

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

Size of Risk	June 2018	December 2017	December 2016	December 2015
	Count Number Percent	Count Number Percent	Count Number Percent	Count Number Percent
0-499	862 6.2%	1,704 6.9%	1,834 7.5%	2,034 8.7%
500-999	692 5.0%	1,434 5.8%	1,463 6.0%	1,517 6.5%
1,000-4,999	10,902 78.0%	18,981 76.5%	18,228 74.9%	17,112 73.0%
5,000-9,999	959 6.9%	1,637 6.6%	1,685 6.9%	1,615 6.9%
10,000-24,999	422 3.0%	832 3.4%	837 3.4%	848 3.6%
25,000-49,999	94 0.7%	161 0.7%	203 0.8%	216 0.9%
50,000-99,999	34 0.2%	52 0.2%	65 0.3%	69 0.3%
100,000-499,999	6 0.0%	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>13,971 100.0%</b>	<b>24,818 100.0%</b>	<b>24,338 100.0%</b>	<b>23,442 100.0%</b>
	as of July 3, 2018	as of Jan 3, 2018	as of Jan 5, 2017	as of Jan 4, 2016

Size of Risk	June 2018	December 2017	December 2016	December 2015
	Dollars Number Percent	Dollars Number Percent	Dollars Number Percent	Dollars Number Percent
0-499	280,932 0.7%	573,083 0.8%	626,617 0.8%	696,992 0.9%
500-999	496,497 1.2%	1,036,916 1.4%	1,047,027 1.4%	1,077,494 1.5%
1,000-4,999	20,323,153 50.1%	35,526,735 49.1%	34,263,674 45.4%	31,286,991 42.3%
5,000-9,999	6,608,792 16.3%	11,273,860 15.6%	11,629,327 15.4%	11,153,619 15.1%
10,000-24,999	6,181,440 15.2%	12,429,771 17.2%	12,574,408 16.7%	12,702,929 17.2%
25,000-49,999	3,240,319 8.0%	5,413,338 7.5%	6,898,471 9.1%	7,341,630 9.9%
50,000-99,999	2,369,729 5.8%	3,551,746 4.9%	4,520,519 6.0%	4,725,750 6.4%
100,000-499,999	1,074,401 2.7%	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>40,575,263 100.0%</b>	<b>72,307,381 100.0%</b>	<b>75,474,699 100.0%</b>	<b>73,964,606 100.0%</b>
	as of July 3, 2018	as of Jan 3, 2018	as of Jan 5, 2017	as of Jan 4, 2016

Size of Risk	June 2018	December 2017	December 2016	December 2015
	Average Premium	Average Premium	Average Premium	Average Premium
0-499	326	336	342	343
500-999	717	723	716	710
1,000-4,999	1,864	1,872	1,880	1,828
5,000-9,999	6,891	6,887	6,902	6,906
10,000-24,999	14,648	14,940	15,023	14,980
25,000-49,999	34,471	33,623	33,983	33,989
50,000-99,999	69,698	68,303	69,546	68,489
100,000-499,999	179,067	147,172	149,874	160,619
500,000 +	0	0	617,426	0
<b>TOTALS</b>	<b>2,904</b>	<b>2,914</b>	<b>3,101</b>	<b>3,155</b>
	as of July 3, 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.

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

Month	2018 YTD			2017			2016		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	973	3,145,249	3,233	1,211	3,627,115	2,995	985	3,560,608	3,615
February	1,027	2,934,376	2,857	1,304	3,833,160	2,940	1,022	3,072,498	3,006
March	1,220	3,416,868	2,801	1,614	4,271,726	2,647	1,366	3,875,988	2,837
April	1,135	3,089,062	2,722	1,372	3,609,330	2,631	1,250	3,263,796	2,611
May	1,161	3,136,673	2,702	1,399	3,653,168	2,611	1,087	3,252,138	2,992
June	1,238	3,598,893	2,907	1,446	3,872,671	2,678	1,069	3,588,924	3,357
July				1,302	3,858,905	2,964	1,077	3,174,712	2,948
August				1,412	3,884,304	2,751	1,081	2,903,081	2,686
September				1,345	3,834,344	2,851	1,067	3,696,565	3,464
October				1,494	4,343,158	2,907	916	2,414,661	2,636
November				1,340	3,561,965	2,658	889	2,287,122	2,573
December				1,102	3,483,775	3,161	869	2,238,061	2,575
<b>Total</b>	<b>6,754</b>	<b>19,321,121</b>	<b>2,861</b>	<b>16,341</b>	<b>45,833,621</b>	<b>2,805</b>	<b>12,678</b>	<b>37,328,154</b>	<b>2,944</b>

