256,049,385	0.994	559,887,399	574,380,771	1.026
AY03	355,273,132	371,250,478	1.045	305,847,798	316,355,081	1.034	661,120,930	687,605,559	1.040
AY04	383,170,478	402,087,373	1.049	317,952,362	325,055,507	1.022	701,122,840	727,142,880	1.037
2-yr avg			1.047			1.028			1.039
3-yr avg			1.049			1.017			1.034
4-yr avg			1.052			1.012			1.034
5-yr avg			1.056			1.018			1.039
Indemnity Losses				Medical Losses			Total Losses		
	<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>
AY99	283,873,517	291,281,253	1.026	213,715,228	217,793,460	1.019	497,588,745	509,074,713	1.023
AY00	308,764,939	310,813,271	1.007	239,105,870	238,787,864	0.999	547,870,809	549,601,135	1.003
AY01	313,978,154	315,867,287	1.006	234,306,742	236,376,075	1.009	548,284,896	552,243,362	1.007
AY02	332,043,713	325,349,454	0.980	268,255,249	252,186,260	0.940	600,298,962	577,535,714	0.962
AY03	372,750,519	359,592,888	0.965	317,577,299	299,581,593	0.943	690,327,818	659,174,481	0.955
2-yr avg			0.973			0.942			0.959
3-yr avg			0.984			0.964			0.975
4-yr avg			0.990			0.973			0.982
5-yr avg			0.997			0.982			0.990
Indemnity Losses				Medical Losses			Total Losses		
	<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>
AY98	242,505,685	243,050,678	1.002	198,984,469	199,789,199	1.004	441,490,154	442,839,877	1.003
AY99	299,319,453	299,614,014	1.001	226,627,472	224,156,066	0.989	525,946,925	523,770,080	0.996
AY00	310,612,919	309,922,961	0.998	238,600,797	240,603,328	1.008	549,213,716	550,526,289	1.002
AY01	321,130,145	329,762,900	1.027	253,573,596	256,862,305	1.013	574,703,741	586,625,205	1.021
AY02	326,417,642	328,726,459	1.007	252,855,510	256,405,112	1.014	579,273,152	585,131,571	1.010
2-yr avg			1.017			1.014			1.016
3-yr avg			1.011			1.012			1.011
4-yr avg			1.008			1.006			1.007
5-yr avg			1.007			1.006			1.006

North Carolina - Incurred

Accident Year Development Factors, Continued

	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY97	164,532,755	166,022,516	1.009	121,461,249	121,957,016	1.004	285,994,004	287,979,532	1.007
AY98	250,740,874	251,397,373	1.003	207,035,687	209,335,166	1.011	457,776,561	460,732,539	1.006
AY99	300,100,060	301,019,534	1.003	223,395,917	223,769,847	1.002	523,495,977	524,789,381	1.002
AY00	313,411,974	316,016,540	1.008	243,169,706	245,713,723	1.010	556,581,680	561,730,263	1.009
AY01	330,226,994	327,534,163	0.992	257,402,357	250,992,499	0.975	587,629,351	578,526,662	0.985
2-yr avg			1.000			0.993			0.997
3-yr avg			1.001			0.996			0.999
4-yr avg			1.002			1.000			1.001
5-yr avg			1.003			1.000			1.002
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY96	142,085,416	141,313,334	0.995	115,687,015	119,307,100	1.031	257,772,431	260,620,434	1.011
AY97	169,496,923	171,623,665	1.013	124,998,187	125,568,183	1.005	294,495,110	297,191,848	1.009
AY98	251,161,091	248,981,930	0.991	206,614,598	203,916,840	0.987	457,775,689	452,898,770	0.989
AY99	304,586,126	305,240,197	1.002	226,396,577	225,870,917	0.998	530,982,703	531,111,114	1.000
AY00	316,670,932	316,622,907	1.000	246,717,403	249,940,035	1.013	563,388,335	566,562,942	1.006
2-yr avg			1.001			1.006			1.003
3-yr avg			0.998			0.999			0.998
4-yr avg			1.002			1.001			1.001
5-yr avg			1.000			1.007			1.003
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY95	109,699,561	111,183,994	1.014	94,837,871	96,825,409	1.021	204,537,432	208,009,403	1.017
AY96	126,597,876	126,989,217	1.003	108,714,857	109,896,106	1.011	235,312,733	236,885,323	1.007
AY97	170,665,777	169,842,814	0.995	124,429,171	125,660,873	1.010	295,094,948	295,503,687	1.001
AY98	253,582,287	258,306,695	1.019	208,760,267	213,837,871	1.024	462,342,554	472,144,566	1.021
AY99	308,249,236	312,089,054	1.012	227,423,177	233,561,677	1.027	535,672,413	545,650,731	1.019
2-yr avg			1.016			1.026			1.020
3-yr avg			1.009			1.020			1.014
4-yr avg			1.007			1.018			1.012
5-yr avg			1.009			1.019			1.013
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY94	121,790,019	125,193,465	1.028	105,013,314	105,239,326	1.002	226,803,333	230,432,791	1.016
AY95	110,232,400	107,741,535	0.977	96,046,661	93,587,671	0.974	206,279,061	201,329,206	0.976
AY96	128,208,000	128,404,524	1.002	110,917,764	112,856,843	1.017	239,125,764	241,261,367	1.009
AY97	172,751,959	171,394,191	0.992	128,025,299	125,600,365	0.981	300,777,258	296,994,556	0.987
AY98	260,611,711	257,990,860	0.990	216,246,666	212,463,180	0.983	476,858,377	470,454,040	0.987
2-yr avg			0.991			0.982			0.987
3-yr avg			0.995			0.994			0.994
4-yr avg			0.990			0.989			0.990
5-yr avg			0.998			0.991			0.995
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY93	168,707,793	165,684,877	0.982	156,145,404	155,470,600	0.996	324,853,197	321,155,477	0.989
AY94	141,003,230	141,126,872	1.001	117,827,621	119,910,811	1.018	258,830,851	261,037,683	1.009
AY95	111,661,020	115,443,150	1.034	95,792,323	100,087,719	1.045	207,453,343	215,530,869	1.039
AY96	142,030,129	145,742,245	1.026	122,838,130	127,051,902	1.034	264,868,259	272,794,147	1.030
AY97	173,575,472	177,842,598	1.025	127,620,390	132,934,974	1.042	301,195,862	310,777,572	1.032
2-yr avg			1.026			1.038			1.031
3-yr avg			1.028			1.040			1.034
4-yr avg			1.022			1.035			1.028
5-yr avg			1.014			1.027			1.020
	Indemnity Losses			Medical Losses			Total Losses		
	<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>
AY92	214,909,098	215,840,295	1.004	179,084,472	179,844,494	1.004	393,993,570	395,684,789	1.004
AY93	163,476,314	162,546,327	0.994	153,840,179	154,483,285	1.004	317,316,493	317,029,612	0.999
AY94	126,508,560	124,041,508	0.980	107,895,177	106,280,684	0.985	234,403,737	230,322,192	0.983
AY95	128,293,259	124,093,400	0.967	109,829,304	104,516,376	0.952	238,122,563	228,609,776	0.960
AY96	147,944,489	145,418,325	0.983	128,894,867	125,806,927	0.976	276,839,356	271,225,252	0.980
2-yr avg			0.975			0.964			0.970
3-yr avg			0.977			0.971			0.974
4-yr avg			0.981			0.979			0.981
5-yr avg			0.986			0.984			0.985

North Carolina - Incurred

Accident Year Development Factors, Continued

Indemnity Losses				Medical Losses			Total Losses		
	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
AY91	263,956,478	263,857,956	1.000	232,259,824	231,365,069	0.996	496,216,302	495,223,025	0.998
AY92	212,976,134	212,814,501	0.999	176,907,569	179,408,759	1.014	389,883,703	392,223,260	1.006
AY93	150,002,945	150,391,550	1.003	140,774,601	141,649,542	1.006	290,777,546	292,041,092	1.004
AY94	141,016,748	140,242,835	0.995	121,785,501	119,854,965	0.984	262,802,249	260,097,800	0.990
AY95	125,934,583	126,286,404	1.003	106,541,471	109,101,851	1.024	232,476,054	235,388,255	1.013
2-yr avg			0.999			1.004			1.002
3-yr avg			1.000			1.005			1.002
4-yr avg			1.000			1.007			1.003
5-yr avg			1.000			1.005			1.002
Indemnity Losses				Medical Losses			Total Losses		
	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
AY90	267,961,021	269,059,509	1.004	202,931,150	203,587,410	1.003	470,892,171	472,646,919	1.004
AY91	259,473,627	259,845,471	1.001	228,189,482	230,222,250	1.009	487,663,109	490,067,721	1.005
AY92	198,733,027	198,574,084	0.999	166,697,997	165,961,046	0.996	365,431,024	364,535,130	0.998
AY93	166,396,541	164,548,807	0.989	157,361,125	162,190,708	1.031	323,757,666	326,739,515	1.009
AY94	140,989,464	141,380,311	1.003	120,586,132	121,721,869	1.009	261,575,596	263,102,180	1.006
2-yr avg			0.996			1.020			1.008
3-yr avg			0.997			1.012			1.004
4-yr avg			0.998			1.011			1.005
5-yr avg			0.999			1.010			1.004
Indemnity Losses				Medical Losses			Total Losses		
	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
AY89	241,577,528	242,338,640	1.003	196,503,960	198,551,253	1.010	438,081,488	440,889,893	1.006
AY90	264,780,521	264,964,808	1.001	200,508,325	204,524,411	1.020	465,288,846	469,489,219	1.009
AY91	241,096,373	241,635,664	1.002	215,277,962	220,397,891	1.024	456,374,335	462,033,555	1.012
AY92	214,950,752	215,763,169	1.004	181,167,120	186,943,582	1.032	396,117,872	402,706,751	1.017
AY93	163,764,049	163,285,559	0.997	157,846,648	157,186,447	0.996	321,610,697	320,472,006	0.996
2-yr avg			1.001			1.014			1.007
3-yr avg			1.001			1.017			1.008
4-yr avg			1.001			1.018			1.009
5-yr avg			1.001			1.016			1.008
Indemnity Losses				Medical Losses			Total Losses		
	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
AY88	194,509,372	194,728,862	1.001	155,854,246	155,578,288	0.998	350,363,618	350,307,150	1.000
AY89	238,383,969	236,343,347	0.991	195,586,702	192,922,238	0.986	433,970,671	429,265,585	0.989
AY90	245,565,923	245,242,879	0.999	191,053,682	186,116,712	0.974	436,619,605	431,359,591	0.988
AY91	263,178,947	262,798,819	0.999	238,739,800	236,229,413	0.989	501,918,747	499,028,232	0.994
AY92	214,726,944	214,442,840	0.999	186,373,361	183,439,427	0.984	401,100,305	397,882,267	0.992
2-yr avg			0.999			0.987			0.993
3-yr avg			0.999			0.982			0.991
4-yr avg			0.997			0.983			0.991
5-yr avg			0.998			0.986			0.993
Indemnity Losses				Medical Losses			Total Losses		
	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
AY87	152,448,152	152,965,038	1.003	124,592,260	125,166,956	1.005	277,040,412	278,131,994	1.004
AY88	190,037,214	189,764,961	0.999	152,578,464	152,193,247	0.997	342,615,678	341,958,208	0.998
AY89	221,148,013	221,216,037	1.000	182,133,050	183,241,547	1.006	403,281,063	404,457,584	1.003
AY90	266,919,540	266,845,281	1.000	201,076,545	201,042,106	1.000	467,996,085	467,887,387	1.000
AY91	262,334,841	261,720,734	0.998	235,933,958	236,344,290	1.002	498,268,799	498,065,024	1.000
2-yr avg			0.999			1.001			1.000
3-yr avg			0.999			1.003			1.001
4-yr avg			0.999			1.001			1.000
5-yr avg			1.000			1.002			1.001
Indemnity Losses				Medical Losses			Total Losses		
	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
AY86	119,003,236	119,221,605	1.002	95,578,520	95,644,792	1.001	214,581,756	214,866,397	1.001
AY87	108,028,902	108,365,930	1.003	85,994,197	87,210,259	1.014	194,023,099	195,576,189	1.008
AY88	175,396,941	175,587,589	1.001	142,382,616	142,994,386	1.004	317,779,557	318,581,975	1.003
AY89	237,592,284	236,525,529	0.996	194,071,858	197,464,172	1.017	431,664,142	433,989,701	1.005
AY90	265,964,069	266,048,334	1.000	200,649,116	201,032,030	1.002	466,613,185	467,080,364	1.001
2-yr avg			0.998			1.010			1.003
3-yr avg			0.999			1.008			1.003
4-yr avg			1.000			1.009			1.004
5-yr avg			1.000			1.008			1.004

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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 to which not all large companies have responded. 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.

Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	6th Report	7th Report	8th Report	9th Report	10th Report	11th Report	12th Report	13th Report	14th Report	15th Report	16th Report	17th Report	18th Report
1990	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	26,021	26,038
1990	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	26,027	26,035
1991	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	23,471	23,477
1990	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	25,965	25,974	xxx
1991	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	23,473	23,477	xxx
1992	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	18,167	18,175	xxx
1990	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	26,035	26,044	xxx
1991	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	22,749	22,761	xxx
1992	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	18,154	18,157	xxx
1993	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	13,884	13,886	xxx
1990	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	26,002	26,063	xxx
1991	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	22,771	22,791	xxx
1992	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	17,635	17,638	xxx
1993	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	13,841	13,852	xxx
1994	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	11,313	11,315	xxx
1991	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	22,675	22,712	xxx
1992	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	17,624	17,635	xxx
1993	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	13,405	13,421	xxx
1994	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	11,174	11,176	xxx
1995	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	10,533	10,538	xxx
1992	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	17,444	17,510	xxx	xxx	xxx	xxx	xxx	xxx
1993	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	13,401	13,406	xxx	xxx	xxx	xxx	xxx	xxx
1994	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	10,729	10,736	xxx	xxx	xxx	xxx	xxx	xxx
1995	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	10,314	10,317	xxx	xxx	xxx	xxx	xxx	xxx
1996	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	11,326	11,328	xxx	xxx	xxx	xxx	xxx	xxx
1993	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	13,319	13,310	xxx	xxx	xxx	xxx	xxx	xxx	xxx
1994	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	10,736	10,743	xxx	xxx	xxx	xxx	xxx	xxx	xxx
1995	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	10,303	10,304	xxx	xxx	xxx	xxx	xxx	xxx	xxx
1996	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	11,098	11,097	xxx	xxx	xxx	xxx	xxx	xxx	xxx
1997	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	12,576	12,591	xxx	xxx	xxx	xxx	xxx	xxx	xxx

Accident Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	6th Report	7th Report	8th Report	9th Report	10th Report	11th Report	12th Report	13th Report	14th Report	15th Report	16th Report	17th Report	18th Report
1990	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	26,821	26,831
1991	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	24,641	24,651
1990	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	26,768	26,773	xxx
1991	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	24,661	24,658	xxx
1992	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	20,226	20,231	xxx
1990	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	26,847	26,850	xxx
1991	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	23,908	23,923	xxx
1992	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	20,213	20,219	xxx
1993	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	15,424	15,430	xxx
1990	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	26,863	26,916	xxx
1991	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	23,951	23,963	xxx
1992	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	19,602	19,604	xxx
1993	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	15,382	15,403	xxx
1994	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	12,358	12,358	xxx
1991	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	23,882	23,906	xxx	xxx	xxx
1992	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	19,605	19,621	xxx	xxx	xxx
1993	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	14,921	14,927	xxx	xxx	xxx
1994	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	12,202	12,210	xxx	xxx	xxx
1995	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	10,798	10,804	xxx	xxx	xxx
1992	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	19,430	19,502	xxx	xxx	xxx	xxx	xxx
1993	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	14,917	14,921	xxx	xxx	xxx	xxx	xxx
1994	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	11,725	11,745	xxx	xxx	xxx	xxx	xxx
1995	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	10,630	10,628	xxx	xxx	xxx	xxx	xxx
1996	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	10,956	10,958	xxx	xxx	xxx	xxx	xxx
1993	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	14,788	14,789	xxx	xxx	xxx	xxx	xxx	xxx
1994	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	11,724	11,731	xxx	xxx	xxx	xxx	xxx	xxx
1995	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	10,362	10,368	xxx	xxx	xxx	xxx	xxx	xxx
1996	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	10,744	10,748	xxx	xxx	xxx	xxx	xxx	xxx
1997	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	12,281	12,293	xxx	xxx	xxx	xxx	xxx	xxx
1994	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	11,664	11,658	xxx	xxx	xxx	xxx	xxx	xxx	xxx

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>
2003	12,380	46,321	58,701	440	166	606	12,820	46,487	59,307
2004	12,366	43,196	55,562	755	216	971	13,121	43,412	56,533
2005	12,035	42,192	54,227	1,362	355	1,717	13,397	42,547	55,944
2006	10,108	41,284	51,392	2,798	658	3,456	12,906	41,942	54,848
2007	6,372	39,407	45,779	6,320	3,132	9,452	12,692	42,539	55,231

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>
2004	12,474	45,717	58,191	574	163	737	13,048	45,880	58,928
2005	12,376	41,882	54,258	1,044	248	1,292	13,420	42,130	55,550
2006	10,943	41,523	52,466	1,951	431	2,382	12,894	41,954	54,848
2007	8,560	42,245	50,805	4,294	1,200	5,494	12,854	43,445	56,299
2008	2,865	28,142	31,007	8,298	10,022	18,320	11,163	38,164	49,327

* 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 12/31/08.

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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
1997	9,086,019	9,108,909	8,992,740	8,995,285	9,145,838	1997	1,324,800	1,575,746	1,467,337	1,444,086	1,559,042	1997	10,410,819	10,684,655	10,460,077	10,439,371	10,704,880
1998	10,006,888	10,035,352	10,563,922	11,081,393	11,319,610	1998	969,690	893,386	1,008,654	1,022,602	1,065,714	1998	10,976,578	10,928,738	11,572,576	12,103,995	12,385,324
1999	10,295,374	10,529,217	12,661,162	13,896,037	14,350,877	1999	1,548,532	1,368,321	1,602,506	1,534,795	2,114,025	1999	11,843,906	11,897,538	14,263,668	15,430,832	16,464,902
2000	9,962,664	10,089,904	10,602,590	11,803,523	12,381,803	2000	730,681	711,854	750,141	867,719	885,669	2000	10,693,345	10,801,758	11,352,731	12,671,242	13,267,472
2001	11,156,661	12,403,084	12,937,602	13,079,761	13,111,201	2001	1,961,635	2,153,086	2,146,649	1,908,680	2,027,082	2001	13,118,296	14,556,170	15,084,251	14,988,441	15,138,283
2002	8,607,052	9,399,193	9,973,881	9,855,781	10,331,136	2002	1,286,799	1,021,321	1,012,103	1,747,569	1,779,138	2002	9,893,851	10,420,514	10,985,984	11,603,350	12,110,274
2003	10,764,293	12,045,743	11,714,830	11,708,480		2003	2,286,988	1,784,370	1,364,185	1,593,408		2003	13,051,281	13,830,113	13,079,015	13,301,888	
2004	10,885,435	11,681,855	11,459,474			2004	5,713,752	5,624,077	5,350,245			2004	16,599,187	17,305,932	16,809,719		
2005	10,154,145	11,497,920				2005	2,454,221	3,642,440				2005	12,608,366	15,140,360			
2006	10,972,509					2006	983,442					2006	11,955,951				
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	
1997	1.003	0.987	1.000	1.017		1997	1.189	0.931	0.984	1.080		1997	1.026	0.979	0.998	1.025	
1998	1.003	1.053	1.049	1.021		1998	0.921	1.129	1.014	1.042		1998	0.996	1.059	1.046	1.023	
1999	1.023	1.202	1.098	1.033		1999	0.884	1.171	0.958	1.377		1999	1.005	1.199	1.082	1.067	
2000	1.013	1.051	1.113	1.049		2000	0.974	1.054	1.157	1.021		2000	1.010	1.051	1.116	1.047	
2001	1.112	1.043	1.011	1.002		2001	1.098	0.997	0.889	1.062		2001	1.110	1.036	0.994	1.010	
2002	1.092	1.061	0.988	1.048		2002	0.794	0.991	1.727	1.018		2002	1.053	1.054	1.056	1.044	
2003	1.119	0.973	0.999			2003	0.780	0.765	1.168			2003	1.060	0.946	1.017		
2004	1.073	0.981				2004	0.984	0.951				2004	1.043	0.971			
2005	1.132					2005	1.484					2005	1.201				
5-yr Avg	1.106	1.022	1.042	1.031		5-yr Avg	1.028	0.952	1.180	1.104		5-yr Avg	1.093	1.012	1.053	1.038	

Injury Type: Permanent Total

Indemnity					Medical					Combined (Indemnity + Medical)							
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
1997	4,379,335	7,711,574	11,836,504	18,119,388	21,070,198	1997	10,366,233	7,631,765	7,961,205	10,405,894	12,091,461	1997	14,745,568	15,343,339	19,797,709	28,525,282	33,161,659
1998	5,935,170	16,063,177	22,662,980	32,289,980	34,177,716	1998	13,366,988	29,409,904	26,424,458	39,035,156	41,773,378	1998	19,302,158	45,473,081	49,087,438	71,325,136	75,951,094
1999	5,802,659	14,984,377	22,490,392	30,971,550	40,183,388	1999	11,137,464	15,754,805	16,755,763	25,409,665	32,560,269	1999	16,940,123	30,739,182	39,246,155	56,381,215	72,743,657
2000	4,221,343	11,095,522	19,128,465	29,251,202	38,416,959	2000	4,503,506	9,316,436	15,835,704	27,566,846	40,602,939	2000	8,724,849	20,411,958	34,964,169	56,818,048	79,019,898
2001	6,156,114	12,478,506	24,369,193	33,820,584	43,680,759	2001	31,110,979	41,890,382	33,208,116	44,379,753	48,359,534	2001	37,267,093	54,368,888	57,577,309	78,200,337	92,040,293
2002	7,940,667	14,242,922	27,917,483	45,969,477	51,675,403	2002	23,394,333	23,603,010	36,132,638	52,692,635	54,883,797	2002	31,335,000	37,845,932	64,050,121	98,662,112	106,559,200
2003	6,638,851	15,438,055	34,194,174	50,814,178		2003	12,708,935	18,720,510	37,751,884	50,386,076		2003	19,347,786	34,158,565	71,946,058	101,200,254	
2004	8,653,886	22,293,597	43,111,692			2004	15,730,846	44,846,626	55,127,998			2004	24,384,732	67,140,223	98,239,690		
2005	10,311,671	27,599,310				2005	27,720,530	49,741,457				2005	38,032,201	77,340,767			
2006	10,364,316					2006	16,642,139					2006	27,006,455				
<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>		<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>		<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>	
1997	1.761	1.535	1.531	1.163		1997	0.736	1.043	1.307	1.162		1997	1.041	1.290	1.441	1.163	
1998	2.706	1.411	1.425	1.058		1998	2.200	0.898	1.477	1.070		1998	2.356	1.079	1.453	1.065	
1999	2.582	1.501	1.377	1.297		1999	1.415	1.064	1.516	1.281		1999	1.815	1.277	1.437	1.290	
2000	2.628	1.724	1.529	1.313		2000	2.069	1.700	1.741	1.473		2000	2.340	1.713	1.625	1.391	
2001	2.027	1.953	1.388	1.292		2001	1.346	0.793	1.336	1.090		2001	1.459	1.059	1.358	1.177	
2002	1.794	1.960	1.647	1.124		2002	1.009	1.531	1.458	1.042		2002	1.208	1.692	1.540	1.080	
2003	2.325	2.215	1.486			2003	1.473	2.017	1.335			2003	1.766	2.106	1.407		
2004	2.576	1.934				2004	2.851	1.229				2004	2.753	1.463			
2005	2.677					2005	1.794					2005	2.034				
5-yr Avg	2.280	1.957	1.485	1.217		5-yr Avg	1.695	1.454	1.477	1.191		5-yr Avg	1.844	1.607	1.473	1.201	

