

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

Size of Risk	September 2017		December 2016		December 2015		December 2014	
	Count	Count	Count	Count	Count	Count	Count	Count
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
0-499	1,249	6.5%	1,834	7.5%	2,034	8.7%	2,154	9.5%
500-999	999	5.2%	1,463	6.0%	1,517	6.5%	1,406	6.2%
1,000-4,999	14,737	77.2%	18,228	74.9%	17,112	73.0%	16,493	72.6%
5,000-9,999	1,282	6.7%	1,685	6.9%	1,615	6.9%	1,472	6.5%
10,000-24,999	662	3.5%	837	3.4%	848	3.6%	866	3.8%
25,000-49,999	109	0.6%	203	0.8%	216	0.9%	229	1.0%
50,000-99,999	42	0.2%	65	0.3%	69	0.3%	77	0.3%
100,000-499,999	10	0.1%	22	0.1%	31	0.1%	35	0.2%
500,000 +	0	0.0%	1	0.0%	0	0.0%	0	0.0%
TOTALS	19,090	100.0%	24,338	100.0%	23,442	100.0%	22,732	100.0%
	as of Oct 3, 2017		as of Jan 5, 2017		as of Jan 4, 2016		as of Jan 5, 2015	
	September	2017	December	2016	December	2015	December	2014
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
0-499	423,815	0.8%	626,617	0.8%	696,992	0.9%	690,770	1.0%
500-999	721,228	1.3%	1,047,027	1.4%	1,077,494	1.5%	1,014,776	1.4%
1,000-4,999	27,679,240	49.8%	34,263,674	45.4%	31,286,991	42.3%	27,634,805	38.6%
5,000-9,999	8,798,545	15.8%	11,629,327	15.4%	11,153,619	15.1%	10,307,201	14.4%
10,000-24,999	9,922,326	17.9%	12,574,408	16.7%	12,702,929	17.2%	12,995,871	18.2%
25,000-49,999	3,628,223	6.5%	6,898,471	9.1%	7,341,630	9.9%	7,860,312	11.0%
50,000-99,999	2,869,634	5.2%	4,520,519	6.0%	4,725,750	6.4%	5,282,090	7.4%
100,000-499,999	1,499,698	2.7%	3,297,230	4.4%	4,979,201	6.7%	5,822,746	8.1%
500,000 +	0	0.0%	617,426	0.8%	0	0.0%	0	0.0%
TOTALS	55,542,709	100.0%	75,474,699	100.0%	73,964,606	100.0%	71,608,571	100.0%
	as of Oct 3, 2017		as of Jan 5, 2017		as of Jan 4, 2016		as of Jan 5, 2015	
	September	2017	December	2016	December	2015	December	2014
	Average		Average		Average		Average	
	Premium		Premium		Premium		Premium	
0-499	339		342		343		321	
500-999	722		716		710		722	
1,000-4,999	1,878		1,880		1,828		1,676	
5,000-9,999	6,863		6,902		6,906		7,002	
10,000-24,999	14,988		15,023		14,980		15,007	
25,000-49,999	33,286		33,983		33,989		34,325	
50,000-99,999	68,325		69,546		68,489		68,599	
100,000-499,999	149,970		149,874		160,619		166,364	
500,000 +	0		617,426		0		0	
TOTALS	2,910		3,101		3,155		3,150	
	as of Oct 3, 2017		as of Jan 5, 2017		as of Jan 4, 2016		as of Jan 5, 2015	

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 (2017 As Of The Last Day Of The Appropriate Month)

Month	2017 YTD			2016			2015		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	1,209	3,365,964	2,784	981	3,555,370	3,624	1,135	4,589,607	4,044
February	1,304	3,597,582	2,759	1,019	3,066,016	3,009	945	3,236,370	3,425
March	1,616	4,133,829	2,558	1,365	3,869,666	2,835	1,246	4,247,764	3,409
April	1,374	3,582,741	2,608	1,248	3,260,676	2,613	1,081	3,351,031	3,100
May	1,400	3,605,763	2,576	1,087	3,252,270	2,992	1,088	3,216,957	2,957
June	1,447	3,900,082	2,695	1,069	3,597,161	3,365	1,075	3,154,777	2,935
July	1,306	3,919,771	3,001	1,077	3,145,961	2,921	1,034	3,276,218	3,168
August	1,416	4,023,187	2,841	1,081	2,839,007	2,626	1,064	2,715,552	2,552
September	1,234	3,574,611	2,897	1,067	3,551,575	3,329	1,049	3,012,183	2,871
October				916	2,305,262	2,517	1,051	3,292,500	3,133
November				888	2,259,780	2,545	807	2,165,924	2,684
December				869	2,264,500	2,606	880	3,189,941	3,625
Total	12,306	33,703,530	2,739	12,667	36,967,244	2,918	12,455	39,448,824	3,167

as of Oct 3, 2017

as of Oct 3, 2017

as of Jan 5, 2016

Monthly Renewal Totals As Of The Last Day Of Each Year (2017 As Of The Last Day Of The Appropriate Month)

