



September 1, 2020

Honorable Mike Causey  
Commissioner  
North Carolina Dept of Insurance  
1201 Mail Services Center  
Raleigh, NC 27699-1201

Re: Workers Compensation Insurance  
2020 Loss Cost Filing

Dear Commissioner Causey:

Pursuant to the provisions of Article 36, Chapter 58 of the General Statutes of North Carolina, enclosed is the filing for workers compensation insurance prospective advisory loss costs, rating values and miscellaneous values applicable to new and renewal policies becoming effective on or after April 1, 2021.

The enclosed memoranda, exhibits, testimony and other supporting detail explain the calculations underlying, on average, a decrease of 3.9% from loss costs approved effective April 1, 2020. By industry group, the changes are: Manufacturing 5.0% decrease; Contracting 4.8% decrease; Office & Clerical 3.1% decrease; Goods & Services 4.5% decrease; and Miscellaneous 1.2% decrease. Within each industry group, the change will vary from the average by classification depending upon the volume and character of the particular classification experience.

The advisory loss costs for classifications which contemplate exposure under the United States Longshore and Harbor Workers' Compensation Act ("F" Classifications) are also included. Appendix B-V sets forth and explains the calculations which produce a 10.7% decrease in the "F" classification advisory loss costs currently in effect.

The prospective advisory loss costs are based on historical data that have been developed and trended to their ultimate values and, except for loss adjustment expenses which are specifically authorized by statute to be included in the loss costs, include no provision for expenses, dividends, profit or contingencies.

Information and statistical data required pursuant to NCGS §58-36-15 and 11 NCAC 10.1111 are submitted. Additionally, the prefiled testimony of (1) Raymond F. Evans, Jr., CPCU, General Manager — North Carolina Rate Bureau, (b) Brett Foster, FCAS, MAAA —

National Council on Compensation Insurance, Inc. and (c) Mark Mulvaney, FCAS, MAAA — Milliman, Inc. are enclosed.

Subsequent to the approval of the loss costs reference filing, a copy of the approved reference filing will be provided to our member companies.

Sincerely,

A handwritten signature in black ink that reads "Joanna Biliouris". The signature is written in a cursive, flowing style.

Joanna Biliouris  
Chief Operating Officer

JB:ko  
Enclosures

# NORTH CAROLINA - LOSS COSTS

## SUMMARY

Proposed Effective Date

April 1, 2021

### I. Industrial Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -3.9%

By Industry Group

Manufacturing -5.0%

Contracting -4.8%

Office and Clerical -3.1%

Goods and Services -4.5%

Miscellaneous -1.2%

Overall -3.9%

### II. Federal Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -10.7%

### III. Summary of Miscellaneous Changes

	<u>Current</u>	<u>Proposed</u>
- USL&HW %	59%	58%
- Experience Rating Split Point	\$17,500	\$18,000
- Experience Rating Premium Eligibility Thresholds		
Column A	\$11,000	\$11,500
Column B	\$5,500	\$5,750

## **NORTH CAROLINA – LOSS COSTS**

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## NORTH CAROLINA

### EXHIBIT I

#### Determination of Indicated Loss Cost Level Change

##### Section A - Policy Year 2018 Experience

###### Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$975,472,829
(2) Premium On-level Factor (Appendix A-I)	0.683
(3) Premium Available for Benefit Costs = (1) x (2)	\$666,247,942

###### Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$333,900,742
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.000
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.200
(7) Composite Adjustment Factor = (5) x (6)	1.200
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$400,680,890
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.601
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.873
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.525
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.008
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.529
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.000
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.529

###### Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$274,389,225
(17) Medical Loss On-level Factor (Appendix A-I)	1.005
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.200
(19) Composite Adjustment Factor = (17) x (18)	1.206
(20) Adjusted Limited Medical Losses = (16) x (19)	\$330,913,405
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.497
(22) Factor to Reflect Medical Trend (Appendix A-III)	0.904
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.449
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.008
(25) Projected Medical Cost Ratio = (23) x (24)	0.453
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.011
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.458

###### Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	0.987
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## NORTH CAROLINA

### EXHIBIT I

#### Determination of Indicated Loss Cost Level Change

##### Section B - Policy Year 2017 Experience

##### Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$1,036,237,401
(2) Premium On-level Factor (Appendix A-I)	0.602
(3) Premium Available for Benefit Costs = (1) x (2)	\$623,814,915

##### Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$311,085,194
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.000
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.200
(7) Composite Adjustment Factor = (5) x (6)	1.200
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$373,302,233
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.598
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.838
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.501
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.008
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.505
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.000
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.505

##### Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$245,850,055
(17) Medical Loss On-level Factor (Appendix A-I)	1.016
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.200
(19) Composite Adjustment Factor = (17) x (18)	1.219
(20) Adjusted Limited Medical Losses = (16) x (19)	\$299,691,217
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.480
(22) Factor to Reflect Medical Trend (Appendix A-III)	0.877
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.421
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.008
(25) Projected Medical Cost Ratio = (23) x (24)	0.424
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.011
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.429

##### Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	0.934
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## NORTH CAROLINA

### EXHIBIT I

#### Determination of Indicated Loss Cost Level Change

##### Section C - Indicated Change Based on Experience, Trend, and Benefits

(1) Policy Year 2018 Indicated Change Based on Experience, Trend, and Benefits	0.987 (-1.3%)
(2) Policy Year 2017 Indicated Change Based on Experience, Trend, and Benefits	0.934 (-6.6%)
(3) Indicated Change Based on Experience, Trend, and Benefits = $[(1)+(2)] / 2$	0.961 (-3.9%)

##### Section D - Distribution of Overall Loss Cost Level Change to Industry Groups

Industry Group Differentials (Appendix A-V):

Manufacturing	0.989
Contracting	0.991
Office & Clerical	1.008
Goods & Services	0.994
Miscellaneous	1.028

Applying these industry group differentials to the final overall loss cost level change produces the changes in loss cost level proposed for each group as shown:

Industry Group	(1) Final Overall Loss Cost Level Change	(2) Industry Group Differential	(3) = (1) x (2) Final Loss Cost Level Change by Industry Group	
Manufacturing	0.961	0.989	0.950	(-5.0%)
Contracting	0.961	0.991	0.952	(-4.8%)
Office & Clerical	0.961	1.008	0.969	(-3.1%)
Goods & Services	0.961	0.994	0.955	(-4.5%)
Miscellaneous	0.961	1.028	0.988	(-1.2%)
Overall	0.961	1.000	0.961	(-3.9%)

**North Carolina**

## Loss Adjustment Expense Provision

	<u>Current Provision</u>	<u>Selected Provision</u>
Loss Adjustment Expense (See Exhibit II-A, Sheet 1)	19.0%	20.0%



## North Carolina

### Derivation of Loss Adjustment Expense Provision

(1) Calendar/ Accident Year	(2) Calendar Year LAE Ratio*	(3) Accident Year Developed AOE Ratio+	(4) Policy Year	(5) Policy Year Developed DCCE Ratio^
2015	19.7%	7.8%	2014	10.7%
2016	21.6%	8.3%	2015	10.9%
2017	22.9%	8.9%	2016	11.1%
2018	23.4%	8.8%	2017	11.0%
2019	21.7%	8.9%	2018	10.9%

Current North Carolina Loss Adjustment Expense Provision 19.0%

Selected North Carolina Loss Adjustment Expense Provision 20.0%

\* Source: NCCI Call for Calendar Year Expense (Financial Call 14).

+ Source: NCCI Call for Loss Adjustment Expense (See Exhibit RB-4).

^ Exhibit II-A, Sheet 2.

**North Carolina**

Selection of DCCE Provision

	(1)	(2)	(3)
<u>Policy Year</u>	<u>Reported Ratio of Paid DCCE to Paid Losses</u>	<u>Age to Ultimate Development Factor</u>	<u>Ultimate DCCE Ratio (1) x (2)</u>
2014	10.9%	0.985	10.7%
2015	11.2%	0.977	10.9%
2016	11.4%	0.978	11.1%
2017	11.2%	0.982	11.0%
2018	10.4%	1.046	10.9%

Summary of Paid DCCE to Paid Loss Ratio Development Factors

<u>Report</u>	<u>DCCE Ratio Development</u>	
	<u>To Next Report</u>	<u>To Ultimate</u>
1st	1.065	1.046
2nd	1.004	0.982
3rd	1.001	0.978
4th	0.992	0.977
5th	0.998	0.985
6th	1.000	0.987
7th	0.998	0.987
8th	0.997	0.989
9th	0.999	0.992
10th	0.998	0.993
11th	0.999	0.995
12th	0.999	0.996
13th	1.000	0.997
14th	1.000	0.997
15th	1.001	0.997
16th	1.000	0.996
17th	0.996	0.996
18th	1.000	1.000
19th		1.000*

(1) Selected two-year average

(2) = Cumulative upward product of column (1)

\* Selection

**ADVISORY LOSS COSTS - NOT RATES**

**NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit III

Page S1

Effective April 1, 2021

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.73	1.21	0.37	2003	1.41	0.99	0.37	2705X*	34.59	21.39	0.30
0008	1.14	0.76	0.32	2014	2.63	1.64	0.29	2709	4.59	2.84	0.30
0016	3.35	2.09	0.29	2016	1.33	0.96	0.39	2710	4.40	2.55	0.26
0034	1.69	1.18	0.37	2021	1.41	0.94	0.32	2714	1.85	1.34	0.39
0035	1.21	0.88	0.39	2039	1.27	0.92	0.39	2727X	5.53	3.43	0.30
0036	2.05	1.43	0.37	2041	1.31	0.94	0.39	2731	2.18	1.36	0.29
0037	2.01	1.33	0.32	2065	1.15	0.80	0.37	2735	1.95	1.41	0.39
0042	2.86	1.90	0.32	2070	2.75	1.92	0.37	2759	2.81	2.03	0.39
0050	3.13	2.19	0.37	2081	1.78	1.25	0.37	2790	0.87	0.63	0.39
0059D	0.19	0.05	0.29	2089	1.34	0.93	0.37	2791	-	1.51	0.39
0065D	0.05	0.02	0.30	2095	1.96	1.37	0.37	2797	2.62	1.84	0.37
0066D	0.05	0.02	0.30	2105	1.93	1.40	0.39	2799	3.39	2.24	0.32
0067D	0.05	0.02	0.30	2110	0.94	0.68	0.39	2802	2.63	1.74	0.32
0079	1.37	0.85	0.30	2111	1.20	0.86	0.39	2835	1.16	0.88	0.45
0083	2.16	1.51	0.37	2112	1.93	1.39	0.39	2836	1.35	1.02	0.45
0106	8.91	5.18	0.26	2114	1.34	0.97	0.39	2841	2.08	1.51	0.39
0113	2.50	1.75	0.37	2121	0.76	0.53	0.37	2881	1.59	1.21	0.45
0170	1.17	0.82	0.37	2130	1.06	0.74	0.37	2883	1.81	1.26	0.37
0251	2.25	1.57	0.37	2131	0.98	0.68	0.37	2913	-	1.26	0.37
0400	-	0.83	0.32	2143	1.35	0.97	0.39	2915	1.69	1.11	0.32
0401	5.11	2.97	0.26	2157	1.85	1.29	0.37	2916	1.90	1.11	0.26
0771N	0.22	-	-	2172	0.82	0.54	0.32	2923	0.96	0.69	0.39
0908P	90.00	63.22	0.37	2174	1.52	1.10	0.39	2942	-	0.36	0.45
0913P	285.00	199.13	0.37	2211	3.75	2.33	0.30	2960	2.27	1.59	0.37
0917	2.19	1.59	0.39	2220	1.19	0.83	0.37	3004	0.71	0.44	0.30
1005	4.60	2.42	0.25	2286	-	0.83	0.37	3018	1.54	0.96	0.30
1164	2.27	1.20	0.24	2288	1.86	1.35	0.39	3022	2.21	1.59	0.39
1165XD	1.68	0.95	0.26	2300	-	0.78	0.37	3027	1.04	0.65	0.30
1320	1.10	0.63	0.26	2302	0.89	0.63	0.37	3028	1.40	0.98	0.37
1322	4.74	2.73	0.26	2305	1.18	0.78	0.32	3030	2.83	1.75	0.30
1430	2.44	1.51	0.29	2361	0.91	0.64	0.37	3040	2.47	1.53	0.30
1438	2.55	1.47	0.26	2362	1.20	0.84	0.37	3041	1.84	1.28	0.37
1452	1.23	0.76	0.30	2380	0.98	0.69	0.37	3042	1.89	1.25	0.32
1463	4.87	2.82	0.26	2386	-	0.78	0.37	3064	1.86	1.30	0.37
1470	-	0.75	0.26	2388	0.84	0.61	0.39	3076	1.59	1.11	0.37
1472	1.31	0.75	0.26	2402	1.61	1.00	0.29	3081D	2.05	1.25	0.30
1473	-	0.75	0.26	2413	1.50	1.05	0.37	3082D	2.10	1.28	0.30
1474	-	0.75	0.26	2416	1.10	0.77	0.37	3085D	2.38	1.44	0.30
1624D	2.00	1.15	0.26	2417	0.78	0.55	0.37	3110	2.12	1.48	0.37
1642	1.13	0.70	0.30	2501	1.11	0.78	0.37	3111	1.35	0.94	0.37
1654	6.02	3.70	0.30	2503	0.62	0.45	0.39	3113	0.92	0.65	0.37
1655	-	0.70	0.30	2534	-	0.78	0.37	3114	1.46	1.02	0.37
1699	1.32	0.82	0.30	2570	2.03	1.47	0.39	3118	0.97	0.70	0.39
1701	1.68	1.04	0.29	2585	1.68	1.21	0.39	3119	0.39	0.30	0.45
1710	3.18	1.97	0.30	2586	1.53	1.07	0.37	3122	1.10	0.80	0.39
1741	-	1.04	0.29	2587	1.18	0.85	0.39	3126	0.79	0.55	0.37
1747	1.03	0.64	0.30	2589	1.15	0.81	0.37	3131	0.86	0.60	0.37
1748	2.28	1.42	0.29	2600	2.13	1.53	0.39	3132	1.38	0.97	0.37
1803D	3.72	1.97	0.26	2623	3.24	2.15	0.32	3145	1.01	0.71	0.37
1852	-	0.45	0.23	2651	0.90	0.65	0.39	3146	1.10	0.77	0.37
1853	-	1.04	0.29	2660	1.21	0.88	0.39	3169	1.52	1.06	0.37
1860	-	0.84	0.37	2670	-	0.91	0.39	3175	-	1.06	0.37
1924	1.52	1.10	0.39	2683	-	0.78	0.37	3179	0.82	0.59	0.39
1925	2.14	1.42	0.32	2688	1.26	0.91	0.39	3180	0.97	0.70	0.39
2002	1.40	1.02	0.39	2702	11.93	6.33	0.24	3188	0.88	0.64	0.39

\* Refer to the Footnotes Page for additional information on this class code.

**ADVISORY LOSS COSTS - NOT RATES**

**NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit III

Page S2

Effective April 1, 2021

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3220	1.10	0.77	0.37	3881	1.77	1.24	0.37	4568	0.94	0.58	0.30
3223	-	0.70	0.39	4000	2.53	1.46	0.26	4581	0.52	0.30	0.25
3224	1.58	1.14	0.39	4021	2.33	1.45	0.30	4583	2.48	1.44	0.26
3227	1.47	1.06	0.39	4024D	1.93	1.19	0.30	4611	0.41	0.30	0.39
3240	-	1.02	0.37	4034	3.14	1.95	0.30	4635	1.72	0.91	0.24
3241	1.69	1.18	0.37	4036	1.28	0.80	0.30	4653	0.96	0.69	0.39
3255	1.21	0.92	0.45	4038	1.33	1.01	0.45	4665	3.35	2.07	0.30
3257	1.46	1.02	0.37	4053	-	1.02	0.37	4670	-	1.18	0.37
3270	1.34	0.94	0.37	4061	-	1.02	0.37	4683	1.70	1.18	0.37
3300	1.90	1.34	0.37	4062	1.47	1.02	0.37	4686	0.94	0.58	0.30
3303	1.14	0.83	0.39	4101	1.32	0.87	0.32	4692	0.37	0.27	0.39
3307	1.61	1.13	0.37	4109	0.24	0.17	0.39	4693	0.46	0.32	0.37
3315	1.74	1.26	0.39	4110	0.46	0.32	0.37	4703	0.76	0.53	0.37
3334	1.64	1.14	0.37	4111	0.82	0.59	0.39	4717	1.03	0.79	0.45
3336	1.21	0.75	0.30	4113	-	0.59	0.39	4720	0.87	0.61	0.37
3365	2.86	1.77	0.30	4114	1.69	1.17	0.37	4740	0.67	0.42	0.30
3372	1.60	1.06	0.32	4130	1.66	1.17	0.37	4741	1.28	0.89	0.37
3373	1.85	1.29	0.37	4131	3.67	2.67	0.39	4751	1.09	0.68	0.30
3383	0.75	0.54	0.39	4133	0.97	0.70	0.39	4771N	1.23	0.65	0.24
3385	0.45	0.32	0.39	4149	0.40	0.31	0.45	4777	1.52	0.81	0.24
3400	1.59	1.05	0.32	4206	1.25	0.87	0.37	4825	0.44	0.27	0.30
3507	1.12	0.78	0.37	4207	1.18	0.72	0.30	4828	0.97	0.64	0.32
3515	1.06	0.74	0.37	4239	1.15	0.71	0.30	4829	0.69	0.40	0.26
3516	-	0.74	0.37	4240	1.72	1.25	0.39	4902	1.14	0.83	0.39
3548	0.60	0.42	0.37	4243	0.94	0.65	0.37	4923	0.46	0.32	0.37
3559	1.18	0.82	0.37	4244	1.12	0.78	0.37	5020	3.35	2.07	0.30
3574	0.47	0.34	0.39	4250	0.87	0.61	0.37	5022	4.03	2.33	0.26
3581	0.66	0.48	0.39	4251	1.28	0.90	0.37	5037	7.13	3.78	0.24
3612	0.86	0.57	0.32	4263	1.28	0.90	0.37	5040	5.15	2.74	0.24
3620	1.91	1.19	0.30	4273	1.39	0.98	0.37	5057	3.44	1.83	0.24
3629	0.76	0.55	0.39	4279	1.20	0.84	0.37	5059	12.17	6.47	0.24
3632	1.27	0.84	0.32	4282	-	0.84	0.37	5069	-	6.47	0.24
3634	0.76	0.55	0.39	4283	0.82	0.57	0.37	5102	3.61	2.09	0.26
3635	0.98	0.68	0.37	4299	0.87	0.63	0.39	5146	2.53	1.56	0.30
3638	0.90	0.65	0.39	4301	-	0.84	0.37	5160	1.49	0.86	0.26
3642	0.64	0.45	0.37	4304	2.24	1.48	0.32	5183	1.91	1.18	0.30
3643	0.85	0.59	0.37	4307	0.89	0.68	0.45	5188	1.88	1.16	0.30
3647	1.20	0.79	0.32	4351	0.83	0.57	0.37	5190	1.82	1.13	0.30
3648	0.72	0.52	0.39	4352	0.78	0.57	0.39	5191	0.48	0.33	0.37
3681	0.40	0.29	0.39	4360	-	0.22	0.32	5192	1.54	1.07	0.37
3685	0.52	0.38	0.39	4361	0.49	0.35	0.39	5213	3.62	2.09	0.26
3719	0.60	0.32	0.24	4410	1.54	1.08	0.37	5215	3.15	2.08	0.32
3724	1.91	1.10	0.26	4417	-	1.08	0.37	5221	2.37	1.47	0.30
3726	2.56	1.36	0.24	4420	2.65	1.53	0.26	5222	4.17	2.41	0.26
3803	1.11	0.77	0.37	4431	0.74	0.56	0.45	5223	3.43	2.12	0.30
3807	1.11	0.80	0.39	4432	0.47	0.36	0.45	5348	2.47	1.53	0.30
3808	2.47	1.62	0.32	4439	-	0.65	0.37	5402	3.27	2.36	0.39
3821	2.97	1.97	0.32	4452	1.14	0.80	0.37	5403	3.36	1.94	0.26
3822X	1.65	1.10	0.32	4459	1.34	0.94	0.37	5437	3.17	1.96	0.30
3824X	2.05	1.36	0.32	4470	1.08	0.75	0.37	5443	2.44	1.70	0.37
3826	0.40	0.28	0.37	4484	1.23	0.86	0.37	5445	4.91	2.84	0.26
3827	0.91	0.60	0.32	4493	1.23	0.86	0.37	5462	3.48	2.15	0.30
3830	0.66	0.44	0.32	4511	0.26	0.17	0.32	5472	4.13	2.19	0.24
3851	1.10	0.79	0.39	4557	1.11	0.80	0.39	5473	5.66	3.01	0.24
3865	1.15	0.88	0.44	4558	0.92	0.65	0.37	5474	4.00	2.32	0.26

\* Refer to the Footnotes Page for additional information on this class code.

**ADVISORY LOSS COSTS - NOT RATES**

**NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit III

Page S3

Effective April 1, 2021

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5478	1.92	1.18	0.30	6882	1.96	1.04	0.24	7539	1.00	0.58	0.26
5479	3.63	2.40	0.32	6884	2.19	1.16	0.24	7540	2.39	1.27	0.24
5480	3.67	2.12	0.26	7016M	2.68	1.42	0.24	7580	1.70	1.05	0.30
5491	1.27	0.73	0.26	7024M	2.98	1.57	0.24	7590	1.93	1.27	0.32
5506	3.63	1.93	0.24	7038M	2.74	1.47	0.23	7600	3.03	1.87	0.30
5507	2.20	1.27	0.26	7046M	3.65	1.94	0.24	7605	1.45	0.90	0.30
5508	-	1.27	0.26	7047M	4.25	2.15	0.24	7610	0.33	0.22	0.32
5535	4.02	2.49	0.30	7050M	4.34	2.25	0.23	7705	2.93	1.94	0.32
5537	2.60	1.61	0.30	7090M	3.04	1.64	0.23	7710	2.16	1.25	0.26
5551	9.49	5.05	0.24	7098M	4.05	2.15	0.24	7711	2.16	1.25	0.26
5606	0.57	0.33	0.26	7099M	5.78	2.94	0.24	7720X	1.61	1.00	0.30
5610	2.98	2.08	0.37	7133	2.58	1.50	0.26	7723X	1.22	0.65	0.24
5645	9.68	5.61	0.26	7151M	3.13	1.82	0.26	7855	2.11	1.31	0.30
5703	8.62	5.34	0.30	7152M	4.97	2.77	0.26	8001	1.45	1.06	0.39
5705	14.36	8.94	0.29	7153M	3.48	2.02	0.26	8002	1.11	0.78	0.37
5951	0.20	0.14	0.39	7219	4.98	2.86	0.26	8006	1.33	0.93	0.37
6003	3.78	2.33	0.30	7222X	4.63	2.85	0.30	8008	0.73	0.53	0.39
6005	3.89	2.41	0.30	7225	4.14	2.56	0.30	8010	0.94	0.68	0.39
6017	-	2.09	0.26	7228	-	2.86	0.26	8013	0.21	0.15	0.37
6018	1.60	0.98	0.30	7229	-	2.86	0.26	8015	0.43	0.30	0.37
6045	2.76	1.70	0.30	7230X	5.78	3.81	0.32	8017	0.83	0.60	0.39
6204	4.23	2.44	0.26	7231	5.11	3.36	0.32	8018	1.53	1.10	0.39
6206	1.70	0.90	0.24	7232X	6.72	3.85	0.26	8021	1.24	0.87	0.37
6213	0.85	0.49	0.26	7309F	7.45	3.44	0.21	8031	1.34	0.94	0.37
6214	1.02	0.54	0.24	7313F	3.31	1.53	0.21	8032	1.05	0.76	0.39
6216	3.22	1.70	0.24	7317F	6.65	3.05	0.22	8033	0.96	0.67	0.37
6217	2.73	1.58	0.26	7323	-	1.89	0.22	8037	0.76	0.55	0.39
6229	3.32	1.92	0.26	7327F	14.32	6.65	0.21	8039	0.82	0.59	0.39
6233	1.34	0.77	0.26	7333M	1.79	0.94	0.24	8044	1.58	1.04	0.32
6235	2.99	1.58	0.24	7335M	1.99	1.05	0.24	8045	0.40	0.29	0.39
6236	3.89	2.40	0.30	7337M	2.84	1.44	0.24	8046	1.23	0.86	0.37
6237	0.88	0.54	0.30	7350F	8.92	4.39	0.23	8047	0.44	0.32	0.39
6251D	2.45	1.40	0.26	7360	2.34	1.44	0.30	8058	1.39	0.98	0.37
6252D	2.08	1.09	0.24	7370	2.54	1.77	0.37	8072	0.38	0.27	0.39
6260	-	1.40	0.26	7380	3.13	2.06	0.32	8102	0.87	0.63	0.39
6306	2.85	1.65	0.26	7382	2.52	1.75	0.37	8103	1.25	0.83	0.32
6319	2.27	1.31	0.26	7390	2.28	1.59	0.37	8105	-	1.10	0.39
6325	1.97	1.14	0.26	7394M	2.00	1.06	0.24	8106	2.23	1.38	0.30
6400	2.87	1.90	0.32	7395M	2.22	1.17	0.24	8107	1.56	0.96	0.30
6503	1.20	0.86	0.39	7398M	3.17	1.60	0.24	8111	0.96	0.67	0.37
6504	1.59	1.15	0.39	7402	0.06	0.04	0.37	8116	1.23	0.86	0.37
6702M*	2.56	1.58	0.30	7403	2.93	1.82	0.30	8203	3.23	2.25	0.37
6703M*	4.06	2.42	0.30	7405N	1.17	0.72	0.30	8204	2.55	1.58	0.30
6704M*	2.85	1.76	0.30	7420	4.60	2.41	0.25	8209	1.88	1.32	0.37
6801F	2.44	1.27	0.28	7421	0.44	0.25	0.26	8215	1.83	1.14	0.30
6811	2.89	1.79	0.30	7422	0.85	0.45	0.24	8227	2.19	1.16	0.24
6824F	5.99	2.97	0.23	7425	1.18	0.62	0.25	8232	2.50	1.55	0.30
6826F	3.00	1.55	0.28	7431N	0.71	0.38	0.24	8233	1.54	0.94	0.30
6834	1.76	1.17	0.32	7445N	0.39	-	-	8235	2.38	1.66	0.37
6836	2.33	1.45	0.29	7453N	0.24	-	-	8236X	2.87	1.78	0.30
6843F	7.64	3.53	0.21	7502	1.17	0.72	0.30	8263	3.51	2.33	0.32
6845F	5.41	2.50	0.21	7515	0.59	0.31	0.24	8264	2.36	1.47	0.30
6854	3.05	1.62	0.24	7520	1.61	1.13	0.37	8265	2.98	1.73	0.26
6872F	7.38	3.41	0.21	7529X	7.38	3.91	0.24	8279	2.94	1.71	0.25
6874F	13.80	6.35	0.21	7538	3.07	1.63	0.24	8288	3.18	1.98	0.29

\* Refer to the Footnotes Page for additional information on this class code.

**ADVISORY LOSS COSTS - NOT RATES**

**NORTH CAROLINA**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit III

Page S4

Effective April 1, 2021

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8291X	1.77	1.17	0.32	9012	0.49	0.32	0.32				
8292X	1.76	1.23	0.37	9014	1.63	1.14	0.37				
8293X	4.36	2.70	0.30	9015	1.45	1.01	0.37				
8304	2.68	1.66	0.30	9016	1.20	0.85	0.37				
8350	4.00	2.32	0.26	9019	1.51	0.94	0.30				
8380	1.21	0.80	0.32	9033	1.07	0.74	0.37				
8381	1.08	0.71	0.32	9040	1.63	1.18	0.39				
8385	1.08	0.67	0.30	9044	0.59	0.42	0.39				
8392	1.18	0.83	0.37	9052	0.92	0.67	0.39				
8393	0.83	0.57	0.37	9058	0.84	0.64	0.45				
8500	2.93	1.81	0.30	9060	0.66	0.48	0.39				
8601	0.16	0.10	0.32	9061	0.57	0.44	0.45				
8602	0.76	0.50	0.32	9062	0.66	0.50	0.45				
8603	0.04	0.03	0.37	9063	0.45	0.33	0.39				
8606	1.05	0.60	0.26	9077F	1.84	1.02	0.35				
8709F	3.59	1.66	0.21	9082	0.63	0.48	0.45				
8710	-	0.60	0.30	9083	0.64	0.49	0.45				
8719	1.14	0.61	0.24	9084	0.70	0.49	0.37				
8720	0.56	0.35	0.30	9089	0.55	0.40	0.39				
8721	0.22	0.13	0.29	9093	0.68	0.49	0.39				
8723	0.09	0.06	0.37	9101	1.69	1.23	0.39				
8725	1.42	0.88	0.30	9102	1.85	1.30	0.37				
8726F	1.89	0.97	0.28	9154	0.95	0.67	0.37				
8734M	0.22	0.14	0.30	9156	1.21	0.80	0.32				
8737M	0.19	0.12	0.30	9170	4.38	2.33	0.24				
8738M	0.31	0.18	0.30	9178	3.47	2.68	0.44				
8742	0.16	0.10	0.30	9179	8.72	6.32	0.39				
8745	1.68	1.11	0.32	9180	2.66	1.66	0.29				
8748	0.32	0.21	0.32	9182	1.10	0.77	0.37				
8755	0.16	0.10	0.30	9186	8.69	5.07	0.25				
8799	0.22	0.15	0.37	9220	3.04	2.02	0.32				
8800	0.77	0.59	0.45	9402	2.99	1.85	0.30				
8803	0.03	0.02	0.29	9403	4.27	2.46	0.26				
8805M	0.09	0.07	0.37	9410	1.39	0.97	0.37				
8810	0.07	0.05	0.37	9501	1.62	1.07	0.32				
8814M	0.09	0.07	0.37	9505	2.61	1.72	0.32				
8815M	0.13	0.09	0.37	9516	1.49	0.92	0.30				
8820	0.07	0.04	0.32	9519	2.13	1.32	0.30				
8824	1.25	0.91	0.39	9521	1.91	1.18	0.30				
8825	-	0.77	0.37	9522	0.90	0.63	0.37				
8826	1.10	0.77	0.37	9534	3.14	1.81	0.26				
8831	0.64	0.45	0.37	9554	5.85	3.39	0.26				
8832	0.17	0.12	0.37	9586	0.24	0.18	0.45				
8833	0.56	0.39	0.37	9600	1.22	0.88	0.39				
8835	1.27	0.89	0.37	9620	0.72	0.48	0.32				
8842X	1.21	0.85	0.37								
8848	-	0.91	0.39								
8849	-	0.91	0.39								
8855	0.07	0.05	0.37								
8856	0.30	0.20	0.37								
8864X	0.66	0.46	0.37								
8868	0.26	0.19	0.39								
8869	0.58	0.42	0.39								
8871	0.04	0.03	0.39								
8901	0.10	0.07	0.32								

\* Refer to the Footnotes Page for additional information on this class code.

Effective April 1, 2021

FOOTNOTES

D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.19	S	1624D	0.01	S	4024D	0.02	S
0065D	0.05	S	1803D	0.31	S	6251D	0.01	S
0066D	0.05	S	3081D	0.04	S	6252D	0.02	S
0067D	0.05	S	3082D	0.03	S			
1165XD	0.02	S	3085D	0.05	S			

S=Silica

F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for USL&HW Assessment.

M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

P Classification is computed on a per capita basis.

X Refer to special classification phraseology in these pages which is applicable in this state.

**\* Class Codes with Specific Footnotes**

- 2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 1.926 and elr x 1.848.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.

Effective April 1, 2021

**ADVISORY MISCELLANEOUS VALUES**

**Advisory Loss Elimination Ratios** - The following percentages represent the portion of total loss eliminated per claim and are applicable by hazard group. They do not include a safety factor.

Advisory Loss Elimination Ratios							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.2%	1.0%	0.8%	0.5%	0.4%	0.2%	0.2%
\$200	2.2%	1.8%	1.5%	1.0%	0.7%	0.4%	0.4%
\$300	3.0%	2.5%	2.1%	1.4%	1.0%	0.6%	0.6%
\$400	3.7%	3.1%	2.6%	1.7%	1.3%	0.8%	0.8%
\$500	4.4%	3.6%	3.0%	2.1%	1.6%	1.0%	0.9%
\$1,000	7.0%	5.7%	4.9%	3.4%	2.7%	1.8%	1.6%
\$1,500	8.9%	7.3%	6.3%	4.5%	3.6%	2.4%	2.2%
\$2,000	10.5%	8.6%	7.5%	5.5%	4.4%	3.1%	2.8%
\$2,500	11.9%	9.8%	8.5%	6.3%	5.2%	3.6%	3.3%
\$5,000	17.3%	14.3%	12.7%	9.9%	8.2%	6.1%	5.4%

**Basis of premium** applicable in accordance with *Basic Manual* footnote instructions for Code 7370 --"Taxicab Co.":

Employee operated vehicle.....	\$75,600
Leased or rented vehicle.....	\$50,400

**Catastrophe (other than Certified Acts of Terrorism)** - (Advisory Loss Cost)..... \$0.01

**Maximum Weekly Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" and the *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports"..... \$1,900

**Minimum Weekly Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" ..... \$950

**Premium Determination for Partners and Sole Proprietors** in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$50,400

**Terrorism** - (Advisory Loss Cost) ..... \$0.005

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with *Basic Manual* Rule 3-A-4..... 58%

(Multiply a Non-F classification loss cost by a factor of 1.58 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.50) and the adjustment for differences in loss-based expenses (1.052).)

**Experience Rating Eligibility**

A risk is eligible for experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$11,500. If more than two years, an average annual premium of at least \$5,750 is required. These amounts are applicable for ratings effective April 1, 2021, and subsequent. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.



Effective April 1, 2021

**TABLE OF WEIGHTING VALUES  
APPLICABLE TO ALL POLICIES**

*Experience Rating Program - ERA*

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,376	0.04	1,340,310	--	1,414,241	0.44
2,377	--	9,608	0.05	1,414,242	--	1,492,452	0.45
9,609	--	16,994	0.06	1,492,453	--	1,575,328	0.46
16,995	--	24,540	0.07	1,575,329	--	1,663,298	0.47
24,541	--	32,251	0.08	1,663,299	--	1,756,849	0.48
32,252	--	53,943	0.09	1,756,850	--	1,856,529	0.49
53,944	--	80,296	0.10	1,856,530	--	1,962,963	0.50
80,297	--	103,737	0.11	1,962,964	--	2,076,861	0.51
103,738	--	126,560	0.12	2,076,862	--	2,199,038	0.52
126,561	--	149,388	0.13	2,199,039	--	2,330,432	0.53
149,389	--	172,495	0.14	2,330,433	--	2,472,128	0.54
172,496	--	196,041	0.15	2,472,129	--	2,625,386	0.55
196,042	--	220,131	0.16	2,625,387	--	2,791,683	0.56
220,132	--	244,844	0.17	2,791,684	--	2,972,759	0.57
244,845	--	270,248	0.18	2,972,760	--	3,170,675	0.58
270,249	--	296,403	0.19	3,170,676	--	3,387,896	0.59
296,404	--	323,365	0.20	3,387,897	--	3,627,392	0.60
323,366	--	351,190	0.21	3,627,393	--	3,892,776	0.61
351,191	--	379,933	0.22	3,892,777	--	4,188,486	0.62
379,934	--	409,652	0.23	4,188,487	--	4,520,035	0.63
409,653	--	440,406	0.24	4,520,036	--	4,894,361	0.64
440,407	--	472,258	0.25	4,894,362	--	5,320,314	0.65
472,259	--	505,274	0.26	5,320,315	--	5,809,367	0.66
505,275	--	539,524	0.27	5,809,368	--	6,376,665	0.67
539,525	--	575,083	0.28	6,376,666	--	7,042,619	0.68
575,084	--	612,031	0.29	7,042,620	--	7,835,417	0.69
612,032	--	650,456	0.30	7,835,418	--	8,795,115	0.70
650,457	--	690,449	0.31	8,795,116	--	9,980,619	0.71
690,450	--	732,113	0.32	9,980,620	--	11,482,252	0.72
732,114	--	775,557	0.33	11,482,253	--	13,445,920	0.73
775,558	--	820,898	0.34	13,445,921	--	16,123,642	0.74
820,899	--	868,267	0.35	16,123,643	--	19,991,455	0.75
868,268	--	917,803	0.36	19,991,456	--	26,069,437	0.76
917,804	--	969,662	0.37	26,069,438	--	37,009,791	0.77
969,663	--	1,024,011	0.38	37,009,792	--	62,537,263	0.78
1,024,012	--	1,081,036	0.39	62,537,264	--	190,174,563	0.79
1,081,037	--	1,140,941	0.40	190,174,564	AND OVER	0.80	
1,140,942	--	1,203,951	0.41				
1,203,952	--	1,270,315	0.42				
1,270,316	--	1,340,309	0.43				

(a) G . . . . .	11.35
(b) State Per Claim Accident Limitation . . . . .	\$283,500
(c) State Multiple Claim Accident Limitation . . . . .	\$567,000
(d) USL&HW Per Claim Accident Limitation . . . . .	\$665,000
(e) USL&HW Multiple Claim Accident Limitation . . . . .	\$1,330,000
(f) Employers Liability Accident Limitation . . . . .	\$55,000
(g) Primary/Excess Loss Split Point . . . . .	\$18,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes . . . . .	1.50
<i>(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 1.50.)</i>	

Effective April 1, 2021

**TABLE OF BALLAST VALUES**  
**APPLICABLE TO ALL POLICIES**  
*Experience Rating Plan - ERA*

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 61,049	28,375	1,959,022 -- 2,015,739	227,000	3,944,696 -- 4,001,437	425,625
61,050 -- 105,072	34,050	2,015,740 -- 2,072,458	232,675	4,001,438 -- 4,058,179	431,300
105,073 -- 155,654	39,725	2,072,459 -- 2,129,179	238,350	4,058,180 -- 4,114,921	436,975
155,655 -- 209,015	45,400	2,129,180 -- 2,185,902	244,025	4,114,922 -- 4,171,664	442,650
209,016 -- 263,674	51,075	2,185,903 -- 2,242,626	249,700	4,171,665 -- 4,228,407	448,325
263,675 -- 319,019	56,750	2,242,627 -- 2,299,352	255,375	4,228,408 -- 4,285,150	454,000
319,020 -- 374,765	62,425	2,299,353 -- 2,356,078	261,050	4,285,151 -- 4,341,893	459,675
374,766 -- 430,763	68,100	2,356,079 -- 2,412,806	266,725	4,341,894 -- 4,398,636	465,350
430,764 -- 486,930	73,775	2,412,807 -- 2,469,534	272,400	4,398,637 -- 4,455,380	471,025
486,931 -- 543,215	79,450	2,469,535 -- 2,526,264	278,075	4,455,381 -- 4,512,123	476,700
543,216 -- 599,585	85,125	2,526,265 -- 2,582,995	283,750	4,512,124 -- 4,568,867	482,375
599,586 -- 656,020	90,800	2,582,996 -- 2,639,726	289,425	4,568,868 -- 4,625,611	488,050
656,021 -- 712,504	96,475	2,639,727 -- 2,696,458	295,100	4,625,612 -- 4,682,355	493,725
712,505 -- 769,026	102,150	2,696,459 -- 2,753,191	300,775	4,682,356 -- 4,739,099	499,400
769,027 -- 825,579	107,825	2,753,192 -- 2,809,925	306,450	4,739,100 -- 4,795,844	505,075
825,580 -- 882,157	113,500	2,809,926 -- 2,866,659	312,125	4,795,845 -- 4,852,588	510,750
882,158 -- 938,756	119,175	2,866,660 -- 2,923,394	317,800	4,852,589 -- 4,909,333	516,425
938,757 -- 995,371	124,850	2,923,395 -- 2,980,129	323,475	4,909,334 -- 4,966,078	522,100
995,372 -- 1,052,001	130,525	2,980,130 -- 3,036,865	329,150	4,966,079 -- 5,022,823	527,775
1,052,002 -- 1,108,644	136,200	3,036,866 -- 3,093,601	334,825	5,022,824 -- 5,079,568	533,450
1,108,645 -- 1,165,296	141,875	3,093,602 -- 3,150,338	340,500	5,079,569 -- 5,136,313	539,125
1,165,297 -- 1,221,957	147,550	3,150,339 -- 3,207,076	346,175	5,136,314 -- 5,193,058	544,800
1,221,958 -- 1,278,627	153,225	3,207,077 -- 3,263,814	351,850	5,193,059 -- 5,249,803	550,475
1,278,628 -- 1,335,303	158,900	3,263,815 -- 3,320,552	357,525	5,249,804 -- 5,306,549	556,150
1,335,304 -- 1,391,985	164,575	3,320,553 -- 3,377,290	363,200	5,306,550 -- 5,363,294	561,825
1,391,986 -- 1,448,672	170,250	3,377,291 -- 3,434,029	368,875	5,363,295 -- 5,419,625	567,500
1,448,673 -- 1,505,364	175,925	3,434,030 -- 3,490,769	374,550		
1,505,365 -- 1,562,060	181,600	3,490,770 -- 3,547,509	380,225		
1,562,061 -- 1,618,760	187,275	3,547,510 -- 3,604,249	385,900		
1,618,761 -- 1,675,464	192,950	3,604,250 -- 3,660,989	391,575		
1,675,465 -- 1,732,170	198,625	3,660,990 -- 3,717,730	397,250		
1,732,171 -- 1,788,879	204,300	3,717,731 -- 3,774,471	402,925		
1,788,880 -- 1,845,591	209,975	3,774,472 -- 3,831,212	408,600		
1,845,592 -- 1,902,305	215,650	3,831,213 -- 3,887,953	414,275		
1,902,306 -- 1,959,021	221,325	3,887,954 -- 3,944,695	419,950		

For Expected Losses greater than \$5,419,625, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.35) / (\text{Expected Losses} + (700)(11.35))$$

G = 11.35

**RETROSPECTIVE RATING PLAN MANUAL  
STATE SPECIAL RATING VALUES**

**NORTH CAROLINA  
RR 1  
Exhibit III**

*Effective April 1, 2021*

**1. Average Cost per Case by Hazard Group**

A	B	C	D	E	F	G
8,015	9,539	11,775	18,084	25,253	41,831	44,381

**Average Cost per Case including ALAE by Hazard Group**

A	B	C	D	E	F	G
8,962	10,657	13,140	20,152	28,104	46,506	49,222

**2.**

**Excess Loss Pure Premium Factors**  
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.631	0.664	0.681	0.712	0.731	0.755	0.765
\$15,000	0.581	0.621	0.641	0.675	0.698	0.726	0.740
\$20,000	0.541	0.584	0.606	0.643	0.670	0.701	0.718
\$25,000	0.508	0.553	0.577	0.616	0.645	0.678	0.698
\$30,000	0.478	0.526	0.550	0.591	0.623	0.658	0.680
\$35,000	0.453	0.502	0.527	0.569	0.603	0.639	0.664
\$40,000	0.431	0.480	0.506	0.549	0.584	0.622	0.648
\$50,000	0.393	0.443	0.470	0.514	0.552	0.591	0.621
\$75,000	0.326	0.376	0.404	0.448	0.488	0.530	0.564
\$100,000	0.281	0.329	0.357	0.400	0.442	0.484	0.521
\$125,000	0.248	0.294	0.321	0.364	0.405	0.447	0.487
\$150,000	0.222	0.266	0.293	0.335	0.376	0.418	0.458
\$175,000	0.201	0.244	0.270	0.311	0.352	0.393	0.434
\$200,000	0.184	0.225	0.251	0.290	0.331	0.371	0.413
\$225,000	0.169	0.209	0.235	0.273	0.313	0.352	0.395
\$250,000	0.157	0.196	0.221	0.258	0.297	0.336	0.379
\$275,000	0.147	0.184	0.209	0.244	0.284	0.321	0.364
\$300,000	0.138	0.174	0.198	0.233	0.271	0.308	0.351
\$325,000	0.130	0.164	0.188	0.222	0.260	0.296	0.339
\$350,000	0.122	0.156	0.179	0.213	0.250	0.285	0.328
\$375,000	0.116	0.149	0.172	0.204	0.241	0.275	0.318
\$400,000	0.110	0.142	0.164	0.196	0.232	0.266	0.308
\$425,000	0.105	0.136	0.158	0.189	0.224	0.258	0.300
\$450,000	0.100	0.130	0.152	0.182	0.217	0.250	0.292
\$475,000	0.096	0.125	0.147	0.176	0.211	0.243	0.284
\$500,000	0.092	0.121	0.142	0.170	0.204	0.236	0.277
\$600,000	0.079	0.105	0.125	0.151	0.183	0.213	0.253
\$700,000	0.069	0.093	0.112	0.137	0.167	0.195	0.234
\$800,000	0.062	0.084	0.101	0.125	0.153	0.180	0.218
\$900,000	0.056	0.076	0.093	0.115	0.142	0.167	0.205
\$1,000,000	0.051	0.070	0.086	0.106	0.133	0.156	0.193
\$2,000,000	0.026	0.038	0.049	0.063	0.081	0.098	0.126
\$3,000,000	0.017	0.026	0.034	0.044	0.058	0.071	0.095
\$4,000,000	0.012	0.019	0.025	0.033	0.045	0.056	0.075
\$5,000,000	0.009	0.015	0.020	0.026	0.036	0.045	0.062
\$6,000,000	0.007	0.012	0.016	0.021	0.029	0.037	0.052
\$7,000,000	0.006	0.009	0.013	0.017	0.024	0.031	0.044
\$8,000,000	0.005	0.008	0.010	0.014	0.020	0.027	0.038
\$9,000,000	0.004	0.006	0.009	0.012	0.017	0.023	0.032
\$10,000,000	0.003	0.005	0.007	0.010	0.015	0.020	0.028

Effective April 1, 2021

**Excess Loss and Allocated  
Expense Pure Premium Factors**  
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.714	0.750	0.768	0.800	0.820	0.845	0.856
\$15,000	0.661	0.703	0.724	0.761	0.786	0.815	0.829
\$20,000	0.618	0.664	0.687	0.727	0.756	0.789	0.806
\$25,000	0.581	0.630	0.655	0.697	0.729	0.765	0.785
\$30,000	0.549	0.601	0.627	0.671	0.705	0.743	0.766
\$35,000	0.522	0.574	0.602	0.647	0.683	0.723	0.748
\$40,000	0.497	0.551	0.579	0.625	0.663	0.704	0.731
\$50,000	0.456	0.510	0.539	0.587	0.628	0.671	0.701
\$75,000	0.381	0.436	0.466	0.514	0.558	0.604	0.640
\$100,000	0.330	0.383	0.413	0.461	0.506	0.553	0.593
\$125,000	0.293	0.344	0.374	0.421	0.466	0.513	0.555
\$150,000	0.264	0.313	0.343	0.388	0.434	0.479	0.523
\$175,000	0.240	0.288	0.317	0.361	0.406	0.452	0.497
\$200,000	0.221	0.267	0.295	0.339	0.383	0.428	0.473
\$225,000	0.204	0.249	0.277	0.319	0.363	0.407	0.453
\$250,000	0.190	0.234	0.261	0.302	0.346	0.388	0.435
\$275,000	0.178	0.220	0.247	0.287	0.330	0.372	0.418
\$300,000	0.168	0.208	0.235	0.274	0.316	0.357	0.404
\$325,000	0.158	0.198	0.224	0.262	0.304	0.344	0.390
\$350,000	0.150	0.188	0.214	0.251	0.292	0.332	0.378
\$375,000	0.142	0.180	0.205	0.241	0.282	0.321	0.367
\$400,000	0.136	0.172	0.197	0.232	0.272	0.310	0.356
\$425,000	0.130	0.165	0.189	0.224	0.264	0.301	0.347
\$450,000	0.124	0.158	0.182	0.216	0.255	0.292	0.338
\$475,000	0.119	0.152	0.176	0.209	0.248	0.284	0.329
\$500,000	0.114	0.147	0.170	0.203	0.241	0.276	0.322
\$600,000	0.098	0.129	0.150	0.181	0.217	0.250	0.294
\$700,000	0.087	0.114	0.135	0.164	0.198	0.229	0.273
\$800,000	0.077	0.103	0.123	0.150	0.182	0.212	0.254
\$900,000	0.070	0.094	0.113	0.138	0.169	0.198	0.239
\$1,000,000	0.064	0.086	0.104	0.128	0.158	0.185	0.226
\$2,000,000	0.033	0.047	0.059	0.075	0.097	0.116	0.149
\$3,000,000	0.022	0.032	0.041	0.053	0.070	0.085	0.112
\$4,000,000	0.016	0.024	0.031	0.040	0.054	0.067	0.089
\$5,000,000	0.012	0.018	0.024	0.032	0.043	0.054	0.073
\$6,000,000	0.009	0.015	0.019	0.026	0.036	0.045	0.062
\$7,000,000	0.007	0.012	0.016	0.021	0.030	0.038	0.053
\$8,000,000	0.006	0.010	0.013	0.018	0.025	0.032	0.045
\$9,000,000	0.005	0.008	0.011	0.015	0.021	0.028	0.039
\$10,000,000	0.004	0.007	0.009	0.013	0.018	0.024	0.035

3.

**Retrospective Pure Premium Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.07	0.04	0.03	0.25	0.15	0.10	0.00

# NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

## NORTH CAROLINA—UPDATE TO EXPERIENCE RATING PREMIUM ELIGIBILITY

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### EXPERIENCE RATING PLAN MANUAL—2003 EDITION RULE 2—EXPERIENCE RATING ELEMENTS AND FORMULA A. PREMIUM ELIGIBILITY

#### 2. State Subject Premium Eligibility Amounts

A risk qualifies for experience rating when its subject premium, developed in its experience period, meets or exceeds the minimum eligibility amount shown in the State Table of Subject Premium Eligibility Amounts in Rule 2-A-2-c. *Refer to Rule 2-E-1 to determine a risk's experience period.*

- a. A risk qualifies for experience rating if its data within the most recent 24 months of the experience period develops a subject premium of at least the amount shown in Column A.
- b. A risk may not qualify according to Rule 2-A-2-a. If it has more than the amount of experience referenced in Rule 2-A-2-a, then to qualify for experience rating the risk must develop an average annual subject premium of at least the amount shown in Column B. *Refer to Rule 2-A-3 to determine average annual subject premium.*
- c. A risk's rating effective date determines the applicable Column A and Column B subject premium eligibility amounts required to qualify for experience rating. *Refer to Rule 2-B for rating effective date determination.*

**State Table of Subject Premium Eligibility Amounts**

State	Rating Effective Date	Column A (\$)	Column B (\$)
NC	<u>4/1/21 and after</u>	<u>11,500</u>	<u>5,750</u>
	<u>4/1/19 - 3/31/21</u>	11,000	5,500

NOTE: This exhibit revises the North Carolina experience rating subject premium eligibility amounts shown in the State Table of Subject Premium Eligibility Amounts in NCCI's *Experience Rating Plan Manual* national Rule 2-A-2. The content shown in this table is not a complete replacement of the existing State Table of Subject Premium Eligibility Amounts. The premium eligibility amounts are applicable to all policies.

**NORTH CAROLINA**

**APPENDIX A-I**

**Determination of Policy Year On-level Factors**

**Section A - Factor Adjusting 2018 Policy Year Assigned Risk Premium to Present Assigned Risk Level**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Rate Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For Expense Removal	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)x(8)
Date									
NR 04/01/17	Base	1.000	0.316	0.316	0.732	0.946	0.786	0.945	0.514
NR 04/01/18	0.875	0.875	0.684	0.599					
NR 04/01/19	0.828	0.725							
NR 04/01/20	0.924	0.670							
				0.915					

**Section B - Factor Adjusting 2018 Policy Year Voluntary Premium to Present Voluntary Level**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Loss Cost Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)
Date								
NR 04/01/17	Base	1.000	0.316	0.316	0.725	1.000	1.000	0.725
NR 04/01/18	0.887	0.887	0.684	0.607				
NR 04/01/19	0.841	0.746						
NR 04/01/20	0.897	0.669						
				0.923				

**Section C - Factor Adjusting 2018 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level**

(1) Assigned Risk Market Share PY 2018	0.085
(2) Voluntary Market Share PY 2018	0.915
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. A)	0.514
(4) Voluntary Standard Premium Adjustment Factor (See Sec. B)	0.725
(5) Premium Adjustment Factor = [(1)x(3)]/2.165+(2)x(4) #	0.683

NR New and renewal business.

@ Eliminates premium derived from expense constants.

\* Eliminates premium derived from minimum premiums.

# Current premium index (assigned risk-to-voluntary) = 2.165

**NORTH CAROLINA**

**APPENDIX A-I**

**Determination of Policy Year On-level Factors**

**Section D - Factor Adjusting 2018 Policy Year Indemnity Losses to Present Benefit Level**

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/18	Base	1.000	0.361	0.361	1.000
10/01/18	1.000	1.000	0.232	0.232	
01/01/19	1.000	1.000	0.407	0.407	
				<u>1.000</u>	

**Section E - Factor Adjusting 2018 Policy Year Medical Losses to Present Benefit Level**

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/18	Base	1.000	0.361	0.361	1.005
10/01/18	1.003	1.003	0.232	0.233	
01/01/19	1.007	1.010	0.407	0.411	
				<u>1.005</u>	

**NORTH CAROLINA**

**APPENDIX A-I**

**Determination of Policy Year On-level Factors**

**Section F - Factor Adjusting 2017 Policy Year Assigned Risk Premium to Present Assigned Risk Level**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Rate Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For Expense Removal	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)x(8)
Date									
NR 04/01/16	Base	1.000	0.316	0.316	0.651	0.945	0.786	0.945	0.456
NR 04/01/17	0.917	0.917	0.684	0.627					
NR 04/01/18	0.875	0.802							
NR 04/01/19	0.828	0.664							
NR 04/01/20	0.924	0.614							
				0.943					

**Section G - Factor Adjusting 2017 Policy Year Voluntary Premium to Present Voluntary Level**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Loss Cost Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)
Date								
NR 04/01/16	Base	1.000	0.316	0.316	0.634	1.000	1.000	0.634
NR 04/01/17	0.856	0.856	0.684	0.586				
NR 04/01/18	0.887	0.759						
NR 04/01/19	0.841	0.638						
NR 04/01/20	0.897	0.572						
				0.902				

**Section H - Factor Adjusting 2017 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level**

(1) Assigned Risk Market Share PY 2017	0.078
(2) Voluntary Market Share PY 2017	0.922
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. F)	0.456
(4) Voluntary Standard Premium Adjustment Factor (See Sec. G)	0.634
(5) Premium Adjustment Factor = [(1)x(3)]/2.165+(2)x(4) #	0.602

NR New and renewal business.

@ Eliminates premium derived from expense constants.

\* Eliminates premium derived from minimum premiums.

# Current premium index (assigned risk-to-voluntary) = 2.165



**NORTH CAROLINA**

**APPENDIX A-I**

**Determination of Policy Year On-level Factors**

**Section I - Factor Adjusting 2017 Policy Year Indemnity Losses to Present Benefit Level**

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/17	Base	1.000	0.361	0.361	1.000
10/01/17	1.000	1.000	0.232	0.232	
01/01/18	1.000	1.000	0.389	0.389	
10/01/18	1.000	1.000	0.018	0.018	
01/01/19	1.000	1.000			
				<u>1.000</u>	

**Section J - Factor Adjusting 2017 Policy Year Medical Losses to Present Benefit Level**

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/17	Base	1.000	0.361	0.361	1.016
10/01/17	1.001	1.001	0.232	0.232	
01/01/18	1.009	1.010	0.389	0.393	
10/01/18	1.003	1.013	0.018	0.018	
01/01/19	1.007	1.020			
				<u>1.004</u>	

## NORTH CAROLINA

### APPENDIX A-II

#### Determination of Premium and Losses Developed to an Ultimate Report

##### Section A - Premium and Loss Summary Valued as of 12/31/2019

###### Policy Year 2018

(1) Standard Earned Premium	\$962,954,422
(2) Factor to Develop Premium to Ultimate	1.013
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$975,472,829
(4) Limited Indemnity Paid Losses	\$113,205,150
(5) Limited Indemnity Paid Development Factor to Ultimate	2.972
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$336,445,706
(7) Limited Indemnity Paid+Case Losses	\$214,747,749
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.543
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$331,355,777
(10) Policy Year 2018 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$333,900,742
(11) Limited Medical Paid Losses	\$163,154,980
(12) Limited Medical Paid Development Factor to Ultimate	1.721
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$280,789,721
(14) Limited Medical Paid+Case Losses	\$271,793,843
(15) Limited Medical Paid+Case Development Factor to Ultimate	0.986
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$267,988,729
(17) Policy Year 2018 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$274,389,225

###### Policy Year 2017

(1) Standard Earned Premium	\$1,036,237,401
(2) Factor to Develop Premium to Ultimate	1.000
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$1,036,237,401
(4) Limited Indemnity Paid Losses	\$200,359,542
(5) Limited Indemnity Paid Development Factor to Ultimate	1.584
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$317,369,515
(7) Limited Indemnity Paid+Case Losses	\$254,637,321
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.197
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$304,800,873
(10) Policy Year 2017 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$311,085,194
(11) Limited Medical Paid Losses	\$191,309,624
(12) Limited Medical Paid Development Factor to Ultimate	1.339
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$256,163,587
(14) Limited Medical Paid+Case Losses	\$234,131,732
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.006
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$235,536,522
(17) Policy Year 2017 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$245,850,055

**NORTH CAROLINA**

**APPENDIX A-II**

**Determination of Premium and Losses Developed to an Ultimate Report**

**Section B - Premium Development Factors**

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2015	1.012	2014	1.000	2013	1.000	2012	1.000
2016	1.011	2015	1.001	2014	1.000	2013	1.000
2017	1.015	2016	1.000	2015	1.000	2014	1.000
Average	1.013	Average	1.000	Average	1.000	Average	1.000

Summary of Premium Development Factors

<u>1st/5th</u>	<u>2nd/5th</u>	<u>3rd/5th</u>	<u>4th/5th</u>
1.013	1.000	1.000	1.000

**NORTH CAROLINA**

**APPENDIX A-II**

**Determination of Premium and Losses Developed to an Ultimate Report**

**Section C1 - Limited Indemnity Paid Loss Development Factors**

Policy <u>Year</u>	<u>1st/2nd</u>	Policy <u>Year</u>	<u>2nd/3rd</u>	Policy <u>Year</u>	<u>3rd/4th</u>	Policy <u>Year</u>	<u>4th/5th</u>
2016	1.870	2015	1.261	2014	1.085	2013	1.043
2017	1.882	2016	1.248	2015	1.070	2014	1.041
Average	1.876	Average	1.255	Average	1.078	Average	1.042
Policy <u>Year</u>	<u>5th/6th</u>	Policy <u>Year</u>	<u>6th/7th</u>	Policy <u>Year</u>	<u>7th/8th</u>	Policy <u>Year</u>	<u>8th/9th</u>
2012	1.018	2011	1.014	2010	1.013	2009	1.009
2013	1.021	2012	1.010	2011	1.014	2010	1.012
Average	1.020	Average	1.012	Average	1.014	Average	1.011
Policy <u>Year</u>	<u>9th/10th</u>	Policy <u>Year</u>	<u>10th/11th</u>	Policy <u>Year</u>	<u>11th/12th</u>	Policy <u>Year</u>	<u>12th/13th</u>
2008	1.004	2007	1.004	2006	1.004	2005	1.004
2009	1.007	2008	1.006	2007	1.003	2006	1.004
Average	1.006	Average	1.005	Average	1.004	Average	1.004
Policy <u>Year</u>	<u>13th/14th</u>	Policy <u>Year</u>	<u>14th/15th</u>	Policy <u>Year</u>	<u>15th/16th</u>	Policy <u>Year</u>	<u>16th/17th</u>
2004	1.004	2003	1.004	2002	1.003	2001	1.002
2005	1.002	2004	1.004	2003	1.003	2002	1.004
Average	1.003	Average	1.004	Average	1.003	Average	1.003
Policy <u>Year</u>	<u>17th/18th</u>	Policy <u>Year</u>	<u>18th/19th</u>				
2000	1.003	1999	1.001				
2001	1.001	2000	1.002				
Average	1.002	Average	1.002				

**NORTH CAROLINA**

**APPENDIX A-II**

**Determination of Premium and Losses Developed to an Ultimate Report**

**Section C1 - Limited Medical Paid Loss Development Factors**

Policy <u>Year</u>	<u>1st/2nd</u>	Policy <u>Year</u>	<u>2nd/3rd</u>	Policy <u>Year</u>	<u>3rd/4th</u>	Policy <u>Year</u>	<u>4th/5th</u>
2016	1.281	2015	1.081	2014	1.029	2013	1.017
2017	1.288	2016	1.075	2015	1.047	2014	1.035
Average	1.285	Average	1.078	Average	1.038	Average	1.026
Policy <u>Year</u>	<u>5th/6th</u>	Policy <u>Year</u>	<u>6th/7th</u>	Policy <u>Year</u>	<u>7th/8th</u>	Policy <u>Year</u>	<u>8th/9th</u>
2012	1.017	2011	1.009	2010	1.011	2009	1.008
2013	1.012	2012	1.007	2011	1.008	2010	1.012
Average	1.015	Average	1.008	Average	1.010	Average	1.010
Policy <u>Year</u>	<u>9th/10th</u>	Policy <u>Year</u>	<u>10th/11th</u>	Policy <u>Year</u>	<u>11th/12th</u>	Policy <u>Year</u>	<u>12th/13th</u>
2008	1.003	2007	1.011	2006	1.005	2005	1.005
2009	1.007	2008	1.004	2007	1.008	2006	1.004
Average	1.005	Average	1.008	Average	1.007	Average	1.005
Policy <u>Year</u>	<u>13th/14th</u>	Policy <u>Year</u>	<u>14th/15th</u>	Policy <u>Year</u>	<u>15th/16th</u>	Policy <u>Year</u>	<u>16th/17th</u>
2004	1.006	2003	1.004	2002	1.003	2001	1.002
2005	1.005	2004	1.006	2003	1.004	2002	1.004
Average	1.006	Average	1.005	Average	1.004	Average	1.003
Policy <u>Year</u>	<u>17th/18th</u>	Policy <u>Year</u>	<u>18th/19th</u>				
2000	1.005	1999	1.002				
2001	1.002	2000	1.003				
Average	1.004	Average	1.003				

## NORTH CAROLINA

### APPENDIX A-II

#### Determination of Premium and Losses Developed to an Ultimate Report

##### Section C2 - Limited Indemnity Paid + Case Loss Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2013	1.326	2012	1.093	2011	1.042	2010	1.034
2014	1.313	2013	1.084	2012	1.029	2011	1.021
2015	1.264	2014	1.083	2013	1.026	2012	1.019
2016	1.287	2015	1.092	2014	1.026	2013	1.013
2017	1.254	2016	1.081	2015	1.016	2014	1.011
Average	1.289	Average	1.087	Average	1.028	Average	1.020
<u>Policy Year</u>	<u>5th/6th</u>	<u>Policy Year</u>	<u>6th/7th</u>	<u>Policy Year</u>	<u>7th/8th</u>	<u>Policy Year</u>	<u>8th/9th</u>
2009	1.012	2008	1.013	2007	1.004	2006	1.002
2010	1.014	2009	1.016	2008	1.005	2007	1.001
2011	1.006	2010	1.006	2009	1.004	2008	1.002
2012	0.999	2011	1.001	2010	1.006	2009	1.003
2013	1.010	2012	1.002	2011	1.007	2010	1.004
Average	1.008	Average	1.008	Average	1.005	Average	1.002
<u>Policy Year</u>	<u>9th/10th</u>	<u>Policy Year</u>	<u>10th/11th</u>	<u>Policy Year</u>	<u>11th/12th</u>	<u>Policy Year</u>	<u>12th/13th</u>
2005	1.002	2004	1.006	2003	1.005	2002	1.001
2006	1.001	2005	1.000	2004	0.999	2003	1.003
2007	1.004	2006	1.001	2005	1.003	2004	1.001
2008	0.999	2007	1.002	2006	1.003	2005	1.000
2009	0.999	2008	0.998	2007	1.000	2006	1.000
Average	1.001	Average	1.001	Average	1.002	Average	1.001
<u>Policy Year</u>	<u>13th/14th</u>	<u>Policy Year</u>	<u>14th/15th</u>	<u>Policy Year</u>	<u>15th/16th</u>	<u>Policy Year</u>	<u>16th/17th</u>
2001	1.003	2000	1.000	1999	1.000	1998	1.001
2002	1.003	2001	1.000	2000	1.001	1999	1.000
2003	1.002	2002	1.002	2001	0.999	2000	1.002
2004	1.000	2003	1.002	2002	0.999	2001	1.000
2005	1.001	2004	1.000	2003	1.001	2002	1.003
Average	1.002	Average	1.001	Average	1.000	Average	1.001
<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>				
1997	1.001	1996	1.001				
1998	1.005	1997	1.000				
1999	1.001	1998	1.001				
2000	1.003	1999	1.000				
2001	1.001	2000	1.002				
Average	1.002	Average	1.001				

**NORTH CAROLINA**

**APPENDIX A-II**

**Determination of Premium and Losses Developed to an Ultimate Report**

**Section C2 - Limited Medical Paid + Case Loss Development Factors**

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2013	1.020	2012	0.996	2011	1.008	2010	1.014
2014	0.972	2013	1.003	2012	1.005	2011	0.992
2015	0.988	2014	0.984	2013	0.984	2012	0.995
2016	0.979	2015	0.979	2014	1.002	2013	0.986
2017	0.941	2016	0.957	2015	0.994	2014	0.973
Average	0.980	Average	0.984	Average	0.999	Average	0.992

<u>Policy Year</u>	<u>5th/6th</u>	<u>Policy Year</u>	<u>6th/7th</u>	<u>Policy Year</u>	<u>7th/8th</u>	<u>Policy Year</u>	<u>8th/9th</u>
2009	1.007	2008	1.006	2007	0.999	2006	0.999
2010	1.011	2009	1.002	2008	1.002	2007	1.006
2011	0.991	2010	1.005	2009	1.006	2008	1.003
2012	0.989	2011	1.002	2010	1.000	2009	0.995
2013	0.996	2012	0.993	2011	1.000	2010	1.001
Average	0.999	Average	1.002	Average	1.001	Average	1.001

<u>Policy Year</u>	<u>9th/10th</u>	<u>Policy Year</u>	<u>10th/11th</u>	<u>Policy Year</u>	<u>11th/12th</u>	<u>Policy Year</u>	<u>12th/13th</u>
2005	1.004	2004	1.011	2003	1.005	2002	1.000
2006	1.002	2005	0.999	2004	0.996	2003	1.002
2007	1.008	2006	1.004	2005	0.997	2004	1.010
2008	1.000	2007	0.997	2006	1.001	2005	0.997
2009	0.994	2008	0.998	2007	1.001	2006	0.999
Average	1.002	Average	1.002	Average	1.000	Average	1.002

<u>Policy Year</u>	<u>13th/14th</u>	<u>Policy Year</u>	<u>14th/15th</u>	<u>Policy Year</u>	<u>15th/16th</u>	<u>Policy Year</u>	<u>16th/17th</u>
2001	1.003	2000	1.001	1999	0.997	1998	1.011
2002	1.001	2001	0.995	2000	1.002	1999	0.998
2003	1.000	2002	0.999	2001	1.000	2000	0.999
2004	0.999	2003	1.002	2002	0.998	2001	0.995
2005	1.001	2004	0.997	2003	0.999	2002	1.000
Average	1.001	Average	0.999	Average	0.999	Average	1.001

<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>
1997	1.002	1996	1.003
1998	0.991	1997	0.991
1999	1.001	1998	1.001
2000	1.000	1999	1.001
2001	1.001	2000	1.005
Average	0.999	Average	1.000

**NORTH CAROLINA**

**APPENDIX A-II**

**Determination of Premium and Losses Developed to an Ultimate Report**

**Section D - Determination of Policy Year Loss Development Factors (19th-to-Ultimate Report)**

**Indemnity Paid+Case Data for Matching Companies**

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Policy Year	<u>Losses for Policy Year</u>		<u>Losses for All Prior Policy Years</u>		Factor to Adjust Losses for Prior Policy Years	Indicated 19th-to-Ult Development for Policy Year
	19th Report	20th Report	Previous	Current		
1990	259,482,341	260,320,798	1,665,158,333	1,668,563,418	0.471	1.031
1991	248,246,618	248,514,191	1,928,884,216	1,930,675,633	0.571	1.014
1992	186,335,197	185,628,007	2,179,189,824	2,183,334,104	0.861	1.022
1993	151,416,883	151,330,205	2,368,917,194	2,372,554,238	1.137	1.021
1994	121,415,191	121,362,701	2,514,518,376	2,516,147,929	1.481	1.009
1995	120,320,721	120,313,375	2,628,720,234	2,631,729,350	1.514	1.016
1996	140,561,670	140,846,248	2,748,072,811	2,749,956,102	1.300	1.012
1997	168,276,290	168,572,574	2,889,696,284	2,892,384,446	1.094	1.016
1998	236,447,182	236,461,091	2,832,350,416	2,833,534,413	0.730	1.007
1999	262,564,092	262,756,023	3,284,389,915	3,288,338,207	0.703	1.022
Selected Indemnity 19th-to-Ultimate Loss Development Factor						1.017

**Medical Paid+Case Data for Matching Companies**

(8)	(9)	(10)	(11)	(12)	(13)	(14)
Policy Year	<u>Losses for Policy Year</u>		<u>Losses for All Prior Policy Years</u>		Factor to Adjust Losses for Prior Policy Years	Indicated 19th-to-Ult Development for Policy Year
	19th Report	20th Report	Previous	Current		
1990	210,648,228	211,220,912	1,282,070,898	1,285,133,385	0.458	1.034
1991	220,022,209	221,866,006	1,496,354,297	1,500,382,230	0.513	1.044
1992	168,518,550	167,970,731	1,722,248,236	1,732,749,265	0.774	1.077
1993	135,595,487	135,321,544	1,900,718,713	1,909,395,917	1.045	1.059
1994	98,591,984	98,817,836	2,038,496,870	2,042,982,162	1.512	1.032
1995	106,697,873	106,566,043	2,134,670,213	2,137,491,625	1.422	1.017
1996	116,708,208	116,823,153	2,240,048,543	2,240,606,977	1.317	1.005
1997	133,792,125	134,081,591	2,356,505,757	2,354,698,250	1.160	0.991
1998	178,924,920	178,376,967	2,306,065,591	2,306,610,568	0.818	1.001
1999	203,212,240	203,223,116	2,656,930,972	2,657,495,838	0.782	1.004
Selected Medical 19th-to-Ultimate Loss Development Factor						1.026

$(7) = 1 + [(3)-(2) + ((5)-(4)) / (6)] / (2)$

$(14) = 1 + [(10)-(9) + ((12)-(11)) / (13)] / (9)$

Columns (4) and (11) are valued as of the date at which the given policy year is at a 19th report.

Columns (5) and (12) are valued as of the date at which the given policy year is at a 20th report.



## NORTH CAROLINA

### APPENDIX A-II

#### Determination of Premium and Losses Developed to an Ultimate Report

##### Section E - Derivation of Policy Year Limited 19th-to-Ultimate Loss Development Factors

<u>Policy Year</u>	<u>Indemnity Paid-to-Paid + Case Ratio 19th Report</u>	<u>Medical Paid-to-Paid + Case Ratio 19th Report</u>
1996	0.988	0.967
1997	0.990	0.957
1998	0.992	0.974
1999	0.990	0.965
2000	0.984	0.942
Average	0.989	0.961

	<u>Indemnity</u>	<u>Medical</u>
(1) Paid+Case 19th-to-Ultimate Loss Development Factor (Section D)	1.017	1.026
(2) Factor to Adjust 19th-to-Ultimate Development Factor to a Limited Basis	0.886	0.886
(3) Limited Paid+Case 19th-to-Ultimate Loss Development Factor = $[(1)-1] \times (2) + 1$	1.015	1.023
(4) Limited Paid-to-Paid+Case Ratio (Section E)	0.989	0.961
(5) Limited Paid 19th-to-Ultimate Loss Development Factor = (3) / (4)	1.026	1.065

##### Section F1 - Summary of Limited Paid Loss Development Factors

<u>Report</u>	(1)	(2)	<u>Report</u>	(3)	(4)
	<u>Indemnity Paid Loss Development to Next Report</u>	<u>to Ultimate</u>		<u>Medical Paid Loss Development to Next Report</u>	<u>to Ultimate</u>
1st	1.876	2.972	1st	1.285	1.721
2nd	1.255	1.584	2nd	1.078	1.339
3rd	1.078	1.262	3rd	1.038	1.242
4th	1.042	1.171	4th	1.026	1.197
5th	1.020	1.124	5th	1.015	1.167
6th	1.012	1.102	6th	1.008	1.150
7th	1.014	1.089	7th	1.010	1.141
8th	1.011	1.074	8th	1.010	1.130
9th	1.006	1.062	9th	1.005	1.119
10th	1.005	1.056	10th	1.008	1.113
11th	1.004	1.051	11th	1.007	1.104
12th	1.004	1.047	12th	1.005	1.096
13th	1.003	1.043	13th	1.006	1.091
14th	1.004	1.040	14th	1.005	1.084
15th	1.003	1.036	15th	1.004	1.079
16th	1.003	1.033	16th	1.003	1.075
17th	1.002	1.030	17th	1.004	1.072
18th	1.002	1.028	18th	1.003	1.068
19th		1.026	19th		1.065

(2) = Cumulative upward product of column (1).

(4) = Cumulative upward product of column (3).

**NORTH CAROLINA**

**APPENDIX A-II**

**Determination of Premium and Losses Developed to an Ultimate Report**

**Section F2 - Summary of Limited Paid+Case Loss Development Factors**

Report	(1) Indemnity Paid+Case Loss Development		Report	(3) Medical Paid+Case Loss Development	
	to Next Report	to Ultimate		to Next Report	to Ultimate
1st	1.289	1.543	1st	0.980	0.986
2nd	1.087	1.197	2nd	0.984	1.006
3rd	1.028	1.101	3rd	0.999	1.022
4th	1.020	1.071	4th	0.992	1.023
5th	1.008	1.050	5th	0.999	1.031
6th	1.008	1.042	6th	1.002	1.032
7th	1.005	1.034	7th	1.001	1.030
8th	1.002	1.029	8th	1.001	1.029
9th	1.001	1.027	9th	1.002	1.028
10th	1.001	1.026	10th	1.002	1.026
11th	1.002	1.025	11th	1.000	1.024
12th	1.001	1.023	12th	1.002	1.024
13th	1.002	1.022	13th	1.001	1.022
14th	1.001	1.020	14th	0.999	1.021
15th	1.000	1.019	15th	0.999	1.022
16th	1.001	1.019	16th	1.001	1.023
17th	1.002	1.018	17th	0.999	1.022
18th	1.001	1.016	18th	1.000	1.023
19th		1.015	19th		1.023

(2) = Cumulative upward product of column (1).

(4) = Cumulative upward product of column (3).

## NORTH CAROLINA

### APPENDIX A-II

#### Determination of Premium and Losses Developed to an Ultimate Report

##### Section G - Factor to Adjust Limited Losses to an Unlimited Basis

(1) Threshold at the Midpoint of the Loss Cost Effective Period*	11,372,084
(2) Statewide Excess Ratio for (1)	0.008
(3) Market Share for Carriers Missing from Large Loss and Catastrophe Call	0.000
(4) Factor to Adjust Limited Losses to an Unlimited Basis = $1.0 / \{1.0 - [(2) \times (1.0 - (3))]\}$	1.008

##### Section H - Policy Year Large Loss Limits

<u>Experience Year</u>	<u>Policy Year Detrended Limit</u>
2018	10,734,406
2017	10,349,728
2016	9,982,077
2015	9,746,059
2014	9,499,570
2013	9,217,016
2012	9,019,199
2011	8,817,580
2010	8,595,591
2009	8,324,290
2008	8,202,373
2007	8,110,302
2006	7,879,044
2005	7,579,661
2004	7,311,097
2003	7,053,623
2002	6,839,069
2001	6,696,498
2000	6,532,976

\* March 22, 2022 is the midpoint of the effective period for which the revised loss costs are being proposed.

# NORTH CAROLINA

## APPENDIX A-III

### Policy Year Trend

#### Section A - Summary of Annual Trends

(1)	(2)	(3)	(4)	(5)	(6)
Policy Year	Lost-Time Claim Frequency*	Indemnity Avg Cost Per Case*^	Loss Ratio^	Medical Avg Cost Per Case*^	Loss Ratio^
2011	20.3	37,512	0.760	34,363	0.696
2012	19.0	35,604	0.677	33,853	0.644
2013	18.5	34,855	0.645	30,248	0.559
2014	18.0	33,126	0.598	29,148	0.526
2015	17.1	31,770	0.543	28,247	0.483
2016	16.6	30,180	0.501	25,871	0.429
2017	16.0	31,109	0.499	24,988	0.401
2018	15.9	31,464	0.501	25,986	0.414

\* Figures have been adjusted to the current wage level.

^ Based on an average of paid and paid+case losses.

	<u>Indemnity</u>	<u>Medical</u>
(1) Current Approved Annual Loss Ratio Trend Factor	0.960	0.970
(2) Range of Indicated Annual Trend Factors Based on Frequency and Severity Analysis		
Lower estimate:	0.926	0.920
Upper estimate:	0.988	0.971
(3) Selected Annual Loss Ratio Trend Factor	<b>0.960</b>	<b>0.970</b>
(4) Length of Trend Period from Midpoint of Policy Year to Midpoint of Effective Period:		
	<u>Years</u>	
Policy Year 2018	3.316	
Policy Year 2017	4.316	
(5) Trend Factor Applied to Experience Year = (3) ^ (4)		
	<u>Indemnity</u>	<u>Medical</u>
Policy Year 2018	0.873	0.904
Policy Year 2017	0.838	0.877

**NORTH CAROLINA**

**APPENDIX A-III**

**Policy Year Trend**

**Section B - Summary of Data Points Underlying Trend Analysis**

Policy Year	<u>Paid Indemnity Loss Ratio</u>	<u>Paid Medical Loss Ratio</u>	<u>Paid+Case Indemnity Loss Ratio</u>	<u>Paid+Case Medical Loss Ratio</u>	<u>Claim Frequency</u>	<u>Paid Indemnity Avg. Cost Per Case</u>	<u>Paid Medical Avg. Cost Per Case</u>	<u>Paid+Case Indemnity Avg. Cost Per Case</u>	<u>Paid+Case Medical Avg. Cost Per Case</u>
2011	0.770	0.713	0.749	0.678	20.3	38,042	35,235	36,982	33,491
2012	0.687	0.659	0.667	0.628	19.0	36,122	34,680	35,087	33,027
2013	0.655	0.581	0.634	0.537	18.5	35,413	31,445	34,298	29,052
2014	0.604	0.546	0.591	0.505	18.0	33,503	30,260	32,749	28,036
2015	0.550	0.500	0.535	0.465	17.1	32,213	29,276	31,327	27,219
2016	0.507	0.446	0.494	0.412	16.6	30,580	26,878	29,779	24,865
2017	0.509	0.417	0.489	0.384	16.0	31,737	26,036	30,480	23,940
2018	0.505	0.424	0.497	0.404	15.9	31,704	26,592	31,225	25,380

**NORTH CAROLINA**  
**APPENDIX A-III**  
**Loss Ratio Trend Supporting Information**  
**Financial Data is Valued as of December 31, 2019**

**Section C - Premium**

Policy Year	(1) Policy Year Premium	(2) Premium Devel Factor	(3) Ultimate Premium (1) x (2)	(4) On-level Factor	(5) On-level Devel Prem (3) x (4)
2011	953,181,408	xxx	953,181,408	0.479	456,573,894
2012	979,801,757	xxx	979,801,757	0.475	465,405,835
2013	1,020,470,043	xxx	1,020,470,043	0.476	485,743,740
2014	1,076,916,825	xxx	1,076,916,825	0.476	512,612,409
2015	1,125,378,573	1.000	1,125,378,573	0.485	545,808,608
2016	1,110,020,174	1.000	1,110,020,174	0.526	583,870,612
2017	1,036,237,401	1.000	1,036,237,401	0.602	623,814,915
2018	962,954,422	1.013	975,472,829	0.683	666,247,942

**Section D - Paid Loss Ratios**

Policy Year	(1) Paid Indemnity Losses	(2) Loss Devel Factor	(3) Ultimate Ind. Loss (1) x (2)	(4) On-level Factor	(5) On-level Devel Ind. Loss (3) x (4)	(6) Paid Ind. Loss Ratio (5)/[Section C (5)]
2011	328,829,088	1.074	353,162,441	0.996	351,749,791	0.770
2012	293,512,564	1.089	319,635,182	1.000	319,635,182	0.687
2013	288,497,426	1.102	317,924,163	1.000	317,924,163	0.655
2014	275,518,166	1.124	309,682,419	1.000	309,682,419	0.604
2015	256,364,987	1.171	300,203,400	1.000	300,203,400	0.550
2016	234,592,828	1.262	296,056,149	1.000	296,056,149	0.507
2017	200,359,542	1.584	317,369,515	1.000	317,369,515	0.509
2018	113,205,150	2.972	336,445,706	1.000	336,445,706	0.505

Policy Year	(7) Paid Medical Losses	(8) Loss Devel Factor	(9) Ultimate Med. Loss (7) x (8)	(10) On-level Factor	(11) On-level Devel Med. Loss (9) x (10)	(12) Paid Med. Loss Ratio (11)/[Section C (5)]
2011	302,181,974	1.130	341,465,631	0.954	325,758,212	0.713
2012	280,991,494	1.141	320,611,295	0.957	306,825,009	0.659
2013	252,859,000	1.150	290,787,850	0.971	282,355,002	0.581
2014	242,034,980	1.167	282,454,822	0.990	279,630,274	0.546
2015	223,866,166	1.197	267,967,801	1.018	272,791,221	0.500
2016	205,683,871	1.242	255,459,368	1.019	260,313,096	0.446
2017	191,309,624	1.339	256,163,587	1.016	260,262,204	0.417
2018	163,154,980	1.721	280,789,721	1.005	282,193,670	0.424

**Section E - Paid+Case Loss Ratios**

Policy Year	(1) Paid+Case Indemnity Losses	(2) Loss Devel Factor	(3) Ultimate Ind. Loss (1) x (2)	(4) On-level Factor	(5) On-level Devel Ind. Loss (3) x (4)	(6) Paid+Case Ind. Loss Ratio (5)/[Section C (5)]
2011	333,651,342	1.029	343,327,231	0.996	341,953,922	0.749
2012	300,262,565	1.034	310,471,492	1.000	310,471,492	0.667
2013	295,501,115	1.042	307,912,162	1.000	307,912,162	0.634
2014	288,293,255	1.050	302,707,918	1.000	302,707,918	0.591
2015	272,595,294	1.071	291,949,560	1.000	291,949,560	0.535
2016	261,848,740	1.101	288,295,463	1.000	288,295,463	0.494
2017	254,637,321	1.197	304,800,873	1.000	304,800,873	0.489
2018	214,747,749	1.543	331,355,777	1.000	331,355,777	0.497

Policy Year	(7) Paid+Case Medical Losses	(8) Loss Devel Factor	(9) Ultimate Med. Loss (7) x (8)	(10) On-level Factor	(11) On-level Devel Med. Loss (9) x (10)	(12) Paid+Case Med. Loss Ratio (11)/[Section C (5)]
2011	315,418,724	1.029	324,565,867	0.954	309,635,837	0.678
2012	296,436,096	1.030	305,329,179	0.957	292,200,024	0.628
2013	260,329,932	1.032	268,660,490	0.971	260,869,336	0.537
2014	253,826,523	1.031	261,695,145	0.990	259,078,194	0.505
2015	243,542,947	1.023	249,144,435	1.018	253,629,035	0.465
2016	231,240,404	1.022	236,327,693	1.019	240,817,919	0.412
2017	234,131,732	1.006	235,536,522	1.016	239,305,106	0.384
2018	271,793,843	0.986	267,988,729	1.005	269,328,673	0.404

**NORTH CAROLINA**  
**APPENDIX A-III**  
**Frequency and Severity Trend Supporting Information**  
**Financial Data is Valued as of December 31, 2019**

**Section F - Claim Frequency**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			= (1)x(2)			= (4)x(5)			= (6)x(7)x(8)	= (3)/(9)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Policy Year Premium	Premium Devel Factor	Ultimate Premium	On-level Factor	Factor to Adjust to 2018 Wage Levels	On-level Devel Prem Adj to 2018 Wage Level	Claim Freq Per Million of On-level Premium
2011	11,261	1.000	11,261	953,181,408	1.000	953,181,408	0.479	1.218	555,704,761	20.3
2012	10,530	1.000	10,530	979,801,757	1.000	979,801,757	0.475	1.190	553,587,993	19.0
2013	10,459	1.000	10,459	1,020,470,043	1.000	1,020,470,043	0.476	1.165	566,360,874	18.5
2014	10,445	1.000	10,445	1,076,916,825	1.000	1,076,916,825	0.476	1.130	579,381,252	18.0
2015	10,260	1.001	10,270	1,125,378,573	1.000	1,125,378,573	0.485	1.102	600,952,158	17.1
2016	10,396	1.002	10,417	1,110,020,174	1.000	1,110,020,174	0.526	1.076	628,271,418	16.6
2017	10,298	1.007	10,370	1,036,237,401	1.000	1,036,237,401	0.602	1.037	646,612,138	16.0
2018	10,233	1.037	10,612	962,954,422	1.013	975,472,829	0.683	1.000	666,247,942	15.9

**Section G - Paid Severity**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			= (1)x(2)			= (4)x(5)			= (6)x(7)x(8)	= (9)/(3)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid Indemnity Losses	Paid Indemnity LDF	Ultimate Indemnity Losses	On-level Factor	Factor to Adjust to 2018 Wage Levels	On-level Devel Indemnity Losses Adj to 2018 Wage Level	Indemnity Average Claim Severity
2011	11,261	1.000	11,261	328,829,088	1.074	353,162,441	0.996	1.218	428,386,041	38,042
2012	10,530	1.000	10,530	293,512,564	1.089	319,635,182	1.000	1.190	380,365,867	36,122
2013	10,459	1.000	10,459	288,497,426	1.102	317,924,163	1.000	1.165	370,381,650	35,413
2014	10,445	1.000	10,445	275,518,166	1.124	309,682,419	1.000	1.130	349,941,133	33,503
2015	10,260	1.001	10,270	256,364,987	1.171	300,203,400	1.000	1.102	330,824,147	32,213
2016	10,396	1.002	10,417	234,592,828	1.262	296,056,149	1.000	1.076	318,556,416	30,580
2017	10,298	1.007	10,370	200,359,542	1.584	317,369,515	1.000	1.037	329,112,187	31,737
2018	10,233	1.037	10,612	113,205,150	2.972	336,445,706	1.000	1.000	336,445,706	31,704

	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
			= (11)x(12)			= (14)x(15)			= (16)x(17)x(18)	= (19)/(13)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid Medical Losses	Paid Medical LDF	Ultimate Medical Losses	On-level Factor	Factor to Adjust to 2018 Wage Levels	On-level Devel Medical Losses Adj to 2018 Wage Level	Medical Average Claim Severity
2011	11,261	1.000	11,261	302,181,974	1.130	341,465,631	0.954	1.218	396,783,063	35,235
2012	10,530	1.000	10,530	280,991,494	1.141	320,611,295	0.957	1.190	365,176,265	34,680
2013	10,459	1.000	10,459	252,859,000	1.150	290,787,850	0.971	1.165	328,881,058	31,445
2014	10,445	1.000	10,445	242,034,980	1.167	282,454,822	0.990	1.130	316,066,946	30,260
2015	10,260	1.001	10,270	223,866,166	1.197	267,967,801	1.018	1.102	300,659,873	29,276
2016	10,396	1.002	10,417	205,683,871	1.242	255,459,368	1.019	1.076	279,983,467	26,878
2017	10,298	1.007	10,370	191,309,624	1.339	256,163,587	1.016	1.037	269,996,421	26,036
2018	10,233	1.037	10,612	163,154,980	1.721	280,789,721	1.005	1.000	282,193,670	26,592

**Section H - Paid+Case Severity**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			= (1)x(2)			= (4)x(5)			= (6)x(7)x(8)	= (9)/(3)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid+Case Indemnity Losses	Paid+Case Indemnity LDF	Ultimate Indemnity Losses	On-level Factor	Factor to Adjust to 2018 Wage Levels	On-level Devel Indemnity Losses Adj to 2018 Wage Level	Average Claim Severity
2011	11,261	1.000	11,261	333,651,342	1.029	343,327,231	0.996	1.218	416,455,931	36,982
2012	10,530	1.000	10,530	300,262,565	1.034	310,471,492	1.000	1.190	369,461,075	35,087
2013	10,459	1.000	10,459	295,501,115	1.042	307,912,162	1.000	1.165	358,717,669	34,298
2014	10,445	1.000	10,445	288,293,255	1.050	302,707,918	1.000	1.130	342,059,947	32,749
2015	10,260	1.001	10,270	272,595,294	1.071	291,949,560	1.000	1.102	321,728,415	31,327
2016	10,396	1.002	10,417	261,848,740	1.101	288,295,463	1.000	1.076	310,205,918	29,779
2017	10,298	1.007	10,370	254,637,321	1.197	304,800,873	1.000	1.037	316,078,505	30,480
2018	10,233	1.037	10,612	214,747,749	1.543	331,355,777	1.000	1.000	331,355,777	31,225

	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
			= (11)x(12)			= (14)x(15)			= (16)x(17)x(18)	= (19)/(13)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid+Case Medical Losses	Paid+Case Medical LDF	Ultimate Medical Losses	On-level Factor	Factor to Adjust to 2018 Wage Levels	On-level Devel Medical Losses Adj to 2018 Wage Level	Medical Average Claim Severity
2011	11,261	1.000	11,261	315,418,724	1.029	324,565,867	0.954	1.218	377,145,537	33,491
2012	10,530	1.000	10,530	296,436,096	1.030	305,329,179	0.957	1.190	347,769,935	33,027
2013	10,459	1.000	10,459	260,329,932	1.032	268,660,490	0.971	1.165	303,855,014	29,052
2014	10,445	1.000	10,445	253,826,523	1.031	261,695,145	0.990	1.130	292,836,867	28,036
2015	10,260	1.001	10,270	243,542,947	1.023	249,144,435	1.018	1.102	279,540,056	27,219
2016	10,396	1.002	10,417	231,240,404	1.022	236,327,693	1.019	1.076	259,015,152	24,865
2017	10,298	1.007	10,370	234,131,732	1.006	235,536,522	1.016	1.037	248,255,494	23,940
2018	10,233	1.037	10,612	271,793,843	0.986	267,988,729	1.005	1.000	269,328,673	25,380

## NORTH CAROLINA

### APPENDIX A-IV

NCRB and NCCI maintain several data reporting initiatives and programs to assist carriers to report data and to ensure that the data that is reported is complete, accurate, and reported in a timely fashion. Occasionally, a particular carrier's data submission is not available for use in a filing either because the data was not reported prior to the filing, was not accurate, or NCCI determined that the data that was reported should not be included in the filing based on NCCI's actuarial judgment.

All carriers writing more than one-tenth of one percent of the North Carolina workers compensation written premium volume and whose aggregate financial data is not included in this filing are listed below. The listing is separated between policy years 2018 and 2017 aggregate data.

Carriers not included in policy year experience valued as of December 31, 2019

#### Policy Year 2018

Name of Carrier

None

Percentage of  
Premium Volume

#### Policy Year 2017

Name of Carrier

Dealers Choice Mutual Ins. Inc.

Percentage of  
Premium Volume

0.4%

Note: Figures are based on 2018 and 2017 data from the NAIC.



## NORTH CAROLINA

### APPENDIX A-V

#### Derivation of Industry Group Differentials

Industry group differentials are used to more equitably distribute the overall loss cost level change based on the individual experience of each industry group. The payroll, losses and claim counts used in the calculations below are from the North Carolina Workers Compensation Statistical Plan ("Workers Compensation Statistical Plan" or "WCSP") data.

#### I. Expected Losses

The current expected losses (columns (1) and (2)) are the payroll extended by the pure premiums underlying the latest approved loss costs. The proposed expected losses (3) are the current expected losses adjusted to the proposed level. These adjustments include the proposed experience, trend, benefit and, if applicable, loss-based expense changes as well as any miscellaneous premium adjustments.

Industry Group	(1) Latest Year Current Expected Losses Prior to Adjustment for Change in Off-Balance	(2) Five Year Current Expected Losses Prior to Adjustment for Change in Off-Balance	(3) Five Year Proposed Expected Losses Prior to Adjustment for Change in Off-Balance	(4) Current Ratio of Manual to Standard Premium	(5) Proposed Ratio of Manual to Standard Premium
Manufacturing	206,280,267	940,352,643	903,523,261	1.085	1.088
Contracting	238,781,845	988,154,012	949,443,723	1.083	1.084
Office & Clerical	98,907,175	446,186,565	428,825,054	1.128	1.133
Goods & Services	316,179,512	1,435,709,873	1,379,943,936	1.038	1.045
Miscellaneous	197,465,867	890,427,727	855,178,406	1.045	1.048
Statewide	1,057,614,667	4,700,830,820	4,516,914,381		

Industry Group	(6) Latest Year Current Expected Losses Adjusted for Change in Off-Balance (1)x(4)/(5)	(7) Five Year Current Expected Losses Adjusted for Change in Off-Balance (2)x(4)/(5)	(8) Five Year Proposed Expected Losses Adjusted for Change in Off-Balance (3)x(4)/(5)	(9) Current/ Proposed (7)/(8)	(10) Adjustment to Proposed for Current Relativity (9)IG/(9)SW
Manufacturing	205,711,480	937,759,759	901,031,929	1.041	1.000
Contracting	238,561,566	987,242,431	948,567,853	1.041	1.000
Office & Clerical	98,470,692	444,217,516	426,932,622	1.040	0.999
Goods & Services	314,061,563	1,426,092,677	1,370,700,293	1.040	0.999
Miscellaneous	196,900,602	887,878,792	852,730,376	1.041	1.000
Statewide	1,053,705,903	4,683,191,175	4,499,963,073	1.041	

## NORTH CAROLINA

### APPENDIX A-V

#### II. Industry Group Differentials

To calculate the converted indicated balanced losses (11) the reported losses are limited to \$500,000 for a single claim occurrence and \$1,500,000 for each multiple claim occurrence. After the application of limited development, trend and benefit factors, the limited losses are brought to an unlimited level through the application of the expected excess provision. The proposed experience change, applicable loss-based expenses and any miscellaneous premium adjustments are applied to calculate the indicated losses. These indicated losses are then balanced to the expected losses using the factors shown in Appendix B-I, Section A-3.

Industry Group	(11) Converted Indicated Balanced Losses	(12) Indicated/ Expected Ratio (11)/[(8)x(10)]	(13) Indicated Differential (12)IG/(12)SW	(14) Lost-Time Claim Counts
Manufacturing	890,236,663	0.988	0.989	18,996
Contracting	938,976,224	0.990	0.991	12,829
Office & Clerical	429,895,426	1.008	1.009	9,001
Goods & Services	1,359,465,701	0.993	0.994	34,386
Miscellaneous	876,085,150	1.027	1.028	13,487
Statewide	4,494,659,164	0.999		

Industry Group	(15) Full Credibility Standard for Lost-Time Claim Counts	(16) Credibility Minimum of 1.000 and ((14)/(15))^0.5	(17) Credibility Weighted Indicated/Expected Ratio [(16)IGx(12)IG] + [1-(16)IG]x(12)SW*	(18) Final Industry Group Differential (17)IG/(17)SW
Manufacturing	12,000	1.00	0.988	0.989
Contracting	12,000	1.00	0.990	0.991
Office & Clerical	12,000	0.87	1.007	1.008
Goods & Services	12,000	1.00	0.993	0.994
Miscellaneous	12,000	1.00	1.027	1.028
Statewide			0.999	1.000

\*Statewide ratio (column 17) =  $\sum_{IG} [(6)x(17)] \div \sum_{IG} (6)$

## **NORTH CAROLINA**

### **APPENDIX A-V**

#### **Industry Group Differentials - Supporting Documentation**

The below documentation is additional supporting material for the calculation of the industry group differentials shown in Appendix A-V.

#### **Appendix A-V - columns (1), (2), and (3)**

The one-year current expected losses in column (1) are those losses expected during the most recent Workers Compensation Statistical Plan (WCSP) policy period. These losses are derived by multiplying the currently-approved underlying pure premiums by payroll in hundreds (for the latest policy period).

One-year current expected losses for each of the latest five policy periods are then calculated and summed to arrive at the five-year current expected losses in column (2).

The only difference between the five-year expected losses in columns (2) and (3) is that the current underlying pure premiums are brought to the proposed level in column (3). Please see Appendix B-I, Section B for documentation.

#### **Appendix A-V - columns (4) and (5)**

The figures in these columns of Appendix A-V reflect the current and proposed manual to standard earned premium ratios based on the reported WCSP payroll and manual premium data.

#### **Appendix A-V - columns (6), (7), and (8)**

The one-year current expected losses in column (1) are multiplied by the current ratio of manual to standard premium (Appendix A-V, column (4)) and divided by the proposed ratio of manual to standard premium (Appendix A-V, column (5)) to derive the one-year current expected losses adjusted for the change in off-balance.

The same adjustment is made to columns (2) and (3) to arrive at columns (7) and (8), respectively.

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### **APPENDIX A-V**

#### **Appendix A-V - column (11)**

"Unadjusted" losses were collected under the data submission rules of the WCSP and are summed by industry group over the most recent five policy periods.

Please refer to Appendix B-I, Section A for an explanation and documentation of the adjustments applied to these "unadjusted" losses to arrive at the "converted" losses in column (11).

#### **Appendix A-V - columns (12) through (18)**

In the calculation of the credibility-weighted differentials, the ratios of indicated losses to expected losses by industry group, column (12), are credibility weighted with the statewide ratio. The credibility is based on lost-time claim counts, column (14). The full credibility standard, column (15), is 12,000 lost-time claims for each industry group. Partial credibility is calculated using the square root of the ratio of the actual lost-time claim counts and the number of lost-time claim counts required for full credibility. The statewide credibility-weighted ratio (17) is rebalanced using the latest year expected losses to ensure that the overall pure premium level change is achieved.

## NORTH CAROLINA

### APPENDIX B-I

#### Distribution of Loss Cost Level Change to Occupational Classification

After determining the required changes in the overall loss cost level for the state and by industry group, the next step in the ratemaking procedure is to distribute these changes among the various occupational classifications. In order to do this, the pure premiums by classification must be adjusted, by policy period, industry group, or on an overall basis, to incorporate the changes proposed in the filing. There are three sets of pure premiums for each classification: indicated, present on rate level, and national pure premiums.

#### Section A – Calculation of Indicated Pure Premiums

The indicated pure premiums are calculated from the payroll and loss data reported, by class code and policy period, in the Workers Compensation Statistical Plan (WCSP) for the latest available five policy periods. Various adjustments are made to these pure premiums to put them at the level proposed in this filing (Sections A-1 to A-3).

#### Section A-1 – Calculation of Primary Conversion Factors

##### 1. Limited Loss Development Factors

The following factors are applied to develop the losses from first through fifth report to an ultimate basis.

Policy Period	Indemnity		Medical	
	Likely-to-Develop	Not-Likely-to-Develop	Likely-to-Develop	Not-Likely-to-Develop
1/13-12/13	1.095	1.027	1.078	1.014
1/14-12/14	1.122	1.043	1.089	1.014
1/15-12/15	1.181	1.076	1.097	1.020
1/16-12/16	1.344	1.169	1.118	1.015
1/17-12/17	2.085	1.494	1.158	0.999

##### 2. Factors to Adjust to the Proposed Trend Level

The proposed trend factors are applied to adjust the losses to the proposed level.

Policy Period	Indemnity	Medical
1/13-12/13	0.713	0.777
1/14-12/14	0.743	0.801
1/15-12/15	0.773	0.826
1/16-12/16	0.806	0.851
1/17-12/17	0.839	0.877

##### 3. Factors to Adjust to the Proposed Benefit Level

The following factors are applied to adjust the losses to the proposed benefit level.

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/13-12/13	1.000	1.000	1.000	1.000	0.982
1/14-12/14	1.000	1.000	1.000	1.000	1.001
1/15-12/15	1.000	1.000	1.000	1.000	1.029
1/16-12/16	1.000	1.000	1.000	1.000	1.030
1/17-12/17	1.000	1.000	1.000	1.000	1.027

## NORTH CAROLINA

### APPENDIX B-I

#### 4. Primary Conversion Factors: Indicated Pure Premiums

The factors above, contained within Section A-1, are combined multiplicatively, resulting in the following factors for the Likely-to-Develop (L) and Not-Likely-to-Develop (NL) groupings.

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/13-12/13	0.781	0.732	0.781	0.781	0.732	0.781	0.732	0.823	0.774
1/14-12/14	0.834	0.775	0.834	0.834	0.775	0.834	0.775	0.873	0.813
1/15-12/15	0.913	0.832	0.913	0.913	0.832	0.913	0.832	0.932	0.867
1/16-12/16	1.083	0.942	1.083	1.083	0.942	1.083	0.942	0.980	0.890
1/17-12/17	1.749	1.253	1.749	1.749	1.253	1.749	1.253	1.043	0.900

\* Permanent total losses are always assigned to the Likely-to-Develop grouping.

#### Section A-2 – Expected Excess Provision and Redistribution

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of excess loss factors by hazard group. These factors are shown below.

Hazard Group	A	B	C	D	E	F	G
(1) Excess Ratios	0.103	0.137	0.162	0.196	0.237	0.275	0.325
(2) Excess Factors 1/(1-(1))	1.115	1.159	1.193	1.244	1.311	1.379	1.481

As the excess loss factors are on a combined (indemnity and medical) basis, a portion (40%) of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses. Since a portion of the expected excess losses are redistributed in an additive manner, the expected excess factors shown above cannot be combined multiplicatively with either the primary or secondary loss conversion factors.

## NORTH CAROLINA

### APPENDIX B-I

#### Section A-3 – Calculation of Secondary Conversion Factors

##### 1. Factors to Adjust for Proposed Industry Group Differentials

The following factors are applied to adjust the indicated industry group differentials for the effects of credibility weighting the industry group differentials and weighting the differentials by the latest year expected losses.

	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
(1) Indicated Differentials*	0.989	0.991	1.009	0.994	1.028
(2) Final Differentials**	0.989	0.991	1.008	0.994	1.028
(3) Adjustment (2)/(1)	1.000	1.000	0.999	1.000	1.000

\*See Appendix A-V, column (13).

\*\*See Appendix A-V, column (18).

##### 2. Factors to Balance Indicated to Expected Losses

The expected losses are calculated as the pure premium underlying the current loss costs, adjusted to the proposed level and adjusted for the Experience Rating Plan off-balance. The indicated losses are balanced to the expected losses by applying the following factors.

Policy Period	(1) Adjustment of Indicated Losses to Pure Premium at Proposed Level	(2) Current Ratio of Manual to Standard Premium	(3) Proposed Ratio of Manual to Standard Premium	(4) Off-balance Adjustment (2)/(3)	(5) Balancing Indicated to Expected Losses (1)x(4)
1/13-12/13	0.791	1.066	1.062	1.004	0.794
1/14-12/14	0.829	1.067	1.073	0.994	0.824
1/15-12/15	0.845	1.067	1.069	0.998	0.843
1/16-12/16	0.891	1.067	1.073	0.994	0.886
1/17-12/17	0.869	1.067	1.081	0.987	0.858

##### 3. Adjustment for Experience Change

A factor of 0.948 is applied to adjust for the experience change in the proposed loss cost level.

##### 4. Factor to Reflect the Proposed Loss-Based Expense Provisions

A factor of 1.200 is applied to include the proposed loss-based expense provisions.

##### 5. Secondary Conversion Factors: Indicated Pure Premiums

The factors above, contained within section A-3, are combined multiplicatively, resulting in the following factors:

Policy Period	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
1/13-12/13	0.903	0.903	0.902	0.903	0.903
1/14-12/14	0.937	0.937	0.936	0.937	0.937
1/15-12/15	0.959	0.959	0.958	0.959	0.959
1/16-12/16	1.008	1.008	1.007	1.008	1.008
1/17-12/17	0.976	0.976	0.975	0.976	0.976

## NORTH CAROLINA

### APPENDIX B-I

#### Section B – Calculation of Present on Rate Level Pure Premiums

The present on rate level pure premiums are the pure premiums underlying the current loss costs, adjusted to the proposed level. The data sources for the above-captioned pure premiums are the partial pure premiums underlying the current loss costs.

##### 1. Adjustment for Experience Change

A factor of 0.948 is applied to adjust for the experience change in the proposed loss cost level.

##### 2. Factors to Adjust to the Proposed Trend Level

The pure premiums underlying the current loss costs contain the current trend. The change in trend factors, 1.000 and 1.000, for indemnity and medical, respectively, are applied to adjust to the proposed trend level.

##### 3. Factors to Adjust to the Proposed Benefit Level

The following factors are applied to adjust the pure premiums underlying the current loss costs to the proposed benefit level.

Effective Date	Indemnity	Medical
October 1, 2019 (Appendix C-I)	1.000	1.003
January 1, 2020 (Appendix C-I)	1.000	1.008
Combined Benefit Adjustment	1.000	1.011

##### 4. Factors to Include the Proposed Loss-Based Expense Provisions

The pure premiums underlying the current loss costs include the current loss-based expense provisions and must be adjusted to the proposed level.

	(a) Current		(b) Proposed	
	Indemnity	Medical	Indemnity	Medical
(1) Loss Adjustment Expense	1.190	1.190	1.200	1.200
(2) Loss-based Assessment	1.000	1.000	1.000	1.000
(3) = (1) + (2) – 1.000	1.190	1.190	1.200	1.200
(4) Overall Change (3b)/(3a)			1.008	1.008

##### 5. Adjustment to Obtain Expected Losses

The pure premiums underlying the current loss costs reflect the current Experience Rating Plan off-balance. The change in off-balance must be applied.

Industry Group	(1) Current Ratio of Manual to Standard Premium	(2) Proposed Ratio of Manual to Standard Premium	(3) Off-balance Adjustment (1)/(2)
Manufacturing	1.085	1.088	0.997
Contracting	1.083	1.084	0.999
Office & Clerical	1.128	1.133	0.996
Goods & Services	1.038	1.045	0.993
Miscellaneous	1.045	1.048	0.997



## NORTH CAROLINA

### APPENDIX B-I

#### 6. Factors to Adjust for Proposed Industry Group Differentials

The pure premiums underlying the current loss costs are adjusted by the proposed industry group differentials.

Industry Group	(1) Final Differential*	(2) Adjustment to Proposed for Current Relativities**	(3) Adjusted Differential (1)x(2)
Manufacturing	0.989	1.000	0.989
Contracting	0.991	1.000	0.991
Office & Clerical	1.008	0.999	1.007
Goods & Services	0.994	0.999	0.993
Miscellaneous	1.028	1.000	1.028

\*See Appendix A-V, column (18).

