

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

Size of Risk	March 2021		December 2020		December 2019		December 2018	
	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	434	6.4%	1,854	7.2%	2,190	8.1%	2,016	7.6%
500-999	408	6.0%	2,406	9.4%	2,138	7.9%	1,720	6.5%
1,000-4,999	5,320	78.5%	19,126	74.3%	20,056	74.4%	20,015	75.1%
5,000-9,999	418	6.2%	1,564	6.1%	1,656	6.1%	1,806	6.8%
10,000-24,999	148	2.2%	616	2.4%	716	2.7%	831	3.1%
25,000-49,999	32	0.5%	133	0.5%	149	0.6%	173	0.7%
50,000-99,999	13	0.2%	33	0.1%	42	0.2%	68	0.3%
100,000-499,999	3	0.0%	12	0.1%	11	0.0%	13	0.1%
500,000 +	0	0.0%	0	0.0%	0	0.0%	1	0.0%
<b>TOTALS</b>	<b>6,776</b>	<b>100.0%</b>	<b>25,744</b>	<b>100.0%</b>	<b>26,958</b>	<b>100.0%</b>	<b>26,643</b>	<b>100.0%</b>
	as of April 5, 2021		as of Jan 4, 2021		as of Jan 3, 2020		as of Jan 4, 2019	

Size of Risk	March 2021		December 2020		December 2019		December 2018	
	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	138,076	0.8%	595,225	0.9%	713,322	1.0%	660,920	0.8%
500-999	283,320	1.6%	1,701,697	2.6%	1,502,850	2.1%	1,234,421	1.6%
1,000-4,999	9,742,458	56.0%	35,443,583	53.5%	37,545,058	53.0%	37,450,775	47.6%
5,000-9,999	2,830,181	16.3%	10,707,342	16.2%	11,373,070	16.1%	12,511,456	15.9%
10,000-24,999	2,183,912	12.6%	8,990,244	13.6%	10,327,104	14.6%	12,182,682	15.5%
25,000-49,999	1,031,923	5.9%	4,507,968	6.8%	5,009,603	7.1%	5,854,195	7.4%
50,000-99,999	833,877	4.8%	2,278,790	3.4%	3,004,844	4.2%	4,783,867	6.1%
100,000-499,999	363,689	2.1%	2,069,048	3.1%	1,376,854	1.9%	2,105,969	2.7%
500,000 +	0	0.0%	0	0.0%	0	0.0%	1,946,312	2.5%
<b>TOTALS</b>	<b>17,407,436</b>	<b>100.0%</b>	<b>66,293,897</b>	<b>100.0%</b>	<b>70,852,705</b>	<b>100.0%</b>	<b>78,730,597</b>	<b>100.0%</b>
	as of April 5, 2021		as of Jan 4, 2021		as of Jan 3, 2020		as of Jan 4, 2019	

Size of Risk	March 2021		December 2020		December 2019		December 2018	
	<u>Average Premium</u>		<u>Average Premium</u>		<u>Average Premium</u>		<u>Average Premium</u>	
0-499	318		321		326		328	
500-999	694		707		703		718	
1,000-4,999	1,831		1,853		1,872		1,871	
5,000-9,999	6,771		6,846		6,868		6,928	
10,000-24,999	14,756		14,595		14,423		14,660	
25,000-49,999	32,248		33,894		33,621		33,839	
50,000-99,999	64,144		69,054		71,544		70,351	
100,000-499,999	121,230		172,421		125,169		161,998	
500,000 +	0		0		0		1,946,312	
<b>TOTALS</b>	<b>2,569</b>		<b>2,575</b>		<b>2,628</b>		<b>2,955</b>	
	as of April 5, 2021		as of Jan 4, 2021		as of Jan 3, 2020		as of Jan 4, 2019	

