

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

Size of Risk	June 2017		December 2016		December 2015		December 2014	
	Count <u>Number</u>	Count <u>Percent</u>	Count <u>Number</u>	Count <u>Percent</u>	Count <u>Number</u>	Count <u>Percent</u>	Count <u>Number</u>	Count <u>Percent</u>
0-499	815	6.2%	1,834	7.5%	2,034	8.7%	2,154	9.5%
500-999	594	4.5%	1,463	6.0%	1,517	6.5%	1,406	6.2%
1,000-4,999	10,294	78.4%	18,228	74.9%	17,112	73.0%	16,493	72.6%
5,000-9,999	877	6.7%	1,685	6.9%	1,615	6.9%	1,472	6.5%
10,000-24,999	442	3.4%	837	3.4%	848	3.6%	866	3.8%
25,000-49,999	84	0.6%	203	0.8%	216	0.9%	229	1.0%
50,000-99,999	30	0.2%	65	0.3%	69	0.3%	77	0.3%
100,000-499,999	2	0.0%	22	0.1%	31	0.1%	35	0.2%
500,000 +	0	0.0%	1	0.0%	0	0.0%	0	0.0%
TOTALS	13,138	100.0%	24,338	100.0%	23,442	100.0%	22,732	100.0%
	as of July 10, 2017		as of Jan 5, 2017		as of Jan 4, 2016		as of Jan 5, 2015	
Size of Risk	June 2017		December 2016		December 2015		December 2014	
	Dollars <u>Number</u>	Dollars <u>Percent</u>	Dollars <u>Number</u>	Dollars <u>Percent</u>	Dollars <u>Number</u>	Dollars <u>Percent</u>	Dollars <u>Number</u>	Dollars <u>Percent</u>
0-499	272,214	0.7%	626,617	0.8%	696,992	0.9%	690,770	1.0%
500-999	432,774	1.1%	1,047,027	1.4%	1,077,494	1.5%	1,014,776	1.4%
1,000-4,999	19,293,740	50.9%	34,263,674	45.4%	31,286,991	42.3%	27,634,805	38.6%
5,000-9,999	6,010,799	15.8%	11,629,327	15.4%	11,153,619	15.1%	10,307,201	14.4%
10,000-24,999	6,496,646	17.1%	12,574,408	16.7%	12,702,929	17.2%	12,995,871	18.2%
25,000-49,999	2,862,283	7.5%	6,898,471	9.1%	7,341,630	9.9%	7,860,312	11.0%
50,000-99,999	2,099,501	5.5%	4,520,519	6.0%	4,725,750	6.4%	5,282,090	7.4%
100,000-499,999	474,361	1.3%	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%
TOTALS	37,942,318	100.0%	75,474,699	100.0%	73,964,606	100.0%	71,608,571	100.0%
	as of July 10, 2017		as of Jan 5, 2017		as of Jan 4, 2016		as of Jan 5, 2015	
Size of Risk	June 2017		December 2016		December 2015		December 2014	
	Average <u>Premium</u>		Average <u>Premium</u>		Average <u>Premium</u>		Average <u>Premium</u>	
0-499	334		342		343		321	
500-999	729		716		710		722	
1,000-4,999	1,874		1,880		1,828		1,676	
5,000-9,999	6,854		6,902		6,906		7,002	
10,000-24,999	14,698		15,023		14,980		15,007	
25,000-49,999	34,075		33,983		33,989		34,325	
50,000-99,999	69,983		69,546		68,489		68,599	
100,000-499,999	237,181		149,874		160,619		166,364	
500,000 +	0		617,426		0		0	
TOTALS	2,888		3,101		3,155		3,150	
	as of July 10, 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.

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	1,210	3,537,593	2,924	981	3,555,827	3,625	1,135	4,589,607	4,044
February	1,303	3,607,166	2,768	1,020	3,080,027	3,020	945	3,236,370	3,425
March	1,614	4,306,902	2,668	1,365	3,850,080	2,821	1,246	4,247,764	3,409
April	1,373	3,701,586	2,696	1,248	3,317,661	2,658	1,081	3,351,031	3,100
May	1,398	3,571,750	2,555	1,087	3,179,543	2,925	1,088	3,216,957	2,957
June	1,343	3,737,885	2,783	1,070	3,565,516	3,332	1,075	3,154,777	2,935
July				1,078	3,102,078	2,878	1,034	3,276,218	3,168
August				1,080	2,819,640	2,611	1,064	2,715,552	2,552
September				1,067	3,589,749	3,364	1,049	3,012,183	2,871
October				916	2,231,787	2,436	1,051	3,292,500	3,133
November				888	2,275,588	2,563	807	2,165,924	2,684
December				869	2,255,097	2,595	880	3,189,941	3,625
Total	8,241	22,462,882	2,726	12,669	36,822,593	2,907	12,455	39,448,824	3,167