NORTH CAROLINA**WORKERS COMPENSATION STATISTICAL PLAN DATA****Injury Type: Permanent Partial**

Indemnity						Medical						Combined (Indemnity + Medical)					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
1997	112,948,452	168,807,622	204,907,290	225,924,591	238,497,340	1997	94,903,054	115,736,187	126,388,807	131,414,509	134,493,413	1997	207,851,506	284,543,809	331,296,097	357,339,100	372,990,753
1998	154,626,322	233,245,003	279,363,901	304,854,164	320,779,809	1998	130,969,279	162,716,813	179,513,188	184,365,882	190,386,275	1998	285,595,601	395,961,816	458,877,089	489,220,046	511,166,084
1999	158,958,107	255,612,124	314,343,120	355,939,283	380,976,052	1999	129,620,084	169,600,514	195,405,413	200,816,155	204,913,970	1999	288,578,191	425,212,638	509,748,533	556,755,438	585,890,022
2000	156,331,367	251,751,628	328,971,728	376,511,984	400,205,658	2000	129,947,712	172,107,540	202,157,353	220,672,517	225,176,217	2000	286,279,079	423,859,168	531,129,081	597,184,501	625,381,875
2001	154,814,855	257,493,566	345,552,277	386,309,636	408,095,653	2001	144,283,103	190,215,717	224,486,906	225,776,985	224,505,437	2001	299,097,958	447,709,283	570,039,183	612,086,621	632,601,090
2002	165,025,019	286,864,255	359,027,730	379,465,256	392,424,964	2002	159,824,297	230,287,751	247,810,081	239,948,954	244,656,315	2002	324,849,316	517,152,006	606,837,811	619,414,210	637,081,279
2003	193,856,165	323,299,014	383,019,283	411,090,533		2003	182,626,977	246,761,835	257,014,595	261,761,541		2003	376,483,142	570,060,849	640,033,878	672,852,074	
2004	205,663,134	335,112,679	393,865,434			2004	208,973,949	268,099,841	272,657,036			2004	414,637,083	603,212,520	666,522,470		
2005	216,311,502	356,303,401				2005	224,688,573	287,856,077				2005	441,000,075	644,159,478			
2006	223,305,368					2006	239,235,213					2006	462,540,581				
<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>		<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>		<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>	
1997	1.495	1.214	1.103	1.056		1997	1.220	1.092	1.040	1.023		1997	1.369	1.164	1.079	1.044	
1998	1.508	1.198	1.091	1.052		1998	1.242	1.103	1.027	1.033		1998	1.386	1.159	1.066	1.045	
1999	1.608	1.230	1.132	1.070		1999	1.308	1.152	1.028	1.020		1999	1.473	1.199	1.092	1.052	
2000	1.610	1.307	1.145	1.063		2000	1.324	1.175	1.092	1.020		2000	1.481	1.253	1.124	1.047	
2001	1.663	1.342	1.118	1.056		2001	1.318	1.180	1.006	0.994		2001	1.497	1.273	1.074	1.034	
2002	1.738	1.252	1.057	1.034		2002	1.441	1.076	0.968	1.020		2002	1.592	1.173	1.021	1.029	
2003	1.668	1.185	1.073			2003	1.351	1.042	1.018			2003	1.514	1.123	1.051		
2004	1.629	1.175				2004	1.283	1.017				2004	1.455	1.105			
2005	1.647					2005	1.281					2005	1.461				
5-yr Avg	1.669	1.252	1.105	1.055		5-yr Avg	1.335	1.098	1.022	1.017		5-yr Avg	1.504	1.185	1.072	1.041	

Injury Type: Temporary Total

Indemnity						Medical						Combined (Indemnity + Medical)					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
1997	57,398,971	54,996,917	51,281,852	48,646,745	48,131,138	1997	65,322,353	58,459,038	52,758,986	50,138,238	49,177,280	1997	122,721,324	113,455,955	104,040,838	98,784,983	97,308,418
1998	79,249,869	71,187,693	67,562,471	66,487,553	65,898,157	1998	83,581,169	69,475,021	63,855,212	62,215,993	61,364,548	1998	162,831,038	140,662,714	131,417,683	128,703,546	127,262,705
1999	95,909,071	90,997,178	87,846,865	86,532,731	85,085,732	1999	103,264,677	90,320,387	84,431,250	81,946,349	79,912,970	1999	199,173,748	181,317,565	172,278,115	168,479,080	164,998,702
2000	97,272,903	93,463,815	90,683,124	87,192,891	85,601,142	2000	106,866,655	94,552,936	85,083,502	79,715,110	77,654,521	2000	204,139,558	188,016,751	175,766,626	166,908,001	163,255,663
2001	98,880,072	91,777,910	84,445,990	81,486,829	80,944,590	2001	113,684,007	95,741,413	82,932,889	77,302,490	75,477,094	2001	212,564,079	187,519,323	167,378,879	158,789,319	156,421,684
2002	91,880,606	80,060,172	72,509,596	70,591,200	70,112,029	2002	110,490,301	87,868,939	74,358,620	70,557,471	70,108,627	2002	202,370,907	167,929,111	146,868,216	141,148,671	140,220,656
2003	92,191,780	73,796,149	67,451,465	66,221,308		2003	119,901,887	84,684,628	72,632,468	70,103,884		2003	212,093,667	158,480,777	140,083,933	136,325,192	
2004	84,703,834	64,581,518	62,768,162			2004	119,323,693	78,720,188	74,015,811			2004	204,027,527	143,301,706	136,783,973		
2005	86,072,161	64,036,564				2005	120,839,327	78,567,898				2005	206,911,488	142,604,462			
2006	82,066,198					2006	121,265,441					2006	203,331,639				
<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>		<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>		<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>	
1997	0.958	0.932	0.949	0.989		1997	0.895	0.902	0.950	0.981		1997	0.925	0.917	0.949	0.985	
1998	0.898	0.949	0.984	0.991		1998	0.831	0.919	0.974	0.986		1998	0.864	0.934	0.979	0.989	
1999	0.949	0.965	0.985	0.983		1999	0.875	0.935	0.971	0.975		1999	0.910	0.950	0.978	0.979	
2000	0.961	0.970	0.962	0.982		2000	0.885	0.900	0.937	0.974		2000	0.921	0.935	0.950	0.978	
2001	0.928	0.920	0.965	0.993		2001	0.842	0.866	0.932	0.976		2001	0.882	0.893	0.949	0.985	
2002	0.871	0.906	0.974	0.993		2002	0.795	0.846	0.949	0.994		2002	0.830	0.875	0.961	0.993	
2003	0.800	0.914	0.982			2003	0.706	0.858	0.965			2003	0.747	0.884	0.973		
2004	0.762	0.972				2004	0.660	0.940				2004	0.702	0.955			
2005	0.744					2005	0.650					2005	0.689				
5-yr Avg	0.821	0.936	0.974	0.988		5-yr Avg	0.731	0.882	0.951	0.981		5-yr Avg	0.770	0.908	0.962	0.985	

NORTH CAROLINA**WORKERS COMPENSATION STATISTICAL PLAN DATA****Injury Type: Medical Only****Indemnity**

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
1997	0	0	0	0	0
1998	0	0	0	0	0
1999	0	0	0	0	0
2000	0	0	0	0	0
2001	0	0	0	0	0
2002	0	0	0	0	0
2003	0	0	0	0	0
2004	0	0	0	0	0
2005	0	0	0	0	0
2006	0	0	0	0	0

Medical

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
1997	36,523,066	38,044,374	38,584,641	38,980,941	38,859,465
1998	43,703,088	45,066,781	45,635,786	45,608,228	45,967,609
1999	47,884,529	49,396,050	50,066,724	50,110,927	50,151,829
2000	46,302,126	48,142,936	48,567,698	49,018,206	48,983,306
2001	46,993,056	48,381,532	48,082,776	48,347,032	48,601,874
2002	46,612,610	47,433,630	47,585,816	47,740,636	47,974,976
2003	49,009,404	49,997,578	50,319,753	50,326,215	50,319,753
2004	51,880,927	52,252,337	52,038,843	52,038,843	52,038,843
2005	54,623,403	54,865,523	54,865,523	54,865,523	54,865,523
2006	57,192,784	57,192,784	57,192,784	57,192,784	57,192,784

Combined (Indemnity + Medical)

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
1997	36,523,066	38,044,374	38,584,641	38,980,941	38,859,465
1998	43,703,088	45,066,781	45,635,786	45,608,228	45,967,609
1999	47,884,529	49,396,050	50,066,724	50,110,927	50,151,829
2000	46,302,126	48,142,936	48,567,698	49,018,206	48,983,306
2001	46,993,056	48,381,532	48,082,776	48,347,032	48,601,874
2002	46,612,610	47,433,630	47,585,816	47,740,636	47,974,976
2003	49,009,404	49,997,578	50,319,753	50,326,215	50,319,753
2004	51,880,927	52,252,337	52,038,843	52,038,843	52,038,843
2005	54,623,403	54,865,523	54,865,523	54,865,523	54,865,523
2006	57,192,784	57,192,784	57,192,784	57,192,784	57,192,784

<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>
1997	-	-	-	-
1998	-	-	-	-
1999	-	-	-	-
2000	-	-	-	-
2001	-	-	-	-
2002	-	-	-	-
2003	-	-	-	-
2004	-	-	-	-
2005	-	-	-	-
5-yr Avg	-	-	-	-

<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>
1997	1.042	1.014	1.010	0.997
1998	1.031	1.013	0.999	1.008
1999	1.032	1.014	1.001	1.001
2000	1.040	1.009	1.009	0.999
2001	1.030	0.994	1.005	1.005
2002	1.018	1.003	1.003	1.005
2003	1.020	1.006	1.000	1.000
2004	1.007	0.996	1.000	1.000
2005	1.004	1.004	1.004	1.004
5-yr Avg	1.016	1.002	1.004	1.004

<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>
1997	1.042	1.014	1.010	0.997
1998	1.031	1.013	0.999	1.008
1999	1.032	1.014	1.001	1.001
2000	1.040	1.009	1.009	0.999
2001	1.030	0.994	1.005	1.005
2002	1.018	1.003	1.003	1.005
2003	1.020	1.006	1.000	1.000
2004	1.007	0.996	1.000	1.000
2005	1.004	1.004	1.004	1.004
5-yr Avg	1.016	1.002	1.004	1.004

Injury Type: Total - All Injury Types**Indemnity**

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
1997	183,812,777	240,625,022	277,018,386	301,686,009	316,844,514
1998	249,818,249	330,531,225	380,153,274	414,713,090	432,175,292
1999	270,965,211	372,122,896	437,341,539	487,339,601	520,596,049
2000	267,788,277	366,400,869	449,385,907	504,759,600	536,605,562
2001	271,007,702	374,153,066	467,305,062	514,696,810	545,832,203
2002	273,453,344	390,566,542	469,428,690	505,881,714	524,543,532
2003	303,451,089	424,578,961	496,379,752	539,834,499	539,834,499
2004	309,906,289	433,669,649	511,204,762	511,204,762	511,204,762
2005	322,849,479	459,437,195	459,437,195	459,437,195	459,437,195
2006	326,708,391	326,708,391	326,708,391	326,708,391	326,708,391

