

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

Size of Risk	April 2020		December 2019		December 2018		December 2017	
	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	319	3.6%	2,190	8.1%	2,016	7.6%	1,704	6.9%
500-999	425	4.8%	2,138	7.9%	1,720	6.5%	1,434	5.8%
1,000-4,999	7,357	82.2%	20,056	74.4%	20,015	75.1%	18,981	76.5%
5,000-9,999	558	6.2%	1,656	6.1%	1,806	6.8%	1,637	6.6%
10,000-24,999	217	2.4%	716	2.7%	831	3.1%	832	3.4%
25,000-49,999	49	0.6%	149	0.6%	173	0.7%	161	0.7%
50,000-99,999	19	0.2%	42	0.2%	68	0.3%	52	0.2%
100,000-499,999	2	0.0%	11	0.0%	13	0.1%	17	0.1%
500,000 +	0	0.0%	0	0.0%	1	0.0%	0	0.0%
<b>TOTALS</b>	<b>8,946</b>	<b>100.0%</b>	<b>26,958</b>	<b>100.0%</b>	<b>26,643</b>	<b>100.0%</b>	<b>24,818</b>	<b>100.0%</b>
	as of May 5, 2020		as of Jan 3, 2019		as of Jan 4, 2019		as of Jan 3, 2018	

Size of Risk	April 2020		December 2019		December 2018		December 2017	
	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	97,021	0.4%	713,322	1.0%	660,920	0.8%	573,083	0.8%
500-999	304,879	1.3%	1,502,850	2.1%	1,234,421	1.6%	1,036,916	1.4%
1,000-4,999	13,624,673	56.4%	37,545,058	53.0%	37,450,775	47.6%	35,526,735	49.1%
5,000-9,999	3,826,921	15.8%	11,373,070	16.1%	12,511,456	15.9%	11,273,860	15.6%
10,000-24,999	3,210,709	13.3%	10,327,104	14.6%	12,182,682	15.5%	12,429,771	17.2%
25,000-49,999	1,617,072	6.7%	5,009,603	7.1%	5,854,195	7.4%	5,413,338	7.5%
50,000-99,999	1,248,521	5.2%	3,004,844	4.2%	4,783,867	6.1%	3,551,746	4.9%
100,000-499,999	247,157	1.0%	1,376,854	1.9%	2,105,969	2.7%	2,501,932	3.5%
500,000 +	0	0.0%	0	0.0%	1,946,312	2.5%	0	0.0%
<b>TOTALS</b>	<b>24,176,953</b>	<b>100.0%</b>	<b>70,852,705</b>	<b>100.0%</b>	<b>78,730,597</b>	<b>100.0%</b>	<b>72,307,381</b>	<b>100.0%</b>
	as of May 5, 2020		as of Jan 3, 2019		as of Jan 4, 2019		as of Jan 3, 2018	

Size of Risk	April 2020		December 2019		December 2018		December 2017	
	Average <u>Premium</u>		Average <u>Premium</u>		Average <u>Premium</u>		Average <u>Premium</u>	
0-499	304		326		328		336	
500-999	717		703		718		723	
1,000-4,999	1,852		1,872		1,871		1,872	
5,000-9,999	6,858		6,868		6,928		6,887	
10,000-24,999	14,796		14,423		14,660		14,940	
25,000-49,999	33,001		33,621		33,839		33,623	
50,000-99,999	65,712		71,544		70,351		68,303	
100,000-499,999	123,579		125,169		161,998		147,172	
500,000 +	0		0		1,946,312		0	
<b>TOTALS</b>	<b>2,703</b>		<b>2,628</b>		<b>2,955</b>		<b>2,914</b>	
	as of May 5, 2020		as of Jan 3, 2019		as of Jan 4, 2019		as of Jan 3, 2018	

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	2020 YTD			2019			2018		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	1,027	2,623,923	2,555	1,086	2,569,431	2,366	973	3,010,449	3,094
February	990	2,867,258	2,896	1,117	2,925,291	2,619	1,023	3,060,286	2,991
March	964	2,385,444	2,475	1,202	3,107,696	2,585	1,221	3,538,038	2,898
April	757	1,930,039	2,550	1,156	2,900,932	2,509	1,130	2,999,833	2,655
May				1,228	3,013,263	2,454	1,131	2,834,344	2,506
June				1,039	2,626,358	2,528	1,136	3,283,970	2,891
July				1,037	2,571,160	2,479	980	4,379,063	4,468
August				1,062	2,308,309	2,174	1,131	3,058,406	2,704
September				907	2,364,101	2,607	871	2,577,606	2,959
October				1,073	2,731,878	2,546	1,294	3,493,766	2,700
November				812	2,163,060	2,664	976	2,696,791	2,763
December				706	1,819,310	2,577	743	1,818,334	2,447
Total	3,738	9,806,664	2,624	12,425	31,100,789	2,503	12,609	36,750,886	2,915

