

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

Size of Risk	June 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	1,118	8.2%	1,854	7.2%	2,190	8.1%	2,016	7.6%
500-999	1,086	7.9%	2,406	9.4%	2,138	7.9%	1,720	6.5%
1,000-4,999	10,239	74.9%	19,126	74.3%	20,056	74.4%	20,015	75.1%
5,000-9,999	827	6.1%	1,564	6.1%	1,656	6.1%	1,806	6.8%
10,000-24,999	314	2.3%	616	2.4%	716	2.7%	831	3.1%
25,000-49,999	59	0.4%	133	0.5%	149	0.6%	173	0.7%
50,000-99,999	24	0.2%	33	0.1%	42	0.2%	68	0.3%
100,000-499,999	7	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	13,674	100.0%	25,744	100.0%	26,958	100.0%	26,643	100.0%
	as of July 6, 2021		as of Jan 4, 2021		as of Jan 3, 2020		as of Jan 4, 2019	

Size of Risk	June 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	351,347	1.0%	595,225	0.9%	713,322	1.0%	660,920	0.8%
500-999	750,790	2.2%	1,701,697	2.6%	1,502,850	2.1%	1,234,421	1.6%
1,000-4,999	18,876,132	54.5%	35,443,583	53.5%	37,545,058	53.0%	37,450,775	47.6%
5,000-9,999	5,675,009	16.4%	10,707,342	16.2%	11,373,070	16.1%	12,511,456	15.9%
10,000-24,999	4,578,504	13.2%	8,990,244	13.6%	10,327,104	14.6%	12,182,682	15.5%
25,000-49,999	1,939,800	5.6%	4,507,968	6.8%	5,009,603	7.1%	5,854,195	7.4%
50,000-99,999	1,503,751	4.3%	2,278,790	3.4%	3,004,844	4.2%	4,783,867	6.1%
100,000-499,999	941,580	2.7%	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	34,616,913	100.0%	66,293,897	100.0%	70,852,705	100.0%	78,730,597	100.0%
	as of July 6, 2021		as of Jan 4, 2021		as of Jan 3, 2020		as of Jan 4, 2019	

Size of Risk	June 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	314	321	326	328				
500-999	691	707	703	718				
1,000-4,999	1,844	1,853	1,872	1,871				
5,000-9,999	6,862	6,846	6,868	6,928				
10,000-24,999	14,581	14,595	14,423	14,660				
25,000-49,999	32,878	33,894	33,621	33,839				
50,000-99,999	62,656	69,054	71,544	70,351				
100,000-499,999	134,511	172,421	125,169	161,998				
500,000 +	0	0	0	1,946,312				
TOTALS	2,532	2,575	2,628	2,955				
	as of July 6, 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	840	2,328,130	2,772	1,026	2,753,745	2,684	1,086	2,532,944	2,332
February	914	2,053,345	2,247	989	2,880,040	2,912	1,118	2,946,427	2,635
March	1,045	2,570,329	2,460	966	2,442,297	2,528	1,202	3,162,048	2,631
April	1,008	2,290,698	2,273	761	1,897,465	2,493	1,156	2,992,601	2,589
May	890	2,467,131	2,772	870	1,899,906	2,184	1,229	3,043,766	2,477
June	949	2,323,875	2,449	855	2,112,320	2,471	1,038	2,688,705	2,590
July				943	2,130,560	2,259	1,037	2,625,215	2,532
August				905	2,113,788	2,336	1,062	2,420,102	2,279
September				899	2,116,927	2,355	906	2,467,855	2,724
October				955	2,119,446	2,219	1,073	2,754,141	2,567
November				711	1,507,265	2,120	811	2,145,200	2,645
December				703	1,972,817	2,806	705	1,803,541	2,558
Total	5,646	14,033,508	2,486	10,583	25,946,576	2,452	12,423	31,582,545	2,542

