

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

Size of Risk	June 2019		December 2018		December 2017		December 2016	
	Count	Count	Count	Count	Count	Count	Count	Count
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
0-499	1,164	8.0%	2,016	7.6%	1,704	6.9%	1,834	7.5%
500-999	883	6.1%	1,720	6.5%	1,434	5.8%	1,463	6.0%
1,000-4,999	11,081	76.1%	20,015	75.1%	18,981	76.5%	18,228	74.9%
5,000-9,999	929	6.4%	1,806	6.8%	1,637	6.6%	1,685	6.9%
10,000-24,999	393	2.7%	831	3.1%	832	3.4%	837	3.4%
25,000-49,999	81	0.6%	173	0.7%	161	0.7%	203	0.8%
50,000-99,999	20	0.1%	68	0.3%	52	0.2%	65	0.3%
100,000-499,999	6	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	14,557	100.0%	26,643	100.0%	24,818	100.0%	24,338	100.0%
	as of July 3, 2019		as of Jan 4, 2019		as of Jan 3, 2018		as of Jan 5, 2017	

Size of Risk	June 2019		December 2018		December 2017		December 2016	
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
0-499	381,238	1.0%	660,920	0.8%	573,083	0.8%	626,617	0.8%
500-999	617,646	1.6%	1,234,421	1.6%	1,036,916	1.4%	1,047,027	1.4%
1,000-4,999	20,701,164	53.1%	37,450,775	47.6%	35,526,735	49.1%	34,263,674	45.4%
5,000-9,999	6,393,381	16.4%	12,511,456	15.9%	11,273,860	15.6%	11,629,327	15.4%
10,000-24,999	5,666,465	14.5%	12,182,682	15.5%	12,429,771	17.2%	12,574,408	16.7%
25,000-49,999	2,748,593	7.1%	5,854,195	7.4%	5,413,338	7.5%	6,898,471	9.1%
50,000-99,999	1,354,849	3.5%	4,783,867	6.1%	3,551,746	4.9%	4,520,519	6.0%
100,000-499,999	1,146,271	2.9%	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	39,009,607	100.0%	78,730,597	100.0%	72,307,381	100.0%	75,474,699	100.0%
	as of July 3, 2019		as of Jan 4, 2019		as of Jan 3, 2018		as of Jan 5, 2017	

Size of Risk	June 2019		December 2018		December 2017		December 2016	
	Average Premium	Average Premium	Average Premium	Average Premium	Average Premium	Average Premium	Average Premium	Average Premium
	<u>Premium</u>	<u>Premium</u>	<u>Premium</u>	<u>Premium</u>	<u>Premium</u>	<u>Premium</u>	<u>Premium</u>	<u>Premium</u>
0-499	328		328		336		342	
500-999	699		718		723		716	
1,000-4,999	1,868		1,871		1,872		1,880	
5,000-9,999	6,882		6,928		6,887		6,902	
10,000-24,999	14,418		14,660		14,940		15,023	
25,000-49,999	33,933		33,839		33,623		33,983	
50,000-99,999	67,742		70,351		68,303		69,546	
100,000-499,999	191,045		161,998		147,172		149,874	
500,000 +	0		1,946,312		0		617,426	
TOTALS	2,680		2,955		2,914		3,101	
	as of July 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	1,086	2,564,898	2,362	973	3,012,145	3,096	1,213	3,621,266	2,985
February	1,112	2,870,304	2,581	1,025	3,072,325	2,997	1,305	3,823,890	2,930
March	1,202	3,392,229	2,822	1,219	3,550,935	2,913	1,616	4,308,184	2,666
April	1,161	3,102,574	2,672	1,130	2,924,659	2,588	1,375	3,642,866	2,649
May	1,229	3,151,930	2,565	1,131	2,741,163	2,424	1,400	4,090,550	2,922
June	1,005	2,854,111	2,840	1,136	3,232,430	2,845	1,446	3,970,025	2,746
July				982	4,258,730	4,337	1,301	4,091,968	3,145
August				1,132	2,871,146	2,536	1,412	3,949,170	2,797
September				870	2,439,407	2,804	1,345	4,006,837	2,979
October				1,294	3,408,338	2,634	1,496	4,414,530	2,951
November				976	2,437,599	2,498	1,340	3,778,579	2,820
December				743	1,803,552	2,427	1,102	3,439,752	3,121
Total	6,795	17,936,046	2,640	12,611	35,752,429	2,835	16,351	47,137,617	2,883