as of May 5, 2020

as of May 5, 2020

as of Jan 3, 2019

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

Month	2020 YTD			2019			2018		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	1,260	3,652,934	2,899	1,170	3,593,670	3,072	1,082	3,630,170	3,355
February	1,199	3,888,355	3,243	1,190	3,562,860	2,994	1,079	3,339,295	3,095
March	1,418	3,654,615	2,577	1,430	3,951,350	2,763	1,380	4,343,161	3,147
April	1,331	3,174,385	2,385	1,372	3,485,047	2,540	1,263	3,458,130	2,738
May				1,389	3,433,634	2,472	1,323	3,768,854	2,849
June				1,349	3,938,095	2,919	1,257	3,922,034	3,120
July				1,230	3,577,767	2,909	1,149	3,880,434	3,377
August				1,309	3,396,532	2,595	1,176	3,365,990	2,862
September				1,106	3,303,708	2,987	1,121	3,631,243	3,239
October				1,257	2,968,796	2,362	1,048	2,948,413	2,813
November				984	2,895,265	2,942	890	2,765,406	3,107
December				832	2,897,077	3,482	821	2,724,987	3,319
Total	5,208	14,370,289	2,759	14,618	41,003,801	2,805	13,589	41,778,117	3,074

as of May 5, 2020

as of May 5, 2020

as of Jan 3, 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	2020 YTD			2019			2018		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	2,287	6,276,857	2,745	2,256	6,163,101	2,732	2,055	6,640,619	3,231
February	2,189	6,755,613	3,086	2,307	6,488,151	2,812	2,102	6,399,581	3,045
March	2,382	6,040,059	2,536	2,632	7,059,046	2,682	2,601	7,881,199	3,030
April	2,088	5,104,424	2,445	2,528	6,385,979	2,526	2,393	6,457,963	2,699
May				2,617	6,446,897	2,463	2,454	6,603,198	2,691
June				2,388	6,564,453	2,749	2,393	7,206,004	3,011
July				2,267	6,148,927	2,712	2,129	8,259,497	3,880
August				2,371	5,704,841	2,406	2,307	6,424,396	2,785
September				2,013	5,667,809	2,816	1,992	6,208,849	3,117
October				2,330	5,700,674	2,447	2,342	6,442,179	2,751
November				1,796	5,058,325	2,816	1,866	5,462,197	2,927
December				1,538	4,716,387	3,067	1,564	4,543,321	2,905
Total	8,946	24,176,953	2,703	27,043	72,104,590	2,666	26,198	78,529,003	2,998

as of May 5, 2020

as of May 5, 2020

as of Jan 3, 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) - name changed to Catastrophe Other than Terrorism eff 9/1/08	0.01	0.01	0.01	0.01	0.01	0.01
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 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**

	Effective	Effective	Effective	Effective	Effective	Effective
<u>Industry Group</u>	<u>04/01/20</u>	<u>04/01/19</u>	<u>04/01/18</u>	<u>04/01/17</u>	<u>04/01/16</u>	<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 01/01/2020 to 4/30/2020 Updated 5/5/2020

	<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	169	1,319,451	1,239,286	0.939	1,239,286	1.000	1,239,286
Risks with Debit MODS	49	430,063	594,770	1.383	741,117	1.246	741,117
Risks with 1.00 mods	1	1,622	1,622	1.000	1,622	1.000	1,622
Risks with NO Mods	8,732	22,252,612	22,252,612	1.000	22,252,612	1.000	22,252,612
TOTALS	8,951	24,003,748	24,088,290	1.004	24,234,637	1.006	24,234,637

From 01/01/2019 to 12/31/2019 Updated 5/5/2020

	<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	536	4,178,836	3,922,948	0.939	3,922,948	1.000	3,922,948
Risks with Debit MODS	192	2,119,235	2,827,121	1.334	3,411,286	1.207	3,411,286
Risks with 1.00 mods	1	7,930	7,930	1.000	7,930	1.000	7,930
Risks with NO Mods	26,346	65,018,581	65,018,581	1.000	65,018,581	1.000	65,018,581
TOTALS	27,075	71,324,582	71,776,580	1.006	72,360,745	1.008	72,360,745

North Carolina Rate Bureau  
 Workers Compensation - Residual Market  
 Projected Operating Gain/(Loss)

Updated 5/5/2020

	<u>Policy Year 2019</u>		<u>Policy Year 2018</u>		<u>Policy Years 2018 &amp; 2019</u>	
	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>
Est. Ultimate Pool Written Premium	52,844		55,537		108,381	
Estimated Ultimate Losses	36,727	0.695	42,930	0.773	79,657	0.735
Servicing Carrier Allowance	11,848	0.224	12,612	0.227	24,460	0.226
Other Expenses	4,228	0.080	4,443	0.080	8,671	0.080
Total Expenses	52,803	0.990	59,985	1.080	112,788	1.041
Estimated Operating Gain/(Loss) Residual Market	41		(4,448)		(4,407)	
Calendar Year Assessment Base	960,185		960,185		1,920,370	
Estimated Operating Gain/Loss to Cal Year Assessment Base	0.0%		-0.5%		-0.2%	

source: NCCI Residual Market Results as of Fourth Quarter, 2019 Evaluation is as of December 30, 2019.

note: 000 omitted from dollar amounts.