

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

Size of Risk	February 2017		December 2016		December 2015		December 2014	
	Count Number	Count Percent	Count Number	Count Percent	Count Number	Count Percent	Count Number	Count Percent
0-499	311	4.9%	1,834	7.5%	2,034	8.7%	2,154	9.5%
500-999	186	3.0%	1,463	6.0%	1,517	6.5%	1,406	6.2%
1,000-4,999	5,089	80.8%	18,228	74.9%	17,112	73.0%	16,493	72.6%
5,000-9,999	433	6.9%	1,685	6.9%	1,615	6.9%	1,472	6.5%
10,000-24,999	210	3.3%	837	3.4%	848	3.6%	866	3.8%
25,000-49,999	50	0.8%	203	0.8%	216	0.9%	229	1.0%
50,000-99,999	19	0.3%	65	0.3%	69	0.3%	77	0.3%
100,000-499,999	3	0.1%	22	0.1%	31	0.1%	35	0.2%
500,000 +	0	0.0%	1	0.0%	0	0.0%	0	0.0%
<b>TOTALS</b>	<b>6,301</b>	<b>100.0%</b>	<b>24,338</b>	<b>100.0%</b>	<b>23,442</b>	<b>100.0%</b>	<b>22,732</b>	<b>100.0%</b>
	as of Apr 3, 2017		as of Jan 5, 2017		as of Jan 4, 2016		as of Jan 5, 2015	
Size of Risk	February 2017		December 2016		December 2015		December 2014	
	Dollars Number	Dollars Percent	Dollars Number	Dollars Percent	Dollars Number	Dollars Percent	Dollars Number	Dollars Percent
0-499	103,165	0.5%	626,617	0.8%	696,992	0.9%	690,770	1.0%
500-999	142,184	0.7%	1,047,027	1.4%	1,077,494	1.5%	1,014,776	1.4%
1,000-4,999	9,509,166	48.7%	34,263,674	45.4%	31,286,991	42.3%	27,634,805	38.6%
5,000-9,999	3,009,529	15.4%	11,629,327	15.4%	11,153,619	15.1%	10,307,201	14.4%
10,000-24,999	3,082,391	15.8%	12,574,408	16.7%	12,702,929	17.2%	12,995,871	18.2%
25,000-49,999	1,710,619	8.8%	6,898,471	9.1%	7,341,630	9.9%	7,860,312	11.0%
50,000-99,999	1,334,644	6.8%	4,520,519	6.0%	4,725,750	6.4%	5,282,090	7.4%
100,000-499,999	638,561	3.3%	3,297,230	4.4%	4,979,201	6.7%	5,822,746	8.1%
500,000 +	0	0.0%	617,426	0.8%	0	0.0%	0	0.0%
<b>TOTALS</b>	<b>19,530,259</b>	<b>100.0%</b>	<b>75,474,699</b>	<b>100.0%</b>	<b>73,964,606</b>	<b>100.0%</b>	<b>71,608,571</b>	<b>100.0%</b>
	as of Apr 3, 2017		as of Jan 5, 2017		as of Jan 4, 2016		as of Jan 5, 2015	
Size of Risk	February 2017		December 2016		December 2015		December 2014	
	Average Premium		Average Premium		Average Premium		Average Premium	
0-499	332		342		343		321	
500-999	764		716		710		722	
1,000-4,999	1,869		1,880		1,828		1,676	
5,000-9,999	6,950		6,902		6,906		7,002	
10,000-24,999	14,678		15,023		14,980		15,007	
25,000-49,999	34,212		33,983		33,989		34,325	
50,000-99,999	70,244		69,546		68,489		68,599	
100,000-499,999	212,854		149,874		160,619		166,364	
500,000 +	0		617,426		0		0	
<b>TOTALS</b>	<b>3,100</b>		<b>3,101</b>		<b>3,155</b>		<b>3,150</b>	
	as of Apr 3, 2017		as of Jan 5, 2017		as of Jan 4, 2016		as of Jan 5, 2015	

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

New Assignments

Monthly New Assignment Totals As Of The Last Day Of Each Year (2017 As Of The Last Day Of The Appropriate Month)

