

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

Size of Risk	October 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	1,887	8.5%	1,854	7.2%	2,190	8.1%	2,016	7.6%
500-999	1,888	8.5%	2,406	9.4%	2,138	7.9%	1,720	6.5%
1,000-4,999	16,356	73.8%	19,126	74.3%	20,056	74.4%	20,015	75.1%
5,000-9,999	1,352	6.1%	1,564	6.1%	1,656	6.1%	1,806	6.8%
10,000-24,999	535	2.4%	616	2.4%	716	2.7%	831	3.1%
25,000-49,999	99	0.5%	133	0.5%	149	0.6%	173	0.7%
50,000-99,999	32	0.1%	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>22,161</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 Nov 4, 2021		as of Jan 4, 2021		as of Jan 3, 2020		as of Jan 4, 2019	

Size of Risk	October 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	596,105	1.1%	595,225	0.9%	713,322	1.0%	660,920	0.8%
500-999	1,334,534	2.4%	1,701,697	2.6%	1,502,850	2.1%	1,234,421	1.6%
1,000-4,999	30,266,945	53.7%	35,443,583	53.5%	37,545,058	53.0%	37,450,775	47.6%
5,000-9,999	9,164,029	16.3%	10,707,342	16.2%	11,373,070	16.1%	12,511,456	15.9%
10,000-24,999	7,845,000	13.9%	8,990,244	13.6%	10,327,104	14.6%	12,182,682	15.5%
25,000-49,999	3,402,163	6.0%	4,507,968	6.8%	5,009,603	7.1%	5,854,195	7.4%
50,000-99,999	1,991,446	3.5%	2,278,790	3.4%	3,004,844	4.2%	4,783,867	6.1%
100,000-499,999	1,719,785	3.1%	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>56,320,007</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 Nov 4, 2021		as of Jan 4, 2021		as of Jan 3, 2020		as of Jan 4, 2019	

Size of Risk	October 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	316		321		326		328	
500-999	707		707		703		718	
1,000-4,999	1,851		1,853		1,872		1,871	
5,000-9,999	6,778		6,846		6,868		6,928	
10,000-24,999	14,664		14,595		14,423		14,660	
25,000-49,999	34,365		33,894		33,621		33,839	
50,000-99,999	62,233		69,054		71,544		70,351	
100,000-499,999	143,315		172,421		125,169		161,998	
500,000 +	0		0		0		1,946,312	
<b>TOTALS</b>	<b>2,541</b>		<b>2,575</b>		<b>2,628</b>		<b>2,955</b>	
	as of Nov 4, 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	2,332,442	2,777	1,026	2,764,300	2,694	1,086	2,532,944	2,332
February	912	2,036,260	2,233	989	2,885,436	2,918	1,118	2,946,427	2,635
March	1,045	2,587,900	2,476	967	2,457,646	2,542	1,202	3,162,048	2,631
April	1,008	2,183,846	2,167	761	2,034,646	2,674	1,156	2,992,601	2,589
May	890	2,339,727	2,629	870	2,068,642	2,378	1,229	3,043,766	2,477
June	948	2,208,579	2,330	856	2,381,391	2,782	1,038	2,688,705	2,590
July	860	2,171,466	2,525	943	2,246,751	2,383	1,037	2,625,215	2,532
August	866	2,122,539	2,451	904	2,137,322	2,364	1,062	2,420,102	2,279
September	781	1,743,702	2,233	899	2,144,208	2,385	906	2,467,855	2,724
October	894	2,192,628	2,453	955	2,166,825	2,269	1,073	2,754,141	2,567
November				710	1,468,525	2,068	811	2,145,200	2,645
December				703	2,047,285	2,912	705	1,803,541	2,558
<b>Total</b>	<b>9,044</b>	<b>21,919,089</b>	<b>2,424</b>	<b>10,583</b>	<b>26,802,977</b>	<b>2,533</b>	<b>12,423</b>	<b>31,582,545</b>	<b>2,542</b>