\*\*See Appendix A-V, column (10).

#### 7. Combined Conversion Factors

The factors above, contained within Section B, are combined multiplicatively, resulting in the following factors.

Industry Group	Indemnity	Medical
Manufacturing	0.943	0.953
Contracting	0.946	0.956
Office & Clerical	0.959	0.969
Goods & Services	0.943	0.953
Miscellaneous	0.980	0.990

## NORTH CAROLINA

### APPENDIX B-I

#### Section C – Calculation of National Pure Premiums

Finally, there are the national pure premiums, which reflect the countrywide experience for each classification adjusted to state conditions. These pure premiums reflect the countrywide experience for each classification as indicated by the latest available individual classification experience for all states for which the National Council on Compensation Insurance compiles workers compensation data.

Countrywide data is adjusted to North Carolina conditions in four steps. First, statewide indicated pure premiums are determined for North Carolina. Second, using North Carolina payrolls as weights, corresponding statewide-average pure premiums are computed for each remaining state. Third, the ratios of North Carolina statewide pure premiums to those for other states are used as adjustment factors to convert losses for other states to a basis that is consistent with the North Carolina indicated pure premiums. The quotient of the countrywide total of such adjusted losses divided by the total countrywide payroll for the classification is the initial pure premium indicated by national relativity. Finally, national pure premiums are balanced to the level of the state indicated pure premiums to ensure unbiased derived by formula pure premiums. Indemnity and medical pure premiums are computed separately.

#### Section D – Calculation of Derived by Formula Pure Premiums

The indicated, present on rate level and national pure premiums are credibility weighted, and the resulting derived by formula pure premiums are used to determine the final class loss costs.

As for the preceding pure premiums, separate computations are performed for each partial pure premium: indemnity and medical. Each partial formula pure premium is derived by the weighting of the indicated, present on rate level and national partial pure premiums. The weight assigned to the policy year indicated pure premium varies in one-percent intervals from zero percent to one hundred percent, depending upon the volume of expected losses (i.e. the product of the underlying pure premiums and the payroll in hundreds). To achieve full state credibility, a classification must have expected losses of at least: \$44,886,222 for indemnity and \$19,607,573 for medical.

The partial credibilities formula is:

$$z = [ (\text{expected losses}) / (\text{full credibility standard}) ]^{0.5}$$

For the national pure premiums, credibility is determined from the number of lost-time claims. Full credibility standards are: 2,300 lost-time claims for indemnity and 2,000 lost-time claims for medical.

Partial credibilities are assigned using a credibility formula similar to that used for indicated pure premiums but based on the number of national cases. In no case is the national credibility permitted to exceed 50% of the complement of the state credibility.

National Credibility equals the smaller of:

$$[ (\text{national cases}) / (\text{full credibility standard}) ]^{0.5} \text{ and } [ (1 - \text{state credibility}) / 2 ]$$

The residual credibility (100% minus the sum of the state and national credibilities) is assigned to the present on rate level pure premium.

For example, if the state credibility is 40%, the national pure premium is assigned a maximum credibility of 30%  $((100 - 40) / 2)$ . The remainder is assigned to the present on rate level pure premium.

The total pure premium shown on the attached Appendix B-IV is obtained by adding the indemnity and medical partial pure premiums obtained above and rounding the sum to two decimal places.

**NORTH CAROLINA**  
Appendix B-II

EFFECTIVE 4/1/2021

CLASS 0005		FARM: NURSERY EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	84,852,911	6	223,320	31	333,656	196,606	395,005	1,148,587	1.35
1/14 through 12/14	87,586,081	4	154,435	37	430,103	77,428	509,630	1,171,596	1.34
1/15 through 12/15	93,198,122	12	528,551	30	499,555	334,146	922,102	2,284,354	2.45
1/16 through 12/16	104,686,481	2	42,169	24	686,470	190,059	909,423	1,828,121	1.75
1/17 through 12/17	103,934,643	3	33,444	18	282,347	48,443	364,392	728,626	0.70
5 YR. TOTAL	474,258,238	27	981,919	140	2,232,131	846,682	3,100,552	7,161,284	1.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.678	49%	0.832			1.51	
Pure Premium Indicated by National Relativity		35%	0.893	25%	0.837			1.73	
Pure Premium Present on Rate Level		36%	0.794	26%	0.989			1.78	
Pure Premium Derived by Formula						0.795	0.874	1.67	

CLASS 0008		FARM: GARDENING-MARKET OR TRUCK-& DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	61,837,406	0	0	7	60,348	0	134,533	194,881	0.32
1/14 through 12/14	84,319,481	3	74,647	15	206,114	212,645	583,846	1,077,252	1.28
1/15 through 12/15	96,622,138	2	85,159	9	80,964	57,833	119,858	343,814	0.36
1/16 through 12/16	103,417,850	0	0	15	251,165	0	241,798	492,963	0.48
1/17 through 12/17	103,235,582	3	254,881	16	182,674	316,266	265,331	1,019,152	0.99
5 YR. TOTAL	449,432,457	8	414,687	62	781,265	586,744	1,345,366	3,128,062	0.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.266	38%	0.430			0.70	
Pure Premium Indicated by National Relativity		38%	0.673	31%	0.714			1.39	
Pure Premium Present on Rate Level		39%	0.529	31%	0.628			1.16	
Pure Premium Derived by Formula						0.523	0.579	1.10	

CLASS 0016		FARM - ORCHARD OR GROVE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	3,020,350	0	0	5	51,559	0	50,309	101,868	3.37
1/14 through 12/14	2,875,254	1	210,817	1	2,584	314,334	13,961	541,696	18.84
1/15 through 12/15	2,881,042	0	0	1	2,440	0	8,541	10,981	0.38
1/16 through 12/16	3,130,149	0	0	2	21,698	0	17,303	39,001	1.25
1/17 through 12/17	3,580,806	1	20,252	1	37,926	29,252	35,883	123,313	3.44
5 YR. TOTAL	15,487,601	2	231,069	10	116,207	343,586	125,997	816,859	5.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	2.242	12%	3.032			5.27	
Pure Premium Indicated by National Relativity		46%	1.357	44%	1.515			2.87	
Pure Premium Present on Rate Level		47%	1.330	44%	1.820			3.15	
Pure Premium Derived by Formula						1.406	1.831	3.24	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

**NORTH CAROLINA**  
Appendix B-II

EFFECTIVE 4/1/2021

<b>CLASS</b> 0034		<b>FARM: POULTRY OR EGG PRODUCER &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	80,523,267	6	436,825	12	160,003	222,199	212,423	1,031,450	1.28
1/14 through 12/14	89,813,878	7	157,233	28	567,387	62,652	613,532	1,400,804	1.56
1/15 through 12/15	105,725,609	6	383,671	30	288,697	159,923	581,696	1,413,987	1.34
1/16 through 12/16	88,802,143	3	39,355	27	297,293	122,815	421,656	881,119	0.99
1/17 through 12/17	99,934,754	7	225,852	24	302,414	209,715	338,014	1,075,995	1.08
5 YR. TOTAL	464,799,651	29	1,242,936	121	1,615,794	777,304	2,167,321	5,803,355	1.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.615	47%	0.634			1.25	
Pure Premium Indicated by National Relativity		35%	1.025	26%	0.962			1.99	
Pure Premium Present on Rate Level		36%	0.822	27%	0.913			1.74	
Pure Premium Derived by Formula		0.833			0.795		1.63		

<b>CLASS</b> 0035		<b>FARM: FLORIST &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	49,994,644	2	81,449	14	152,366	33,967	282,867	550,649	1.10
1/14 through 12/14	53,460,381	1	4,416	22	324,322	2,919	661,402	993,059	1.86
1/15 through 12/15	59,128,165	2	121,868	17	83,555	82,120	256,952	544,495	0.92
1/16 through 12/16	55,797,687	0	0	15	47,970	0	165,880	213,850	0.38
1/17 through 12/17	57,090,731	0	0	25	229,168	0	344,891	574,059	1.01
5 YR. TOTAL	275,471,608	5	207,733	93	837,381	119,006	1,711,992	2,876,112	1.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.379	31%	0.665			1.04	
Pure Premium Indicated by National Relativity		41%	0.579	34%	0.652			1.23	
Pure Premium Present on Rate Level		41%	0.503	35%	0.664			1.17	
Pure Premium Derived by Formula		0.512			0.660		1.17		

<b>CLASS</b> 0036		<b>FARM: DAIRY &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	10,672,004	1	63,002	3	23,328	24,382	15,696	126,408	1.19
1/14 through 12/14	11,334,648	1	35,239	3	15,959	44,616	33,246	129,060	1.14
1/15 through 12/15	12,383,404	0	0	2	78,813	0	130,061	208,874	1.69
1/16 through 12/16	12,813,485	0	0	1	17,840	0	8,878	26,718	0.21
1/17 through 12/17	13,388,400	0	0	3	26,199	0	54,381	80,580	0.60
5 YR. TOTAL	60,591,941	2	98,241	12	162,139	68,998	242,262	571,640	0.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.430	18%	0.514			0.94	
Pure Premium Indicated by National Relativity		44%	1.184	41%	1.036			2.22	
Pure Premium Present on Rate Level		44%	1.038	41%	1.038			2.08	
Pure Premium Derived by Formula		1.029			0.943		1.97		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

**NORTH CAROLINA**  
Appendix B-II

EFFECTIVE 4/1/2021

<b>CLASS</b> 0037		<b>FARM: FIELD CROPS &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	180,454,342	12	448,371	58	1,305,738	601,561	1,659,692	4,015,362	2.23
1/14 through 12/14	230,542,605	18	597,475	72	1,196,380	724,621	1,469,423	3,987,899	1.73
1/15 through 12/15	235,013,643	27	737,305	54	1,400,811	851,103	2,007,134	4,996,353	2.13
1/16 through 12/16	234,407,592	11	419,625	54	780,349	500,123	1,451,215	3,151,312	1.34
1/17 through 12/17	247,827,199	13	538,045	52	1,348,807	880,140	1,617,668	4,384,660	1.77
5 YR. TOTAL	1,128,245,381	81	2,740,821	290	6,032,085	3,557,548	8,205,132	20,535,586	1.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.778	77%	1.043	1.82			
Pure Premium Indicated by National Relativity		26%	1.107	11%	1.059	2.17			
Pure Premium Present on Rate Level		27%	0.865	12%	1.023	1.89			
Pure Premium Derived by Formula		0.887			1.042		1.93		

<b>CLASS</b> 0042		<b>LANDSCAPE GARDENING &amp; DRIVERS</b>							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	188,659,002	31	828,774	113	1,367,735	923,217	2,009,322	5,129,048	2.72
1/14 through 12/14	219,810,104	18	586,692	120	1,709,360	548,287	2,121,037	4,965,376	2.26
1/15 through 12/15	239,382,108	24	1,015,552	114	1,854,180	1,174,006	2,165,632	6,209,370	2.59
1/16 through 12/16	267,388,867	18	793,495	88	1,657,327	909,167	2,289,747	5,649,736	2.11
1/17 through 12/17	282,643,122	19	1,272,618	122	2,894,088	968,235	3,441,430	8,576,371	3.03
5 YR. TOTAL	1,197,883,203	110	4,497,131	557	9,482,690	4,522,912	12,027,168	30,529,901	2.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	1.167	90%	1.382	2.55			
Pure Premium Indicated by National Relativity		22%	1.621	5%	1.617	3.24			
Pure Premium Present on Rate Level		22%	1.171	5%	1.312	2.48			
Pure Premium Derived by Formula		1.268			1.390		2.66		

<b>CLASS</b> 0050		<b>FARM MACHINERY OPERATION-BY CONTRACTOR-&amp; DRIVERS</b>							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	10,903,688	0	0	2	5,776	0	16,522	22,298	0.21
1/14 through 12/14	11,793,637	0	0	4	34,424	0	45,089	79,513	0.67
1/15 through 12/15	11,181,625	1	55,291	3	80,863	112,849	126,572	375,575	3.36
1/16 through 12/16	11,371,563	3	273,515	2	47,128	123,424	51,675	495,742	4.36
1/17 through 12/17	11,825,142	0	0	5	175,541	0	337,524	513,065	4.34
5 YR. TOTAL	57,075,655	4	328,806	16	343,732	236,273	577,382	1,486,193	2.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.178	19%	1.426	2.60			
Pure Premium Indicated by National Relativity		43%	1.575	40%	1.660	3.24			
Pure Premium Present on Rate Level		44%	1.400	41%	1.291	2.69			
Pure Premium Derived by Formula		1.446			1.464		2.91		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 0079		FARM: BERRY OR VINEYARD & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	16,945,670	0	0	1	6,307	0	6,800	13,107	0.08
1/14 through 12/14	20,816,836	1	2,970	2	10,039	0	8,701	21,710	0.10
1/15 through 12/15	19,804,010	2	84,076	3	85,791	51,353	86,887	308,107	1.56
1/16 through 12/16	33,215,137	0	0	4	47,754	0	85,055	132,809	0.40
1/17 through 12/17	26,611,811	0	0	2	14,799	0	20,449	35,248	0.13
5 YR. TOTAL	117,393,464	3	87,046	12	164,690	51,353	207,892	510,981	0.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.214	21%	0.221	0.44			
Pure Premium Indicated by National Relativity		31%	0.833	34%	0.981	1.81			
Pure Premium Present on Rate Level		56%	0.616	45%	0.693	1.31			
Pure Premium Derived by Formula		0.631			0.692			1.32	

CLASS 0083		FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	87,843,908	4	330,135	23	105,805	348,552	331,050	1,115,542	1.27
1/14 through 12/14	98,735,385	12	581,418	26	145,524	490,198	434,506	1,651,646	1.67
1/15 through 12/15	101,130,636	7	103,051	35	564,028	271,017	853,227	1,791,323	1.77
1/16 through 12/16	159,639,948	10	295,705	63	1,299,939	362,686	1,473,677	3,432,007	2.15
1/17 through 12/17	168,869,572	8	378,940	54	991,349	540,670	892,470	2,803,429	1.66
5 YR. TOTAL	616,219,449	41	1,689,249	201	3,106,645	2,013,123	3,984,930	10,793,947	1.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.778	57%	0.973	1.75			
Pure Premium Indicated by National Relativity		31%	1.339	21%	1.370	2.71			
Pure Premium Present on Rate Level		32%	0.994	22%	1.025	2.02			
Pure Premium Derived by Formula		1.021			1.068			2.09	

CLASS 0106		TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	24,651,403	7	431,781	26	560,857	915,176	526,622	2,434,436	9.88
1/14 through 12/14	25,093,889	4	247,520	17	497,080	166,880	470,426	1,381,906	5.51
1/15 through 12/15	23,376,433	6	253,262	21	666,118	793,092	453,594	2,166,066	9.27
1/16 through 12/16	31,804,959	8	959,442	22	395,899	1,645,686	810,228	3,811,255	11.98
1/17 through 12/17	39,375,892	8	678,915	30	1,253,972	1,001,804	1,111,540	4,046,231	10.28
5 YR. TOTAL	144,302,576	33	2,570,920	116	3,373,926	4,522,638	3,372,410	13,839,894	9.59
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	4.120	59%	5.471	9.59			
Pure Premium Indicated by National Relativity		32%	3.057	20%	3.040	6.10			
Pure Premium Present on Rate Level		33%	3.881	21%	4.861	8.74			
Pure Premium Derived by Formula		3.701			4.857			8.56	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 0113		FARM: FISH HATCHERY & DRIVERS								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	2,684,881	0	0	5	82,052	0	209,657	291,709	10.87	
1/14 through 12/14	2,714,014	0	0	5	6,949	0	5,818	12,767	0.47	
1/15 through 12/15	2,849,261	0	0	2	67,172	0	66,841	134,013	4.70	
1/16 through 12/16	2,573,108	0	0	1	1,850	0	9,777	11,627	0.45	
1/17 through 12/17	2,532,692	0	0	2	40,793	0	56,578	97,371	3.85	
5 YR. TOTAL	13,353,956	0	0	15	198,816	0	348,671	547,487	4.10	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	1.489	10%	2.611	4.10				
Pure Premium Indicated by National Relativity		30%	1.079	32%	1.160	2.24				
Pure Premium Present on Rate Level		65%	0.935	58%	1.324	2.26				
Pure Premium Derived by Formula		1.006			1.400		2.41			

CLASS 0170		FARM: ANIMAL RAISING & DRIVERS								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	118,892	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	334,821	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	402,667	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	610,374	0	0	0	0	0	0	0	0.00	
1/17 through 12/17	677,348	1	204	0	0	7,103	0	7,307	1.08	
5 YR. TOTAL	2,144,102	1	204	0	0	7,103	0	7,307	0.34	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		2%	0.010	3%	0.331	0.34				
Pure Premium Indicated by National Relativity		13%	0.519	13%	0.595	1.11				
Pure Premium Present on Rate Level		85%	0.537	84%	0.611	1.15				
Pure Premium Derived by Formula		0.524			0.601		1.13			

CLASS 0251		IRRIGATION WORKS OPERATION & DRIVERS								
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	362,247	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	340,006	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	443,551	0	0	0	0	0	838	838	0.19	
1/16 through 12/16	546,344	0	0	0	0	0	427	427	0.08	
1/17 through 12/17	494,298	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	2,186,446	0	0	0	0	0	1,265	1,265	0.06	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		2%	0.000	3%	0.058	0.06				
Pure Premium Indicated by National Relativity		29%	1.282	31%	1.220	2.50				
Pure Premium Present on Rate Level		69%	1.063	66%	1.025	2.09				
Pure Premium Derived by Formula		1.105			1.056		2.16			

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 0401		COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	9,497,337	1	21,644	3	94,743	24,842	520,900	662,129	6.97
1/14 through 12/14	9,631,448	2	52,316	4	83,084	77,191	60,648	273,239	2.84
1/15 through 12/15	7,780,034	1	36,838	6	84,904	34,697	96,306	252,745	3.25
1/16 through 12/16	5,957,658	0	0	1	8,858	0	12,526	21,384	0.36
1/17 through 12/17	7,979,950	1	31,433	3	38,936	192,454	34,631	297,454	3.73
5 YR. TOTAL	40,846,427	5	142,231	17	310,525	329,184	725,011	1,506,951	3.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	1.108	24%	2.581			3.69	
Pure Premium Indicated by National Relativity		22%	2.678	24%	2.777			5.46	
Pure Premium Present on Rate Level		64%	2.263	52%	2.773			5.04	
Pure Premium Derived by Formula			2.193		2.728			4.92	

CLASS 0908 + +		DOMESTIC WORKERS - RESIDENCES - PART-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	2,871	0	0	1	15,514	0	89,291	104,805	365.05
1/14 through 12/14	3,608	0	0	0	0	0	547	547	1.52
1/15 through 12/15	4,343	0	0	1	453	0	2,162	2,615	6.02
1/16 through 12/16	8,428	0	0	1	215,615	0	88,424	304,039	360.75
1/17 through 12/17	10,055	0	0	3	62,225	0	63,782	126,007	125.32
5 YR. TOTAL	29,305	0	0	6	293,807	0	244,206	538,013	183.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**			PURE PREM.**	
Indicated Pure Premium		5%	100.258	8%	83.332			183.59	
Pure Premium Indicated by National Relativity		17%	43.483	18%	39.286			82.77	
Pure Premium Present on Rate Level		78%	36.106	74%	44.173			80.28	
Pure Premium Derived by Formula			40.568		46.426			86.99	

CLASS 0913 + +		DOMESTIC WORKERS - RESIDENCES - FULL-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	4,639	0	0	3	3,336	0	53,247	56,583	121.97
1/14 through 12/14	4,821	0	0	3	15,936	0	52,736	68,672	142.44
1/15 through 12/15	4,773	1	4,885	4	262,746	1,588	181,697	450,916	944.72
1/16 through 12/16	8,366	0	0	2	26,223	0	53,133	79,356	94.86
1/17 through 12/17	11,659	0	0	1	2,608	0	24,970	27,578	23.65
5 YR. TOTAL	34,258	1	4,885	13	310,849	1,588	365,783	683,105	199.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**			PURE PREM.**	
Indicated Pure Premium		11%	92.163	17%	107.237			199.40	
Pure Premium Indicated by National Relativity		37%	140.927	39%	116.581			257.51	
Pure Premium Present on Rate Level		52%	148.417	44%	162.717			311.13	
Pure Premium Derived by Formula			139.458		135.292			274.75	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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CLASS 0917		RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE								
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	8,877,283	0	0	4	9,933	0	34,341	44,274	0.50	
1/14 through 12/14	9,890,201	3	54,317	4	22,965	15,594	52,885	145,761	1.47	
1/15 through 12/15	13,172,626	0	0	10	79,869	0	58,783	138,652	1.05	
1/16 through 12/16	16,009,843	1	62,146	4	32,900	516,437	53,490	664,973	4.15	
1/17 through 12/17	22,004,040	5	259,355	10	142,607	355,905	176,220	934,087	4.25	
5 YR. TOTAL	69,953,993	9	375,818	32	288,274	887,936	375,719	1,927,747	2.76	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		12%	0.949	20%	1.806			2.76		
Pure Premium Indicated by National Relativity		44%	0.901	40%	0.905			1.81		
Pure Premium Present on Rate Level		44%	0.984	40%	1.121			2.11		
Pure Premium Derived by Formula						0.943			1.172	2.12

CLASS 1005		COAL MINING-SURFACE & DRIVERS								
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00	
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000			0.00		
Pure Premium Indicated by National Relativity		50%	3.211	50%	1.570			4.78		
Pure Premium Present on Rate Level		50%	2.639	50%	1.413			4.05		
Pure Premium Derived by Formula						2.925			1.492	4.42

CLASS 1164		MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS								
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	158,672	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	348,026	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	587,086	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	427,893	0	0	0	0	0	0	0	0.00	
1/17 through 12/17	331,799	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,853,476	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		2%	0.000	3%	0.000			0.00		
Pure Premium Indicated by National Relativity		41%	1.185	44%	0.829			2.01		
Pure Premium Present on Rate Level		57%	1.419	53%	0.992			2.41		
Pure Premium Derived by Formula						1.295			0.891	2.19

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> <b>1165</b>		<b>MINING NOC-NOT COAL-SURFACE &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,761,243	0	0	0	0	0	83	83	0.00
1/14 through 12/14	8,896,957	0	0	0	0	0	8,786	8,786	0.10
1/15 through 12/15	8,447,311	0	0	0	0	0	942	942	0.01
1/16 through 12/16	8,507,180	0	0	1	1,749	0	2,675	4,424	0.05
1/17 through 12/17	7,546,983	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>39,159,674</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1,749</b>	<b>0</b>	<b>12,486</b>	<b>14,235</b>	<b>0.04</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.004	11%	0.032	0.04			
Pure Premium Indicated by National Relativity		38%	1.365	40%	0.665	2.03			
Pure Premium Present on Rate Level		53%	0.916	49%	0.648	1.56			
Pure Premium Derived by Formula		1.005			0.587			1.59	

<b>CLASS</b> <b>1320</b>		<b>OIL OR GAS LEASE OPERATOR-ALL OPERATIONS &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	45	0	0	0	0	0	0	0	0.00
1/14 through 12/14	4,822	0	0	0	0	0	0	0	0.00
1/15 through 12/15	172,346	0	0	0	0	0	0	0	0.00
1/16 through 12/16	450,972	0	0	0	0	0	0	0	0.00
1/17 through 12/17	295,599	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>923,784</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	0.621	49%	0.470	1.09			
Pure Premium Present on Rate Level		50%	0.575	50%	0.468	1.04			
Pure Premium Derived by Formula		0.592			0.464			1.06	

<b>CLASS</b> <b>1322</b>		<b>OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRACTOR - NO DRILLING &amp; DRIVERS</b>							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	11,875	0	0	0	0	0	0	0	0.00
1/17 through 12/17	1,721	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>13,596</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		46%	2.603	49%	2.080	4.68			
Pure Premium Present on Rate Level		54%	2.322	51%	1.831	4.15			
Pure Premium Derived by Formula		2.451			1.953			4.40	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 1430		SMELTING, SINTERING OR REFINING-LEAD & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,295,334	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,054,419	0	0	1	9,631	0	8,019	17,650	1.67
1/15 through 12/15	996,112	0	0	3	7,402	0	8,164	15,566	1.56
1/16 through 12/16	1,152,107	1	22,770	2	40,335	88,024	28,266	179,395	15.57
1/17 through 12/17	1,073,967	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,571,939	1	22,770	6	57,368	88,024	44,449	212,611	3.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	1.438	6%	2.377			3.82	
Pure Premium Indicated by National Relativity		16%	0.672	17%	0.776			1.45	
Pure Premium Present on Rate Level		80%	1.090	77%	1.214			2.30	
Pure Premium Derived by Formula		1.037			1.209			2.25	

CLASS 1438		SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	27,301,485	1	144,978	6	69,309	73,848	326,349	614,484	2.25
1/14 through 12/14	31,822,299	4	433,242	1	3,742	731,498	20,317	1,188,799	3.74
1/15 through 12/15	30,470,784	0	0	5	160,823	0	122,148	282,971	0.93
1/16 through 12/16	31,174,203	1	30,115	3	49,251	0	118,840	198,206	0.64
1/17 through 12/17	36,942,723	0	0	6	631,597	0	409,318	1,040,915	2.82
5 YR. TOTAL	157,711,494	6	608,335	21	914,722	805,346	996,972	3,325,375	2.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.966	29%	1.143			2.11	
Pure Premium Indicated by National Relativity		40%	1.495	35%	1.093			2.59	
Pure Premium Present on Rate Level		40%	1.176	36%	1.013			2.19	
Pure Premium Derived by Formula		1.262			1.079			2.34	

CLASS 1452		ORE MILLING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	3,285,489	0	0	0	0	0	71	71	0.00
1/14 through 12/14	4,703,449	0	0	0	0	0	479	479	0.01
1/15 through 12/15	4,632,125	1	130,089	0	0	85,241	709	216,039	4.66
1/16 through 12/16	4,853,670	0	0	0	0	0	0	0	0.00
1/17 through 12/17	5,389,558	0	0	0	0	0	1,148	1,148	0.02
5 YR. TOTAL	22,864,291	1	130,089	0	0	85,241	2,407	217,737	0.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.569	7%	0.383			0.95	
Pure Premium Indicated by National Relativity		29%	0.768	31%	0.481			1.25	
Pure Premium Present on Rate Level		65%	0.619	62%	0.471			1.09	
Pure Premium Derived by Formula		0.659			0.468			1.13	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 1463		ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	26,795,313	7	188,899	16	411,032	144,608	411,138	1,155,677	4.31
1/14 through 12/14	27,632,693	4	280,604	7	59,856	268,953	91,384	700,797	2.54
1/15 through 12/15	30,706,725	6	235,273	15	969,146	361,926	409,048	1,975,393	6.43
1/16 through 12/16	34,301,349	5	771,794	21	784,009	608,974	679,689	2,844,466	8.29
1/17 through 12/17	38,390,823	3	362,713	12	584,907	222,060	441,456	1,611,136	4.20
5 YR. TOTAL	157,826,903	25	1,839,283	71	2,808,950	1,606,521	2,032,715	8,287,469	5.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	2.945	41%	2.306	5.25			
Pure Premium Indicated by National Relativity		36%	2.125	29%	1.958	4.08			
Pure Premium Present on Rate Level		36%	2.145	30%	2.025	4.17			
Pure Premium Derived by Formula		2.362			2.121			4.48	

CLASS 1472		DISTILLATION-WOOD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	235,215	0	0	0	0	0	0	0	0.00
1/14 through 12/14	78,023	0	0	0	0	0	0	0	0.00
1/15 through 12/15	50,618	0	0	0	0	0	0	0	0.00
1/16 through 12/16	349,755	0	0	0	0	0	0	0	0.00
1/17 through 12/17	429,947	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,143,558	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		17%	0.736	18%	0.753	1.49			
Pure Premium Present on Rate Level		82%	0.607	80%	0.549	1.16			
Pure Premium Derived by Formula		0.623			0.575			1.20	

CLASS 1624		QUARRY NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	66,045,801	2	136,137	8	343,907	166,528	562,732	1,209,304	1.83
1/14 through 12/14	68,964,010	3	356,432	13	728,301	206,672	817,282	2,108,687	3.06
1/15 through 12/15	73,609,527	5	407,108	7	362,596	365,737	169,085	1,304,526	1.77
1/16 through 12/16	82,179,738	4	268,024	9	591,166	94,442	355,094	1,308,726	1.59
1/17 through 12/17	84,242,299	3	957,440	8	263,692	330,712	294,267	1,846,111	2.19
5 YR. TOTAL	375,041,375	17	2,125,141	45	2,289,662	1,164,091	2,198,460	7,777,354	2.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.177	40%	0.897	2.07			
Pure Premium Indicated by National Relativity		35%	0.923	30%	0.832	1.76			
Pure Premium Present on Rate Level		36%	1.057	30%	0.862	1.92			
Pure Premium Derived by Formula		1.045			0.867			1.91	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 1642		<b>LIME MFG</b>							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	528,110	0	0	0	0	0	0	0	0.00
1/14 through 12/14	413,377	0	0	0	0	0	404	404	0.10
1/15 through 12/15	356,036	0	0	0	0	0	0	0	0.00
1/16 through 12/16	258,183	0	0	0	0	0	0	0	0.00
1/17 through 12/17	398,694	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,954,400	0	0	0	0	0	404	404	0.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.021	0.02			
Pure Premium Indicated by National Relativity		19%	0.652	20%	0.651	1.30			
Pure Premium Present on Rate Level		79%	0.552	78%	0.443	1.00			
Pure Premium Derived by Formula		0.560			0.476			1.04	

<b>CLASS</b> 1654		<b>QUARRY-CEMENT ROCK-SURFACE-&amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	33,952	0	0	0	0	0	0	0	0.00
1/14 through 12/14	130,305	0	0	0	0	0	0	0	0.00
1/15 through 12/15	8,735	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	172,992	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		12%	1.159	12%	1.015	2.17			
Pure Premium Present on Rate Level		87%	4.031	87%	2.314	6.35			
Pure Premium Derived by Formula		3.646			2.135			5.78	

<b>CLASS</b> 1699		<b>ROCK WOOL MFG</b>							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	7,937,903	0	0	3	52,860	0	71,996	124,856	1.57
1/14 through 12/14	9,806,618	0	0	5	26,061	0	37,873	63,934	0.65
1/15 through 12/15	11,193,063	0	0	3	48,017	0	27,984	76,001	0.68
1/16 through 12/16	13,809,071	0	0	1	12,971	0	42,772	55,743	0.40
1/17 through 12/17	16,235,885	0	0	4	17,326	0	23,059	40,385	0.25
5 YR. TOTAL	58,982,540	0	0	16	157,235	0	203,684	360,919	0.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.267	14%	0.345	0.61			
Pure Premium Indicated by National Relativity		22%	0.588	23%	0.586	1.17			
Pure Premium Present on Rate Level		69%	0.667	63%	0.651	1.32			
Pure Premium Derived by Formula		0.614			0.593			1.21	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 1701		<b>CEMENT MFG</b>								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	8,037,796	1	196,915	0	0	278,390	8,367	483,672	6.02	
1/14 through 12/14	7,934,165	0	0	0	0	0	1,998	1,998	0.03	
1/15 through 12/15	7,838,017	1	99,380	1	215	106,596	2,739	208,930	2.67	
1/16 through 12/16	5,588,951	0	0	0	0	0	1,037	1,037	0.02	
1/17 through 12/17	6,876,788	0	0	1	5,946	0	17,326	23,272	0.34	
5 YR. TOTAL	36,275,717	2	296,295	2	6,161	384,986	31,467	718,909	1.98	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		8%	0.834	13%	1.148	1.98				
Pure Premium Indicated by National Relativity		44%	0.695	43%	0.670	1.37				
Pure Premium Present on Rate Level		48%	0.703	44%	0.890	1.59				
Pure Premium Derived by Formula		0.710			0.829		1.54			

<b>CLASS</b> 1710		<b>STONE CRUSHING &amp; DRIVERS</b>								
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	4,426,662	0	0	3	39,187	0	33,949	73,136	1.65	
1/14 through 12/14	4,510,713	1	207,071	0	0	318,274	6,390	531,735	11.79	
1/15 through 12/15	4,512,238	0	0	1	2,698	0	6,647	9,345	0.21	
1/16 through 12/16	4,729,202	0	0	1	22,530	0	49,652	72,182	1.53	
1/17 through 12/17	4,681,339	1	20,252	1	5,029	15,463	20,094	60,838	1.30	
5 YR. TOTAL	22,860,154	2	227,323	6	69,444	333,737	116,732	747,236	3.27	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	1.298	14%	1.971	3.27				
Pure Premium Indicated by National Relativity		27%	1.404	29%	0.945	2.35				
Pure Premium Present on Rate Level		64%	1.598	57%	1.712	3.31				
Pure Premium Derived by Formula		1.519			1.526		3.05			

<b>CLASS</b> 1747		<b>EMERY WORKS &amp; DRIVERS</b>								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	942,755	0	0	0	0	0	700	700	0.07	
1/14 through 12/14	1,099,820	0	0	0	0	0	1,647	1,647	0.15	
1/15 through 12/15	1,252,271	0	0	0	0	0	497	497	0.04	
1/16 through 12/16	1,110,404	0	0	0	0	0	0	0	0.00	
1/17 through 12/17	1,202,616	0	0	0	0	0	835	835	0.07	
5 YR. TOTAL	5,607,866	0	0	0	0	0	3,679	3,679	0.07	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.000	3%	0.066	0.07				
Pure Premium Indicated by National Relativity		15%	0.575	16%	0.457	1.03				
Pure Premium Present on Rate Level		82%	0.550	81%	0.416	0.97				
Pure Premium Derived by Formula		0.537			0.412		0.95			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 1748		<b>ABRASIVE WHEEL MFG &amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	201,384	0	0	0	0	0	0	0	0.00
1/14 through 12/14	111,119	0	0	0	0	0	0	0	0.00
1/15 through 12/15	266,799	0	0	0	0	0	0	0	0.00
1/16 through 12/16	130,464	0	0	0	0	0	0	0	0.00
1/17 through 12/17	29,966	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	739,732	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		15%	1.243	16%	1.651	2.89			
Pure Premium Present on Rate Level		84%	0.802	82%	1.190	1.99			
Pure Premium Derived by Formula		0.860			1.240			2.10	

<b>CLASS</b> 1803		<b>STONE CUTTING OR POLISHING NOC &amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	18,320,032	2	16,051	11	78,333	0	86,888	181,272	0.99
1/14 through 12/14	20,562,920	2	34,342	8	155,295	15,728	170,991	376,356	1.83
1/15 through 12/15	23,918,801	2	150,693	13	336,404	30,843	201,857	719,797	3.01
1/16 through 12/16	26,961,239	1	123,176	19	297,431	102,679	357,873	881,159	3.27
1/17 through 12/17	32,944,777	3	118,815	17	582,496	96,179	680,642	1,478,132	4.49
5 YR. TOTAL	122,707,769	10	443,077	68	1,449,959	245,429	1,498,251	3,636,716	2.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.543	31%	1.421	2.96			
Pure Premium Indicated by National Relativity		39%	1.664	34%	1.667	3.33			
Pure Premium Present on Rate Level		40%	1.562	35%	1.510	3.07			
Pure Premium Derived by Formula		1.598			1.536			3.13	

<b>CLASS</b> 1852		<b>ASBESTOS GOODS MFG</b>							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		2%	0.006	2%	0.097	0.10			
Pure Premium Present on Rate Level		98%	0.303	98%	0.485	0.79			
Pure Premium Derived by Formula		0.297			0.477			0.77	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 1924		WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	15,871,697	2	313,251	7	253,441	153,910	174,046	894,648	5.64
1/14 through 12/14	16,336,302	0	0	2	61,397	0	45,177	106,574	0.65
1/15 through 12/15	19,300,368	1	5,530	9	109,772	24,808	113,077	253,187	1.31
1/16 through 12/16	19,924,601	2	245,376	3	58,159	135,404	72,701	511,640	2.57
1/17 through 12/17	23,116,295	1	87,862	1	2,096	78,139	26,358	194,455	0.84
5 YR. TOTAL	94,549,263	6	652,019	22	484,865	392,261	431,359	1,960,504	2.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	1.202	18%		0.871		2.07	
Pure Premium Indicated by National Relativity		31%	0.624	34%		0.528		1.15	
Pure Premium Present on Rate Level		57%	0.731	48%		0.653		1.38	
Pure Premium Derived by Formula		0.754			0.650		1.40		

CLASS 1925		DIE CASTING MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	11,393,932	0	0	4	41,654	0	102,870	144,524	1.27
1/14 through 12/14	12,828,161	1	8,177	4	31,003	17,581	34,324	91,085	0.71
1/15 through 12/15	15,899,879	1	12,069	1	27,438	17,716	13,586	70,809	0.45
1/16 through 12/16	19,092,419	2	71,539	13	307,199	109,266	615,738	1,103,742	5.78
1/17 through 12/17	22,788,318	1	483,187	12	358,317	361,512	207,546	1,410,562	6.19
5 YR. TOTAL	82,002,709	5	574,972	34	765,611	506,075	974,064	2,820,722	3.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	1.635	21%		1.805		3.44	
Pure Premium Indicated by National Relativity		44%	0.779	39%		0.844		1.62	
Pure Premium Present on Rate Level		44%	0.724	40%		1.003		1.73	
Pure Premium Derived by Formula		0.858			1.109		1.97		

CLASS 2002		PASTA OR NOODLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	571,501	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,003,501	0	0	0	0	0	657	657	0.07
1/15 through 12/15	827,159	0	0	1	431	0	3,182	3,613	0.44
1/16 through 12/16	754,983	0	0	0	0	0	1,389	1,389	0.18
1/17 through 12/17	2,210,300	0	0	0	0	0	194	194	0.01
5 YR. TOTAL	5,367,444	0	0	1	431	0	5,422	5,853	0.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.008	4%		0.101		0.11	
Pure Premium Indicated by National Relativity		27%	0.898	29%		0.692		1.59	
Pure Premium Present on Rate Level		70%	0.585	67%		0.648		1.23	
Pure Premium Derived by Formula		0.652			0.639		1.29		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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<b>CLASS</b> 2003		<b>BAKERY - SALESPERSONS &amp; DRIVERS</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	255,344,928	10	405,463	65	1,316,476	166,719	1,024,193	2,912,851	1.14	
1/14 through 12/14	230,449,568	5	52,204	51	801,022	70,696	791,341	1,715,263	0.74	
1/15 through 12/15	225,215,415	6	290,860	67	950,854	146,534	1,389,259	2,777,507	1.23	
1/16 through 12/16	247,482,100	11	416,297	40	859,171	352,601	765,699	2,393,768	0.97	
1/17 through 12/17	251,206,916	12	780,819	51	904,440	437,675	1,072,043	3,194,977	1.27	
5 YR. TOTAL	1,209,698,927	44	1,945,643	274	4,831,963	1,174,225	5,042,535	12,994,366	1.07	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		46%	0.560	64%	0.514	1.07				
Pure Premium Indicated by National Relativity		27%	0.916	18%	0.794	1.71				
Pure Premium Present on Rate Level		27%	0.772	18%	0.649	1.42				
Pure Premium Derived by Formula		0.713			0.589		1.30			

<b>CLASS</b> 2014		<b>GRAIN OR FEED MILLING</b>								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	35,710,547	2	190,268	4	150,963	659,449	175,146	1,175,826	3.29	
1/14 through 12/14	32,656,932	4	405,928	5	110,380	509,988	196,791	1,223,087	3.75	
1/15 through 12/15	32,991,439	2	56,294	5	46,146	30,249	96,405	229,094	0.70	
1/16 through 12/16	39,980,755	4	307,763	5	129,333	235,358	163,472	835,926	2.09	
1/17 through 12/17	45,550,083	1	209,649	9	313,051	550,924	262,525	1,336,149	2.93	
5 YR. TOTAL	186,889,756	13	1,169,902	28	749,873	1,985,968	894,339	4,800,082	2.57	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		22%	1.027	35%	1.541	2.57				
Pure Premium Indicated by National Relativity		39%	1.124	32%	1.159	2.28				
Pure Premium Present on Rate Level		39%	1.106	33%	1.255	2.36				
Pure Premium Derived by Formula		1.096			1.324		2.42			

<b>CLASS</b> 2016		<b>CEREAL OR BAR MFG.</b>								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	11,787,041	1	98,802	2	113,914	23,364	48,143	284,223	2.41	
1/14 through 12/14	11,066,094	0	0	0	0	0	2,169	2,169	0.02	
1/15 through 12/15	23,349,426	1	47,888	0	0	21,157	6,097	75,142	0.32	
1/16 through 12/16	11,396,662	0	0	4	86,361	0	79,653	166,014	1.46	
1/17 through 12/17	12,665,522	0	0	4	99,306	0	94,580	193,886	1.53	
5 YR. TOTAL	70,264,745	2	146,690	10	299,581	44,521	230,642	721,434	1.03	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		11%	0.635	14%	0.392	1.03				
Pure Premium Indicated by National Relativity		44%	0.673	43%	0.570	1.24				
Pure Premium Present on Rate Level		45%	0.727	43%	0.533	1.26				
Pure Premium Derived by Formula		0.693			0.529		1.22			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 2021		<b>SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS</b>							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	9,176,890	0	0	1	95,981	0	40,584	136,565	1.49
1/14 through 12/14	9,785,318	0	0	0	0	0	742	742	0.01
1/15 through 12/15	10,159,360	0	0	1	10,285	0	17,233	27,518	0.27
1/16 through 12/16	10,778,268	0	0	3	178,931	0	95,719	274,650	2.55
1/17 through 12/17	10,605,185	0	0	0	0	0	787	787	0.01
5 YR. TOTAL	50,505,021	0	0	5	285,197	0	155,065	440,262	0.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.565	12%		0.307		0.87	
Pure Premium Indicated by National Relativity		35%	0.847	37%		0.908		1.76	
Pure Premium Present on Rate Level		57%	0.569	51%		0.521		1.09	
Pure Premium Derived by Formula		0.666			0.639		1.31		

<b>CLASS</b> 2039		<b>ICE CREAM MFG &amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,879,380	0	0	0	0	0	7,670	7,670	0.41
1/14 through 12/14	1,839,362	0	0	0	0	0	640	640	0.04
1/15 through 12/15	2,205,191	0	0	0	0	0	1,268	1,268	0.06
1/16 through 12/16	4,115,124	0	0	1	49,630	0	41,628	91,258	2.22
1/17 through 12/17	3,762,565	0	0	0	0	0	3,592	3,592	0.10
5 YR. TOTAL	13,801,622	0	0	1	49,630	0	54,798	104,428	0.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.360	6%		0.397		0.76	
Pure Premium Indicated by National Relativity		40%	0.721	43%		0.546		1.27	
Pure Premium Present on Rate Level		56%	0.601	51%		0.527		1.13	
Pure Premium Derived by Formula		0.639			0.527		1.17		

<b>CLASS</b> 2041		<b>CANDY, CHOCOLATE AND CONFECTION MFG</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	28,982,085	0	0	5	11,252	0	20,504	31,756	0.11
1/14 through 12/14	31,350,203	2	200,895	7	59,376	151,180	88,613	500,064	1.60
1/15 through 12/15	32,829,308	4	112,606	6	128,412	88,630	72,974	402,622	1.23
1/16 through 12/16	36,740,307	1	62,857	8	49,565	26,833	60,773	200,028	0.54
1/17 through 12/17	48,589,994	1	91,336	12	132,494	14,958	156,623	395,411	0.81
5 YR. TOTAL	178,491,897	8	467,694	38	381,099	281,601	399,487	1,529,881	0.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.476	23%		0.382		0.86	
Pure Premium Indicated by National Relativity		42%	0.716	38%		0.624		1.34	
Pure Premium Present on Rate Level		42%	0.654	39%		0.568		1.22	
Pure Premium Derived by Formula		0.652			0.547		1.20		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> <b>2065</b>		<b>MILK PRODUCTS MFG NOC</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	174,287	0	0	0	0	0	0	0	0.00
1/14 through 12/14	134,459	0	0	0	0	0	0	0	0.00
1/15 through 12/15	85,150	0	0	0	0	0	0	0	0.00
1/16 through 12/16	4,998	0	0	0	0	0	0	0	0.00
1/17 through 12/17	273,511	1	24,765	0	0	10,219	0	34,984	12.79
<b>5 YR. TOTAL</b>	<b>672,405</b>	<b>1</b>	<b>24,765</b>	<b>0</b>	<b>0</b>	<b>10,219</b>	<b>0</b>	<b>34,984</b>	<b>5.20</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	3.683	1%	1.520			5.20	
Pure Premium Indicated by National Relativity		25%	0.402	27%	0.392			0.79	
Pure Premium Present on Rate Level		74%	0.567	72%	0.533			1.10	
Pure Premium Derived by Formula			0.557		0.505			1.06	

<b>CLASS</b> <b>2070</b>		<b>CREAMERY OR DAIRY &amp; ROUTE SUPERVISORS, DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	44,369,788	4	125,389	13	161,137	48,364	221,593	556,483	1.25
1/14 through 12/14	41,966,744	5	442,061	18	688,891	237,921	623,202	1,992,075	4.75
1/15 through 12/15	41,509,491	1	3,341	23	628,717	24,402	382,489	1,038,949	2.50
1/16 through 12/16	42,141,416	0	0	18	978,303	0	468,751	1,447,054	3.43
1/17 through 12/17	42,230,519	3	879,709	7	249,821	315,918	224,218	1,669,666	3.95
<b>5 YR. TOTAL</b>	<b>212,217,958</b>	<b>13</b>	<b>1,450,500</b>	<b>79</b>	<b>2,706,869</b>	<b>626,605</b>	<b>1,920,253</b>	<b>6,704,227</b>	<b>3.16</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.959	35%	1.200			3.16	
Pure Premium Indicated by National Relativity		37%	1.172	32%	0.945			2.12	
Pure Premium Present on Rate Level		37%	1.362	33%	1.092			2.45	
Pure Premium Derived by Formula			1.447		1.083			2.53	

<b>CLASS</b> <b>2081</b>		<b>BUTCHERING</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	10,620,233	2	27,331	5	133,731	17,764	109,060	287,886	2.71
1/14 through 12/14	8,570,433	0	0	2	10,462	0	42,137	52,599	0.61
1/15 through 12/15	7,983,541	0	0	4	113,918	0	91,251	205,169	2.57
1/16 through 12/16	79,486,234	5	220,137	66	578,737	168,124	826,958	1,793,956	2.26
1/17 through 12/17	108,702,424	4	114,121	102	1,892,888	70,905	1,154,364	3,232,278	2.97
<b>5 YR. TOTAL</b>	<b>215,362,865</b>	<b>11</b>	<b>361,589</b>	<b>179</b>	<b>2,729,736</b>	<b>256,793</b>	<b>2,223,770</b>	<b>5,571,888</b>	<b>2.59</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	1.435	29%	1.152			2.59	
Pure Premium Indicated by National Relativity		41%	0.611	35%	0.749			1.36	
Pure Premium Present on Rate Level		41%	0.645	36%	0.749			1.39	
Pure Premium Derived by Formula			0.773		0.866			1.64	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 2089		<b>PACKING HOUSE-ALL OPERATIONS</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	49,355,008	4	172,412	23	176,414	103,544	310,682	763,052	1.55
1/14 through 12/14	55,007,725	2	13,887	11	164,224	1,006	116,870	295,987	0.54
1/15 through 12/15	57,353,027	3	264,987	20	269,966	161,125	223,784	919,862	1.60
1/16 through 12/16	334,477,837	22	428,968	61	771,287	463,917	829,165	2,493,337	0.75
1/17 through 12/17	304,789,773	27	345,989	77	1,229,102	277,127	1,435,042	3,287,260	1.08
5 YR. TOTAL	800,983,370	58	1,226,243	192	2,610,993	1,006,719	2,915,543	7,759,498	0.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.479	51%	0.490	0.97			
Pure Premium Indicated by National Relativity		32%	0.769	24%	0.748	1.52			
Pure Premium Present on Rate Level		32%	0.708	25%	0.638	1.35			
Pure Premium Derived by Formula		0.645			0.589			1.23	

<b>CLASS</b> 2095		<b>MEAT PRODUCTS MFG NOC</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	40,713,166	4	111,249	17	190,621	46,175	152,119	500,164	1.23
1/14 through 12/14	46,373,399	1	439	15	103,534	5,162	226,465	335,600	0.72
1/15 through 12/15	48,851,708	6	493,390	24	576,016	377,152	524,123	1,970,681	4.03
1/16 through 12/16	47,508,047	5	216,481	22	527,407	145,936	481,403	1,371,227	2.89
1/17 through 12/17	105,918,023	4	66,983	34	615,377	28,957	613,786	1,325,103	1.25
5 YR. TOTAL	289,364,343	20	888,542	112	2,012,955	603,382	1,997,896	5,502,775	1.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.003	36%	0.899	1.90			
Pure Premium Indicated by National Relativity		38%	0.920	32%	0.923	1.84			
Pure Premium Present on Rate Level		39%	0.837	32%	0.869	1.71			
Pure Premium Derived by Formula		0.907			0.897			1.80	

<b>CLASS</b> 2105		<b>FRUIT PACKING</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	4,380,684	0	0	5	9,469	0	40,676	50,145	1.15
1/14 through 12/14	2,739,983	0	0	0	0	0	480	480	0.02
1/15 through 12/15	2,765,402	0	0	1	4,493	0	4,986	9,479	0.34
1/16 through 12/16	2,811,461	0	0	0	0	0	3,736	3,736	0.13
1/17 through 12/17	2,337,724	0	0	0	0	0	2,704	2,704	0.12
5 YR. TOTAL	15,035,254	0	0	6	13,962	0	52,582	66,544	0.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.093	9%	0.350	0.44			
Pure Premium Indicated by National Relativity		41%	1.089	44%	1.021	2.11			
Pure Premium Present on Rate Level		54%	0.726	47%	0.963	1.69			
Pure Premium Derived by Formula		0.843			0.933			1.78	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 2110		PICKLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	32,322,995	0	0	2	22,904	0	23,536	46,440	0.14
1/14 through 12/14	32,437,411	1	138,866	4	74,238	36,603	52,544	302,251	0.93
1/15 through 12/15	31,226,750	1	14,289	3	55,115	9,045	92,163	170,612	0.55
1/16 through 12/16	37,971,197	0	0	5	56,588	0	78,065	134,653	0.36
1/17 through 12/17	39,519,902	2	154,244	2	11,265	21,010	78,522	265,041	0.67
5 YR. TOTAL	173,478,255	4	307,399	16	220,110	66,658	324,830	918,997	0.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.304	19%		0.226		0.53	
Pure Premium Indicated by National Relativity		14%	0.577	15%		0.555		1.13	
Pure Premium Present on Rate Level		73%	0.458	66%		0.423		0.88	
Pure Premium Derived by Formula			0.455			0.405		0.86	

CLASS 2111		CANNERY NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	79,560,688	2	70,779	22	484,153	77,104	334,471	966,507	1.21
1/14 through 12/14	78,304,499	3	723,740	18	183,507	291,204	156,263	1,354,714	1.73
1/15 through 12/15	75,894,944	1	28,174	10	310,282	60,607	162,404	561,467	0.74
1/16 through 12/16	70,428,670	0	0	4	95,595	0	153,139	248,734	0.35
1/17 through 12/17	68,713,165	4	31,252	10	789,616	140,881	270,268	1,232,017	1.79
5 YR. TOTAL	372,901,966	10	853,945	64	1,863,153	569,796	1,076,545	4,363,439	1.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.729	32%		0.441		1.17	
Pure Premium Indicated by National Relativity		39%	0.489	34%		0.549		1.04	
Pure Premium Present on Rate Level		39%	0.599	34%		0.538		1.14	
Pure Premium Derived by Formula			0.585			0.511		1.10	

CLASS 2112		FRUIT EVAPORATING OR PRESERVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	2,026,837	0	0	1	1,273	0	2,341	3,614	0.18
1/14 through 12/14	2,153,486	1	111,322	0	0	71,107	324	182,753	8.49
1/15 through 12/15	2,295,520	0	0	1	5,770	0	5,512	11,282	0.49
1/16 through 12/16	1,122,058	0	0	1	1,872	0	12,156	14,028	1.25
1/17 through 12/17	998,907	0	0	0	0	0	1,019	1,019	0.10
5 YR. TOTAL	8,596,808	1	111,322	3	8,915	71,107	21,352	212,696	2.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	1.399	6%		1.076		2.48	
Pure Premium Indicated by National Relativity		40%	0.854	43%		0.844		1.70	
Pure Premium Present on Rate Level		56%	0.847	51%		0.917		1.76	
Pure Premium Derived by Formula			0.872			0.895		1.77	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 2114		<b>OYSTER PROCESSING</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	340,429	0	0	0	0	0	0	0	0.00
1/14 through 12/14	210,955	0	0	1	18,933	0	0	18,933	8.98
1/15 through 12/15	54,271	0	0	0	0	0	0	0	0.00
1/16 through 12/16	116,981	0	0	0	0	0	0	0	0.00
1/17 through 12/17	60,766	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	783,402	0	0	1	18,933	0	0	18,933	2.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	2.417	2%	0.000	2.42			
Pure Premium Indicated by National Relativity		14%	0.547	15%	0.536	1.08			
Pure Premium Present on Rate Level		85%	0.561	83%	0.691	1.25			
Pure Premium Derived by Formula		0.578			0.654			1.23	

<b>CLASS</b> 2121		<b>BREWERY &amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	53,345,390	1	35,811	7	46,777	4,077	56,991	143,656	0.27
1/14 through 12/14	59,824,635	2	269,336	5	103,113	156,040	84,474	612,963	1.03
1/15 through 12/15	65,954,481	1	28,012	8	162,830	18,080	156,814	365,736	0.55
1/16 through 12/16	43,172,600	1	10,882	9	184,173	63,549	279,693	538,297	1.25
1/17 through 12/17	43,482,142	1	439,946	9	93,353	213,522	210,963	957,784	2.20
5 YR. TOTAL	265,779,248	6	783,987	38	590,246	455,268	788,935	2,618,436	0.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.517	21%	0.468	0.99			
Pure Premium Indicated by National Relativity		43%	0.329	39%	0.321	0.65			
Pure Premium Present on Rate Level		43%	0.317	40%	0.318	0.64			
Pure Premium Derived by Formula		0.350			0.351			0.70	

<b>CLASS</b> 2130		<b>SPIRITUOUS LIQUOR DISTILLERY</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	693,525	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,432,610	1	3,812	0	0	917	3,786	8,515	0.59
1/15 through 12/15	2,991,648	0	0	2	132,677	0	123,732	256,409	8.57
1/16 through 12/16	3,349,774	0	0	0	0	0	0	0	0.00
1/17 through 12/17	4,419,999	0	0	0	0	0	1,728	1,728	0.04
5 YR. TOTAL	12,887,556	1	3,812	2	132,677	917	129,246	266,652	2.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	1.059	6%	1.010	2.07			
Pure Premium Indicated by National Relativity		33%	0.442	35%	0.463	0.91			
Pure Premium Present on Rate Level		64%	0.419	59%	0.511	0.93			
Pure Premium Derived by Formula		0.446			0.524			0.97	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 2131		SPIRITUOUS LIQUOR BOTTLING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	3,127,045	0	0	1	7,007	0	1,842	8,849	0.28
1/14 through 12/14	2,386,071	0	0	0	0	0	4,648	4,648	0.20
1/15 through 12/15	1,077,336	0	0	0	0	0	0	0	0.00
1/16 through 12/16	790,188	0	0	0	0	0	0	0	0.00
1/17 through 12/17	807,801	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,188,441	0	0	1	7,007	0	6,490	13,497	0.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.086	4%	0.079	0.17			
Pure Premium Indicated by National Relativity		24%	0.392	26%	0.400	0.79			
Pure Premium Present on Rate Level		73%	0.511	70%	0.465	0.98			
Pure Premium Derived by Formula		0.470			0.433			0.90	

CLASS 2143		FRUIT JUICE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	6,649,274	0	0	2	24,516	0	35,358	59,874	0.90
1/14 through 12/14	6,621,326	1	23,246	2	5,237	23,411	16,451	68,345	1.03
1/15 through 12/15	6,731,918	0	0	1	5,173	0	25,879	31,052	0.46
1/16 through 12/16	8,233,159	0	0	2	88,506	0	36,304	124,810	1.52
1/17 through 12/17	10,277,456	1	318,841	2	16,999	101,353	15,371	452,564	4.40
5 YR. TOTAL	38,513,133	2	342,087	9	140,431	124,764	129,363	736,645	1.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	1.253	10%	0.660	1.91			
Pure Premium Indicated by National Relativity		33%	0.709	35%	0.637	1.35			
Pure Premium Present on Rate Level		60%	0.538	55%	0.553	1.09			
Pure Premium Derived by Formula		0.644			0.593			1.24	

CLASS 2157		BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	207,268,386	16	628,529	91	814,056	523,934	851,155	2,817,674	1.36
1/14 through 12/14	206,368,686	21	1,495,445	82	646,577	930,955	783,489	3,856,466	1.87
1/15 through 12/15	222,844,726	12	668,155	93	1,551,451	215,872	1,518,324	3,953,802	1.77
1/16 through 12/16	233,768,430	12	1,184,610	75	1,033,831	504,526	779,541	3,502,508	1.50
1/17 through 12/17	248,887,062	14	900,116	92	997,350	498,262	1,011,165	3,406,893	1.37
5 YR. TOTAL	1,119,137,290	75	4,876,855	433	5,043,265	2,673,549	4,943,674	17,537,343	1.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	0.886	66%	0.681	1.57			
Pure Premium Indicated by National Relativity		24%	1.165	17%	0.828	1.99			
Pure Premium Present on Rate Level		25%	1.016	17%	0.756	1.77			
Pure Premium Derived by Formula		0.985			0.719			1.70	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 2172		<b>TOBACCO PRODUCTS MFG. NOC</b>								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	147,894,488	5	202,621	23	829,452	134,035	290,750	1,456,858	0.99	
1/14 through 12/14	157,289,965	4	199,963	20	423,411	119,314	405,062	1,147,750	0.73	
1/15 through 12/15	201,815,354	7	701,308	20	525,131	245,261	361,664	1,833,364	0.91	
1/16 through 12/16	154,308,315	0	0	12	279,905	0	221,746	501,651	0.33	
1/17 through 12/17	138,324,465	3	116,781	14	472,789	98,807	244,363	932,740	0.67	
<b>5 YR. TOTAL</b>	<b>799,632,587</b>	<b>19</b>	<b>1,220,673</b>	<b>89</b>	<b>2,530,688</b>	<b>597,417</b>	<b>1,523,585</b>	<b>5,872,363</b>	<b>0.73</b>	
		INDEMNITY			MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		28%	0.469	33%	0.265	0.73				
Pure Premium Indicated by National Relativity		26%	0.494	27%	0.332	0.83				
Pure Premium Present on Rate Level		46%	0.444	40%	0.266	0.71				
Pure Premium Derived by Formula		0.464			0.283		0.75			

<b>CLASS</b> 2174		<b>TOBACCO REHANDLING OR WAREHOUSING</b>								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	45,617,096	0	0	15	81,053	0	228,400	309,453	0.68	
1/14 through 12/14	49,610,219	4	194,392	18	337,118	134,142	474,421	1,140,073	2.30	
1/15 through 12/15	44,158,394	4	248,873	15	154,349	328,353	233,404	964,979	2.19	
1/16 through 12/16	44,225,170	1	153,604	14	218,114	138,293	228,378	738,389	1.67	
1/17 through 12/17	47,113,541	5	120,719	9	79,039	142,338	162,195	504,291	1.07	
<b>5 YR. TOTAL</b>	<b>230,724,420</b>	<b>14</b>	<b>717,588</b>	<b>71</b>	<b>869,673</b>	<b>743,126</b>	<b>1,326,798</b>	<b>3,657,185</b>	<b>1.59</b>	
		INDEMNITY			MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		18%	0.688	29%	0.897	1.59				
Pure Premium Indicated by National Relativity		8%	0.637	9%	0.556	1.19				
Pure Premium Present on Rate Level		74%	0.632	62%	0.724	1.36				
Pure Premium Derived by Formula		0.642			0.759		1.40			

<b>CLASS</b> 2211		<b>COTTON BATTING, WADDING OR WASTE MFG</b>								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	7,277,637	0	0	5	240,579	0	273,459	514,038	7.06	
1/14 through 12/14	7,432,368	0	0	4	79,531	0	70,686	150,217	2.02	
1/15 through 12/15	7,323,464	0	0	1	2,130	0	7,167	9,297	0.13	
1/16 through 12/16	7,365,373	0	0	2	211,382	0	429,275	640,657	8.70	
1/17 through 12/17	7,278,587	0	0	3	162,686	0	199,780	362,466	4.98	
<b>5 YR. TOTAL</b>	<b>36,677,429</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>696,308</b>	<b>0</b>	<b>980,367</b>	<b>1,676,675</b>	<b>4.57</b>	
		INDEMNITY			MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		11%	1.898	18%	2.673	4.57				
Pure Premium Indicated by National Relativity		15%	1.761	16%	1.206	2.97				
Pure Premium Present on Rate Level		74%	1.569	66%	1.731	3.30				
Pure Premium Derived by Formula		1.634			1.817		3.45			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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CLASS 2220 + +		YARN OR THREAD MFG-COTTON							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	108,618,771	1	51,158	21	405,440	5,146	423,630	885,374	0.82
1/14 through 12/14	130,007,389	9	370,754	32	510,082	310,050	479,527	1,670,413	1.29
1/15 through 12/15	138,463,473	9	442,643	32	821,823	339,138	570,102	2,173,706	1.57
1/16 through 12/16	149,052,187	7	230,581	46	1,201,237	113,434	993,018	2,538,270	1.70
1/17 through 12/17	152,575,208	1	25,783	40	1,125,596	62,525	1,083,096	2,297,000	1.51
5 YR. TOTAL	678,717,028	27	1,120,919	171	4,064,178	830,293	3,549,373	9,564,763	1.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.764	41%	0.645	1.41			
Pure Premium Indicated by National Relativity		35%	0.507	29%	0.416	0.92			
Pure Premium Present on Rate Level		37%	0.505	30%	0.480	0.99			
Pure Premium Derived by Formula		0.578			0.529			1.11	

CLASS 2286 + +		WOOL SPINNING AND WEAVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	17,046,059	1	107,423	3	36,607	21,872	47,126	213,028	1.25
1/14 through 12/14	18,786,154	0	0	4	139,752	0	40,345	180,097	0.96
1/15 through 12/15	21,668,489	0	0	2	6,606	0	21,278	27,884	0.13
1/16 through 12/16	17,729,751	0	0	3	13,003	0	15,578	28,581	0.16
1/17 through 12/17	15,090,687	1	14,022	5	29,871	21,849	33,697	99,439	0.66
5 YR. TOTAL	90,321,140	2	121,445	17	225,839	43,721	158,024	549,029	0.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.384	14%	0.223	0.61			
Pure Premium Indicated by National Relativity		11%	0.636	11%	0.445	1.08			
Pure Premium Present on Rate Level		79%	0.476	75%	0.434	0.91			
Pure Premium Derived by Formula		0.484			0.406			0.89	

CLASS 2288		FELTING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	39,996,092	1	4,820	8	66,319	10,212	161,819	243,170	0.61
1/14 through 12/14	43,609,669	1	11,567	15	403,301	6,784	390,660	812,312	1.86
1/15 through 12/15	45,256,242	6	100,041	14	599,242	164,602	638,102	1,501,987	3.32
1/16 through 12/16	48,647,290	0	0	13	275,732	0	432,592	708,324	1.46
1/17 through 12/17	47,121,984	0	0	9	209,841	0	265,995	475,836	1.01
5 YR. TOTAL	224,631,277	8	116,428	59	1,554,435	181,598	1,889,168	3,741,629	1.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.744	34%	0.922	1.67			
Pure Premium Indicated by National Relativity		27%	0.758	29%	0.872	1.63			
Pure Premium Present on Rate Level		53%	0.808	37%	0.975	1.78			
Pure Premium Derived by Formula		0.782			0.927			1.71	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 2302		<b>SILK THREAD OR YARN MFG</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	240,664,254	8	100,789	42	831,956	41,319	829,991	1,804,055	0.75	
1/14 through 12/14	242,528,317	7	182,901	46	607,297	84,993	613,492	1,488,683	0.61	
1/15 through 12/15	249,654,071	6	209,506	45	1,062,924	99,566	1,540,569	2,912,565	1.17	
1/16 through 12/16	258,539,070	7	237,446	46	678,507	265,385	689,333	1,870,671	0.72	
1/17 through 12/17	265,859,790	7	254,414	47	926,909	135,741	1,408,688	2,725,752	1.03	
5 YR. TOTAL	1,257,245,502	35	985,056	226	4,107,593	627,004	5,082,073	10,801,726	0.86	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		32%	0.405	52%	0.454	0.86				
Pure Premium Indicated by National Relativity		30%	0.354	24%	0.463	0.82				
Pure Premium Present on Rate Level		38%	0.356	24%	0.412	0.77				
Pure Premium Derived by Formula		0.371			0.446		0.82			

<b>CLASS</b> 2305		<b>TEXTILE FIBER MFG-SYNTHETIC</b>								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	207,895,059	3	42,819	40	744,965	83,526	696,778	1,568,088	0.75	
1/14 through 12/14	186,052,155	4	241,219	46	604,429	277,745	1,138,539	2,261,932	1.22	
1/15 through 12/15	173,080,281	4	112,505	38	553,858	63,593	557,099	1,287,055	0.74	
1/16 through 12/16	181,407,813	9	185,596	39	1,215,383	200,050	793,825	2,394,854	1.32	
1/17 through 12/17	183,850,149	8	667,868	37	691,890	445,635	785,891	2,591,284	1.41	
5 YR. TOTAL	932,285,457	28	1,250,007	200	3,810,525	1,070,549	3,972,132	10,103,213	1.08	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		34%	0.543	52%	0.541	1.08				
Pure Premium Indicated by National Relativity		33%	0.533	24%	0.521	1.05				
Pure Premium Present on Rate Level		33%	0.538	24%	0.553	1.09				
Pure Premium Derived by Formula		0.538			0.539		1.08			

<b>CLASS</b> 2361		<b>HOSIERY MFG</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	164,433,598	8	271,213	43	462,171	384,590	656,165	1,774,139	1.08	
1/14 through 12/14	178,119,659	8	169,134	28	351,077	83,016	598,243	1,201,470	0.67	
1/15 through 12/15	174,803,275	3	162,059	38	447,767	114,802	672,757	1,397,385	0.80	
1/16 through 12/16	170,742,964	11	292,436	37	484,040	232,821	725,691	1,734,988	1.02	
1/17 through 12/17	165,324,605	7	223,219	31	383,180	315,050	463,583	1,385,032	0.84	
5 YR. TOTAL	853,424,101	37	1,118,061	177	2,128,235	1,130,279	3,116,439	7,493,014	0.88	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		27%	0.380	48%	0.498	0.88				
Pure Premium Indicated by National Relativity		14%	0.208	15%	0.326	0.53				
Pure Premium Present on Rate Level		59%	0.382	37%	0.519	0.90				
Pure Premium Derived by Formula		0.357			0.480		0.84			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 2362		KNIT GOODS MFG NOC								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	87,645,281	1	40,278	22	391,888	29,487	511,998	973,651	1.11	
1/14 through 12/14	88,989,050	3	81,231	17	301,477	500,519	340,674	1,223,901	1.38	
1/15 through 12/15	88,848,773	7	359,408	19	277,443	244,670	245,774	1,127,295	1.27	
1/16 through 12/16	88,691,558	5	471,471	24	390,164	227,511	538,170	1,627,316	1.83	
1/17 through 12/17	93,649,904	3	162,404	35	616,120	115,358	734,605	1,628,487	1.74	
5 YR. TOTAL	447,824,566	19	1,114,792	117	1,977,092	1,117,545	2,371,221	6,580,650	1.47	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		21%	0.690	36%	0.779	1.47				
Pure Premium Indicated by National Relativity		18%	0.466	19%	0.372	0.84				
Pure Premium Present on Rate Level		61%	0.430	45%	0.566	1.00				
Pure Premium Derived by Formula		0.491			0.606		1.10			

CLASS 2380		WEBBING MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	38,016,199	0	0	3	70,285	0	102,534	172,819	0.46	
1/14 through 12/14	42,392,969	1	70,186	8	19,974	105,870	84,412	280,442	0.66	
1/15 through 12/15	36,822,747	2	59,016	6	69,808	62,321	108,153	299,298	0.81	
1/16 through 12/16	40,515,530	2	57,542	8	56,153	32,036	115,151	260,882	0.64	
1/17 through 12/17	42,579,210	0	0	5	56,356	0	91,394	147,750	0.35	
5 YR. TOTAL	200,326,655	5	186,744	30	272,576	200,227	501,644	1,161,191	0.58	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		14%	0.229	23%	0.350	0.58				
Pure Premium Indicated by National Relativity		24%	0.483	25%	0.544	1.03				
Pure Premium Present on Rate Level		62%	0.443	52%	0.496	0.94				
Pure Premium Derived by Formula		0.423			0.474		0.90			

CLASS 2388		EMBROIDERY MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	13,663,048	1	72,342	4	55,836	88,990	57,720	274,888	2.01	
1/14 through 12/14	17,598,986	1	2,716	5	85,818	0	99,955	188,489	1.07	
1/15 through 12/15	17,001,798	0	0	4	19,603	0	51,836	71,439	0.42	
1/16 through 12/16	18,052,871	1	14,539	3	62,707	10,070	43,256	130,572	0.72	
1/17 through 12/17	19,572,577	1	15,102	4	18,986	6,773	27,561	68,422	0.35	
5 YR. TOTAL	85,889,280	4	104,699	20	242,950	105,833	280,328	733,810	0.86	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		8%	0.405	14%	0.450	0.86				
Pure Premium Indicated by National Relativity		22%	0.296	24%	0.365	0.66				
Pure Premium Present on Rate Level		70%	0.350	62%	0.447	0.80				
Pure Premium Derived by Formula		0.343			0.428		0.77			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 2402		<b>CARPET OR RUG MFG NOC</b>							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	49,841,080	2	178,295	11	270,942	324,024	419,760	1,193,021	2.39
1/14 through 12/14	55,566,738	5	131,590	15	206,938	114,191	265,967	718,686	1.29
1/15 through 12/15	53,560,579	1	2,597	6	33,896	2,029	153,854	192,376	0.36
1/16 through 12/16	51,768,027	6	307,598	15	390,872	331,731	442,844	1,473,045	2.85
1/17 through 12/17	49,704,381	1	31,421	16	354,482	51,989	342,730	780,622	1.57
5 YR. TOTAL	260,440,805	15	651,501	63	1,257,130	823,964	1,625,155	4,357,750	1.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.733	35%	0.940	1.67			
Pure Premium Indicated by National Relativity		40%	0.589	32%	0.641	1.23			
Pure Premium Present on Rate Level		40%	0.663	33%	0.922	1.59			
Pure Premium Derived by Formula		0.647			0.838		1.49		

<b>CLASS</b> 2413		<b>TEXTILE-BLEACHING, DYEING, MERCERIZING, FINISHING</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	60,250,642	3	265,171	17	184,799	343,556	227,190	1,020,716	1.69
1/14 through 12/14	59,049,679	3	182,053	13	365,934	119,271	533,639	1,200,897	2.03
1/15 through 12/15	62,309,081	2	169,275	16	438,532	78,116	508,007	1,193,930	1.92
1/16 through 12/16	78,664,704	5	218,027	24	368,236	260,845	388,030	1,235,138	1.57
1/17 through 12/17	87,831,757	4	98,410	22	562,051	101,291	445,733	1,207,485	1.38
5 YR. TOTAL	348,105,863	17	932,936	92	1,919,552	903,079	2,102,599	5,858,166	1.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.819	37%	0.863	1.68			
Pure Premium Indicated by National Relativity		28%	0.470	30%	0.633	1.10			
Pure Premium Present on Rate Level		50%	0.614	33%	0.761	1.38			
Pure Premium Derived by Formula		0.619			0.760		1.38		

<b>CLASS</b> 2416		<b>YARN DYEING OR FINISHING</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	16,213,396	1	17,709	5	22,864	3,485	54,803	98,861	0.61
1/14 through 12/14	21,192,399	0	0	8	38,754	0	80,710	119,464	0.56
1/15 through 12/15	17,235,436	0	0	5	80,874	0	300,684	381,558	2.21
1/16 through 12/16	14,355,314	1	23,994	6	28,563	55,908	36,121	144,586	1.01
1/17 through 12/17	15,734,878	0	0	4	62,558	0	117,085	179,643	1.14
5 YR. TOTAL	84,731,423	2	41,703	28	233,613	59,393	589,403	924,112	1.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.325	15%	0.766	1.09			
Pure Premium Indicated by National Relativity		9%	0.535	9%	0.603	1.14			
Pure Premium Present on Rate Level		81%	0.486	76%	0.481	0.97			
Pure Premium Derived by Formula		0.474			0.535		1.01		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> <b>2417</b>		<b>CLOTH PRINTING</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,896,369	1	243	2	10,152	3,998	16,212	30,605	0.52
1/14 through 12/14	6,115,343	0	0	2	5,398	0	13,078	18,476	0.30
1/15 through 12/15	7,549,316	2	67,895	0	0	79,388	6,865	154,148	2.04
1/16 through 12/16	9,065,768	1	3,656	3	20,983	13,904	22,887	61,430	0.68
1/17 through 12/17	9,967,003	0	0	1	194,974	0	358,013	552,987	5.55
<b>5 YR. TOTAL</b>	<b>38,593,799</b>	<b>4</b>	<b>71,794</b>	<b>8</b>	<b>231,507</b>	<b>97,290</b>	<b>417,055</b>	<b>817,646</b>	<b>2.12</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.786	8%	1.333			2.12	
Pure Premium Indicated by National Relativity		10%	0.473	11%	0.268			0.74	
Pure Premium Present on Rate Level		85%	0.293	81%	0.304			0.60	
Pure Premium Derived by Formula		0.336			0.382		0.72		

<b>CLASS</b> <b>2501 + +</b>		<b>CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	211,040,368	10	164,507	49	301,365	177,203	559,123	1,202,198	0.57
1/14 through 12/14	218,660,360	12	241,150	66	512,737	307,515	681,519	1,742,921	0.80
1/15 through 12/15	232,922,571	9	435,328	77	1,060,937	341,563	1,134,450	2,972,278	1.28
1/16 through 12/16	245,587,719	7	48,708	59	1,228,906	150,749	1,036,801	2,465,164	1.00
1/17 through 12/17	245,111,749	8	478,256	65	975,393	447,528	963,462	2,864,639	1.17
<b>5 YR. TOTAL</b>	<b>1,153,322,767</b>	<b>46</b>	<b>1,367,949</b>	<b>316</b>	<b>4,079,338</b>	<b>1,424,558</b>	<b>4,375,355</b>	<b>11,247,200</b>	<b>0.98</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.472	56%	0.503			0.98	
Pure Premium Indicated by National Relativity		32%	0.562	22%	0.589			1.15	
Pure Premium Present on Rate Level		33%	0.467	22%	0.519			0.99	
Pure Premium Derived by Formula		0.499			0.525		1.02		

<b>CLASS</b> <b>2503</b>		<b>DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	4,633,284	0	0	0	0	0	292	292	0.01
1/14 through 12/14	5,446,507	0	0	2	5,781	0	5,185	10,966	0.20
1/15 through 12/15	5,087,849	0	0	2	1,270	0	28,993	30,263	0.60
1/16 through 12/16	3,238,468	0	0	1	33,471	0	52,654	86,125	2.66
1/17 through 12/17	4,296,091	0	0	1	16,748	0	11,859	28,607	0.67
<b>5 YR. TOTAL</b>	<b>22,702,199</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>57,270</b>	<b>0</b>	<b>98,983</b>	<b>156,253</b>	<b>0.69</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.252	6%	0.436			0.69	
Pure Premium Indicated by National Relativity		10%	0.068	10%	0.081			0.15	
Pure Premium Present on Rate Level		86%	0.324	84%	0.282			0.61	
Pure Premium Derived by Formula		0.296			0.271		0.57		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 2570		MATTRESS OR BOX SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	32,321,201	2	126,514	15	164,790	68,190	130,628	490,122	1.52
1/14 through 12/14	36,126,526	6	697,087	11	96,596	262,277	132,407	1,188,367	3.29
1/15 through 12/15	38,832,507	6	239,166	27	738,858	105,316	461,947	1,545,287	3.98
1/16 through 12/16	36,848,623	1	4,185	15	250,529	744	249,811	505,269	1.37
1/17 through 12/17	34,207,102	0	0	8	602,564	0	225,838	828,402	2.42
5 YR. TOTAL	178,335,959	15	1,066,952	76	1,853,337	436,527	1,200,631	4,557,447	2.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.638	27%	0.918			2.56	
Pure Premium Indicated by National Relativity		40%	0.831	36%	0.804			1.64	
Pure Premium Present on Rate Level		41%	0.944	37%	0.819			1.76	
Pure Premium Derived by Formula		1.031			0.840		1.87		

CLASS 2585		LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	127,312,373	15	707,303	34	595,125	424,759	441,409	2,168,596	1.70
1/14 through 12/14	144,349,829	19	754,189	36	890,134	235,819	658,837	2,538,979	1.76
1/15 through 12/15	137,122,548	11	618,949	30	890,871	219,066	468,282	2,197,168	1.60
1/16 through 12/16	148,794,753	6	327,172	40	597,232	478,747	571,418	1,974,569	1.33
1/17 through 12/17	151,385,710	11	247,083	28	302,427	332,517	510,719	1,392,746	0.92
5 YR. TOTAL	708,965,213	62	2,654,696	168	3,275,789	1,690,908	2,650,665	10,272,058	1.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	0.836	50%	0.612			1.45	
Pure Premium Indicated by National Relativity		30%	0.856	25%	0.760			1.62	
Pure Premium Present on Rate Level		31%	0.930	25%	0.690			1.62	
Pure Premium Derived by Formula		0.871			0.669		1.54		

CLASS 2586		CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,638,808	0	0	5	43,540	0	47,072	90,612	1.61
1/14 through 12/14	5,178,644	1	42,352	6	69,688	40,345	59,491	211,876	4.09
1/15 through 12/15	7,581,348	1	9,771	3	33,450	1,092	27,683	71,996	0.95
1/16 through 12/16	7,038,075	0	0	1	875	0	29,010	29,885	0.42
1/17 through 12/17	6,549,296	2	59,452	5	22,833	50,343	26,613	159,241	2.43
5 YR. TOTAL	31,986,171	4	111,575	20	170,386	91,780	189,869	563,610	1.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.882	11%	0.881			1.76	
Pure Premium Indicated by National Relativity		27%	0.729	29%	0.760			1.49	
Pure Premium Present on Rate Level		66%	0.641	60%	0.686			1.33	
Pure Premium Derived by Formula		0.682			0.729		1.41		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 2587		TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	4,285,636	0	0	1	2,190	0	2,282	4,472	0.10
1/14 through 12/14	1,673,027	0	0	1	759	0	99	858	0.05
1/15 through 12/15	7,837,461	0	0	2	42,384	0	16,820	59,204	0.76
1/16 through 12/16	3,503,809	0	0	4	67,968	0	77,696	145,664	4.16
1/17 through 12/17	1,950,690	0	0	0	0	0	2,735	2,735	0.14
5 YR. TOTAL	19,250,623	0	0	8	113,301	0	99,632	212,933	1.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.589	7%		0.518		1.11	
Pure Premium Indicated by National Relativity		17%	0.811	18%		0.646		1.46	
Pure Premium Present on Rate Level		78%	0.602	75%		0.459		1.06	
Pure Premium Derived by Formula		0.637			0.497		1.13		

CLASS 2589		LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	48,891,359	4	220,000	9	59,021	255,088	42,781	576,890	1.18
1/14 through 12/14	49,573,733	2	6,049	7	307,308	8,210	202,662	524,229	1.06
1/15 through 12/15	51,355,200	3	141,931	9	93,269	61,764	108,499	405,463	0.79
1/16 through 12/16	53,056,920	2	65,206	13	383,587	115,704	618,864	1,183,361	2.23
1/17 through 12/17	50,876,056	0	0	3	59,943	0	54,165	114,108	0.22
5 YR. TOTAL	253,753,268	11	433,186	41	903,128	440,766	1,026,971	2,804,051	1.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.527	28%		0.578		1.11	
Pure Premium Indicated by National Relativity		41%	0.479	36%		0.532		1.01	
Pure Premium Present on Rate Level		42%	0.476	36%		0.605		1.08	
Pure Premium Derived by Formula		0.486			0.571		1.06		

CLASS 2600		FUR PROCESSING-PREPARING SKINS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	471,699	0	0	0	0	0	0	0	0.00
1/14 through 12/14	875,013	0	0	2	43,813	0	13,102	56,915	6.50
1/15 through 12/15	336,572	0	0	0	0	0	0	0	0.00
1/16 through 12/16	367,263	0	0	0	0	0	223	223	0.06
1/17 through 12/17	524,861	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,575,408	0	0	2	43,813	0	13,325	57,138	2.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	1.701	3%		0.517		2.22	
Pure Premium Indicated by National Relativity		6%	2.740	6%		1.425		4.17	
Pure Premium Present on Rate Level		92%	1.068	91%		0.750		1.82	
Pure Premium Derived by Formula		1.181			0.784		1.97		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> <b>2623</b>		<b>LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSSING, AND WOOL PULLING</b>							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	543	0	0	0	0	0	0	0	0.00
1/14 through 12/14	20,460	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,969	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>22,972</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.000	0.000	0.00	
Pure Premium Indicated by National Relativity		15%	1.250	16%	1.266	1.266	1.266	1.252	
Pure Premium Present on Rate Level		85%	1.484	84%	1.578	1.578	1.578	3.06	
Pure Premium Derived by Formula			1.449		1.528	1.528	1.528	2.98	

<b>CLASS</b> <b>2651</b>		<b>SHOE STOCK MFG</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	17,773,633	2	19,697	3	22,972	6,688	14,924	64,281	0.36
1/14 through 12/14	15,451,070	2	29,814	3	25,272	44,959	26,897	126,942	0.82
1/15 through 12/15	16,212,498	0	0	4	49,914	0	85,015	134,929	0.83
1/16 through 12/16	18,929,143	0	0	4	18,996	0	15,807	34,803	0.18
1/17 through 12/17	17,307,822	1	57,456	3	11,106	19,654	15,027	103,243	0.60
<b>5 YR. TOTAL</b>	<b>85,674,166</b>	<b>5</b>	<b>106,967</b>	<b>17</b>	<b>128,260</b>	<b>71,301</b>	<b>157,670</b>	<b>464,198</b>	<b>0.54</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.275	13%	0.267	0.267	0.267	0.54	
Pure Premium Indicated by National Relativity		17%	0.569	19%	0.544	0.544	0.544	1.11	
Pure Premium Present on Rate Level		74%	0.389	68%	0.408	0.408	0.408	0.80	
Pure Premium Derived by Formula			0.409		0.416	0.416	0.416	0.83	

<b>CLASS</b> <b>2660</b>		<b>BOOT OR SHOE MFG NOC</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,714,835	1	7,936	1	7,997	19,237	16,752	51,922	0.91
1/14 through 12/14	7,729,422	1	8,361	2	7,165	5,632	20,031	41,189	0.53
1/15 through 12/15	8,905,962	0	0	2	10,428	0	37,272	47,700	0.54
1/16 through 12/16	8,631,871	0	0	3	44,142	0	42,270	86,412	1.00
1/17 through 12/17	5,571,157	0	0	2	13,059	0	21,525	34,584	0.62
<b>5 YR. TOTAL</b>	<b>36,553,247</b>	<b>2</b>	<b>16,297</b>	<b>10</b>	<b>82,791</b>	<b>24,869</b>	<b>137,850</b>	<b>261,807</b>	<b>0.72</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.271	10%	0.445	0.445	0.445	0.72	
Pure Premium Indicated by National Relativity		32%	0.547	34%	0.699	0.699	0.699	1.25	
Pure Premium Present on Rate Level		61%	0.518	56%	0.573	0.573	0.573	1.09	
Pure Premium Derived by Formula			0.510		0.603	0.603	0.603	1.11	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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<b>CLASS</b> 2670 ++		<b>GLOVE MFG-LEATHER OR TEXTILE</b>							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,676,536	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,819,265	0	0	0	0	0	1,677	1,677	0.09
1/15 through 12/15	1,905,392	0	0	0	0	0	901	901	0.05
1/16 through 12/16	1,742,021	0	0	1	2,215	0	22,552	24,767	1.42
1/17 through 12/17	2,419,056	0	0	1	5,718	0	11,506	17,224	0.71
5 YR. TOTAL	9,562,270	0	0	2	7,933	0	36,636	44,569	0.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.083	5%	0.383	0.47			
Pure Premium Indicated by National Relativity		10%	0.232	11%	0.409	0.64			
Pure Premium Present on Rate Level		87%	0.460	84%	0.478	0.94			
Pure Premium Derived by Formula		0.426			0.466		0.89		

<b>CLASS</b> 2683 ++		<b>LUGGAGE MFG</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	863,430	0	0	0	0	0	0	0	0.00
1/14 through 12/14	990,318	0	0	1	25,580	0	0	25,580	2.58
1/15 through 12/15	925,436	0	0	0	0	0	0	0	0.00
1/16 through 12/16	980,493	0	0	0	0	0	733	733	0.08
1/17 through 12/17	1,594,743	0	0	0	0	0	2,607	2,607	0.16
5 YR. TOTAL	5,354,420	0	0	1	25,580	0	3,340	28,920	0.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.478	4%	0.062	0.54			
Pure Premium Indicated by National Relativity		12%	0.746	13%	0.911	1.66			
Pure Premium Present on Rate Level		86%	0.380	83%	0.531	0.91			
Pure Premium Derived by Formula		0.426			0.562		0.99		

<b>CLASS</b> 2688 ++		<b>LEATHER GOODS MFG NOC</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	12,732,465	0	0	3	4,391	0	9,674	14,065	0.11
1/14 through 12/14	12,979,389	0	0	2	2,141	0	10,467	12,608	0.10
1/15 through 12/15	12,895,064	0	0	4	153,365	0	135,783	289,148	2.24
1/16 through 12/16	13,873,586	1	15,525	4	116,397	16,879	84,902	233,703	1.69
1/17 through 12/17	14,158,792	0	0	6	92,464	0	252,811	345,275	2.44
5 YR. TOTAL	66,639,296	1	15,525	19	368,758	16,879	493,637	894,799	1.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.577	14%	0.766	1.34			
Pure Premium Indicated by National Relativity		19%	0.435	21%	0.551	0.99			
Pure Premium Present on Rate Level		71%	0.629	65%	0.603	1.23			
Pure Premium Derived by Formula		0.587			0.615		1.20		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 2702		<b>LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS</b>							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	6,057,662	2	48,761	5	80,679	62,621	168,105	360,166	5.95
1/14 through 12/14	6,464,465	1	37,015	12	482,667	5,572	480,488	1,005,742	15.56
1/15 through 12/15	5,461,614	0	0	8	144,125	0	136,082	280,207	5.13
1/16 through 12/16	4,535,816	0	0	1	6,393	0	27,943	34,336	0.76
1/17 through 12/17	4,103,612	2	705,062	4	53,583	473,498	80,937	1,313,080	32.00
5 YR. TOTAL	26,623,169	5	790,838	30	767,447	541,691	893,555	2,993,531	11.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	5.853	26%		5.391		11.24	
Pure Premium Indicated by National Relativity		41%	6.818	37%		5.796		12.61	
Pure Premium Present on Rate Level		41%	5.340	37%		5.070		10.41	
Pure Premium Derived by Formula			6.038			5.422		11.46	

<b>CLASS</b> 2705		<b>LOGGING OR TREE REMOVAL-PULPWOOD ONLY-ALL OPERATIONS</b>							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	14,348	0	0	0	0	0	0	0	0.00
1/14 through 12/14	13,681	0	0	0	0	0	0	0	0.00
1/15 through 12/15	15,559	0	0	0	0	0	0	0	0.00
1/16 through 12/16	16,914	0	0	0	0	0	0	0	0.00
1/17 through 12/17	12,581	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	73,083	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	2%		0.000		0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		98%	18.503	98%		15.413		33.92	
Pure Premium Derived by Formula			18.133			15.105		33.24	

<b>CLASS</b> 2709		<b>LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS</b>							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	58,855,001	7	600,250	18	384,155	615,943	296,894	1,897,242	3.22
1/14 through 12/14	65,466,739	10	504,061	17	530,412	243,644	672,363	1,950,480	2.98
1/15 through 12/15	69,265,650	2	48,099	13	368,228	21,073	272,365	709,765	1.03
1/16 through 12/16	71,151,899	6	468,738	22	1,706,689	524,317	1,292,294	3,992,038	5.61
1/17 through 12/17	72,403,283	4	567,508	17	755,492	1,442,116	312,146	3,077,262	4.25
5 YR. TOTAL	337,142,572	29	2,188,656	87	3,744,976	2,847,093	2,846,062	11,626,787	3.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		43%	1.760	58%		1.689		3.45	
Pure Premium Indicated by National Relativity		28%	3.209	21%		3.064		6.27	
Pure Premium Present on Rate Level		29%	2.475	21%		1.985		4.46	
Pure Premium Derived by Formula			2.373			2.040		4.41	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 2710		<b>SAW MILL</b>							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	67,200,652	5	53,675	44	599,552	26,532	983,472	1,663,231	2.48
1/14 through 12/14	82,241,445	5	182,620	45	1,557,371	212,073	1,920,479	3,872,543	4.71
1/15 through 12/15	79,708,480	5	354,905	44	1,084,395	261,505	1,068,884	2,769,689	3.48
1/16 through 12/16	79,609,034	9	1,064,044	42	1,341,940	1,467,913	1,077,393	4,951,290	6.22
1/17 through 12/17	86,822,773	3	436,830	42	1,260,118	372,912	1,178,990	3,248,850	3.74
5 YR. TOTAL	395,582,384	27	2,092,074	217	5,843,376	2,340,935	6,229,218	16,505,603	4.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	2.006	67%	2.166	4.17			
Pure Premium Indicated by National Relativity		29%	1.834	16%	1.907	3.74			
Pure Premium Present on Rate Level		30%	1.878	17%	2.200	4.08			
Pure Premium Derived by Formula			1.918		2.130	4.05			

<b>CLASS</b> 2714		<b>VENEER MFG</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,507,439	1	2,043	0	0	0	1,648	3,691	0.07
1/14 through 12/14	4,124,224	0	0	2	7,891	0	23,343	31,234	0.76
1/15 through 12/15	4,023,563	0	0	2	24,339	0	26,415	50,754	1.26
1/16 through 12/16	4,286,534	0	0	2	7,643	0	30,907	38,550	0.90
1/17 through 12/17	3,124,885	1	10,731	2	11,414	10,065	19,009	51,219	1.64
5 YR. TOTAL	21,066,645	2	12,774	8	51,287	10,065	101,322	175,448	0.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.304	10%	0.529	0.83			
Pure Premium Indicated by National Relativity		13%	0.647	14%	0.959	1.61			
Pure Premium Present on Rate Level		81%	0.814	76%	0.988	1.80			
Pure Premium Derived by Formula			0.762		0.938	1.70			

<b>CLASS</b> 2727		<b>LOG HAULING &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	24,004,374	1	130,763	4	133,224	92,353	128,058	484,398	2.02
1/14 through 12/14	27,220,974	4	452,815	11	346,136	561,673	690,479	2,051,103	7.54
1/15 through 12/15	29,029,986	6	558,215	8	351,444	438,617	129,079	1,477,355	5.09
1/16 through 12/16	29,483,993	0	0	14	1,104,529	0	989,709	2,094,238	7.10
1/17 through 12/17	29,852,468	3	404,829	13	720,219	215,960	422,455	1,763,463	5.91
5 YR. TOTAL	139,591,795	14	1,546,622	50	2,655,552	1,308,603	2,359,780	7,870,557	5.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	3.010	43%	2.628	5.64			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		72%	2.551	57%	2.640	5.19			
Pure Premium Derived by Formula			2.680		2.635	5.32			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 2731		PLANING OR MOLDING MILL							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	57,123,276	3	172,493	22	544,775	206,808	937,800	1,861,876	3.26
1/14 through 12/14	57,776,175	5	248,134	21	321,843	124,994	465,157	1,160,128	2.01
1/15 through 12/15	62,296,296	3	366,687	15	224,153	291,622	379,995	1,262,457	2.03
1/16 through 12/16	73,722,361	2	137,407	22	414,892	76,856	670,891	1,300,046	1.76
1/17 through 12/17	77,655,716	1	34,780	15	322,648	27,490	772,123	1,157,041	1.49
5 YR. TOTAL	328,573,824	14	959,501	95	1,828,311	727,770	3,225,966	6,741,548	2.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.848	45%	1.203	2.05			
Pure Premium Indicated by National Relativity		37%	0.871	27%	0.988	1.86			
Pure Premium Present on Rate Level		38%	0.876	28%	1.183	2.06			
Pure Premium Derived by Formula		0.867			1.139		2.01		

CLASS 2735		FURNITURE STOCK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	11,918,216	0	0	10	53,547	0	53,315	106,862	0.90
1/14 through 12/14	10,919,619	0	0	6	33,259	0	34,052	67,311	0.62
1/15 through 12/15	9,680,405	1	19,179	7	83,741	12,033	99,417	214,370	2.21
1/16 through 12/16	9,844,284	0	0	8	153,940	0	160,624	314,564	3.20
1/17 through 12/17	10,432,015	0	0	4	30,998	0	48,559	79,557	0.76
5 YR. TOTAL	52,794,539	1	19,179	35	355,485	12,033	395,967	782,664	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.710	16%	0.773	1.48			
Pure Premium Indicated by National Relativity		24%	1.002	26%	1.108	2.11			
Pure Premium Present on Rate Level		66%	0.812	58%	0.914	1.73			
Pure Premium Derived by Formula		0.847			0.942		1.79		

CLASS 2759		BOX OR BOX SHOOK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	55,128,356	1	2,849	42	639,815	3,656	657,529	1,303,849	2.37
1/14 through 12/14	59,895,402	6	145,436	34	299,921	54,384	406,160	905,901	1.51
1/15 through 12/15	63,198,736	4	93,302	46	457,998	90,263	680,571	1,322,134	2.09
1/16 through 12/16	63,602,544	3	60,608	39	773,044	41,353	869,818	1,744,823	2.74
1/17 through 12/17	63,772,994	3	241,353	33	772,744	172,132	1,017,674	2,203,903	3.46
5 YR. TOTAL	305,598,032	17	543,548	194	2,943,522	361,788	3,631,752	7,480,610	2.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.141	45%	1.307	2.45			
Pure Premium Indicated by National Relativity		35%	1.333	27%	1.472	2.81			
Pure Premium Present on Rate Level		36%	1.210	28%	1.284	2.49			
Pure Premium Derived by Formula		1.233			1.345		2.58		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 2790		<b>PATTERN MAKING NOC</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	2,456,991	0	0	0	0	0	4,752	4,752	0.19
1/14 through 12/14	2,469,860	0	0	2	5,278	0	65,620	70,898	2.87
1/15 through 12/15	2,012,458	0	0	0	0	0	737	737	0.04
1/16 through 12/16	2,247,003	0	0	0	0	0	0	0	0.00
1/17 through 12/17	2,702,306	0	0	0	0	0	668	668	0.03
5 YR. TOTAL	11,888,618	0	0	2	5,278	0	71,777	77,055	0.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.044	5%	0.604			0.65	
Pure Premium Indicated by National Relativity		18%	0.463	19%	0.500			0.96	
Pure Premium Present on Rate Level		79%	0.314	76%	0.445			0.76	
Pure Premium Derived by Formula		0.333			0.463		0.80		

<b>CLASS</b> 2797		<b>MANUFACTURED, MODULAR, OR PREFABRICATED HOME MANUFACTURING - SHOP WORK - ALL OPERATIONS &amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	33,725,912	6	61,298	19	496,139	62,575	478,704	1,098,716	3.26
1/14 through 12/14	31,958,114	4	174,066	24	491,603	173,498	652,557	1,491,724	4.67
1/15 through 12/15	42,072,916	9	287,820	21	438,205	206,672	470,401	1,403,098	3.34
1/16 through 12/16	47,849,388	3	133,238	30	639,584	78,170	977,715	1,828,707	3.82
1/17 through 12/17	52,929,480	1	9,526	22	364,111	3,389	699,120	1,076,146	2.03
5 YR. TOTAL	208,535,810	23	665,948	116	2,429,642	524,304	3,278,497	6,898,391	3.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	1.484	38%	1.824			3.31	
Pure Premium Indicated by National Relativity		39%	0.744	31%	0.879			1.62	
Pure Premium Present on Rate Level		39%	1.058	31%	1.332			2.39	
Pure Premium Derived by Formula		1.029			1.379		2.41		

<b>CLASS</b> 2799		<b>MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP, OR INSTALLATION AT BUILDING SITE</b>							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	4,354,421	2	97,485	2	11,598	102,795	11,149	223,027	5.12
1/14 through 12/14	5,319,089	0	0	2	63,332	0	32,963	96,295	1.81
1/15 through 12/15	6,229,593	0	0	1	4,912	0	21,477	26,389	0.42
1/16 through 12/16	8,045,310	2	85,759	1	125,168	48,575	12,057	271,559	3.38
1/17 through 12/17	7,976,275	0	0	5	189,101	0	171,324	360,425	4.52
5 YR. TOTAL	31,924,688	4	183,244	11	394,111	151,370	248,970	977,695	3.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	1.808	16%	1.254			3.06	
Pure Premium Indicated by National Relativity		25%	1.553	26%	1.420			2.97	
Pure Premium Present on Rate Level		64%	1.739	58%	1.532			3.27	
Pure Premium Derived by Formula		1.700			1.458		3.16		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 2802		<b>CARPENTRY-SHOP ONLY-&amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	74,330,959	6	265,738	28	333,891	312,484	406,253	1,318,366	1.77
1/14 through 12/14	86,745,818	7	272,745	47	788,183	208,751	862,705	2,132,384	2.46
1/15 through 12/15	104,336,689	11	572,734	48	854,304	302,285	934,457	2,663,780	2.55
1/16 through 12/16	114,092,469	11	831,657	57	919,929	463,575	897,015	3,112,176	2.73
1/17 through 12/17	121,640,744	8	349,270	53	1,346,277	502,795	1,213,593	3,411,935	2.81
5 YR. TOTAL	501,146,679	43	2,292,144	233	4,242,584	1,789,890	4,314,023	12,638,641	2.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	1.304	57%	1.218	2.52			
Pure Premium Indicated by National Relativity		31%	1.116	21%	1.157	2.27			
Pure Premium Present on Rate Level		32%	1.191	22%	1.265	2.46			
Pure Premium Derived by Formula			1.210		1.216	2.43			

<b>CLASS</b> 2835		<b>BRUSH OR BROOM ASSEMBLY</b>							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	2,605,308	0	0	3	8,323	0	6,384	14,707	0.56
1/14 through 12/14	3,437,542	2	17,666	3	21,763	7,801	27,271	74,501	2.17
1/15 through 12/15	3,332,218	1	2,340	1	409	888	10,771	14,408	0.43
1/16 through 12/16	3,243,575	0	0	0	0	0	2,062	2,062	0.06
1/17 through 12/17	3,396,568	0	0	1	6,535	0	3,376	9,911	0.29
5 YR. TOTAL	16,015,211	3	20,006	8	37,030	8,689	49,864	115,589	0.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.356	7%	0.366	0.72			
Pure Premium Indicated by National Relativity		16%	0.745	17%	0.573	1.32			
Pure Premium Present on Rate Level		80%	0.517	76%	0.526	1.04			
Pure Premium Derived by Formula			0.547		0.523	1.07			

<b>CLASS</b> 2836		<b>BRUSH OR BROOM MFG NOC</b>							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	2,002,712	0	0	1	1,228	0	3,067	4,295	0.21
1/14 through 12/14	2,217,165	0	0	1	53,026	0	59,960	112,986	5.10
1/15 through 12/15	1,877,783	0	0	0	0	0	1,433	1,433	0.08
1/16 through 12/16	1,925,571	0	0	1	22,836	0	2,471	25,307	1.31
1/17 through 12/17	1,689,731	0	0	1	4,160	0	9,468	13,628	0.81
5 YR. TOTAL	9,712,962	0	0	4	81,250	0	76,399	157,649	1.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.837	5%	0.787	1.62			
Pure Premium Indicated by National Relativity		14%	1.264	15%	0.801	2.07			
Pure Premium Present on Rate Level		83%	0.522	80%	0.558	1.08			
Pure Premium Derived by Formula			0.635		0.606	1.24			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 2841		WOODENWARE MANUFACTURING NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	6,643,742	0	0	3	95,122	0	124,282	219,404	3.30
1/14 through 12/14	8,990,881	0	0	6	93,267	0	204,549	297,816	3.31
1/15 through 12/15	8,635,395	0	0	2	33,210	0	35,750	68,960	0.80
1/16 through 12/16	8,766,175	0	0	5	49,939	0	120,803	170,742	1.95
1/17 through 12/17	8,914,286	0	0	9	166,124	0	84,051	250,175	2.81
5 YR. TOTAL	41,950,479	0	0	25	437,662	0	569,435	1,007,097	2.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	1.043	15%		1.357		2.40	
Pure Premium Indicated by National Relativity		25%	0.811	27%		1.030		1.84	
Pure Premium Present on Rate Level		66%	0.780	58%		1.061		1.84	
Pure Premium Derived by Formula		0.811			1.097		1.91		

CLASS 2881		FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	60,040,452	8	271,861	21	330,580	432,193	356,713	1,391,347	2.32
1/14 through 12/14	70,272,145	2	13,043	30	424,465	3,573	365,019	806,100	1.15
1/15 through 12/15	83,061,660	6	139,338	30	466,214	166,403	541,545	1,313,500	1.58
1/16 through 12/16	90,092,401	3	105,180	36	468,585	104,974	483,271	1,162,010	1.29
1/17 through 12/17	102,122,891	4	360,329	39	738,515	142,289	662,152	1,903,285	1.86
5 YR. TOTAL	405,589,549	23	889,751	156	2,428,359	849,432	2,408,700	6,576,242	1.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.818	42%		0.803		1.62	
Pure Premium Indicated by National Relativity		37%	0.604	29%		0.615		1.22	
Pure Premium Present on Rate Level		37%	0.723	29%		0.851		1.57	
Pure Premium Derived by Formula		0.704			0.762		1.47		

CLASS 2883		FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	336,406,266	15	641,990	151	1,900,764	448,397	2,389,311	5,380,462	1.60
1/14 through 12/14	332,673,436	16	443,721	163	2,077,523	436,078	2,411,985	5,369,307	1.61
1/15 through 12/15	338,493,077	20	1,098,815	140	1,425,432	585,199	1,967,054	5,076,500	1.50
1/16 through 12/16	359,181,535	18	804,409	160	2,248,186	728,896	2,712,221	6,493,712	1.81
1/17 through 12/17	381,317,008	19	898,180	152	2,552,511	690,363	2,716,399	6,857,453	1.80
5 YR. TOTAL	1,748,071,322	88	3,887,115	766	10,204,416	2,888,933	12,196,970	29,177,434	1.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		57%	0.806	88%		0.863		1.67	
Pure Premium Indicated by National Relativity		21%	0.763	6%		0.790		1.55	
Pure Premium Present on Rate Level		22%	0.826	6%		0.852		1.68	
Pure Premium Derived by Formula		0.801			0.858		1.66		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 2915		<b>VENEER PRODUCTS MFG</b>								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	20,683,074	0	0	11	221,049	0	403,339	624,388	3.02	
1/14 through 12/14	61,072,514	3	195,923	8	182,762	34,595	185,799	599,079	0.98	
1/15 through 12/15	39,103,369	0	0	11	701,738	0	323,810	1,025,548	2.62	
1/16 through 12/16	40,447,458	1	91,503	8	239,940	40,817	192,426	564,686	1.40	
1/17 through 12/17	43,463,820	0	0	6	224,224	0	104,459	328,683	0.76	
<b>5 YR. TOTAL</b>	<b>204,770,235</b>	<b>4</b>	<b>287,426</b>	<b>44</b>	<b>1,569,713</b>	<b>75,412</b>	<b>1,209,833</b>	<b>3,142,384</b>	<b>1.54</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		20%	0.907	27%	0.628	1.54				
Pure Premium Indicated by National Relativity		40%	0.841	36%	0.700	1.54				
Pure Premium Present on Rate Level		40%	0.873	37%	0.709	1.58				
Pure Premium Derived by Formula		0.867			0.684		1.55			

<b>CLASS</b> 2916		<b>VENEER PRODUCTS MFG-NO VENEER MFG</b>								
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	18,032,825	0	0	11	32,769	0	94,117	126,886	0.70	
1/14 through 12/14	18,154,835	1	40,239	5	117,311	46,442	95,944	299,936	1.65	
1/15 through 12/15	17,382,466	3	108,555	4	253,428	624,365	200,852	1,187,200	6.83	
1/16 through 12/16	18,171,826	0	0	5	52,853	0	91,796	144,649	0.80	
1/17 through 12/17	16,288,223	0	0	8	160,649	0	142,516	303,165	1.86	
<b>5 YR. TOTAL</b>	<b>88,030,175</b>	<b>4</b>	<b>148,794</b>	<b>33</b>	<b>617,010</b>	<b>670,807</b>	<b>625,225</b>	<b>2,061,836</b>	<b>2.34</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		12%	0.870	22%	1.472	2.34				
Pure Premium Indicated by National Relativity		30%	0.598	32%	0.661	1.26				
Pure Premium Present on Rate Level		58%	0.766	46%	1.056	1.82				
Pure Premium Derived by Formula		0.728			1.021		1.75			

<b>CLASS</b> 2923		<b>PIANO MFG</b>								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	2,156,098	0	0	1	10,787	0	12,760	23,547	1.09	
1/14 through 12/14	2,402,896	0	0	1	3,228	0	2,111	5,339	0.22	
1/15 through 12/15	2,562,011	0	0	0	0	0	216	216	0.01	
1/16 through 12/16	3,080,712	0	0	1	1,607	0	7,268	8,875	0.29	
1/17 through 12/17	2,779,102	0	0	0	0	0	0	0	0.00	
<b>5 YR. TOTAL</b>	<b>12,980,819</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>15,622</b>	<b>0</b>	<b>22,355</b>	<b>37,977</b>	<b>0.29</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.120	6%	0.172	0.29				
Pure Premium Indicated by National Relativity		18%	0.351	19%	0.383	0.73				
Pure Premium Present on Rate Level		78%	0.485	75%	0.473	0.96				
Pure Premium Derived by Formula		0.446			0.438		0.88			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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<b>CLASS</b> <b>2960</b>		<b>WOOD PRESERVING &amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	4,623,767	0	0	0	0	0	4,826	4,826	0.10
1/14 through 12/14	6,153,044	0	0	5	54,806	0	51,700	106,506	1.73
1/15 through 12/15	5,914,477	0	0	6	33,186	0	106,083	139,269	2.36
1/16 through 12/16	6,508,246	1	22,896	3	7,150	28,552	17,780	76,378	1.17
1/17 through 12/17	7,185,032	1	9,526	4	79,709	7,618	83,343	180,196	2.51
<b>5 YR. TOTAL</b>	<b>30,384,566</b>	<b>2</b>	<b>32,422</b>	<b>18</b>	<b>174,851</b>	<b>36,170</b>	<b>263,732</b>	<b>507,175</b>	<b>1.67</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.682	12%		0.987		1.67	
Pure Premium Indicated by National Relativity		33%	1.347	35%		0.973		2.32	
Pure Premium Present on Rate Level		58%	1.078	53%		0.950		2.03	
Pure Premium Derived by Formula		1.131			0.962		2.09		

