

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

Size of Risk	February 2018		December 2017		December 2016		December 2015	
	Count Number	Count Percent	Count Number	Count Percent	Count Number	Count Percent	Count Number	Count Percent
0-499	151	3.7%	1,704	6.9%	1,834	7.5%	2,034	8.7%
500-999	143	3.5%	1,434	5.8%	1,463	6.0%	1,517	6.5%
1,000-4,999	3,291	81.0%	18,981	76.5%	18,228	74.9%	17,112	73.0%
5,000-9,999	293	7.2%	1,637	6.6%	1,685	6.9%	1,615	6.9%
10,000-24,999	131	3.2%	832	3.4%	837	3.4%	848	3.6%
25,000-49,999	39	1.0%	161	0.7%	203	0.8%	216	0.9%
50,000-99,999	14	0.3%	52	0.2%	65	0.3%	69	0.3%
100,000-499,999	2	0.1%	17	0.1%	22	0.1%	31	0.1%
500,000 +	0	0.0%	0	0.0%	1	0.0%	0	0.0%
<b>TOTALS</b>	<b>4,064</b>	<b>100.0%</b>	<b>24,818</b>	<b>100.0%</b>	<b>24,338</b>	<b>100.0%</b>	<b>23,442</b>	<b>100.0%</b>
	as of Mar 5, 2018		as of Jan 3, 2018		as of Jan 5, 2017		as of Jan 4, 2016	

Size of Risk	February 2018		December 2017		December 2016		December 2015	
	Dollars Number	Dollars Percent	Dollars Number	Dollars Percent	Dollars Number	Dollars Percent	Dollars Number	Dollars Percent
0-499	46,969	0.4%	573,083	0.8%	626,617	0.8%	696,992	0.9%
500-999	108,694	0.9%	1,036,916	1.4%	1,047,027	1.4%	1,077,494	1.5%
1,000-4,999	6,144,565	48.0%	35,526,735	49.1%	34,263,674	45.4%	31,286,991	42.3%
5,000-9,999	2,011,280	15.7%	11,273,860	15.6%	11,629,327	15.4%	11,153,619	15.1%
10,000-24,999	1,909,587	14.9%	12,429,771	17.2%	12,574,408	16.7%	12,702,929	17.2%
25,000-49,999	1,302,447	10.2%	5,413,338	7.5%	6,898,471	9.1%	7,341,630	9.9%
50,000-99,999	903,224	7.1%	3,551,746	4.9%	4,520,519	6.0%	4,725,750	6.4%
100,000-499,999	369,750	2.9%	2,501,932	3.5%	3,297,230	4.4%	4,979,201	6.7%
500,000 +	0	0.0%	0	0.0%	617,426	0.8%	0	0.0%
<b>TOTALS</b>	<b>12,796,516</b>	<b>100.0%</b>	<b>72,307,381</b>	<b>100.0%</b>	<b>75,474,699</b>	<b>100.0%</b>	<b>73,964,606</b>	<b>100.0%</b>
	as of Mar 5, 2018		as of Jan 3, 2018		as of Jan 5, 2017		as of Jan 4, 2016	

Size of Risk	February 2018		December 2017		December 2016		December 2015	
	Average Premium		Average Premium		Average Premium		Average Premium	
0-499	311		336		342		343	
500-999	760		723		716		710	
1,000-4,999	1,867		1,872		1,880		1,828	
5,000-9,999	6,864		6,887		6,902		6,906	
10,000-24,999	14,577		14,940		15,023		14,980	
25,000-49,999	33,396		33,623		33,983		33,989	
50,000-99,999	64,516		68,303		69,546		68,489	
100,000-499,999	184,875		147,172		149,874		160,619	
500,000 +	0		0		617,426		0	
<b>TOTALS</b>	<b>3,149</b>		<b>2,914</b>		<b>3,101</b>		<b>3,155</b>	
	as of Mar 5, 2018		as of Jan 3, 2018		as of Jan 5, 2017		as of Jan 4, 2016	

