

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

Size of Risk	July 2017		December 2016		December 2015		December 2014	
	Count Number	Count Percent	Count Number	Count Percent	Count Number	Count Percent	Count Number	Count Percent
0-499	962	6.4%	1,834	7.5%	2,034	8.7%	2,154	9.5%
500-999	732	4.9%	1,463	6.0%	1,517	6.5%	1,406	6.2%
1,000-4,999	11,616	77.7%	18,228	74.9%	17,112	73.0%	16,493	72.6%
5,000-9,999	992	6.6%	1,685	6.9%	1,615	6.9%	1,472	6.5%
10,000-24,999	507	3.4%	837	3.4%	848	3.6%	866	3.8%
25,000-49,999	91	0.6%	203	0.8%	216	0.9%	229	1.0%
50,000-99,999	39	0.3%	65	0.3%	69	0.3%	77	0.3%
100,000-499,999	7	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	14,946	100.0%	24,338	100.0%	23,442	100.0%	22,732	100.0%
	as of August 4, 2017		as of Jan 5, 2017		as of Jan 4, 2016		as of Jan 5, 2015	
	July Dollars Number	2017 Dollars Percent	December Dollars Number	2016 Dollars Percent	December Dollars Number	2015 Dollars Percent	December Dollars Number	2014 Dollars Percent
0-499	323,680	0.7%	626,617	0.8%	696,992	0.9%	690,770	1.0%
500-999	531,279	1.2%	1,047,027	1.4%	1,077,494	1.5%	1,014,776	1.4%
1,000-4,999	21,819,179	49.9%	34,263,674	45.4%	31,286,991	42.3%	27,634,805	38.6%
5,000-9,999	6,845,962	15.7%	11,629,327	15.4%	11,153,619	15.1%	10,307,201	14.4%
10,000-24,999	7,481,905	17.1%	12,574,408	16.7%	12,702,929	17.2%	12,995,871	18.2%
25,000-49,999	3,053,245	7.0%	6,898,471	9.1%	7,341,630	9.9%	7,860,312	11.0%
50,000-99,999	2,690,818	6.2%	4,520,519	6.0%	4,725,750	6.4%	5,282,090	7.4%
100,000-499,999	954,302	2.2%	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	43,700,370	100.0%	75,474,699	100.0%	73,964,606	100.0%	71,608,571	100.0%
	as of August 4, 2017		as of Jan 5, 2017		as of Jan 4, 2016		as of Jan 5, 2015	
	July Average Premium	2017	December Average Premium	2016	December Average Premium	2015	December Average Premium	2014
0-499	336		342		343		321	
500-999	726		716		710		722	
1,000-4,999	1,878		1,880		1,828		1,676	
5,000-9,999	6,901		6,902		6,906		7,002	
10,000-24,999	14,757		15,023		14,980		15,007	
25,000-49,999	33,552		33,983		33,989		34,325	
50,000-99,999	68,995		69,546		68,489		68,599	
100,000-499,999	136,329		149,874		160,619		166,364	
500,000 +	0		617,426		0		0	
TOTALS	2,924		3,101		3,155		3,150	
	as of August 4, 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.

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	3,379,944	2,796	981	3,555,827	3,625	1,135	4,589,607	4,044
February	1,303	3,659,513	2,809	1,019	3,069,416	3,012	945	3,236,370	3,425
March	1,616	4,307,929	2,666	1,365	3,876,994	2,840	1,246	4,247,764	3,409
April	1,373	3,670,700	2,673	1,248	3,299,812	2,644	1,081	3,351,031	3,100
May	1,399	3,754,563	2,684	1,087	3,270,688	3,009	1,088	3,216,957	2,957
June	1,449	4,028,203	2,780	1,069	3,589,780	3,358	1,075	3,154,777	2,935
July	1,256	3,769,005	3,001	1,077	3,092,563	2,871	1,034	3,276,218	3,168
August				1,081	2,830,477	2,618	1,064	2,715,552	2,552
September				1,067	3,529,010	3,307	1,049	3,012,183	2,871
October				916	2,244,354	2,450	1,051	3,292,500	3,133
November				888	2,276,632	2,564	807	2,165,924	2,684
December				869	2,224,732	2,560	880	3,189,941	3,625
Total	9,605	26,569,857	2,766	12,667	36,860,285	2,910	12,455	39,448,824	3,167