<b>CLASS</b> <b>3004</b>		<b>IRON OR STEEL: MANUFACTURING: STEEL MAKING-&amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	131,148,475	5	113,904	11	400,186	105,769	245,489	865,348	0.66
1/14 through 12/14	139,977,637	0	0	12	143,106	0	229,849	372,955	0.27
1/15 through 12/15	134,190,650	3	93,643	10	134,813	107,370	219,522	555,348	0.41
1/16 through 12/16	136,062,980	1	98,982	7	121,874	50,997	240,817	512,670	0.38
1/17 through 12/17	145,815,627	2	408,073	9	782,192	193,688	580,778	1,964,731	1.35
<b>5 YR. TOTAL</b>	<b>687,195,369</b>	<b>11</b>	<b>714,602</b>	<b>49</b>	<b>1,582,171</b>	<b>457,824</b>	<b>1,516,455</b>	<b>4,271,052</b>	<b>0.62</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.334	32%		0.287		0.62	
Pure Premium Indicated by National Relativity		38%	0.357	34%		0.354		0.71	
Pure Premium Present on Rate Level		39%	0.329	34%		0.296		0.63	
Pure Premium Derived by Formula		0.341			0.313		0.65		

<b>CLASS</b> <b>3018</b>		<b>IRON OR STEEL: MANUFACTURING: ROLLING MILL &amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	642,041	0	0	0	0	0	0	0	0.00
1/14 through 12/14	831,719	0	0	0	0	0	2,856	2,856	0.34
1/15 through 12/15	757,907	0	0	0	0	0	2,216	2,216	0.29
1/16 through 12/16	826,491	0	0	0	0	0	24,830	24,830	3.00
1/17 through 12/17	755,959	0	0	2	16,207	0	16,407	32,614	4.31
<b>5 YR. TOTAL</b>	<b>3,814,117</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>16,207</b>	<b>0</b>	<b>46,309</b>	<b>62,516</b>	<b>1.64</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.425	4%		1.214		1.64	
Pure Premium Indicated by National Relativity		43%	0.675	46%		0.558		1.23	
Pure Premium Present on Rate Level		54%	0.792	50%		0.772		1.56	
Pure Premium Derived by Formula		0.731			0.691		1.42		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 3022		PIPE OR TUBE MFG NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	20,680,424	2	51,523	17	272,476	18,709	272,537	615,245	2.98
1/14 through 12/14	20,378,107	0	0	12	195,560	0	148,884	344,444	1.69
1/15 through 12/15	20,444,444	1	31,158	10	257,014	37,668	159,754	485,594	2.38
1/16 through 12/16	21,302,522	2	35,746	6	105,301	7,208	137,371	285,626	1.34
1/17 through 12/17	18,681,329	0	0	15	456,095	0	298,530	754,625	4.04
5 YR. TOTAL	101,486,826	5	118,427	60	1,286,446	63,585	1,017,076	2,485,534	2.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	1.384	23%	1.065			2.45	
Pure Premium Indicated by National Relativity		40%	0.908	38%	0.795			1.70	
Pure Premium Present on Rate Level		44%	1.181	39%	0.980			2.16	
Pure Premium Derived by Formula		1.104			0.929		2.03		

CLASS 3027		ROLLING MILL NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	4,593,393	0	0	0	0	0	233	233	0.01
1/14 through 12/14	5,134,072	0	0	1	1,750	0	11,253	13,003	0.25
1/15 through 12/15	4,143,602	0	0	0	0	0	10,953	10,953	0.26
1/16 through 12/16	101,982	0	0	0	0	0	579	579	0.57
1/17 through 12/17	118,073	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	14,091,122	0	0	1	1,750	0	23,018	24,768	0.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.012	6%	0.163			0.18	
Pure Premium Indicated by National Relativity		39%	0.503	41%	0.448			0.95	
Pure Premium Present on Rate Level		57%	0.504	53%	0.530			1.03	
Pure Premium Derived by Formula		0.484			0.474		0.96		

CLASS 3028		PIPE OR TUBE MFG-IRON OR STEEL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	7,229,421	0	0	2	2,999	0	8,049	11,048	0.15
1/14 through 12/14	11,500,489	0	0	2	10,883	0	35,598	46,481	0.41
1/15 through 12/15	9,338,989	0	0	2	138,228	0	25,739	163,967	1.76
1/16 through 12/16	10,625,920	0	0	5	60,947	0	67,236	128,183	1.21
1/17 through 12/17	8,559,513	0	0	1	13,647	0	41,191	54,838	0.64
5 YR. TOTAL	47,254,332	0	0	12	226,704	0	177,813	404,517	0.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.480	12%	0.376			0.86	
Pure Premium Indicated by National Relativity		45%	0.707	44%	0.678			1.39	
Pure Premium Present on Rate Level		46%	0.677	44%	0.631			1.31	
Pure Premium Derived by Formula		0.673			0.621		1.29		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS 3030</b>		<b>IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL-&amp; DRIVERS</b>								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	47,265,579	3	192,120	30	619,745	29,107	390,081	1,231,053	2.61	
1/14 through 12/14	52,699,218	5	263,858	22	596,788	345,297	452,948	1,658,891	3.15	
1/15 through 12/15	57,596,032	3	216,840	21	782,068	41,487	462,309	1,502,704	2.61	
1/16 through 12/16	70,096,565	2	179,556	25	983,932	261,214	824,341	2,249,043	3.21	
1/17 through 12/17	62,219,724	4	135,509	15	358,983	60,346	488,672	1,043,510	1.68	
<b>5 YR. TOTAL</b>	<b>289,877,118</b>	<b>17</b>	<b>987,883</b>	<b>113</b>	<b>3,341,516</b>	<b>737,451</b>	<b>2,618,351</b>	<b>7,685,201</b>	<b>2.65</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		31%	1.494	45%	1.158	2.65				
Pure Premium Indicated by National Relativity		34%	1.227	27%	1.152	2.38				
Pure Premium Present on Rate Level		35%	1.465	28%	1.340	2.81				
Pure Premium Derived by Formula		1.393			1.207		2.60			

<b>CLASS 3040</b>		<b>IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-&amp; DRIVERS</b>								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	24,744,172	2	152,879	8	42,757	105,704	84,589	385,929	1.56	
1/14 through 12/14	25,199,511	1	148,782	12	182,104	78,055	163,143	572,084	2.27	
1/15 through 12/15	30,815,001	2	41,305	14	213,429	103,884	208,299	566,917	1.84	
1/16 through 12/16	32,959,858	3	66,850	7	104,667	79,337	156,547	407,401	1.24	
1/17 through 12/17	30,092,728	1	2,390	6	57,650	9,589	173,872	243,501	0.81	
<b>5 YR. TOTAL</b>	<b>143,811,270</b>	<b>9</b>	<b>412,206</b>	<b>47</b>	<b>600,607</b>	<b>376,569</b>	<b>786,450</b>	<b>2,175,832</b>	<b>1.51</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		20%	0.704	30%	0.809	1.51				
Pure Premium Indicated by National Relativity		40%	1.306	35%	1.236	2.54				
Pure Premium Present on Rate Level		40%	1.261	35%	1.223	2.48				
Pure Premium Derived by Formula		1.168			1.103		2.27			

<b>CLASS 3041</b>		<b>IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC- &amp; FOUNDRIES, DRIVERS</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	1,454,636	0	0	0	0	0	810	810	0.06	
1/14 through 12/14	1,956,457	0	0	1	959	0	3,662	4,621	0.24	
1/15 through 12/15	2,100,301	0	0	0	0	0	847	847	0.04	
1/16 through 12/16	2,088,237	0	0	0	0	0	671	671	0.03	
1/17 through 12/17	1,870,057	0	0	1	5,118	0	8,307	13,425	0.72	
<b>5 YR. TOTAL</b>	<b>9,469,688</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>6,077</b>	<b>0</b>	<b>14,297</b>	<b>20,374</b>	<b>0.22</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.064	7%	0.151	0.22				
Pure Premium Indicated by National Relativity		29%	1.084	31%	0.910	1.99				
Pure Premium Present on Rate Level		67%	0.796	62%	0.882	1.68				
Pure Premium Derived by Formula		0.850			0.840		1.69			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 3042		ELEVATOR OR ESCALATOR MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	3,314,881	0	0	0	0	0	0	0	0.00
1/14 through 12/14	4,135,360	0	0	1	10,535	0	29,144	39,679	0.96
1/15 through 12/15	4,413,657	0	0	0	0	0	2,922	2,922	0.07
1/16 through 12/16	4,912,055	0	0	2	19,283	0	21,335	40,618	0.83
1/17 through 12/17	6,235,369	0	0	1	22,707	0	27,996	50,703	0.81
5 YR. TOTAL	23,011,322	0	0	4	52,525	0	81,397	133,922	0.58
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.228	10%	0.354	0.58			
Pure Premium Indicated by National Relativity		28%	1.159	30%	1.201	2.36			
Pure Premium Present on Rate Level		66%	0.810	60%	0.782	1.59			
Pure Premium Derived by Formula		0.873			0.865			1.74	

CLASS 3064		SIGN MFG-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	13,411,648	1	144,894	6	107,100	62,814	65,615	380,423	2.84
1/14 through 12/14	14,540,250	1	10,819	4	46,502	11,330	71,281	139,932	0.96
1/15 through 12/15	15,099,541	0	0	10	112,913	0	130,298	243,211	1.61
1/16 through 12/16	14,989,063	0	0	5	55,415	0	117,510	172,925	1.15
1/17 through 12/17	15,966,350	1	34,750	5	73,695	52,358	73,437	234,240	1.47
5 YR. TOTAL	74,006,852	3	190,463	30	395,625	126,502	458,141	1,170,731	1.58
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.792	19%	0.790	1.58			
Pure Premium Indicated by National Relativity		40%	0.866	40%	0.824	1.69			
Pure Premium Present on Rate Level		48%	0.852	41%	0.922	1.77			
Pure Premium Derived by Formula		0.850			0.858			1.71	

CLASS 3076		SHEET METAL PRODUCTS MFG.							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	305,930,028	16	478,381	83	949,421	356,342	1,039,092	2,823,236	0.92
1/14 through 12/14	323,084,675	14	852,001	99	1,805,315	460,836	2,721,982	5,840,134	1.81
1/15 through 12/15	353,841,570	23	1,164,206	99	1,743,354	1,038,044	1,913,588	5,859,192	1.66
1/16 through 12/16	381,393,950	26	1,402,622	109	2,004,931	878,578	1,632,319	5,918,450	1.55
1/17 through 12/17	398,524,185	12	796,008	106	2,368,362	465,636	2,126,059	5,756,065	1.44
5 YR. TOTAL	1,762,774,408	91	4,693,218	496	8,871,383	3,199,436	9,433,040	26,197,077	1.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	0.770	80%	0.717	1.49			
Pure Premium Indicated by National Relativity		23%	0.735	10%	0.740	1.48			
Pure Premium Present on Rate Level		24%	0.698	10%	0.696	1.39			
Pure Premium Derived by Formula		0.745			0.717			1.46	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 3081		FOUNDRY-FERROUS-NOC							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	42,223,695	3	269,593	4	34,790	347,706	126,490	778,579	1.84
1/14 through 12/14	57,998,566	2	58,083	9	67,174	17,861	162,799	305,917	0.53
1/15 through 12/15	46,363,799	2	15,765	10	83,855	26,634	155,735	281,989	0.61
1/16 through 12/16	49,800,044	2	298,570	9	123,456	479,663	230,274	1,131,963	2.27
1/17 through 12/17	56,844,802	0	0	1	58,035	0	41,070	99,105	0.17
5 YR. TOTAL	253,230,906	9	642,011	33	367,310	871,864	716,368	2,597,553	1.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.399	36%	0.627	1.03			
Pure Premium Indicated by National Relativity		38%	1.319	32%	1.105	2.42			
Pure Premium Present on Rate Level		39%	0.922	32%	0.993	1.92			
Pure Premium Derived by Formula			0.953		0.897	1.85			

CLASS 3082		FOUNDRY-STEEL CASTINGS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		34%	1.007	36%	0.818	1.83			
Pure Premium Present on Rate Level		66%	0.888	64%	1.065	1.95			
Pure Premium Derived by Formula			0.928		0.976	1.90			

CLASS 3085		FOUNDRY-NON-FERROUS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	12,428,817	1	42,762	3	67,288	53,901	81,840	245,791	1.98
1/14 through 12/14	13,922,438	1	15,592	9	109,952	9,826	140,620	275,990	1.98
1/15 through 12/15	12,216,203	1	140,055	4	20,450	46,437	73,815	280,757	2.30
1/16 through 12/16	11,184,334	1	69,231	6	97,586	57,728	128,128	352,673	3.15
1/17 through 12/17	11,344,813	1	96,792	10	149,261	69,647	145,515	461,215	4.07
5 YR. TOTAL	61,096,605	5	364,432	32	444,537	237,539	569,918	1,616,426	2.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.324	18%	1.322	2.65			
Pure Premium Indicated by National Relativity		44%	1.110	41%	1.113	2.22			
Pure Premium Present on Rate Level		45%	0.918	41%	0.988	1.91			
Pure Premium Derived by Formula			1.047		1.099	2.15			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 3110		FORGING WORK-DROP OR MACHINE							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	6,158,132	0	0	0	0	0	4,667	4,667	0.08
1/14 through 12/14	12,067,125	0	0	4	80,634	0	33,648	114,282	0.95
1/15 through 12/15	15,649,166	1	68,399	5	260,707	8,482	142,528	480,116	3.07
1/16 through 12/16	10,598,565	1	87,682	2	9,213	46,116	16,561	159,572	1.51
1/17 through 12/17	12,997,162	0	0	2	45,254	0	253,955	299,209	2.30
5 YR. TOTAL	57,470,150	2	156,081	13	395,808	54,598	451,359	1,057,846	1.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.960	17%	0.880	1.84			
Pure Premium Indicated by National Relativity		32%	0.996	34%	0.984	1.98			
Pure Premium Present on Rate Level		56%	1.044	49%	0.918	1.96			
Pure Premium Derived by Formula		1.019			0.934			1.95	

CLASS 3111		BLACKSMITH							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	14,948,954	1	41,319	6	75,044	18,257	166,347	300,967	2.01
1/14 through 12/14	15,613,796	1	68,091	5	317,475	86,522	91,759	563,847	3.61
1/15 through 12/15	14,568,245	0	0	3	46,704	0	52,330	99,034	0.68
1/16 through 12/16	14,716,492	1	221,460	2	42,371	0	81,988	345,819	2.35
1/17 through 12/17	19,689,402	2	38,366	4	141,768	51,273	46,574	277,981	1.41
5 YR. TOTAL	79,536,889	5	369,236	20	623,362	156,052	438,998	1,587,648	2.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.248	16%	0.748	2.00			
Pure Premium Indicated by National Relativity		25%	0.459	27%	0.355	0.81			
Pure Premium Present on Rate Level		64%	0.668	57%	0.602	1.27			
Pure Premium Derived by Formula		0.680			0.559			1.24	

CLASS 3113		TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-NO							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	70,524,004	2	257,353	10	189,706	201,056	141,139	789,254	1.12
1/14 through 12/14	69,872,636	5	232,502	16	217,237	172,978	328,465	951,182	1.36
1/15 through 12/15	77,652,436	0	0	13	119,686	0	156,404	276,090	0.36
1/16 through 12/16	72,378,734	4	370,690	14	383,794	83,969	374,949	1,213,402	1.68
1/17 through 12/17	76,332,563	4	65,847	5	309,428	63,692	144,609	583,576	0.77
5 YR. TOTAL	366,760,373	15	926,392	58	1,219,851	521,695	1,145,566	3,813,504	1.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.585	28%	0.455	1.04			
Pure Premium Indicated by National Relativity		40%	0.384	36%	0.371	0.76			
Pure Premium Present on Rate Level		41%	0.430	36%	0.423	0.85			
Pure Premium Derived by Formula		0.441			0.413			0.85	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 3114		<b>TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	19,199,404	1	9,242	1	106,142	5,417	34,998	155,799	0.81
1/14 through 12/14	23,098,731	0	0	2	124,563	0	63,436	187,999	0.81
1/15 through 12/15	26,208,882	1	238,078	6	98,773	91,714	32,067	460,632	1.76
1/16 through 12/16	31,969,364	0	0	5	336,693	0	196,539	533,232	1.67
1/17 through 12/17	25,427,975	0	0	3	38,124	0	79,524	117,648	0.46
<b>5 YR. TOTAL</b>	<b>125,904,356</b>	<b>2</b>	<b>247,320</b>	<b>17</b>	<b>704,295</b>	<b>97,131</b>	<b>406,564</b>	<b>1,455,310</b>	<b>1.16</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.756	20%	0.400			1.16	
Pure Premium Indicated by National Relativity		30%	0.777	32%	0.700			1.48	
Pure Premium Present on Rate Level		56%	0.710	48%	0.617			1.33	
Pure Premium Derived by Formula		0.737			0.600		1.34		

<b>CLASS</b> 3118		<b>SAW MFG</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	3,904,468	0	0	0	0	0	2,947	2,947	0.08
1/14 through 12/14	5,397,815	0	0	4	19,166	0	48,641	67,807	1.26
1/15 through 12/15	4,627,189	0	0	0	0	0	1,444	1,444	0.03
1/16 through 12/16	4,316,465	0	0	2	24,096	0	11,995	36,091	0.84
1/17 through 12/17	4,286,916	1	78,077	2	2,414	29,036	16,337	125,864	2.94
<b>5 YR. TOTAL</b>	<b>22,532,853</b>	<b>1</b>	<b>78,077</b>	<b>8</b>	<b>45,676</b>	<b>29,036</b>	<b>81,364</b>	<b>234,153</b>	<b>1.04</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.549	7%	0.490			1.04	
Pure Premium Indicated by National Relativity		21%	0.386	23%	0.356			0.74	
Pure Premium Present on Rate Level		74%	0.508	70%	0.411			0.92	
Pure Premium Derived by Formula		0.484			0.404		0.89		

<b>CLASS</b> 3119		<b>NEEDLE MFG</b>							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	4,104	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	9,804,421	0	0	0	0	0	8,413	8,413	0.09
1/17 through 12/17	10,359,498	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>20,168,023</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,413</b>	<b>8,413</b>	<b>0.04</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%	0.042			0.04	
Pure Premium Indicated by National Relativity		8%	0.505	9%	0.412			0.92	
Pure Premium Present on Rate Level		89%	0.142	87%	0.171			0.31	
Pure Premium Derived by Formula		0.167			0.188		0.36		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 3122		CUTLERY MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,210,359	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,118,892	0	0	0	0	0	559	559	0.05
1/15 through 12/15	1,556,721	0	0	1	52,748	0	34,564	87,312	5.61
1/16 through 12/16	1,716,938	0	0	1	11,564	0	13,777	25,341	1.48
1/17 through 12/17	1,932,803	0	0	0	0	0	1,225	1,225	0.06
5 YR. TOTAL	7,535,713	0	0	2	64,312	0	50,125	114,437	1.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.853	5%		0.665		1.52	
Pure Premium Indicated by National Relativity		19%	0.417	21%		0.512		0.93	
Pure Premium Present on Rate Level		78%	0.480	74%		0.525		1.01	
Pure Premium Derived by Formula						0.479		0.529	1.01

CLASS 3126		TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	15,303,010	0	0	6	57,801	0	60,047	117,848	0.77
1/14 through 12/14	14,853,132	0	0	0	0	0	4,784	4,784	0.03
1/15 through 12/15	12,516,297	2	259,323	1	4,025	132,272	17,044	412,664	3.30
1/16 through 12/16	12,216,034	0	0	0	0	0	3,074	3,074	0.03
1/17 through 12/17	10,706,189	0	0	1	10,017	0	24,213	34,230	0.32
5 YR. TOTAL	65,594,662	2	259,323	8	71,843	132,272	109,162	572,600	0.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.505	11%		0.368		0.87	
Pure Premium Indicated by National Relativity		25%	0.390	27%		0.300		0.69	
Pure Premium Present on Rate Level		68%	0.373	62%		0.356		0.73	
Pure Premium Derived by Formula						0.386		0.342	0.73

CLASS 3131		BUTTON OR FASTENER MFG-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	19,246,872	0	0	2	11,159	0	19,860	31,019	0.16
1/14 through 12/14	13,076,930	3	75,643	2	9,975	49,153	25,350	160,121	1.23
1/15 through 12/15	20,620,441	2	24,242	3	39,685	16,658	26,775	107,360	0.52
1/16 through 12/16	21,809,768	1	5,210	5	33,463	0	70,437	109,110	0.50
1/17 through 12/17	22,634,807	0	0	2	27,477	0	73,420	100,897	0.45
5 YR. TOTAL	97,388,818	6	105,095	14	121,759	65,811	215,842	508,507	0.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.233	15%		0.289		0.52	
Pure Premium Indicated by National Relativity		19%	0.343	21%		0.409		0.75	
Pure Premium Present on Rate Level		72%	0.410	64%		0.443		0.85	
Pure Premium Derived by Formula						0.381		0.413	0.79

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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<b>CLASS</b> 3132		<b>NUT OR BOLT MFG</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,433,201	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,546,660	0	0	1	4,992	0	781	5,773	0.37
1/15 through 12/15	2,100,279	0	0	0	0	0	2,257	2,257	0.11
1/16 through 12/16	3,702,420	0	0	0	0	0	1,653	1,653	0.05
1/17 through 12/17	3,536,857	0	0	1	83,940	0	49,622	133,562	3.78
5 YR. TOTAL	12,319,417	0	0	2	88,932	0	54,313	143,245	1.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.722	7%	0.441			1.16	
Pure Premium Indicated by National Relativity		31%	0.656	33%	0.734			1.39	
Pure Premium Present on Rate Level		65%	0.569	60%	0.664			1.23	
Pure Premium Derived by Formula		0.602			0.671				1.27

<b>CLASS</b> 3145		<b>SCREW MFG</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	210,556	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,045,425	0	0	0	0	0	0	0	0.00
1/15 through 12/15	924,197	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,099,475	0	0	1	1,775	0	7,357	9,132	0.44
1/17 through 12/17	5,122,118	0	0	1	6,824	0	1,898	8,722	0.17
5 YR. TOTAL	9,401,771	0	0	2	8,599	0	9,255	17,854	0.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.091	5%	0.098			0.19	
Pure Premium Indicated by National Relativity		42%	0.519	45%	0.518			1.04	
Pure Premium Present on Rate Level		55%	0.430	50%	0.471			0.90	
Pure Premium Derived by Formula		0.457			0.474				0.93

<b>CLASS</b> 3146		<b>HARDWARE MFG NOC</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	141,662,005	5	291,943	38	602,236	329,300	738,779	1,962,258	1.39
1/14 through 12/14	137,467,259	6	173,498	27	350,062	123,086	438,389	1,085,035	0.79
1/15 through 12/15	163,308,806	3	82,345	25	365,306	124,079	594,705	1,166,435	0.71
1/16 through 12/16	163,936,567	5	186,063	17	499,732	164,995	490,386	1,341,176	0.82
1/17 through 12/17	145,964,861	2	191,967	17	203,271	128,041	364,449	887,728	0.61
5 YR. TOTAL	752,339,498	21	925,816	124	2,020,607	869,501	2,626,708	6,442,632	0.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.392	47%	0.465			0.86	
Pure Premium Indicated by National Relativity		35%	0.543	26%	0.547			1.09	
Pure Premium Present on Rate Level		35%	0.517	27%	0.574			1.09	
Pure Premium Derived by Formula		0.489			0.516				1.01

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 3169		<b>STOVE MFG</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	38,191,799	1	43,560	10	155,623	71,925	117,009	388,117	1.02
1/14 through 12/14	44,826,173	3	64,057	9	480,806	100,066	277,301	922,230	2.06
1/15 through 12/15	58,506,534	6	396,346	23	592,518	238,522	575,401	1,802,787	3.08
1/16 through 12/16	63,034,964	3	142,433	16	260,902	45,951	273,719	723,005	1.15
1/17 through 12/17	65,111,981	3	61,300	16	292,726	45,464	324,536	724,026	1.11
5 YR. TOTAL	269,671,451	16	707,696	74	1,782,575	501,928	1,567,966	4,560,165	1.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.923	31%	0.768	1.69			
Pure Premium Indicated by National Relativity		39%	0.632	34%	0.576	1.21			
Pure Premium Present on Rate Level		40%	0.713	35%	0.680	1.39			
Pure Premium Derived by Formula		0.726			0.672			1.40	

<b>CLASS</b> 3179		<b>ELECTRICAL APPARATUS MFG NOC</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	447,248,451	14	323,601	69	1,363,893	639,629	977,822	3,304,945	0.74
1/14 through 12/14	431,575,743	13	544,657	48	946,630	295,549	704,533	2,491,369	0.58
1/15 through 12/15	446,722,732	11	303,164	62	1,232,410	167,630	890,880	2,594,084	0.58
1/16 through 12/16	487,096,011	10	681,587	57	1,259,357	473,959	1,163,006	3,577,909	0.73
1/17 through 12/17	480,704,223	8	435,674	74	1,471,021	276,711	1,219,681	3,403,087	0.71
5 YR. TOTAL	2,293,347,160	56	2,288,683	310	6,273,311	1,853,478	4,955,922	15,371,394	0.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.373	64%	0.297	0.67			
Pure Premium Indicated by National Relativity		26%	0.487	18%	0.440	0.93			
Pure Premium Present on Rate Level		27%	0.418	18%	0.350	0.77			
Pure Premium Derived by Formula		0.415			0.332			0.75	

<b>CLASS</b> 3180		<b>ELECTRIC OR GAS LIGHTING FIXTURES MFG</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	10,925,247	0	0	0	0	0	8,102	8,102	0.07
1/14 through 12/14	11,993,178	1	6,849	2	51,976	0	49,642	108,467	0.90
1/15 through 12/15	10,712,661	0	0	0	0	0	5,831	5,831	0.05
1/16 through 12/16	8,536,668	0	0	0	0	0	699	699	0.01
1/17 through 12/17	11,404,380	0	0	0	0	0	5,700	5,700	0.05
5 YR. TOTAL	53,572,134	1	6,849	2	51,976	0	69,974	128,799	0.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.110	12%	0.131	0.24			
Pure Premium Indicated by National Relativity		35%	0.417	38%	0.555	0.97			
Pure Premium Present on Rate Level		57%	0.466	50%	0.492	0.96			
Pure Premium Derived by Formula		0.420			0.473			0.89	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 3188		<b>PLUMBERS SUPPLIES MFG NOC</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	57,096,389	4	77,333	5	34,189	38,988	41,396	191,906	0.34
1/14 through 12/14	55,449,810	4	158,874	7	218,514	110,071	147,637	635,096	1.15
1/15 through 12/15	56,121,061	2	33,645	5	87,857	48,096	61,193	230,791	0.41
1/16 through 12/16	63,492,625	0	0	6	219,926	0	142,933	362,859	0.57
1/17 through 12/17	64,458,870	0	0	7	59,328	0	90,636	149,964	0.23
5 YR. TOTAL	296,618,755	10	269,852	30	619,814	197,155	483,795	1,570,616	0.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.300	25%	0.230	0.53			
Pure Premium Indicated by National Relativity		35%	0.431	37%	0.495	0.93			
Pure Premium Present on Rate Level		48%	0.423	38%	0.420	0.84			
Pure Premium Derived by Formula		0.405			0.400			0.81	

<b>CLASS</b> 3220		<b>CAN MFG</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	45,039,013	1	13,773	6	71,131	14,723	68,977	168,604	0.38
1/14 through 12/14	58,505,422	1	176,503	13	415,726	133,442	268,615	994,286	1.70
1/15 through 12/15	28,493,607	1	153,200	7	159,154	298,344	71,585	682,283	2.39
1/16 through 12/16	34,891,833	2	251,857	4	158,658	149,539	104,444	664,498	1.91
1/17 through 12/17	30,359,138	0	0	5	326,322	0	145,347	471,669	1.55
5 YR. TOTAL	197,289,013	5	595,333	35	1,130,991	596,048	658,968	2,981,340	1.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.875	21%	0.636	1.51			
Pure Premium Indicated by National Relativity		31%	0.447	33%	0.384	0.83			
Pure Premium Present on Rate Level		54%	0.521	46%	0.426	0.95			
Pure Premium Derived by Formula		0.551			0.456			1.01	

<b>CLASS</b> 3224		<b>ENAMEL WARE MFG.</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,754	0	0	0	0	0	0	0	0.00
1/14 through 12/14	105,449	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	107,203	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		12%	1.133	13%	0.985	2.12			
Pure Premium Present on Rate Level		88%	0.775	86%	0.589	1.36			
Pure Premium Derived by Formula		0.818			0.635			1.45	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 3227		<b>ALUMINUM WARE MFG</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	10,085,742	1	14,852	4	64,781	11,483	19,824	110,940	1.10
1/14 through 12/14	12,639,482	0	0	4	118,928	0	25,682	144,610	1.14
1/15 through 12/15	11,782,591	2	60,873	3	15,133	0	16,984	92,990	0.79
1/16 through 12/16	7,946,470	0	0	3	245,564	0	150,727	396,291	4.99
1/17 through 12/17	10,387,791	0	0	6	76,664	0	44,530	121,194	1.17
<b>5 YR. TOTAL</b>	<b>52,842,076</b>	<b>3</b>	<b>75,725</b>	<b>20</b>	<b>521,070</b>	<b>11,483</b>	<b>257,747</b>	<b>866,025</b>	<b>1.64</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	1.129	13%	0.510			1.64	
Pure Premium Indicated by National Relativity		45%	0.596	43%	0.624			1.22	
Pure Premium Present on Rate Level		45%	0.817	44%	0.614			1.43	
Pure Premium Derived by Formula						0.749	0.605	1.35	

<b>CLASS</b> 3240 + +		<b>WIRE ROPE MFG-IRON OR STEEL</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,356,924	0	0	1	86,028	0	17,063	103,091	7.60
1/14 through 12/14	1,286,327	0	0	2	65,860	0	18,767	84,627	6.58
1/15 through 12/15	1,044,493	0	0	0	0	0	2,897	2,897	0.28
1/16 through 12/16	1,117,516	0	0	0	0	0	559	559	0.05
1/17 through 12/17	1,162,473	0	0	0	0	0	508	508	0.04
<b>5 YR. TOTAL</b>	<b>5,967,733</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>151,888</b>	<b>0</b>	<b>39,794</b>	<b>191,682</b>	<b>3.21</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	2.545	5%	0.667			3.21	
Pure Premium Indicated by National Relativity		15%	0.704	16%	0.815			1.52	
Pure Premium Present on Rate Level		81%	0.933	79%	0.782			1.72	
Pure Premium Derived by Formula						0.963	0.782	1.75	

<b>CLASS</b> 3241		<b>WIRE DRAWING-IRON OR STEEL</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,440,989	0	0	3	171,349	0	56,890	228,239	15.84
1/14 through 12/14	1,547,275	1	73,926	0	0	23,128	4,881	101,935	6.59
1/15 through 12/15	2,153,348	0	0	1	2,977	0	26,300	29,277	1.36
1/16 through 12/16	4,351,468	0	0	0	0	0	2,643	2,643	0.06
1/17 through 12/17	4,001,912	0	0	0	0	0	2,751	2,751	0.07
<b>5 YR. TOTAL</b>	<b>13,494,992</b>	<b>1</b>	<b>73,926</b>	<b>4</b>	<b>174,326</b>	<b>23,128</b>	<b>93,465</b>	<b>364,845</b>	<b>2.70</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	1.840	7%	0.864			2.70	
Pure Premium Indicated by National Relativity		32%	0.544	34%	0.612			1.16	
Pure Premium Present on Rate Level		63%	0.930	59%	0.738			1.67	
Pure Premium Derived by Formula						0.852	0.704	1.56	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 3255		<b>WIRE CLOTH MFG</b>							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,179,040	0	0	0	0	0	827	827	0.07
1/14 through 12/14	1,110,842	0	0	0	0	0	158	158	0.01
1/15 through 12/15	1,049,888	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,238,957	0	0	1	15,951	0	7,165	23,116	1.87
1/17 through 12/17	874,770	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,453,497	0	0	1	15,951	0	8,150	24,101	0.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.292	4%	0.149	0.44			
Pure Premium Indicated by National Relativity		10%	0.677	11%	0.751	1.43			
Pure Premium Present on Rate Level		87%	0.554	85%	0.546	1.10			
Pure Premium Derived by Formula		0.558			0.553			1.11	

<b>CLASS</b> 3257 + +		<b>WIRE GOODS MFG NOC</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	64,643,809	4	267,860	26	238,751	260,509	231,090	998,210	1.54
1/14 through 12/14	66,771,403	4	180,474	16	430,108	253,018	490,123	1,353,723	2.03
1/15 through 12/15	70,336,615	2	61,026	25	409,769	33,999	429,979	934,773	1.33
1/16 through 12/16	73,214,413	1	123,621	17	195,506	133,775	353,597	806,499	1.10
1/17 through 12/17	73,120,294	1	58,883	19	247,929	46,616	299,123	652,551	0.89
5 YR. TOTAL	348,086,534	12	691,864	103	1,522,063	727,917	1,803,912	4,745,756	1.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.636	36%	0.727	1.36			
Pure Premium Indicated by National Relativity		38%	0.608	32%	0.631	1.24			
Pure Premium Present on Rate Level		39%	0.672	32%	0.702	1.37			
Pure Premium Derived by Formula		0.639			0.688			1.33	

<b>CLASS</b> 3270		<b>EYELET MFG</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	281,480	0	0	0	0	0	0	0	0.00
1/14 through 12/14	459,792	0	0	0	0	0	0	0	0.00
1/15 through 12/15	322,825	0	0	0	0	0	1,472	1,472	0.46
1/16 through 12/16	353,757	0	0	0	0	0	287	287	0.08
1/17 through 12/17	362,676	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,780,530	0	0	0	0	0	1,759	1,759	0.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.099	0.10			
Pure Premium Indicated by National Relativity		25%	0.620	27%	0.683	1.30			
Pure Premium Present on Rate Level		73%	0.589	71%	0.643	1.23			
Pure Premium Derived by Formula		0.585			0.643			1.23	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 3300		BED SPRING OR WIRE MATTRESS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	22,432,366	1	3,148	8	192,893	5,186	215,611	416,838	1.86
1/14 through 12/14	24,012,258	1	27,976	10	53,002	0	89,067	170,045	0.71
1/15 through 12/15	25,119,685	0	0	12	215,397	0	215,229	430,626	1.71
1/16 through 12/16	25,401,474	1	23,856	9	130,805	28,825	220,282	403,768	1.59
1/17 through 12/17	25,458,100	0	0	9	132,317	0	151,370	283,687	1.12
5 YR. TOTAL	122,423,883	3	54,980	48	724,414	34,011	891,559	1,704,964	1.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.637	24%	0.756			1.39	
Pure Premium Indicated by National Relativity		38%	0.839	38%	1.254			2.09	
Pure Premium Present on Rate Level		48%	0.676	38%	0.946			1.62	
Pure Premium Derived by Formula			0.732		1.017			1.75	

CLASS 3303		SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	717,568	0	0	0	0	0	0	0	0.00
1/14 through 12/14	640,312	0	0	0	0	0	0	0	0.00
1/15 through 12/15	444,509	0	0	0	0	0	0	0	0.00
1/16 through 12/16	403,931	0	0	0	0	0	0	0	0.00
1/17 through 12/17	475,941	0	0	2	604	0	1,289	1,893	0.40
5 YR. TOTAL	2,682,261	0	0	2	604	0	1,289	1,893	0.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.023	3%	0.048			0.07	
Pure Premium Indicated by National Relativity		26%	0.444	27%	0.461			0.91	
Pure Premium Present on Rate Level		72%	0.527	70%	0.611			1.14	
Pure Premium Derived by Formula			0.495		0.554			1.05	

CLASS 3307		HEAT-TREATING-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,160,248	1	4,463	1	12,567	10,922	29,178	57,130	1.11
1/14 through 12/14	4,659,193	0	0	4	39,332	0	42,313	81,645	1.75
1/15 through 12/15	4,806,849	1	116,584	2	25,014	34,816	23,891	200,305	4.17
1/16 through 12/16	4,626,774	0	0	0	0	0	1,815	1,815	0.04
1/17 through 12/17	4,685,188	0	0	1	37,400	0	31,948	69,348	1.48
5 YR. TOTAL	23,938,252	2	121,047	8	114,313	45,738	129,145	410,243	1.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.983	10%	0.731			1.71	
Pure Premium Indicated by National Relativity		29%	0.559	31%	0.663			1.22	
Pure Premium Present on Rate Level		65%	0.770	59%	0.822			1.59	
Pure Premium Derived by Formula			0.722		0.764			1.49	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 3315		BRASS OR COPPER GOODS MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	8,728,857	0	0	1	1,811	0	18,909	20,720	0.24
1/14 through 12/14	7,998,528	0	0	3	26,291	0	52,367	78,658	0.98
1/15 through 12/15	9,674,219	0	0	4	19,648	0	38,702	58,350	0.60
1/16 through 12/16	11,480,943	0	0	3	85,827	0	110,950	196,777	1.71
1/17 through 12/17	13,392,752	0	0	2	96,979	0	48,058	145,037	1.08
5 YR. TOTAL	51,275,299	0	0	13	230,556	0	268,986	499,542	0.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.450	15%	0.525	0.98			
Pure Premium Indicated by National Relativity		23%	1.090	25%	0.614	1.70			
Pure Premium Present on Rate Level		67%	0.824	60%	0.863	1.69			
Pure Premium Derived by Formula		0.848			0.750			1.60	

CLASS 3334		TIN FOIL MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	8,687,363	0	0	2	269,548	0	163,261	432,809	4.98
1/14 through 12/14	7,584,598	0	0	1	111,595	0	14,760	126,355	1.67
1/15 through 12/15	8,092,211	2	303,352	0	0	98,048	868	402,268	4.97
1/16 through 12/16	11,365,249	0	0	1	21,113	0	5,388	26,501	0.23
1/17 through 12/17	10,437,035	1	62,011	4	216,443	22,556	98,922	399,932	3.83
5 YR. TOTAL	46,166,456	3	365,363	8	618,699	120,604	283,199	1,387,865	3.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	2.132	12%	0.875	3.01			
Pure Premium Indicated by National Relativity		10%	0.543	11%	0.276	0.82			
Pure Premium Present on Rate Level		81%	0.853	77%	0.567	1.42			
Pure Premium Derived by Formula		0.937			0.572			1.51	

CLASS 3336		TYPE FOUNDRY							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	657,717	0	0	0	0	0	52	52	0.01
1/14 through 12/14	844,395	0	0	0	0	0	878	878	0.10
1/15 through 12/15	1,082,066	0	0	0	0	0	174	174	0.02
1/16 through 12/16	1,531,470	0	0	0	0	0	0	0	0.00
1/17 through 12/17	385,400	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,501,048	0	0	0	0	0	1,104	1,104	0.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	3%	0.025	0.03			
Pure Premium Indicated by National Relativity		33%	0.610	36%	0.554	1.16			
Pure Premium Present on Rate Level		64%	0.624	61%	0.513	1.14			
Pure Premium Derived by Formula		0.601			0.513			1.11	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 3365		<b>WELDING OR CUTTING NOC &amp; DRIVERS</b>							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	14,046,146	0	0	8	143,784	0	269,182	412,966	2.94
1/14 through 12/14	15,580,263	1	84,127	8	49,112	74,356	52,566	260,161	1.67
1/15 through 12/15	19,217,905	4	230,288	9	300,810	71,377	346,121	948,596	4.94
1/16 through 12/16	22,938,720	3	189,338	8	181,904	170,614	98,848	640,704	2.79
1/17 through 12/17	25,942,503	1	36,507	7	705,539	116,200	234,909	1,093,155	4.21
5 YR. TOTAL	97,725,537	9	540,260	40	1,381,149	432,547	1,001,626	3,355,582	3.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.966	25%	1.468	3.43			
Pure Premium Indicated by National Relativity		41%	1.282	37%	1.041	2.32			
Pure Premium Present on Rate Level		42%	1.364	38%	1.260	2.62			
Pure Premium Derived by Formula		1.433			1.231		2.66		

<b>CLASS</b> 3372		<b>ELECTROPLATING</b>							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	21,286,438	4	394,651	4	13,627	208,354	24,222	640,854	3.01
1/14 through 12/14	22,207,584	0	0	5	86,686	0	152,848	239,534	1.08
1/15 through 12/15	24,382,862	2	254,628	5	55,008	135,776	26,297	471,709	1.94
1/16 through 12/16	22,001,547	0	0	2	11,190	0	31,360	42,550	0.19
1/17 through 12/17	24,181,569	1	37,564	4	66,550	19,224	88,104	211,442	0.88
5 YR. TOTAL	114,060,000	7	686,843	20	233,061	363,354	322,831	1,606,089	1.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.807	21%	0.602	1.41			
Pure Premium Indicated by National Relativity		43%	0.704	39%	0.766	1.47			
Pure Premium Present on Rate Level		43%	0.761	40%	0.746	1.51			
Pure Premium Derived by Formula		0.743			0.724		1.47		

<b>CLASS</b> 3373		<b>GALVANIZING OR TINNING-NOT ELECTROLYTIC</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,937,686	0	0	4	61,260	0	34,037	95,297	1.61
1/14 through 12/14	6,785,754	0	0	2	18,620	0	13,877	32,497	0.48
1/15 through 12/15	7,216,088	0	0	5	36,607	0	33,661	70,268	0.97
1/16 through 12/16	7,604,084	0	0	6	16,225	0	37,223	53,448	0.70
1/17 through 12/17	8,291,173	0	0	7	115,891	0	85,847	201,738	2.43
5 YR. TOTAL	35,834,785	0	0	24	248,603	0	204,645	453,248	1.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.694	12%	0.571	1.27			
Pure Premium Indicated by National Relativity		24%	0.896	26%	0.911	1.81			
Pure Premium Present on Rate Level		67%	0.913	62%	0.821	1.73			
Pure Premium Derived by Formula		0.889			0.814		1.70		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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CLASS 3383		JEWELRY MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	2,248,874	0	0	0	0	0	600	600	0.03
1/14 through 12/14	2,691,470	0	0	0	0	0	358	358	0.01
1/15 through 12/15	3,036,912	0	0	0	0	0	799	799	0.03
1/16 through 12/16	3,228,417	0	0	0	0	0	0	0	0.00
1/17 through 12/17	3,843,929	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	15,049,602	0	0	0	0	0	1,757	1,757	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	5%	0.012	0.01			
Pure Premium Indicated by National Relativity		32%	0.436	34%	0.361	0.80			
Pure Premium Present on Rate Level		65%	0.337	61%	0.336	0.67			
Pure Premium Derived by Formula		0.359			0.328		0.69		

CLASS 3385		WATCH MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,177,013	0	0	0	0	0	3,066	3,066	0.26
1/14 through 12/14	1,558,709	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,818,644	0	0	0	0	0	181	181	0.01
1/16 through 12/16	1,661,735	0	0	0	0	0	528	528	0.03
1/17 through 12/17	1,451,341	0	0	1	7,834	0	14,752	22,586	1.56
5 YR. TOTAL	7,667,442	0	0	1	7,834	0	18,527	26,361	0.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.102	3%	0.242	0.34			
Pure Premium Indicated by National Relativity		9%	0.449	9%	0.308	0.76			
Pure Premium Present on Rate Level		89%	0.180	88%	0.190	0.37			
Pure Premium Derived by Formula		0.203			0.202		0.41		

CLASS 3400		METAL STAMPED GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	172,212,159	5	187,758	62	765,262	115,986	804,421	1,873,427	1.09
1/14 through 12/14	181,720,146	7	217,304	56	898,181	314,573	1,476,640	2,906,698	1.60
1/15 through 12/15	197,476,996	10	353,272	55	861,718	921,394	1,317,643	3,454,027	1.75
1/16 through 12/16	209,525,680	6	247,584	59	1,320,014	342,542	1,316,962	3,227,102	1.54
1/17 through 12/17	215,466,139	5	148,569	47	906,048	146,720	1,043,891	2,245,228	1.04
5 YR. TOTAL	976,401,120	33	1,154,487	279	4,751,223	1,841,215	5,959,557	13,706,482	1.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.605	64%	0.799	1.40			
Pure Premium Indicated by National Relativity		31%	0.746	18%	0.801	1.55			
Pure Premium Present on Rate Level		31%	0.651	18%	0.810	1.46			
Pure Premium Derived by Formula		0.663			0.801		1.46		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> <b>3507</b>		<b>CONSTRUCTION OR AGRICULTURAL MACHINERY MFG</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	216,898,230	9	622,432	38	423,970	348,688	514,291	1,909,381	0.88	
1/14 through 12/14	288,912,257	10	473,922	57	1,100,553	274,630	1,195,515	3,044,620	1.05	
1/15 through 12/15	268,986,516	4	207,683	70	1,086,334	168,142	1,211,191	2,673,350	0.99	
1/16 through 12/16	264,456,821	8	270,304	61	735,347	178,626	626,341	1,810,618	0.68	
1/17 through 12/17	260,339,059	5	97,574	48	882,454	132,196	806,519	1,918,743	0.74	
<b>5 YR. TOTAL</b>	<b>1,299,592,883</b>	<b>36</b>	<b>1,671,915</b>	<b>274</b>	<b>4,228,658</b>	<b>1,102,282</b>	<b>4,353,857</b>	<b>11,356,712</b>	<b>0.87</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		40%	0.454	59%	0.420	0.87				
Pure Premium Indicated by National Relativity		30%	0.676	20%	0.647	1.32				
Pure Premium Present on Rate Level		30%	0.552	21%	0.510	1.06				
Pure Premium Derived by Formula		0.550			0.484		1.03			

<b>CLASS</b> <b>3515</b>		<b>TEXTILE MACHINERY MFG</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	16,927,198	0	0	4	98,366	0	115,998	214,364	1.27	
1/14 through 12/14	18,767,136	0	0	3	5,140	0	23,607	28,747	0.15	
1/15 through 12/15	18,266,217	1	14,168	5	40,252	4,200	81,852	140,472	0.77	
1/16 through 12/16	17,982,045	1	21,038	1	12,690	12,314	11,969	58,011	0.32	
1/17 through 12/17	18,708,071	0	0	3	45,323	0	53,843	99,166	0.53	
<b>5 YR. TOTAL</b>	<b>90,650,667</b>	<b>2</b>	<b>35,206</b>	<b>16</b>	<b>201,771</b>	<b>16,514</b>	<b>287,269</b>	<b>540,760</b>	<b>0.60</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		10%	0.261	16%	0.335	0.60				
Pure Premium Indicated by National Relativity		12%	0.572	13%	0.613	1.19				
Pure Premium Present on Rate Level		78%	0.456	71%	0.549	1.01				
Pure Premium Derived by Formula		0.450			0.523		0.97			

<b>CLASS</b> <b>3548</b>		<b>PRINTING OR BOOKBINDING MACHINE MFG</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	896,799	0	0	0	0	0	1,253	1,253	0.14	
1/14 through 12/14	1,273,401	0	0	0	0	0	1,945	1,945	0.15	
1/15 through 12/15	1,088,677	0	0	0	0	0	696	696	0.06	
1/16 through 12/16	1,228,908	0	0	0	0	0	680	680	0.06	
1/17 through 12/17	1,158,754	1	66,823	0	0	29,940	2,354	99,117	8.55	
<b>5 YR. TOTAL</b>	<b>5,646,539</b>	<b>1</b>	<b>66,823</b>	<b>0</b>	<b>0</b>	<b>29,940</b>	<b>6,928</b>	<b>103,691</b>	<b>1.84</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		2%	1.183	3%	0.653	1.84				
Pure Premium Indicated by National Relativity		17%	0.206	18%	0.238	0.44				
Pure Premium Present on Rate Level		81%	0.229	79%	0.302	0.53				
Pure Premium Derived by Formula		0.244			0.301		0.55			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 3559		CONFECTION MACHINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	2,272,191	0	0	0	0	0	3,952	3,952	0.17
1/14 through 12/14	3,935,658	0	0	2	29,145	0	28,608	57,753	1.47
1/15 through 12/15	4,028,925	0	0	0	0	0	0	0	0.00
1/16 through 12/16	5,433,409	0	0	2	31,049	0	13,533	44,582	0.82
1/17 through 12/17	4,629,075	0	0	0	0	0	1,089	1,089	0.02
5 YR. TOTAL	20,299,258	0	0	4	60,194	0	47,182	107,376	0.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.297	8%	0.232	0.53			
Pure Premium Indicated by National Relativity		24%	0.719	26%	0.577	1.30			
Pure Premium Present on Rate Level		71%	0.521	66%	0.541	1.06			
Pure Premium Derived by Formula		0.557			0.526			1.08	

CLASS 3574		COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	181,527,212	2	71,314	5	19,483	10,594	17,670	119,061	0.07
1/14 through 12/14	156,425,115	3	36,930	8	94,267	26,357	55,796	213,350	0.14
1/15 through 12/15	130,383,566	3	119,116	10	126,500	161,142	177,318	584,076	0.45
1/16 through 12/16	131,837,275	3	49,759	13	327,275	59,378	168,153	604,565	0.46
1/17 through 12/17	121,468,708	0	0	18	178,610	0	263,719	442,329	0.36
5 YR. TOTAL	721,641,876	11	277,119	54	746,135	257,471	682,656	1,963,381	0.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.142	28%	0.130	0.27			
Pure Premium Indicated by National Relativity		40%	0.259	36%	0.271	0.53			
Pure Premium Present on Rate Level		41%	0.230	36%	0.206	0.44			
Pure Premium Derived by Formula		0.225			0.208			0.43	

CLASS 3581		FUEL INJECTION DEVICE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	41,401,296	1	187,258	6	126,829	232,660	105,959	652,706	1.58
1/14 through 12/14	24,038,260	0	0	3	82,753	0	55,209	137,962	0.57
1/15 through 12/15	24,444,874	2	249,445	7	245,005	50,758	134,904	680,112	2.78
1/16 through 12/16	28,258,298	0	0	3	36,947	0	41,522	78,469	0.28
1/17 through 12/17	18,958,290	0	0	4	46,322	0	33,930	80,252	0.42
5 YR. TOTAL	137,101,018	3	436,703	23	537,856	283,418	371,524	1,629,501	1.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.711	14%	0.478	1.19			
Pure Premium Indicated by National Relativity		29%	0.262	31%	0.253	0.52			
Pure Premium Present on Rate Level		62%	0.271	55%	0.279	0.55			
Pure Premium Derived by Formula		0.308			0.299			0.61	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 3612		<b>PUMP MFG</b>							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	181,612,343	5	175,564	24	351,422	144,381	429,029	1,100,396	0.61
1/14 through 12/14	189,642,270	4	131,619	34	309,280	213,585	364,612	1,019,096	0.54
1/15 through 12/15	205,038,910	4	210,729	16	412,460	171,911	299,413	1,094,513	0.53
1/16 through 12/16	209,622,761	4	416,244	25	760,973	574,658	608,145	2,360,020	1.13
1/17 through 12/17	144,389,306	2	317,173	20	273,587	117,377	446,600	1,154,737	0.80
5 YR. TOTAL	930,305,590	19	1,251,329	119	2,107,722	1,221,912	2,147,799	6,728,762	0.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.361	41%	0.362	0.72			
Pure Premium Indicated by National Relativity		35%	0.473	29%	0.417	0.89			
Pure Premium Present on Rate Level		36%	0.404	30%	0.355	0.76			
Pure Premium Derived by Formula		0.416			0.376			0.79	

<b>CLASS</b> 3620		<b>BOILERMAKING</b>							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	29,088,637	2	40,342	16	109,150	68,074	177,926	395,492	1.36
1/14 through 12/14	32,560,722	1	24,526	16	216,021	5,154	304,220	549,921	1.69
1/15 through 12/15	37,897,199	1	377,909	11	137,071	135,121	155,374	805,475	2.13
1/16 through 12/16	28,859,401	1	38,853	16	265,961	37,498	304,555	646,867	2.24
1/17 through 12/17	26,488,295	2	238,739	13	180,262	161,224	227,553	807,778	3.05
5 YR. TOTAL	154,894,254	7	720,369	72	908,465	407,071	1,169,628	3,205,533	2.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.052	27%	1.018	2.07			
Pure Premium Indicated by National Relativity		41%	0.847	36%	0.766	1.61			
Pure Premium Present on Rate Level		42%	0.829	37%	0.906	1.74			
Pure Premium Derived by Formula		0.874			0.886			1.76	

<b>CLASS</b> 3629		<b>MACHINED PARTS MFG. NOC</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	149,005,708	6	464,305	19	151,150	219,582	325,020	1,160,057	0.78
1/14 through 12/14	154,552,667	3	132,634	29	394,459	66,239	397,412	990,744	0.64
1/15 through 12/15	170,846,513	5	368,421	26	372,423	269,417	321,318	1,331,579	0.78
1/16 through 12/16	160,567,906	2	77,935	29	264,382	49,491	388,951	780,759	0.49
1/17 through 12/17	173,735,247	5	355,947	26	639,822	142,785	619,181	1,757,735	1.01
5 YR. TOTAL	808,708,041	21	1,399,242	129	1,822,236	747,514	2,051,882	6,020,874	0.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.398	38%	0.346	0.74			
Pure Premium Indicated by National Relativity		37%	0.306	31%	0.330	0.64			
Pure Premium Present on Rate Level		37%	0.371	31%	0.350	0.72			
Pure Premium Derived by Formula		0.354			0.342			0.70	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 3632		MACHINE SHOP NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	532,200,640	26	973,212	130	2,029,690	974,096	2,737,300	6,714,298	1.26
1/14 through 12/14	559,051,738	23	1,378,863	125	1,576,772	1,295,266	1,993,293	6,244,194	1.12
1/15 through 12/15	588,972,258	23	872,824	146	2,471,516	1,025,712	2,217,854	6,587,906	1.12
1/16 through 12/16	588,552,093	8	139,104	124	2,748,200	87,059	2,572,457	5,546,820	0.94
1/17 through 12/17	599,621,326	14	1,249,113	123	3,865,900	633,268	2,709,712	8,457,993	1.41
5 YR. TOTAL	2,868,398,055	94	4,613,116	648	12,692,078	4,015,401	12,230,616	33,551,211	1.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	0.603	93%	0.566	1.17			
Pure Premium Indicated by National Relativity		19%	0.643	3%	0.592	1.24			
Pure Premium Present on Rate Level		20%	0.569	4%	0.588	1.16			
Pure Premium Derived by Formula		0.604			0.568		1.17		

CLASS 3634		VALVE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	65,511,030	2	104,416	8	102,585	370,942	135,335	713,278	1.09
1/14 through 12/14	64,127,894	0	0	11	126,577	0	198,597	325,174	0.51
1/15 through 12/15	66,956,600	1	86,280	3	8,251	10,967	48,437	153,935	0.23
1/16 through 12/16	72,797,173	4	76,366	8	235,595	125,639	189,412	627,012	0.86
1/17 through 12/17	85,104,168	2	116,293	10	114,554	61,108	145,257	437,212	0.51
5 YR. TOTAL	354,496,865	9	383,355	40	587,562	568,656	717,038	2,256,611	0.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.274	26%	0.363	0.64			
Pure Premium Indicated by National Relativity		41%	0.384	37%	0.335	0.72			
Pure Premium Present on Rate Level		42%	0.346	37%	0.365	0.71			
Pure Premium Derived by Formula		0.349			0.353		0.70		

CLASS 3635		GEAR MFG OR GRINDING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	37,880,182	1	9,925	5	22,114	37,183	44,820	114,042	0.30
1/14 through 12/14	40,889,123	1	145,377	5	39,804	32,952	48,007	266,140	0.65
1/15 through 12/15	46,905,587	0	0	4	28,256	0	61,416	89,672	0.19
1/16 through 12/16	60,963,232	1	14,210	7	83,255	25,885	81,960	205,310	0.34
1/17 through 12/17	71,757,930	0	0	10	142,214	0	169,422	311,636	0.43
5 YR. TOTAL	258,396,054	3	169,512	31	315,643	96,020	405,625	986,800	0.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.188	27%	0.194	0.38			
Pure Premium Indicated by National Relativity		41%	0.536	36%	0.493	1.03			
Pure Premium Present on Rate Level		42%	0.518	37%	0.535	1.05			
Pure Premium Derived by Formula		0.469			0.428		0.90		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 3638		BALL OR ROLLER BEARING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	72,502,505	1	7,339	14	119,682	1,985	149,307	278,313	0.38
1/14 through 12/14	68,934,660	2	94,939	15	168,266	40,661	167,335	471,201	0.68
1/15 through 12/15	65,008,061	0	0	15	284,488	0	204,221	488,709	0.75
1/16 through 12/16	50,075,712	1	18,975	9	156,730	0	285,316	461,021	0.92
1/17 through 12/17	71,270,096	3	141,444	11	239,349	118,172	136,931	635,896	0.89
5 YR. TOTAL	327,791,034	7	262,697	64	968,515	160,818	943,110	2,335,140	0.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.376	26%	0.337	0.71			
Pure Premium Indicated by National Relativity		41%	0.454	37%	0.479	0.93			
Pure Premium Present on Rate Level		42%	0.386	37%	0.411	0.80			
Pure Premium Derived by Formula		0.412			0.417			0.83	

CLASS 3642		BATTERY MFG-DRY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	35,736,488	1	26,267	4	16,186	39,340	11,467	93,260	0.26
1/14 through 12/14	24,959,576	0	0	5	86,867	0	124,193	211,060	0.85
1/15 through 12/15	36,236,497	1	6,469	5	79,397	29,356	63,015	178,237	0.49
1/16 through 12/16	48,827,998	0	0	6	239,088	0	141,227	380,315	0.78
1/17 through 12/17	41,124,757	3	102,118	5	153,932	138,878	161,140	556,068	1.35
5 YR. TOTAL	186,885,316	5	134,854	25	575,470	207,574	501,042	1,418,940	0.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.380	18%	0.379	0.76			
Pure Premium Indicated by National Relativity		14%	0.184	15%	0.222	0.41			
Pure Premium Present on Rate Level		75%	0.275	67%	0.322	0.60			
Pure Premium Derived by Formula		0.274			0.317			0.59	

CLASS 3643		ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	226,453,705	2	93,038	26	414,783	183,278	888,131	1,579,230	0.70
1/14 through 12/14	229,595,679	2	204,071	28	296,070	45,015	442,635	987,791	0.43
1/15 through 12/15	247,460,887	6	673,432	25	1,218,027	362,563	769,862	3,023,884	1.22
1/16 through 12/16	280,602,757	2	13,524	22	878,641	27,219	730,382	1,649,766	0.59
1/17 through 12/17	285,941,948	3	93,908	22	543,698	38,825	538,178	1,214,609	0.43
5 YR. TOTAL	1,270,054,976	15	1,077,973	123	3,351,219	656,900	3,369,188	8,455,280	0.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.349	49%	0.317	0.67			
Pure Premium Indicated by National Relativity		33%	0.501	25%	0.466	0.97			
Pure Premium Present on Rate Level		34%	0.388	26%	0.361	0.75			
Pure Premium Derived by Formula		0.412			0.366			0.78	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> <b>3647</b>		<b>BATTERY MFG-STORAGE</b>							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	30,397,787	2	43,859	4	65,561	0	31,947	141,367	0.47
1/14 through 12/14	27,671,146	0	0	7	203,561	0	227,713	431,274	1.56
1/15 through 12/15	26,852,747	1	15,901	1	6,377	35,655	16,397	74,330	0.28
1/16 through 12/16	25,123,672	0	0	3	182,380	0	147,037	329,417	1.31
1/17 through 12/17	25,515,033	0	0	2	47,437	0	48,419	95,856	0.38
<b>5 YR. TOTAL</b>	<b>135,560,385</b>	<b>3</b>	<b>59,760</b>	<b>17</b>	<b>505,316</b>	<b>35,655</b>	<b>471,513</b>	<b>1,072,244</b>	<b>0.79</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.417	19%	0.374			0.79	
Pure Premium Indicated by National Relativity		40%	0.695	40%	0.655			1.35	
Pure Premium Present on Rate Level		48%	0.492	41%	0.503			1.00	
Pure Premium Derived by Formula		0.564			0.539		1.10		

<b>CLASS</b> <b>3648</b>		<b>AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	33,433,964	0	0	2	2,390	0	21,062	23,452	0.07
1/14 through 12/14	39,045,380	0	0	4	50,598	0	82,710	133,308	0.34
1/15 through 12/15	42,100,380	1	15,754	5	29,864	12,991	51,350	109,959	0.26
1/16 through 12/16	37,539,665	1	105,158	3	26,665	80,661	61,960	274,444	0.73
1/17 through 12/17	41,609,665	1	4,674	1	23,441	8,234	9,584	45,933	0.11
<b>5 YR. TOTAL</b>	<b>193,729,054</b>	<b>3</b>	<b>125,586</b>	<b>15</b>	<b>132,958</b>	<b>101,886</b>	<b>226,666</b>	<b>587,096</b>	<b>0.30</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.133	18%	0.170			0.30	
Pure Premium Indicated by National Relativity		44%	0.380	41%	0.426			0.81	
Pure Premium Present on Rate Level		44%	0.306	41%	0.339			0.65	
Pure Premium Derived by Formula		0.318			0.344		0.66		

<b>CLASS</b> <b>3681</b>		<b>TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	199,727,083	4	55,417	30	399,615	86,598	390,320	931,950	0.47
1/14 through 12/14	212,066,661	3	174,571	30	408,020	127,446	366,647	1,076,684	0.51
1/15 through 12/15	210,446,317	4	84,347	19	420,729	52,915	342,550	900,541	0.43
1/16 through 12/16	247,259,679	1	52,021	28	554,325	39,932	329,707	975,985	0.39
1/17 through 12/17	263,818,404	4	90,305	26	460,965	63,968	429,757	1,044,995	0.40
<b>5 YR. TOTAL</b>	<b>1,133,318,144</b>	<b>16</b>	<b>456,661</b>	<b>133</b>	<b>2,243,654</b>	<b>370,859</b>	<b>1,858,981</b>	<b>4,930,155</b>	<b>0.44</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.238	33%	0.197			0.44	
Pure Premium Indicated by National Relativity		39%	0.156	33%	0.167			0.32	
Pure Premium Present on Rate Level		39%	0.183	34%	0.187			0.37	
Pure Premium Derived by Formula		0.185			0.184		0.37		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 3685		INSTRUMENT MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	163,342,264	0	0	17	208,957	0	218,663	427,620	0.26
1/14 through 12/14	189,588,642	6	297,151	44	825,192	199,791	589,621	1,911,755	1.01
1/15 through 12/15	196,477,863	6	565,992	16	288,999	205,657	325,852	1,386,500	0.71
1/16 through 12/16	211,598,900	2	57,272	14	435,913	35,003	279,492	807,680	0.38
1/17 through 12/17	215,579,161	3	121,190	14	159,137	62,047	190,368	532,742	0.25
5 YR. TOTAL	976,586,830	17	1,041,605	105	1,918,198	502,498	1,603,996	5,066,297	0.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.303	35%	0.216	0.52			
Pure Premium Indicated by National Relativity		38%	0.211	32%	0.218	0.43			
Pure Premium Present on Rate Level		38%	0.268	33%	0.244	0.51			
Pure Premium Derived by Formula		0.255			0.226		0.48		

CLASS 3719		OIL STILL ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,882,430	0	0	0	0	0	3,114	3,114	0.05
1/14 through 12/14	6,062,464	0	0	0	0	0	0	0	0.00
1/15 through 12/15	8,403,838	0	0	0	0	0	0	0	0.00
1/16 through 12/16	5,092,403	0	0	0	0	0	0	0	0.00
1/17 through 12/17	10,373,616	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	35,814,751	0	0	0	0	0	3,114	3,114	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.009	0.01			
Pure Premium Indicated by National Relativity		39%	0.344	42%	0.258	0.60			
Pure Premium Present on Rate Level		56%	0.334	51%	0.246	0.58			
Pure Premium Derived by Formula		0.321			0.234		0.56		

CLASS 3724		MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	464,871,391	18	1,644,573	95	1,910,493	1,315,926	1,830,150	6,701,142	1.44
1/14 through 12/14	491,150,548	32	1,996,789	86	3,060,240	1,359,910	2,475,968	8,892,907	1.81
1/15 through 12/15	557,602,308	30	2,559,532	108	4,561,568	1,831,922	3,802,127	12,755,149	2.29
1/16 through 12/16	580,997,583	21	1,934,855	110	3,571,020	1,583,612	3,408,799	10,498,286	1.81
1/17 through 12/17	611,028,894	14	1,081,410	99	3,682,205	553,063	3,658,552	8,975,230	1.47
5 YR. TOTAL	2,705,650,724	115	9,217,159	498	16,785,526	6,644,433	15,175,596	47,822,714	1.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		74%	0.961	100%	0.806	1.77			
Pure Premium Indicated by National Relativity		13%	1.075	0%	0.884	1.96			
Pure Premium Present on Rate Level		13%	0.890	0%	0.735	1.63			
Pure Premium Derived by Formula		0.967			0.806		1.77		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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CLASS 3726		BOILER INSTALLATION OR REPAIR-STEAM							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	24,267,266	0	0	1	49,390	0	30,323	79,713	0.33
1/14 through 12/14	24,431,079	3	741,385	4	569,081	380,716	218,419	1,909,601	7.82
1/15 through 12/15	28,390,336	3	131,225	5	128,296	91,005	97,585	448,111	1.58
1/16 through 12/16	20,339,926	1	141,781	5	67,380	605,451	39,727	854,339	4.20
1/17 through 12/17	28,698,200	1	173,373	3	193,073	332,193	126,451	825,090	2.88
5 YR. TOTAL	126,126,807	8	1,187,764	18	1,007,220	1,409,365	512,505	4,116,854	3.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.740	26%	1.524			3.26	
Pure Premium Indicated by National Relativity		40%	1.099	37%	0.791			1.89	
Pure Premium Present on Rate Level		41%	1.315	37%	1.013			2.33	
Pure Premium Derived by Formula					1.309	1.064			2.37

CLASS 3803		AUTOMOBILE WHEEL MFG-METAL-NOT CAST							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	248,489	0	0	0	0	0	0	0	0.00
1/14 through 12/14	152,870	0	0	0	0	0	0	0	0.00
1/15 through 12/15	30,079	0	0	0	0	0	0	0	0.00
1/16 through 12/16	3,309	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	434,747	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		21%	0.718	23%	0.559			1.28	
Pure Premium Present on Rate Level		78%	0.529	76%	0.428			0.96	
Pure Premium Derived by Formula					0.563	0.454			1.02

CLASS 3807		AUTOMOBILE RADIATOR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	11,723,177	0	0	5	36,190	0	13,014	49,204	0.42
1/14 through 12/14	14,511,607	0	0	1	1,091	0	14,445	15,536	0.11
1/15 through 12/15	12,323,207	0	0	2	3,075	0	4,292	7,367	0.06
1/16 through 12/16	10,313,357	0	0	2	11,387	0	6,946	18,333	0.18
1/17 through 12/17	13,199,412	0	0	0	0	0	4,152	4,152	0.03
5 YR. TOTAL	62,070,760	0	0	10	51,743	0	42,849	94,592	0.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.083	12%	0.069			0.15	
Pure Premium Indicated by National Relativity		34%	0.743	37%	0.564			1.31	
Pure Premium Present on Rate Level		57%	0.545	51%	0.450			1.00	
Pure Premium Derived by Formula					0.571	0.446			1.02

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 3808		<b>AUTOMOBILE MFG OR ASSEMBLY</b>								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	524,016,960	34	2,556,953	247	7,070,578	1,897,403	4,334,406	15,859,340	3.03	
1/14 through 12/14	558,195,877	32	1,787,489	214	6,613,401	1,125,225	3,636,220	13,162,335	2.36	
1/15 through 12/15	562,951,329	28	2,295,315	189	5,044,097	1,064,777	3,181,207	11,585,396	2.06	
1/16 through 12/16	459,816,393	24	1,611,937	135	3,792,228	1,111,476	2,661,477	9,177,118	2.00	
1/17 through 12/17	498,878,701	33	2,318,508	134	3,664,462	1,317,670	2,682,562	9,983,202	2.00	
5 YR. TOTAL	2,603,859,260	151	10,570,202	919	26,184,766	6,516,551	16,495,872	59,767,391	2.30	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		89%	1.412	100%	0.884	2.30				
Pure Premium Indicated by National Relativity		5%	0.938	0%	0.708	1.65				
Pure Premium Present on Rate Level		6%	1.360	0%	0.865	2.23				
Pure Premium Derived by Formula		1.385			0.884		2.27			

<b>CLASS</b> 3821		<b>AUTOMOBILE RECYCLING &amp; DRIVERS</b>								
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	22,997,089	2	125,238	8	117,501	103,790	182,178	528,707	2.30	
1/14 through 12/14	22,156,816	1	85,319	8	195,595	39,524	319,882	640,320	2.89	
1/15 through 12/15	24,027,732	2	6,760	10	180,696	12,551	284,970	484,977	2.02	
1/16 through 12/16	24,214,425	4	210,928	10	162,769	228,640	253,467	855,804	3.53	
1/17 through 12/17	23,955,057	1	78,376	15	202,741	19,025	194,511	494,653	2.07	
5 YR. TOTAL	117,351,119	10	506,621	51	859,302	403,530	1,235,008	3,004,461	2.56	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		19%	1.164	33%	1.396	2.56				
Pure Premium Indicated by National Relativity		40%	1.428	33%	1.397	2.83				
Pure Premium Present on Rate Level		41%	1.350	34%	1.742	3.09				
Pure Premium Derived by Formula		1.346			1.514		2.86			

<b>CLASS</b> 3822		<b>AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE-PRESSED STEEL</b>								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	915,388	0	0	0	0	0	6,620	6,620	0.72	
1/14 through 12/14	931,591	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	1,348,273	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	1,344,288	0	0	0	0	0	1,518	1,518	0.11	
1/17 through 12/17	1,838,157	0	0	1	6,479	0	12,611	19,090	1.04	
5 YR. TOTAL	6,377,697	0	0	1	6,479	0	20,749	27,228	0.43	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.102	5%	0.325	0.43				
Pure Premium Indicated by National Relativity		37%	0.764	40%	0.928	1.69				
Pure Premium Present on Rate Level		60%	0.638	55%	0.841	1.48				
Pure Premium Derived by Formula		0.669			0.850		1.52			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 3824		<b>AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC</b>							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	47,137,826	3	30,068	20	310,509	52,500	328,935	722,012	1.53
1/14 through 12/14	51,666,584	0	0	30	532,427	0	625,783	1,158,210	2.24
1/15 through 12/15	56,747,856	1	29,733	24	376,824	6,311	540,963	953,831	1.68
1/16 through 12/16	66,720,955	8	190,765	32	620,841	141,390	553,230	1,506,226	2.26
1/17 through 12/17	68,516,564	5	380,132	28	769,255	292,891	504,652	1,946,930	2.84
<b>5 YR. TOTAL</b>	<b>290,789,785</b>	<b>17</b>	<b>630,698</b>	<b>134</b>	<b>2,609,856</b>	<b>493,092</b>	<b>2,553,563</b>	<b>6,287,209</b>	<b>2.16</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	1.114	37%	1.048			2.16	
Pure Premium Indicated by National Relativity		38%	0.851	31%	0.910			1.76	
Pure Premium Present on Rate Level		38%	0.857	32%	0.916			1.77	
Pure Premium Derived by Formula		0.916		0.963				1.88	

<b>CLASS</b> 3826		<b>AIRCRAFT ENGINE MFG</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	124,803,914	2	32,390	7	94,978	11,771	54,374	193,513	0.16
1/14 through 12/14	133,403,500	2	79,199	12	177,980	25,849	133,113	416,141	0.31
1/15 through 12/15	135,455,327	1	31,978	3	15,019	15,309	22,463	84,769	0.06
1/16 through 12/16	118,420,981	0	0	10	394,948	0	226,733	621,681	0.53
1/17 through 12/17	121,702,512	1	3,726	5	49,799	4,236	51,496	109,257	0.09
<b>5 YR. TOTAL</b>	<b>633,786,234</b>	<b>6</b>	<b>147,293</b>	<b>37</b>	<b>732,724</b>	<b>57,165</b>	<b>488,179</b>	<b>1,425,361</b>	<b>0.23</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.139	23%	0.086			0.23	
Pure Premium Indicated by National Relativity		41%	0.234	38%	0.190			0.42	
Pure Premium Present on Rate Level		41%	0.229	39%	0.159			0.39	
Pure Premium Derived by Formula		0.215		0.154				0.37	

<b>CLASS</b> 3827		<b>AUTOMOBILE ENGINE MFG</b>							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	48,469,759	0	0	2	129,005	0	44,118	173,123	0.36
1/14 through 12/14	55,910,180	0	0	7	64,289	0	101,027	165,316	0.30
1/15 through 12/15	62,335,267	4	69,124	7	28,008	58,137	52,642	207,911	0.33
1/16 through 12/16	56,159,479	0	0	9	44,708	0	161,559	206,267	0.37
1/17 through 12/17	62,731,796	0	0	6	106,180	0	59,386	165,566	0.26
<b>5 YR. TOTAL</b>	<b>285,606,481</b>	<b>4</b>	<b>69,124</b>	<b>31</b>	<b>372,190</b>	<b>58,137</b>	<b>418,732</b>	<b>918,183</b>	<b>0.32</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.155	24%	0.167			0.32	
Pure Premium Indicated by National Relativity		37%	0.570	38%	0.532			1.10	
Pure Premium Present on Rate Level		46%	0.440	38%	0.403			0.84	
Pure Premium Derived by Formula		0.440		0.395				0.84	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 3830		<b>AIRPLANE MFG</b>							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	30,420,790	1	59,103	5	112,028	41,715	68,404	281,250	0.93
1/14 through 12/14	52,469,969	1	8,748	9	138,831	0	173,063	320,642	0.61
1/15 through 12/15	86,168,873	2	218,091	14	457,385	82,335	421,487	1,179,298	1.37
1/16 through 12/16	91,507,126	0	0	7	382,120	0	227,376	609,496	0.67
1/17 through 12/17	110,067,865	0	0	6	80,332	0	167,813	248,145	0.23
<b>5 YR. TOTAL</b>	<b>370,634,623</b>	<b>4</b>	<b>285,942</b>	<b>41</b>	<b>1,170,696</b>	<b>124,050</b>	<b>1,058,143</b>	<b>2,638,831</b>	<b>0.71</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.393	23%	0.319			0.71	
Pure Premium Indicated by National Relativity		42%	0.308	38%	0.274			0.58	
Pure Premium Present on Rate Level		42%	0.310	39%	0.287			0.60	
Pure Premium Derived by Formula		0.322			0.289		0.61		

<b>CLASS</b> 3851		<b>MOTORCYCLE MFG OR ASSEMBLY</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	331,693	0	0	0	0	0	0	0	0.00
1/14 through 12/14	276,863	0	0	0	0	0	0	0	0.00
1/15 through 12/15	316,448	0	0	0	0	0	0	0	0.00
1/16 through 12/16	254,459	0	0	0	0	0	0	0	0.00
1/17 through 12/17	277,253	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>1,456,716</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%	0.000			0.00	
Pure Premium Indicated by National Relativity		26%	0.424	27%	0.460			0.88	
Pure Premium Present on Rate Level		73%	0.560	71%	0.520			1.08	
Pure Premium Derived by Formula		0.519			0.493		1.01		

<b>CLASS</b> 3865		<b>BABY CARRIAGE MFG</b>							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,681,589	0	0	2	26,402	0	41,824	68,226	4.06
1/14 through 12/14	2,960,590	0	0	0	0	0	289	289	0.01
1/15 through 12/15	2,734,508	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,650,899	0	0	1	6,124	0	1,554	7,678	0.29
1/17 through 12/17	2,261,053	0	0	1	17,832	0	45,606	63,438	2.81
<b>5 YR. TOTAL</b>	<b>12,288,639</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>50,358</b>	<b>0</b>	<b>89,273</b>	<b>139,631</b>	<b>1.14</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.410	6%	0.726			1.14	
Pure Premium Indicated by National Relativity		19%	0.867	20%	0.768			1.64	
Pure Premium Present on Rate Level		78%	0.311	74%	0.600			0.91	
Pure Premium Derived by Formula		0.420			0.641		1.06		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 3881		<b>CAR MFG-RAILROAD-&amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	7,911,349	3	125,701	2	11,484	35,320	21,737	194,242	2.46
1/14 through 12/14	7,261,349	0	0	0	0	0	1,846	1,846	0.03
1/15 through 12/15	15,638,209	1	24,428	5	128,388	4,273	102,560	259,649	1.66
1/16 through 12/16	14,121,743	2	100,350	1	54,563	82,697	38,765	276,375	1.96
1/17 through 12/17	9,806,026	0	0	2	3,207	0	14,426	17,633	0.18
<b>5 YR. TOTAL</b>	<b>54,738,676</b>	<b>6</b>	<b>250,479</b>	<b>10</b>	<b>197,642</b>	<b>122,290</b>	<b>179,334</b>	<b>749,745</b>	<b>1.37</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.819	15%	0.551	1.37			
Pure Premium Indicated by National Relativity		44%	0.881	42%	0.780	1.66			
Pure Premium Present on Rate Level		45%	0.902	43%	0.785	1.69			
Pure Premium Derived by Formula		0.884			0.748			1.63	

<b>CLASS</b> 4000		<b>SAND OR GRAVEL DIGGING &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	34,003,108	1	36,709	5	40,176	59,190	70,464	206,539	0.61
1/14 through 12/14	36,190,166	1	38,718	6	102,557	16,245	91,094	248,614	0.69
1/15 through 12/15	36,711,546	3	167,270	10	151,278	113,568	182,149	614,265	1.67
1/16 through 12/16	43,258,183	1	10,541	3	151,196	0	128,608	290,345	0.67
1/17 through 12/17	26,387,970	4	440,610	7	593,013	575,128	325,780	1,934,531	7.33
<b>5 YR. TOTAL</b>	<b>176,550,973</b>	<b>10</b>	<b>693,848</b>	<b>31</b>	<b>1,038,220</b>	<b>764,131</b>	<b>798,095</b>	<b>3,294,294</b>	<b>1.87</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.981	29%	0.885	1.87			
Pure Premium Indicated by National Relativity		38%	1.690	35%	1.233	2.92			
Pure Premium Present on Rate Level		39%	1.333	36%	0.960	2.29			
Pure Premium Derived by Formula		1.388			1.034			2.42	

<b>CLASS</b> 4021		<b>BRICK OR CLAY PRODUCTS MFG. NOC &amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	30,832,574	5	475,754	6	143,288	716,388	143,973	1,479,403	4.80
1/14 through 12/14	32,643,452	1	9,272	10	109,109	4,839	235,126	358,346	1.10
1/15 through 12/15	35,932,743	4	249,502	14	200,462	184,762	312,680	947,406	2.64
1/16 through 12/16	36,174,483	0	0	6	239,526	0	213,791	453,317	1.25
1/17 through 12/17	36,021,904	2	318,439	9	253,761	192,623	182,850	947,673	2.63
<b>5 YR. TOTAL</b>	<b>171,605,156</b>	<b>12</b>	<b>1,052,967</b>	<b>45</b>	<b>946,146</b>	<b>1,098,612</b>	<b>1,088,420</b>	<b>4,186,145</b>	<b>2.44</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	1.165	32%	1.274	2.44			
Pure Premium Indicated by National Relativity		31%	0.908	34%	0.959	1.87			
Pure Premium Present on Rate Level		49%	1.014	34%	1.167	2.18			
Pure Premium Derived by Formula		1.011			1.131			2.14	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 4024		<b>REFRACTORY PRODUCTS MFG &amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	4,285,019	0	0	0	0	0	759	759	0.02
1/14 through 12/14	2,629,964	0	0	1	15,644	0	7,265	22,909	0.87
1/15 through 12/15	4,261,293	0	0	2	56,071	0	49,832	105,903	2.49
1/16 through 12/16	6,868,665	0	0	4	14,162	0	26,970	41,132	0.60
1/17 through 12/17	6,118,014	0	0	2	192,717	0	82,413	275,130	4.50
5 YR. TOTAL	24,162,955	0	0	9	278,594	0	167,239	445,833	1.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	1.153	9%	0.692			1.85	
Pure Premium Indicated by National Relativity		22%	1.432	24%	1.232			2.66	
Pure Premium Present on Rate Level		72%	0.748	67%	0.721			1.47	
Pure Premium Derived by Formula		0.923				0.841		1.76	

<b>CLASS</b> 4034		<b>CONCRETE PRODUCTS MFG &amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	63,374,185	7	363,999	31	744,449	311,064	1,185,436	2,604,948	4.11
1/14 through 12/14	72,333,811	7	349,273	29	404,957	335,652	594,060	1,683,942	2.33
1/15 through 12/15	78,034,356	6	462,492	36	1,139,456	227,260	780,164	2,609,372	3.34
1/16 through 12/16	85,630,829	9	554,467	34	678,311	200,981	695,093	2,128,852	2.49
1/17 through 12/17	93,909,196	6	428,727	31	839,840	668,537	735,491	2,672,595	2.85
5 YR. TOTAL	393,282,377	35	2,158,958	161	3,807,013	1,743,494	3,990,244	11,699,709	2.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	1.517	54%	1.458			2.98	
Pure Premium Indicated by National Relativity		32%	1.448	23%	1.429			2.88	
Pure Premium Present on Rate Level		33%	1.374	23%	1.432			2.81	
Pure Premium Derived by Formula		1.448				1.445		2.89	

<b>CLASS</b> 4036		<b>PLASTER BOARD OR PLASTER BLOCK MFG &amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	13,829,801	0	0	2	91,986	0	72,401	164,387	1.19
1/14 through 12/14	16,040,844	0	0	2	11,988	0	29,002	40,990	0.26
1/15 through 12/15	18,026,780	1	57,373	6	275,499	16,221	204,870	553,963	3.07
1/16 through 12/16	19,000,281	0	0	1	3,154	0	20,538	23,692	0.13
1/17 through 12/17	19,867,215	0	0	4	191,058	0	192,422	383,480	1.93
5 YR. TOTAL	86,764,921	1	57,373	15	573,685	16,221	519,233	1,166,512	1.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.727	17%	0.617			1.34	
Pure Premium Indicated by National Relativity		33%	0.503	35%	0.477			0.98	
Pure Premium Present on Rate Level		56%	0.620	48%	0.650			1.27	
Pure Premium Derived by Formula		0.593				0.584		1.18	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 4038		PLASTER STATUARY OR ORNAMENT MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	896,812	0	0	0	0	0	0	0	0.00
1/14 through 12/14	656,818	0	0	0	0	0	443	443	0.07
1/15 through 12/15	1,128,321	0	0	1	1,256	0	1,504	2,760	0.24
1/16 through 12/16	751,388	0	0	1	53,381	0	20,073	73,454	9.78
1/17 through 12/17	945,227	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,378,566	0	0	2	54,637	0	22,020	76,657	1.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	1.248	4%	0.503	1.75			
Pure Premium Indicated by National Relativity		12%	0.589	13%	0.463	1.05			
Pure Premium Present on Rate Level		85%	0.664	83%	0.558	1.22			
Pure Premium Derived by Formula		0.673			0.543			1.22	

CLASS 4062		POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	74,955,013	3	99,523	19	679,701	106,986	905,071	1,791,281	2.39
1/14 through 12/14	89,277,901	0	0	14	203,671	0	324,704	528,375	0.59
1/15 through 12/15	87,619,288	2	128,914	13	280,016	166,840	311,222	886,992	1.01
1/16 through 12/16	95,099,656	4	98,202	15	625,053	31,939	329,126	1,084,320	1.14
1/17 through 12/17	91,662,597	1	103,214	14	1,069,698	41,893	412,947	1,627,752	1.78
5 YR. TOTAL	438,614,455	10	429,853	75	2,858,139	347,658	2,283,070	5,918,720	1.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.750	39%	0.600	1.35			
Pure Premium Indicated by National Relativity		32%	0.741	30%	0.640	1.38			
Pure Premium Present on Rate Level		42%	0.676	31%	0.670	1.35			
Pure Premium Derived by Formula		0.716			0.634			1.35	

CLASS 4101		GLASS MFG-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	32,236,444	0	0	6	171,700	0	199,856	371,556	1.15
1/14 through 12/14	43,708,349	3	96,663	10	489,544	97,648	310,958	994,813	2.28
1/15 through 12/15	51,687,675	2	115,783	10	151,800	32,314	249,376	549,273	1.06
1/16 through 12/16	34,352,849	1	72,606	5	160,450	70,794	96,809	400,659	1.17
1/17 through 12/17	88,827,615	1	15,221	15	239,497	9,312	322,156	586,186	0.66
5 YR. TOTAL	250,812,932	7	300,273	46	1,212,991	210,068	1,179,155	2,902,487	1.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.603	28%	0.554	1.16			
Pure Premium Indicated by National Relativity		33%	0.633	36%	0.521	1.15			
Pure Premium Present on Rate Level		48%	0.665	36%	0.624	1.29			
Pure Premium Derived by Formula		0.643			0.567			1.21	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> <b>4109</b>		<b>INTEGRATED CIRCUIT MFG.</b>								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	201,298,575	0	0	8	244,138	0	137,833	381,971	0.19	
1/14 through 12/14	176,330,544	2	332,933	7	64,966	274,017	152,940	824,856	0.47	
1/15 through 12/15	219,548,146	4	516,748	8	156,549	284,285	366,985	1,324,567	0.60	
1/16 through 12/16	282,567,974	0	0	13	189,097	0	285,751	474,848	0.17	
1/17 through 12/17	263,236,084	2	23,087	6	28,146	48,003	97,385	196,621	0.07	
<b>5 YR. TOTAL</b>	<b>1,142,981,323</b>	<b>8</b>	<b>872,768</b>	<b>42</b>	<b>682,896</b>	<b>606,305</b>	<b>1,040,894</b>	<b>3,202,863</b>	<b>0.28</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		17%	0.136	26%	0.144	0.28				
Pure Premium Indicated by National Relativity		22%	0.071	23%	0.076	0.15				
Pure Premium Present on Rate Level		61%	0.108	51%	0.111	0.22				
Pure Premium Derived by Formula		0.105			0.112		0.22			

<b>CLASS</b> <b>4110</b>		<b>ELECTRIC BULB MFG</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	7,391,849	0	0	0	0	0	1,040	1,040	0.01	
1/14 through 12/14	28,394,730	0	0	10	106,265	0	82,848	189,113	0.67	
1/15 through 12/15	23,604,380	1	46,157	7	29,368	65,664	69,971	211,160	0.90	
1/16 through 12/16	21,865,996	0	0	3	5,104	0	15,084	20,188	0.09	
1/17 through 12/17	7,187,255	0	0	1	33,175	0	20,208	53,383	0.74	
<b>5 YR. TOTAL</b>	<b>88,444,210</b>	<b>1</b>	<b>46,157</b>	<b>21</b>	<b>173,912</b>	<b>65,664</b>	<b>189,151</b>	<b>474,884</b>	<b>0.54</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		6%	0.249	10%	0.288	0.54				
Pure Premium Indicated by National Relativity		19%	0.259	20%	0.167	0.43				
Pure Premium Present on Rate Level		75%	0.207	70%	0.201	0.41				
Pure Premium Derived by Formula		0.219			0.203		0.42			

<b>CLASS</b> <b>4111</b>		<b>GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES</b>								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	73,164,431	0	0	5	103,800	0	150,925	254,725	0.35	
1/14 through 12/14	73,389,335	1	180,539	4	35,063	46,579	108,885	371,066	0.51	
1/15 through 12/15	87,458,355	1	41,085	7	122,707	61,393	107,345	332,530	0.38	
1/16 through 12/16	93,764,898	2	303,029	8	394,573	144,684	186,844	1,029,130	1.10	
1/17 through 12/17	100,160,166	3	318,083	8	93,736	82,159	128,690	622,668	0.62	
<b>5 YR. TOTAL</b>	<b>427,937,185</b>	<b>7</b>	<b>842,736</b>	<b>32</b>	<b>749,879</b>	<b>334,815</b>	<b>682,689</b>	<b>2,610,119</b>	<b>0.61</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		19%	0.372	26%	0.238	0.61				
Pure Premium Indicated by National Relativity		21%	0.596	22%	0.471	1.07				
Pure Premium Present on Rate Level		60%	0.365	52%	0.317	0.68				
Pure Premium Derived by Formula		0.415			0.330		0.75			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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<b>CLASS</b> 4114		<b>GLASSWARE MFG NOC</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	55,166,089	5	372,716	22	627,876	191,917	309,730	1,502,239	2.72	
1/14 through 12/14	58,201,960	5	965,179	10	206,203	312,028	102,361	1,585,771	2.73	
1/15 through 12/15	62,718,482	1	208,966	27	607,910	0	390,125	1,207,001	1.92	
1/16 through 12/16	58,588,913	1	529,262	22	467,516	113,965	290,627	1,401,370	2.39	
1/17 through 12/17	59,083,136	0	0	7	284,459	0	111,601	396,060	0.67	
5 YR. TOTAL	293,758,580	12	2,076,123	88	2,193,964	617,910	1,204,444	6,092,441	2.07	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		25%	1.454	30%	0.620	2.07				
Pure Premium Indicated by National Relativity		31%	0.591	34%	0.562	1.15				
Pure Premium Present on Rate Level		44%	0.950	36%	0.575	1.53				
Pure Premium Derived by Formula		0.965			0.584		1.55			

<b>CLASS</b> 4130		<b>GLASS MERCHANT</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	22,622,306	1	21,475	3	58,037	120,878	84,629	285,019	1.26	
1/14 through 12/14	25,072,838	0	0	14	199,276	0	226,904	426,180	1.70	
1/15 through 12/15	26,449,600	1	10,357	7	226,963	11,031	251,481	499,832	1.89	
1/16 through 12/16	27,673,034	0	0	6	92,040	0	146,886	238,926	0.86	
1/17 through 12/17	31,283,607	2	38,103	7	137,528	8,634	247,772	432,037	1.38	
5 YR. TOTAL	133,101,385	4	69,935	37	713,844	140,543	957,672	1,881,994	1.41	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	0.589	24%	0.825	1.41				
Pure Premium Indicated by National Relativity		42%	0.742	38%	0.790	1.53				
Pure Premium Present on Rate Level		43%	0.756	38%	0.818	1.57				
Pure Premium Derived by Formula		0.725			0.809		1.53			

<b>CLASS</b> 4131		<b>MIRROR MFG</b>								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	5,682,436	1	83,910	7	51,650	182,316	64,398	382,274	6.73	
1/14 through 12/14	6,178,623	2	223,726	12	100,216	229,944	141,879	695,765	11.26	
1/15 through 12/15	6,005,432	1	8,247	2	6,459	15,179	26,267	56,152	0.94	
1/16 through 12/16	6,518,986	0	0	6	33,857	0	52,982	86,839	1.33	
1/17 through 12/17	6,897,058	1	72,493	5	166,596	281,400	232,747	753,236	10.92	
5 YR. TOTAL	31,282,535	5	388,376	32	358,778	708,839	518,273	1,974,266	6.31	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	2.388	17%	3.923	6.31				
Pure Premium Indicated by National Relativity		16%	1.110	17%	0.780	1.89				
Pure Premium Present on Rate Level		75%	1.248	66%	1.884	3.13				
Pure Premium Derived by Formula		1.329			2.043		3.37			

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 4133		<b>CATHEDRAL OR ART GLASS WINDOW MFG</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,271,374	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,204,856	0	0	1	6,400	0	13,180	19,580	1.63
1/15 through 12/15	1,121,561	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,086,726	0	0	0	0	0	822	822	0.08
1/17 through 12/17	1,432,928	0	0	1	6,697	0	6,659	13,356	0.93
5 YR. TOTAL	6,117,445	0	0	2	13,097	0	20,661	33,758	0.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.214	4%	0.338			0.55	
Pure Premium Indicated by National Relativity		10%	0.637	11%	0.891			1.53	
Pure Premium Present on Rate Level		88%	0.371	85%	0.455			0.83	
Pure Premium Derived by Formula						0.394	0.498	0.89	

<b>CLASS</b> 4149		<b>OPTICAL GOODS MFG. NOC</b>							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	33,974,051	2	55,850	12	108,260	66,142	163,065	393,317	1.16
1/14 through 12/14	27,437,994	2	112,440	4	47,058	33,024	50,134	242,656	0.88
1/15 through 12/15	19,717,913	0	0	2	19,190	0	7,995	27,185	0.14
1/16 through 12/16	34,773,492	0	0	3	142,348	0	73,439	215,787	0.62
1/17 through 12/17	34,613,159	0	0	1	25,837	0	19,250	45,087	0.13
5 YR. TOTAL	150,516,609	4	168,290	22	342,693	99,166	313,883	924,032	0.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.339	12%	0.274			0.61	
Pure Premium Indicated by National Relativity		34%	0.155	37%	0.139			0.29	
Pure Premium Present on Rate Level		58%	0.193	51%	0.186			0.38	
Pure Premium Derived by Formula						0.192	0.179	0.37	

<b>CLASS</b> 4206		<b>PULP MFG-GROUND WOOD PROCESS</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	3,980,227	0	0	0	0	0	1,432	1,432	0.04
1/14 through 12/14	4,497,722	1	61,047	0	0	10,200	5,169	76,416	1.70
1/15 through 12/15	5,558,727	0	0	0	0	0	6,513	6,513	0.12
1/16 through 12/16	6,776,892	0	0	2	17,397	0	41,990	59,387	0.88
1/17 through 12/17	5,838,863	0	0	2	18,622	0	8,682	27,304	0.47
5 YR. TOTAL	26,652,431	1	61,047	4	36,019	10,200	63,786	171,052	0.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.364	8%	0.278			0.64	
Pure Premium Indicated by National Relativity		14%	1.038	15%	0.742			1.78	
Pure Premium Present on Rate Level		80%	0.614	77%	0.466			1.08	
Pure Premium Derived by Formula						0.658	0.492	1.15	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 4207		PULP MFG-CHEMICAL PROCESS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	38,942,950	1	286,084	9	521,126	125,996	220,153	1,153,359	2.96
1/14 through 12/14	44,073,566	0	0	4	96,310	0	27,684	123,994	0.28
1/15 through 12/15	40,650,554	1	192,218	6	128,803	117,288	101,564	539,873	1.33
1/16 through 12/16	37,921,811	2	61,518	3	72,502	9,519	27,788	171,327	0.45
1/17 through 12/17	65,377,160	1	75,507	6	260,835	0	125,292	461,634	0.71
5 YR. TOTAL	226,966,041	5	615,327	28	1,079,576	252,803	502,481	2,450,187	1.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.747	21%	0.333			1.08	
Pure Premium Indicated by National Relativity		26%	0.575	28%	0.475			1.05	
Pure Premium Present on Rate Level		55%	0.717	51%	0.381			1.10	
Pure Premium Derived by Formula		0.686			0.397				1.08

CLASS 4239		PAPER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	117,631,637	10	87,807	18	446,794	77,169	246,415	858,185	0.73
1/14 through 12/14	119,694,710	6	164,548	21	421,405	224,598	306,497	1,117,048	0.93
1/15 through 12/15	120,773,913	9	84,185	13	470,778	92,484	477,637	1,125,084	0.93
1/16 through 12/16	126,829,388	2	134,106	16	1,142,670	74,571	708,206	2,059,553	1.62
1/17 through 12/17	172,400,270	4	103,954	18	339,115	698,754	445,236	1,587,059	0.92
5 YR. TOTAL	657,329,918	31	574,600	86	2,820,762	1,167,576	2,183,991	6,746,929	1.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.517	39%	0.510			1.03	
Pure Premium Indicated by National Relativity		35%	0.606	30%	0.493			1.10	
Pure Premium Present on Rate Level		36%	0.577	31%	0.456			1.03	
Pure Premium Derived by Formula		0.570			0.488				1.06

CLASS 4240		BOX MFG-SET-UP PAPER							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	2,443,209	0	0	4	53,466	0	58,131	111,597	4.57
1/14 through 12/14	3,035,532	0	0	3	60,053	0	49,475	109,528	3.61
1/15 through 12/15	2,753,971	0	0	1	6,462	0	9,481	15,943	0.58
1/16 through 12/16	2,987,210	0	0	2	16,437	0	35,903	52,340	1.75
1/17 through 12/17	2,537,755	0	0	2	14,113	0	18,634	32,747	1.29
5 YR. TOTAL	13,757,677	0	0	12	150,531	0	171,624	322,155	2.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	1.094	8%	1.247			2.34	
Pure Premium Indicated by National Relativity		19%	0.536	20%	0.669			1.21	
Pure Premium Present on Rate Level		76%	0.723	72%	0.889			1.61	
Pure Premium Derived by Formula		0.706			0.874				1.58

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 4243		<b>BOX MFG-FOLDING PAPER-NOC</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	210,977,894	6	164,006	33	373,301	94,391	513,330	1,145,028	0.54	
1/14 through 12/14	213,329,867	4	173,792	38	551,033	50,475	905,664	1,680,964	0.79	
1/15 through 12/15	196,513,902	6	402,037	28	594,952	228,857	488,568	1,714,414	0.87	
1/16 through 12/16	211,365,763	5	320,525	22	296,201	115,357	298,428	1,030,511	0.49	
1/17 through 12/17	201,901,387	3	6,176	26	527,906	37,538	376,443	948,063	0.47	
5 YR. TOTAL	1,034,088,813	24	1,066,536	147	2,343,393	526,618	2,582,433	6,518,980	0.63	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		33%	0.330	47%	0.301	0.63				
Pure Premium Indicated by National Relativity		33%	0.579	26%	0.555	1.13				
Pure Premium Present on Rate Level		34%	0.465	27%	0.416	0.88				
Pure Premium Derived by Formula		0.458			0.398		0.86			

<b>CLASS</b> 4244		<b>CORRUGATED OR FIBER BOARD CONTAINER MFG</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	113,443,491	2	117,477	19	344,832	58,690	498,738	1,019,737	0.90	
1/14 through 12/14	142,102,031	1	108,112	20	509,687	20,680	357,620	996,099	0.70	
1/15 through 12/15	148,589,847	1	14,656	37	981,874	21,826	776,652	1,795,008	1.21	
1/16 through 12/16	170,687,447	2	84,210	26	313,411	171,091	524,113	1,092,825	0.64	
1/17 through 12/17	203,604,900	3	130,814	31	738,036	76,402	714,215	1,659,467	0.82	
5 YR. TOTAL	778,427,716	9	455,269	133	2,887,840	348,689	2,871,338	6,563,136	0.84	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		30%	0.429	44%	0.414	0.84				
Pure Premium Indicated by National Relativity		35%	0.665	28%	0.596	1.26				
Pure Premium Present on Rate Level		35%	0.523	28%	0.472	1.00				
Pure Premium Derived by Formula		0.545			0.481		1.03			

<b>CLASS</b> 4250		<b>PAPER COATING</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	93,872,621	3	53,252	25	489,278	6,595	518,571	1,067,696	1.14	
1/14 through 12/14	97,424,225	1	285,851	16	273,811	122,767	337,997	1,020,426	1.05	
1/15 through 12/15	99,748,628	1	496	11	150,254	7,365	236,065	394,180	0.40	
1/16 through 12/16	89,445,497	1	18,782	17	243,012	13,950	267,824	543,568	0.61	
1/17 through 12/17	101,356,247	1	14,688	14	318,497	25,314	176,454	534,953	0.53	
5 YR. TOTAL	481,847,218	7	373,069	83	1,474,852	175,991	1,536,911	3,560,823	0.74	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		21%	0.384	32%	0.355	0.74				
Pure Premium Indicated by National Relativity		39%	0.424	34%	0.421	0.85				
Pure Premium Present on Rate Level		40%	0.407	34%	0.398	0.81				
Pure Premium Derived by Formula		0.409			0.392		0.80			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 4251		STATIONERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	23,493,818	1	218	6	68,475	2,984	83,931	155,608	0.66
1/14 through 12/14	22,617,181	0	0	5	227,587	0	105,364	332,951	1.47
1/15 through 12/15	25,631,796	1	208,159	5	25,621	154,632	53,693	442,105	1.73
1/16 through 12/16	22,734,165	0	0	13	130,579	0	169,104	299,683	1.32
1/17 through 12/17	19,272,685	1	2,287	4	41,468	2,588	80,176	126,519	0.66
5 YR. TOTAL	113,749,645	3	210,664	33	493,730	160,204	492,268	1,356,866	1.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.619	18%		0.574		1.19	
Pure Premium Indicated by National Relativity		31%	0.640	33%		0.632		1.27	
Pure Premium Present on Rate Level		57%	0.571	49%		0.557		1.13	
Pure Premium Derived by Formula		0.598			0.585			1.18	

CLASS 4263		FIBER GOODS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	18,773,138	0	0	0	0	0	4,938	4,938	0.03
1/14 through 12/14	22,668,651	1	113,372	0	0	29,890	4,774	148,036	0.65
1/15 through 12/15	28,524,737	0	0	3	195,442	0	105,126	300,568	1.05
1/16 through 12/16	34,126,722	0	0	3	25,805	0	34,611	60,416	0.18
1/17 through 12/17	38,924,660	0	0	6	126,314	0	48,841	175,155	0.45
5 YR. TOTAL	143,017,908	1	113,372	12	347,561	29,890	198,290	689,113	0.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.322	22%		0.160		0.48	
Pure Premium Indicated by National Relativity		30%	0.773	32%		0.809		1.58	
Pure Premium Present on Rate Level		57%	0.557	46%		0.647		1.20	
Pure Premium Derived by Formula		0.591			0.592			1.18	

CLASS 4273		BAG MFG. - PLASTIC OR PAPER							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	35,723,835	1	38,273	9	79,886	24,723	97,016	239,898	0.67
1/14 through 12/14	39,642,465	0	0	15	182,764	0	226,189	408,953	1.03
1/15 through 12/15	39,135,191	0	0	15	173,250	0	562,659	735,909	1.88
1/16 through 12/16	39,961,438	2	112,467	15	399,153	104,970	340,584	957,174	2.40
1/17 through 12/17	35,527,580	1	74,619	11	236,134	59,184	164,354	534,291	1.50
5 YR. TOTAL	189,990,509	4	225,359	65	1,071,187	188,877	1,390,802	2,876,225	1.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.682	26%		0.831		1.51	
Pure Premium Indicated by National Relativity		42%	0.581	37%		0.542		1.12	
Pure Premium Present on Rate Level		42%	0.601	37%		0.699		1.30	
Pure Premium Derived by Formula		0.606			0.675			1.28	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 4279		<b>PAPER GOODS MFG NOC</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	126,736,958	5	142,241	26	669,407	181,124	508,604	1,501,376	1.18	
1/14 through 12/14	133,582,573	5	166,903	39	630,513	83,033	890,743	1,771,192	1.33	
1/15 through 12/15	128,291,328	2	130,544	34	835,498	37,646	438,551	1,442,239	1.12	
1/16 through 12/16	139,230,440	3	200,797	30	715,397	170,584	499,536	1,586,314	1.14	
1/17 through 12/17	144,717,745	4	172,999	22	425,777	88,880	421,307	1,108,963	0.77	
<b>5 YR. TOTAL</b>	<b>672,559,044</b>	<b>19</b>	<b>813,484</b>	<b>151</b>	<b>3,276,592</b>	<b>561,267</b>	<b>2,758,741</b>	<b>7,410,084</b>	<b>1.10</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		30%	0.608	43%	0.494	1.10				
Pure Premium Indicated by National Relativity		35%	0.557	28%	0.529	1.09				
Pure Premium Present on Rate Level		35%	0.593	29%	0.544	1.14				
Pure Premium Derived by Formula		0.585			0.518		1.10			

<b>CLASS</b> 4283		<b>BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	1,717,533	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	1,691,153	0	0	1	734	0	2,834	3,568	0.21	
1/15 through 12/15	1,981,537	0	0	2	87,009	0	105,705	192,714	9.73	
1/16 through 12/16	1,964,165	0	0	0	0	0	1,718	1,718	0.09	
1/17 through 12/17	1,877,984	0	0	0	0	0	0	0	0.00	
<b>5 YR. TOTAL</b>	<b>9,232,372</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>87,743</b>	<b>0</b>	<b>110,257</b>	<b>198,000</b>	<b>2.14</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.950	4%	1.194	2.14				
Pure Premium Indicated by National Relativity		21%	0.286	23%	0.229	0.52				
Pure Premium Present on Rate Level		76%	0.361	73%	0.388	0.75				
Pure Premium Derived by Formula		0.363			0.384		0.75			

<b>CLASS</b> 4299		<b>PRINTING</b>								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	284,662,309	11	169,603	52	1,015,269	295,863	1,086,426	2,567,161	0.90	
1/14 through 12/14	290,281,725	5	345,396	40	526,235	246,288	615,074	1,732,993	0.60	
1/15 through 12/15	296,931,796	13	456,686	51	995,937	299,218	924,139	2,675,980	0.90	
1/16 through 12/16	336,557,758	9	363,807	47	738,452	499,689	822,173	2,424,121	0.72	
1/17 through 12/17	344,790,467	5	230,247	44	958,375	256,805	920,946	2,366,373	0.69	
<b>5 YR. TOTAL</b>	<b>1,553,224,055</b>	<b>43</b>	<b>1,565,739</b>	<b>234</b>	<b>4,234,268</b>	<b>1,597,863</b>	<b>4,368,758</b>	<b>11,766,628</b>	<b>0.76</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		38%	0.373	57%	0.384	0.76				
Pure Premium Indicated by National Relativity		31%	0.438	21%	0.451	0.89				
Pure Premium Present on Rate Level		31%	0.406	22%	0.399	0.81				
Pure Premium Derived by Formula		0.403			0.401		0.80			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 4304		NEWSPAPER PUBLISHING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	31,819,853	2	4,386	10	367,383	0	362,456	734,225	2.31
1/14 through 12/14	30,799,126	0	0	9	89,677	0	195,320	284,997	0.93
1/15 through 12/15	23,273,831	0	0	11	103,489	0	136,501	239,990	1.03
1/16 through 12/16	19,062,674	1	233,622	14	179,432	69,552	169,354	651,960	3.42
1/17 through 12/17	18,004,419	1	372,099	6	60,050	185,286	61,851	679,286	3.77
5 YR. TOTAL	122,959,903	4	610,107	50	800,031	254,838	925,482	2,590,458	2.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	1.147	26%	0.960			2.11	
Pure Premium Indicated by National Relativity		42%	1.054	37%	1.059			2.11	
Pure Premium Present on Rate Level		42%	0.943	37%	1.086			2.03	
Pure Premium Derived by Formula		1.022		1.043				2.07	