Month	2017 YTD			2016			2015		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	766	2,813,758	3,673	988	3,847,544	3,894	948	2,994,534	3,159
February	725	2,492,723	3,438	934	3,351,163	3,588	905	3,730,463	4,122
March	939	3,054,853	3,253	1,182	3,733,293	3,158	1,156	3,769,359	3,261
April	880	2,660,968	3,024	1,020	3,272,637	3,208	979	3,240,558	3,310
May	866	2,683,861	3,099	1,034	3,138,845	3,036	1,019	3,130,481	3,072
June	778	2,546,592	3,273	1,055	3,235,814	3,067	973	2,918,392	2,999
July	537	1,771,209	3,298	1,041	3,401,548	3,268	1,031	3,642,026	3,533
August	632	1,537,272	2,432	1,018	2,949,607	2,897	959	2,973,685	3,101
September	661	2,277,943	3,446	966	3,197,670	3,310	876	3,152,101	3,598
October				1,079	3,882,187	3,598	971	3,657,486	3,767
November				765	2,597,966	3,396	768	2,750,070	3,581
December				691	2,479,875	3,589	640	2,186,976	3,417
Total	6,784	21,839,179	3,219	11,773	39,088,149	3,320	11,225	38,146,131	3,398

as of Oct 3, 2017

as of Oct 3, 2017

as of Jan 5, 2016

Monthly Combined New and Renewal Totals As Of The Last Day Of Each Year (2017 As Of The Last Day Of The Appropriate Month)

Month	2017 YTD			2016			2015		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	1,975	6,179,722	3,129	1,969	7,402,914	3,760	2,083	7,584,141	3,641
February	2,029	6,090,305	3,002	1,953	6,417,179	3,286	1,850	6,966,833	3,766
March	2,555	7,188,682	2,814	2,547	7,602,959	2,985	2,402	8,017,123	3,338
April	2,254	6,243,709	2,770	2,268	6,533,313	2,881	2,060	6,591,589	3,200
May	2,266	6,289,624	2,776	2,121	6,391,115	3,013	2,107	6,347,438	3,013
June	2,225	6,446,674	2,897	2,124	6,832,975	3,217	2,048	6,073,169	2,965
July	1,843	5,690,980	3,088	2,118	6,547,509	3,091	2,065	6,918,244	3,350
August	2,048	5,560,459	2,715	2,099	5,788,614	2,758	2,023	5,689,237	2,812
September	1,895	5,852,554	3,088	2,033	6,749,245	3,320	1,925	6,164,284	3,202
October				1,995	6,187,449	3,101	2,022	6,949,986	3,437
November				1,653	4,857,746	2,939	1,575	4,915,994	3,121
December				1,560	4,744,375	3,041	1,520	5,376,917	3,537
Total	19,090	55,542,709	2,910	24,440	76,055,393	3,112	23,680	77,594,955	3,277

