

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

Size of Risk	August 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	1,120	6.6%	1,834	7.5%	2,034	8.7%	2,154	9.5%
500-999	868	5.1%	1,463	6.0%	1,517	6.5%	1,406	6.2%
1,000-4,999	13,197	77.5%	18,228	74.9%	17,112	73.0%	16,493	72.6%
5,000-9,999	1,138	6.7%	1,685	6.9%	1,615	6.9%	1,472	6.5%
10,000-24,999	566	3.3%	837	3.4%	848	3.6%	866	3.8%
25,000-49,999	105	0.6%	203	0.8%	216	0.9%	229	1.0%
50,000-99,999	37	0.2%	65	0.3%	69	0.3%	77	0.3%
100,000-499,999	7	0.0%	22	0.1%	31	0.1%	35	0.2%
500,000 +	0	0.0%	1	0.0%	0	0.0%	0	0.0%
TOTALS	17,038	100.0%	24,338	100.0%	23,442	100.0%	22,732	100.0%

Size of Risk	as of Sept 5, 2017		as of Jan 5, 2017		as of Jan 4, 2016		as of Jan 5, 2015	
	August 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	379,314	0.8%	626,617	0.8%	696,992	0.9%	690,770	1.0%
500-999	630,673	1.3%	1,047,027	1.4%	1,077,494	1.5%	1,014,776	1.4%
1,000-4,999	24,784,419	50.4%	34,263,674	45.4%	31,286,991	42.3%	27,634,805	38.6%
5,000-9,999	7,846,896	16.0%	11,629,327	15.4%	11,153,619	15.1%	10,307,201	14.4%
10,000-24,999	8,396,232	17.1%	12,574,408	16.7%	12,702,929	17.2%	12,995,871	18.2%
25,000-49,999	3,506,915	7.1%	6,898,471	9.1%	7,341,630	9.9%	7,860,312	11.0%
50,000-99,999	2,530,974	5.2%	4,520,519	6.0%	4,725,750	6.4%	5,282,090	7.4%
100,000-499,999	1,079,084	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	49,154,507	100.0%	75,474,699	100.0%	73,964,606	100.0%	71,608,571	100.0%

Size of Risk	as of Sept 5, 2017		as of Jan 5, 2017		as of Jan 4, 2016		as of Jan 5, 2015	
	August Average Premium	2017	December Average Premium	2016	December Average Premium	2015	December Average Premium	2014
0-499	339		342		343		321	
500-999	727		716		710		722	
1,000-4,999	1,878		1,880		1,828		1,676	
5,000-9,999	6,895		6,902		6,906		7,002	
10,000-24,999	14,834		15,023		14,980		15,007	
25,000-49,999	33,399		33,983		33,989		34,325	
50,000-99,999	68,405		69,546		68,489		68,599	
100,000-499,999	154,155		149,874		160,619		166,364	
500,000 +	0		617,426		0		0	
TOTALS	2,885		3,101		3,155		3,150	

as of Sept 5, 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	3,369,769	2,787	981	3,555,827	3,625	1,135	4,589,607	4,044
February	1,304	3,603,362	2,763	1,019	3,069,416	3,012	945	3,236,370	3,425
March	1,616	4,151,464	2,569	1,365	3,876,994	2,840	1,246	4,247,764	3,409
April	1,373	3,584,581	2,611	1,248	3,299,795	2,644	1,081	3,351,031	3,100
May	1,400	3,633,010	2,595	1,087	3,247,659	2,988	1,088	3,216,957	2,957
June	1,449	3,922,868	2,707	1,069	3,596,630	3,364	1,075	3,154,777	2,935
July	1,305	3,883,706	2,976	1,077	3,113,794	2,891	1,034	3,276,218	3,168
August	1,377	3,766,441	2,735	1,081	2,831,167	2,619	1,064	2,715,552	2,552
September				1,067	3,527,106	3,306	1,049	3,012,183	2,871
October				916	2,253,089	2,460	1,051	3,292,500	3,133
November				888	2,273,019	2,560	807	2,165,924	2,684
December				869	2,236,166	2,573	880	3,189,941	3,625
Total	11,033	29,915,201	2,711	12,667	36,880,662	2,912	12,455	39,448,824	3,167