CLASS 4307		BOOKBINDING							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	3,356,260	0	0	0	0	0	2,360	2,360	0.07
1/14 through 12/14	3,611,879	0	0	1	7,022	0	12,200	19,222	0.53
1/15 through 12/15	3,706,968	0	0	0	0	0	3,426	3,426	0.09
1/16 through 12/16	4,049,222	0	0	1	1,142	0	19,234	20,376	0.50
1/17 through 12/17	3,568,378	0	0	0	0	0	8,717	8,717	0.24
5 YR. TOTAL	18,292,707	0	0	2	8,164	0	45,937	54,101	0.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.045	7%	0.251			0.30	
Pure Premium Indicated by National Relativity		24%	0.449	26%	0.417			0.87	
Pure Premium Present on Rate Level		72%	0.384	67%	0.460			0.84	
Pure Premium Derived by Formula		0.386		0.434				0.82	

CLASS 4351		PHOTOENGRAVING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	2,524,183	0	0	1	643	0	4,691	5,334	0.21
1/14 through 12/14	2,271,121	1	220,544	0	0	58,987	1,308	280,839	12.37
1/15 through 12/15	2,305,148	0	0	1	3,772	0	12,057	15,829	0.69
1/16 through 12/16	2,469,435	0	0	0	0	0	1,965	1,965	0.08
1/17 through 12/17	2,337,058	0	0	0	0	0	4,271	4,271	0.18
5 YR. TOTAL	11,906,945	1	220,544	2	4,415	58,987	24,292	308,238	2.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	1.889	4%	0.699			2.59	
Pure Premium Indicated by National Relativity		10%	0.198	11%	0.194			0.39	
Pure Premium Present on Rate Level		86%	0.473	85%	0.246			0.72	
Pure Premium Derived by Formula		0.502		0.258				0.76	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 4352		<b>ENGRAVING</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,489,714	0	0	1	2,048	0	13,201	15,249	0.28
1/14 through 12/14	5,026,648	0	0	1	6,973	0	7,139	14,112	0.28
1/15 through 12/15	5,319,357	0	0	1	7,428	0	7,488	14,916	0.28
1/16 through 12/16	5,560,283	0	0	2	24,126	0	21,796	45,922	0.83
1/17 through 12/17	5,918,917	0	0	1	31,511	0	17,936	49,447	0.84
5 YR. TOTAL	27,314,919	0	0	6	72,086	0	67,560	139,646	0.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.264	7%	0.247	0.51			
Pure Premium Indicated by National Relativity		16%	0.429	17%	0.423	0.85			
Pure Premium Present on Rate Level		79%	0.337	76%	0.375	0.71			
Pure Premium Derived by Formula		0.348			0.374		0.72		

<b>CLASS</b> 4361		<b>PHOTOGRAPHER-ALL EMPLOYEES &amp; CLERICAL, SALESPERSONS, DRIVERS</b>							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	60,254,136	1	92,902	9	54,400	138,823	75,725	361,850	0.60
1/14 through 12/14	60,597,025	2	167,171	5	56,279	96,387	105,219	425,056	0.70
1/15 through 12/15	61,107,033	2	52,288	6	26,109	390,608	36,903	505,908	0.83
1/16 through 12/16	59,140,889	0	0	5	109,678	0	91,611	201,289	0.34
1/17 through 12/17	59,607,191	1	64,662	3	32,337	39,549	27,422	163,970	0.28
5 YR. TOTAL	300,706,274	6	377,023	28	278,803	665,367	336,880	1,658,073	0.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.218	20%	0.333	0.55			
Pure Premium Indicated by National Relativity		41%	0.165	40%	0.204	0.37			
Pure Premium Present on Rate Level		47%	0.203	40%	0.250	0.45			
Pure Premium Derived by Formula		0.189			0.248		0.44		

<b>CLASS</b> 4410		<b>RUBBER GOODS MFG NOC</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	160,741,509	10	662,051	52	747,367	386,629	980,079	2,776,126	1.73
1/14 through 12/14	167,676,416	11	789,873	50	994,767	647,771	1,025,812	3,458,223	2.06
1/15 through 12/15	155,243,598	5	120,713	39	983,789	147,307	841,326	2,093,135	1.35
1/16 through 12/16	154,667,982	2	47,586	37	745,721	81,546	947,165	1,822,018	1.18
1/17 through 12/17	153,459,082	1	225,040	32	510,267	63,333	580,886	1,379,526	0.90
5 YR. TOTAL	791,788,587	29	1,845,263	210	3,981,911	1,326,586	4,375,268	11,529,028	1.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.736	54%	0.720	1.46			
Pure Premium Indicated by National Relativity		32%	0.682	23%	0.658	1.34			
Pure Premium Present on Rate Level		32%	0.736	23%	0.715	1.45			
Pure Premium Derived by Formula		0.719			0.705		1.42		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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<b>CLASS</b> 4420		<b>RUBBER TIRE MFG</b>								
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	294,334,285	18	1,580,260	118	4,024,164	791,126	3,189,827	9,585,377	3.26	
1/14 through 12/14	287,038,798	17	1,653,923	90	2,993,104	1,278,043	2,596,866	8,521,936	2.97	
1/15 through 12/15	299,746,179	17	1,423,936	85	2,647,331	920,738	2,247,074	7,239,079	2.42	
1/16 through 12/16	291,560,952	16	940,888	65	2,138,492	748,889	1,838,509	5,666,778	1.94	
1/17 through 12/17	302,251,405	6	700,034	76	2,858,828	367,347	1,923,212	5,849,421	1.94	
5 YR. TOTAL	1,474,931,619	74	6,299,041	434	14,661,919	4,106,143	11,795,488	36,862,591	2.50	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		72%	1.421	96%	1.078	2.50				
Pure Premium Indicated by National Relativity		14%	0.920	2%	0.625	1.55				
Pure Premium Present on Rate Level		14%	1.555	2%	1.202	2.76				
Pure Premium Derived by Formula		1.370			1.071		2.44			

<b>CLASS</b> 4431		<b>MAGNETIC AND OPTICAL RECORDING MEDIA MFG.</b>								
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	18,460,886	0	0	4	140,598	0	150,219	290,817	1.58	
1/14 through 12/14	12,761,680	1	14,200	1	178	4,184	9,038	27,600	0.22	
1/15 through 12/15	9,877,818	0	0	0	0	0	1,447	1,447	0.02	
1/16 through 12/16	6,560,716	0	0	1	142,142	0	48,077	190,219	2.90	
1/17 through 12/17	5,952,400	0	0	0	0	0	718	718	0.01	
5 YR. TOTAL	53,613,500	1	14,200	6	282,918	4,184	209,499	510,801	0.95	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		6%	0.554	10%	0.399	0.95				
Pure Premium Indicated by National Relativity		15%	0.397	16%	0.312	0.71				
Pure Premium Present on Rate Level		79%	0.294	74%	0.351	0.65				
Pure Premium Derived by Formula		0.325			0.350		0.68			

<b>CLASS</b> 4432		<b>PEN MFG</b>								
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	4,312,676	0	0	0	0	0	2,351	2,351	0.06	
1/14 through 12/14	5,380,215	0	0	0	0	0	800	800	0.02	
1/15 through 12/15	5,753,197	0	0	0	0	0	1,276	1,276	0.02	
1/16 through 12/16	7,672,981	0	0	2	31,050	0	29,382	60,432	0.79	
1/17 through 12/17	7,419,175	0	0	1	21,756	0	16,900	38,656	0.52	
5 YR. TOTAL	30,538,244	0	0	3	52,806	0	50,709	103,515	0.34	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.173	6%	0.166	0.34				
Pure Premium Indicated by National Relativity		12%	0.196	13%	0.249	0.45				
Pure Premium Present on Rate Level		85%	0.177	81%	0.259	0.44				
Pure Premium Derived by Formula		0.179			0.252		0.43			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 4452		PLASTICS MFG: FABRICATED PRODUCTS NOC								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	108,391,413	3	52,661	33	567,160	139,660	776,366	1,535,847	1.42	
1/14 through 12/14	122,181,760	3	50,058	21	202,377	58,375	240,431	551,241	0.45	
1/15 through 12/15	165,864,950	2	172,446	26	666,752	59,293	1,012,350	1,910,841	1.15	
1/16 through 12/16	174,328,831	3	62,848	26	424,596	114,075	503,357	1,104,876	0.63	
1/17 through 12/17	167,440,340	4	151,463	30	600,251	93,811	559,564	1,405,089	0.84	
5 YR. TOTAL	738,207,294	15	489,476	136	2,461,136	465,214	3,092,068	6,507,894	0.88	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		30%	0.400	46%	0.482	0.88				
Pure Premium Indicated by National Relativity		35%	0.613	27%	0.610	1.22				
Pure Premium Present on Rate Level		35%	0.522	27%	0.558	1.08				
Pure Premium Derived by Formula		0.517			0.537		1.05			

CLASS 4459		PLASTICS MFG: SHEETS, RODS, OR TUBES								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	168,678,847	9	506,473	42	562,719	238,411	726,198	2,033,801	1.21	
1/14 through 12/14	167,146,392	6	290,485	46	697,338	278,591	552,441	1,818,855	1.09	
1/15 through 12/15	166,301,802	11	649,192	54	1,066,289	245,798	1,411,842	3,373,121	2.03	
1/16 through 12/16	173,756,535	4	147,821	51	691,998	145,187	628,980	1,613,986	0.93	
1/17 through 12/17	190,725,370	5	247,032	42	672,138	620,570	726,416	2,266,156	1.19	
5 YR. TOTAL	866,608,946	35	1,841,003	235	3,690,482	1,528,557	4,045,877	11,105,919	1.28	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		35%	0.638	51%	0.643	1.28				
Pure Premium Indicated by National Relativity		32%	0.610	24%	0.586	1.20				
Pure Premium Present on Rate Level		33%	0.612	25%	0.582	1.19				
Pure Premium Derived by Formula		0.620			0.614		1.23			

CLASS 4470		CABLE MFG-INSULATED ELECTRICAL								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	146,220,946	2	45,248	20	641,621	9,790	459,201	1,155,860	0.79	
1/14 through 12/14	136,901,017	3	580,927	21	865,174	163,735	556,329	2,166,165	1.58	
1/15 through 12/15	141,560,466	4	189,138	17	290,709	174,551	390,222	1,044,620	0.74	
1/16 through 12/16	148,287,364	3	115,636	12	372,777	116,922	451,681	1,057,016	0.71	
1/17 through 12/17	158,576,401	3	792,149	14	594,877	253,040	339,871	1,979,937	1.25	
5 YR. TOTAL	731,546,194	15	1,723,098	84	2,765,158	718,038	2,197,304	7,403,598	1.01	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		30%	0.614	41%	0.399	1.01				
Pure Premium Indicated by National Relativity		35%	0.574	29%	0.434	1.01				
Pure Premium Present on Rate Level		35%	0.536	30%	0.440	0.98				
Pure Premium Derived by Formula		0.573			0.421		0.99			

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 4484		<b>PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	524,737,072	32	1,265,897	126	1,270,157	634,619	1,814,289	4,984,962	0.95	
1/14 through 12/14	541,239,402	36	1,405,436	150	2,376,891	1,665,966	2,880,865	8,329,158	1.54	
1/15 through 12/15	589,617,464	24	1,380,357	131	2,374,914	1,123,348	2,488,493	7,367,112	1.25	
1/16 through 12/16	622,297,658	22	1,402,542	132	2,255,875	1,067,618	2,239,908	6,965,943	1.12	
1/17 through 12/17	644,442,364	16	685,174	118	2,041,669	515,353	1,920,382	5,162,578	0.80	
5 YR. TOTAL	2,922,333,960	130	6,139,406	657	10,319,506	5,006,904	11,343,937	32,809,753	1.12	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		61%	0.563	93%	0.560	1.12				
Pure Premium Indicated by National Relativity		19%	0.596	3%	0.614	1.21				
Pure Premium Present on Rate Level		20%	0.564	4%	0.574	1.14				
Pure Premium Derived by Formula		0.569			0.562		1.13			

<b>CLASS</b> 4493		<b>FABRIC COATING OR IMPREGNATING NOC</b>								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	8,763,789	1	13,637	2	129,268	32,356	15,026	190,287	2.17	
1/14 through 12/14	9,844,196	1	19,186	4	24,575	23,132	37,935	104,828	1.07	
1/15 through 12/15	11,618,346	2	9,771	0	0	19,264	9,858	38,893	0.34	
1/16 through 12/16	15,446,045	1	18,274	1	74,177	15,411	35,243	143,105	0.93	
1/17 through 12/17	15,342,773	0	0	4	125,102	0	123,770	248,872	1.62	
5 YR. TOTAL	61,015,149	5	60,868	11	353,122	90,163	221,832	725,985	1.19	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	0.679	13%	0.511	1.19				
Pure Premium Indicated by National Relativity		28%	0.647	30%	0.539	1.19				
Pure Premium Present on Rate Level		63%	0.578	57%	0.521	1.10				
Pure Premium Derived by Formula		0.606			0.525		1.13			

<b>CLASS</b> 4511		<b>ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDE EMPLOYEES, COLLECTORS OF SAMPLES, &amp; DRIVERS</b>								
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	528,103,223	6	96,889	20	206,985	428,464	241,201	973,539	0.19	
1/14 through 12/14	564,415,130	6	473,126	16	128,399	201,615	338,834	1,141,974	0.20	
1/15 through 12/15	757,183,153	7	201,338	27	604,069	126,345	653,420	1,585,172	0.21	
1/16 through 12/16	695,389,129	3	302,197	21	407,899	201,712	526,957	1,438,765	0.21	
1/17 through 12/17	726,723,946	7	515,022	21	332,658	482,424	564,068	1,894,172	0.26	
5 YR. TOTAL	3,271,814,581	29	1,588,572	105	1,680,010	1,440,560	2,324,480	7,033,622	0.22	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		31%	0.100	46%	0.115	0.22				
Pure Premium Indicated by National Relativity		34%	0.145	27%	0.140	0.29				
Pure Premium Present on Rate Level		35%	0.131	27%	0.125	0.26				
Pure Premium Derived by Formula		0.126			0.124		0.25			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 4557		<b>INK MFG</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	66,388,840	4	78,800	7	210,124	79,040	169,935	537,899	0.81
1/14 through 12/14	69,448,244	3	125,068	13	48,193	34,478	166,809	374,548	0.54
1/15 through 12/15	71,598,572	5	119,098	12	379,649	135,189	527,484	1,161,420	1.62
1/16 through 12/16	70,308,207	2	491,621	15	432,143	309,801	359,307	1,592,872	2.27
1/17 through 12/17	112,337,402	0	0	8	114,884	0	183,755	298,639	0.27
5 YR. TOTAL	390,081,265	14	814,587	55	1,184,993	558,508	1,407,290	3,965,378	1.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.513	33%	0.504	1.02			
Pure Premium Indicated by National Relativity		39%	0.533	33%	0.463	1.00			
Pure Premium Present on Rate Level		40%	0.505	34%	0.537	1.04			
Pure Premium Derived by Formula		0.518			0.502			1.02	

<b>CLASS</b> 4558		<b>PAINT MFG</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	46,806,275	0	0	4	81,631	0	51,077	132,708	0.28
1/14 through 12/14	59,809,638	4	59,607	6	94,369	151,267	101,694	406,937	0.68
1/15 through 12/15	55,158,020	3	111,768	6	80,815	159,322	79,539	431,444	0.78
1/16 through 12/16	60,155,292	2	148,901	11	657,876	140,161	256,532	1,203,470	2.00
1/17 through 12/17	56,967,992	3	134,144	11	91,112	67,576	156,076	448,908	0.79
5 YR. TOTAL	278,897,217	12	454,420	38	1,005,803	518,326	644,918	2,623,467	0.94
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.524	23%	0.417	0.94			
Pure Premium Indicated by National Relativity		42%	0.486	38%	0.420	0.91			
Pure Premium Present on Rate Level		42%	0.389	39%	0.378	0.77			
Pure Premium Derived by Formula		0.451			0.403			0.85	

<b>CLASS</b> 4568		<b>SALT BORAX OR POTASH PRODUCING OR REFINING &amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,527,396	0	0	0	0	0	2,006	2,006	0.13
1/14 through 12/14	2,194,545	0	0	0	0	0	2,929	2,929	0.13
1/15 through 12/15	2,059,114	0	0	1	6,153	0	5,386	11,539	0.56
1/16 through 12/16	1,669,409	0	0	1	4,617	0	5,430	10,047	0.60
1/17 through 12/17	1,495,515	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,945,979	0	0	2	10,770	0	15,751	26,521	0.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.120	5%	0.176	0.30			
Pure Premium Indicated by National Relativity		19%	0.380	20%	0.413	0.79			
Pure Premium Present on Rate Level		78%	0.452	75%	0.449	0.90			
Pure Premium Derived by Formula		0.428			0.428			0.86	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 4581		PHOSPHATE WORKS & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	60,966,398	1	43,287	9	116,436	8,302	115,187	283,212	0.47
1/14 through 12/14	58,629,385	3	73,326	4	244,816	59,944	129,165	507,251	0.87
1/15 through 12/15	61,176,742	0	0	3	55,773	0	62,166	117,939	0.19
1/16 through 12/16	61,739,462	0	0	6	308,804	0	428,854	737,658	1.20
1/17 through 12/17	63,334,263	2	160,850	2	11,878	311,520	16,260	500,508	0.79
5 YR. TOTAL	305,846,250	6	277,463	24	737,707	379,766	751,632	2,146,568	0.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.332	20%	0.370			0.70	
Pure Premium Indicated by National Relativity		17%	0.163	18%	0.273			0.44	
Pure Premium Present on Rate Level		72%	0.189	62%	0.257			0.45	
Pure Premium Derived by Formula		0.200		0.282				0.48	

CLASS 4583		FERTILIZER MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	14,594,280	2	57,488	4	78,794	88,127	274,772	499,181	3.42
1/14 through 12/14	15,438,564	1	5,276	7	24,049	5,300	48,006	82,631	0.54
1/15 through 12/15	15,679,292	1	2,688	7	268,331	786	210,287	482,092	3.08
1/16 through 12/16	14,694,194	2	171,343	10	174,552	72,372	195,449	613,716	4.18
1/17 through 12/17	15,688,856	2	87,142	3	103,995	687,315	176,436	1,054,888	6.72
5 YR. TOTAL	76,095,186	8	323,937	31	649,721	853,900	904,950	2,732,508	3.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.280	22%	2.311			3.59	
Pure Premium Indicated by National Relativity		42%	0.809	39%	0.797			1.61	
Pure Premium Present on Rate Level		45%	1.016	39%	1.270			2.29	
Pure Premium Derived by Formula		0.963		1.315				2.28	

CLASS 4611		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING-NO MFG OF INGREDIENTS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	732,187,122	13	359,272	46	695,695	305,865	606,572	1,967,404	0.27
1/14 through 12/14	736,676,418	9	191,107	48	913,206	260,836	820,329	2,185,478	0.30
1/15 through 12/15	620,042,131	9	587,799	56	1,085,989	399,558	731,204	2,804,550	0.45
1/16 through 12/16	594,545,080	9	361,862	47	1,075,563	244,225	1,191,637	2,873,287	0.48
1/17 through 12/17	605,457,387	7	569,407	50	624,057	424,824	651,459	2,269,747	0.38
5 YR. TOTAL	3,288,908,138	47	2,069,447	247	4,394,510	1,635,308	4,001,201	12,100,466	0.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	0.197	54%	0.171			0.37	
Pure Premium Indicated by National Relativity		32%	0.210	23%	0.238			0.45	
Pure Premium Present on Rate Level		32%	0.177	23%	0.173			0.35	
Pure Premium Derived by Formula		0.195		0.187				0.38	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 4635		OXYGEN OR HYDROGEN MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	48,826,939	3	292,698	7	401,544	156,282	253,292	1,103,816	2.26
1/14 through 12/14	49,371,251	2	341,968	9	126,049	126,609	245,499	840,125	1.70
1/15 through 12/15	43,341,001	2	79,372	7	618,471	36,065	511,596	1,245,504	2.87
1/16 through 12/16	57,559,347	2	113,181	8	437,785	102,660	350,879	1,004,505	1.75
1/17 through 12/17	55,700,069	0	0	10	484,227	0	324,825	809,052	1.45
5 YR. TOTAL	254,798,607	9	827,219	41	2,068,076	421,616	1,686,091	5,003,002	1.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	1.136	30%	0.827	1.96			
Pure Premium Indicated by National Relativity		39%	0.768	35%	0.638	1.41			
Pure Premium Present on Rate Level		39%	0.819	35%	0.679	1.50			
Pure Premium Derived by Formula		0.869			0.709			1.58	

CLASS 4653		GLUE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	8,017,722	0	0	6	69,877	0	45,912	115,789	1.45
1/14 through 12/14	10,560,007	0	0	4	17,838	0	31,806	49,644	0.47
1/15 through 12/15	10,617,151	0	0	1	9,885	0	25,801	35,686	0.34
1/16 through 12/16	15,457,364	1	242,959	1	1,663	14,240	10,689	269,551	1.74
1/17 through 12/17	17,624,955	2	118,964	6	32,279	70,474	34,267	255,984	1.45
5 YR. TOTAL	62,277,199	3	361,923	18	131,542	84,714	148,475	726,654	1.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.792	11%	0.374	1.17			
Pure Premium Indicated by National Relativity		17%	0.518	19%	0.404	0.92			
Pure Premium Present on Rate Level		75%	0.433	70%	0.401	0.83			
Pure Premium Derived by Formula		0.476			0.399			0.88	

CLASS 4665		RENDERING WORKS NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	29,202,129	6	273,193	11	389,111	493,202	337,717	1,493,223	5.11
1/14 through 12/14	36,431,909	3	154,772	10	97,078	122,342	139,176	513,368	1.41
1/15 through 12/15	36,801,465	4	161,530	7	115,957	140,980	94,152	512,619	1.39
1/16 through 12/16	35,858,083	1	32,343	14	977,526	49,972	426,218	1,486,059	4.14
1/17 through 12/17	36,828,907	3	217,522	12	304,880	143,524	374,354	1,040,280	2.82
5 YR. TOTAL	175,122,493	17	839,360	54	1,884,552	950,020	1,371,617	5,045,549	2.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.555	36%	1.326	2.88			
Pure Premium Indicated by National Relativity		37%	1.815	32%	1.569	3.38			
Pure Premium Present on Rate Level		38%	1.563	32%	1.403	2.97			
Pure Premium Derived by Formula		1.654			1.428			3.08	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 4683		<b>OIL MFG-VEGETABLE-NOC</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	984,641	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,163,508	0	0	0	0	0	394	394	0.03
1/15 through 12/15	1,369,931	0	0	0	0	0	550	550	0.04
1/16 through 12/16	1,048,949	0	0	0	0	0	0	0	0.00
1/17 through 12/17	5,134,765	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,701,794	0	0	0	0	0	944	944	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	6%	0.010	0.01			
Pure Premium Indicated by National Relativity		22%	0.956	24%	0.937	1.89			
Pure Premium Present on Rate Level		74%	0.896	70%	0.658	1.55			
Pure Premium Derived by Formula		0.873			0.686		1.56		

<b>CLASS</b> 4686		<b>OIL MFG - VEGETABLE - SOLVENT EXTRACTION PROCESS</b>							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	11,392,951	0	0	0	0	0	4,229	4,229	0.04
1/14 through 12/14	9,527,038	0	0	1	14,722	0	5,592	20,314	0.21
1/15 through 12/15	9,379,382	0	0	0	0	0	0	0	0.00
1/16 through 12/16	10,664,396	0	0	0	0	0	4,510	4,510	0.04
1/17 through 12/17	11,696,787	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	52,660,554	0	0	1	14,722	0	14,331	29,053	0.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.028	11%	0.027	0.06			
Pure Premium Indicated by National Relativity		18%	0.437	20%	0.556	0.99			
Pure Premium Present on Rate Level		74%	0.493	69%	0.436	0.93			
Pure Premium Derived by Formula		0.446			0.415		0.86		

<b>CLASS</b> 4692		<b>DENTAL LABORATORY</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	31,874,663	0	0	5	58,234	0	63,508	121,742	0.38
1/14 through 12/14	28,703,122	0	0	2	2,969	0	9,658	12,627	0.04
1/15 through 12/15	36,068,695	0	0	6	78,218	0	69,160	147,378	0.41
1/16 through 12/16	34,641,532	0	0	5	92,579	0	107,101	199,680	0.58
1/17 through 12/17	35,395,627	1	9,275	3	60,599	10,634	49,373	129,881	0.37
5 YR. TOTAL	166,683,639	1	9,275	21	292,599	10,634	298,800	611,308	0.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.181	11%	0.186	0.37			
Pure Premium Indicated by National Relativity		25%	0.185	27%	0.142	0.33			
Pure Premium Present on Rate Level		66%	0.194	62%	0.147	0.34			
Pure Premium Derived by Formula		0.191			0.150		0.34		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 4693		PHARMACEUTICAL OR SURGICAL GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	95,323,835	2	241,214	7	132,389	173,862	233,254	780,719	0.82
1/14 through 12/14	90,433,406	0	0	13	105,620	0	161,856	267,476	0.30
1/15 through 12/15	83,666,486	0	0	8	111,535	0	93,692	205,227	0.25
1/16 through 12/16	96,719,646	1	8,728	7	44,065	0	79,284	132,077	0.14
1/17 through 12/17	102,003,083	1	9,794	9	130,005	13,711	116,265	269,775	0.26
5 YR. TOTAL	468,146,456	4	259,736	44	523,614	187,573	684,351	1,655,274	0.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.167	24%	0.186	0.35			
Pure Premium Indicated by National Relativity		42%	0.211	38%	0.224	0.44			
Pure Premium Present on Rate Level		43%	0.203	38%	0.243	0.45			
Pure Premium Derived by Formula		0.201			0.222			0.42	

CLASS 4703		CORN PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	6,861,783	0	0	0	0	0	0	0	0.00
1/14 through 12/14	6,999,792	0	0	0	0	0	144	144	0.00
1/15 through 12/15	7,115,437	0	0	0	0	0	1,106	1,106	0.02
1/16 through 12/16	7,349,182	1	17,251	1	2,725	16,183	10,550	46,709	0.64
1/17 through 12/17	7,376,830	0	0	1	7,589	0	3,864	11,453	0.16
5 YR. TOTAL	35,703,024	1	17,251	2	10,314	16,183	15,664	59,412	0.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.077	8%	0.089	0.17			
Pure Premium Indicated by National Relativity		27%	0.451	29%	0.356	0.81			
Pure Premium Present on Rate Level		67%	0.388	63%	0.323	0.71			
Pure Premium Derived by Formula		0.386			0.314			0.70	

CLASS 4717		BUTTER SUBSTITUTE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		14%	0.585	15%	0.523	1.11			
Pure Premium Present on Rate Level		86%	0.447	85%	0.473	0.92			
Pure Premium Derived by Formula		0.466			0.481			0.95	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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<b>CLASS</b> 4720		<b>SOAP OR SYNTHETIC DETERGENT MFG</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	40,631,484	1	4,208	2	12,581	0	16,659	33,448	0.08
1/14 through 12/14	38,726,441	1	57,697	4	66,657	38,014	62,772	225,140	0.58
1/15 through 12/15	41,007,425	0	0	0	0	0	5,600	5,600	0.01
1/16 through 12/16	43,498,562	2	13,583	4	94,783	5,479	38,359	152,204	0.35
1/17 through 12/17	43,417,431	1	25,559	3	37,209	37,242	42,535	142,545	0.33
5 YR. TOTAL	207,281,343	5	101,047	13	211,230	80,735	165,925	558,937	0.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.151	20%		0.119		0.27	
Pure Premium Indicated by National Relativity		38%	0.497	40%		0.505		1.00	
Pure Premium Present on Rate Level		48%	0.439	40%		0.385		0.82	
Pure Premium Derived by Formula						0.380		0.80	

<b>CLASS</b> 4740		<b>OIL REFINING-PETROLEUM-&amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	9,650,315	0	0	0	0	0	243	243	0.00
1/14 through 12/14	13,083,973	0	0	2	5,322	0	12,933	18,255	0.14
1/15 through 12/15	9,966,663	0	0	1	47,057	0	0	47,057	0.47
1/16 through 12/16	11,033,673	1	137,960	3	82,232	35,865	43,454	299,511	2.72
1/17 through 12/17	10,317,163	0	0	3	25,107	0	58,561	83,668	0.81
5 YR. TOTAL	54,051,787	1	137,960	9	159,718	35,865	115,191	448,734	0.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.551	11%		0.279		0.83	
Pure Premium Indicated by National Relativity		44%	0.203	44%		0.163		0.37	
Pure Premium Present on Rate Level		49%	0.413	45%		0.412		0.83	
Pure Premium Derived by Formula						0.288		0.62	

<b>CLASS</b> 4741		<b>ASPHALT OR TAR DISTILLING OR REFINING &amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	15,162,003	1	105,833	1	7,336	34,478	20,629	168,276	1.11
1/14 through 12/14	13,564,569	0	0	1	218,573	0	66,165	284,738	2.10
1/15 through 12/15	16,063,580	0	0	3	129,192	0	83,190	212,382	1.32
1/16 through 12/16	17,018,435	0	0	0	0	0	0	0	0.00
1/17 through 12/17	17,184,169	0	0	1	61,667	0	57,976	119,643	0.70
5 YR. TOTAL	78,992,756	1	105,833	6	416,768	34,478	227,960	785,039	0.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.662	15%		0.332		0.99	
Pure Premium Indicated by National Relativity		21%	0.603	22%		0.625		1.23	
Pure Premium Present on Rate Level		68%	0.685	63%		0.528		1.21	
Pure Premium Derived by Formula						0.520		1.19	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 4751		SYNTHETIC RUBBER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	27,333,510	1	69,322	3	23,393	0	34,864	127,579	0.47
1/14 through 12/14	28,932,748	2	30,836	8	73,562	44,132	76,425	224,955	0.78
1/15 through 12/15	23,114,938	1	51,641	13	156,652	55,723	221,336	485,352	2.10
1/16 through 12/16	26,321,759	0	0	7	100,795	0	197,830	298,625	1.14
1/17 through 12/17	32,019,992	2	47,130	13	155,731	46,769	219,995	469,625	1.47
5 YR. TOTAL	137,722,947	6	198,929	44	510,133	146,624	750,450	1,606,136	1.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.515	18%	0.651			1.17	
Pure Premium Indicated by National Relativity		20%	0.670	22%	0.666			1.34	
Pure Premium Present on Rate Level		69%	0.406	60%	0.437			0.84	
Pure Premium Derived by Formula		0.471			0.526		1.00		

CLASS 4771		EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,033,922	0	0	0	0	0	0	0	0.00
1/14 through 12/14	2,204,255	0	0	0	0	0	297	297	0.01
1/15 through 12/15	1,872,582	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,448,870	0	0	0	0	0	508	508	0.04
1/17 through 12/17	372,040	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,931,669	0	0	0	0	0	805	805	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	5%	0.012			0.01	
Pure Premium Indicated by National Relativity		35%	0.678	37%	0.568			1.25	
Pure Premium Present on Rate Level		62%	0.569	58%	0.569			1.14	
Pure Premium Derived by Formula		0.590			0.541		1.13		

CLASS 4777		EXPLOSIVES DISTRIBUTORS & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	742,821	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,113,777	0	0	1	8,904	0	24,674	33,578	3.01
1/15 through 12/15	1,231,086	0	0	1	89	0	5,800	5,889	0.48
1/16 through 12/16	768,155	0	0	0	0	0	1,057	1,057	0.14
1/17 through 12/17	725,257	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,581,096	0	0	2	8,993	0	31,531	40,524	0.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.196	4%	0.688			0.88	
Pure Premium Indicated by National Relativity		13%	0.512	14%	0.773			1.29	
Pure Premium Present on Rate Level		84%	0.658	82%	0.783			1.44	
Pure Premium Derived by Formula		0.625			0.778		1.40		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS 4825</b>		<b>DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG &amp; INCLUDES MFG OF INGREDIENTS</b>								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	420,630,179	9	761,522	24	737,062	438,050	649,343	2,585,977	0.62	
1/14 through 12/14	454,061,386	11	1,020,589	28	562,804	550,569	661,980	2,795,942	0.62	
1/15 through 12/15	439,608,108	6	88,561	22	1,035,822	78,941	706,426	1,909,750	0.44	
1/16 through 12/16	552,557,452	6	388,624	20	562,002	228,369	562,959	1,741,954	0.32	
1/17 through 12/17	646,250,165	3	227,993	21	720,620	80,650	659,985	1,689,248	0.26	
<b>5 YR. TOTAL</b>	<b>2,513,107,290</b>	<b>35</b>	<b>2,487,289</b>	<b>115</b>	<b>3,618,310</b>	<b>1,376,579</b>	<b>3,240,693</b>	<b>10,722,871</b>	<b>0.43</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		36%	0.243	52%	0.184	0.43				
Pure Premium Indicated by National Relativity		32%	0.160	24%	0.160	0.32				
Pure Premium Present on Rate Level		32%	0.229	24%	0.207	0.44				
Pure Premium Derived by Formula		0.212			0.184		0.40			

<b>CLASS 4828</b>		<b>CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS &amp; DRIVERS</b>								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	93,389,073	3	237,152	16	552,592	139,209	374,618	1,303,571	1.40	
1/14 through 12/14	122,915,267	5	275,478	23	442,678	138,617	624,602	1,481,375	1.21	
1/15 through 12/15	135,274,952	3	274,426	14	186,277	324,143	251,834	1,036,680	0.77	
1/16 through 12/16	163,397,679	8	205,960	13	415,309	220,925	435,256	1,277,450	0.78	
1/17 through 12/17	160,237,341	5	1,701,722	6	86,647	411,983	125,360	2,325,712	1.45	
<b>5 YR. TOTAL</b>	<b>675,214,312</b>	<b>24</b>	<b>2,694,738</b>	<b>72</b>	<b>1,683,503</b>	<b>1,234,877</b>	<b>1,811,670</b>	<b>7,424,788</b>	<b>1.10</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		25%	0.648	39%	0.451	1.10				
Pure Premium Indicated by National Relativity		37%	0.391	30%	0.399	0.79				
Pure Premium Present on Rate Level		38%	0.418	31%	0.426	0.84				
Pure Premium Derived by Formula		0.466			0.428		0.89			

<b>CLASS 4829</b>		<b>CHEMICAL MANUFACTURING NOC-ALL OPERATIONS &amp; DRIVERS</b>								
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	221,002,575	5	211,874	19	533,616	199,672	466,229	1,411,391	0.64	
1/14 through 12/14	242,231,518	4	379,743	19	672,559	671,775	473,067	2,197,144	0.91	
1/15 through 12/15	178,832,786	5	372,685	14	680,131	246,664	616,011	1,915,491	1.07	
1/16 through 12/16	180,864,488	4	96,249	17	619,231	86,649	413,349	1,215,478	0.67	
1/17 through 12/17	201,572,504	2	336,892	11	206,957	217,528	383,832	1,145,209	0.57	
<b>5 YR. TOTAL</b>	<b>1,024,503,871</b>	<b>20</b>	<b>1,397,443</b>	<b>80</b>	<b>2,712,494</b>	<b>1,422,288</b>	<b>2,352,488</b>	<b>7,884,713</b>	<b>0.77</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		26%	0.401	40%	0.368	0.77				
Pure Premium Indicated by National Relativity		37%	0.285	30%	0.236	0.52				
Pure Premium Present on Rate Level		37%	0.291	30%	0.306	0.60				
Pure Premium Derived by Formula		0.317			0.310		0.63			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 4902		SPORTING GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,733,694	0	0	0	0	0	586	586	0.01
1/14 through 12/14	6,864,976	1	64,119	0	0	42,826	1,509	108,454	1.58
1/15 through 12/15	7,307,555	0	0	1	15,266	0	2,577	17,843	0.24
1/16 through 12/16	8,775,032	0	0	1	21,580	0	5,263	26,843	0.31
1/17 through 12/17	8,354,043	0	0	1	1,445	0	5,349	6,794	0.08
5 YR. TOTAL	37,035,300	1	64,119	3	38,291	42,826	15,284	160,520	0.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.277	10%	0.157	0.43			
Pure Premium Indicated by National Relativity		39%	0.519	42%	0.599	1.12			
Pure Premium Present on Rate Level		54%	0.543	48%	0.557	1.10			
Pure Premium Derived by Formula		0.515			0.535			1.05	

CLASS 4923		PHOTOGRAPHIC SUPPLIES MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	2,001,371	1	7,871	0	0	2,391	0	10,262	0.51
1/14 through 12/14	2,920,511	0	0	0	0	0	0	0	0.00
1/15 through 12/15	3,248,917	0	0	0	0	0	0	0	0.00
1/16 through 12/16	4,347,966	0	0	0	0	0	263	263	0.01
1/17 through 12/17	6,340,015	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	18,858,780	1	7,871	0	0	2,391	263	10,525	0.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.042	5%	0.014	0.06			
Pure Premium Indicated by National Relativity		19%	0.233	20%	0.280	0.51			
Pure Premium Present on Rate Level		78%	0.207	75%	0.210	0.42			
Pure Premium Derived by Formula		0.207			0.214			0.42	

CLASS 5020		CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	8,510,643	2	97,567	1	48,826	82,921	43,249	272,563	3.20
1/14 through 12/14	8,397,072	0	0	0	0	0	3,146	3,146	0.04
1/15 through 12/15	8,005,613	1	54,327	2	65,307	32,108	63,923	215,665	2.69
1/16 through 12/16	10,314,206	0	0	2	54,256	0	30,150	84,406	0.82
1/17 through 12/17	10,437,251	0	0	8	323,203	0	398,868	722,071	6.92
5 YR. TOTAL	45,664,785	3	151,894	13	491,592	115,029	539,336	1,297,851	2.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.409	19%	1.433	2.84			
Pure Premium Indicated by National Relativity		31%	1.764	34%	1.423	3.19			
Pure Premium Present on Rate Level		56%	1.620	47%	1.537	3.16			
Pure Premium Derived by Formula		1.637			1.478			3.12	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 5022		MASONRY NOC								
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	139,138,121	29	1,100,956	73	1,673,139	1,858,278	1,473,451	6,105,824	4.39	
1/14 through 12/14	153,377,507	18	1,044,002	68	1,563,173	894,007	1,423,297	4,924,479	3.21	
1/15 through 12/15	164,752,906	20	1,396,647	55	2,154,692	1,340,122	1,916,895	6,808,356	4.13	
1/16 through 12/16	180,158,098	12	735,434	56	2,341,554	907,791	2,092,643	6,077,422	3.37	
1/17 through 12/17	179,575,636	18	1,184,620	46	1,677,121	1,111,071	1,333,577	5,306,389	2.96	
5 YR. TOTAL	817,002,268	97	5,461,659	298	9,409,679	6,111,269	8,239,863	29,222,470	3.58	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		60%	1.820	88%	1.757	3.58				
Pure Premium Indicated by National Relativity		20%	2.458	6%	1.934	4.39				
Pure Premium Present on Rate Level		20%	1.983	6%	1.830	3.81				
Pure Premium Derived by Formula		1.980			1.772		3.75			

CLASS 5037		PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS								
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	769,881	0	0	1	47,739	0	46,733	94,472	12.27	
1/14 through 12/14	1,461,477	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	1,304,589	0	0	2	2,673	0	5,333	8,006	0.61	
1/16 through 12/16	1,036,901	0	0	1	166,162	0	0	166,162	16.03	
1/17 through 12/17	1,462,112	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	6,034,960	0	0	4	216,574	0	52,066	268,640	4.45	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		7%	3.589	10%	0.863	4.45				
Pure Premium Indicated by National Relativity		19%	4.153	20%	3.907	8.06				
Pure Premium Present on Rate Level		74%	3.540	70%	3.009	6.55				
Pure Premium Derived by Formula		3.660			2.974		6.63			

CLASS 5040		IRON OR STEEL: ERECTION-FRAME STRUCTURES								
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	20,025,666	1	39,375	9	594,849	46,811	534,567	1,215,602	6.07	
1/14 through 12/14	18,254,687	2	298,821	8	397,592	163,132	571,166	1,430,711	7.84	
1/15 through 12/15	16,954,649	3	179,692	8	135,861	163,347	264,037	742,937	4.38	
1/16 through 12/16	18,618,480	4	532,660	7	405,088	270,561	356,101	1,564,410	8.40	
1/17 through 12/17	36,216,373	3	228,608	16	1,343,965	684,914	629,704	2,887,191	7.97	
5 YR. TOTAL	110,069,855	13	1,279,156	48	2,877,355	1,328,765	2,355,575	7,840,851	7.12	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		23%	3.776	33%	3.347	7.12				
Pure Premium Indicated by National Relativity		38%	2.101	33%	1.592	3.69				
Pure Premium Present on Rate Level		39%	2.130	34%	1.939	4.07				
Pure Premium Derived by Formula		2.498			2.289		4.79			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 5057		<b>IRON OR STEEL: ERECTION NOC</b>							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	24,591,720	4	329,652	11	519,729	194,542	508,223	1,552,146	6.31
1/14 through 12/14	19,661,477	2	176,267	6	256,316	206,844	106,005	745,432	3.79
1/15 through 12/15	24,190,235	3	153,299	6	66,711	244,475	101,674	566,159	2.34
1/16 through 12/16	17,731,473	1	11,774	4	134,531	721,246	211,443	1,078,994	6.09
1/17 through 12/17	24,591,078	0	0	7	451,748	0	691,113	1,142,861	4.65
5 YR. TOTAL	110,765,983	10	670,992	34	1,429,035	1,367,107	1,618,458	5,085,592	4.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.896	29%	2.695			4.59	
Pure Premium Indicated by National Relativity		40%	1.432	35%	1.043			2.48	
Pure Premium Present on Rate Level		41%	1.436	36%	1.474			2.91	
Pure Premium Derived by Formula			1.522		1.677			3.20	

<b>CLASS</b> 5059		<b>IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT</b>							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,237,723	0	0	4	285,595	0	271,420	557,015	10.64
1/14 through 12/14	5,693,633	1	124,323	4	297,823	207,863	214,353	844,362	14.83
1/15 through 12/15	5,825,518	1	21,441	4	118,371	34,381	87,922	262,115	4.50
1/16 through 12/16	5,444,746	3	266,823	4	143,671	194,644	111,709	716,847	13.17
1/17 through 12/17	6,863,740	3	755,138	1	46,340	779,966	21,289	1,602,733	23.35
5 YR. TOTAL	29,065,360	8	1,167,725	17	891,800	1,216,854	706,693	3,983,072	13.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	7.086	28%	6.618			13.70	
Pure Premium Indicated by National Relativity		39%	5.776	36%	5.229			11.01	
Pure Premium Present on Rate Level		43%	5.152	36%	5.099			10.25	
Pure Premium Derived by Formula			5.743		5.571			11.31	

<b>CLASS</b> 5102		<b>DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERCIAL</b>							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	43,955,556	9	216,878	24	647,984	236,669	794,095	1,895,626	4.31
1/14 through 12/14	50,082,510	2	155,114	23	486,875	53,864	418,608	1,114,461	2.23
1/15 through 12/15	51,910,701	3	118,102	21	708,137	210,641	580,242	1,617,122	3.12
1/16 through 12/16	63,462,517	8	860,693	20	472,436	488,491	399,066	2,220,686	3.50
1/17 through 12/17	71,617,950	5	269,874	23	737,287	381,511	1,225,178	2,613,850	3.65
5 YR. TOTAL	281,029,234	27	1,620,661	111	3,052,719	1,371,176	3,417,189	9,461,745	3.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	1.663	46%	1.704			3.37	
Pure Premium Indicated by National Relativity		34%	1.930	27%	1.604			3.53	
Pure Premium Present on Rate Level		34%	1.649	27%	1.450			3.10	
Pure Premium Derived by Formula			1.749		1.608			3.36	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 5146		<b>FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC</b>							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	41,702,764	0	0	16	220,795	0	381,912	602,707	1.45
1/14 through 12/14	44,738,928	5	408,587	13	349,742	368,685	352,493	1,479,507	3.31
1/15 through 12/15	48,632,390	1	107,577	17	334,073	60,741	272,645	775,036	1.59
1/16 through 12/16	51,327,775	4	144,042	10	394,482	246,708	327,244	1,112,476	2.17
1/17 through 12/17	56,208,933	1	30,550	12	261,320	25,657	214,630	532,157	0.95
<b>5 YR. TOTAL</b>	<b>242,610,790</b>	<b>11</b>	<b>690,756</b>	<b>68</b>	<b>1,560,412</b>	<b>701,791</b>	<b>1,548,924</b>	<b>4,501,883</b>	<b>1.86</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.928	38%	0.928			1.86	
Pure Premium Indicated by National Relativity		37%	1.521	31%	1.215			2.74	
Pure Premium Present on Rate Level		37%	1.241	31%	1.155			2.40	
Pure Premium Derived by Formula			1.263		1.087			2.35	

<b>CLASS</b> 5160		<b>ELEVATOR ERECTION OR REPAIR</b>							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	32,055,962	3	248,255	6	115,272	77,706	350,314	791,547	2.47
1/14 through 12/14	34,960,705	0	0	2	28,374	0	27,497	55,871	0.16
1/15 through 12/15	35,228,489	3	382,813	3	211,330	449,969	147,539	1,191,651	3.38
1/16 through 12/16	42,729,942	2	98,509	4	110,106	107,111	156,999	472,725	1.11
1/17 through 12/17	46,177,894	1	41,575	4	87,820	45,244	92,873	267,512	0.58
<b>5 YR. TOTAL</b>	<b>191,152,992</b>	<b>9</b>	<b>771,152</b>	<b>19</b>	<b>552,902</b>	<b>680,030</b>	<b>775,222</b>	<b>2,779,306</b>	<b>1.45</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.693	24%	0.761			1.45	
Pure Premium Indicated by National Relativity		41%	0.827	38%	0.534			1.36	
Pure Premium Present on Rate Level		41%	0.766	38%	0.583			1.35	
Pure Premium Derived by Formula			0.778		0.607			1.39	

<b>CLASS</b> 5183		<b>PLUMBING NOC &amp; DRIVERS</b>							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	457,703,361	32	1,634,063	105	2,374,917	892,431	1,927,973	6,829,384	1.49
1/14 through 12/14	507,519,104	36	2,018,379	121	3,083,399	2,112,142	2,278,627	9,492,547	1.87
1/15 through 12/15	541,929,683	26	1,728,510	120	3,580,976	1,444,776	2,555,686	9,309,948	1.72
1/16 through 12/16	558,897,300	29	2,346,863	134	3,130,150	1,954,448	3,118,410	10,549,871	1.89
1/17 through 12/17	663,764,314	24	1,542,524	118	4,724,144	2,644,114	3,476,262	12,387,044	1.87
<b>5 YR. TOTAL</b>	<b>2,729,813,762</b>	<b>147</b>	<b>9,270,339</b>	<b>598</b>	<b>16,893,586</b>	<b>9,047,911</b>	<b>13,356,958</b>	<b>48,568,794</b>	<b>1.78</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		73%	0.958	100%	0.821			1.78	
Pure Premium Indicated by National Relativity		13%	0.997	0%	0.741			1.74	
Pure Premium Present on Rate Level		14%	0.875	0%	0.760			1.64	
Pure Premium Derived by Formula			0.951		0.821			1.77	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 5188		AUTOMATIC SPRINKLER INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	51,414,680	6	620,980	10	132,719	473,524	147,241	1,374,464	2.67
1/14 through 12/14	59,461,083	1	13,014	9	410,567	25,866	492,556	942,003	1.58
1/15 through 12/15	60,443,310	3	16,484	16	120,378	21,581	117,295	275,738	0.46
1/16 through 12/16	73,757,527	5	361,548	12	334,512	487,577	293,442	1,477,079	2.00
1/17 through 12/17	80,860,129	8	326,278	13	423,788	182,847	345,682	1,278,595	1.58
5 YR. TOTAL	325,936,729	23	1,338,304	60	1,421,964	1,191,395	1,396,216	5,347,879	1.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		26%	0.847	37%	0.794		1.64		
Pure Premium Indicated by National Relativity		37%	0.981	31%	0.802		1.78		
Pure Premium Present on Rate Level		37%	0.951	32%	0.827		1.78		
Pure Premium Derived by Formula		0.935			0.807		1.74		

CLASS 5190		ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	578,405,608	50	2,357,853	146	3,083,445	1,965,770	2,983,218	10,390,286	1.80
1/14 through 12/14	655,993,804	39	2,370,156	148	3,612,633	2,115,193	2,760,933	10,858,915	1.66
1/15 through 12/15	712,942,482	33	1,910,854	177	4,210,631	1,770,991	3,612,822	11,505,298	1.61
1/16 through 12/16	753,281,535	29	1,609,928	169	6,058,509	1,580,352	4,891,689	14,140,478	1.88
1/17 through 12/17	886,539,708	26	2,483,591	170	5,053,841	2,096,445	4,376,339	14,010,216	1.58
5 YR. TOTAL	3,587,163,137	177	10,732,382	810	22,019,059	9,528,751	18,625,001	60,905,193	1.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		86%	0.913	100%	0.785		1.70		
Pure Premium Indicated by National Relativity		7%	0.887	0%	0.765		1.65		
Pure Premium Present on Rate Level		7%	0.917	0%	0.814		1.73		
Pure Premium Derived by Formula		0.911			0.785		1.70		

CLASS 5191		OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	663,745,933	15	673,738	55	960,296	555,815	629,733	2,819,582	0.43
1/14 through 12/14	654,356,072	9	1,065,302	35	451,671	640,071	528,507	2,685,551	0.41
1/15 through 12/15	661,267,091	5	283,522	32	886,761	296,978	674,639	2,141,900	0.32
1/16 through 12/16	743,981,260	15	1,050,100	51	1,689,023	973,698	1,214,088	4,926,909	0.66
1/17 through 12/17	720,119,319	18	801,690	38	1,145,722	527,410	997,294	3,472,116	0.48
5 YR. TOTAL	3,443,469,675	62	3,874,352	211	5,133,473	2,993,972	4,044,261	16,046,058	0.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		45%	0.262	60%	0.204		0.47		
Pure Premium Indicated by National Relativity		27%	0.253	20%	0.200		0.45		
Pure Premium Present on Rate Level		28%	0.256	20%	0.199		0.46		
Pure Premium Derived by Formula		0.258			0.202		0.46		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



**NORTH CAROLINA**  
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<b>CLASS</b> 5192		<b>VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR &amp; SALESPERSONS, DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	72,515,168	5	405,439	20	766,893	161,617	444,065	1,778,014	2.45
1/14 through 12/14	69,063,569	5	322,440	18	229,305	377,961	288,257	1,217,963	1.76
1/15 through 12/15	71,575,027	4	235,967	11	101,018	128,232	145,286	610,503	0.85
1/16 through 12/16	74,930,513	5	255,224	14	117,984	247,907	267,934	889,049	1.19
1/17 through 12/17	91,729,086	4	275,612	20	422,777	111,521	490,168	1,300,078	1.42
5 YR. TOTAL	379,813,363	23	1,494,682	83	1,637,977	1,027,238	1,635,710	5,795,607	1.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.825	37%	0.701			1.53	
Pure Premium Indicated by National Relativity		36%	0.738	31%	0.641			1.38	
Pure Premium Present on Rate Level		37%	0.822	32%	0.713			1.54	
Pure Premium Derived by Formula		0.793		0.686				1.48	

<b>CLASS</b> 5213		<b>CONCRETE CONSTRUCTION NOC</b>							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	85,917,601	13	729,864	45	745,561	612,878	920,530	3,008,833	3.50
1/14 through 12/14	101,632,928	5	432,745	41	864,024	474,707	1,030,757	2,802,233	2.76
1/15 through 12/15	116,760,452	10	449,497	51	1,717,347	363,091	1,467,393	3,997,328	3.42
1/16 through 12/16	131,690,399	8	526,999	46	1,861,766	736,711	1,830,491	4,955,967	3.76
1/17 through 12/17	153,536,421	6	325,587	54	1,695,062	325,239	1,881,429	4,227,317	2.75
5 YR. TOTAL	589,537,801	42	2,464,692	237	6,883,760	2,512,626	7,130,600	18,991,678	3.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	1.586	73%	1.636			3.22	
Pure Premium Indicated by National Relativity		25%	1.842	13%	1.561			3.40	
Pure Premium Present on Rate Level		26%	1.843	14%	1.761			3.60	
Pure Premium Derived by Formula		1.717		1.644				3.36	

<b>CLASS</b> 5215		<b>CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE</b>							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	27,600,350	0	0	9	178,343	0	192,923	371,266	1.35
1/14 through 12/14	30,214,928	3	144,637	12	510,181	114,477	279,457	1,048,752	3.47
1/15 through 12/15	37,063,906	6	472,008	15	405,289	666,428	412,744	1,956,469	5.28
1/16 through 12/16	42,206,188	0	0	6	58,921	0	72,606	131,527	0.31
1/17 through 12/17	40,449,430	3	50,987	9	377,001	32,671	215,142	675,801	1.67
5 YR. TOTAL	177,534,802	12	667,632	51	1,529,735	813,576	1,172,872	4,183,815	2.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.238	36%	1.119			2.36	
Pure Premium Indicated by National Relativity		37%	1.814	32%	1.492			3.31	
Pure Premium Present on Rate Level		37%	1.638	32%	1.414			3.05	
Pure Premium Derived by Formula		1.599		1.333				2.93	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 5221		CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	254,991,570	23	941,640	78	1,426,353	993,033	1,669,724	5,030,750	1.97
1/14 through 12/14	290,965,295	38	1,668,388	85	1,485,007	1,277,166	1,200,364	5,630,925	1.94
1/15 through 12/15	318,243,449	26	1,202,340	70	2,018,256	1,911,276	1,836,027	6,967,899	2.19
1/16 through 12/16	357,860,109	23	2,182,759	96	2,848,702	1,160,691	3,010,805	9,202,957	2.57
1/17 through 12/17	386,828,615	17	1,301,338	82	2,673,332	950,159	2,224,319	7,149,148	1.85
5 YR. TOTAL	1,608,889,038	127	7,296,465	411	10,451,650	6,292,325	9,941,239	33,981,679	2.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		67%	1.103	97%	1.009			2.11	
Pure Premium Indicated by National Relativity		16%	1.549	1%	1.220			2.77	
Pure Premium Present on Rate Level		17%	1.223	2%	1.125			2.35	
Pure Premium Derived by Formula		1.195		1.013				2.21	

CLASS 5222		CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	44,714,120	2	193,728	16	204,281	68,876	276,314	743,199	1.66
1/14 through 12/14	51,300,248	4	166,360	24	379,227	447,721	573,806	1,567,114	3.06
1/15 through 12/15	58,168,203	8	739,109	23	735,552	506,772	775,382	2,756,815	4.74
1/16 through 12/16	67,002,235	5	522,805	23	873,199	178,642	988,271	2,562,917	3.83
1/17 through 12/17	69,052,768	1	9,431	24	1,204,852	10,208	864,791	2,089,282	3.03
5 YR. TOTAL	290,237,574	20	1,631,433	110	3,397,111	1,212,219	3,478,564	9,719,327	3.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.733	52%	1.616			3.35	
Pure Premium Indicated by National Relativity		31%	2.593	24%	1.984			4.58	
Pure Premium Present on Rate Level		31%	2.160	24%	1.804			3.96	
Pure Premium Derived by Formula		2.132		1.749				3.88	

CLASS 5223		SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL- & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	9,531,000	0	0	5	304,073	0	136,140	440,213	4.62
1/14 through 12/14	11,734,960	1	157,358	6	179,317	249,568	214,791	801,034	6.83
1/15 through 12/15	14,350,302	2	106,292	3	153,267	70,783	187,720	518,062	3.61
1/16 through 12/16	18,886,810	1	7,154	5	158,720	0	177,222	343,096	1.82
1/17 through 12/17	20,965,072	1	44,975	5	92,403	19,119	146,198	302,695	1.44
5 YR. TOTAL	75,468,144	5	315,779	24	887,780	339,470	862,071	2,405,100	3.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	1.595	26%	1.592			3.19	
Pure Premium Indicated by National Relativity		41%	1.551	37%	1.319			2.87	
Pure Premium Present on Rate Level		42%	1.715	37%	1.775			3.49	
Pure Premium Derived by Formula		1.627		1.559				3.19	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 5348		<b>CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK</b>							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	66,504,228	4	66,477	23	814,359	28,363	647,740	1,556,939	2.34
1/14 through 12/14	73,742,374	2	453,320	17	475,471	272,072	477,149	1,678,012	2.28
1/15 through 12/15	87,766,643	8	172,482	21	462,321	130,812	631,303	1,396,918	1.59
1/16 through 12/16	95,737,755	10	534,823	31	845,050	299,586	765,036	2,444,495	2.55
1/17 through 12/17	107,985,005	8	650,803	37	996,225	361,642	678,106	2,686,776	2.49
<b>5 YR. TOTAL</b>	<b>431,736,005</b>	<b>32</b>	<b>1,877,905</b>	<b>129</b>	<b>3,593,426</b>	<b>1,092,475</b>	<b>3,199,334</b>	<b>9,763,140</b>	<b>2.26</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	1.267	47%	0.994	2.26			
Pure Premium Indicated by National Relativity		32%	1.380	26%	1.030	2.41			
Pure Premium Present on Rate Level		33%	1.246	27%	0.988	2.23			
Pure Premium Derived by Formula			1.296		1.002	2.30			

<b>CLASS</b> 5402		<b>HOTHOUSE ERECTION-ALL OPERATIONS</b>							
Industry Group: Contracting Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	4,605,671	0	0	0	0	0	3,080	3,080	0.07
1/14 through 12/14	1,203,994	0	0	0	0	0	5,204	5,204	0.43
1/15 through 12/15	1,238,906	0	0	2	31,800	0	41,560	73,360	5.92
1/16 through 12/16	1,049,449	0	0	0	0	0	1,537	1,537	0.15
1/17 through 12/17	897,979	0	0	0	0	0	12,607	12,607	1.40
<b>5 YR. TOTAL</b>	<b>8,995,999</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>31,800</b>	<b>0</b>	<b>63,988</b>	<b>95,788</b>	<b>1.06</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.353	8%	0.711	1.06			
Pure Premium Indicated by National Relativity		10%	4.450	10%	2.784	7.23			
Pure Premium Present on Rate Level		85%	1.388	82%	1.303	2.69			
Pure Premium Derived by Formula			1.642		1.404	3.05			

<b>CLASS</b> 5403		<b>CARPENTRY NOC</b>							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	145,123,485	20	843,071	63	1,507,011	675,235	1,441,120	4,466,437	3.08
1/14 through 12/14	169,266,327	17	762,245	72	1,505,910	1,345,739	1,672,772	5,286,666	3.12
1/15 through 12/15	183,412,507	10	325,131	53	1,661,020	241,686	1,350,295	3,578,132	1.95
1/16 through 12/16	205,686,973	16	1,037,865	63	1,607,716	1,106,774	1,473,696	5,226,051	2.54
1/17 through 12/17	259,503,656	19	3,262,920	74	2,693,604	2,567,393	2,594,867	11,118,784	4.28
<b>5 YR. TOTAL</b>	<b>962,992,948</b>	<b>82</b>	<b>6,231,232</b>	<b>325</b>	<b>8,975,261</b>	<b>5,936,827</b>	<b>8,532,750</b>	<b>29,676,070</b>	<b>3.08</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	1.579	83%	1.503	3.08			
Pure Premium Indicated by National Relativity		21%	1.823	8%	1.657	3.48			
Pure Premium Present on Rate Level		22%	1.514	9%	1.396	2.91			
Pure Premium Derived by Formula			1.616		1.506	3.12			

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> <b>5437</b>		<b>CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM</b>							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	118,164,732	7	536,564	52	789,046	473,198	816,840	2,615,648	2.21
1/14 through 12/14	136,527,972	10	473,913	63	1,571,012	386,479	1,447,654	3,879,058	2.84
1/15 through 12/15	152,078,390	9	334,088	59	1,656,065	672,941	1,890,259	4,553,353	2.99
1/16 through 12/16	163,559,277	7	695,637	66	1,693,226	398,594	1,661,372	4,448,829	2.72
1/17 through 12/17	180,011,623	7	593,418	56	2,206,734	859,790	1,650,989	5,310,931	2.95
<b>5 YR. TOTAL</b>	<b>750,341,994</b>	<b>40</b>	<b>2,633,620</b>	<b>296</b>	<b>7,916,083</b>	<b>2,791,002</b>	<b>7,467,114</b>	<b>20,807,819</b>	<b>2.77</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		50%	1.406	72%	1.367			2.77	
Pure Premium Indicated by National Relativity		25%	1.921	14%	1.580			3.50	
Pure Premium Present on Rate Level		25%	1.490	14%	1.324			2.81	
Pure Premium Derived by Formula			1.556		1.391			2.95	

<b>CLASS</b> <b>5443</b>		<b>LATHING &amp; DRIVERS</b>							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	178,123	0	0	0	0	0	316	316	0.18
1/14 through 12/14	142,711	0	0	0	0	0	0	0	0.00
1/15 through 12/15	88,319	0	0	1	20,780	0	21,273	42,053	47.62
1/16 through 12/16	97,009	0	0	0	0	0	0	0	0.00
1/17 through 12/17	150,817	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>656,979</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>20,780</b>	<b>0</b>	<b>21,589</b>	<b>42,369</b>	<b>6.45</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	3.163	2%	3.286			6.45	
Pure Premium Indicated by National Relativity		24%	1.285	26%	0.994			2.28	
Pure Premium Present on Rate Level		75%	1.110	72%	1.068			2.18	
Pure Premium Derived by Formula			1.173		1.093			2.27	

<b>CLASS</b> <b>5445</b>		<b>WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION</b> <b>- WITHIN BUILDINGS &amp; DRIVERS</b>							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	108,933,813	27	1,687,185	60	1,835,198	1,427,545	1,705,798	6,655,726	6.11
1/14 through 12/14	109,924,337	16	838,899	60	1,246,434	719,365	1,085,193	3,889,891	3.54
1/15 through 12/15	103,964,216	19	1,606,124	53	1,970,039	2,271,446	1,435,006	7,282,615	7.01
1/16 through 12/16	119,805,573	8	547,485	63	2,466,633	471,198	1,660,224	5,145,540	4.30
1/17 through 12/17	124,525,718	16	695,243	47	1,703,301	617,536	1,040,987	4,057,067	3.26
<b>5 YR. TOTAL</b>	<b>567,153,657</b>	<b>86</b>	<b>5,374,936</b>	<b>283</b>	<b>9,221,605</b>	<b>5,507,090</b>	<b>6,927,208</b>	<b>27,030,839</b>	<b>4.77</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	2.574	85%	2.192			4.77	
Pure Premium Indicated by National Relativity		22%	1.908	7%	1.477			3.39	
Pure Premium Present on Rate Level		22%	2.448	8%	2.478			4.93	
Pure Premium Derived by Formula			2.400		2.165			4.57	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 5462		GLAZIER-AWAY FROM SHOP & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	37,801,909	2	256,540	9	311,115	216,116	194,314	978,085	2.59
1/14 through 12/14	39,176,723	2	230,909	16	1,051,303	63,022	552,307	1,897,541	4.84
1/15 through 12/15	44,019,179	5	309,091	10	545,501	189,118	417,887	1,461,597	3.32
1/16 through 12/16	51,436,302	2	186,214	17	451,473	85,974	430,590	1,154,251	2.24
1/17 through 12/17	51,405,713	1	62,780	12	667,950	15,914	412,259	1,158,903	2.25
5 YR. TOTAL	223,839,826	12	1,045,534	64	3,027,342	570,144	2,007,357	6,650,377	2.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.820	42%	1.151	2.97			
Pure Premium Indicated by National Relativity		34%	1.888	29%	1.597	3.49			
Pure Premium Present on Rate Level		35%	1.852	29%	1.503	3.36			
Pure Premium Derived by Formula		1.854			1.382			3.24	

CLASS 5472		ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	3,732,475	2	18,232	3	76,836	0	15,748	110,816	2.97
1/14 through 12/14	2,423,719	0	0	2	72,912	0	31,613	104,525	4.31
1/15 through 12/15	7,097,337	2	290,117	4	139,708	370,311	200,550	1,000,686	14.10
1/16 through 12/16	4,756,582	0	0	1	1,224	0	7,640	8,864	0.19
1/17 through 12/17	2,346,200	0	0	1	53,032	0	53,153	106,185	4.53
5 YR. TOTAL	20,356,313	4	308,349	11	343,712	370,311	308,704	1,331,076	6.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	3.203	13%	3.336	6.54			
Pure Premium Indicated by National Relativity		20%	1.468	21%	1.134	2.60			
Pure Premium Present on Rate Level		70%	2.017	66%	1.728	3.75			
Pure Premium Derived by Formula		2.026			1.812			3.84	

CLASS 5473		ASBESTOS CONTRACTOR-NOC & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	16,251,215	3	219,358	11	272,264	273,500	192,689	957,811	5.89
1/14 through 12/14	18,872,684	4	286,217	11	264,667	135,751	223,846	910,481	4.82
1/15 through 12/15	17,556,061	4	305,776	14	228,385	526,155	258,956	1,319,272	7.52
1/16 through 12/16	12,494,922	1	244,499	7	100,539	153,629	52,917	551,584	4.41
1/17 through 12/17	13,848,391	1	101,063	5	212,538	75,439	156,591	545,631	3.94
5 YR. TOTAL	79,023,273	13	1,156,913	48	1,078,393	1,164,474	884,999	4,284,779	5.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	2.829	33%	2.594	5.42			
Pure Premium Indicated by National Relativity		39%	2.570	33%	2.391	4.96			
Pure Premium Present on Rate Level		39%	2.760	34%	2.688	5.45			
Pure Premium Derived by Formula		2.701			2.559			5.26	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 5474		<b>PAINTING NOC &amp; SHOP OPERATIONS, DRIVERS</b>							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	184,805,204	30	1,468,329	74	1,783,302	1,625,658	2,001,434	6,878,723	3.72
1/14 through 12/14	197,689,575	21	1,143,118	83	2,407,638	1,436,454	2,781,261	7,768,471	3.93
1/15 through 12/15	219,989,074	25	1,441,827	78	2,138,820	2,250,093	2,145,503	7,976,243	3.63
1/16 through 12/16	238,169,938	19	1,853,211	71	2,683,911	2,381,229	2,651,849	9,570,200	4.02
1/17 through 12/17	250,240,035	13	1,775,570	73	2,881,779	1,515,232	2,227,795	8,400,376	3.36
5 YR. TOTAL	1,090,893,826	108	7,682,055	379	11,895,450	9,208,666	11,807,842	40,594,013	3.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	1.795	100%	1.927	3.72			
Pure Premium Indicated by National Relativity		17%	1.818	0%	1.560	3.38			
Pure Premium Present on Rate Level		18%	1.729	0%	2.057	3.79			
Pure Premium Derived by Formula		1.787			1.927		3.71		

<b>CLASS</b> 5478		<b>FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATE FLOORING</b>							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	58,923,748	3	60,943	13	205,731	17,720	161,895	446,289	0.76
1/14 through 12/14	64,499,048	6	228,355	14	289,023	101,185	187,607	806,170	1.25
1/15 through 12/15	69,931,275	0	0	14	788,368	0	331,489	1,119,857	1.60
1/16 through 12/16	78,326,972	1	320,160	14	276,330	123,375	291,454	1,011,319	1.29
1/17 through 12/17	83,440,135	2	343,972	12	693,006	299,460	423,391	1,759,829	2.11
5 YR. TOTAL	355,121,178	12	953,430	67	2,252,458	541,740	1,395,836	5,143,464	1.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.903	36%	0.546	1.45			
Pure Premium Indicated by National Relativity		35%	1.224	32%	0.857	2.08			
Pure Premium Present on Rate Level		36%	1.077	32%	0.728	1.81			
Pure Premium Derived by Formula		1.078			0.704		1.78		

<b>CLASS</b> 5479		<b>INSULATION WORK NOC &amp; DRIVERS</b>							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	35,599,268	6	165,670	25	305,690	243,496	310,527	1,025,383	2.88
1/14 through 12/14	38,483,549	7	301,544	32	962,232	297,851	591,354	2,152,981	5.60
1/15 through 12/15	52,548,653	9	254,803	24	376,735	404,586	284,148	1,320,272	2.51
1/16 through 12/16	56,487,018	4	60,610	32	1,111,797	72,282	724,590	1,969,279	3.49
1/17 through 12/17	60,640,603	6	716,545	29	491,346	155,828	433,154	1,796,873	2.96
5 YR. TOTAL	243,759,091	32	1,499,172	142	3,247,800	1,174,043	2,343,773	8,264,788	3.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.947	44%	1.443	3.39			
Pure Premium Indicated by National Relativity		34%	1.848	28%	1.699	3.55			
Pure Premium Present on Rate Level		35%	1.715	28%	1.546	3.26			
Pure Premium Derived by Formula		1.832			1.544		3.38		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 5480		PLASTERING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	588,152	0	0	0	0	0	0	0	0.00
1/14 through 12/14	691,686	0	0	1	17,217	0	13,269	30,486	4.41
1/15 through 12/15	903,062	0	0	1	94,956	0	47,853	142,809	15.81
1/16 through 12/16	922,587	0	0	0	0	0	0	0	0.00
1/17 through 12/17	823,637	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,929,124	0	0	2	112,173	0	61,122	173,295	4.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	2.855	5%	1.556	4.41			
Pure Premium Indicated by National Relativity		23%	2.134	24%	1.465	3.60			
Pure Premium Present on Rate Level		73%	1.966	71%	1.340	3.31			
Pure Premium Derived by Formula		2.040			1.381			3.42	

CLASS 5491		PAPERHANGING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	3,400,936	0	0	0	0	0	0	0	0.00
1/14 through 12/14	3,908,897	0	0	0	0	0	0	0	0.00
1/15 through 12/15	3,797,642	0	0	0	0	0	0	0	0.00
1/16 through 12/16	3,156,568	0	0	1	27,302	0	32,679	59,981	1.90
1/17 through 12/17	4,412,149	0	0	0	0	0	3,122	3,122	0.07
5 YR. TOTAL	18,676,192	0	0	1	27,302	0	35,801	63,103	0.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.146	7%	0.192	0.34			
Pure Premium Indicated by National Relativity		10%	0.427	10%	0.655	1.08			
Pure Premium Present on Rate Level		85%	0.669	83%	0.576	1.25			
Pure Premium Derived by Formula		0.619			0.557			1.18	

CLASS 5506		STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	107,873,387	16	794,863	30	972,556	826,738	804,325	3,398,482	3.15
1/14 through 12/14	117,495,486	16	685,621	28	1,369,258	585,588	1,314,436	3,954,903	3.37
1/15 through 12/15	151,702,279	15	423,645	59	2,638,900	868,061	1,852,929	5,783,535	3.81
1/16 through 12/16	162,109,215	14	1,457,451	45	2,228,727	1,058,943	1,776,027	6,521,148	4.02
1/17 through 12/17	177,775,609	13	753,516	36	1,533,033	651,331	1,599,871	4,537,751	2.55
5 YR. TOTAL	716,955,976	74	4,115,096	198	8,742,474	3,990,661	7,347,588	24,195,819	3.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	1.793	78%	1.581	3.37			
Pure Premium Indicated by National Relativity		23%	1.812	11%	1.628	3.44			
Pure Premium Present on Rate Level		24%	1.722	11%	1.654	3.38			
Pure Premium Derived by Formula		1.780			1.594			3.37	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 5507		<b>STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK &amp; DRIVERS</b>							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	98,006,891	5	434,934	25	696,770	550,212	562,509	2,244,425	2.29
1/14 through 12/14	107,153,827	3	75,268	25	782,169	79,369	688,203	1,625,009	1.52
1/15 through 12/15	115,237,423	2	42,866	16	127,084	0	256,631	426,581	0.37
1/16 through 12/16	125,608,616	2	200,079	23	1,055,931	147,613	642,257	2,045,880	1.63
1/17 through 12/17	135,053,649	3	263,587	28	1,084,442	800,368	1,228,001	3,376,398	2.50
<b>5 YR. TOTAL</b>	<b>581,060,406</b>	<b>15</b>	<b>1,016,734</b>	<b>117</b>	<b>3,746,396</b>	<b>1,577,562</b>	<b>3,377,601</b>	<b>9,718,293</b>	<b>1.67</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.820	50%	0.853			1.67	
Pure Premium Indicated by National Relativity		31%	1.455	25%	1.239			2.69	
Pure Premium Present on Rate Level		31%	1.086	25%	0.824			1.91	
Pure Premium Derived by Formula					1.099	0.942			2.04

<b>CLASS</b> 5535		<b>SHEET METAL WORK - INSTALLATION &amp; DRIVERS</b>							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	75,398,205	4	145,921	32	796,661	266,122	652,088	1,860,792	2.47
1/14 through 12/14	81,300,171	8	900,203	27	714,788	905,475	452,226	2,972,692	3.66
1/15 through 12/15	86,712,887	4	221,081	40	1,563,548	312,615	1,821,013	3,918,257	4.52
1/16 through 12/16	97,819,902	8	694,651	51	1,516,057	1,136,869	1,274,578	4,622,155	4.73
1/17 through 12/17	97,057,226	7	1,202,759	39	836,283	833,681	831,248	3,703,971	3.82
<b>5 YR. TOTAL</b>	<b>438,288,391</b>	<b>31</b>	<b>3,164,615</b>	<b>189</b>	<b>5,427,337</b>	<b>3,454,762</b>	<b>5,031,153</b>	<b>17,077,867</b>	<b>3.90</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.960	65%	1.936			3.90	
Pure Premium Indicated by National Relativity		29%	1.786	17%	1.660			3.45	
Pure Premium Present on Rate Level		29%	1.791	18%	1.880			3.67	
Pure Premium Derived by Formula					1.861	1.879			3.74

<b>CLASS</b> 5537		<b>HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS-INSTALLATION, SERVICE AND REPAIR, SHOP, YARD &amp; DRIVERS</b>							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	486,737,733	27	2,087,139	166	3,634,623	1,610,548	3,778,557	11,110,867	2.28
1/14 through 12/14	510,747,100	43	3,512,885	179	4,713,876	2,647,666	3,833,185	14,707,612	2.88
1/15 through 12/15	571,287,707	38	2,826,255	189	4,550,737	2,806,415	4,434,251	14,617,658	2.56
1/16 through 12/16	615,703,512	29	3,549,207	198	4,700,454	1,812,622	4,411,758	14,474,041	2.35
1/17 through 12/17	677,028,320	29	2,238,089	190	6,261,146	1,226,658	4,633,128	14,359,021	2.12
<b>5 YR. TOTAL</b>	<b>2,861,504,372</b>	<b>166</b>	<b>14,213,575</b>	<b>922</b>	<b>23,860,836</b>	<b>10,103,909</b>	<b>21,090,879</b>	<b>69,269,199</b>	<b>2.42</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		92%	1.331	100%	1.090			2.42	
Pure Premium Indicated by National Relativity		4%	1.310	0%	1.069			2.38	
Pure Premium Present on Rate Level		4%	1.316	0%	1.137			2.45	
Pure Premium Derived by Formula					1.330	1.090			2.42

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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CLASS 5551		ROOFING-ALL KINDS & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	79,457,674	32	2,860,304	45	1,360,618	2,988,379	1,281,103	8,490,404	10.69
1/14 through 12/14	89,141,397	16	1,340,080	64	2,616,662	1,409,551	2,476,602	7,842,895	8.80
1/15 through 12/15	93,687,189	20	1,716,614	62	2,122,287	1,660,015	2,362,635	7,861,551	8.39
1/16 through 12/16	103,633,007	13	1,400,946	55	2,308,558	1,736,841	2,064,920	7,511,265	7.25
1/17 through 12/17	116,356,396	15	2,110,921	57	3,136,785	2,567,330	3,525,085	11,340,121	9.75
5 YR. TOTAL	482,275,663	96	9,428,865	283	11,544,910	10,362,116	11,710,345	43,046,236	8.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		67%	4.349	100%	4.577	8.93			
Pure Premium Indicated by National Relativity		16%	3.953	0%	4.000	7.95			
Pure Premium Present on Rate Level		17%	4.088	0%	4.349	8.44			
Pure Premium Derived by Formula		4.241			4.577			8.82	

CLASS 5606		CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	863,484,338	17	938,818	83	2,193,584	446,378	1,999,284	5,578,064	0.65
1/14 through 12/14	946,686,083	13	587,793	56	2,184,100	225,680	1,895,053	4,892,626	0.52
1/15 through 12/15	1,080,214,556	11	853,657	53	1,272,017	1,320,511	1,399,909	4,846,094	0.45
1/16 through 12/16	1,188,192,809	27	2,207,508	49	1,915,609	2,134,062	1,445,624	7,702,803	0.65
1/17 through 12/17	1,376,199,787	9	704,719	55	2,192,460	385,280	2,105,518	5,387,977	0.39
5 YR. TOTAL	5,454,777,573	77	5,292,495	296	9,757,770	4,511,911	8,845,388	28,407,564	0.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	0.276	85%	0.245	0.52			
Pure Premium Indicated by National Relativity		20%	0.319	7%	0.276	0.60			
Pure Premium Present on Rate Level		20%	0.292	8%	0.259	0.55			
Pure Premium Derived by Formula		0.288			0.248			0.54	

CLASS 5610		CLEANER - DEBRIS REMOVAL - CONSTRUCTION							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	12,111,408	3	106,613	6	86,786	75,113	78,994	347,506	2.87
1/14 through 12/14	12,236,311	2	82,746	13	165,994	67,059	258,337	574,136	4.69
1/15 through 12/15	15,730,089	1	71,848	9	121,787	30,911	377,892	602,438	3.83
1/16 through 12/16	13,447,142	1	36,549	3	14,835	20,178	28,491	100,053	0.74
1/17 through 12/17	12,616,903	2	50,864	8	151,965	21,509	104,973	329,311	2.61
5 YR. TOTAL	66,141,853	9	348,620	39	541,367	214,770	848,687	1,953,444	2.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	1.346	23%	1.608	2.95			
Pure Premium Indicated by National Relativity		42%	1.218	38%	1.085	2.30			
Pure Premium Present on Rate Level		43%	1.525	39%	1.585	3.11			
Pure Premium Derived by Formula		1.369			1.400			2.77	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> <b>5645</b>		<b>CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT</b>							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	209,351,187	68	3,526,785	212	5,827,667	3,856,816	5,955,972	19,167,240	9.16
1/14 through 12/14	226,494,996	51	3,598,952	192	6,003,786	5,088,924	6,006,994	20,698,656	9.14
1/15 through 12/15	254,881,492	64	4,306,579	235	7,802,182	4,964,769	8,289,656	25,363,186	9.95
1/16 through 12/16	272,202,836	46	3,844,886	193	8,387,691	3,135,679	6,662,610	22,030,866	8.09
1/17 through 12/17	293,581,033	45	5,461,424	179	7,275,292	6,076,861	7,022,507	25,836,084	8.80
<b>5 YR. TOTAL</b>	<b>1,256,511,544</b>	<b>274</b>	<b>20,738,626</b>	<b>1,011</b>	<b>35,296,618</b>	<b>23,123,049</b>	<b>33,937,739</b>	<b>113,096,032</b>	<b>9.00</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	4.460	100%	4.541	9.00			
Pure Premium Indicated by National Relativity		0%	3.382	0%	3.161	6.54			
Pure Premium Present on Rate Level		0%	4.217	0%	4.486	8.70			
Pure Premium Derived by Formula			4.460		4.541	9.00			

<b>CLASS</b> <b>5703</b>		<b>BUILDING RAISING OR MOVING</b>							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	305,699	0	0	0	0	0	0	0	0.00
1/14 through 12/14	242,862	0	0	1	50,872	0	41,266	92,138	37.94
1/15 through 12/15	316,750	0	0	0	0	0	1,516	1,516	0.48
1/16 through 12/16	412,888	0	0	1	90,840	0	49,122	139,962	33.90
1/17 through 12/17	373,321	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>1,651,520</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>141,712</b>	<b>0</b>	<b>91,904</b>	<b>233,616</b>	<b>14.15</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	8.581	6%	5.565	14.15			
Pure Premium Indicated by National Relativity		10%	5.386	11%	5.008	10.39			
Pure Premium Present on Rate Level		86%	3.584	83%	3.806	7.39			
Pure Premium Derived by Formula			3.964		4.044	8.01			

<b>CLASS</b> <b>5705</b>		<b>SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS</b>							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	100,191	0	0	0	0	0	301	301	0.30
1/14 through 12/14	149,992	0	0	1	40,118	0	8,807	48,925	32.62
1/15 through 12/15	145,269	0	0	0	0	0	0	0	0.00
1/16 through 12/16	231,813	0	0	0	0	0	0	0	0.00
1/17 through 12/17	87,719	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>714,984</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>40,118</b>	<b>0</b>	<b>9,108</b>	<b>49,226</b>	<b>6.89</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	5.611	6%	1.274	6.89			
Pure Premium Indicated by National Relativity		8%	3.345	9%	1.823	5.17			
Pure Premium Present on Rate Level		89%	6.124	85%	8.505	14.63			
Pure Premium Derived by Formula			5.886		7.470	13.36			

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 5951		SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	22,803,713	0	0	1	39,327	0	81,539	120,866	0.53
1/14 through 12/14	27,491,362	0	0	1	15,280	0	51,423	66,703	0.24
1/15 through 12/15	9,596,252	0	0	1	2,189	0	3,782	5,971	0.06
1/16 through 12/16	8,682,985	0	0	1	16,640	0	8,283	24,923	0.29
1/17 through 12/17	13,807,790	0	0	0	0	0	9,776	9,776	0.07
5 YR. TOTAL	82,382,102	0	0	4	73,436	0	154,803	228,239	0.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.089	7%	0.188			0.28	
Pure Premium Indicated by National Relativity		17%	0.091	18%	0.129			0.22	
Pure Premium Present on Rate Level		80%	0.060	75%	0.101			0.16	
Pure Premium Derived by Formula		0.066			0.112		0.18		

CLASS 6003		PILE DRIVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,088,042	1	15,840	3	13,204	9,370	34,374	72,788	1.43
1/14 through 12/14	5,026,276	1	15,568	0	0	0	596	16,164	0.32
1/15 through 12/15	5,158,961	0	0	3	36,682	0	36,205	72,887	1.41
1/16 through 12/16	6,020,115	0	0	3	14,588	0	38,482	53,070	0.88
1/17 through 12/17	13,679,337	0	0	2	6,717	0	48,659	55,376	0.41
5 YR. TOTAL	34,972,731	2	31,408	11	71,191	9,370	158,316	270,285	0.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.293	17%	0.479			0.77	
Pure Premium Indicated by National Relativity		21%	2.360	22%	1.859			4.22	
Pure Premium Present on Rate Level		65%	2.368	61%	1.555			3.92	
Pure Premium Derived by Formula		2.076			1.439		3.52		

CLASS 6005		JETTY OR BREAKWATER CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	480,111	0	0	1	93,042	0	159,066	252,108	52.51
1/14 through 12/14	493,625	0	0	1	77	0	4,199	4,276	0.87
1/15 through 12/15	339,139	0	0	0	0	0	0	0	0.00
1/16 through 12/16	419,926	1	22,535	1	563	9,127	1,006	33,231	7.91
1/17 through 12/17	284,166	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,016,967	1	22,535	3	93,682	9,127	164,271	289,615	14.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	5.762	4%	8.597			14.36	
Pure Premium Indicated by National Relativity		6%	0.624	7%	0.960			1.58	
Pure Premium Present on Rate Level		91%	1.819	89%	1.508			3.33	
Pure Premium Derived by Formula		1.866			1.753		3.62		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 6018		<b>DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS &amp; DRIVERS</b>							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	9,350	0	0	0	0	0	0	0	0.00
1/15 through 12/15	71,253	0	0	0	0	0	0	0	0.00
1/16 through 12/16	74,748	0	0	0	0	0	0	0	0.00
1/17 through 12/17	321,861	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>477,212</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		4%	1.229	4%	0.781			2.01	
Pure Premium Present on Rate Level		95%	1.094	95%	0.386			1.48	
Pure Premium Derived by Formula					1.088	0.398			1.49

<b>CLASS</b> 6045		<b>LEEVE CONSTRUCTION-ALL OPERATIONS TO COMPLETION &amp; DRIVERS</b>							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	116,072	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	3,063	0	0	0	0	0	0	0	0.00
1/17 through 12/17	1	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>119,136</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		10%	2.228	10%	2.535			4.76	
Pure Premium Present on Rate Level		89%	1.496	89%	0.859			2.36	
Pure Premium Derived by Formula					1.554	1.018			2.57

<b>CLASS</b> 6204		<b>DRILLING NOC &amp; DRIVERS</b>							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	15,573,375	1	24,110	12	236,926	75,206	205,700	541,942	3.48
1/14 through 12/14	16,275,102	3	299,988	10	336,644	198,244	396,853	1,231,729	7.57
1/15 through 12/15	20,813,777	1	117,108	6	149,797	63,780	135,398	466,083	2.24
1/16 through 12/16	21,435,614	1	25,521	10	300,560	31,546	251,669	609,296	2.84
1/17 through 12/17	24,117,434	1	505,918	9	505,059	171,618	333,173	1,515,768	6.29
<b>5 YR. TOTAL</b>	<b>98,215,302</b>	<b>7</b>	<b>972,645</b>	<b>47</b>	<b>1,528,986</b>	<b>540,394</b>	<b>1,322,793</b>	<b>4,364,818</b>	<b>4.44</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	2.547	31%	1.897			4.44	
Pure Premium Indicated by National Relativity		39%	1.936	34%	1.661			3.60	
Pure Premium Present on Rate Level		40%	2.059	35%	1.905			3.96	
Pure Premium Derived by Formula					2.114	1.820			3.93

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 6206		OIL OR GAS WELL: CEMENTING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	71,872	0	0	0	0	0	0	0	0.00
1/14 through 12/14	163,872	0	0	0	0	0	0	0	0.00
1/15 through 12/15	125,853	0	0	0	0	0	0	0	0.00
1/16 through 12/16	37,054	0	0	0	0	0	0	0	0.00
1/17 through 12/17	84,008	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	482,659	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		37%	1.108	39%	0.757	1.87			
Pure Premium Present on Rate Level		62%	0.815	60%	0.620	1.44			
Pure Premium Derived by Formula		0.915			0.667			1.58	

CLASS 6213		OIL OR GAS - WELL - SPECIALTY TOOL & EQUIPMENT LEASING NOC - ALL EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	429,882	0	0	0	0	0	0	0	0.00
1/14 through 12/14	611,980	0	0	0	0	0	0	0	0.00
1/15 through 12/15	514,919	0	0	0	0	0	0	0	0.00
1/16 through 12/16	227,222	0	0	0	0	0	0	0	0.00
1/17 through 12/17	784,532	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,568,535	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		31%	0.461	34%	0.339	0.80			
Pure Premium Present on Rate Level		67%	0.455	64%	0.343	0.80			
Pure Premium Derived by Formula		0.448			0.335			0.78	

CLASS 6214		OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	16,882	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	16,882	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		9%	0.572	10%	0.264	0.84			
Pure Premium Present on Rate Level		91%	0.510	90%	0.450	0.96			
Pure Premium Derived by Formula		0.516			0.431			0.95	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 6216		OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	141,708	0	0	0	0	0	0	0	0.00
1/14 through 12/14	28,922	0	0	0	0	0	0	0	0.00
1/15 through 12/15	187,245	0	0	0	0	0	0	0	0.00
1/16 through 12/16	8,100	0	0	0	0	0	0	0	0.00
1/17 through 12/17	62,143	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	428,118	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	1.825	49%	1.330	3.16			
Pure Premium Present on Rate Level		50%	1.695	49%	1.231	2.93			
Pure Premium Derived by Formula		1.742			1.255			3.00	

CLASS 6217		EXCAVATION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	278,949,537	28	1,410,265	97	2,317,786	1,013,999	2,792,372	7,534,422	2.70
1/14 through 12/14	324,418,469	25	2,247,398	113	3,432,377	1,992,829	3,336,219	11,008,823	3.39
1/15 through 12/15	389,178,427	22	1,930,925	89	2,308,471	1,835,431	2,171,336	8,246,163	2.12
1/16 through 12/16	441,950,882	21	1,743,538	99	2,759,550	1,969,936	2,864,501	9,337,525	2.11
1/17 through 12/17	492,588,789	27	3,179,087	113	4,193,780	2,897,789	2,477,098	12,747,754	2.59
5 YR. TOTAL	1,927,086,104	123	10,511,213	511	15,011,964	9,709,984	13,641,526	48,874,687	2.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		75%	1.324	100%	1.212	2.54			
Pure Premium Indicated by National Relativity		12%	1.340	0%	1.107	2.45			
Pure Premium Present on Rate Level		13%	1.298	0%	1.260	2.56			
Pure Premium Derived by Formula		1.323			1.212			2.54	

CLASS 6229		IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	14,606,293	4	367,284	5	136,381	843,537	154,769	1,501,971	10.28
1/14 through 12/14	17,200,402	1	33,402	6	63,562	40,687	53,364	191,015	1.11
1/15 through 12/15	17,266,503	2	112,738	2	29,678	95,208	38,991	276,615	1.60
1/16 through 12/16	19,556,557	3	263,770	5	74,155	103,773	101,277	542,975	2.78
1/17 through 12/17	22,123,847	3	515,104	6	268,317	171,066	359,942	1,314,429	5.94
5 YR. TOTAL	90,753,602	13	1,292,298	24	572,093	1,254,271	708,343	3,827,005	4.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	2.054	27%	2.163	4.22			
Pure Premium Indicated by National Relativity		42%	1.345	36%	1.369	2.71			
Pure Premium Present on Rate Level		42%	1.279	37%	1.547	2.83			
Pure Premium Derived by Formula		1.431			1.649			3.08	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 6233		OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	20,928,460	1	106,553	0	0	51,921	135	158,609	0.76
1/14 through 12/14	32,472,849	0	0	3	81,988	0	17,469	99,457	0.31
1/15 through 12/15	37,578,678	0	0	2	39,824	0	37,030	76,854	0.21
1/16 through 12/16	49,162,265	1	7,529	3	55,899	0	44,957	108,385	0.22
1/17 through 12/17	60,496,247	2	403,735	8	240,516	152,877	432,741	1,229,869	2.03
5 YR. TOTAL	200,638,499	4	517,817	16	418,227	204,798	532,332	1,673,174	0.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.467	22%	0.367	0.83			
Pure Premium Indicated by National Relativity		41%	0.932	39%	0.638	1.57			
Pure Premium Present on Rate Level		42%	0.648	39%	0.473	1.12			
Pure Premium Derived by Formula		0.734			0.514			1.25	

CLASS 6235		OIL OR GAS WELL: DRILLING OR REDRILLING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	386,563	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	5,186	0	0	0	0	0	0	0	0.00
1/16 through 12/16	16,651	0	0	0	0	0	0	0	0.00
1/17 through 12/17	17,063	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	425,463	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	1.770	49%	1.230	3.00			
Pure Premium Present on Rate Level		50%	1.563	49%	1.088	2.65			
Pure Premium Derived by Formula		1.649			1.136			2.79	

CLASS 6236		OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		19%	2.342	20%	1.420	3.76			
Pure Premium Present on Rate Level		81%	2.011	80%	1.572	3.58			
Pure Premium Derived by Formula		2.074			1.542			3.62	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 6237		OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	8,492	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	34,684	0	0	0	0	0	0	0	0.00
1/17 through 12/17	20,659	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	63,835	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		22%	0.484	24%	0.314	0.80			
Pure Premium Present on Rate Level		78%	0.491	76%	0.336	0.83			
Pure Premium Derived by Formula					0.489	0.331	0.82		

CLASS 6251		TUNNELING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	14,633	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,560,507	0	0	0	0	0	0	0	0.00
1/15 through 12/15	137,751	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,712,891	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		12%	1.123	12%	1.370	2.49			
Pure Premium Present on Rate Level		86%	1.383	85%	0.916	2.30			
Pure Premium Derived by Formula					1.324	0.943	2.27		

CLASS 6252		SHAFT SINKING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,042,419	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,874,848	0	0	0	0	0	0	0	0.00
1/15 through 12/15	2,251,382	0	0	1	1,485	0	2,706	4,191	0.19
1/16 through 12/16	1,949,500	0	0	0	0	0	0	0	0.00
1/17 through 12/17	1,007,377	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,125,526	0	0	1	1,485	0	2,706	4,191	0.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.018	6%	0.033	0.05			
Pure Premium Indicated by National Relativity		16%	1.419	17%	0.624	2.04			
Pure Premium Present on Rate Level		79%	1.191	77%	0.823	2.01			
Pure Premium Derived by Formula					1.169	0.742	1.91		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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CLASS 6306		SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	62,962,951	7	353,738	26	531,955	617,187	572,373	2,075,253	3.30
1/14 through 12/14	67,730,989	4	130,834	26	548,157	103,306	490,005	1,272,302	1.88
1/15 through 12/15	75,801,674	1	366,824	19	858,096	221,509	569,164	2,015,593	2.66
1/16 through 12/16	95,357,850	5	176,940	21	412,237	747,268	358,222	1,694,667	1.78
1/17 through 12/17	120,268,261	6	415,715	20	802,518	1,011,117	740,285	2,969,635	2.47
5 YR. TOTAL	422,121,725	23	1,444,051	112	3,152,963	2,700,387	2,730,049	10,027,450	2.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	1.089	52%	1.286	2.38			
Pure Premium Indicated by National Relativity		32%	1.683	24%	1.404	3.09			
Pure Premium Present on Rate Level		33%	1.297	24%	1.251	2.55			
Pure Premium Derived by Formula			1.348		1.306	2.65			

CLASS 6319		GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	85,372,387	4	187,087	22	650,878	212,635	623,250	1,673,850	1.96
1/14 through 12/14	87,899,396	4	392,842	31	766,128	604,296	987,225	2,750,491	3.13
1/15 through 12/15	104,142,984	2	18,520	32	950,713	103,377	772,641	1,845,251	1.77
1/16 through 12/16	107,470,792	4	589,077	21	285,124	513,758	284,070	1,672,029	1.56
1/17 through 12/17	115,102,181	10	876,778	9	804,036	480,877	275,698	2,437,389	2.12
5 YR. TOTAL	499,987,740	24	2,064,304	115	3,456,879	1,914,943	2,942,884	10,379,010	2.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.104	52%	0.972	2.08			
Pure Premium Indicated by National Relativity		33%	1.157	24%	1.041	2.20			
Pure Premium Present on Rate Level		33%	1.031	24%	1.052	2.08			
Pure Premium Derived by Formula			1.097		1.008	2.11			

CLASS 6325		CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	39,602,161	5	427,616	5	123,540	442,064	70,470	1,063,690	2.69
1/14 through 12/14	41,006,623	2	91,863	10	422,342	125,991	151,075	791,271	1.93
1/15 through 12/15	52,432,037	2	223,171	4	100,865	57,888	113,023	494,947	0.94
1/16 through 12/16	60,816,369	3	239,547	17	381,499	87,024	343,446	1,051,516	1.73
1/17 through 12/17	57,744,255	0	0	8	181,699	0	164,304	346,003	0.60
5 YR. TOTAL	251,601,445	12	982,197	44	1,209,945	712,967	842,318	3,747,427	1.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.871	34%	0.618	1.49			
Pure Premium Indicated by National Relativity		37%	1.015	33%	0.964	1.98			
Pure Premium Present on Rate Level		38%	1.109	33%	0.878	1.99			
Pure Premium Derived by Formula			1.015		0.818	1.83			

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> <b>6400</b>		<b>FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATED CONCRETE PANEL FENCE INSTALLED BY HAND</b>							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	24,949,728	1	22,232	12	147,178	3,296	193,011	365,717	1.47
1/14 through 12/14	26,937,788	2	113,248	14	115,492	44,997	109,574	383,311	1.42
1/15 through 12/15	32,156,563	3	359,188	10	131,217	93,507	213,263	797,175	2.48
1/16 through 12/16	34,783,293	4	238,645	8	312,516	183,669	334,592	1,069,422	3.08
1/17 through 12/17	40,656,242	2	59,884	7	85,992	15,920	91,785	253,581	0.62
<b>5 YR. TOTAL</b>	<b>159,483,614</b>	<b>12</b>	<b>793,197</b>	<b>51</b>	<b>792,395</b>	<b>341,389</b>	<b>942,225</b>	<b>2,869,206</b>	<b>1.80</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.994	34%	0.805	1.80			
Pure Premium Indicated by National Relativity		38%	1.662	33%	1.517	3.18			
Pure Premium Present on Rate Level		39%	1.505	33%	1.366	2.87			
Pure Premium Derived by Formula		1.447			1.225		2.67		

<b>CLASS</b> <b>6503</b>		<b>POTATO CHIP, POPCORN &amp; SNACK CHIP MFG. NOC</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	30,287,151	3	113,469	5	146,987	22,468	67,770	350,694	1.16
1/14 through 12/14	31,528,752	0	0	1	11,294	0	50,438	61,732	0.20
1/15 through 12/15	33,552,509	0	0	7	213,756	0	151,497	365,253	1.09
1/16 through 12/16	35,433,331	2	55,270	5	27,880	89,090	92,693	264,933	0.75
1/17 through 12/17	33,584,612	5	498,816	11	543,976	210,797	256,663	1,510,252	4.50
<b>5 YR. TOTAL</b>	<b>164,386,355</b>	<b>10</b>	<b>667,555</b>	<b>29</b>	<b>943,893</b>	<b>322,355</b>	<b>619,061</b>	<b>2,552,864</b>	<b>1.55</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.980	19%	0.573	1.55			
Pure Premium Indicated by National Relativity		40%	0.599	40%	0.458	1.06			
Pure Premium Present on Rate Level		46%	0.560	41%	0.425	0.99			
Pure Premium Derived by Formula		0.634			0.466		1.10		

<b>CLASS</b> <b>6504</b>		<b>FOOD PRODUCTS MFG. NOC</b>							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	123,883,380	7	365,890	43	809,334	283,375	903,701	2,362,300	1.91
1/14 through 12/14	140,964,443	9	319,398	34	582,063	226,607	758,177	1,886,245	1.34
1/15 through 12/15	170,971,263	11	222,490	49	942,019	175,472	1,153,696	2,493,677	1.46
1/16 through 12/16	189,646,966	10	259,619	69	1,045,843	185,373	1,535,550	3,026,385	1.60
1/17 through 12/17	203,079,649	9	196,784	64	1,634,917	335,062	1,560,118	3,726,881	1.84
<b>5 YR. TOTAL</b>	<b>828,545,701</b>	<b>46</b>	<b>1,364,181</b>	<b>259</b>	<b>5,014,176</b>	<b>1,205,889</b>	<b>5,911,242</b>	<b>13,495,488</b>	<b>1.63</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.770	54%	0.859	1.63			
Pure Premium Indicated by National Relativity		32%	0.668	23%	0.637	1.31			
Pure Premium Present on Rate Level		33%	0.639	23%	0.688	1.33			
Pure Premium Derived by Formula		0.694			0.769		1.46		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 6811		<b>BOAT BUILDING-WOOD-NOC &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	363,168	0	0	1	186	0	1,113	1,299	0.36
1/14 through 12/14	372,805	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,054,379	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,597,407	0	0	0	0	0	375	375	0.01
1/17 through 12/17	3,085,429	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,473,188	0	0	1	186	0	1,488	1,674	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.002	7%	0.020			0.02	
Pure Premium Indicated by National Relativity		8%	2.286	8%	4.405			6.69	
Pure Premium Present on Rate Level		87%	1.418	85%	1.191			2.61	
Pure Premium Derived by Formula		1.417			1.366		2.78		

<b>CLASS</b> 6834		<b>BOAT BUILDING OR REPAIR &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	37,053,050	2	27,247	10	49,094	60,568	79,970	216,879	0.59
1/14 through 12/14	46,229,715	3	129,666	12	219,578	50,414	318,217	717,875	1.55
1/15 through 12/15	46,204,921	3	67,932	13	217,201	38,615	192,997	516,745	1.12
1/16 through 12/16	51,600,810	4	194,583	13	218,476	494,907	312,007	1,219,973	2.36
1/17 through 12/17	62,311,431	4	253,995	10	318,240	512,146	220,853	1,305,234	2.09
5 YR. TOTAL	243,399,927	16	673,423	58	1,022,589	1,156,650	1,124,044	3,976,706	1.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.697	33%	0.937			1.63	
Pure Premium Indicated by National Relativity		39%	0.834	33%	0.817			1.65	
Pure Premium Present on Rate Level		40%	0.860	34%	0.873			1.73	
Pure Premium Derived by Formula		0.816			0.876		1.69		

<b>CLASS</b> 6836		<b>MARINA &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	12,058,715	0	0	0	0	0	15,441	15,441	0.13
1/14 through 12/14	12,049,026	1	37,084	5	10,957	140,384	83,687	272,112	2.26
1/15 through 12/15	13,932,342	0	0	1	311	0	12,526	12,837	0.09
1/16 through 12/16	15,402,247	2	145,945	2	6,345	635,863	12,253	800,406	5.20
1/17 through 12/17	15,894,547	1	24,683	1	20,868	18,208	24,411	88,170	0.56
5 YR. TOTAL	69,336,877	4	207,712	9	38,481	794,455	148,318	1,188,966	1.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.355	20%	1.360			1.72	
Pure Premium Indicated by National Relativity		43%	1.186	40%	1.172			2.36	
Pure Premium Present on Rate Level		44%	1.053	40%	1.184			2.24	
Pure Premium Derived by Formula		1.019			1.214		2.23		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 6854		<b>SHIP BUILDING-IRON OR STEEL-NOC &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		9%	1.442	9%	1.001	2.44			
Pure Premium Present on Rate Level		91%	1.627	91%	1.356	2.98			
Pure Premium Derived by Formula		1.610			1.324			2.93	

<b>CLASS</b> 6882		<b>SHIP REPAIR CONVERSION-ALL OPERATIONS &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		10%	0.557	11%	0.795	1.35			
Pure Premium Present on Rate Level		90%	1.022	89%	0.918	1.94			
Pure Premium Derived by Formula		0.976			0.904			1.88	

<b>CLASS</b> 6884		<b>PAINTING-SHIP HULLS</b>							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	71,897	0	0	0	0	0	0	0	0.00
1/15 through 12/15	68,133	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,233,763	0	0	0	0	0	0	0	0.00
1/17 through 12/17	2,641,563	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,015,356	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		6%	0.777	6%	0.940	1.72			
Pure Premium Present on Rate Level		90%	1.414	89%	0.819	2.23			
Pure Premium Derived by Formula		1.319			0.785			2.10	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 7016 ++		<b>VESSELS-NOC-PROGRAM I</b>							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	1.386	100%	1.105	2.49			
Pure Premium Derived by Formula		1.386			1.105			2.49	

<b>CLASS</b> 7024		<b>VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING</b>							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	7,501	0	0	0	0	0	0	0	0.00
1/14 through 12/14	664,325	0	0	0	0	0	0	0	0.00
1/15 through 12/15	331,129	0	0	1	3,833	0	0	3,833	1.16
1/16 through 12/16	71,466	0	0	0	0	0	0	0	0.00
1/17 through 12/17	134,426	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,208,847	0	0	1	3,833	0	0	3,833	0.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.317	3%	0.000	0.32			
Pure Premium Indicated by National Relativity		11%	3.022	12%	1.183	4.21			
Pure Premium Present on Rate Level		87%	1.534	85%	1.223	2.76			
Pure Premium Derived by Formula		1.673			1.182			2.86	

<b>CLASS</b> 7038 ++		<b>BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM I</b>							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	0.903	100%	1.939	2.84			
Pure Premium Derived by Formula		0.903			1.939			2.84	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 7046 ++		VESSELS-NOT SELF-PROPELLED-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	1.883	100%	1.623	3.51			
Pure Premium Derived by Formula		1.883			1.623			3.51	

CLASS 7047 ++		VESSELS-NOC-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.228	100%	1.591	3.82			
Pure Premium Derived by Formula		2.228			1.591			3.82	

CLASS 7050 ++		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	4.315	100%	1.581	5.90			
Pure Premium Derived by Formula		4.315			1.581			5.90	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 7090		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	192,328	0	0	0	0	0	0	0	0.00
1/14 through 12/14	171,849	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,631	0	0	0	0	0	0	0	0.00
1/16 through 12/16	4,408	0	0	0	0	0	0	0	0.00
1/17 through 12/17	22,670	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	392,886	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		10%	0.471	10%	0.826	1.30			
Pure Premium Present on Rate Level		89%	1.003	88%	2.155	3.16			
Pure Premium Derived by Formula		0.940			1.979			2.92	

CLASS 7098		VESSELS-NOT SELF-PROPELLED-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	1,000	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,000	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.089	100%	1.800	3.89			
Pure Premium Derived by Formula		2.089			1.800			3.89	

CLASS 7099 + +		VESSELS-NOT SELF-PROPELLED-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	3.223	100%	3.050	6.27			
Pure Premium Derived by Formula		3.223			3.050			6.27	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 7133		<b>RAILROAD OPERATION: NOC-ALL EMPLOYEES &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,856,097	1	37,255	1	14,492	59,595	32,119	143,461	7.73
1/14 through 12/14	2,103,841	1	50,985	1	2,168	71,575	4,173	128,901	6.13
1/15 through 12/15	2,374,456	0	0	0	0	0	1,203	1,203	0.05
1/16 through 12/16	2,653,708	1	125,940	1	22,961	201,374	24,571	374,846	14.13
1/17 through 12/17	2,869,040	0	0	0	0	0	152	152	0.01
<b>5 YR. TOTAL</b>	<b>11,857,142</b>	<b>3</b>	<b>214,180</b>	<b>3</b>	<b>39,621</b>	<b>332,544</b>	<b>62,218</b>	<b>648,563</b>	<b>5.47</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	2.140	9%	3.329			5.47	
Pure Premium Indicated by National Relativity		17%	1.403	19%	1.147			2.55	
Pure Premium Present on Rate Level		78%	0.883	72%	1.286			2.17	
Pure Premium Derived by Formula			1.034		1.443			2.48	

<b>CLASS</b> 7219		<b>TRUCKING: NOC-ALL EMPLOYEES &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,275,541,939	200	15,276,037	665	17,476,988	10,713,063	14,268,125	57,734,213	4.53
1/14 through 12/14	1,362,106,241	172	14,936,981	670	18,741,630	10,691,880	12,209,343	56,579,834	4.15
1/15 through 12/15	1,453,123,326	190	17,796,874	685	24,521,749	10,956,221	15,830,040	69,104,884	4.76
1/16 through 12/16	1,476,261,640	161	19,337,654	705	26,092,561	11,529,210	16,847,032	73,806,457	5.00
1/17 through 12/17	1,577,115,461	169	20,854,515	679	32,078,930	15,054,573	16,199,723	84,187,741	5.34
<b>5 YR. TOTAL</b>	<b>7,144,148,607</b>	<b>892</b>	<b>88,202,061</b>	<b>3,404</b>	<b>118,911,858</b>	<b>58,944,947</b>	<b>75,354,263</b>	<b>341,413,129</b>	<b>4.78</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	2.899	100%	1.880			4.78	
Pure Premium Indicated by National Relativity		0%	2.776	0%	1.805			4.58	
Pure Premium Present on Rate Level		0%	2.822	0%	1.940			4.76	
Pure Premium Derived by Formula			2.899		1.880			4.78	

