

**Size of Risk Distributions** (Year-To-Date through month indicated)

Size of Risk	August	2009	December	2008	December	2007
	Count Number	Count Percent	Count Number	Count Percent	Count Number	Count Percent
0-499	1,553	9.4%	3,811	12.6%	4,250	11.2%
500-999	9,360	56.8%	16,008	52.8%	20,370	53.7%
1,000-4,999	4,201	25.5%	7,747	25.6%	9,692	25.5%
5,000-9,999	805	4.9%	1,568	5.2%	2,126	5.6%
10,000-24,999	431	2.6%	881	2.9%	1,076	2.8%
25,000-49,999	93	0.6%	194	0.6%	290	0.8%
50,000-99,999	28	0.2%	79	0.3%	95	0.3%
100,000-499,999	12	0.1%	23	0.1%	47	0.1%
500,000 +	0	0.0%	0	0.0%	1	0.0%
<b>TOTALS</b>	<b>16,483</b>	<b>100.0%</b>	<b>30,311</b>	<b>100.0%</b>	<b>37,947</b>	<b>100.0%</b>
	<b>as of Sept 8, 2009</b>		<b>as of Sept 8, 2009</b>		<b>as of Sept 8, 2009</b>	
	August	2009	December	2008	December	2007
	Dollars Number	Dollars Percent	Dollars Number	Dollars Percent	Dollars Number	Dollars Percent
0-499	410,142	1.1%	993,450	1.4%	1,137,102	1.2%
500-999	7,911,868	21.9%	13,427,169	18.9%	15,991,270	16.8%
1,000-4,999	9,450,778	26.2%	17,504,950	24.6%	22,645,672	23.7%
5,000-9,999	5,532,349	15.3%	10,806,751	15.2%	14,666,451	15.4%
10,000-24,999	6,332,859	17.5%	13,039,611	18.3%	16,113,956	16.9%
25,000-49,999	3,201,404	8.9%	6,632,330	9.3%	10,022,444	10.5%
50,000-99,999	1,788,244	5.0%	5,465,738	7.7%	6,472,443	6.8%
100,000-499,999	1,508,556	4.2%	3,339,188	4.7%	7,706,914	8.1%
500,000 +	0	0.0%	0	0.0%	651,136	0.7%
<b>TOTALS</b>	<b>36,136,200</b>	<b>100.0%</b>	<b>71,209,187</b>	<b>100.0%</b>	<b>95,407,388</b>	<b>100.0%</b>
	<b>as of Sept 8, 2009</b>		<b>as of Sept 8, 2009</b>		<b>as of Sept 8, 2009</b>	
	August	2009	December	2008	December	2007
	Average Premium		Average Premium		Average Premium	
0-499	264		261		268	
500-999	845		839		785	
1,000-4,999	2,250		2,260		2,337	
5,000-9,999	6,872		6,892		6,899	
10,000-24,999	14,693		14,801		14,976	
25,000-49,999	34,424		34,187		34,560	
50,000-99,999	63,866		69,187		68,131	
100,000-499,999	125,713		145,182		163,977	
500,000 +	0		0		651,136	
<b>TOTALS</b>	<b>2,192</b>		<b>2,349</b>		<b>2,514</b>	
	<b>as of Sept 8, 2009</b>		<b>as of Sept 8, 2009</b>		<b>as of Sept 8, 2009</b>	

For the Current Year, Counts and Premium are as of the Last Day of the Month Indicated.