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

**New Assignments**

Monthly New Assignment

Month	2021 YTD			2020 YTD			2019		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	842	2,276,945	2,704	1,026	2,742,714	2,673	1,086	2,532,944	2,332
February	915	2,315,565	2,531	989	2,620,242	2,649	1,118	2,946,427	2,635
March	1,038	2,809,020	2,706	966	2,268,561	2,348	1,202	3,162,048	2,631
April				761	1,749,384	2,299	1,156	2,992,601	2,589
May				870	1,798,102	2,067	1,229	3,043,766	2,477
June				856	2,031,233	2,373	1,038	2,688,705	2,590
July				943	2,089,083	2,215	1,037	2,625,215	2,532
August				905	2,120,527	2,343	1,062	2,420,102	2,279
September				904	2,171,956	2,403	906	2,467,855	2,724
October				956	2,085,552	2,182	1,073	2,754,141	2,567
November				711	1,613,973	2,270	811	2,145,200	2,645
December				704	2,035,342	2,891	705	1,803,541	2,558
<b>Total</b>	<b>2,795</b>	<b>7,401,530</b>	<b>2,648</b>	<b>10,591</b>	<b>25,326,669</b>	<b>2,391</b>	<b>12,423</b>	<b>31,582,545</b>	<b>2,542</b>

as of April 5, 2021

as of April 5, 2021

as of Jan 4, 2021

Monthly Renewal Totals

Month	2021 YTD			2020 YTD			2019		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	1,369	3,514,918	2,568	1,270	3,607,050	2,840	1,172	3,536,748	3,018
February	1,274	3,185,641	2,501	1,213	3,726,334	3,072	1,190	3,566,624	2,997
March	1,338	3,305,347	2,470	1,439	3,969,695	2,759	1,431	3,990,105	2,788
April				1,404	3,656,845	2,605	1,372	3,497,704	2,549
May				1,486	4,310,114	2,900	1,393	3,442,229	2,471
June				1,361	3,822,636	2,809	1,352	3,817,505	2,824
July				1,272	3,646,322	2,867	1,231	3,626,369	2,946
August				1,361	3,084,764	2,267	1,314	3,388,647	2,579
September				1,177	3,602,715	3,061	1,108	3,319,672	2,996
October				1,365	3,226,586	2,364	1,269	2,992,447	2,358
November				1,006	2,776,581	2,760	995	2,940,667	2,955
December				882	2,382,834	2,702	848	2,630,029	3,101
<b>Total</b>	<b>3,981</b>	<b>10,005,906</b>	<b>2,513</b>	<b>15,236</b>	<b>41,812,476</b>	<b>2,744</b>	<b>14,675</b>	<b>40,748,746</b>	<b>2,777</b>

as of April 5, 2021

as of April 5, 2021

as of Jan 4, 2021

Monthly Combined New and Renewal Totals

Month	2021 YTD			2020 YTD			2019		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	2,211	5,791,863	2,620	2,296	6,349,764	2,766	2,258	6,069,692	2,688
February	2,189	5,501,206	2,513	2,202	6,346,576	2,882	2,308	6,513,051	2,822
March	2,376	6,114,367	2,573	2,405	6,238,256	2,594	2,633	7,152,153	2,716
April				2,165	5,406,229	2,497	2,528	6,490,305	2,567
May				2,356	6,108,216	2,593	2,622	6,485,995	2,474
June				2,217	5,853,869	2,640	2,390	6,506,210	2,722
July				2,215	5,735,405	2,589	2,268	6,251,584	2,756
August				2,266	5,205,291	2,297	2,376	5,808,749	2,445
September				2,081	5,774,671	2,775	2,014	5,787,527	2,874
October				2,321	5,312,138	2,289	2,342	5,746,588	2,454
November				1,717	4,390,554	2,557	1,806	5,085,867	2,816
December				1,586	4,418,176	2,786	1,553	4,433,570	2,855
<b>Total</b>	<b>6,776</b>	<b>17,407,436</b>	<b>2,569</b>	<b>25,827</b>	<b>67,139,145</b>	<b>2,600</b>	<b>27,098</b>	<b>72,331,291</b>	<b>2,669</b>