<b>CLASS</b> 7222		<b>TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	89	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	23,240	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>23,329</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		27%	3.107	29%	1.856			4.96	
Pure Premium Present on Rate Level		73%	2.554	71%	1.707			4.26	
Pure Premium Derived by Formula			2.703		1.750			4.45	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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<b>CLASS</b> 7225		<b>AUTOMOBILE TOWING &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		100%	2.225	100%	1.752			3.98	
Pure Premium Derived by Formula							1.752	3.98	

<b>CLASS</b> 7230		<b>TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,262,987	0	0	7	86,508	0	71,564	158,072	12.52
1/14 through 12/14	1,503,743	0	0	1	74,610	0	33,168	107,778	7.17
1/15 through 12/15	1,919,524	1	154,189	3	34,664	76,613	28,667	294,133	15.32
1/16 through 12/16	2,198,848	0	0	0	0	0	0	0	0.00
1/17 through 12/17	3,340,883	0	0	0	0	0	1,570	1,570	0.05
5 YR. TOTAL	10,225,985	1	154,189	11	195,782	76,613	134,969	561,553	5.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	3.422	11%	2.069			5.49	
Pure Premium Indicated by National Relativity		43%	3.290	44%	2.411			5.70	
Pure Premium Present on Rate Level		49%	3.108	45%	2.345			5.45	
Pure Premium Derived by Formula							2.344	5.56	

<b>CLASS</b> 7231		<b>MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES -- ALL EMPLOYEES &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	52,847,272	12	716,299	36	719,457	310,234	424,107	2,170,097	4.11
1/14 through 12/14	59,953,188	5	251,480	51	1,248,375	69,740	996,950	2,566,545	4.28
1/15 through 12/15	66,779,965	12	833,606	52	1,127,330	590,385	573,548	3,124,869	4.68
1/16 through 12/16	73,437,569	12	688,170	60	1,671,165	629,764	1,156,841	4,145,940	5.65
1/17 through 12/17	82,885,427	25	1,259,399	62	1,730,432	833,541	920,292	4,743,664	5.72
5 YR. TOTAL	335,903,421	66	3,748,954	261	6,496,759	2,433,664	4,071,738	16,751,115	4.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	3.050	58%	1.937			4.99	
Pure Premium Indicated by National Relativity		27%	2.863	21%	1.953			4.82	
Pure Premium Present on Rate Level		27%	2.882	21%	2.009			4.89	
Pure Premium Derived by Formula							1.955	4.91	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 7232		TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITH THE U.S. POSTAL SERVICE-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	34,744,655	6	417,076	19	434,984	153,727	290,604	1,296,391	3.73
1/14 through 12/14	36,540,371	4	576,902	29	1,724,986	179,068	902,339	3,383,295	9.26
1/15 through 12/15	33,704,637	11	1,458,074	21	1,697,775	703,449	743,769	4,603,067	13.66
1/16 through 12/16	38,001,969	7	546,325	17	203,489	268,233	363,464	1,381,511	3.64
1/17 through 12/17	39,617,403	6	517,153	28	1,458,835	334,551	643,729	2,954,268	7.46
5 YR. TOTAL	182,609,035	34	3,515,530	114	5,520,069	1,639,028	2,943,905	13,618,532	7.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	4.948	43%	2.510	7.46			
Pure Premium Indicated by National Relativity		30%	3.822	28%	1.949	5.77			
Pure Premium Present on Rate Level		31%	3.746	29%	2.028	5.77			
Pure Premium Derived by Formula		4.238			2.213			6.45	

CLASS 7333 + +		DREDGING-ALL TYPES-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	1.102	100%	0.580	1.68			
Pure Premium Derived by Formula		1.102			0.580			1.68	

CLASS 7335		DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	620,349	0	0	0	0	0	547	547	0.09
1/14 through 12/14	566,127	0	0	0	0	0	0	0	0.00
1/15 through 12/15	237,417	0	0	0	0	0	0	0	0.00
1/16 through 12/16	294,728	0	0	0	0	0	0	0	0.00
1/17 through 12/17	213,593	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,932,214	0	0	0	0	0	547	547	0.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.028	0.03			
Pure Premium Indicated by National Relativity		6%	1.637	6%	1.527	3.16			
Pure Premium Present on Rate Level		92%	1.224	92%	0.644	1.87			
Pure Premium Derived by Formula		1.224			0.685			1.91	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 7337 + +		DREDGING-ALL TYPES-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.796	100%	1.393	4.19			
Pure Premium Derived by Formula		2.796			1.393			4.19	

CLASS 7360		FREIGHT HANDLING NOC							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	49,736,732	11	344,320	21	316,966	284,404	427,525	1,373,215	2.76
1/14 through 12/14	52,572,752	3	49,700	11	174,722	38,519	159,967	422,908	0.81
1/15 through 12/15	48,754,235	3	14,174	15	132,540	17,839	141,435	305,988	0.63
1/16 through 12/16	45,501,204	3	357,225	16	211,364	306,492	379,201	1,254,282	2.76
1/17 through 12/17	49,241,627	2	120,301	14	166,533	97,788	181,674	566,296	1.15
5 YR. TOTAL	245,806,550	22	885,720	77	1,002,125	745,042	1,289,802	3,922,689	1.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.768	36%	0.828	1.60			
Pure Premium Indicated by National Relativity		37%	1.548	32%	1.196	2.74			
Pure Premium Present on Rate Level		38%	1.191	32%	1.074	2.27			
Pure Premium Derived by Formula		1.217			1.024			2.24	

CLASS 7370		TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	15,486,708	4	24,083	4	39,071	7,021	70,150	140,325	0.91
1/14 through 12/14	9,589,812	3	39,317	2	61,807	24,323	25,729	151,176	1.58
1/15 through 12/15	10,203,423	2	51,468	3	10,437	35,547	12,455	109,907	1.08
1/16 through 12/16	12,755,484	0	0	5	150,432	0	66,881	217,313	1.70
1/17 through 12/17	16,029,948	4	170,264	6	61,695	241,941	66,961	540,861	3.37
5 YR. TOTAL	64,065,375	13	285,132	20	323,442	308,832	242,176	1,159,582	1.81
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.950	19%	0.860	1.81			
Pure Premium Indicated by National Relativity		43%	1.416	40%	1.308	2.72			
Pure Premium Present on Rate Level		44%	1.254	41%	1.129	2.38			
Pure Premium Derived by Formula		1.284			1.149			2.43	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 7380		<b>DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL</b>							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	706,477,861	70	4,705,095	344	7,044,103	2,729,004	5,370,206	19,848,408	2.81
1/14 through 12/14	730,568,100	81	3,871,878	291	5,580,166	2,651,871	5,316,499	17,420,414	2.39
1/15 through 12/15	764,010,643	85	5,738,759	319	7,152,229	4,436,357	4,921,021	22,248,366	2.91
1/16 through 12/16	815,111,866	94	6,200,153	317	11,292,720	4,639,596	6,823,195	28,955,664	3.55
1/17 through 12/17	848,412,854	65	6,284,257	332	10,250,538	3,730,270	7,442,806	27,707,871	3.27
5 YR. TOTAL	3,864,581,324	395	26,800,142	1,603	41,319,756	18,187,098	29,873,727	116,180,723	3.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.763	100%	1.244			3.01	
Pure Premium Indicated by National Relativity		0%	1.833	0%	1.401			3.23	
Pure Premium Present on Rate Level		0%	1.725	0%	1.238			2.96	
Pure Premium Derived by Formula			1.763		1.244			3.01	

<b>CLASS</b> 7382		<b>BUS CO.: ALL OTHER EMPLOYEES &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	67,650,297	16	481,332	38	457,325	322,468	431,949	1,693,074	2.50
1/14 through 12/14	74,187,097	14	650,248	40	458,392	361,451	372,855	1,842,946	2.48
1/15 through 12/15	77,934,945	4	102,308	40	380,667	34,101	312,772	829,848	1.07
1/16 through 12/16	73,675,756	18	356,159	47	772,787	568,912	488,101	2,185,959	2.97
1/17 through 12/17	83,592,402	20	458,192	46	673,500	290,018	479,317	1,901,027	2.27
5 YR. TOTAL	377,040,497	72	2,048,239	211	2,742,671	1,576,950	2,084,994	8,452,854	2.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	1.271	47%	0.971			2.24	
Pure Premium Indicated by National Relativity		33%	1.346	26%	1.190			2.54	
Pure Premium Present on Rate Level		33%	1.383	27%	1.177			2.56	
Pure Premium Derived by Formula			1.333		1.084			2.42	

<b>CLASS</b> 7390		<b>BEER OR ALE DEALER-WHOLESALE &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	95,892,827	12	502,741	48	401,832	318,774	521,423	1,744,770	1.82
1/14 through 12/14	94,696,548	8	336,258	55	616,772	223,366	534,014	1,710,410	1.81
1/15 through 12/15	88,688,131	9	573,769	46	405,879	424,172	451,120	1,854,940	2.09
1/16 through 12/16	94,697,594	8	524,666	50	667,094	384,748	526,555	2,103,063	2.22
1/17 through 12/17	94,236,816	10	551,563	45	737,854	452,886	685,592	2,427,895	2.58
5 YR. TOTAL	468,211,916	47	2,488,997	244	2,829,431	1,803,946	2,718,704	9,841,078	2.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	1.136	49%	0.966			2.10	
Pure Premium Indicated by National Relativity		32%	1.289	25%	1.078			2.37	
Pure Premium Present on Rate Level		33%	1.185	26%	0.975			2.16	
Pure Premium Derived by Formula			1.201		0.996			2.20	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 7394 ++		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	1.126	100%	0.724	1.85			
Pure Premium Derived by Formula		1.126			0.724			1.85	

CLASS 7395		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	214,558	0	0	0	0	0	2,398	2,398	1.12
1/14 through 12/14	347,142	0	0	0	0	0	0	0	0.00
1/15 through 12/15	267,800	0	0	0	0	0	0	0	0.00
1/16 through 12/16	265,357	0	0	0	0	0	0	0	0.00
1/17 through 12/17	219,533	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,314,390	0	0	0	0	0	2,398	2,398	0.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.182	0.18			
Pure Premium Indicated by National Relativity		6%	2.667	7%	1.310	3.98			
Pure Premium Present on Rate Level		92%	1.251	91%	0.805	2.06			
Pure Premium Derived by Formula		1.311			0.828			2.14	

CLASS 7398 ++		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.569	100%	1.603	4.17			
Pure Premium Derived by Formula		2.569			1.603			4.17	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 7402		<b>AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA</b>							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	2,152,272	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,832,212	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,853,061	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,390,703	0	0	0	0	0	0	0	0.00
1/17 through 12/17	2,773,556	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	11,001,804	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		4%	0.077	4%	0.024			0.10	
Pure Premium Present on Rate Level		95%	0.023	95%	0.025			0.05	
Pure Premium Derived by Formula					0.025		0.05		

<b>CLASS</b> 7403		<b>AVIATION: ALL OTHER EMPLOYEES &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	438,691,702	26	1,350,963	230	4,038,116	1,067,176	4,993,589	11,449,844	2.61
1/14 through 12/14	577,620,372	32	2,372,999	261	5,349,207	1,717,785	5,436,756	14,876,747	2.58
1/15 through 12/15	603,210,306	56	3,190,037	403	9,530,365	2,214,242	8,866,007	23,800,651	3.95
1/16 through 12/16	586,013,053	43	1,734,111	189	4,493,618	1,554,133	4,551,743	12,333,605	2.11
1/17 through 12/17	606,548,121	35	2,699,984	266	6,188,463	2,153,381	5,862,824	16,904,652	2.79
5 YR. TOTAL	2,812,083,554	192	11,348,094	1,349	29,599,769	8,706,717	29,710,919	79,365,499	2.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		91%	1.456	100%	1.366			2.82	
Pure Premium Indicated by National Relativity		4%	1.472	0%	1.192			2.66	
Pure Premium Present on Rate Level		5%	1.351	0%	1.347			2.70	
Pure Premium Derived by Formula					1.451		1.366		2.82

<b>CLASS</b> 7405		<b>AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING CREW</b>							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	452,350,735	12	1,161,903	89	2,301,378	531,862	1,818,124	5,813,267	1.29
1/14 through 12/14	341,814,292	12	1,596,252	117	4,168,853	737,708	2,658,935	9,161,748	2.68
1/15 through 12/15	784,136,110	8	364,233	107	2,852,185	373,501	1,835,372	5,425,291	0.69
1/16 through 12/16	585,673,123	21	898,342	122	2,642,617	567,561	1,764,989	5,873,509	1.00
1/17 through 12/17	671,186,526	21	1,481,401	140	3,197,839	793,417	2,146,257	7,618,914	1.14
5 YR. TOTAL	2,835,160,786	74	5,502,131	575	15,162,872	3,004,049	10,223,677	33,892,729	1.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		65%	0.729	84%	0.467			1.20	
Pure Premium Indicated by National Relativity		17%	0.457	8%	0.258			0.72	
Pure Premium Present on Rate Level		18%	0.696	8%	0.495			1.19	
Pure Premium Derived by Formula					0.677		0.453		1.13

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 7420		AVIATION: STUNT FLYING, RACING, OR PARACHUTE JUMPING FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	3,050	0	0	0	0	0	0	0	0.00
1/14 through 12/14	16,282	0	0	0	0	0	0	0	0.00
1/15 through 12/15	298,594	0	0	0	0	0	0	0	0.00
1/16 through 12/16	170,183	0	0	0	0	0	0	0	0.00
1/17 through 12/17	66,914	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	555,023	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	2%	0.000			0.00	
Pure Premium Indicated by National Relativity		10%	3.016	10%	0.962			3.98	
Pure Premium Present on Rate Level		88%	3.243	88%	1.328			4.57	
Pure Premium Derived by Formula		3.155			1.265		4.42		

CLASS 7421		AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	35,117,640	0	0	1	3,246	0	6,951	10,197	0.03
1/14 through 12/14	34,342,791	0	0	4	27,702	0	58,256	85,958	0.25
1/15 through 12/15	34,246,895	1	208,865	3	30,830	113,376	41,572	394,643	1.15
1/16 through 12/16	36,154,492	0	0	5	165,523	0	85,465	250,988	0.69
1/17 through 12/17	38,486,029	0	0	5	88,232	0	117,584	205,816	0.54
5 YR. TOTAL	178,347,847	1	208,865	18	315,533	113,376	309,828	947,602	0.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.294	12%	0.237			0.53	
Pure Premium Indicated by National Relativity		21%	0.213	22%	0.291			0.50	
Pure Premium Present on Rate Level		70%	0.216	66%	0.168			0.38	
Pure Premium Derived by Formula		0.222			0.203		0.43		

CLASS 7422		AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	23,497,069	0	0	2	5,007	0	39,680	44,687	0.19
1/14 through 12/14	14,311,521	0	0	1	40,477	0	33,799	74,276	0.52
1/15 through 12/15	20,562,868	0	0	0	0	0	6,999	6,999	0.03
1/16 through 12/16	25,670,482	0	0	2	46,660	0	61,497	108,157	0.42
1/17 through 12/17	23,601,683	0	0	1	38,777	0	35,466	74,243	0.31
5 YR. TOTAL	107,643,623	0	0	6	130,921	0	177,441	308,362	0.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.122	14%	0.165			0.29	
Pure Premium Indicated by National Relativity		22%	0.647	24%	0.348			1.00	
Pure Premium Present on Rate Level		67%	0.492	62%	0.364			0.86	
Pure Premium Derived by Formula		0.485			0.332		0.82		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 7425		<b>AVIATION: HELICOPTERS - FLYING CREW</b>							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	7,195,081	0	0	0	0	0	899	899	0.01
1/14 through 12/14	8,437,558	0	0	0	0	0	0	0	0.00
1/15 through 12/15	9,125,079	0	0	0	0	0	0	0	0.00
1/16 through 12/16	9,853,898	0	0	0	0	0	0	0	0.00
1/17 through 12/17	9,467,122	0	0	0	0	0	5,967	5,967	0.06
5 YR. TOTAL	44,078,738	0	0	0	0	0	6,866	6,866	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.000	9%	0.016			0.02	
Pure Premium Indicated by National Relativity		26%	1.106	28%	0.393			1.50	
Pure Premium Present on Rate Level		65%	0.803	63%	0.347			1.15	
Pure Premium Derived by Formula		0.810			0.330		1.14		

<b>CLASS</b> 7431		<b>AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW</b>							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	27,561,245	0	0	1	2,397	0	760	3,157	0.01
1/14 through 12/14	32,464,537	0	0	1	4,362	0	12,225	16,587	0.05
1/15 through 12/15	38,487,290	0	0	2	168,329	0	442,849	611,178	1.59
1/16 through 12/16	43,026,196	3	372,066	0	0	494,895	9,732	876,693	2.04
1/17 through 12/17	51,662,472	0	0	1	1,576	0	11,271	12,847	0.03
5 YR. TOTAL	193,201,740	3	372,066	5	176,664	494,895	476,837	1,520,462	0.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.284	16%	0.503			0.79	
Pure Premium Indicated by National Relativity		26%	0.508	27%	0.222			0.73	
Pure Premium Present on Rate Level		61%	0.375	57%	0.264			0.64	
Pure Premium Derived by Formula		0.398			0.291		0.69		

<b>CLASS</b> 7502		<b>GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	2,884,866	0	0	1	43,130	0	4,885	48,015	1.66
1/14 through 12/14	2,308,832	0	0	2	40,373	0	33,852	74,225	3.22
1/15 through 12/15	1,510,430	0	0	0	0	0	793	793	0.05
1/16 through 12/16	1,474,099	0	0	0	0	0	298	298	0.02
1/17 through 12/17	2,583,778	0	0	1	10,946	0	7,793	18,739	0.73
5 YR. TOTAL	10,762,005	0	0	4	94,449	0	47,621	142,070	1.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.878	5%	0.443			1.32	
Pure Premium Indicated by National Relativity		38%	0.610	40%	0.486			1.10	
Pure Premium Present on Rate Level		58%	0.626	55%	0.506			1.13	
Pure Premium Derived by Formula		0.630			0.495		1.13		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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<b>CLASS</b> 7515		<b>OIL OR GAS PIPELINE OPERATION &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	18,746,399	0	0	0	0	0	13,747	13,747	0.07
1/14 through 12/14	20,420,574	0	0	1	2,218	0	5,077	7,295	0.04
1/15 through 12/15	21,281,957	0	0	1	8,728	0	28,584	37,312	0.18
1/16 through 12/16	23,140,136	0	0	0	0	0	5,040	5,040	0.02
1/17 through 12/17	25,109,295	0	0	0	0	0	35,814	35,814	0.14
5 YR. TOTAL	108,698,361	0	0	2	10,946	0	88,262	99,208	0.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.010	12%	0.081			0.09	
Pure Premium Indicated by National Relativity		38%	0.390	41%	0.288			0.68	
Pure Premium Present on Rate Level		53%	0.315	47%	0.256			0.57	
Pure Premium Derived by Formula		0.316			0.248		0.56		

<b>CLASS</b> 7520		<b>WATERWORKS OPERATION &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	35,907,133	2	35,798	11	175,187	29,667	253,724	494,376	1.38
1/14 through 12/14	35,299,467	1	159,725	4	13,598	157,792	48,813	379,928	1.08
1/15 through 12/15	39,240,043	0	0	7	309,968	0	212,267	522,235	1.33
1/16 through 12/16	43,376,152	1	12,183	8	49,132	2,613	96,248	160,176	0.37
1/17 through 12/17	46,423,471	2	62,705	10	158,543	67,664	158,763	447,675	0.97
5 YR. TOTAL	200,246,266	6	270,411	40	706,428	257,736	769,815	2,004,390	1.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.488	28%	0.513			1.00	
Pure Premium Indicated by National Relativity		40%	0.907	36%	0.879			1.79	
Pure Premium Present on Rate Level		40%	0.874	36%	0.790			1.66	
Pure Premium Derived by Formula		0.810			0.744		1.55		

<b>CLASS</b> 7529		<b>ELECTRIC LIGHT OR POWER LINE CONSTRUCTION-REA PROJECT ONLY &amp; DRIVERS</b>							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	13,297,102	1	232,122	10	324,401	93,694	396,250	1,046,467	7.87
1/14 through 12/14	13,693,507	1	67,087	5	283,395	14,335	230,353	595,170	4.35
1/15 through 12/15	4,891,668	0	0	2	30,301	0	15,359	45,660	0.93
1/16 through 12/16	6,779,404	1	225	5	299,370	6,284	112,260	418,139	6.17
1/17 through 12/17	5,297,884	0	0	3	36,326	0	28,056	64,382	1.22
5 YR. TOTAL	43,959,565	3	299,434	25	973,793	114,313	782,278	2,169,818	4.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	2.896	28%	2.040			4.94	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		80%	4.024	72%	3.466			7.49	
Pure Premium Derived by Formula		3.798			3.067		6.87		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 7538		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	64,145,566	1	268,422	27	1,293,696	79,301	1,008,080	2,649,499	4.13
1/14 through 12/14	65,580,877	5	367,359	18	1,132,121	234,532	997,848	2,731,860	4.17
1/15 through 12/15	111,139,548	4	589,020	29	1,444,006	704,958	746,248	3,484,232	3.14
1/16 through 12/16	130,522,912	4	720,555	17	484,403	795,714	533,357	2,534,029	1.94
1/17 through 12/17	205,376,360	7	635,484	22	1,751,878	1,112,141	1,659,424	5,158,927	2.51
5 YR. TOTAL	576,765,263	21	2,580,840	113	6,106,104	2,926,646	4,944,957	16,558,547	2.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	1.506	66%	1.365	2.87			
Pure Premium Indicated by National Relativity		26%	1.320	17%	1.147	2.47			
Pure Premium Present on Rate Level		27%	1.695	17%	1.470	3.17			
Pure Premium Derived by Formula		1.509			1.346			2.86	

CLASS 7539		ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	49,808,729	2	43,614	3	20,798	11,841	23,803	100,056	0.20
1/14 through 12/14	58,445,384	1	21,206	6	138,460	109,471	176,506	445,643	0.76
1/15 through 12/15	60,471,143	0	0	7	297,085	0	244,558	541,643	0.90
1/16 through 12/16	72,737,226	1	54,385	10	232,952	122,900	140,005	550,242	0.76
1/17 through 12/17	71,620,415	3	342,798	9	337,566	209,478	226,900	1,116,742	1.56
5 YR. TOTAL	313,082,897	7	462,003	35	1,026,861	453,690	811,772	2,754,326	0.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.476	27%	0.404	0.88			
Pure Premium Indicated by National Relativity		41%	0.567	36%	0.459	1.03			
Pure Premium Present on Rate Level		41%	0.486	37%	0.459	0.95			
Pure Premium Derived by Formula		0.517			0.444			0.96	

CLASS 7540		ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	91,296,569	8	757,733	16	660,331	1,128,069	982,422	3,528,555	3.87
1/14 through 12/14	95,175,497	7	1,039,765	19	344,994	627,054	484,251	2,496,064	2.62
1/15 through 12/15	96,362,806	3	82,622	22	645,607	81,126	744,152	1,553,507	1.61
1/16 through 12/16	100,496,364	6	412,258	23	686,170	291,865	1,109,883	2,500,176	2.49
1/17 through 12/17	102,981,128	3	175,776	32	1,782,559	165,765	1,116,007	3,240,107	3.15
5 YR. TOTAL	486,312,364	27	2,468,154	112	4,119,661	2,293,879	4,436,715	13,318,409	2.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.355	56%	1.384	2.74			
Pure Premium Indicated by National Relativity		34%	0.788	22%	0.877	1.67			
Pure Premium Present on Rate Level		34%	0.997	22%	1.310	2.31			
Pure Premium Derived by Formula		1.041			1.256			2.30	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 7580		SEWAGE DISPOSAL PLANT OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	21,698,199	0	0	2	20,048	0	29,116	49,164	0.23
1/14 through 12/14	22,247,973	2	149,162	4	132,092	472,691	117,632	871,577	3.92
1/15 through 12/15	25,714,410	0	0	5	135,755	0	77,751	213,506	0.83
1/16 through 12/16	27,544,818	0	0	3	148,753	0	120,850	269,603	0.98
1/17 through 12/17	29,911,323	0	0	6	128,989	0	115,344	244,333	0.82
5 YR. TOTAL	127,116,723	2	149,162	20	565,637	472,691	460,693	1,648,183	1.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.562	23%	0.734			1.30	
Pure Premium Indicated by National Relativity		42%	0.915	38%	0.903			1.82	
Pure Premium Present on Rate Level		43%	0.784	39%	0.812			1.60	
Pure Premium Derived by Formula		0.806			0.829		1.64		

CLASS 7590		GARBAGE WORKS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	10,173,467	0	0	8	192,352	0	118,973	311,325	3.06
1/14 through 12/14	13,618,977	0	0	2	9,559	0	22,184	31,743	0.23
1/15 through 12/15	15,685,006	0	0	4	91,321	0	61,536	152,857	0.97
1/16 through 12/16	12,240,068	1	7,508	2	27,768	6,692	26,982	68,950	0.56
1/17 through 12/17	15,980,041	0	0	2	72,347	0	45,295	117,642	0.74
5 YR. TOTAL	67,697,559	1	7,508	18	393,347	6,692	274,970	682,517	1.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.592	16%	0.416			1.01	
Pure Premium Indicated by National Relativity		44%	1.155	42%	1.050			2.21	
Pure Premium Present on Rate Level		44%	0.971	42%	0.801			1.77	
Pure Premium Derived by Formula		1.006			0.844		1.85		

CLASS 7600		TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	427,878,858	43	3,132,079	168	3,691,888	1,769,568	3,105,356	11,698,891	2.73
1/14 through 12/14	421,164,778	45	2,819,229	138	3,603,084	1,778,504	2,978,039	11,178,856	2.65
1/15 through 12/15	448,024,918	34	3,106,297	184	3,901,542	2,310,450	3,480,714	12,799,003	2.86
1/16 through 12/16	468,088,325	35	3,060,183	175	5,301,716	1,932,530	4,209,869	14,504,298	3.10
1/17 through 12/17	478,392,024	36	4,726,016	176	5,065,158	2,352,471	3,344,503	15,488,148	3.24
5 YR. TOTAL	2,243,548,903	193	16,843,804	841	21,563,388	10,143,523	17,118,481	65,669,196	2.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		88%	1.712	100%	1.215			2.93	
Pure Premium Indicated by National Relativity		6%	1.615	0%	1.078			2.69	
Pure Premium Present on Rate Level		6%	1.586	0%	1.200			2.79	
Pure Premium Derived by Formula		1.699			1.215		2.91		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 7605		BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	186,286,805	8	384,974	31	953,397	315,180	806,966	2,460,517	1.32
1/14 through 12/14	191,287,064	16	776,589	37	754,632	539,946	882,929	2,954,096	1.54
1/15 through 12/15	207,523,009	10	824,450	37	945,034	554,874	855,563	3,179,921	1.53
1/16 through 12/16	211,360,494	10	982,730	45	1,621,499	603,891	1,095,450	4,303,570	2.04
1/17 through 12/17	205,322,545	11	446,568	25	437,562	444,563	461,870	1,790,563	0.87
5 YR. TOTAL	1,001,779,917	55	3,415,311	175	4,712,124	2,458,454	4,102,778	14,688,667	1.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.811	57%	0.655	1.47			
Pure Premium Indicated by National Relativity		30%	0.630	21%	0.532	1.16			
Pure Premium Present on Rate Level		30%	0.700	22%	0.631	1.33			
Pure Premium Derived by Formula		0.723			0.624			1.35	

CLASS 7610		RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	465,708,912	4	237,228	27	548,044	218,801	495,258	1,499,331	0.32
1/14 through 12/14	474,914,139	2	333,428	37	1,329,710	59,492	909,104	2,631,734	0.55
1/15 through 12/15	437,961,872	2	459,716	14	227,465	229,367	286,412	1,202,960	0.28
1/16 through 12/16	478,132,648	2	82,434	14	283,620	130,541	289,221	785,816	0.17
1/17 through 12/17	484,211,881	2	221,866	8	186,470	121,508	198,890	728,734	0.15
5 YR. TOTAL	2,340,929,452	12	1,334,672	100	2,575,309	759,709	2,178,885	6,848,575	0.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.167	41%	0.126	0.29			
Pure Premium Indicated by National Relativity		36%	0.148	29%	0.129	0.28			
Pure Premium Present on Rate Level		36%	0.154	30%	0.144	0.30			
Pure Premium Derived by Formula		0.155			0.132			0.29	

CLASS 7705		AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	34,953,498	5	100,545	19	359,538	114,107	340,860	915,050	2.62
1/14 through 12/14	34,100,390	4	68,383	9	174,172	115,829	101,073	459,457	1.35
1/15 through 12/15	36,206,608	5	246,982	19	127,769	125,704	202,431	702,886	1.94
1/16 through 12/16	27,777,802	2	82,309	19	318,434	102,763	258,275	761,781	2.74
1/17 through 12/17	28,361,133	2	108,461	10	315,624	72,815	266,242	763,142	2.69
5 YR. TOTAL	161,399,431	18	606,680	76	1,295,537	531,218	1,168,881	3,602,316	2.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.179	33%	1.053	2.23			
Pure Premium Indicated by National Relativity		38%	1.719	33%	1.428	3.15			
Pure Premium Present on Rate Level		38%	1.595	34%	1.358	2.95			
Pure Premium Derived by Formula		1.542			1.280			2.82	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 7710 + +		FIREFIGHTERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	10,074,173	0	0	4	142,502	0	56,668	199,170	1.98
1/14 through 12/14	11,151,787	0	0	2	13,636	0	16,258	29,894	0.27
1/15 through 12/15	11,722,859	0	0	0	0	0	6,348	6,348	0.05
1/16 through 12/16	14,913,904	0	0	2	7,127	0	64,399	71,526	0.48
1/17 through 12/17	16,103,260	0	0	1	9,485	0	24,072	33,557	0.21
5 YR. TOTAL	63,965,983	0	0	9	172,750	0	167,745	340,495	0.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.270	18%	0.262			0.53	
Pure Premium Indicated by National Relativity		44%	1.306	41%	1.257			2.56	
Pure Premium Present on Rate Level		44%	1.054	41%	0.985			2.04	
Pure Premium Derived by Formula						1.071	0.966	2.04	

CLASS 7711 + +		FIREFIGHTERS & DRIVERS - VOLUNTEER							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,616,297	1	181,349	1	2,050	133,025	53,185	369,609	22.87
1/14 through 12/14	1,366,394	0	0	5	62,397	0	91,626	154,023	11.27
1/15 through 12/15	1,537,387	0	0	2	64,542	0	143,988	208,530	13.56
1/16 through 12/16	1,522,130	0	0	1	1,006	0	39,688	40,694	2.67
1/17 through 12/17	1,476,589	0	0	0	0	0	21,486	21,486	1.46
5 YR. TOTAL	7,518,797	1	181,349	9	129,995	133,025	349,973	794,342	10.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	4.141	6%	6.424			10.57	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		96%	1.054	94%	0.985			2.04	
Pure Premium Derived by Formula						1.177	1.311	2.49	

CLASS 7720		POLICE OFFICERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	185,276,363	6	413,646	32	734,898	530,438	915,390	2,594,372	1.40
1/14 through 12/14	143,799,508	10	272,128	47	590,178	290,464	875,394	2,028,164	1.41
1/15 through 12/15	162,540,762	6	337,548	50	858,988	169,445	947,234	2,313,215	1.42
1/16 through 12/16	155,713,953	14	295,808	35	792,092	325,537	1,097,712	2,511,149	1.61
1/17 through 12/17	166,573,617	5	391,298	50	1,011,567	209,557	937,309	2,549,731	1.53
5 YR. TOTAL	813,904,203	41	1,710,428	214	3,987,723	1,525,441	4,773,039	11,996,631	1.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.700	55%	0.774			1.47	
Pure Premium Indicated by National Relativity		32%	0.898	22%	0.877			1.78	
Pure Premium Present on Rate Level		33%	0.684	23%	0.754			1.44	
Pure Premium Derived by Formula						0.758	0.792	1.55	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 7723		DETECTIVE OR PATROL AGENCY - PRIVATE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	218,178,801	13	373,320	37	288,601	384,536	534,271	1,580,728	0.72
1/14 through 12/14	268,033,362	20	738,596	73	995,815	811,734	999,431	3,545,576	1.32
1/15 through 12/15	265,521,574	9	143,447	49	590,768	219,109	897,805	1,851,129	0.70
1/16 through 12/16	314,748,489	18	935,877	52	1,222,614	911,619	1,373,430	4,443,540	1.41
1/17 through 12/17	305,199,469	11	555,999	60	1,196,843	957,252	1,171,596	3,881,690	1.27
5 YR. TOTAL	1,371,681,695	71	2,747,239	271	4,294,641	3,284,250	4,976,533	15,302,663	1.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.513	71%	0.602	1.12			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		60%	0.534	29%	0.738	1.27			
Pure Premium Derived by Formula		0.526			0.641			1.17	

CLASS 7855		RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR-NO WORK ON ELEVATED RAILROADS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	4,054,514	0	0	1	136,195	0	65,991	202,186	4.99
1/14 through 12/14	6,183,939	0	0	3	27,608	0	17,567	45,175	0.73
1/15 through 12/15	11,390,461	0	0	2	148,487	0	146,777	295,264	2.59
1/16 through 12/16	13,151,310	0	0	5	87,893	0	85,843	173,736	1.32
1/17 through 12/17	7,663,939	0	0	0	0	0	1,829	1,829	0.02
5 YR. TOTAL	42,444,163	0	0	11	400,183	0	318,007	718,190	1.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.943	14%	0.749	1.69			
Pure Premium Indicated by National Relativity		31%	1.169	33%	0.898	2.07			
Pure Premium Present on Rate Level		59%	1.044	53%	0.933	1.98			
Pure Premium Derived by Formula		1.073			0.896			1.97	

CLASS 8001		STORE: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	43,926,414	2	83,207	8	68,080	147,887	95,611	394,785	0.90
1/14 through 12/14	42,471,478	6	182,784	15	229,736	409,386	343,187	1,165,093	2.74
1/15 through 12/15	43,251,641	6	500,689	10	78,222	345,830	124,531	1,049,272	2.43
1/16 through 12/16	43,369,297	5	505,173	21	182,021	306,040	304,441	1,297,675	2.99
1/17 through 12/17	43,950,643	0	0	11	93,454	0	82,986	176,440	0.40
5 YR. TOTAL	216,969,473	19	1,271,853	65	651,513	1,209,143	950,756	4,083,265	1.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.886	30%	0.995	1.88			
Pure Premium Indicated by National Relativity		41%	0.508	35%	0.608	1.12			
Pure Premium Present on Rate Level		42%	0.567	35%	0.819	1.39			
Pure Premium Derived by Formula		0.597			0.798			1.40	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8002		AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	62,411,120	5	92,027	7	116,463	79,938	166,132	454,560	0.73
1/14 through 12/14	68,773,214	7	142,047	15	339,512	151,767	465,735	1,099,061	1.60
1/15 through 12/15	73,249,480	6	67,423	17	224,680	108,304	238,384	638,791	0.87
1/16 through 12/16	79,427,965	8	248,468	24	158,338	305,735	287,230	999,771	1.26
1/17 through 12/17	79,465,573	8	177,701	12	69,924	215,960	195,285	658,870	0.83
5 YR. TOTAL	363,327,352	34	727,666	75	908,917	861,704	1,352,766	3,851,053	1.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.450	35%	0.609			1.06	
Pure Premium Indicated by National Relativity		40%	0.469	32%	0.596			1.07	
Pure Premium Present on Rate Level		41%	0.431	33%	0.641			1.07	
Pure Premium Derived by Formula		0.450		0.615				1.07	

CLASS 8006		GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	447,679,182	32	1,239,693	141	1,510,541	881,912	1,756,032	5,388,178	1.20
1/14 through 12/14	545,716,490	33	1,121,574	149	2,168,890	1,224,422	2,568,218	7,083,104	1.30
1/15 through 12/15	545,326,963	46	1,465,471	137	1,680,713	1,675,203	2,014,961	6,836,348	1.25
1/16 through 12/16	596,172,687	37	1,884,870	180	2,983,398	1,593,661	2,547,351	9,009,280	1.51
1/17 through 12/17	636,953,945	44	1,661,490	180	2,941,539	1,694,840	2,429,758	8,727,627	1.37
5 YR. TOTAL	2,771,849,267	192	7,373,098	787	11,285,081	7,070,038	11,316,320	37,044,537	1.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		60%	0.673	97%	0.663			1.34	
Pure Premium Indicated by National Relativity		20%	0.471	1%	0.500			0.97	
Pure Premium Present on Rate Level		20%	0.579	2%	0.654			1.23	
Pure Premium Derived by Formula		0.614		0.661				1.28	

CLASS 8008		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	746,234,637	32	1,066,506	126	1,292,832	993,907	1,739,536	5,092,781	0.68
1/14 through 12/14	753,817,467	35	1,006,226	112	1,632,260	871,991	2,063,852	5,574,329	0.74
1/15 through 12/15	773,694,690	27	1,056,613	120	2,235,791	829,180	2,640,558	6,762,142	0.87
1/16 through 12/16	775,931,719	30	1,175,075	153	1,850,616	910,255	2,362,085	6,298,031	0.81
1/17 through 12/17	745,517,347	18	871,818	106	1,485,544	988,830	1,652,485	4,998,677	0.67
5 YR. TOTAL	3,795,195,860	142	5,176,238	617	8,497,043	4,594,163	10,458,516	28,725,960	0.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		50%	0.360	86%	0.397			0.76	
Pure Premium Indicated by National Relativity		25%	0.265	7%	0.304			0.57	
Pure Premium Present on Rate Level		25%	0.295	7%	0.378			0.67	
Pure Premium Derived by Formula		0.320		0.389				0.71	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 8010		<b>STORE: HARDWARE</b>							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	267,654,890	8	269,141	52	935,142	187,346	1,048,719	2,440,348	0.91
1/14 through 12/14	266,856,754	12	445,229	65	851,779	633,926	1,095,088	3,026,022	1.13
1/15 through 12/15	278,788,294	14	903,069	48	469,112	410,533	775,863	2,558,577	0.92
1/16 through 12/16	308,392,405	17	1,094,427	60	752,521	889,906	944,850	3,681,704	1.19
1/17 through 12/17	334,851,742	13	380,917	52	769,395	478,396	679,551	2,308,259	0.69
5 YR. TOTAL	1,456,544,085	64	3,092,783	277	3,777,949	2,600,107	4,544,071	14,014,910	0.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.472	59%	0.490	0.96			
Pure Premium Indicated by National Relativity		32%	0.414	20%	0.467	0.88			
Pure Premium Present on Rate Level		32%	0.403	21%	0.460	0.86			
Pure Premium Derived by Formula		0.431			0.479			0.91	

<b>CLASS</b> 8013		<b>STORE: JEWELRY</b>							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	212,636,182	2	38,254	10	270,129	18,075	223,246	549,704	0.26
1/14 through 12/14	223,208,324	4	44,977	10	159,469	12,381	272,258	489,085	0.22
1/15 through 12/15	216,049,492	0	0	9	74,749	0	57,128	131,877	0.06
1/16 through 12/16	226,752,624	1	46,775	6	88,759	9,736	63,522	208,792	0.09
1/17 through 12/17	248,578,910	4	223,173	4	77,370	60,404	92,200	453,147	0.18
5 YR. TOTAL	1,127,225,532	11	353,179	39	670,476	100,596	708,354	1,832,605	0.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.091	23%	0.072	0.16			
Pure Premium Indicated by National Relativity		42%	0.120	38%	0.098	0.22			
Pure Premium Present on Rate Level		42%	0.107	39%	0.092	0.20			
Pure Premium Derived by Formula		0.110			0.090			0.20	

<b>CLASS</b> 8015		<b>QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES &amp; CLERICAL, SALESPERSONS, DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	55,373,076	2	23,817	5	180,768	13,378	129,984	347,947	0.63
1/14 through 12/14	55,678,452	2	32,355	6	41,146	21,090	98,228	192,819	0.35
1/15 through 12/15	56,500,041	1	1,355	1	978	2,546	10,096	14,975	0.03
1/16 through 12/16	53,563,124	0	0	2	52,319	0	33,686	86,005	0.16
1/17 through 12/17	52,019,955	1	33,416	4	41,765	86,488	63,440	225,109	0.43
5 YR. TOTAL	273,134,648	6	90,943	18	316,976	123,502	335,434	866,855	0.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.149	19%	0.168	0.32			
Pure Premium Indicated by National Relativity		41%	0.201	40%	0.186	0.39			
Pure Premium Present on Rate Level		47%	0.227	41%	0.256	0.48			
Pure Premium Derived by Formula		0.207			0.211			0.42	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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CLASS 8017		STORE: RETAIL NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	2,289,807,093	86	3,403,418	461	5,844,026	4,272,796	8,229,355	21,749,595	0.95
1/14 through 12/14	2,455,060,597	119	3,319,065	434	4,816,517	2,791,040	7,279,799	18,206,421	0.74
1/15 through 12/15	1,444,771,395	70	1,973,296	241	3,131,316	2,171,825	3,999,984	11,276,421	0.78
1/16 through 12/16	1,475,338,090	53	1,639,569	246	3,831,904	1,499,239	4,209,423	11,180,135	0.76
1/17 through 12/17	1,675,379,349	53	1,730,809	266	4,552,857	1,012,574	4,869,000	12,165,240	0.73
5 YR. TOTAL	9,340,356,524	381	12,066,157	1,648	22,176,620	11,747,474	28,587,561	74,577,812	0.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		85%	0.367	100%	0.432	0.80			
Pure Premium Indicated by National Relativity		7%	0.324	0%	0.358	0.68			
Pure Premium Present on Rate Level		8%	0.339	0%	0.420	0.76			
Pure Premium Derived by Formula		0.362			0.432		0.79		

CLASS 8018		STORE: WHOLESALE NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	715,518,938	47	1,770,181	248	3,478,250	1,307,410	3,782,774	10,338,615	1.45
1/14 through 12/14	751,177,689	48	2,244,212	239	3,163,660	2,001,991	3,445,472	10,855,335	1.45
1/15 through 12/15	800,751,812	43	2,476,932	239	3,798,573	1,731,060	3,541,144	11,547,709	1.44
1/16 through 12/16	860,336,710	54	2,950,394	278	4,654,835	1,793,325	4,682,797	14,081,351	1.64
1/17 through 12/17	925,878,954	45	2,298,332	284	5,185,138	1,315,134	4,510,939	13,309,543	1.44
5 YR. TOTAL	4,053,664,103	237	11,740,051	1,288	20,280,456	8,148,920	19,963,126	60,132,553	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		81%	0.790	100%	0.693	1.48			
Pure Premium Indicated by National Relativity		9%	0.713	0%	0.654	1.37			
Pure Premium Present on Rate Level		10%	0.711	0%	0.663	1.37			
Pure Premium Derived by Formula		0.775			0.693		1.47		

CLASS 8021		STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	223,755,557	12	136,231	64	524,521	72,383	700,764	1,433,899	0.64
1/14 through 12/14	244,991,978	10	217,302	86	948,385	177,050	1,309,714	2,652,451	1.08
1/15 through 12/15	259,035,082	16	481,909	91	1,449,918	375,445	1,478,720	3,785,992	1.46
1/16 through 12/16	228,942,015	5	335,225	58	686,121	402,837	969,071	2,393,254	1.05
1/17 through 12/17	198,797,818	3	41,567	52	943,881	86,618	1,151,965	2,224,031	1.12
5 YR. TOTAL	1,155,522,450	46	1,212,234	351	4,552,826	1,114,333	5,610,234	12,489,627	1.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.499	63%	0.582	1.08			
Pure Premium Indicated by National Relativity		31%	0.674	18%	0.739	1.41			
Pure Premium Present on Rate Level		31%	0.566	19%	0.667	1.23			
Pure Premium Derived by Formula		0.574			0.626		1.20		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 8031		<b>STORE: MEAT, FISH OR POULTRY-RETAIL</b>							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	11,108,019	0	0	5	94,358	0	87,228	181,586	1.63
1/14 through 12/14	12,010,233	1	13,227	2	70,968	13,865	106,814	204,874	1.71
1/15 through 12/15	13,800,919	0	0	1	410	0	17,079	17,489	0.13
1/16 through 12/16	13,684,230	1	3,336	2	6,129	18,296	12,714	40,475	0.30
1/17 through 12/17	14,865,452	1	203,466	5	26,806	201,403	59,573	491,248	3.31
<b>5 YR. TOTAL</b>	<b>65,468,853</b>	<b>3</b>	<b>220,029</b>	<b>15</b>	<b>198,671</b>	<b>233,564</b>	<b>283,408</b>	<b>935,672</b>	<b>1.43</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.640	16%	0.790	1.43			
Pure Premium Indicated by National Relativity		45%	0.558	42%	0.610	1.17			
Pure Premium Present on Rate Level		46%	0.607	42%	0.759	1.37			
Pure Premium Derived by Formula		0.588			0.701			1.29	

<b>CLASS</b> 8032		<b>STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE</b>							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	181,031,999	9	226,239	53	413,863	152,290	482,236	1,274,628	0.71
1/14 through 12/14	165,861,616	4	307,957	30	717,851	517,266	780,150	2,323,224	1.40
1/15 through 12/15	168,881,948	2	290,510	29	591,611	215,126	431,787	1,529,034	0.91
1/16 through 12/16	164,617,889	8	532,566	36	712,213	250,137	629,088	2,124,004	1.29
1/17 through 12/17	182,545,891	4	133,494	19	482,776	60,594	403,203	1,080,067	0.59
<b>5 YR. TOTAL</b>	<b>862,939,343</b>	<b>27</b>	<b>1,490,766</b>	<b>167</b>	<b>2,918,314</b>	<b>1,195,413</b>	<b>2,726,464</b>	<b>8,330,957</b>	<b>0.97</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.511	48%	0.454	0.97			
Pure Premium Indicated by National Relativity		34%	0.555	26%	0.533	1.09			
Pure Premium Present on Rate Level		35%	0.482	26%	0.523	1.01			
Pure Premium Derived by Formula		0.516			0.492			1.01	

<b>CLASS</b> 8033		<b>STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC</b>							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	641,841,501	40	1,520,433	124	1,323,869	1,416,886	2,027,999	6,289,187	0.98
1/14 through 12/14	589,606,540	26	594,385	138	1,418,208	715,113	1,903,526	4,631,232	0.79
1/15 through 12/15	710,612,475	39	1,737,467	151	1,979,808	1,188,242	2,740,740	7,646,257	1.08
1/16 through 12/16	757,853,234	28	931,641	147	2,392,411	867,072	2,691,697	6,882,821	0.91
1/17 through 12/17	848,326,726	21	1,173,675	133	2,403,317	787,371	3,157,443	7,521,806	0.89
<b>5 YR. TOTAL</b>	<b>3,548,240,476</b>	<b>154</b>	<b>5,957,601</b>	<b>693</b>	<b>9,517,613</b>	<b>4,974,684</b>	<b>12,521,405</b>	<b>32,971,303</b>	<b>0.93</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	0.436	93%	0.493	0.93			
Pure Premium Indicated by National Relativity		22%	0.467	3%	0.511	0.98			
Pure Premium Present on Rate Level		22%	0.398	4%	0.475	0.87			
Pure Premium Derived by Formula		0.434			0.493			0.93	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8037		STORE - SUPERSTORES AND WAREHOUSE CLUBS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	3,600,371	1	369	3	14,072	299	15,822	30,562	0.85
1/14 through 12/14	3,389,275	1	36,308	3	17,790	13,435	11,300	78,833	2.33
1/15 through 12/15	1,312,652,841	47	1,329,802	228	2,190,205	1,129,513	3,288,945	7,938,465	0.61
1/16 through 12/16	1,385,309,257	49	1,871,472	188	3,207,614	1,481,994	4,506,665	11,067,745	0.80
1/17 through 12/17	1,366,408,839	41	1,728,831	217	3,248,482	1,378,065	4,856,163	11,211,541	0.82
5 YR. TOTAL	4,071,360,583	139	4,966,782	639	8,678,163	4,003,306	12,678,895	30,327,146	0.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		53%	0.335	87%	0.410			0.75	
Pure Premium Indicated by National Relativity		23%	0.331	6%	0.440			0.77	
Pure Premium Present on Rate Level		24%	0.307	7%	0.356			0.66	
Pure Premium Derived by Formula		0.327			0.408		0.74		

CLASS 8039		STORE: DEPARTMENT-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	307,847,492	15	188,830	68	860,411	365,934	1,120,717	2,535,892	0.82
1/14 through 12/14	294,101,399	20	742,014	52	397,204	436,489	819,651	2,395,358	0.81
1/15 through 12/15	294,493,399	16	699,196	45	410,226	813,888	749,464	2,672,774	0.91
1/16 through 12/16	263,049,591	6	229,732	43	764,830	183,841	977,897	2,156,300	0.82
1/17 through 12/17	264,975,748	8	221,808	55	536,051	331,624	1,042,273	2,131,756	0.80
5 YR. TOTAL	1,424,467,629	65	2,081,580	263	2,968,722	2,131,776	4,710,002	11,892,080	0.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.355	58%	0.480			0.84	
Pure Premium Indicated by National Relativity		33%	0.293	21%	0.398			0.69	
Pure Premium Present on Rate Level		34%	0.337	21%	0.460			0.80	
Pure Premium Derived by Formula		0.328			0.459		0.79		

CLASS 8044		STORE: FURNITURE & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	296,209,910	14	696,200	113	1,267,853	394,933	1,626,801	3,985,787	1.35
1/14 through 12/14	315,729,618	30	1,129,298	101	1,468,870	800,206	1,507,806	4,906,180	1.55
1/15 through 12/15	346,105,450	30	1,251,266	109	2,325,357	721,148	1,772,499	6,070,270	1.75
1/16 through 12/16	340,848,343	15	831,807	112	2,088,305	647,501	2,183,273	5,750,886	1.69
1/17 through 12/17	350,391,717	19	1,065,521	104	1,591,990	441,959	1,659,464	4,758,934	1.36
5 YR. TOTAL	1,649,285,038	108	4,974,092	539	8,742,375	3,005,747	8,749,843	25,472,057	1.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		57%	0.832	82%	0.713			1.55	
Pure Premium Indicated by National Relativity		21%	0.705	9%	0.645			1.35	
Pure Premium Present on Rate Level		22%	0.858	9%	0.791			1.65	
Pure Premium Derived by Formula		0.811			0.714		1.53		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 8045		<b>STORE: DRUG - RETAIL</b>							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	562,633,575	13	501,468	48	1,043,607	423,541	881,914	2,850,530	0.51
1/14 through 12/14	569,322,983	14	694,993	47	714,946	802,020	1,048,783	3,260,742	0.57
1/15 through 12/15	602,833,814	12	469,046	31	588,525	282,796	796,956	2,137,323	0.35
1/16 through 12/16	600,414,300	8	430,388	27	267,583	559,466	362,790	1,620,227	0.27
1/17 through 12/17	620,338,598	2	104,878	32	540,510	126,370	736,373	1,508,131	0.24
<b>5 YR. TOTAL</b>	<b>2,955,543,270</b>	<b>49</b>	<b>2,200,773</b>	<b>185</b>	<b>3,155,171</b>	<b>2,194,193</b>	<b>3,826,816</b>	<b>11,376,953</b>	<b>0.39</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.181	55%	0.204			0.39	
Pure Premium Indicated by National Relativity		32%	0.196	22%	0.173			0.37	
Pure Premium Present on Rate Level		33%	0.183	23%	0.196			0.38	
Pure Premium Derived by Formula		0.186		0.195				0.38	

<b>CLASS</b> 8046		<b>STORE: AUTOMOBILE PARTS &amp; ACCESSORIES- NOC &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	289,058,557	17	329,003	62	806,258	524,727	915,320	2,575,308	0.89
1/14 through 12/14	364,815,049	39	1,631,227	74	551,425	1,412,935	1,039,202	4,634,789	1.27
1/15 through 12/15	357,326,401	29	981,284	56	937,000	767,634	1,025,552	3,711,470	1.04
1/16 through 12/16	362,821,406	31	1,131,994	84	2,254,743	1,056,913	1,907,830	6,351,480	1.75
1/17 through 12/17	373,087,974	22	939,396	74	837,262	1,392,040	1,205,061	4,373,759	1.17
<b>5 YR. TOTAL</b>	<b>1,747,109,387</b>	<b>138</b>	<b>5,012,904</b>	<b>350</b>	<b>5,386,688</b>	<b>5,154,249</b>	<b>6,092,965</b>	<b>21,646,806</b>	<b>1.24</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		45%	0.595	74%	0.644			1.24	
Pure Premium Indicated by National Relativity		27%	0.528	13%	0.590			1.12	
Pure Premium Present on Rate Level		28%	0.516	13%	0.613			1.13	
Pure Premium Derived by Formula		0.555		0.633				1.19	

<b>CLASS</b> 8047		<b>STORE: DRUG-WHOLESALE</b>							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	40,726,534	1	12,435	1	724	42,865	20,539	76,563	0.19
1/14 through 12/14	35,200,423	1	4,334	4	48,865	12,216	71,473	136,888	0.39
1/15 through 12/15	40,903,774	0	0	2	75,428	0	64,417	139,845	0.34
1/16 through 12/16	44,735,318	0	0	4	59,902	0	53,999	113,901	0.26
1/17 through 12/17	48,982,080	0	0	5	43,748	0	86,642	130,390	0.27
<b>5 YR. TOTAL</b>	<b>210,548,129</b>	<b>2</b>	<b>16,769</b>	<b>16</b>	<b>228,667</b>	<b>55,081</b>	<b>297,070</b>	<b>597,587</b>	<b>0.28</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.117	15%	0.167			0.28	
Pure Premium Indicated by National Relativity		41%	0.241	42%	0.206			0.45	
Pure Premium Present on Rate Level		49%	0.225	43%	0.220			0.45	
Pure Premium Derived by Formula		0.221		0.206				0.43	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8058		BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	153,808,856	9	579,842	35	273,603	436,081	510,831	1,800,357	1.17
1/14 through 12/14	160,735,603	13	485,581	57	714,052	980,871	1,049,231	3,229,735	2.01
1/15 through 12/15	88,334,193	5	327,284	19	307,550	236,423	360,463	1,231,720	1.40
1/16 through 12/16	79,382,412	2	281,109	14	288,276	90,624	246,751	906,760	1.14
1/17 through 12/17	79,292,637	2	211,283	20	274,169	103,271	386,435	975,158	1.23
5 YR. TOTAL	561,553,701	31	1,885,099	145	1,857,650	1,847,270	2,553,711	8,143,730	1.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.666	47%	0.784			1.45	
Pure Premium Indicated by National Relativity		37%	0.561	26%	0.721			1.28	
Pure Premium Present on Rate Level		37%	0.538	27%	0.761			1.30	
Pure Premium Derived by Formula		0.580			0.761		1.34		

CLASS 8072		STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	40,797,817	1	30,896	5	59,444	43,630	141,217	275,187	0.67
1/14 through 12/14	41,489,687	0	0	3	53,424	0	50,710	104,134	0.25
1/15 through 12/15	46,504,037	0	0	2	194	0	27,968	28,162	0.06
1/16 through 12/16	41,003,798	0	0	4	74,362	0	149,888	224,250	0.55
1/17 through 12/17	43,742,598	1	91,424	7	162,687	37,149	186,618	477,878	1.09
5 YR. TOTAL	213,537,937	2	122,320	21	350,111	80,779	556,401	1,109,611	0.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.221	16%	0.298			0.52	
Pure Premium Indicated by National Relativity		33%	0.122	36%	0.177			0.30	
Pure Premium Present on Rate Level		59%	0.144	48%	0.226			0.37	
Pure Premium Derived by Formula		0.143			0.220		0.36		

CLASS 8102		SEED MERCHANT							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	61,558,221	1	11,893	5	148,273	123,871	102,432	386,469	0.63
1/14 through 12/14	60,724,107	0	0	4	21,889	0	70,789	92,678	0.15
1/15 through 12/15	52,039,418	1	17,357	5	115,913	19,130	164,328	316,728	0.61
1/16 through 12/16	35,395,189	0	0	4	17,671	0	21,759	39,430	0.11
1/17 through 12/17	21,209,299	0	0	4	18,243	0	57,247	75,490	0.36
5 YR. TOTAL	230,926,234	2	29,250	22	321,989	143,001	416,555	910,795	0.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.152	22%	0.242			0.39	
Pure Premium Indicated by National Relativity		43%	0.497	39%	0.539			1.04	
Pure Premium Present on Rate Level		43%	0.397	39%	0.418			0.82	
Pure Premium Derived by Formula		0.406			0.426		0.83		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 8103		<b>WOOL MERCHANT</b>							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	4,892,267	0	0	2	3,967	0	10,323	14,290	0.29
1/14 through 12/14	5,023,820	0	0	1	2,661	0	11,118	13,779	0.27
1/15 through 12/15	3,478,252	0	0	2	29,514	0	6,534	36,048	1.04
1/16 through 12/16	4,374,679	0	0	1	178	0	5,750	5,928	0.14
1/17 through 12/17	4,706,766	0	0	1	7,445	0	19,961	27,406	0.58
<b>5 YR. TOTAL</b>	<b>22,475,784</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>43,765</b>	<b>0</b>	<b>53,686</b>	<b>97,451</b>	<b>0.43</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.195	9%		0.239		0.43	
Pure Premium Indicated by National Relativity		12%	1.032	13%		1.395		2.43	
Pure Premium Present on Rate Level		83%	0.458	78%		0.633		1.09	
Pure Premium Derived by Formula						0.514		0.697	1.21

<b>CLASS</b> 8106		<b>IRON OR STEEL MERCHANT &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	62,195,694	4	309,663	23	440,855	159,588	444,458	1,354,564	2.18
1/14 through 12/14	60,315,156	2	119,697	25	696,269	69,537	707,522	1,593,025	2.64
1/15 through 12/15	66,380,397	1	99,342	23	607,398	34,212	488,492	1,229,444	1.85
1/16 through 12/16	69,308,645	4	502,730	21	502,203	109,025	467,276	1,581,234	2.28
1/17 through 12/17	73,826,102	1	45,493	22	452,482	78,142	412,630	988,747	1.34
<b>5 YR. TOTAL</b>	<b>332,025,994</b>	<b>12</b>	<b>1,076,925</b>	<b>114</b>	<b>2,699,207</b>	<b>450,504</b>	<b>2,520,378</b>	<b>6,747,014</b>	<b>2.03</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	1.137	42%		0.895		2.03	
Pure Premium Indicated by National Relativity		35%	1.172	29%		1.185		2.36	
Pure Premium Present on Rate Level		36%	1.098	29%		1.016		2.11	
Pure Premium Derived by Formula						1.135		1.014	2.15

<b>CLASS</b> 8107		<b>MACHINERY DEALER NOC-STORE OR YARD-&amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	202,677,288	10	761,193	38	492,873	418,012	732,948	2,405,026	1.19
1/14 through 12/14	214,210,396	13	1,151,048	48	1,311,532	863,267	1,083,907	4,409,754	2.06
1/15 through 12/15	247,056,206	11	774,236	43	881,831	666,329	941,714	3,264,110	1.32
1/16 through 12/16	274,908,779	8	567,554	52	1,315,535	749,378	1,118,837	3,751,304	1.37
1/17 through 12/17	305,443,508	9	924,379	56	2,122,954	747,031	1,519,285	5,313,649	1.74
<b>5 YR. TOTAL</b>	<b>1,244,296,177</b>	<b>51</b>	<b>4,178,410</b>	<b>237</b>	<b>6,124,725</b>	<b>3,444,017</b>	<b>5,396,691</b>	<b>19,143,843</b>	<b>1.54</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	0.828	68%		0.710		1.54	
Pure Premium Indicated by National Relativity		26%	0.768	16%		0.643		1.41	
Pure Premium Present on Rate Level		27%	0.793	16%		0.723		1.52	
Pure Premium Derived by Formula						0.803		0.701	1.50

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8111		PLUMBERS SUPPLIES DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	80,170,955	1	77,830	10	121,576	33,367	117,681	350,454	0.44
1/14 through 12/14	81,118,543	2	248,512	17	210,205	102,918	263,057	824,692	1.02
1/15 through 12/15	97,074,748	3	45,293	7	116,685	79,976	100,709	342,663	0.35
1/16 through 12/16	90,617,476	1	8,083	26	1,061,666	5,787	592,226	1,667,762	1.84
1/17 through 12/17	96,587,219	2	120,969	18	409,635	78,945	270,003	879,552	0.91
5 YR. TOTAL	445,568,941	9	500,687	78	1,919,767	300,993	1,343,676	4,065,123	0.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.543	32%	0.369			0.91	
Pure Premium Indicated by National Relativity		39%	0.467	34%	0.470			0.94	
Pure Premium Present on Rate Level		39%	0.488	34%	0.451			0.94	
Pure Premium Derived by Formula		0.492			0.431		0.92		

CLASS 8116		FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	48,518,338	6	75,398	17	280,190	76,717	321,622	753,927	1.55
1/14 through 12/14	55,468,037	0	0	17	431,670	0	360,907	792,577	1.43
1/15 through 12/15	55,142,512	2	33,464	13	203,078	28,466	205,552	470,560	0.85
1/16 through 12/16	57,429,557	1	128,164	9	71,038	37,167	130,333	366,702	0.64
1/17 through 12/17	58,129,231	2	118,196	7	154,692	140,971	212,760	626,619	1.08
5 YR. TOTAL	274,687,675	11	355,222	63	1,140,668	283,321	1,231,174	3,010,385	1.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.545	29%	0.551			1.10	
Pure Premium Indicated by National Relativity		40%	0.648	35%	0.621			1.27	
Pure Premium Present on Rate Level		41%	0.569	36%	0.598			1.17	
Pure Premium Derived by Formula		0.596			0.592		1.19		

CLASS 8203		ICE MFG. OR DISTRIBUTION & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	6,377,797	1	41,208	4	53,599	46,177	90,096	231,080	3.62
1/14 through 12/14	9,626,180	4	50,473	10	83,431	16,385	107,215	257,504	2.68
1/15 through 12/15	7,219,045	1	12,801	3	110,227	3,413	37,568	164,009	2.27
1/16 through 12/16	8,113,123	1	25,267	5	209,429	12,620	152,914	400,230	4.93
1/17 through 12/17	7,704,561	1	106,712	3	175,548	18,553	80,164	380,977	4.95
5 YR. TOTAL	39,040,706	8	236,461	25	632,234	97,148	467,957	1,433,800	3.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	2.225	17%	1.447			3.67	
Pure Premium Indicated by National Relativity		38%	1.559	41%	1.268			2.83	
Pure Premium Present on Rate Level		50%	1.560	42%	1.349			2.91	
Pure Premium Derived by Formula		1.639			1.332		2.97		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8204		BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,023,276	1	141,737	6	61,777	115,263	90,536	409,313	8.15
1/14 through 12/14	6,644,959	0	0	6	34,299	0	71,814	106,113	1.60
1/15 through 12/15	6,317,937	1	28,500	4	142,688	51,488	66,910	289,586	4.58
1/16 through 12/16	9,176,567	2	61,499	4	26,845	84,355	35,344	208,043	2.27
1/17 through 12/17	11,404,731	0	0	7	86,588	0	87,588	174,176	1.53
5 YR. TOTAL	38,567,470	4	231,736	27	352,197	251,106	352,192	1,187,231	3.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	1.514	16%	1.564			3.08	
Pure Premium Indicated by National Relativity		25%	1.207	27%	0.961			2.17	
Pure Premium Present on Rate Level		65%	1.150	57%	1.306			2.46	
Pure Premium Derived by Formula		1.201		1.254				2.46	

CLASS 8209		VEGETABLE PACKING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	48,643,461	1	12,854	18	313,140	6,397	276,921	609,312	1.25
1/14 through 12/14	46,954,000	2	64,586	21	272,532	52,940	271,095	661,153	1.41
1/15 through 12/15	58,845,342	6	178,768	18	385,333	367,929	293,444	1,225,474	2.08
1/16 through 12/16	59,622,168	5	196,852	15	121,309	193,184	174,353	685,698	1.15
1/17 through 12/17	71,538,533	3	46,863	18	198,966	26,304	409,983	682,116	0.95
5 YR. TOTAL	285,603,504	17	499,923	90	1,291,280	646,754	1,425,796	3,863,753	1.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.627	37%	0.726			1.35	
Pure Premium Indicated by National Relativity		38%	1.009	31%	1.192			2.20	
Pure Premium Present on Rate Level		38%	0.892	32%	0.928			1.82	
Pure Premium Derived by Formula		0.873		0.935				1.81	

CLASS 8215		FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS - NO MFG							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	39,036,797	1	46,316	10	98,785	74,724	165,170	384,995	0.99
1/14 through 12/14	40,957,021	1	3,072	10	66,003	0	127,166	196,241	0.48
1/15 through 12/15	38,862,303	4	441,877	12	359,758	340,561	302,911	1,445,107	3.72
1/16 through 12/16	39,474,151	1	8,679	15	476,795	16,739	386,146	888,359	2.25
1/17 through 12/17	44,843,526	1	15,189	12	369,164	8,677	662,010	1,055,040	2.35
5 YR. TOTAL	203,173,798	8	515,133	59	1,370,505	440,701	1,643,403	3,969,742	1.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.928	31%	1.026			1.95	
Pure Premium Indicated by National Relativity		40%	0.824	34%	0.846			1.67	
Pure Premium Present on Rate Level		41%	0.825	35%	0.891			1.72	
Pure Premium Derived by Formula		0.844		0.918				1.76	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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<b>CLASS</b> 8227		<b>CONSTRUCTION OR ERECTION PERMANENT YARD</b>								
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	94,748,833	9	877,000	19	319,625	658,773	577,282	2,432,680	2.57	
1/14 through 12/14	103,766,981	4	134,177	18	597,048	73,784	572,603	1,377,612	1.33	
1/15 through 12/15	115,445,373	4	231,458	27	1,193,882	236,229	833,103	2,494,672	2.16	
1/16 through 12/16	120,321,607	6	678,529	34	971,829	500,892	873,377	3,024,627	2.51	
1/17 through 12/17	138,887,083	1	24,598	26	1,052,083	41,001	1,006,479	2,124,161	1.53	
<b>5 YR. TOTAL</b>	<b>573,169,877</b>	<b>24</b>	<b>1,945,762</b>	<b>124</b>	<b>4,134,467</b>	<b>1,510,679</b>	<b>3,862,844</b>	<b>11,453,752</b>	<b>2.00</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		37%	1.061	56%	0.938	2.00				
Pure Premium Indicated by National Relativity		31%	1.053	22%	0.978	2.03				
Pure Premium Present on Rate Level		32%	1.077	22%	1.053	2.13				
Pure Premium Derived by Formula		1.064			0.972		2.04			

<b>CLASS</b> 8232		<b>LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES &amp; YARD, WAREHOUSE, DRIVERS</b>								
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	261,683,821	20	933,111	108	2,269,542	841,858	2,526,932	6,571,443	2.51	
1/14 through 12/14	281,964,950	14	583,333	82	1,187,529	335,630	1,804,313	3,910,805	1.39	
1/15 through 12/15	271,405,276	11	748,660	111	2,796,508	681,274	3,022,696	7,249,138	2.67	
1/16 through 12/16	282,343,279	15	974,605	115	3,097,626	682,927	2,359,519	7,114,677	2.52	
1/17 through 12/17	321,213,295	22	2,204,062	126	2,710,724	1,720,085	2,607,946	9,242,817	2.88	
<b>5 YR. TOTAL</b>	<b>1,418,610,621</b>	<b>82</b>	<b>5,443,771</b>	<b>542</b>	<b>12,061,929</b>	<b>4,261,774</b>	<b>12,321,406</b>	<b>34,088,880</b>	<b>2.40</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		61%	1.234	92%	1.169	2.40				
Pure Premium Indicated by National Relativity		19%	1.308	4%	1.165	2.47				
Pure Premium Present on Rate Level		20%	1.166	4%	1.166	2.33				
Pure Premium Derived by Formula		1.234			1.169		2.40			

<b>CLASS</b> 8233		<b>COAL MERCHANT &amp; LOCAL MANAGERS, DRIVERS</b>								
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	63,305	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00	
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00	
<b>5 YR. TOTAL</b>	<b>63,305</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		0%	0.000	0%	0.000	0.00				
Pure Premium Indicated by National Relativity		20%	1.022	21%	0.431	1.45				
Pure Premium Present on Rate Level		80%	0.962	79%	0.524	1.49				
Pure Premium Derived by Formula		0.974			0.504		1.48			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 8235		<b>SASH, DOOR OR ASSEMBLED MILLWORK DEALER &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	21,714,138	0	0	7	212,782	0	75,474	288,256	1.33
1/14 through 12/14	23,285,403	3	39,330	9	209,494	9,785	245,541	504,150	2.17
1/15 through 12/15	23,971,518	3	147,379	7	146,151	77,384	185,253	556,167	2.32
1/16 through 12/16	26,582,842	3	386,463	5	234,638	99,672	93,123	813,896	3.06
1/17 through 12/17	31,762,036	2	69,128	17	364,415	52,196	355,359	841,098	2.65
<b>5 YR. TOTAL</b>	<b>127,315,937</b>	<b>11</b>	<b>642,300</b>	<b>45</b>	<b>1,167,480</b>	<b>239,037</b>	<b>954,750</b>	<b>3,003,567</b>	<b>2.36</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	1.421	27%	0.938	2.36			
Pure Premium Indicated by National Relativity		40%	1.204	36%	1.082	2.29			
Pure Premium Present on Rate Level		41%	1.206	37%	1.106	2.31			
Pure Premium Derived by Formula		1.246			1.052			2.30	

<b>CLASS</b> 8236		<b>READY MIXED CONCRETE DEALER - &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	67,794,223	6	267,065	27	821,018	178,387	1,096,442	2,362,912	3.49
1/14 through 12/14	72,415,945	7	365,299	20	778,238	187,236	793,343	2,124,116	2.93
1/15 through 12/15	89,472,525	9	612,020	24	406,429	510,008	737,863	2,266,320	2.53
1/16 through 12/16	98,382,624	9	486,150	28	655,800	347,568	617,284	2,106,802	2.14
1/17 through 12/17	103,358,423	6	691,922	27	766,950	541,793	704,707	2,705,372	2.62
<b>5 YR. TOTAL</b>	<b>431,423,740</b>	<b>37</b>	<b>2,422,456</b>	<b>126</b>	<b>3,428,435</b>	<b>1,764,992</b>	<b>3,949,639</b>	<b>11,565,522</b>	<b>2.68</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	1.356	56%	1.325	2.68			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		62%	1.460	44%	1.384	2.84			
Pure Premium Derived by Formula		1.420			1.351			2.77	

<b>CLASS</b> 8263		<b>JUNK DEALER &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	3,177,033	1	28,294	0	0	6,746	2,170	37,210	1.17
1/14 through 12/14	4,308,674	1	22,394	7	241,156	5,159	156,386	425,095	9.87
1/15 through 12/15	3,430,176	0	0	1	2,200	0	4,860	7,060	0.21
1/16 through 12/16	3,805,322	3	72,175	3	38,880	49,969	33,088	194,112	5.10
1/17 through 12/17	4,387,151	0	0	4	97,529	0	25,805	123,334	2.81
<b>5 YR. TOTAL</b>	<b>19,108,356</b>	<b>5</b>	<b>122,863</b>	<b>15</b>	<b>379,765</b>	<b>61,874</b>	<b>222,309</b>	<b>786,811</b>	<b>4.12</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	2.630	14%	1.487	4.12			
Pure Premium Indicated by National Relativity		28%	1.607	30%	1.631	3.24			
Pure Premium Present on Rate Level		64%	1.523	56%	1.873	3.40			
Pure Premium Derived by Formula		1.635			1.746			3.38	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 8264		<b>BOTTLE DEALER-USED &amp; DRIVERS</b>								
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	36,706,920	3	144,359	21	194,525	19,942	331,515	690,341	1.88	
1/14 through 12/14	40,405,873	2	44,037	22	488,353	16,114	557,812	1,106,316	2.74	
1/15 through 12/15	47,494,601	1	15,322	17	230,546	16,540	255,260	517,668	1.09	
1/16 through 12/16	40,070,661	1	15,586	17	512,292	9,361	329,376	866,615	2.16	
1/17 through 12/17	48,393,504	2	154,668	16	426,373	155,539	512,935	1,249,515	2.58	
5 YR. TOTAL	213,071,559	9	373,972	93	1,852,089	217,496	1,986,898	4,430,455	2.08	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		23%	1.045	36%	1.035	2.08				
Pure Premium Indicated by National Relativity		38%	1.183	32%	1.349	2.53				
Pure Premium Present on Rate Level		39%	1.056	32%	1.153	2.21				
Pure Premium Derived by Formula		1.102			1.173		2.28			

<b>CLASS</b> 8265		<b>IRON OR STEEL SCRAP DEALER &amp; DRIVERS</b>								
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	53,438,377	5	244,315	23	709,469	472,594	845,738	2,272,116	4.25	
1/14 through 12/14	51,632,959	3	229,036	22	414,932	238,740	775,449	1,658,157	3.21	
1/15 through 12/15	44,252,217	2	183,152	11	160,690	75,363	262,429	681,634	1.54	
1/16 through 12/16	38,077,532	1	174,818	16	366,685	141,328	641,587	1,324,418	3.48	
1/17 through 12/17	45,022,178	0	0	12	223,420	0	224,148	447,568	0.99	
5 YR. TOTAL	232,423,263	11	831,321	84	1,875,196	928,025	2,749,351	6,383,893	2.75	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		27%	1.164	45%	1.582	2.75				
Pure Premium Indicated by National Relativity		36%	1.377	27%	1.298	2.68				
Pure Premium Present on Rate Level		37%	1.436	28%	1.665	3.10				
Pure Premium Derived by Formula		1.341			1.529		2.87			

<b>CLASS</b> 8279		<b>STABLE OR BREEDING FARM &amp; DRIVERS</b>								
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	4,601,328	0	0	2	23,756	0	35,842	59,598	1.30	
1/14 through 12/14	5,350,157	0	0	2	11,232	0	80,887	92,119	1.72	
1/15 through 12/15	6,343,597	0	0	2	15,221	0	31,784	47,005	0.74	
1/16 through 12/16	7,488,561	0	0	3	49,939	0	71,366	121,305	1.62	
1/17 through 12/17	8,750,169	1	9,431	4	16,205	12,786	34,379	72,801	0.83	
5 YR. TOTAL	32,533,812	1	9,431	13	116,353	12,786	254,258	392,828	1.21	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		10%	0.387	18%	0.821	1.21				
Pure Premium Indicated by National Relativity		45%	1.285	41%	1.781	3.07				
Pure Premium Present on Rate Level		45%	1.237	41%	1.895	3.13				
Pure Premium Derived by Formula		1.174			1.655		2.83			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8288		LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	2,388,651	0	0	0	0	0	1,208	1,208	0.05
1/14 through 12/14	3,035,261	0	0	3	8,539	0	15,252	23,791	0.78
1/15 through 12/15	3,034,655	0	0	1	36,526	0	52,459	88,985	2.93
1/16 through 12/16	2,906,576	1	1,683	2	49,747	42,371	15,043	108,844	3.74
1/17 through 12/17	4,392,059	0	0	1	5,741	0	24,351	30,092	0.69
5 YR. TOTAL	15,757,202	1	1,683	7	100,553	42,371	108,313	252,920	1.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.649	12%		0.956		1.61	
Pure Premium Indicated by National Relativity		46%	1.514	44%		2.005		3.52	
Pure Premium Present on Rate Level		47%	1.261	44%		1.661		2.92	
Pure Premium Derived by Formula		1.335			1.728		3.06		

CLASS 8291		STORAGE WAREHOUSE-COLD							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	17,203,249	1	33,819	7	180,294	13,638	132,503	360,254	2.09
1/14 through 12/14	16,646,581	1	106,717	5	41,447	68,043	94,911	311,118	1.87
1/15 through 12/15	18,580,209	2	8,536	5	160,692	83,371	90,785	343,384	1.85
1/16 through 12/16	19,693,810	1	7,258	8	73,472	18,850	93,841	193,421	0.98
1/17 through 12/17	21,050,369	1	21,524	7	170,549	23,078	357,075	572,226	2.72
5 YR. TOTAL	93,174,218	6	177,854	32	626,454	206,980	769,115	1,780,403	1.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.863	21%		1.048		1.91	
Pure Premium Indicated by National Relativity		43%	0.769	39%		0.785		1.55	
Pure Premium Present on Rate Level		44%	0.858	40%		0.886		1.74	
Pure Premium Derived by Formula		0.820			0.881		1.70		

CLASS 8292		STORAGE WAREHOUSE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	178,311,636	20	749,927	81	999,434	634,816	901,934	3,286,111	1.84
1/14 through 12/14	181,235,826	13	605,696	84	1,507,467	442,279	1,171,708	3,727,150	2.06
1/15 through 12/15	190,313,686	15	328,779	91	1,085,516	251,779	1,126,534	2,792,608	1.47
1/16 through 12/16	196,219,960	8	334,391	69	807,349	272,054	907,361	2,321,155	1.18
1/17 through 12/17	219,515,060	15	766,295	80	890,310	1,221,465	975,136	3,853,206	1.76
5 YR. TOTAL	965,596,168	71	2,785,088	405	5,290,076	2,822,393	5,082,673	15,980,230	1.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		44%	0.836	64%		0.819		1.66	
Pure Premium Indicated by National Relativity		28%	0.899	18%		0.853		1.75	
Pure Premium Present on Rate Level		28%	0.875	18%		0.821		1.70	
Pure Premium Derived by Formula		0.865			0.825		1.69		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 8293		<b>STORAGE WAREHOUSE-FURNITURE &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	68,122,245	13	388,013	57	724,974	237,368	962,325	2,312,680	3.40
1/14 through 12/14	73,119,532	13	495,458	59	1,301,895	794,822	952,593	3,544,768	4.85
1/15 through 12/15	73,736,313	7	320,078	70	686,900	616,726	822,049	2,445,753	3.32
1/16 through 12/16	81,784,811	17	861,473	83	1,432,295	572,999	1,301,804	4,168,571	5.10
1/17 through 12/17	82,240,082	7	230,427	62	1,312,256	359,457	1,129,558	3,031,698	3.69
5 YR. TOTAL	379,002,983	57	2,295,449	331	5,458,320	2,581,372	5,168,329	15,503,470	4.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		43%	2.046	64%	2.045			4.09	
Pure Premium Indicated by National Relativity		28%	2.277	18%	2.082			4.36	
Pure Premium Present on Rate Level		29%	2.138	18%	2.119			4.26	
Pure Premium Derived by Formula		2.137		2.065				4.20	

<b>CLASS</b> 8304		<b>GRAIN ELEVATOR OPERATION &amp; LOCAL MANAGERS, DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,623,709	0	0	3	63,010	0	157,671	220,681	3.92
1/14 through 12/14	5,330,661	0	0	3	92,780	0	82,171	174,951	3.28
1/15 through 12/15	6,058,640	0	0	1	4,146	0	99,987	104,133	1.72
1/16 through 12/16	4,790,575	0	0	0	0	0	1,915	1,915	0.04
1/17 through 12/17	5,336,479	0	0	0	0	0	3,753	3,753	0.07
5 YR. TOTAL	27,140,064	0	0	7	159,936	0	345,497	505,433	1.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.589	14%	1.273			1.86	
Pure Premium Indicated by National Relativity		46%	1.490	43%	1.283			2.77	
Pure Premium Present on Rate Level		46%	1.173	43%	1.330			2.50	
Pure Premium Derived by Formula		1.272		1.302				2.57	

<b>CLASS</b> 8350		<b>GASOLINE DEALER &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	130,135,286	6	578,281	54	741,808	498,283	1,016,951	2,835,323	2.18
1/14 through 12/14	142,897,125	14	1,131,367	58	1,648,472	1,353,574	1,443,974	5,577,387	3.90
1/15 through 12/15	143,007,099	14	1,646,645	61	1,531,350	2,359,292	1,598,200	7,135,487	4.99
1/16 through 12/16	159,220,119	15	1,595,409	54	2,430,821	1,680,624	1,836,597	7,543,451	4.74
1/17 through 12/17	154,753,042	13	1,312,448	69	2,558,612	1,035,996	1,919,630	6,826,686	4.41
5 YR. TOTAL	730,012,671	62	6,264,150	296	8,911,063	6,927,769	7,815,352	29,918,334	4.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	2.079	83%	2.020			4.10	
Pure Premium Indicated by National Relativity		23%	1.709	8%	1.194			2.90	
Pure Premium Present on Rate Level		23%	1.745	9%	1.838			3.58	
Pure Premium Derived by Formula		1.917		1.938				3.86	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8380		AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS								
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	1,675,565,321	89	4,643,678	400	7,303,363	3,606,948	7,293,321	22,847,310	1.36	
1/14 through 12/14	1,785,010,505	112	5,310,158	348	6,969,777	3,442,538	6,397,889	22,120,362	1.24	
1/15 through 12/15	1,873,237,998	86	4,752,048	354	6,723,354	3,710,454	6,164,881	21,350,737	1.14	
1/16 through 12/16	1,988,865,024	68	4,424,284	401	6,964,794	3,441,831	6,980,349	21,811,258	1.10	
1/17 through 12/17	2,061,636,175	61	3,883,543	357	7,416,949	3,133,143	6,803,259	21,236,894	1.03	
5 YR. TOTAL	9,384,315,023	416	23,013,711	1,860	35,378,237	17,334,914	33,639,699	109,366,561	1.17	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		100%	0.622	100%	0.543	1.17				
Pure Premium Indicated by National Relativity		0%	0.657	0%	0.577	1.23				
Pure Premium Present on Rate Level		0%	0.621	0%	0.573	1.19				
Pure Premium Derived by Formula		0.622			0.543		1.17			

CLASS 8381		GASOLINE STATION:SELF-SERVICE ONLY-RETAIL								
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	20,402,388	1	3,087	7	58,979	14,139	89,815	166,020	0.81	
1/14 through 12/14	22,283,519	1	119,581	2	7,739	47,960	45,221	220,501	0.99	
1/15 through 12/15	24,197,740	0	0	4	179,947	0	192,239	372,186	1.54	
1/16 through 12/16	22,902,772	0	0	4	261,287	0	163,491	424,778	1.86	
1/17 through 12/17	24,132,113	0	0	3	49,856	0	50,038	99,894	0.41	
5 YR. TOTAL	113,918,532	2	122,668	20	557,808	62,099	540,804	1,283,379	1.13	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		12%	0.597	18%	0.529	1.13				
Pure Premium Indicated by National Relativity		31%	0.517	33%	0.454	0.97				
Pure Premium Present on Rate Level		57%	0.532	49%	0.530	1.06				
Pure Premium Derived by Formula		0.535			0.505		1.04			

CLASS 8385		BUS CO.: GARAGE EMPLOYEES								
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	63,343,876	1	13,410	11	176,248	25,763	269,923	485,344	0.77	
1/14 through 12/14	68,046,861	2	6,414	9	65,144	44,619	122,304	238,481	0.35	
1/15 through 12/15	66,746,363	2	232,230	8	332,038	71,674	276,517	912,459	1.37	
1/16 through 12/16	66,581,577	3	72,607	14	424,048	69,156	237,598	803,409	1.21	
1/17 through 12/17	72,858,448	2	28,518	11	231,857	13,473	203,626	477,474	0.66	
5 YR. TOTAL	337,577,125	10	353,179	53	1,229,335	224,685	1,109,968	2,917,167	0.86	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		20%	0.469	29%	0.395	0.86				
Pure Premium Indicated by National Relativity		40%	0.643	35%	0.541	1.18				
Pure Premium Present on Rate Level		40%	0.512	36%	0.483	1.00				
Pure Premium Derived by Formula		0.556			0.478		1.03			

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 8392		<b>AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	25,628,415	2	12,620	7	35,572	25,400	54,174	127,766	0.50
1/14 through 12/14	26,793,725	1	4,610	13	158,534	1,273	207,963	372,380	1.39
1/15 through 12/15	30,532,812	5	49,648	7	73,788	394,538	83,368	601,342	1.97
1/16 through 12/16	32,608,233	1	200,918	7	42,560	64,923	99,605	408,006	1.25
1/17 through 12/17	36,054,937	1	3,688	11	205,345	3,788	388,439	601,260	1.67
<b>5 YR. TOTAL</b>	<b>151,618,122</b>	<b>10</b>	<b>271,484</b>	<b>45</b>	<b>515,799</b>	<b>489,922</b>	<b>833,549</b>	<b>2,110,754</b>	<b>1.39</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.519	23%	0.873			1.39	
Pure Premium Indicated by National Relativity		43%	0.469	38%	0.531			1.00	
Pure Premium Present on Rate Level		44%	0.479	39%	0.669			1.15	
Pure Premium Derived by Formula		0.480			0.663		1.14		

<b>CLASS</b> 8393		<b>AUTOMOBILE BODY REPAIR &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	189,971,848	5	428,802	30	936,154	154,438	855,162	2,374,556	1.25
1/14 through 12/14	217,493,046	4	87,290	28	464,952	88,917	351,416	992,575	0.46
1/15 through 12/15	245,591,699	8	415,891	37	1,043,781	183,738	650,967	2,294,377	0.93
1/16 through 12/16	280,077,041	6	835,701	25	444,951	215,181	303,384	1,799,217	0.64
1/17 through 12/17	275,697,626	2	197,025	26	961,043	519,632	479,856	2,157,556	0.78
<b>5 YR. TOTAL</b>	<b>1,208,831,260</b>	<b>25</b>	<b>1,964,709</b>	<b>146</b>	<b>3,850,881</b>	<b>1,161,906</b>	<b>2,640,785</b>	<b>9,618,281</b>	<b>0.80</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	0.481	44%	0.315			0.80	
Pure Premium Indicated by National Relativity		32%	0.483	28%	0.332			0.82	
Pure Premium Present on Rate Level		32%	0.473	28%	0.313			0.79	
Pure Premium Derived by Formula		0.479			0.319		0.80		

<b>CLASS</b> 8500		<b>METAL SCRAP DEALER &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	6,516,050	1	127,150	2	32,198	24,839	25,943	210,130	3.22
1/14 through 12/14	5,677,964	0	0	3	22,578	0	24,651	47,229	0.83
1/15 through 12/15	6,365,954	1	56,050	1	13,566	34,155	16,134	119,905	1.88
1/16 through 12/16	12,357,612	1	28,667	3	38,918	28,865	39,976	136,426	1.10
1/17 through 12/17	8,805,359	0	0	5	42,058	0	26,054	68,112	0.77
<b>5 YR. TOTAL</b>	<b>39,722,939</b>	<b>3</b>	<b>211,867</b>	<b>14</b>	<b>149,318</b>	<b>87,859</b>	<b>132,758</b>	<b>581,802</b>	<b>1.46</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.909	16%	0.555			1.46	
Pure Premium Indicated by National Relativity		42%	1.769	42%	1.549			3.32	
Pure Premium Present on Rate Level		46%	1.490	42%	1.287			2.78	
Pure Premium Derived by Formula		1.537			1.280		2.82		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8601		ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	977,811,240	3	242,680	21	552,537	135,322	711,392	1,641,931	0.17
1/14 through 12/14	1,129,099,063	3	110,665	21	905,610	36,278	820,197	1,872,750	0.17
1/15 through 12/15	1,238,880,606	6	306,759	22	384,803	133,589	408,271	1,233,422	0.10
1/16 through 12/16	1,335,174,755	4	188,600	34	739,001	105,447	617,189	1,650,237	0.12
1/17 through 12/17	1,380,114,863	0	0	24	676,853	0	715,465	1,392,318	0.10
5 YR. TOTAL	6,061,080,527	16	848,704	122	3,258,804	410,636	3,272,514	7,790,658	0.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.068	47%		0.061		0.13	
Pure Premium Indicated by National Relativity		34%	0.082	26%		0.073		0.16	
Pure Premium Present on Rate Level		35%	0.073	27%		0.072		0.15	
Pure Premium Derived by Formula		0.075			0.067		0.14		

CLASS 8602		SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	74,619,019	2	132,164	12	636,965	142,889	421,817	1,333,835	1.79
1/14 through 12/14	82,032,930	1	32,173	16	302,878	69,374	333,526	737,951	0.90
1/15 through 12/15	78,030,227	0	0	11	176,962	0	177,093	354,055	0.45
1/16 through 12/16	90,524,457	1	1,750	8	216,929	628	85,595	304,902	0.34
1/17 through 12/17	99,822,890	3	182,803	6	47,703	147,163	128,113	505,782	0.51
5 YR. TOTAL	425,029,523	7	348,890	53	1,381,437	360,054	1,146,144	3,236,525	0.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.407	27%		0.354		0.76	
Pure Premium Indicated by National Relativity		40%	0.308	36%		0.265		0.57	
Pure Premium Present on Rate Level		41%	0.372	37%		0.341		0.71	
Pure Premium Derived by Formula		0.353			0.317		0.67		

CLASS 8603		ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	410,691,496	0	0	2	23,421	0	20,708	44,129	0.01
1/14 through 12/14	449,653,834	0	0	3	28,930	0	46,522	75,452	0.02
1/15 through 12/15	479,560,524	0	0	2	44,113	0	42,882	86,995	0.02
1/16 through 12/16	540,700,340	2	57,227	5	110,873	21,630	123,412	313,142	0.06
1/17 through 12/17	608,815,170	2	114,915	3	46,710	72,890	155,906	390,421	0.07
5 YR. TOTAL	2,489,421,364	4	172,142	15	254,047	94,520	389,430	910,139	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.017	15%		0.019		0.04	
Pure Premium Indicated by National Relativity		32%	0.021	35%		0.024		0.05	
Pure Premium Present on Rate Level		57%	0.020	50%		0.018		0.04	
Pure Premium Derived by Formula		0.020			0.020		0.04		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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CLASS 8606		GEOPHYSICAL EXPLORATION - ALL EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	9,961,836	0	0	2	77,742	0	96,390	174,132	1.75
1/14 through 12/14	10,490,154	0	0	0	0	0	5,171	5,171	0.05
1/15 through 12/15	11,365,517	1	154,521	3	47,165	79,288	37,420	318,394	2.80
1/16 through 12/16	13,409,035	0	0	0	0	0	10,718	10,718	0.08
1/17 through 12/17	12,473,946	0	0	1	4,238	0	15,970	20,208	0.16
5 YR. TOTAL	57,700,488	1	154,521	6	129,145	79,288	165,669	528,623	0.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.492	12%		0.425		0.92	
Pure Premium Indicated by National Relativity		17%	0.629	18%		0.390		1.02	
Pure Premium Present on Rate Level		75%	0.515	70%		0.499		1.01	
Pure Premium Derived by Formula		0.533			0.471		1.00		

CLASS 8710		FIELD BONDED WAREHOUSING -ALL EMPLOYEES & CLERICAL							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	184,792	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	184,792	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	1%		0.000		0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		100%	0.572	99%		0.375		0.95	
Pure Premium Derived by Formula		0.572			0.371		0.94		

CLASS 8719		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK							
Industry Group: Goods and Services Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	91,401	0	0	0	0	0	0	0	0.00
1/15 through 12/15	225,476	0	0	0	0	0	0	0	0.00
1/16 through 12/16	277,819	0	0	0	0	0	0	0	0.00
1/17 through 12/17	256,509	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	851,205	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%		0.000		0.00	
Pure Premium Indicated by National Relativity		8%	0.464	9%		0.425		0.89	
Pure Premium Present on Rate Level		91%	0.573	89%		0.564		1.14	
Pure Premium Derived by Formula		0.559			0.540		1.10		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8720		INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	173,261,589	2	114,592	12	318,125	77,018	610,405	1,120,140	0.65
1/14 through 12/14	174,958,448	5	52,990	7	21,074	75,132	78,195	227,391	0.13
1/15 through 12/15	199,875,397	4	217,486	16	201,715	133,252	410,589	963,042	0.48
1/16 through 12/16	212,539,043	3	523,615	21	463,452	327,963	527,414	1,842,444	0.87
1/17 through 12/17	222,535,604	3	221,351	12	318,494	135,501	350,186	1,025,532	0.46
5 YR. TOTAL	983,170,081	17	1,130,034	68	1,322,860	748,866	1,976,789	5,178,549	0.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.249	37%	0.277			0.53	
Pure Premium Indicated by National Relativity		38%	0.289	31%	0.285			0.57	
Pure Premium Present on Rate Level		38%	0.257	32%	0.274			0.53	
Pure Premium Derived by Formula		0.267			0.279			0.55	

CLASS 8721		REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	135,605,224	0	0	2	132,137	0	289,397	421,534	0.31
1/14 through 12/14	162,931,968	4	120,491	1	18,884	145,014	38,003	322,392	0.20
1/15 through 12/15	194,899,128	2	37,583	0	0	54,638	3,410	95,631	0.05
1/16 through 12/16	219,167,304	5	365,214	3	53,273	721,075	30,067	1,169,629	0.53
1/17 through 12/17	242,947,573	1	87,576	4	112,087	617,876	87,521	905,060	0.37
5 YR. TOTAL	955,551,197	12	610,864	10	316,381	1,538,603	448,398	2,914,246	0.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.097	22%	0.208			0.31	
Pure Premium Indicated by National Relativity		16%	0.066	17%	0.056			0.12	
Pure Premium Present on Rate Level		72%	0.072	61%	0.102			0.17	
Pure Premium Derived by Formula		0.074			0.118			0.19	

CLASS 8723		INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,419,466,322	2	69,699	24	652,063	113,288	399,458	1,234,508	0.09
1/14 through 12/14	1,821,271,611	9	438,653	27	545,560	187,465	580,942	1,752,620	0.10
1/15 through 12/15	2,160,859,837	8	198,413	16	670,229	274,024	968,803	2,111,469	0.10
1/16 through 12/16	2,387,253,631	5	484,555	23	363,628	673,503	418,486	1,940,172	0.08
1/17 through 12/17	2,698,465,954	4	92,148	19	434,835	67,841	421,792	1,016,616	0.04
5 YR. TOTAL	10,487,317,355	28	1,283,468	109	2,666,315	1,316,121	2,789,481	8,055,385	0.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.038	48%	0.039			0.08	
Pure Premium Indicated by National Relativity		34%	0.036	26%	0.036			0.07	
Pure Premium Present on Rate Level		34%	0.044	26%	0.043			0.09	
Pure Premium Derived by Formula		0.039			0.039			0.08	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8725		INVENTORY COUNTERS - TRAVELING - INCLUDING SALESPERSONS & CLERICAL							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,641,622	1	4,622	0	0	0	0	4,622	0.28
1/14 through 12/14	2,974,912	0	0	0	0	0	1,197	1,197	0.04
1/15 through 12/15	2,185,608	1	5,194	0	0	1,698	5,050	11,942	0.55
1/16 through 12/16	3,485,543	0	0	0	0	0	1,103	1,103	0.03
1/17 through 12/17	4,436,955	0	0	1	7,711	0	39,807	47,518	1.07
5 YR. TOTAL	14,724,640	2	9,816	1	7,711	1,698	47,157	66,382	0.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.119	7%	0.332			0.45	
Pure Premium Indicated by National Relativity		14%	1.199	15%	0.600			1.80	
Pure Premium Present on Rate Level		81%	0.727	78%	0.638			1.37	
Pure Premium Derived by Formula						0.611			1.37

CLASS 8742		SALESPERSONS OR COLLECTORS-OUTSIDE							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	8,918,033,020	58	2,654,095	173	3,401,323	2,518,691	3,838,830	12,412,939	0.14
1/14 through 12/14	9,495,381,954	64	3,473,108	166	3,070,675	4,256,375	3,473,256	14,273,414	0.15
1/15 through 12/15	10,742,351,822	69	4,537,523	158	3,490,443	3,646,828	3,394,091	15,068,885	0.14
1/16 through 12/16	10,816,489,973	62	3,015,024	182	4,162,436	1,833,724	4,698,290	13,709,474	0.13
1/17 through 12/17	11,555,516,707	51	3,819,630	187	5,131,216	2,544,854	5,443,913	16,939,613	0.15
5 YR. TOTAL	51,527,773,476	304	17,499,380	866	19,256,093	14,800,472	20,848,380	72,404,325	0.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		91%	0.071	100%	0.069			0.14	
Pure Premium Indicated by National Relativity		4%	0.077	0%	0.070			0.15	
Pure Premium Present on Rate Level		5%	0.072	0%	0.073			0.15	
Pure Premium Derived by Formula						0.069			0.14

CLASS 8745		NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS-NOT RETAIL DEALER-& SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	6,452,741	2	24,631	1	102,286	25,813	14,498	167,228	2.59
1/14 through 12/14	6,849,358	1	8,958	3	25,218	7,767	28,877	70,820	1.03
1/15 through 12/15	7,008,343	0	0	2	3,556	0	8,492	12,048	0.17
1/16 through 12/16	6,173,193	1	54,481	1	3,380	126,218	8,234	192,313	3.12
1/17 through 12/17	6,580,707	0	0	1	955	0	3,404	4,359	0.07
5 YR. TOTAL	33,064,342	4	88,070	8	135,395	159,798	63,505	446,768	1.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.676	12%	0.675			1.35	
Pure Premium Indicated by National Relativity		30%	0.733	32%	0.717			1.45	
Pure Premium Present on Rate Level		62%	0.871	56%	0.882			1.75	
Pure Premium Derived by Formula						0.804			1.62

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8748		AUTOMOBILE SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	743,189,330	5	197,239	18	835,102	216,691	453,014	1,702,046	0.23
1/14 through 12/14	791,494,598	16	1,385,729	25	652,168	821,721	394,941	3,254,559	0.41
1/15 through 12/15	845,897,188	14	868,915	12	200,766	535,697	239,150	1,844,528	0.22
1/16 through 12/16	856,206,958	9	877,429	19	537,794	563,605	481,179	2,460,007	0.29
1/17 through 12/17	876,064,969	12	637,978	25	1,213,057	395,682	666,304	2,913,021	0.33
5 YR. TOTAL	4,112,853,043	56	3,967,290	99	3,438,887	2,533,396	2,234,588	12,174,161	0.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.180	51%	0.116	0.30			
Pure Premium Indicated by National Relativity		32%	0.145	24%	0.126	0.27			
Pure Premium Present on Rate Level		32%	0.144	25%	0.126	0.27			
Pure Premium Derived by Formula		0.157			0.121		0.28		

CLASS 8755		LABOR UNION-ALL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	10,451,206	0	0	0	0	0	3,293	3,293	0.03
1/14 through 12/14	10,750,254	0	0	0	0	0	95	95	0.00
1/15 through 12/15	12,002,723	0	0	0	0	0	274	274	0.00
1/16 through 12/16	13,149,612	0	0	1	3,638	0	6,142	9,780	0.08
1/17 through 12/17	12,738,683	0	0	2	26,526	0	29,777	56,303	0.44
5 YR. TOTAL	59,092,478	0	0	3	30,164	0	39,581	69,745	0.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.051	5%	0.067	0.12			
Pure Premium Indicated by National Relativity		22%	0.093	23%	0.095	0.19			
Pure Premium Present on Rate Level		75%	0.058	72%	0.068	0.13			
Pure Premium Derived by Formula		0.065			0.074		0.14		

CLASS 8799		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,681,687	0	0	0	0	0	864	864	0.02
1/14 through 12/14	4,054,782	0	0	0	0	0	0	0	0.00
1/15 through 12/15	5,150,280	0	0	0	0	0	2,127	2,127	0.04
1/16 through 12/16	9,539,109	0	0	0	0	0	0	0	0.00
1/17 through 12/17	10,555,314	0	0	0	0	0	1,386	1,386	0.01
5 YR. TOTAL	34,981,172	0	0	0	0	0	4,377	4,377	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.013	0.01			
Pure Premium Indicated by National Relativity		17%	0.133	18%	0.119	0.25			
Pure Premium Present on Rate Level		80%	0.082	78%	0.110	0.19			
Pure Premium Derived by Formula		0.088			0.108		0.20		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8800		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP							
Industry Group: Office and Clerical Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	27,253,680	0	0	2	14,420	0	26,202	40,622	0.15
1/14 through 12/14	25,078,393	0	0	2	16,284	0	12,493	28,777	0.12
1/15 through 12/15	27,585,895	2	7,169	6	194,023	11,896	124,754	337,842	1.22
1/16 through 12/16	29,660,062	1	15,277	5	40,175	21,558	42,444	119,454	0.40
1/17 through 12/17	37,067,470	0	0	4	90,438	0	23,786	114,224	0.31
5 YR. TOTAL	146,645,500	3	22,446	19	355,340	33,454	229,679	640,919	0.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.258	16%		0.179		0.44	
Pure Premium Indicated by National Relativity		44%	0.354	42%		0.390		0.74	
Pure Premium Present on Rate Level		45%	0.359	42%		0.345		0.70	
Pure Premium Derived by Formula		0.346				0.337		0.68	

CLASS 8803		AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	2,568,295,860	6	251,225	16	548,773	97,557	423,310	1,320,865	0.05
1/14 through 12/14	2,902,107,236	4	43,683	18	361,001	127,050	294,876	826,610	0.03
1/15 through 12/15	2,932,416,307	1	8,257	12	417,947	17,709	297,851	741,764	0.03
1/16 through 12/16	3,206,779,323	3	402,457	12	447,274	165,874	389,277	1,404,882	0.04
1/17 through 12/17	3,169,936,341	3	204,656	12	724,967	629,004	532,733	2,091,360	0.07
5 YR. TOTAL	14,779,535,067	17	910,278	70	2,499,962	1,037,194	1,938,047	6,385,481	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.023	34%		0.020		0.04	
Pure Premium Indicated by National Relativity		39%	0.013	33%		0.013		0.03	
Pure Premium Present on Rate Level		40%	0.013	33%		0.016		0.03	
Pure Premium Derived by Formula		0.015				0.016		0.03	

CLASS 8810		CLERICAL OFFICE EMPLOYEES NOC							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	34,485,816,063	95	3,830,759	359	5,977,836	3,365,616	6,339,333	19,513,544	0.06
1/14 through 12/14	36,759,586,864	110	4,868,402	340	5,332,166	3,916,297	6,538,026	20,654,891	0.06
1/15 through 12/15	38,769,111,206	97	3,927,247	357	7,347,761	4,300,852	7,913,566	23,489,426	0.06
1/16 through 12/16	40,858,987,405	79	3,544,071	362	7,444,869	2,939,551	7,667,780	21,596,271	0.05
1/17 through 12/17	42,980,043,132	84	3,770,351	366	8,958,913	2,799,429	9,063,649	24,592,342	0.06
5 YR. TOTAL	193,853,544,670	465	19,940,830	1,784	35,061,545	17,321,745	37,522,354	109,846,474	0.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.028	100%		0.028		0.06	
Pure Premium Indicated by National Relativity		0%	0.030	0%		0.033		0.06	
Pure Premium Present on Rate Level		0%	0.029	0%		0.029		0.06	
Pure Premium Derived by Formula		0.028				0.028		0.06	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8820		ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,323,271,675	1	18,572	13	214,295	21,563	130,306	384,736	0.03
1/14 through 12/14	1,350,473,440	0	0	11	416,134	0	412,374	828,508	0.06
1/15 through 12/15	1,396,948,553	1	18,330	22	542,651	29,322	388,336	978,639	0.07
1/16 through 12/16	1,457,583,027	2	91,402	13	153,329	75,903	349,318	669,952	0.05
1/17 through 12/17	1,543,357,819	4	297,021	11	157,839	99,771	285,148	839,779	0.05
5 YR. TOTAL	7,071,634,514	8	425,325	70	1,484,248	226,559	1,565,482	3,701,614	0.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.027	33%	0.025	0.05			
Pure Premium Indicated by National Relativity		39%	0.032	33%	0.032	0.06			
Pure Premium Present on Rate Level		40%	0.027	34%	0.031	0.06			
Pure Premium Derived by Formula		0.029			0.029			0.06	

CLASS 8824 + +		RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	324,888,833	39	858,614	118	922,631	990,058	1,675,037	4,446,340	1.37
1/14 through 12/14	321,823,842	44	1,082,421	103	1,404,483	1,154,924	1,557,860	5,199,688	1.62
1/15 through 12/15	367,395,884	38	1,086,408	112	1,077,305	1,156,331	1,745,211	5,065,255	1.38
1/16 through 12/16	301,716,261	24	754,996	77	1,271,732	585,626	1,580,007	4,192,361	1.39
1/17 through 12/17	329,605,974	19	664,046	102	1,268,203	443,809	1,499,810	3,875,868	1.18
5 YR. TOTAL	1,645,430,794	164	4,446,485	512	5,944,354	4,330,748	8,057,925	22,779,512	1.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.631	74%	0.753	1.38			
Pure Premium Indicated by National Relativity		25%	0.684	13%	0.763	1.45			
Pure Premium Present on Rate Level		26%	0.651	13%	0.648	1.30			
Pure Premium Derived by Formula		0.649			0.741			1.39	

CLASS 8826		RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	294,927,219	17	392,620	87	819,111	392,065	1,251,720	2,855,516	0.97
1/14 through 12/14	275,700,706	13	504,364	80	1,224,953	480,769	1,501,067	3,711,153	1.35
1/15 through 12/15	295,648,383	14	684,158	64	675,163	401,500	909,393	2,670,214	0.90
1/16 through 12/16	278,705,633	18	603,341	71	964,354	577,852	1,251,396	3,396,943	1.22
1/17 through 12/17	277,077,681	13	450,621	56	647,115	400,649	930,502	2,428,887	0.88
5 YR. TOTAL	1,422,059,622	75	2,635,104	358	4,330,696	2,252,835	5,844,078	15,062,713	1.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.490	64%	0.569	1.06			
Pure Premium Indicated by National Relativity		31%	0.498	18%	0.610	1.11			
Pure Premium Present on Rate Level		31%	0.453	18%	0.562	1.02			
Pure Premium Derived by Formula		0.481			0.575			1.06	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8831		HOSPITAL-VETERINARY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	370,618,246	5	49,618	64	639,447	37,477	1,319,593	2,046,135	0.55
1/14 through 12/14	403,807,776	13	182,937	74	500,254	200,527	1,585,971	2,469,689	0.61
1/15 through 12/15	443,446,649	7	305,899	84	636,031	190,616	1,471,727	2,604,273	0.59
1/16 through 12/16	465,367,431	10	713,789	66	901,012	484,203	1,688,702	3,787,706	0.81
1/17 through 12/17	544,695,344	10	309,432	60	593,402	198,938	1,643,095	2,744,867	0.50
5 YR. TOTAL	2,227,935,446	45	1,561,675	348	3,270,146	1,111,761	7,709,088	13,652,670	0.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.217	69%	0.396	0.61			
Pure Premium Indicated by National Relativity		33%	0.220	15%	0.385	0.61			
Pure Premium Present on Rate Level		34%	0.222	16%	0.415	0.64			
Pure Premium Derived by Formula		0.220			0.397			0.62	