**New Assignments**

Monthly New Assignment Totals As Of The Last Day Of Each Year (2009 As Of The Last Day Of The Appropriate Month)

Month	2009 YTD			2008			2007		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	854	1,838,317	2,153	1,307	2,443,187	1,869	1,633	3,998,539	2,449
February	848	1,492,397	1,760	1,250	1,883,500	1,507	1,728	3,276,093	1,896
March	931	1,690,483	1,816	1,257	2,175,152	1,730	2,046	3,824,033	1,869
April	861	1,478,973	1,718	1,275	2,599,494	2,039	1,715	2,711,009	1,581
May	933	1,670,975	1,791	1,159	1,950,714	1,683	1,687	3,488,736	2,068
June	908	1,560,272	1,718	1,034	1,861,573	1,800	1,736	2,857,295	1,646
July	936	1,553,911	1,660	1,083	1,892,145	1,747	1,367	3,537,140	2,588
August	839	1,453,115	1,732	1,058	1,811,105	1,712	1,590	2,628,420	1,653
September				979	1,772,569	1,811	1,427	2,710,410	1,899
October				1,009	1,729,749	1,714	1,438	2,871,556	1,997
November				704	1,348,880	1,916	1,135	1,734,103	1,528
December				667	1,082,371	1,623	889	1,449,791	1,631
Total	7,110	12,738,443	1,792	12,782	22,550,439	1,764	18,391	35,087,125	1,908

as of Sept 8, 2009

as of Sept 8, 2009

as of Sept 8, 2009

Monthly Renewal Totals As Of The Last Day Of Each Year (2009 As Of The Last Day Of The Appropriate Month)

Month	2009 YTD			2008			2007		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	1,274	3,919,108	3,076	1,869	6,201,106	3,318	1,844	6,473,991	3,511
February	1,182	2,761,455	2,336	1,599	4,035,641	2,524	1,694	4,371,608	2,581
March	1,416	3,383,942	2,390	1,856	4,772,232	2,571	1,920	5,038,128	2,624
April	1,214	3,301,065	2,719	1,663	4,944,156	2,973	1,784	5,197,214	2,913
May	1,213	2,919,586	2,407	1,635	4,205,337	2,572	1,715	4,816,793	2,809
June	1,146	2,296,173	2,004	1,583	4,007,737	2,532	1,757	4,771,378	2,716
July	1,101	2,851,830	2,590	1,476	4,227,035	2,864	1,686	5,003,606	2,968
August	827	1,964,598	2,376	1,511	3,693,736	2,445	1,798	5,452,682	3,033
September				1,378	3,479,011	2,525	1,628	4,702,006	2,888
October				1,471	3,974,407	2,702	1,728	5,687,231	3,291
November				1,083	2,700,430	2,493	1,363	4,339,004	3,183
December				935	3,884,553	4,155	1,278	3,656,514	2,861
Total	9,373	23,397,757	2,496	18,059	50,125,381	2,776	20,195	59,510,155	2,947

as of Sept 8, 2009

as of Sept 8, 2009

as of Sept 8, 2009

Monthly Combined New and Renewal Totals As Of The Last Day Of Each Year (2009 As Of The Last Day Of The Appropriate Month)

Month	2009 YTD			2008			2007		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	2,128	5,757,425	2,706	3,176	8,644,293	2,722	3,477	10,472,530	3,012
February	2,030	4,253,852	2,095	2,849	5,919,141	2,078	3,422	7,647,701	2,235
March	2,347	5,074,425	2,162	3,113	6,947,384	2,232	3,966	8,862,161	2,235
April	2,075	4,780,038	2,304	2,938	7,543,650	2,568	3,499	7,908,223	2,260
May	2,146	4,590,561	2,139	2,794	6,156,051	2,203	3,402	8,305,529	2,441
June	2,054	3,856,445	1,878	2,617	5,869,310	2,243	3,493	7,628,673	2,184
July	2,037	4,405,741	2,163	2,559	6,119,180	2,391	3,053	8,540,746	2,797
August	1,666	3,417,713	2,051	2,569	5,504,841	2,143	3,388	8,081,102	2,385
September				2,357	5,251,580	2,228	3,055	7,412,416	2,426
October				2,480	5,704,156	2,300	3,166	8,558,787	2,703
November				1,787	4,049,310	2,266	2,498	6,073,107	2,431
December				1,602	4,966,924	3,100	2,167	5,106,305	2,356
Total	16,483	36,136,200	2,192	30,841	72,675,820	2,356	38,586	94,597,280	2,452

as of Sept 8, 2009

as of Sept 8, 2009

as of Sept 8, 2009

North Carolina Rate Bureau  
 Workers Compensation - Residual Market  
**Miscellaneous Values**