as of April 5, 2021

as of April 5, 2021

as of Jan 4, 2021

North Carolina Rate Bureau  
 Workers Compensation - Residual Market

Updated 10/12/2020

Miscellaneous Values

	4/1/2021	4/1/2020	4/1/2019	4/1/2018	4/1/2017	4/1/2016	4/1/2015
Code 7370 - Taxicab Co - Employee Operated Vehicle	75,600	72,900	70,400	69,300	66,900	65,200	64,100
Code 7370 - Taxicab Co - Leased or Rented Vehicle	50,400	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	0.01
Expense Constant		160	160	160	160	160	250
Terrorism (Assigned Risk)	0.01	0.01	0.01	0.01	0.02	0.02	0.02
Corporate Officer Weekly Maximum	1,900	1,900	1,800	1,800	1,700	1,700	1,600
Corporate Officer Weekly Minimum	950	950	900	900	850	850	800
Individual Partners and Sole Proprietors	50,400	48,600	46,900	46,200	44,600	43,500	42,700
USL&HW %	58%	59%	90%	92%	92%	92%	91%
Experience Rating Eligibility (premium last two years)	11,500	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	1,500
Minimum Premium Multiplier	200	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>)**

North Carolina Rate Bureau  
Workers Compensation - Residual Market  
**Rate Change History**

**Updated 10/12/2020**

<u>Industry Group</u>	<u>Effective</u> <u>04/01/21</u>	<u>Effective</u> <u>04/01/20</u>	<u>Effective</u> <u>04/01/19</u>	<u>Effective</u> <u>04/01/18</u>	<u>Effective</u> <u>04/01/17</u>	<u>Effective</u> <u>04/01/16</u>
Manufacturing	-5.3%	-6.6%	-15.8%	-12.5%	-7.6%	2.8%
Contracting	-5.1%	-9.6%	-16.5%	-11.4%	-5.4%	-0.1%
Office & Clerical	-3.4%	-8.5%	-19.3%	-12.8%	-13.6%	1.2%
Goods & Services	-4.8%	-7.7%	-19.3%	-12.6%	-8.6%	1.8%
<u>Miscellaneous</u>	<u>-1.5%</u>	<u>-5.4%</u>	<u>-14.7%</u>	<u>-13.2%</u>	<u>-8.3%</u>	<u>3.8%</u>
Industrial Classifications Overall	-4.2%	-7.6%	-17.2%	-12.5%	-8.3%	1.9%
Federal Classifications	-10.9%	-6.6%	-4.3%	-8.8%	11.0%	12.7%

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

From 01/01/2021 to 3/31/2021

Updated 4/19/2021

	<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	104	845,284	784,263	0.928	784,263	1.000	784,263
Risks with Debit MODS	40	430,765	582,298	1.352	712,623	1.224	712,623
Risks with 1.00 mods	1	6,381	6,381	1.000	6,381	1.000	6,381
Risks with NO Mods	6,636	15,934,734	15,934,734	1.000	15,934,734	1.000	15,934,734
TOTALS	6,781	17,217,164	17,307,676	1.005	17,438,001	1.008	17,438,001

From 01/01/2020 to 12/31/2020

Updated 4/19/2021

	<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	539	4,193,705	3,936,200	0.939	3,936,200	1.000	3,936,200
Risks with Debit MODS	191	2,105,762	2,820,620	1.339	3,415,564	1.211	3,415,564
Risks with 1.00 mods	1	4,057	4,057	1.000	4,057	1.000	4,057
Risks with NO Mods	26,396	65,166,236	65,166,236	1.000	65,166,236	1.000	65,166,236
TOTALS	27,127	71,469,760	71,927,113	1.006	72,522,057	1.008	72,522,057

North Carolina Rate Bureau  
 Workers Compensation - Residual Market

Updated Feb 5, 2021

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	52,089		54,144		106,233	
Estimated Ultimate Losses	36,619	0.703	40,933	0.756	77,552	0.730
Servicing Carrier Allowance	11,678	0.224	12,296	0.227	23,974	0.226
Other Expenses	4,167	0.080	4,602	0.085	8,769	0.083
Total Expenses	52,464	0.990	57,831	1.068	110,295	1.038
Estimated Operating Gain/(Loss) Residual Market	(375)		(3,687)		(4,062)	
Calendar Year Assessment Base	942,261		960,185		1,902,446	
Estimated Operating Gain/Loss to Cal Year Assessment Base	0.0%		-0.4%		-0.2%	

source: NCCI Residual Market Results as of Third Quarter, 2020 Evaluation is as of September 31, 2020.

note: 000 omitted from dollar amounts.