Medical

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
1997	208,439,506	221,447,110	227,160,976	232,383,668	236,180,661
1998	272,590,214	307,561,905	316,437,298	332,247,861	340,557,524
1999	293,455,286	326,440,077	348,261,656	359,817,891	369,653,063
2000	288,350,680	324,831,702	352,394,398	377,840,398	393,302,652
2001	338,032,780	378,382,130	390,857,336	397,714,940	398,971,021
2002	341,608,340	390,214,651	406,899,258	412,687,265	419,402,853
2003	366,534,191	401,948,921	419,082,885	434,171,124	434,171,124
2004	401,623,167	449,543,069	459,189,933	459,189,933	459,189,933
2005	430,326,054	474,673,395	474,673,395	474,673,395	474,673,395
2006	435,319,019	435,319,019	435,319,019	435,319,019	435,319,019

Combined (Indemnity + Medical)

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
1997	392,252,283	462,072,132	504,179,362	534,069,677	553,025,175
1998	522,408,463	638,093,130	696,590,572	746,960,951	772,732,816
1999	564,420,497	698,562,973	785,603,195	847,157,492	890,249,112
2000	556,138,957	691,232,571	801,780,305	882,599,998	929,908,214
2001	609,040,482	752,535,196	858,162,398	912,411,750	944,803,224
2002	615,061,684	780,781,193	876,327,948	918,568,979	943,946,385
2003	669,985,280	826,527,882	915,462,637	974,005,623	974,005,623
2004	711,529,456	883,212,718	970,394,695	970,394,695	970,394,695
2005	753,175,533	934,110,590	934,110,590	934,110,590	934,110,590
2006	762,027,410	762,027,410	762,027,410	762,027,410	762,027,410

<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>
1997	1.309	1.151	1.089	1.050
1998	1.323	1.150	1.091	1.042
1999	1.373	1.175	1.114	1.068
2000	1.368	1.226	1.123	1.063
2001	1.381	1.249	1.101	1.060
2002	1.428	1.202	1.078	1.037
2003	1.399	1.169	1.088	1.037
2004	1.399	1.179	1.088	1.037
2005	1.423	1.202	1.101	1.054
5-yr Avg	1.406	1.205	1.101	1.054

<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>
1997	1.062	1.026	1.023	1.016
1998	1.128	1.029	1.050	1.025
1999	1.112	1.067	1.033	1.027
2000	1.127	1.085	1.072	1.041
2001	1.119	1.033	1.018	1.003
2002	1.142	1.043	1.014	1.016
2003	1.097	1.043	1.036	1.036
2004	1.119	1.021	1.036	1.036
2005	1.103	1.043	1.036	1.036
5-yr Avg	1.116	1.045	1.035	1.022

<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>
1997	1.178	1.091	1.059	1.035
1998	1.221	1.092	1.072	1.035
1999	1.238	1.125	1.078	1.051
2000	1.243	1.160	1.101	1.054
2001	1.236	1.140	1.063	1.036
2002	1.269	1.122	1.048	1.028
2003	1.234	1.108	1.064	1.036
2004	1.241	1.099	1.064	1.036
2005	1.240	1.122	1.064	1.036
5-yr Avg	1.244	1.126	1.071	1.041

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>
1997	52,367,465,479	976,940,576
1998	63,610,552,753	1,111,059,883
1999	70,555,830,554	1,198,192,047
2000	72,648,014,691	1,258,766,709
2001	73,581,462,055	1,361,414,428
2002	74,230,380,469	1,464,252,110
2003	76,918,515,775	1,611,807,754
2004	82,685,756,689	1,729,027,295
2005	89,126,441,969	1,884,766,562
2006	94,241,969,549	2,049,195,262

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>
1997	86	92	90	90	91
1998	91	89	89	91	92
1999	91	97	116	118	122
2000	70	80	87	92	94
2001	84	96	99	100	101
2002	72	78	83	84	84
2003	67	74	74	76	
2004	68	74	75		
2005	67	76			
2006	69				

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>
1997	33	48	80	102	116
1998	32	77	114	143	160
1999	41	105	145	172	204
2000	55	89	121	155	187
2001	38	75	124	164	197
2002	41	68	126	188	211
2003	44	95	174	222	
2004	58	123	201		
2005	59	150			
2006	70				

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>
1997	6,839	7,723	8,292	8,495	8,543
1998	8,093	9,428	9,768	9,785	9,827
1999	8,173	9,341	9,675	9,861	9,919
2000	6,720	7,958	8,433	8,677	8,736
2001	6,100	7,387	7,981	8,120	8,142
2002	6,235	7,731	8,240	8,289	8,256
2003	6,766	8,603	8,974	8,986	
2004	7,220	9,114	9,267		
2005	7,620	9,479			
2006	7,670				

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>
1997	13,557	12,948	12,509	12,260	12,182
1998	15,192	14,359	14,150	14,068	13,726
1999	16,373	15,583	15,542	15,412	15,344
2000	15,005	14,538	14,381	14,219	14,058
2001	14,294	13,521	13,158	12,867	12,780
2002	13,055	12,003	11,430	11,320	11,329
2003	13,205	11,596	11,210	11,169	
2004	12,141	10,701	10,614		
2005	12,343	10,809			
2006	11,702				

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>
1997	90,491	92,864	93,718	94,103	94,114
1998	99,871	103,040	103,870	104,403	104,700
1999	101,923	105,282	106,376	106,955	107,057
2000	91,552	94,298	95,364	95,797	96,008
2001	83,060	84,762	85,278	85,586	85,857
2002	76,724	77,936	78,194	78,335	78,381
2003	75,161	76,295	76,491	76,553	
2004	70,649	71,747	71,938		
2005	72,917	73,873			
2006	70,574				

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>
1997	111,006	113,675	114,689	115,050	115,046
1998	123,279	126,993	127,991	128,490	128,505
1999	126,601	130,408	131,854	132,518	132,646
2000	113,402	116,963	118,386	118,940	119,083
2001	103,576	105,841	106,640	106,837	107,077
2002	96,127	97,816	98,073	98,216	98,261
2003	95,243	96,663	96,923	97,006	
2004	90,136	91,759	92,095		
2005	93,006	94,387			
2006	90,085				

11 NCAC 10.1111 – WORKERS COMPENSATION

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, 2010 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>
1/06- 12/06	1.027	1.028	1.020	1.028	1.020	1.000	1.011
1/05- 12/05	1.032	1.033	1.024	1.033	1.025	1.000	1.014
1/04- 12/04	1.035	1.036	1.026	1.036	1.027	1.000	1.015
1/03- 12/03	1.044	1.045	1.034	1.045	1.035	1.000	1.020
1/02- 12/02	1.053	1.054	1.043	1.054	1.044	1.000	1.025
1/01- 12/01	1.062	1.063	1.051	1.063	1.052	1.000	1.030
1/00- 12/00	1.071	1.072	1.060	1.072	1.061	1.000	1.035
1/99- 12/99	1.083	1.084	1.067	1.084	1.068	1.000	1.039
1/98-12/98	1.091	1.092	1.074	1.092	1.075	1.000	1.043
1/97-12/97	1.098	1.099	1.081	1.099	1.082	1.000	1.046

11 NCAC 10.1111 – WORKERS COMPENSATION

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(a) Trending factor development and application: 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) In the current filing, trends are displayed from the prior filing, based on countrywide indications, and based on an exponential curve fit to eight years of North Carolina data. The trend factors used in the filing were selected judgmentally based on a review of these trend indications and various other considerations. See also Exhibits RB-3 and RB-5. In the previous three filings, the trend factors used in the filings similarly were selected judgmentally 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 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.
- (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 2008/2009 FILING SEASON

State	Indemnity	Medical
ALABAMA	0.960	1.000
ALASKA	0.965	1.010
ARIZONA	0.960	1.010
COLORADO	0.960	0.990
CONNECTICUT	0.960	1.010
DISTRICT OF COLUMBIA	0.975	1.000
FLORIDA	0.930	0.970
GEORGIA	0.965	0.990
HAWAII	0.935	0.960
IDAHO	0.945	1.010
ILLINOIS	0.985	1.030
INDIANA	0.960	1.020
IOWA	1.000	1.015
KANSAS	0.955	1.005
KENTUCKY	0.950	0.990
LOUISIANA	0.940	0.970
MAINE	0.970	1.000
MARYLAND	0.970	0.995
MISSISSIPPI	0.950	1.000
MISSOURI	0.950	1.010
MONTANA	0.965	1.015
NEBRASKA	0.970	1.030
NEVADA	0.975	1.000
NEW HAMPSHIRE	0.965	1.015
NEW MEXICO	0.965	0.995
OKLAHOMA	0.985	0.995
OREGON	0.970	1.015
SOUTH CAROLINA	0.990	1.000
SOUTH DAKOTA	0.980	1.010
TENNESSEE	0.975	1.010
UTAH	0.970	1.005
VERMONT	0.965	1.000
VIRGINIA	0.937	1.003
All States Average	0.960	1.000

Note(s):

- (1) RI will not have an experience filing during the 2008/2009 season (financial data as of 12/31/2007). An analysis indicated that no change in the current approved rating values is warranted.
- (2) As of 3/6/2009 AR and WV did not have an experience filing during the 2008/2009 filing season (financial data as of 12/31/2007).

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

State Average Weekly Wages

Calendar Year

2004	666	
2005	688	
2006	717	
2007	743	
2008	771	
2009	800	*
2010	811	*
2011	830	*

Policy Year

1998	550	
1999	578	
2000	603	
2001	618	
2002	632	
2003	651	
2004	675	
2005	700	
2006	728	
2007	754	
2008	783	*
2009	804	*
2010	819	*

* 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) All premium and loss experience associated with the September 1991 fire at the Imperial Food Company in Hamlet, North Carolina was removed from the policy year 1991 financial and statistical plan data used in Exhibit RB-1.

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	0.965
Change in trend	0.934
Change in benefits	1.003
Change in loss-based expense provisions	<u>1.000</u>
Overall Statewide Loss Costs change	0.904
Change in the assigned risk loss cost multiplier	<u>1.121</u>
Overall Statewide Assigned Risk Rate change	1.013

(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, Exhibit III, and the response to Item 2, pages 5 and 6.

(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.

The North Carolina Rate Bureau filed NCCI Item R1400 with the North Carolina Department of Insurance under filing #NCPC-125246295. That filing updates the Retrospective Rating Plan Excess Loss Factors, and is still pending DOI Approval. The North Carolina Rate Bureau also filed NCCI Item R1401 under filing #NCPC-125246233. That filing updates the Retrospective Rating Plan State/Hazard Group relativities and eliminates the four-hazard group system. Filing #NCPC-125246233 is also still pending DOI Approval.

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 4/1/2010, contains ELRs that will be used to estimate losses during the 4/1/2006 to 3/31/2009 time period for experience ratings to be issued between 4/1/2010 and 3/31/2011.

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 fixed amount of \$5,000 is considered to be the primary portion of any loss greater than \$5,000. For a loss less than or equal to \$5,000, the entire loss is considered primary.

