

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

Size of Risk	December 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	2,190	8.1%	2,016	7.6%	1,704	6.9%	1,834	7.5%
500-999	2,138	7.9%	1,720	6.5%	1,434	5.8%	1,463	6.0%
1,000-4,999	20,056	74.4%	20,015	75.1%	18,981	76.5%	18,228	74.9%
5,000-9,999	1,656	6.1%	1,806	6.8%	1,637	6.6%	1,685	6.9%
10,000-24,999	716	2.7%	831	3.1%	832	3.4%	837	3.4%
25,000-49,999	149	0.6%	173	0.7%	161	0.7%	203	0.8%
50,000-99,999	42	0.2%	68	0.3%	52	0.2%	65	0.3%
100,000-499,999	11	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	26,958	100.0%	26,643	100.0%	24,818	100.0%	24,338	100.0%
	as of Jan 3, 2019		as of Jan 4, 2019		as of Jan 3, 2018		as of Jan 5, 2017	

Size of Risk	December 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	713,322	1.0%	660,920	0.8%	573,083	0.8%	626,617	0.8%
500-999	1,502,850	2.1%	1,234,421	1.6%	1,036,916	1.4%	1,047,027	1.4%
1,000-4,999	37,545,058	53.0%	37,450,775	47.6%	35,526,735	49.1%	34,263,674	45.4%
5,000-9,999	11,373,070	16.1%	12,511,456	15.9%	11,273,860	15.6%	11,629,327	15.4%
10,000-24,999	10,327,104	14.6%	12,182,682	15.5%	12,429,771	17.2%	12,574,408	16.7%
25,000-49,999	5,009,603	7.1%	5,854,195	7.4%	5,413,338	7.5%	6,898,471	9.1%
50,000-99,999	3,004,844	4.2%	4,783,867	6.1%	3,551,746	4.9%	4,520,519	6.0%
100,000-499,999	1,376,854	1.9%	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	70,852,705	100.0%	78,730,597	100.0%	72,307,381	100.0%	75,474,699	100.0%
	as of Jan 3, 2019		as of Jan 4, 2019		as of Jan 3, 2018		as of Jan 5, 2017	

Size of Risk	December 2019		December 2018		December 2017		December 2016	
	<u>Average Premium</u>		<u>Average Premium</u>		<u>Average Premium</u>		<u>Average Premium</u>	
0-499	326		328		336		342	
500-999	703		718		723		716	
1,000-4,999	1,872		1,871		1,872		1,880	
5,000-9,999	6,868		6,928		6,887		6,902	
10,000-24,999	14,423		14,660		14,940		15,023	
25,000-49,999	33,621		33,839		33,623		33,983	
50,000-99,999	71,544		70,351		68,303		69,546	
100,000-499,999	125,169		161,998		147,172		149,874	
500,000 +	0		1,946,312		0		617,426	
TOTALS	2,628		2,955		2,914		3,101	
	as of Jan 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	2,541,541	2,340	973	3,010,449	3,094	1,213	3,621,266	2,985
February	1,117	2,800,554	2,507	1,023	3,060,286	2,991	1,305	3,823,890	2,930
March	1,202	3,070,426	2,554	1,221	3,538,038	2,898	1,616	4,308,184	2,666
April	1,155	2,893,714	2,505	1,130	2,999,833	2,655	1,375	3,642,866	2,649
May	1,228	3,018,426	2,458	1,131	2,834,344	2,506	1,400	4,090,550	2,922
June	1,041	2,636,407	2,533	1,136	3,283,970	2,891	1,446	3,970,025	2,746
July	1,037	2,676,449	2,581	980	4,379,063	4,468	1,301	4,091,968	3,145
August	1,064	2,560,681	2,407	1,131	3,058,406	2,704	1,412	3,949,170	2,797
September	908	2,325,910	2,562	871	2,577,606	2,959	1,345	4,006,837	2,979
October	1,076	2,765,428	2,570	1,294	3,493,766	2,700	1,496	4,414,530	2,951
November	810	2,092,415	2,583	976	2,696,791	2,763	1,340	3,778,579	2,820
December	699	1,926,183	2,756	743	1,818,334	2,447	1,102	3,439,752	3,121
Total	12,423	31,308,134	2,520	12,609	36,750,886	2,915	16,351	47,137,617	2,883