as of July 10, 2017

as of July 10, 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	2,842,821	3,726	988	3,847,544	3,894	948	2,994,534	3,159
February	723	2,636,109	3,646	933	3,366,835	3,609	905	3,730,463	4,122
March	934	3,019,299	3,233	1,182	3,753,420	3,175	1,156	3,769,359	3,261
April	878	2,559,809	2,916	1,019	3,255,077	3,194	979	3,240,558	3,310
May	863	2,473,167	2,866	1,034	3,151,040	3,047	1,019	3,130,481	3,072
June	736	1,948,231	2,647	1,055	3,180,252	3,014	973	2,918,392	2,999
July				1,040	3,361,658	3,232	1,031	3,642,026	3,533
August				1,018	2,933,229	2,881	959	2,973,685	3,101
September				967	3,107,990	3,214	876	3,152,101	3,598
October				1,077	3,899,920	3,621	971	3,657,486	3,767
November				764	2,570,078	3,364	768	2,750,070	3,581
December				689	2,454,907	3,563	640	2,186,976	3,417
Total	4,897	15,479,436	3,161	11,766	38,881,950	3,305	11,225	38,146,131	3,398

as of July 10, 2017

as of July 10, 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	1,973	6,380,414	3,234	1,969	7,403,371	3,760	2,083	7,584,141	3,641
February	2,026	6,243,275	3,082	1,953	6,446,862	3,301	1,850	6,966,833	3,766
March	2,548	7,326,201	2,875	2,547	7,603,500	2,985	2,402	8,017,123	3,338
April	2,251	6,261,395	2,782	2,267	6,572,738	2,899	2,060	6,591,589	3,200
May	2,261	6,044,917	2,674	2,121	6,330,583	2,985	2,107	6,347,438	3,013
June	2,079	5,686,116	2,735	2,125	6,745,768	3,174	2,048	6,073,169	2,965
July				2,118	6,463,736	3,052	2,065	6,918,244	3,350
August				2,098	5,752,869	2,742	2,023	5,689,237	2,812
September				2,034	6,697,739	3,293	1,925	6,164,284	3,202
October				1,993	6,131,707	3,077	2,022	6,949,986	3,437
November				1,652	4,845,666	2,933	1,575	4,915,994	3,121
December				1,558	4,710,004	3,023	1,520	5,376,917	3,537
Total	13,138	37,942,318	2,888	24,435	75,704,543	3,098	23,680	77,594,955	3,277

as of July 10, 2017

as of July 10, 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[^]</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>)**

[^] 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

	Effective <u>04/01/17</u>	Effective <u>04/01/16</u>	Effective <u>04/01/15</u>	Effective <u>04/01/14</u>	Effective <u>04/01/13</u>
<u>Industry Group</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%
<u>Miscellaneous</u>	<u>-8.3%</u>	<u>3.8%</u>	<u>-3.6%</u>	<u>5.6%</u>	<u>4.4%</u>
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 6/30/2017 Updated 7/10/2017

	<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	296	2,747,681	2,577,794	0.938	2,577,794	1.000	2,577,794
Risks with Debit MODS	148	1,452,569	1,978,567	1.362	2,441,165	1.234	2,441,165
Risks with 1.00 mods	0	0	0	#DIV/0!	0	#DIV/0!	0
Risks with NO Mods	12,718	33,204,103	33,204,103	1.000	33,204,103	1.000	33,204,103
TOTALS	13,162	37,404,353	37,760,464	1.010	38,223,062	1.012	38,223,062

From 01/01/2016 to 12/31/2016 Updated 7/10/2017

	<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	793	7,439,991	6,877,101	0.924	6,877,101	1.000	6,877,101
Risks with Debit MODS	335	3,923,323	5,346,293	1.363	6,645,861	1.243	6,645,861
Risks with 1.00 mods	2	29,296	29,296	1.000	29,296	1.000	29,296
Risks with NO Mods	23,376	62,771,691	62,771,691	1.000	62,771,691	1.000	62,771,691
TOTALS	24,506	74,164,302	75,024,381	1.012	76,323,949	1.017	76,323,949

North Carolina Rate Bureau
 Workers Compensation - Residual Market

Updated 6/5/2016

Projected Operating Gain/(Loss)

	<u>Policy Year 2016</u>		<u>Policy Year 2015</u>		<u>Policy Years 2015 & 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	53,524		58,128		111,652	
Estimated Ultimate Losses	37,413	0.699	38,016	0.654	75,429	0.676
Servicing Carrier Allowance	11,299	0.211	12,277	0.211	23,576	0.211
Other Expenses	4,282	0.080	4,650	0.080	8,932	0.080
Total Expenses	52,994	0.990	54,943	0.945	107,937	0.967
Estimated Operating Gain/(Loss) Residual Market	530		3,185		3,715	
Calendar Year Assessment Base	982,819		1,077,758		2,060,577	
Estimated Operating Gain/Loss to Cal Year Assessment Base	0.1%		0.3%		0.2%	

source: NCCI Residual Market Results as of Fourth Quarter, 2016 Evaluation is as of December 31, 2016.

note: 000 omitted from dollar amounts.