

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

Size of Risk	April 2019		December 2018		December 2017		December 2016	
	Count <u>Number</u>	Count <u>Percent</u>	Count <u>Number</u>	Count <u>Percent</u>	Count <u>Number</u>	Count <u>Percent</u>	Count <u>Number</u>	Count <u>Percent</u>
0-499	738	7.7%	2,016	7.6%	1,704	6.9%	1,834	7.5%
500-999	462	4.8%	1,720	6.5%	1,434	5.8%	1,463	6.0%
1,000-4,999	7,416	77.5%	20,015	75.1%	18,981	76.5%	18,228	74.9%
5,000-9,999	602	6.3%	1,806	6.8%	1,637	6.6%	1,685	6.9%
10,000-24,999	267	2.8%	831	3.1%	832	3.4%	837	3.4%
25,000-49,999	56	0.6%	173	0.7%	161	0.7%	203	0.8%
50,000-99,999	19	0.2%	68	0.3%	52	0.2%	65	0.3%
100,000-499,999	4	0.0%	13	0.1%	17	0.1%	22	0.1%
500,000 +	0	0.0%	1	0.0%	0	0.0%	1	0.0%
TOTALS	9,564	100.0%	26,643	100.0%	24,818	100.0%	24,338	100.0%
	as of May 3, 2019		as of Jan 4, 2019		as of Jan 3, 2018		as of Jan 5, 2017	

Size of Risk	April 2019		December 2018		December 2017		December 2016	
	Dollars <u>Number</u>	Dollars <u>Percent</u>	Dollars <u>Number</u>	Dollars <u>Percent</u>	Dollars <u>Number</u>	Dollars <u>Percent</u>	Dollars <u>Number</u>	Dollars <u>Percent</u>
0-499	240,199	0.9%	660,920	0.8%	573,083	0.8%	626,617	0.8%
500-999	330,903	1.3%	1,234,421	1.6%	1,036,916	1.4%	1,047,027	1.4%
1,000-4,999	13,778,124	52.7%	37,450,775	47.6%	35,526,735	49.1%	34,263,674	45.4%
5,000-9,999	4,131,923	15.8%	12,511,456	15.9%	11,273,860	15.6%	11,629,327	15.4%
10,000-24,999	3,960,881	15.2%	12,182,682	15.5%	12,429,771	17.2%	12,574,408	16.7%
25,000-49,999	1,885,994	7.2%	5,854,195	7.4%	5,413,338	7.5%	6,898,471	9.1%
50,000-99,999	1,309,297	5.0%	4,783,867	6.1%	3,551,746	4.9%	4,520,519	6.0%
100,000-499,999	508,770	2.0%	2,105,969	2.7%	2,501,932	3.5%	3,297,230	4.4%
500,000 +	0	0.0%	1,946,312	2.5%	0	0.0%	617,426	0.8%
TOTALS	26,146,091	100.0%	78,730,597	100.0%	72,307,381	100.0%	75,474,699	100.0%
	as of May 3, 2019		as of Jan 4, 2019		as of Jan 3, 2018		as of Jan 5, 2017	

Size of Risk	April 2019		December 2018		December 2017		December 2016	
	Average <u>Premium</u>		Average <u>Premium</u>		Average <u>Premium</u>		Average <u>Premium</u>	
0-499	325		328		336		342	
500-999	716		718		723		716	
1,000-4,999	1,858		1,871		1,872		1,880	
5,000-9,999	6,864		6,928		6,887		6,902	
10,000-24,999	14,835		14,660		14,940		15,023	
25,000-49,999	33,678		33,839		33,623		33,983	
50,000-99,999	68,910		70,351		68,303		69,546	
100,000-499,999	127,193		161,998		147,172		149,874	
500,000 +	0		1,946,312		0		617,426	
TOTALS	2,734		2,955		2,914		3,101	
	as of May 3, 2019		as of Jan 4, 2019		as of Jan 3, 2018		as of Jan 5, 2017	

For the Current Year, Counts and Premium are as of the Last Day of the Month Indicated.

Monthly New Assignment Totals As Of The Last Day Of Each Year (2019 As Of The Last Day Of The Appropriate Month)

Month	2019 YTD			2018			2017		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	1,087	2,695,537	2,480	972	3,009,035	3,096	1,213	3,621,266	2,985
February	1,114	2,886,723	2,591	1,025	3,035,081	2,961	1,305	3,823,890	2,930
March	1,203	3,114,764	2,589	1,219	3,514,537	2,883	1,616	4,308,184	2,666
April	1,155	3,020,501	2,615	1,130	2,883,370	2,552	1,375	3,642,866	2,649
May				1,130	2,719,518	2,407	1,400	4,090,550	2,922
June				1,136	3,242,700	2,854	1,446	3,970,025	2,746
July				981	4,251,452	4,334	1,301	4,091,968	3,145
August				1,132	2,880,477	2,545	1,412	3,949,170	2,797
September				870	2,457,660	2,825	1,345	4,006,837	2,979
October				1,294	3,472,763	2,684	1,496	4,414,530	2,951
November				975	2,467,121	2,530	1,340	3,778,579	2,820
December				745	1,964,406	2,637	1,102	3,439,752	3,121
Total	4,559	11,717,525	2,570	12,609	35,898,120	2,847	16,351	47,137,617	2,883

as of May 3, 2019

as of May 3, 2019

as of Jan 4, 2019

Monthly Renewal Totals As Of The Last Day Of Each Year (2019 As Of The Last Day Of The Appropriate Month)