as of August 4, 2017

as of August 4, 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	763	2,788,035	3,654	988	3,847,544	3,894	948	2,994,534	3,159
February	723	2,634,442	3,644	933	3,366,278	3,608	905	3,730,463	4,122
March	938	2,979,072	3,176	1,182	3,733,288	3,158	1,156	3,769,359	3,261
April	879	2,621,972	2,983	1,020	3,297,056	3,232	979	3,240,558	3,310
May	864	2,683,846	3,106	1,034	3,203,552	3,098	1,019	3,130,481	3,072
June	776	2,103,141	2,710	1,055	3,196,651	3,030	973	2,918,392	2,999
July	398	1,320,005	3,317	1,041	3,357,676	3,225	1,031	3,642,026	3,533
August				1,018	2,923,232	2,872	959	2,973,685	3,101
September				966	3,245,844	3,360	876	3,152,101	3,598
October				1,077	3,857,817	3,582	971	3,657,486	3,767
November				764	2,567,345	3,360	768	2,750,070	3,581
December				690	2,426,163	3,516	640	2,186,976	3,417
Total	5,341	17,130,513	3,207	11,768	39,022,446	3,316	11,225	38,146,131	3,398

as of August 4, 2017

as of August 4, 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	1,972	6,167,979	3,128	1,969	7,403,371	3,760	2,083	7,584,141	3,641
February	2,026	6,293,955	3,107	1,952	6,435,694	3,297	1,850	6,966,833	3,766
March	2,554	7,287,001	2,853	2,547	7,610,282	2,988	2,402	8,017,123	3,338
April	2,252	6,292,672	2,794	2,268	6,596,868	2,909	2,060	6,591,589	3,200
May	2,263	6,438,409	2,845	2,121	6,474,240	3,052	2,107	6,347,438	3,013
June	2,225	6,131,344	2,756	2,124	6,786,431	3,195	2,048	6,073,169	2,965
July	1,654	5,089,010	3,077	2,118	6,450,239	3,045	2,065	6,918,244	3,350
August				2,099	5,753,709	2,741	2,023	5,689,237	2,812
September				2,033	6,774,854	3,332	1,925	6,164,284	3,202
October				1,993	6,102,171	3,062	2,022	6,949,986	3,437
November				1,652	4,843,977	2,932	1,575	4,915,994	3,121
December				1,559	4,650,895	2,983	1,520	5,376,917	3,537
Total	14,946	43,700,370	2,924	24,435	75,882,731	3,105	23,680	77,594,955	3,277

as of August 4, 2017

as of August 4, 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 7/31/2017

Updated 8/4/2017

	<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	339	3,242,665	3,040,819	0.938	3,040,819	1.000	3,040,819
Risks with Debit MODS	169	1,693,603	2,353,338	1.390	2,950,902	1.254	2,950,902
Risks with 1.00 mods	1	19,121	19,121	1.000	19,121	1.000	19,121
Risks with NO Mods	14,462	38,046,884	38,046,884	1.000	38,046,884	1.000	38,046,884
TOTALS	14,971	43,002,274	43,460,162	1.011	44,057,726	1.014	44,057,726

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

Updated 8/4/2017

	<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	793	7,483,602	6,916,838	0.924	6,916,838	1.000	6,916,838
Risks with Debit MODS	334	3,976,971	5,400,703	1.358	6,697,001	1.240	6,697,001
Risks with 1.00 mods	3	29,522	29,522	1.000	29,522	1.000	29,522
Risks with NO Mods	23,375	62,860,199	62,860,199	1.000	62,860,199	1.000	62,860,199
TOTALS	24,505	74,350,294	75,207,262	1.012	76,503,560	1.017	76,503,560

North Carolina Rate Bureau
 Workers Compensation - Residual Market

Updated 6/5/2016

Projected Operating Gain/(Loss)

	<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	53,524		58,128		111,652	
Estimated Ultimate Losses	37,413	0.699	38,016	0.654	75,429	0.676
Servicing Carrier Allowance	11,299	0.211	12,277	0.211	23,576	0.211
Other Expenses	4,282	0.080	4,650	0.080	8,932	0.080
Total Expenses	52,994	0.990	54,943	0.945	107,937	0.967
Estimated Operating Gain/(Loss) Residual Market	530		3,185		3,715	
Calendar Year Assessment Base	982,819		1,077,758		2,060,577	
Estimated Operating Gain/Loss to Cal Year Assessment Base	0.1%		0.3%		0.2%	

source: NCCI Residual Market Results as of Fourth Quarter, 2016 Evaluation is as of December 31, 2016.

note: 000 omitted from dollar amounts.