	<u>4/1/2009</u>	<u>4/1/2008</u>	<u>4/1/2007</u>	<u>4/1/2006</u>	<u>4/1/2005</u>	<u>4/1/2004</u>	<u>4/1/2003</u>
Code 7370 - Taxicab Co - Employee Operated Vehicle	54,375	51,608	50,918	48,630	47,705	45,365	44,535
Code 7370 - Taxicab Co - Leased or Rented Vehicle	36,250	34,405	33,945	32,420	31,803	30,243	29,690
Domestic Terrorism Charge (DTEC) (eff 4/1/2005) - name changed to Catastrophe Other than Terrorism eff 9/1/08	0.01	0.01	0.01	0.01	0.01	--	--
Expense Constant	250	250	250	210	210	210	210
Terrorism Charge (eff 1/1/2003)	.02**	0.03	0.03	0.03	0.03	0.03	0.03
Corporate Officer Weekly Maximum	1,400	1,300	1,300	1,200	1,200	1,200	1,100
Corporate Officer Weekly Minimum	349	331	326	312	306	291	285
Per Passenger Seat Surcharge - Maximum Surcharge Per Aircraft	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Per Passenger Seat Surcharge - Per Passenger Seat	100	100	100	100	100	100	100
Individual Partners	36,600	34,700	34,300	32,700	32,100	30,500	30,000
USL&HW %	95%	100%	103%	102%	112%	110%	92%
Experience Rating Eligibility (premium last year or last two years)	8,000	8,000	8,000	5,000	5,000	5,000	5,000
Retrospective Rating Plan	State Tax Multiplier	***	1.0300	1.0300	1.0310	1.0310	1.0310
Retrospective Rating Plan	Federal Tax Multiplier	***	1.1050	1.1120	1.1200	1.1310	1.1200
Retrospective Rating Plan	Expected Loss Ratio	***	0.5865	0.6208	0.6362	0.6487	0.6814
Retrospective Rating Plan	Allocated Expense Ratio	***	0.6276	0.6605	0.6769	0.7006	0.7339
Retrospective Rating Plan	Expense Ratio	***	0.3840	0.3500	0.3340	0.3210	0.2890
Retrospective Rating Plan	Expense Ratio Loaded for ALAE Option	***	0.3430	0.3100	0.2930	0.2690	0.2360
Hazard Group Tables Applicable	Hazard Groups A-G (effective 4/1/2008)	yes	yes	yes	no	no	no
Hazard Group Tables Applicable	Hazard Groups 1-4	yes	yes	yes	yes	yes	yes
Maximum Minimum Premium		850	850	850	850	850	850
Minimum Premium Multiplier		185	185	185	185	185	185
	<u>1/1/2009</u>	<u>1/1/2008</u>	<u>1/1/2007</u>	<u>1/1/2006</u>	<u>1/1/2005</u>	<u>1/1/2004</u>	<u>1/1/2003</u>
*Maximum Weekly Benefit - Fatal Injury	810	778	754	730	704	688	674
*Maximum Weekly Benefit - Total Disability	810	778	754	730	704	688	674
*Maximum Weekly Benefit - Permanent Partial Disability	810	778	754	730	704	688	674

**\*Maximum Weekly Benefits are set by the North Carolina Industrial Commission, and are effective for the Calendar Year.**

North Carolina Rate Bureau  
 Workers Compensation - Residual Market  
 Rate Change History