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	972	3,209,784	3,302	1,209	3,481,822	2,880	1,135	4,589,607	4,044
February	1,003	3,015,262	3,006	1,304	3,672,669	2,816	945	3,236,370	3,425
March				1,615	4,116,804	2,549	1,246	4,247,764	3,409
April				1,373	3,508,483	2,555	1,081	3,351,031	3,100
May				1,399	3,608,889	2,580	1,088	3,216,957	2,957
June				1,446	3,910,712	2,705	1,075	3,154,777	2,935
July				1,302	3,786,983	2,909	1,034	3,276,218	3,168
August				1,412	3,828,430	2,711	1,064	2,715,552	2,552
September				1,344	3,887,528	2,893	1,049	3,012,183	2,871
October				1,494	4,480,395	2,999	1,051	3,292,500	3,133
November				1,341	3,555,653	2,651	807	2,165,924	2,684
December				1,102	3,531,901	3,205	880	3,189,941	3,625
<b>Total</b>	<b>1,975</b>	<b>6,225,046</b>	<b>3,152</b>	<b>16,341</b>	<b>45,370,269</b>	<b>2,776</b>	<b>12,455</b>	<b>39,448,824</b>	<b>3,167</b>

as of Mar 5, 2018

as of Mar 5, 2018

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	1,058	3,563,034	3,368	768	2,825,366	3,679	948	2,994,534	3,159
February	1,031	3,008,436	2,918	726	2,527,094	3,481	905	3,730,463	4,122
March				941	3,025,745	3,215	1,156	3,769,359	3,261
April				893	2,727,380	3,054	979	3,240,558	3,310
May				866	2,662,396	3,074	1,019	3,130,481	3,072
June				783	2,512,300	3,209	973	2,918,392	2,999
July				756	2,584,592	3,419	1,031	3,642,026	3,533
August				714	1,817,581	2,546	959	2,973,685	3,101
September				714	2,612,903	3,660	876	3,152,101	3,598
October				607	2,198,111	3,621	971	3,657,486	3,767
November				424	1,050,845	2,478	768	2,750,070	3,581
December				452	1,308,068	2,894	640	2,186,976	3,417
<b>Total</b>	<b>2,089</b>	<b>6,571,470</b>	<b>3,146</b>	<b>8,644</b>	<b>27,852,381</b>	<b>3,222</b>	<b>11,225</b>	<b>38,146,131</b>	<b>3,398</b>

as of Mar 5, 2018

as of Mar 5, 2018

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	2,030	6,772,818	3,336	1,977	6,307,188	3,190	2,083	7,584,141	3,641
February	2,034	6,023,698	2,962	2,030	6,199,763	3,054	1,850	6,966,833	3,766
March				2,556	7,142,549	2,794	2,402	8,017,123	3,338
April				2,266	6,235,863	2,752	2,060	6,591,589	3,200
May				2,265	6,271,285	2,769	2,107	6,347,438	3,013
June				2,229	6,423,012	2,882	2,048	6,073,169	2,965
July				2,058	6,371,575	3,096	2,065	6,918,244	3,350
August				2,126	5,646,011	2,656	2,023	5,689,237	2,812
September				2,058	6,500,431	3,159	1,925	6,164,284	3,202
October				2,101	6,678,506	3,179	2,022	6,949,986	3,437
November				1,765	4,606,498	2,610	1,575	4,915,994	3,121
December				1,554	4,839,969	3,115	1,520	5,376,917	3,537
<b>Total</b>	<b>4,064</b>	<b>12,796,516</b>	<b>3,149</b>	<b>24,985</b>	<b>73,222,650</b>	<b>2,931</b>	<b>23,680</b>	<b>77,594,955</b>	<b>3,277</b>