as of July 3, 2019

as of July 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	1,162	3,512,117	3,022	1,080	3,617,378	3,349	785	4,913,320	6,259
February	1,182	3,479,964	2,944	1,079	3,365,683	3,119	730	2,577,589	3,531
March	1,422	3,890,783	2,736	1,381	4,318,677	3,127	950	3,087,436	3,250
April	1,361	3,367,727	2,474	1,263	3,402,269	2,694	898	2,729,802	3,040
May	1,381	3,746,897	2,713	1,322	3,765,364	2,848	873	2,718,295	3,114
June	1,254	3,076,073	2,453	1,257	3,504,057	2,788	789	2,655,435	3,366
July				1,148	3,885,568	3,385	761	2,613,894	3,435
August				1,174	3,343,122	2,848	736	1,880,694	2,555
September				1,120	3,635,719	3,246	723	2,667,226	3,689
October				1,043	2,956,236	2,834	613	2,112,971	3,447
November				890	2,839,811	3,191	431	1,078,474	2,502
December				815	2,650,043	3,252	456	1,257,793	2,758
Total	7,762	21,073,561	2,715	13,572	41,283,927	3,042	8,745	30,292,929	3,464

as of July 3, 2019

as of July 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	2,248	6,077,015	2,703	2,053	6,629,523	3,229	1,998	8,534,586	4,272
February	2,294	6,350,268	2,768	2,104	6,438,008	3,060	2,035	6,401,479	3,146
March	2,624	7,283,012	2,776	2,600	7,869,612	3,027	2,566	7,395,620	2,882
April	2,522	6,470,301	2,566	2,393	6,326,928	2,644	2,273	6,372,668	2,804
May	2,610	6,898,827	2,643	2,453	6,506,527	2,652	2,273	6,808,845	2,996
June	2,259	5,930,184	2,625	2,393	6,736,487	2,815	2,235	6,625,460	2,964
July				2,130	8,144,298	3,824	2,062	6,705,862	3,252
August				2,306	6,214,268	2,695	2,148	5,829,864	2,714
September				1,990	6,075,126	3,053	2,068	6,674,063	3,227
October				2,337	6,364,574	2,723	2,109	6,527,501	3,095
November				1,866	5,277,410	2,828	1,771	4,857,053	2,743
December				1,558	4,453,595	2,859	1,558	4,697,545	3,015
Total	14,557	39,009,607	2,680	26,183	77,036,356	2,942	25,096	77,430,546	3,085

as of July 3, 2019

as of July 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
Rate Change History

Updated 12/3/2018

<u>Industry Group</u>	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>
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 6/30/2019

Updated 7/3/2019

	<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	317	2,362,129	2,226,731	0.943	2,226,731	1.000	2,226,731
Risks with Debit MODS	93	987,815	1,286,520	1.302	1,552,667	1.207	1,552,667
Risks with 1.00 mods	1	7,930	7,930	1.000	7,930	1.000	7,930
Risks with NO Mods	14,171	35,471,068	35,471,068	1.000	35,471,068	1.000	35,471,068
TOTALS	14,582	38,828,942	38,992,249	1.004	39,258,396	1.007	39,258,396

From 01/01/2018 to 12/31/2018

Updated 7/3/2019

	<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	4,742,934	4,448,708	0.938	4,448,708	1.000	4,448,708
Risks with Debit MODS	249	3,649,929	4,796,588	1.314	5,757,217	1.200	5,757,217
Risks with 1.00 mods	4	20,487	20,487	1.000	20,487	1.000	20,487
Risks with NO Mods	25,411	67,080,908	67,080,908	1.000	67,080,908	1.000	67,080,908
TOTALS	26,220	75,494,258	76,346,691	1.011	77,307,320	1.013	77,307,320

North Carolina Rate Bureau
 Workers Compensation - Residual Market

Updated 6/5/2019

Projected Operating Gain/(Loss)

	<u>Policy Year 2018</u>		<u>Policy Year 2017</u>		<u>Policy Years 2018 & 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	60,435		56,168		116,603	
Estimated Ultimate Losses	42,728	0.707	33,476	0.596	76,204	0.654
Servicing Carrier Allowance	13,725	0.227	10,683	0.190	24,408	0.209
Other Expenses	4,533	0.075	4,213	0.075	8,746	0.075
Total Expenses	60,986	0.990	48,372	0.861	109,358	0.938
Estimated Operating Gain/(Loss) Residual Market	(551)		7,796		7,245	
Calendar Year Assessment Base	985,840		985,840		1,971,680	
Estimated Operating Gain/Loss to Cal Year Assessment Base	-0.1%		0.8%		0.4%	

source: NCCI Residual Market Results as of Fourth Quarter, 2018 Evaluation is as of December 31, 2018.

note: 000 omitted from dollar amounts.