as of Sept 5, 2017

as of Sept 5, 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	764	2,826,178	3,699	988	3,847,544	3,894	948	2,994,534	3,159
February	724	2,493,863	3,445	934	3,370,651	3,609	905	3,730,463	4,122
March	940	2,990,777	3,182	1,182	3,733,288	3,158	1,156	3,769,359	3,261
April	880	2,635,153	2,994	1,020	3,272,637	3,208	979	3,240,558	3,310
May	866	2,747,853	3,173	1,034	3,151,019	3,047	1,019	3,130,481	3,072
June	779	2,526,170	3,243	1,055	3,213,857	3,046	973	2,918,392	2,999
July	468	1,629,281	3,481	1,041	3,381,719	3,249	1,031	3,642,026	3,533
August	584	1,390,031	2,380	1,018	2,930,977	2,879	959	2,973,685	3,101
September				966	3,190,449	3,303	876	3,152,101	3,598
October				1,078	3,880,099	3,599	971	3,657,486	3,767
November				765	2,597,656	3,396	768	2,750,070	3,581
December				690	2,430,167	3,522	640	2,186,976	3,417
Total	6,005	19,239,306	3,204	11,771	39,000,063	3,313	11,225	38,146,131	3,398

as of Sept 5, 2017

as of Sept 5, 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	1,973	6,195,947	3,140	1,969	7,403,371	3,760	2,083	7,584,141	3,641
February	2,028	6,097,225	3,007	1,953	6,440,067	3,298	1,850	6,966,833	3,766
March	2,556	7,142,241	2,794	2,547	7,610,282	2,988	2,402	8,017,123	3,338
April	2,253	6,219,734	2,761	2,268	6,572,432	2,898	2,060	6,591,589	3,200
May	2,266	6,380,863	2,816	2,121	6,398,678	3,017	2,107	6,347,438	3,013
June	2,228	6,449,038	2,895	2,124	6,810,487	3,206	2,048	6,073,169	2,965
July	1,773	5,512,987	3,109	2,118	6,495,513	3,067	2,065	6,918,244	3,350
August	1,961	5,156,472	2,630	2,099	5,762,144	2,745	2,023	5,689,237	2,812
September				2,033	6,717,555	3,304	1,925	6,164,284	3,202
October				1,994	6,133,188	3,076	2,022	6,949,986	3,437
November				1,653	4,870,675	2,947	1,575	4,915,994	3,121
December				1,559	4,666,333	2,993	1,520	5,376,917	3,537
Total	17,038	49,154,507	2,885	24,438	75,880,725	3,105	23,680	77,594,955	3,277

as of Sept 5, 2017

as of Sept 5, 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 8/31/2017 Updated 9/5/2017

	<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	373	3,674,119	3,425,000	0.932	3,425,000	1.000	3,425,000
Risks with Debit MODS	191	1,833,957	2,505,452	1.366	3,107,918	1.240	3,107,918
Risks with 1.00 mods	1	19,121	19,121	1.000	19,121	1.000	19,121
Risks with NO Mods	16,500	42,923,159	42,923,159	1.000	42,923,159	1.000	42,923,159
TOTALS	17,065	48,450,356	48,872,732	1.009	49,475,198	1.012	49,475,198

From 01/01/2016 to 12/31/2016 Updated 9/5/2017

	<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	7,567,289	6,994,533	0.924	6,994,533	1.000	6,994,533
Risks with Debit MODS	335	3,959,992	5,392,097	1.362	6,697,635	1.242	6,697,635
Risks with 1.00 mods	3	29,522	29,522	1.000	29,522	1.000	29,522
Risks with NO Mods	23,374	62,786,921	62,786,921	1.000	62,786,921	1.000	62,786,921
TOTALS	24,508	74,343,725	75,203,073	1.012	76,508,611	1.017	76,508,611

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.