CLASS 8832		PHYSICIAN & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,703,149,122	56	2,908,524	155	2,598,385	2,564,130	3,031,615	11,102,654	0.20
1/14 through 12/14	5,870,024,730	57	2,712,369	140	2,065,932	1,377,603	2,727,252	8,883,156	0.15
1/15 through 12/15	6,244,594,053	49	2,161,662	133	2,864,313	1,322,095	2,889,770	9,237,840	0.15
1/16 through 12/16	6,583,957,294	37	1,868,804	161	3,868,078	899,628	3,833,777	10,470,287	0.16
1/17 through 12/17	6,607,181,487	32	1,739,082	146	2,788,598	1,135,645	3,224,682	8,888,007	0.14
5 YR. TOTAL	31,008,906,686	231	11,390,441	735	14,185,306	7,299,101	15,707,096	48,581,944	0.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		74%	0.082	100%	0.074	0.16			
Pure Premium Indicated by National Relativity		13%	0.073	0%	0.071	0.14			
Pure Premium Present on Rate Level		13%	0.080	0%	0.075	0.16			
Pure Premium Derived by Formula		0.081			0.074			0.16	

CLASS 8833		HOSPITAL: PROFESSIONAL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,277,833,270	36	2,223,642	106	1,802,670	1,561,246	1,811,952	7,399,510	0.58
1/14 through 12/14	1,246,150,656	22	1,531,295	99	1,934,662	851,621	1,963,014	6,280,592	0.50
1/15 through 12/15	1,304,729,601	26	1,525,072	96	1,689,918	924,112	1,683,853	5,822,955	0.45
1/16 through 12/16	1,349,473,228	26	1,834,324	87	2,376,339	895,125	1,910,911	7,016,699	0.52
1/17 through 12/17	1,451,688,028	33	2,104,180	86	1,896,746	1,276,924	1,789,922	7,067,772	0.49
5 YR. TOTAL	6,629,874,783	143	9,218,513	474	9,700,335	5,509,028	9,159,652	33,587,528	0.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		64%	0.285	92%	0.221	0.51			
Pure Premium Indicated by National Relativity		18%	0.228	4%	0.228	0.46			
Pure Premium Present on Rate Level		18%	0.278	4%	0.252	0.53			
Pure Premium Derived by Formula		0.273			0.223			0.50	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8835		HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	884,160,285	78	2,902,552	234	3,329,788	2,396,656	2,889,428	11,518,424	1.30
1/14 through 12/14	894,058,331	75	3,896,883	217	3,792,615	2,869,972	3,567,963	14,127,433	1.58
1/15 through 12/15	970,460,519	66	3,376,524	204	2,599,968	3,072,740	2,585,519	11,634,751	1.20
1/16 through 12/16	1,026,035,963	55	2,813,514	192	3,079,423	1,524,263	2,627,787	10,044,987	0.98
1/17 through 12/17	1,104,565,640	51	2,741,445	221	4,027,884	1,640,404	4,337,974	12,747,707	1.15
5 YR. TOTAL	4,879,280,738	325	15,730,918	1,068	16,829,678	11,504,035	16,008,671	60,073,302	1.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		87%	0.667	100%	0.564			1.23	
Pure Premium Indicated by National Relativity		6%	0.517	0%	0.466			0.98	
Pure Premium Present on Rate Level		7%	0.692	0%	0.587			1.28	
Pure Premium Derived by Formula		0.660			0.564		1.22		

CLASS 8842		GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	343,797,894	21	403,580	102	969,831	574,153	1,374,944	3,322,508	0.97
1/14 through 12/14	339,665,096	24	775,255	106	1,356,174	711,250	1,429,292	4,271,971	1.26
1/15 through 12/15	355,647,929	18	529,752	109	1,091,458	730,170	1,454,622	3,806,002	1.07
1/16 through 12/16	389,633,129	18	722,157	117	1,544,458	879,288	1,881,579	5,027,482	1.29
1/17 through 12/17	414,865,115	25	1,127,295	114	1,196,972	683,573	1,626,974	4,634,814	1.12
5 YR. TOTAL	1,843,609,163	106	3,558,039	548	6,158,893	3,578,434	7,767,411	21,062,777	1.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	0.527	75%	0.615			1.14	
Pure Premium Indicated by National Relativity		27%	0.619	12%	0.699			1.32	
Pure Premium Present on Rate Level		27%	0.518	13%	0.592			1.11	
Pure Premium Derived by Formula		0.549			0.622		1.17		

CLASS 8848 ++		DOMICILIARY HOMES-ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	148,472,121	26	506,780	81	925,482	580,311	1,024,172	3,036,745	2.05
1/14 through 12/14	150,583,064	12	239,016	53	685,632	199,094	766,529	1,890,271	1.26
1/15 through 12/15	124,536,254	18	495,427	42	377,970	434,379	501,689	1,809,465	1.45
1/16 through 12/16	136,351,031	12	271,369	52	412,521	213,166	571,344	1,468,400	1.08
1/17 through 12/17	148,337,359	18	409,593	74	753,088	336,504	972,130	2,471,315	1.67
5 YR. TOTAL	708,279,829	86	1,922,185	302	3,154,693	1,763,454	3,835,864	10,676,196	1.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	0.717	49%	0.791			1.51	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		68%	0.651	51%	0.648			1.30	
Pure Premium Derived by Formula		0.672			0.718		1.39		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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CLASS 8849 + +		NURSING HOME-ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,118,335,968	89	2,731,798	297	4,242,744	2,644,693	4,759,327	14,378,562	1.29
1/14 through 12/14	1,104,748,449	73	2,600,668	277	3,966,649	1,465,577	3,995,443	12,028,337	1.09
1/15 through 12/15	1,105,710,416	62	3,321,947	239	3,672,207	1,930,817	4,064,467	12,989,438	1.18
1/16 through 12/16	1,106,235,717	54	1,612,338	231	3,847,219	1,070,638	4,011,225	10,541,420	0.95
1/17 through 12/17	1,181,767,771	44	2,289,105	245	5,382,267	1,460,555	4,797,547	13,929,474	1.18
5 YR. TOTAL	5,616,798,321	322	12,555,856	1,289	21,111,086	8,572,280	21,628,009	63,867,231	1.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		91%	0.599	100%	0.538	1.14			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		9%	0.651	0%	0.648	1.30			
Pure Premium Derived by Formula		0.604			0.538			1.14	

CLASS 8855		BANKS AND TRUST COMPANIES - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,246,634,362	19	1,283,169	65	818,955	818,427	943,115	3,863,666	0.07
1/14 through 12/14	5,736,914,484	16	389,490	46	890,542	404,045	1,113,314	2,797,391	0.05
1/15 through 12/15	5,992,366,356	14	347,534	52	916,610	185,771	1,081,471	2,531,386	0.04
1/16 through 12/16	6,476,261,459	21	979,835	61	889,077	649,517	987,061	3,505,490	0.05
1/17 through 12/17	7,050,772,796	13	1,305,110	67	1,517,525	837,071	1,660,728	5,320,434	0.08
5 YR. TOTAL	30,502,949,457	83	4,305,138	291	5,032,709	2,894,831	5,785,689	18,018,367	0.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	0.031	68%	0.028	0.06			
Pure Premium Indicated by National Relativity		28%	0.033	16%	0.038	0.07			
Pure Premium Present on Rate Level		29%	0.028	16%	0.030	0.06			
Pure Premium Derived by Formula		0.031			0.030			0.06	

CLASS 8856		CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	5,617,721	0	0	0	0	0	0	0	0.00
1/14 through 12/14	9,176,269	1	37,261	1	2,397	0	2,505	42,163	0.46
1/15 through 12/15	7,081,716	1	39,697	0	0	10,859	108	50,664	0.72
1/16 through 12/16	9,140,512	0	0	0	0	0	2,874	2,874	0.03
1/17 through 12/17	9,236,760	1	95,359	2	55,156	21,864	17,922	190,301	2.06
5 YR. TOTAL	40,252,978	3	172,317	3	57,553	32,723	23,409	286,002	0.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.571	4%	0.139	0.71			
Pure Premium Indicated by National Relativity		33%	0.208	35%	0.126	0.33			
Pure Premium Present on Rate Level		64%	0.124	61%	0.088	0.21			
Pure Premium Derived by Formula		0.165			0.103			0.27	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8864		SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	620,548,241	27	900,727	75	742,242	708,672	1,265,487	3,617,128	0.58
1/14 through 12/14	666,337,433	19	513,095	90	1,103,240	486,266	1,487,488	3,590,089	0.54
1/15 through 12/15	683,874,542	21	562,736	82	879,749	1,044,724	1,552,061	4,039,270	0.59
1/16 through 12/16	711,991,262	24	778,014	94	1,406,130	842,935	1,535,414	4,562,493	0.64
1/17 through 12/17	783,156,426	22	1,194,731	96	1,443,623	611,882	1,584,029	4,834,265	0.62
5 YR. TOTAL	3,465,907,904	113	3,949,303	437	5,574,984	3,694,479	7,424,479	20,643,245	0.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.275	77%	0.321	0.60			
Pure Premium Indicated by National Relativity		26%	0.355	11%	0.441	0.80			
Pure Premium Present on Rate Level		27%	0.283	12%	0.334	0.62			
Pure Premium Derived by Formula		0.298			0.336			0.63	

CLASS 8868		COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	3,961,525,744	82	1,777,697	297	2,648,313	2,050,860	4,667,678	11,144,548	0.28
1/14 through 12/14	4,022,670,328	58	1,031,699	248	1,758,632	1,436,896	3,004,621	7,231,848	0.18
1/15 through 12/15	4,127,174,532	71	1,576,931	281	2,802,091	1,167,038	4,400,567	9,946,627	0.24
1/16 through 12/16	4,255,415,382	50	962,181	273	2,169,522	1,028,073	4,054,824	8,214,600	0.19
1/17 through 12/17	4,473,331,256	66	2,157,140	266	2,977,824	2,028,029	4,663,973	11,826,966	0.27
5 YR. TOTAL	20,840,117,242	327	7,505,648	1,365	12,356,382	7,710,896	20,791,663	48,364,589	0.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	0.095	100%	0.137	0.23			
Pure Premium Indicated by National Relativity		19%	0.078	0%	0.108	0.19			
Pure Premium Present on Rate Level		19%	0.084	0%	0.138	0.22			
Pure Premium Derived by Formula		0.090			0.137			0.23	

CLASS 8869		CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	583,389,279	19	412,054	96	786,897	379,914	1,209,466	2,788,331	0.48
1/14 through 12/14	603,969,339	19	417,891	96	1,244,705	389,696	1,776,876	3,829,168	0.63
1/15 through 12/15	645,058,415	11	406,113	93	908,987	304,463	1,430,956	3,050,519	0.47
1/16 through 12/16	681,792,426	16	568,465	82	851,128	638,747	1,090,891	3,149,231	0.46
1/17 through 12/17	702,305,365	22	707,567	94	1,135,894	400,909	1,477,886	3,722,256	0.53
5 YR. TOTAL	3,216,514,824	87	2,512,090	461	4,927,611	2,113,729	6,986,075	16,539,505	0.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.231	68%	0.283	0.51			
Pure Premium Indicated by National Relativity		30%	0.224	16%	0.293	0.52			
Pure Premium Present on Rate Level		30%	0.224	16%	0.287	0.51			
Pure Premium Derived by Formula		0.227			0.285			0.51	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 8871		CLERICAL TELECOMMUTER EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	359,061,432	0	0	4	90,949	0	68,825	159,774	0.04
1/14 through 12/14	359,953,758	1	115,337	0	0	99,966	9,301	224,604	0.06
1/15 through 12/15	484,360,521	2	396,082	1	3,906	59,919	7,791	467,698	0.10
1/16 through 12/16	567,604,706	1	7,400	2	18,655	12,790	52,454	91,299	0.02
1/17 through 12/17	755,230,459	0	0	6	103,786	0	122,833	226,619	0.03
5 YR. TOTAL	2,526,210,876	4	518,819	13	217,296	172,675	261,204	1,169,994	0.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.029	15%	0.017	0.05			
Pure Premium Indicated by National Relativity		25%	0.014	27%	0.012	0.03			
Pure Premium Present on Rate Level		64%	0.022	58%	0.016	0.04			
Pure Premium Derived by Formula		0.021			0.015			0.04	

CLASS 8901		TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,156,939,656	4	157,297	20	246,333	206,606	398,005	1,008,241	0.09
1/14 through 12/14	1,197,824,178	2	10,370	11	477,616	37,249	421,816	947,051	0.08
1/15 through 12/15	1,159,693,474	8	421,867	11	214,259	310,730	227,317	1,174,173	0.10
1/16 through 12/16	1,221,684,961	2	236,311	21	641,119	343,874	673,094	1,894,398	0.16
1/17 through 12/17	1,157,898,731	2	285,201	18	322,431	91,931	278,559	978,122	0.08
5 YR. TOTAL	5,894,041,000	18	1,111,046	81	1,901,758	990,390	1,998,791	6,001,985	0.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.051	37%	0.051	0.10			
Pure Premium Indicated by National Relativity		37%	0.041	31%	0.032	0.07			
Pure Premium Present on Rate Level		37%	0.051	32%	0.046	0.10			
Pure Premium Derived by Formula		0.047			0.044			0.09	

CLASS 9012		BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	767,278,320	14	520,021	55	1,447,101	648,826	1,165,287	3,781,235	0.49
1/14 through 12/14	815,150,573	12	623,501	69	1,151,717	672,894	999,310	3,447,422	0.42
1/15 through 12/15	912,855,552	14	764,585	58	1,050,253	651,826	1,056,230	3,522,894	0.39
1/16 through 12/16	962,877,637	16	606,179	70	1,886,134	519,691	1,277,930	4,289,934	0.45
1/17 through 12/17	1,091,671,625	15	1,051,694	56	1,244,626	1,005,475	1,258,355	4,560,150	0.42
5 YR. TOTAL	4,549,833,707	71	3,565,980	308	6,779,831	3,498,712	5,757,112	19,601,635	0.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	0.227	69%	0.203	0.43			
Pure Premium Indicated by National Relativity		26%	0.233	15%	0.208	0.44			
Pure Premium Present on Rate Level		26%	0.225	16%	0.208	0.43			
Pure Premium Derived by Formula		0.228			0.205			0.43	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS 9014</b>		<b>JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL &amp; DRIVERS</b>								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	665,677,871	73	2,571,469	194	3,070,165	2,171,208	3,342,223	11,155,065	1.68	
1/14 through 12/14	695,108,261	52	2,035,889	203	3,009,503	1,869,395	3,361,748	10,276,535	1.48	
1/15 through 12/15	776,362,679	64	2,756,120	201	3,249,964	2,801,926	4,207,294	13,015,304	1.68	
1/16 through 12/16	820,729,129	48	1,502,649	224	3,873,338	2,225,946	4,086,914	11,688,847	1.42	
1/17 through 12/17	860,099,280	54	2,444,512	262	4,874,403	2,058,099	4,523,871	13,900,885	1.62	
<b>5 YR. TOTAL</b>	<b>3,817,977,220</b>	<b>291</b>	<b>11,310,639</b>	<b>1,084</b>	<b>18,077,373</b>	<b>11,126,574</b>	<b>19,522,050</b>	<b>60,036,636</b>	<b>1.57</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		81%	0.770	100%	0.803	1.57				
Pure Premium Indicated by National Relativity		9%	0.720	0%	0.697	1.42				
Pure Premium Present on Rate Level		10%	0.753	0%	0.831	1.58				
Pure Premium Derived by Formula		0.764			0.803		1.57			

<b>CLASS 9015</b>		<b>BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES</b>								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	499,042,900	38	1,730,368	123	1,847,808	1,499,180	2,458,071	7,535,427	1.51	
1/14 through 12/14	514,144,404	22	1,282,947	125	1,838,085	924,674	2,441,300	6,487,006	1.26	
1/15 through 12/15	539,403,476	29	1,553,940	133	2,149,605	1,902,459	2,470,012	8,076,016	1.50	
1/16 through 12/16	578,779,566	22	1,734,351	98	2,829,461	1,198,291	2,558,049	8,320,152	1.44	
1/17 through 12/17	620,322,808	21	1,023,478	137	3,571,947	585,194	2,498,107	7,678,726	1.24	
<b>5 YR. TOTAL</b>	<b>2,751,693,154</b>	<b>132</b>	<b>7,325,084</b>	<b>616</b>	<b>12,236,906</b>	<b>6,109,798</b>	<b>12,425,539</b>	<b>38,097,327</b>	<b>1.39</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		67%	0.711	100%	0.674	1.39				
Pure Premium Indicated by National Relativity		16%	0.777	0%	0.692	1.47				
Pure Premium Present on Rate Level		17%	0.712	0%	0.700	1.41				
Pure Premium Derived by Formula		0.722			0.674		1.40			

<b>CLASS 9016</b>		<b>AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS</b>								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/13 through 12/13	32,127,871	4	27,471	11	118,602	37,165	303,310	486,548	1.52	
1/14 through 12/14	37,197,019	2	21,916	14	51,267	15,934	144,934	234,051	0.63	
1/15 through 12/15	42,956,096	1	22,340	12	67,383	32,354	294,081	416,158	0.97	
1/16 through 12/16	41,984,640	2	30,639	15	32,034	28,330	168,043	259,046	0.62	
1/17 through 12/17	56,897,513	2	63,327	11	82,339	48,990	223,789	418,445	0.74	
<b>5 YR. TOTAL</b>	<b>211,163,139</b>	<b>11</b>	<b>165,693</b>	<b>63</b>	<b>351,625</b>	<b>162,773</b>	<b>1,134,157</b>	<b>1,814,248</b>	<b>0.86</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	0.245	28%	0.614	0.86				
Pure Premium Indicated by National Relativity		42%	0.544	36%	0.711	1.26				
Pure Premium Present on Rate Level		43%	0.464	36%	0.741	1.21				
Pure Premium Derived by Formula		0.465			0.695		1.16			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 9019		<b>BRIDGE OR VEHICULAR TUNNEL OPERATION &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	540,391	0	0	0	0	0	0	0	0.00
1/14 through 12/14	563,014	0	0	0	0	0	0	0	0.00
1/15 through 12/15	728,602	0	0	0	0	0	0	0	0.00
1/16 through 12/16	719,225	0	0	0	0	0	0	0	0.00
1/17 through 12/17	732,616	0	0	0	0	0	2,002	2,002	0.27
5 YR. TOTAL	3,283,848	0	0	0	0	0	2,002	2,002	0.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%	0.061			0.06	
Pure Premium Indicated by National Relativity		18%	0.847	19%	1.017			1.86	
Pure Premium Present on Rate Level		80%	0.679	78%	0.710			1.39	
Pure Premium Derived by Formula		0.696			0.749		1.45		

<b>CLASS</b> 9033		<b>HOUSING AUTHORITY &amp; CLERICAL, SALESPERSONS, DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	9,580,685	1	23,685	2	1,086	12,782	4,692	42,245	0.44
1/14 through 12/14	9,504,342	0	0	2	174,558	0	96,218	270,776	2.85
1/15 through 12/15	18,962,693	1	12,107	1	15,583	23,385	21,994	73,069	0.39
1/16 through 12/16	17,005,225	0	0	4	31,992	0	50,183	82,175	0.48
1/17 through 12/17	10,552,053	0	0	1	1,229	0	4,778	6,007	0.06
5 YR. TOTAL	65,604,998	2	35,792	10	224,448	36,167	177,865	474,272	0.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.397	13%	0.326			0.72	
Pure Premium Indicated by National Relativity		45%	0.569	43%	0.491			1.06	
Pure Premium Present on Rate Level		46%	0.583	44%	0.478			1.06	
Pure Premium Derived by Formula		0.560			0.464		1.02		

<b>CLASS</b> 9040		<b>HOSPITAL: ALL OTHER EMPLOYEES</b>							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	97,579,189	11	360,126	34	648,501	303,095	619,876	1,931,598	1.98
1/14 through 12/14	103,503,433	10	190,037	31	428,283	200,273	729,394	1,547,987	1.50
1/15 through 12/15	85,687,841	8	165,584	16	97,034	134,184	322,439	719,241	0.84
1/16 through 12/16	81,567,374	11	609,184	27	195,899	711,515	386,458	1,903,056	2.33
1/17 through 12/17	80,858,605	7	537,338	25	244,028	130,576	317,350	1,229,292	1.52
5 YR. TOTAL	449,196,442	47	1,862,269	133	1,613,745	1,479,643	2,375,517	7,331,174	1.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.774	44%	0.858			1.63	
Pure Premium Indicated by National Relativity		36%	0.718	28%	0.792			1.51	
Pure Premium Present on Rate Level		37%	0.709	28%	0.846			1.56	
Pure Premium Derived by Formula		0.730			0.836		1.57		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 9044		CASINO GAMBLING-HOTEL-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	630	0	0	0	0	0	0	0	0.00
1/14 through 12/14	561,690	0	0	0	0	0	0	0	0.00
1/15 through 12/15	143,994	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,476,397	0	0	0	0	0	2,260	2,260	0.15
1/17 through 12/17	2,954,977	0	0	0	0	0	119	119	0.00
5 YR. TOTAL	5,137,688	0	0	0	0	0	2,379	2,379	0.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%	0.046			0.05	
Pure Premium Indicated by National Relativity		49%	0.255	48%	0.306			0.56	
Pure Premium Present on Rate Level		49%	0.267	49%	0.321			0.59	
Pure Premium Derived by Formula		0.256			0.306		0.56		

CLASS 9052		HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	525,030,346	31	428,639	150	1,194,249	584,448	1,933,261	4,140,597	0.79
1/14 through 12/14	542,009,629	26	744,995	141	1,383,268	556,949	1,636,583	4,321,795	0.80
1/15 through 12/15	576,996,355	41	989,455	164	2,179,773	1,161,317	2,421,664	6,752,209	1.17
1/16 through 12/16	603,994,229	21	582,303	119	1,291,587	319,237	1,701,091	3,894,218	0.64
1/17 through 12/17	660,100,565	23	1,206,582	114	1,611,789	791,832	1,806,851	5,417,054	0.82
5 YR. TOTAL	2,908,131,124	142	3,951,974	688	7,660,666	3,413,783	9,499,450	24,525,873	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		53%	0.399	86%	0.444			0.84	
Pure Premium Indicated by National Relativity		23%	0.498	7%	0.519			1.02	
Pure Premium Present on Rate Level		24%	0.433	7%	0.497			0.93	
Pure Premium Derived by Formula		0.430			0.453		0.88		

CLASS 9058		HOTEL: RESTAURANT EMPLOYEES							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	129,878,590	4	84,183	40	508,322	54,609	905,039	1,552,153	1.20
1/14 through 12/14	127,277,827	7	41,382	26	193,308	123,543	231,861	590,094	0.46
1/15 through 12/15	140,054,662	2	55,453	30	547,518	51,771	502,601	1,157,343	0.83
1/16 through 12/16	153,314,754	2	40,024	37	450,412	181,033	640,391	1,311,860	0.86
1/17 through 12/17	176,080,268	4	121,097	38	489,635	73,452	674,621	1,358,805	0.77
5 YR. TOTAL	726,606,101	19	342,139	171	2,189,195	484,408	2,954,513	5,970,255	0.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.348	40%	0.473			0.82	
Pure Premium Indicated by National Relativity		38%	0.402	30%	0.407			0.81	
Pure Premium Present on Rate Level		38%	0.338	30%	0.421			0.76	
Pure Premium Derived by Formula		0.365			0.438		0.80		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 9060		CLUB - COUNTRY, GOLF, FISHING, OR YACHT - ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	428,810,297	6	127,953	68	620,234	71,602	1,078,634	1,898,423	0.44
1/14 through 12/14	456,989,351	17	451,901	64	926,269	492,143	1,214,760	3,085,073	0.68
1/15 through 12/15	470,739,456	8	211,022	64	1,030,054	188,420	1,460,631	2,890,127	0.61
1/16 through 12/16	466,139,798	11	254,080	73	766,062	255,258	994,034	2,269,434	0.49
1/17 through 12/17	466,115,481	13	561,864	80	1,131,762	614,505	1,288,280	3,596,411	0.77
5 YR. TOTAL	2,288,794,383	55	1,606,820	349	4,474,381	1,621,928	6,036,339	13,739,468	0.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.266	64%	0.335	0.60			
Pure Premium Indicated by National Relativity		31%	0.327	18%	0.405	0.73			
Pure Premium Present on Rate Level		31%	0.276	18%	0.350	0.63			
Pure Premium Derived by Formula		0.288			0.350			0.64	

CLASS 9061		CLUB NOC & CLERICAL							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	32,699,895	0	0	1	10,333	0	10,928	21,261	0.07
1/14 through 12/14	33,547,449	0	0	6	35,482	0	80,563	116,045	0.35
1/15 through 12/15	33,028,977	0	0	2	26,454	0	5,708	32,162	0.10
1/16 through 12/16	32,005,997	1	23,339	3	205,128	23,238	44,307	296,012	0.93
1/17 through 12/17	28,476,305	1	30,306	2	8,740	32,570	84,149	155,765	0.55
5 YR. TOTAL	159,758,623	2	53,645	14	286,137	55,808	225,655	621,245	0.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.213	15%	0.176	0.39			
Pure Premium Indicated by National Relativity		45%	0.294	42%	0.314	0.61			
Pure Premium Present on Rate Level		45%	0.273	43%	0.276	0.55			
Pure Premium Derived by Formula		0.276			0.277			0.55	

CLASS 9062		CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,451,019	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,166,969	0	0	0	0	0	0	0	0.00
1/15 through 12/15	2,523,019	0	0	0	0	0	0	0	0.00
1/16 through 12/16	3,828,125	0	0	0	0	0	0	0	0.00
1/17 through 12/17	3,664,211	0	0	1	1,307	0	1,446	2,753	0.08
5 YR. TOTAL	12,633,343	0	0	1	1,307	0	1,446	2,753	0.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.010	5%	0.011	0.02			
Pure Premium Indicated by National Relativity		41%	0.333	44%	0.397	0.73			
Pure Premium Present on Rate Level		56%	0.280	51%	0.317	0.60			
Pure Premium Derived by Formula		0.294			0.337			0.63	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 9063		YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	304,320,303	6	98,381	32	189,582	209,218	343,719	840,900	0.28
1/14 through 12/14	335,380,029	6	176,832	36	223,068	160,704	738,199	1,298,803	0.39
1/15 through 12/15	362,571,616	5	59,000	33	488,782	68,835	758,608	1,375,225	0.38
1/16 through 12/16	395,306,237	9	363,563	47	235,818	1,170,054	684,171	2,453,606	0.62
1/17 through 12/17	429,973,839	3	39,750	51	576,072	55,053	1,321,547	1,992,422	0.46
5 YR. TOTAL	1,827,552,024	29	737,526	199	1,713,322	1,663,864	3,846,244	7,960,956	0.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.134	50%	0.302			0.44	
Pure Premium Indicated by National Relativity		37%	0.179	25%	0.243			0.42	
Pure Premium Present on Rate Level		38%	0.157	25%	0.261			0.42	
Pure Premium Derived by Formula			0.159		0.277			0.44	

CLASS 9082		RESTAURANT NOC							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,967,543,751	78	2,203,440	406	3,048,450	2,018,774	4,660,395	11,931,059	0.61
1/14 through 12/14	2,070,075,066	54	1,428,391	413	4,096,997	1,414,443	5,782,867	12,722,698	0.62
1/15 through 12/15	2,262,724,887	61	1,245,994	455	4,391,760	980,186	5,724,701	12,342,641	0.55
1/16 through 12/16	2,382,731,955	65	2,539,151	467	4,502,248	1,860,023	5,836,764	14,738,186	0.62
1/17 through 12/17	2,455,318,305	56	2,690,740	404	4,486,301	1,848,031	6,434,628	15,459,700	0.63
5 YR. TOTAL	11,138,393,964	314	10,107,716	2,145	20,525,756	8,121,457	28,439,355	67,194,284	0.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		83%	0.275	100%	0.328			0.60	
Pure Premium Indicated by National Relativity		8%	0.288	0%	0.345			0.63	
Pure Premium Present on Rate Level		9%	0.271	0%	0.336			0.61	
Pure Premium Derived by Formula			0.276		0.328			0.60	

CLASS 9083		RESTAURANT: FAST FOOD							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,331,529,376	54	1,450,476	291	2,315,920	1,445,222	3,488,914	8,700,532	0.65
1/14 through 12/14	1,477,094,810	61	1,455,311	344	2,341,422	1,290,712	4,372,213	9,459,658	0.64
1/15 through 12/15	1,565,138,515	58	1,043,260	310	3,327,601	1,223,571	4,093,601	9,688,033	0.62
1/16 through 12/16	1,715,217,054	60	1,817,653	341	2,691,593	1,664,920	3,622,215	9,796,381	0.57
1/17 through 12/17	1,865,848,782	59	1,927,887	340	2,894,075	1,597,951	4,583,808	11,003,721	0.59
5 YR. TOTAL	7,954,828,537	292	7,694,587	1,626	13,570,611	7,222,376	20,160,751	48,648,325	0.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		69%	0.267	100%	0.344			0.61	
Pure Premium Indicated by National Relativity		15%	0.264	0%	0.331			0.60	
Pure Premium Present on Rate Level		16%	0.266	0%	0.341			0.61	
Pure Premium Derived by Formula			0.266		0.344			0.61	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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<b>CLASS</b> 9084		<b>BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN</b>							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	41,134,927	2	8,884	8	49,478	12,459	64,164	134,985	0.33
1/14 through 12/14	47,026,274	1	17,459	12	59,496	226,722	152,679	456,356	0.97
1/15 through 12/15	47,871,289	3	117,465	9	107,942	184,644	162,309	572,360	1.20
1/16 through 12/16	57,240,884	0	0	9	71,419	0	119,603	191,022	0.33
1/17 through 12/17	69,626,459	0	0	10	125,176	0	159,126	284,302	0.41
5 YR. TOTAL	262,899,833	6	143,808	48	413,511	423,825	657,881	1,639,025	0.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.212	24%	0.411	0.62			
Pure Premium Indicated by National Relativity		43%	0.302	38%	0.358	0.66			
Pure Premium Present on Rate Level		44%	0.276	38%	0.426	0.70			
Pure Premium Derived by Formula		0.279			0.397		0.68		

<b>CLASS</b> 9089		<b>BILLIARD HALL</b>							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	847,797	0	0	0	0	0	0	0	0.00
1/14 through 12/14	630,856	0	0	0	0	0	1,257	1,257	0.20
1/15 through 12/15	574,365	0	0	0	0	0	0	0	0.00
1/16 through 12/16	652,781	0	0	0	0	0	0	0	0.00
1/17 through 12/17	946,050	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,651,849	0	0	0	0	0	1,257	1,257	0.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	3%	0.034	0.03			
Pure Premium Indicated by National Relativity		6%	0.082	6%	0.090	0.17			
Pure Premium Present on Rate Level		93%	0.190	91%	0.379	0.57			
Pure Premium Derived by Formula		0.182			0.351		0.53		

<b>CLASS</b> 9093		<b>BOWLING LANE</b>							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	20,982,688	1	172,543	2	7,826	105,920	27,716	314,005	1.50
1/14 through 12/14	21,824,980	1	5,991	2	11,781	9,712	12,522	40,006	0.18
1/15 through 12/15	24,966,151	0	0	4	41,081	0	58,270	99,351	0.40
1/16 through 12/16	24,006,894	0	0	4	33,157	0	70,378	103,535	0.43
1/17 through 12/17	24,461,604	0	0	8	70,699	0	172,423	243,122	0.99
5 YR. TOTAL	116,242,317	2	178,534	20	164,544	115,632	341,309	800,019	0.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.295	16%	0.393	0.69			
Pure Premium Indicated by National Relativity		40%	0.240	42%	0.377	0.62			
Pure Premium Present on Rate Level		52%	0.273	42%	0.401	0.67			
Pure Premium Derived by Formula		0.262			0.390		0.65		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 9101		COLLEGE: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	452,885,678	41	815,460	194	1,518,038	860,150	2,691,159	5,884,807	1.30
1/14 through 12/14	461,049,106	52	1,287,380	213	1,678,725	1,269,503	2,959,193	7,194,801	1.56
1/15 through 12/15	449,468,840	54	1,558,734	189	1,618,769	1,578,281	2,525,127	7,280,911	1.62
1/16 through 12/16	459,061,506	54	1,301,496	195	1,515,045	1,704,309	2,302,540	6,823,390	1.49
1/17 through 12/17	460,201,913	56	2,255,608	229	2,409,016	1,546,459	3,706,142	9,917,225	2.16
5 YR. TOTAL	2,282,667,043	257	7,218,678	1,020	8,739,593	6,958,702	14,184,161	37,101,134	1.63
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	0.699	99%	0.926	1.63			
Pure Premium Indicated by National Relativity		21%	0.777	0%	0.910	1.69			
Pure Premium Present on Rate Level		22%	0.636	1%	0.835	1.47			
Pure Premium Derived by Formula		0.702			0.925			1.63	

CLASS 9102		PARK NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	271,333,338	20	428,374	89	1,095,228	1,123,289	1,365,815	4,012,706	1.48
1/14 through 12/14	298,817,442	15	520,642	104	1,400,174	417,212	1,696,437	4,034,465	1.35
1/15 through 12/15	331,341,212	35	1,021,559	98	1,308,752	1,297,444	1,265,989	4,893,744	1.48
1/16 through 12/16	367,340,369	20	1,270,750	95	1,606,414	1,804,859	2,668,845	7,350,868	2.00
1/17 through 12/17	405,876,951	32	1,984,586	111	2,897,549	2,063,396	2,546,211	9,491,742	2.34
5 YR. TOTAL	1,674,709,312	122	5,225,911	497	8,308,117	6,706,200	9,543,297	29,783,525	1.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	0.808	88%	0.970	1.78			
Pure Premium Indicated by National Relativity		23%	0.905	6%	0.960	1.87			
Pure Premium Present on Rate Level		24%	0.759	6%	0.937	1.70			
Pure Premium Derived by Formula		0.819			0.967			1.79	

CLASS 9154		THEATER NOC: ALL OTHER EMPLOYEES							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	60,196,236	1	2,361	10	48,033	3,370	112,379	166,143	0.28
1/14 through 12/14	66,741,225	4	347,768	19	305,125	232,408	422,723	1,308,024	1.96
1/15 through 12/15	73,766,254	2	27,884	13	54,955	38,817	190,171	311,827	0.42
1/16 through 12/16	78,517,998	2	33,042	16	80,932	19,170	163,358	296,502	0.38
1/17 through 12/17	86,634,816	5	135,836	12	80,817	206,000	222,363	645,016	0.74
5 YR. TOTAL	365,856,529	14	546,891	70	569,862	499,765	1,110,994	2,727,512	0.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.305	30%	0.440	0.75			
Pure Premium Indicated by National Relativity		41%	0.486	35%	0.548	1.03			
Pure Premium Present on Rate Level		41%	0.413	35%	0.494	0.91			
Pure Premium Derived by Formula		0.423			0.497			0.92	

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> 9156		<b>THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS</b>							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	22,175,493	0	0	7	171,183	0	160,031	331,214	1.49
1/14 through 12/14	23,319,336	0	0	0	0	0	10,167	10,167	0.04
1/15 through 12/15	25,685,643	0	0	2	3,206	0	49,647	52,853	0.21
1/16 through 12/16	25,190,456	1	10,096	1	57	7,182	17,783	35,118	0.14
1/17 through 12/17	24,223,659	0	0	6	79,290	0	89,786	169,076	0.70
<b>5 YR. TOTAL</b>	<b>120,594,587</b>	<b>1</b>	<b>10,096</b>	<b>16</b>	<b>253,736</b>	<b>7,182</b>	<b>327,414</b>	<b>598,428</b>	<b>0.50</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.219	18%	0.277	0.50			
Pure Premium Indicated by National Relativity		44%	0.663	41%	0.673	1.34			
Pure Premium Present on Rate Level		44%	0.501	41%	0.521	1.02			
Pure Premium Derived by Formula		0.538			0.539		1.08		

<b>CLASS</b> 9170		<b>JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	17,107,177	3	208,298	4	99,903	149,257	169,328	626,786	3.66
1/14 through 12/14	17,052,622	2	82,581	6	58,444	38,344	66,582	245,951	1.44
1/15 through 12/15	17,418,631	2	17,508	8	189,207	33,088	241,406	481,209	2.76
1/16 through 12/16	16,302,959	1	53,740	10	87,083	26,311	136,304	303,438	1.86
1/17 through 12/17	14,865,432	2	165,382	6	129,026	122,795	320,564	737,767	4.96
<b>5 YR. TOTAL</b>	<b>82,746,821</b>	<b>10</b>	<b>527,509</b>	<b>34</b>	<b>563,663</b>	<b>369,795</b>	<b>934,184</b>	<b>2,395,151</b>	<b>2.90</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	1.319	29%	1.576	2.90			
Pure Premium Indicated by National Relativity		40%	2.578	35%	2.729	5.31			
Pure Premium Present on Rate Level		41%	1.940	36%	2.023	3.96			
Pure Premium Derived by Formula		2.077			2.140		4.22		

<b>CLASS</b> 9178		<b>ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS</b>							
Industry Group: Miscellaneous Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	10,788,472	1	47,115	4	46,659	5,078	331,463	430,315	3.99
1/14 through 12/14	14,199,023	0	0	2	2,941	0	256,218	259,159	1.83
1/15 through 12/15	15,388,394	4	51,000	0	0	60,478	381,208	492,686	3.20
1/16 through 12/16	19,382,651	1	15,099	9	33,583	42,630	530,095	621,407	3.21
1/17 through 12/17	19,248,408	0	0	1	4,489	0	399,539	404,028	2.10
<b>5 YR. TOTAL</b>	<b>79,006,948</b>	<b>6</b>	<b>113,214</b>	<b>16</b>	<b>87,672</b>	<b>108,186</b>	<b>1,898,523</b>	<b>2,207,595</b>	<b>2.79</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.254	31%	2.540	2.79			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		87%	0.977	69%	2.409	3.39			
Pure Premium Derived by Formula		0.883			2.450		3.33		

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\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 9179		ATHLETIC SPORTS OR PARK: CONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	13,762,723	5	429,079	31	930,435	49,978	826,667	2,236,159	16.25
1/14 through 12/14	14,702,699	4	273,885	18	377,142	22,415	593,861	1,267,303	8.62
1/15 through 12/15	13,100,143	4	42,194	22	348,554	5,036	557,388	953,172	7.28
1/16 through 12/16	15,194,420	4	565,539	40	1,423,388	189,523	1,034,405	3,212,855	21.15
1/17 through 12/17	8,779,208	2	148,335	4	80,544	42,148	497,102	768,129	8.75
5 YR. TOTAL	65,539,193	19	1,459,032	115	3,160,063	309,100	3,509,423	8,437,618	12.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	7.048	34%	5.826	12.87			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		79%	3.210	66%	3.598	6.81			
Pure Premium Derived by Formula			4.016		4.356	8.37			

CLASS 9180		AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	30,567,082	2	12,896	13	42,017	53,477	257,478	365,868	1.20
1/14 through 12/14	30,685,620	2	18,846	14	70,580	13,055	269,660	372,141	1.21
1/15 through 12/15	33,227,734	0	0	12	80,746	0	212,864	293,610	0.88
1/16 through 12/16	32,554,643	2	19,110	13	100,334	52,612	219,746	391,802	1.20
1/17 through 12/17	36,473,197	1	56,921	13	128,323	71,486	372,999	629,729	1.73
5 YR. TOTAL	163,508,276	7	107,773	65	422,000	190,630	1,332,747	2,053,150	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.324	35%	0.932	1.26			
Pure Premium Indicated by National Relativity		40%	1.435	32%	2.034	3.47			
Pure Premium Present on Rate Level		41%	1.056	33%	1.546	2.60			
Pure Premium Derived by Formula			1.069		1.487	2.56			

CLASS 9182		ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	31,038,621	1	3,935	6	39,597	1,792	179,218	224,542	0.72
1/14 through 12/14	34,425,181	0	0	2	3,241	0	62,028	65,269	0.19
1/15 through 12/15	40,318,206	2	10,835	8	91,208	59,529	193,228	354,800	0.88
1/16 through 12/16	34,968,694	2	37,674	4	15,506	54,680	168,411	276,271	0.79
1/17 through 12/17	38,255,304	0	0	3	45,782	0	134,357	180,139	0.47
5 YR. TOTAL	179,006,006	5	52,444	23	195,334	116,001	737,242	1,101,021	0.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.138	23%	0.477	0.62			
Pure Premium Indicated by National Relativity		42%	0.570	38%	0.744	1.31			
Pure Premium Present on Rate Level		46%	0.389	39%	0.587	0.98			
Pure Premium Derived by Formula			0.435		0.621	1.06			

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\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS 9186</b>		<b>CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEES &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	2,492,884	1	40,625	2	5,490	469,451	35,094	550,660	22.09
1/14 through 12/14	2,716,031	0	0	5	293,599	0	117,074	410,673	15.12
1/15 through 12/15	2,783,126	0	0	0	0	0	8,147	8,147	0.29
1/16 through 12/16	2,702,131	0	0	1	14,374	0	16,586	30,960	1.15
1/17 through 12/17	2,804,321	0	0	1	15,248	0	13,804	29,052	1.04
<b>5 YR. TOTAL</b>	<b>13,498,493</b>	<b>1</b>	<b>40,625</b>	<b>9</b>	<b>328,711</b>	<b>469,451</b>	<b>190,705</b>	<b>1,029,492</b>	<b>7.63</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	2.736	20%	4.891			7.63	
Pure Premium Indicated by National Relativity		30%	3.029	32%	4.559			7.59	
Pure Premium Present on Rate Level		60%	3.149	48%	5.907			9.06	
Pure Premium Derived by Formula		3.072			5.272		8.34		

<b>CLASS 9220</b>		<b>CEMETERY OPERATIONS &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	10,462,472	4	406,643	4	224,507	182,280	125,317	938,747	8.97
1/14 through 12/14	11,530,833	3	21,176	8	111,644	83,578	168,043	384,441	3.33
1/15 through 12/15	15,168,156	3	252,353	5	61,247	437,171	98,386	849,157	5.60
1/16 through 12/16	12,383,903	0	0	7	102,705	0	191,643	294,348	2.38
1/17 through 12/17	15,017,586	2	64,114	4	123,098	141,873	95,714	424,799	2.83
<b>5 YR. TOTAL</b>	<b>64,562,950</b>	<b>12</b>	<b>744,286</b>	<b>28</b>	<b>623,201</b>	<b>844,902</b>	<b>679,103</b>	<b>2,891,492</b>	<b>4.48</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	2.118	23%	2.360			4.48	
Pure Premium Indicated by National Relativity		43%	1.157	38%	1.153			2.31	
Pure Premium Present on Rate Level		43%	1.286	39%	1.540			2.83	
Pure Premium Derived by Formula		1.347			1.582		2.93		

<b>CLASS 9402</b>		<b>STREET CLEANING &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	42,418,964	5	252,454	9	67,868	158,304	133,295	611,921	1.44
1/14 through 12/14	48,407,355	7	298,902	16	406,807	149,100	440,379	1,295,188	2.68
1/15 through 12/15	51,610,995	3	301,744	14	704,454	199,773	860,928	2,066,899	4.01
1/16 through 12/16	58,771,849	5	259,602	19	1,059,394	149,166	449,168	1,917,330	3.26
1/17 through 12/17	65,788,128	4	368,896	16	487,773	167,339	356,778	1,380,786	2.10
<b>5 YR. TOTAL</b>	<b>266,997,291</b>	<b>24</b>	<b>1,481,598</b>	<b>74</b>	<b>2,726,296</b>	<b>823,682</b>	<b>2,240,548</b>	<b>7,272,124</b>	<b>2.72</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	1.576	42%	1.148			2.72	
Pure Premium Indicated by National Relativity		35%	1.616	29%	1.439			3.06	
Pure Premium Present on Rate Level		35%	1.570	29%	1.325			2.90	
Pure Premium Derived by Formula		1.588			1.284		2.87		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> <b>9403</b>		<b>GARBAGE, ASHES OR REFUSE COLLECTION &amp; DRIVERS</b>							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	137,836,045	17	1,329,836	66	1,370,393	745,355	1,292,277	4,737,861	3.44
1/14 through 12/14	141,956,979	12	839,298	72	1,933,400	1,080,823	1,562,275	5,415,796	3.82
1/15 through 12/15	151,921,287	18	1,424,151	62	1,722,193	1,325,096	1,499,959	5,971,399	3.93
1/16 through 12/16	170,900,301	16	1,538,281	73	3,076,625	1,322,291	1,933,417	7,870,614	4.61
1/17 through 12/17	183,601,639	14	1,163,060	62	2,531,586	1,063,234	2,174,149	6,932,029	3.78
<b>5 YR. TOTAL</b>	<b>786,216,251</b>	<b>77</b>	<b>6,294,626</b>	<b>335</b>	<b>10,634,197</b>	<b>5,536,799</b>	<b>8,462,077</b>	<b>30,927,699</b>	<b>3.93</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	2.153	89%	1.781	3.93			
Pure Premium Indicated by National Relativity		18%	2.714	5%	2.103	4.82			
Pure Premium Present on Rate Level		19%	2.336	6%	2.045	4.38			
Pure Premium Derived by Formula		2.289			1.813		4.10		

<b>CLASS</b> <b>9410</b>		<b>MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC</b>							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	26,645,427	1	38,713	12	204,793	60,659	213,513	517,678	1.94
1/14 through 12/14	24,870,995	0	0	3	85,737	0	70,924	156,661	0.63
1/15 through 12/15	30,374,757	4	264,000	7	103,637	649,509	172,324	1,189,470	3.92
1/16 through 12/16	33,863,020	2	9,828	6	177,593	10,424	102,434	300,279	0.89
1/17 through 12/17	35,813,803	2	270,405	7	20,193	84,770	64,636	440,004	1.23
<b>5 YR. TOTAL</b>	<b>151,568,002</b>	<b>9</b>	<b>582,946</b>	<b>35</b>	<b>591,953</b>	<b>805,362</b>	<b>623,831</b>	<b>2,604,092</b>	<b>1.72</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.775	24%	0.943	1.72			
Pure Premium Indicated by National Relativity		42%	0.534	38%	0.561	1.10			
Pure Premium Present on Rate Level		43%	0.665	38%	0.729	1.39			
Pure Premium Derived by Formula		0.626			0.717		1.34		

<b>CLASS</b> <b>9501</b>		<b>PAINTING: SHOP ONLY &amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	47,068,625	7	219,618	15	292,628	139,939	189,250	841,435	1.79
1/14 through 12/14	49,599,638	0	0	21	495,725	0	230,456	726,181	1.46
1/15 through 12/15	51,649,194	0	0	15	239,281	0	171,809	411,090	0.80
1/16 through 12/16	48,834,041	2	146,668	18	169,449	154,184	245,630	715,931	1.47
1/17 through 12/17	51,851,322	4	319,883	16	253,825	98,584	314,895	987,187	1.90
<b>5 YR. TOTAL</b>	<b>249,002,820</b>	<b>13</b>	<b>686,169</b>	<b>85</b>	<b>1,450,908</b>	<b>392,707</b>	<b>1,152,040</b>	<b>3,681,824</b>	<b>1.48</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.858	30%	0.620	1.48			
Pure Premium Indicated by National Relativity		39%	0.757	35%	0.797	1.55			
Pure Premium Present on Rate Level		40%	0.767	35%	0.712	1.48			
Pure Premium Derived by Formula		0.782			0.714		1.50		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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<b>CLASS</b> <b>9505</b>		<b>PAINTING: AUTOMOBILE OR CARRIAGE BODIES</b>							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	15,314,457	2	279,825	8	199,203	170,857	138,900	788,785	5.15
1/14 through 12/14	14,946,417	2	19,327	6	107,881	30,124	128,091	285,423	1.91
1/15 through 12/15	15,176,784	0	0	8	218,312	0	76,045	294,357	1.94
1/16 through 12/16	13,039,980	0	0	6	123,301	0	77,351	200,652	1.54
1/17 through 12/17	5,270,735	0	0	1	14,461	0	18,481	32,942	0.63
<b>5 YR. TOTAL</b>	<b>63,748,373</b>	<b>4</b>	<b>299,152</b>	<b>29</b>	<b>663,158</b>	<b>200,981</b>	<b>438,868</b>	<b>1,602,159</b>	<b>2.51</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.510	21%	1.004	2.51			
Pure Premium Indicated by National Relativity		26%	0.860	28%	0.859	1.72			
Pure Premium Present on Rate Level		60%	1.432	51%	1.278	2.71			
Pure Premium Derived by Formula		1.294			1.103			2.40	

<b>CLASS</b> <b>9516</b>		<b>ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OUTSIDE &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	74,243,174	3	29,011	16	410,231	13,981	385,484	838,707	1.13
1/14 through 12/14	76,735,631	6	313,060	7	382,103	82,208	284,384	1,061,755	1.38
1/15 through 12/15	68,383,686	4	422,707	16	445,226	148,773	421,431	1,438,137	2.10
1/16 through 12/16	70,940,752	4	154,572	15	227,873	50,092	344,740	777,277	1.10
1/17 through 12/17	70,925,502	1	75,808	14	641,733	76,157	284,336	1,078,034	1.52
<b>5 YR. TOTAL</b>	<b>361,228,745</b>	<b>18</b>	<b>995,158</b>	<b>68</b>	<b>2,107,166</b>	<b>371,211</b>	<b>1,720,375</b>	<b>5,193,910</b>	<b>1.44</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.859	36%	0.579	1.44			
Pure Premium Indicated by National Relativity		36%	0.733	32%	0.606	1.34			
Pure Premium Present on Rate Level		37%	0.874	32%	0.689	1.56			
Pure Premium Derived by Formula		0.819			0.623			1.44	

<b>CLASS</b> <b>9519</b>		<b>HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE OR REPAIR &amp; DRIVERS</b>							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	46,543,356	3	308,765	14	314,700	235,259	194,378	1,053,102	2.26
1/14 through 12/14	51,321,675	4	159,829	12	102,255	93,392	126,846	482,322	0.94
1/15 through 12/15	64,362,745	9	441,175	20	358,461	359,192	313,003	1,471,831	2.29
1/16 through 12/16	66,141,606	6	625,162	32	917,626	266,682	737,064	2,546,534	3.85
1/17 through 12/17	69,971,032	6	250,550	22	446,949	87,218	521,748	1,306,465	1.87
<b>5 YR. TOTAL</b>	<b>298,340,414</b>	<b>28</b>	<b>1,785,481</b>	<b>100</b>	<b>2,139,991</b>	<b>1,041,743</b>	<b>1,893,039</b>	<b>6,860,254</b>	<b>2.30</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.316	34%	0.984	2.30			
Pure Premium Indicated by National Relativity		37%	1.220	33%	0.892	2.11			
Pure Premium Present on Rate Level		37%	1.012	33%	0.769	1.78			
Pure Premium Derived by Formula		1.168			0.883			2.05	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

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CLASS 9521		HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	29,401,949	3	94,801	6	61,765	60,329	102,532	319,427	1.09
1/14 through 12/14	33,631,301	5	393,194	13	214,400	210,590	296,617	1,114,801	3.32
1/15 through 12/15	36,885,723	2	5,725	12	368,119	14,365	176,885	565,094	1.53
1/16 through 12/16	37,972,584	5	160,908	16	322,922	110,292	306,535	900,657	2.37
1/17 through 12/17	40,360,878	2	22,277	13	252,893	12,340	157,264	444,774	1.10
5 YR. TOTAL	178,252,435	17	676,905	60	1,220,099	407,916	1,039,833	3,344,753	1.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	1.064	28%	0.812	1.88			
Pure Premium Indicated by National Relativity		40%	0.940	36%	0.800	1.74			
Pure Premium Present on Rate Level		41%	0.881	36%	0.863	1.74			
Pure Premium Derived by Formula		0.939			0.826			1.77	

CLASS 9522		UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	469,103,781	13	876,171	87	1,197,026	580,112	1,314,863	3,968,172	0.85
1/14 through 12/14	480,797,702	20	683,576	78	975,161	473,995	1,257,610	3,390,342	0.71
1/15 through 12/15	553,104,775	15	387,642	108	1,201,542	326,767	1,285,142	3,201,093	0.58
1/16 through 12/16	538,131,980	7	670,205	88	1,187,214	470,317	1,150,626	3,478,362	0.65
1/17 through 12/17	592,189,480	15	1,180,142	83	1,735,526	673,951	1,347,326	4,936,945	0.83
5 YR. TOTAL	2,633,327,718	70	3,797,736	444	6,296,469	2,525,142	6,355,567	18,974,914	0.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.383	71%	0.337	0.72			
Pure Premium Indicated by National Relativity		25%	0.659	14%	0.569	1.23			
Pure Premium Present on Rate Level		26%	0.408	15%	0.369	0.78			
Pure Premium Derived by Formula		0.459			0.374			0.83	

CLASS 9534		MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS-INCLUDING YARD EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	17,056,204	0	0	8	354,126	0	343,071	697,197	4.09
1/14 through 12/14	18,736,552	1	57,559	12	727,431	8,211	305,714	1,098,915	5.87
1/15 through 12/15	21,056,198	3	212,629	10	268,206	125,227	158,613	764,675	3.63
1/16 through 12/16	26,701,443	1	254,492	10	492,243	101,754	322,765	1,171,254	4.39
1/17 through 12/17	30,068,112	0	0	8	390,626	0	219,161	609,787	2.03
5 YR. TOTAL	113,618,509	5	524,680	48	2,232,632	235,192	1,349,324	4,341,828	3.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	2.427	26%	1.395	3.82			
Pure Premium Indicated by National Relativity		39%	1.460	37%	1.012	2.47			
Pure Premium Present on Rate Level		40%	1.704	37%	1.146	2.85			
Pure Premium Derived by Formula		1.761			1.161			2.92	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation



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CLASS 9554		SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	11,865,325	3	67,689	6	262,174	65,317	144,241	539,421	4.55
1/14 through 12/14	14,850,232	2	29,496	11	418,730	56,848	322,884	827,958	5.58
1/15 through 12/15	18,438,600	1	7,954	12	240,969	2,671	368,912	620,506	3.37
1/16 through 12/16	21,258,227	3	350,974	17	547,366	395,476	354,419	1,648,235	7.75
1/17 through 12/17	19,985,967	3	177,967	6	184,283	136,880	667,637	1,166,767	5.84
5 YR. TOTAL	86,398,351	12	634,080	52	1,653,522	657,192	1,858,093	4,802,887	5.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	2.648	35%	2.911	5.56			
Pure Premium Indicated by National Relativity		39%	2.835	32%	2.646	5.48			
Pure Premium Present on Rate Level		39%	2.549	33%	2.701	5.25			
Pure Premium Derived by Formula		2.682			2.757			5.44	

CLASS 9586		BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	174,183,344	5	154,590	7	56,821	141,739	30,750	383,900	0.22
1/14 through 12/14	187,476,947	2	20,047	12	247,765	1,249	218,017	487,078	0.26
1/15 through 12/15	198,300,116	5	150,992	13	105,164	180,490	158,919	595,565	0.30
1/16 through 12/16	205,112,019	2	6,314	10	136,543	9,188	94,930	246,975	0.12
1/17 through 12/17	227,378,407	3	60,938	15	404,091	28,441	199,809	693,279	0.31
5 YR. TOTAL	992,450,833	17	392,881	57	950,384	361,107	702,425	2,406,797	0.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.135	24%	0.107	0.24			
Pure Premium Indicated by National Relativity		42%	0.125	38%	0.108	0.23			
Pure Premium Present on Rate Level		42%	0.110	38%	0.108	0.22			
Pure Premium Derived by Formula		0.120			0.108			0.23	

CLASS 9600		TAXIDERMIST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		8%	0.774	8%	0.753	1.53			
Pure Premium Present on Rate Level		92%	0.586	92%	0.504	1.09			
Pure Premium Derived by Formula		0.601			0.524			1.13	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
\*\* Pure Premium per employee  
++ Non-Standard Calculation

**NORTH CAROLINA**  
Appendix B-II

EFFECTIVE 4/1/2021

CLASS 9620		FUNERAL DIRECTOR & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	83,951,529	4	133,828	10	268,199	123,543	203,960	729,530	0.87
1/14 through 12/14	86,509,089	2	9,677	9	98,444	509,158	277,260	894,539	1.03
1/15 through 12/15	89,012,959	3	246,875	9	102,707	503,950	135,867	989,399	1.11
1/16 through 12/16	90,900,561	1	3,754	3	52,005	811	141,107	197,677	0.22
1/17 through 12/17	94,012,900	3	133,884	10	315,491	148,646	305,271	903,292	0.96
5 YR. TOTAL	444,387,038	13	528,018	41	836,846	1,286,108	1,063,465	3,714,437	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.307	29%	0.529			0.84	
Pure Premium Indicated by National Relativity		41%	0.290	35%	0.324			0.61	
Pure Premium Present on Rate Level		42%	0.277	36%	0.377			0.65	
Pure Premium Derived by Formula			0.287		0.403			0.69	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
 \*\* Pure Premium per employee  
 ++ Non-Standard Calculation

# NORTH CAROLINA

## APPENDIX B-III

### Adjustments to Obtain Loss Costs

The following items are combined with the derived by formula pure premium to obtain the proposed loss cost:

#### 1. Test Correction Factor

The payrolls are now extended by the loss costs presently in effect and by the indicated loss costs to determine if the required change in manual premium level as calculated in Exhibit I has been achieved. Since at first this calculation may not yield the required results, an iterative process is initiated which continuously tests the proposed loss costs including tentative test correction factors until the required change in manual premium level is obtained. The test correction factor is applied to the derived by formula pure premiums.

The factors referred to above are set out as follows:

	Test Correction Factor
Manufacturing	0.9991
Contracting	0.9922
Office & Clerical	0.9938
Goods & Services	0.9927
Miscellaneous	0.9932

#### 2. Ratios of Manual to Standard Premiums

The ratios of manual to standard premiums by industry group have also been excluded from the classification experience, and it is necessary to apply these factors to the derived by formula pure premiums.

	Ratio of Manual to Standard Premiums
Manufacturing	1.088
Contracting	1.084
Office & Clerical	1.133
Goods & Services	1.045
Miscellaneous	1.048

#### 3. Disease Loadings

The proposed manual loss costs shown in this filing include specific disease loadings for those classifications where they apply. The proposed specific disease loadings are shown on the footnotes page.

## NORTH CAROLINA

### APPENDIX B-III

#### 4. Swing Limits

As a further step, a test is made to make certain that the proposed loss costs fall within the following departures from the present loss costs:

Manufacturing	from 20% above to 30% below
Contracting	from 20% above to 30% below
Office & Clerical	from 22% above to 28% below
Goods & Services	from 21% above to 29% below
Miscellaneous	from 24% above to 26% below

These limits have been calculated in accordance with the following formula:

Max. Deviation = Effect of the final change in loss cost level by industry group plus or minus 25% rounded to the nearest 1%.

The product of the swing limits and the present loss cost sets bounds for the proposed loss cost. If the calculated loss cost falls outside of the bounds, the closest bound is chosen as the proposed loss cost. When a code is limited, the underlying pure premiums are adjusted to reflect the limited loss cost. The classifications which have been so limited are shown below. Note that classifications that are subject to special handling may fall outside of the swing limits. A code listed below with an asterisk indicates the code's swing limit was adjusted by one cent before being applied; this is only performed when the upper and lower bounds calculated by the swing limit are equal.

An illustrative example showing the calculation of a proposed manual class loss cost is attached as Appendix B-IV. This example demonstrates the manner in which the partial pure premiums are combined to produce a total pure premium, and shows the steps in the calculation at which the rounding takes place. The loss costs for other classifications are calculated in the same manner.

List of Classifications Limited by the Upper Swing

8603 8856 8871

List of Classifications Limited by the Lower Swing

None

## NORTH CAROLINA

### APPENDIX B-IV

#### Derivation of Proposed Loss Cost - Code 8810

As previously explained in Appendix B-I, the indicated pure premiums are developed by adjusting the limited losses by a set of conversion factors. The converted losses are then summarized into indemnity and medical and then divided by payroll (in hundreds). The derivation of the indicated pure premium for the above-captioned classification follows:

#### LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/13 - 12/31/13	214,144	418,245	194,746	3,803,655	5,216,499	660,122	2,477,966	3,499,653	7,112,042
01/01/14 - 12/31/14	0	407,000	130,005	3,828,838	3,957,137	1,629,512	2,222,530	3,670,384	6,792,997
01/01/15 - 12/31/15	0	1,081,735	176,243	2,706,458	5,331,397	1,140,683	1,847,357	3,781,212	7,470,533
01/01/16 - 12/31/16	0	0	26	1,606,194	4,171,709	1,305,731	2,860,896	2,287,616	6,687,249
01/01/17 - 12/31/17	0	1,085,418	198,985	685,123	2,565,146	1,097,086	2,920,552	2,091,595	8,062,836

#### PRIMARY CONVERSION FACTORS (Appendix B-I, Section A-1)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/13 - 12/31/13	0.781	0.732	0.781	0.781	0.732	0.781	0.732	0.823	0.774
01/01/14 - 12/31/14	0.834	0.775	0.834	0.834	0.775	0.834	0.775	0.873	0.813
01/01/15 - 12/31/15	0.913	0.832	0.913	0.913	0.832	0.913	0.832	0.932	0.867
01/01/16 - 12/31/16	1.083	0.942	1.083	1.083	0.942	1.083	0.942	0.980	0.890
01/01/17 - 12/31/17	1.749	1.253	1.749	1.749	1.253	1.749	1.253	1.043	0.900

#### EXPECTED EXCESS PROVISION AND REDISTRIBUTION (Appendix B-I, Section A-2)

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of a hazard group-specific excess loss factor. The factor is shown below:

HAZARD GROUP: C	
Excess Factor	1.193

As the excess loss factor is on a combined (indemnity and medical) basis, the following portion of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses:

Redistribution %	40%
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**NORTH CAROLINA**

**APPENDIX B-IV**

**Derivation of Proposed Loss Cost - Code 8810**

**EXPECTED UNLIMITED LOSSES (Limited Losses x Primary Conversion Factors, then adjusted for the Excess Provision and Redistribution)**

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/13 - 12/31/13	186,645	341,666	169,739	3,315,222	4,261,384	575,355	2,024,263	3,731,282	7,028,085
01/01/14 - 12/31/14	0	352,011	121,000	3,563,638	3,422,498	1,516,646	1,922,250	4,184,078	6,985,070
01/01/15 - 12/31/15	0	1,004,396	179,574	2,757,608	4,950,223	1,162,241	1,715,278	4,489,407	8,260,507
01/01/16 - 12/31/16	0	0	31	1,941,274	4,385,563	1,578,130	3,007,554	2,919,117	7,614,479
01/01/17 - 12/31/17	0	1,517,779	388,392	1,337,269	3,586,936	2,141,366	4,083,914	2,871,209	9,296,050

**SECONDARY CONVERSION FACTORS (Appendix B-I, Section A-3)**

Policy Period	INDUSTRY GROUP: Office and Clerical
01/01/13 - 12/31/13	0.902
01/01/14 - 12/31/14	0.936
01/01/15 - 12/31/15	0.958
01/01/16 - 12/31/16	1.007
01/01/17 - 12/31/17	0.975

**PAYROLL, FINAL CONVERTED LOSSES (Expected Unlimited Losses x Secondary Conversion Factors)**

Policy Period	Payroll	Indemnity Likely	Indemnity Not-Likely	Medical Likely	Medical Not-Likely	Total Indemnity	Total Medical	Total
01/01/13 - 12/31/13	34,485,816,063	3,830,759	5,977,836	3,365,616	6,339,333	9,808,595	9,704,949	19,513,544
01/01/14 - 12/31/14	36,759,586,864	4,868,402	5,332,166	3,916,297	6,538,026	10,200,568	10,454,323	20,654,891
01/01/15 - 12/31/15	38,769,111,206	3,927,247	7,347,761	4,300,852	7,913,566	11,275,008	12,214,418	23,489,426
01/01/16 - 12/31/16	40,858,987,405	3,544,071	7,444,869	2,939,551	7,667,780	10,988,940	10,607,331	21,596,271
01/01/17 - 12/31/17	42,980,043,132	3,770,351	8,958,913	2,799,429	9,063,649	12,729,264	11,863,078	24,592,342
<b>Total</b>	<b>193,853,544,670</b>	<b>19,940,830</b>	<b>35,061,545</b>	<b>17,321,745</b>	<b>37,522,354</b>	<b>55,002,375</b>	<b>54,844,099</b>	<b>109,846,474</b>
<b>INDICATED PURE PREMIUM</b>						<b>0.028</b>	<b>0.028</b>	<b>0.06</b>

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

The present on rate level pure premiums are developed by adjusting the pure premiums underlying the current loss cost by the conversion factors calculated in Appendix B-I. The derivation of the present on rate level pure premiums for the above-captioned classification follows:

	Indemnity	Medical	Total
Pure Premiums Underlying Current Loss Cost	0.030	0.030	0.06
Conversion Factors (App. B-I, Section B)	0.959	0.969	xxx
<b>PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)</b>	<b>0.029</b>	<b>0.029</b>	<b>0.06</b>

**NORTH CAROLINA**

**APPENDIX B-IV**

**Derivation of Proposed Loss Cost - Code 8810**  
Industry Group - Office and Clerical, Hazard Group - C

The loss cost for the above-captioned classification is derived as follows:

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	0.028	0.028	0.06
2. Pure Premium Indicated by National Relativity	0.030	0.033	0.06
3. Pure Premium Present on Rate Level	0.029	0.029	0.06
4. State Credibilities	100%	100%	xxx
5. National Credibilities	0%	0%	xxx
6. Residual Credibilities = 100% - (4) - (5)	0%	0%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	0.028	0.028	0.06
8. Test Correction Factor	0.9938	0.9938	xxx
9. Underlying Pure Premiums = (7) x (8) *	0.032	0.028	0.06
10. Ratio of Manual to Standard Premium			1.133
11. Loss Cost = (9) x (10)			0.07
12. Loss Cost Within Swing Limits			0.07
Current Loss Cost x Swing Limits			
a) Lower bound = 0.07 x 0.720 = 0.06			
b) Upper bound = 0.07 x 1.220 = 0.08			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	0.032	0.028	0.06
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			0.07

\* Indemnity pure premium is adjusted for the rounded total pure premium:  
Indemnity Pure Premium = Total Pure Premium - Medical Pure Premium

# NORTH CAROLINA

## APPENDIX B-V

### I. Determination and Distribution of Premium Level Change to “F” Classifications

The Workers Compensation Statistical Plan (WCSP) data is used to determine the overall “F” classifications (F-class) premium level change as well as the individual change by the various classifications. There are three sets of pure premiums for each classification: indicated, present on rate level, and national pure premiums. All sets of pure premiums are adjusted to the common proposed level that is explained further in this exhibit. These three sets of pure premiums are credibility weighted and the results, the derived by formula pure premiums, are adjusted for additional proposed components (Section II) to determine the indicated loss costs. The payrolls are extended by the loss costs presently in effect and by the indicated loss costs. The loss costs are limited to the swing limits based on 15% above and 15% below the current loss costs. This results in the indicated loss cost level change of -10.7%.

#### Section A – Calculation of F-Class Indicated Pure Premiums

The payroll and loss data reported are from the WCSP data by class code for the latest available five policy periods.

##### Section A-1 – Calculation of Primary Conversion Factors

###### 1. Factors to Adjust to the Proposed Benefit Levels

The state and federal losses are adjusted to the state and federal benefit levels, respectively.

###### STATE ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/13 - 12/13	1.000	1.000	1.000	1.000	0.982
1/14 - 12/14	1.000	1.000	1.000	1.000	1.001
1/15 - 12/15	1.000	1.000	1.000	1.000	1.029
1/16 - 12/16	1.000	1.000	1.000	1.000	1.030
1/17 - 12/17	1.000	1.000	1.000	1.000	1.027

###### FEDERAL ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/13 - 12/13	1.000	1.000	1.000	1.000	1.000
1/14 - 12/14	1.000	1.000	1.000	1.000	1.000
1/15 - 12/15	1.000	1.000	1.000	1.000	1.000
1/16 - 12/16	1.000	1.000	1.000	1.000	1.000
1/17 - 12/17	1.000	1.000	1.000	1.000	1.000

###### 2. Factors to Adjust to the Proposed Trend Level

The following factors are applied to trend the losses in each policy year to the proposed rating year. The selected annual trends utilized were 0.960 and 0.970 for indemnity and medical, respectively.

Policy Period	Indemnity	Medical
1/13 - 12/13	0.713	0.777
1/14 - 12/14	0.743	0.801
1/15 - 12/15	0.773	0.826
1/16 - 12/16	0.806	0.851
1/17 - 12/17	0.839	0.877



## NORTH CAROLINA

### APPENDIX B-V

#### Section A-1 Calculation of Primary Conversion Factors (continued)

#### 3. Limited Loss Development Factors

The following factors are applied to develop the losses from first through fifth report to an ultimate basis utilizing countrywide data.

Policy Period	Indemnity		Medical	
	Likely-to-Develop	Not-Likely-to-Develop	Likely-to-Develop	Not-Likely-to-Develop
1/13 - 12/13	1.085	1.041	1.184	1.029
1/14 - 12/14	1.110	1.055	1.228	1.028
1/15 - 12/15	1.278	1.110	1.305	1.029
1/16 - 12/16	1.477	1.255	1.374	1.065
1/17 - 12/17	2.319	1.811	1.594	1.141

#### 4. Primary Conversion Factors = (1) x (2) x (3)

The factors above contained within Section A-1, are combined multiplicatively, resulting in the following factors for the Likely-to-Develop (L) and Not-Likely-to-Develop (NL) groupings.

##### STATE ACT

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/13 - 12/13	0.774	0.742	0.774	0.774	0.742	0.774	0.742	0.903	0.785
1/14 - 12/14	0.825	0.784	0.825	0.825	0.784	0.825	0.784	0.985	0.824
1/15 - 12/15	0.988	0.858	0.988	0.988	0.858	0.988	0.858	1.109	0.875
1/16 - 12/16	1.190	1.012	1.190	1.190	1.012	1.190	1.012	1.204	0.934
1/17 - 12/17	1.946	1.519	1.946	1.946	1.519	1.946	1.519	1.436	1.028

##### FEDERAL ACT

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/13 - 12/13	0.774	0.742	0.774	0.774	0.742	0.774	0.742	0.920	0.800
1/14 - 12/14	0.825	0.784	0.825	0.825	0.784	0.825	0.784	0.984	0.823
1/15 - 12/15	0.988	0.858	0.988	0.988	0.858	0.988	0.858	1.078	0.850
1/16 - 12/16	1.190	1.012	1.190	1.190	1.012	1.190	1.012	1.169	0.906
1/17 - 12/17	1.946	1.519	1.946	1.946	1.519	1.946	1.519	1.398	1.001

\* Permanent Total losses are always assigned to the Likely-to-Develop grouping.

## NORTH CAROLINA

### APPENDIX B-V

#### Section A-2 – Expected Excess Provision and Redistribution

To reduce distortions in individual class loss cost indications, individual claim amounts are subject to a maximum limit of \$500,000. Multiple claim accidents are limited to three times the individual claim loss limitation. After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of excess loss factors by hazard group. These factors are shown below.

Hazard Group	A	B	C	D	E	F	G
(1) Excess Ratios	0.103	0.137	0.162	0.196	0.237	0.275	0.325
(2) Excess Factors 1/(1-(1))	1.115	1.159	1.193	1.244	1.311	1.379	1.481

As the excess loss factors are on a combined (indemnity and medical) basis, a portion (40%) of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses. Since a portion of the expected excess losses are redistributed in an additive manner, the expected excess factors shown above cannot be combined multiplicatively with either the primary or secondary loss conversion factors.

#### Section A-3 – Calculation of Secondary Conversion Factors

The following factors are applied to include the proposed loss-based expenses. The state losses are adjusted to reflect the proposed loss-based expenses. The federal losses are adjusted to reflect the proposed USL&HW Special Fund Assessment and loss adjustment expense. The combined\*\* factors are based on a combined indemnity and medical loss-weighted average of the above loss-based expenses by policy period.

Policy Period	State Act	Federal Act
1/13 - 12/13	1.200	1.257
1/14 - 12/14	1.200	1.241
1/15 - 12/15	1.200	1.245
1/16 - 12/16	1.200	1.285
1/17 - 12/17	1.200	1.283

\*\* See Section B.3 for the indemnity and medical breakdown of the proposed loss-based expenses.

## NORTH CAROLINA

### APPENDIX B-V

#### Section B – Present on Rate Level

##### 1. Benefits

The underlying pure premiums are adjusted by the weighted impact of the state and federal benefit levels. The distribution of state and federal losses was used to determine the weighted effects.

State Weight (St%)	0.263
Federal Weight (Fed%)	0.737

	Indemnity	Medical	Total
(a) State Laws	1.000	1.011	1.005
(b) Federal Laws	1.000	1.000	1.000
(c) Weighted Laws = [(a)xSt%] + [(b)xFed%]	1.000	1.003	1.001

##### 2. Trend

Since the trend in the current underlying pure premiums is adequate for the current rating year, additional trend is applied to bring the underlyings to the proposed rating year.

Indemnity	Medical
0.960	0.970

## NORTH CAROLINA

### APPENDIX B-V

#### Section B – Present on Rate Level (continued)

##### 3. Loss-Based Expenses

The current underlying pure premiums are adjusted to reflect the change in the weighted effect of the loss-based expense provisions.

Proposed:

STATE ACT			
	Indemnity	Medical	Total
(a) Loss Adjustment Expense	1.200	1.200	1.200
(b) Loss-Based Assessment	1.000	1.000	1.000
(c) Total = (a) + (b) - 1	1.200	1.200	1.200

FEDERAL ACT			
	Indemnity	Medical	Total
(d) Loss Adjustment Expense	1.200	1.200	1.200
(e) Loss-Based Assessment	1.115	1.000	1.062
(f) Total = (d) + (e) - 1	1.315	1.200	1.262

	Indemnity	Medical	Total
(g) Weighted Proposed Expenses = [(c) x St%] + [(f) x Fed%]	1.285	1.200	1.246

Current:

STATE ACT			
	Indemnity	Medical	Total
(h) Loss Adjustment Expense	1.190	1.190	1.190
(i) Loss-Based Assessment	1.000	1.000	1.000
(j) Total = (h) + (i) - 1	1.190	1.190	1.190

FEDERAL ACT			
	Indemnity	Medical	Total
(k) Loss Adjustment Expense	1.190	1.190	1.190
(l) Loss-Based Assessment	1.120	1.000	1.068
(m) Total = (k) + (l) - 1	1.310	1.190	1.258

	Indemnity	Medical	Total
(n) Weighted Current Expenses = [(j) x St%] + [(m) x Fed%]	1.278	1.190	1.240

Change:

	Indemnity	Medical	Total
Weighted Expense Change in Loss-Based Expenses = [(g) / (n)]	1.005	1.008	1.005

##### 4. Conversion Factors = (1) x (2) x (3)

The factors have been applied multiplicatively resulting in the following factors.

Indemnity	Medical
0.965	0.981

## NORTH CAROLINA

### APPENDIX B-V

#### Section C – National Pure Premiums

The latest three years of state and federal losses for states in which NCCI compiles workers compensation data are separately adjusted to the same level as the indicated and present on rate level pure premiums.

#### Class Code 9077

For Code 9077, the indicated, national and present on rate level pure premiums were calculated as described previously in Sections A, B and C but using the non-appropriated benefit changes and the federal loss-based expenses.

#### Section D – Derived by Formula Pure Premiums

The derived by formula pure premiums are calculated by a process similar to that of the industrial codes, which is described in Appendix B-I, Section D. To achieve full state credibility, a classification must have expected losses of at least: \$104,077,400 for indemnity and \$48,223,200 for medical.

## II. Calculation of Proposed Loss Costs

The following items are combined with the derived by formula pure premiums to obtain the proposed loss cost:

**A. Test Correction Factor** **1.0000**

**B. Ratio of Manual Premium to Earned Premium** **1.241**  
(determined on a countrywide basis)

#### **C. Swing Limits**

No classifications were adjusted on account of swing limits.

# NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2021

CLASS 6801		BOAT BUILDING-WOOD-NOC & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,584	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	48,496	0	0	0	0	0	0	0	0.00
1/17 through 12/17	189,793	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>239,873</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		5%	0.734	5%	0.684			1.42	
Pure Premium Present on Rate Level		95%	0.864	94%	1.143			2.01	
Pure Premium Derived by Formula		0.858			1.109			1.97	

CLASS 6824		BOAT BUILDING-OR REPAIR & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,666,116	0	0	1	26,518	0	27,410	53,928	3.24
1/14 through 12/14	1,276,659	0	0	0	0	0	5,056	5,056	0.40
1/15 through 12/15	2,155,004	0	0	1	49,763	0	68,369	118,132	5.48
1/16 through 12/16	2,936,297	0	0	0	0	0	0	0	0.00
1/17 through 12/17	3,861,716	0	0	0	0	0	1,114	1,114	0.03
<b>5 YR. TOTAL</b>	<b>11,895,792</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>76,281</b>	<b>0</b>	<b>101,949</b>	<b>178,230</b>	<b>1.50</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.641	9%	0.857			1.50	
Pure Premium Indicated by National Relativity		17%	0.985	18%	2.133			3.12	
Pure Premium Present on Rate Level		78%	2.398	73%	3.154			5.55	
Pure Premium Derived by Formula		2.070			2.763			4.83	

CLASS 6826		MARINA & DRIVERS: COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,194,945	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,163,109	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,067,022	0	0	1	1,833	0	12,801	14,634	1.37
1/16 through 12/16	1,235,910	0	0	1	66,844	0	23,370	90,214	7.30
1/17 through 12/17	1,290,375	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>5,951,361</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>68,677</b>	<b>0</b>	<b>36,171</b>	<b>104,848</b>	<b>1.76</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	1.154	4%	0.608			1.76	
Pure Premium Indicated by National Relativity		8%	0.402	8%	0.596			1.00	
Pure Premium Present on Rate Level		89%	1.311	88%	1.266			2.58	
Pure Premium Derived by Formula		1.234			1.186			2.42	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
 \*\* Pure Premium per employee  
 ++ Non-Standard Calculation

# NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2021

CLASS 6843		SHIP BUILDING-IRON OR STEEL-NOC-& DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	7,254	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>7,254</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		21%	4.145	22%	3.474			7.62	
Pure Premium Present on Rate Level		79%	2.745	78%	3.017			5.76	
Pure Premium Derived by Formula		3.039			3.118			6.16	

CLASS 6845		SHIP BUILDING-NAVAL & DRIVERS							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		11%	1.528	12%	1.273			2.80	
Pure Premium Present on Rate Level		89%	2.171	88%	2.394			4.57	
Pure Premium Derived by Formula		2.100			2.259			4.36	

CLASS 6872		SHIP REPAIR OR CONVERSION-ALL OPERATIONS & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	45,114	0	0	0	0	0	0	0	0.00
1/14 through 12/14	66,767	0	0	0	0	0	0	0	0.00
1/15 through 12/15	81,600	0	0	0	0	0	0	0	0.00
1/16 through 12/16	40,630	0	0	0	0	0	0	0	0.00
1/17 through 12/17	30,569	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>264,680</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		27%	1.975	29%	2.433			4.41	
Pure Premium Present on Rate Level		72%	3.098	70%	3.541			6.64	
Pure Premium Derived by Formula		2.764			3.184			5.95	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
 \*\* Pure Premium per employee  
 ++ Non-Standard Calculation

# NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2021

CLASS 6874		PAINTING: SHIP HULLS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	8,360	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	11,894	0	0	0	0	0	0	0	0.00
1/17 through 12/17	200	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>20,454</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		8%	3.200	8%	2.650			5.85	
Pure Premium Present on Rate Level		92%	6.071	92%	5.512			11.58	
Pure Premium Derived by Formula		5.841			5.283			11.12	

CLASS 7309		STEVEDORING NOC							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	828,901	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,275,928	0	0	1	25,606	0	29,616	55,222	4.33
1/15 through 12/15	714,176	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,486,385	0	0	0	0	0	0	0	0.00
1/17 through 12/17	1,640,689	0	0	0	0	0	766	766	0.05
<b>5 YR. TOTAL</b>	<b>5,946,079</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>25,606</b>	<b>0</b>	<b>30,382</b>	<b>55,988</b>	<b>0.94</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.431	7%	0.511			0.94	
Pure Premium Indicated by National Relativity		20%	2.017	22%	2.714			4.73	
Pure Premium Present on Rate Level		76%	3.268	71%	3.466			6.73	
Pure Premium Derived by Formula		2.904			3.094			6.00	

CLASS 7313		COAL DOCK OPERATION & STEVEDORING							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		11%	1.047	12%	1.214			2.26	
Pure Premium Present on Rate Level		89%	1.340	88%	1.384			2.72	
Pure Premium Derived by Formula		1.308			1.364			2.67	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
 \*\* Pure Premium per employee  
 ++ Non-Standard Calculation



# NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2021

CLASS 7317		STEVEDORING: BY HAND OR HAND TRUCKS EXCLUSIVELY							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,519,708	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,137,886	0	0	0	0	0	0	0	0.00
1/15 through 12/15	2,089,915	0	0	0	0	0	0	0	0.00
1/16 through 12/16	469,144	0	0	0	0	0	0	0	0.00
1/17 through 12/17	503,458	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,720,111	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	6%	0.000	0.00			
Pure Premium Indicated by National Relativity		17%	1.652	18%	2.115	3.77			
Pure Premium Present on Rate Level		79%	3.538	76%	2.505	6.04			
Pure Premium Derived by Formula		3.076			2.285			5.36	

CLASS 7323		STEVEDORING: EXPLOSIVE MATERIALS-UNDER CONTRACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.815	100%	0.592	3.41			
Pure Premium Derived by Formula		2.815			0.592			3.41	

CLASS 7327		STEVEDORING: CONTAINERIZED FREIGHT & DRIVERS							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		3%	4.222	3%	1.202	5.42			
Pure Premium Present on Rate Level		97%	4.785	97%	6.946	11.73			
Pure Premium Derived by Formula		4.768			6.774			11.54	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
 \*\* Pure Premium per employee  
 ++ Non-Standard Calculation

# NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2021

CLASS 7350		FREIGHT HANDLING NOC-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	1,507,702	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,690,068	1	278,186	0	0	503,742	674	782,602	46.31
1/15 through 12/15	2,127,218	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,793,215	0	0	0	0	0	0	0	0.00
1/17 through 12/17	1,489,385	0	0	1	39,985	0	13,357	53,342	3.58
<b>5 YR. TOTAL</b>	<b>8,607,588</b>	<b>1</b>	<b>278,186</b>	<b>1</b>	<b>39,985</b>	<b>503,742</b>	<b>14,031</b>	<b>835,944</b>	<b>9.71</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	3.696	8%	6.015	9.71			
Pure Premium Indicated by National Relativity		18%	2.338	19%	2.858	5.20			
Pure Premium Present on Rate Level		76%	3.976	73%	3.424	7.40			
Pure Premium Derived by Formula		3.664			3.524			7.19	

CLASS 8709		STEVEDORING-TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	315,679	0	0	0	0	0	0	0	0.00
1/14 through 12/14	211,210	0	0	0	0	0	0	0	0.00
1/15 through 12/15	416,199	0	0	0	0	0	0	0	0.00
1/16 through 12/16	399,219	0	0	0	0	0	0	0	0.00
1/17 through 12/17	437,708	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>1,780,015</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		6%	0.250	6%	0.659	0.91			
Pure Premium Present on Rate Level		92%	1.484	92%	1.601	3.09			
Pure Premium Derived by Formula		1.380			1.512			2.89	

CLASS 8726		STEAMSHIP LINE OR AGENCY-PORT EMPLOYEES: SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	67,169	0	0	0	0	0	0	0	0.00
1/14 through 12/14	74,864	0	0	0	0	0	0	0	0.00
1/15 through 12/15	69,307	0	0	0	0	0	0	0	0.00
1/16 through 12/16	70,286	0	0	0	0	0	0	0	0.00
1/17 through 12/17	70,286	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>351,912</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		9%	1.166	9%	0.826	1.99			
Pure Premium Present on Rate Level		90%	0.731	90%	0.758	1.49			
Pure Premium Derived by Formula		0.763			0.757			1.52	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
 \*\* Pure Premium per employee  
 ++ Non-Standard Calculation

# NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2021

CLASS 9077		UNITED STATES ARMED SERVICE RISK-ALL EMPLOYEES & DRIVERS							
Industry Group: F-Class Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	0.742	100%	0.734	1.48			
Pure Premium Derived by Formula		0.742			0.734			1.48	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

\* Pure Premium per \$100 of Payroll  
 \*\* Pure Premium per employee  
 ++ Non-Standard Calculation

**NORTH CAROLINA**

**APPENDIX B-V**

**Derivation of Proposed Loss Cost - Code 6824**

The indicated pure premiums are developed by adjusting the limited losses by a set of conversion factors. The converted losses are then summarized into indemnity and medical and then divided by payroll (in hundreds). The derivation of the indicated pure premium for the above-captioned classification follows:

**STATE ACT - LIMITED LOSSES (Workers Compensation Statistical Plan)**

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/13 - 12/31/13	0	0	0	0	0	0	0	0	0
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	0
01/01/15 - 12/31/15	0	0	0	0	0	0	0	0	0
01/01/16 - 12/31/16	0	0	0	0	0	0	0	0	0
01/01/17 - 12/31/17	0	0	0	0	0	0	0	0	0

**FEDERAL ACT - LIMITED LOSSES (Workers Compensation Statistical Plan)**

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/13 - 12/31/13	0	0	0	0	23,161	0	0	0	17,399
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	3,589
01/01/15 - 12/31/15	0	0	0	0	37,949	0	0	0	42,626
01/01/16 - 12/31/16	0	0	0	0	0	0	0	0	0
01/01/17 - 12/31/17	0	0	0	0	0	0	0	0	628

**STATE ACT - PRIMARY CONVERSION FACTORS (Appendix B-V, Section A-1)**

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/13 - 12/31/13	0.774	0.742	0.774	0.774	0.742	0.774	0.742	0.903	0.785
01/01/14 - 12/31/14	0.825	0.784	0.825	0.825	0.784	0.825	0.784	0.985	0.824
01/01/15 - 12/31/15	0.988	0.858	0.988	0.988	0.858	0.988	0.858	1.109	0.875
01/01/16 - 12/31/16	1.190	1.012	1.190	1.190	1.012	1.190	1.012	1.204	0.934
01/01/17 - 12/31/17	1.946	1.519	1.946	1.946	1.519	1.946	1.519	1.436	1.028

**FEDERAL ACT - PRIMARY CONVERSION FACTORS (Appendix B-V, Section A-1)**

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/13 - 12/31/13	0.774	0.742	0.774	0.774	0.742	0.774	0.742	0.920	0.800
01/01/14 - 12/31/14	0.825	0.784	0.825	0.825	0.784	0.825	0.784	0.984	0.823
01/01/15 - 12/31/15	0.988	0.858	0.988	0.988	0.858	0.988	0.858	1.078	0.850
01/01/16 - 12/31/16	1.190	1.012	1.190	1.190	1.012	1.190	1.012	1.169	0.906
01/01/17 - 12/31/17	1.946	1.519	1.946	1.946	1.519	1.946	1.519	1.398	1.001

## NORTH CAROLINA

### APPENDIX B-V

#### Derivation of Proposed Loss Cost - Code 6824

#### EXPECTED EXCESS PROVISION AND REDISTRIBUTION (Appendix B-V, Section A-2)

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of a hazard group-specific excess loss factor. The factor is shown below:

	HAZARD GROUP: F
Excess Factor	1.379

As the excess loss factor is on a combined (indemnity and medical) basis, the following portion of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses:

Redistribution %	40%
------------------	-----

#### STATE ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for the Excess Provision and Redistribution)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/13 - 12/31/13	0	0	0	0	0	0	0	0	0
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	0
01/01/15 - 12/31/15	0	0	0	0	0	0	0	0	0
01/01/16 - 12/31/16	0	0	0	0	0	0	0	0	0
01/01/17 - 12/31/17	0	0	0	0	0	0	0	0	0

#### FEDERAL ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for the Excess Provision and Redistribution)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/13 - 12/31/13	0	0	0	0	21,096	0	0	0	21,806
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	4,074
01/01/15 - 12/31/15	0	0	0	0	39,970	0	0	0	54,915
01/01/16 - 12/31/16	0	0	0	0	0	0	0	0	0
01/01/17 - 12/31/17	0	0	0	0	0	0	0	0	868

#### STATE ACT - SECONDARY CONVERSION FACTORS (Appendix B-V, Section A-3)

	INDUSTRY GROUP: F-Class
Policy Period	
01/01/13 - 12/31/13	1.200
01/01/14 - 12/31/14	1.200
01/01/15 - 12/31/15	1.200
01/01/16 - 12/31/16	1.200
01/01/17 - 12/31/17	1.200

#### FEDERAL ACT - SECONDARY CONVERSION FACTORS (Appendix B-V, Section A-3)

	INDUSTRY GROUP: F-Class
Policy Period	
01/01/13 - 12/31/13	1.257
01/01/14 - 12/31/14	1.241
01/01/15 - 12/31/15	1.245
01/01/16 - 12/31/16	1.285
01/01/17 - 12/31/17	1.283

**NORTH CAROLINA**

**APPENDIX B-V**

**Derivation of Proposed Loss Cost - Code 6824**

**TOTAL - PAYROLL, FINAL CONVERTED LOSSES**

Policy Period	Payroll	Indemnity Likely	Indemnity Not-Likely	Medical Likely	Medical Not-Likely	Total Indemnity	Total Medical	Total
01/01/13 - 12/31/13	1,666,116	0	26,518	0	27,410	26,518	27,410	53,928
01/01/14 - 12/31/14	1,276,659	0	0	0	5,056	0	5,056	5,056
01/01/15 - 12/31/15	2,155,004	0	49,763	0	68,369	49,763	68,369	118,132
01/01/16 - 12/31/16	2,936,297	0	0	0	0	0	0	0
01/01/17 - 12/31/17	3,861,716	0	0	0	1,114	0	1,114	1,114
<b>Total</b>	<b>11,895,792</b>	<b>0</b>	<b>76,281</b>	<b>0</b>	<b>101,949</b>	<b>76,281</b>	<b>101,949</b>	<b>178,230</b>
<b>INDICATED PURE PREMIUM</b>						<b>0.641</b>	<b>0.857</b>	<b>1.50</b>

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

The present on rate level pure premiums are developed by adjusting the pure premiums underlying the current loss cost by the conversion factors. The derivation of the present on rate level pure premiums for the above-captioned classification follows:

	Indemnity	Medical	Total
Pure Premiums Underlying Current Loss Cost	2.485	3.215	5.70
Conversion Factors (Section B)	0.965	0.981	xxx
<b>PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)</b>	<b>2.398</b>	<b>3.154</b>	<b>5.55</b>

## NORTH CAROLINA

### APPENDIX B-V

#### Derivation of Proposed Loss Cost - Code 6824

Industry Group - F-Class, Hazard Group - F

The loss cost for the above-captioned classification is derived as follows:

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	0.641	0.857	1.50
2. Pure Premium Indicated by National Relativity	0.985	2.133	3.12
3. Pure Premium Present on Rate Level	2.398	3.154	5.55
4. State Credibilities	5%	9%	xxx
5. National Credibilities	17%	18%	xxx
6. Residual Credibilities = 100% - (4) - (5)	78%	73%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	2.070	2.763	4.83
8. Test Correction Factor	1.0000	1.0000	xxx
9. Underlying Pure Premiums = (7) x (8) *	2.067	2.763	4.83
10. Ratio of Manual to Standard Premium			1.241
11. Loss Cost = (9) x (10)			5.99
12. Loss Cost Within Swing Limits			5.99
Current Loss Cost x Swing Limits			
a) Lower bound = 7.01 x 0.850 = 5.96			
b) Upper bound = 7.01 x 1.150 = 8.06			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	2.067	2.763	4.83
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			5.99

\* Indemnity pure premium is adjusted for the rounded total pure premium:

$$\text{Indemnity Pure Premium} = \text{Total Pure Premium} - \text{Medical Pure Premium}$$

## NORTH CAROLINA

### APPENDIX C-I

#### ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2019 AND JANUARY 1, 2020

**NCCI estimates that changes to the hospital inpatient fee schedule in North Carolina, effective October 1, 2019, will result in an impact of +0.1% on overall workers compensation system costs.**

**NCCI estimates that changes to other sections of the Medical Fee Schedule (MFS) in North Carolina, as described below and effective January 1, 2020, will result in an impact of +0.4% on overall workers compensation system costs.**

#### SUMMARY OF CHANGES

Changes to the medical fee schedule adopted by the North Carolina Industrial Commission are described below.

##### **Effective October 1, 2019**

- Hospital Inpatient Services
  - Updated the reimbursement rates for hospital inpatient services performed in a non-critical access hospital from 160% of Medicare's 2019 hospital inpatient prospective payment system (IPPS) rates to 160% of Medicare's 2020 IPPS rates.
  - Updated the hospital inpatient fee schedule for services performed in a critical access hospital (CAH) to be based on 170% of Medicare's 2020 hospital inpatient CAH per diem rates. These services were previously subject to a maximum reimbursement rate of 170% of Medicare's 2019 hospital inpatient CAH per diem rates.

##### **Effective January 1, 2020**

- Physician Services
  - Updated the physician fee schedule to be based on Medicare's 2020 Resource-Based Relative Value Scale (RBRVS). Previously, the reimbursement rates were based on the CY 2019 Medicare RBRVS.
- Hospital Outpatient Services
  - Updated the reimbursement rates for hospital outpatient services performed in a non-critical access hospital from 200% of Medicare's 2019 hospital outpatient prospective payment system (OPPS) rates to 200% of Medicare's 2020 OPPS rates.
  - Updated the hospital outpatient fee schedule for services performed in a CAH to be based on 210% of Medicare's 2020 hospital OPPS rates. These services were previously subject to a maximum reimbursement rate of 210% of Medicare's 2019 hospital OPPS rates.
- Ambulatory Surgical Center Services
  - Updated the reimbursement rates for Ambulatory Surgical Center (ASC) services from 200% of Medicare's 2019 ASC payment rates to 200% of Medicare's 2020 ASC payment rates.



## NORTH CAROLINA

### APPENDIX C-I

#### ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2019 AND JANUARY 1, 2020

##### ACTUARIAL ANALYSIS

NCCI's methodology to evaluate the impact of medical fee schedule changes includes three major steps:

1. Calculate the percentage change in maximum reimbursements
  - Compare the prior and revised maximum reimbursements by procedure code to determine the percentage change by procedure code. For hospital inpatient services, the prior and revised maximum reimbursements are compared by episode.
  - Calculate the weighted-average percentage change in maximum reimbursements for the fee schedule using observed payments by procedure code as weights. For hospital inpatient services, the observed payments by episode are used as weights. For hospital outpatient services, North Carolina's hospital outpatient schedule follows Medicare rules which contain a comprehensive payment policy that packages payment for adjunctive and secondary items, services, and procedures into the primary procedure under certain circumstances. For this analysis, the hospital outpatient experience is aggregated according to the packaging rules, where applicable.
2. Determine the share of costs that are subject to the fee schedule
  - The share is based on a combination of fields, such as procedure code, provider type, and place of service, as reported on the NCCI Medical Data Call, to categorize payments that are subject to the fee schedule.
  - The share is calculated as the greater of the percent of observed payments with a maximum allowable reimbursement (MAR) or 75%. NCCI assumes no change for the share of costs not subject to the fee schedule.
3. Estimate the price level change as a result of the revised fee schedule
  - NCCI research by David Colón and Paul Hendrick, "The Impact of Fee Schedule Updates on Physician Payments" (2018), suggests that approximately 80% of the change in maximum reimbursements for physician fee schedules is realized on payments impacted by the change.
  - For facility fee schedule changes, a price realization factor of 80% is assumed.

In this analysis, NCCI relies primarily on two data sources:

- Detailed medical data underlying the calculations in this analysis are based on NCCI's Medical Data Call for North Carolina for Service Year 2018.
- The share of benefit costs attributed to medical benefits is based on NCCI's Financial Call data for North Carolina from Policy Years 2016 and 2017 projected to the effective date of the benefit changes.

## NORTH CAROLINA

### APPENDIX C-I

#### ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2019 AND JANUARY 1, 2020

#### SUMMARY OF IMPACTS

The impact from the fee schedule change in North Carolina, effective October 1, 2019, is summarized below.

Type of Service	(A) Impact on Type of Service	(B) Share of Medical Costs	(C) = (A) x (B) Impact on Medical Costs	(D) Medical Costs as a Share of Overall Costs	(E) = (C) x (D) Impact on Overall Costs
Hospital Inpatient	+2.1%	13.1%	<b>+0.3%</b>	47%	<b>+0.1%</b>

The impacts from the fee schedule changes in North Carolina, effective January 1, 2020, are summarized below.

Type of Service	(A) Impact on Type of Service	(B) Share of Medical Costs	(C) = (A) x (B) Impact on Medical Costs
Physician	+0.4%	40.3%	+0.2%
Hospital Outpatient	+2.6%	18.1%	+0.5%
ASC	+1.8%	4.1%	+0.1%
<b>Combined Impact on Medical Costs (D) = Total of (C)</b>			<b>+0.8%</b>
Medical Costs as a Share of Overall Costs (E)			47%
<b>Combined Impact on Overall Costs (F) = (D) x (E)</b>			<b>+0.4%</b>

The impact on medical costs from the fee schedule changes effective October 1, 2019 and January 1, 2020 are combined to determine the Factor to Reflect Proposed Changes in Medical Benefits (Exhibit I):

Date of Change	Impact on Medical Costs
October 1, 2019	+0.3%
January 1, 2020	+0.8%
<b>Combined Impact</b>	<b>+1.1%</b>

Refer to the appendix for the weighted-average changes in MARs by physician practice category, the share of costs subject to the fee schedule by type of service, and the weighted-average change in MAR by type of service.

#### ADDITIONAL CONSIDERATIONS

Maximum reimbursement for durable medical equipment and supplies is also governed by the fee schedule in North Carolina. The share of these payments with a MAR makes up a small portion of medical costs. Therefore, the impact on overall costs due to updating the fee schedule for these services is not anticipated to be material. As such, any potential impact from this change will be realized in future loss experience and reflected in subsequent loss cost filings in North Carolina.

## NORTH CAROLINA

### APPENDIX C-I

#### ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2019 AND JANUARY 1, 2020

#### APPENDIX

#### *Weighted-Average Percentage Change in MARs Prior to Price Realization by Physician Practice Category*

<b>Physician Practice Category</b>	<b>Share of Physician Costs</b>	<b>Percentage Change in MARs</b>
Anesthesia	2.4%	0.0%
Major Surgery	13.7%	+1.3%
Pain Management	1.7%	+1.2%
Radiology	9.2%	0.0%
Physical Medicine	36.9%	+0.4%
Evaluation & Management	23.8%	+0.4%
Emergency Medicine	1.7%	+2.5%
Neurology	0.7%	+0.4%
Clinical Laboratory	0.6%	-5.4%
Other Professional Services	4.3%	+0.9%
Payments with no MAR	5.0%	–
<b>Total</b>	<b>100.0%</b>	<b>+0.5%</b>

#### *Share of Costs Subject to the Fee Schedule and Weighted-Average Percentage Change in MARs by Type of Service*

<b>Type of Service</b>	<b>Share of Costs Subject to the Fee Schedule</b>	<b>Percentage Change in MARs</b>	<b>Impact after 80% Price Realization</b>
Physician	95.0%	+0.5%	+0.4%
Hospital Inpatient	67.1%	+2.6%	+2.1%
Hospital Outpatient	92.1%	+3.3%	+2.6%
ASC	86.4%	+2.3%	+1.8%

## NORTH CAROLINA

### APPENDIX C-II

#### U.S. Longshore and Harbor Workers' Compensation Act Assessment

The F-class and Program II, Option II maritime class voluntary loss costs and assigned risk rates include the following provision for the federal assessment:

1.) Estimated Total Expense Needed for 2020 *	94,000,000
2.) Compensation Payments Reported (on indemnity only) in 2019 *	820,509,290
3.) Assessment Rate on Indemnity Losses (1) / (2)	11.5%

#### Breakdown of Losses Under the Longshore and Harbor Workers Act

4.) Indemnity Losses (Combination of 1st through 3rd reports) #	39,408,883
5.) Medical Losses (Combination of 1st through 3rd reports) #	33,568,865
6.) Total Losses (4) + (5)	72,977,748
7.) Assessment Rate on Total Losses { (3) x (4) } / (6)	6.2%

\* Source: U.S. Department of Labor

# Source: On-leveled and developed USL&HW losses - statistical plan data

## NORTH CAROLINA

### APPENDIX D

#### Data Reporting Requirements - G.S. 58-36-15 (g) and (h)

##### Item (g)

- (1) A detailed list of the rates, loss costs, rules, and policy forms filed, accompanied by a list of those superseded; and
- (2) A detailed description, properly referenced, of all changes in policy forms, rules, prospective loss costs, and rates, including the effect of each change.

##### Response

See the summary page at the beginning of Exhibit RB-1 and Appendix E.

##### Item (h)

- (1) North Carolina earned premiums at the actual and current rate level; losses and loss adjustment expenses, each on paid and incurred bases without trending or other modification for the experience period, including the loss ratio anticipated at the time the rates were promulgated for the experience period;
- (2) Credibility factor development and application;
- (3) Loss development factor derivation and application on both paid and incurred bases and in both numbers and dollars of claims;
- (4) Trending factor development and application;
- (5) Changes in premium base resulting from rating exposure trends;
- (6) Limiting factor development and application;
- (7) Overhead expense development and application of commission and brokerage, other acquisition expenses, general expenses, taxes, licenses and fees;
- (8) Percent rate or prospective loss costs change;
- (9) Final proposed rates;
- (10) Investment earnings, consisting of investment income and realized plus unrealized capital gains, from loss, loss expense, and unearned premium reserves;
- (11) Identification of applicable statistical plans and programs and a certification of compliance with them;
- (12) Investment earnings on capital and surplus;
- (13) Level of capital and surplus needed to support premium writings without endangering the solvency of member companies; and
- (14) Such other information that may be required by any rule adopted by the Commissioner.

##### Response

To the extent that G. S. 58-36-15 (h) applies to workers' compensation insurance voluntary loss costs and residual market rate filings, the required information is included in the 11 NCAC 10.1111 responses.