Month	2017 YTD			2016			2015		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	1,211	3,756,241	3,102	982	3,546,285	3,611	1,135	4,589,607	4,044
February	1,302	3,673,146	2,821	1,026	2,995,465	2,920	945	3,236,370	3,425
March	1,473	4,157,653	2,823	1,366	3,774,178	2,763	1,246	4,247,764	3,409
April				1,249	3,230,586	2,587	1,081	3,351,031	3,100
May				1,086	3,183,379	2,931	1,088	3,216,957	2,957
June				1,077	3,507,867	3,257	1,075	3,154,777	2,935
July				1,169	3,339,258	2,857	1,034	3,276,218	3,168
August				1,081	2,842,901	2,630	1,064	2,715,552	2,552
September				1,069	3,179,515	2,974	1,049	3,012,183	2,871
October				918	2,437,663	2,655	1,051	3,292,500	3,133
November				888	2,462,999	2,774	807	2,165,924	2,684
December				870	2,348,962	2,700	880	3,189,941	3,625
Total	3,986	11,587,040	2,907	12,781	36,849,058	2,883	12,455	39,448,824	3,167

as of Apr 3, 2017
as of Apr 3, 2017
as of Jan 5, 2016

Monthly Renewal Totals As Of The Last Day Of Each Year (2017 As Of The Last Day Of The Appropriate Month)

Month	2017 YTD			2016			2015		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	763	2,894,511	3,794	988	3,958,031	4,006	948	2,994,534	3,159
February	721	2,588,257	3,590	931	3,301,289	3,546	905	3,730,463	4,122
March	831	2,460,451	2,961	1,182	3,595,396	3,042	1,156	3,769,359	3,261
April				1,019	3,249,857	3,189	979	3,240,558	3,310
May				1,032	3,077,986	2,983	1,019	3,130,481	3,072
June				1,052	3,195,666	3,038	973	2,918,392	2,999
July				1,040	3,333,804	3,206	1,031	3,642,026	3,533
August				1,018	2,916,416	2,865	959	2,973,685	3,101
September				963	3,208,048	3,331	876	3,152,101	3,598
October				1,076	4,137,441	3,845	971	3,657,486	3,767
November				760	2,579,928	3,395	768	2,750,070	3,581
December				685	2,378,822	3,473	640	2,186,976	3,417
Total	2,315	7,943,219	3,431	11,746	38,932,684	3,315	11,225	38,146,131	3,398

as of Apr 3, 2017
as of Apr 3, 2017
as of Jan 5, 2016

Monthly Combined New and Renewal Totals As Of The Last Day Of Each Year (2017 As Of The Last Day Of The Appropriate Month)

Month	2017 YTD			2016			2015		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	1,974	6,650,752	3,369	1,970	7,504,316	3,809	2,083	7,584,141	3,641
February	2,023	6,261,403	3,095	1,957	6,296,754	3,218	1,850	6,966,833	3,766
March	2,304	6,618,104	2,872	2,548	7,369,574	2,892	2,402	8,017,123	3,338
April				2,268	6,480,443	2,857	2,060	6,591,589	3,200
May				2,118	6,261,365	2,956	2,107	6,347,438	3,013
June				2,129	6,703,533	3,149	2,048	6,073,169	2,965
July				2,209	6,673,062	3,021	2,065	6,918,244	3,350
August				2,099	5,759,317	2,744	2,023	5,689,237	2,812
September				2,032	6,387,563	3,143	1,925	6,164,284	3,202
October				1,994	6,575,104	3,297	2,022	6,949,986	3,437
November				1,648	5,042,927	3,060	1,575	4,915,994	3,121
December				1,555	4,727,784	3,040	1,520	5,376,917	3,537
Total	6,301	19,530,259	3,100	24,527	75,781,742	3,090	23,680	77,594,955	3,277

as of Apr 3, 2017
as of Apr 3, 2017
as of Jan 5, 2016

North Carolina Rate Bureau  
 Workers Compensation - Residual Market  
 Miscellaneous Values

