

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

Size of Risk	June 2020		December 2019		December 2018		December 2017	
	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	635	4.7%	2,190	8.1%	2,016	7.6%	1,704	6.9%
500-999	873	6.5%	2,138	7.9%	1,720	6.5%	1,434	5.8%
1,000-4,999	10,800	79.9%	20,056	74.4%	20,015	75.1%	18,981	76.5%
5,000-9,999	804	5.9%	1,656	6.1%	1,806	6.8%	1,637	6.6%
10,000-24,999	320	2.4%	716	2.7%	831	3.1%	832	3.4%
25,000-49,999	64	0.5%	149	0.6%	173	0.7%	161	0.7%
50,000-99,999	24	0.2%	42	0.2%	68	0.3%	52	0.2%
100,000-499,999	4	0.0%	11	0.0%	13	0.1%	17	0.1%
500,000 +	1	0.0%	0	0.0%	1	0.0%	0	0.0%
<b>TOTALS</b>	<b>13,525</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 July 6, 2020		as of Jan 3, 2019		as of Jan 4, 2019		as of Jan 3, 2018	

Size of Risk	June 2020		December 2019		December 2018		December 2017	
	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	203,062	0.6%	713,322	1.0%	660,920	0.8%	573,083	0.8%
500-999	621,672	1.7%	1,502,850	2.1%	1,234,421	1.6%	1,036,916	1.4%
1,000-4,999	19,938,921	55.1%	37,545,058	53.0%	37,450,775	47.6%	35,526,735	49.1%
5,000-9,999	5,522,642	15.3%	11,373,070	16.1%	12,511,456	15.9%	11,273,860	15.6%
10,000-24,999	4,662,049	12.9%	10,327,104	14.6%	12,182,682	15.5%	12,429,771	17.2%
25,000-49,999	2,146,175	5.9%	5,009,603	7.1%	5,854,195	7.4%	5,413,338	7.5%
50,000-99,999	1,559,312	4.3%	3,004,844	4.2%	4,783,867	6.1%	3,551,746	4.9%
100,000-499,999	581,843	1.6%	1,376,854	1.9%	2,105,969	2.7%	2,501,932	3.5%
500,000 +	951,836	2.6%	0	0.0%	1,946,312	2.5%	0	0.0%
<b>TOTALS</b>	<b>36,187,512</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 July 6, 2020		as of Jan 3, 2019		as of Jan 4, 2019		as of Jan 3, 2018	

Size of Risk	June 2020		December 2019		December 2018		December 2017	
	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	320	326	328	336	328	336	336	336
500-999	712	703	718	723	718	723	723	723
1,000-4,999	1,846	1,872	1,871	1,872	1,871	1,872	1,872	1,872
5,000-9,999	6,869	6,868	6,928	6,887	6,928	6,887	6,887	6,887
10,000-24,999	14,569	14,423	14,660	14,940	14,660	14,940	14,940	14,940
25,000-49,999	33,534	33,621	33,839	33,623	33,839	33,623	33,623	33,623
50,000-99,999	64,971	71,544	70,351	68,303	70,351	68,303	68,303	68,303
100,000-499,999	145,461	125,169	161,998	147,172	161,998	147,172	147,172	147,172
500,000 +	951,836	0	1,946,312	0	1,946,312	0	0	0
<b>TOTALS</b>	<b>2,676</b>	<b>2,628</b>	<b>2,955</b>	<b>2,914</b>	<b>2,955</b>	<b>2,914</b>	<b>2,914</b>	<b>2,914</b>
	as of July 6, 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	1,026	2,449,661	2,388	1,086	2,557,851	2,355	973	3,010,449	3,094
February	989	2,668,284	2,698	1,117	2,921,898	2,616	1,023	3,060,286	2,991
March	966	2,241,640	2,321	1,202	3,121,719	2,597	1,221	3,538,038	2,898
April	761	1,954,287	2,568	1,156	2,979,351	2,577	1,130	2,999,833	2,655
May	873	2,939,493	3,367	1,228	3,018,969	2,458	1,131	2,834,344	2,506
June	849	2,185,445	2,574	1,038	2,652,967	2,556	1,136	3,283,970	2,891
July				1,037	2,571,281	2,480	980	4,379,063	4,468
August				1,062	2,325,571	2,190	1,131	3,058,406	2,704
September				907	2,360,883	2,603	871	2,577,606	2,959
October				1,073	2,703,750	2,520	1,294	3,493,766	2,700
November				812	2,114,189	2,604	976	2,696,791	2,763
December				706	1,777,550	2,518	743	1,818,334	2,447
Total	5,464	14,438,810	2,643	12,424	31,105,979	2,504	12,609	36,750,886	2,915