as of Mar 5, 2018

as of Mar 5, 2018

as of Jan 5, 2016

North Carolina Rate Bureau  
Workers Compensation - Residual Market

Updated 11/7/2017

Miscellaneous Values

	<u>4/1/2018</u>	<u>4/1/2017</u>	<u>4/1/2016</u>	<u>4/1/2015</u>	<u>4/1/2014</u>
Code 7370 - Taxicab Co - Employee Operated Vehicle	69,300	66,900	65,200	64,100	62,600
Code 7370 - Taxicab Co - Leased or Rented Vehicle	46,200	44,600	43,500	42,700	41,800
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	160	250	250
Terrorism (Assigned Risk)	0.01	0.02	0.02	0.02	0.02
Corporate Officer Weekly Maximum	1,800	1,700	1,700	1,600	1,600
Corporate Officer Weekly Minimum	900	850	850	800	800
Per Passenger Seat Surcharge - Maximum Surcharge Per Aircraft	n/a	n/a	n/a	n/a	1,000
Per Passenger Seat Surcharge - Per Passenger Seat	n/a	n/a	n/a	n/a	100
Individual Partners and Sole Proprietors	46,200	44,600	43,500	42,700	41,800
USL&HW %	92%	92%	92%	91%	92%
Experience Rating Eligibility (premium last year or last two years)	10,000	10,000	10,000	8,000	8,000
Maximum Minimum Premium	1,500	1,500	1,500	1,500	1,250
Minimum Premium Multiplier	200	200	200	200	200
	<u>1/1/2018</u>	<u>1/1/2017</u>	<u>1/1/2016</u>	<u>1/1/2015</u>	<u>1/1/2014<sup>^</sup></u>
*Maximum Weekly Benefit - Fatal Injury	992	978	944	920	904
*Maximum Weekly Benefit - Total Disability	992	978	944	920	904
*Maximum Weekly Benefit - Permanent Partial Disability	992	978	944	920	904

**\*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>)**

**<sup>^</sup> 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 11/7/2017**

<u>Industry Group</u>	<u>Effective 04/01/18</u>	<u>Effective 04/01/17</u>	<u>Effective 04/01/16</u>	<u>Effective 04/01/15</u>	<u>Effective 04/01/14</u>
Manufacturing	-12.5%	-7.6%	2.8%	-3.4%	4.1%
Contracting	-11.4%	-5.4%	-0.1%	-3.9%	1.8%
Office & Clerical	-12.8%	-13.6%	1.2%	-6.1%	2.9%
Goods & Services	-12.6%	-8.6%	1.8%	-5.5%	5.3%
Miscellaneous	-13.2%	-8.3%	3.8%	-3.6%	5.6%
Industrial Classifications Overall	-12.5%	-8.3%	1.9%	-4.5%	4.2%
Federal Classifications	-8.8%	11.0%	12.7%	-7.7%	-3.3%

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

From 01/01/2018 to 2/28/2018 Updated 3/5/2018

	<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	83	849,783	797,673	0.939	797,673	1.000	797,673
Risks with Debit MODS	35	457,463	610,931	1.335	805,200	1.318	805,200
Risks with 1.00 mods	1	15,868	15,868	1.000	15,868	1.000	15,868
Risks with NO Mods	3,950	11,280,032	11,280,032	1.000	11,280,032	1.000	11,280,032
TOTALS	4,069	12,603,147	12,704,504	1.008	12,898,773	1.015	12,898,773

From 01/01/2016 to 12/31/2016 Updated 3/5/2018

	<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	522	4,994,604	4,662,867	0.934	4,662,867	1.000	4,662,867
Risks with Debit MODS	276	2,696,767	3,696,473	1.371	4,563,842	1.235	4,563,842
Risks with 1.00 mods	3	70,690	70,690	1.000	70,690	1.000	70,690
Risks with NO Mods	24,216	64,262,598	64,262,598	1.000	64,262,598	1.000	64,262,598
TOTALS	25,017	72,024,658	72,692,628	1.009	73,559,997	1.012	73,559,997

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

Updated 2/12/2018

	<u>Policy Year 2016</u>		<u>Policy Year 2015</u>		<u>Policy Years 2015 &amp; 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	55,615		58,638		114,253	
Estimated Ultimate Losses	36,150	0.650	35,535	0.606	71,685	0.627
Servicing Carrier Allowance	11,740	0.211	12,384	0.211	24,124	0.211
Other Expenses	4,449	0.080	4,984	0.085	9,433	0.083
Total Expenses	52,339	0.990	52,903	0.902	105,242	0.921
Estimated Operating Gain/(Loss) Residual Market	3,276		5,735		9,011	
Calendar Year Assessment Base	982,152		1,077,708		2,059,860	
Estimated Operating Gain/Loss to Cal Year Assessment Base	0.3%		0.5%		0.4%	

source: NCCI Residual Market Results as of Third Quarter, 2017 Evaluation is as of September 30, 2017.

note: 000 omitted from dollar amounts.