as of July 3, 2018

as of July 3, 2018

as of Jan 3, 2018

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

Month	2018 YTD			2017			2016		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	1,064	3,441,307	3,234	771	2,854,732	3,703	990	3,851,376	3,890
February	1,073	3,198,934	2,981	726	2,558,729	3,524	938	3,357,361	3,579
March	1,366	4,714,169	3,451	944	3,097,164	3,281	1,183	3,674,450	3,106
April	1,253	3,473,305	2,772	894	2,734,563	3,059	1,026	3,268,883	3,186
May	1,291	3,488,522	2,702	868	2,654,321	3,058	1,034	3,138,842	3,036
June	1,170	2,937,905	2,511	786	2,508,417	3,191	1,055	3,235,815	3,067
July				760	2,563,529	3,373	1,041	3,510,056	3,372
August				716	1,810,115	2,528	1,018	3,017,765	2,964
September				714	2,631,663	3,686	966	3,215,098	3,328
October				610	1,980,244	3,246	1,080	4,111,389	3,807
November				429	1,041,827	2,429	765	2,592,880	3,389
December				455	1,243,493	2,733	699	2,482,104	3,551
<b>Total</b>	<b>7,217</b>	<b>21,254,142</b>	<b>2,945</b>	<b>8,673</b>	<b>27,678,797</b>	<b>3,191</b>	<b>11,795</b>	<b>39,456,019</b>	<b>3,345</b>

as of July 3, 2018

as of July 3, 2018

as of Jan 3, 2018

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	2018 YTD			2017			2016		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	2,037	6,586,556	3,233	1,982	6,481,847	3,270	1,975	7,411,984	3,753
February	2,100	6,133,310	2,921	2,030	6,391,889	3,149	1,960	6,429,859	3,281
March	2,586	8,131,037	3,144	2,558	7,368,890	2,881	2,549	7,550,438	2,962
April	2,388	6,562,367	2,748	2,266	6,343,893	2,800	2,276	6,532,679	2,870
May	2,452	6,625,195	2,702	2,267	6,307,489	2,782	2,121	6,390,980	3,013
June	2,408	6,536,798	2,715	2,232	6,381,088	2,859	2,124	6,824,739	3,213
July				2,062	6,422,434	3,115	2,118	6,684,768	3,156
August				2,128	5,694,419	2,676	2,099	5,920,846	2,821
September				2,059	6,466,007	3,140	2,033	6,911,663	3,400
October				2,104	6,323,402	3,005	1,996	6,526,050	3,270
November				1,769	4,603,792	2,602	1,654	4,880,002	2,950
December				1,557	4,727,268	3,036	1,568	4,720,165	3,010
<b>Total</b>	<b>13,971</b>	<b>40,575,263</b>	<b>2,904</b>	<b>25,014</b>	<b>73,512,418</b>	<b>2,939</b>	<b>24,473</b>	<b>76,784,173</b>	<b>3,138</b>

as of July 3, 2018

as of July 3, 2018

as of Jan 3, 2018

North Carolina Rate Bureau  
 Workers Compensation - Residual Market  
 Miscellaneous Values

Updated 11/7/2017

	<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) - name changed to Catastrophe Other than Terrorism eff 9/1/08	0.01	0.01	0.01	0.01	0.01
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>	Effective <u>04/01/18</u>	Effective <u>04/01/17</u>	Effective <u>04/01/16</u>	Effective <u>04/01/15</u>	Effective <u>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	<u>-13.2%</u>	<u>-8.3%</u>	<u>3.8%</u>	<u>-3.6%</u>	<u>5.6%</u>
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

Updated 7/9/2018

From 01/01/2018 to 6/30/2018

	<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	293	2,350,991	2,223,052	0.946	2,223,052	1.000	2,223,052
Risks with Debit MODS	135	1,435,830	1,908,306	1.329	2,358,958	1.236	2,358,958
Risks with 1.00 mods	4	21,463	21,463	1.000	21,463	1.000	21,463
Risks with NO Mods	13,561	36,146,061	36,146,061	1.000	36,146,061	1.000	36,146,061
TOTALS	13,993	39,954,344	40,298,882	1.009	40,749,534	1.011	40,749,534

From 01/01/2017 to 12/31/2017

Updated 7/9/2018

	<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	521	4,682,993	4,380,468	0.935	4,380,468	1.000	4,380,468
Risks with Debit MODS	280	2,852,027	3,889,957	1.364	4,777,337	1.228	4,777,337
Risks with 1.00 mods	3	70,690	70,690	1.000	70,690	1.000	70,690
Risks with NO Mods	24,244	64,619,658	64,619,658	1.000	64,619,658	1.000	64,619,658
TOTALS	25,048	72,225,368	72,960,773	1.010	73,848,153	1.012	73,848,153

North Carolina Rate Bureau  
 Workers Compensation - Residual Market

Updated 5/2/2018

Projected Operating Gain/(Loss)

	<u>Policy Year 2017</u>		<u>Policy Year 2016</u>		<u>Policy Years 2016 &amp; 2017</u>	
	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>
Est. Ultimate Pool Written Premium	56,590		56,291		112,881	
Estimated Ultimate Losses	36,557	0.646	44,977	0.799	81,534	0.722
Servicing Carrier Allowance	10,763	0.190	11,883	0.211	22,646	0.201
Other Expenses	4,527	0.080	4,503	0.080	9,030	0.080
Total Expenses	51,847	0.990	61,363	1.090	113,210	1.003
Estimated Operating Gain/(Loss) Residual Market	4,743		(5,072)		(329)	
Calendar Year Assessment Base	1,000,278		971,814		1,972,092	
Estimated Operating Gain/Loss to Cal Year Assessment Base	0.5%		-0.5%		0.0%	

source: NCCI Residual Market Results as of Fourth Quarter, 2017 Evaluation is as of December 31, 2017.

note: 000 omitted from dollar amounts.