D-ratio factors are calculated separately for indemnity and medical losses by hazard group and they represent the percentage ratio 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:

$$\begin{aligned} \text{d-ratio} &= \{(\text{HG indemnity d-ratio factor}) \times (\text{indemnity pure premium}) + \\ &\quad (\text{HG medical d-ratio factor}) \times (\text{medical pure premium})\} / \\ &\quad \text{total pure premium} \end{aligned}$$

ELR FACTOR CALCULATION

ERA Experience Rating

Exp Rating 3rd rpt 04/01/06	WCSP 3rd rpt Losses	3:U Devel.*	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (9)^4	Trended Losses
Fatal Likely	1,192,850	1.354	1,615,119	1.023	1,652,267	0.941	1,554,783
Permanent Total	37,220,452	1.354	50,396,492	1.024	51,606,008	0.941	48,561,254
Permanent Partial Likely	202,829,052	1.354	274,630,536	1.017	279,299,255	0.941	262,820,599
Temporary Total Likely	16,766,102	1.354	22,701,302	1.024	23,246,133	0.941	21,874,611
Likely	258,008,456	1.354	349,343,449	1.018	355,803,663	0.941	334,811,247
Fatal Not Likely	9,985,065	1.115	11,133,347	1.023	11,389,414	0.941	10,717,439
Permanent Partial Not Likely	183,873,463	1.115	205,018,911	1.017	208,504,232	0.941	196,202,482
Temporary Total Not Likely	46,003,341	1.115	51,293,725	1.024	52,524,774	0.941	49,425,812
Not-Likely	239,861,869	1.115	267,445,983	1.019	272,418,420	0.941	256,345,733
Medical Likely	177,827,882	1.376	244,691,166	1.000	244,691,166	1.020	249,584,989
Medical Not Likely	228,094,879	1.058	241,324,382	1.000	241,324,382	1.020	246,150,870
Medical	405,922,761	1.197	486,015,548	1.000	486,015,548	1.020	495,735,859

Exp Rating 2nd rpt 04/01/07	WCSP 2nd rpt Losses	2:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (9)^3	Trended Losses
Fatal Likely	828,906	1.671	1,385,102	1.017	1,408,649	0.956	1,346,668
Permanent Total	22,056,812	1.671	36,856,933	1.017	37,483,501	0.956	35,834,227
Permanent Partial Likely	175,740,142	1.671	293,661,777	1.012	297,185,718	0.956	284,109,546
Temporary Total Likely	17,186,334	1.671	28,718,364	1.017	29,206,576	0.956	27,921,487
Likely	215,812,194	1.671	360,622,176	1.013	365,284,444	0.956	349,211,928
Fatal Not Likely	10,467,479	1.240	12,979,674	1.017	13,200,328	0.956	12,619,514
Permanent Partial Not Likely	174,913,288	1.240	216,892,477	1.012	219,495,187	0.956	209,837,399
Temporary Total Not Likely	46,867,877	1.240	58,116,167	1.017	59,104,142	0.956	56,503,560
Not Likely	232,248,644	1.240	287,988,318	1.013	291,799,657	0.956	278,960,473
Medical Likely	177,280,945	1.475	261,489,394	1.000	261,489,394	1.015	265,411,735
Medical Not Likely	246,488,624	1.057	260,538,476	1.000	260,538,476	1.015	264,446,553
Medical	423,769,569	1.232	522,027,870	1.000	522,027,870	1.015	529,858,288

Exp Rating 1st rpt 04/01/08	WCSP 1st rpt Losses	1:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (9)^2	Trended Losses
Fatal Likely	0	2.675	0	1.009	0	0.970	0
Permanent Total	8,584,659	2.675	22,963,963	1.009	23,170,639	0.970	22,475,520
Permanent Partial Likely	99,064,067	2.675	264,996,379	1.007	266,851,354	0.970	258,845,813
Temporary Total Likely	27,578,398	2.675	73,772,215	1.009	74,436,165	0.970	72,203,080
Likely	135,227,124	2.675	361,732,557	1.008	364,458,158	0.970	353,524,413
Fatal Not Likely	10,939,574	1.569	17,164,192	1.009	17,318,670	0.970	16,799,110
Permanent Partial Not Likely	118,668,622	1.569	186,191,068	1.007	187,494,405	0.970	181,869,573
Temporary Total Not Likely	54,462,904	1.569	85,452,296	1.009	86,221,367	0.970	83,634,726
Not Likely	184,071,100	1.569	288,807,556	1.008	291,034,442	0.970	282,303,409
Medical Likely	153,104,349	1.742	266,707,776	1.000	266,707,776	1.010	269,374,854
Medical Not Likely	245,983,198	1.082	266,153,820	1.000	266,153,820	1.010	268,815,358
Medical	399,087,547	1.335	532,861,596	1.000	532,861,596	1.010	538,190,212

Injury Type	Development	x Benefit	x Trend	x(LBP)	= Total	Reciprocal
Indemnity	1.514	1.013	0.956	1.160	1.701	0.588
Medical	1.254	1.000	1.015	1.160	1.476	0.678
Total	1.386	1.007	0.982	1.160	1.590	0.629

* Development factor limited at \$500,000.

NORTH CAROLINA

04/01/10

1st Report WCSP Start: Jan-06
1st Report WCSP End: Dec-06

	Indemnity	Medical
1.) Reciprocal Weighted Averages	0.588	0.678
ERA Medical Adjustment Factor		0.900
Final Weighted Averages	0.588	0.610

	Overall
2.) (a) Trended WCSP Experience Change	1.134
(1) WCSP Experience Change	1.185
(2) WCSP Trend	0.957
(3) Adjustment to Target Off-Balance(Mult.)	1.000
(b) Financial Data Experience Change	0.965
(c) Experience Adj. Factor (a)/(b)	1.175
3.) ELR Composite Factor (1)x(2)	1.000
(1) Change in MPM	1.0000
(2) Other Adjustments (Mult.)	1.000

	Indemnity	Medical
4.) Avg. RERP/GERT ELR Factor	0.691	0.797
Avg. ERA ELR Factor	0.691	0.717
[(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	0.840	0.796	0.762	0.731	0.685	0.618	0.533

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)]	0.580	0.550	0.527	0.505	0.473	0.427	0.368
Medical [(4 Med)x(5)x(6)x(7)]	0.602	0.571	0.546	0.524	0.491	0.443	0.382

9.) LAE & Assessment							
Loss Adj. Expense	1.160						
Indemnity Assessment	1.00000						
Medical Assessment	1.00000						
Overall Assessment	1.00000						

10.) Financial Data Annual Trend							
Indemnity	0.985						
Medical	1.005						

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, 2010

	Assigned Risk
A. Proposed overall state loss assessments	1.0000
B. Proposed state premium taxes and assessments	
1. Premium Tax	0.0265
2. Miscellaneous Tax	<u>0.0030</u>
	0.0295
C. Proposed residual market subsidy (Item R-1244)	n/a
D. Total of taxes and residual market subsidy = (B)+(C)	0.0295
E. Proposed target cost ratio (excludes subsidy)	0.6294
F. Loss adjustment expense provision	1.160
G. State permissible loss ratio = [(E) / ((A)+(F)-1.000)]	0.5426
H. State tax multiplier = $[0.2+(A) \times (G)] / [0.2+(G)] \times [1 / (1-(D))]$ ^	1.031
I. Proposed overall federal assessment	1.079
J. State weight +	0.124
K. Federal weight +	0.876
L. Weighted federal assessment = ((A)x(J)) + ((I)x(K))	1.069
M. Federal permissible loss ratio = [(E) / ((F)+(L)-1.000)]	0.5121
N. Federal tax multiplier = $[0.2+(L) \times (M)] / [0.2+(M)] \times [1 / (1-(D))]$ ^	1.080

^ Where 0.2 is the average expense provision for retrospectively rated risks and all figures are expressed in decimal notation
+ 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

August 29, 2008 Loss Cost & Residual Market Rate Filings

National Council on Compensation Insurance, Inc.: NCCI has advised the Rate Bureau that, of the total amount billed its affiliates for actuarial support during 2008, approximately \$224,265 has been designated for work specifically related to the 2008 workers compensation insurance loss cost and residual market rate filings.

Young Moore and Henderson P.A.: The firm has billed the Rate Bureau approximately \$26,775 for fees in connection with the 2008 workers compensation insurance loss cost and residual market rate filings.

Tillinghast-Towers Perrin: The firm has billed the Rate Bureau approximately \$115,001 for services rendered in connection with the 2008 workers compensation insurance loss cost and residual market rate filings.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$14,850 for services rendered in connection with the 2008 workers compensation insurance residual market rate filing.

Financial Strategy Associates: The firm has billed the Rate Bureau approximately \$7,225 for services rendered in connection with the 2008 workers compensation insurance residual market rate filing.

September 1, 2009 Loss Cost & Residual Market Rate Filings

National Council on Compensation Insurance, Inc.: NCCI has advised the Rate Bureau that, of the total amount billed its affiliates and the Rate Bureau for actuarial support during 2009, approximately \$295,909 has been designated for work specifically related to the 2009 workers compensation insurance loss cost and residual market rate filings.

Young Moore and Henderson P.A.: The firm has billed the Rate Bureau approximately \$7,089 for fees in connection with the 2009 workers compensation insurance loss cost and residual market rate filings.

Financial Strategy Associates: The firm has not yet billed the Rate Bureau for services rendered in connection with the 2009 workers compensation insurance residual market rate filing.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$59,544 for services rendered in connection with the 2009 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

- Adopted the revisions to class ratemaking (and associated changes to loss development, loss limitations and excess loss spreading) and the revisions to experience rating values that have been adopted by NCCI. See the attached Exhibit 10(c).
- Utilized swing limits of +/-15% (instead of +/-25%) for F-class loss costs.

Revisions to Class Ratemaking – Loss Costs and Rates

Objective

The goals of the new class ratemaking methodology are to improve class equity, improve loss cost and rate stability at a class code level from filing to filing, and to produce adequate loss costs and rates over time.

Overview

NCCI is making three changes to its class ratemaking methods. The changes relate to:

- How losses are developed
- How losses are limited
- How losses above the limit are spread to other classes

Note that the new class ratemaking changes will be reflected within the indicated pure premiums in this filing. The national pure premiums and present-on-rate level pure premiums are based upon values computed under the prior methodology, and will be updated for the new methodology for use in the next loss cost/rate filing in this state.

Background

NCCI's class ratemaking utilizes data collected under the Workers Compensation Statistical Plan (WCSP). The WCSP data forms the basis of the loss costs / rates that are calculated and filed by class in each state. WCSP data contains the following information for each claim by class:

- Payroll
- Injury Type
- Paid losses (indemnity and medical)
- Case reserves (indemnity and medical)

Additional information is collected, but these are the key data elements that are currently used in class ratemaking. The injury type categories are as follows:

- Fatal
- Permanent Total
- Permanent Partial
- Temporary Total
- Medical Only

Permanent partial claims account for the vast majority of claim payments. These types of injuries can have an extremely large variation. For this reason, the current method divides the permanent partial claims into two categories: major and minor. Permanent partial claims are split into major and minor categories by comparing the incurred indemnity amount for each claim to a dollar threshold known as the critical value. All claims with indemnity losses greater than the critical value are classified as major

permanent partial. This injury type assignment is made in order to ensure that losses are classified in homogeneous groups before loss development is applied.

Losses are classified into three major categories before they are developed: serious, non-serious and medical. Serious claims are made up of fatals, permanent totals, and major permanent partials. Non-serious claims are made up of minor permanent partials and temporary totals. Medical only claims are those claims where there is no lost time, i.e. no indemnity losses. Based on historical loss development, there are four sets of loss development factors applied to the WCSP data for each policy period:

- Indemnity – Serious
- Indemnity – Non-Serious
- Medical – Serious
- Medical – Non-Serious

Change to Loss Development

NCCI is making the following change to its loss development methodology. Permanent Partial claims will no longer be split into major and minor categories. Instead, other data elements captured in the WCSP data will be used to group claims into homogenous categories. NCCI research has shown that, in addition to the injury type, the injured part of body and whether the claim is open at a first report both affect how a claim will develop in the future. Therefore, these three claim characteristics will be used to group claims into the following categories:

- Likely-to-Develop
- Not-Likely-to-Develop

Claims with the following injury types will be classified as Not-Likely-to-Develop:

Fatal (at first report)
Medical Only

Claims with the following injury types will be classified as Likely-to-Develop:

Fatal (at second and subsequent reports, but not at a first report)
Permanent Total

For permanent partial and temporary total claims, the classification depends on the part of body affected by the injury and whether the claim is open at a first report. If the claim is closed at a first report, it is classified as Not-Likely-to-Develop. If the claim is open at a first report, the classification depends on the part of body affected by the injury. If the part of body has been shown to result in higher loss development, the claim is classified as Likely-to-Develop. Otherwise, it is classified as Not-Likely-to-Develop.