Updated 11/7/2016

	<u>4/1/2017</u>	<u>4/1/2016</u>	<u>4/1/2015</u>	<u>4/1/2014</u>	<u>4/1/2013</u>
Code 7370 - Taxicab Co - Employee Operated Vehicle	66,900	65,200	64,100	62,600	61,200
Code 7370 - Taxicab Co - Leased or Rented Vehicle	44,600	43,500	42,700	41,800	40,800
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
Expense Constant	160	160	250	250	250
Terrorism (Assigned Risk)	0.01	0.02	0.02	0.02	0.02
Corporate Officer Weekly Maximum	1,700	1,700	1,600	1,600	1,600
Corporate Officer Weekly Minimum	850	850	800	800	800
Per Passenger Seat Surcharge - Maximum Surcharge Per Aircraft	n/a	n/a	n/a	1,000	1,000
Per Passenger Seat Surcharge - Per Passenger Seat	n/a	n/a	n/a	100	100
Individual Partners and Sole Proprietors	44,600	43,500	42,700	41,800	40,800
USL&HW %	92%	92%	91%	92%	90%
Experience Rating Eligibility (premium last year or last two years)	10,000	10,000	8,000	8,000	8,000
Maximum Minimum Premium	1,500	1,500	1,500	1,250	1,250
Minimum Premium Multiplier	250	250	250	250	250
	<u>1/1/2017</u>	<u>1/1/2016</u>	<u>1/1/2015</u>	<u>1/1/2014<sup>^</sup></u>	<u>1/1/2013</u>
*Maximum Weekly Benefit - Fatal Injury	978	944	920	904	884
*Maximum Weekly Benefit - Total Disability	978	944	920	904	884
*Maximum Weekly Benefit - Permanent Partial Disability	978	944	920	904	884

**\*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>)**

**<sup>^</sup> The North Carolina Industrial Commission reduced 1/1/2014 maximum by \$8 in early March; as originally published, this was \$912.**

North Carolina Rate Bureau  
Workers Compensation - Residual Market

**Updated 11/7/2016**

**Rate Change History**

<u>Industry Group</u>	<u>Effective 04/01/17</u>	<u>Effective 04/01/16</u>	<u>Effective 04/01/15</u>	<u>Effective 04/01/14</u>	<u>Effective 04/01/13</u>
Manufacturing	-7.6%	2.8%	-3.4%	4.1%	5.3%
Contracting	-5.4%	-0.1%	-3.9%	1.8%	3.9%
Office & Clerical	-13.6%	1.2%	-6.1%	2.9%	0.2%
Goods & Services	-8.6%	1.8%	-5.5%	5.3%	7.1%
Miscellaneous	-8.3%	3.8%	-3.6%	5.6%	4.4%
Industrial Classifications Overall	-8.3%	1.9%	-4.5%	4.2%	4.8%
Federal Classifications	11.0%	12.7%	-7.7%	-3.3%	8.5%

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

From 01/01/2017 to 3/31/2017 Updated 4/7/2017

	<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	140	1,471,401	1,363,798	0.927	1,363,798	1.000	1,363,798
Risks with Debit MODS	81	818,916	1,128,692	1.378	1,405,913	1.246	1,405,913
Risks with 1.00 mods	0	0	0	#DIV/0!	0	#DIV/0!	0
Risks with NO Mods	6,091	16,932,373	16,932,373	1.000	16,932,373	1.000	16,932,373
TOTALS	6,312	19,222,691	19,424,863	1.011	19,702,084	1.014	19,702,084

From 01/01/2016 to 12/31/2016 Updated 4/7/2017

	<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	788	7,430,172	6,873,222	0.925	6,873,222	1.000	6,873,222
Risks with Debit MODS	327	3,851,470	5,342,190	1.387	6,706,123	1.255	6,706,123
Risks with 1.00 mods	2	29,296	29,296	1.000	29,296	1.000	29,296
Risks with NO Mods	23,480	62,799,663	62,799,663	1.000	62,799,663	1.000	62,799,663
TOTALS	24,597	74,110,600	75,044,371	1.013	76,408,304	1.018	76,408,304

North Carolina Rate Bureau  
 Workers Compensation - Residual Market

Updated 3/3/2016

Projected Operating Gain/(Loss)

	<u>Policy Year 2015</u>		<u>Policy Year 2014</u>		<u>Policy Years 2015 &amp; 2016</u>	
	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>
Est. Ultimate Pool Written Premium	58,999		55,985		114,984	
Estimated Ultimate Losses	38,467	0.652	36,390	0.650	74,857	0.651
Servicing Carrier Allowance	12,461	0.211	11,852	0.212	24,313	0.211
Other Expenses	4,720	0.080	4,479	0.080	9,199	0.080
Total Expenses	55,648	0.943	52,721	0.942	108,369	0.943
Estimated Operating Gain/(Loss) Residual Market	3,351		3,264		6,615	
Calendar Year Assessment Base	1,077,758		1,034,835		2,112,593	
Estimated Operating Gain/Loss to Cal Year Assessment Base	0.3%		0.3%		0.3%	

source: NCCI Residual Market Results as of Third Quarter, 2016 Evaluation is as of September 30, 2016.

note: 000 omitted from dollar amounts.