as of Jan 3, 2019

as of Jan 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	1,169	3,527,091	3,017	1,082	3,630,170	3,355	785	4,913,320	6,259
February	1,185	3,406,321	2,875	1,079	3,339,295	3,095	730	2,577,589	3,531
March	1,427	3,924,499	2,750	1,380	4,343,161	3,147	950	3,087,436	3,250
April	1,369	3,412,685	2,493	1,263	3,458,130	2,738	898	2,729,802	3,040
May	1,389	3,459,939	2,491	1,323	3,768,854	2,849	873	2,718,295	3,114
June	1,343	3,634,557	2,706	1,257	3,922,034	3,120	789	2,655,435	3,366
July	1,228	3,533,799	2,878	1,149	3,880,434	3,377	761	2,613,894	3,435
August	1,306	3,448,516	2,641	1,176	3,365,990	2,862	736	1,880,694	2,555
September	1,103	3,219,474	2,919	1,121	3,631,243	3,239	723	2,667,226	3,689
October	1,253	2,832,943	2,261	1,048	2,948,413	2,813	613	2,112,971	3,447
November	969	2,964,470	3,059	890	2,765,406	3,107	431	1,078,474	2,502
December	794	2,180,277	2,746	821	2,724,987	3,319	456	1,257,793	2,758
Total	14,535	39,544,571	2,721	13,589	41,778,117	3,074	8,745	30,292,929	3,464

as of Jan 3, 2019

as of Jan 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	2,255	6,068,632	2,691	2,055	6,640,619	3,231	1,998	8,534,586	4,272
February	2,302	6,206,875	2,696	2,102	6,399,581	3,045	2,035	6,401,479	3,146
March	2,629	6,994,925	2,661	2,601	7,881,199	3,030	2,566	7,395,620	2,882
April	2,524	6,306,399	2,499	2,393	6,457,963	2,699	2,273	6,372,668	2,804
May	2,617	6,478,365	2,475	2,454	6,603,198	2,691	2,273	6,808,845	2,996
June	2,384	6,270,964	2,630	2,393	7,206,004	3,011	2,235	6,625,460	2,964
July	2,265	6,210,248	2,742	2,129	8,259,497	3,880	2,062	6,705,862	3,252
August	2,370	6,009,197	2,536	2,307	6,424,396	2,785	2,148	5,829,864	2,714
September	2,011	5,545,384	2,758	1,992	6,208,849	3,117	2,068	6,674,063	3,227
October	2,329	5,598,371	2,404	2,342	6,442,179	2,751	2,109	6,527,501	3,095
November	1,779	5,056,885	2,843	1,866	5,462,197	2,927	1,771	4,857,053	2,743
December	1,493	4,106,460	2,750	1,564	4,543,321	2,905	1,558	4,697,545	3,015
Total	26,958	70,852,705	2,628	26,198	78,529,003	2,998	25,096	77,430,546	3,085