Examples of body parts that have been shown to result in markedly higher loss development are:

- Head, skull, brain
- Neck, vertebrae, disc, spinal cord, lumbar
- Internal organs, heart, lungs
- Upper and lower back, other soft tissues
- Multiple body parts at one time

Once claims have been classified as either Likely-to-Develop or Not-Likely-to-Develop, four loss development triangles are compiled, and there are again four sets of loss development factors applied to the WCSP data for each policy period:

- Indemnity – Likely-to-Develop
- Indemnity – Not-Likely-to-Develop
- Medical – Likely-to-Develop
- Medical – Not-Likely-to-Develop

Change to Loss Limitations

Currently, claims are limited according to specific amounts that vary by state, based upon a state's serious average cost per case. For example, single accident claims are limited, on average, to about \$750,000 and multiple claim accidents are limited to about \$1,500,000. NCCI's research has shown that these loss limitations may result in large fluctuations in class loss costs from year to year. NCCI proposes that all claims be limited to \$500,000. This is the same limit used for NCCI's Large Loss Call (Call #31) reporting.

Change to Excess Loss Spreading

When losses are limited, the excess is retained and spread across many classes. Currently, all excess losses are spread back to the appropriate Industry Group. For example, if the ratio of unlimited losses to limited losses for the Manufacturing industry group is equal to 1.010, then all losses for classes in the Manufacturing industry group are multiplied by 1.010 to build back the cost of all claims that were limited.

NCCI's revised method for spreading the excess losses involves the use of excess ratios which vary by hazard group. Excess ratios are calculated as part of the excess loss factors used for retrospective rating:

- $\text{Excess Loss Factor} = \text{Excess Ratio} * \text{Permissible Loss Ratio}$

Under the new methodology, each class would be multiplied by the following factor in order to include excess losses above \$500,000:

- $1 / (1 - \text{Excess Ratio @ \$500,000 Limit for Hazard Group } x)$

where x is one of the hazard groups A through G.

Class Ratemaking Balances to Overall Aggregate Indication

These class ratemaking methodology changes will impact individual class loss costs / rates. However, because the overall change across all classes must balance to the overall aggregate indication, they will not impact the overall indication that is filed for each state. The changes should result in increased class equity and stability. Any impacts to specific class codes will be subject to the current ratemaking formulas (swing limits, credibility-weighted average of indicated, national, and present-on-rate level, etc.).

Credibility will now apply to indemnity and medical pure premiums in lieu of serious, non-serious and medical since these categories will no longer exist.

Revisions to Experience Rating Values

NCCI is making changes to the calculation of the experience rating ELRs and d-ratios as a result of the changes to class ratemaking.

Background

ELRs and d-ratios vary by class and are used in experience rating.

ELRs are Expected Loss Rates and they represent the expected losses per \$100 payroll during the Experience Rating period. An employer's payroll by class (in units of 100) is multiplied by the ELR to determine the expected loss amount used in their experience rating modification (Mod).

D-ratios are used to split the total expected loss amounts between primary losses and excess losses. Primary losses represent the first \$5,000 of a claim. Excess losses are the portion of losses that exceed \$5,000. This split is needed because primary and excess losses are treated differently in the experience rating formula.

Changes to Calculation of ELRs

There are two changes to the way ELRs are being calculated:

- 1) In the past, the calculation of ELRs varied by serious and non-serious categories. These categories are no longer used in the new class ratemaking methodology

and will no longer be available. Beginning with this filing, ELRs have been calculated by indemnity and medical categories.

- 2) The claims used in an employer's experience rating are capped by an amount that varies by state. The ELRs reflect this cap through the application of an excess loss adjustment factor. The calculation of this factor has been updated as a result of the changes to class ratemaking.

Changes to Calculation of D-ratios

In the past, the calculation of d-ratios varied by serious and non-serious categories. These categories are no longer used in the new class ratemaking methodology and will no longer be available. Beginning with this filing, d-ratios have been calculated by hazard group, separately for indemnity and medical.

PRE-FILED TESTIMONY
OF
RAYMOND F. EVANS

NORTH CAROLINA WORKERS COMPENSATION INSURANCE
2009 LOSS COSTS FILING
BY THE NORTH CAROLINA RATE BUREAU

Q. Would you state your full name and business address?

A. Raymond F. Evans, Jr. CPCU, 5401 Six Forks Road, 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, 2009 submitted by the Bureau to the Honorable Wayne Goodwin, 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 recently added an actuary to its staff. However, the Bureau continues to obtain actuarial expertise for preparation of the Filing from 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 along with 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
JAY A. ROSEN

2009 NORTH CAROLINA WORKERS COMPENSATION
LOSS COST AND ASSIGNED RISK RATE FILINGS

Q. *Please state your name, title, employer, and position you hold.*

A. My name is Jay Rosen, and I am a Director and 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 six jurisdictions in NCCI's Eastern Region (including North Carolina).

Q. *Would you outline your academic and professional training?*

A. I have a Bachelor of Science degree and a Master of Science degree, both in Mathematics, from the University of Florida, in Gainesville, Florida. I am a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries.

Q. *How long have you been employed by NCCI?*

A. I have been employed by NCCI since June of 1992.

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.

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. Sure. 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. Those insurers electing to provide employers workers compensation coverage in North Carolina's competitive marketplace—incorporating their

own underwriting guidelines and expense needs—constitute the “voluntary market.”

An employer unable to secure workers compensation insurance in the voluntary market obtains coverage through the Workers Compensation Insurance Plan—also referred to as 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. Loss costs are also referred to as "pure premiums" and both of these terms are used throughout the Filings. 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 their individual expense needs, developing a loss cost multiplier (LCM), and determining their 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 their 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 increase 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 may vary between individual classification codes—both above and below this average.

The proposed overall average change is equitably distributed to the various industry groupings and then to the more than 600 individual classification codes during the ratemaking process. The final premium charged 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 their 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 revenue need and costs associated with writing workers compensation insurance in North Carolina during the period April 1, 2010 through March 31, 2011 are determined. In this process, expenses are analyzed and provisions for these components are included. A comparison of this expected revenue need to the expected future costs determines 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 2007 and then \$10 million in 2008 would be questioned about the large change in premium amounts.

The third test is a 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 9.6% 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 increase of 1.3% 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 effective on or after April 1, 2010. 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 during the period April 1, 2010 through March 31, 2011. 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 2007 and is commonly referred to as "policy year 2007" data. The second block of data reflects the experience from all policies with effective dates during 2006 and is referred to as "policy year 2006" 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 name 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 three years of data were reviewed in connection with this year's actuarial analysis, data

for policy years 2007 and 2006 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 2007 (Exhibit I, Section A) and 2006 (Exhibit I, Section B). An average of the separate policy year 2007 and 2006 loss cost level indications (Exhibit I, Section C) serves as the basis for the Rate Bureau's filed overall average voluntary pure premium level change.

In calculating the overall pure premium 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 pure premium 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 pure premium level. Once the historical premium has been adjusted to what it would be if it had been earned under the latest approved loss costs, 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. Limiting such claims is appropriate in determining future premiums.

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, many 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 16.0% so that the final loss costs will include a provision for loss adjustment expense (lines 6 and 18).

The resulting loss figures are compared to the total estimated premium that would be available to fund these losses (lines 9 and 21). 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 -1.5% per year for indemnity losses and +0.5% per year for medical losses.

The final step is to adjust the developed 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.

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 2007 and 2006 are calculated by summing the respective indemnity and medical cost ratios (line 28). These individual-year changes are then averaged—resulting in the Rate Bureau’s proposed -9.6% overall average voluntary pure premium level change (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, the next step in the process is to compute the actual loss development factors. In calculating these factors, 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 this filing, (i) final paid loss development factors were derived based on an average of the two most recent historical factors at each loss 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 loss age interval. Consistent with prior years' Filings, statewide incurred including IBNR 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 five 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 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 accident year total incurred losses after a nineteenth report to the volume of accident year total incurred losses as of a nineteenth report, along with the application of a growth adjustment factor. As the policy year loss data we wish to develop to an ultimate basis is at a slightly different maturity level than the accident year data on which the tail factors are based, an adjustment is necessary. The

adjustment is incorporated by raising the policy year eighteenth-to-nineteenth link ratio to the two-thirds power.

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 after reviewing the results of several different trend estimates, including (i) a North Carolina frequency/severity trend analysis and (ii) indicated countrywide annual 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.

Combined countrywide trends were also included in the analysis as a verification to provide assurance as to the reasonableness of the selected North Carolina trend factors. It is beneficial and prudent to review national trends given the fact that North Carolina's workers compensation marketplace is influenced by issues that extend beyond its border.

Q. *For inclusion in these Filings, did the NCRB select the highest possible trend factors that result from the various actuarially accepted approaches?*

A. No. In fact, the final trend factors selected may be overly optimistic—that is, higher trend factors would also have been actuarially appropriate in view of the results of the various trending methodologies shown in the filing's Appendix A-III. All else equal, utilizing higher trend factors would result in a higher indicated loss cost level change than that filed.

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 16.0% loss adjustment expense provision for use in the Loss Cost filing.

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. *Is this year's classification ratemaking process different than the process that has been used in prior years' Filings?*

A. Yes.

Q. *Please describe the methodology changes (versus those used in prior years' Filings) in connection with calculating the individual classification loss costs and experience rating values included in this year's Filings.*

A. Part II, Appendices 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.

The goals of the new class ratemaking methodology implemented in this year's filing are to improve class equity, improve loss cost and rate stability at a class code level from filing to filing, and to produce adequate loss costs and rates over time.

The changes relate to (i) loss development, (ii) limiting losses, and (iii) how losses above the limit are spread to other classes.

With regard to loss development: Permanent partial claims are no longer split into major and minor categories. Instead, other data elements captured in the statistical plan data are used to group claims into homogeneous categories. NCCI research has shown that, in addition to the injury type, the injured part of body and whether the claim is open at a first report both affect how a claim will develop in the future. Therefore, these three claim characteristics are used to group claims into the following two categories: (i) likely to develop and (ii) not likely to develop.

With regard to limiting losses: Historically, claims were limited according to specific amounts that vary by jurisdiction, based on a jurisdiction's

average cost per case for serious claims. Beginning with this year's Filings, all claims have been limited to \$500,000.

With regard to spreading losses in excess of the loss limitation: The revised method for spreading the excess losses involves the use of excess ratios which vary by hazard group. Under the methodology utilized in this year's Filings, excess losses have been loaded via the following formula:

$$\frac{1.000}{(1 - \text{Excess Ratio @ \$500,000 Limit for HG } x)}$$

where x is one of the hazard groups A through G.

These class ratemaking methodology changes will impact individual class loss costs / rates. However, because the overall change across all industrial classes must balance to the overall average aggregate indication, they will not impact the overall average aggregate indication. The changes should result in increased class equity and stability. Any impacts to specific class codes will be subject to the current ratemaking formulas (swing limits, credibility-weighted average of indicated, national, and present-on-rate level pure premiums, etc.).