**NORTH CAROLINA**

**APPENDIX E**

**Loss Costs Comparison**

<b><u>Class Code</u></b>	<b><u>Current 04/01/20</u></b>	<b><u>Proposed 04/01/21</u></b>	<b><u>Percent Change</u></b>
0005	1.95	1.73	-11.3%
0008	1.27	1.14	-10.2%
0016	3.45	3.35	-2.9%
0034	1.90	1.69	-11.1%
0035	1.28	1.21	-5.5%
0036	2.27	2.05	-9.7%
0037	2.07	2.01	-2.9%
0042	2.83	2.86	1.1%
0050	3.06	3.13	2.3%
0059	0.20	0.19	-5.0%
0065	0.05	0.05	0.0%
0066	0.05	0.05	0.0%
0067	0.05	0.05	0.0%
0079	1.43	1.37	-4.2%
0083	2.21	2.16	-2.3%
0106	9.27	8.91	-3.9%
0113	2.47	2.50	1.2%
0170	1.26	1.17	-7.1%
0251	2.22	2.25	1.4%
0401	5.51	5.11	-7.3%
0771	0.23	0.22	-4.3%
0908	88.00	90.00	2.3%
0913	341.00	285.00	-16.4%
0917	2.30	2.19	-4.8%
1005	4.31	4.60	6.7%
1164	2.56	2.27	-11.3%
1165	1.68	1.68	0.0%
1320	1.11	1.10	-0.9%
1322	4.73	4.74	0.2%
1430	2.64	2.44	-7.6%
1438	2.51	2.55	1.6%
1452	1.25	1.23	-1.6%
1463	4.77	4.87	2.1%
1472	1.32	1.31	-0.8%
1624	2.05	2.00	-2.4%
1642	1.14	1.13	-0.9%
1654	6.74	6.02	-10.7%
1699	1.51	1.32	-12.6%
1701	1.82	1.68	-7.7%
1710	3.51	3.18	-9.4%
1747	1.11	1.03	-7.2%
1748	2.28	2.28	0.0%
1803	3.84	3.72	-3.1%
1924	1.58	1.52	-3.8%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/20</u>	<u>Proposed 04/01/21</u>	<u>Percent Change</u>
1925	1.97	2.14	8.6%
2002	1.41	1.40	-0.7%
2003	1.63	1.41	-13.5%
2014	2.70	2.63	-2.6%
2016	1.44	1.33	-7.6%
2021	1.25	1.41	12.8%
2039	1.29	1.27	-1.6%
2041	1.40	1.31	-6.4%
2065	1.26	1.15	-8.7%
2070	2.81	2.75	-2.1%
2081	1.59	1.78	11.9%
2089	1.54	1.34	-13.0%
2095	1.95	1.96	0.5%
2105	1.93	1.93	0.0%
2110	1.01	0.94	-6.9%
2111	1.30	1.20	-7.7%
2112	2.02	1.93	-4.5%
2114	1.43	1.34	-6.3%
2121	0.73	0.76	4.1%
2130	1.06	1.06	0.0%
2131	1.12	0.98	-12.5%
2143	1.25	1.35	8.0%
2157	2.03	1.85	-8.9%
2172	0.81	0.82	1.2%
2174	1.55	1.52	-1.9%
2211	3.78	3.75	-0.8%
2220	1.13	1.19	5.3%
2288	2.04	1.86	-8.8%
2302	0.88	0.89	1.1%
2305	1.25	1.18	-5.6%
2361	1.03	0.91	-11.7%
2362	1.14	1.20	5.3%
2380	1.07	0.98	-8.4%
2388	0.91	0.84	-7.7%
2402	1.81	1.61	-11.0%
2413	1.57	1.50	-4.5%
2416	1.11	1.10	-0.9%
2417	0.68	0.78	14.7%
2501	1.13	1.11	-1.8%
2503	0.69	0.62	-10.1%
2570	2.02	2.03	0.5%
2585	1.86	1.68	-9.7%
2586	1.52	1.53	0.7%
2587	1.16	1.18	1.7%

# NORTH CAROLINA

## APPENDIX E

### Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/20</u>	<u>Proposed 04/01/21</u>	<u>Percent Change</u>
2589	1.24	1.15	-7.3%
2600	2.08	2.13	2.4%
2623	3.50	3.24	-7.4%
2651	0.91	0.90	-1.1%
2660	1.25	1.21	-3.2%
2688	1.41	1.26	-10.6%
2702	11.05	11.93	8.0%
2705	36.00	34.59	-3.9%
2709	4.73	4.59	-3.0%
2710	4.67	4.40	-5.8%
2714	2.06	1.85	-10.2%
2727	5.51	5.53	0.4%
2731	2.35	2.18	-7.2%
2735	1.97	1.95	-1.0%
2759	2.85	2.81	-1.4%
2790	0.87	0.87	0.0%
2797	2.73	2.62	-4.0%
2799	3.73	3.39	-9.1%
2802	2.81	2.63	-6.4%
2835	1.19	1.16	-2.5%
2836	1.24	1.35	8.9%
2841	2.10	2.08	-1.0%
2881	1.80	1.59	-11.7%
2883	1.92	1.81	-5.7%
2915	1.81	1.69	-6.6%
2916	2.08	1.90	-8.7%
2923	1.10	0.96	-12.7%
2960	2.32	2.27	-2.2%
3004	0.72	0.71	-1.4%
3018	1.79	1.54	-14.0%
3022	2.47	2.21	-10.5%
3027	1.18	1.04	-11.9%
3028	1.50	1.40	-6.7%
3030	3.21	2.83	-11.8%
3040	2.84	2.47	-13.0%
3041	1.92	1.84	-4.2%
3042	1.82	1.89	3.8%
3064	2.03	1.86	-8.4%
3076	1.59	1.59	0.0%
3081	2.23	2.05	-8.1%
3082	2.28	2.10	-7.9%
3085	2.22	2.38	7.2%
3110	2.25	2.12	-5.8%
3111	1.45	1.35	-6.9%



**NORTH CAROLINA**

**APPENDIX E**

**Loss Costs Comparison**

<b><u>Class Code</u></b>	<b><u>Current 04/01/20</u></b>	<b><u>Proposed 04/01/21</u></b>	<b><u>Percent Change</u></b>
3113	0.98	0.92	-6.1%
3114	1.52	1.46	-3.9%
3118	1.05	0.97	-7.6%
3119	0.36	0.39	8.3%
3122	1.15	1.10	-4.3%
3126	0.84	0.79	-6.0%
3131	0.98	0.86	-12.2%
3132	1.41	1.38	-2.1%
3145	1.03	1.01	-1.9%
3146	1.25	1.10	-12.0%
3169	1.59	1.52	-4.4%
3179	0.88	0.82	-6.8%
3180	1.10	0.97	-11.8%
3188	0.97	0.88	-9.3%
3220	1.09	1.10	0.9%
3224	1.56	1.58	1.3%
3227	1.64	1.47	-10.4%
3241	1.91	1.69	-11.5%
3255	1.26	1.21	-4.0%
3257	1.57	1.46	-7.0%
3270	1.41	1.34	-5.0%
3300	1.86	1.90	2.2%
3303	1.30	1.14	-12.3%
3307	1.82	1.61	-11.5%
3315	1.93	1.74	-9.8%
3334	1.63	1.64	0.6%
3336	1.30	1.21	-6.9%
3365	2.99	2.86	-4.3%
3372	1.73	1.60	-7.5%
3373	1.99	1.85	-7.0%
3383	0.77	0.75	-2.6%
3385	0.42	0.45	7.1%
3400	1.67	1.59	-4.8%
3507	1.22	1.12	-8.2%
3515	1.15	1.06	-7.8%
3548	0.61	0.60	-1.6%
3559	1.22	1.18	-3.3%
3574	0.50	0.47	-6.0%
3581	0.63	0.66	4.8%
3612	0.87	0.86	-1.1%
3620	1.99	1.91	-4.0%
3629	0.82	0.76	-7.3%
3632	1.32	1.27	-3.8%
3634	0.81	0.76	-6.2%

# NORTH CAROLINA

## APPENDIX E

### Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/20</u>	<u>Proposed 04/01/21</u>	<u>Percent Change</u>
3635	1.20	0.98	-18.3%
3638	0.91	0.90	-1.1%
3642	0.68	0.64	-5.9%
3643	0.86	0.85	-1.2%
3647	1.14	1.20	5.3%
3648	0.74	0.72	-2.7%
3681	0.42	0.40	-4.8%
3685	0.59	0.52	-11.9%
3719	0.66	0.60	-9.1%
3724	1.85	1.91	3.2%
3726	2.65	2.56	-3.4%
3803	1.10	1.11	0.9%
3807	1.14	1.11	-2.6%
3808	2.55	2.47	-3.1%
3821	3.38	2.97	-12.1%
3822	1.69	1.65	-2.4%
3824	2.03	2.05	1.0%
3826	0.44	0.40	-9.1%
3827	0.97	0.91	-6.2%
3830	0.68	0.66	-2.9%
3851	1.24	1.10	-11.3%
3865	1.04	1.15	10.6%
3881	1.93	1.77	-8.3%
4000	2.43	2.53	4.1%
4021	2.50	2.33	-6.8%
4024	1.70	1.93	13.5%
4034	3.21	3.14	-2.2%
4036	1.45	1.28	-11.7%
4038	1.40	1.33	-5.0%
4062	1.54	1.47	-4.5%
4101	1.48	1.32	-10.8%
4109	0.25	0.24	-4.0%
4110	0.47	0.46	-2.1%
4111	0.78	0.82	5.1%
4114	1.75	1.69	-3.4%
4130	1.80	1.66	-7.8%
4131	3.58	3.67	2.5%
4133	0.94	0.97	3.2%
4149	0.43	0.40	-7.0%
4206	1.24	1.25	0.8%
4207	1.26	1.18	-6.3%
4239	1.18	1.15	-2.5%
4240	1.84	1.72	-6.5%
4243	1.01	0.94	-6.9%

**NORTH CAROLINA**

**APPENDIX E**

**Loss Costs Comparison**

<b><u>Class Code</u></b>	<b><u>Current 04/01/20</u></b>	<b><u>Proposed 04/01/21</u></b>	<b><u>Percent Change</u></b>
4244	1.14	1.12	-1.8%
4250	0.92	0.87	-5.4%
4251	1.29	1.28	-0.8%
4263	1.38	1.28	-7.2%
4273	1.49	1.39	-6.7%
4279	1.30	1.20	-7.7%
4283	0.86	0.82	-4.7%
4299	0.92	0.87	-5.4%
4304	2.32	2.24	-3.4%
4307	0.97	0.89	-8.2%
4351	0.82	0.83	1.2%
4352	0.81	0.78	-3.7%
4361	0.53	0.49	-7.5%
4410	1.66	1.54	-7.2%
4420	3.16	2.65	-16.1%
4431	0.74	0.74	0.0%
4432	0.50	0.47	-6.0%
4452	1.24	1.14	-8.1%
4459	1.37	1.34	-2.2%
4470	1.12	1.08	-3.6%
4484	1.30	1.23	-5.4%
4493	1.26	1.23	-2.4%
4511	0.28	0.26	-7.1%
4557	1.19	1.11	-6.7%
4558	0.88	0.92	4.5%
4568	1.03	0.94	-8.7%
4581	0.51	0.52	2.0%
4583	2.61	2.48	-5.0%
4611	0.40	0.41	2.5%
4635	1.71	1.72	0.6%
4653	0.95	0.96	1.1%
4665	3.40	3.35	-1.5%
4683	1.78	1.70	-4.5%
4686	1.06	0.94	-11.3%
4692	0.39	0.37	-5.1%
4693	0.51	0.46	-9.8%
4703	0.81	0.76	-6.2%
4717	1.05	1.03	-1.9%
4720	0.94	0.87	-7.4%
4740	0.94	0.67	-28.7%
4741	1.39	1.28	-7.9%
4751	0.97	1.09	12.4%
4771	1.30	1.23	-5.4%
4777	1.65	1.52	-7.9%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/20</u>	<u>Proposed 04/01/21</u>	<u>Percent Change</u>
4825	0.50	0.44	-12.0%
4828	0.97	0.97	0.0%
4829	0.68	0.69	1.5%
4902	1.26	1.14	-9.5%
4923	0.48	0.46	-4.2%
5020	3.60	3.35	-6.9%
5022	4.34	4.03	-7.1%
5037	7.46	7.13	-4.4%
5040	4.64	5.15	11.0%
5057	3.31	3.44	3.9%
5059	11.67	12.17	4.3%
5102	3.53	3.61	2.3%
5146	2.73	2.53	-7.3%
5160	1.54	1.49	-3.2%
5183	1.86	1.91	2.7%
5188	2.03	1.88	-7.4%
5190	1.97	1.82	-7.6%
5191	0.50	0.48	-4.0%
5192	1.68	1.54	-8.3%
5213	4.10	3.62	-11.7%
5215	3.48	3.15	-9.5%
5221	2.68	2.37	-11.6%
5222	4.52	4.17	-7.7%
5223	3.97	3.43	-13.6%
5348	2.55	2.47	-3.1%
5402	3.06	3.27	6.9%
5403	3.31	3.36	1.5%
5437	3.21	3.17	-1.2%
5443	2.48	2.44	-1.6%
5445	5.61	4.91	-12.5%
5462	3.82	3.48	-8.9%
5472	4.27	4.13	-3.3%
5473	6.21	5.66	-8.9%
5474	4.31	4.00	-7.2%
5478	2.06	1.92	-6.8%
5479	3.71	3.63	-2.2%
5480	3.77	3.67	-2.7%
5491	1.42	1.27	-10.6%
5506	3.84	3.63	-5.5%
5507	2.18	2.20	0.9%
5535	4.18	4.02	-3.8%
5537	2.79	2.60	-6.8%
5551	9.61	9.49	-1.2%
5606	0.63	0.57	-9.5%

# NORTH CAROLINA

## APPENDIX E

### Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/20</u>	<u>Proposed 04/01/21</u>	<u>Percent Change</u>
5610	3.54	2.98	-15.8%
5645	9.91	9.68	-2.3%
5703	8.41	8.62	2.5%
5705	16.65	14.36	-13.8%
5951	0.18	0.20	11.1%
6003	4.47	3.78	-15.4%
6005	3.79	3.89	2.6%
6018	1.69	1.60	-5.3%
6045	2.69	2.76	2.6%
6204	4.52	4.23	-6.4%
6206	1.64	1.70	3.7%
6213	0.91	0.85	-6.6%
6214	1.09	1.02	-6.4%
6216	3.34	3.22	-3.6%
6217	2.91	2.73	-6.2%
6229	3.22	3.32	3.1%
6233	1.28	1.34	4.7%
6235	3.02	2.99	-1.0%
6236	4.08	3.89	-4.7%
6237	0.94	0.88	-6.4%
6251	2.64	2.45	-7.2%
6252	2.32	2.08	-10.3%
6306	2.90	2.85	-1.7%
6319	2.37	2.27	-4.2%
6325	2.26	1.97	-12.8%
6400	3.27	2.87	-12.2%
6503	1.13	1.20	6.2%
6504	1.52	1.59	4.6%
6702	2.73	2.56	-6.2%
6703	4.46	4.06	-9.0%
6704	3.04	2.85	-6.3%
6801	2.53	2.44	-3.6%
6811	2.77	2.89	4.3%
6824	7.01	5.99	-14.6%
6826	3.26	3.00	-8.0%
6834	1.84	1.76	-4.3%
6836	2.37	2.33	-1.7%
6843	7.28	7.64	4.9%
6845	5.77	5.41	-6.2%
6854	3.17	3.05	-3.8%
6872	8.39	7.38	-12.0%
6874	14.65	13.80	-5.8%
6882	2.06	1.96	-4.9%
6884	2.37	2.19	-7.6%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/20</u>	<u>Proposed 04/01/21</u>	<u>Percent Change</u>
7016	2.64	2.68	1.5%
7024	2.93	2.98	1.7%
7038	3.01	2.74	-9.0%
7046	3.72	3.65	-1.9%
7047	4.30	4.25	-1.2%
7050	4.91	4.34	-11.6%
7090	3.34	3.04	-9.0%
7098	4.13	4.05	-1.9%
7099	6.07	5.78	-4.8%
7133	2.30	2.58	12.2%
7151	2.79	3.13	12.2%
7152	4.56	4.97	9.0%
7153	3.11	3.48	11.9%
7219	5.06	4.98	-1.6%
7222	4.52	4.63	2.4%
7225	4.22	4.14	-1.9%
7230	5.79	5.78	-0.2%
7231	5.19	5.11	-1.5%
7232	6.13	6.72	9.6%
7309	8.51	7.45	-12.5%
7313	3.44	3.31	-3.8%
7317	7.65	6.65	-13.1%
7327	14.81	14.32	-3.3%
7333	1.79	1.79	0.0%
7335	1.99	1.99	0.0%
7337	2.92	2.84	-2.7%
7350	9.36	8.92	-4.7%
7360	2.40	2.34	-2.5%
7370	2.53	2.54	0.4%
7380	3.15	3.13	-0.6%
7382	2.72	2.52	-7.4%
7390	2.37	2.28	-3.8%
7394	1.96	2.00	2.0%
7395	2.18	2.22	1.8%
7398	3.20	3.17	-0.9%
7402	0.06	0.06	0.0%
7403	2.86	2.93	2.4%
7405	1.26	1.17	-7.1%
7420	4.86	4.60	-5.3%
7421	0.41	0.44	7.3%
7422	0.91	0.85	-6.6%
7425	1.22	1.18	-3.3%
7431	0.68	0.71	4.4%
7445	0.42	0.39	-7.1%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/20</u>	<u>Proposed 04/01/21</u>	<u>Percent Change</u>
7453	0.23	0.24	4.3%
7502	1.20	1.17	-2.5%
7515	0.61	0.59	-3.3%
7520	1.77	1.61	-9.0%
7529	8.53	7.38	-13.5%
7538	3.61	3.07	-15.0%
7539	1.00	1.00	0.0%
7540	2.45	2.39	-2.4%
7580	1.69	1.70	0.6%
7590	1.88	1.93	2.7%
7600	2.96	3.03	2.4%
7605	1.52	1.45	-4.6%
7610	0.35	0.33	-5.7%
7705	3.14	2.93	-6.7%
7710	2.16	2.16	0.0%
7711	2.16	2.16	0.0%
7720	1.53	1.61	5.2%
7723	1.35	1.22	-9.6%
7855	2.25	2.11	-6.2%
8001	1.52	1.45	-4.6%
8002	1.17	1.11	-5.1%
8006	1.35	1.33	-1.5%
8008	0.74	0.73	-1.4%
8010	0.94	0.94	0.0%
8013	0.22	0.21	-4.5%
8015	0.53	0.43	-18.9%
8017	0.83	0.83	0.0%
8018	1.51	1.53	1.3%
8021	1.35	1.24	-8.1%
8031	1.49	1.34	-10.1%
8032	1.10	1.05	-4.5%
8033	0.95	0.96	1.1%
8037	0.73	0.76	4.1%
8039	0.87	0.82	-5.7%
8044	1.81	1.58	-12.7%
8045	0.42	0.40	-4.8%
8046	1.24	1.23	-0.8%
8047	0.49	0.44	-10.2%
8058	1.42	1.39	-2.1%
8072	0.40	0.38	-5.0%
8102	0.89	0.87	-2.2%
8103	1.19	1.25	5.0%
8106	2.31	2.23	-3.5%
8107	1.66	1.56	-6.0%

**NORTH CAROLINA**

**APPENDIX E**

**Loss Costs Comparison**

<b><u>Class Code</u></b>	<b><u>Current 04/01/20</u></b>	<b><u>Proposed 04/01/21</u></b>	<b><u>Percent Change</u></b>
8111	1.03	0.96	-6.8%
8116	1.28	1.23	-3.9%
8203	3.33	3.23	-3.0%
8204	2.69	2.55	-5.2%
8209	1.99	1.88	-5.5%
8215	1.88	1.83	-2.7%
8227	2.43	2.19	-9.9%
8232	2.55	2.50	-2.0%
8233	1.63	1.54	-5.5%
8235	2.53	2.38	-5.9%
8236	3.11	2.87	-7.7%
8263	3.72	3.51	-5.6%
8264	2.42	2.36	-2.5%
8265	3.39	2.98	-12.1%
8279	3.43	2.94	-14.3%
8288	3.20	3.18	-0.6%
8291	1.91	1.77	-7.3%
8292	1.86	1.76	-5.4%
8293	4.66	4.36	-6.4%
8304	2.74	2.68	-2.2%
8350	3.92	4.00	2.0%
8380	1.31	1.21	-7.6%
8381	1.16	1.08	-6.9%
8385	1.09	1.08	-0.9%
8392	1.26	1.18	-6.3%
8393	0.86	0.83	-3.5%
8500	3.04	2.93	-3.6%
8601	0.17	0.16	-5.9%
8602	0.83	0.76	-8.4%
8603	0.04	0.04	0.0%
8606	1.11	1.05	-5.4%
8709	3.90	3.59	-7.9%
8719	1.25	1.14	-8.8%
8720	0.58	0.56	-3.4%
8721	0.20	0.22	10.0%
8723	0.10	0.09	-10.0%
8725	1.49	1.42	-4.7%
8726	1.88	1.89	0.5%
8734	0.23	0.22	-4.3%
8737	0.21	0.19	-9.5%
8738	0.34	0.31	-8.8%
8742	0.17	0.16	-5.9%
8745	1.92	1.68	-12.5%
8748	0.32	0.32	0.0%



NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/20</u>	<u>Proposed 04/01/21</u>	<u>Percent Change</u>
8755	0.15	0.16	6.7%
8799	0.23	0.22	-4.3%
8800	0.82	0.77	-6.1%
8803	0.03	0.03	0.0%
8805	0.09	0.09	0.0%
8810	0.07	0.07	0.0%
8814	0.09	0.09	0.0%
8815	0.14	0.13	-7.1%
8820	0.07	0.07	0.0%
8824	1.42	1.25	-12.0%
8826	1.11	1.10	-0.9%
8831	0.70	0.64	-8.6%
8832	0.18	0.17	-5.6%
8833	0.62	0.56	-9.7%
8835	1.40	1.27	-9.3%
8842	1.21	1.21	0.0%
8855	0.07	0.07	0.0%
8856	0.25	0.30	20.0%
8864	0.67	0.66	-1.5%
8868	0.26	0.26	0.0%
8869	0.60	0.58	-3.3%
8871	0.04	0.04	0.0%
8901	0.11	0.10	-9.1%
9012	0.51	0.49	-3.9%
9014	1.73	1.63	-5.8%
9015	1.55	1.45	-6.5%
9016	1.32	1.20	-9.1%
9019	1.47	1.51	2.7%
9033	1.16	1.07	-7.8%
9040	1.70	1.63	-4.1%
9044	0.64	0.59	-7.8%
9052	1.02	0.92	-9.8%
9058	0.83	0.84	1.2%
9060	0.69	0.66	-4.3%
9061	0.60	0.57	-5.0%
9062	0.65	0.66	1.5%
9063	0.46	0.45	-2.2%
9077	1.87	1.84	-1.6%
9082	0.66	0.63	-4.5%
9083	0.66	0.64	-3.0%
9084	0.77	0.70	-9.1%
9089	0.62	0.55	-11.3%
9093	0.74	0.68	-8.1%
9101	1.61	1.69	5.0%

**NORTH CAROLINA**

**APPENDIX E**

**Loss Costs Comparison**

<b><u>Class Code</u></b>	<b><u>Current 04/01/20</u></b>	<b><u>Proposed 04/01/21</u></b>	<b><u>Percent Change</u></b>
9102	1.80	1.85	2.8%
9154	0.96	0.95	-1.0%
9156	1.20	1.21	0.8%
9170	4.34	4.38	0.9%
9178	3.58	3.47	-3.1%
9179	7.22	8.72	20.8%
9180	2.76	2.66	-3.6%
9182	1.03	1.10	6.8%
9186	9.59	8.69	-9.4%
9220	3.09	3.04	-1.6%
9402	3.07	2.99	-2.6%
9403	4.65	4.27	-8.2%
9410	1.53	1.39	-9.2%
9501	1.69	1.62	-4.1%
9505	3.10	2.61	-15.8%
9516	1.71	1.49	-12.9%
9519	1.95	2.13	9.2%
9521	2.00	1.91	-4.5%
9522	0.89	0.90	1.1%
9534	3.25	3.14	-3.4%
9554	5.98	5.85	-2.2%
9586	0.24	0.24	0.0%
9600	1.25	1.22	-2.4%
9620	0.72	0.72	0.0%

## **NORTH CAROLINA – LOSS COSTS**

### **TABLE OF CONTENTS**

#### Supplemental Material

North Carolina G.S. 58-36-15(h) specifies that the following information must be included in all policy form, rule and rate filings filed under Article 36. 11 NCAC 10.1111 specifies that additional detail be provided under each of these items.

#### Item

- 1 North Carolina losses and loss adjustment expenses
- 2 Credibility factor development and application
- 3 Loss development factor development and application
- 4 Trending factor development and application
- 5 Changes in premium base and exposures
- 6 Limiting factor development and application
- 7 Percent rate or loss cost change
- 8 Underwriting profit and contingencies and investment income
- 9 Investment earnings on capital and surplus
- 10 Additional supplemental information per 11 NCAC 10.1111

## 11 NCAC 10.1111 – WORKERS COMPENSATION

### Item

- 1 North Carolina losses and loss adjustment expenses, each on paid and incurred bases without trending or other modification for the experience period.
- 1(a) The filer shall include loss and loss adjustment expense data from all companies writing North Carolina workers compensation insurance. In addition, if exposures are used in the calculation of premiums at present rates, the filer shall provide all available exposure data from these companies. If the experience of any company that writes more than one percent of the North Carolina workers compensation written premium has been excluded from any trend or loss development calculations, the filer shall identify the company and its market share and provide an explanation for its exclusion. The filer shall also estimate the aggregate market share of other companies whose experience is excluded from such calculations.

### Response

See Exhibit RB-1, Exhibit II as well as RB-4 for loss and loss adjustment expense data.

See Exhibit RB-1, Appendix A-IV for a list of the companies excluded from the loss cost level and trend calculations. Loss development calculations include only data for matching companies for specific valuations (See Exhibit RB-1, Appendix A-II). Aside from the carriers listed in Appendix A-IV, the aggregate market share of the carriers excluded from any of the individual year loss development link ratio calculations is approximately ten percent.

## 11 NCAC 10.1111 – WORKERS COMPENSATION

### Item

- 1(b) If any identifiable group of policies is excluded from the calculation of classification differentials, the filer shall describe those policies, indicate their market share, and provide an explanation for their exclusion.

### Response

This request refers to policies excluded from the calculation of "classification differentials." The response has been prepared under the assumption that the interest is in policies excluded from the calculation of the industry group differentials. The Rate Bureau is advised by the National Council on Compensation Insurance as follows:

Industry group differentials distribute the overall pure premium level change among the five industry groups: manufacturing, contracting, office & clerical, goods & services, and miscellaneous. The losses and premium used to derive the industry group differentials are, hence, based on losses and premium from class codes in the five industry groups (See Exhibit RB-1, Appendix A-V). A description of the class codes excluded from this calculation is listed below along with an explanation of their exclusion.

Discontinued class codes - Because loss costs are no longer calculated for these class codes, if data is not reassigned to another class code, the loss and premium experience is not included in the industry group differential calculation.

Disease codes and non-ratable codes - Because of the current ratemaking procedures for these codes, their experience does not directly influence the loss cost calculation. It, therefore, is not considered when determining other class codes' loss costs through the industry group differentials. Loss costs for disease codes and loss costs for non-ratable codes are a certain percentage of their respective ratable portions.

Federal classifications - Loss costs for the federal classes (F-classes) are calculated separately from non F-class loss costs. F-class experience is not allowed to influence the industry group differentials that are used to derive non F-class loss costs.

Maritime codes - The ratemaking procedure for maritime codes varies by class code. Item B-1101 established the combination of rates for several industrial class codes with several F-classifications. Similar to F-classes, we do not allow maritime experience to influence the industry group differentials that are used to derive non-maritime loss costs.

Statistical classifications - The experience reported under statistical classes is not directly associated with a certain code or industry group. For this reason, it is not included in the industry group differential calculation. Examples of experience in this classification category are expense constant premium and the additional premium charged for increased liability limits.

Concerning their percentage of the market share, the excluded data mentioned above normally represents less than 1% of the payroll for the five policy periods combined.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(c) The filer shall clearly describe all adjustments to losses, loss adjustment expenses, expenses as defined in G.S. 58-36-100(c), and exposures included in the filing.

Response

See Exhibits RB-1, RB-3, RB-5, and the attached Exhibit 1(c).

North Carolina Policy Year Premium On-level Factors

Section A - Historical Premium Level and Expense Constant Changes

Voluntary Market			Assigned Risk Market		
<u>Date</u>	<u>Pure Premium Level Change</u>	<u>Expense Constant</u>	<u>Date</u>	<u>Premium Level Change</u>	<u>Expense Constant</u>
4/1/10	0.904	n/a	4/1/10	1.000	\$250
4/1/11	1.006	n/a	4/1/11	1.041	\$250
1/1/13 *	0.991	n/a	1/1/13 *	0.991	\$250
4/1/13	0.995	n/a	4/1/13	1.048	\$250
4/1/14	1.003	n/a	4/1/14	1.042	\$250
4/1/15	0.966	n/a	4/1/15	0.955	\$250
4/1/16	0.898	n/a	4/1/16	1.019	\$160
4/1/17	0.856	n/a	4/1/17	0.917	\$160
4/1/18	0.887	n/a	4/1/18	0.875	\$160
4/1/19	0.841	n/a	4/1/19	0.828	\$160
4/1/20	0.897	n/a	4/1/20	0.924	\$160

Section B - Factors adjusting assigned risk and voluntary premium to present pure premium level

	<u>Policy Year 2018</u>	<u>Policy Year 2017</u>	<u>Policy Year 2016</u>	<u>Policy Year 2015</u>	<u>Policy Year 2014</u>	<u>Policy Year 2013</u>	<u>Policy Year 2012</u>	<u>Policy Year 2011</u>
(1) Assigned Risk Market Share	0.085	0.078	0.077	0.073	0.073	0.071	0.057	0.042
(2) Voluntary Market Share	0.915	0.922	0.923	0.927	0.927	0.929	0.943	0.958
(3) Assigned Risk Standard Prem. Adj. Factor	0.514	0.456	0.432	0.425	0.420	0.437	0.439	0.428
(4) Voluntary Standard Prem. Adj. Factor	0.725	0.634	0.554	0.508	0.498	0.497	0.491	0.492
(5) Current Premium Index A/R to Voluntary	2.165	2.165	2.165	2.165	2.165	2.165	2.165	2.165
(6) Final Premium Adjustment Factor = [ ((1)x(3))/(5) + (2)x(4) ]	0.683	0.602	0.526	0.485	0.476	0.476	0.475	0.479

\* Impact of Item Filing B-1425.

North Carolina Policy Year Loss On-level Factors

Section C - Historical Benefit Level Changes

Indemnity		Medical	
Date	Benefit Level Change	Date	Benefit Level Change
6/24/11 *	0.979	6/24/11 *	0.993
1/1/13	1.000	1/1/13	1.013
2/1/13	1.000	2/1/13	0.992
4/1/13	1.000	4/1/13	0.976
8/7/14	1.000	8/7/14	0.992
4/1/15	1.000	4/1/15	0.941
7/1/15	1.000	7/1/15	1.030
1/1/16	1.000	1/1/16	0.995
1/1/17	1.000	1/1/17	0.998
10/1/17	1.000	10/1/17	1.001
1/1/18	1.000	1/1/18	1.009
10/1/18	1.000	10/1/18	1.003
1/1/19	1.000	1/1/19	1.007

Section D - Factors adjusting policy year indemnity and medical losses to present benefit level

	Policy Year <u>2018</u>	Policy Year <u>2017</u>	Policy Year <u>2016</u>	Policy Year <u>2015</u>	Policy Year <u>2014</u>	Policy Year <u>2013</u>	Policy Year <u>2012</u>	Policy Year <u>2011</u>
(1) Indemnity Loss On-level Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996
(2) Medical Loss On-level Factor	1.005	1.016	1.019	1.018	0.990	0.971	0.957	0.954

\* House Bill 709.



11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(d) The filer shall provide the latest available written and earned premiums and market shares for the ten largest writers of North Carolina workers compensation insurance.

Response

See attached Exhibit 1(d).

Ten Largest Writers of Workers Compensation  
Insurance in North Carolina

	<u>Written Premium</u>	<u>Earned Premium</u>	<u>Written Premium Market Share</u>
Travelers Grp	112,070	113,247	8.0%
BCBS Of MI Grp	107,120	103,704	7.7%
Hartford Fire & Cas Grp	105,854	102,289	7.6%
Builders Grp	99,903	100,342	7.2%
Liberty Mut Grp	81,959	81,879	5.9%
Zurich Ins Grp	65,536	66,165	4.7%
WR Berkley Corp Grp	55,017	57,019	3.9%
Chubb Ltd Grp	52,303	52,395	3.7%
American Financial Grp	45,096	47,901	3.2%
Erie Ins Grp	41,767	42,231	3.0%

Note: The premium figures are based on calendar year 2019 Annual Statement data and shown in thousands of dollars.

## 11 NCAC 10.1111 – WORKERS COMPENSATION

### Item

- 1(e) The filer shall provide the following information on losses and loss adjustment expenses:
- (i) For each of the latest three available accident and calendar years, undeveloped and untrended losses and loss adjustment expenses;
  - (ii) For each accident year and policy year included in the filing, paid losses, case basis reserves, loss development, incurred allocated loss adjustment expenses (if collected separately from losses), incurred unallocated (or combined allocated and unallocated) loss adjustment expenses, applied trend factors, and trended incurred losses and loss adjustment expenses.

### Response

- (i) See attached Exhibit 1(e), page 1\*.
- (ii) See attached Exhibit 1(e), page 1 for paid losses and case basis reserves.

See RB-1, Appendix A-II for loss development.

See RB-1, Exhibit II and attached Exhibit 1(e), page 2 for loss adjustment expense data\*.

See RB-1, Appendix A-III and Exhibit I for the applied trend factors and trended losses.

\* The Rate Bureau is advised by NCCI that incurred losses and loss adjustment expense data on a policy year and accident year basis by state is not regularly collected. In North Carolina, NCCI collects such data through a special Financial Call. The results are attached as Exhibit 1(e), page 2. Note that this data has not been used in any loss cost level calculations.

## Undeveloped and untrended losses and loss adjustment expenses

### North Carolina

<u>Year</u>	Accident Year Direct Losses <u>Incurred</u>	Accident Year Direct LAE <u>Incurred</u>	Calendar Year Direct Losses <u>Incurred</u>	Calendar Year Direct LAE <u>Incurred</u>
2017	+	+	603,570,757	138,367,050
2018	+	+	511,597,732	119,586,362
2019	+	+	526,976,334	114,180,672

## Policy year paid losses and case basis reserves

### North Carolina

<u>Policy Year*</u>	Indemnity <u>Paid Losses</u>	Indemnity <u>Case Reserves</u>	Medical <u>Paid Losses</u>	Medical <u>Case Reserves</u>
2011	328,829,088	4,822,254	302,181,974	13,236,750
2012	293,512,564	6,750,001	280,991,494	15,444,602
2013	288,497,426	7,003,689	252,859,000	7,470,932
2014	275,518,166	12,775,089	242,034,980	11,791,543
2015	256,364,987	16,230,307	223,866,166	19,676,781
2016	234,592,828	27,489,867	205,683,871	39,729,148
2017	200,359,542	54,277,779	191,309,624	42,822,108
2018	113,205,150	101,542,599	163,154,980	108,638,863

\* PY data is valued as of 12/31/19.

+ AY incurred losses and LAE data by state is not collected in the Calendar-Accident Year Call for Experience.

## North Carolina Loss Adjustment Expense Data \*

**Policy Year**

Policy Year <sup>^</sup>	Defense & Cost Containment Expense		Adjusting & Other Expense		Total LAE	
	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>
2014	60,704,308	15,169,530	46,725,091	6,041,271	107,429,399	21,210,801
2015	57,433,960	17,450,199	45,103,440	7,642,223	102,537,400	25,092,422
2016	54,307,973	20,156,847	44,765,796	9,902,942	99,073,769	30,059,789
2017	45,105,887	30,645,458	39,532,290	15,498,769	84,638,177	46,144,227
2018	30,138,669	53,620,168	32,763,797	26,636,535	62,902,466	80,256,703

**Accident Year**

Accident Year <sup>^</sup>	Defense & Cost Containment Expense		Adjusting & Other Expense		Total LAE	
	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>
2014	59,634,802	14,773,132	45,987,634	5,418,837	105,622,436	20,191,969
2015	59,804,461	16,866,336	48,436,651	7,931,513	108,241,112	24,797,849
2016	54,440,267	19,204,488	46,888,268	8,842,487	101,328,535	28,046,975
2017	49,192,351	27,925,662	43,067,922	13,595,797	92,260,273	41,521,459
2018	39,246,568	46,380,750	38,391,016	22,308,504	77,637,584	68,689,254
2019	14,210,118	69,516,867	22,804,581	35,954,465	37,014,699	105,471,332

**Calendar Year**

Calendar Year	Defense & Cost Containment Expense		Adjusting & Other Expense		Total LAE	
	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>
2014	63,760,821	262,178,739	58,532,436	124,043,301	122,293,257	386,222,040
2015	65,313,473	274,948,454	61,303,521	123,047,921	126,616,994	397,996,375
2016	67,375,630	289,496,008	63,458,942	122,280,740	130,834,572	411,776,748
2017	65,515,977	299,964,772	56,505,833	122,540,135	122,021,810	422,504,907
2018	65,041,518	294,124,376	61,865,381	121,448,885	126,906,899	415,573,261
2019	67,910,705	294,038,222	64,906,797	127,270,108	132,817,502	421,308,330

\* Please see the response to Item 1(e).

<sup>^</sup> PY and AY data is valued as of 12/31/19.

## 11 NCAC 10.1111 – WORKERS COMPENSATION

### Item

- 2 Credibility factor development and application. The filer shall provide all information related to the derivation of all credibility factors contained in the filing, including the following:
- (a) A description of all data reviewed;
  - (b) A complete description of the methodology used to derive these factors;
  - (c) A description of alternative methodologies used in the last three years;
  - (d) A description of the criteria used to select a methodology;
  - (e) Specific details on the application of these criteria in the selection of a methodology for this filing;
  - (f) Details on the application of the methodology to this filing.

### Response

Credibility is utilized in the filing with the Workers Compensation Statistical Plan data, as described in the attached Exhibit 2 (pages 1-3) and RB-1, Appendices A-V and B-I.

The following is a memorandum regarding credibility factor development and application. The NCRB has used credibility procedures in each of the previous three loss cost/rate filings as well as in this filing.

Industry Group Differentials:

NCCI employs five industry group classifications. In some states, the volume of data in the industry groups is relatively low, potentially allowing random fluctuations to influence the industry group differentials. A credibility-weighting procedure is used to minimize such random fluctuations.

The procedure implemented essentially weights the indicated industry group change with the statewide change depending on the indemnity claim count volume in each industry group. The full credibility standard (i.e., the number of compensable claims needed for full credibility) is 12,000 lost-time claims for each industry group. This full credibility standard was also used in each of the previous three loss cost/rate filings in North Carolina. Partial credibilities are calculated using the square root of the ratio of actual compensable cases to the applicable full credibility standard.

The determined full credibility standards and the partial credibility formula were a result of NCCI's examination of the inherent variability in each industry group. These standards were chosen to moderate the effect of random fluctuations in the industry group differentials.

Pure Premium Calculation:

The workers compensation classification ratemaking methodology relies on three estimates of the class pure premiums: the indicated pure premium (based on the latest available class experience for the state), the present-on-rate level pure premium (based on the prior pure premium update by the industry group change), and the national pure premium (based on class data nationally). The final (derived by formula) pure premium is a credibility-weighted combination of these three component pure premiums.

The credibility weights are based on the volume of information used to calculate the pure premiums. Expected losses are used to measure the volume of data for a class. Expected losses for a class are calculated by taking the pure premium underlying the current loss costs, adjusting it to the proposed level, and multiplying by payroll (in hundreds). This is done separately for indemnity and medical.

The volume of expected losses required for 100% credibility is as follows:

Indemnity	1,700 x indemnity average cost per case
Medical	800 x medical average cost per case

Note that the medical average cost per case is computed as total medical loss dollars (including medical-only) divided by the number of lost-time claims.

The credibility applied to the indicated pure premiums is calculated via the following state partial credibility formula:

$$\text{State Partial Credibility} = \left( \frac{\text{Expected Losses}}{\text{Full Credibility Standard}} \right)^{0.5}$$

For the pure premiums indicated by national relativity, credibility is determined by the number of actual cases. The full credibility standards, based on three years of data, are calculated as follows:

Indemnity	2,300 compensable cases
Medical	2,000 compensable cases

Partial credibilities are assigned using a credibility formula similar to that used for indicated pure premiums but based on the number of cases nationally for the class code. In no instance is the national credibility permitted to exceed 50% of the complement of the state credibility.

*National Credibility = The smaller of*

$$\left( \frac{\text{Cases Nationally}}{\text{Full Credibility Standard}} \right)^{0.5} \text{ and } \frac{(1 - \text{state credibility})}{2}$$

In the prior three filings as well as this filing, the residual credibility (100% minus the sum of the state and national credibilities) is assigned to the present on rate level pure premiums.

An empirical study was performed to determine what full credibility standards and what partial credibility formula should be used to limit the fluctuations in the formula pure premiums.



## North Carolina

## Credibility Criteria - Policy Periods 1/1/13 to 12/31/17

	(1)	(2)	(3)	(4)
Loss Group	Lost-Time Cases	Converted Indicated Losses*	Average Cost Per Case [(2) / (1)]	Index for Credibility
Indemnity	88,699	2,768,295,820	31,210	1,700
Medical	88,699	2,569,710,557	28,971	800
Total		5,338,006,376		

Injury Group	(5) Converted Expected Losses**	(6) Adjustment of Indicateds to Expecteds (5) / (2)	(7) Full Standard for State Credibility (Expected Losses) [(3)x(4)]xtot(6)	(8) Full Standard for National Credibility (Lost-Time Cases)
Indemnity	2,302,831,041		44,886,222	2,300
Medical	2,214,083,340		19,607,573	2,000
Total	4,516,914,381	0.846		

State credibility exponent: 0.5

National credibility exponent: 0.5

Percentage of the complement of state credibility that the national credibility is limited to: 50%

\* These expected unlimited losses are at ultimate, on-level, trended, and include the proposed experience and loss-based expense changes as well as any miscellaneous premium adjustments.

\*\* These expected losses are payroll extended underlying pure premiums adjusted to include the proposed experience, trend, benefit and loss-based expense changes as well as any miscellaneous premium adjustments.

## 11 NCAC 10.1111 – WORKERS COMPENSATION

### Item

- 3(a) The filer shall provide all information related to the derivation of all loss development factors contained in the filing, including the following:
- (i) A description of all data reviewed;
  - (ii) A complete description of the methodology used to derive these factors;
  - (iii) A description of alternative methodologies used in the last three years;
  - (iv) A description of the criteria used to select a methodology;
  - (v) Specific details on the application of these criteria in the selection of a methodology for this filing;
  - (vi) Details on the application of the methodology to this filing.

### Response

- (i) See Exhibits RB-1, RB-3, and RB-5.
- (ii) See Exhibits RB-1, RB-3, and RB-5.
- (iii) The methodologies used in the previous three filings are similar to those used in the current filing except for the methodology changes described in the response to Item 10(c).
- (iv) See Exhibits RB-1, RB-3, and RB-5.
- (v) See Exhibits RB-1, RB-3, and RB-5.
- (vi) See Exhibits RB-1, RB-3, and RB-5.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(b) The filer shall provide at least the latest five available years of the aggregate loss data described in Sub-items (3)(b)(i) through (iii) of this Rule for matching companies for all pairs of successive evaluation dates. The filer shall also provide the corresponding loss development factors and five-year average factors derivable from the data.
- (i) Data on both a policy year and an accident year basis;
  - (ii) Data separated into indemnity and medical portions, as well as combined data;
  - (iii) Data separated into paid, case incurred and incurred but not reported\* portions, as well as combined data.

Response

See attached Exhibit 3(b) for all requested data.

\* The Rate Bureau is advised by NCCI that bulk and IBNR reserves are not collected on the ratemaking financial calls.

North Carolina - Paid

Policy Year Development Factors

PY	Indemnity Losses			Medical Losses			Total Losses		
	1st	2nd	Dev't	1st	2nd	Dev't	1st	2nd	Dev't
2013	100,871,373	198,257,433	1.965	163,336,238	215,141,962	1.317	264,207,611	413,399,395	1.565
2014	100,555,187	200,136,700	1.990	161,035,654	212,702,294	1.321	261,590,841	412,838,994	1.578
2015	100,855,862	192,218,144	1.906	150,501,894	199,011,814	1.322	251,357,756	391,229,958	1.556
2016	100,523,649	187,944,980	1.870	149,382,732	191,298,502	1.281	249,906,381	379,243,482	1.518
2017	106,486,709	200,359,542	1.882	148,490,021	191,309,624	1.288	254,976,730	391,669,166	1.536
2-yr avg			1.876			1.285			1.527
3-yr avg			1.886			1.297			1.537
4-yr avg			1.912			1.303			1.547
5-yr avg			1.923			1.306			1.551

  

PY	Indemnity Losses			Medical Losses			Total Losses		
	2nd	3rd	Dev't	2nd	3rd	Dev't	2nd	3rd	Dev't
2012	195,452,174	252,603,319	1.292	235,590,618	257,206,719	1.092	431,042,792	509,810,038	1.183
2013	198,257,433	253,127,725	1.277	215,141,962	240,438,480	1.118	413,399,395	493,566,205	1.194
2014	198,434,747	246,514,608	1.242	210,775,323	228,459,148	1.084	409,210,070	474,973,756	1.161
2015	189,930,136	239,559,618	1.261	197,770,075	213,808,401	1.081	387,700,211	453,368,019	1.169
2016	187,944,980	234,592,828	1.248	191,298,502	205,683,871	1.075	379,243,482	440,276,699	1.161
2-yr avg			1.255			1.078			1.165
3-yr avg			1.250			1.080			1.164
4-yr avg			1.257			1.090			1.171
5-yr avg			1.264			1.090			1.174

  

PY	Indemnity Losses			Medical Losses			Total Losses		
	3rd	4th	Dev't	3rd	4th	Dev't	3rd	4th	Dev't
2011	271,964,936	303,472,938	1.116	272,981,594	286,276,691	1.049	544,946,530	589,749,629	1.082
2012	252,603,319	276,444,427	1.094	257,206,719	269,403,561	1.047	509,810,038	545,847,988	1.071
2013	250,158,082	273,168,476	1.092	238,737,104	246,539,958	1.033	488,895,186	519,708,434	1.063
2014	243,970,211	264,702,644	1.085	227,107,398	233,767,430	1.029	471,077,609	498,470,074	1.058
2015	239,559,618	256,364,987	1.070	213,808,401	223,866,166	1.047	453,368,019	480,231,153	1.059
2-yr avg			1.078			1.038			1.059
3-yr avg			1.082			1.036			1.060
4-yr avg			1.085			1.039			1.063
5-yr avg			1.091			1.041			1.067

  

PY	Indemnity Losses			Medical Losses			Total Losses		
	4th	5th	Dev't	4th	5th	Dev't	4th	5th	Dev't
2010	307,170,579	325,976,032	1.061	276,440,153	285,503,688	1.033	583,610,732	611,479,720	1.048
2011	303,472,938	318,818,023	1.051	286,276,691	299,496,117	1.046	589,749,629	618,314,140	1.048
2012	274,614,503	288,549,088	1.051	268,266,717	276,871,023	1.032	542,881,220	565,420,111	1.042
2013	270,985,425	282,557,633	1.043	245,469,682	249,750,346	1.017	516,455,107	532,307,979	1.031
2014	264,702,644	275,518,166	1.041	233,767,430	242,034,980	1.035	498,470,074	517,553,146	1.038
2-yr avg			1.042			1.026			1.035
3-yr avg			1.045			1.028			1.037
4-yr avg			1.047			1.033			1.040
5-yr avg			1.049			1.033			1.041

  

PY	Indemnity Losses			Medical Losses			Total Losses		
	5th	6th	Dev't	5th	6th	Dev't	5th	6th	Dev't
2009	322,566,217	334,594,508	1.037	268,058,705	275,230,628	1.027	590,624,922	609,825,136	1.033
2010	325,943,816	338,692,984	1.039	285,440,410	291,912,131	1.023	611,384,226	630,605,115	1.031
2011	318,174,643	326,276,967	1.025	298,950,039	301,960,681	1.010	617,124,682	628,237,648	1.018
2012	285,539,311	290,768,555	1.018	274,551,680	279,312,673	1.017	560,090,991	570,081,228	1.018
2013	282,557,633	288,497,426	1.021	249,750,346	252,859,000	1.012	532,307,979	541,356,426	1.017
2-yr avg			1.020			1.015			1.018
3-yr avg			1.021			1.013			1.018
4-yr avg			1.026			1.016			1.021
5-yr avg			1.028			1.018			1.023

  

PY	Indemnity Losses			Medical Losses			Total Losses		
	6th	7th	Dev't	6th	7th	Dev't	6th	7th	Dev't
2008	363,812,841	372,492,764	1.024	297,746,947	303,538,343	1.019	661,559,788	676,031,107	1.022
2009	334,015,930	342,101,714	1.024	274,925,031	279,540,610	1.017	608,940,961	621,642,324	1.021
2010	338,412,675	344,000,803	1.017	291,593,922	295,256,664	1.013	630,006,597	639,257,467	1.015
2011	320,662,389	325,097,563	1.014	297,671,217	300,401,673	1.009	618,333,606	625,499,236	1.012
2012	290,574,868	293,512,564	1.010	278,962,215	280,991,494	1.007	569,537,083	574,504,058	1.009
2-yr avg			1.012			1.008			1.011
3-yr avg			1.014			1.010			1.012
4-yr avg			1.016			1.012			1.014
5-yr avg			1.018			1.013			1.016

North Carolina - Paid

Policy Year Development Factors, Continued

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2007	413,973,574	420,954,128	1.017	341,644,486	347,246,358	1.016	755,618,060	768,200,486	1.017
2008	370,995,697	375,269,601	1.012	302,499,005	307,248,276	1.016	673,494,702	682,517,877	1.013
2009	341,820,850	347,018,381	1.015	279,099,768	282,232,339	1.011	620,920,618	629,250,720	1.013
2010	341,940,800	346,275,450	1.013	293,349,974	296,643,728	1.011	635,290,774	642,919,178	1.012
2011	324,181,984	328,829,088	1.014	299,928,069	302,181,974	1.008	624,110,053	631,011,062	1.011
2-yr avg			1.014			1.010			1.012
3-yr avg			1.014			1.010			1.012
4-yr avg			1.014			1.012			1.012
5-yr avg			1.014			1.012			1.013

  

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>
2006	376,268,318	381,450,360	1.014	307,436,015	310,615,482	1.010	683,704,333	692,065,842	1.012
2007	417,061,101	420,626,894	1.009	343,772,892	347,259,511	1.010	760,833,993	767,886,405	1.009
2008	375,261,994	378,819,595	1.009	307,238,920	311,566,571	1.014	682,500,914	690,386,166	1.012
2009	344,697,624	347,633,448	1.009	280,264,597	282,427,826	1.008	624,962,221	630,061,274	1.008
2010	345,926,180	349,928,320	1.012	296,288,097	299,822,369	1.012	642,214,277	649,750,689	1.012
2-yr avg			1.011			1.010			1.010
3-yr avg			1.010			1.011			1.011
4-yr avg			1.010			1.011			1.010
5-yr avg			1.011			1.011			1.011

  

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
2005	365,033,416	367,903,882	1.008	306,635,347	309,958,936	1.011	671,668,763	677,862,818	1.009
2006	377,534,816	380,819,892	1.009	307,559,700	311,030,182	1.011	685,094,516	691,850,074	1.010
2007	420,626,894	423,663,471	1.007	347,259,511	351,436,489	1.012	767,886,405	775,099,960	1.009
2008	375,807,087	377,460,374	1.004	307,732,845	308,634,242	1.003	683,539,932	686,094,616	1.004
2009	347,244,343	349,663,502	1.007	282,284,871	284,155,008	1.007	629,529,214	633,818,510	1.007
2-yr avg			1.006			1.005			1.006
3-yr avg			1.006			1.007			1.007
4-yr avg			1.007			1.008			1.008
5-yr avg			1.007			1.009			1.008

  

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
2004	356,862,617	359,030,318	1.006	299,027,224	303,308,291	1.014	655,889,841	662,338,609	1.010
2005	363,303,929	366,405,469	1.009	306,689,902	310,523,574	1.013	669,993,831	676,929,043	1.010
2006	380,819,892	382,511,168	1.004	311,030,182	313,303,796	1.007	691,850,074	695,814,964	1.006
2007	422,276,932	423,963,054	1.004	350,347,480	354,316,302	1.011	772,624,412	778,279,356	1.007
2008	376,490,855	378,703,729	1.006	308,114,998	309,476,785	1.004	684,605,853	688,180,514	1.005
2-yr avg			1.005			1.008			1.006
3-yr avg			1.005			1.007			1.006
4-yr avg			1.006			1.009			1.007
5-yr avg			1.006			1.010			1.008

  

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>
2003	330,587,916	332,798,383	1.007	250,926,971	252,772,352	1.007	581,514,887	585,570,735	1.007
2004	353,723,204	356,257,621	1.007	299,827,158	303,380,883	1.012	653,550,362	659,638,504	1.009
2005	366,405,469	369,011,399	1.007	310,523,574	318,084,432	1.024	676,929,043	687,095,831	1.015
2006	382,526,671	383,977,288	1.004	313,288,293	314,720,886	1.005	695,814,964	698,698,174	1.004
2007	422,458,865	423,835,027	1.003	352,947,319	355,641,085	1.008	775,406,184	779,476,112	1.005
2-yr avg			1.004			1.007			1.005
3-yr avg			1.005			1.012			1.008
4-yr avg			1.005			1.012			1.008
5-yr avg			1.006			1.011			1.008

  

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
2002	302,334,431	303,460,500	1.004	233,318,713	235,080,872	1.008	535,653,144	538,541,372	1.005
2003	330,935,744	332,400,217	1.004	251,192,035	252,676,021	1.006	582,127,779	585,076,238	1.005
2004	356,257,621	357,347,748	1.003	303,380,883	304,844,456	1.005	659,638,504	662,192,204	1.004
2005	369,092,063	370,651,758	1.004	318,003,768	319,630,424	1.005	687,095,831	690,282,182	1.005
2006	383,450,897	384,886,492	1.004	314,360,855	315,505,705	1.004	697,811,752	700,392,197	1.004
2-yr avg			1.004			1.005			1.005
3-yr avg			1.004			1.005			1.004
4-yr avg			1.004			1.005			1.005
5-yr avg			1.004			1.006			1.005

North Carolina - Paid

Policy Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>
2001	282,862,856	284,333,030	1.005	207,797,686	209,078,877	1.006	490,660,542	493,411,907	1.006
2002	301,886,751	303,115,032	1.004	234,151,430	235,645,111	1.006	536,038,181	538,760,143	1.005
2003	332,400,217	333,318,147	1.003	252,676,021	253,880,375	1.005	585,076,238	587,198,522	1.004
2004	357,796,067	359,136,758	1.004	304,596,137	306,481,564	1.006	662,392,204	665,618,322	1.005
2005	370,244,451	371,017,422	1.002	319,458,936	321,170,013	1.005	689,703,387	692,187,435	1.004
2-yr avg			1.003			1.006			1.005
3-yr avg			1.003			1.005			1.004
4-yr avg			1.003			1.006			1.005
5-yr avg			1.004			1.006			1.005

  

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>
2000	273,804,114	274,448,571	1.002	207,211,110	208,849,408	1.008	481,015,224	483,297,979	1.005
2001	282,459,119	283,356,055	1.003	207,840,153	208,992,570	1.006	490,299,272	492,348,625	1.004
2002	303,115,032	303,953,698	1.003	235,645,111	239,938,736	1.018	538,760,143	543,892,434	1.010
2003	333,454,219	334,738,131	1.004	253,744,303	254,765,759	1.004	587,198,522	589,503,890	1.004
2004	359,086,629	360,490,349	1.004	306,434,759	308,400,985	1.006	665,521,388	668,891,334	1.005
2-yr avg			1.004			1.005			1.005
3-yr avg			1.004			1.009			1.006
4-yr avg			1.004			1.009			1.006
5-yr avg			1.003			1.008			1.006

  

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>
1999	275,293,437	276,530,174	1.004	199,702,149	200,983,007	1.006	474,995,586	477,513,181	1.005
2000	273,743,775	274,439,937	1.003	208,198,101	209,703,162	1.007	481,941,876	484,243,099	1.005
2001	283,356,055	284,345,951	1.003	208,992,570	209,683,370	1.003	492,348,625	494,029,321	1.003
2002	304,161,642	305,036,718	1.003	239,730,792	240,522,295	1.003	543,892,434	545,559,013	1.003
2003	334,683,132	335,835,245	1.003	254,653,866	255,724,661	1.004	589,336,998	591,559,906	1.004
2-yr avg			1.003			1.004			1.004
3-yr avg			1.003			1.003			1.003
4-yr avg			1.003			1.004			1.004
5-yr avg			1.003			1.005			1.004

  

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>
1998	257,213,795	258,165,726	1.004	194,226,560	195,183,475	1.005	451,440,355	453,349,201	1.004
1999	276,353,531	276,866,870	1.002	200,779,823	201,677,990	1.004	477,133,354	478,544,860	1.003
2000	274,545,914	275,012,974	1.002	209,703,162	210,922,974	1.006	484,249,076	485,935,948	1.003
2001	284,676,332	285,187,939	1.002	209,352,989	209,806,244	1.002	494,029,321	494,994,183	1.002
2002	302,843,209	304,189,234	1.004	239,010,815	239,869,570	1.004	541,854,024	544,058,804	1.004
2-yr avg			1.003			1.003			1.003
3-yr avg			1.003			1.004			1.003
4-yr avg			1.003			1.004			1.003
5-yr avg			1.003			1.004			1.003

  

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>
1997	166,789,208	167,041,611	1.002	126,199,528	127,300,015	1.009	292,988,736	294,341,626	1.005
1998	258,094,626	260,021,255	1.007	195,091,172	195,691,598	1.003	453,185,798	455,712,853	1.006
1999	276,866,871	277,172,157	1.001	201,689,722	202,570,678	1.004	478,556,593	479,742,835	1.002
2000	275,214,345	276,095,147	1.003	210,721,603	216,159,467	1.026	485,935,948	492,254,614	1.013
2001	284,277,455	284,606,023	1.001	209,156,088	209,815,140	1.003	493,433,543	494,421,163	1.002
2-yr avg			1.002			1.015			1.008
3-yr avg			1.002			1.011			1.006
4-yr avg			1.003			1.009			1.006
5-yr avg			1.003			1.009			1.006

  

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>
1996	139,473,085	139,688,852	1.002	111,811,774	113,031,742	1.011	251,284,859	252,720,594	1.006
1997	167,037,158	167,546,398	1.003	127,251,258	128,370,215	1.009	294,288,416	295,916,613	1.006
1998	260,021,255	260,857,221	1.003	195,737,318	196,931,208	1.006	455,758,573	457,788,429	1.004
1999	277,581,847	277,892,241	1.001	202,160,988	203,153,944	1.005	479,742,835	481,046,185	1.003
2000	273,947,486	274,619,596	1.002	214,061,678	214,676,485	1.003	488,009,164	489,296,081	1.003
2-yr avg			1.002			1.004			1.003
3-yr avg			1.002			1.005			1.003
4-yr avg			1.002			1.006			1.004
5-yr avg			1.002			1.007			1.004

North Carolina - Paid+Case  
Policy Year Development Factors

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
2013	199,597,935	264,805,480	1.327	266,094,133	272,545,613	1.024	465,692,068	537,351,093	1.154
2014	198,832,294	261,094,955	1.313	275,885,831	268,190,262	0.972	474,718,125	529,285,217	1.115
2015	196,233,476	248,042,014	1.264	254,694,340	251,624,938	0.988	450,927,816	499,666,952	1.108
2016	188,188,577	242,366,297	1.288	246,846,499	255,122,103	1.034	435,035,076	497,488,400	1.144
2017	202,999,290	254,637,321	1.254	248,905,570	234,131,732	0.941	451,904,860	488,769,053	1.082
2-yr avg			1.271			0.988			1.113
3-yr avg			1.269			0.988			1.111
4-yr avg			1.280			0.984			1.112
5-yr avg			1.289			0.992			1.121

  

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
2012	266,336,947	291,174,055	1.093	307,763,343	307,480,026	0.999	574,100,290	598,654,081	1.043
2013	264,805,480	286,928,876	1.084	272,545,613	272,306,440	0.999	537,351,093	559,235,316	1.041
2014	258,804,896	280,399,179	1.083	265,815,789	261,623,868	0.984	524,620,685	542,023,047	1.033
2015	245,667,834	268,270,017	1.092	250,366,641	245,037,905	0.979	496,034,475	513,307,922	1.035
2016	242,366,297	262,082,695	1.081	255,122,103	245,413,019	0.962	497,488,400	507,495,714	1.020
2-yr avg			1.087			0.971			1.028
3-yr avg			1.085			0.975			1.029
4-yr avg			1.085			0.981			1.032
5-yr avg			1.087			0.985			1.034

  

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
2011	316,243,284	329,435,210	1.042	328,327,128	330,813,193	1.008	644,570,412	660,248,403	1.024
2012	291,174,055	299,538,685	1.029	307,480,026	308,956,858	1.005	598,654,081	608,495,543	1.016
2013	283,922,749	291,224,444	1.026	270,586,430	266,149,968	0.984	554,509,179	557,374,412	1.005
2014	277,834,355	285,074,078	1.026	260,257,226	260,827,753	1.002	538,091,581	545,901,831	1.015
2015	268,270,017	272,595,294	1.016	245,037,905	243,542,947	0.994	513,307,922	516,138,241	1.006
2-yr avg			1.021			0.998			1.011
3-yr avg			1.023			0.993			1.009
4-yr avg			1.024			0.996			1.011
5-yr avg			1.028			0.999			1.013

  

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
2010	342,336,443	353,840,755	1.034	316,731,777	321,600,818	1.015	659,068,220	675,441,573	1.025
2011	329,435,210	336,244,596	1.021	330,813,193	325,575,563	0.984	660,248,403	661,820,159	1.002
2012	297,708,761	303,278,106	1.019	307,820,014	306,471,970	0.996	605,528,775	609,750,076	1.007
2013	289,030,274	292,707,077	1.013	265,079,618	261,439,010	0.986	554,109,892	554,146,087	1.000
2014	285,074,078	288,293,255	1.011	260,827,753	253,826,523	0.973	545,901,831	542,119,778	0.993
2-yr avg			1.012			0.980			0.997
3-yr avg			1.014			0.985			1.000
4-yr avg			1.016			0.985			1.001
5-yr avg			1.020			0.991			1.005

  

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
2009	347,910,128	352,198,234	1.012	303,016,734	305,227,512	1.007	650,926,862	657,425,746	1.010
2010	353,808,539	358,725,554	1.014	321,537,540	324,954,183	1.011	675,346,079	683,679,737	1.012
2011	335,571,591	337,487,157	1.006	325,006,754	319,618,505	0.983	660,578,345	657,105,662	0.995
2012	300,264,843	299,982,849	0.999	304,144,229	298,953,262	0.983	604,409,072	598,936,111	0.991
2013	292,707,077	295,501,115	1.010	261,439,010	260,329,932	0.996	554,146,087	555,831,047	1.003
2-yr avg			1.005			0.990			0.997
3-yr avg			1.005			0.987			0.996
4-yr avg			1.007			0.993			1.000
5-yr avg			1.008			0.996			1.002

  

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
2008	384,580,951	389,447,827	1.013	322,113,793	324,165,251	1.006	706,694,744	713,613,078	1.010
2009	351,507,573	357,300,813	1.016	304,888,882	305,594,264	1.002	656,396,455	662,895,077	1.010
2010	358,445,245	360,734,781	1.006	324,635,974	326,318,877	1.005	683,081,219	687,053,658	1.006
2011	331,871,081	332,214,196	1.001	315,319,289	315,968,322	1.002	647,190,370	648,182,518	1.002
2012	299,789,162	300,262,565	1.002	298,602,804	296,436,096	0.993	598,391,966	596,698,661	0.997
2-yr avg			1.002			0.998			1.000
3-yr avg			1.003			1.000			1.002
4-yr avg			1.006			1.001			1.004
5-yr avg			1.008			1.002			1.005

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Policy Year Development Factors, Continued

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2007	433,238,360	435,057,771	1.004	379,112,845	378,724,205	0.999	812,351,205	813,781,976	1.002
2008	387,906,363	389,664,415	1.005	323,112,171	323,919,248	1.002	711,018,534	713,583,663	1.004
2009	357,019,949	358,577,772	1.004	305,153,422	306,884,345	1.006	662,173,371	665,462,117	1.005
2010	358,674,729	360,685,516	1.006	324,412,142	324,841,008	1.001	683,086,871	685,526,524	1.004
2011	331,298,617	333,651,342	1.007	315,494,718	315,418,724	1.000	646,793,335	649,070,066	1.004
2-yr avg			1.007			1.001			1.004
3-yr avg			1.006			1.002			1.004
4-yr avg			1.006			1.002			1.004
5-yr avg			1.005			1.002			1.004

  

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>
2006	392,363,701	393,152,535	1.002	327,326,268	327,117,551	0.999	719,689,969	720,270,086	1.001
2007	430,646,973	431,187,711	1.001	375,070,771	377,448,044	1.006	805,717,744	808,635,755	1.004
2008	389,656,808	390,603,982	1.002	323,909,892	324,898,200	1.003	713,566,700	715,502,182	1.003
2009	356,257,015	357,189,792	1.003	304,916,603	303,370,272	0.995	661,173,618	660,560,064	0.999
2010	360,336,246	361,952,999	1.004	324,485,377	327,399,375	1.009	684,821,623	689,352,374	1.007
2-yr avg			1.004			1.002			1.003
3-yr avg			1.003			1.002			1.003
4-yr avg			1.003			1.003			1.003
5-yr avg			1.002			1.002			1.003

  

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
2005	379,767,938	380,685,301	1.002	336,011,133	337,301,777	1.004	715,779,071	717,987,078	1.003
2006	389,236,991	389,519,268	1.001	324,057,559	324,778,752	1.002	713,294,550	714,298,020	1.001
2007	431,187,711	432,774,914	1.004	377,448,044	380,542,972	1.008	808,635,755	813,317,886	1.006
2008	387,501,805	387,288,588	0.999	320,950,361	320,932,918	1.000	708,452,166	708,221,506	1.000
2009	356,800,687	356,498,432	0.999	303,227,317	301,326,836	0.994	660,028,004	657,825,268	0.997
2-yr avg			0.999			0.997			0.999
3-yr avg			1.001			1.001			1.001
4-yr avg			1.001			1.001			1.001
5-yr avg			1.001			1.002			1.001

  

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
2004	369,275,269	371,286,284	1.005	328,829,345	329,566,409	1.002	698,104,614	700,852,693	1.004
2005	376,028,936	376,172,108	1.000	333,972,687	333,702,307	0.999	710,001,623	709,874,415	1.000
2006	389,519,268	389,925,218	1.001	324,778,752	326,114,390	1.004	714,298,020	716,039,608	1.002
2007	431,388,375	432,394,911	1.002	379,453,963	378,275,670	0.997	810,842,338	810,670,581	1.000
2008	386,319,069	385,626,867	0.998	320,413,674	319,847,942	0.998	706,732,743	705,474,809	0.998
2-yr avg			1.000			0.998			0.999
3-yr avg			1.000			1.000			1.000
4-yr avg			1.000			1.000			1.000
5-yr avg			1.001			1.000			1.001

  

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>
2003	341,134,612	342,854,513	1.005	274,054,390	275,598,869	1.006	615,189,002	618,453,382	1.005
2004	365,979,170	365,668,413	0.999	326,085,276	324,814,523	0.996	692,064,446	690,482,936	0.998
2005	376,172,108	377,128,989	1.003	333,702,307	332,569,316	0.997	709,874,415	709,698,305	1.000
2006	389,940,721	391,087,109	1.003	326,098,887	326,531,673	1.001	716,039,608	717,618,782	1.002
2007	430,890,722	430,870,435	1.000	376,906,687	377,356,100	1.001	807,797,409	808,226,535	1.001
2-yr avg			1.002			1.001			1.002
3-yr avg			1.002			1.000			1.001
4-yr avg			1.001			0.999			1.000
5-yr avg			1.002			1.000			1.001

  

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
2002	311,346,734	311,690,950	1.001	254,714,585	254,680,500	1.000	566,061,319	566,371,450	1.001
2003	340,991,874	341,977,161	1.003	273,581,205	274,149,815	1.002	614,573,079	616,126,976	1.003
2004	365,668,413	366,186,647	1.001	324,814,523	327,998,935	1.010	690,482,936	694,185,582	1.005
2005	377,209,653	377,391,477	1.000	332,488,652	331,654,166	0.997	709,698,305	709,045,643	0.999
2006	390,560,718	390,693,956	1.000	326,171,642	325,957,418	0.999	716,732,360	716,651,374	1.000
2-yr avg			1.000			0.998			1.000
3-yr avg			1.000			1.002			1.001
4-yr avg			1.001			1.002			1.002
5-yr avg			1.001			1.002			1.002



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Policy Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>
2001	289,698,585	290,532,990	1.003	224,771,586	225,409,832	1.003	514,470,171	515,942,822	1.003
2002	310,117,201	311,002,290	1.003	253,751,058	254,012,222	1.001	563,868,259	565,014,512	1.002
2003	341,977,161	342,483,673	1.001	274,149,815	274,039,662	1.000	616,126,976	616,523,335	1.001
2004	366,634,966	366,520,863	1.000	327,750,616	327,557,234	0.999	694,385,582	694,078,097	1.000
2005	376,984,170	377,279,066	1.001	331,482,678	331,651,613	1.001	708,466,848	708,930,679	1.001
2-yr avg			1.001			1.000			1.001
3-yr avg			1.001			1.000			1.001
4-yr avg			1.001			1.000			1.001
5-yr avg			1.002			1.001			1.001

  

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>
2000	279,349,722	279,492,111	1.001	223,749,583	223,955,796	1.001	503,099,305	503,447,907	1.001
2001	287,899,795	287,983,514	1.000	224,121,812	223,085,078	0.995	512,021,607	511,068,592	0.998
2002	311,002,290	311,418,188	1.001	254,012,222	253,936,255	1.000	565,014,512	565,354,443	1.001
2003	342,619,745	343,264,027	1.002	273,903,590	274,463,384	1.002	616,523,335	617,727,411	1.002
2004	366,470,734	366,615,980	1.000	327,510,429	326,610,217	0.997	693,981,163	693,226,197	0.999
2-yr avg			1.001			1.000			1.001
3-yr avg			1.001			1.000			1.001
4-yr avg			1.001			0.999			1.000
5-yr avg			1.001			0.999			1.000

  

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>
1999	280,101,867	280,168,699	1.000	211,820,055	211,280,782	0.997	491,921,922	491,449,481	0.999
2000	278,787,315	279,072,484	1.001	223,304,489	227,460,542	1.019	502,091,804	506,533,026	1.009
2001	287,983,514	287,566,957	0.999	223,085,078	223,127,422	1.000	511,068,592	510,694,379	0.999
2002	311,626,132	311,447,343	0.999	253,728,311	250,139,529	0.986	565,354,443	561,586,872	0.993
2003	343,209,028	343,585,900	1.001	274,351,491	274,099,117	0.999	617,560,519	617,685,017	1.000
2-yr avg			1.000			0.993			0.997
3-yr avg			1.000			0.995			0.997
4-yr avg			1.000			1.001			1.000
5-yr avg			1.000			1.000			1.000

  

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>
1998	261,252,641	261,568,752	1.001	201,569,997	203,687,477	1.011	462,822,638	465,256,229	1.005
1999	279,992,056	280,074,269	1.000	211,077,598	214,294,708	1.015	491,069,654	494,368,977	1.007
2000	279,078,461	279,642,887	1.002	227,460,542	227,184,635	0.999	506,539,003	506,827,522	1.001
2001	287,897,338	287,853,851	1.000	222,797,041	221,813,237	0.996	510,694,379	509,667,088	0.998
2002	309,253,834	310,220,294	1.003	248,628,049	248,634,531	1.000	557,881,883	558,854,825	1.002
2-yr avg			1.002			0.998			1.000
3-yr avg			1.002			0.998			1.000
4-yr avg			1.001			1.003			1.002
5-yr avg			1.001			1.004			1.003

  

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>
1997	169,200,321	169,301,691	1.001	135,129,053	135,403,052	1.002	304,329,374	304,704,743	1.001
1998	261,497,652	262,759,539	1.005	203,595,174	201,785,599	0.991	465,092,826	464,545,138	0.999
1999	280,074,270	280,246,335	1.001	214,306,440	214,498,040	1.001	494,380,710	494,744,375	1.001
2000	279,844,258	280,688,926	1.003	226,983,264	228,410,295	1.006	506,827,522	509,099,221	1.004
2001	286,943,367	287,168,689	1.001	221,163,081	221,431,381	1.001	508,106,448	508,600,070	1.001
2-yr avg			1.002			1.004			1.003
3-yr avg			1.002			1.003			1.002
4-yr avg			1.003			1.000			1.001
5-yr avg			1.002			1.000			1.001

  

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>
1996	141,219,346	141,366,227	1.001	116,853,206	117,160,597	1.003	258,072,552	258,526,824	1.002
1997	169,297,238	169,317,866	1.000	135,354,295	134,198,332	0.991	304,651,533	303,516,198	0.996
1998	262,759,539	262,906,705	1.001	201,831,319	202,122,841	1.001	464,590,858	465,029,546	1.001
1999	280,656,025	280,644,709	1.000	214,088,350	214,248,237	1.001	494,744,375	494,892,946	1.000
2000	278,491,265	279,078,632	1.002	226,312,506	227,478,974	1.005	504,803,771	506,557,606	1.003
2-yr avg			1.001			1.003			1.002
3-yr avg			1.001			1.002			1.001
4-yr avg			1.001			1.000			1.000
5-yr avg			1.001			1.000			1.000

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Accident Year Development Factors

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
2014	40,653,651	150,501,617	3.702	98,943,192	198,257,469	2.004	139,596,843	348,759,086	2.498
2015	40,574,649	151,002,700	3.722	89,940,260	185,411,784	2.061	130,514,909	336,414,484	2.578
2016	43,132,182	147,651,049	3.423	89,993,787	177,075,709	1.968	133,125,969	324,726,758	2.439
2017	42,805,567	151,728,843	3.545	94,747,936	177,072,079	1.869	137,553,503	328,800,922	2.390
2018	46,533,159	162,625,241	3.495	93,591,228	185,012,797	1.977	140,124,387	347,638,038	2.481
2-yr avg			3.520			1.923			2.436
3-yr avg			3.488			1.938			2.437
4-yr avg			3.546			1.969			2.472
5-yr avg			3.577			1.976			2.477

  

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
2013	147,866,380	226,496,847	1.532	199,539,128	228,203,650	1.144	347,405,508	454,700,497	1.309
2014	150,501,617	230,855,848	1.534	198,257,469	233,107,546	1.176	348,759,086	463,963,394	1.330
2015	148,973,803	221,739,777	1.488	183,701,206	211,998,804	1.154	332,675,009	433,738,581	1.304
2016	146,760,468	215,861,838	1.471	176,533,183	200,441,315	1.135	323,293,651	416,303,153	1.288
2017	151,728,843	224,526,330	1.480	177,072,079	199,620,670	1.127	328,800,922	424,147,000	1.290
2-yr avg			1.476			1.131			1.289
3-yr avg			1.480			1.139			1.294
4-yr avg			1.493			1.148			1.303
5-yr avg			1.501			1.147			1.304

  

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
2012	234,334,480	275,830,650	1.177	253,071,098	268,619,987	1.061	487,405,578	544,450,637	1.117
2013	226,496,847	263,349,575	1.163	228,203,650	244,252,281	1.070	454,700,497	507,601,856	1.116
2014	228,908,807	260,810,857	1.139	231,550,500	244,012,723	1.054	460,459,307	504,823,580	1.096
2015	219,451,769	253,687,814	1.156	210,757,065	222,206,775	1.054	430,208,834	475,894,589	1.106
2016	215,861,838	243,916,894	1.130	200,441,315	210,639,644	1.051	416,303,153	454,556,538	1.092
2-yr avg			1.143			1.053			1.099
3-yr avg			1.142			1.053			1.098
4-yr avg			1.147			1.057			1.103
5-yr avg			1.153			1.058			1.105

  

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
2011	287,576,117	312,976,825	1.088	276,319,736	288,284,913	1.043	563,895,853	601,261,738	1.066
2012	275,837,400	294,942,590	1.069	268,620,065	277,475,512	1.033	544,457,465	572,418,102	1.051
2013	260,294,897	278,276,774	1.069	242,402,377	248,515,135	1.025	502,697,274	526,791,909	1.048
2014	258,266,460	272,602,523	1.056	242,660,973	248,065,882	1.022	500,927,433	520,668,405	1.039
2015	253,687,814	266,811,014	1.052	222,206,775	232,168,600	1.045	475,894,589	498,979,614	1.049
2-yr avg			1.054			1.034			1.044
3-yr avg			1.059			1.031			1.045
4-yr avg			1.062			1.031			1.047
5-yr avg			1.067			1.034			1.051

  

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
2010	315,668,096	330,671,568	1.048	276,529,485	285,097,495	1.031	592,197,581	615,769,063	1.040
2011	312,965,816	327,152,209	1.045	288,251,108	300,546,630	1.043	601,216,924	627,698,839	1.044
2012	293,670,381	304,439,860	1.037	276,480,586	283,469,664	1.025	570,150,967	587,909,524	1.031
2013	276,093,723	282,841,899	1.024	247,444,859	250,799,945	1.014	523,538,582	533,641,844	1.019
2014	272,602,523	280,838,443	1.030	248,065,882	255,773,228	1.031	520,668,405	536,611,671	1.031
2-yr avg			1.027			1.023			1.025
3-yr avg			1.030			1.023			1.027
4-yr avg			1.034			1.028			1.031
5-yr avg			1.037			1.029			1.033

  

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
2009	330,688,168	339,978,246	1.028	281,492,171	286,876,956	1.019	612,180,339	626,855,202	1.024
2010	330,319,801	339,752,080	1.029	284,907,227	291,159,837	1.022	615,227,028	630,911,917	1.025
2011	327,026,833	334,390,992	1.023	300,439,553	303,463,822	1.010	627,466,386	637,854,814	1.017
2012	301,423,662	306,460,786	1.017	281,146,164	285,362,253	1.015	582,569,826	591,823,039	1.016
2013	282,733,699	286,448,446	1.013	250,677,240	252,655,328	1.008	533,410,939	539,103,774	1.011
2-yr avg			1.015			1.012			1.014
3-yr avg			1.018			1.011			1.015
4-yr avg			1.021			1.014			1.017
5-yr avg			1.022			1.015			1.019

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Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2008	405,233,179	414,133,253	1.022	318,655,488	325,315,495	1.021	723,888,667	739,448,748	1.021
2009	339,277,803	345,041,076	1.017	286,475,084	289,950,121	1.012	625,752,887	634,991,197	1.015
2010	339,274,414	344,432,099	1.015	290,487,557	294,969,560	1.015	629,761,971	639,401,659	1.015
2011	328,572,878	332,774,793	1.013	298,913,917	301,551,737	1.009	627,486,795	634,326,530	1.011
2012	306,139,007	309,432,391	1.011	284,974,077	286,286,659	1.005	591,113,084	595,719,050	1.008
2-yr avg			1.012			1.007			1.010
3-yr avg			1.013			1.010			1.011
4-yr avg			1.014			1.010			1.012
5-yr avg			1.016			1.012			1.014

  

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>
2007	392,906,034	398,691,167	1.015	330,771,761	334,953,806	1.013	723,677,795	733,644,973	1.014
2008	410,839,470	415,936,840	1.012	322,373,852	327,759,214	1.017	733,213,322	743,696,054	1.014
2009	344,964,406	349,394,009	1.013	289,871,832	292,934,587	1.011	634,836,238	642,328,596	1.012
2010	342,092,486	345,715,860	1.011	292,981,729	296,209,686	1.011	635,074,215	641,925,546	1.011
2011	331,835,528	336,309,874	1.013	300,947,624	303,666,055	1.009	632,783,152	639,975,929	1.011
2-yr avg			1.012			1.010			1.011
3-yr avg			1.012			1.010			1.011
4-yr avg			1.012			1.012			1.012
5-yr avg			1.013			1.012			1.012

  

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
2006	365,823,569	369,933,018	1.011	296,477,577	299,506,266	1.010	662,301,146	669,439,284	1.011
2007	395,269,187	398,794,771	1.009	332,628,943	336,068,565	1.010	727,898,130	734,863,336	1.010
2008	415,936,840	419,246,865	1.008	327,757,963	332,270,787	1.014	743,694,803	751,517,652	1.011
2009	345,854,930	348,777,240	1.008	289,488,937	290,867,756	1.005	635,343,867	639,644,996	1.007
2010	345,311,466	348,848,174	1.010	296,068,125	299,542,533	1.012	641,379,591	648,390,707	1.011
2-yr avg			1.009			1.009			1.009
3-yr avg			1.009			1.010			1.010
4-yr avg			1.009			1.010			1.010
5-yr avg			1.009			1.010			1.010

  

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
2005	365,012,061	367,691,889	1.007	320,215,718	325,590,495	1.017	685,227,779	693,282,384	1.012
2006	366,481,521	369,186,975	1.007	296,491,667	300,267,913	1.013	662,973,188	669,454,888	1.010
2007	398,794,771	401,038,002	1.006	336,068,565	339,109,742	1.009	734,863,336	740,147,744	1.007
2008	417,316,998	418,939,324	1.004	329,890,460	333,394,022	1.011	747,207,458	752,333,346	1.007
2009	348,389,025	351,020,679	1.008	290,603,489	292,192,527	1.005	638,992,514	643,213,206	1.007
2-yr avg			1.006			1.008			1.007
3-yr avg			1.006			1.008			1.007
4-yr avg			1.006			1.010			1.008
5-yr avg			1.006			1.011			1.009

  

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>
2004	349,120,526	351,040,274	1.005	267,437,580	269,442,375	1.007	616,558,106	620,482,649	1.006
2005	362,428,786	365,661,029	1.009	322,171,236	326,273,231	1.013	684,600,022	691,934,260	1.011
2006	369,186,975	372,150,445	1.008	300,267,913	307,916,408	1.025	669,454,888	680,066,853	1.016
2007	400,042,438	401,426,246	1.003	338,112,970	339,616,329	1.004	738,155,408	741,042,575	1.004
2008	418,201,191	419,862,040	1.004	332,951,195	334,472,297	1.005	751,152,386	754,334,337	1.004
2-yr avg			1.004			1.005			1.004
3-yr avg			1.005			1.011			1.008
4-yr avg			1.006			1.012			1.009
5-yr avg			1.006			1.011			1.008

  

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
2003	318,222,216	320,080,472	1.006	246,743,891	248,643,830	1.008	564,966,107	568,724,302	1.007
2004	346,961,684	348,469,171	1.004	266,403,475	268,213,375	1.007	613,365,159	616,682,546	1.005
2005	365,661,029	366,627,296	1.003	326,273,231	328,550,984	1.007	691,934,260	695,178,280	1.005
2006	372,164,292	373,416,111	1.003	307,902,561	309,705,338	1.006	680,066,853	683,121,449	1.004
2007	399,870,011	401,196,537	1.003	338,233,893	340,528,109	1.007	738,103,904	741,724,646	1.005
2-yr avg			1.003			1.007			1.005
3-yr avg			1.003			1.007			1.005
4-yr avg			1.003			1.007			1.005
5-yr avg			1.004			1.007			1.005

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Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
AY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
2002	288,475,342	289,413,462	1.003	216,733,913	218,049,153	1.006	505,209,255	507,462,615	1.004
2003	318,602,463	319,805,014	1.004	247,318,344	248,869,490	1.006	565,920,807	568,674,504	1.005
2004	348,469,171	349,629,447	1.003	268,213,375	269,005,392	1.003	616,682,546	618,634,839	1.003
2005	366,772,055	368,341,181	1.004	328,406,225	330,421,237	1.006	695,178,280	698,762,418	1.005
2006	372,649,881	373,738,475	1.003	309,347,405	310,938,751	1.005	681,997,286	684,677,226	1.004
2-yr avg			1.004			1.006			1.005
3-yr avg			1.003			1.005			1.004
4-yr avg			1.004			1.005			1.004
5-yr avg			1.003			1.005			1.004
Indemnity Losses			Medical Losses			Total Losses			
AY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
2001	274,972,338	276,370,193	1.005	208,493,024	210,415,058	1.009	483,465,362	486,785,251	1.007
2002	287,566,066	288,919,964	1.005	217,203,105	218,352,739	1.005	504,769,171	507,272,703	1.005
2003	319,805,014	320,597,940	1.002	248,869,490	250,172,191	1.005	568,674,504	570,770,131	1.004
2004	350,079,778	351,433,879	1.004	268,755,061	269,589,244	1.003	618,834,839	621,023,123	1.004
2005	368,290,833	369,284,535	1.003	330,363,387	332,023,473	1.005	698,654,220	701,308,008	1.004
2-yr avg			1.004			1.004			1.004
3-yr avg			1.003			1.004			1.004
4-yr avg			1.004			1.005			1.004
5-yr avg			1.004			1.005			1.005
Indemnity Losses			Medical Losses			Total Losses			
AY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
2000	276,051,491	276,582,960	1.002	202,719,164	203,244,231	1.003	478,770,655	479,827,191	1.002
2001	274,576,529	275,169,118	1.002	209,001,241	210,839,573	1.009	483,577,770	486,008,691	1.005
2002	288,919,964	289,687,850	1.003	218,352,739	222,456,671	1.019	507,272,703	512,144,521	1.010
2003	320,760,213	321,876,053	1.003	250,009,918	251,314,723	1.005	570,770,131	573,190,776	1.004
2004	351,397,665	352,650,339	1.004	269,551,025	270,887,700	1.005	620,948,690	623,538,039	1.004
2-yr avg			1.004			1.005			1.004
3-yr avg			1.003			1.010			1.006
4-yr avg			1.003			1.010			1.006
5-yr avg			1.003			1.008			1.005
Indemnity Losses			Medical Losses			Total Losses			
AY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
1999	271,914,029	273,182,126	1.005	198,848,097	200,146,895	1.007	470,762,126	473,329,021	1.005
2000	276,336,893	277,024,948	1.002	203,001,456	203,471,303	1.002	479,338,349	480,496,251	1.002
2001	275,169,118	276,328,192	1.004	210,839,573	212,138,477	1.006	486,008,691	488,466,669	1.005
2002	289,858,831	290,528,936	1.002	222,285,690	222,720,485	1.002	512,144,521	513,249,421	1.002
2003	321,234,398	323,038,492	1.006	250,352,515	251,766,426	1.006	571,586,913	574,804,918	1.006
2-yr avg			1.004			1.004			1.004
3-yr avg			1.004			1.005			1.004
4-yr avg			1.004			1.004			1.004
5-yr avg			1.004			1.005			1.004
Indemnity Losses			Medical Losses			Total Losses			
AY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
1998	227,625,182	228,309,390	1.003	179,924,838	181,709,674	1.010	407,550,020	410,019,064	1.006
1999	273,041,791	273,450,841	1.001	199,981,316	200,876,086	1.004	473,023,107	474,326,927	1.003
2000	277,030,924	277,365,217	1.001	203,481,984	204,076,505	1.003	480,512,908	481,441,722	1.002
2001	276,641,519	277,392,827	1.003	211,825,150	217,114,272	1.025	488,466,669	494,507,099	1.012
2002	288,674,110	289,087,473	1.001	221,864,992	222,283,754	1.002	510,539,102	511,371,227	1.002
2-yr avg			1.002			1.014			1.007
3-yr avg			1.002			1.010			1.005
4-yr avg			1.002			1.009			1.005
5-yr avg			1.002			1.009			1.005
Indemnity Losses			Medical Losses			Total Losses			
AY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
1997	154,093,563	154,262,685	1.001	113,356,754	113,570,655	1.002	267,450,317	267,833,340	1.001
1998	228,301,878	230,588,994	1.010	181,642,174	183,181,338	1.008	409,944,052	413,770,332	1.009
1999	273,450,841	274,079,200	1.002	200,882,781	202,411,119	1.008	474,333,622	476,490,319	1.005
2000	277,576,978	278,202,072	1.002	203,864,744	204,450,833	1.003	481,441,722	482,652,905	1.003
2001	276,414,922	276,775,831	1.001	215,857,617	216,627,522	1.004	492,272,539	493,403,353	1.002
2-yr avg			1.002			1.004			1.003
3-yr avg			1.002			1.005			1.003
4-yr avg			1.004			1.006			1.005
5-yr avg			1.003			1.005			1.004

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## Accident Year Development Factors

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
2014	142,996,640	235,188,788	1.645	252,830,216	278,995,583	1.103	395,826,856	514,184,371	1.299
2015	141,639,676	236,659,468	1.671	251,873,679	265,185,886	1.053	393,513,355	501,845,354	1.275
2016	137,299,353	219,006,780	1.595	234,703,141	242,374,837	1.033	372,002,494	461,381,617	1.240
2017	142,458,744	233,107,877	1.636	233,001,903	270,131,647	1.159	375,460,647	503,239,524	1.340
2018	151,526,454	247,610,033	1.634	235,531,054	258,663,307	1.098	387,057,508	506,273,340	1.308
2-yr avg			1.635			1.129			1.324
3-yr avg			1.622			1.097			1.296
4-yr avg			1.634			1.086			1.291
5-yr avg			1.636			1.089			1.292
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
2013	234,537,137	275,628,954	1.175	279,060,714	273,519,190	0.980	513,597,851	549,148,144	1.069
2014	235,188,788	275,542,780	1.172	278,995,583	275,103,728	0.986	514,184,371	550,646,508	1.071
2015	234,125,498	267,764,270	1.144	263,055,025	258,473,041	0.983	497,180,523	526,237,311	1.058
2016	218,012,127	254,077,400	1.165	241,716,043	233,086,802	0.964	459,728,170	487,164,202	1.060
2017	233,107,877	262,483,044	1.126	270,131,647	250,627,897	0.928	503,239,524	513,110,941	1.020
2-yr avg			1.146			0.946			1.040
3-yr avg			1.145			0.958			1.046
4-yr avg			1.152			0.965			1.052
5-yr avg			1.156			0.968			1.056
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
2012	290,278,217	307,886,428	1.061	306,225,548	308,438,952	1.007	596,503,765	616,325,380	1.033
2013	275,628,954	289,684,495	1.051	273,519,190	273,206,230	0.999	549,148,144	562,890,725	1.025
2014	273,212,154	284,264,207	1.040	273,344,643	270,226,062	0.989	546,556,797	554,490,269	1.015
2015	265,390,090	278,923,259	1.051	257,214,744	255,329,168	0.993	522,604,834	534,252,427	1.022
2016	254,077,400	263,606,547	1.038	233,086,802	228,574,619	0.981	487,164,202	492,181,166	1.010
2-yr avg			1.045			0.987			1.016
3-yr avg			1.043			0.988			1.016
4-yr avg			1.045			0.991			1.018
5-yr avg			1.048			0.994			1.021
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
2011	327,196,777	338,797,959	1.035	323,462,407	326,964,382	1.011	650,659,184	665,762,341	1.023
2012	307,893,178	314,223,577	1.021	308,439,030	307,695,577	0.998	616,332,208	621,919,154	1.009
2013	286,604,600	292,123,825	1.019	271,341,319	270,130,406	0.996	557,945,949	562,254,231	1.008
2014	281,699,383	286,251,206	1.016	268,859,420	266,378,310	0.991	550,558,803	552,629,516	1.004
2015	278,923,259	283,517,083	1.016	255,329,168	249,863,602	0.979	534,252,427	533,380,685	0.998
2-yr avg			1.016			0.985			1.001
3-yr avg			1.017			0.989			1.003
4-yr avg			1.018			0.991			1.005
5-yr avg			1.021			0.995			1.008
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
2010	345,525,600	353,178,003	1.022	320,934,918	324,179,102	1.010	666,460,518	677,357,105	1.016
2011	338,786,950	346,718,983	1.023	326,930,577	326,614,481	0.999	665,717,527	673,333,464	1.011
2012	312,921,743	317,676,120	1.015	306,677,920	306,148,341	0.998	619,599,663	623,824,461	1.007
2013	289,929,655	291,993,795	1.007	269,060,056	267,957,130	0.996	558,989,711	559,950,925	1.002
2014	286,251,206	288,958,491	1.009	266,378,310	262,852,385	0.987	552,629,516	551,810,876	0.999
2-yr avg			1.008			0.992			1.001
3-yr avg			1.010			0.994			1.003
4-yr avg			1.014			0.995			1.005
5-yr avg			1.015			0.998			1.007
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
2009	352,272,327	356,764,705	1.013	311,169,978	312,334,915	1.004	663,442,305	669,099,620	1.009
2010	352,714,153	357,335,853	1.013	323,955,801	326,397,902	1.008	676,669,954	683,733,755	1.010
2011	346,593,607	348,359,977	1.005	326,507,404	321,057,432	0.983	673,101,011	669,417,409	0.995
2012	314,656,436	314,441,748	0.999	303,816,443	299,231,208	0.985	618,472,879	613,672,956	0.992
2013	291,885,595	292,618,276	1.003	267,834,425	265,504,455	0.991	559,720,020	558,122,731	0.997
2-yr avg			1.001			0.988			0.995
3-yr avg			1.002			0.986			0.995
4-yr avg			1.005			0.992			0.999
5-yr avg			1.007			0.994			1.001

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Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2008	427,113,945	431,733,868	1.011	347,898,695	351,540,959	1.010	775,012,640	783,274,827	1.011
2009	356,064,262	359,146,513	1.009	311,933,043	311,314,930	0.998	667,997,305	670,461,443	1.004
2010	356,858,187	358,370,139	1.004	325,725,622	328,220,064	1.008	682,583,809	686,590,203	1.006
2011	342,540,365	342,583,011	1.000	316,497,658	317,642,684	1.004	659,038,023	660,225,695	1.002
2012	314,119,969	315,235,845	1.004	298,843,032	298,944,908	1.000	612,963,001	614,180,753	1.002
2-yr avg			1.002			1.002			1.002
3-yr avg			1.003			1.004			1.003
4-yr avg			1.004			1.003			1.004
5-yr avg			1.006			1.004			1.005

  

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>
2007	410,654,822	410,612,502	1.000	362,199,797	360,811,433	0.996	772,854,619	771,423,935	0.998
2008	427,877,917	430,293,767	1.006	348,405,606	349,280,530	1.003	776,283,523	779,574,297	1.004
2009	359,069,843	360,729,349	1.005	311,236,641	312,635,744	1.004	670,306,484	673,365,093	1.005
2010	356,030,486	358,162,381	1.006	326,232,182	325,244,811	0.997	682,262,668	683,407,192	1.002
2011	341,643,746	343,582,237	1.006	317,038,571	317,888,539	1.003	658,682,317	661,470,776	1.004
2-yr avg			1.006			1.000			1.003
3-yr avg			1.006			1.001			1.004
4-yr avg			1.006			1.002			1.004
5-yr avg			1.005			1.001			1.003

  

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
2006	381,839,374	383,050,314	1.003	323,886,112	323,381,682	0.998	705,725,486	706,431,996	1.001
2007	407,190,522	406,610,023	0.999	358,486,570	360,885,397	1.007	765,677,092	767,495,420	1.002
2008	430,293,767	431,691,240	1.003	349,279,279	351,852,284	1.007	779,573,046	783,543,524	1.005
2009	357,190,270	357,396,348	1.001	309,190,094	307,808,268	0.996	666,380,364	665,204,616	0.998
2010	357,757,987	358,872,849	1.003	325,103,250	325,378,907	1.001	682,861,237	684,251,756	1.002
2-yr avg			1.002			0.999			1.000
3-yr avg			1.002			1.001			1.002
4-yr avg			1.002			1.003			1.002
5-yr avg			1.002			1.002			1.002

  

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
2005	377,553,691	379,509,978	1.005	354,313,179	356,354,719	1.006	731,866,870	735,864,697	1.005
2006	379,598,817	379,842,670	1.001	320,362,873	321,692,885	1.004	699,961,690	701,535,555	1.002
2007	406,610,023	407,342,739	1.002	360,885,397	362,427,767	1.004	767,495,420	769,770,506	1.003
2008	429,671,703	430,283,996	1.001	349,357,843	348,977,573	0.999	779,029,546	779,261,569	1.000
2009	357,008,133	357,035,529	1.000	307,544,001	307,127,214	0.999	664,552,134	664,162,743	0.999
2-yr avg			1.001			0.999			1.000
3-yr avg			1.001			1.001			1.001
4-yr avg			1.001			1.002			1.001
5-yr avg			1.002			1.002			1.002

  

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>
2004	360,008,199	361,696,158	1.005	281,223,259	281,739,918	1.002	641,231,458	643,436,076	1.003
2005	374,190,463	374,374,508	1.000	352,875,404	351,050,741	0.995	727,065,867	725,425,249	0.998
2006	379,842,670	381,006,894	1.003	321,692,885	322,563,837	1.003	701,535,555	703,570,731	1.003
2007	406,347,175	407,698,079	1.003	361,430,995	360,884,684	0.998	767,778,170	768,582,763	1.001
2008	429,545,863	428,657,382	0.998	348,534,746	349,176,992	1.002	778,080,609	777,834,374	1.000
2-yr avg			1.001			1.000			1.001
3-yr avg			1.001			1.001			1.001
4-yr avg			1.001			1.000			1.001
5-yr avg			1.002			1.000			1.001

  

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
2003	329,430,112	330,022,221	1.002	273,151,426	274,471,790	1.005	602,581,538	604,494,011	1.003
2004	357,617,568	357,834,048	1.001	278,701,018	278,703,495	1.000	636,318,586	636,537,543	1.000
2005	374,374,508	374,997,095	1.002	351,050,741	352,607,589	1.004	725,425,249	727,604,684	1.003
2006	381,020,741	381,443,450	1.001	322,549,990	322,057,562	0.998	703,570,731	703,501,012	1.000
2007	406,141,844	406,330,356	1.000	359,502,248	359,200,726	0.999	765,644,092	765,531,082	1.000
2-yr avg			1.001			0.999			1.000
3-yr avg			1.001			1.000			1.001
4-yr avg			1.001			1.000			1.001
5-yr avg			1.001			1.001			1.001

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Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
AY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
2002	295,952,607	296,006,721	1.000	234,521,522	234,993,675	1.002	530,474,129	531,000,396	1.001
2003	328,544,212	329,345,339	1.002	272,708,957	273,540,933	1.003	601,253,169	602,886,272	1.003
2004	357,834,048	358,055,577	1.001	278,703,495	279,014,851	1.001	636,537,543	637,070,428	1.001
2005	375,141,854	375,153,494	1.000	352,462,830	352,662,727	1.001	727,604,684	727,816,221	1.000
2006	380,677,220	381,234,459	1.001	321,699,629	321,861,204	1.001	702,376,849	703,095,663	1.001
2-yr avg			1.001			1.001			1.001
3-yr avg			1.001			1.001			1.001
4-yr avg			1.001			1.002			1.001
5-yr avg			1.001			1.002			1.001
Indemnity Losses			Medical Losses			Total Losses			
AY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
2001	281,445,563	282,565,178	1.004	231,836,514	232,136,604	1.001	513,282,077	514,701,782	1.003
2002	294,159,325	294,524,990	1.001	234,147,627	232,649,875	0.994	528,306,952	527,174,865	0.998
2003	329,345,339	329,803,974	1.001	273,540,933	273,435,430	1.000	602,886,272	603,239,404	1.001
2004	358,505,908	358,628,042	1.000	278,764,520	278,397,670	0.999	637,270,428	637,025,712	1.000
2005	375,103,146	374,724,944	0.999	352,604,877	351,505,798	0.997	727,708,023	726,230,742	0.998
2-yr avg			1.000			0.998			0.999
3-yr avg			1.000			0.999			1.000
4-yr avg			1.000			0.998			0.999
5-yr avg			1.001			0.998			1.000
Indemnity Losses			Medical Losses			Total Losses			
AY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
2000	280,255,419	280,216,953	1.000	210,842,385	210,350,197	0.998	491,097,804	490,567,150	0.999
2001	280,012,230	280,245,608	1.001	230,673,491	234,557,013	1.017	510,685,721	514,802,621	1.008
2002	294,524,990	294,952,643	1.001	232,649,875	232,778,937	1.001	527,174,865	527,731,580	1.001
2003	329,966,247	330,756,911	1.002	273,273,157	274,228,089	1.003	603,239,404	604,985,000	1.003
2004	358,591,828	359,340,040	1.002	278,359,451	278,972,433	1.002	636,951,279	638,312,473	1.002
2-yr avg			1.002			1.003			1.003
3-yr avg			1.002			1.002			1.002
4-yr avg			1.002			1.006			1.004
5-yr avg			1.001			1.004			1.003
Indemnity Losses			Medical Losses			Total Losses			
AY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
1999	277,348,478	277,378,107	1.000	212,114,339	211,547,865	0.997	489,462,817	488,925,972	0.999
2000	279,970,886	279,930,317	1.000	210,107,422	210,180,351	1.000	490,078,308	490,110,668	1.000
2001	280,245,608	280,686,294	1.002	234,557,013	234,247,424	0.999	514,802,621	514,933,718	1.000
2002	295,123,624	294,744,451	0.999	232,607,956	228,130,269	0.981	527,731,580	522,874,720	0.991
2003	330,115,256	331,012,359	1.003	273,265,881	272,694,951	0.998	603,381,137	603,707,310	1.001
2-yr avg			1.001			0.990			0.996
3-yr avg			1.001			0.993			0.997
4-yr avg			1.001			0.995			0.998
5-yr avg			1.001			0.995			0.998
Indemnity Losses			Medical Losses			Total Losses			
AY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
1998	230,974,760	231,402,672	1.002	190,093,317	193,070,802	1.016	421,068,077	424,473,474	1.008
1999	277,237,772	277,665,283	1.002	211,382,286	214,930,299	1.017	488,620,058	492,595,582	1.008
2000	279,936,293	280,285,034	1.001	210,191,032	210,496,619	1.001	490,127,325	490,781,653	1.001
2001	280,999,621	281,148,650	1.001	233,934,097	234,923,497	1.004	514,933,718	516,072,147	1.002
2002	292,889,625	293,268,793	1.001	227,274,776	227,490,359	1.001	520,164,401	520,759,152	1.001
2-yr avg			1.001			1.003			1.002
3-yr avg			1.001			1.002			1.001
4-yr avg			1.001			1.006			1.003
5-yr avg			1.001			1.008			1.004
Indemnity Losses			Medical Losses			Total Losses			
AY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
1997	155,728,239	155,830,470	1.001	116,667,580	116,724,547	1.000	272,395,819	272,555,017	1.001
1998	231,395,160	232,658,423	1.005	193,003,302	190,015,784	0.985	424,398,462	422,674,207	0.996
1999	277,665,283	277,737,873	1.000	214,936,994	214,911,835	1.000	492,602,277	492,649,708	1.000
2000	280,496,795	281,236,867	1.003	210,284,858	210,473,879	1.001	490,781,653	491,710,746	1.002
2001	280,170,745	280,844,063	1.002	233,666,842	234,570,618	1.004	513,837,587	515,414,681	1.003
2-yr avg			1.003			1.003			1.003
3-yr avg			1.002			1.002			1.002
4-yr avg			1.003			0.998			1.000
5-yr avg			1.002			0.998			1.000

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### Item

- 3(c) The filer shall provide for each of the loss amounts in Sub-item (3)(b) of this Rule, paid claim counts, incurred claim counts, and outstanding claim counts.

### Response

The requested claim count data are not regularly collected through the statistical plan. Incurred claim counts are available from NCCI's financial calls and are attached as Exhibit 3(c), pages 1 and 2.

The requested paid and outstanding claim count data are attached as Exhibit 3(c), page 3. The source of this data is a special North Carolina Financial Call. Caution should be used in interpreting the data shown on these exhibits. For instance, the data, as it is shown, cannot be used to make a determination on the relative frequency of claims—the data must first be developed to an ultimate basis. In addition, consideration would have to be given to matching companies, shifts in premium and loss volume and any differences in reporting methods by company. This data does not correspond to the loss amounts in the response to Item 3(b) and has not been used in any loss cost level calculations.







## North Carolina Open and Closed Claim Count Data\*

### Policy Year

Policy Year	Paid (Closed) Claim Counts			Outstanding (Open) Claim Counts			Total Claim Counts		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>
2014	10,159	31,233	41,392	264	52	316	10,423	31,285	41,708
2015	9,833	31,306	41,139	413	97	510	10,246	31,403	41,649
2016	9,605	31,474	41,079	780	136	916	10,385	31,610	41,995
2017	8,496	30,751	39,247	1,798	412	2,210	10,294	31,163	41,457
2018	5,466	28,925	34,391	4,768	2,117	6,885	10,234	31,042	41,276

### Accident Year

Accident Year	Paid (Closed) Claim Counts			Outstanding (Open) Claim Counts			Total Claim Counts		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>
2015	9,977	30,981	40,958	353	93	446	10,330	31,074	41,404
2016	9,779	31,495	41,274	529	96	625	10,308	31,591	41,899
2017	9,146	31,274	40,420	1,179	266	1,445	10,325	31,540	41,865
2018	7,497	30,446	37,943	3,022	864	3,886	10,519	31,310	41,829
2019	2,399	21,538	23,937	6,754	6,753	13,507	9,153	28,291	37,444

\* Claim counts are not developed to an ultimate basis. For guidelines on the interpretation of this data, please see the response to Item 3(c).  
PY and AY data is valued as of 12/31/19.

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Item

- 3(d) The filer shall provide at least the latest ten available policy years of the incurred loss data described in Sub-items (3)(d)(i) through (ii) of this Rule from the Unit Statistical Plan for matching policies for all pairs of successive evaluation dates. The filer shall also provide the corresponding loss development factors and five-year average factors derivable from the data.
- (i) Losses separated into indemnity and medical portions, as well as combined data;
  - (ii) Losses separated into deaths, permanent totals, major permanent partials, minor permanent partials, temporary totals, and medicals only.

Response

See attached Exhibit 3(d) for the available incurred loss data from the Workers Compensation Statistical Plan.