as of July 6, 2020

as of July 6, 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	1,261	3,480,834	2,760	1,170	3,566,545	3,048	1,082	3,630,170	3,355
February	1,201	3,717,753	3,096	1,190	3,644,256	3,062	1,079	3,339,295	3,095
March	1,424	3,798,292	2,667	1,431	3,945,399	2,757	1,380	4,343,161	3,147
April	1,396	3,531,822	2,530	1,372	3,560,233	2,595	1,263	3,458,130	2,738
May	1,466	3,697,621	2,522	1,392	3,461,800	2,487	1,323	3,768,854	2,849
June	1,313	3,522,380	2,683	1,350	3,861,564	2,860	1,257	3,922,034	3,120
July				1,231	3,562,952	2,894	1,149	3,880,434	3,377
August				1,313	3,390,632	2,582	1,176	3,365,990	2,862
September				1,107	3,319,624	2,999	1,121	3,631,243	3,239
October				1,259	2,953,551	2,346	1,048	2,948,413	2,813
November				985	2,846,578	2,890	890	2,765,406	3,107
December				836	2,660,703	3,183	821	2,724,987	3,319
Total	8,061	21,748,702	2,698	14,636	40,773,837	2,786	13,589	41,778,117	3,074

as of July 6, 2020

as of July 6, 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	5,930,495	2,593	2,256	6,124,396	2,715	2,055	6,640,619	3,231
February	2,190	6,386,037	2,916	2,307	6,566,154	2,846	2,102	6,399,581	3,045
March	2,390	6,039,932	2,527	2,633	7,067,118	2,684	2,601	7,881,199	3,030
April	2,157	5,486,109	2,543	2,528	6,539,584	2,587	2,393	6,457,963	2,699
May	2,339	6,637,114	2,838	2,620	6,480,769	2,474	2,454	6,603,198	2,691
June	2,162	5,707,825	2,640	2,388	6,514,531	2,728	2,393	7,206,004	3,011
July				2,268	6,134,233	2,705	2,129	8,259,497	3,880
August				2,375	5,716,203	2,407	2,307	6,424,396	2,785
September				2,014	5,680,507	2,821	1,992	6,208,849	3,117
October				2,332	5,657,301	2,426	2,342	6,442,179	2,751
November				1,797	4,960,767	2,761	1,866	5,462,197	2,927
December				1,542	4,438,253	2,878	1,564	4,543,321	2,905
Total	13,525	36,187,512	2,676	27,060	71,879,816	2,656	26,198	78,529,003	2,998

as of July 6, 2020

as of July 6, 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**

<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 01/01/2020 to 6/30/2020 Updated 7/8/2020

	<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	267	2,024,129	1,893,577	0.936	1,893,577	1.000	1,893,577
Risks with Debit MODS	84	829,285	1,115,085	1.345	1,345,887	1.207	1,345,887
Risks with 1.00 mods	1	1,622	1,622	1.000	1,622	1.000	1,622
Risks with NO Mods	13,187	33,139,712	33,139,712	1.000	33,139,712	1.000	33,139,712
TOTALS	13,539	35,994,748	36,149,996	1.004	36,380,798	1.006	36,380,798