With regard to experience rating values:

- (i) In the past, the calculation of expected loss rates (ELRs) varied by serious and non-serious categories. Beginning with this filing, ELRs have been calculated by indemnity and medical categories.
- (ii) The claims used in an employer's experience rating are capped by an amount that varies by jurisdiction. The ELRs reflect this cap through the application of an excess loss adjustment factor. The calculation of this factor has been updated as a result of the changes to class ratemaking.
- (iii) In the past, the calculation of discount ratios (d-ratios) varied by serious and non-serious categories. Beginning with this filing, d-

ratios have been calculated by hazard group, separately for indemnity and medical. Under the methodology utilized in this year's filing, a swing limit of +/- 0.03 around the current approved d-ratio by individual classification has been incorporated.

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). Combining the indicated change in the pure premium level and the proposed change in the Loss Cost Multiplier results in the final Assigned Risk rate level change of +1.3% (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, five 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 proposed 5.0% provision is the commission payable on assigned risk business.
- (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 and LAE for servicing carriers – This represents a weighted-average expense provision between the assigned risk (i) servicing carriers and (ii) direct assignment writers.
- (iv) Underwriting profit and contingencies – The underwriting profit analysis was conducted by Dr. Vander Weide and Dr. Appel.

The filed one percent contingency provision was judgmentally selected and unchanged from that filed in prior North Carolina workers compensation filings. This provision recognizes the likelihood that the loss costs and assigned risk rates that become

effective as a result of the filings may understate the true rate and premium need as the actual future experience develops. Exhibit RB-6 shows that the continued use of the one percent contingency provision is reasonable. Note that N.C. Gen. Stat. §58-36-100 (n) states that the assigned risk rates filed by the Rate Bureau shall “provide a reasonable margin for underwriting profit and contingencies.”

- (v) Taxes, licenses, and fees – This includes a 2.65% provision for the premium tax, including the regulatory surcharge (which was increased for the coming year from 5.5% to 6.0% of the premium tax), and 0.3% for miscellaneous tax.
- (vi) Expense constant effect – It is expected that the \$250 expense constant will generate 9.8% of premium in the assigned risk market (Exhibit II-D, Sheet 1).
- (vii) Effect of minimum premiums – It is expected that a minimum premium multiplier of 200 and a maximum minimum premium of \$1,000 will generate 2.7% of premium in the assigned risk market (Exhibit II-D, Sheet 2).

Q. *Please describe the rationale in support of increasing the minimum premium multiplier and maximum minimum premium.*

A. There are several reasons that support the proposed increases in the above-mentioned minimum premium program parameters. These include:

- (i) Based on the current approved assigned risk rates in the state, the following percentage of classification codes by industry group are currently hitting the maximum minimum premium:

- Manufacturing – 84%
- Contracting – 100%
- Office and Clerical – 19%
- Goods and Services – 79%

Miscellaneous – 97%

- (ii) The changes allow a more equitable sharing of workers compensation costs between minimum premium and non-minimum premium risks.
- (iii) These minimum premium program parameters have not been updated for many years and are currently comparatively lower than those that exist in other states.

Q. *Have the proposed assigned risk rates been lowered (or offset) in anticipation of the additional premium expected to be collected as a result of these minimum premium program parameter changes?*

A. Yes, these program changes have been incorporated with the expectation that they will be revenue neutral within the assigned risk market.

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 +8.8% from the current loss cost level. The assigned risk filing proposes an overall average rate level change of +22.0% 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 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 not result in loss costs that are 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 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 not result in assigned risk market rates that are excessive, inadequate, or unfairly discriminatory.

Q. *Does this conclude your testimony?*

A. Yes, it does.

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2009 ANNUAL EXPENSE REVIEW -- Evaluated as of 12/31/2008

LOSS ADJUSTMENT EXPENSE SUMMARY

Based on Private Carrier Data

Year	(1) Call # 19 DCCE Ratio (Avg. of Pgs 2 and 3, Col. 9)	(2) Call # 19 AOE Ratio (Avg. of Pgs 4 and 5, Col. 9)		(3)=(1)+(2) Call # 19 LAE Ratio	(4) Calendar Year Incurred DCCE Ratio From IEE**	(5) Calendar Year Incurred AOE Ratio IEE**	(6)=(4)+(5) Incurred LAE Ratio IEE**	(7)=(3)-(6) Difference
1999	9.15%	6.21%	*	15.36%	11.45%	6.77%	18.22%	-2.86%
2000	9.63%	6.12%	*	15.75%	8.18%	6.82%	15.00%	0.75%
2001	10.03%	6.37%	*	16.40%	7.30%	6.38%	13.68%	2.72%
2002	10.57%	6.56%	*	17.13%	8.35%	5.88%	14.23%	2.90%
2003	10.69%	7.39%	*	18.08%	9.91%	5.63%	15.54%	2.54%
2004	10.70%	6.99%	*	17.69%	10.24%	6.37%	16.61%	1.08%
2005	10.91%	7.76%	*	18.67%	10.40%	7.15%	17.55%	1.12%
2006	11.10%	8.09%	*	19.19%	12.55%	7.16%	19.71%	-0.52%
2007	11.80%	8.05%	*	19.85%	10.06%	7.25%	17.31%	2.54%
2008	12.53%	7.58%	*	20.11%	11.87%	7.12%	18.99%	1.12%

Notes

* Adjusted for impact of large deductibles.

** The IEE data is direct of reinsurance, excludes state funds and is from the NCCI Compiled IEE Validated Summary.

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2009 ANNUAL EXPENSE REVIEW -- Evaluated as of 12/31/2008

DEFENSE and COST CONTAINMENT EXPENSES -- (DCCE)

Based on Private Carrier Data

PAID ANALYSIS

<u>AY</u>	(1) Paid Losses Excluding Large Deductibles <u>@12/31/08</u>	(2) Paid DCCE Excluding Large Deductibles <u>@12/31/08</u>	(3) Incremental Paid Loss Development <u>Factors</u>	(4) Incremental Paid DCCE Development <u>Factors</u>	(5) Cumulative Paid Loss Development <u>Factors</u>	(6) Cumulative Paid DCCE Development <u>Factors</u>	(7)=(1)x(5) Estimated Ultimate <u>Losses</u>	(8)=(2)x(6) Estimated Ultimate <u>DCCE</u>	(9)=(8)/(7) Estimated Ultimate DCCE <u>Ratio</u>
1999	15,440,858,892	1,418,481,972	n/a	n/a	1.187	1.171	18,328,299,505	1,661,042,389	9.06%
2000	16,011,259,962	1,540,744,822	1.017	1.019	1.207	1.193	19,325,590,774	1,838,108,573	9.51%
2001	15,511,281,646	1,538,702,283	1.021	1.026	1.232	1.224	19,109,898,988	1,883,371,594	9.86%
2002	13,797,209,442	1,431,708,729	1.027	1.034	1.265	1.266	17,453,469,944	1,812,543,251	10.39%
2003	12,484,101,678	1,296,062,591	1.035	1.047	1.309	1.326	16,341,689,097	1,718,578,996	10.52%
2004	11,298,227,590	1,136,941,117	1.051	1.067	1.376	1.415	15,546,361,164	1,608,771,681	10.35%
2005	10,650,186,561	1,076,120,685	1.078	1.105	1.483	1.564	15,794,226,670	1,683,052,751	10.66%
2006	10,179,023,036	992,050,869	1.137	1.188	1.686	1.858	17,161,832,839	1,843,230,515	10.74%
2007	8,358,414,913	802,387,204	1.289	1.404	2.173	2.609	18,162,835,606	2,093,428,215	11.53%
2008	4,106,195,795	341,286,940	2.122	2.667	4.611	6.958	18,933,668,811	2,374,674,529	12.54%

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2009 ANNUAL EXPENSE REVIEW -- Evaluated as of 12/31/2008

DEFENSE and COST CONTAINMENT EXPENSES -- (DCCE)

Based on Private Carrier Data

INCURRED ANALYSIS

<u>AY</u>	(1) Incurred Losses Excluding Large Deductibles <u>@12/31/08</u>	(2) Incurred DCCE Excluding Large Deductibles <u>@12/31/08</u>	(3) Incremental Incurred Loss Development <u>Factors</u>	(4) Incremental Incurred DCCE Development <u>Factors</u>	(5) Cumulative Inc. Loss Development <u>Factors</u>	(6) Cumulative Inc. DCCE Development <u>Factors</u>	(7)=(1)x(5) Estimated Ultimate Losses	(8)=(2)x(6) Estimated Ultimate DCCE	(9)=(8)/(7) Estimated Ultimate DCCE Ratio
1999	17,834,107,154	1,581,787,937	n/a	n/a	1.063	1.106	18,957,655,905	1,749,457,458	9.23%
2000	18,717,844,874	1,744,471,944	1.006	1.011	1.069	1.118	20,009,376,170	1,950,319,633	9.75%
2001	18,740,361,525	1,815,534,172	1.010	1.017	1.080	1.137	20,239,590,447	2,064,262,354	10.20%
2002	16,974,604,721	1,712,839,192	1.010	1.021	1.091	1.161	18,519,293,751	1,988,606,302	10.74%
2003	16,038,150,540	1,617,664,513	1.012	1.023	1.104	1.188	17,706,118,196	1,921,785,441	10.85%
2004	15,206,071,745	1,544,251,769	1.010	1.020	1.115	1.212	16,954,769,996	1,871,633,144	11.04%
2005	15,725,242,984	1,584,258,038	1.002	1.020	1.117	1.236	17,565,096,413	1,958,142,935	11.15%
2006	17,721,030,009	1,779,370,054	0.990	1.020	1.106	1.261	19,599,459,190	2,243,785,638	11.45%
2007	18,586,817,492	1,931,439,299	0.970	0.987	1.073	1.245	19,943,655,169	2,404,641,927	12.06%
2008	18,954,153,539	1,982,527,453	0.951	0.980	1.020	1.220	19,333,236,610	2,418,683,493	12.51%

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2009 ANNUAL EXPENSE REVIEW -- Evaluated as of 12/31/2008

ADJUSTING and OTHER EXPENSES -- (AOE) Based on Private Carrier Data

PAID ANALYSIS

AY	(1) Paid Losses Including Large Deductibles @12/31/08	(2) Paid AOE Including Large Deductibles @12/31/08	(3) Incremental Paid Loss Development Factors	(4) Incremental Paid AOE Development Factors	(5) Cumulative Paid Loss Development Factors	(6) Cumulative Paid AOE Development Factors	(7)=(1)x(5) Estimated Ultimate Losses	(8)=(2)x(6) Estimated Ultimate AOE	(9)=(8)/(7) Estimated Ultimate AOE Ratio*
1999	16,598,228,573	1,589,775,417	n/a	n/a	1.215	1.082	20,166,847,716	1,720,137,001	6.29% (1)
2000	17,195,529,624	1,669,977,678	1.020	1.016	1.239	1.099	21,305,261,204	1,835,305,468	6.21% (2)
2001	16,739,962,078	1,728,169,879	1.024	1.019	1.269	1.120	21,243,011,877	1,935,550,264	6.54% (3)
2002	14,636,375,520	1,649,891,663	1.033	1.026	1.311	1.149	19,188,288,307	1,895,725,521	6.73% (4)
2003	13,109,319,638	1,706,689,887	1.043	1.033	1.367	1.187	17,920,439,945	2,025,840,896	7.68% (5)
2004	11,706,953,858	1,510,487,734	1.059	1.042	1.448	1.237	16,951,669,186	1,868,473,327	7.31% (6)
2005	10,960,362,533	1,561,211,209	1.084	1.050	1.570	1.299	17,207,769,177	2,028,013,360	8.12% (7)
2006	10,429,021,572	1,638,403,326	1.140	1.079	1.790	1.402	18,667,948,614	2,297,041,463	8.52% (8)
2007	8,534,243,369	1,416,337,466	1.295	1.149	2.318	1.611	19,782,376,129	2,281,719,658	8.33% (9)
2008	4,200,106,068	927,289,810	2.108	1.442	4.886	2.323	20,521,718,248	2,154,094,229	7.57% (10)