Month	2019 YTD			2018			2017		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	1,159	3,617,235	3,121	1,079	3,587,662	3,325	785	4,913,320	6,259
February	1,180	3,821,036	3,238	1,079	3,325,547	3,082	730	2,577,589	3,531
March	1,413	3,996,973	2,829	1,380	4,273,252	3,097	950	3,087,436	3,250
April	1,253	2,993,322	2,389	1,263	3,389,556	2,684	898	2,729,802	3,040
May				1,322	3,713,745	2,809	873	2,718,295	3,114
June				1,256	3,480,816	2,771	789	2,655,435	3,366
July				1,148	3,677,656	3,204	761	2,613,894	3,435
August				1,173	3,329,957	2,839	736	1,880,694	2,555
September				1,118	3,610,678	3,230	723	2,667,226	3,689
October				1,041	2,971,004	2,854	613	2,112,971	3,447
November				888	2,747,851	3,094	431	1,078,474	2,502
December				808	2,501,055	3,095	456	1,257,793	2,758
Total	5,005	14,428,566	2,883	13,555	40,608,779	2,996	8,745	30,292,929	3,464

as of May 3, 2019

as of May 3, 2019

as of Jan 4, 2019

Monthly Combined New and Renewal Totals As Of The Last Day Of Each Year (2019 As Of The Last Day Of The Appropriate Month)

Month	2019 YTD			2018			2017		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	2,246	6,312,772	2,811	2,051	6,596,697	3,216	1,998	8,534,586	4,272
February	2,294	6,707,759	2,924	2,104	6,360,628	3,023	2,035	6,401,479	3,146
March	2,616	7,111,737	2,719	2,599	7,787,789	2,996	2,566	7,395,620	2,882
April	2,408	6,013,823	2,497	2,393	6,272,926	2,621	2,273	6,372,668	2,804
May				2,452	6,433,263	2,624	2,273	6,808,845	2,996
June				2,392	6,723,516	2,811	2,235	6,625,460	2,964
July				2,129	7,929,108	3,724	2,062	6,705,862	3,252
August				2,305	6,210,434	2,694	2,148	5,829,864	2,714
September				1,988	6,068,338	3,052	2,068	6,674,063	3,227
October				2,335	6,443,767	2,760	2,109	6,527,501	3,095
November				1,863	5,214,972	2,799	1,771	4,857,053	2,743
December				1,553	4,465,461	2,875	1,558	4,697,545	3,015
Total	9,564	26,146,091	2,734	26,164	76,506,899	2,924	25,096	77,430,546	3,085

as of May 3, 2019

as of May 3, 2019

as of Jan 4, 2019

North Carolina Rate Bureau
 Workers Compensation - Residual Market

Updated 11/7/2018

Miscellaneous Values

	<u>4/1/2019</u>	<u>4/1/2018</u>	<u>4/1/2017</u>	<u>4/1/2016</u>	<u>4/1/2015</u>	<u>4/1/2014</u>
Code 7370 - Taxicab Co - Employee Operated Vehicle	70,400	69,300	66,900	65,200	64,100	62,600
Code 7370 - Taxicab Co - Leased or Rented Vehicle	46,900	46,200	44,600	43,500	42,700	41,800
Domestic Terrorism Charge (DTEC) (eff 4/1/2005)	0.01	0.01	0.01	0.01	0.01	0.01
- name changed to Catastrophe Other than Terrorism eff 9/1/08						
Expense Constant	160	160	160	160	250	250
Terrorism (Assigned Risk)	0.01	0.01	0.02	0.02	0.02	0.02
Corporate Officer Weekly Maximum	1,800	1,800	1,700	1,700	1,600	1,600
Corporate Officer Weekly Minimum	900	900	850	850	800	800
Per Passenger Seat Surcharge - Maximum Surcharge Per Aircraft	n/a	n/a	n/a	n/a	n/a	1,000
Per Passenger Seat Surcharge - Per Passenger Seat	n/a	n/a	n/a	n/a	n/a	100
Individual Partners and Sole Proprietors	46,900	46,200	44,600	43,500	42,700	41,800
USL&HW %	90%	92%	92%	92%	91%	92%
Experience Rating Eligibility (premium last year or last two years)	11,000	10,000	10,000	10,000	8,000	8,000
Maximum Minimum Premium	1,500	1,500	1,500	1,500	1,500	1,250
Minimum Premium Multiplier	200	200	200	200	200	200
	<u>1/1/2019</u>	<u>1/1/2018</u>	<u>1/1/2017</u>	<u>1/1/2016</u>	<u>1/1/2015</u>	<u>1/1/2014</u> [^]
*Maximum Weekly Benefit - Fatal Injury	1,028	992	978	944	920	904
*Maximum Weekly Benefit - Total Disability	1,028	992	978	944	920	904
*Maximum Weekly Benefit - Permanent Partial Disability	1,028	992	978	944	920	904