From 01/01/2019 to 12/31/2019 Updated 7/8/2020

	<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	4,148,692	3,895,506	0.939	3,895,506	1.000	3,895,506
Risks with Debit MODS	192	2,109,023	2,826,460	1.340	3,426,034	1.212	3,426,034
Risks with 1.00 mods	1	4,057	4,057	1.000	4,057	1.000	4,057
Risks with NO Mods	26,363	64,865,187	64,865,187	1.000	64,865,187	1.000	64,865,187
TOTALS	27,092	71,126,960	71,591,210	1.007	72,190,784	1.008	72,190,784

North Carolina Rate Bureau  
 Workers Compensation - Residual Market

Updated 5/5/2020

Projected Operating Gain/(Loss)

	<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.

Updated 6/4

Size Indicator	PremLowBound	PremHighbound	CountOfPOLNBR
A	0	99.99	40
B	100	199.99	58
C	200	299.99	151
D	300	399.99	187
E	400	499.99	199
F	500	749.99	552
G	750	999.99	321
H	1000	1999.99	8571
I	2000	2999.99	1073
J	3000	3999.99	745
K	4000	4999.99	411
L	5000	9999.99	804
M	10000	24999.99	320
N	25000	49999.99	64
O	50000	99999.99	24
P	100000	499999.99	4
Q	500000	1E+14	1

Renflag	Yr	effmth	CountOfPOLNBR
New	2020	1	1026
New	2020	2	989
New	2020	3	966
New	2020	4	761
New	2020	5	873
New	2020	6	849

Yr	effmth
2020	1
2020	2
2020	3
2020	4
2020	5
2020	6




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-1-REPORT AR25 Current YTD

SumOfTOT_EST_STD_PREM	Size Indicator	emLowBou	PremHighbound
2253	A	0	99.99
8998	B	100	199.99
37956	C	200	299.99
64738	D	300	399.99
89117	E	400	499.99
339071	F	500	749.99
282601	G	750	999.99
12880926	H	1000	1999.99
2660797	I	2000	2999.99
2571952	J	3000	3999.99
1825246	K	4000	4999.99
5522642	L	5000	9999.99
4662049	M	10000	24999.99
2146175	N	25000	49999.99
1559312	O	50000	99999.99
581843	P	100000	499999.99
951836	Q	500000	1E+14

-7-REPORT AR22 Current YTD NEW

SumOfTOT_EST_STD_PREM	Renflag	Yr	effmth
2449661	New	2020	1
2668284	New	2020	2
2241640	New	2020	3
1954287	New	2020	4
2939493	New	2020	5
2185445	New	2020	6
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0

-10-REPORT AR22 Current YTD TOTAL

CountOfPOLNBR	SumOfTOT_EST_STD_PREM	Yr	effmth
2287	5930495	2020	1
2190	6386037	2020	2
2390	6039932	2020	3
2157	5486109	2020	4
2339	6637114	2020	5
2162	5707825	2020	6
		0	0

		0	0
		0	0
		0	0
		0	0
		0	0

-13-REPORT AR23 Current YT

Modflg	modflg4	SumOfCount
1.0Mod	Other	1
CREDIT	Other	267
DEBIT	Other	84
OTHER	Other	13187
Modflg	modflg4	SumOfCount
1.0Mod	Other	1.00
CREDIT	Other	267.00
DEBIT	Other	84.00
OTHER	Other	13,187.00

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CountOfPOLNBR	OfTOT_EST_STD_PREM
40	2253
58	8998
151	37956
187	64738
199	89117
552	339071
321	282601
8571	12880926
1073	2660797
745	2571952
411	1825246
804	5522642
320	4662049
64	2146175
24	1559312
4	581843
1	951836

CountOfPOLNBR	OfTOT_EST_STD_PREM
1026	2449661
989	2668284
966	2241640
761	1954287
873	2939493
849	2185445
0	0
0	0
0	0
0	0
0	0
0	0

CountOfPOLNBR	OfTOT_EST_STD_PREM
2287	5930495
2190	6386037
2390	6039932
2157	5486109
2339	6637114
2162	5707825
0	0