as of Oct 3, 2017

as of Oct 3, 2017

as of Jan 5, 2016

North Carolina Rate Bureau
Workers Compensation - Residual Market

Updated 11/7/2016

Miscellaneous Values

	<u>4/1/2017</u>	<u>4/1/2016</u>	<u>4/1/2015</u>	<u>4/1/2014</u>	<u>4/1/2013</u>
Code 7370 - Taxicab Co - Employee Operated Vehicle	66,900	65,200	64,100	62,600	61,200
Code 7370 - Taxicab Co - Leased or Rented Vehicle	44,600	43,500	42,700	41,800	40,800
Domestic Terrorism Charge (DTEC) (eff 4/1/2005)	0.01	0.01	0.01	0.01	0.01
- name changed to Catastrophe Other than Terrorism eff 9/1/08					
Expense Constant	160	160	250	250	250
Terrorism (Assigned Risk)	0.01	0.02	0.02	0.02	0.02
Corporate Officer Weekly Maximum	1,700	1,700	1,600	1,600	1,600
Corporate Officer Weekly Minimum	850	850	800	800	800
Per Passenger Seat Surcharge - Maximum Surcharge Per Aircraft	n/a	n/a	n/a	1,000	1,000
Per Passenger Seat Surcharge - Per Passenger Seat	n/a	n/a	n/a	100	100
Individual Partners and Sole Proprietors	44,600	43,500	42,700	41,800	40,800
USL&HW %	92%	92%	91%	92%	90%
Experience Rating Eligibility (premium last year or last two years)	10,000	10,000	8,000	8,000	8,000
Maximum Minimum Premium	1,500	1,500	1,500	1,250	1,250
Minimum Premium Multiplier	250	250	250	250	250
	<u>1/1/2017</u>	<u>1/1/2016</u>	<u>1/1/2015</u>	<u>1/1/2014</u> [^]	<u>1/1/2013</u>
*Maximum Weekly Benefit - Fatal Injury	978	944	920	904	884
*Maximum Weekly Benefit - Total Disability	978	944	920	904	884
*Maximum Weekly Benefit - Permanent Partial Disability	978	944	920	904	884

***Maximum Weekly Benefits are set by the North Carolina Industrial Commission, and are effective for the Calendar Year. (<http://www.ic.nc.gov/ncic/pages/maxrates.htm>)**

[^] The North Carolina Industrial Commission reduced 1/1/2014 maximum by \$8 in early March; as originally published, this was \$912.

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

Updated 11/7/2016

	Effective <u>04/01/17</u>	Effective <u>04/01/16</u>	Effective <u>04/01/15</u>	Effective <u>04/01/14</u>	Effective <u>04/01/13</u>
<u>Industry Group</u>					
Manufacturing	-7.6%	2.8%	-3.4%	4.1%	5.3%
Contracting	-5.4%	-0.1%	-3.9%	1.8%	3.9%
Office & Clerical	-13.6%	1.2%	-6.1%	2.9%	0.2%
Goods & Services	-8.6%	1.8%	-5.5%	5.3%	7.1%
<u>Miscellaneous</u>	<u>-8.3%</u>	<u>3.8%</u>	<u>-3.6%</u>	<u>5.6%</u>	<u>4.4%</u>
Industrial Classifications Overall	-8.3%	1.9%	-4.5%	4.2%	4.8%
Federal Classifications	11.0%	12.7%	-7.7%	-3.3%	8.5%

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

From 01/01/2017 to 9/30/2017

Updated 10/3/2017

	<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	408	4,126,877	3,840,831	0.931	3,840,831	1.000	3,840,831
Risks with Debit MODS	216	2,104,869	2,885,057	1.371	3,580,267	1.241	3,580,267
Risks with 1.00 mods	1	19,122	19,122	1.000	19,122	1.000	19,122
Risks with NO Mods	18,493	48,434,970	48,434,970	1.000	48,434,970	1.000	48,434,970
TOTALS	19,118	54,685,838	55,179,980	1.009	55,875,190	1.013	55,875,190

From 01/01/2016 to 12/31/2016

Updated 10/3/2017

	<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	796	7,553,033	6,981,048	0.924	6,981,048	1.000	6,981,048
Risks with Debit MODS	335	3,957,504	5,389,330	1.362	6,694,329	1.242	6,694,329
Risks with 1.00 mods	3	29,522	29,522	1.000	29,522	1.000	29,522
Risks with NO Mods	23,376	62,974,704	62,974,704	1.000	62,974,704	1.000	62,974,704
TOTALS	24,510	74,514,763	75,374,604	1.012	76,679,603	1.017	76,679,603

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

Updated 10/3/2017

	<u>Policy Year 2016</u>		<u>Policy Year 2015</u>		<u>Policy Years 2015 & 2016</u>	
	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>
Est. Ultimate Pool Written Premium	52,798		58,066		110,864	
Estimated Ultimate Losses	36,747	0.696	35,130	0.605	71,877	0.648
Servicing Carrier Allowance	11,146	0.211	12,264	0.211	23,410	0.211
Other Expenses	4,224	0.080	4,645	0.080	8,869	0.080
Total Expenses	52,117	0.990	52,039	0.896	104,156	0.940
Estimated Operating Gain/(Loss) Residual Market	681		6,027		6,708	
Calendar Year Assessment Base	982,152		1,077,708		2,059,860	
Estimated Operating Gain/Loss to Cal Year Assessment Base	0.1%		0.6%		0.3%	

source: NCCI Residual Market Results as of Second Quarter, 2017 Evaluation is as of June 30, 2017.

note: 000 omitted from dollar amounts.