as of July 6, 2021

as of July 6, 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	1,376	3,459,381	2,514	1,270	3,522,962	2,774	1,172	3,536,748	3,018
February	1,281	3,462,580	2,703	1,212	3,646,089	3,008	1,190	3,566,624	2,997
March	1,384	3,572,001	2,581	1,439	3,942,309	2,740	1,431	3,990,105	2,788
April	1,332	3,474,736	2,609	1,405	3,706,713	2,638	1,372	3,497,704	2,549
May	1,383	3,213,458	2,324	1,485	4,295,690	2,893	1,393	3,442,229	2,471
June	1,272	3,401,249	2,674	1,362	3,837,174	2,817	1,352	3,817,505	2,824
July				1,274	3,650,853	2,866	1,231	3,626,369	2,946
August				1,365	3,128,830	2,292	1,314	3,388,647	2,579
September				1,182	3,744,494	3,168	1,108	3,319,672	2,996
October				1,367	3,234,690	2,366	1,269	2,992,447	2,358
November				1,011	2,744,306	2,714	995	2,940,667	2,955
December				884	2,473,818	2,798	848	2,630,029	3,101
Total	8,028	20,583,405	2,564	15,256	41,927,928	2,748	14,675	40,748,746	2,777

as of July 6, 2021

as of July 6, 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	2,216	5,787,511	2,612	2,296	6,276,707	2,734	2,258	6,069,692	2,688
February	2,195	5,515,925	2,513	2,201	6,526,129	2,965	2,308	6,513,051	2,822
March	2,429	6,142,330	2,529	2,405	6,384,606	2,655	2,633	7,152,153	2,716
April	2,340	5,765,434	2,464	2,166	5,604,178	2,587	2,528	6,490,305	2,567
May	2,273	5,680,589	2,499	2,355	6,195,596	2,631	2,622	6,485,995	2,474
June	2,221	5,725,124	2,578	2,217	5,949,494	2,684	2,390	6,506,210	2,722
July				2,217	5,781,413	2,608	2,268	6,251,584	2,756
August				2,270	5,242,618	2,310	2,376	5,808,749	2,445
September				2,081	5,861,421	2,817	2,014	5,787,527	2,874
October				2,322	5,354,136	2,306	2,342	5,746,588	2,454
November				1,722	4,251,571	2,469	1,806	5,085,867	2,816
December				1,587	4,446,635	2,802	1,553	4,433,570	2,855
Total	13,674	34,616,913	2,532	25,839	67,874,504	2,627	27,098	72,331,291	2,669

as of July 6, 2021

as of July 6, 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 6/30/2021 Updated 7/6/2021

	<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 7/6/2021

	<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	483	3,877,224	3,620,600	0.934	3,620,600	1.000	3,620,600
Risks with Debit MODS	167	1,749,652	2,427,372	1.387	3,002,999	1.237	3,002,999
Risks with 1.00 mods	3	30,780	30,780	1.000	30,780	1.000	30,780
Risks with NO Mods	25,209	61,224,462	61,224,462	1.000	61,224,462	1.000	61,224,462
TOTALS	25,862	66,882,118	67,303,214	1.006	67,878,841	1.009	67,878,841

North Carolina Rate Bureau
 Workers Compensation - Residual Market

Updated June 7, 2021

Projected Operating Gain/(Loss)

	<u>Policy Year 2020</u>		<u>Policy Year 2019</u>		<u>Policy Years 2019 & 2020</u>	
	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>
Est. Ultimate Pool Written Premium	48,578		51,127		99,705	
Estimated Ultimate Losses	29,438	0.606	41,311	0.808	70,749	0.710
Servicing Carrier Allowance	9,910	0.204	11,463	0.224	21,373	0.214
Other Expenses	3,643	0.075	4,090	0.080	7,733	0.078
Total Expenses	42,991	0.990	56,864	1.112	99,855	1.002
Estimated Operating Gain/(Loss) Residual Market	5,587		(5,737)		(150)	
Calendar Year Assessment Base	942,261		942,261		1,884,522	
Estimated Operating Gain/Loss to Cal Year Assessment Base	0.6%		-0.6%		0.0%	

source: NCCI Residual Market Results as of Fourth Quarter, 2020 Evaluation is as of December 31, 2020.

note: 000 omitted from dollar amounts.