<u>Industry Group</u>	<u>Proposed</u> <u>04/01/10</u>	<u>Effective</u> <u>04/01/09</u>	<u>Effective</u> <u>04/01/08</u>	<u>Effective</u> <u>04/01/07</u>	<u>Effective</u> <u>04/01/06</u>	<u>Effective</u> <u>04/01/05</u>	<u>Effective</u> <u>04/01/04</u>
Manufacturing	-1.3%	-3.5%	6.7%	8.3%	4.8%	2.1%	5.1%
Contracting	1.4%	-4.1%	7.7%	5.0%	9.9%	5.6%	1.4%
Office & Clerical	-8.5%	-7.8%	0.1%	9.6%	14.8%	8.2%	6.6%
Goods & Services	4.0%	-3.0%	3.4%	8.0%	7.2%	4.3%	6.3%
Miscellaneous	9.0%	-0.9%	-1.7%	9.4%	11.1%	0.9%	8.8%
Industrial Classifications Overall	1.3%	-3.8%	4.1%	7.7%	8.7%	4.0%	5.0%
Federal Classifications	22.0%	2.3%	-1.7%	-8.1%	7.1%	-2.0%	30.7%

North Carolina Rate Bureau  
 Workers Compensation - Residual Market  
 Experience Mod and ARAP Distribution

From 01/01/09 to 8/31/09 as of Sept 8, 2009

	<u>File Count</u>	<u>Premium Subtotal</u>	<u>Exp Mod Premium</u>	<u>Mod Effect</u>	<u>ARAP Premium</u>	<u>ARAP Effect</u>	<u>Est Annual Premium</u>
Risks with Credit MODS	720	6,300,044	5,918,110	0.939	5,918,110	1.000	6,096,110
Risks with Debit MODS	264	2,461,966	3,137,155	1.274	3,787,132	1.207	3,851,207
Risks with 1.00 mods	2	575	575	1.000	575	1.000	1,075
Risks with NO Mods	15,647	23,953,985	23,953,985	1.000	23,953,985	1.000	27,664,536
TOTALS	16,633	32,716,571	33,009,825	1.009	33,659,802	1.020	37,612,928

From 01/01/08 to 12/31/08 as of Sept 8, 2009

	<u>File Count</u>	<u>Premium Subtotal</u>	<u>Exp Mod Premium</u>	<u>Mod Effect</u>	<u>ARAP Premium</u>	<u>ARAP Effect</u>	<u>Est Annual Premium</u>
Risks with Credit MODS	1,368	16,125,878	14,764,347	0.916	14,764,347	1.000	15,096,559
Risks with Debit MODS	469	11,854,574	13,329,147	1.124	15,030,977	1.128	15,146,535
Risks with 1.00 mods	14	140,707	140,707	1.000	140,707	1.000	144,207
Risks with NO Mods	29,349	45,890,852	45,890,852	1.000	45,890,852	1.000	52,796,512
TOTALS	31,200	74,012,012	74,125,053	1.002	75,826,883	1.023	83,183,813

North Carolina Rate Bureau  
 Workers Compensation - Residual Market  
**Projected Operating Gain/(Loss)**

Updated 7/15/09

	<u>Policy Year 2008</u>		<u>Policy Year 2007</u>		<u>Policy Years 07 &amp; 08</u>	
	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>
Est. Ultimate Pool Written Premium	52,462		71,871		124,333	
Estimated Ultimate Losses	36,881	0.703	59,581	0.829	96,462	0.776
Servicing Carrier Allowance	13,373	0.255	17,961	0.250	31,334	0.252
Other Expenses	4,150	0.079	4,025	0.056	8,175	0.066
Total Expenses	54,404	1.037	81,567	1.135	135,971	1.094
Estimated Operating Gain/(Loss) Residual Market	(1,942)		(9,696)		(11,638)	
Calendar Year Assessment Base	956,923		982,297		1,939,220	
Estimated Operating Gain/Loss to Cal Year Assessment Base	-0.2%		-1.0%		-0.6%	

source: NCCI Residual Market Results as of First Quarter, 2009. Evaluation is as of March 31, 2009.

note: 000 omitted from dollar amounts.