0	0
0	0
0	0
0	0
0	0

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SumOfSubPrem	SumOfEMPrem	SumOfARAPPrem	SumOfTOT_EST_STD_PREM
1622	1622	1622	1622
2024128.923	1893577	1893577	1893577
829284.8188	1115085.256	1345887	1345887
33139712	33139712	33139712	33139712
SumOfSubPrem	SumOfEMPrem	SumOfARAPPrem	SumOfTOT_EST_STD_PREM
1,622.00	1,622.00	1,622.00	1,622.00
2,024,128.92	1,893,577.00	1,893,577.00	1,893,577.00
829,284.82	1,115,085.26	1,345,887.00	1,345,887.00
33,139,712.00	33,139,712.00	33,139,712.00	33,139,712.00

Renflag	Yr	effmth	CountOfPOLNBR	SumOfTOT_EST_STD_PREM
New	2019	1	1086	2557851
New	2019	2	1117	2921898
New	2019	3	1202	3121719
New	2019	4	1156	2979351
New	2019	5	1228	3018969
New	2019	6	1038	2652967
New	2019	7	1037	2571281
New	2019	8	1062	2325571
New	2019	9	907	2360883
New	2019	10	1073	2703750
New	2019	11	812	2114189
New	2019	12	706	1777550

Yr	effmth	CountOfPOLNBR
2019	1	2256
2019	2	2307
2019	3	2633
2019	4	2528
2019	5	2620
2019	6	2388
2019	7	2268

2019	8	2375
2019	9	2014
2019	10	2332
2019	11	1797
2019	12	1542

-8-REPORT AR22 Year 2009 NEW

<Dates are updated, query name is not.>

Renflag	Yr	effmth	CountOfPOLNBR	SumOfTOT_EST_STD_P
New	2019	1	1086	2557851
New	2019	2	1117	2921898
New	2019	3	1202	3121719
New	2019	4	1156	2979351
New	2019	5	1228	3018969
New	2019	6	1038	2652967
New	2019	7	1037	2571281
New	2019	8	1062	2325571
New	2019	9	907	2360883
New	2019	10	1073	2703750
New	2019	11	812	2114189
New	2019	12	706	1777550

-11-REPORT AR22 Year 2009 TOTAL

<Dates are updated, query name is not.>

SumOfTOT_EST_STD_PREM	Yr	effmth	CountOfPOLNBR	SumOfTOT_EST_STD_P
6124396	2019	1	2256	6124396
6566154	2019	2	2307	6566154
7067118	2019	3	2633	7067118
6539584	2019	4	2528	6539584
6480769	2019	5	2620	6480769
6514531	2019	6	2388	6514531
6134233	2019	7	2268	6134233

5716203	2019	8	2375	5716203
5680507	2019	9	2014	5680507
5657301	2019	10	2332	5657301
4960767	2019	11	1797	4960767
4438253	2019	12	1542	4438253

-14-REPORT AR23 2009 Total

<Dates are updated, query name is not.>

Modflg	modflg4	SumOfCount	SumOfSubPrem	SumOfEMPrem
1.0Mod	Other	1	4057	4057
CREDIT	Other	536	4148692.443	3895506
DEBIT	Other	192	2109023.287	2826460.484
OTHER	Other	26363	64865187	64865187
Modflg	modflg4	SumOfCount	SumOfSubPrem	SumOfEMPrem
1.0Mod	Other	1.00	4,057.00	4,057.00
CREDIT	Other	536.00	4,148,692.44	3,895,506.00
DEBIT	Other	192.00	2,109,023.29	2,826,460.48
OTHER	Other	26,363.00	64,865,187.00	64,865,187.00





SumOfARAPPrem	SumOfTOT_EST_STD_PREM
4057	4057
3895506	3895506
3426034	3426034
64865187	64865187
SumOfARAPPrem	SumOfTOT_EST_STD_PREM
4,057.00	4,057.00
3,895,506.00	3,895,506.00
3,426,034.00	3,426,034.00
64,865,187.00	64,865,187.00