

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

Size of Risk	April 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	619	6.8%	1,854	7.2%	2,190	8.1%	2,016	7.6%
500-999	635	7.0%	2,406	9.4%	2,138	7.9%	1,720	6.5%
1,000-4,999	7,041	77.5%	19,126	74.3%	20,056	74.4%	20,015	75.1%
5,000-9,999	543	6.0%	1,564	6.1%	1,656	6.1%	1,806	6.8%
10,000-24,999	185	2.0%	616	2.4%	716	2.7%	831	3.1%
25,000-49,999	40	0.4%	133	0.5%	149	0.6%	173	0.7%
50,000-99,999	15	0.2%	33	0.1%	42	0.2%	68	0.3%
100,000-499,999	5	0.1%	12	0.1%	11	0.0%	13	0.1%
500,000 +	0	0.0%	0	0.0%	0	0.0%	1	0.0%
TOTALS	9,083	100.0%	25,744	100.0%	26,958	100.0%	26,643	100.0%
	as of May 3, 2021		as of Jan 4, 2021		as of Jan 3, 2020		as of Jan 4, 2019	

Size of Risk	April 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	197,555	0.9%	595,225	0.9%	713,322	1.0%	660,920	0.8%
500-999	437,610	1.9%	1,701,697	2.6%	1,502,850	2.1%	1,234,421	1.6%
1,000-4,999	12,943,366	56.5%	35,443,583	53.5%	37,545,058	53.0%	37,450,775	47.6%
5,000-9,999	3,658,494	16.0%	10,707,342	16.2%	11,373,070	16.1%	12,511,456	15.9%
10,000-24,999	2,672,339	11.7%	8,990,244	13.6%	10,327,104	14.6%	12,182,682	15.5%
25,000-49,999	1,319,028	5.8%	4,507,968	6.8%	5,009,603	7.1%	5,854,195	7.4%
50,000-99,999	917,720	4.0%	2,278,790	3.4%	3,004,844	4.2%	4,783,867	6.1%
100,000-499,999	761,330	3.3%	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%
TOTALS	22,907,442	100.0%	66,293,897	100.0%	70,852,705	100.0%	78,730,597	100.0%
	as of May 3, 2021		as of Jan 4, 2021		as of Jan 3, 2020		as of Jan 4, 2019	

Size of Risk	April 2021		December 2020		December 2019		December 2018	
	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	319		321		326		328	
500-999	689		707		703		718	
1,000-4,999	1,838		1,853		1,872		1,871	
5,000-9,999	6,738		6,846		6,868		6,928	
10,000-24,999	14,445		14,595		14,423		14,660	
25,000-49,999	32,976		33,894		33,621		33,839	
50,000-99,999	61,181		69,054		71,544		70,351	
100,000-499,999	152,266		172,421		125,169		161,998	
500,000 +	0		0		0		1,946,312	
TOTALS	2,522		2,575		2,628		2,955	
	as of May 3, 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.

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>	Effective <u>04/01/21</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>
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 4/30/2021 Updated 5/4/2021

	<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 5/4/2021

	<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 & 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.