

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

Size of Risk	July 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	1,297	8.2%	1,854	7.2%	2,190	8.1%	2,016	7.6%
500-999	1,321	8.4%	2,406	9.4%	2,138	7.9%	1,720	6.5%
1,000-4,999	11,729	74.3%	19,126	74.3%	20,056	74.4%	20,015	75.1%
5,000-9,999	959	6.1%	1,564	6.1%	1,656	6.1%	1,806	6.8%
10,000-24,999	366	2.3%	616	2.4%	716	2.7%	831	3.1%
25,000-49,999	71	0.5%	133	0.5%	149	0.6%	173	0.7%
50,000-99,999	25	0.2%	33	0.1%	42	0.2%	68	0.3%
100,000-499,999	12	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%
<b>TOTALS</b>	<b>15,780</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 Aug 3, 2021		as of Jan 4, 2021		as of Jan 3, 2020		as of Jan 4, 2019	

Size of Risk	July 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	412,402	1.0%	595,225	0.9%	713,322	1.0%	660,920	0.8%
500-999	924,743	2.3%	1,701,697	2.6%	1,502,850	2.1%	1,234,421	1.6%
1,000-4,999	21,632,615	53.8%	35,443,583	53.5%	37,545,058	53.0%	37,450,775	47.6%
5,000-9,999	6,541,808	16.3%	10,707,342	16.2%	11,373,070	16.1%	12,511,456	15.9%
10,000-24,999	5,275,687	13.1%	8,990,244	13.6%	10,327,104	14.6%	12,182,682	15.5%
25,000-49,999	2,311,081	5.8%	4,507,968	6.8%	5,009,603	7.1%	5,854,195	7.4%
50,000-99,999	1,568,975	3.9%	2,278,790	3.4%	3,004,844	4.2%	4,783,867	6.1%
100,000-499,999	1,538,741	3.8%	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>40,206,052</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 Aug 3, 2021		as of Jan 4, 2021		as of Jan 3, 2020		as of Jan 4, 2019	

Size of Risk	July 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	318		321		326		328	
500-999	700		707		703		718	
1,000-4,999	1,844		1,853		1,872		1,871	
5,000-9,999	6,821		6,846		6,868		6,928	
10,000-24,999	14,414		14,595		14,423		14,660	
25,000-49,999	32,550		33,894		33,621		33,839	
50,000-99,999	62,759		69,054		71,544		70,351	
100,000-499,999	128,228		172,421		125,169		161,998	
500,000 +	0		0		0		1,946,312	
<b>TOTALS</b>	<b>2,548</b>		<b>2,575</b>		<b>2,628</b>		<b>2,955</b>	
	as of Aug 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.