* Adjusted for Impact of Large Deductibles

- (1) (Col.8/Col.7 + .010) x .66
- (2) (Col.8/Col.7 + .008) x .66
- (3) (Col.8/Col.7 + .008) x .66
- (4) (Col.8/Col.7 + .008) x .63
- (5) (Col.8/Col.7 + .007) x .64
- (6) (Col.8/Col.7 + .004) x .64
- (7) (Col.8/Col.7 + .007) x .65
- (8) (Col.8/Col.7 + .008) x .65
- (9) (Col.8/Col.7 + .009) x .67
- (10) (Col.8/Col.7 + .008) x .67

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2009 ANNUAL EXPENSE REVIEW -- Evaluated as of 12/31/2008

ADJUSTING and OTHER EXPENSES -- (AOE)

Based on Private Carrier Data

INCURRED ANALYSIS

AY	(1) Incurred Losses Including Large Deductibles @12/31/08	(2) Incurred AOE Including Large Deductibles @12/31/08	(3) Incremental Incurred Loss Development Factors	(4) Incremental Incurred AOE Development Factors	(5) Cumulative Incurred Loss Development Factors	(6) Cumulative Incurred AOE Development Factors	(7)=(1)x(5) Estimated Ultimate Losses	(8)=(2)x(6) Estimated Ultimate AOE	(9)=(8)/(7) Estimated Ultimate AOE Ratio*
1999	19,659,708,681	1,667,078,466	n/a	n/a	1.073	1.047	21,094,867,415	1,745,431,154	6.12% (1)
2000	20,775,744,575	1,771,104,958	1.008	1.010	1.082	1.057	22,479,355,630	1,872,057,941	6.03% (2)
2001	21,284,538,872	1,864,840,362	1.013	1.016	1.096	1.074	23,327,854,604	2,002,838,549	6.20% (3)
2002	18,906,940,626	1,793,756,400	1.015	1.017	1.112	1.092	21,024,517,976	1,958,781,989	6.38% (4)
2003	17,796,650,770	1,876,557,230	1.016	1.020	1.130	1.114	20,110,215,370	2,090,484,754	7.10% (5)
2004	16,971,064,013	1,707,811,318	1.014	1.024	1.146	1.141	19,448,839,359	1,948,612,714	6.67% (6)
2005	17,474,187,541	1,840,057,382	1.010	1.027	1.157	1.172	20,217,634,985	2,156,547,252	7.39% (7)
2006	19,450,774,992	2,048,213,335	1.002	1.030	1.159	1.207	22,543,448,216	2,472,193,495	7.65% (8)
2007	20,416,091,014	2,032,989,663	0.979	1.009	1.135	1.218	23,172,263,301	2,476,181,410	7.77% (9)
2008	20,696,690,248	2,013,892,771	0.954	0.962	1.083	1.172	22,414,515,539	2,360,282,328	7.59% (10)

* Adjusted for Impact of Large Deductibles

(1) (Col.8/Col.7 + .010) x .66

(2) (Col.8/Col.7 + .008) x .66

(3) (Col.8/Col.7 + .008) x .66

(4) (Col.8/Col.7 + .008) x .63

(5) (Col.8/Col.7 + .007) x .64

(6) (Col.8/Col.7 + .004) x .64

(7) (Col.8/Col.7 + .007) x .65

(8) (Col.8/Col.7 + .008) x .65

(9) (Col.8/Col.7 + .009) x .67

(10) (Col.8/Col.7 + .008) x .67

PRE-FILED TESTIMONY

OF

MARK MULVANEY

2009 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. 1099 18th Street, Suite 3100, 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.

Q. Please describe your educational and professional background.

A. I graduated with a bachelor's 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 20 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. Founded in Seattle in 1947 as Milliman & Robertson, the company currently has 49 offices in key locations worldwide. Milliman employs more than 2100 people, with a professional staff of more than 1100 qualified consultants and actuaries, 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 2009 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 in order to present suitable alternatives 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, 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 a 9.6% reduction in the overall level of loss costs.

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, general, 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 9.6%, different class codes will change by different amounts. By industry group the changes are as follows:

Manufacturing 12.0% decrease
Contracting 12.5% decrease
Office and Clerical 18.4% decrease
Goods and Services 7.2% decrease
Miscellaneous 2.7% decrease

Q. What is the proposed effective date of the filed loss costs?

A. April 1, 2010.

Q. When did the current loss costs take effect in North Carolina?

A. The current loss costs became effective April 1, 2009.

Q. For what period of time are the projections made?

A. The filed loss costs are anticipated to go into effect on April 1, 2010. Because it is anticipated that loss cost filings are made annually, these loss costs are expected to remain in effect until April 1, 2011. Therefore, loss costs are projected for policies to become effective from April 1, 2010 through March 31, 2011. 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, 2010 and the last covered claim could occur no later than March 30, 2012. 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. Can you provide more detail on exactly what historical experience is used and how the projection is made?

A. Of course. Fundamentally, the overall change in loss costs proposed is based on Policy Year 2006 and Policy Year 2007 data, valued as of December 31, 2008.

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 2006, for example, consists of the experience of policies (both losses and exposures) with effective dates on any day during 2006.

Q. It's now August 2009, policy year 2007 sounds fairly old at this point. Would it be better to include more recent data?

A. No, it turns out that 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 2007 was written on December 31, 2007 with normal expiration approximately one year later, on December 30, 2008. The valuation date of the data is December 31, 2008. 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 reasonable that policy year 2007 is the most recent policy year that could feasibly be included.

Q. What about Policy Year 2008?

A. As of December 31, 2008, policy year 2008 is incomplete. Most policies written in 2008 will continue in force during 2009. Roughly speaking, only one half of policy year 2008 written premium would be earned as of year-end 2008, and only one half of the claims that will eventually occur will have occurred by year-end 2008. 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 as 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-based assessments, and loss adjustment expense 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. Fair enough. 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 2006 and policy year 2007 experience.

Q. What companies' data are included in policy year 2006 and policy year 2007 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 that one carrier representing 0.5% of the market was excluded in policy year 2006. No other carriers representing more than 0.1% of the market were excluded.

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 2006 and policy year 2007 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 the 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 (4/1/2009) 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 2006 and 2007 will therefore include many claims which have not been resolved as of December 31, 2008, 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 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 (2006 or 2007) to a 19th report. At the 19th report, the accident year ratio of paid loss plus outstanding reserves to paid loss is selected based on an average of the five most recently available accident years that have a 19th report valuation. The policy year cumulative loss development to a 19th report is first adjusted to be consistent with an accident year 19th report valuation, then multiplied by this ratio to produce a value consistent with accident year incurred losses. Additionally, an accident year 19th to ultimate 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.

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 because the case-incurred loss development factors tend to be more volatile.

In a manner consistent with the paid loss development, policy year cumulative development to a 19th report is adjusted to be consistent with an accident year 19th report. The average of the most recent five accident year ratio of paid plus outstanding reserve to paid plus case reserve is then applied. Additionally, an accident year 19th to ultimate 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 is the limit?

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 2006 and 2007 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 current filing uses a factor of 1.005 (one-half of 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 (April 1, 2011) is approximately \$18.7 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 Years 2006 or 2007.

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 losses that occurred during policy year 2006 and policy year 2007 are paid 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 of the previous loss cost filing including the impact of the change in maximum weekly benefits effective January 1, 2009. This adjustment is calculated in Appendix A-I of the filing. The second adjustment is for impact of the change in the maximum weekly benefits effective January 1, 2010. This change is summarized in Appendix C-I of the filing.

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 three sources of information for the ratio of loss adjustment expenses to losses. The first is a countrywide ratio based on calendar year data filed with the Insurance Expense Exhibit, a supplement to insurance companies' statutory financial statements. The second 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. Additionally, the third source is the North Carolina calendar year ratios of total LAE to total loss from insurance company statutory statements page 15.

Q. What factor did the Rate Bureau select to incorporate loss adjustment expenses?

A. The Rate Bureau selected 1.160, the same factor that was used in the 2008 loss cost filing.

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 2006 and 2007, even after adjustment for development and on-leveling, represents the ultimate level of costs during policy year 2006 and 2007 respectively. However, the loss costs are proposed to be applied to policies effective from 4/1/2010 through 3/31/2011. 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 1993 through 2007, but focused chiefly on the most recent years. 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 4/1/2009 loss cost level. Indemnity and medical losses are analyzed separately and are developed to ultimate and adjusted to the benefit level included in the most recent filing. 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 4/1/2009 loss cost level, the pure premiums that form the denominator are also adjusted to the policy year 2007 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 2007 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 2007 wage levels) and a denominator consistent with the denominator of the frequency trend (developed pure premiums adjusted to current loss cost and 2007 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 .985 or a negative 1.5% per year. Their medical pure premium annual trend selection was a factor of 1.005 or a positive 0.5% per year. Since in North Carolina indemnity losses dominate, 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 2006 and policy year 2007) and the time that they will be used (policies written between 4/1/2010 and 3/31/2011).

Q. What trends did the Rate Bureau use for the loss costs currently in effect?

A. The 2008 loss cost filing incorporated an annual trend factor of 1.000 or zero percent per year for indemnity, and a factor of 1.025 or 2.5% per year for medical. Thus, the revised trends represent a decrease from no trend to a negative trend for indemnity, and a reduction of the positive trend rate for medical.

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 9.6%, is reasonable and actuarially sound.

Q. Has the methodology used by the Rate Bureau to determine the overall change in loss cost level changed from the methodology used in the 2008 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 change for the F classifications are reasonable.

Q. 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 2008 filing?

A. Yes it has. The Rate Bureau is adopting a change in methodology that is being recommended by the NCCI for all states where the NCCI prepares loss cost or rates. This change in methodology affects both the industry group differentials and the individual classification loss costs.

Q. What are the key features of this change in methodology?

A. There are six key elements of this change.

- (1) Claims are no longer separated into serious and non serious groupings for loss development purposes. Instead, they are separated into two categories, likely to develop and not likely to develop. Those categories are determined by the injury type, body part, and open or closed status at a first report.

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- (2) Changes to the workers compensation statistical plan allow development of statistical plan data beyond the 5th report previously used. This expansion will be up to a 10th report, to be phased in over time. The development from the oldest statistical plan valuation to ultimate continues to be based on the financial data development for the same ages.
 - (3) Large claims will be capped at \$500,000 and excess losses are built in based on the excess loss factors used in retrospective rating for each of seven hazard groups.
 - (4) Indemnity and medical serious and non-serious pure premium categories are no longer used; instead the categories are indemnity and medical, likely to develop and not likely to develop.
 - (5) The computation of industry group differentials is modified to be consistent with the revised method to apply loss development, loss limits, and an adjustment the full credibility standard.
 - (6) There are changes to the full credibility standard for the indicated pure premiums and the national pure premiums.

Q. Where is this new methodology described in the filing?

A. The new methodology with respect to the industry group differentials is described in Appendix A-V of the filing. The new methodology with respect to class ratemaking is described in Appendices B-I through B-V of the filing.

Q. Why was the change in methodology made?

A. The change in methodology was made to both increase the accuracy and reduce the volatility of the loss costs at the classification level.

Q. Does the revised methodology for the calculation of industry groups and individual class loss costs change the overall level of North Carolina loss costs?

A. No. The changes to the industry group and class ratemaking methodology are calculated on a revenue neutral basis. The overall change in loss costs is what affects the overall average level of loss costs. The change in methodology changes the distribution of that change from class to class.

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 classes, the limits remain the industry group average change plus or minus 25%. For the F classes, the limits have been changed from plus or minus 25% used in the 2008 filing, to plus or minus 15% used in this filing.

Q. In your opinion, is the revised 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 reflect the expected level of loss costs for workers compensation insurance in North Carolina, and the loss costs by classification as contained in that filing are actuarially sound.

Q. Does this conclude your testimony?

A. Yes it does.