as of Nov 4, 2021

as of Nov 4, 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	1,382	3,368,551	2,437	1,272	3,512,074	2,761	1,172	3,536,748	3,018
February	1,284	3,360,964	2,618	1,211	3,636,870	3,003	1,190	3,566,624	2,997
March	1,387	3,594,737	2,592	1,440	3,940,802	2,737	1,431	3,990,105	2,788
April	1,341	3,494,557	2,606	1,406	3,708,307	2,637	1,372	3,497,704	2,549
May	1,386	3,567,069	2,574	1,485	4,299,753	2,895	1,393	3,442,229	2,471
June	1,305	3,719,943	2,851	1,362	3,882,770	2,851	1,352	3,817,505	2,824
July	1,256	3,426,659	2,728	1,274	3,694,458	2,900	1,231	3,626,369	2,946
August	1,337	3,157,031	2,361	1,367	3,127,557	2,288	1,314	3,388,647	2,579
September	1,161	3,403,068	2,931	1,183	3,897,915	3,295	1,108	3,319,672	2,996
October	1,278	3,308,339	2,589	1,371	3,248,033	2,369	1,269	2,992,447	2,358
November				1,014	2,741,537	2,704	995	2,940,667	2,955
December				886	2,387,235	2,694	848	2,630,029	3,101
<b>Total</b>	<b>13,117</b>	<b>34,400,918</b>	<b>2,623</b>	<b>15,271</b>	<b>42,077,311</b>	<b>2,755</b>	<b>14,675</b>	<b>40,748,746</b>	<b>2,777</b>

as of Nov 4, 2021

as of Nov 4, 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	2,222	5,700,993	2,566	2,298	6,276,374	2,731	2,258	6,069,692	2,688
February	2,196	5,397,224	2,458	2,200	6,522,306	2,965	2,308	6,513,051	2,822
March	2,432	6,182,637	2,542	2,407	6,398,448	2,658	2,633	7,152,153	2,716
April	2,349	5,678,403	2,417	2,167	5,742,953	2,650	2,528	6,490,305	2,567
May	2,276	5,906,796	2,595	2,355	6,368,395	2,704	2,622	6,485,995	2,474
June	2,253	5,928,522	2,631	2,218	6,264,161	2,824	2,390	6,506,210	2,722
July	2,116	5,598,125	2,646	2,217	5,941,209	2,680	2,268	6,251,584	2,756
August	2,203	5,279,570	2,397	2,271	5,264,879	2,318	2,376	5,808,749	2,445
September	1,942	5,146,770	2,650	2,082	6,042,123	2,902	2,014	5,787,527	2,874
October	2,172	5,500,967	2,533	2,326	5,414,858	2,328	2,342	5,746,588	2,454
November				1,724	4,210,062	2,442	1,806	5,085,867	2,816
December				1,589	4,434,520	2,791	1,553	4,433,570	2,855
<b>Total</b>	<b>22,161</b>	<b>56,320,007</b>	<b>2,541</b>	<b>25,854</b>	<b>68,880,288</b>	<b>2,664</b>	<b>27,098</b>	<b>72,331,291</b>	<b>2,669</b>

as of Nov 4, 2021

as of Nov 4, 2021

as of Jan 4, 2021

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

From 01/01/2021 to 10/31/2021 Updated 11/9/2021

	<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	366	2,978,580	2,748,111	0.923	2,748,111	1.000	2,748,111
Risks with Debit MODS	138	1,541,604	2,075,009	1.346	2,515,033	1.212	2,515,033
Risks with 1.00 mods	2	11,515	11,515	1.000	11,515	1.000	11,515
Risks with NO Mods	21,679	51,272,992	51,272,992	1.000	51,272,992	1.000	51,272,992
TOTALS	22,185	55,804,691	56,107,627	1.005	56,547,651	1.008	56,547,651

From 01/01/2020 to 12/31/2020 Updated 11/9/2021

	<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	3,881,439	3,625,443	0.934	3,625,443	1.000	3,625,443
Risks with Debit MODS	167	1,735,430	2,400,541	1.383	2,968,309	1.237	2,968,309
Risks with 1.00 mods	3	30,650	30,650	1.000	30,650	1.000	30,650
Risks with NO Mods	25,224	62,637,618	62,637,618	1.000	62,637,618	1.000	62,637,618
TOTALS	25,878	68,285,137	68,694,252	1.006	69,262,020	1.008	69,262,020

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 04/01/21</u>	<u>Effective 04/01/20</u>	<u>Effective 04/01/19</u>	<u>Effective 04/01/18</u>	<u>Effective 04/01/17</u>	<u>Effective 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

Updated September 8, 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	48,437		51,000		99,437	
Estimated Ultimate Losses	28,965	0.598	45,798	0.898	74,763	0.752
Servicing Carrier Allowance	9,881	0.204	11,434	0.224	21,315	0.214
Other Expenses	3,633	0.075	4,080	0.080	7,713	0.078
Total Expenses	42,479	0.990	61,312	1.202	103,791	1.044
Estimated Operating Gain/(Loss) Residual Market	5,958		(10,312)		(4,354)	
Calendar Year Assessment Base	878,268		942,261		1,820,529	
Estimated Operating Gain/Loss to Cal Year Assessment Base	0.7%		-1.1%		-0.2%	

source: NCCI Residual Market Results as of First Quarter, 2021 Evaluation is as of March 31, 2021.

note: 000 omitted from dollar amounts.