as of Jan 3, 2019

as of Jan 3, 2019

as of Jan 4, 2019

North Carolina Rate Bureau
 Workers Compensation - Residual Market

Updated 10/3/2019

Miscellaneous Values

	<u>4/1/2020</u>	<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>
Code 7370 - Taxicab Co - Employee Operated Vehicle	72,900	70,400	69,300	66,900	65,200	64,100
Code 7370 - Taxicab Co - Leased or Rented Vehicle	48,600	46,900	46,200	44,600	43,500	42,700
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	160	250
Terrorism (Assigned Risk)	0.01	0.01	0.01	0.02	0.02	0.02
Corporate Officer Weekly Maximum	1,900	1,800	1,800	1,700	1,700	1,600
Corporate Officer Weekly Minimum	950	900	900	850	850	800
Individual Partners and Sole Proprietors	48,600	46,900	46,200	44,600	43,500	42,700
USL&HW %	59%	90%	92%	92%	92%	91%
Experience Rating Eligibility (premium last year or last two years)	11,000	11,000	10,000	10,000	10,000	8,000
Maximum Minimum Premium	1,500	1,500	1,500	1,500	1,500	1,500
Minimum Premium Multiplier	200	200	200	200	200	200
	<u>1/1/2020</u>	<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>
*Maximum Weekly Benefit - Fatal Injury	1,066	1,028	992	978	944	920
*Maximum Weekly Benefit - Total Disability	1,066	1,028	992	978	944	920
*Maximum Weekly Benefit - Permanent Partial Disability	1,066	1,028	992	978	944	920

***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 10/3/2019

<u>Industry Group</u>	Effective <u>04/01/20</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>
Manufacturing	-6.6%	-15.8%	-12.5%	-7.6%	2.8%	-3.4%
Contracting	-9.6%	-16.5%	-11.4%	-5.4%	-0.1%	-3.9%
Office & Clerical	-8.5%	-19.3%	-12.8%	-13.6%	1.2%	-6.1%
Goods & Services	-7.7%	-19.3%	-12.6%	-8.6%	1.8%	-5.5%
<u>Miscellaneous</u>	<u>-5.4%</u>	<u>-14.7%</u>	<u>-13.2%</u>	<u>-8.3%</u>	<u>3.8%</u>	<u>-3.6%</u>
Industrial Classifications Overall	-7.6%	-17.2%	-12.5%	-8.3%	1.9%	-4.5%
Federal Classifications	-6.6%	-4.3%	-8.8%	11.0%	12.7%	-7.7%

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

From 01/01/2019 to 12/31/2019 Updated 1/6/2020

	<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	533	4,136,461	3,884,447	0.939	3,884,447	1.000	3,884,447
Risks with Debit MODS	188	1,878,870	2,523,279	1.343	3,056,267	1.211	3,056,267
Risks with 1.00 mods	1	7,930	7,930	1.000	7,930	1.000	7,930
Risks with NO Mods	26,270	64,170,501	64,170,501	1.000	64,170,501	1.000	64,170,501
TOTALS	26,992	70,193,761	70,586,157	1.006	71,119,145	1.008	71,119,145

From 01/01/2018 to 12/31/2018 Updated 1/6/2020

	<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	557	4,784,228	4,487,003	0.938	4,487,003	1.000	4,487,003
Risks with Debit MODS	246	3,653,102	4,792,235	1.312	5,755,495	1.201	5,755,495
Risks with 1.00 mods	4	20,487	20,487	1.000	20,487	1.000	20,487
Risks with NO Mods	25,426	68,525,443	68,525,443	1.000	68,525,443	1.000	68,525,443
TOTALS	26,233	76,983,261	77,825,168	1.011	78,788,428	1.012	78,788,428

North Carolina Rate Bureau
 Workers Compensation - Residual Market

Updated 9/10/2019

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	58,337		53,799		112,136	
Estimated Ultimate Losses	44,336	0.760	32,279	0.600	76,615	0.683
Servicing Carrier Allowance	13,248	0.227	10,233	0.190	23,481	0.209
Other Expenses	4,375	0.075	4,035	0.075	8,410	0.075
Total Expenses	61,959	0.990	46,547	0.865	108,506	0.968
Estimated Operating Gain/(Loss) Residual Market	(3,622)		7,252		3,630	
Calendar Year Assessment Base	963,851		985,840		1,949,691	
Estimated Operating Gain/Loss to Cal Year Assessment Base	-0.4%		0.7%		0.2%	

source: NCCI Residual Market Results as of Second Quarter, 2019 Evaluation is as of June 30, 2019.

note: 000 omitted from dollar amounts.