**NORTH CAROLINA**

**WORKERS COMPENSATION STATISTICAL PLAN DATA**

**Injury Type: Fatal**

Indemnity					Medical					Combined (Indemnity + Medical)							
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2008	7,272,462	8,684,264	9,356,325	9,243,440	9,605,350	2008	2,453,940	2,014,623	4,448,560	4,447,236	4,674,568	2008	9,726,402	10,698,887	13,804,885	13,690,676	14,279,918
2009	9,102,236	10,480,460	10,639,625	11,083,811	11,404,776	2009	3,234,209	2,951,062	2,924,390	2,891,800	2,873,911	2009	12,336,445	13,431,522	13,564,015	13,975,611	14,278,687
2010	12,177,029	12,392,599	13,127,810	13,361,696	13,362,432	2010	1,219,328	1,097,623	1,072,431	1,290,004	1,281,014	2010	13,396,357	13,490,222	14,200,241	14,651,700	14,643,446
2011	13,172,445	13,151,188	13,179,297	13,543,148	14,584,890	2011	809,144	722,709	696,876	780,181	4,020,563	2011	13,981,589	13,873,897	13,876,173	14,323,329	18,605,453
2012	7,448,799	8,032,458	7,948,515	8,524,940	8,703,025	2012	1,567,602	1,548,292	1,344,708	1,526,111	1,525,535	2012	9,016,401	9,580,750	9,293,223	10,051,051	10,228,560
2013	6,618,339	8,640,544	8,703,075	7,823,041	7,778,637	2013	916,764	878,812	884,538	850,038	830,038	2013	7,535,103	9,519,356	9,587,613	8,673,079	8,608,675
2014	12,471,203	13,276,719	13,553,603	13,785,609		2014	1,501,889	1,291,028	1,119,101	1,087,601		2014	13,973,092	14,567,747	14,672,704	14,873,210	
2015	13,710,285	14,865,580	14,834,297			2015	1,133,388	964,668	3,405,664			2015	14,843,673	15,830,248	18,239,961		
2016	15,315,553	15,102,068				2016	1,521,225	1,423,335				2016	16,836,778	16,525,403			
2017	14,667,060					2017	3,418,386					2017	18,085,446				
Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	
2008	1.194	1.077	0.988	1.039		2008	0.821	2.208	1.000	1.051		2008	1.100	1.290	0.992	1.043	
2009	1.151	1.015	1.042	1.029		2009	0.912	0.991	0.989	0.994		2009	1.089	1.010	1.030	1.022	
2010	1.018	1.059	1.018	1.000		2010	0.900	0.977	1.203	0.993		2010	1.007	1.053	1.032	0.999	
2011	0.998	1.002	1.028	1.077		2011	0.893	0.964	1.120	5.153		2011	0.992	1.000	1.032	1.299	
2012	1.078	0.990	1.073	1.021		2012	0.988	0.869	1.135	1.000		2012	1.063	0.970	1.082	1.018	
2013	1.306	1.007	0.899	0.994		2013	0.959	1.007	0.961	0.976		2013	1.263	1.007	0.905	0.993	
2014	1.065	1.021	1.017			2014	0.860	0.867	0.972			2014	1.043	1.007	1.014		
2015	1.084	0.998				2015	0.851	3.530				2015	1.066	1.152			
2016	0.986					2016	0.936					2016	0.982				
5-yr Avg	1.104	1.004	1.007	1.024		5-yr Avg	0.919	1.447	1.078	1.823		5-yr Avg	1.083	1.027	1.013	1.066	

**Injury Type: Permanent Total**

Indemnity					Medical					Combined (Indemnity + Medical)							
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2008	6,216,842	10,339,934	12,068,370	17,748,380	20,746,045	2008	29,133,828	40,336,914	29,493,630	32,193,046	38,029,071	2008	35,350,670	50,676,848	41,562,000	49,941,426	58,775,116
2009	3,524,812	7,893,301	12,419,902	13,690,331	14,912,097	2009	16,206,131	22,968,170	28,271,501	31,123,029	36,999,320	2009	19,730,943	30,861,471	40,691,403	44,813,360	51,911,417
2010	3,563,472	5,536,489	6,782,484	7,597,333	10,230,840	2010	16,385,110	22,079,743	25,280,906	28,356,645	32,960,562	2010	19,948,582	27,616,232	32,063,390	35,953,978	43,191,402
2011	4,452,044	4,866,289	6,133,264	6,670,519	8,644,334	2011	33,720,964	35,594,217	44,341,678	44,688,914	29,665,691	2011	38,173,008	40,460,506	50,474,942	51,359,433	38,310,025
2012	4,332,187	6,960,369	8,518,895	13,116,672	12,211,481	2012	35,281,749	35,467,902	35,830,856	40,523,938	43,596,561	2012	39,613,936	42,428,271	44,349,751	53,640,610	55,808,042
2013	2,062,049	2,870,623	4,267,497	5,569,088	5,498,105	2013	16,452,835	18,004,298	15,642,134	15,529,294	12,046,325	2013	18,514,884	20,874,921	19,909,631	21,098,382	17,544,430
2014	1,263,539	5,301,803	7,659,801	8,534,969		2014	3,668,743	13,374,417	14,059,350	11,013,859		2014	4,932,282	18,676,220	21,719,151	19,548,828	
2015	3,760,650	5,088,512	6,665,105			2015	8,846,441	14,080,181	14,976,399			2015	12,607,091	19,168,693	21,641,504		
2016	3,276,532	7,592,446				2016	14,685,618	36,466,990				2016	17,962,150	44,059,436			
2017	3,933,788					2017	26,244,018					2017	30,177,806				
Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	
2008	1.663	1.167	1.471	1.169		2008	1.385	0.731	1.092	1.181		2008	1.434	0.820	1.202	1.177	
2009	2.239	1.573	1.102	1.089		2009	1.417	1.231	1.101	1.189		2009	1.564	1.319	1.101	1.158	
2010	1.554	1.225	1.120	1.347		2010	1.348	1.145	1.122	1.162		2010	1.384	1.161	1.121	1.201	
2011	1.093	1.260	1.088	1.296		2011	1.056	1.246	1.008	0.664		2011	1.060	1.248	1.018	0.746	
2012	1.607	1.224	1.540	0.931		2012	1.005	1.010	1.131	1.076		2012	1.071	1.045	1.209	1.040	
2013	1.392	1.487	1.305	0.987		2013	1.094	0.869	0.993	0.776		2013	1.127	0.954	1.060	0.832	
2014	4.196	1.445	1.114			2014	3.646	1.051	0.783			2014	3.787	1.163	0.900		
2015	1.353	1.310				2015	1.592	1.064				2015	1.520	1.129			
2016	2.317					2016	2.483					2016	2.453				
5-yr Avg	2.173	1.345	1.233	1.130		5-yr Avg	1.964	1.048	1.007	0.973		5-yr Avg	1.992	1.108	1.062	0.995	

**NORTH CAROLINA**

**WORKERS COMPENSATION STATISTICAL PLAN DATA**

**Injury Type: Permanent Partial**

Indemnity						Medical						Combined (Indemnity + Medical)					
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2008	174,007,834	325,244,847	392,528,615	432,765,927	451,677,974	2008	176,379,412	261,530,403	288,146,199	303,802,810	308,512,753	2008	350,387,246	586,775,250	680,674,814	736,568,737	760,190,727
2009	160,866,813	317,755,104	387,104,873	422,527,455	435,929,668	2009	163,082,265	257,400,453	282,516,225	296,076,107	304,135,081	2009	323,949,078	575,155,557	669,621,098	718,603,562	740,064,749
2010	157,784,926	318,798,400	381,050,752	411,738,427	423,009,686	2010	161,548,713	260,747,710	284,964,356	299,926,822	305,959,931	2010	319,333,639	579,546,110	666,015,108	711,665,249	728,969,617
2011	156,406,314	309,706,736	354,383,976	373,466,574	382,266,520	2011	161,134,569	261,067,931	274,183,085	278,831,958	279,705,224	2011	317,540,883	570,774,667	628,567,061	652,298,532	661,971,744
2012	147,639,557	294,285,737	338,269,091	351,397,839	359,282,247	2012	161,629,263	250,195,953	260,614,591	264,223,992	265,766,801	2012	309,268,820	544,481,690	598,883,682	615,621,831	625,049,048
2013	146,627,602	283,107,003	327,466,405	339,141,403	345,616,603	2013	147,126,368	222,973,342	233,904,182	239,180,206	238,404,862	2013	293,753,970	506,080,345	561,370,587	578,321,609	584,021,465
2014	142,130,933	284,761,789	320,073,650	330,956,326		2014	145,723,877	233,885,583	237,719,995	239,758,861		2014	287,854,810	518,647,372	557,793,645	570,715,187	
2015	149,122,176	290,933,346	322,045,382			2015	142,236,141	213,760,069	212,447,592			2015	291,358,317	504,693,415	534,492,974		
2016	141,573,192	267,285,958				2016	133,700,753	185,376,100				2016	275,273,945	452,662,058			
2017	146,958,222					2017	132,391,997					2017	279,350,219				
Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	
2008	1.869	1.207	1.103	1.044		2008	1.483	1.102	1.054	1.016		2008	1.675	1.160	1.082	1.032	
2009	1.975	1.218	1.092	1.032		2009	1.578	1.098	1.048	1.027		2009	1.775	1.164	1.073	1.030	
2010	2.020	1.195	1.081	1.027		2010	1.614	1.093	1.053	1.020		2010	1.815	1.149	1.069	1.024	
2011	1.980	1.144	1.054	1.024		2011	1.620	1.050	1.017	1.003		2011	1.797	1.101	1.038	1.015	
2012	1.993	1.149	1.039	1.022		2012	1.548	1.042	1.014	1.006		2012	1.761	1.100	1.028	1.015	
2013	1.931	1.157	1.036	1.019		2013	1.516	1.049	1.023	0.997		2013	1.723	1.109	1.030	1.010	
2014	2.004	1.124	1.034			2014	1.605	1.016	1.009			2014	1.802	1.075	1.023		
2015	1.951	1.107				2015	1.503	0.994				2015	1.732	1.059			
2016	1.888					2016	1.387					2016	1.644				
5-yr Avg	1.953	1.136	1.049	1.025		5-yr Avg	1.512	1.030	1.023	1.011		5-yr Avg	1.732	1.089	1.038	1.019	

**Injury Type: Temporary Total**

Indemnity						Medical						Combined (Indemnity + Medical)					
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2008	143,056,064	136,046,984	145,269,509	145,656,360	145,781,919	2008	178,607,961	128,674,253	123,817,544	119,223,214	116,690,204	2008	321,664,025	264,721,237	269,087,053	264,879,574	262,472,123
2009	149,535,914	134,409,678	139,809,052	145,947,426	145,945,247	2009	180,563,694	122,278,069	115,606,422	114,612,311	113,753,204	2009	330,099,608	256,687,747	255,415,474	260,559,737	259,698,451
2010	154,069,072	140,129,929	147,977,552	151,422,796	153,517,857	2010	191,348,414	132,413,936	129,371,518	127,063,261	124,908,054	2010	345,417,486	272,543,865	277,349,070	278,486,057	278,425,911
2011	156,635,887	133,165,565	141,373,191	147,006,274	147,992,647	2011	201,050,445	133,939,820	129,890,881	130,792,226	129,072,858	2011	357,686,332	267,105,385	271,264,072	277,798,500	277,065,505
2012	158,444,001	138,186,153	146,335,653	148,176,699	149,740,754	2012	200,970,146	136,269,513	132,389,154	123,697,562	122,180,426	2012	359,414,147	274,455,666	278,724,807	271,874,261	271,921,180
2013	174,697,735	155,324,028	156,977,062	161,756,718	164,861,080	2013	208,924,273	141,009,036	132,101,452	127,385,737	127,412,528	2013	383,622,008	296,333,064	289,078,514	289,142,455	292,273,608
2014	169,191,317	145,193,399	150,530,990	156,568,952		2014	214,838,159	126,212,855	118,002,285	117,806,132		2014	384,029,476	271,406,254	268,533,275	274,375,084	
2015	173,612,331	142,482,780	154,267,458			2015	201,212,744	123,842,328	124,520,786			2015	374,825,075	266,325,108	278,788,244		
2016	169,647,158	152,733,807				2016	189,126,153	123,621,463				2016	358,773,311	276,355,270			
2017	179,476,849					2017	192,655,907					2017	372,132,756				
Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	
2008	0.951	1.068	1.003	1.001		2008	0.720	0.962	0.963	0.979		2008	0.823	1.016	0.984	0.991	
2009	0.899	1.040	1.044	1.000		2009	0.677	0.945	0.991	0.993		2009	0.778	0.995	1.020	0.997	
2010	0.910	1.056	1.023	1.014		2010	0.692	0.977	0.982	0.983		2010	0.789	1.018	1.004	1.000	
2011	0.850	1.062	1.040	1.007		2011	0.666	0.970	1.007	0.987		2011	0.747	1.016	1.024	0.997	
2012	0.872	1.059	1.013	1.011		2012	0.678	0.972	0.934	0.988		2012	0.764	1.016	0.975	1.000	
2013	0.889	1.011	1.030	1.019		2013	0.675	0.937	0.964	1.000		2013	0.772	0.976	1.000	1.011	
2014	0.858	1.037	1.040			2014	0.587	0.935	0.998			2014	0.707	0.989	1.022		
2015	0.821	1.083				2015	0.615	1.005				2015	0.711	1.047			
2016	0.900					2016	0.654					2016	0.770				
5-yr Avg	0.868	1.050	1.029	1.010		5-yr Avg	0.642	0.964	0.977	0.990		5-yr Avg	0.745	1.009	1.005	1.001	

**NORTH CAROLINA**

**WORKERS COMPENSATION STATISTICAL PLAN DATA**

**Injury Type: Medical Only**

Indemnity						Medical					Combined (Indemnity + Medical)						
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2008	0	0	0	0	0	2008	54,706,851	54,094,956	53,804,374	53,687,839	53,565,914	2008	54,706,851	54,094,956	53,804,374	53,687,839	53,565,914
2009	0	0	0	0	0	2009	53,642,293	51,925,055	51,153,474	51,198,003	51,067,116	2009	53,642,293	51,925,055	51,153,474	51,198,003	51,067,116
2010	0	0	0	0	0	2010	56,463,250	53,419,575	53,561,945	53,460,139	53,474,316	2010	56,463,250	53,419,575	53,561,945	53,460,139	53,474,316
2011	0	0	0	0	0	2011	57,004,416	54,051,289	53,650,222	53,558,217	53,705,826	2011	57,004,416	54,051,289	53,650,222	53,558,217	53,705,826
2012	0	0	0	0	0	2012	55,521,159	53,621,761	52,982,965	53,073,394	52,770,473	2012	55,521,159	53,621,761	52,982,965	53,073,394	52,770,473
2013	0	0	0	0	0	2013	55,376,047	52,787,643	52,084,824	51,734,063	51,636,255	2013	55,376,047	52,787,643	52,084,824	51,734,063	51,636,255
2014	0	0	0	0	0	2014	54,284,873	50,840,808	50,216,445	49,840,713		2014	54,284,873	50,840,808	50,216,445	49,840,713	
2015	0	0	0			2015	51,329,605	48,539,638	47,972,223			2015	51,329,605	48,539,638	47,972,223		
2016	0	0				2016	52,204,717	49,361,231				2016	52,204,717	49,361,231			
2017	0					2017	53,526,127					2017	53,526,127				

  

Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th
2008	-	-	-	-	2008	0.989	0.995	0.998	0.998	2008	0.989	0.995	0.998	0.998
2009	-	-	-	-	2009	0.968	0.985	1.001	0.997	2009	0.968	0.985	1.001	0.997
2010	-	-	-	-	2010	0.946	1.003	0.998	1.000	2010	0.946	1.003	0.998	1.000
2011	-	-	-	-	2011	0.948	0.993	0.998	1.003	2011	0.948	0.993	0.998	1.003
2012	-	-	-	-	2012	0.966	0.988	1.002	0.994	2012	0.966	0.988	1.002	0.994
2013	-	-	-	-	2013	0.953	0.987	0.993	0.998	2013	0.953	0.987	0.993	0.998
2014	-	-	-	-	2014	0.937	0.988	0.993		2014	0.937	0.988	0.993	
2015	-	-	-	-	2015	0.946	0.988			2015	0.946	0.988		
2016	-	-	-	-	2016	0.946				2016	0.946			
5-yr Avg	-	-	-	-	5-yr Avg	0.950	0.989	0.997	0.998	5-yr Avg	0.950	0.989	0.997	0.998

**Injury Type: Total - All Injury Types**

Indemnity						Medical					Combined (Indemnity + Medical)						
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2008	330,553,202	480,316,029	559,222,819	605,414,107	627,811,288	2008	441,281,992	486,651,149	499,710,307	513,354,145	521,472,510	2008	771,835,194	966,967,178	1,058,933,126	1,118,768,252	1,149,283,798
2009	323,029,775	470,538,543	549,973,452	593,249,023	608,191,788	2009	416,728,592	457,522,809	480,472,012	495,901,250	508,828,632	2009	739,758,367	928,061,352	1,030,445,464	1,089,150,273	1,117,020,420
2010	327,594,499	476,857,417	548,938,598	584,120,252	600,120,815	2010	426,964,815	469,758,587	494,251,156	510,096,871	518,583,877	2010	754,559,314	946,616,004	1,043,189,754	1,094,217,123	1,118,704,692
2011	330,666,690	460,889,778	515,069,728	540,686,515	553,488,391	2011	453,719,538	485,375,966	502,762,742	508,651,496	496,170,162	2011	784,386,228	946,265,744	1,017,832,470	1,049,338,011	1,049,658,553
2012	317,864,544	447,464,717	501,072,154	521,216,150	529,937,507	2012	454,969,919	477,103,421	483,162,274	483,044,997	485,839,796	2012	772,834,463	924,568,138	984,234,428	1,004,261,147	1,015,777,303
2013	330,005,725	449,942,198	497,414,039	514,290,250	523,754,425	2013	428,796,287	435,653,131	434,617,130	434,679,338	430,330,008	2013	758,802,012	885,595,329	932,031,169	948,969,588	954,084,433
2014	325,056,992	448,533,710	491,818,044	509,845,856		2014	420,017,541	425,604,691	421,117,176	419,507,166		2014	745,074,533	874,138,401	912,935,220	929,353,022	
2015	340,205,442	453,370,218	497,812,242			2015	404,758,319	401,186,884	403,322,664			2015	744,963,761	854,557,102	901,134,906		
2016	329,812,435	442,714,279				2016	391,238,466	396,249,119				2016	721,050,901	838,963,398			
2017	345,035,919					2017	408,236,435					2017	753,272,354				

  

Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th
2008	1.453	1.164	1.083	1.037	2008	1.103	1.027	1.027	1.016	2008	1.253	1.095	1.057	1.027
2009	1.457	1.169	1.079	1.025	2009	1.098	1.050	1.032	1.026	2009	1.255	1.110	1.057	1.026
2010	1.456	1.151	1.064	1.027	2010	1.100	1.052	1.032	1.017	2010	1.255	1.102	1.049	1.022
2011	1.394	1.118	1.050	1.024	2011	1.070	1.036	1.012	0.975	2011	1.206	1.076	1.031	1.000
2012	1.408	1.120	1.040	1.017	2012	1.049	1.013	1.000	1.006	2012	1.196	1.065	1.020	1.011
2013	1.363	1.106	1.034	1.018	2013	1.016	0.998	1.000	0.990	2013	1.167	1.052	1.018	1.005
2014	1.380	1.097	1.037		2014	1.013	0.989	0.996		2014	1.173	1.044	1.018	
2015	1.333	1.098			2015	0.991	1.005			2015	1.147	1.055		
2016	1.342				2016	1.013				2016	1.164			
5-yr Avg	1.365	1.108	1.045	1.022	5-yr Avg	1.016	1.008	1.008	1.003	5-yr Avg	1.169	1.058	1.027	1.013

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(e) The filer shall provide for each of the loss amounts in Sub-item (3)(d) of this Rule the corresponding incurred claim counts and for each of the policy years in Sub-item (3)(d) of this Rule the aggregate earned exposures. Where small claims are reported in bulk, the filer shall provide such information as accurately as possible, given the imprecision inherent in such aggregate data.

Response

See attached Exhibit 3(e).



**NORTH CAROLINA****WORKERS COMPENSATION STATISTICAL PLAN DATA****Aggregate Earned Exposures By Policy Year**

<u>Policy Year</u>	<u>Payroll</u>	<u>Std Earned Premium</u>
2008	102,759,124,957	2,187,615,803
2009	101,257,107,351	2,027,487,888
2010	105,588,598,154	1,974,072,944
2011	110,227,981,674	2,005,099,533
2012	114,280,981,133	2,040,678,011
2013	120,559,996,929	2,172,156,429
2014	127,973,817,190	2,302,031,988
2015	136,476,918,455	2,434,969,331
2016	143,394,674,999	2,377,644,279
2017	151,650,142,383	2,266,846,149

**Incurred Claim Counts By Injury Type**

<b>Fatal</b>						<b>Permanent Total</b>					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2008	46	59	66	66	67	2008	20	32	37	52	59
2009	51	61	64	66	66	2009	15	26	41	45	48
2010	72	72	74	76	77	2010	11	19	25	26	31
2011	66	71	74	76	79	2011	15	18	22	25	30
2012	45	47	46	49	50	2012	10	13	15	24	28
2013	35	38	39	39	39	2013	8	10	12	17	17
2014	56	56	59	60		2014	5	22	31	34	
2015	64	67	68			2015	13	24	30		
2016	66	70				2016	17	29			
2017	66					2017	22				

<b>Permanent Partial</b>						<b>Temporary Total</b>					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2008	6,418	9,086	9,422	9,552	9,590	2008	11,331	9,276	9,105	9,020	9,009
2009	5,951	9,005	9,361	9,480	9,542	2009	11,018	8,702	8,508	8,475	8,443
2010	5,972	9,084	9,396	9,500	9,521	2010	11,464	9,128	8,958	8,879	8,871
2011	6,084	9,202	9,478	9,526	9,558	2011	11,383	9,035	8,919	8,886	8,869
2012	5,989	8,793	9,095	9,146	9,176	2012	10,777	8,633	8,460	8,422	8,410
2013	6,004	8,735	9,088	9,161	9,156	2013	10,950	8,819	8,602	8,543	8,563
2014	5,941	8,857	9,120	9,174		2014	11,054	8,742	8,576	8,556	
2015	5,918	8,846	9,010			2015	11,197	8,879	8,805		
2016	5,732	8,273				2016	11,347	9,344			
2017	5,584					2017	11,801				

<b>Medical Only</b>						<b>Total - All Injury Types</b>					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2008	62,386	63,078	63,143	63,114	63,109	2008	80,201	81,531	81,773	81,804	81,834
2009	59,003	59,434	59,486	59,496	59,520	2009	76,038	77,228	77,460	77,562	77,619
2010	60,091	60,185	60,199	60,145	60,175	2010	77,610	78,488	78,652	78,626	78,675
2011	58,942	59,283	59,343	59,391	59,399	2011	76,490	77,609	77,836	77,904	77,935
2012	56,132	56,503	56,557	56,565	56,556	2012	72,953	73,989	74,173	74,206	74,220
2013	54,667	54,969	55,039	55,011	55,061	2013	71,664	72,571	72,780	72,771	72,836
2014	54,542	55,075	55,147	55,176		2014	71,598	72,752	72,933	73,000	
2015	55,074	55,697	55,832			2015	72,266	73,513	73,745		
2016	55,212	55,627				2016	72,374	73,343			
2017	55,389					2017	72,862				

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(f) The filer shall provide for each of the policy periods in Sub-items (3)(b) and (3)(d) of this Rule the law amendment factors for adjusting past losses to current benefit levels.

Response

See attached Exhibit 3(f).

## North Carolina

## Amendment Factors Adjusting Losses to the January 1, 2020 Benefit Level

<u>Policy Period</u>	<u>Fatal</u>	<u>Permanent Total</u>	<u>Permanent Partial</u>	<u>Temporary Total</u>	<u>Indemnity</u>	<u>Medical</u>	<u>Overall</u>
1/17 - 12/17	1.000	1.000	1.000	1.000	1.000	1.027	1.011
1/16 - 12/16	1.000	1.000	1.000	1.000	1.000	1.030	1.012
1/15 - 12/15	1.000	1.000	1.000	1.000	1.000	1.029	1.011
1/14 - 12/14	1.000	1.000	1.000	1.000	1.000	1.001	1.000
1/13 - 12/13	1.000	1.000	1.000	1.000	1.000	0.982	0.990
1/12 - 12/12	1.000	1.000	1.000	1.000	1.000	0.968	0.982
1/11 - 12/11	1.030	0.999	0.995	0.999	0.997	0.965	0.979
1/10 - 12/10	1.197	0.995	0.973	0.995	0.981	0.960	0.968
1/09 - 12/09	1.222	0.994	0.970	0.994	0.979	0.959	0.967
1/08 - 12/08	1.222	0.994	0.970	0.994	0.979	0.959	0.967

## 11 NCAC 10.1111 – WORKERS COMPENSATION

### Item

- 3(g) The filer shall include a description of the reasons for the difference between the policy year data provided in response to Sub-items (3)(b) and (3)(c) of this Rule and those provided in response to Sub-items (3)(d) and (3)(e) of this Rule.

### Response

Listed below are several reasons for the difference between the policy year data from the financial calls provided in response to Items (3)(b) and (3)(c) and the Workers Compensation Statistical Plan (WCSP) data provided in response to Items (3)(d) and (3)(e).

#### Evaluation Dates:

All policies included in the financial data are evaluated as of December 31 of each year, regardless of the actual effective dates of the individual policies whose combined experience is being reported. Therefore, for a given year, the reported financial data is comprised of individual policy experience at differing maturity levels.

Each policy reported in the workers compensation statistical plan is at a date corresponding to its own expiration date—six months after expiration, 18 months, etc. This means that a policy effective on January 1 of a given year would first be evaluated at July 1 of the next year; and a policy effective on October 1 of that year would be first evaluated as of April 1 of the year following its expiration.

#### Matching companies:

The set of companies that may be missing for a given set of matching financial reports is not necessarily identical to individual matching units that may be missing. In each case, the maximum amount of data possible is retained for the calculation of development factors.

#### Validation and edit criteria:

The validation and edit criteria used on the financial calls is not necessarily identical to that used on the WCSP data. In each case, the validation and edit criteria used are designed to ensure the highest possible degree of data quality.

#### Pension reserve discounting:

These reserves are required to be discounted at 3.5% in the WCSP data but do not have to be discounted at this rate in the financial data.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 4 Trending factor development and application
- 4(a) The filer shall provide all information related to the derivation of all trend factors contained in the filing including the following:
- (i) A description of all data reviewed;
  - (ii) A complete description of the methodology used to derive these factors;
  - (iii) A description of alternative methodologies used in the last three years;
  - (iv) A description of the criteria used to select a methodology;
  - (v) Specific details on the application of these criteria in the selection of a methodology for this filing;
  - (vi) Details on the application of the methodology to this filing.

Response

- 4(a) (i) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).
- (ii) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).
- (iii) The trend factors used in the filing were judgmentally selected based on a collective review of the results of various trend indications and other considerations. The trend factors used in the previous three filings were similarly judgmentally selected based on a review of various trends and other considerations, though the trends displayed varied. See also the response to 11 NCAC 10.1111(2).
- (iv) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).
- (v) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).
- (vi) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

4(b) The filer shall calculate the following trend factors:

- (i) Indemnity and medical trend factors based on the latest eight available policy years and accident years of North Carolina paid and paid plus case data;
- (ii) Indemnity and medical trend factors based on the latest eight available policy years and accident years of multi-state paid and paid plus case data.

Response

- (i) See Exhibit RB-1, Appendix A-III of the filing for the selected policy year paid and paid plus case trend factors. Please note that due to the nature of the financial calls, accident year trend factors based on eight years of data are not available.

Annual trends based on exponential curves fit to the latest available eight policy years of paid loss ratio data are 0.939 (-6.1%) and 0.922 (-7.8%) for indemnity and medical, respectively.

Annual trends based on exponential curves fit to the latest available eight policy years of paid plus case loss ratio data are 0.939 (-6.1%) and 0.920 (-8.0%) for indemnity and medical, respectively.

- (ii) Multi-state trend factors based on the latest eight policy years and accident years of paid and paid + case data are not readily available. See attached Exhibit 4(b), which contains the available trend factors based on multi-state data. The multi-state trend factors are computed as premium-weighted averages of the annual trend factors filed in the specified jurisdictions. As seen in Exhibit 4(b), the average indemnity trend factor is 0.965 (-3.5%), while the average medical trend factor is 0.969 (-3.1%).

**NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.**  
**FILED ANNUAL LOSS RATIO TRENDS**  
**BASED ON FILINGS MADE DURING THE 2019/2020 FILING SEASON**

<u>State</u>	<u>Indemnity</u>	<u>Medical</u>
ALABAMA	0.955	0.965
ALASKA	0.955	0.965
ARIZONA	0.940	0.980
ARKANSAS	0.950	0.955
COLORADO	0.945	0.960
CONNECTICUT	0.960	0.960
DISTRICT OF COLUMBIA	0.990	0.990
FLORIDA	0.975	0.980
GEORGIA	0.975	0.975
HAWAII	0.990	1.010
IDAHO	0.985	0.975
ILLINOIS	0.965	0.960
INDIANA	0.960	0.975
IOWA	0.980	0.990
KANSAS	0.945	0.965
KENTUCKY	0.965	0.950
LOUISIANA	0.965	0.980
MAINE	0.970	0.970
MARYLAND	0.960	0.965
MISSISSIPPI	0.960	0.960
MISSOURI	0.980	0.990
MONTANA	0.940	0.960
NEBRASKA	0.970	0.970
NEVADA	0.960	0.970
NEW HAMPSHIRE	0.955	0.965
NEW MEXICO	0.960	0.955
OKLAHOMA	0.990	0.975
OREGON	0.960	0.965
RHODE ISLAND	0.970	0.960
SOUTH CAROLINA	0.975	0.965
SOUTH DAKOTA	0.965	0.975
TENNESSEE	0.935	0.955
TEXAS	0.950	0.930
UTAH	0.955	0.960
VERMONT	0.980	0.980
VIRGINIA	0.969	1.000
<u>WEST VIRGINIA</u>	<u>0.945</u>	<u>0.945</u>
<b>All States Average</b>	<b>0.965</b>	<b>0.969</b>

## 11 NCAC 10.1111 – WORKERS COMPENSATION

### Item

- 5 Changes in premium base and exposures. The filer shall provide or estimate the following information on exposure trends:
- (a) The statewide average weekly wage for the latest five available calendar years;
  - (b) The statewide average weekly wage for the latest ten available policy years without the application of a payroll limitation;
  - (c) The statewide average weekly wage for the latest ten available policy years after the application of a payroll limitation; and
  - (d) The estimated statewide average weekly wage for the calendar and policy years during which the rates will be in effect.

### Response

See attached Exhibit 5.

Since there have been no payroll limitations in North Carolina in the past ten years, the response to (b) and (c) will be the same.

The policy year data is calculated using a weighted average of the calendar year data.



## NORTH CAROLINA

### Average Weekly Wages<sup>^</sup>

#### Calendar Year

2015	895	
2016	909	
2017	942	
2018	978	
2019	1013	*
2020	1020	*
2021	1030	*
2022	1059	*

#### Policy Year

2009	769	
2010	794	
2011	815	
2012	834	
2013	852	
2014	878	
2015	901	
2016	922	
2017	957	
2018	992	*
2019	1016	*
2020	1024	*
2021	1042	*

<sup>^</sup> Based on data received from the Quarterly Census of Employment and Wages.

\* Estimated.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 6 Limiting factor development and application. The filer shall provide information on the following items:
- (a) Limitations on losses included in the statistical data used in the filing;
  - (b) Limitations on the extent of the rate or loss costs level change;
  - (c) Limitations on the extent of classification rate or loss costs changes; and
  - (d) Any other limitations applied.

Response

- (a) See Exhibit RB-1, Appendix B-I.
- (b) See Exhibits RB-1, RB-3, and RB-5.
- (c) See Exhibit RB-1, Appendix B-III.
- (d) None.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

7 The percent rate or loss costs change:

(a) The filer shall provide the overall statewide rate or loss costs change, as well as the amount of the change attributable to each of the following: loss experience, a modification of the trend factor, law amendments, a change in the loss-based assessment provision, and any other factors.

(b) The filer shall provide the rate or loss costs changes for each industry group and for each classification.

Response

(a) The components of the proposed overall statewide changes are as follows:

Change in loss experience	0.948
Change in trend	1.000
Change in benefits	1.005
Change in loss-based expense provisions	<u>1.008</u>
<b>Overall Statewide Loss Costs change</b>	<b>0.961</b>
Change in the assigned risk loss cost multiplier	<u>0.997</u>
<b>Overall Statewide Assigned Risk Rate change</b>	<b>0.958</b>

(b) See RB-1, Exhibit I and RB-1, Appendix E.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 8 For assigned risk rate filings, the filer shall include support for a reasonable margin for underwriting profit and contingencies and investment income, including realized capital gains.

Response

This item is not applicable to the loss cost filing.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 9 For assigned risk rate filings, the filer shall provide investment earnings on capital and surplus. Given the selected underwriting profit and contingencies provision contained in the filing, the filer shall include the resulting rates of return (including consideration of investment income) on equity capital, on statutory surplus, and on total assets. The filer shall show the derivation of all factors used in producing these calculations and justify the fairness and reasonableness of these rates of return.

Response

This item is not applicable to the loss cost filing.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

10 As required by G.S. 58-36-15, the filer shall:

10(a) Provide information on the following aspects of workers compensation individual risk rating plans, including an explanation of their purpose and a detailed description of their derivation:

(i) For experience rating plans, the table of expected loss rate and discount ratios and the table of weighting and ballast values.

(ii) For retrospective rating plans, the table of insurance charges, multipliers (including the derivation of any assigned risk subsidy), and the table of excess loss factors.

Response

(i) See attached Exhibit 10(a)(i), RB-1, and Exhibit III.

(ii) See attached Exhibit 10(a)(ii) and Exhibit III items RR1-RR2 of the Loss Cost Filing. For the complete Table of Aggregate Loss Factors (formerly Table of Insurance Charges), please refer to the ***Retrospective Rating Plan Manual***. In the Assigned Risk filing, the tax multiplier covers licenses, fees, assessments and taxes that the insurance carrier must pay on its collected premium. For voluntary business, each carrier calculates its own tax multiplier.

## Expected Loss Rates and Discount Ratios

### Expected Loss Rates

An expected loss rate (ELR) estimates the average expected loss level of a classification for the experience rating period. An ELR is a statewide rate that gets applied to payroll in hundreds to estimate the expected losses for a risk. These expected losses are compared with the actual losses of a risk during the experience rating period and used in the calculation of the experience modification (the "mod"). This North Carolina filing, proposed effective 4/1/2021, contains ELRs that will be used to estimate losses during the 4/1/2017 to 3/31/2020 time period for experience ratings to be issued between 4/1/2021 and 3/31/2022.

In the experience mod calculation, expected losses and actual losses must be at the same level to enable an "apples to apples" comparison. The actual losses reflect the statewide data during the experience rating period. Since the proposed loss costs are calculated to reflect the average loss levels of the proposed effective rating period, "unwinding" the proposed loss costs to the experience rating period can derive the ELR. This unwinding is accomplished through the application of ELR factors to the proposed underlying pure premiums. These ELR factors remove effects of development, benefit changes, trend, loss-based expenses, experience, assigned risk programs and any other factors that should not be reflected in the expected losses. The resulting total pure premium (after application of the ELR factors) is multiplied by the manual to earned ratio to derive the ELR for each classification.

Attached, immediately following the text of this memorandum, is an exhibit detailing the ELR factor calculation.

#### Average development, benefits, trend, and loss-based expenses:

The left half of the attached exhibit calculates the factors needed to remove the effects of development to ultimate, benefit changes, trend, etc. from the proposed underlying pure premiums. These factors are weighted with the latest three reports of statistical plan data to adjust the proposed underlying pure premiums by indemnity and medical.

#### Experience adjustment factor:

The proposed underlying pure premiums reflect the proposed experience change in the financial data time period. The ELRs need to reflect the experience change in the experience rating time period. The experience adjustment factor is the ratio of the experience change in the experience rating time period to the experience change in the financial data time period.

#### ELR composite factor:

The ELR composite factor removes offsets or assigned risk impacts from the proposed underlying pure premiums to bring them to a statewide level. For example, an offset for the change in assigned risk programs would be removed in this step.

Adjustment for Excess Provision and Undeveloped Loss Layer Between Ratemaking Limit and State Accident Limit:

These factors are applied to recognize the fact that limited losses are used in calculating the experience mod, but the underlying pure premiums reflect unlimited losses.

**Discount Ratios**

In experience rating, losses are divided into primary and excess portions. The discount ratio (d-ratio) represents the average ratio of expected "primary" losses to expected total losses for a classification. The function of the d-ratio is to determine what portion of the expected loss shall enter the experience mod calculation as the primary loss.

Under the Experience Rating Plan, a specific fixed dollar amount (called the "split point") is considered to be the primary portion of any loss that exceeds this amount. For a loss less than or equal to the split point, the entire loss is considered primary. In accordance with Item filing E-1402, the split point is adjusted for inflation over time. The below table provides historical split point values in North Carolina.

Date	Split Point
Prior to 4/1/13	\$5,000
Effective 4/1/13	\$10,000
Effective 4/1/14	\$13,500
Effective 4/1/15	\$15,500
Effective 4/1/16	\$16,000
Effective 4/1/17	\$16,500
Effective 4/1/18	\$16,500
Effective 4/1/19	\$17,000
Effective 4/1/20	\$17,500
Effective 4/1/21	\$18,000

D-ratio factors are calculated separately for indemnity and medical losses by hazard group and they represent the percentage of each type of loss that is considered primary. These ratios of primary to total losses are based on the latest three years of statistical plan data. A comparison of the resulting d-ratio factors across hazard groups is done to ensure that the factors monotonically decrease from hazard group A to hazard group G. If they do not, an adjustment is made by averaging the d-ratios over adjacent hazard groups.

The final d-ratio for each classification is calculated as follows:

$$\text{d-ratio} = \frac{\{( \text{HG indemnity d-ratio factor} ) \times (\text{indemnity pure premium}) + (\text{HG medical d-ratio factor} ) \times (\text{medical pure premium})\}}{\text{total pure premium}}$$



**ELR FACTOR CALCULATION**

**ERA Experience Rating**

Exp Rating 3rd rpt 04/01/17	WCSP 3rd rpt Losses	3:U Devel.*	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^4	Trended Losses
Fatal Likely	1,272,675	1.181	1,503,029	1.000	1,503,029	0.849	1,276,072
Permanent Total	4,724,063	1.181	5,579,118	1.000	5,579,118	0.849	4,736,671
Permanent Partial Likely	108,723,255	1.181	128,402,164	1.000	128,402,164	0.849	109,013,437
Temporary Total Likely	55,840,166	1.181	65,947,236	1.000	65,947,236	0.849	55,989,203
Likely	170,560,159	1.181	201,431,547	1.000	201,431,547	0.849	171,015,383
Fatal Not Likely	13,190,654	1.076	14,193,144	1.000	14,193,144	0.849	12,049,979
Permanent Partial Not Likely	209,180,000	1.076	225,077,680	1.000	225,077,680	0.849	191,090,950
Temporary Total Not Likely	95,284,959	1.076	102,526,616	1.000	102,526,616	0.849	87,045,097
Not-Likely	317,655,613	1.076	341,797,440	1.000	341,797,440	0.849	290,186,026
Medical Likely	116,285,222	1.097	127,564,889	1.024	130,626,446	0.885	115,604,405
Medical Not Likely	253,178,387	1.020	258,241,955	1.024	264,439,762	0.885	234,029,189
Medical	369,463,609	1.044	385,806,844	1.024	395,066,208	0.885	349,633,594

Exp Rating 2nd rpt 04/01/18	WCSP 2nd rpt Losses	2:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^3	Trended Losses
Fatal Likely	70,748	1.344	95,085	1.000	95,085	0.885	84,150
Permanent Total	5,389,892	1.344	7,244,015	1.000	7,244,015	0.885	6,410,953
Permanent Partial Likely	84,018,575	1.344	112,920,965	1.000	112,920,965	0.885	99,935,054
Temporary Total Likely	48,663,789	1.344	65,404,132	1.000	65,404,132	0.885	57,882,657
Likely	138,143,004	1.344	185,664,197	1.000	185,664,197	0.885	164,312,814
Fatal Not Likely	14,907,650	1.169	17,427,043	1.000	17,427,043	0.885	15,422,933
Permanent Partial Not Likely	179,047,793	1.169	209,306,870	1.000	209,306,870	0.885	185,236,580
Temporary Total Not Likely	99,005,483	1.169	115,737,410	1.000	115,737,410	0.885	102,427,608
Not Likely	292,960,926	1.169	342,471,323	1.000	342,471,323	0.885	303,087,121
Medical Likely	101,765,536	1.118	113,773,869	1.014	115,366,703	0.913	105,329,800
Medical Not Likely	246,401,385	1.015	250,097,406	1.014	253,598,770	0.913	231,535,677
Medical	348,166,921	1.045	363,871,275	1.014	368,965,473	0.913	336,865,477

Exp Rating 1st rpt 04/01/19	WCSP 1st rpt Losses	1:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^2	Trended Losses
Fatal Likely	0	2.085	0	1.000	0	0.922	0
Permanent Total	2,640,836	2.085	5,506,143	1.000	5,506,143	0.922	5,076,664
Permanent Partial Likely	37,267,100	2.085	77,701,904	1.000	77,701,904	0.922	71,641,155
Temporary Total Likely	54,771,952	2.085	114,199,520	1.000	114,199,520	0.922	105,291,957
Likely	94,679,888	2.085	197,407,567	1.000	197,407,567	0.922	182,009,776
Fatal Not Likely	14,140,424	1.494	21,125,793	1.000	21,125,793	0.922	19,477,981
Permanent Partial Not Likely	107,891,764	1.494	161,190,295	1.000	161,190,295	0.922	148,617,452
Temporary Total Not Likely	122,693,703	1.494	183,304,392	1.000	183,304,392	0.922	169,006,649
Not Likely	244,725,891	1.494	365,620,480	1.000	365,620,480	0.922	337,102,082
Medical Likely	101,530,915	1.158	117,572,800	1.003	117,925,518	0.941	110,967,912
Medical Not Likely	262,227,017	0.999	261,964,790	1.003	262,750,684	0.941	247,248,394
Medical	363,757,932	1.043	379,537,590	1.003	380,676,202	0.941	358,216,306

Injury Type	Development	x Benefit	x Trend	x(LBP)	= Total	Reciprocal
Indemnity	1.298	1.000	0.886	1.200	1.380	0.725
Medical	1.044	1.014	0.913	1.200	1.160	0.862
Total	1.181	1.006	0.897	1.200	1.279	0.782

\* Development factor limited at \$500,000.

**NORTH CAROLINA**

04/01/21  
1st Report WCSP Start: Jan-17  
1st Report WCSP End: Dec-17

	Indemnity	Medical
1.) Reciprocal Weighted Averages	0.725	0.862
ERA Medical Adjustment Factor		0.897
Final Weighted Averages	0.725	0.773

	Overall
2.) (a) Trended WCSP Experience Change	1.101
(1) WCSP Experience Change	1.159
(2) WCSP Trend	0.950
(3) Adjustment to Target Off-Balance(Mult.)	1.000

(b) Financial Data Experience Change	0.948
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(c) Experience Adj. Factor (a)/(b)	1.161
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3.) ELR Composite Factor (1)x(2)	1.000
(1) Adjustment Factor Unlikely to Appear	1.0000
(2) Change in MPM and Other Adjustments (Mult.)	1.000

	Indemnity	Medical
4.) Avg. RERP/GERT ELR Factor	0.842	1.001
Avg. ERA ELR Factor	0.842	0.897
[(1)x(2c)/(3)]		

5.) Adjustment for Excess Provision and Undeveloped Loss Layer Between Ratemaking Limit and SAL	HG A	HG B	HG C	HG D	HG E	HG F	HG G
Indemnity & Medical Combined	0.874	0.832	0.804	0.761	0.713	0.666	0.612

6.) Adjustments (a)x(b)	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(a) ERA Adj.	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(b) Flat Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000

7.) Individual Risk Rating Group Adjustment Factors							
(a) Indemnity Adj. Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(b) Medical Adj. Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000

8.) ELR Factors							
ERA							
Indemnity [(4 Ind)x(5)x(6)x(7)]	0.736	0.701	0.677	0.641	0.600	0.561	0.515
Medical [(4 Med)x(5)x(6)x(7)]	0.784	0.746	0.721	0.683	0.640	0.597	0.549

9.) LAE & Assessment	
Loss Adj. Expense	1.200
Indemnity Assessment	1.00000
Medical Assessment	1.00000
Overall Assessment	1.00000

10.) Financial Data Annual Trend	
Indemnity	0.960
Medical	0.970

## Table of Aggregate Loss Factors (Formerly the Table of Insurance Charges)

### What is the Table of Aggregate Loss Factors?

Items R-1414 and R-1414-A introduce the Table of Aggregate Loss Factors, which replaced the Table of Insurance Charges, effective January 1st, 2019. This table is the source of the "aggregate excess loss factors" and "aggregate minimum loss factors," formerly known as "insurance charges and savings," used in the retrospective rating plans.

On a voluntary basis, the policyholder is hoping to reap the benefit of good experience at the risk of bearing the costs of possible bad experience within the limits of the plan. A retrospective rating plan responds to policyholder's loss experience by adjusting the final premium on the basis of this experience, subject to certain restrictions agreed upon in the policy at issuance. One important restriction is the limitation of the final premium to a maximum amount. When the policyholder chooses a maximum premium, the insurance company will then use an estimated average cost for the expected dollars above this maximum.

This type of limitation makes it possible for a policyholder to purchase a retrospectively rated policy, even if the policyholder cannot afford to pay for extremely adverse experience. The Table of Aggregate Loss Factors tabulates these average costs.

Many retrospectively rated plans also have a minimum premium set above the costs of servicing the policy. In this case, there will be an average credit in the premium of the insured because some policyholders will have losses below the minimum, resulting in a net savings to the insurer. This savings is distributed equitably to all plan participants. In addition to being the source of the aggregate excess loss factors, the Table is also the source of determining the aggregate minimum loss factors. An aggregate minimum loss factor is used to adjust the retrospective premium to account for the possibility that the premium will be capped at the minimum amount. It is common for a retrospectively rated policy to include both a maximum and a minimum premium amount, in which case a net aggregate loss factor is determined.

On average, it is expected that the losses paid by the policyholder plus the premium generated from the aggregate excess loss factor will sum to total expected losses. Although this may not always work perfectly due to the variability of actual losses for an individual insured, across a large portfolio of insureds, the expected retrospective premium equals guaranteed cost premium. This is called a balanced plan.

### Why do we need aggregate excess loss factors?

Essentially, this question has to be answered in two steps:

- a) There is a need for retrospectively rated policies in the insurance marketplace.
- b) Although the policyholder may wish to pay his/her own losses within limits, he/she may not have the financial reserves to retain unlimited loss potential.

The first point is discussed in many places in the standard insurance literature. Some policyholders simply would like to pay for their own costs to the greatest extent possible without relying on industry rates. Others have a more specific reason—such as a belief that their safety program will produce superior results.

Few corporate entities are strong enough to retain unlimited exposure to loss. Even large insurance companies buy reinsurance to further spread the risk. Limiting the loss ratio in a retrospectively rated policy, and accounting for the cost of this limitation with an aggregate excess loss factor, is analogous to a reinsurance premium.

#### How is the Table of Aggregate Loss Factors structured?

To use the Table, one must know the Expected Claim Count Group assignment of a policyholder and the entry ratio for the subject retrospective rating plan.

Because of the law of large numbers, the variance in results tends to decrease with increasing premium size. Since aggregate excess loss factors measure the amount of loss above certain loss ratios, it follows that for any fixed maximum loss ratio, decreasing variance leads to decreasing aggregate loss factors for larger policyholders. The Table is therefore indexed by Expected Claim Count Groups, determined by expected number of claims for the policyholder (expected losses divided by the average cost per case).

The Table of Aggregate Loss Factors also needs an index determined by the loss ratio at which one wishes to measure the aggregate excess loss factor. If one used the actual loss ratio as the index, the Table would be valid for only one expected loss ratio. To eliminate the need to create a Table of Aggregate Loss Factors for each expected loss ratio, the entry ratio (the particular loss ratio divided by the expected loss ratio) concept is used. An entry ratio of 1.0 corresponds to the expected loss ratio. The entry ratios published in the Table of Aggregate Loss Factors range from 0.0 to 10.0, and are shown in increments of 0.01.

The loss limit is an optional premium element that limits the amount that a single claim can impact the final retrospective premium for the policy. For a given claim, the percentage of losses that are expected to exceed the loss limit divided by the total expected loss for the policy is measured by an excess loss ratio, or excess ratio. For low loss limits, excess ratios are higher and for high loss limits, excess ratios are lower. The Table of Aggregate Loss Factors is divided into 18 separate Sub-tables, each corresponding to a given Policy Excess Ratio Range. Because applying a loss limitation decreases the variance of the (limited) loss ratio for the policy, the aggregate excess loss factors are lower for Sub-tables corresponding to higher Policy Excess Ratio Ranges. Both the Policy Excess Ratio Range and the Expected Claim Count Group ranges are lookup tables found in Appendix A of NCCI's Retrospective Rating Plan Manual.

By using the two lookup tables, the Table of Aggregate Loss Factors automatically accounts for inflation in claim sizes over time. The Expected Claim Count Group is determined by the user by calculating the expected losses for the insured and dividing by the average cost per case. The average cost per case also underlies the calculation of the policy excess ratio, and its values are updated annually. These annual updates help keep the Retrospective Rating Plan in balance, allowing the Table of Aggregate Loss Factors to remain relevant over time, even if the average claim size is changing.

## North Carolina

### Calculation of State and Federal Tax Multipliers Effective April 1, 2021

	Assigned Risk
A. Proposed overall state loss assessments	1.0000
B. Proposed state premium taxes and assessments	
1. Premium Tax	0.0266
2. Miscellaneous Tax	0.0000
C. Total of proposed state premium taxes and assessments	0.0266
D. Proposed target cost ratio	0.698
E. Loss adjustment expense provision	1.200
F. State permissible loss ratio = $[(D) / ((A)+(E)-1.000)]$	0.582
G. Expense and Profit, excluding taxes and assessments = $1-(C)-(F)$	0.391
H. State tax multiplier = $[(G)+(A)x(F)] / [(F)+(G)] \times [1 / (1-(C))]$	1.027
I. Proposed overall federal assessment	1.062
J. State weight ^	0.263
K. Federal weight ^	0.737
L. Weighted federal assessment = $((A)x(J)) + ((I)x(K))$	1.046
M. Federal permissible loss ratio = $[(D) / ((E)+(L)-1.000)]$	0.560
N. Federal tax multiplier = $[(G)+(L)x(M)] / [(G)+(M)] \times [1 / (1-(C))]$	1.055

^ From F-class summary data.

### Excess Loss Factors

At the onset of a policy, the insurer and the insured may agree that the final premium paid by the insured can be a function of not only the payroll, but also of the actual losses during the coverage period. An arrangement of this sort is formalized in the Retrospective Rating Plan as approved in most states. Ultimate premium is based on actual losses, expenses and a net aggregate loss factor to compensate for the application of maximum and minimum aggregate amounts.

For most insureds, the maximum premium can be a burdensome amount, but an amount they are reasonably confident they will not have to pay. However, there remains a fear that a single disastrous accident may cause enough loss by itself to result in the maximum premium being charged. Because of this, the insured may select a "loss limit" or cap on individual losses that enter the retrospective premium formula.

Charges for excess coverage can be calculated using excess loss factors (ELFs). These vary by the state and hazard group assignment of the insured as well as the selected loss limit. The excess coverage is on a per occurrence basis. Therefore, the portion of the loss in excess of the loss limit due to a single occurrence (possibly multiple-claim) is excluded from the calculation of the retrospective premium.

The ELF for a given loss limit can be applied to standard premium to generate the pure loss charge for the coverage. The tax multiplier is applied to the final retrospective premium to compensate for taxes, loss assessments and other miscellaneous items.

The distribution of losses in excess of the selected loss limit (i.e., the excess ratios) is central to the ELF calculation. These distributions vary by hazard group, injury type, and by the state's applicable benefit structure. In particular, North Carolina's benefits are considered "limited" due the existence of a specified duration of time for which benefits are payable.

## 11 NCAC 10.1111 – WORKERS’ COMPENSATION

### Item

- 10(b) Describe all payments made to all consultants (including lawyers, actuaries, and economists) related to this filing and the previous one on workers’ compensation insurance. If payment cannot be specifically identified as related to particular filings, the filer shall estimate them.

### Response

#### September 1, 2019 Loss Cost and Residual Market Rate Filings

National Council on Compensation Insurance, Inc.: NCCI has advised the Rate Bureau that the amounts billed and to be billed to its affiliates and to the Rate Bureau for actuarial support during 2019 for work specifically related to workers’ compensation insurance loss cost and residual market rate filings total approximately \$435,533.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$16,506 for fees in connection with the 2019 workers’ compensation insurance loss cost and residual market rate filings.

Financial Strategy Associates: The firm has billed the Rate Bureau approximately \$3,225 for services rendered in connection with the 2019 workers’ compensation insurance residual market rate filing.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$24,322 for services rendered in connection with the 2019 workers’ compensation insurance loss cost and residual market rate filings.

George Zanjani: Dr. Zanjani has billed the Rate Bureau approximately \$11,835 for services rendered in connection with the 2019 workers’ compensation insurance loss cost and residual market rate filings.

#### September 1, 2020 Loss Cost and Residual Market Rate Filings

National Council on Compensation Insurance, Inc.: NCCI has advised the Rate Bureau that the amounts billed and to be billed to its affiliates and to the Rate Bureau for actuarial support during 2020 for work specifically related to workers’ compensation insurance loss cost and residual market rate filings total approximately \$434,884.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$4,489 for fees in connection with the 2020 workers' compensation insurance loss cost and residual market rate filings.

Financial Strategy Associates: The firm has not yet billed the Rate Bureau for services rendered in connection with the 2020 workers' compensation insurance residual market rate filing.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$4,140 for services rendered in connection with the 2020 workers' compensation insurance loss cost and residual market rate filings.

George Zanjani: Dr. Zanjani has not yet billed the Rate Bureau for services rendered in connection with the 2020 workers' compensation insurance residual market rate filing.

## 11 NCAC 10.1111 – WORKERS COMPENSATION

### Item

- 10(c) Identify and describe all changes in methodologies from the previous North Carolina workers compensation rate filing. If any collected or reported data required by this rule are provided within 30 days after the initial submittal of a filing, that data shall be made a part of the filing, provided the initial submittal acknowledges that it is incomplete and identifies specifically what further data are to be submitted within the time permitted. No filing otherwise complete shall be deemed to be proper until such time that all data required by this Rule have been submitted.

### Response

- The Adjusting and Other Expense (AOE) portion of the LAE provision displayed in column (3) of Exhibit II-A Sheet 1 is based on countrywide data from NCCI's Call for Loss Adjustment Expense (Financial Call #19). As a result of Third-Party Administrator (TPA) agreements, some carriers report losses on Call #19 without associated AOE. Starting this year, for policies associated with TPA agreements where the AOE is not reported to NCCI, the associated losses will be excluded from the AOE analysis so that they do not impact the countrywide ultimate AOE ratios. All other aspects of the current AOE methodology remain unchanged. An overview of NCCI's annual countrywide AOE review can be found in Exhibit RB-4.



PRE-FILED TESTIMONY  
OF  
RAYMOND F. EVANS

NORTH CAROLINA WORKERS COMPENSATION INSURANCE  
2020 LOSS COST FILING  
BY THE NORTH CAROLINA RATE BUREAU

- Q. Would you state your full name and business address?
- A. Raymond F. Evans, Jr. CPCU, 2910 Sumner Boulevard, Raleigh, North Carolina.
- Q. Are you employed by the North Carolina Rate Bureau ("Bureau")?
- A. Yes.
- Q. In what capacity?
- A. I am the General Manager.
- Q. How long have you been employed by the Bureau?
- A. Since September 2000.
- Q. Would you summarize your educational background?
- A. I graduated from Ohio State University with a Bachelor of Science Degree in Accounting. I also have the designation of Chartered Property Casualty Underwriter.
- Q. What was your work experience after graduation and prior to your employment by the Bureau?
- A. From March 1966 to July 2000, I was employed by the State Auto Insurance Companies, Columbus, Ohio in various capacities, including the position of Executive Vice President of a subsidiary.
- Q. Can you identify Exhibits RB-1 through RB-5 and the 11 NCAC 10.1111 Responses?
- A. Yes. Exhibit RB-1 is a reference filing containing advisory prospective loss costs, the data and calculations underlying those loss costs, and the 11 NCAC 10.1111 Responses. Exhibits RB-2 through RB-5 contain the required accompanying prefiled testimony and exhibits. Together, these materials constitute a filing (the "Filing") that is dated September 1, 2020 submitted by the Bureau to the Honorable Mike Causey, Commissioner of Insurance, with respect to workers compensation insurance loss costs in North Carolina.
- Q. Does the Bureau have actuaries on its staff?

- A. Yes, the Bureau has an actuary on its staff. However, the Bureau continues to obtain actuarial expertise for preparation of the Filing from the Workers Compensation Committee, the National Council on Compensation Insurance, Inc. and from Milliman, Inc.
- Q. Does the Filing submitted to the Commissioner include, to the extent available, the information to be furnished in connection with filings under Article 36 of Chapter 58 of the General Statutes?
- A. Yes. Those data that were available have been submitted to the Commissioner as part of the Filing. As shown and explained in that submission, some data were not collected or, if collected, were not retrievable from the statistical data in the form requested. The individual circumstances with respect to such data are explained in the submission.
- Q Does that conclude your prefiled testimony?
- A. Yes.

PREFILED TESTIMONY  
OF  
BRETT S. FOSTER

2020 NORTH CAROLINA WORKERS COMPENSATION  
LOSS COST AND ASSIGNED RISK RATE FILINGS  
PROPOSED TO BE EFFECTIVE ON APRIL 1, 2021

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Q. *Please state your name, title, employer, and position you hold.*

A. My name is Brett Foster, and I am a Director and Actuary for the National Council on Compensation Insurance, Inc. ("NCCI") in Boca Raton, Florida. My current responsibilities include oversight of the actuarial function, including the preparation of rate filings and presentation of actuarial testimony, for three jurisdictions (including North Carolina).

Q. *Would you outline your academic and professional training?*

A. I have a Bachelor of Science degree with majors in mathematics and economics from Missouri State University, in Springfield, Missouri. I am a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries and am in good standing with both of those organizations.

Q. *How long have you been employed by NCCI?*

A. I have worked for NCCI since June of 2012, during which time I have contributed in various areas of NCCI's Actuarial and Economic Services division, including class ratemaking, individual risk rating, legislative analysis, and aggregate ratemaking. In addition to overseeing the actuarial function for three jurisdictions, I am currently responsible for leading NCCI's individual risk rating research area.

Q. *Would you briefly describe the principal functions of NCCI?*

A. NCCI is the major data collector of workers compensation statistics and is recognized as the expert organization in workers compensation data collection, ratemaking, and research. NCCI's principal functions are to

collect and process statistical data, inspect and administer a detailed classification system and develop prices for workers compensation insurance that are not excessive, inadequate or unfairly discriminatory. It prepares manual loss costs, manual rates, rating plans and policy forms for use by its members and subscribers, and files this information with various supervisory authorities on their behalf.

Q. *Who belongs to NCCI?*

A. NCCI is an organization of some 600 members and subscribers who are insurance companies and self-insured funds writing workers compensation insurance. These loss cost and rate filings are based on the data submitted to NCCI and the North Carolina Rate Bureau (NCRB) by insurance companies writing workers compensation business in North Carolina.

Q. *Are you familiar with the filings for revised workers compensation loss costs and assigned risk rates by the North Carolina Rate Bureau (the "Filings") of which this testimony is a part?*

A. Yes, I am.

Q. *Did you supervise the production of the Filings?*

A. Yes, I did. NCCI has contracted with the North Carolina Rate Bureau as an actuarial services vendor in connection with these Filings.

Q. *What is the purpose and scope of your testimony?*

A. I will provide testimony on the key actuarial issues and components in the Filings. Specifically, my testimony will discuss the (i) development of the overall average loss cost level indication, (ii) assigned risk differential analysis, and (iii) various expense components contained in the voluntary loss costs and assigned risk rates.

Q. *Could you briefly describe the purpose of the Filings that have been submitted to the North Carolina Department of Insurance?*

A. Yes. One of the Filings proposes revised loss costs and rating values for the voluntary market. The other Filing proposes revised rates and rating

values for the Workers Compensation Insurance Plan, which is the assigned risk market.

Q. *What is the voluntary market and what is the assigned risk market?*

A. When insurers elect to provide employers workers compensation coverage in North Carolina's competitive marketplace, incorporating their own underwriting guidelines and expense needs, the group of policies issued to those employers constitutes the "voluntary market."

An employer unable to secure workers compensation insurance in the voluntary market obtains coverage through the Workers Compensation Insurance Plan, which is also called the "assigned risk" or "residual" market. This "market of last resort" provides a method for those employers not written voluntarily to obtain coverage.

Q. *For the voluntary market, you mentioned a revision to the current loss costs has been filed. What is the difference between a loss cost and a rate?*

A. The term loss cost is used because, in general, it represents only that portion of the full rate that provides for loss and loss adjustment expenses. The North Carolina loss costs are not final rates because they do not include provisions for any of the remaining expenses (including production expenses, profit, contingencies, etc.) of an insurer.

In the North Carolina voluntary market, each carrier is responsible for considering its individual expense needs, developing a loss cost multiplier (LCM), and determining its final rates. The carrier-specific LCM is the expense loading (providing for all carrier expenses other than loss adjustment expense) an insurer applies to a set of loss costs to build its final rates. In this process, a carrier may elect to base its final rates on the loss costs in the Loss Cost filing.

Q. *If this loss cost revision were approved as filed, would all employers insured in the voluntary market receive a loss cost change equal to the overall average proposed change?*

- A. No. The proposed loss cost indication represents the overall average change for the voluntary market. The actual percentage loss cost change will vary between individual classification codes—some above and others below this average.

The proposed overall average change is equitably distributed to the various industry groups and then to the more than 500 individual classification codes during the ratemaking process. The final premium charged to a particular employer not only depends on the specific class codes in which the employer conducts business, but also on the individual insurer issuing the policy. Since in the voluntary market each insurer is responsible for determining its final rates, after reviewing its own expense needs, underwriting guidelines, etc., the final premium charged to any particular employer may vary among insurers.

- Q. *Please give us an overview of the process used to develop the Filings.*

- A. The latest available premium and loss data is collected by NCCI and NCRB from insurance companies and verified. Using this data, the expected costs associated with writing workers compensation insurance in North Carolina during the period April 1, 2021 through March 31, 2022 are determined. In this process, expenses are analyzed and provisions for these components are included. The expected future costs determine the extent to which the currently approved overall loss cost and rate levels should change.

- Q. *Do the Filings include data for all companies writing workers compensation business in North Carolina?*

- A. No. There are several reasons that would prevent a carrier's data from being included in a filing, including (i) data that was not reported prior to the filing and (ii) quality issues that exist with the reported data. While it would be preferable to include all carriers' data in the filing, it is critical that the data be of the highest quality possible. Carriers with a premium market share greater than 0.1% and whose data is not contained in the Filings' experience period are listed in Appendix A-IV.

NCCI has the following processes in place to provide all carriers the incentive to submit aggregate data in a timely and accurate manner:

(i) Aggregate Data Quality Incentive Program (ADQIP): In response to carriers reporting late and/or inaccurate data, they are subject to financial assessments levied by NCCI.

(ii) Financial Data Escalation Process: During the data collection and validation process, data issues are discussed with insurance carrier personnel at progressively increasing levels of authority until the issues are resolved.

The data goes through a series of three validation procedures implemented by NCCI: (i) arithmetic checks, (ii) reasonableness checks, and (iii) a reconciliation report.

The first check, the arithmetic check, is used to make sure that the data submitted to NCCI in the various rows and columns of the aggregate financial data reports sum to the correct totals as stated by the carriers in those submissions.

The second check, the reasonableness check, is used to make sure that all unusual fluctuations in a carrier's data are explained. For example, a company reporting \$100,000 in premium in 2018 and then \$10 million in 2019 would be questioned about the large change in premium amounts.

The third test is reconciliation. The North Carolina data submitted to NCCI is reconciled with the NAIC Annual Statement data submitted by companies to the North Carolina Department of Insurance.

NCRB also has a variety of procedures in place to encourage timely and accurate data reporting.

Q. *Does the data used in the Filings reflect any effects of the COVID-19 pandemic?*

A. The overall average loss cost/rate level change proposed in the Filings is based on premium and loss experience evaluated as of December 31, 2019. Therefore, this data does not reflect any potential direct or indirect effects of the COVID-19 pandemic.

Changes at the classification code level are based on five years of Unit Statistical Plan Data, which is the audited exposure, premium, and loss information reported to NCCI on a policy level. The Unit Statistical Plan Data used in the Filings includes policies with expiration dates through December 2018. Therefore, the individual classification code experience does not reflect potential direct or indirect effects of the COVID-19 pandemic.

Q. *Has an adjustment been made to the data to reflect the potential impact of COVID-19?*

A. At this time, the course of the pandemic remains unclear and represents a significant source of uncertainty with respect to estimating workers compensation system costs. After considering direct and indirect pandemic-related factors, it is reasonable to believe they will give rise to component changes that may, to some extent, have offsetting impacts on workers compensation system costs. The NCRB's Workers Compensation Committee deliberated over whether it would be appropriate to adjust the trending procedure due to the potential effects of COVID-19 during the proposed period. Although considered, since the combined impact and direction of all direct and indirect COVID-19-related forces is unknown, no explicit adjustment for the pandemic has been made in the Filings at an overall or individual classification code level.

Q. *Are the data used in the Filings reasonable and reliable for determining voluntary loss costs and assigned risk rates in North Carolina?*



A. Yes, in my opinion, the data as collected and validated provides an actuarially appropriate, reasonable, and credible dataset on which to base the Loss Cost and Assigned Risk rate Filings.

Q. *What overall average change does the Loss Cost filing propose?*

A. The Loss Cost filing seeks an overall average decrease of 3.9% from the current loss cost level for the industrial classifications.

Q. *What overall average rate level change does the Assigned Risk filing propose?*

A. The Assigned Risk rate filing seeks an overall average rate level decrease of 4.2% for the industrial classifications.

Q. *What is the proposed effective date for the Filings?*

A. The Loss Cost and Assigned Risk rate Filings are both proposed to apply to new and renewal policies becoming effective on or after April 1, 2021. The actual use of the loss costs is subject to individual company actions to adopt the filed loss costs.

Q. *Would you please briefly describe the method used in the Filings to determine the overall average changes?*

A. Yes. In very general terms, the overall changes are determined by taking the latest available financial data experience and adjusting it to reflect conditions that are expected to exist for policies becoming effective during the period April 1, 2021 through March 31, 2022. The result indicates the adequacy of the current loss costs for policies to be written during that period. This process requires the application of actuarial judgment and projections simply because ratemaking is prospective in nature and future outcomes are unknown.

As presented in Exhibit I of the Filings, the process begins with two blocks of historical North Carolina aggregate financial data. The first block reflects the experience from all policies with effective dates during 2018 and is commonly referred to as "Policy Year 2018" data. The second block of data reflects the experience from all policies with effective dates during

2017 and is referred to as "Policy Year 2017" data. This data consists of earned premiums and losses during these periods reported by those companies writing workers compensation insurance in North Carolina. "Losses" is simply another term for the benefits carriers provide to or on behalf of injured workers. They can be in the form of medical services or indemnity (lost wage) payments. While several years of data were reviewed in connection with this year's actuarial analysis, data for Policy Years 2017 and 2018 serve as the selected experience period in the Filings.

Loss cost level indications were determined based on an average of (i) paid losses and (ii) paid losses plus case reserves for each of Policy Years 2018 (Exhibit I, Section A) and 2017 (Exhibit I, Section B). An average of the separate Policy Year 2017 and 2018 loss cost level indications (Exhibit I, Section C) serves as the basis for the Rate Bureau's filed overall average voluntary loss cost level change.

In calculating the overall loss cost level change, the premium from these two policy years is the first focus. The premiums that have been collected must be "developed" to reflect future payroll audits (line 1 of Exhibit I, Sections A and B). Since the final premium totals for the recent policy years will not be known until all payroll audits have been completed, the application of premium development factors provides a projection of the amount by which the currently-reported premium totals will change when the final results are known.

Additionally, the premiums are brought to the current loss cost level and the portion that covers expenses is removed (line 2). These adjustments are necessary because we are trying to determine how much premium will be available for benefits, and the historical premium data still reflects old rates and includes the portion covering expenses. Since the current loss costs are being analyzed and updated, the reported historical premium is adjusted to this current loss cost level. Once the historical premium has been adjusted to the latest approved loss cost level, one may opine on the

adequacy of the current set of loss costs in terms of providing for future losses.

Q. *Would you now describe the adjustments to the policy year indemnity and medical losses?*

A. Yes. The losses from these two blocks of data are reviewed. Indemnity and medical losses are analyzed separately. Initially, losses are limited to mitigate the impact of individual large workers compensation claims. Medical reserves for example can extend into the multi-million dollar range on extremely severe cases. At this stage, limiting such claims is appropriate in determining future loss costs and rates.

Next, the limited losses must be developed to their ultimate level (lines 4 and 16). This is especially necessary for workers compensation insurance because it takes many years before some losses are finally paid. For example, depending on the nature and seriousness of a work-related injury, indemnity payments may extend many years into the future. Further, since even the conditions giving rise to some of these losses may take many years to manifest themselves, several years may pass before some claims are even known to the insurer, let alone settled. Asbestosis claims are an example of this type of loss.

Next, since we are trying to estimate future losses and the data reflects historical benefit levels, the reported losses are adjusted to reflect the impact of any subsequent changes in the level of workers compensation benefits. This is accomplished in two steps (lines 5, 14, 17, and 26). The losses are then increased by 20.0% so that the final loss costs will include a provision for loss adjustment expense (lines 6 and 18).

The resulting loss figures (lines 8 and 20) are compared to the total estimated premium (line 3) that would be available to fund these losses. Next, the indemnity and medical cost ratios data must be trended to account for inflationary pressures between the time period of the historical data and the period when the loss costs will be in effect (lines 10 and 22). Trend adjusts the historical data to account for the differential impact of

inflation on losses and premiums. If losses were changing at the same rate as payrolls, trend would not be needed since the change in losses would be exactly matched by a corresponding change in payrolls and, therefore, premiums. On the other hand, if losses have been changing at a different rate than payroll, trend is necessary if historical data is to be used as a predictor of future losses.

The trend factors selected by the Rate Bureau and applied in these Filings are -4.0% per year for indemnity losses and -3.0% per year for medical losses.

The final step is to adjust the developed and limited cost ratios to an unlimited basis. This is accomplished in lines 12 and 24. The employed methodology involves replacing the amount of actual reported individual claim losses in excess of a North Carolina-specific dollar threshold with an excess loss provision. The excess provision represents the expected volume of losses in excess of the threshold. This procedure serves to smooth out the impact of large losses.

Q. *What are the final steps in determining the overall average voluntary loss cost level change?*

A. Indicated loss cost level changes for each of Policy Years 2017 and 2018 are calculated by summing the respective indemnity and medical cost ratios (line 28). These individual-year changes are then averaged, resulting in an indicated overall average decrease of 3.9% to the current voluntary loss cost level (Exhibit I, Section C).

Q. *What loss development methodologies were analyzed and utilized in connection with the Filings?*

A. The financial data were analyzed in order to select the most actuarially sound loss development projection methodology to be used in determining experience indications. This analysis involves identifying changes in the level of reserve adequacy and trends in development that could skew the results of one or more of the loss development projection methods. In

addition, the base to which the loss development factors will be applied is analyzed in conjunction with the factors themselves.

The loss development projection methods examined in this year's analysis were based on (i) paid losses and (ii) paid losses plus case reserves. Results based on an average of these two loss development methodologies were chosen as being most appropriate for this year's Filings.

- Q. *After identifying the most appropriate loss development methodology, what is the next step in the process to compute the actual loss development factors?*
- A. After identifying the most appropriate loss development methodology, prior years' losses are examined to determine how they evolve from the time they are first reported to the time they are finally settled.

For inclusion in the Filings, (i) final paid loss development factors were derived based on an average of the two most recent historical factors at each age-to-age interval and (ii) final paid plus case loss development factors were derived based on an average of the five most recent historical factors at each age-to-age interval. Statewide loss development (tail) factors were used to develop losses from a nineteenth report to an ultimate basis. The tail factors used in the Filings are based on an average of the most recent ten historical factors at a nineteenth report.

- Q. *Please explain the tail factor methodology included in the Filings.*
- A. In workers compensation, payments and loss reserve changes persist for extended periods of time. The ultimate losses of a policy year are determined by multiplying the current reported losses by the expected loss development factor. This expected loss development factor is calculated as the product of individual age-to-age development factors (link ratios). However, due to data constraints, it is not possible to calculate all of the required individual link ratios. Therefore, it is necessary to aggregate all loss development that occurs after a nineteenth report into a single (tail) factor. Tail factors are calculated separately for indemnity and medical

losses by comparing the changes in the volume of policy year paid plus case losses after a nineteenth report to the volume of policy year paid plus case losses as of a nineteenth report, along with the application of a growth adjustment factor.

Q. *Will you please describe how the final indemnity and medical annual trend factors were determined for the Filings?*

A. Yes. The final trend factors were judgmentally selected by the NCRB after reviewing the results of several different trend estimates, including (i) a North Carolina frequency/severity trend analysis and (ii) indicated annual loss ratio trend factors.

A North Carolina-specific frequency/severity analysis was performed to separately examine changes in the frequency of workers compensation claims being filed and changes in their average cost per case. Indicated loss ratio trend factors based on both paid and paid plus case losses were also examined in order to review trend estimates that are independent of possible fluctuations in carrier-reported claim counts from year to year.

Q. *Has the trending procedure been adjusted to account for the expected impact of COVID-19?*

A. At this time, the overall impact the COVID-19 pandemic may have on trends is indeterminate. It is reasonable to believe COVID-19 will give rise to component changes that may, to some extent, have offsetting impacts on system costs. For example,

- There could be an increase in the number of compensable workers compensation claims arising in occupations with greater potential exposure to the pandemic
- There could be a decrease in workers compensation claims due to the increased number of employees who are teleworking

Short- and long-term COVID-19-related impacts may also differ. For example,

- In the short term, during the COVID-19 pandemic, there may be a deferral in the number of workers compensation-related surgeries that are not deemed to be immediately critical
- Over the longer term, an increase in these types of services may be expected as the current burden on medical-related personnel and facilities is lessened
- In economic downturns, workers may forego filing claims for certain injuries to maintain active employment as the economy navigates these uncertain times—leading to temporary downward pressure on claim frequency

The NCRB's Workers Compensation Committee deliberated over whether it would be appropriate to adjust the trending procedure due to the potential effects of COVID-19 during the proposed period. Although considered, since the combined impact and direction of all direct and indirect COVID-19-related forces is unknown, no explicit adjustment for the pandemic has been made in the Filings.

Q. *Please explain how the loss adjustment expense provision was determined.*

A. Both historical North Carolina-specific and countrywide loss adjustment expense information was reviewed as part of this year's rate filing analysis (See Exhibit II-A, Sheet 1). Based on that information, the NCRB judgmentally selected a 20.0% loss adjustment expense provision for use in the Filings.

Q. *Do the Filings reflect a change in the methodology used by the NCRB in selecting a loss adjustment expense provision?*

A. Yes. The Adjusting and Other Expense (AOE) portion of the LAE provision displayed in column (3) of Exhibit II-A Sheet 1 is based on data from NCCI's Call for Loss Adjustment Expense (Financial Call #19). As a result of Third-Party Administrator (TPA) agreements, some carriers report losses on Call #19 without associated AOE. Starting this year, for policies associated with TPA agreements where the AOE is not reported to NCCI, the associated losses will be excluded from the AOE analysis so that they

do not impact the countrywide ultimate AOE ratios. All other aspects of the current AOE methodology remain unchanged. An overview of NCCI's annual countrywide AOE review can be found in Exhibit RB-4.

Q. *Did you review the process used to allocate the overall average loss cost level change to the five industry groups and to the individual classification codes?*

A. Yes.

Q. *Do the Filings contain a description of the manner in which the overall change is distributed to the individual classifications?*

A. Yes. Appendices A-V and B-I through B-V of the Loss Cost filing provide extensive descriptions and documentation of the methods that are used to distribute the overall change among the various classifications.

Q. *How was the overall average change for the Assigned Risk filing determined?*

A. The Assigned Risk filing begins with the loss costs resulting from the analyses just described. Then two additional analyses were performed. The first of these compares the assigned risk market experience to the statewide market experience. This analysis supported the proposed change to the current assigned risk loss cost differential. The second analysis involves the assigned risk expense need. Both of these analyses are documented in Exhibit II of the Assigned Risk filing.

The results of these two analyses are incorporated in the formula Loss Cost Multiplier (Exhibit I-A, Sheet 1 of the Assigned Risk filing). After combining the indicated change in the loss cost level and the proposed change in the Loss Cost Multiplier, the final Assigned Risk rate level decrease of 4.2% results (Exhibit I, Section D of the Assigned Risk filing).

Q. *Please explain the purpose and concept of the assigned risk differential.*

A. The primary purpose of the differential is to ensure equity between the assigned risk and voluntary markets. In order to help ensure a self-funded assigned risk market—one that does not require subsidization by



participants in the voluntary market—the adequacy of the assigned risk differential is reviewed.

In North Carolina, as is usually the case, the combined experience for those employers in the assigned risk market is worse than the combined experience for those in the voluntary market. Therefore, during the assigned risk ratemaking process, the assigned risk differential is applied to recognize this disparity.

Q. *Please explain how this year's proposed change in the assigned risk differential was determined.*

A. As documented in Exhibit II-E of the Assigned Risk filing, ten years of indicated loss cost differentials based on each of (i) paid and (ii) paid plus case data were reviewed. The selected change to the current loss cost differential is based on an average of the changes indicated by both the paid and paid plus case experience (Exhibit II-E, Sheet 1, line (e)).

Q. *Please briefly describe the provisions for the various assigned risk expense components contained in the Assigned Risk filing.*

A. The underlying detail and supporting calculations in connection with the various expense provisions contained in this year's proposed assigned risk rates are fully documented in Exhibit II of the Assigned Risk filing. As a summary, a brief description of each expense component is as follows:

- (i) Commission and brokerage – The 5.0% provision is the commission payable on assigned risk business, as required by the Workers Compensation Insurance Plan.
- (ii) Loss adjustment expense (LAE) – The selection of this component was discussed earlier in connection with the proposed voluntary loss cost level change.
- (iii) Other acquisition and general expense – This category includes provisions for various carrier expense items such as premium

collection, underwriting, policy processing, advertising, and company operational and administrative expenses.

- (iv) Uncollectible premium provision – This provision recognizes the fact that not all premium earned by the carriers is collected (Exhibit II-F).
- (v) Underwriting profit – The underwriting profit analysis was conducted by Dr. Vander Weide and Dr. Zanjani.
- (vi) Taxes, licenses, and fees – This includes a 2.66% provision for the premium tax, including the regulatory surcharge (equal to 6.5% of the premium tax).
- (vii) Effect of expense constant and minimum premiums – It is expected that a \$160 expense constant, a minimum premium multiplier of 200, and a maximum minimum premium of \$1,500 will generate 18.0% of premium in the assigned risk market (Exhibit II-D).

Q. *Are there any additional changes in miscellaneous rating values contained in the Filings?*

A. For informational purposes, the expense constant, maximum minimum premium and minimum premium multiplier are now displayed on the miscellaneous values page for assigned risk policies. These values are unchanged from the prior filing.

Q. *Please describe what is meant by the term “F-classifications.”*

A. The “F” or “Federal” classifications are those operations conducted on or about navigable waters for which benefit levels and related costs are determined by the United States Longshore and Harbor Workers’ Compensation Act, rather than individual state laws. Typical F-classifications include those covering ship builders and stevedores.

Q. *What changes are proposed for the Federal classifications (“F-classes”)?*

A. Based on the latest available North Carolina F-class experience (contained in Appendix B-V of the Loss Cost filing), the Loss Cost filing

proposes an overall average change of -10.7% from the current loss cost level. The Assigned Risk filing proposes an overall average rate level change of -10.9% from the current assigned risk rate level.

Q. *What is your opinion as to whether the proposed loss cost changes for the voluntary market will result in loss costs that are not excessive, inadequate, or unfairly discriminatory?*

A. Based on my analysis, I believe the methodologies employed, the provisions used, and the resulting filed loss cost changes are actuarially sound and reasonable for the time period during which they are proposed to be in effect and will result in loss costs that are not excessive, inadequate, or unfairly discriminatory.

Q. *What is your opinion as to whether the proposed rate changes for the assigned risk market will result in rates that are not excessive, inadequate, or unfairly discriminatory?*

A. Based on my analysis and assuming the profit produced by the proposed rates is reasonable, I believe the methodologies employed, the provisions used, and the resulting filed assigned risk rate changes are actuarially sound and reasonable for the time period during which they are proposed to be in effect and will result in assigned risk market rates that are not excessive, inadequate, or unfairly discriminatory.

Q. *Does this conclude your testimony?*

A. Yes, it does.

**NATIONAL COUNCIL ON COMPENSATION INSURANCE  
2020 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW**

**Exhibit 1: Ultimate AOE Ratios**

Accident Year	Ultimate AOE Ratio Based on Paid Data	Ultimate AOE Ratio Based on Incurred Data	Ultimate AOE Ratio Based on Avg. of Paid and Incurred Data
2015	7.8%	7.8%	7.8%
2016	8.3%	8.2%	8.3%
2017	8.9%	8.8%	8.9%
2018	8.8%	8.8%	8.8%
2019	9.0%	8.8%	8.9%

## NATIONAL COUNCIL ON COMPENSATION INSURANCE 2020 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

### Exhibit 2: Calculation of Ultimate AOE Ratios—Paid Data

Accident Year	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)
	Paid AOE at Current Report	Cumulative Paid AOE Development Factors	Estimated Paid AOE Developed to a 10th Report	Paid Losses at Current Report	Cumulative Paid Loss Development Factors	Estimated Paid Losses Developed to a 10th Report
2015	1,762,405,982	1.088	1,917,497,708	15,877,014,233	1.141	18,115,673,240
2016	1,798,537,405	1.137	2,044,937,029	14,769,511,806	1.223	18,063,112,939
2017	1,796,408,238	1.221	2,193,414,459	13,260,201,068	1.391	18,444,939,686
2018	1,647,154,595	1.393	2,294,486,351	10,872,410,528	1.800	19,570,338,950
2019	1,181,971,666	2.069	2,445,499,377	5,088,736,249	3.956	20,131,040,601

  

Accident Year	(7)	(8)=(3)/(6)x(7)	(9)	(10)	(11)	(12)= [(8)+(9)]x(10)x(11)
	10th Report- to-Ultimate Paid AOE Tail Factor	Estimated Ultimate AOE Ratio Before Adjustments	Adjustment for AOE Below the Deductible Limit	Adjustment for Losses Associated with TPA Agreements	Adjustment to Convert From Net to Gross of Deductible	Estimated Ultimate AOE Ratio After Adjustments
2015	0.910	9.6%	0.009	1.059	0.70	7.8%
2016	0.910	10.3%	0.010	1.057	0.70	8.3%
2017	0.910	10.8%	0.011	1.065	0.70	8.9%
2018	0.910	10.6%	0.011	1.067	0.70	8.8%
2019	0.910	11.0%	0.009	1.078	0.70	9.0%

## NATIONAL COUNCIL ON COMPENSATION INSURANCE 2020 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

### Exhibit 3: Calculation of Ultimate AOE Ratios—Incurred Data

Accident Year	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)
	Incurring AOE at Current Report	Cumulative Incurring AOE Development Factors	Estimated Incurring AOE Developed to a 10th Report	Incurring Losses at Current Report	Cumulative Incurring Loss Development Factors	Estimated Incurring Losses Developed to a 10th Report
2015	2,096,541,259	1.018	2,134,279,002	22,876,301,959	0.976	22,327,270,712
2016	2,232,668,241	1.014	2,263,925,596	23,387,611,726	0.956	22,358,556,810
2017	2,389,604,132	1.008	2,408,720,965	24,148,808,712	0.933	22,530,838,528
2018	2,474,282,050	0.989	2,447,064,947	25,582,304,982	0.906	23,177,568,314
2019	2,515,285,647	0.967	2,432,281,221	25,457,147,440	0.886	22,555,032,632

  

Accident Year	(7)	(8)=(3)/(6)x(7)	(9)	(10)	(11)	(12)= [(8)+(9)]x(10)x(11)
	10th Report- to-Ultimate Incurring AOE Tail Factor	Estimated Ultimate AOE Ratio Before Adjustments	Adjustment for AOE Below the Deductible Limit	Adjustment for Losses Associated with TPA Agreements	Adjustment to Convert From Net to Gross of Deductible	Estimated Ultimate AOE Ratio After Adjustments
2015	1.000	9.6%	0.009	1.059	0.70	7.8%
2016	1.000	10.1%	0.010	1.057	0.70	8.2%
2017	1.000	10.7%	0.011	1.065	0.70	8.8%
2018	1.000	10.6%	0.011	1.067	0.70	8.8%
2019	1.000	10.8%	0.009	1.078	0.70	8.8%

**PRE-FILED TESTIMONY**  
**OF**  
**MARK MULVANEY**  
**2020 NORTH CAROLINA WORKERS COMPENSATION**  
**LOSS COST FILING**

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Q. Please state your name and business address.

A. My name is Mark Mulvaney; my business address is Milliman, Inc., 1400 Wewatta Street, Suite 900, Denver, Colorado, 80202.

Q. Are you an actuary?

A. Yes, I am a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries and am a member in good standing of both organizations.

Q. Please describe your educational and professional background.

A. I graduated with a Bachelor of Science degree in Mathematics from Georgetown University in 1978. I spent the first 10 years of my career with the National Council on Compensation Insurance. My experience there included the management of the legislative evaluation unit, a division of the National Council responsible for the review and estimation of the cost impact of workers compensation legislation countrywide, management of the "F" classification ratemaking unit, and as regional actuary.

I joined Milliman over 32 years ago, and have remained focused on workers compensation issues, but have broadened my client base to include casualty actuarial consulting services to insurance companies, reinsurers, rating bureaus, insurance regulators, state funds, self-insurance groups and pools, and to individual public and private self-insured employers. Activities include ratemaking, reserving, company formation, merger and acquisition valuation, financial analysis and company modeling, software development, expert testimony, research, and special project work.

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Q. What is Milliman?

A. Milliman is among the world's largest independent actuarial and consulting firms. Milliman was founded in Seattle in 1947 as Milliman & Robertson and today has offices in principal cities worldwide, covering markets in North America, Latin America, Europe, Asia and the Pacific, the Middle East, and Africa. Milliman employs more than 4,000 people, including specialists ranging from clinicians to economists. The firm has consulting practices in healthcare, employee benefits, property and casualty insurance, life insurance, and financial services. Milliman serves the full spectrum of business, financial, government, union, education, and nonprofit organizations.

Q. Were you engaged to provide actuarial services to the North Carolina Rate Bureau (the "Rate Bureau") in connection with its 2020 workers compensation insurance loss cost filing (the "Filing")?

A. Yes I was.

Q. What was the scope of that engagement?

A. For this year's filing, the Rate Bureau engaged NCCI to provide the preliminary analysis of the data, including preliminary analysis of loss development and trends. Milliman's role was to conduct an independent review and to work with NCCI to present the data to the Rate Bureau. The Rate Bureau's Workers Compensation Committee is responsible for making the selections included in this filing. The scope of Milliman's engagement includes assisting the Rate Bureau in explaining the filing to regulators, and providing expert testimony concerning the filing.

Q. Did you or your firm physically prepare the filing documents for the Rate Bureau?

A. No, NCCI prepared the filing based on the directions of the Rate Bureau; our role was one of input and review.

Q. Is your firm being compensated for this engagement?

A. Yes.

Q. Is that compensation in any way contingent on the provision of favorable testimony in support of the filing?

A. No it is not.



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Q. Have you completed your review of the filing?

A. Yes I have.

Q. Were there any constraints placed on your review, such as limited or delayed access to data or limited time that may have impeded your complete review?

A. No, we were provided all the information that was necessary and had adequate time for a complete review. Our review was not limited in any way.

Q. Explain the difference between a Loss Cost Filing and a Rate Filing.

A. By definition, insurance rates (along with the associated rating plans) are to include provisions for all costs associated with the transfer of risk. These costs include losses, expenses, taxes, licenses and fees, and profit and contingencies. Since 1995 in North Carolina, the voluntary market workers compensation filings by the Rate Bureau have included provisions for losses, loss adjustment expenses, and loss-based assessments only. As a consequence, they are called "loss cost" filings, and they specifically exclude provision for production expenses, general expenses, dividends, taxes, licenses and fees (since 1999), and profit and contingencies.

Individual insurance companies will analyze their own books of business along with the approved loss costs, and then make filings with the Insurance Department for loadings that represent an anticipated difference in loss costs (if any), along with their production and general expense, taxes, licenses and fees, and profit and contingency provisions.

Q. Can you briefly explain the overall theory underpinning the filed loss cost change?

A. Yes, the fundamental principle is that historical North Carolina loss cost experience will be predictive of the level of loss costs that will emerge in the future.

Q. How is COVID-19 reflected in the loss costs?

A. The data entering this filing is valued as of December 31, 2019. This is before the first known case in the United States and before COVID-19 was declared a pandemic. Thus, the COVID-19 pandemic did not affect any of the reported data as of December 31, 2019, either by including compensable COVID-19 cases, or by the economic changes resulting from the various shutdown orders or social distancing protocols. Moreover, the Rate Bureau made no adjustments to the data or the methodology in light of the COVID-19 pandemic. Thus, the loss costs in this filing do not reflect COVID-19.

Q. Why didn't the Rate Bureau adjust the data or methodology for COVID-19?

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A. At this point, the impact of COVID-19 on workers compensation costs is unclear. Depending upon the course of the pandemic and whether an effective vaccine is developed, there is the potential for direct COVID-19 cases during the period covered by this filing that are not included in the experience used to evaluate the change. The economic consequences of the various shutdown orders and social distancing protocols as well as the injured workers' attitudes toward seeking care could affect the timing and amount of medical services sought post injury as well as the ability of injured workers to return to work following an injury. All of these potential consequences are highly uncertain and could both increase or decrease costs. As a result, the Workers Compensation Committee elected to not include any adjustments for COVID-19.

Q. What is the overall change in Loss Costs the Rate Bureau is seeking in this filing?

A. The Rate Bureau is filing a 3.9% reduction in the overall level of loss costs for industrial classifications and a 10.7% decrease for Federal ("F") classifications.

Q. Do you know what the overall change in premium will be?

A. No, the overall change in premium will depend upon the actions of individual companies to adopt the loss costs, as well as the loadings for production and general expenses, taxes licenses and fees, and profit that are included in their individual rate filings with the Insurance Department.

Q. Is the change in Loss Costs the same for each class code?

A. No, although the overall change is a decrease of 3.9% for industrial classifications and a decrease of 10.7% for the F classifications, the individual class codes within these broad groupings will change by different amounts. The industrial classifications are further organized by industry group and the average changes are as follows:

Manufacturing 5.0% decrease  
Contracting 4.8% decrease  
Office and Clerical 3.1% decrease  
Goods and Services 4.5% decrease  
Miscellaneous 1.2% decrease

Q. What is the proposed effective date of the filed loss costs?

A. April 1, 2021.

Q. When did the current loss costs take effect in North Carolina?

A. The current loss costs became effective April 1, 2020.

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Q. For what period of time are the projections made?

A. The filed loss costs are anticipated to go into effect on April 1, 2021. Because it is anticipated that loss cost filings are made annually, these loss costs are expected to remain in effect until April 1, 2022. Therefore, loss costs are projected for policies to become effective from April 1, 2021 through March 31, 2022. However, because covered claims can occur on any day a policy is in force, and since most policies are written for annual periods, the first covered claim could occur no earlier than April 1, 2021 and the last covered claim could occur no later than March 31, 2023. Thus, the loss costs must be projected to be sufficient for occurrences over this two year period. To simplify the analysis, the Rate Bureau projects losses to the average occurrence date during this period.

Q. Let's begin discussing the industrial classifications. Can you provide more detail on what historical experience is used and how the projection is made for the industrial classifications?

A. Fundamentally, the proposed overall change in loss costs is based on Policy Year 2017 and Policy Year 2018 data, valued as of December 31, 2019.

Q. What is a policy year?

A. A policy year describes a way of grouping insurance loss and exposure data so that both may be examined simultaneously. Policy year 2018, for example, consists of the experience of policies (both losses and exposures) with effective dates on any day during 2018.

Q. It's now September 2020, so policy year 2018 sounds fairly old at this point. Would it be better to include more recent data?

A. No, it is not necessarily better to use more recent data. Let me explain. Recall that a policy year contains the experience of policies incepting during the policy year. The last policy that could be written in policy year 2018 was written on December 31, 2018 with normal expiration one year later. For the industrial classifications, the valuation date of the data is December 31, 2019. After allowing time for insurance companies to estimate loss reserves and report data, and for the Rate Bureau to assemble and prepare the filing, it is evident that policy year 2018 is the most recent complete policy year that could feasibly be included.

Q. What about Policy Year 2019?

A. As of December 31, 2019, policy year 2019 is incomplete. Most policies written in 2019 will continue in force during 2020. Roughly speaking, only one half of policy year 2019 written premium would be earned as of year-end 2019, and only one half of the claims that will eventually occur would have occurred by year-end 2019. The Rate Bureau does collect this data, even in its incomplete form. However, in my view, the losses and exposures are too immature to be used

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reliably for ratemaking.

Q. OK, tell me more about the projection process.

A. It is easiest to start with the overall change, and then work backwards exposing more layers of complexity as we go. Most insurance professionals are familiar with the term “loss ratio.” A loss ratio is simply losses divided by premium. In North Carolina, the loss costs are required to include provision for losses, loss adjustment expenses, and loss-based assessments, but to exclude provision for other insurance company expenses and profit and contingencies. By convention, we often call a premium excluding expenses and profit a “pure premium.” For convenience, we will define the term “loss and LAE pure premium ratio” as a numerator that includes losses, loss adjustment expenses, and loss-based assessments divided by a denominator that includes a provision in the premium for the same three elements. In essence, the numerator is the actual cost for losses, loss adjustment expenses, and loss-based assessments that insurance companies will ultimately pay, and the denominator is the amount insurance companies will ultimately charge to policyholders for those same elements.

If we knew the loss and LAE pure premium ratio that would result during the period of prospective loss cost use if the current loss costs were charged to policyholders, then we would know by how much to change the current loss costs. Suppose, for example, the numerator was 10% bigger than the denominator (i.e., the ratio is 1.10). The solution would be to increase the denominator by 10% to make them equal. Similarly, if the numerator was 10% smaller than the denominator (i.e., a ratio of .90), then the solution would be to shrink the denominator by 10%. We can increase and shrink the denominator simply by changing the current loss costs by the desired percentage.

In reality, however, we do not know the loss and LAE pure premium ratio that will result during the period of prospective use if the current loss costs were charged. Quite simply, the overall change calculation is all about obtaining a reasonable projection for that value.

Q. How did the Rate Bureau go about projecting the loss and LAE pure premium ratio?

A. The Rate Bureau gave equal weight to two different ratios, i.e., ratios derived from policy year 2017 and policy year 2018 experience.

Q. What companies’ data are included in policy year 2017 and policy year 2018 experience?

A. All companies are required to submit data to either the Rate Bureau or the NCCI. The data are aggregated at NCCI and NCCI reviews and validates the data in order to assemble an accurate database upon which to base the filing. However, some companies may not report, or their data cannot be validated and reconciled, in which case their data are excluded. Appendix A-IV of the filing shows a listing of all carriers writing more than 0.1% of the market that are excluded. This

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listing shows that no carriers were excluded for policy year 2018 and one carrier representing 0.4% of the market was excluded for policy year 2017.

Q. Why is the experience of both the voluntary market and the assigned risk market used to derive voluntary market loss costs?

A. This is to ensure that the voluntary market loss costs are sufficient for insurance companies to be able to write an average employer in the state, including those that may be currently in the assigned risk plan.

Q. How did the Rate Bureau project policy year 2017 and policy year 2018 loss and loss adjustment expense pure premium ratios?

A. There are seven major steps.

1. Pure premiums are developed to an ultimate basis.
2. Pure premiums are adjusted to the current loss cost level.
3. Limited losses are developed to an ultimate basis.
4. Limited losses are adjusted to an unlimited basis.
5. Losses are adjusted to proposed benefit level.
6. Loss adjustment expenses are included.
7. The loss and loss adjustment pure premium ratio is trended to the midpoint of loss cost use.

Q. In your opinion, is each of these seven steps necessary and actuarially appropriate?

A. Yes they are.

Q. Why do pure premiums need to be developed to an ultimate basis?

A. Workers compensation policies are typically priced by calculating the premiums (and by extension pure premiums) on the basis of estimated exposures (usually payroll). After policy expiration, these exposures are audited and trued-up. Historically, this process has usually resulted in an increase in revenue, although depending upon economic circumstances could also be decreases in revenue. Pure premium development is used to estimate the amount that pure premiums for a given policy year will change in the future as a result of these adjustments. Appendix A-II of the filing contains the calculation of the pure premium development factors.

Q. In your opinion, are the pure premium development factors reasonable?

A. Yes they are.

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Q. Why do pure premiums need to be adjusted to the current loss cost level?

A. I mentioned a little earlier that a key component of the filing is to project the loss and loss adjustment expense pure premium ratio that would result during the period of rate use if the current loss costs are charged. The reported data include pure premiums at the “designated statistical reporting level,” or the pure premium level based on the loss costs in effect at the effective date of each policy within the policy year for voluntary market risks, and the premium level based on the rates in effect for assigned risks. These pure premiums and premiums need to be adjusted from the values as reported to the values that would result if the current (4/1/2020) loss costs were applied to each policy. Appendix A-I of the filing contains the pure premium on-level factors.

Q. In your opinion, is the adjustment the Rate Bureau used to adjust historical pure premiums and premiums to current loss cost level reasonable?

A. Yes it is.

Q. What is loss development and why is it necessary?

A. Workers compensation claims are typically paid on a periodic basis in the form of indemnity benefits to injured workers and medical benefits to their medical providers. While most claims are not serious and can be resolved in the first year or so, some injuries are quite serious and workers compensation benefits will be paid for many years, perhaps for the injured worker’s lifetime. Policy years 2017 and 2018 will therefore include many claims which have not been resolved as of December 31, 2019, and consequently the full cost of those claims is unknown.

Loss development is a technique for projecting the full cost of a group of claims based on what is known about the claims to date, and based on a review of the values of older claims at similar maturities.

As an example, consider projecting loss development based on paid losses. For a given policy year, the cumulative amounts paid for indemnity and medical benefits will increase over time as the policy year becomes older (more mature) until all claims are closed and final. The growth of the cumulative paid losses of older policy years from maturity to maturity (age to age) is measured and used to project the expected growth of the given policy year as the given policy year matures. Growth will slow and eventually cease as all claims become final, and at this point, all claims are at their ultimate values.

For limited paid losses to a 19<sup>th</sup> report, the Rate Bureau used the unweighted average of the two most recently available age-to-age factors as the basis for the projection of the development factors. Once selected, these age-to-age factors are successively multiplied to represent the

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cumulative growth from the age of the given policy year (2017 or 2018) to a 19<sup>th</sup> report. At the 19<sup>th</sup> report, the policy year ratio of paid loss to paid loss plus case reserves is selected based on an average of the five most recently available policy years that have a 19<sup>th</sup> report valuation and is used as a divisor. Additionally, a policy year 19<sup>th</sup> to ultimate limited case-incurred loss development factor is applied to obtain limited losses at ultimate.

In addition to using paid losses, the Rate Bureau also projects development on a case-incurred basis. Case-incurred losses are defined as losses paid to date, plus case reserves. Case reserves are estimates made by insurance adjusters for the future cost of a claim, considering the facts known to the adjuster at the time the estimate is made. As with paid losses, these values tend to grow as a cohort of claims matures, losses are paid, claims are closed, and the remaining case reserves are revalued.

For limited case-incurred losses the Rate Bureau used the unweighted average of the five most recently available age-to-age factors up to a 19<sup>th</sup> report. Five years were used consistent with the methodology used over the past several years.

In a manner consistent with the paid loss development, policy year cumulative development to a 19<sup>th</sup> report is first calculated. Additionally, a policy year 19<sup>th</sup> to ultimate limited case-incurred loss development factor is applied.

Because indemnity and medical losses typically develop at different rates, loss development factors are calculated separately for these components.

Q. Is this the same loss development methodology used in the prior filing?

A. Yes it is.

Q. Have you reviewed the loss development factors as calculated by the Rate Bureau?

A. Yes, I have.

Q. What are your conclusions?

A. I found the development factors and the development methods selected by the Rate Bureau to be reasonable.

Q. Why are "limited losses" used and what are the limits?

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- A. Some workers compensation losses can be very large, and can have a destabilizing effect on the losses for a policy year or on the loss development factors. Consequently, the losses for policy years 2017 and 2018 have been limited by a large loss limit, as have all policy years entering the development factor calculations. Since the losses excess of the loss limit have been excluded, a factor must be applied in the analysis to “add back” those excluded costs. The filing uses a factor of 1.008 (0.8%) to include losses excess of the limit. This factor is based on the fitted severity distributions used for the Excess Loss Pure Premium Factors in the Retrospective Rating Plan.

As might be expected, the loss limit will generally increase over time as inflation drives loss costs upward. For example, the loss limit for the midpoint of loss cost use (March 22, 2022) is approximately \$11.4 million. However, this limit is detrended to obtain the individual loss limit in each historical policy year. Appendix A-II of the filing shows the factor to include losses excess of the limit and the limits used in each year.

Additionally, the Rate Bureau will identify certain large multi-claim occurrences as catastrophes and assign them a catastrophe number to be excluded entirely from the experience used to derive the loss cost change. There were no such catastrophes identified for either policy year 2017 or policy year 2018.

- Q. In your opinion, is the loss limitation procedure used by the Rate Bureau reasonable?

A. Yes, it is.

- Q. Why are losses adjusted to proposed benefit level?

A. The claims that occurred during policy year 2017 and policy year 2018 will receive benefits based on the law that was in effect on the date of occurrence. The benefits that will ultimately be paid for the occurrences during the expected effective period will be based on the level of benefits during that time period. By convention, the Rate Bureau estimates changes in benefits in two stages. The first adjustment is from the average benefit level based on the claims in each policy year up to the benefit level included in the April 1, 2020 filing. This adjustment is calculated in Appendix A-I of the filing. The second adjustment is for the impact of the revised medical fee schedules: the Hospital Inpatient fee schedule change effective October 1, 2019 and other components of the medical fee schedule change effective January 1, 2020. The impact of these changes is summarized in Appendix C of the filing.

- Q. In your opinion, are the benefit level factors calculated and applied by the Rate Bureau reasonable?

A. Yes they are.



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Q. How are loss adjustment expenses included in the filed loss costs?

A. Loss adjustment expenses are included by multiplying estimated loss costs by a factor which represents the ratio of loss adjustment expenses to losses. The Rate Bureau uses three sources of information for the ratio of loss adjustment expenses to losses. The first, used for Defense and Cost Containment Expenses (DCCE), is North Carolina Policy Year data where the ratio of DCCE to loss is developed to ultimate by policy year. The second source of information is countrywide accident year ratios of Adjusting and Other Expenses (AOE), developed to ultimate and based on a special call for accident year loss adjustment expenses. The third source is the North Carolina calendar year ratios of total LAE to total loss from insurance company statutory annual statements page 14.

Q. What factor did the Rate Bureau select to incorporate loss adjustment expenses?

A. The Rate Bureau selected a factor of 1.200, an increase from the 1.190 factor that was used in the current loss costs.

Q. In your opinion, is the loss adjustment expense factor reasonable?

A. Yes it is.

Q. What is trend?

A. In the filing, trend refers to the relative movement of a loss to pure premium ratio over time, after adjustments have been made for premium and loss development and premium and loss on-level factors. If the loss to pure premium ratios drift upwards over time, this is a positive trend; if they drift downwards over time, it is a negative trend. Trend is needed because the data for policy years 2017 and 2018, even after adjustment for development and on-leveling, represents the ultimate level of costs during policy year 2017 and 2018 respectively. However, the loss costs are proposed to be applied to policies effective from 4/1/2021 through 3/31/2022. Trend adjusts for the drift in the level of loss costs that is expected to occur between the date of the experience and the date of the loss cost use.

Q. How did the Rate Bureau select trend factors?

A. The Rate Bureau considered the trend factors in its current loss costs, the trend indications in other states, along with the trends indicated by North Carolina data for frequency, severity, and pure premiums. When looking at the severity and pure premium trends, the Rate Bureau considered the indications based on both paid loss development methods and case-incurred loss development methods.

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Q. How specifically are the indicated trends calculated?

A. The Rate Bureau reviewed policy year data from 2004 through 2018, but focused chiefly on policy years 2011 to 2018. For the pure premium trend, a time series is constructed from the policy year pure premium ratios. The pure premiums that form the denominator of the pure premium ratio are developed to ultimate and adjusted to the current loss cost level. Indemnity and medical losses are analyzed separately and are developed to ultimate and adjusted to the current benefit level. The ratios of the adjusted losses to the adjusted pure premiums for each policy year form the time series that is examined for drift. A linear regression is fit through the natural logarithms of the adjusted ratios via the method of least squares, and the coefficient corresponding to the slope is transformed back to the original scale to obtain the annual trend rate.

The process is similar for the frequency trend; however in addition to development and adjustment to the 4/1/2020 loss cost level, the pure premiums that form the denominator are also adjusted to the policy year 2018 wage level. This is because the pure premiums in each historical policy year will reflect the actual workers' wages in each year (because the workers compensation exposure base is payroll). By adjusting each year to a constant wage, the pure premiums will be proportional to the hours worked. The number of claims per hour worked is a better measure of the true incidence of claims. The numerator of the time series for the frequency trend is the number of lost-time claims developed to ultimate. The same log-linear approach is used to find the annual trend rate of the most recent years.

The procedure used to estimate the severity trend is similar; the numerator of the severity trend time series uses policy year indemnity or medical losses developed to ultimate, adjusted to the current benefit level, and also adjusted to the policy year 2018 wage level. However, since the severity trend is estimating the growth in average claim costs over time, the denominator uses the same number of lost-time claims developed to ultimate by policy year as is used in the frequency trend numerator. Because the losses in the severity trend numerator are adjusted to a common wage level, the trend calculation will be measuring the difference in the growth rate of indemnity or medical severities relative to the growth in wages. With respect to indemnity trends, since most workers compensation weekly benefits are proportional to wages, any positive observed indemnity severity trend implies that costs are increasing faster than wages. Similarly, for medical severity, any positive observed medical trend implies that medical costs are increasing faster than wages.

Since the numerator of the frequency trend is the same as the denominator of the severity trend, multiplying the two annual trend rates (expressed as a factor) together will cause the number of claims to cancel. Thus, the product of the two factors would have a numerator that is consistent with the numerator of the severity trend (ultimate losses adjusted to current benefit and 2018 wage levels) and a denominator consistent with the denominator of the frequency trend (developed pure premiums adjusted to current loss cost and 2018 wage levels). These are the very same elements in the numerator and denominator as were used in the pure premium trend. Thus, frequency and

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severity trends can be viewed as underlying components of the pure premium trend and their product represents a different way of estimating the pure premium trend.

Q. Has trend been adjusted for COVID-19?

A. As discussed earlier, the data entering this filing is valued as of December 31, 2019. The accidents that these loss-costs must fund will occur between April 1, 2021 and March 31, 2023. Thus, the data is before the impact of COVID-19, but depending upon the course of the pandemic, the period of rate use will be during or after the COVID-19 pandemic. The Workers Compensation Committee did consider adjustments to trend to reflect the impact of COVID-19. Ultimately, the Committee elected not to make any explicit adjustments due to the uncertainty involved in projecting the impact of COVID-19 over this time period.

Q. What did the Rate Bureau select for its annual trend rates?

A. The Rate Bureau selected an indemnity pure premium annual trend factor of 0.960 (a negative 4.0% annual trend). Their medical pure premium annual trend selection was a factor of 0.970 (a negative 3.0% annual trend). The end result is that the combined trend rate is negative, implying that loss costs are expected to improve between the time they were last observed (policy year 2017 and policy year 2018) and the time that they will be used (policies written between 4/1/2021 and 3/31/2022).

Q. What trends did the Rate Bureau use for the loss costs currently in effect?

A. The current loss costs incorporated a negative 4.0% indemnity annual trend and a negative 3.0% medical annual trend.

Q. In your opinion, are the Rate Bureau's annual trends reasonable?

A. Yes.

Q. You have explained the experience used in the loss cost filing, the adjustment made to the data with respect to development, the adjustment to current loss cost level, the adjustment to current benefit level, the adjustment to include losses excess of the loss limit, the adjustment to include loss adjustment expenses, and the adjustment for trend. You have concluded that each of these was reasonable, have you not?

A. Yes.

Q. In your opinion, are there any adjustments or factors that the Rate Bureau should have included in its analysis but has not?

A. No there are not.

Q. Do you have an opinion on the reasonableness of the overall change in loss costs proposed by the Rate Bureau?

A. Yes, my conclusion is that the Rate Bureau used appropriate actuarial methods and reasonable assumptions in its calculation of the overall change in loss costs in the voluntary loss cost filing. I therefore conclude that the result, a filing for an overall decrease in the level of loss costs by 3.9% for the industrial classifications, is reasonable and actuarially sound.

Q. Has the methodology used by the Rate Bureau to determine the overall change in loss cost level materially changed from the methodology used in the prior loss cost filing?

A. No it has not.

Q. Have you reviewed the methodology the Rate Bureau used to calculate the industry group differentials?

A. Yes I have.

Q. Do you have an opinion as to whether that methodology, the resulting industry group differentials, and the resulting changes by industry group are reasonable?

A. Yes, I believe that the methodology, the resulting industry group differentials, and the resulting changes by industry group are all reasonable.

Q. Have you reviewed the methodology used to determine the overall change for the F classifications?

A. Yes I have.

Q. Do you have an opinion whether the methodology used and the resulting change for the F classifications is reasonable?

A. Yes, I believe that the methodology used and resulting overall decrease of 10.7% for the F classifications are reasonable.

Q. For the industrial classifications, have you reviewed the methodology used to spread the overall industry group changes to loss cost level to the individual classification loss costs within each industry group?

A. Yes I have.

Q. Have there been any changes to the methodology used to distribute the overall loss cost change by industry group to the individual classifications within each industry?

A. No there have not.

Q. Are swing limits still applied?

A. Yes. Swing limits are applied similarly to prior filings, namely, the maximum loss cost change for any given classification is limited. For the industrial classifications, the limits remain the industry group average change plus or minus 25%. For the F classifications, the Rate Bureau is continuing with the plus or minus 15% used in the prior filing.

Q. In your opinion, is this methodology reasonable and are the resulting loss costs by classification reasonable?

A. Yes.

Q. Do you have an opinion whether the filed loss costs are actuarially sound and reasonably reflect the needed level of loss costs for workers compensation insurance in North Carolina?

A. Yes, in my opinion the overall level of the loss costs as filed by the Rate Bureau reasonably reflects the expected level of loss costs for workers compensation insurance in North Carolina, and the loss costs by classification as contained in this filing are actuarially sound. Further it is my opinion that the filed loss costs are not excessive, inadequate, or unfairly discriminatory.

Q. Does this conclude your testimony?

A. Yes it does.