**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	2,218,103	2,641	1,026	2,759,160	2,689	1,086	2,532,944	2,332
February	914	2,014,244	2,204	989	2,889,658	2,922	1,118	2,946,427	2,635
March	1,045	2,569,539	2,459	966	2,449,997	2,536	1,202	3,162,048	2,631
April	1,008	2,178,753	2,161	761	1,883,546	2,475	1,156	2,992,601	2,589
May	890	2,433,351	2,734	870	1,895,754	2,179	1,229	3,043,766	2,477
June	951	2,368,618	2,491	855	2,186,544	2,557	1,038	2,688,705	2,590
July	845	2,300,646	2,723	943	2,113,077	2,241	1,037	2,625,215	2,532
August				905	2,128,098	2,351	1,062	2,420,102	2,279
September				899	2,125,706	2,365	906	2,467,855	2,724
October				955	2,143,506	2,245	1,073	2,754,141	2,567
November				711	1,492,988	2,100	811	2,145,200	2,645
December				703	1,978,398	2,814	705	1,803,541	2,558
<b>Total</b>	<b>6,493</b>	<b>16,083,254</b>	<b>2,477</b>	<b>10,583</b>	<b>26,046,432</b>	<b>2,461</b>	<b>12,423</b>	<b>31,582,545</b>	<b>2,542</b>
		as of Aug 3, 2021			as of Aug 3, 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	1,377	3,402,978	2,471	1,270	3,522,962	2,774	1,172	3,536,748	3,018
February	1,282	3,445,225	2,687	1,212	3,649,761	3,011	1,190	3,566,624	2,997
March	1,387	3,533,464	2,548	1,439	3,941,810	2,739	1,431	3,990,105	2,788
April	1,335	3,564,283	2,670	1,406	3,717,541	2,644	1,372	3,497,704	2,549
May	1,384	3,346,414	2,418	1,485	4,294,122	2,892	1,393	3,442,229	2,471
June	1,301	3,587,116	2,757	1,362	3,839,012	2,819	1,352	3,817,505	2,824
July	1,221	3,243,318	2,656	1,274	3,677,270	2,886	1,231	3,626,369	2,946
August				1,365	3,140,975	2,301	1,314	3,388,647	2,579
September				1,182	3,722,123	3,149	1,108	3,119,672	2,996
October				1,368	3,196,018	2,336	1,269	2,992,447	2,358
November				1,013	2,742,209	2,707	995	2,940,667	2,955
December				885	2,469,626	2,791	848	2,630,029	3,101
<b>Total</b>	<b>9,287</b>	<b>24,122,798</b>	<b>2,597</b>	<b>15,261</b>	<b>41,913,429</b>	<b>2,746</b>	<b>14,675</b>	<b>40,748,746</b>	<b>2,777</b>
		as of Aug 3, 2021			as of Aug 3, 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	2,217	5,621,081	2,535	2,296	6,282,122	2,736	2,258	6,069,692	2,688
February	2,196	5,459,469	2,486	2,201	6,539,419	2,971	2,308	6,513,051	2,822
March	2,432	6,103,003	2,509	2,405	6,391,807	2,658	2,633	7,152,153	2,716
April	2,343	5,743,036	2,451	2,167	5,601,087	2,585	2,528	6,490,305	2,567
May	2,274	5,779,765	2,542	2,355	6,189,876	2,628	2,622	6,485,995	2,474
June	2,252	5,955,734	2,645	2,217	6,025,556	2,718	2,390	6,506,210	2,722
July	2,066	5,543,964	2,683	2,217	5,790,347	2,612	2,268	6,251,584	2,756
August				2,270	5,269,073	2,321	2,376	5,808,749	2,445
September				2,081	5,847,829	2,810	2,014	5,787,527	2,874
October				2,323	5,339,524	2,299	2,342	5,746,588	2,454
November				1,724	4,235,197	2,457	1,806	5,085,867	2,816
December				1,588	4,448,024	2,801	1,553	4,433,570	2,855
<b>Total</b>	<b>15,780</b>	<b>40,206,052</b>	<b>2,548</b>	<b>25,844</b>	<b>67,959,861</b>	<b>2,630</b>	<b>27,098</b>	<b>72,331,291</b>	<b>2,669</b>
		as of Aug 3, 2021			as of Aug 3, 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 7/31/2021 Updated 8/4/2021

	<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	273	2,384,667	2,179,248	0.914	2,179,248	1.000	2,179,248
Risks with Debit MODS	100	1,126,436	1,509,734	1.340	1,822,726	1.207	1,822,726
Risks with 1.00 mods	2	11,515	11,515	1.000	11,515	1.000	11,515
Risks with NO Mods	15,423	36,377,572	36,377,572	1.000	36,377,572	1.000	36,377,572
TOTALS	15,798	39,900,190	40,078,069	1.004	40,391,061	1.008	40,391,061

From 01/01/2020 to 12/31/2020 Updated 8/4/2021

	<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	484	3,885,923	3,629,740	0.934	3,629,740	1.000	3,629,740
Risks with Debit MODS	167	1,754,987	2,431,898	1.386	3,007,586	1.237	3,007,586
Risks with 1.00 mods	3	30,650	30,650	1.000	30,650	1.000	30,650
Risks with NO Mods	25,214	61,673,617	61,673,617	1.000	61,673,617	1.000	61,673,617
TOTALS	25,868	67,345,178	67,765,905	1.006	68,341,593	1.008	68,341,593

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 &amp; 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.