***Maximum Weekly Benefits are set by the North Carolina Industrial Commission, and are effective for the Calendar Year. (<http://www.ic.nc.gov/ncic/pages/maxrates.htm>)**

[^] The North Carolina Industrial Commission reduced 1/1/2014 maximum by \$8 in early March; as originally published, this was \$912.

North Carolina Rate Bureau
Workers Compensation - Residual Market

Updated 12/3/2018

Rate Change History

	Effective <u>04/01/19</u>	Effective <u>04/01/18</u>	Effective <u>04/01/17</u>	Effective <u>04/01/16</u>	Effective <u>04/01/15</u>	Effective <u>04/01/14</u>
<u>Industry Group</u>						
Manufacturing	-15.8%	-12.5%	-7.6%	2.8%	-3.4%	4.1%
Contracting	-16.5%	-11.4%	-5.4%	-0.1%	-3.9%	1.8%
Office & Clerical	-19.3%	-12.8%	-13.6%	1.2%	-6.1%	2.9%
Goods & Services	-19.3%	-12.6%	-8.6%	1.8%	-5.5%	5.3%
<u>Miscellaneous</u>	<u>-14.7%</u>	<u>-13.2%</u>	<u>-8.3%</u>	<u>3.8%</u>	<u>-3.6%</u>	<u>5.6%</u>
Industrial Classifications Overall	-17.2%	-12.5%	-8.3%	1.9%	-4.5%	4.2%
Federal Classifications	-4.3%	-8.8%	11.0%	12.7%	-7.7%	-3.3%

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

From 01/01/2019 to 4/30/2019 Updated 5/6/2019

	<u>File Count</u>	<u>Premium Subtotal</u>	<u>Exp Mod Premium</u>	<u>Mod Effect</u>	<u>ARAP Premium</u>	<u>ARAP Effect</u>	<u>Est Annual Premium</u>
Risks with Credit MODS	207	1,565,384	1,478,456	0.944	1,478,456	1.000	1,478,456
Risks with Debit MODS	62	616,518	808,681	1.312	985,405	1.219	985,405
Risks with 1.00 mods	1	7,930	7,930	1.000	7,930	1.000	7,930
Risks with NO Mods	9,315	23,897,506	23,897,506	1.000	23,897,506	1.000	23,897,506
TOTALS	9,585	26,087,337	26,192,573	1.004	26,369,297	1.007	26,369,297

From 01/01/2018 to 12/31/2018 Updated 5/6/2019

	<u>File Count</u>	<u>Premium Subtotal</u>	<u>Exp Mod Premium</u>	<u>Mod Effect</u>	<u>ARAP Premium</u>	<u>ARAP Effect</u>	<u>Est Annual Premium</u>
Risks with Credit MODS	556	4,700,964	4,411,261	0.938	4,411,261	1.000	4,411,261
Risks with Debit MODS	248	3,623,351	4,753,978	1.312	5,704,095	1.200	5,704,095
Risks with 1.00 mods	4	21,703	21,703	1.000	21,703	1.000	21,703
Risks with NO Mods	25,394	66,642,775	66,642,775	1.000	66,642,775	1.000	66,642,775
TOTALS	26,202	74,988,793	75,829,717	1.011	76,779,834	1.013	76,779,834

North Carolina Rate Bureau
 Workers Compensation - Residual Market

Updated 3/7/2019

Projected Operating Gain/(Loss)

	<u>Policy Year 2017</u>		<u>Policy Year 2016</u>		<u>Policy Years 2016 & 2017</u>	
	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>
Est. Ultimate Pool Written Premium	58,022		54,683		112,705	
Estimated Ultimate Losses	34,755	0.599	48,121	0.880	82,876	0.735
Servicing Carrier Allowance	11,036	0.190	11,544	0.211	22,580	0.200
Other Expenses	4,352	0.075	4,648	0.085	9,000	0.080
Total Expenses	50,143	0.990	64,313	1.176	114,456	1.016
Estimated Operating Gain/(Loss) Residual Market	7,879		(9,630)		(1,751)	
Calendar Year Assessment Base	985,840		971,814		1,957,654	
Estimated Operating Gain/Loss to Cal Year Assessment Base	0.8%		-1.0%		-0.1%	

source: NCCI Residual Market Results as of Third Quarter, 2018 Evaluation is as of Sept 30, 2018.

note: 000 omitted from dollar amounts.